Steps to Find Affordable Housing

It can be difficult to find an affordable home, but knowing your options will increase your chances. Contact the organizations in this brochure or call 2-1-1 for help.

1. Learn about different kinds of affordable housing

**Non-profit housing**
Non-profit affordable housing developments offer well-designed and professionally-managed homes with restricted rents and varying 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 below about homebuyer assistance and education programs. Consider Community Land Trusts and co-housing as options. Struggling with mortgage payments? See the financial and foreclosure counseling resources in this brochure.

**Tenants’ rights and other housing assistance**
If you need help with a security deposit, rent, emergency housing or shelter, or tenant/landlord issues, contact the “housing, shelter, and emergency resources” organizations listed here.

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 low credit rating with good references, proof of employment, a higher security deposit, or a co-signer. For help, contact a credit-counseling agency.

**Income and budgeting**
Your housing should cost no more than one-third of your income. Some agencies can help you create a financial and savings plan so you can afford transportation, childcare, health care and other expenses along with rent or mortgage payments.

3. Check to see if your income qualifies

Find out if you qualify for affordable housing by inquiring with a specific property or non-profit 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 who will.

4. Identify your housing needs and preferences

Think about location and amenities, but also be flexible and consider several cities and types of housing to increase your chances. Non-profit housing often targets certain populations: seniors, special needs, family or transitional/supportive. You may have trouble qualifying if you’re undocumented 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 often or call to get current information and applications. Follow directions to ensure success.
- Call 2-1-1 or search through www.achousingchoices.org to find openings.
- For properties with openings, visit the website or call to request an application or to be added to the waitlist. Complete and submit applications by the deadline.
- For properties under construction, ask to be added to the interest/marketing list.
- Once you’ve submitted your applications 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 properties as you can. Be persistent and informed, and advocate for more affordable housing in your community!
East Bay Housing Organizations
538 9th Street, Suite 200, Oakland, CA 94607
510-663-3830

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

EBHO.ORG
Affordable Housing Resources

Non-profit housing developers
Non-profit organizations that develop, own and manage affordable housing in the East Bay.

Abode Services
(510) 657-7409 • abodeservices.org
Bay Area Community Land Trust
(510) 545-3258 • bayareactl.org
BRIDGE Housing
(415) 989-1111 • bridgehousing.com
Christian Church Homes
(510) 632-6712 • cchnc.org
Community Housing Development Corp.
(510) 412-9290 • communityhdc.org
Covia
(925) 956-7400 • covia.org
EAH Housing
(415) 258-1800 • eahhousing.org
East Bay Asian Local Development Corp.
(510) 287-5353 • ebaldc.org
East Bay Community Land Trust
(510) 548-7878 • nctl.org
Oakland Community Land Trust
oakclt.org
Resources for Community Development
(510) 841-4410 • RCDhousing.org
Richmond Neighborhood Housing Services
(510) 237-6459 • RichmondNHS.org
Satellite Affordable Housing Associates
(510) 647-0700 • saahomes.org
The Unity Council
(510) 535-6900 • unitycouncil.org

Housing support services/service providers
Community-based organizations that provide transitional, supportive and rapid re-housing; mental and physical health services; and other support services.

A Safe Place Domestic Violence Services
emergency transport, food, shelter for women and children facing domestic violence
24-hour crisis line: (510) 536-7233
(510) 986-6600 • asafeplace.org
Abode Services
emergency housing, rapid re-housing, health clinic
(510) 657-7409 • abodeservices.org

Alameda Point Collaborative
permanent and supportive housing in City of Alameda
(510) 898-7854 (services center)
apcollaborative.org
Bay Area Community Services
temp housing for people with mental health challenges or post-incarceration
(510) 613-0330 • bayareacs.org

Bay Area Rescue Mission
shelters for men, women, and women with children
(510) 215-4555 • bayarearescue.org
Berkeley Food and Housing Project
homeless prevention, rental assistance, rapid re-housing in Alameda, Contra Costa, Solano counties
The Hub for Shelter Information: (866) 960-2132
Veteran Services: (855) 862-1804 • bfhp.org
Bonita House, Inc.
for people with mental health and substance use disorders
Office: (510) 923-1099 • bonitahouse.org
Building Futures
shelter, housing assistance for victims of domestic violence
Crisis Line: 1-866-292-9688 • bfwc.org
Building Opportunities for Self-Sufficiency
transitional housing after discharge from hospital or prison
(510) 613-0330 • self-sufficiency.org
Catholic Charities East Bay
back rent, security deposits, utilities, one-time financial assistance
(510) 841-4776 • thecill.org
Center for Independent Living
housing services for people with disabilities
(510) 768-3100 • cibil.org
Contra Costa County Youth Continuum of Services
drop-in services, housing for youth and transition-aged youth (call for location)
(800) 610-9400 or (510) 236-9612
Contra Costa Crisis Center/Contra Costa 211 referrals to homeless and housing services in Contra Costa County
211 or (800) 833-2900 • crisis-center.org
Davis Street Family Resource Center
clinic, clothing, food, and homelessness resources in San Leandro
(510) 347-4620 • davistreet.org
East Bay Community Recovery Project
for women, children, people exiting Santa Rita Jail w/mental health, drug, alcohol challenges
(510) 446-7100 • ebcrp.org
East Oakland Community Project
emergency, transitional housing for individuals, families
(510) 532-3211 • eocp.net
ECHQ Housing Assistance Center
move-in costs, back rent, housing assistance, homebuyer education, tenant/landlord information
(855) ASK-ECHO • echofairhousing.org
Family Emergency Shelter Coalition
housing subsidies for families in Alameda County
(510) 886-5473 ext 101 • fescofamilys shelter.org
First Place for Youth
youth exiting foster care
(510) 272-0979 • firstplaceforouth.org
Fremont Family Resource Center
housing, resources
(510) 574-2000 • fremont.gov/228/Family-Resource-Center
Greater Richmond Interfaith Program
housing referrals, showers, food, laundry, mail for veterans, individuals
(510) 233-2141 • gripcares.org
Hope Solutions
(formerly Contra Costa Interfaith Housing)
permanent supportive housing
(925) 944-2244 • hopessolutions.org
Housing CHOICES for Alameda County
database to search for affordable housing
achousingchoices.org

For emergency shelter referrals, emergency housing assistance, and support services call 2-1-1 or go to 211alamedacounty.org in Alameda County and cccc.myresourcedirectory.com in Contra Costa County. Many of the organizations below manage referrals through 2-1-1.
Foreclosure, housing, and tenant counseling resources

Additional counseling and legal and financial guidance related to foreclosure and tenancy.

Asian, Inc.
support for first-time homebuyers, foreclosure intervention, default counseling
(415) 928-5910 • asianinc.org

Causa Justa : Just Cause
tenant rights hotline and clinic, unlawful detainers, legal referrals
Tenants Rights Clinic: (510) 836-2687 • cjc.org

Community Housing Development Corporation
car loans and grants for working people, first-time homebuyer support, down payment assistance, foreclosure, loan modification
(510) 412-9290 • communityhdc.org

Housing & Economic Rights Advocates
foreclosure prevention, housing discrimination
(510) 271-8443, x300 • heraca.org

Oakland Housing Assistance Center
info-line about Oakland-funded housing programs including homebuying and rehab assistance
(510) 238-6182

Pacific Community Services
rental and low-income homebuyer assistance in Pittsburg
(925) 439-1056

Project Sentinel
Tenant-Landlord Dispute Line: (408) 720-9888
Housing Discrimination: (888) 324-7468
Housing Counseling: (408) 470-3730

Tenants Together
Tenant Rights Hotline: (888) 495-8020
Office: (415) 495-8100 • tenantsTogether.org

Legal, financial and housing rights services

Information and support on eviction, discrimination, and other legal and financial issues.

Bay Area Legal Aid
Alameda Co: (510) 663-4744
Contra Costa: (510) 233-9954
Legal Advice: (800) 551-5554
Tenants Rights Line (Alameda County): (888) 382-3405 • baylegal.org

Centro de Servicios
Tri-Valley area
(510) 489-4100 • centrodoservicios.org

Centro Legal de la Raza
legal clinics for Alameda County tenants
(510) 437-1554 • centrolegal.org

Community Resources for Independent Living
housing assistance for seniors and people with disabilities
(510) 881-5743 • crilhayward.org

East Bay Community Law Center
legal assistance for low-income people
(510) 548-4040 • ebclc.org

Eviction Defense Center
legal services in Alameda County
(510) 452-4541 • evictiondefensecenterokland.org

Family Violence Law Center
survivors of violence and sexual assault
Hotline: (800) 947-8301 • fvlc.org

Rubicon Programs
legal support, public benefits, employment support, re-entry support, financial education
Oakland Center: (510) 208-0912
Richmond Center: (510) 412-1725
Antioch Center: (925) 399-8990
Hayward Center: (510) 670-5700
Concord Center: (925) 671-4500 • rubiconprograms.org

Money Management International
foreclosure, reverse-mortgage, and pre-purchase counseling
(866) 531-3442 • moneymanagement.org

Operation Hope Oakland
budgeting, debt reduction, credit report clearance, and small business support
(510) 535-6700 • operationhope.org

Public housing authorities
Management of affordable housing and administration of Section 8 programs.

Alameda County
(510) 538-8876 • haca.net
City of Alameda
(510) 747-4300 • alamedahsg.org
Berkeley
(510) 981-5470
cityofberkeley.info/BHA

Contra Costa County
(925) 957-8000 • contracostahousing.org
Livermore
(925) 447-3600 • livermoreHA.org
Oakland
(510) 874-1500 • oakha.org

Pittsburg
(925) 252-4830
Richmond
(510) 621-1300
ct.richmond.ca.us/HA

Foreclosure prevention hotlines

Homeownership Preservation Foundation
(888) 995-HOPE (4673) • 995hope.org
Keep Your Home California
(888) 953-3722 • keepyourhomecalifornia.org

Resources