

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



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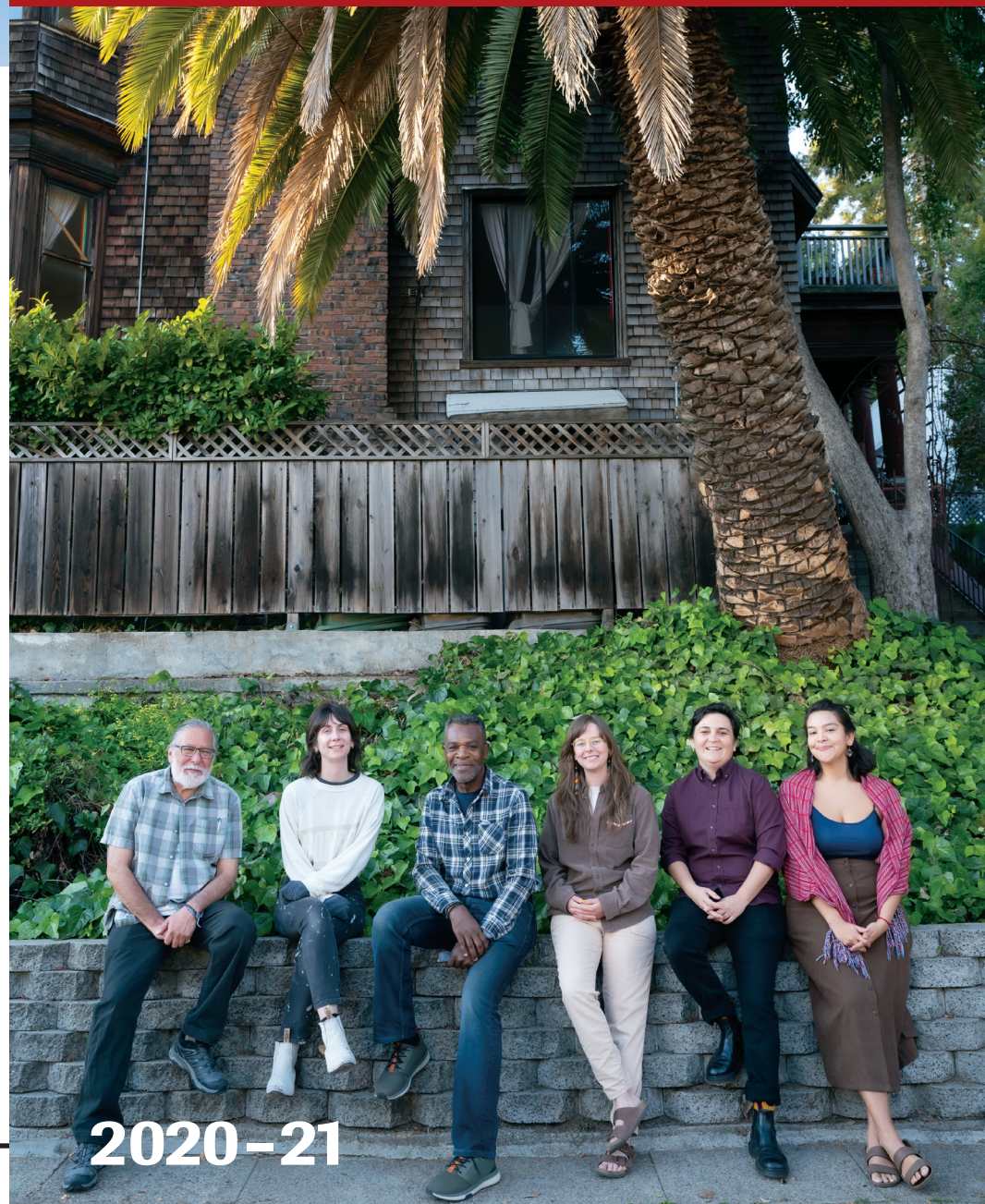
EBHO.ORG

Affordable Housing Resources

Affordable Homes For All



EAST BAY HOUSING ORGANIZATIONS



2020-21

Affordable Housing Resources

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.

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

Eden Housing

(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

Human Good Organizations

(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

(510) 841-4410 • RCDhousing.org

Richmond Neighborhood Housing Services

(510) 237-6459 • RichmondNHS.org

Satellite Affordable Housing Associates

(510) 647-0700 • sahahomes.org

The Unity Council

(510) 535-6900 • unitycouncil.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 • thecil.org

Center for Independent Living

housing services for people with disabilities

(510) 768-3100 • ceeb.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 • davisstreet.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

ECHO 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 • fescfamilyshelter.org

First Place for Youth

youth exiting foster care

(510) 272-0979 • firstplaceforyouth.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 • gripcare.org

Hope Solutions

(formerly Contra Costa Interfaith Housing)

permanent supportive housing

(925) 944-2244 • hopesolutions.org

Housing CHOICES for Alameda County

database to search for affordable housing

achousingchoices.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) 986-8600 • 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

Housing Consortium of the East Bay

people w/developmental disabilities,
special needs

(510) 832-1382 • hceb.org

Impact Justice: Homecoming Project

housing support for formerly incarcerated people

(510) 899-5010

impactjustice.org/impact/homecoming-project

Lutheran Social Services

childcare, housing support

(925) 825-1060 • lssnoralc.org

Operation Dignity

emergency housing for veterans, mobile
outreach, permanent supportive housing in
Oakland, Alameda, and Berkeley

(510) 287-8465

Rainbow Community Center

emergency housing for LGBTQ+ youth
(ages 12-24) in Concord

(925) 692-0090 • rainbowcc.org

SAVE (Safe Alternatives to Violent Environments)

housing and legal support for youth and
victims of domestic violence

24-hour crisis hotline: (510) 794-6055

Empowerment Center: (510) 574-2250

save-dv.org

SHELTER, Inc.

housing and one-time move-in support
for families, veterans, individuals in Contra
Costa County

(925) 338-1038 • shelterinc.org

Spectrum Community Services—Home Energy Assistance Program

energy bill assistance, nutrition, fall prevention
for seniors and low-income people

(510) 881-0300 • spectrumcs.org

STAND! For Families Free of Violence

resources for people harmed by violence

Crisis hotline: (888) 215-5555 • standffov.org

St. Mary's Center

housing and health support for seniors
in Oakland

(510) 923-9600 • stmaryscenter.org

St. Vincent de Paul of Alameda County

emergency overnight shelter for adults

(510) 638-7600 • svdp-alameda.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

evictiondefensecenteroakland.org

Family Violence Law Center

survivors of violence and sexual assault

Hotline: (800) 947-8301 • fvlc.org

Foreclosure prevention hotlines

Homeownership Preservation Foundation

(888) 995-HOPE (4673) • 995hope.org

Keep Your Home California

(888) 953-3722 • keepyourhomecalifornia.org

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 • cijc.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

housing.org

Tenants Together

Tenant Rights Hotline: (888) 495-8020

Office: (415) 495-8100 • tenantstogether.org

Financial wellness support programs

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 • moneymangement.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

ci.richmond.ca.us/rha