

Steps to Find Affordable Housing

Apply to as many affordable housing properties as you can.

Be persistent and informed, and advocate for more affordable housing in your community!

Finding a great, affordable home can be challenging, but the tips below can help. Call 211 or contact organizations in this brochure for more information.

Step 1: Learn about different kinds of affordable housing

Non-Profit Housing

Non-profit affordable housing developers offer well-designed and professionally-managed homes. Tenants are carefully screened and eligibility requirements may vary. Find out more by calling and visiting non-profit developer websites.

Section 8 (Housing Choice Voucher Program)

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

Public Housing

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

Affordable Homeownership

If you're thinking about buying a home, contact your city's housing department and the organizations that provide homebuyer assistance programs. If you're struggling with mortgage payments, see the foreclosure counseling resources in this brochure.

Step 2: Get your finances and credit ready

Credit Check

Obtain your credit report early. Be prepared to tell prospective landlords about any problems and the steps you've taken to address them. Some landlords may accept a poor credit history if you have good references and can offer proof of employment, a higher security deposit, or a co-signer. If you need help, contact a credit-counseling agency.

Security Deposit

If the security deposit is a challenge, there are programs to help you pay move-in costs. Some landlords are also willing to accept a deposit in installments.

Savings and Budgeting

Many agencies can help you manage your finances and create a savings plan. Make

sure you can afford transportation, child care, health care and other costs along with rent.

Step 3: Check to see if your income qualifies

Affordable housing is reserved for people with lower incomes. Find out if you qualify by inquiring with a specific property or non-profit developer. If you have a Section 8 Housing Choice Voucher, ask if the property will accept it.

Step 4: Identify your housing needs and preferences

Identify the location and amenities you prefer, but be flexible. Consider several cities and housing types to increase your chances of finding a home. Non-profit housing is often targeted to certain

populations: Seniors, Special Needs, Family and Transitional or Supportive. Housing providers cannot discriminate based on race, ethnicity, gender, national origin, family status, or other protected classes. If you are undocumented or have a criminal record, you may encounter challenges in qualifying. The housing organizations listed here can inform you about your options.

Step 5: Contact non-profit developers and housing authorities to apply

- Check the websites of non-profit developers often.
- Call for a list of properties, including those under construction. Ask to be added to the interest list for properties that meet your needs and income level.
- Get on as many waitlists as you can. When a waitlist opens, call the property. Ask for an application, or go to the property to get an application. Submit it by the deadline.
- Once you've submitted applications, let each property know if you move or change your phone number. In order to remain on a waitlist, you must be in regular contact with the site manager of each property. Ask to find out the best way to do this.

resources





2014-15 EBHO

Affordable Housing Resources



East Bay Housing Organizations

538 9th Street, Suite 200, Oakland, CA 94607

510-663-3830

www.EBHO.org



EBHO's Mission

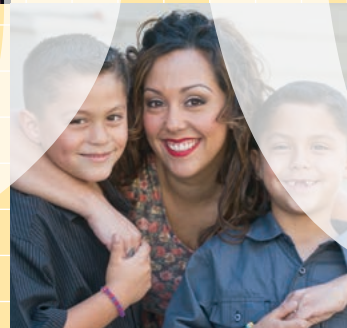
East Bay Housing Organizations (EBHO) is a membership non-profit organization, founded in 1984, dedicated to working with communities in Alameda and Contra Costa counties to preserve, protect and expand affordable housing opportunities through education, advocacy, and coalition building.



EBHO appreciates its funding partners



Community Development



1984-2014



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
www.abodeservices.org

Bay Area Community Land Trust
(510) 545-3258
www.bayareactl.org

BRIDGE Housing
(415) 989-1111
www.bridgehousing.com

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

Community Housing Development Corporation (CHDC)
(510) 412-9290
www.chdcnr.org

EAH Housing
(415) 258-1800
www.eahhousing.org

East Bay Asian Local Development Corporation (EBALDC)
(510) 287-5353
www.ebaldc.org

Eden Housing
(510) 582-1460
www.edenhousing.org

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

Housing Consortium of the East Bay
(510) 832-1315
www.hceb.org

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

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

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

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

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

Housing Support Services / Service Providers

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

Abode Services
(510) 252-0910
www.abodeservices.org

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

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

Bay Area Community Services (BACS)
1814 Franklin St., 4th Floor
Oakland, CA 94612
(510) 613-0330
www.bayareacs.org

Berkeley Food and Housing Project
2362 Bancroft Way
Berkeley, CA 94704
(510) 649-4965
1-866-960-2132 (Shelter reservation phone line)
www.bfhp.org

Bonita House, Inc.
6333 Telegraph Ave., Ste. 102
Oakland, CA 94609-1328
(510) 809-1780
www.bonitahouse.org

Building Futures with Women and Children
1395 Bancroft Ave.
San Leandro, CA 94577
(510) 357-0205
www.bfwc.org

Building Opportunities for Self Sufficiency (BOSS)
Offices: 2065 Kittredge St., Ste. E
Berkeley, CA 94704
(510) 649-1930
Drop-in: 1931 Center St.
Berkeley, CA 94704
(510) 843-3700
www.self-sufficiency.org

Contra Costa Interfaith Housing
3164 Putnam Blvd., Ste. C
Walnut Creek, CA 94597
(925) 944-2244
www.ccinterfaithhousing.org

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

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

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

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

Housing Consortium of the East Bay
1440 Broadway, Suite 700
Oakland, CA 94612
(510) 832-1315
www.hceb.org

Lutheran Social Services
(925) 825-1060
www.lssnorcal.org

Rubicon Programs
101 Broadway St.
Richmond, CA 94804
(510) 412-1725
www.rubiconprograms.org

SHELTER, Inc. of Contra Costa County
1815 Arnold Dr.
Martinez, CA 94553
(925) 335-0698
www.shelterincofccc.org



Affordable Housing Resources

Housing, Shelter, Emergency Resources and Referrals

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

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

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

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

Center for Independent Living
(510) 841-4776
www.cilberkeley.org

Contra Costa Crisis Center/ Contra Costa 211
211 or (800) 830-5380
www.crisis-center.org
www.211contracosta.org

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

Eden Information & Referral/ 211 Alameda County
211
www.edenir.org

Family Emergency Shelter Coalition (FESCO)
(510) 581-3223
www.fescofamilyshelter.org

Greater Richmond Interfaith Program (GRIP)
(510) 233-2141
www.gripcommunity.org

Housing CHOICES for Alameda County
www.achousingchoices.org

A Safe Place Domestic Violence Services
(510) 536-7233
www.asafepplacedvs.org

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

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

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

Legal, Financial and Housing Rights Services

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

Bay Area Legal Aid
Alameda County and Contra Costa County West:
(510) 250-5270
Contra Costa County East:
(925) 219-3325
www.baylegal.org

Centro de Servicios
(510) 489-4100

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

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

East Bay Community Law Center
(510) 548-4040
www.ebclc.org

Eviction Defense Center
(510) 452-4541

Family Violence Law Center
(510) 208-0220
www.fvlc.org

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

Foreclosure and Housing Counseling Resources

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

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

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

Causa Justa :: Just Cause
(510) 763-5877
www.cjjc.org

Community Housing Development Corporation (CHDC)
(510) 412-9290
www.chdcnr.com

ECHO Housing Assistance Center
General 1-855-ASK-ECHO
(510) 581-9380 Hayward
(510) 496-0496 Oakland
(925) 449-7340 Livermore
www.echofairhousing.org

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

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

Neighborhood Housing Services (NHS) of the East Bay
(510) 237-6459
www.eastbaynhs.org

Oakland Housing Assistance Center
(510) 238-6182
www2.oaklandnet.com/
Government/o/hcd/index.htm

Pacific Community Services
(925) 439-1056
www.pcsi.org

Tenants Together
Tenant Foreclosure Hotline:
(888) 495-8020
General Call-In Number:
(415) 495-8100
www.tenants-together.org

Tri-Valley Housing Opportunity Center
(925) 373-3130
www.tvhoc.org

The Unity Council
(510) 535-6900
www.unitycouncil.org

Foreclosure prevention hotlines:

Homeownership Preservation Foundation
(888) 995-HOPE (4673)
www.makinghomeaffordable.gov
www.995hope.org

Keep Your Home California
(888) 954-KEEP (5337)
www.keeppyourhomecalifornia.org

Public Housing Authorities

Management of affordable housing and administration of Section 8 programs.

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

Berkeley
(510) 981-5470
www.ci.berkeley.ca.us/BHA

Livermore
(925) 447-3600
www.livermorehousingauthority.com

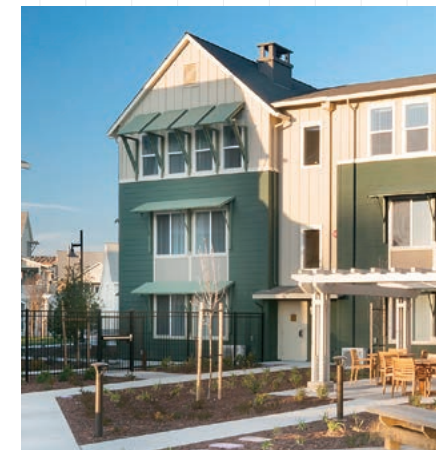
Oakland
(510) 874-1500
www.oakha.org

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

Pittsburg
(925) 252-4060
www.ci.pittsburg.ca.us/index.aspx?page=150

Alameda County
(510) 538-8876
www.haca.net

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



Dial 2-1-1 for information about housing and human services 24/7