Steps to Find Affordable Housing

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.





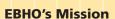
2014-15 EBHO Affordable Housing Resources



East Bay Housing Organizations

538 9th Street, Suite 200, Oakland, CA 94607 510-663-3830

www.EBHO.org



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.













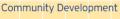




























Non-profit Developers & Service Providers

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

(510) 545-3258 www.bayareaclt.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

(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.habitatebsv.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 I-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

Offices: 2065 Kittredge St., Ste. 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.ebcrp.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

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

www.hceb.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.21 Icontracosta.org
East Oakland Community
Project

(510) 532-3211 www.eocp.net

Eden Information & Referral/ 211 Alameda County

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.asafeplacedvs.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 I-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

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

www.heraca.org

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.tenantstogether.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.keepyourhomecalifornia.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