



# **A SIMPLE GUIDE TO FINDING AFFORDABLE HOUSING IN CONTRA COSTA COUNTY**



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## **Table of Contents**

*Click on the topics below to jump to that section.*

<b>Table of Contents .....</b>	<b>1</b>
<b>Part 1: Housing Search, The Types of Housing Programs &amp; Where to Find Affordable Housing 3</b>	
Section 1: Starting the Housing Search Process.....	3
Types of Affordable Housing .....	4
Section 2: What is Permanent Supportive Housing (PSH)? .....	5
Section 3: What is affordable housing and low-income housing?.....	6
Section 4: Public Housing.....	6
Section 5: SRO (Single Room Occupancy) .....	7
Section 6: BMR (Below Market Rate) .....	7
Section 7: Qualifying for Affordable Housing .....	8
Section 8: Housing Voucher Program .....	8
Section 9: What is HOPWA (Housing Opportunities for People Living with HIV or and AIDS)? .....	10
<b>Part 2: The Application Process.....</b>	<b>11</b>
Section 10: Starting the Application Process & How to Complete the Application.....	11
Section 11: Documents Needed .....	12
Section 12: The HUD Application .....	14
Section 13: Understanding your Lease/Rental Agreement Terms (short-term, month-to-month, six months, one year).....	14
Section 14: The Application Fee.....	15
Section 15: Credit Scores and Credit Repair Resources.....	15
Section 16: Immigration Status & Documents.....	16
Section 17: Reasonable Accommodations.....	16
Section 18: Criminal Background .....	16
Section 19: Pets for Emotional Support & Service Animals .....	17
<b>Part 3: Shared or Temporary Housing Programs .....</b>	<b>17</b>
Section 20: Transitional Housing .....	17
Section 21: Independent Living.....	17



Section 22: Room Rentals (One Bedroom) .....	18
Section 23: Shared Room Rentals .....	18
<b>Part 4: Housing Resources for Clients Experiencing Homeless .....</b>	<b>18</b>
Section 24: Continuum of Care & Coordinated Entry .....	18
Section 25: Emergency Shelters.....	19
Section 26: Housing Authorities in Contra Costa County .....	19
<b>Part 5: The Rental/Move in Process &amp; Maintaining Your Housing .....</b>	<b>20</b>
Section 27: Landlord/Property Manager Communication & Move in Process.....	20
Section 28: Understanding the Lease or Rental Agreement.....	20
Section 29: Move-in Cost and Resources.....	22
Section 30: Unit Inspections .....	22
Section 31: Understanding What a 3-Day and 30-Day Notice Means .....	22
Section 32: Understanding the Eviction Process (Just Cause Evictions) .....	22
Section 33: Who to Contact for Legal Assistance: Bay Area Legal Aid.....	23
<b>Part 6: Rental Assistance Programs .....</b>	<b>24</b>
Section 34: Seasons of Sharing .....	24
Section 34: Catholic Charities .....	24
Section 35: Shelter Inc. ....	25
Section 36: Other Non-Profits.....	25
<b>Part 7: HOPWA Units in Contra Costa County .....</b>	<b>26</b>

# Part 1: Housing Search, The Types of Housing Programs & Where to Find Affordable Housing

## Section 1: Starting the Housing Search Process

When looking for housing for anyone in need, the first step that a Provider or Case Manager needs to do is find out what type of housing the client is looking for, what location do they have in mind and most importantly what is their monthly income, which determines what they can afford. The other important piece is to see if the client has a housing voucher such as Section 8, or a Shelter Plus Care Certificate which is common in Contra Costa County. There are clients who have expectations that housing is readily available and if they have income, they should be able to secure the unit. Keep in mind that some clients are desperate to find housing, these are the ones who might have been couch surfing for extended periods of time or who have been homeless, so they will take anything, only to later say "they want to move, can you find me something else. Locating housing is not a straightforward process nor is it easy there are many things to consider, when looking for housing. The best thing a Provider or Case Manager can do is be open minded, listen and communicate effectively, but most importantly tell the truth. Sometimes people do not want to hear the truth about their housing situation, but to build trust and respect this must be done. Always take in consideration that everyone's need is different so treat each housing search as if this is the first time you had to complete one. When it comes to conducting a housing search each process is different, but the need is the same. There are questions that both the Provider, Case Manager and client might ask when it comes to housing:

- What part of Contra Costa County do you want to live in (Central, East, or West).
- Are there any places that you do not want to live in and why?
- Do I want to live in an apartment that has small units or a larger apartment complex.
- Will all my things fit in the space large or small? (I have things that are in a two Storage Units.)
- Are there accommodations that I will need to support my living situation, such as a handrail in the shower, disabled parking, elevators, unit on the lower level, security system, no carpet or a certain type of carpet and wheelchair accessibility.
- What things are non-negotiable and is there flexibility in your search?
- I need Low-income affordable housing close to my doctor, kid's school, or family.
- I need housing close to BART or any other Public Transportation.
- I need housing close to Grocery stores, or near a park.
- If I relocate to another County and I have a Section 8 or other housing voucher how difficult would it be for me to find housing and are all housing processes the same in every County?



- Will I be able to continue my health care with my current provider if I relocate to another County or another part of Contra Costa County, will I have to find a new provider, who will help me with this?
- What resources will be available to me to support me once I am housed?

Honesty is always the best policy when talking to your client about their housing and the options that are available. Communicate to your client the positives and the negatives of a housing search so you are not setting them up with any unrealistic expectations. Having a three-month budget projection and a housing plan is essential when looking for housing and discussing any “roadblocks” or barriers that one might be facing. Knowing what your credit score looks like is helpful, clients can go on Free Credit.Com to see what is on their credit that might prevent them from receiving housing such as an Eviction, Unlawful Detainer, and a Criminal record that list a Felony or a California Penal Code 290- Registered Sex Offender. By having all this information, it allows for the Provider or Case Manager to see how to better support this client while searching for housing. This can be stressful and can only frustrate someone who is not used to this process and cause them to want to give up and quit. Therefore, encouragement is so important, along with patience so that the client knows that they are important and are supported.

### **Types of Affordable Housing:**

When it comes to housing there are many types to select from, by understanding what they mean can also help to narrow the search for the Provider, Case Manager, and client. When it comes to affordable housing it is important to understand what it is. Affordable Housing refers to housing that is designated as below market rate. The Federal government has this type of housing in Counties should as Alameda and Contra Costa County in various nonprofit housing organizations underwrite the development and leasing of affordable housing throughout both counties. As a tenant you will pay a reduced monthly rent based on your income therefore it is important to have or know what type of income you are receiving to be able to pay this type of rent which goes through the Housing Authority of your County.

- SROs are Single Room Occupancy units. These are units that are single or one bedroom that a person can rent. What is different about this is that a person will have their own room but will share the communal areas like the kitchen and bathroom depending on where you are these rooms rent anywhere from \$600 to \$800 dollars.
- BMR (Below Market Rate). These are units that are funded by the City or Federal Government, and or non-profit organizations.
- Public housing is housing stock administered and maintained by your Pacific city and its Housing Authority this is designated for low-income households
- Section 8 is a rental subsidy program whereby a tenant is given a voucher that they can use to rent from any landlord who will accept it the voucher enables him to pay and



fordable percent of their income and depending on the Housing Authority that you're in Alameda County or Contra Costa County they'll make up the rest of the rent.

- PBV or Project based vouchers & Tax Credit is a government funded program that provides rental housing to low-income households and privately owned and managed rental units the subsidy stays with the building when you move out and you no longer have the rental assistance that you receive from the Housing Authority to maintain that unit.
- Rent control is a citywide policy that limits property owners from raising rent more than a certain percentage every year so long as you reside in your apartment currently Richmond in Contra Costa County has rent control.
- A lottery is a process where whereby residents will be randomly selected from a pool of submitted applications under a lottery system applying along with supporting documents is no guarantee for housing either in Alameda or Contra Costa County learn the time frame from when applicants will find out whether they've been selected submit your application and any supporting documents on time.
- Waitlists are common. Clients are recommended to sign up. When applying you will find out if the unit is either open or closed. A wait list is a list compiled by housing sites so they can contact people when vacancies arise. What is common is that towards the end of December and the beginning of January so places will open their waiting list, this is because of renting either increasing or people must move that can no longer afford to pay rent.

## Section 2: What is Permanent Supportive Housing (PSH)?

In Contra Costa County and other Counties permanent supported housing is a housing program that provides long term assistance, who is on a lease or rental agreement for at least one year, this is the guidelines of HUD. This program is offered to those who have low income and are considered chronically homeless and are diagnosed with specific disabilities, in the case of someone who is living with HIV or AIDS, or there is a family member which can be either an adult or child that also has a disability. There are resources and services in this program designed to help the client to live independently. At times there will be clients who will have a Section 8 voucher, Shelter Plus Care (S+C) Certificate to use for housing. This is something that is received from the Housing Authority who collaborates with Landlords or Property Managers who want to participate in the HUD program. This also ensures that the client is not paying market rate rent, but at least 30% to 50% of the AMI.



### Section 3: What is affordable housing and low-income housing?

When a client comes to you and says they are looking for affordable or low-income housing, they are talking about anything that is low in rent sometimes to the tune of \$800 to \$1,000. Those prices are hard to find in Contra Costa County, unless you are willing to live in neighborhoods that you would never consider, to even working with what we call a “slum lord” who will always have a deposit that is too high and rules that can sometimes seem unreasonable. Affordable low-income housing is not market rate rent, so your search would be to look at places that fit the rage this client is looking for and is not something that is more than their monthly income and fits their overall budget. At this present time one bedrooms are renting anywhere from \$1,500 to the \$2,000 range.

In East County affordable is the household is paying no more than 30% of their overall income. In Contra Costa County extremely low-income households are defined as households earning 30% or less of area median (AMI); income very low-income households earn 50% or less AMI; low-income households earn 80% or less AMI subject to HUD caps; and median households earn 100% AMI. In this equation is also the persons utility cost. In the State of California most affordable housing developments are built for families and individuals with incomes of 60% or less that the area median income (AMI).

Therefore, it is important to know the income of the client and what they are looking for and what they can afford. In Contra Costa County they are places that are cheaper than others to live, but the availability of these types of units are not always present in places where a client wants to live. Development needs to take place in rural areas that are badly in need of housing instead of places that have more to offer in their communities, and the money is spent in these areas that already have expensive housing. There is also Tax Credit Units in Contra Costa County which have a voucher attached to it which is a Project Base Voucher which means the voucher is attached to the unit and the rent is affordable for the client who is living with HIV/AIDS. All applications must go through the Housing Authority that is in Martinez.

### Section 4: Public Housing

Public housing was established to buy decent and safe rental housing for eligible low-income families the elderly and persons with disabilities public housing comes in all sizes and types from scattered single-family houses two high rise apartments for elderly families. As times have changed so has the availability of Public Housing. This is housing that is through the local Housing Authorities in Contra Costa County and Alameda. The eligibility is that Public Housing public housing is limited to income qualified families and individuals the Housing Authority determines your eligibility based on income household compensation US citizenship or eligible immigrant status stewed ability and HACCC rules without regard to



race color religion national origin sex marital status sexual orientation gender identity age veteran status the presence of any century mental or physical disability and family status.

Housing Authorities use income limits developed by HUD. HUD sets the lower income limits at 80% in very low-income limits at 50% of the median income for the county or metropolitan area in which you choose to live. Income limits vary from area to area so you may be eligible at one Housing Authority but not in another the Housing Authority serving your community can provide you with the income levels for your area and family size or you can also find the income limits on the Housing Authorities website. What is going on right now are waitlist that if you come across this while conducting a housing search for your client, encourage them to please add their name to the list, and all their contact information. When the list is open there is a remote chance the Housing Authority may contact the client regarding housing. While applying for housing and completing the application process this is one step of many.

There are questions on the application that can either qualify or disqualify you, one is your background check. What can disqualify a client is what is found on their background check such as a criminal record. The following will disqualify you which are drug -related crimes, Violent Crimes' other crimes that could threaten the health, safety, or right to peaceful employment of the building by other residents of Public Housing Agency employees. What is also looked at is anyone who is listed as a Register Sex Offender, (California Penal Code Section 290PC). Also depending on the crime and how long it was when the crime was committed will be reviewed.

## Section 5: SRO (Single Room Occupancy)

When you are looking for housing for your clients, a Provider or Case Manager might find that a client might have to live in an what is called an SRO (Single Room Occupancy). Contra Costa County offers Independent Living Resources from a non-profit organization in Concord, and in independent Living Skills Programs in Contra Costa County, and other Non-profit organizations in various locations in Contra Costa County. Some of these places offer a place for the client to live, they will have their own room but must share things such as the bathroom, kitchen and other common areas with other people who occupy this facility. The majority of these range from \$500 to \$900 in rent depending on the Landlord or Property Manager. This process will require the client to complete an application to move into this type of facility, they will need to provide their income and contact information. Some Landlords and Property Managers will not charge a deposit that is unreasonable because everyone is sharing one to two bathrooms and a kitchen area.

## Section 6: BMR (Below Market Rate)





When conducting housing searches it is important that the Provider or Case Manager also look at what is called Below Market Rate ( BMR), this is a unit that is priced to be affordable to households that are moderate income or below these housing units are often built by local governments nonprofits or is it requirement of the developer inclusionary of the affordable housing ordinance. Everyone should have the opportunity to live in nice neighborhoods just like everyone else but looking at what is available to your client you might be able to find something that fits these criteria. There will be times when you have a family who wants to move into a house due to the size of their family because an apartment would be too small. These are things that you will need to take in consideration which would still require the client to complete the application process and submit all income for adults in the household, along with contact information and references. It is especially important that the client have all their documents ready when applying for housing.

## Section 7: Qualifying for Affordable Housing

As the Provider or Case Manager is conducting a housing search for their client it is essential that to know what type of income your client is receiving monthly to secure any type of housing the reason is because if a client makes too much and is over the income requirements they will be disqualified. According to HUD guidelines, public housing is limited to low-income families and individuals Housing Authority determines your eligibility based on 1) your annual gross income 2). whether you qualify as elderly a person with a disability or as a family and 3). your US citizenship or eligible immigration status. The clients income plays important factor and their source such as SSI- (Social Security), SSDI- (Social Security Disability Insurance), Employment be it Full or Part-time, and any Retirement income that they might receive along with General Assistance (GA), which is some case might be able to be used for as a income that a client is receiving on a temporary basis. Food stamps is never considered as income as this is a money that is used only for food and is not giving to the person who is receiving the assistance as cash in hand.

## Section 8: Housing Voucher Program

When searching for housing for a client it is important to know about the various housing voucher programs that are available in your County. The Housing Choice Voucher Program (HCVP) is the federal government major program for assisting very low-income families the elderly and the disabled to afford decent safe and sanitary housing in the private market. Housing choice vouchers or administered locally by the Housing Authority of the county of Contra Costa Contra Costa County Housing Authority receives Federal funds from the US Department of Housing and Urban Development which is HUD to administer the voucher program. A family that is issued a housing voucher is responsible for finding a suitable housing unit of the family choice anywhere and the Housing Authority of Contra Costa County jurisdiction were the owner agrees to rent under the program and the rent is within the maximum that the Housing Authority of Contra Costa County permits landlords to



charge this unit may include the families present residence rental units must meet minimum standards of health and safety is determined by the Public Housing Authority.

Under portability the family is also eligible to move to the jurisdictions of other local housing authorities. Once the family finds suitable housing and an approvable rate the owner screens the family for suitability and the family and owner enter a lease. Housing Authority of Contra Costa County then enters a contract with the owner. A housing subsidy is paid to the property owner directly by the Public Housing Authority on behalf of the participating family. The family pays the difference between the actual rent charged by the property owner and the amount subsidized by the program under certain circumstances if authorized by the Housing Authority of Contra Costa County a family may use its voucher to purchase a home. When a client is working with the Housing Authority in Contra Costa County, they are assigned a Housing Specialist who will work with this also in their housing process to ensure they are paying their rent to the Landlord or Property Manager on time, they also work with issues that are related to the unit such is inspections and other things that could be going on. There will also be times when a Housing Specialist will make sure you are housed and not offer any Case Management. It is up to the client to make sure they stay connected with their Provider and Case Manager should they have start having issues with their housing.

Eligibility for the voucher which is Section 8 is determined by the Public Housing Authority, based on the total annual gross income and family size, and is limited to US citizens, and specified categories non- citizens who have eligible immigration status. In general, the family did not come may not exceed 50% of the medium income for the county or metropolitan area which the family chooses to live.

By law, a Public Housing Authority must provide 75% of its voucher to applicants whose incomes do not 30% of the area median income. Median income levels are published by HUD and vary by location the Public Housing Authority serving your community can provide you with the income limits for your area and family size.

During the application process the Public Housing Authority will collect information on family income assets and family composition. The Public Housing Authority will verify this information with other local agencies your employer and bank and we use that information to determine program eligibility and the amount of the housing assistance payment. If the Public Housing Authority determines that your family is eligible the Public Housing Authority will put your name on a waiting list unless it's able to assist you immediately once your name is reached on the waiting list the Public Housing Authority will contact you and issue you a housing voucher which is known as a Section 8 voucher. Depending on the requirement if you have had your voucher for over one year you might be allowed to port out to another County of State.

Rent Subsidy is calculated by the Public Housing Authority. They calculate the maximum amount of housing assistance allowable. The maximum housing assistance is the lesser of



the payment standard minus 30% of the family's monthly adjusted income of the gross rent for the unit minus 30 % of monthly adjusted income. Therefore, it is important for the client to know what their income is and have documentation showing proof what they receive.

## Section 9: What is HOPWA (Housing Opportunities for People Living with HIV or and AIDS)?

The purpose of the HOPWA Program is to provide affordable housing, housing counseling and advocacy programs for low- income persons with HIV/AIDS who either are homeless or have unstable housing. The County represents all Contra Costa jurisdictions for purpose of administering the HOPWA program. In Contra Costa County the current HOME Maximum Project Subsidy for rental units in Contra Costa County are the following:

Unit Size	Home Maximum Subsidy/Unit (Effective June 4, 2020)
0-Bedroom or Efficiency	\$153,314
1-Bedroom	\$175,752
2-Bedroom	\$213,718
3-Bedroom	\$276,482
4-Bedroom	\$303,490

Clients who are in the HOPWA program in Contra Costa County are eligible to receive housing services if they meet the requirements of the program. When searching for housing for your client they can apply for Emergency Housing Assistance from the program. The emergency housing assistant program provides short term financial assistance designed to enable eligible individuals to gain or maintain housing so they can have access to necessary medical care and treatment this program is available to HIV positive Contra Costa residents who are homeless and or at risk of homelessness certain set aside funds such as STRMU you which is short term rent mortgage utility assistance are only available to individuals who are who are not homeless enrollment in the program requires that the client and providers develop a strategy to identify housing development a relocation plan and or ensure the individual or family is moved into incapable of maintaining a long term stable living situation funds cannot be used to secure housing outside of Contra Costa County so if a client were to find housing and Alameda or any other county the funds will not be available for them to use the funds do not cross county lines.

If you have a client who needs emergency assistance from the program, please note that these funds are of last resort. Emergency housing assistance is neither an entitlement program nor an ongoing assistant program. When it comes to housing and forms of payment and the HOPWA program please note that individuals in a subsidized housing program such as section 8 or Shelter Plus Care (S+C) or other public housing they're only eligible for emergency housing



assistance for deposits only and this is because they're already getting a kickback of not having to pay market rate rent but insert circumstances it can look at as a case by case basis.

Providers and Case Managers who are looking for HOPWA units in Contra Costa County will find that when it comes to West Contra Costa County that there are less units than there are in Central and East. Your client will need to be open to housing in these areas. What helps is if the client is open to moving out of their comfort zone especially if they have their own transportation which will allow for them to get to their appointments as well as explore their new location.

HOPWA units are based on 30% to 60% of a person's Area Median Income. There are HOPWA units that are Studio's, one and two Bedrooms. Please make sure when you are looking for HOPWA units for your clients that they are aware that they will have to complete the housing application for the Housing Authority also which is through HUD. (Housing and Urban Development). This is one of the most important pieces of the application process. The Housing Authority/ HUD is the only one that can say what your monthly income will be, and provide a voucher that will be attached to the unit which could be a PBV (Project Based Voucher), which means this is a voucher that is attached to the unit, and while the client remains living there they are allowed to pay the low rent. This is not a voucher that once the client leaves, they can take it with them like you can with a Section 8 or a Shelter Plus Care (S+C) Certificate. Most HOPWA Units have this policy when it comes to apartments that are participating in the HOPWA Program.

There are times when a client might have a Section 8 Voucher that is theirs so when they leave, they can Port out to other Counties and sometimes out of the state of California. A Shelter Plus Care (S+C) is a Certificate that is County specific.

There is a question regarding domestic violence the important thing to remember is that all questions need to be answered even if it is zero for income or N/A or unknown, and every page that requires a signature please make sure the client signs all the pages in the application.

There is a part that asks for a reference please make sure you are providing the name and contact information to someone who will be able to say something about your rental history or character if called upon.

## **Part 2: The Application Process**

### **Section 10: Starting the Application Process & How to Complete the Application**

Completing an application can be intimidating what must be taken into consideration is that this information is about you. The information that is requested is required to see if you qualify for the unit that you are applying for, by making sure the information you are providing is true. Finding out the income requirements will save you time, as well as



learning the demographic properties of the places you want to live (Senior, Disabled Residents, or people living with HIV/AIDS). This is important to know because of the rent you will have to pay monthly. Practicing on a copy of an application will help you learn and understand what you need. Organization is essential to this entire process.

When completing the application process please make sure that you have all your documents and always beforehand ask if there is a fee to process your application if there is make sure you have wanted is needed. Asking questions about this is important so that you are prepared to pay with a money order, or check depending on their form of payment. It is always important to ask questions if you do not understand something. Take a yellow highlighter with you to high light anything that you might have questions about.

These are the important documents you must have when completing the application process. If you are not the only person who will be living in the unit you will need their information also this includes all adults and children, and the income for each adult who will be living in the unit. An important piece of information that you can tell your client that the lease or rental agreement is a contract that states the information that you provide is true and accurate, and that you will not pay your rent on time, but that you will follow the rules and regulations stipulated on the lease/ rental agreement. This is important for the client to know and understand. There are some clients who have the notion that once they pay rent that they can do whatever they want to do, because they are paying their money, following the rules so they are entitled to do whatever they want. What needs to be mentioned to the client is that even though they pay rent, they can still be in violation if they break any of the other rules that are on the lease/rental agreement. This can cause for the client to receive a written notice and even an eviction.

## Section 11: Documents Needed

When conducting a housing search, it is essential that you have all your information handy, and ready, everything also must also be up to date, if not this can slow down the process, which means you will have to come back to bring back what is needed. Purchasing something such as a folder to place these documents in is important, this way when it comes to completing your application you are ready and organized. When there is a lottery or a waitlist it may not require you to have all this information, but it is good practice to have it just in case. Lotteries are applications that are sometimes completed online and ask a few questions, or you can pick up the application of there is an address provide that where you can pick up and drop off the application. Waitlists are sometimes managed the same way. The main goal is to be prepared. Below are what is needed when completing a housing application.

1. California Driver's License or State ID, or Passport, all should be current and not expired, this is a requirement for all adults, who will be living in the unit.
2. Bring Social Security Card's for all who plan to live in the Unit,



3. Copies of your Birth Certificate for everyone including minors this is important if you do have this information. Birth Certificates can be ordered online with Vital Statistics, there are some resources available to help if a fee is required.
4. There are apartments, especially HOPWA Units that require a verification letter of Homelessness, Disability Status, or Veterans Status make sure you have this information in advance. If you stayed in a Shelter, you could get this information from a Case Manager where you may have received services, If a letter stating your disability status is need this can come from your Medical Provider or Medical Case Manager, and if the client is a Veteran, and their status is a Honorable Discharged they will need their (DD 214). Which they can get offline or contact their local Veterans Department.
5. If there is an issue where Shared Custody of a child is involved, please have this document ready so there are not any problems with the application process.
6. Bring a Money Order or Check for there is an Application Fee you must pay. If you know in advance that you cannot pay the fee there are resources available to assist you.
7. Current Income information is most definitely needed, if the income is from CalWORKs, General Assistance, Social Security or Social Security Disability Insurance, Veterans benefits please provide this information, and make sure you have a copy of any supporting letters such as an Award Letter or anything stating you are currently receiving benefits. It is important that the information is current and accurate.
8. There are some applications, which will ask you to list any Government assistance if you are receiving Cal Fresh (Food Stamp Benefits) Food Stamps are not a form of income that you receive, so you can not count the amount you are receiving as such.
9. Provide a current Electricity Bill that shows proof of your last residency if you have one. You will be required to place utilities in your name, there should not be an outstanding balance due from a previous residency if there is please take care of this as soon as possible.
10. If you are employed, please provide at least the last three paystubs for proof. Income must be current within 30 to 60 days for all adults playing to live in the unit. Be prepared to provide copies of the previous year's Federal income tax information, and a W2 just in case it is part of the application process. If the Landlord or Property Manager does not ask this is fine, never volunteer any information that is not asked of you.
11. If there is someone in the household who is a fulltime student attending College or school, please provide proof of this information along with any financial assistance they are currently receiving. This is important if you are applying for a unit that is associated with HUD -Housing Authority that will allow you to pay a lower rent based off the income in the household.
12. Please provide current Bank Information no matter if this is from a Checking or Savings Account that is currently active no matter what the dollar amount is in the account.
13. If you are an immigrant, please provide proof of immigration status if applicable. If you are undocumented any proof of a Work Visa or written proof of your status would be helpful. If you are working for someone, you can have them right a letter, and have it notarized stating you are employed, and they are your employer.
14. Have at least three-character references that you can use to validate your character. This is important. Make sure whoever you plan to use is aware, so they are prepared





- just in case they are called. Provide them with the Landlord or Property Managers name, their phone number, and the name of the place that you completed the application.
15. Be prepared to provide your Rental History of the last three or five places that you have lived, have the name, phone, and address of the Property and how long you have lived there. Be as accurate as possible with your information when listing addresses.
  16. It is important to know when you moved in and when you moved out of the places that you provide. Have this information ready, there is nothing like having to go through your phone or having to call someone for this information. Be Ready and Prepared. You might be asked the reason you left, be prepared to explain your reason. Please provide a brief description of what took place.
  17. Keep a copy of your voucher Section 8, or Shelter Plus Care Certificate, and your RTA (Request for Tenancy Approval Form handy, if you do not have one you will need to contact your Housing Specialist at the Housing Authority for a copy. This will provide the number of bedrooms to which you are entitled.
  18. Know the name of your Housing Specialist at the Housing Authority you are using along with their contact information so if there are any questions that need to be addressed it is on the application.
  19. Know the name of your Case Manager, or Housing Advocate and provide their contact information.
  20. Completing applications online, make sure you have all the information requested in front of you so that there is no delay.
  21. If you must mail the application back, please do so in a timely manner so it is not late.
  22. Always ask for a copy of your application for your records

## Section 12: The HUD Application

The HUD – Housing Application from the Housing Authority is used when a client has found housing where a voucher is either attached to the unit that allows for them to pay 30% to 60% of their AMI (Area Median Income). This application is necessary, so the client does not have to pay the market rate rent that is associated with the unit. This application can appear to be a bit intimidating because it asks so many questions that are related to a person's income to gifts, they might receive, bank account information, citizenship status, along with any criminal background

## Section 13: Understanding your Lease/Rental Agreement Terms (short-term, month-to-month, six months, one year)

The most important thing a Provider or Case Manager can do to help their client is to educate them on what their lease/rental agreement means otherwise they are just signing their name to a contract saying I will be living at this address for this time period and the rent of whatever it is, is due the first of every month. There is so much more to the lease/rental agreement. When it comes to signing a lease or rental agreement the client needs to understand the terminology



of the three types of agreement, this will help in deciding whether they want to rent from this complex for a short or extended period or month to month. What I would recommend to a client is to think about six months or one year this way they are locked into the price that was offered at the time of the application process.

- Month to Month means that after the 30 days the Landlord or Property Manager can make the decision to not rent to you, and they do not have to have a reason as to why they want you to move out. The client can also decide that after 30 days that this is not a good fit for them and move on. The only draw back from a Month to Month is the Landlord or Property Manager can raise the rent.
- Six Months means you are locked into a rental agreement for this period and the rental price, but when it comes to signing another lease or rental agreement there is a possibility that the rent might go up by a few dollars also. After the six-month period, the client will go month to month this is the same for a one-year rental agreement. The important thing the client can do is to negotiate if they want to remain where they are. Negotiate the price and the term of the lease/ rental agreement.
- Year's Lease/ Rental Agreement-means the client is locked into their rental agreement price for that year, the Landlord or Property Manager will try their best to raise the rent during this term it is up to the client to stand their ground and use their tenant rights. As the end is nearing for their lease/rental agreement to end this is when the client needs to negotiate for either a six month or a year lease hopefully with the same rent and if not, not too much of an increase that they cannot afford.

## Section 14: The Application Fee

When working a client on the application it is important to know beforehand if there is an application fee, and if so, how much will it cost. If you know beforehand that there is a fee, and the client is unable to pay it there are resources available that might be able to assist them. If the client is working with someone at a Non-Profit that provides financial assistance this client might be able to receive help. In Central Contra Costa County there is a Church Organizations that will help someone in need.

## Section 15: Credit Scores and Credit Repair Resources

When searching for housing, it is important to know what your credit score is before you go to complete the application. One of the free resources that a client can use is Free Credit.com this will let the client know their current credit score and will also let them see if there is any Judgements or Evictions that they might have missed. In Contra Costa County a client can go online on the County website and look up a Civil Cases to see if their name is listed and if there is any information regarding an Eviction or a Judgement. Credit Repair Services are available in East and West Contra Costa County called Spark point. The one in East Contra Costa County is





called Spark Point Family Service Center, which is located on 3105 Willow Pass Rd, Bay Point, CA 94565, Phone: 925.252.2300. They will help the client repair their credit. SparkPoint Contra Costa West. Is located on 1000 MacDonald Ave, Richmond, CA 94801. Phone: 510.779.3200

## Section 16: Immigration Status & Documents

There will be times when a Provider or Case Manager who will have a client who is an immigrant who will need housing. What is important to remember is that everyone deserves housing, which is in need what is a requirement is documentation to support the identity of the person applying for housing and completing the housing application. Important documents that will be needed are the clients Green Card, or a U.S Passport that is current or about to expire, Birth Certificate or a copy of Naturalization or Citizenship Certificate, also something in writing stating they are here for work or a student. There are certain situations where a person who is working can a letter from the employer that has to be notarized stating the client is employed. If a client is in a Shelter, he can get a letter from the Case Manager there stating proof of homelessness. There are some agencies or Non-Profits that will help someone receive their citizenship. A landlord or Property Manager cannot deny anyone from competing a rental application based on your Country or origin, race, age, and religion.

## Section 17: Reasonable Accommodations

There will be times when a client will need what is called Reasonable Accommodations, this could be something like a wheelchair ramp, handles installed in the bathroom, having to move because there is an issue where they might currently live. Their Primary care Physician states that the client needs a unit on the lower level, to even something like the carpet being removed or added. When working with the Housing Authorities in Contra Costa County this is a document that will need to be discussed with the Housing Specialist. The client will need to sign a Release of Information to get their Case Manager involved in the process. This can also take a while to get completed and approved, so patience is the key.

## Section 18: Criminal Background

When a Provider or Case Manager is anything with a client who needs housing, it is important that information about their background is discussed. What you do not want to happen is the client completes the application and fails to disclose their background and if there is any criminal history, because if there is and it is not disclosed this would be an automatic denial for housing. It is best to be honest and up front no matter what the situation is because there might be away for the client to either get their record expunged or receive legal advice as to what to do.



## Section 19: Pets for Emotional Support & Service Animals

When looking for housing it is important for the Provider and the Case Manager to ask the client if they have a pet, and if they do what is the size, breed, if the pet is a dog. The main documents needed would be the shot records, registration for the dog, and the letter from the clients Physical stating the pet is for Emotional Support or a Service Animal. These important documents that are needed if the client has a pet and plans to bring them with them. The application will call ask if there is a pet and what breed and size. It is important to note that most places will not allow what they consider a vicious breed such as a Pit Bull, Boxer, Doberman Pincher. The standard size for some is a small dog who weighs about thirty pounds. Having pictures of your dog to show to the Landlord or Property Manager gives them a visual of your pet so they are prepared. Another issue the cost for pets can range from \$300 to \$500 if you have all the supporting documents especially the letter from your physician will help.

## Part 3: Shared or Temporary Housing Programs

### Section 20: Transitional Housing

Until housing is found, one type of housing that a client can consider is Transitional Housing until available housing, is found. This is considered Support Housing which is temporary for anyone who is homeless and have low income until Permanente Supportive Housing is found. There are services that are provided to support the client in their time of need such as budget and housing planning. There are Non-Profits in Contra Costa County that offer Transitional Housing to people who had income, need housing placement that are homeless living in the street or in their cars who benefit from this program. Case Managers placed at these various locations who are also actively involved in locating housing for any client that is there. Client required to have all their documents and stay ready just in case they are fortunate to secure housing. If a client needs documents such as Driver's License, California ID's there are forms from the DMV that the client can complete to receive for free. Birth Certificates can also be paid for.

### Section 21: Independent Living

In Contra Costa County there are a few agencies available for client to whom needs this service. This type of living primarily focus on service the needs of clients who can live independently in an arranged housing arrangement, and do not have to live in any type of assisted living facility. Independent living is designed for those who are Seniors, and for those who have disabilities who can still things for themselves. There are Case Managers who work with anyone in this program to ensure they are supported.



## Section 22: Room Rentals (One Bedroom)

When a client is looking for housing one thing that can be done is to see if the client is interested in Room Rentals. This is something that is becoming popular. Room Rentals allow for the client to rent a room that can range from \$800 to \$1,000 depending on where the house is located, and for what the homeowner wants to rent their room out. Room Rentals allow for the client to rent a one bedroom out of someone's home. The Owner of the home is the client's landlord to who they will pay their monthly rent to. The client has their own room and can access the common areas such as the kitchen, living room and bathroom, all of this will be stipulated in the lease/rental agreement. When it comes to these lease/rental agreements these are either month to month or six months but not much longer than that, the homeowner determines all of this.

## Section 23: Shared Room Rentals

Another type of housing search that can be done for the client is to look for Shared Room Rentals which are starting to be common in Contra Costa County. There are people who must pay a Mortgage, and who may not have the income to pay the increase so they will use this form of renting to help them cover the over cost in their homes. The rental guidelines are determined by the homeowner who will be renting this type of housing. Shared Room Rentals are typically someone renting a room in their home that is shared by another person. The rent is anywhere from \$600 to \$800 which also covers utilities. What is unique about this process is that rules and regulations are set by the homeowner which could be usage of certain communal areas in the home, such as the kitchen or living room, and a designated bathroom.

There is still a completion of the application process, and a deposit may or may not be required. There are also a number of people who are looking for a roommate who need someone to help with the rent, this is also another way for shared room rentals that a client can benefit from. This is where the cost of the rent is split between two people. There is still an application that will need to be completed and a deposit. The amount of the deposit is determined by the person renting. This could be on a month-to-month basis and cost anywhere from \$800 to \$1,000, in rent.

## Part 4: Housing Resources for Clients Experiencing Homeless

### Section 24: Continuum of Care & Coordinated Entry

Continuum of Care & Coordinated Entry in Contra Costa County is geared to those who are homeless. the purpose of Coordinated Entry System is to ensure that all people experiencing a housing crisis have easy access to available resources. Clients are quickly identified access for and connected to available homeless services and long-term housing. Coordinated Entry uses



evidence informed tools and standardized practices incorporates a system-wide Housing First (no barriers) to entry approach and prioritizes limited resources for the most vulnerable.

In Contra Costa the Coordinated Entry system is designed to serve individuals and families in Contra Costa County who are experiencing a housing crisis including those who are unsheltered, living outside or in a car or on the streets or in encampment. Sheltered temporary in an emergency shelter or transitional housing or at imminent risk of homelessness at risk of losing housing within two weeks. Clients can receive the following services through Coordinated Entry:

- Rapid Resolution/ Diversion: Financial assistance or light case management to stay housed.
- Basic Needs and Services: Showers, food, laundry. Benefits enrollment, referrals, etc.
- Emergency Shelter: Short-term, temporary place to stay.
- Housing Navigation Services: Provide assistance in locating and obtaining housing. Money Management and Housing Planning is also available.
- Rapid Re-Housing: time-limited rental assistance with Case Management
- Permanent Supportive Housing: long-term housing assistance with services.
- Warming Center: temporary indoor overnight accommodation (Chairs or beds).

## Section 25: Emergency Shelters

In Contra Costa County there are shelters available in Central and West Counties that a client can take advantage of while housing is searched. These facilities provide Case Management to those who live in the Shelter. Housing, money management and housing planning is provided to ensure the client will have the tools needed to remain housed. Emergency Shelters are designed to be short termed and temporarily with a stay that is sometimes sixty to ninety days depending on what type of Shelter it is, which is either family or single adults. Case Management is provided to support those in need of housing such as money management and housing plans along with resources provided to help those who might need things such as birth certificates, California ID or driver's licenses.

## Section 26: Housing Authorities in Contra Costa County

In Contra Costa County there are a few Housing Authorities available to assist clients in need. In Central County there is the Housing Authority that is in Martinez, this is the most commonly used Housing Authority in Contra Costa County. In East County there is the Pittsburg Housing Authority that is rarely open to the public. There is another one located in Oakley that is open to the public, but rarely post their open waitlist. There is also a Housing Authority that is in Rodeo that is used. San Pablo had a Housing Authority Office located near Contra Costa County that is in the process of re-opening as of October 2022.



- Contra Costa Housing Authority in Martinez. 925.957.8000, Address: 3133 Estudillo Street, Martinez, CA 94553
- Contra Costa Housing Authority in Pittsburg. Phone: 925.432.3523, Address: 916 Cumberland Dr, Pittsburg, CA 94565
- Contra Costa Housing Authority in Oakley, Phone: 925.625.2245, Address: 990 Rosemary Lane A. Oakley, CA 94561,
- Contra Costa County Housing Authority in Rodeo. Phone: 925.957.8008, Address: 2 California Street, Rodeo, CA 94572

## Part 5: The Rental/Move in Process & Maintaining Your Housing

### Section 27: Landlord/Property Manager Communication & Move in Process

Communicating with your property owner or Property Manager is essential of your housing needs. What the client needs to know is that you are a tenant who will be renting, and that the property owner or property manager is not your friend. The things that you need to communicate are if you have issues with your rent, there are issues with your unit, what you can expect with both the moving in and out process as a tenant.

### Section 28: Understanding the Lease or Rental Agreement

When it comes to housing having housing it is critical that the client understand the lease/rental agreement process. This is a contract that the person signing is aware of the rules and regulations and will follow them if they reside on the property. The client should be prepared to take their time and read everything. If there are things in which the client does not understand they need to bring that to the attention of the property owner or property manager. Having a yellow high lighter is helpful when not sure of what you should do. Make sure that you look at a model of a unit that you are interested in and even drive by the property to make sure what you are signing for is what was promised to you. Make sure the rent amount is correct along with the square footage of the unit, this is important when trying to decide if your things will or will not fit. If you were promised a one bedroom this what you should be receiving instead of a studio. Do not settle if this is not what you asked for and was promised.

When it comes to completing your lease or rental agreement it is important to complete this form to the best of your ability. The lease or rental agreement is a binding contract that is an agreement between you and the Property in which you plan to live. Some of the basic questions on a lease or rental agreement that are asked are the following and know what you have signed up for is equally important. Always bring a yellow highlighter with you to highlight something that you may not understand, or that is important, and you do not want to forget it.



The first item on your application is to add your name and the apartment information will be listed so it is like your resident information. What is important is the term of your lease which is either six months month to month or one year. What is highly recommended is that you either do a six-month lease or a one month lease versus a month to month and the reason why, is because a month to month is easy for a landlord or property owner to put you out in 30 days and in the state of California they really don't have to have a reason or they can raise the rent and those 30 days so it's important to make your decision first and foremost is it going to be six months or one year. Also, with the 30 days you the tenant can also decide that you no longer want to remain in your unit and terminate your rental agreement.

What is also important is to understand your payments when your payments are due. Do the payments need to be received via money order check or deposit straight into an account of the property in which you live? When is rent due between is it between the first and the fifth and if so, pay attention to any type of late fee that is required and how much?

Understanding the deposit for your unit is important, sometimes the deposit is also the same as the rent depending on if you are going into a HOPWA unit. If you are working with a Case manager a Housing Advocate or Housing Specialist, and need assistance with the deposit and you have a Section 8 Boucher a Project Based voucher or a Shelter Plus Care voucher in most programs what can be paid only is the deposit this is because you're not paying market rate rent for the unit your rent because it is subsidized the Housing Authority component attached meaning the Housing Authority pays a larger portion of your rent and this is based off your income.

It is very important when completing the lease or rental agreement that you list all the occupants that will be living in the unit most of the time if it's an SRO single room occupancy or you're renting a one bedroom then it's clear it is just one person that is living in the unit; however if this is a family and you're completing the application for a two or three bedrooms you must list everyone that is living within that unit with you adults are considered 18 and over you would definitely need their information also.

What also needs to be taken into consideration is pets make sure when you are at the application process that you ask if it is OK to have pets if it is make sure you find out the weight requirement for the dog and what breed is it acceptable at the property so you would not have to pay the stiff \$500 fee. Have your documents ready which is proof of the dog being licensed any type of records from the Vet, showing the dog has had all his or her shots and a letter from your doctor saying that this is a support or companion animal that is needed for you while your stay at your new residency this is important to have.

Always keep the information of your medical case manager housing advocate housing specialists handy so that you can call him or her at any time should you have any questions or need assistance when completing the lease or rental agreements.



## Section 29: Move-in Cost and Resources

There will be times when a client does not have both the first month's rent and the deposit so they can move in. There are resources available to support this client, such as Seasons of Sharing, Shelter Inc, and Catholic Charities. Clients who are in a HOPWA program and are working with a Housing Advocate can receive deposit or first month's rental assistance in Contra Costa County. These are funds that do not have to be paid back to the County. The deposit will be returned to the County and not given to the client when they leave the facility or for the property owner or property manager to keep. The deposit will be returned to the County so it can be used again for someone else who might need assistance. There are certain situations where the full deposit might not be returned if there are damages to the unit, and there is documentation supporting this situation. The deposit cannot be used for un-paid rent by the client who might have left the unit.

## Section 30: Unit Inspections

Unit inspections are conducted by those who living in units that are controlled by the Housing Authorities and when you move in or out of a unit. It is very important for a client to take pictures of what they see in their unit such as stained carpet, wholes in the wall, or missing fixtures that need to be repaired. All properties should do a walk through and inspect the unit with the client who will sign the document.

## Section 31: Understanding What a 3-Day and 30-Day Notice Means

Helping a client to understand the difference between a 3 Day Notice to Pay or Quit and a 30-Day Notice is especially important. The 3 Day Notice to Pay or Quit means that the client needs to talk to the property owner or property manager to see if they can be placed on a payment plan while they are working out their financial situation. This does not mean it is time to start packing my things and must be out in three days. A person receives this type of notice when they are behind in their rent this does not mean that you are being evicted. A thirty-day notice does not mean that you are evicted it means the property owner or property manager no longer wants to have you as a tenant. the client should talk to the landlord or property manager to see what they can do to remain housed in their unit if this is what they want to do. Clients need to be aware that an eviction in California remains on your record for seven years.

## Section 32: Understanding the Eviction Process (Just Cause Evictions)

When it comes to a client facing an Eviction, it is especially important that they understand the process or the next steps that it will take. When it comes to an eviction in the state of California it requires that their property owner gives a proper notice and if the and if the tenant doesn't volunteer remove out the landlord can evict the tenant. What is critical for the client to understand is that to evict the tenant the property owner must file an unlawful detainer lawsuit





in Superior Court there are ways that a client can appeal the decision by completing the necessary forms. An Unlawful Detainer is a lawsuit in which a property owner tries to evict a tenant whom, according to the landlord, no longer has the right to live on the Property. The client can find the forms that he will need to Answer the Unlawful Detainer online at <https://www.cc-courts.org/forms/> . They will be looking for the following:

- Interpreter Request (MS-300e&s)
- How to File an Answer to an Unlawful Detainer Complaint (Limited Jurisdiction) Eng./Span (CV-621e&s).
- Answer-Unlawful Detainer (UD-105).
- Information Sheet for Proof of Services by First Class Mail- Civil (Proof of Service) (POS-030).
- Proof of Service by First Class Mail-Civil (Proof of Service) (POS-030).

There are non-Profit agencies who can assist the client

The Fee Waiver Packet is available to clients who are unable to pay the fee to complete this process. The client will need help in completing this form and making sure that it is returned to the County Courthouse in time.

- The information Sheet on Waiver of Court Fees and Costs (FW-001- info)
- Request to Waive Court Fees (FW-001)
- Order on Court Fee Waiver (FW-003)
- Notice to Court of Improved Financial Situation or Settlement (FW-010)

Just Cause Evictions is where a landlord can only evict tenants for reasons such as non-payment of rent or a tenant's breach of their rental agreement. There might be certain circumstances that will cause a client to have to break their lease/rental agreement. After the client has been served a Notice of Termination which is also filed by the landlord at the County Courthouse., the tenant must vacate the unit by the date that is listed on the notice. When COVID-19 came about there were new laws put into place to protect the tenant so that they were not served with this notice and evicted from their home.

### **Section 33: Who to Contact for Legal Assistance: Bay Area Legal Aid**

If a HOPWA client is having issues or problems with their housing which could include the Property Manager or even neighbors, there legal services available for them to use. A referral must be sent from either the Provider or the Case Manager before the client is able to receive help. Bay Area Legal Aid in West Contra Costa County offers Eviction Prevention and Clinics to prepare the client for Court. They will not represent the client in Court unless it is certain circumstances which call for them to be present to support the client.





## Part 6: Rental Assistance Programs

### Section 34: Seasons of Sharing

Season of Sharing (SOS) is a private fund set up to help those families and individuals who are faced with a crisis and cannot pay their rent or deposit the eligibility and documentation requirements are strict for this program. To be eligible you must be in one of the following categories to be able to apply for help from seasons of sharing:

- over 55 years old
- children under 18 in the household
- permanently disabled
- a veteran
- foster youth
- In your second or third trimester of pregnancy
- a victim of domestic violence.

The information that you would need to provide in order to receive assistance is proof of a crisis like an eviction notice or a layoff, proof of income which is two months of pay stubs a sign lease or sign letter of intent your ID and Social Security cards for all who live in that unit, current monthly utility bills and a Section 8 voucher and pass inspection. The Season of Sharing process may take two to four weeks to complete it is important that all required information is provided to speed up the process you and your Caseworker will be contacted by mail if it award has been granted or you were denied all applications must contact their worker for follow up questions or eligibility and the application process.

### Section 34: Catholic Charities

Catholic Charities is a Social Service organization that is in Concord, at 2120 Diamond Blvd Ste 2020. Phone 925.825.3099. They provide some rental assistance, along with immigration and legal assistance. If a client needs a deposit, back rent or first month rent this service is available. There is some assistance with Utility payments but is limited. Most Non-profits and even the County that is working with HOPWA clients will do their best to sign clients up with HEAP or any other utility services offered by PG&E.

Immigration Visa Application filing assistance is also provided, there is legal counseling for citizens and naturalization applicants family-based petitions and consular processing adjustments of status and renewals of permanent resident cards UVisas (Victims of Crimes) VAWA (Domestic Violence) DACA (Deferred Action Childhood Arrivals) TPS (Temporary Protected Status) and work for permit renewal waivers of inadmissibility, and consultants regarding other immigration options



## Section 35: Shelter Inc.

Shelter Inc is a non-profit organization located in Central Contra Costa that is working with those who are homeless and needing both housing and financial services. Shelter Inc is also one of the agencies that owns and master leases several units in both Central and East Contra Costa County which are low income and support those who this type of income and are unable to find housing. A client seeking their services would receive case management, money management and wrap arounds services to ensure their success. Various forms of education training are provided to the client so that once they receive housing, they will be able to remain stable and maintain their housing. By collaborating with other agencies that provide some of the same support and providing the client with resources that are available in Contra Costa County this client should be able to call upon any of them for support when needed. Shelter Inc can be contacted at 925.335.0698 or [shelter@shelterinc.org](mailto:shelter@shelterinc.org).

## Section 36: Other Non-Profits

What a Provider or Case Manager can do for a HOPWA client in need of housing and or rental assistance be it deposit first or last month's rent or they are behind in rent is to make sure this the client is receiving medical services either at Lifelong medical located in Richmond or the County Public Health Department in Martinez. A referral will be sent out to a Housing Advocate at HOPE Solutions located in Pleasant Hill at 399 Taylor Blvd Ste 115 in Pleasant Hill CA via an encrypted e-mail of the needs of the HOPWA client.

Once a Housing Advocate has received the referral, they will contact the client to find out what their needs are HOPE Solutions is a Non-Profit agency that also works with housing others who are not HOPWA clients but those are who are HOPWA clients will receive full support in locating housing so they can remain stable and maintain. A client will receive housing and financial assistance, which can be deposit ,back rent, first month or last month's which comes along with budgeting and a housing plan to ensure the client stays on track with their housing Advocacy is provided to support the client and all of their housing needs the goal is to keep them housed give them a skills and the tools that they need so that they can remain housed. Collaboration with other non-profit organizations who offer rental or housing is always used along with resources to support the client.



## Part 7: HOPWA Units in Contra Costa County

### 1. Alvarez Court Apartments

- 760 Alvarez Avenue, Pinole, CA 94564
- 510.724.1928
- Alvarez@jsco.net
- 5 HOPWA Units, 30-50% AMI, 1 & 2 Bd Room Units (17 of 23 for disabled and HIV/AIDS)

### 2. Arboleda Apts

- 1550 Third Avenue, Walnut Creek, 94597
- 925.478.8030
- SAHA
- 2 HOPWA Units (must go through Contra Costa County Housing Authority).

### 3. Aspen Court Apartments

- 121 Aspen Court, Pacheco, CA 94553
- 925.686.9008
- RCD
- aspencourt@jsco.net
- 11 HOPWA Units all 1Bd.Rm (A letter specifying the disability is required).

### 4. Bella Monte Apartments

- 2410 Willow Pass Rd. Bay Point 94565
- 925.261.1256
- RCD
- bellamote@jsco.net
- 5 HOPWA Units

### 5. Berrellesa Palms Apartments

- 310 Berrellesa St, Martinez, CA 94533
- 925.228.2767
- RCD
- berrelessa@jsco.net
- 2 HOPWA Units (Referrals also received from CCC Behavioral Health)

### 6. Clayton Way Apartments

- 1859 Clayton Way, Concord, CA 94519
- 925.349.0527
- Shelter Inc.
- lyvec@shelterinc.org
- 8 HOPWA Units (Referrals from CCC Behavioral Health)



**7. Garden Park Apartments ( 1 & 2 Bedrooms)**

- 2387 Lisa Lane, Pleasant Hill, CA 94523
- 925.677.7480
- Mercyhousing.org
- 6 HOPWA Units

**8. Idaho Apartments (Homeless, Mental Health and Disabilities)**

- 10203 San Pablo Ave, El Cerrito, CA
- 510.231.9841
- RCD. HOPWA Units/ SRO

**9. Lakeside Apartment (Must go through the Contra Costa Housing Authority in Martinez)**

- 1897 Oakmead Drive, Concord, CA 94520
- 925.837.2805
- 5 HOPWA Units
- RCD

**10. The Landings**

- 935 East St., Pittsburg, CA 94565
- Ran by Shelter Inc.
- 925.335.0698
- 4 HOPWA Units

**11. Lillie Mae Jones Plaza**

- 120 MacDonald Avenue
- Richmond, CA 94801
- 510.232.1530
- 5 HOPWA Units (1 & 2 Bedrooms)
- EBALDC

**12. Ohlone Gardens**

- 6431 Portola Drive, El Cerrito, CA 94530
- 510.841.5046
- 5 HOPWA Units (1 bedroom)
- RCD

**13. Riley Court**

- 2061 Riley Court, Concord, CA 94520
- 925.691.7415
- HOPWA Units are (1 Bedrooms, must go through the Contra Costa County Housing Authority in Martinez).
- RCD



**14. Riviera Family Apartments**

- 1511-15 and 1716-38 Riviera Avenue, Walnut Creek
- 8 HOPWA Units, (4 Studios, 3, 1 bedroom, 1 -2 bedroom)
- SAHA

**15. Tabora Garden Senior Apartments**

- 3701 Tabora Avenue, Antioch, CA
- HOPWA Units (1 bedroom) Senior 62+, VET Preference
- SAHA

**16. Villa Vasconcellos**

- 1515 Geary Road, Walnut Creek, CA 94547
- 925.465.5462
- 3 HOPWA Units
- RCD

**17. Virginia Lane**

- 1400 Virginia Lane, Concord, CA
- 925.849.6800
- 10 HOPWA Units (1 & 2 Bedrooms)
- Eden Housing

