



How to Find Affordable Housing

Step 1. Where to look

Non-Profit Housing

Non-profit housing developments have high-quality homes that are well-designed and managed. Tenants are carefully screened and asked to meet a standard set of requirements. You must be capable of assuming certain responsibilities, such as paying the rent on time, taking care of the unit properly, avoiding criminal activity, complying with necessary house rules, and not interfering with other tenants. Some non-profits offer social services on site, including youth activities, job training, and senior services. Find out about non-profit housing opportunities by contacting the organizations listed at the end of this document.

Housing Choice Voucher Program (Section 8)

The Housing Choice Voucher Program (Section 8) is funded by the U.S. Department of Housing and Urban Development (HUD) and administered by cities and counties through local housing authorities, each with different guidelines. In most cases, participants pay 30 percent of their income on rent, and the Section 8 Certificate or Voucher covers the difference between that and the cost of the apartment.

To qualify your income must not be more than 50 percent of the median for your area, based on the HUD guidelines. Contact your local housing authority for more information. Furthermore, many landlords are finding that this program is a valuable resource that allows competitive rents and offers prompt rental payments. Be proactive in seeking out landlords who accept vouchers.

Public Housing

Public housing is low-cost housing in multi-unit buildings, available to low- and very low-income individuals and families, including the elderly and disabled. Tenants in these buildings normally pay no more than 30 percent of their monthly income for rent. Eligibility requirements are based on income and household size, as well as certain other standards, such as your ability to pay the rent. Contact your local housing authority for more information.

Affordable Housing Owned by For-Profits

This category of affordable housing is owned by for-profit landlords who are required to provide a certain number of units in their buildings to lower-income households, and they usually lack services such as childcare or meal programs. Because of financing or regulatory benefits, these owners rent a small percentage (usually 10-20%) of their units to lower income households, and the rest of the building at market rate (usually without rent control). Income limits are usually higher for these buildings, and rents are usually set to those income levels.

The units are only required to be lower-income for a limited period of time (from 10 to 50 years); after that, tenants may be required to pay fair market rent or face eviction if the unit is

permitted to convert to a condominium. Be sure to ask when the unit will be no longer subject to affordability restrictions so that you can plan accordingly. To apply, contact each property directly.

Step 2. Address Common Barriers

The Credit Check

Many landlords run credit checks and will not rent to applicants with credit issues. We recommend obtaining your credit report in advance. Be prepared to tell prospective landlords about any problems that you have with credit and the steps you have taken to address them. Some landlords will accept a tenant with a poor credit history if he/she has good references and can demonstrate ability to pay the rent.

If you or someone you know needs help with credit, contact a credit counseling agency. They can get a copy of your credit report, explain it to you, and advise you on how to remedy any problems. If your income allows, another solution may be to offer a higher deposit or provide a co-signer in lieu of a positive credit report.

The Security Deposit

Security deposits are often unaffordable for people with modest or fixed incomes. There are programs that can help you pay move-in costs. As an alternative, some landlords are willing to accept a deposit in installments.

Step 3. Check to see if you fall within the income maximums

Applicants must have gross incomes that fall within the applicable income eligibility guidelines. All sources of income and assets are taken into consideration. You can do a preliminary check in two ways:

- a. Call a specific property when a waitlist opens and ask.
- b. Check the Maximum Income Charts to see if your household income is below the income maximums for the housing you are applying for.
- c. If you have a Section 8 Housing Choice Voucher, ask to see if they will accept vouchers at their properties.

Step 4. Identify your housing needs by type, city, and number of bedrooms

Make a list of every city or community where you would consider moving.

Identify the type of housing that matches you or your family:

- *Senior*: You or your spouse must be at least 62 or older.
- *Special Needs*: You must have a disability (mental, physical, development).
- *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.

- *Homeless, Transitioning Youth, or Other:* You fit the designated criteria for the particular housing site.
- *Recently Released from a Correctional Institute:* You may be eligible for affordable housing, but Delancey Street is also a good option for resources about housing and services. Their information is at the end of this document or visit www.delanceystreetfoundation.org.

Identify how many bedrooms you need. The general rule of thumb is that two persons must share a bedroom in the apartment unless there is a medical reason requiring separate bedrooms, or there are state and local building codes, occupancy guidelines or structural limitations specifying otherwise.

Step 5. Review the “Waitlist Status” list

Call or visit the website.

Most affordable housing buildings and programs have very long waitlists, since demand for affordable housing is high and supply is low. Often the waitlists are closed and rarely open up for people to apply. Try to get on as many waitlists as you can, and monitor when a waitlist might open up. Be sure to keep the apartment management informed of your current address and telephone number. One reason why lists move quickly is that people cannot be reached when there is a vacancy. Check back regularly, but don't badger, to let them know you are still interested. Don't get discouraged, keep trying, and advocate for more affordable housing in your community!

Step 6. If there are no waitlists currently open:

Check the website of non-profit developers at least monthly.

Call their Rental Information number and ask for a list of properties, including those in development. Additionally, ask to have your name placed on an “Interest List” for any properties you have an interest in and are qualified for.

When a waitlist opens, call the number of the property. Ask for an application to be mailed, or go to the property to get an application, complete it, and submit it by the deadline.

Continue to apply to each property as waitlists open and be sure to apply to other properties managed by other affordable housing companies.

Apply to as many non-profit property management companies as you can.

Tell friends, family, and acquaintances that you are looking for housing. Describe the type of housing you need, your preferences and what you can afford. Ask them to talk to their landlords and friends.

Use bulletin boards. Post “Apartment Wanted” signs in laundromats, supermarkets, community colleges, local churches, and other community buildings in the general area in

which you want to live. On your signs give your phone number but NOT your name. Give enough information to “sell” yourself as a desirable tenant. Also, check bulletin boards for “Apartment Available” notices.

Look for “Vacancy” signs in windows and in front of apartments or homes in the area in which you want to live. Many owners advertise on site.

Get newspapers as soon as they come off the press! In the classified ads, look for rentals under “Apartments Furnished” and “Apartments Unfurnished.” The weekend classified ads contain the greatest number of new listings. Also, try out craigslist.org for apartments.

Don’t give up!

Resources to Help You Find Affordable Housing

A. Non-Profit Developers – A non-profit housing developer has a record of service to low- and moderate- income people.

ASLAN, Inc.
1167 Mission St.
San Francisco, CA 94103
415-928-5910
www.asianinc.org

Bernal Heights Neighborhood Center
515 Cortland Ave.
San Francisco, CA 94110
415-206-2140
www.bhnc.org

BRIDGE Housing Corporation
345 Spear St. Suite 700
San Francisco, CA 94105
415-989-1111
www.bridgehousing.com

Building Opportunities for Self-Sufficiency
2065 Kittredge St. Suite E
Berkeley, CA 94704
510-649-1930
www.self-sufficiency.org

Burbank Housing Development Corporation
790 Sonoma Ave.
Santa Rosa, CA 95404
707-526-9782
www.burbankhousing.org

Cabrillo Economic Development Corporation
702 County Square Drive
Ventura, CA 93003
805-659-3791
www.cabrilloedc.org

Calistoga Affordable Housing
1332 Lincoln Ave.
Calistoga, CA 94515
707-942-5920
www.calistogaaffordablehousing.org

Charities Housing
1400 Parkmoor Ave
San Jose, CA 95126
408-550-8300
www.charitieshousing.org

Chinatown Community Development Center
1525 Grant Ave.
San Francisco, CA 94109
415-984-1450
www.chinatowncdc.org

Community Housing Development Corporation of North Richmond
1535-A Third St.
Richmond, CA 94801
510-412-9290
www.chdcnr.com

Community Housing Improvement Program
1001 Willow St.
Chico, CA 95928
530-891-6931
www.chiphousing.org

Community Housing Opportunities Corporation
1490 Drew Ave. Suite 160
Davis, CA 95618
530-757-4444

www.chohousing.org
Community Housing Partnership
20 Jones Street, Suite 200
415-852-5300
www.chp-sf.org

Community Housing Sonoma County
144 South E Street, No. 206
Santa Rosa, CA 95404
707-546-4566
www.ch-sc.org

Community Resource Associates, Inc.
4128 Amargosa Dr.
Antioch, CA 94531
925-872-3245

EAH Housing
2169 E. Francisco Blvd., Suite B
San Rafael, CA 94901
415-258-1800
www.eahhousing.org

East Bay Asian Local Development Corp.
310 8th St. Suite 200
Oakland, CA 94607
510-287-5353
www.ebaldc.org

East Bay Faith Based Housing Alliance
4200 Park Blvd #100
Oakland, CA 94602
510-247-2448

Eden Housing Inc.
22645 Grand Street
Hayward, CA 94541
510-582-1460
www.edenhousing.org

First Community Housing
75 East Santa Clara St. Suite 1300
San Jose, CA 95113
408-291-8650
www.firsthousing.com

Habitat for Humanity-East Bay/Silicon Valley
East Bay Office:
2619 Broadway
Oakland, CA 94612
510-251-6304

Silicon Valley Office:
513 Valley Way
Milpitas, CA 95035
408-942-6444
www.habitatetsv.org

Habitat for Humanity Greater San Francisco
645 Harrison Street
San Francisco, CA 94107
415-625-1000
www.habitatsf.org

Habitat for Humanity Yolo County
1017 Main St.
Woodland, CA 95695
415-668-4301
www.habitayolo.org

Hearth Homes
25 Kearny Street, Suite 400
San Francisco, CA 94108
415-397-1210
www.hearthhomes.wordpress.com

Housing for Independent People, Inc.
481 Valley Way
Milpitas, CA 95035
408-941-1850
www.hip4housing.org

Human Investment Project, Inc.
364 South Railroad Ave.
San Mateo, CA 94401
650-348-6660
www.hiphousing.org

Mercy Housing California
1360 Mission St., Suite 300
San Francisco, CA 94103
415-355-7100
www.mercyhousing.org

MidPen Housing
303 Vintage Park Dr., Suite 250
Foster City, CA 94404
650-356-2900
www.midpen-housing.org

Mission Housing Development Corporation
474 Valencia St., Room 280
San Francisco, CA 94103
415-864-6432
www.missionhousing.org

Mutual Housing Association
8001 Fruitridge Road, Suite A
Sacramento, CA 95820
916-453-8400
www.mutualhousing.com

Neighborhood Opportunities for Affordable Housing, Inc.
1713 Tulare St., Suite 131
Fresno, CA 93721
559-237-6624

Northern California Presbyterian Homes & Services
1525 Post St.
San Francisco, CA 94109
415-202-7800
www.ncphs.org

PEP Housing
951 Petaluma Blvd.
Petaluma, CA 94952
707-762-2336
www.pephousing.org

Project Go, Inc.
801 Vernon St.
Roseville, CA 95678
916-782-3443
www.projectgoinc.org

Resources for Community Development
2220 Oxford Street
Berkeley, CA 94704
510-841-4410
www.rcdev.org

Sacramento Habitat for Humanity
819 North 10th Street
Sacramento, CA 95811
916-440-1215
www.shfh.org

San Francisco Housing Development Corporation
54439 Third St.
San Francisco, CA 94124
415-822-1022
www.sfhdc.org

B. Public Housing/Section 8

Subsidized Apartment Search
www.hud.gov/apps/section8/index.cfm

County of Alameda Housing Authority
www.haca.net

Housing Authority of the County of Contra Costa County
www.contracostahousing.org

Marin County Housing Authority
www.marinhousing.org

Satellite Affordable Housing Associates
1521 University Avenue
Berkeley, CA 94703
510-647-0700
www.sahahomes.org

Self-Help Enterprises
P.O. Box 6520
Visalia, CA 93290
559-651-1000
www.selfhelpenterprises.org

Solano Affordable Housing Foundation Inc
2750 N. Texas St. Suite 330
Fairfield, CA 94533
707-422-5919

South County Housing
7455 Carmel Street
Gilroy, CA 95020
408-842-9181
www.scounty.org

Tenants and Owners Development Corporation (TODCO)
230 Fourth St.
San Francisco, CA 94103
415-896-1880
www.todco.org

Tenderloin Neighborhood Development Corporation
201 Eddy St.
San Francisco, CA 94102
415-776-2151
www.tndc.org

Napa County Housing Authority
www.cityofnapa.org/Departments/Housing_Authority/Hacn/hacn_index.htm

San Francisco Housing Authority
www.sfha.org

Housing Authority of the County of Santa Clara
www.hacsc.org

Sonoma County Housing Authority
www.sonoma-county.org/cdc/housingauth.htm

C. Emergency and Housing Referral

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

Canal Community Assistance
415-454-2640
www.canalalliance.org

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

Center for Independent Living
510-649-1100
www.cilberkeley.org

Contra Costa County Homeless Hotline
800-833-2900

Delancey Street San Francisco
600 Embarcadero
San Francisco, CA 94107
415-957-9800
www.delanceystreetfoundation.org

Eden Information and Referral
510-537-2710

www.edenir.org

First Place Fund for Youth
510-272-0979
www.firstplaceforyouth.org

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

Novato Human Needs Center
415-897-4147
www.nhnc.org

Petaluma People Services Center
Emergency and Housing Referral
707-765-8488
www.petalumapeople.org

San Mateo Housing Authority
<http://www.co.sanmateo.ca.us/portal/site/housingdepartment/>

San Francisco Mayor's Office of Housing
Emergency and Housing Referral
www.sf-moh.org

D. Other Resources

211 Bay Area
Information & Referral Search
2-1-1
www.211bayarea.org

Bay Area Legal Aid
Legal and Housing Education
510-663-4755
www.baylegal.org

Bay Area Addiction Research and Treatment (BAART)
Human Services—Rehabilitation
415-552-7914
www.baartprograms.com

Centro Legal De La Raza
Legal and Housing Education Service
510-437-1554
www.centrolegal.org

Consumer Credit Counseling Service of San Francisco
Money Management Assistance
800-777-7526

www.cccssf.org

East Oakland Switchboard
Rental Subsidies and Security Deposit Assistance
510-569-6369

Hope Services
Human Services—Disabilities
408-284-2850
www.hoperservices.org

La Casa de las Madres
Human Services—Domestic Violence
415-503-0500
www.lacasa.org

La Familia Counseling Service
Rental Subsidies and Security Deposit Assistance
510-881-5921
www.lafamiliacounselingservice.com

Neighborhood House of North Richmond
Human Services—Rehabilitation and HIV/AIDS
Support
510-233-5644
www.nhr.org

Northern California Council for the Community
Help Link
415-808-4357 (English)
415-808-4444 (Spanish)
415-808-7339 (Chinese)
www.helplink-sf.org

St. Anthony Foundation
Human Services—Rehabilitation and Seniors
415-592-2704
www.stanthonysf.org

Salvation Army
415-558-7176
www.salvationarmy.org

Self-Help for the Elderly
Human Services—Seniors
415-677-7600
www.selfhelpelderly.org

Shelter, Inc.
Rental Subsidies and Security Deposit Assistance
925-335-0698
www.shelterincofccc.org

Stand! Against Domestic Violence
Human Services—Domestic Violence
925-676-2845
www.standagainstdv.org

Tenderloin AIDS Resource Center
Human Services—HIV/AIDS Support
415-437-2900

Tri-Valley Housing Opportunity Center
Legal and Housing Services
925-373-3130
www.tvhoc.org

Tri-City Volunteers
Rental Subsidies and Security Deposit Assistance
510-793-4583
www.tri-cityvolunteers.org