# Steps To Find Affordable Housing



#### 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 eliaibility 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 quidance.

#### Affordable Homeownership and Other Options

Contact the organizations listed 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.

#### 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 costs should consume 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.

#### 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 that will.

#### 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. Nonprofit 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.

#### 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.
- Search through 2-1-1, www. achousingchoices.org and www. OneHomeBayArea.org to find
- 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. 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/ 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















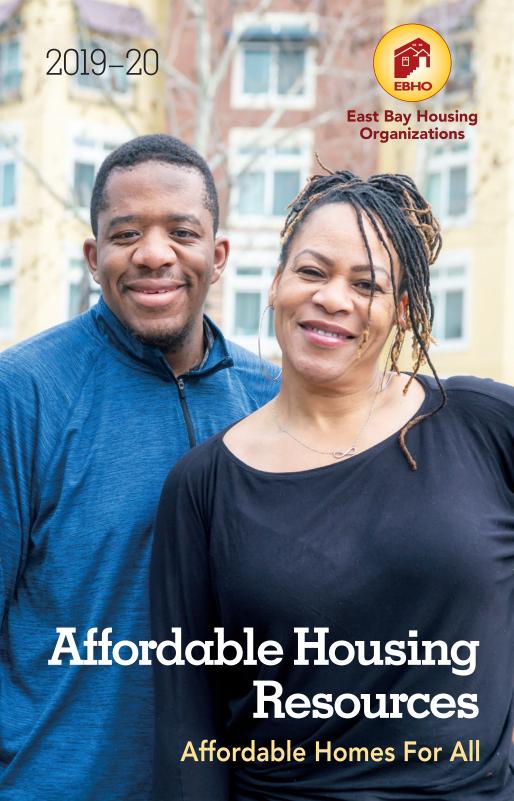












# Non-Profit Developers & Service Providers

#### 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

**BRIDGE Housing** (415) 989-1111

bridgehousing.com

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

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

communityhdc.org

Covia

(925) 956-7400 • covia.org

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

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

Eden Housina

(510) 582-1460 • edenhousing.org

Habitat for Humanity East Bay/ Silicon Valley

(510) 251-6304 • habitatebsv.org

Housing Consortium of the East Bay

(510) 832-1382 • hceb.org

HumanGood

(925) 924-7100 • humangood.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

Oakland Community Land Trust oakclt.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

The Unity Council (510) 535-6900 • unitycouncil.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** 

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

Alameda Point Collaborative (510) 898-7800 • apcollaborative.org

Anka Behavioral Health, Inc. (925) 825-4700 • ankabhi.org

Asbestos.com

(877) 775-3472 • asbestos.com Bay Area Community Services (BACS)

(510) 613-0330 • bayareacs.org Berkeley Food and Housing Project

Office: (510) 649-4965 • bfhp.org Shelter Reservations: (866) 960-2132

Bonita House, Inc.

Office: (510) 923-1099 • bonitahouse.org Homeless Outreach and Stabilization Team (510) 809-1780

**Building Futures with Women** and Children

Office: (510) 357-0205 • bfwc.org Crisis Line: 1-866-292-9688

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

Administrative Office: (510) 649-1930 • self-sufficiency.org Contra Costa Interfaith Housing

(925) 944-2244 • ccinterfaithhousing.org **Davis Street Family Resource Center** 

(510) 347-4620 • davisstreet.org

East Bay Community Recovery Project (510) 446-7100 • ebcrp.org

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

First Place for Youth

(510) 272-0979 • firstplaceforyouth.org

Fremont Family Resource Center (510) 574-2000 fremont.gov/228/Family-Resource-Center

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

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

**Oakland Community Organizations** (510) 436-9039 • oaklandcommunity.org

**Operation Hope Oakland** (510) 535-6700 • operationhope.org

**Rubicon Programs** 

Oakland Center: (510) 208-0912 Richmond Center: (510) 412-1725 rubiconprograms.org

SHELTER, Inc.

(925) 335-0698 • shelterinc.org

St. Mary's Center

(510) 923-9600 • stmaryscenter.org

**Spectrum Community Services - Home** Energy Assistance Program (HEAP) (510) 881-0300 • spectrumcs.org

## Affordable Housing Resources

#### Housing, Shelter, Emergency Resources & 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

**Family Emergency Shelter Coalition** 

(510) 581-3223 • fescofamilyshelter.org

Greater Richmond Interfaith Program (GRIP)

(510) 233-2141 • gripcares.org

Housing CHOICES for Alameda County 211 • achousing choices.org

A Safe Place Domestic Violence Services 24 Hour Crisis Line: (510) 536-7233 Office: (510) 986-8600 • asafeplace.org

SAVE (Safe Alternatives to Violent Environments)

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

## **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 alamedahsq.org

Berkelev (510) 981-5470 cityofberkeley.info/BHA

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

(925) 447-3600 livermoreHA.org

Oakland (510) 874-1500 oakha.org

Livermore

Pittsburg (925) 252-4830

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

## Legal, Financial & Housing Rights Services

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

Bay Area Legal Aid Alameda Co: (510) 663-4755

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

evictiondefensecenteroakland.org Family Violence Law Center

Office:(510) 208-0220 Hotline: (800) 947-8301 fvlc.ora

Money Management International (866) 531-3442

moneymanagement.org

### Foreclosure & Housing Counseling Resources

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

Asian, Inc.

(510) 823-2178 • asianinc.org Causa Justa :: Just Cause

Oakland Office: (510) 763-5877 Tenants Rights Clinic: (510) TENANTS (510) 836-2687 ciic.org

Community Housing Development Corporation (CHDC)

(510) 412-9290 • chdcnr.com

**ECHO Housing Assistance Center** General: 1-855-ASK-ECHO Havward Center: (510) 581-9380 Oakland Center: (510) 496-0496 echofairhousing.org

**Housing and Economic Rights** Advocates (HERA) (510) 271-8443, x300 • heraca.org Oakland Housing Assistance Ctr (510) 238-6182 **Pacific Community Services** 

(925) 439-1056 **Project Sentinel** 

Enalish: (800) 855-7100 Español: (800) 855-7200 housing.org

**Tenants Together** Tenant Rights Hotline: (888) 495-8020

Office: (415) 495-8100 tenantstogether.org **Tri-Valley Housing Opportunity** 

Center (925) 373-3130 x301

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

#### **Foreclosure Prevention Hotlines**

Homeownership Preservation Foundation

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

AFFORDABLE HOMES FOR ALL • EBHO.ORG

AFFORDABLE HOMES FOR ALL • EBHO.ORG