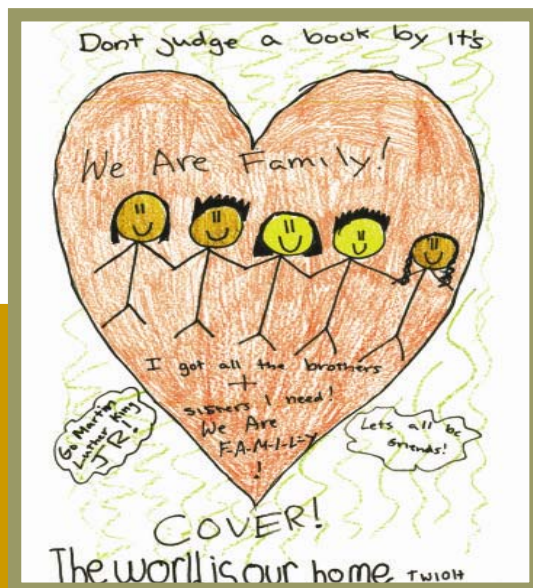


Annual Report 2005-06

Housing Rights, Inc.



What A Year!

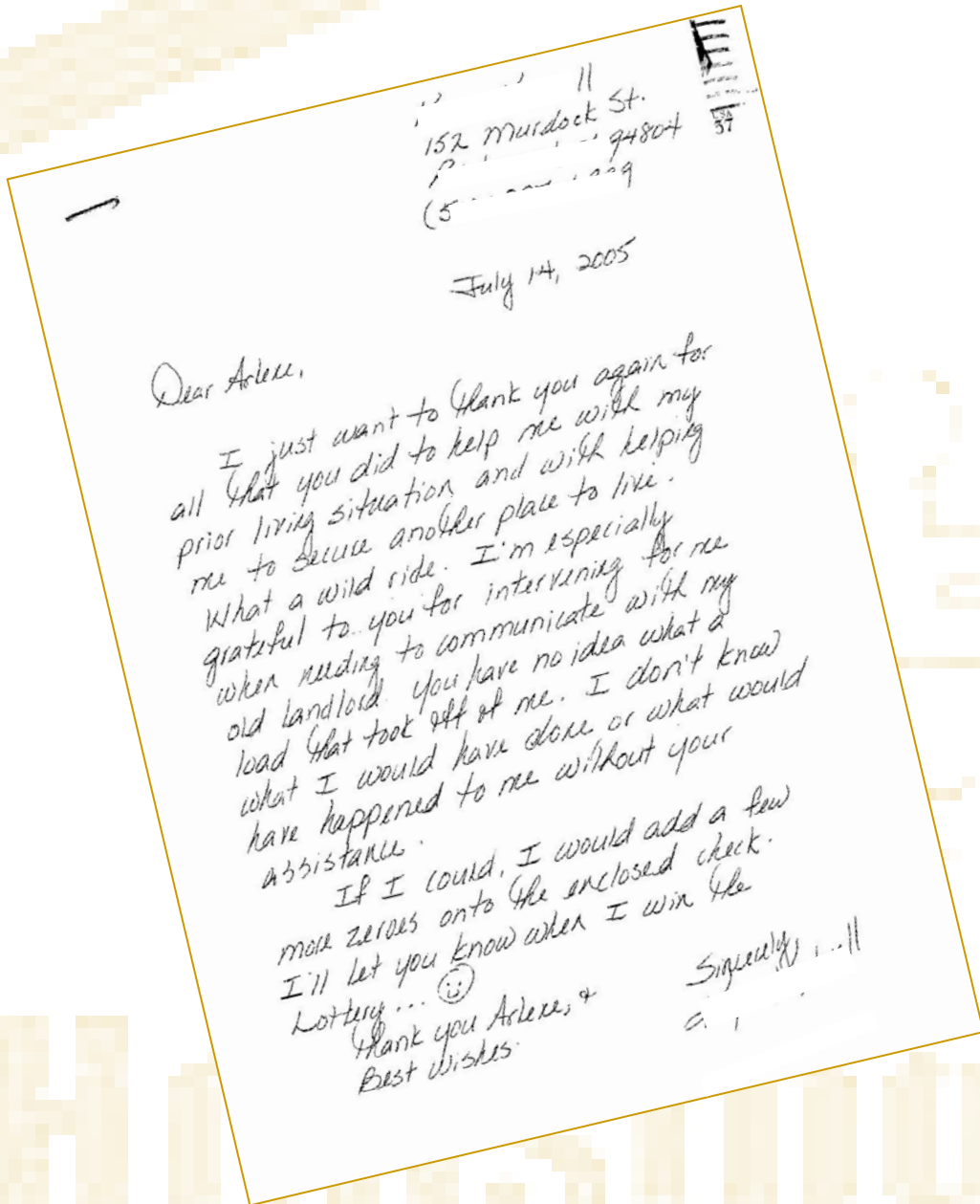
We kicked off our second 25 years with a reception recognizing the accomplishments of our honorees (see inside for a list).

We continue to meet the challenges presented by those who call us for help, thus this year has served as an incubator for exciting new programs which we expect to launch in the next year or two: the Mt. Diablo Housing Opportunity Center, the West Contra Costa County Don't Borrow Trouble Campaign and our Safe Home Project.

We have continued to strengthen and grow our partnerships. We are taking a lot of people and organizations with us to our 50th year!

Going for the Gold!

www.housingrights.org



From Front Page: 2005-06 Poster Contest Winner—Caroline Schillinger, 5th grade, Hanna Ranch Elementary, Hercules

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Moved in two years ago. When it rains, it rains in the bathroom. The city came out a month ago and told the landlord that she needed to fix the cracks, electrical system, mold, and paneling on the side of the house. Landlord hasn't passed all three inspections and fired her contractors three days ago. The wall began to leak again and the wall is soft to the touch. There may be mold all over the house. What can we do?

Board President's Message

As Housing Rights, Inc. enters its 27th year, we rise to meet the challenge of continuing to provide much needed services to our communities. Alameda and Contra Costa Counties face tremendous pressures to provide adequate and affordable housing to their population in the face of shrinking governmental resources. These communities also face poor housing conditions, and exploitive and illegal home loans.

We are expanding our services to insure that housing is made available to all, whether tenant or homeowner, in compliance with the law and free of discrimination. We now provide landlords and tenants counseling regarding their rights and obligations, homeownership counseling, counseling on predatory lending, a lawyer referral program, and are in the process of becoming accredited to provide counseling for seniors considering reverse mortgages.

In the past, our services were funded through local and federal government under the community block grant programs. Due to government funding cut-backs, we must now supplement these funds with grant funding and fee for service programs, keeping in mind that our mission is to provide services regardless of our client's ability to pay.

We strive to work collaboratively with others to maximize the benefits to all. This year we continued our outreach to the faith communities and honor those who have stepped up to meet the needs of their communities by creating affordable housing.

We salute all of those who join in our work to provide fair housing and renew our commitment to struggle until difference no longer makes a difference.

Regards,



Robert F. Kane
President of the Board

Tenant says after the landlord found out that he was gay and his attendant was not just his attendant, he was also his partner, the landlord's attitude and ways changed toward him and he stopped fixing things in his unit, and stopped talking to him and started talking about him. Now tenant can't get the landlord to fix anything in or around his unit and he feels he is being discriminated against because of his partner. What are his rights?

Executive Director's Message

I've been Executive Director of Housing Rights, Inc. for 10 years. It's very hard to believe. My kids (in the picture) are four of the reasons I do what I do and they are four of the reasons I CAN do what I do.



That doesn't mean it's been easy, by no means. I feel like I just learned how to do my job about two years ago. Now that I know how to be an Executive Director, the job has gotten even harder. Competition for funding, competition among agencies, a hostile and intolerant society (hostile and intolerant towards our work and the people we work with), more and more difficult problems brought to us, which means, of course, that life is harder for the people who come with those problems.....all of this adds to the challenge that is mine, and YOURS.

If you believe that everyone not only has a right to a home of their own but actually SHOULD have a home of their home then, the work of Housing Rights, Inc. is a shared challenge.

Access to housing is a critical component of making this right real. Access to housing means:

- that there is enough housing
- that it is located where people want to live (near good jobs, good schools, family and friends, recreation and entertainment)
- that there is housing affordable to everyone in a community
- and that access to that housing is based upon ability to pay not personal characteristics which have nothing to do with a person's ability to pay.

How are we helped when there isn't enough housing for everyone? We're not, of course. It is in all of our best interest to work for access to housing for everyone in our community.

That is why I'm still here after 10 years. Sharon Mosely and Marianne Lawless (our founder and our founding Executive Director) started the work of the agency. Every person who calls us for help proves to us why we must continue that work. They challenge us to find new ways, new energy and new resources to actually provide that help.

From the two families who bought a house (or thought they did), have two mortgages for over \$600,000, with monthly payments of over \$4,000 and who are not on the title; to the woman calling from the emergency room because the mold in her apartment has not only ruined all of her belongings but also her health, HRI meets the challenge. We offer individual assistance as well as referrals to attorneys.

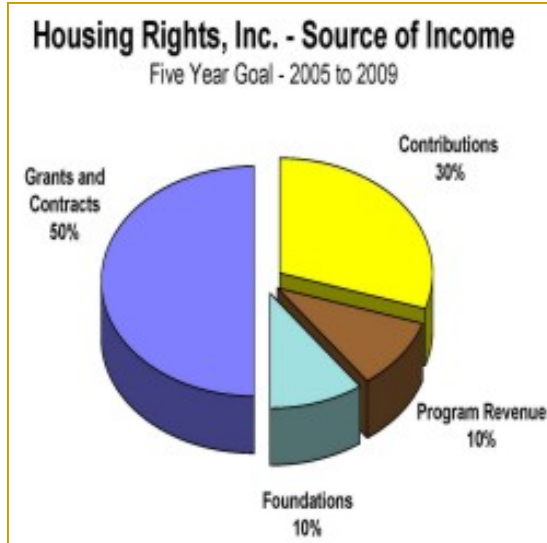
We use your support of our work to meet the housing rights needs of the communities we serve. (And if you are not a supporter currently go to our website for ideas about how you can help!)

I'm not finished yet. The job isn't finished yet.

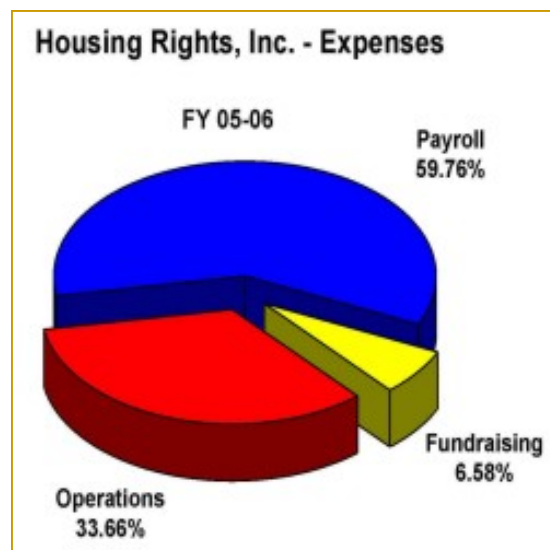
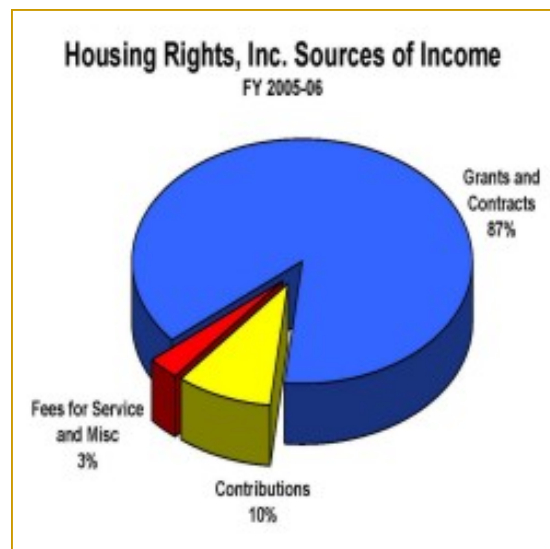
Regards,

Wanda Remmers
Executive Director of Housing Rights, Inc. entering my 11th year.

Financial Snapshot



For more information regarding Housing Rights, Inc.'s non-profit status check out the Guidestar website at www.guidestar.org



Did You Know?

During the fiscal year 2005-2006 Housing Rights, Inc. staff provided:

Services:

- HRI directly interacted with over 12,000 people through all of our programs
- Received over 3,000 requests for service
- Conducted 2,376 intakes for Housing Counseling representing over 5,000 individuals
- Conducted over 200 Fair Housing Investigations
- Provided 43 workshops for Tenants and Landlords involving almost 2,000 participants
- Processed 200 requests for legal representation through our Lawyer referral service resulting in 50 cases.

Education & Outreach:

- Disseminated information to over 800 Community Based Organizations and 1,000 faith based organizations
- Expanded our reach into the community through the West Contra Costa Don't Borrow Trouble Campaign and legal clinics in Richmond and Concord
- Participated in 29 Community festivals interacting with over 2,500 area residents
- Involved over 500 children in our "Crayons in the Corner" Fair Housing for Children program
- Disseminated bi-monthly Public Service Announcements which have been seen and heard on local TV, radio and in print media

Advocacy:

- Provided a platform for Berkeley Housing Authority residents to meet and address BHA conditions and changes
- Supported the residents of two affordable housing developments in addressing concerns regarding their housing
- Distributed self-advocacy packets to 2,000 households
- Participated in numerous efforts to inform the public and decision-makers regarding the need for affordable housing, the needs of low and lower income households and the importance of 'fair housing for all' including: California Coalition for Civil Rights, and the Eradication of Poverty Day (St. Mary's Center)

Outcomes of Assistance:

- We educate housing consumers (renters, homeowners), and housing providers (landlords, real estate professionals) of their rights and responsibilities and opportunities, thereby reducing rights abuses and tenant/landlord conflicts
- We assist housing consumers in exercising their housing rights
- We assist housing providers in following fair business practices, which protect the rights of the housing consumer and protect their business interests
- We prevent evictions, foreclosures and homelessness
- We assist low and lower income households in getting control over their financial resources and prepare for homeownership and other asset developments
- We support subsidized housing residents in 'speaking out' to the public policy decision-makers about the need for safe and affordable housing

And we received over 750,000 hits on our website during the year!!!!

Spotlight on Programs

Housing Rights, Inc. was founded by a law student who could not find housing because of her small children. We are dedicated to seeing that does not happen again....

Our mission is to fight for equal access to housing for everyone by eliminating barriers to housing choice such as discrimination, sub-standard housing, ignorance, apathy and malice in order to eradicate illegal housing discrimination, prevent evictions/foreclosures and encourage diversity in our neighborhoods.

We do this by assisting individuals in exercising their housing rights to obtain and maintain the home of their choice and by promoting understanding by tenants and landlords, housing consumers and housing providers of their rights and responsibilities through housing rights counseling/advocacy, education, outreach, investigation, mediation, self-advocacy, legal referrals and enforcement of fair housing laws.

Our Goals: with your help, are to eliminate discrimination in housing, prevent evictions and foreclosures and encourage diversity in our communities. We do this by assisting tenants and landlords/housing consumers and housing providers to understand their rights and responsibilities and resolve problems, so that EVERYONE will have a real opportunity to live in decent, affordable housing wherever it may be located.

Our Challenges: We find that the most significant barriers to equal access in housing are **ignorance, apathy and malice.**

Our Programs:

- Housing Rights Counseling and Advocacy
 - Fair Housing Services
 - Tenant/Landlord Services
- Homeownership Information Center
- Affordable Housing Advocacy Project
- Lawyer Referral Service (#120)
- Training Program for Housing Providers



Geographic Areas Served: We provide housing rights counseling and advocacy services in northern Alameda County and Contra Costa County. Our Lawyer Referral Service covers Alameda, Contra Costa, Marin, San Francisco, Santa Clara and San Mateo Counties.

Who We Serve: We served over 12,000 individuals in 5,000 households during our 2005-2006 fiscal year.

- 97% of them were low, very low, and poverty level households
- 38% White
- 35% African America
- 17% Latino/Hispanic
- 4% Asian
- 1% Native American
- 5% Other

Housing Rights Counseling

Housing Rights Counseling and Advocacy - Tenant/Landlord Services

This service is a free*, one-on-one interaction between a HRI Housing Specialist and individuals/households who are experiencing a conflict with their landlord or potential violation of their rights as a tenant/homeowner. Staff collect information, consult with legal experts, analyze the problem, and inform our client of their options based upon the facts in their complaint. Staff may then assist our clients in carrying out the option(s) that they choose.

Goals:

- for everyone to have a clean, safe and affordable home
- to assist tenants and landlords to resolve their differences
- to prevent evictions

Challenges Addressed:

- Habitability (unsafe living conditions) 18%
- Security Deposit 11%
- Eviction 10%
- Repairs 7%
- 3 Day Notice 6%
- Safety/Nuisance Issues 6%
- Harassment 6%

Activities to Address Challenges:

Services to Tenants

- Housing Counseling (provide personal phone and walk-in assistance, explaining to our clients the applicable laws or regulations and their options for action)
- Mediation (mutually agreeable resolution)
- Advocacy
- Information regarding small claims court and other self-advocacy options
- Maintain a supply of information in English, Spanish, Chinese, Korean and Vietnamese
- Distribute up-to-date material to 800 community based organizations and over 1,000 faith-based organizations
- Maintain active partnerships with City staff who are responsible for building inspections and code enforcement
- Provide workshops which educate both tenants and landlords as to their rights and responsibilities

Outcome of Assistance

# Households	Outcome
1,340	Better Understanding of Rights
1,347	Self Advocacy (send self help packets)
705	Conflict Resolved
365	Successful Self Advocacy
70	Evictions Prevented
42	Repairs made

* Free to residents of Albany, Antioch, Berkeley, Concord, Emeryville, Piedmont, Richmond and Walnut Creek.

Housing Rights Counseling – Fair Housing

This service is a free*, one-on-one interaction between a HRI Housing Specialist and individuals/households who believe that they may have been discriminated against. Staff collect information/witness information/evidence, consult with legal experts, analyze the problem, and inform our client of their options based upon the facts in their complaint. Staff may then assist our clients in carrying out the option(s) that they choose.

Goals:

- End discrimination
- Remove barriers to housing choice
- Educate the public as to their housing rights, responsibilities and opportunities
- Investigate potential acts of illegal discrimination
- Assist our clients in pursuing their rights through advocacy, mediation and referral to a government agency or private attorney

Challenges Addressed:

- *Discrimination based upon a person's **disability*** 40%
- *Discrimination based upon a person's **race*** 18%
- *Failure to provide a **Reasonable Accommodation*** 14%
- *Discrimination based upon the **presence of children*** 8%
- *Discrimination based upon a person's **national origin*** 6%
- *Discrimination based upon a person's **age*** 3%
- *Discrimination based upon a person's **source of income*** 1%
- *Discrimination based upon a person's **sexual orientation*** 1%
- *Discrimination based upon a person's **'color'*** 1%
- **Other** 8%

Outcomes of Investigations:

- Conciliated/Settled by Housing Rights 16%
- Conciliated/Settled by Attorney/Others 7%
- Conciliated/Settled by DFEH State 10%
- Counseling only 48%
- Closed without resolution 12%
- Pending 7%

Numbers of Individuals Assisted:

Households served: 222
Investigations conducted: 201
Reasonable accommodations granted: 28
Percentage of cases successfully resolved: 33%

Program: Affordable Housing Advocacy Project (AHAP)

The purpose of AHAP is to inform residents of subsidized housing, individuals who need subsidized housing and individuals who support subsidized housing regarding local, state and federal actions which impact that housing. In doing so we support the residents in raising their voices to be heard by elected officials. We also provide limited support to residents of subsidized housing complexes to form tenant associations.

Mission: to increase the supply of subsidized housing and improve conditions in existing subsidized housing, where needed, through the raised voices of the people who live in or will live in that housing. We do this by:

- Educating and informing residents of subsidized housing regarding issues which has an impact on their housing on the federal, state and local level
- Encouraging/providing opportunities for involvement in advocating for affordable housing
- Supporting their involvement

Challenges Addressed:

Much of housing-related legislation has been allowed to pass without the benefit of accurate information as to the real consequences of that legislation. For example Section 8 “voucher stakeholders are not sufficiently organized as an interest group.” And therefore, there is no recognized constituency group that must be accounted for.

People who live in subsidized housing, by definition, have fewer financial resources than the average person. Often they are busy raising families and trying to make ends meet. They often are on the fringes of the mainstream and therefore do not have ready access to bigger picture issues. And as there is a ‘stigma’ attached to accepting ‘welfare’ in this county (and for some accepting a governmental subsidy to help pay rent is seen as a form of ‘welfare’) residents of subsidized housing are sometimes reluctant to come forward and be identified or ‘set apart’.

Activities to Address Challenges:

- Newsletters and other alerts are distributed to all interested parties
- We support subsidized housing residents advocate for their best interest before local governmental bodies and assist them in conducting letter-writing, postcard sending, or petition gathering activities for state or federal issues
- We have developed a website which outlines the Project at www.AHAP.info
- We conduct “Get out the vote” activities (presentations at subsidized housing buildings, community volunteers)
- We contract with local affordable housing developers to provide a variety of services including; leadership development, tenant association development, tenant rights and responsibility workshop and financial education to residents of their buildings.

HIC

Homeownership Information Center (HIC)

Our Homeownership Information Center consists of a library of information available in our main office, an interactive workshop, one-on-one consultation, and educational/informational workshops.

Mission: To support lower income households in the generation of 'wealth' through homeownership and other asset building activities.

Goal: Assisting our clients to achieve control over their financial matters and make practical steps toward stabilizing their households through asset building (savings, access to programs which are available to them (Earned Income Tax Credit, Child Care Tax Credit, for example) in preparation for homeownership.

Challenges Addressed:

- Lack of familiarity or trust of financial institutions
- Lack of credit or bad credit
- Non-use of financial institutions for personal banking purposes
- Lack of information by low income families and individuals regarding homeownership
- Lack of confidence in home buying potential
- Limited access to procedures, forms and computer equipment
- Long term (historical) institutional exclusion of people of color from homeownership and homeownership opportunities

Activities:

- Credit Check Analysis and Counseling
- Financial Education
- Home Ownership Orientation
- Home Buyer Education
- Homeowner Training-Protection against predatory lending
- Public Computers
- Interactive Website



Partnerships:

Housing Rights, Inc. is proud to be working with the following groups:

- CC-Match
- Bay Area Predatory Lending Task Force
- Fair Lending Consortium
- West Contra Costa County Don't Borrow Trouble Campaign

Program: Housing Rights Lawyer Referral Service (#00120)

We are very proud to be certified by the California State Bar as a Lawyer Referral Service. We decided to seek this certification for several reasons:

- to improve the quality of our work on behalf of our clients by raising the standard of our work (possible preparation for referral to an attorney)
- improve access to attorneys for our clients
- formalize our relationship with attorneys to improve communication
- ease the referral process and
- increase the number of attorneys who represent tenants, especially in Contra Costa County.

There is no charge to callers for a referral. Referrals are made after review by staff as to the merits of the facts in the case. Attorneys pay nominal fees and a percentage of attorney fees to HRI.

Mission of the LRS: To increase access to lawyers for low and lowest income households by:

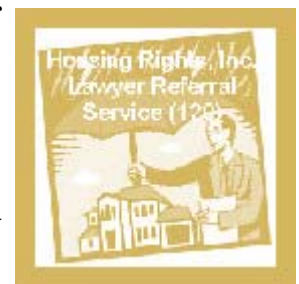
- Maintaining a list of attorneys who will accept referrals of non-fee paying individuals for housing issues
- Recruiting and training attorneys to work on housing rights related cases
- Conducting outreach to inform the public about our service

Goal: to provide free and low cost legal services to low and lower income households who would not otherwise have access to quality legal representation, taking into consideration the economic needs of the client so that no one is denied services due to inability to pay.

Process:

- Individuals seeking legal representation for housing rights related problems may access our Lawyer Referral Service by phone or over the internet
- Attorneys are recruited by word of mouth and through mailings. The application and related forms are available through our website
- Training is available to Panel members and other interested attorneys. The training is provided in collaboration with the East Bay Community Law Center
- The Housing Rights Lawyer Referral Service is operated in collaboration with other local Lawyer Referral Services

Outcome of Assistance: Low and lowest income households receive quality and expert legal review of their housing problems, and, when warranted, legal advice and legal representation. Their rights will be protected and their injury (ies) made whole.



We provide referrals to residents of Alameda and Contra Costa Counties. The attorneys on our Panel are from Alameda, Contra Costa, Santa Clara, San Francisco and San Mateo Counties.

Training Program

Training Program for Housing Providers

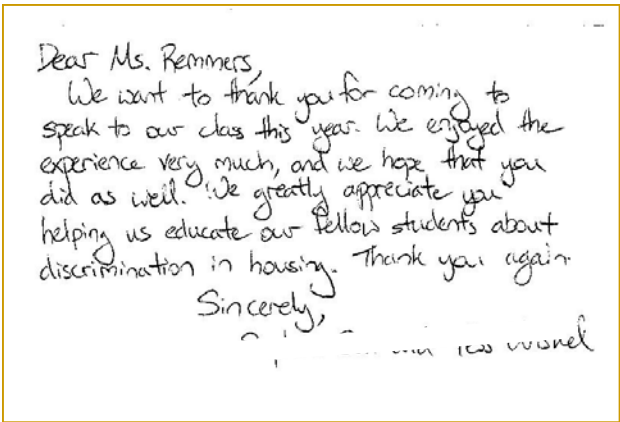
“Fair Housing is Good Business!!” (DRE ID#: 4233-1001) is a 3 hour/3 unit course approved by the California Department of Real Estate.

We developed this workshop from our experience in working with housing providers. We believe that Fair Housing **IS** Good Business. When a housing provider focuses upon ‘sound business practices’, he/she avoids the pitfalls that making assumptions will lead to. Sound business practices dictates that a housing provider base housing related decisions upon the following:

- A housing consumer’s ability to pay (this includes an analysis of the ‘household’s’ annual income and record of making payments)
- A housing consumer’s record of being a ‘good tenant’ and a ‘good neighbor’ (this applies primarily to rental situations)
- A housing consumer meeting specified criteria for government programs (this applies to subsidized housing, loan programs targeted to certain households, etc.)

Our workshop provides basic information in Fair Housing and related laws as well as providing the attendees the opportunity to explore their own understanding and assumptions of these laws.

In addition to this formal training program, HRI also conducts training programs for other housing providers such as property managers, City and County staff, and housing developers. We provide both general fair housing training as well as individually designed training programs. We are also available to provide technical assistance to our trainees as a follow-up to the training. We address a number of issues such as: language access, reasonable accommodations, senior exclusions, etc. There is a charge for the training but not for the technical assistance. If you are interested in learning more please call our Executive Director at 510-548-8776 x310.



Who We Are

<p>STAFF</p> <p>Executive Director: Wanda Remmers</p> <p>Bookkeeper: Willi Sanchez</p> <p>Housing Specialist-Fair Housing: Ana Garibay</p> <p>Housing Specialist-Tenant/ Landlord: Arlene Bradley</p>	<p>Housing Specialist-Intake&Referral: Esteban Allard-Valdevieso</p> <p>Test Coordinator: Florence Davis</p> <p>Student Interns: Pingtianzi (Becky) Cheng (Outreach) Erica L. Mutschler (Lawyer Referral Service) John Cummings (Faith Outreach)</p>	
<p>BOARD of DIRECTORS</p> <p>President</p> <p>Robert F. Kane Law Office of Robert F. Kane</p> <p>Secretary/Treasurer</p> <p>Alphonso Jackson Applied Material & Engineering</p> <p>Joseph Goglio AFL-CIO Community Services Contra Costa Central Labor Council</p> <p>Benita Harris Rubicon Programs, Inc.</p> <p>Shirley Hochhausen Corporation for Fair Lending</p> <p>Rev. Phil Lawson East Bay Housing Organizations (EBHO)</p> <p>Roxanne Romell Law Office of Roxanne Romell</p> <p>Andrew Wolff Law Office of Andrew Wolff</p>  <p>Housing Rights, Inc.</p>	<p>BOARD OF ADVISORS</p> <p>Mike Rawson Chair Founding Board Member California Affordable Housing Project</p> <p>Michelle Kuhlman Founding Board Member</p> <p>Joseph Brooks Former Board Member Policy Link</p> <p>Richard Marcantonio Former Board Member Public Advocates</p> <p>Ann Omura Former Board Member Eviction Defense Center</p> <p>Rickie Pierre Former Board Member Oakland Housing Authority</p> <p>Bernida Reagan Port of Oakland</p> <p>Steve Rasmussen Cancian Landscape Architecture</p> <p>Maria Allegria FaithWorks! City of Pinole City Council</p> <p>boona cheema Building Opportunities for Self-Sufficiency</p>	<p>VOLUNTEERS Database Development and Maintenance: Monte Meyers Office Support: David, Iwuchika, Ethel</p> <p>CONSULTANTS Website Development: Kristin Long, www.kristinlong.com Accounting: Jennie Brick, Pacific Training and Resources Annual Audit: Harb, Levy, & Weiland</p> <p>LAWYER REFERRAL SERVICE GOVERNING COMMITTEE:</p> <p>Andrew Wolff Robert Salinas Paul Hogarth Teresa Demchak</p> 

Going for the Gold—Building on Faith!

HOUSING RIGHTS, INC. ANNUAL RECEPTION - 2006

After the hugely successful celebration of our 25th anniversary, we realized that if we wanted to make it to number 50 (and we do!) that we needed to bring to our organization the resources and support necessary to make it to our 50th year. Thus, we're 'going for the gold' And what better way to start this effort than by recognizing groups that inspire us and are examples of what 'faith' in our work can do. We are honoring six very different but equally inspiring examples of the accomplishment of faith organizations in making a difference. The celebration took place on September 28th at the Silver Dragon Restaurant, 815 Webster St., Chinatown, Oakland.

Housing Rights, Inc. and our co-sponsor Faith Works!* presented the following faith groups/projects for their lasting contribution to our shared vision of adequate housing for everyone:

- Oakland Community Housing, Inc. and their partners: North Oakland Missionary Baptist Church and Downs Memorial United Methodist Church
- Allen Temple Baptist Church/Allen Temple Housing and Economic Development Corporation
- Mt. Diablo Habitat for Humanity
- Contra Costa Interfaith Housing
- Interfaith Council of Contra Costa County and the Contra Costa Winter Nights Program
- GRIP (Greater Richmond Interfaith Project)

Oakland Community Housing, Inc. (OCHI) whose partnership with two Oakland congregations is an exemplary model of the power of community was formed as a private nonprofit housing development corporation in 1973. Throughout its history OCHI has maintained its commitment to creating new opportunities for local residents and businesses. Neighbors pull together to keep their neighborhoods safe, attractive and accessible to low-income residents. These projects are:

Sylvester Rutledge Manor is a 65-unit affordable apartment complex for low-income seniors completed in July 2003, and is fully occupied. The development is a joint venture between OCHI and North Oakland Missionary Baptist Church, whose church is directly adjacent to the property. The complex is funded by US Bank, Wells Fargo Bank, Citibank, and the City of Oakland.

Named for the long-time pastor of the adjacent Downs Memorial United Methodist Church, Bishop Roy C. Nichols Senior Housing is a 17-unit affordable senior complex in North Oakland that opened in Spring 2003. It was developed in partnership with Downs Community Development Corporation, with funding from US Bank, Bank of America, Citibank, and the City of Oakland.

Allen Temple Baptist Church/Allen Temple Housing and Economic Development Corporation. Allen Temple Baptist Church was organized in 1919 and has a rich heritage of making a



positive difference in the lives of people in East Oakland, the Bay Area and around the world. Under the leadership of Dr. J. Alfred Smith Sr., Allen Temple Baptist Church has grown from a membership of 500 to over 5,000. The Church has long been involved in social justice issues and continues this legacy with the leadership of the Reverend Dr. Smith through the Allen Temple Economic Development and Housing Corporation. The ATEDHC, founded in 1982, has constructed two senior citizen housing complexes, which contain a total of 126 apartment units, and opened two additional facilities in 1999. The two facilities include 50 apartments for senior citizens and 24 apartment units for the disabled and people living with HIV and AIDS. The residents are provided a full range of enrichment programs, including: medical, recreational, transportation, educational, and spiritual activities, in a safe and clean environment where the seniors are respected and take part in the decision-making regarding their homes. Allen Temple Baptist Church members and staff live their commitment to their faith and their community. They have developed programs to address the needs of all their members and neighbors. They provide many programs including mentorship for youth, outreach to seniors, computer training, services for individuals diagnosed with AIDS/HIV and employment assistance. They don't talk, they do.



Mt. Diablo Habitat for Humanity (MDHH) is an ecumenical, non-profit organization that builds simple, decent, and affordable homes with low-income people in need. Since its incorporation in 1990, MDHH has provided affordable housing for 62 families in East and Central Contra Costa County. Their concept is to build communities with community partnerships and to change lives through home construction.

MDHH promotes the Theology of the Hammer: that people of all beliefs and from all walks of life can come together, pick up a hammer, and help their brothers and sisters build a better life. One of their latest projects, single family home in Antioch, includes 'The House Built on Faith'. This project represents a new approach for MDHH. During their annual "Building on Faith Week" in September 2005 an interfaith service was held to help kick off the campaign for funds and volunteers. This celebration took place on 5th and K streets in Antioch on September 11, and involved members of the Baha'i, Hindu, Christian, and Jewish faiths. This event coincided with the upcoming building project in Antioch, and actually took place at the building site. The construction of four new homes begins soon, and Mt. Diablo Habitat for Humanity welcomes all members of the community to help with the project. As seen at the Inter-faith prayer service, people of all faiths are encouraged to become involved with Habitat.

Contra Costa Interfaith Housing (CCIH) is made up of many interdenominational faith communities in Contra Costa County that have pooled their resources and talents to develop permanent supportive housing for homeless individuals and families. CCIH's goal is to create as many affordable housing units as possible in Contra Costa County and to link these with high quality services that will enable individuals and families to stabilize their health, increase self-sufficiency, and remain permanently housed. In 2004 CCIH, in partnership with Mercy Housing California, opened the first permanent supportive housing program for homeless families in Contra Costa County. Located in Pleasant Hill,



GOING FOR THE GOLD....

this apartment building is home to 27 formerly homeless families. Over 24 local faith organizations have taken individual responsibility for furnishing one of the apartments with EVERYTHING that would be needed by a family leaving a shelter to move into permanent housing.

The Interfaith Council of Contra Costa County (I4C's) is an autonomous local organization solely governed by its own Executive Committee, elected by the membership at the Council's annual meeting. The Interfaith Council, as the Council of Churches, was originally organized for the primary purpose of providing chaplaincy ministries in various county institutions on behalf of local congregations. The Council became interfaith in 1997, widening its membership to include congregations and faith organizations which represent the growing pluralistic population of Contra Costa County. There are more than 95 congregations and organizations holding membership and affiliation from a wide range of Christian and other faith traditions, including Jewish, Buddhist, Baha'i, Unitarian, Islamic, Sikh, Unity and Religious Science. Program areas have expanded to include a revolving winter shelter with the mission to protect homeless families and seniors from winter weather by providing shelter in a clean, safe, and warm environment. **The Contra Costa Winter Nights Program** provides a revolving, temporary nighttime shelter from mid –October to early May, for families with children and elders capable of self care who are experiencing homelessness in Contra Costa County.

Greater Richmond Interfaith Program (GRIP) began in 1966 when a group of racially, culturally and religiously diverse faith community came together to address issues of social and economic justice. Now, over 40 congregations and hundreds of individuals around the Bay Area are active member of GRIP. Together they are a leading community voice advocating for policies that promote equality and justice. GRIP brings people together to turn the reality of homelessness around by active solidarity with different faith communities in the greater Richmond area. GRIP members believe that by involving the entire community the suffering of homelessness can be overcome. In 2006 Grip opened the new \$3.8 million Souper Center. This was especially gratifying as it happened during their 40th anniversary year. This new facility allows staff and volunteers to provide a one-stop, comprehensive, coordinated service center to serve the needs of homeless individuals and families. Staff at the Center provide meals, shelter and access to jobs, housing opportunities and assistance to clients to develop plans to achieve self-sufficiency.

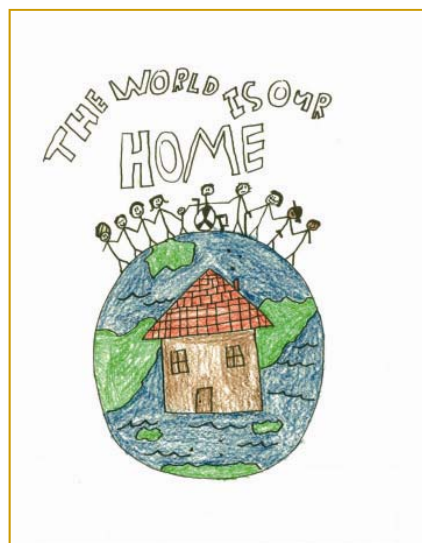


- We are very proud that this year FaithWorks! a collaboration between faith and labor organization in Contra Costa County will be joining us as a co-sponsor. They work to improve the quality of life in the County through the work of the residents.

Check out our website for more pictures and words of inspiration!



2005-06 Poster Contest Winners



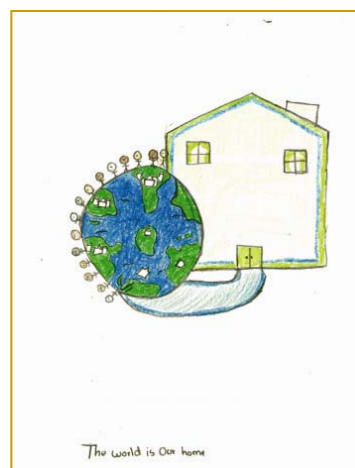
Bobby, 5th grade, Hanna Ranch, Hercules



Herzalea, Hanna Ranch, 4th grade, Hercules



Claudia J. Diaz, 5th grade, Grant Elementary, Richmond



Dianna Numgaray, 5th grade, Hanna Ranch, Hercules

And Next Year.....

In 2006 we turned 27 years old!

We've come this far, how hard can it be to make it to 50?

What to expect:

Look for justice.....we are expecting wonderful outcomes from the attorneys that make up our Lawyer Referral Service (no pressure folks).

Look for a new program. We are working with a number of groups to develop the Mt. Diablo Housing Opportunity Center to be located in Concord.

Our Safe Home Project has grown by leaps and bounds. From a simple sharing of information (handing out bags of information on a variety of safety topics) to the establishment of a Healthy Home Advocate position in our office, this project has really taken off.

Look for Housing Rights, Inc. Board, Staff and Friends to tackle the tough issues:

- We are engaged in community-wide responses to the threat that illegal and unfair lending practices make. Our anti-predatory work has been focused on the Cities of Concord and Richmond. Join us as we expand to other cities.
- We continue to challenge ourselves to meet the complex needs of our immigrant neighbors and communities. Look for our fourth 'Housing Rights for Immigrants' conference in 2007.

***"We are for
difference:***

*For respecting
difference,*

*For allowing
difference,*

*For encouraging
difference,*

*Until difference
no longer makes a
difference."*

-Johnetta Cole

Many Thanks!

Alameda County
Alphonso Jackson
Andrew Wolff
Anne T. Omura
Arlene Bradley
Barbara Bernstein
Barbara J. Campbell
Barbara Sanders
Benita Harris
Berkeley Rent Board
Bonnie Davidson
Brancart & Brancart
California Affordable Housing Law Project
Carol Graywing
Center for Independent Living
City of Antioch
City of Berkeley
City of Concord
City of Oakland
City of Richmond
City of Walnut Creek
Clara M. Johnson
Darlene Pascua
Deborah Moss-West
Dianne Fagan
East Bay Community Law Center
Eastmont Town Center Co., LLC
Edward Ytuarte
Elena Vasquez
Felicia O. Mills-Wyrick
First Hebrew Congregation of Oakland
Gene Turitz
Gubb & Barshay
James Kelegian
James Kennedy
James Morales
Jane Ruth Kaplan
Jay Koslofsky
Josie Adler
Karen Kidwell
Kletter & Peretz
Law Center for Families

Leah Hess
Louise Marquis
Martin Nicolaus
Mechanics Bank
Michael Rawson
Monte Meyers
Nettie Chapko
Norma Hotaling
P & B Textiles (Irwin Bear)
Pattie Roberts
Rachel Lima
Resources for Community Development
Richard Lewis
Robert F. Kane
Robin Miller
Roxanne Romell
Saeeda N. Khan
Sheri and Robert Motyl
Shirley Hoshhausen
Stephen Mackouse
Sue Siegel
The John Stewart Company
Tim Stroshane
Tracy Salkowitz
Unitarian Universalist Church of Berkeley
Van Loben Sels/Rembe Rocke Foundation
Western Center on Law and Poverty
Wilma Jones

Some of the wonderful people and organizations who supported us last year.

Join Our Team!

Volunteer!

We have many volunteer opportunities. You can download an application and volunteer job descriptions from our website.

www.housingrights.org



United Way

Donate directly or through workplace deductions.

Our United Way number is: #3962

www.theunitedway.org



Bay Area Black United Fund

Donate directly or through workplace deductions.

Our Bay Area Black United Fund

number is: #227

www.babuf.com



Escrip and Albertsons' Community Partners

Sign up for either or both! When you use a store card or Visa or ATM at Safeway, Macy's, Andronico's and Albertsons (and other retail businesses) we will receive a donation on your behalf!

Our Escript is: #3881345

www.Escrip.com

Our Albertsons' Community Partner number is:

#49001001085

www.albertsons.com/cp



E-Bay

Are you an "eBay'er"? eBay and MissionFish work together to support nonprofits in a number of ways. As a seller, you can make a donation whenever you sell an item. To learn more about this click on the eBay Giving Works logo on the eBay website. Housing Rights, Inc. is registered with them.



MISSION STATEMENT

Our mission is to fight for equal access to housing for everyone by eliminating barriers to housing choice such as discrimination, sub-standard housing, ignorance, apathy and malice in order to eradicate illegal housing discrimination, prevent evictions/foreclosures and encourage diversity in our neighborhoods.

We do this by assisting individuals in exercising their housing rights to obtain and maintain the home of their choice and by promoting understanding by tenants and landlords, housing consumers and housing providers of their rights and responsibilities through housing rights counseling/advocacy, education, outreach, investigation, mediation, self-advocacy, legal referrals and enforcement of fair housing laws.

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Thanks for
coming!
-Jina

Thanks for
everything!
-Lindy

Thanks for
the support
dude!
-Lena!

Thanks for
joining us! It
was great to
have your agency
join us & to see
the different groups
come together. Love,
Sandy

Thanks a bunch
for all the support!

Thank you for sending your staff to
participate at our fair. Please keep
working together. Tom