

Alameda 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

Homeownership Program: 510-803-3344

Home Repair Program: 510-803-3388

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 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, credit, and budget counseling.

Home Preservation and Repair Program

Habitat's Home Repair Program preserves homeownership for low-income residents while alleviating critical health and safety concerns. With our skilled construction staff and the enlisted help of volunteers, qualified homeowners can find help with a variety of interior and exterior repairs. Partnering homeowners are left with a new sense of pride and the ability to enjoy their homes for years to come.

Affordable Homeownership Program

We provide affordable homeownership opportunities to qualifying households, earning up to 80% of the Area Median Income, in Alameda, Contra Costa, and Santa Clara counties. To qualify, you must show a need for housing, be willing to partner with Habitat by contributing sweat equity in the construction of your home, and demonstrate the ability to pay.

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About This Resource Guide

This resource guide focuses on programs available in Alameda County. For a resource guide focusing on Contra Costa 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

Crisis Support Services of Alameda County

1 (800) 309-2131

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

Veterans Crisis Line

1 (800) 273-8255 press 1 Text 838255

Housing

Emergency Shelters and Transitional Housing

Homeless Shelters Directory

www.homelessshelterdirectory.org

Search for homeless shelters by state and city.

ABODE Services

www.abodeservices.org

40849 Fremont Boulevard, Fremont, CA 94538
(510) 657-7409

Secures permanent homes for homeless and/or very low-income individuals, families and veterans.

Building Futures

www.bfwc.org

1395 Bancroft Avenue, San Leandro, CA 94577
(866) 292-9688 (hotline) (510) 357-0205 (main)

Emergency homeless shelters and 24-hour crisis hotline and support services.

Building Opportunities for Self-Sufficiency

www.self-sufficiency.org

1918 University Avenue, Berkeley, CA 94704
(510) 843-3700

Comprehensive services for homeless, disabled and/or very low-income individuals or families so they can stay healthy and housed. Network of housing and service programs in Berkeley, Oakland, and Hayward.

Housing

Emergency Shelters and Transitional Housing

Downtown Streets Team

www.streetsteam.org/hayward

22380 Foothill Blvd., Hayward, CA 94541

Transitional program into permanent housing and employment for homeless. Meetings are Tuesdays at 12:30PM.

FESCO

www.fescofamilyshelter.org

21568 Banyan St, Hayward, CA 94541
(510) 581-3223

Provides transitional housing for homeless families while they get back on their feet and prepare for permanent housing.

Ruby's Place

www.rubysplace.org

1180 B Street, Hayward, CA 94541
(510) 581-5626 Hotline: (888) 339-7233

Shelter and support services for those experiencing domestic violence, homelessness and human trafficking.

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

(415) 989-1111

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

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.

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 Alameda

<http://www.haca.net>

Section 8 Housing Choice Voucher Program assists very low-income families, elderly, and the disabled afford a house or apartment in HACA's jurisdiction.

First Community Housing

<https://www.firstcommunityhousing.org/>

Builds and manages affordable housing throughout Bay Area.

Housing

Below Market Rate (BMR) Rental & Housing Assistance

Housing Authority – City of Alameda

www.alamedahsg.org

701 Atlantic Avenue, Alameda, CA 94501

(510) 747-4300

Homeownership and voucher program. The homebuyer assistance programs enables home ownership among households of various income levels.

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.

Northern California Land Trust (NCLT)

www.nclt.org

3120 Shattuck Avenue, Berkeley, CA 94705

(510) 548-7878

Below market rate rentals. Visit their website for current available rental housing.

One Home

www.onehomebayarea.org

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

Housing Choices for Alameda County

<http://achousingchoices.org/>

211's site for finding affordable rental housing in Alameda County.

Housing

Below Market Rate (BMR) Rental - Special Needs

ABODE Services

www.abodeservices.org

40849 Fremont Boulevard, Fremont, CA 94538
(510) 657-7409

Secures permanent homes for individuals and families experiencing homelessness, including persons with special needs.

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. Visit their website for available rental housing.

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. Also families, seniors, veterans, and people who have experienced homelessness. Visit their website for available rental housing.

Housing

Fair Housing Services

Bay Area Legal Aid

www.baylegal.org

1735 Telegraph Ave, Oakland, CA 94612
(510) 663-4744

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, public accommodation violations, hate violence and human trafficking.

Causa Justa :: Just Cause

www.cjjc.org

3268 San Pablo Avenue, Oakland, CA 94608
(510) 763-5877

Tenant/Homeowner organization fights dozens of campaigns for housing rights.

Housing

Fair Housing Services

Eden Council for Hope and Opportunity (ECHO)

www.echofairhousing.org

Hayward (510) 581-9380

Oakland (510) 496-0496

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

National Fair Housing Alliance (NFHA)

nationalfairhousing.org/get-local-help/

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

Project Sentinel

www.housing.org

39155 Liberty Street, Ste. D440, Fremont, CA 94538
(510) 574-2270

Free, confidential services to both tenants and landlords to help understand rights and responsibilities under state and local laws.

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

www.hud.gov

Find a list of Public Housing Agencies (PHA) and Housing Counseling Agencies near you.

Housing

First-Time Home Buyer (FTHB) Programs

Bridge Housing

www.bridgehousing.com

(415) 989-1111

Develops affordable housing properties in partnership with city and county programs for first-time homebuyers.

California Housing Finance Agency (CalHFA)

www.calhfa.ca.gov

Down payment assistance, low-interest rate home loans through CalHFA approved lenders. Also provides first time homebuyer education courses.

Community Housing Development Corp. (CHDC)

www.chdcnr.org/programs/

1535-A Fred Jackson Way, Richmond, CA 94801
(510) 412-9290 and (707) 652-7861

Offers a down payment assistance, foreclosure intervention and homeownership education program.

Fannie Mae Home Ready Mortgage

www.fanniemae.com/singlefamily/homeready

Provides easily accessible homeownership resources such as mortgage calculators, lists of available real-estate owned properties and apps that guide you through the homeownership process.

Hello Housing

<http://www.hellohousing.org/>

Works with cities through the Bay Area to manage their First Time Homebuyer Program (FTHB) down payment assistance loans programs.

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

Provides qualifying households in Alameda, Contra Costa, and Santa Clara counties the opportunity to purchase a home through an affordable mortgage.

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

Catholic Charities of the East Bay

www.cceb.org

433 Jefferson Street, Oakland, CA 94607
(510) 768-3100 cmartinez@cceb.org

Counseling: Rental Housing

Eden Council for Hope and Opportunity (ECHO) (Hayward)

www.echofairhousing.org

770 A St., Hayward, CA 94541
(510) 581-9380 margie@echofairhousing.org

Counseling: Rental Housing, Pre-Purchase.
Workshops: Fair Housing Pre-Purchase Education,
Pre-purchase Homebuyer Education.

Eden Council for Hope and Opportunity (ECHO) (Livermore)

www.echofairhousing.org

141 N. Livermore Avenue, Livermore, CA 94550
(925) 449-7340 arlene@echofairhousing.org

Counseling: Mortgage Delinquency/Default Resolution,
Pre-Purchase, Rental Housing.
Workshops: Fair Housing Pre-Purchase Education.

HUD Approved Housing Counseling Agencies

Eden Council for Hope and Opportunity (ECHO) (Oakland)

www.echofairhousing.org

1305 Franklin Street #305 Oakland, CA 94612
(510) 496-0496 cherisse@echofairhousing.org

Counseling: Mortgage Delinquency/Default Resolution,
Pre-purchase, Rental Housing.

Workshops: Fair Housing Pre-Purchase Education.

Habitat for Humanity East Bay/Silicon Valley

www.HabitatEBSV.org

Oakland 2619 Broadway, Oakland, CA 94612
(510) 803-3373 RGeorge@HabitatEBSV.org

Milpitas 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.

Money Management International

www.moneymanagement.org

1901 Harrison Street, Ste. 1100, Oakland, CA 94612
(713) 394-3232 counselinginfo@moneymanagement.org

Counseling: Financial Management/Budget, Mortgage
Delinquency/Default Resolution, Reverse Mortgage,
Pre-Purchase, Rental Housing.

Workshops: Non-Delinquency Post-Purchase,
Pre-Purchase Homebuyer Education.

HUD Approved Housing Counseling Agencies

NACA (Neighborhood Assistance Corp. of America)

www.naca.com

3801-3805 Broadway, Oakland, CA 94611
(510) 652-6622

Counseling: Financial Management/Budget, Mortgage Delinquency and Default Resolution, Pre-Purchase.

Workshops: Non-Delinquency Post Purchase, Pre-Purchase Homebuyer Education, Predatory Lending Education, Fair Housing Pre-Purchase Education.

NID-HCA Oakland Main Branch

www.nidonline.org

7677 Oakport Street, Suite 1030, Oakland, CA 94621
(510) 268-9792 Latishacarlisle@nidonline.org

Counseling: Financial Management/Budget, Mortgage Delinquency/Default Resolution, Rental Housing, Services for Homeless.

Workshops: Pre-Purchase Homebuyer Education, Predatory Lending, Fair Housing Pre-Purchase, Non-Delinquency

Operation Hope, Inc.

www.operationhope.org

3062 E 9th St., Oakland, CA 94601
(510) 535-6700 nai.saelee@operationhope.org

Counseling: Financial Management/Budget, Pre-Purchase.

Workshops: Pre-Purchase Homebuyer Education.

HUD Approved Housing Counseling Agencies

Project Sentinel

www.housing.org

39155 Liberty Street, Ste. D440, Fremont, CA 94538
(510) 574-2270

Counseling: Financial Management/Budget, Reverse Mortgage, Mortgage Delinquency/Default Resolution, Rental Housing, Pre-Purchase.

Workshops: Fair Housing Pre-Purchase Education, Non-Delinquency/Post-Purchase, Pre-Purchase Homebuyer Education, Predatory Lending Education.

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

<https://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>

Search for HUD approved housing counseling agencies in your area.

Employment Assistance Services

CA Employment Development Department

www.edd.ca.gov

(916) 654-7799

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

East Bay Works

www.eastbayworks.com

Operates One-Stop Centers. One-on-one career counseling, skills assessment, job training and job placement and more. Visit their website for a complete list of services and a location near you.

Goodwill Industries of the Greater East Bay

www.eastbaygoodwill.org

1301 30th Avenue, Oakland, CA 94601

(510) 698-7200

Employment training, transitional employment, mock interviews, employer referrals.

JobTrain

<https://www.jobtrainworks.org/>

JobTrain offers five career training pathways: Culinary Arts, Medical Assistant, Certified Nursing Assistant, and Carpentry Pre-Apprenticeship Training.

Employment Assistance Services

Jewish Vocational Service (JVS)

www.jvs.org

225 Bush Street, Suite 400, San Francisco, CA 94104
(415) 391-3600

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

Rubicon Programs

www.rubiconprograms.org

2000 San Pablo Avenue, Oakland, CA 94612
(510) 208-0912

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

The Unity Council

www.unitycouncil.org

1900 Fruitvale Ave., Ste. 2A, Oakland, CA 94601
(510) 535-6900

Job search and application assistance, resume writing workshops, family services. Programs for teens and young adults.

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.htm

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

Centro Legal De La Raza

www.centrolegal.org

3400 E. 12th St, Oakland, CA 94601
(510) 437-1554

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

Federal Trade Commission (FTC)

www.ftc.gov

Consumer protection agency. Collects complaints about business practices. Reports identity theft and places fraud alerts.

East Bay Community Law Center

<https://ebclc.org/need-services/housing-services/>

Legal assistance on evictions and housing related issues including tenants' rights, housing authority termination hearings, unlawful detainer cases, rent board hearings and more.

Legal Aid

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 for those who are particularly vulnerable.

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, Oakland

<http://oaklandlibrary.org/services/cards-and-visiting/lawyers-library>

Free, 20 minute legal consultation and referral.

Legal Services Corporation (LSC)

www.lsc.gov

Free, civil legal services for low-income persons. Searchable database by location.

Legal Assistance for Seniors

<https://www.lashicap.org/programs/legal/>

Free legal services for seniors including elder abuse, guardianship of minors, public benefits, health law, health insurance, and legal services for immigrants.

Support Services

General Support

AARP

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

(888) 687-2277

Tax Aide available year-round for low-income taxpayers.

Alameda County Community Food Bank

www.accfb.org

7900 Edgewater Drive, Oakland, CA 94621

(510) 635-3663

Meals programs. Assistance with CalFresh application.

Alameda County Social Services Agency

www.alamedasocialservices.org/public/index.cfm

2000 San Pablo Ave., Oakland CA 94612

(510) 891-0700

Support services including cash assistance and CalFresh.

CalFresh

www.cdss.ca.gov/inforesources/calfresh

1 (877) 847-3663

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 (888) 999-4772

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

Support Services General Support

Catholic Charities of the East Bay

www.cceb.org

433 Jefferson Street, Oakland, CA 94607

(510) 768-3100

Critical needs help.

Department of Child Support Services

www.acdcss.org

1 (866) 901-3212

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

Family Resource Center

www.fremont.gov/228/Family-Resource-Center

39155 Liberty St., Fremont, CA 94538

(510) 574-2000

Resource center: employment, cash/food aid, housing, etc.

MyBenefits CalWIN

www.mybenefitscalwin.org

Apply for medical, food, and cash assistance programs.

Visit their website to contact a center near you.

One Degree

www.1degree.org

Non-profit technology-driven organization. Assist families to access health care, food banks, employment services, legal help, and more.

Support Services

General Support

CARE/FERA Programs

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

Discounts on energy bills to income-qualified households.

Pacific Gas & Electric Home Energy Assistance

https://www.pge.com/en_US/residential/save-energy-money/savings-programs/savings-programs-overview/savings-programs-overview.page

Spectrum Community Services

<https://www.spectrum.org/index.php>

Home energy assistance program that helps low-income households pay energy bills.

Translation Services

Elite Tangslingo

<https://www.elitatranslingo.com/usa-translation-services/>

Provides interpretation and translation services. Contact them for an instant free price quote.

Southeast Asian Community Center

<http://seaccusa.org/language-bank>

The Southeast Asian Community Center is a multi-service non-profit organization serving Southeast Asians by offering translation, resettlement, and financial services.

Northern California Translators Association

<https://ncta.org/find-a-corporate-member/>

Search to find linguists or organizations offering language services.

Support Services Residency and Immigration

Catholic Charities of the East Bay

www.cceb.org

433 Jefferson Street, Oakland, CA 94607
(510) 768-3100

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

Cash Assistance Program for Immigrants (CAPI)

(510) 268-2332

www.alamedasocialservices.org/

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

Centro Legal de la Raza | Immigration Law Clinic

www.centrolegal.org

(510) 437-1554

Free or low-cost, bilingual, legal aid, and advocacy for low-income residents of the Bay Area.

International Institute of the Bay Area

www.iibayarea.org

Oakland 476 3rd Street (510) 451-2846

Fremont 39155 Liberty Street, D450 (510) 894-3639

Immigration legal services to immigrants & refugees.

Refugee Transitions

<https://www.reftrans.org/contact>

English language, job and skills training for refugees, asylum seekers, and immigrants. Must email before stopping by office.

Support Services

Residency and Immigration

International Rescue Committee (IRC)

<https://www.rescue.org/united-states/oakland-ca>

440 Grand Avenue, Suite 500, Oakland, CA 94610
(510) 452-8222

Services for refugees, asylees and asylum seekers, victims of trafficking and other vulnerable immigrants.

Lao Family Community Development

www.lfcd.org

1551 23rd Avenue, Oakland, CA 94601
(510) 533-8850

Employment, family support, affordable housing, financial education for refugees and immigrants with limited English.

Refugee Cash Assistance (RCA)

www.alamedasocialservices.org/public/services/

1 (877) 505-4630

RCA program is for newly-arrived refugees who are either single adults or families without children. Eligible individuals may receive RCA, Medi-Cal and CalFresh during the first 8 months in the United States.

U.S. Citizenship and Immigration Services

www.uscis.gov

(800) 375-5283

Immigration and immigrant benefits information online, 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.

Alameda County Veterans Service Office (VSO)

(510) 577-1926

www.alamedasocialservices.org/

Provides veterans, their dependents and/or survivors with information regarding veterans benefits, and assistance with filing benefit claims.

Bay Area Legal Aid

www.baylegal.org

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

Goodwill Greater East Bay

www.eastbaygoodwill.org

1301 30th Avenue, Oakland, CA 94601

(510) 698-7200

Employment training, transitional employment, veteran programs.

Support Services Veteran Services

Operation Dignity

www.operationdignity.org

3850 San Pablo Ave. # 102, Emeryville, CA 94608
(510) 287-8465

Emergency, transitional and permanent housing for homeless veterans.

Swords to Plowshares

www.swords-to-plowshares.org

(510) 844-7500

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

ACVEC (Alameda County Veterans Employment Committee)

www.acvec.org

San Leandro Veterans Building
1105 Bancroft Avenue, San Leandro, CA 94577

Works with the State of California Veterans EDD representatives, private industry, and educational and government institutions to support Veterans in finding meaningful employment opportunities.

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.



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.

