



## **Housing and Homelessness Resources in Alameda County (updated 01.25.2022)**

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### ***COVID-19 Eviction Moratoria in District 3***

- **Alameda County Unincorporated Areas:** [Alameda County Housing and Community Development \(HCD\)](#) website for the eviction moratorium ordinance text. If you have questions, please contact our partner, ECHO Housing, at 510-581-9380.
- **City of Alameda:** [Tenant Resources](#)
- **City of Oakland:** [Emergency Moratorium on Residential Rent Increases and Evictions](#)

### ***COVID-19 Rent Relief***

- [Alameda County Housing Secure \(ACHS\) Emergency Rental Assistance Program \(ERAP\)](#)
  - **Who can apply?**
    - Tenants and landlords in Alameda County, *excluding Oakland and Fremont*
    - Renters with household incomes not more than 80% AMI
    - Renter qualifies for unemployment benefits or experienced a reduction in household income, incurred significant costs, or experienced other financial hardship due to COVID-19
    - Renter demonstrates risk of experiencing homelessness or housing instability
  - Call 211 or visit [AC Housing Secure](#) to apply
- [Keep Fremont Housed](#)
  - ERAP for residents in Fremont, CA
- [Keep Oakland Housed](#)
  - ERAP for residents in Oakland, CA

### ***Homelessness Solutions Resources***



- [Pathways to Housing: Alameda County Property Owner Incentive Initiative](#)
  - The Alameda County Office of Homeless Care and Coordination is currently offering incentive programs for landlords/ property owners that have available housing units to rent to help permanently house residents experiencing or at risk of homelessness. The Property Owner Incentive Initiative provides several benefits to property owners, including:
    - Guaranteed on-time monthly payments from nonprofit organization
    - Financial incentives for property owner/ housing provider, such as payment of a security deposit and a \$4,000 damage guarantee
    - A single point of contact assigned to property owner/housing provider to help with any tenant issues
    - Resident case management services to support the long-term success of the tenant
    - Low turnover
    - 24-hour emergency phone number for after-hours support
  - If you or someone you know has a unit to lease and want to participate in the Alameda County Property Owner Incentive Program, contact the Office of Homeless Care and Coordination at [ACHomes@acgov.org](mailto:ACHomes@acgov.org) or 510-777-2100.
  - For more information, please visit the [Alameda County Office of Homeless Care and Coordination](#) website.

### ***Resources for Low to Moderate Income Homeowners***

- [California Mortgage Relief Program](#)
  - Homeowners must be at or below 100% of Area Median Income, own a single-family home, condo, or permanently affixed manufactured home and have faced pandemic-related financial hardship after January 21, 2020, and also meet one of the following qualifications:
    - Receiving public assistance
    - Severely housing burdened; or
    - Have no alternative mortgage workout options through your mortgage servicer
  - This program provides eligible California homeowners with assistance to get caught up on housing payments. This program is free and funds do not need to be repaid.

Eligible applicants must be at or below 100% of their county's Area Median Income, own a single-family home, condo or permanently affixed manufactured home and have faced a pandemic-related financial hardship after January 21, 2020, and also meet at least one of the following qualifications:

- Receiving public assistance;
- Severely housing burdened; or
- Have no alternative mortgage workout options through your mortgage servicer.

View full [eligibility information](#).



## How to Apply

[Click here](#) to check your eligibility and apply.

If you need assistance with your application or have questions about your eligibility, contact your mortgage servicer or a HUD-certified housing counselor at 1-800-569-4287.

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Even if the foreclosure process has started, it can often take several months before your home is foreclosed. You may still have time to seek help.

To learn more about the foreclosure process, visit California's [Housing Is Key website](#).