Steps To Find Affordable Housing

1. Learn about different kinds of affordable housing

   Non-Profit Housing
   Nonprofit affordable housing developments offer well-designed and professionally managed homes with rent that rents and varies eligibility requirements. Call the organizations listed in this guide and visit their websites.

   Section 8
   The Housing Choice Voucher Program (Section 8) closes the gap between rent and your income. Contact your local public housing authority for guidance.

   Affordable Homeownership and Other Options
   Contact the organizations listed in this guide for assistance and education programs. Consider Community Land Trusts and co-housing options. Struggling with mortgage payments? See the financial counselors operating in your area in this brochure.

2. Get your finances and credit ready

   Credit Check
   Obtain your credit report early and be prepared to tell prospective landlords about any problems and the steps you’ve taken to address them. They may accept a lower credit rating with good references, proof of employment, a higher security deposit, or a co-signer. For help, contact a credit counseling agency.

3. Check to see if your income qualifies

   Find out if you qualify for affordable housing by inquiring with a specific property or nonprofit developer. If you have a Section 8 voucher, ask if the property will accept it, or contact your housing authority for a list of landlords that will.

4. Identify your housing needs and preferences

   Consider location and amenities, but also be flexible and consider several cities and types of housing to increase your chances. Non-profit housing offers targeted populations—seniors, special needs, families or transitional supports. You may have trouble qualifying if you’re unemployed or if you have a certain type of criminal record. Most EBHO members strive to serve undocumented and formerly incarcerated people when possible.

5. Contact non-profit housing organizations and apply

   - Check the websites of non-profit developers or call to get current information and applications. Follow directions to ensure success.
   - For properties with openings, visit the website or call for an application to be added to the waitlist. Complete and submit the application by the deadline. Be prepared to provide financial and family information and your housing history to determine eligibility.
   - For properties under construction, ask to be added to the interest list.
   - Once you’ve submitted your application or joined a waitlist, let each property know if you move or change your phone number. Ask about the best way to keep in contact.

Apply to as many affordable housing opportunities as you can. Be persistent, informed, and advocate for more affordable housing in your community!

East Bay Housing Organizations

538 7th Street, Suite 200, Oakland, CA 94610
Tel: (510) 984-6664

EBHO’s Mission

East Bay Housing Organizations (EBHO) is a member-driven organization working to create, protect, and preserve affordable housing opportunities for low-income communities in the East Bay by educating, advocating, organizing, and building coalitions.

EBHO appreciates its funding partners

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EBHO.org