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

## STEPS TO FIND AFFORDABLE HOUSING

### Step 1. Learn about different kinds of affordable housing

### NON-PROFIT HOUSING

Non-profit affordable housing developments offer well-designed and professionally-managed homes with eligibility requirements. Call the organizations in this brochure or visit their websites.

### **SECTION 8**

This federally-funded program helps close the gap between rent and your income. It's difficult to obtain a Section 8 voucher; contact your public housing authority to get on the waitlist.

### PUBLIC HOUSING

Public housing has certain income and residency restrictions. Contact your local public housing authority.

### AFFORDABLE HOMEOWNERSHIP

When buying a home, contact your city's housing department and homebuyer assistance programs. Struggling with mortgage payments? See the foreclosure counseling resources listed.

It can be difficult to find an affordable home in the East Bay, but knowing your options can help. Call 211 or contact organizations in this brochure for more information.

### TENANTS' RIGHTS AND OTHER HOUSING ASSISTANCE

If you need help with a security deposit, rent payments, emergency housing/ shelter, or tenant/landlord issues, contact the "housing, shelter and emergency resources" organizations.

### Step 2. Get your finances and credit ready

### **CREDIT CHECK**

Obtain your credit report and be prepared to tell prospective landlords about any problems and how you're addressing them. They may accept a poor credit history with good references and proof of employment, a higher security deposit, or a co-signer. For help, contact a creditcounseling agency.

### INCOME AND BUDGETING

Your housing costs should equal no more than one-third of your income. Some agencies can help you create a financial plan so you can afford rent/mortgage as well as a rent deposit, transportation, childcare, health care and other expenses.

### Step 3. Check to see if your income qualifies

Affordable housing is for people with lower incomes. Find out if you qualify by contacting a specific property or nonprofit developer. If you have a Section 8 Voucher, ask if the property will accept it.

### Step 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 specific populations: Seniors, Special Needs, Family and Transitional or Supportive. Housing providers cannot discriminate based on race, ethnicity, gender, national origin or family status. You many face challenges if you're undocumented or have a criminal record. Housing providers can inform you about your eligibility.

### Step 5. Contact non-profit housing organizations and apply

Contact many organizations and agencies to increase your chances of finding an affordable home.

- Check the websites of non-profit developers often.
- Use the online search tool
  OneHomeBayArea.org to find affordable housing openings.
- Get on as many waitlists as you can.
  When a waitlist opens, call the property.
  Complete and submit applications by the deadline.
- For properties under construction, ask to be added to the interest 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.



# AFFORDABLE HOUSING RESOURCES

**Together for Housing Justice** 







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 membership non-profit organization, founded in 1984, dedicated to working with communities in Alameda and Contra Costa counties to preserve, protect and expand affordable housing opportunities through education, advocacy, organizing, and coalition building.

#### EBHO appreciates its funding partners



(union bug)

EBHO.ORG

### NON-PROFIT DEVELOPERS & SERVICE PROVIDERS

### **Non-Profit Housing Developers**

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

#### Allied Housing

(510) 657-7409 abodeservices.org

Bay Area Community Land Trust (510) 545-3258 • bayareaclt.org

Beacon Communities (925) 924-7100 • abhow.com

BRIDGE Housing (415) 989-1111 bridgehousing.com

**Christian Church Homes (CCH)** (510) 632-6712 • cchnc.org

Community Housing Development Corp. (CHDC) (510) 412-9290 • chdcnr.org

**EAH Housing** (415) 258-1800 • eahhousing.org

East Bay Asian Local Development Corp. (EBALDC) (510) 287-5353 • ebaldc.org

One Home provides up-to-date affordable housing listings in the Bay Area. Learn more about affordable housing opportunities at onehomebayarea.org.

### Eden Housing (510) 582-1460

edenhousing.org

**Episcopal Senior Communities** (925) 956-7400 • jtm-esc.org

Habitat for Humanity East Bay/ Silicon Valley (510) 251-6304 • habitatebsv.org

Housing Consortium of the East Bay (510) 832-1382 • hceb.org

Mercy Housing California (415) 355-7100 mercyhousing.org

MidPen Housing (650) 356-2900 midpen-housing.org

**Northern California Land Trust** (510) 548-7878 • nclt.org

Resources for Community Development (RCD) (510) 841-4410 RCDhousing.org

Richmond Neighborhood Housing Services Inc. (510) 237-6459 RichmondNHS.org

Satellite Affordable Housing Associates (SAHA) (510) 647-0700 • sahahomes.org

### **Housing Support Services/Service Providers**

Community-based organizations that provide transitional and supportive housing, mental and physical health services, and other support services.

#### **Abode Services**

Office: (510) 657-7409 Sunrise Village Emergency Shelter: (510) 252-0910 • abodeservices.org

Alameda Point Collaborative 677 West Ranger Ave. Alameda, CA 94501 (510) 898-7800 • apcollaborative.org

Anka Behavioral Health, Inc. 1850 Gateway Blvd., Ste. 900 Concord, California 94520 (925) 825-4700 • ankabhi.org

**Bay Area Community Services (BACS)** 629 Oakland Ave. Oakland, CA 94611 (510) 613-0330 • bayareacs.org

Berkeley Food and Housing Project 1901 Fairview St. Berkeley, CA 94703 (510) 649-4965 Shelter reservation phone line: (866) 960-2132 bfhp.org

Bonita House, Inc. 1410 Bonita Ave. Berkeley, CA 94709 Office: (510) 923-1099

Homeless Outreach and Stabilization Team: (510) 809-1780 bonitahouse.org

Building Futures with Women and Children

1395 Bancroft Ave. San Leandro, CA 94577 (510) 357-0205 Crisis Line: (866) 292-9688 bfwc.org

#### Building Opportunities for Self Sufficiency (BOSS)

Multi-Agency Service Center 1930 Center St., Berkeley, CA 94704 (510) 843-3700 South County Homeless Project (510) 732-5956 Admin. Office: (510) 649-1930 self-sufficiency.org

**Contra Costa Interfaith Housing** 399 Taylor Blvd., Ste. 115 Pleasant Hill, CA 94523 (925) 944-2244 • ccinterfaithhousing.org

Davis Street Family Resource Center 3081 Teagarden St. San Leandro, CA 94577 (510) 347-4620 • davisstreet.org

**East Bay Community Recovery Project** 2577 San Pablo Ave, Oakland, CA 94612 (510) 446-7100 • ebcrp.org

**East Oakland Community Project** 7515 International Blvd. Oakland, CA 94621 (510) 532-3211 • eocp.net

First Place for Youth 426 17th St., Ste. 100 Oakland, CA 94612 (510) 272-0979 • firstplaceforyouth.org

Housing Consortium of the East Bay 410 7th St., Ste. 203, Oakland, CA 94607 (510) 832-1382 • hceb.org

Lutheran Social Services (925) 825-1060 • Issnorcal.org

Rubicon Programs 101 Broadway St., Richmond, CA 94804

(510) 412-1725 • rubiconprograms.org

SHELTER, Inc.

1333 Willow Pass Rd., Ste. 206 Concord, CA 94520 (925) 338-1038 • shelterinc.org



### AFFORDABLE HOUSING RESOURCES

### Housing, Shelter & Emergency Resources and Referrals

Temporary and emergency housing assistance. For general referrals, services and assistance, call 211.

Bay Area Community Services (BACS) (510) 613-0330 • bayareacs.org

Bay Area Rescue Mission (510) 215-4555 • bayarearescue.org

Catholic Charities of the East Bay (510) 768-3100 • cceb.org

Center for Independent Living (510) 841-4776 • thecil.org

Contra Costa Crisis Center/ Contra Costa 211 211 or (800) 833-2900 crisis-center.org • 211database.org

East Oakland Community Project (510) 532-3211 • eocp.net

Eden Information & Referral/ 211 Alameda County 211 or (888) 886-9660 for non-local calls edenir.org

#### **Public Housing Authorities**

Management of affordable housing and administration of Section 8 programs.

City of Alameda (510) 747-4300 alamedahsg.org

Berkeley (510) 981-5470 ci.berkeley.ca.us/BHA Livermore (925) 447-3600 livermoreHA.ora

Oakland (510) 874-1500 oakha.org

Richmond (510) 621-1300 ci.richmond.ca.us/rha

Family Emergency Shelter Coalition (FESCO)

(510) 581-3223 • fescofamilyshelter.org

**Greater Richmond Interfaith Program** (GRIP)

(510) 233-2141 • gripcommunity.org

Housing CHOICES for Alameda County achousingchoices.org

A Safe Place Domestic Violence Services (510) 536-7233 • asafeplacedvs.org

SAVE (domestic violence) 24-hour Crisis Hotline: (510) 794-6055 Empowerment Center: (510) 574-2250 save-dv.org

The Society of St. Vincent de Paul of Alameda County (510) 638-7600 • svdp-alameda.org

**STAND!** For Families Free of Violence Crisis Hotline: (888) 215-5555 Main Line: (925) 676-2845 standffov.org

Pittsburg

(925) 252-4830 ci.pittsburg.ca.us/index. aspx?page=150

Alameda County (510) 538-8876 haca.net

Contra Costa County (925) 957-8000 contracostahousing.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 baylegal.org

Centro de Servicios (510) 489-4100 centrodeservicios.org

Centro Legal de la Raza (510) 437-1554 centrolegal.org

**Community Resources for** Independent Living (CRIL) (510) 881-5743 crilhayward.org

East Bay Community Law Ctr. (510) 548-4040 • ebclc.org

**Eviction Defense Center** (510) 452-4541

Family Violence Law Center Office:(510) 208-0220 Hotline: (800) 947-8301 fvlc.org

Money Management International (888) 845-5669 moneymanagement.org

Operation HOPE (510) 535-6700 operationhope.org/oakland

Oakland Housing Assistance Ctr.

250 Frank Ogawa Pl., Ste. 5313

Government/o/hcd/index.htm

**Pacific Community Services** 

Oakland, CA 94602

www2.oaklandnet.com/

Tenants' Rights Hotline:

Office: (415) 495-8100

tenantstogether.org

**Opportunity Center** 

Tri-Valley Housing

The Unity Council

(510) 535-6900

unitycouncil.org

(510) 238-6182

(925) 439-1056

(888) 495-8020

Tenants Together

### **Foreclosure and Housing Counseling Resources**

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

Asian, Inc. (415) 928-5910 • asianinc.org

Causa Justa :: Just Cause (510) 763-5877 Tenants Rights Clinic: (510) 836-2687 • cjjc.org

**Community Housing** Development Corp. (CHDC) (510) 412-9290 • chdcnr.com

ECHO Housing Assistance Ctr. (855) ASK-ECHO echofairhousing.org

Housing and Economic Rights Advocates (HERA) (510) 271-8443 ext. 300 heraca.org

Lao Family Community Development, Inc. (510) 533-8850 • lfcd.org

#### **Foreclosure Prevention Hotlines:**

Homeownership Preservation Foundation (888) 995-HOPE (4673) •995hope.org

Keep Your Home California (888) 954-KEEP (5337) • keepyourhomecalifornia.org

(925) 373-3130 • tvhoc.org

Dial 211 for information about housing and human services 24/7.