

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

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 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, 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.

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 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.co.contra-costa.ca.us/1374/Child-Support-Services

Homeless Crisis Support Line

1 (800) 808-6444

MyBenefits CalWIN

www.mybenefitscalwin.org

Search for emergency shelters

www.homelessshelterdirectory.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.

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

<http://www.cchealth.org/h3/services.php>

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

Contra Costa Crisis Center

www.crisis-center.org

(925) 939-1916

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

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

First Community Housing

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

Builds and manages affordable housing for low-income households throughout the Bay Area.

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 (925) 957-7000

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.

HumanGood

<https://www.humangood.org/housing-options/affordable-housing>

Offers affordable, rent-controlled housing designed to serve low-income older adults.

East Bay Housing Organizations

<http://ebho.org>

Search for BMR rental housing providers.

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) 252-4060

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.

Satellite Affordable Housing Associates (SAHA)

<https://www.sahahomes.org>

Affordable housing for low-income housing for those with disabilities and mobility impairments. On-site support.

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 (925) 957-7000

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, public accommodation violations, hate violence and human trafficking.

Eden Council for Hope and Opportunity (ECHO)

(925) 581-9380

www.echofairhousing.org

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

National Fair Housing Alliance (NFHA)

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 Public Housing Agencies (PHA) and Housing Counseling 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. Also provides homebuyer education courses for first-time homebuyers.

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 and closing cost 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) 943-5800
<https://www.walnut-creek.org/home>

Manages housing programs and policies for very-low up to moderate-income renters, home buyers, and homeowners, and that enhance our community.

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.

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

(510) 803-3344

Homeownerinfo@HabitatEBSV.org

Provides qualifying households in Alameda, Contra Costa, and Santa Clara counties the opportunity to purchase a

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.

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.

HUD Approved Housing Counseling Agencies

Balance Concord

www.Balancepro.org

1655 Grant Street, Suite 1300, 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.communityhdc.org

1535 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.

Habitat for Humanity East Bay/Silicon Valley

www.HabitatEBSV.org

Oakland 2619 Broadway, Oakland, CA 94612
(510) 803-3371 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.

HUD Approved Housing Counseling Agencies

Money Management International

www.moneymanagement.org

(866) 889-9347 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.

Pacific Community Services, Inc.

415 Railroad Avenue, Pittsburg, CA 94565

(925) 439-1056

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.richmondhs.org

12972 San Pablo Ave, Richmond, CA 94805

(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

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

Antioch: 3102 Delta Fair Blvd., Antioch, CA 94509
(925) 260-4054

Brentwood: 929 2nd Street, Brentwood, CA 94513
(925) 260-4054

Concord: 4071 Port Chicago Hwy., Ste. 250, Concord, CA
94520
(925) 765-7293

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

San Pablo: 13830 San Pablo Ave. #D, San Pablo, CA 95806
(925) 765-7293

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.

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, mock interviews, employer referrals.

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.

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.htm

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

CA Dept of Fair Employment and Housing

<https://www.dfeh.ca.gov>

Investigates unlawful cases of employment and housing discrimination. Provides language assistance.

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. 12th 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.

Legal Services Corporation (LSC)

www.lsc.gov

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

CA Dept. of Fair Employment and Housing

<https://www.dfeh.ca.gov/>

Investigates unlawful cases of employment and housing discrimination. Provides language assistance.

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) 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

(925) 706-4980

Cash aid for eligible families with children 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.

Child Support Services

<http://www.co.contra-costa.ca.us/1374/Child-Support-Services>

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

Assists with establishing paternity, 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
1 (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

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

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/

2355 Stanwell Circle, Concord, CA 94520
(844) 329-5838

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)

(877) 839-4347

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

Catholic Charities of the East Bay

Concord Service Center 3540 Chestnut Ave.

(510) 768-3100

Richmond service Center 217 Harbour Way

(510) 768-3100

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

(877) 505-4630

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

121 Sand Creek Rd, Suite B, Brentwood, CA 94513

(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

www.alamedasocialservices.org/

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

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

Pittsburg Housing Authority

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

916 Cumberland Street, Pittsburg, CA 94565

(925) 252-4060

Provides rental subsidy through the VA Supportive Housing Voucher program.

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.

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.

Shelter Inc.

www.shelterinc.org

1333 Willow Pass Rd., Suite 206, Concord, CA 94520

(925) 335-0698

Provides eligible veteran families with outreach, case management, and assistance in obtaining VA and other benefits.

Translation Services

Elite Translingo

<https://www.elitetranslingo.com/usa-translation-services/>
Provides interpretation and translation services,. Contant for a free price quote.

Southeast Asian Community Center

<http://www.seaccusa.org/language-bank>
Multi-services non-profit organization serving Southeast Asians. Offer interpretation, resettlement, and financial services.

Northern CA Translators Association

<https://ncta.org/find-a-corporate-member/>
Search for linguists or organizations offering language services.



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.

