

Contra Costa County Resource Guide



Habitat
for Humanity[®]
East Bay/Silicon Valley

Habitat for Humanity East Bay/Silicon Valley

www.HabitatEBSV.org

EAST BAY: 2619 Broadway, Oakland, CA 94612

SILICON VALLEY: 513 Valley Way, Milpitas, CA 95035

(510) 803-3344

HomeownerInfo@HabitatEBSV.org

About Us

Habitat for Humanity East Bay/Silicon Valley (HEBSV) revitalizes neighborhoods, builds affordable and sustainable housing solutions, and empowers families through successful homeownership in Alameda, Contra Costa, and Santa Clara counties. HEBSV is committed to helping ALL East Bay and Silicon Valley residents achieve long-term affordable housing, not just Habitat homeowners.

Housing Counseling Program

HEBSV's FREE HUD approved one-on-one Housing Counseling Program offers free, individualized guidance from a Habitat Housing Counselor, geared toward strategies for financial health and preparation for homeownership, in light of each client's unique housing and financial circumstances. Services include:

PRE-PURCHASE COUNSELING

Will help you determine if homeownership is the right choice for you.

CREDIT COUNSELING:

Learn about credit repair strategies and positive credit building.

BUDGET COUNSELING

Learn how to manage debt, develop a working budget and create a savings plan.

HEBSV also offers financial education, homebuyer and non-delinquency post-purchase workshops. Please visit our website at www.HabitatEBSV.org for dates and locations.

If you would like to meet with a Habitat Housing Counselor please call or email:

Oakland Office
Peggy Green
(510) 803-3371
PGreen@HabitatEBSV.org

Milpitas Office
Alessandra Pio di Savoia
(408) 620-3411
APiodisavoia@HabitatEBSV.org

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About This Resource Guide

This resource guide focuses on programs available in Contra Costa County. For a resource guide focusing on Alameda or Santa Clara county please visit our website at www.HabitatEBSV.org to download a PDF file.

HEBSV makes no warranties or recommendations about any of the services or information contained in this guide. Programs may change. Please check with the individual organization for updates on the services they offer.

Emergency Services

IF YOU ARE IN IMMEDIATE DANGER CALL 911

Dial 2-1-1

24/7 confidential hotline. All languages. Assists with: emergency services (i.e., food, shelter, etc.), criminal justice, legal services, income support, and employment.

Emergency and Non-Emergency Resources

American Red Cross

www.redcross.org/get-help

CalFresh

www.cdss.ca.gov/inforesources/calfresh

CalWORKs

www.cdss.ca.gov/CalWORKS

Department of Child Support Services

www.acdcss.org

Homeless Crisis Support Line

1 (800) 808-6444

Medical—Santa Clara County

www.sccgov.org/sites/ssa/debs/hc/Pages/medical.aspx

MyBenefits CalWIN

www.mybenefitscalwin.org

Search for emergency shelters

www.homelesshelterdirectory.org

Search for low income housing

www.lowincomehousing.us

Search for legal aid

www.lawhelpca.org

U.S. Citizenship and Immigration Services

www.uscis.gov

Housing

Emergency Shelters and Transitional Housing

Homeless Shelters Directory

www.homelessshelterdirectory.org/index.html

Search for homeless shelters by state and city.

Anka

www.ankabhi.org

(925) 825-4700

info@ankabhi.org

Offers a variety of services including transitional housing and supportive services for families experiencing homelessness.

Contra Costa Adult Continuum of Services

www.cchealth.org/homeless/homeless-adults.php

Provides homeless adults with food, safe shelter, and referrals to needed support services

Contra Costa Crisis Center

www.crisis-center.org

24-hour homeless hotline (800) 808-6444

Provides emergency motel vouchers to homeless families with children and homeless individuals who have a viable plan for transitioning out of homelessness.

Housing

Emergency Shelters and Transitional Housing

Contra Costa Interfaith Housing

www.ccinterfaithhousing.org

399 Taylor Blvd., Suite 115, Pleasant Hill, CA 94523
(925) 944-2244

Provides permanent, affordable housing and vital support services to homeless and at-risk families and individuals in Contra Costa County.

Shelter Hotlines

Adult Shelter: 1 (800) 799-6599

Youth Shelter: 1-(800) 610-9400

Adult Shelter: Offers emergency shelter for adults at two sites in the unincorporated areas of Concord and Richmond. Both facilities operate 24 hours a day.

Youth Shelter: Calli House Youth Shelter: For immediate shelter needs of runaway and homeless youth ages 14-21.

Shelter Inc.

www.shelterinc.org

1333 Willow Pass Rd., Suite 206, Concord, CA 94520
(925) 335-0698 shelter@shelterinc.org

Helps families and individuals in crisis maintain or obtain housing and receive case management services in addition to limited financial assistance.

Housing

Below Market Rate (BMR) Rental & Housing Assistance

Low-Income Housing

www.lowincomehousing.us/CA.html

Search for low-income housing in California.

Bridge Housing

www.bridgehousing.com

600 California St., Suite 900, San Francisco, CA 94108
(415) 989-1111

Affordable homes for families and seniors. Visit their website for a list of available rental housing.

Contra Costa County Affordable Housing

www.co.contra-costa.ca.us/4807/Affordable-Housing

30 Muir Rd., Martinez, CA 94553
(925) 674-7208

Multiple resources with links to information for renters, first-time homebuyers, and homeowners in Contra Costa County.

EAH Housing

www.eahhousing.org

(415) 258-1800

Develops and manages low-income housing properties, including a searchable database of apartments by city or county.

Housing

Below Market Rate (BMR) Rental & Housing Assistance

Eden Housing

www.edenhousing.org

22645 Grand Street, Hayward, CA 94541
(510) 582-1460

Below market rate rentals for families, seniors and persons with special needs.

Housing Authority of the County of Contra Costa

www.contracostahousing.org

3133 Estudillo Street, Martinez, CA 94553
Housing Voucher: Call 1 (888) 746-8731

Provides rental subsidies and manages and develops affordable housing for low-income families, seniors and persons with disabilities. Section 8 rental assistance program.

Mercy Housing

www.mercyhousing.org/california

(415) 355-7100

Affordable housing for families, seniors, veterans, people who have experienced homelessness, and people with special needs. Visit their website for available rental housing.

Housing

Below Market Rate (BMR) Rental & Housing Assistance

Midpen Housing

www.midpen-housing.org

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

Affordable rental housing and resident support services.
Visit their website for available properties.

Pittsburg Housing Authority

www.ci.pittsburg.ca.us/index.aspx?page=150

916 Cumberland Street, Pittsburg, CA 94565
(925) 252-4830

Provides housing vouchers to low-income families to help with rent .

Richmond Housing Authority

www.ci.richmond.ca.us/86/Housing-Authority

330 24th Street, Richmond, CA 94804
(510) 621-1300

Provides decent affordable housing for low and very low-income residents of Richmond through federally funded housing programs.

One Home

www.onehomebayarea.org

Use their search tool for a home that you are eligible for and download housing applications.

Housing

Below Market Rate (BMR) Rental - Special Needs

Contra Costa Interfaith Housing Garden Park Apartments (Pleasant Hill)

www.ccinterfaithhousing.org

399 Taylor Blvd. Suite 115, Pleasant Hill, CA 94523
(925) 944-2244

Permanent supportive housing program specifically for homeless families with special needs in Contra Costa County.

Housing Authority of the County of Contra Costa

www.contracostahousing.org

3133 Estudillo Street, Martinez, CA 94553
Housing Voucher: Call 1 (888) 746-8731

Provides rental subsidies and manages and develops affordable housing for low-income families, seniors and persons with disabilities. Section 8 rental assistance.

Housing Consortium of the East bay

www.hceb.org/our-homes/

410 7th Street, Suite 203, Oakland, CA 94607
(510) 832-1382

Manages housing programs that serve low-income individuals with developmental disabilities or other special needs.

Mercy Housing

www.mercyhousing.org/california

(415) 355 -7100

Affordable housing for people with special needs.

Housing

Fair Housing Services

Bay Area Legal Aid

www.baylegal.org

1025 MacDonald Ave., Richmond, CA 94801
(510) 233-9954

Represents people discriminated against in housing on the basis of race, ethnicity, national origin, gender, disability, sexual orientation, family status or other protected classes.

CA Department of Fair Employment and Housing

www.dfeh.ca.gov

1515 Clay St., Suite 701, Oakland, CA 94612
(800) 233-3212

Investigates, conciliates, mediates and prosecutes employment, housing, and public accommodation violations and hate violence.

Eden Council for Hope and Opportunity (ECHO)

www.echofairhousing.org

301 West 10th Street, Antioch, CA 94509
(925) 332-6067

Rental & housing assistance, tenant/landlord counseling, mortgage and home purchase counseling.

National Fair Housing Alliance (NFHA)

www.nationalfairhousing.org/get-local-help/

Find help with fair housing issues at a location near you.

U.S. Dept. of Housing & Urban Development (HUD)

www.hud.gov

Find a list of Fair Housing Assistance Program (FHAP) Agencies near you.

Housing

First-Time Home Buyer (FTHB) Programs

California Housing Finance Agency (CalHFA)

www.calhfa.ca.gov

Down payment assistance, low-interest rate home loans through CalHFA approved lenders.

City of Concord First-Time Homebuyer Program

www.hellohousing.org/stewardship/cityofconcord

1242 Market Street, 3rd Floor, San Francisco, CA 94102
(415) 863-3036

Down payment assistance for the purchase of a first home. The program is designed to assist low and median-income households.

City of Walnut Creek FTHB Assistance Program

1666 North Main Street, Walnut Creek, CA 94596
(925) 943-5899

Offers interest-free equity share loans to qualifying homebuyers as part of its First-Time Homebuyer Assistance Program.

Fannie Mae Home Ready Mortgage

www.fanniemae.com/singlefamily/homeready

Helps low-to-moderate income borrowers buy or refinance a home. Apply through a Fannie Mae approved lender.

Housing

First-Time Home Buyer (FTHB) Programs

Federal Housing Administration (FHA)

www.fha.gov

Homebuyer loans. Low down payment and interest rates. Apply through an FHA approved lender.

Freddie Mac Home Possible Mortgage

www.freddiemac.com/homepossible

Offers low down-payments for low- to moderate-income homebuyers or buyers in high-cost or underserved communities. Apply through a Freddie Mac approved lender.

Habitat for Humanity East Bay/Silicon Valley

www.HabitatEBSV.org

(510) 803-3344

Homeownerinfo@HabitatEBSV.org

Affordable homeownership program for first-time homebuyers. Habitat homes require no money down. Sweat

Northern California Land Trust (NCLT)

www.nclt.org

3120 Shattuck Avenue, Berkeley, CA 94705

(510) 548-7878

Below market rate homeownership opportunities for low and very low-income households. Homebuyers buy their homes with a land lease, rather than owning the land.

HUD Approved Housing Counseling Agencies

Balance Concord

www.Balancepro.org

1655 Grant Street, 13th Floor, Concord, CA 94520
(800) 777-7526

Counseling: Financial Management/Budget, Mortgage Delinquency & Default Resolution, Pre-Purchase Rental Housing, Reverse Mortgage. Workshops: Financial, Budgeting, Credit, Non-Delinquency Post-Purchase, Pre-Purchase Homebuyer Education, Rental Housing.

Community Housing Dev. Corp. of N. Richmond

www.chdcnr.com

1535A Fred Jackson Way # A, Richmond, CA 94801
(510) 412-9290

Counseling: Mortgage Delinquency & Default Resolution, Pre-Purchase. Workshops: Fair Housing Pre-Purchase Education, Non-Delinquency Post-Purchase, Pre-Purchase Homebuyer Education, Predatory Lending Education.

Eden Council for Hope and Opportunity (ECHO)

www.Echofairhousing.org

1760 Clayton Road, Concord, CA 94520
(855) 275-3246

Counseling: Services For Homeless.

Habitat for Humanity East Bay/Silicon Valley

www.HabitatEBSV.org

Oakland Office: 2619 Broadway, Oakland, CA 94612
(510) 803-3371 PGreen@HabitatEBSV.org

Milpitas Office: 513 Valley Way, Milpitas, CA 95035
(408) 620-3411 APiodisavoia@HabitatEBSV.org

Counseling: Financial Management/Budget, Pre-Purchase. Workshops: Financial, Budgeting, Credit, Non-Delinquency Post-Purchase, Pre-Purchase Homebuyer Education.

HUD Approved Housing Counseling Agencies

Money Management International

www.moneymanagement.org

7700 Edgewater Dr. # C-662, Oakland, CA 94621
(866) 232-9080 counselinginfo@moneymanagement.org

Counseling: Financial Management/Budget, Mortgage Delinquency and Default Resolution, Pre-Purchase, Rental Housing. Workshops: Non-Delinquency Post-Purchase, Pre-Purchase Homebuyer Education.

Pacific Community Services, Inc.

329 Railroad Ave., Pittsburg, CA 94565
(800) 914-6874

Counseling: Financial Management/Budget, Mortgage Delinquency & Default Resolution, Pre-Purchase, Rental Housing. Workshops: Non-Delinquency Post-Purchase, Pre-Purchase Homebuyer Education.

Richmond Neighborhood Housing Services, Inc.

www.eastbaynhs.org

2320 Cutting Blvd., Richmond, CA 94804
(510) 237-6459

Counseling: Mortgage Delinquency & Default Resolution, Pre-Purchase. Workshops: Pre-Purchase Homebuyer Education, Resolving/Preventing Mortgage Delinquency.

U.S. Dept. of Housing & Urban Development (HUD)

www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm

Search for HUD approved housing counseling agencies in your area.

Employment Assistance Services

BankWorks\$

www.bankworks.org

1301 30th Avenue, Oakland, CA 94601
(510) 698-7200

Trains young adults from low-income & minority communities for careers in the financial services industry. Offers help with job interview practice and job placement.

CA Employment Development Department

www.edd.ca.gov

CalJOBS, job fairs & workshops, employment resources. Visit their website to find an office near you.

East Bay Works

www.eastbayworks.com

Antioch: 4545 Delta Fair Blvd., Antioch, CA 94509
(925) 706-4830

Brentwood: 281 Pine Street, Brentwood, CA 94513
(925) 634-2195

Concord: 4071 Port Chicago Hwy., Ste. 250, Concord, CA 94520
(925) 671-4500

Richmond: 330 25th St., Richmond, CA 94804
(510) 307-8014

San Pablo: 2300 El Portal Dr., Ste. B, San Pablo, CA 94806
(510) 412-6740

Operates one-Stop centers. Career counseling, skills assessment, job training and job placement and more. Visit their website for a complete list of services.

Employment Assistance Services

Goodwill Industries of the Greater East Bay

www.eastbaygoodwill.org

2701 W 10th St, Antioch, CA 94509
(925) 706-9024

Employment training, transitional employment, veteran and youth programs.

Jewish Vocational Service (JVS)

www.jvs.org

225 Bush Street, Suite 400, San Francisco, CA 94104
(415) 782.6289

Helps people build in-demand skills and make connections to find good jobs.

Opportunity Junction

www.opportunityjunction.org

3102 Delta Fair Blvd., Antioch, CA 94509
(925) 776-1133

Helps low-income Contra Costa residents get and keep good jobs by providing training, support, experience, and employer introductions.

Rubicon Programs

www.rubiconprograms.org

Helps participants find employment, build skills and network. Visit their website for a center near you.

Legal Aid

Bay Area Legal Aid

www.baylegal.org

Free civil legal assistance, legal advice and counsel, referrals, and legal representation. Immigration, consumer protection, housing preservation, etc. Check website for a list of services and office locations.

California Courts Online Self-Help Center

www.courts.ca.gov/selfhelp/

A resource for court information provided by the Judicial Council of California, including general resources and information about specific topics.

Contra Costa Senior Legal Services

www.ccsls.org

2702 Clayton Rd., Suite. 202, Concord, CA 94519
(925) 609-7900

Non-profit organization dedicated to providing free civil legal services to Contra Costa County residents who are 60 or older.

Centro Legal De La Raza

www.centrolegal.org

3400 E. 2th St., Oakland, CA 94601
(510) 437.1554

Protects and advances the rights of immigrant, low-income, and Latino communities through bilingual legal representation, education, and advocacy.

Legal Aid

Federal Trade Commission (FTC)

www.ftc.gov

Consumer protection agency. Collects complaints about business practices. Report identity theft and place fraud alerts.

FindLegalHelp.org (American Bar Association)

www.americanbar.org/groups/legal_services/flh-home.html

A public service by the American Bar Association's Division for Legal Services. Searchable database to find pro-bono legal aid programs and resources.

Housing and Economic Rights Advocates (HERA)

www.heraca.org

(510) 271-8443

California statewide. Free legal services and workshops.

LawHelpCA.org

www.lawhelpca.org

State wide resource for access to self-help information and referrals to legal aid and pro bono assistance.

Lawyers in the Library

Free, 20 minute legal consultation. Contact your local library to find out how you can meet with a volunteer lawyer.

Legal Services Corporation (LSC)

www.lsc.gov

Financial support for civil legal aid to low-income Americans. Searchable database by location.

Support Services General Support

AARP

www.aarp.org/money/taxes/aarp_taxaide/

888-687-2277

Tax Aide available year-round.

CalFresh

www.cdss.ca.gov/inforesources/calfresh

1 (877) 505-4630

Benefits for low-income households to purchase food.

California LifeLine Program

www.californialifeline.com/en

1 (866) 272-0349

Discounted home phone and cell phone services to eligible households.

CalWORKs

www.cdss.ca.gov/CalWORKS

1 (877) 505-4630

Cash aid for eligible families with child(ren) in the home.

CARE/FERA Programs

www.cpuc.ca.gov/General.aspx?id=976

Discounts on energy bills to income-qualified households.

Support Services General Support

Contra Costa Health Services

www.cchealth.org/insurance/

50 Douglas Drive, Suite 310, Martinez, CA 94553
(925) 957-5400

For information about health coverage programs call the Patient Financial Counseling at 1-800-771-4270.

Department of Child Support Services

www.acdcss.org

50 Douglas Drive, Suite 100, Martinez, CA 94553
1 (866) 901-3212

Assists with establishing paternity, and medical and child support orders and to collect child and spousal support.

Food Bank of Contra Costa County

www.foodbankccs.org

4010 Nelson Avenue, Concord, CA 94520
(855) 309-3663

Distributes food to low-income people at community sites. Also provides CalFresh (food stamp) enrollment.

Support Services

General Support

LIHEAP

(Low Income Home Energy Assistance Program)

www.ehsd.org/headstart/energy-assistance/

Financial assistance for energy bills for people whose income is below 100% of federal poverty guidelines. Includes immediate financial assistance with 48-hour shut off notices.

Loaves and Fishes of Contra Costa

www.loavesfishescc.org

835 Ferry Street, Martinez, CA 94553
(925) 293-4792

Feeds the hungry of Contra Costa County on weekdays throughout the year. Also offers a culinary training internship program in partnership with the Martinez Unified School District.

MyBenefits CalWIN

www.mybenefitscalwin.org

1 (877) 505-4630

Apply for medical, food, and cash assistance programs.

One Degree

www.1degree.org

Non-profit technology driven organization. Searchable website that help low-income families access health care, food banks, employment services, legal help, and more.

Support Services

General Support

Pacific Gas & Electric Home Energy Assistance

pge.com/financialassistance

(800) 933-9677 Spanish: 800-660-6789

Discounts to low-income households, bill payment plans.

Salvation Army

www.salvationarmyusa.org

Antioch: 620 East Tregallas Road, Antioch, CA 94509

(925) 778-0808

Concord: 3950 Clayton Road, Concord, CA 94521

(925) 676-6180

Youth services such as: after-school programs, childcare, summer day camp and a variety of other services. In addition, they offer meals, shelter, and other adult-related programs.

Women, Infants & Children Supplemental Nutrition

www.cchealth.org/wic/

(800) 414-4942

Federally-funded health and nutrition program that helps pregnant and postpartum women, infants and children under 5 years old to eat healthy foods.

Support Services

Residency and Immigration

Bay Area Legal Aid

www.baylegal.org

Free civil legal assistance, including legal advice and counsel, effective referrals, and legal representation. Immigration, consumer protection, housing preservation, etc. Check website for a list of services and office locations.

Cash Assistance for Refugees & Immigrants (CAPI)

1 (877) 505-4630

Benefits for legal non-citizens ineligible for federal Supplemental Security Income (SSI) due to immigrant

Catholic Charities of the East Bay

www.cceb.org

Concord Service Center: 3540 Chestnut Ave.
(925) 825-3099

Richmond service Center: 217 Harbour Way
(510) 234-5110

Immigration legal services, refugee resettlement program and refugee support services.

Centro Legal de la Raza | Immigration Law Clinic

www.centrolegal.org

(510) 437-1554

Provides free or low-cost, bilingual, culturally-sensitive legal aid, community education and advocacy for low-income residents of the Bay Area.

Support Services Residency and Immigration

CCC Employment and Human Services

www.ehsd.org

(510) 437-1554

Find employment and human services resources including tax preparation assistance, and apply for services and benefits.

International Institute of the Bay Area

www.iibayarea.org

3240 Lone Tree Way, Suite 202, Antioch, CA 94509

(925) 237-8581

Immigration legal services, education, and civic engagement opportunities to immigrants, refugees, and their families.

Refugee Cash Assistance (RCA)

1 (877) 505-4630

Refugee Cash Assistance is available for the first 8 months that a refugee (admitted for permanent residence) is in the U.S.

U.S. Citizenship and Immigration Services

www.uscis.gov

(800) 375-5283

Provides a broad range of immigration and immigrant benefits information online, by phone, and through its support centers and field offices.

Support Services Veteran Services

American Red Cross

www.redcross.org/get-help

Emergency financial help, resources information & referrals.

Armed Forces Legal Assistance Program Office

www.legalassistance.law.af.mil/content/locator.php

Legal Services Locator for your local Judge Advocate General Corps (JAG).

Bay Area Legal Aid

www.baylegal.org

Free legal assistance to veterans. Check website for a list of services and office locations.

Contra Costa County Veterans Service Office

www.co.contra-costa.ca.us/1557/Veterans-Service

10 Douglas Dr., Suite 100, Martinez, CA 94553
(925) 313-1481

Information regarding benefits, assistance with filing waivers and appeals.

Pittsburg Housing Authority

www.ci.pittsburg.ca.us/index.aspx?page=150

916 Cumberland Street, Pittsburg, CA 94565
(925) 252-4830

Provides rental subsidy to veterans through the Veterans Affairs Supportive Housing (VASH) Voucher program.

Support Services Veteran Services

Shelter Inc.

www.shelterinc.org/programs/ssvf.html

1333 Willow Pass Rd., Suite 206, Concord, CA 94520
(925) 338-1038

Serves Contra Costa County veterans who are at risk of losing their housing as well as those veterans who are homeless. Provides eligible veteran families with outreach, case management, and assistance in obtaining VA and other benefits.

Swords to Plowshares

www.swords-to-plowshares.org

(415) 252-4788 (San Francisco) & (510) 844-7500 (Oakland)

Serves all military veterans with a drop-in center, emergency shelter, mental health services, job training and employment referrals and more.

VA Home Loan Program

www.benefits.va.gov/homeloans/

Provides a home loan guaranty benefit and other housing-related programs to help veterans buy, build, repair, retain, or adapt a home for their own personal occupancy.

Veterans Service Office

www.co.contra-costa.ca.us/1557/Veterans-Service

10 Douglas Dr. Suite 100, Martinez, CA 94553
(925) 313-1481

Assist with veterans claim and in securing the maximum benefits.



Habitat for Humanity[®]

East Bay/Silicon Valley

Habitat for Humanity East Bay/Silicon Valley selects families on an impartial and non-discriminatory basis. Race, color, gender, national origin, marital status, family status, sexual orientation, age, and religious affiliation are not part of the decision-making process. Equal Housing Opportunity.

