



*“Living in decent and affordable housing has enabled me to maintain a good quality life.”*

–Francine Williams  
Satellite Housing Resident  
(pictured on page 11)



## Steps to Find Affordable Housing

Finding a great, affordable place to live can be challenging, but the tips below can help. Call 2-1-1 and the organizations on pages 19 and 20 for more information.

### 1. Learn about different types of affordable housing

#### Non-Profit Housing

Non-profit housing developments offer well-designed and well-managed homes like the properties on pages 21–25. Tenants are carefully screened. Some non-profits offer services on-site, including youth and senior activities, job training and computer labs. Find out about non-profit housing opportunities by contacting the organizations listed on page 20 and visiting their websites.

#### Section 8 (Housing Choice Voucher Program)

The Housing Choice Voucher Program—better known as Section 8—is a federally-funded program managed by local government agencies and housing authorities. A Section 8 voucher helps close the gap between rent and your income. Seek out landlords who accept vouchers;

many of them find that the program allows competitive rents and prompt rental payments. It’s difficult to obtain a Section 8 voucher, but it’s worth getting on the waiting list. Contact your local housing authority for more information. (See page 19)

#### Public Housing

Many public housing developments have been renovated in recent years. Public housing has certain income and residency restrictions; contact the housing authorities on page 19 for information.

#### First-Time Homebuyer Programs

Renting is a great option for many families. But if you are ready to think about buying a home, contact your city’s housing department about assistance programs. The organizations on page 19 can help you through the homebuying process.

## 2. Get your finances and credit ready

### The Credit Check

Many landlords run credit checks and will not rent to applicants with credit issues. Obtain your credit report early, and be prepared to tell prospective landlords about any problems and the steps you have taken to address them. Some landlords will accept a poor credit history if you have good references and can demonstrate ability to pay the rent through proof of employment, a higher security deposit, or a co-signer.

If you need help with credit, contact a credit counseling agency. (See page 19)

### The Security Deposit

If the security deposit is a challenge, there are programs that can help you pay move-in costs (see page 19). Some landlords are also willing to accept a deposit in installments.

### Savings and Budgeting

Make sure that you can afford transportation, childcare, health care and other costs along with rent. The agencies on page 19 can help you with savings plans and managing your finances.

## 3. Check to see if your income qualifies

Because affordable housing is reserved for people with lower incomes, your gross income must fall within a certain eligible range (see the income chart on page 4 for examples of ranges). All sources of income and assets are taken into consideration. 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.

## 4. Identify your housing needs and preferences

Think about the location and amenities that are best for you, be flexible and consider several cities to increase your chances of finding the right place.

See which housing type fits you and your family:

- **Senior:** You or your spouse must be at least 62 or older. Children are usually not allowed.
- **Special Needs:** You must have a disability (mental, physical, developmental)
- **Studio:** You must be a person living alone, or a two-person household (not necessarily married)
- **Family:** You may be a single parent with children, a two-parent family with or without children, or two or more persons who have chosen to live together but are not necessarily married
- **Formerly Homeless, Youth or Other:** You belong to the designated group

Identify how many bedrooms you need. Generally, two persons must share a bedroom unless there is a medical reason requiring separate bedrooms. For example, a couple would apply for a one-bedroom apartment, while a family of five could apply for three bedrooms.

## 5. Contact non-profit developers and apply

- Check the websites of non-profit developers on page 20 at least monthly.
- Call them and ask for a list of properties, including those in development. Have your name placed on an “Interest List” for any 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 have submitted your 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.

Apply to as many affordable housing properties as you can. Remember, the agencies and organizations in this guidebook want to help you find affordable housing. Be persistent, don't get discouraged, and advocate for more affordable housing in your community!

For resources to help you find affordable housing, see page 19.



## Resources to Help You Find Affordable Housing

### Housing, Shelter, Rental Subsidies, and Emergency Resources

These organizations provide temporary and emergency housing assistance. For general housing referrals and services, call 2-1-1.

**American Red Cross Bay Area**  
1-800-4-HELP-BAY (443-5722)  
www.redcrossbayarea.org

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

**Berkeley Food and Housing Project**  
(510) 649-4965  
Shelter Reservation Hotline  
1-866-960-2132  
www.bfhp.org

**Building Futures with Women and Children**  
1-866-A-WAY-OUT (292-9688)  
www.bfwc.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 County Homeless Hotline**  
(800) 808-6444  
www.crisis-center.org/  
Homeless\_Services.html

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

**Eden Information & Referral/ 2-1-1 Alameda County**  
Call this number: 211  
www.edenir.org

**Family Emergency Shelter Coalition**  
(510) 581-3223  
www.fescfamilyshelter.org

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

**SHELTER, Inc. of Contra Costa County**  
(925) 335-0698  
www.shelterincofccc.org

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

**STAND! Against Domestic Violence (Contra Costa)**  
Crisis Hotline: (888) 215-5555  
General Hotline: (925) 676-2845  
www.standagainstdv.org

**Tri-City Volunteers**  
(510) 793-4583  
www.tri-cityvolunteers.org

### Legal, Financial, and Housing Rights Services

These organizations provide information and support to individuals who have faced unlawful discrimination in housing, or residents who need assistance with other legal and financial problems such as eviction.

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

**California LifeLine Program**  
(Discounted home phone service)  
1-877-858-7463  
www.californialifeline.com

**Causa Justa-Just Cause**  
(510)763.5877  
www.cjjc.org

**Centro de Servicios**  
(510) 489-4100  
www.ci.union-city.ca.us/  
community/centro.htm

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

**Community Resources for Independent Living**  
(510) 881-5743  
www.cril-online.org

**Consumer Credit Counseling Services (CCCS) of the East Bay**  
(866) 531-3433  
www.cccsebay.org

**Contra Costa Employment and Human Services Workforce Services**  
(925) 313-1593  
http://ca-contracostacounty.civicplus.com/index.aspx?NID=2539

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

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

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

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

**Housing Rights, Inc.**  
(510) 548-8776  
www.housingrights.org

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

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

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

**Project Sentinel**  
(510) 574-2270  
www.housing.org

**Tri-Valley Housing Opportunity Center**  
(925) 373-3930  
www.tvhoc.org

**Tenants Together**  
(415)495-8100  
http://tenantstogether.org

### Public Housing Authorities

Public Housing Authorities manage affordable housing developments and are responsible for administering Section 8 programs. If your city is not listed here, contact the county Housing Authority.

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

**Alameda County**  
(510) 670-5404  
acgov.org/cda/hcd

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

**Contra Costa County**  
(925) 957-7000  
www.contracostahousing.org

**Dublin**  
(925) 833-6610  
www.ci.dublin.ca.us/index.aspx?NID=115

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

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

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



# Non-Profit Developers & Service Providers

## Non-Profit Housing Developers

*These organizations construct and manage affordable housing and provide services in Alameda and Contra Costa counties.*

### Abode Services/Allied Housing

40849 Fremont Boulevard  
Fremont, CA 94538  
(510) 657-7409  
www.abodeservices.org/index.html  
(510) 657-6409, ext. 212  
www.abodeservices.org/allied.html

### Affordable Housing Associates (AHA)

1250 Addison Street, Suite G  
Berkeley, CA 94702  
(510) 649-8500  
www.ahainc.org

### Alameda Development Corporation

851 West Midway Avenue  
Alameda, CA 94501  
(510) 523-4460

### BRIDGE Housing

345 Spear Street, Suite 700  
San Francisco, CA 94105  
(415) 989-1111  
www.bridgehousing.com

### Christian Church Homes of Northern California

303 Hegenberger Road, Suite 201  
Oakland, CA 94621  
(510) 632-6712  
www.cchnc.org

### Community Housing Development Corporation of North Richmond (CHDC)

1535-A Third Street  
Richmond, CA 94801  
(510) 412-9290  
www.chdcnr.com

### EAH Housing

2169 East Francisco Blvd, Ste B  
San Rafael, CA 94901  
(415) 258-1800  
www.eahhousing.org

### East Bay Asian Local Development Corporation (EBALDC)

310 Eighth Street, Suite 200  
Oakland, CA 94607  
(510) 287-5353  
www.ebaldc.org

### Eden Housing

22645 Grand Street  
Hayward, CA 94541  
(510) 582-1460  
www.edenhousing.org

### Habitat for Humanity East Bay

2619 Broadway  
Oakland, CA 94612  
(510) 251-6304  
www.habitatbay.org

### Housing Consortium of the East Bay

1736 Franklin Street, 6th Floor  
Oakland, CA 94612  
(510) 832-1315  
www.hceb.org

### Lutheran Social Services

988 Oak Grove Road  
Concord, CA 94518  
(925) 825-1060  
www.lssnorcal.org

### Mercy Housing California

1360 Mission Street, Suite 300  
San Francisco, CA 94103  
(415) 355-7100  
www.mercyhousing.org

### MidPen Housing

303 Vintage Park Drive, Suite 250  
Foster City, CA 94404  
(650) 356-2900  
www.midpen-housing.org

### Northern California Land Trust

3122 Shattuck Avenue  
Berkeley, CA 94705  
(510) 548-7878  
www.nclt.org

### Oakland Community Land Trust

672 13th Street  
Oakland, CA 94612  
www.oakclt.org

### Resources for Community Development (RCD)

2220 Oxford Street  
Berkeley, CA 94704  
(510) 841-4410  
www.rcdev.org

### San Antonio Community Development Corporation

2228 East 15th Street  
Oakland, CA 94606  
(510) 536-1715  
www.sacdc.org

### Satellite Housing, Inc.

1521 University Avenue  
Berkeley, CA 94703  
(510) 647-0700  
www.satellitehousing.org

### The Unity Council

1900 Fruitvale Avenue, Suite 2A  
Oakland, CA 94601  
(510) 535-6900  
www.unitycouncil.org

## Non-Profit Housing & Services Providers

*These community-based organizations provide transitional housing, mental and physical health services, and other family supports.*

### Alameda Point Collaborative

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

### Anka Behavioral Health, Inc.

1850 Gateway Boulevard, Suite 900  
Concord, California 94520  
(925) 825-4700  
www.ankabhi.org

### Bay Area Community Services (BACS)

1814 Franklin Street, Fourth Floor  
Oakland, CA 94612  
(510) 613-0330  
www.bayareacs.org

### Berkeley Food and Housing Project

2140 Dwight Way  
Berkeley, CA 94704  
(510) 649-4965  
www.bfhp.org

### Bonita House, Inc.

6333 Telegraph Avenue, Suite 102  
Oakland, CA 94609  
(510) 923-1099  
www.bonitahouse.org

### Building Futures with Women and Children

1395 Bancroft Avenue  
San Leandro, CA 94577  
(510) 357-0205  
www.bfvc.org

### Building Opportunities for Self Sufficiency (BOSS)

2065 Kittredge Street, Suite E  
Berkeley, CA 94704  
(510) 649-1930  
www.self-sufficiency.org

### Contra Costa Interfaith Housing

978 2nd Street, Suite 240  
Lafayette, CA 94549  
(925) 299-1067  
www.ccinterfaithhousing.org

### Davis Street Family Resource Center

3081 Teagarden Street  
San Leandro, CA 94577  
510.347.4620  
www.davisstreet.org

### East Bay Community Recovery Project

2551 San Pablo Avenue  
Oakland, CA 94612  
(510) 446-7100  
www.ebcprp.org

### East Oakland Community Project

7515 International Boulevard  
Oakland, CA 94621  
(510) 532-3211  
www.eocp.net

### Family Emergency Shelter Coalition (FESCO)

21455 Birch Street, Box 5  
Hayward, CA 94541  
(510) 886-5473  
www.fescofamilyshester.org

### First Place for Youth

519 17th Street, Suite 600  
Oakland, CA 94612  
(510) 272-0979  
www.firstplaceforyouth.org

### La Familia Counseling Service

(510) 881-5921  
www.lafamiliacounselingservice.com

### Native American Health Center

(510) 747-3030  
www.nativehealth.org

### Rubicon Programs

2500 Bissell Avenue  
Richmond, CA 94804  
(510) 235-1516  
www.rubiconprograms.org

### SHELTER, Inc.

1815 Arnold Drive  
Martinez, CA 94553  
(925) 335-0698  
www.shelterincofccc.org

### Volunteers of America Bay Area

1601 Harbor Bay Parkway, Suite 150  
Alameda, CA 94502  
(510) 473-0500  
www.voaba.org