San Francisco Bay Area
Resources for Helping to Rebuild the Lives of LGBTI Refugees & Asylees
Directory
November 2013
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The San Francisco Bay Area companion piece to

Rainbow Bridges:
A Community Guide to Rebuilding the Lives of LGBTI Refugees & Asylees

A publication of:
Acknowledgments

These pages would be starkly empty if not for the courage of our clients and LGBTI refugees everywhere who survive the intolerable and overcome the insurmountable. Their perseverance and bravery are our inspiration. Their names are omitted to protect their privacy, but they fill every page and every line.

Saving the lives of LGBTI refugees takes a global village, and building that village starts with all of us. This publication is the result of enormous effort at ORAM and in the field. Our committed volunteers and staff spent countless hours interviewing colleagues, clients, allies, community members, faith-based groups, and other supporters. Together, they gathered the information and support needed to create the practical tool this guide is intended to be.

This project was conceived and directed by Neil Grungras and was brought to completion by Kevin Lo and Steven Heller. Cara Hughes contributed research, analysis, and drafting. We thank Micah Bennett-Cauchon and Marcel Reynolds for their outreach and client work which provided the foundation for this project. We also thank ORAM interns Ron Almgren, Sarah Bluestone, Nissim Boozaglo, Daniel Borysewicz, Jason Budge, Jarrod Butler, Elana Eden, Emily Frances Elshaw, Ray Hajduk, Frank Harrison, Katrina Hruska, Taira Ishikura, Kris Kaufman, Kelsey Kofford, Sunyata Kopriva, Heesun Lee, Arnold Lovitt, Nina Mirabadi, Jan Ondrus, Eli Vickery, Scott Walker, Phillip Wu, and Sophia Zohdi. Max Niedzwiecki and Chuck Cohen provided input and editing.

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On the Cover

Marconi Calindas is an accomplished Filipino artist based in San Francisco. His paintings use vibrant colors and lines to express social and environmental concerns. The cover art, “You Are Welcome” was inspired by the LGBTI community of San Francisco and its embrace of those in need. More information is available at www.marconicalindas.com.
About ORAM

ORAM — Organization for Refuge, Asylum & Migration — is the leading agency advocating for lesbian, gay, bisexual, transgender, and intersex (LGBTI) refugees worldwide. Based in San Francisco, ORAM is the only international NGO that focuses exclusively on refugees and asylum seekers fleeing sexual orientation and gender identity-based violence.

ORAM works to carry out its worldwide mission on multiple fronts, from direct client assistance and global advocacy to logistical support and training. Among ORAM’s many groundbreaking undertakings are its comprehensive and innovative trainings and its work in the assisted resettlement of LGBTI refugees. Through these strategic activities, ORAM is expanding the international humanitarian agenda to include LGBTI persons and to secure LGBTI refugees’ safety. Concurrently, ORAM advocates within a broad range of communities to include this vulnerable population within the scope of their protection.

Informed by its intensive legal fieldwork, ORAM conducts international and domestic advocacy to protect sexually and gender nonconforming people fleeing persecution worldwide through collaboration with a wide array of partners, from the UN refugee agency to grassroots nonprofits. ORAM also provides educators, community leaders, and decision-makers with much-needed information about LGBTI refugees.

ORAM’s publications meld legal expertise with research-based insights in the social sciences and thorough knowledge of current events. These are informed by ORAM’s comprehensive community-based understanding of LGBTI issues. Together, these three pillars yield an unsurpassed capacity to bring about real change.

As a steward and educator on LGBTI refugee issues, ORAM develops and provides targeted, culturally-competent trainings for refugee protection professionals, adjudicators, and other stakeholders worldwide. In addition, in order to fully ensure refugees’ success in integrating into their resettlement communities, ORAM assists in relocation by connecting refugees in the San Francisco Bay Area to “Guardian Groups.” In partnership with resettlement agencies, these independent Guardian Groups comprise volunteers who come together to assist LGBTI refugees in locating affordable and safe housing, finding the necessary community resources, and creating social networks.

This report and its companion piece, Rainbow Bridges, can be used as education tools during trainings, as a supplement to Guardian Groups’ services, and as an essential guide for refugees, asylum seekers, and asylees in the San Francisco Bay Area.

Learn more about ORAM’s life-saving work at www.oraminternational.org

Download these and other publications at www.oraminternational.org/en/publications
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Introduction

Arriving in a new, foreign city can be very stressful. Refugees, in particular, face special challenges because they must start from scratch in an unfamiliar place with little knowledge of their rights and responsibilities. Many refugees are not aware of the services and resources available to help them adjust to the local culture and their new lives.

A wide variety of government programs, LGBTI organizations, support groups, health centers, job training providers, and English as a Second Language (ESL) classes are ready to assist refugees in the San Francisco Bay Area, if they know where to find them. ORAM believes that proper guidance and information will help newly-arrived LGBTI refugees integrate more smoothly and rapidly into their new homes. Our hope is that this manual will serve as a starting point on the path to self-sufficiency and that refugees fleeing violent persecution based on their sexual orientation or gender identity will be able to begin healthy and fulfilling lives in their new community.

Definitions: Refugee, Asylum Seeker, Asylee

Getting clear on the differences among a refugee, asylum seeker, and asylee is about more than terminology. All three are forced migrants who have fled their homes to be safe, but in the United States their legal status and access to benefits differ.

A **refugee** is someone who has fled her or his home and has been officially resettled in the United States with the agreement of the US government. Because refugees have already been given permission to settle here, they have access to more benefits and more secure status. For example, they are met at the airport by someone from an official resettlement agency who helps them with housing, food, and clothing for their first three months in the US. Refugees also can apply for medical and cash assistance for eight (8) months from the date of their arrival. They can even seek work right away.

An **asylum seeker** is someone who has arrived in the United States and then, after arrival, asked for protection from the US government. As asylum seekers, their official status is still up in the air; they do not yet have permission to settle here for the long term. This means they have to wait at least 180 days after filing their application to seek work, and they qualify for few, if any, federal benefits while they’re waiting.

An **asylee** has succeeded in their application for asylum and has permission from the U.S. government to stay. If they need it, asylees can apply for refugee cash and medical assistance for 8 months from the date their asylum was granted.

See *Appendix: Federal Benefits for Asylum Seekers, Asylees, and Refugees* on page 38 for a chart detailing the rights and benefits for each group.
First Steps to Getting Assistance

***Refugees should begin applying for government assistance programs as soon as possible.***

Refugees are entitled to special benefits that are different from those afforded to other immigrants. These benefits, however, are only available during the first eight (8) months in the U.S. and may require a Social Security Number. The process of applying for any government assistance thus usually starts with an application for a Social Security Number. This process can be complex and difficult to understand, especially for people who are still learning English.

Below, you will find information about applying for a Social Security Number and other benefits, including: (1) Applying for a Social Security Number, (2) Applying for Refugee Cash Assistance (RCA) and Food Stamps, (3) Applying for Health Insurance (Medi-Cal), (4) Referral for Refugee Health Screening, (5) Registering for the Selective Service, (6) Applying for an Identity Document (“ID”), and (7) Information on Permanent Resident Status.

(1) Applying for a Social Security Number

All refugees must apply for a Social Security Number (SSN) at their nearest Social Security Administration office immediately upon their arrival in the United States. A SSN is required when applying for most government benefits and employment. In order to apply for an SSN, the following items must be presented at the nearest Social Security Administration office:

1. A document proving identity and age (a passport, foreign birth certificate, or DHS-issued evidentiary document);
2. The government-issued I-94 form showing work-authorized immigration status;
3. A completed application for a social security card (Form SS-5).

Once all documents are verified as original and unexpired, the card will be sent by mail, usually within seven to ten days.

In order to find the nearest Social Security Office, please visit: [https://secure.ssa.gov/ICON/main.jsp](https://secure.ssa.gov/ICON/main.jsp)

(2) Applying for Refugee Cash Assistance (RCA) and Food Stamps

Through the San Francisco Department of Human Services, refugees can apply for a number of important assistance programs, including Refugee Cash Assistance (RCA) and CalFresh, California’s food stamps program. Refugees can receive about $365/month in RCA and about $200/month for food through CalFresh. Refugees receive RCA money only for the first eight (8) months of being in the country. This money from RCA also excludes refugees who are able to start working and support themselves financially. To apply, the following items are necessary:
1. One document proving identity (a passport, foreign birth certificate or DHS-issued evidentiary document)
2. Immigration papers (I-94)
3. Proof of income if the refugee is currently employed.

Refugees can apply for RCA and CalFresh online at https://www.mybenefitscalwin.org
For a list of San Francisco Department of Human Services locations go to:
http://www.sfhsa.org/467.htm

(3) Applying for Health Insurance (Medi-Cal)

Medi-Cal provides free health insurance coverage during their first eight (8) months in the United States for some refugees who meet income, age, or disability requirements. Refugees who qualify for Medi-Cal are able to make certain doctor, dental, and vision appointments for free. To apply, the following documents are needed:
   1. One document proving identity (a passport, foreign birth certificate or DHS-issued evidentiary document)
   2. Immigration papers (I-94)

Note that the application process can take up to 45 days.

Name: San Francisco Medi-Cal Health Connection
Address: 1440 Harrison Street, San Francisco, CA 94103
Phone: (415) 863-9892
Web: http://www.dhcs.ca.gov/services/medi-cal/Pages/default.aspx
Hours of Operation: M-F 8am-5pm

(4) Referral for Refugee Health Screening

The Refugee Health Assessment Program serves newly-arrived refugees. Through the Refugee Medical Clinic, doctors and nurses can provide screening and prevention for communicable diseases, assessment of immunization and mental health status, and referrals to other doctors for further treatment. Very long waits for appointments are common, so it is best to schedule a screening as soon as possible.

Name: Refugee Medical Clinic, SF General Hospital
Address: 995 Potrero Avenue, Building 80, 5th Floor, San Francisco, CA 94110
Phone: (415) 206-5344
Web: www.sfdph.org/newcomers
Hours of Operation: M-F: 8:30am-12pm, 1pm-5pm
(5) Registering for the Selective Service

Male refugees living in the United States between the ages of 18 to 25 years are required to register for the Selective Service. Failure to promptly register can result in a fine of up to $25,000, or up to five years in prison. Fines and jail are rarely ordered, but other punishments are more common. For example, refugees who do not register may not work in a government-funded job, receive loans for higher education or job training, or apply to become naturalized U.S. citizens.

Female-to-male trans people are not required to register for Selective Service. U.S. citizens or immigrants who are born male and have a sex change are still required to register.

Refugees can register at any post office location or online at: www.sss.gov

(6) Applying for an Identity Document (ID)

To prevent passports, birth certificates, and immigration documents from being stolen, these identification documents should be kept in a safe place at home rather than carried around.

Refugees can apply for a California ID card, which should be accepted as official identification anywhere in the United States. For day-to-day identification, all immigrants can apply for a City ID Card from San Francisco or Oakland. These City IDs can be used at government agencies, banks, and other institutions throughout the respective city. The City ID is not accepted outside of the Bay Area, but it is an easy, everyday form of identification within the city.

California ID from the Department of Motor Vehicles

Refugees may also apply for the California ID from the Department of Motor Vehicles (DMV). This ID card looks like a driver’s license, but can only be used for identification. Refugees must complete an application form (DL 44) at a DMV office, give a thumb print, have a picture taken, provide a social security number, verify birth date, and pay the application fee. The application fee is $27 for full fee payers, and $8 for those who qualify for the reduced rate.

This web page has application instructions: http://dmv.ca.gov/dl/dl_info.htm#idcard
This web page lists DMV office locations: http://apps.dmv.ca.gov/fo/offices/toc_fo.htm

San Francisco City ID Card

The process takes about twenty minutes, and appointments must be made online or by calling 311.

Refugees must bring the following items:
1. Proof of residency – a bank statement or verification from a health clinic or social services agency, and
2. Proof of identity – a foreign ID card/driver’s license or US visa and a Social Security card.
The ID card will be issued at the appointment and costs $15, or $5 if a refugee can provide evidence of enrollment in food stamps (CalFresh), Medi-Cal, or the MUNI Lifeline program (see p. 26).

**Name:** City Hall (Room 162)
**Address:** 1 Dr. Carlton B. Goodlett Place, San Francisco, CA 94102
**Phone:** (415) 554-4950
**Web:** [www.sfgov.org/countyclerk](http://www.sfgov.org/countyclerk)
**Hours of Operation:** M-F 8am-4pm

**Oakland City ID Card**
Refugees must bring the following items:
1. Proof of residency – utility bill, employment pay stub, etc.
2. Proof of identity – foreign national ID, passport, etc.

The ID card costs $15 for adults (18 years and up), and $10 for senior citizens.

More information on these requirements can be found here: [http://www.oaklandcityid.com/requirements.html](http://www.oaklandcityid.com/requirements.html)

Applications can be filed in two locations, Oakland Civic Center and Fruitvale:

**Name:** Oakland Civic Center
**Address:** 250 Frank H. Ogawa Plaza #6301, Oakland, CA 94612
**Phone:** (888) 997-3522
**Web:** [http://www.oaklandcityid.com/locations.html](http://www.oaklandcityid.com/locations.html)

**Name:** Fruitvale
**Address:** 1470 Fruitvale Avenue #3, Oakland, CA 94601
**Phone:** (888) 997-3522
**Web:** [http://www.oaklandcityid.com/locations.html](http://www.oaklandcityid.com/locations.html)

**(7) Information on Permanent Resident Status**

One year after arriving in the United States, all refugees (but not asylum seekers) must file for permanent residence (Green Card). The application is made using Form I-485 “Application to Register Permanent Residence or to Adjust Status.”

Though asylees are not required to apply for permanent resident status after one year, it is highly encouraged. This is because conditions in an asylum seeker’s home country may later change and he or she may no longer qualify for asylum. Besides being able to leave the country without risk of being denied reentry by immigration officials, there are many other benefits of permanent residency.
For instance, permanent residents can apply for government-sponsored financial aid for education and can qualify for “in state” tuition at universities, which is considerably less expensive than tuition for foreigners. Permanent residents also have more job opportunities and can later apply for American citizenship.

Forms and additional information can be accessed on the U.S. Citizenship and Immigration Services’ website, at [www.uscis.org](http://www.uscis.org).


More information is available by calling (800) 375-5283. Completed application packets should be sent to one of the following locations:

For USPS deliveries:
USCIS, P.O. Box 21281, Phoenix, AZ 85036

For express mail and courier deliveries:
USCIS – Attn: AOS, 1820 E. Skyharbor Circle S., Suite 100, Phoenix, AZ 85034
Finding affordable LGBTI-friendly housing is one of the most challenging tasks a refugee faces. Rents in the Bay Area are among the highest in the United States. The Reception and Placement fund given to Voluntary Agencies rarely covers the first month’s rent and the security deposit. A security deposit is money that must be given in advance to a landlord and is kept by the landlord in case of damage to the property or if the tenant fails to pay rent. If no issues arise, the security deposit is returned after a tenant has left the rental. Bay Area rental prices are often double or triple the amount of RCA cash benefits.

Housing can sometimes be found through community organizations, churches, family members, colleagues, or friends who are willing to offer a spare room in their home for little money. One of the best examples of community members stepping forward to assist LGBTI refugees are the “Guardian Groups.” A Guardian Group is made up of people who have agreed to provide support for refugees during the first months after arrival. Members of Guardian Groups generously commit time and energy to accompanying refugees to appointments and helping them integrate into the community. On a day-to-day basis, this often means simply listening to a refugee’s concerns, or being available to show a refugee how to take local transportation.


Below, you will find programs and organizations that assist LGBTI refugees in finding homes. The list includes: (1) **housing choice vouchers** and **public housing**, (2) **need-based housing** (programs specialized for specific populations), and (3) **affordable housing**. These programs and organizations generally have very long waiting lists.

**1) Housing choice vouchers (“Section 8”) and Public housing**

Housing choice vouchers allow refugees to live in certain private apartments at low rent. With vouchers, renters pay a small portion of the rent, and the government covers the rest. To qualify, a family’s income must be less than 50% of the median income for the area of residence (Median per capita income in San Francisco county was $46,777 in 2011).

The public housing program rents low-cost government-owned apartments to low-income families, elderly or disabled persons. To qualify, the family’s income must be less than 50% of the median income for the country or metropolitan area of residence. Please note that the waiting lists for these benefits are very long. In San Francisco, the list is usually closed because it is so long. It is a good idea to put in an application if you can to preserve your place in line, but this is a long-term option, and not one that will help in the short-term.

To apply for Section 8 housing choice vouchers or for public housing, contact the local Public Housing Authority (PHA).
LOCAL PHAs

**Name:** Housing Authority of the Country of Alameda *(Both Section 8 & Public Housing)*  
**Address:** 22941 Atherton Street, Hayward, CA 94541  
**Phone:** (510) 538-8876  
**Web:** [www.haca.net](http://www.haca.net)  
**Hours of Operation:** M-F: 8am-4:45pm

**Name:** Berkeley Housing Authority *(Both Section 8 & Public Housing)*  
**Address:** 1901 Fairview Street, Berkeley, CA 94703  
**Phone:** (510) 981-5470  
**Web:** [www.cityofberkeley.info/BHA/](http://www.cityofberkeley.info/BHA/)  
**Hours of Operation:** M-Th: 8:15am-4:30pm

**Name:** Oakland Housing Authority *(Both Section 8 & Public Housing)*  
**Address:** 1619 Harrison Street, Oakland, CA 94612  
**Phone:** (510) 874-1512  
**Web:** [oakha.org](http://oakha.org)  
**Hours of Operation:** M-F 8am-4:30pm

**Name:** San Mateo County Housing Authority *(Both Sec.8 & Public Housing)*  
**Address:** 246 Harbor Boulevard, Building A, Belmont, CA 94002  
**Phone:** (650) 802-3300  
**Web:** [www.co.sanmateo.ca.us/portal/site/housingdepartment/menuitem.6109920e9c1feaa53f5f1585d17332a0/?vgnextoid=59b79417f97aa110VgnVCM1000001d37230aRCRD&vgnextfmt=DivisionsLanding](http://www.co.sanmateo.ca.us/portal/site/housingdepartment/menuitem.6109920e9c1feaa53f5f1585d17332a0/?vgnextoid=59b79417f97aa110VgnVCM1000001d37230aRCRD&vgnextfmt=DivisionsLanding)

**Name:** South San Francisco Housing Authority *(Public Housing)*  
**Address:** 350 C Street, South San Francisco, CA 94080  
**Phone:** (650) 583-7631

**Name:** San Francisco Housing Authority *(Both Section 8 & Public Housing)*  
**Address:** 1815 Egbert Avenue, San Francisco, CA 94124  
**Phone:** (415) 467-6754  
**Web:** [http://sfha.org](http://sfha.org)
(2) Needs-Based Housing

Private organizations often provide housing to specific populations such as individuals living with HIV/AIDS, youth, and the elderly. They offer shelters, transitional houses, and long-term accommodations, as well as legal referrals.

Needs-based housing for individuals living with HIV/AIDS

Name: Ark of Refuge
Description: Ark of Refuge conducts HIV education to high-risk communities and promotes ongoing HIV/AIDS educational activities in religious groups. The organization also provides housing for HIV positive individuals and people battling substance abuse.
Address: 1025 Howard Street, San Francisco, CA 94103
Phone: (415) 861-6130
Web: http://www.arkofrefuge.org/

Name: AIDS Housing Alliance SF
Description: The housing-related services AIDS Housing Alliance SF offers: housing referrals, rent assistance, assistance with move-in deposits and first month’s rent, rent subsidies, and tenants’ rights counseling.
Address: 350 Golden Gate, San Francisco, CA 94102
Phone: (415) 552-3242
Web: www.ahasf.org/
Hours of Operation: (drop-in sign up) M, T 12:30pm-1pm

Name: AIDS Project East Bay (APEB)
Description: APEB’s highly trained staff helps HIV+ individuals access comprehensive resources, including emergency financial assistance and long-term and emergency housing assistance.
Address: 1320 Webster Street, Oakland, CA 94607
Phone: (510) 663-7979
Web: www.apeb.org

Name: Building Opportunities for Self-Sufficiency (BOSS) HIV/AIDS Transitional Houses
Description: BOSS provides services on-site in East Bay transitional houses that serve homeless adults with HIV/AIDS. On-site services include access to health and mental health care, housing and employment search assistance, drug/alcohol recovery support, and goal-focused case management.
Address: Hale Laulima Office, 396 Fairmont Avenue, Oakland, CA; Rosa Parks Office, 521 West Grand Avenue, Oakland, CA
Phone: (510) 540-7791
Web: self-sufficiency.org
**Name:** Dolores Street Community Services, Richard M. Cohen Residence  
**Description:** The Cohen Residence provides care for formerly homeless individuals who are coping with AIDS-related disabilities. Services include 24-hour staffing, meals, medication assistance, nurse and attendant care supports, case management, referrals to mental health and substance abuse services, and community building activities.  
**Address:** 938 Valencia Street, San Francisco, CA 94110  
**Phone:** (415) 282-6209  
**Web:** [www.dscs.org](http://www.dscs.org)

**Name:** Shanti  
**Description:** Shanti offers multiple HIV/AIDS-related services, including housing assistance, mental and healthcare, and support groups.  
**Address:** 730 Polk Street, San Francisco, CA 94109  
**Phone:** (415) 674-4700  
**Web:** [www.shanti.org/pages/about-hiv-services.html](http://www.shanti.org/pages/about-hiv-services.html)  
**Hours of Operation:** (Drop-in) T-Th 9:30am-12:30pm

**Needs-based housing for YOUTH (AGES: 12-24)**

**Name:** Larkin Street Youth Services  
**Description:** Larkin Street Youth Services’ housing program provides emergency and transitional housing to homeless youth, including LGBTQ and HIV+ youth.  
**Address:** 701 Sutter Street, Suite 2, San Francisco, CA 94109  
**Phone:** (415) 673-0911  
**Web:** [www.larkinstreetyouth.org](http://www.larkinstreetyouth.org)

**Needs-based housing for the ELDERLY**

**Name:** Self-Help for the Elderly  
**Description:** Self-Help for the Elderly provides various services to the elderly and the disabled. Their services include senior housing, house cleaning, and assisted living.  
**Address:** 407 Sansome Street, San Francisco, CA 94111  
**Phone:** (415) 677-7600  
**Web:** [www.selfhelpelderly.org](http://www.selfhelpelderly.org)

**Name:** Openhouse  
**Description:** Openhouse supports LGBT older adults by providing housing resources, direct services and community programs to promote health, well-being, and economic security.  
**Address:** 870 Market Street, Suite 458, San Francisco, CA 94102  
**Phone:** (415) 296-8995  
**Web:** [www.openhouse-sf.org](http://www.openhouse-sf.org)
**OTHER needs-based housing**

**Name:** Catholic Charities CYO  
**Description:** Catholic Charities CYO provides a wide range of housing-related services in San Francisco, San Mateo and Marin Counties, including homeless prevention and transition, housing subsidies, assisted-care living, and HIV/AIDS housing.  
**Address:** 180 Howard Street, Suite 100, San Francisco, CA 94105  
**Phone:** (415) 972-1333  
**Web:** [www.cccyo.org](http://www.cccyo.org)

**Name:** Catholic Charities of the East Bay  
**Description:** Catholic Charities of the East Bay’s housing related-services include refugee resettlement services, homeless prevention, emergency financial assistance and counseling.  
**Address:** 433 Jefferson Street, Oakland, CA 94607  
**Phone:** (510) 768-3100  
**Web:** [www.cceb.org/](http://www.cceb.org/)

**Name:** Standing Against Global Exploitation (SAGE) Project  
**Description:** The SAGE Project supports survivors of trauma and exploitation through a comprehensive array of services including referral to housing services.  
**Address:** 68 12th Street, 2nd Floor, San Francisco, CA 94103  
**Phone:** (415) 905-5050  
**Web:** [sagesf.org](http://sagesf.org)

**Name:** SF Housing Development Corporation  
**Description:** SF Housing Development Corporation offers counseling and workshops in which clients can obtain housing resources and referrals.  
**Address:** 4439 3rd Street, San Francisco, CA 94124  
**Phone:** (415) 822-1022  
**Web:** [www.sfhdc.org](http://www.sfhdc.org)

**Name:** Tenderloin Housing Clinic  
**Description:** Tenderloin Housing Clinic provides housing for the homeless persons and families.  
**Address:** 472 Turk Street, San Francisco, CA 94102  
**Web:** [www.thclinic.org](http://www.thclinic.org)

**Name:** Independent Living Resource Center  
**Description:** The Independent Living Resource Center SF caters to people with disabilities. They offer housing counseling, advocacy as well as workshops. To attend the workshops, call to register beforehand.  
**Address:** 649 Mission Street #3, San Francisco, CA 94105  
**Phone:** (415) 543-6222  
**Web:** [www.ilrcsf.org](http://www.ilrcsf.org)
(3) Affordable housing

Affordable housing is developed and provided by many local non-profit organizations and corporations. Available units may be offered at below market rate or, in select programs, rent is set at less than 30% of one’s income. Eligibility requirements vary based on property or unit. Contact the organizations below to enquire about current openings and eligibility requirements.

**Affordable housing in SAN FRANCISCO**

**Name:** Bernal Heights Neighborhood Center  
**Address:** 515 Cortland Avenue, San Francisco, CA 94110  
**Phone:** (415) 206-2140  
**Web:** [www.bhnc.org](http://www.bhnc.org)

**Name:** Bridge Housing Corporation  
**Address:** 345 Spear Street, Suite 700, San Francisco, CA 94105  
**Phone:** (415) 989-1111  
**Web:** [www.bridgehousing.com](http://www.bridgehousing.com)

**Name:** Caritas Management Corporation  
**Address:** 1358 Valencia Street, San Francisco, CA 94110  
**Phone:** (415) 647-7191  
**Web:** [missionhousing.org/07_caritas_corp.php](http://missionhousing.org/07_caritas_corp.php)

**Name:** Chinatown Community Development Center  
**Address:** 1525 Grant Avenue, San Francisco, CA 94133  
**Phone:** (415) 984-1450  
**Web:** [chinatowncdc.org/](http://chinatowncdc.org/)

**Name:** Community Housing Partnership  
**Address:** 20 Jones Street, Suite 200, San Francisco, CA 94102  
**Phone:** (415) 852-5300  
**Web:** [www.chp-sf.org](http://www.chp-sf.org)

**Name:** Mercy Housing California  
**Address:** 1360 Mission Street, Suite 300, San Francisco, CA 94103  
**Phone:** (415) 355-7100  
**Web:** [www.mercyhousing.org](http://www.mercyhousing.org)

**Name:** Mission Housing Development Corporation  
**Address:** 474 Valencia Street, Suite 280, San Francisco, CA 94103  
**Phone:** (415) 864-6432  
**Web:** [www.missionhousing.org](http://www.missionhousing.org)
Name: Tenderloin Neighborhood Development Corporation  
Address: 201 Eddy Street, San Francisco, CA 94102  
Phone: (415) 776-2151  
Web: www.tndc.org

Name: TODCO  
Address: 241 6th Street, San Francisco, CA 94103  
Phone: (415) 957-0227  
Web: todco.org

Affordable housing in the EAST BAY

Name: Abode Services/Allied Housing  
Address: 40849 Fremont Boulevard, Fremont, CA 94538  
Phone: (510) 657-7409  
Web: www.abodeservices.org

Name: Affordable Housing Associates (AHA)  
Address: 1250 Addison Street, Suite G, Berkeley, CA 94702  
Phone: (510) 649-8500, HIV/AIDS: (510) 542-4064  
Web: ahainc.org

Name: Alameda Development Corporation  
Address: 851 West Midway Avenue, Alameda, CA 94501  
Phone: (510) 523-4460

Name: Christian Church Homes of Northern California  
Address: 303 Hegenberger Road, Suite 201, Oakland, CA 94621  
Phone: (510) 632-6712  
Web: cchnc.org

Name: Community Housing Development Corporation of North Richmond (CHDC)  
Address: 1535-A Third Street, Richmond, CA 94801  
Phone: (510) 412-9290  
Web: chdcnr.com

Name: EAH Housing  
Address: 2169 E. Francisco Boulevard, Ste. B, San Rafael, CA 94901  
Phone: (415) 258-1800  
Web: eahhousing.org

Name: East Bay Asian Local Development - Corporation (EBALDC)  
Address: 310 8th Street, Suite 200, Oakland, CA 94607  
Phone: (510) 287-5353  
Web: ebaldc.org
Name: Eden Housing  
Address: 22645 Grand Street, Hayward, CA 94541  
Phone: (510) 582-1460  
Web: edenhousing.org

Name: Housing Consortium of the East Bay  
Address: 1440 Broadway, Suite 700 Oakland, CA 94612  
Phone: (510) 832-1315  
Web: www.hceb.org  
Facebook: www.facebook.com/HousingConsortiumoftheEastBay

Name: Northern California Land Trust  
Address: 3120 Shattuck Avenue, Berkeley, CA 94705  
Phone: (510) 548-7878  
Web: nclt.org

Name: Resources for Community Development (RCD)  
Address: 2220 Oxford Street, Berkeley, CA 94704  
Phone: (510) 841-4410  
Web: rcdev.org

Name: San Antonio Community Developers Corporation  
Address: 2228 East 15th Street Oakland, CA 94606  
Phone: (510) 536-1715  
Web: sacdc.org

Name: Satellite Housing, Inc.  
Address: 1521 University Avenue, Berkeley, CA 94703  
Phone: (510) 647-0700  
Web: satellitehousing.org

Name: The Unity Council  
Address: 1900 Fruitvale Avenue, Suite 2A, Oakland, CA 94601  
Phone: (510) 535-6900  
Web: unitycouncil.org

Affordable housing in OTHER AREAS

Name: Mid-Peninsula Housing Coalition  
Address: 303 Vintage Park Drive, Suite 250, Foster City, CA 94404  
Phone: (650) 356-2900  
Web: midpen-housing.org
Medical Assistance

Getting affordable medical care can be a challenge in the United States, especially for non-native English speakers. As such, refugees should apply for Medi-Cal as soon as possible in order to start receiving medical benefits and services. The Bay Area has a number of organizations that provide free or affordable access to essential services and treatments.

Please note that the new Affordable Care Act (“ObamaCare”) law, which takes effect on January 1, 2014, requires that everyone have health insurance, and offers subsidies for low-income people. For more information, go to www.coveredca.com

Name: Healthy San Francisco
Description: Healthy San Francisco is a health access program available to uninsured residents of San Francisco with an income at or below 500% of the federal poverty line. The program provides discounted or free access to preventative, specialty, mental health, hospital and emergency care services, as well as prescription medication. Services are provided through a network of hospitals and clinics throughout San Francisco.
Address: 201 Third Street, 7th Floor, San Francisco, CA 94103
Phone: (415) 615-4555
Website: www.healthysanfrancisco.org
Hours of Operation: M-F: 8:30am-5:30pm

Name: San Francisco Department of Public Health (SFDPH) - Tom Waddell Health Center
Description: The Tom Waddell Health Center provides urgent care and other low-fee services to transgender individuals and residents of supportive housing through the SFDPH Primary Care Health Services Program. For more locations, prices, and services, please visit the SFDPH’s website.
Address: 50 Lech Walesa Street, San Francisco, CA 94102.
Phone: (415) 355-7400
Website: http://www.sfdph.org/dph/comupg/oservices/medsvs/hlthctrs/tomwaddellhlthctr.asp
Hours of Operation: M-F: 8am-6pm, S: 8:30am-5pm

Name: San Francisco Department of Public Health (SFDPH) - Maxine Hall Health Center
Description: The Maxine Hall Health Center offers a no appointment necessary, drop-in clinic for primary health care in San Francisco. It operates through the San Francisco Department of Public Health’s Primary Care Health Services Program. For more locations, prices, and services, please visit the SFDPH website.
Address: 1301 Pierce St., San Francisco, CA 94115
Phone: (415) 292-1300
Website: http://www.sfdph.org/dph/comupg/oservices/medSvs/hlthCtrs/MaxineHlthCtr.asp
Hours of Operation: M, W, F: 8am-5p; Tu, Th: 8am-7pm
Name: St. Anthony Free Medical Clinic  
Description: St. Anthony’s Free Medical Clinic provides free primary and specialty care to approximately 3,400 uninsured patients, 90% of whom earn less than $10,000 per year, and 25% of whom are homeless. The clinic also provides several mental health services, including individual and group therapy, psychiatry, and HIV testing.  
Address: 150 Golden Gate Ave, 2nd Floor, San Francisco, CA 94102  
Phone: (415) 241-8320  
Website: [http://www.stanthonysf.org/MedicalClinic](http://www.stanthonysf.org/MedicalClinic)  
Hours of Operation: M,T, Th, F: 8am-5pm, W: 8am-12pm

Name: Glide Health Services  
Description: Glide Health Services is a Federally Qualified Health Center that provides primary care, urgent care, chronic disease management, HIV testing, crisis intervention, individual therapy, and psychiatric treatment. Patients are predominantly homeless or low income, racially diverse, and mostly uninsured.  
Address: 330 Ellis Street, 6th Floor, San Francisco, CA 94102  
Phone: (415) 674-6140  
Hours of Operation: M–F: 8:30am-5pm

Name: South of Market Health Center  
Description: South of Market Health Center provides comprehensive care to underserved members of the San Francisco community. These services include medical attention, disease prevention, dental care, and podiatry. They offer expanded services on-site for HIV/AIDS, and gastrointestinal disorders.  
Address: 229 7th Street, San Francisco, CA 94103  
Phone: (415) 503-6000  
Website: [www.smhcsf.org](http://www.smhcsf.org)  
Hours of Operation: M–Th: 8am-5pm, F-Sat: 8am-3:30pm

Name: Quan Yin Healing Arts Center  
Description: The Center offers many alternative modalities for optimal health, mostly emphasizing traditional Chinese medicine. Some services include acupuncture, support groups, herbal and nutritional support, and educational programs. They offer discounted programs for uninsured clients, individuals with HIV or HEP, and people battling addiction.  
Address: 965 Mission Street, Suite 405, San Francisco, CA 94103  
Phone: (415) 861-4964  
Website: [www.quanyinhealingarts.com](http://www.quanyinhealingarts.com)  
Hours of Operation: W: 10am-3pm, F: 2pm-8pm, Sat: 9:30am-4:30pm
Name: Haight Ashbury Free Clinics
Description: Haight Ashbury Free Clinics provide services regardless of a patient’s ability to pay. These include primary health care, preventive care, and integrated behavioral treatment.
Address: 1735 Mission St., San Francisco, California 94103
Phone: (415) 762-3700
Website: www.hafc-wh.org
Hours of Operation: M-F: 8:30am-5pm

Name: Berkeley Free Clinic
Description: The Berkeley Free Clinic offers free medical services including general medical assistance, dental, STD testing, and peer counseling. Available services differ depending on the day, with Saturdays being reserved for Women’s and Transgender services.
Address: 2339 Durant Avenue, Berkeley, CA 94704
Phone: (510) 548-2570
Website: www.berkeleyfreeclinic.org
Hours of Operation: M-F: 3pm-9pm, Sat: 11:30am-9pm, Sun 4pm-7pm

Name: Lyon Martin Health Services
Description: Lyon-Martin Health Services provides personalized healthcare and support services to women and transgender people who lack access to quality care because of their sexual or gender identity, regardless of their ability to pay. The services they offer include primary care, OBGYN and hormone therapy services, HIV/STD testing and treatment and mental health counseling.
Address: 1748 Market Street, Suite 201, San Francisco
Phone: (415) 565-7667
Website: www.lyon-martin.org
Hours of Operation: M, W: 11am-7pm, Tu, F: 9am - 5pm, Th: 1pm-5pm

Name: St. James Infirmary
Description: St. James Infirmary provides healthcare for sex workers. Their services include primary care, HIV/STD-related services, peer counseling, needle exchange and harm reduction.
Address: 1372 Mission St., San Francisco, CA 94103
Phone: (415) 554-8494
Web: stjamesinfirmary.org

Many refugees arrive in the United States needing mental health services and/or psychological treatment. Many suffer from Post-Traumatic Stress Disorder (PTSD), depression, anxiety, or other serious psychological problems requiring professional attention. For LGBTI refugees, therapists with training and experience in LGBTI-specific issues may be able to offer more assistance.
Name: The LGBT Psychotherapists Association of the Greater San Francisco Bay Area (Gaylesta)
Description: Gaylesta is a non-profit organization that includes over 200 mental health professionals, collectively offering a large range of services and expertise.
Address: 584 Castro Street, #230, San Francisco, CA 94114
Phone: (415) 729-3996
Website: [www.gaylesta.org](http://www.gaylesta.org)

Name: Gay and Lesbian Medical Association (GLMA)
Description: GLMA is an association of health professionals dedicated to advancing LGBT Equality. They educate providers and advocate for the rights of LGBT patients. Their online provider directory lists LGBT friendly providers or specialists.
Address: 1326 18th Street NW, Suite 22, Washington, DC 20039
Phone: (202) 600-8037
Website: [www.glma.org](http://www.glma.org)

Name: Best of the Gay Bay
Description: Best of the Gay Bay is Our Family Coalition’s interactive online directory for LGBT-friendly services and medical providers.
Address: 1385 Mission Street, Suite 340, San Francisco, CA 94103
Phone: (415) 981-1960
Website: [www.ourfamily.org/BestoftheGayBay](http://www.ourfamily.org/BestoftheGayBay)

Name: Queer LifeSpace
Description: Queer LifeSpace is a nonprofit counseling agency that seeks to bring sustainable mental health and substance abuse services to the LGBTQQI community. They provide long-term, low fee mental health and substance abuse therapy for the queer community.
Address: 470 Castro Street, Suite 202, San Francisco, CA 94114
Phone: (415) 358-2000
Website: [www.queerlifespace.com](http://www.queerlifespace.com)

Name: Access Institute
Description: Access Institute offers psychotherapy services, family, adolescent and child therapy, and adult psychotherapy on an income-based sliding scale (per session fees start at $30).
Address: 110 Gough Street, 3rd Floor, San Francisco, CA 94102
Phone: (415) 861-5449
Web: [accessinst.org](http://accessinst.org)
Hours of Operation: M-F: 8am-7pm
Name: Dimensions Clinic  
Description: The mission of Dimensions Clinic is to increase the physical and mental health and wellness of LGBTQIQ young people in a culturally competent environment. Services cater to gender identity, HIV/AIDS, substance abuse, relationships, and coming out.  
Address: 3850 17th Street, San Francisco, CA 94114  
Phone: (415) 934-7757  
Website: www.dimensionsclinic.org

Name: Pacific Center  
Description: The Pacific Center is an LGBTQ community center that serves Alameda County and the greater East Bay. Pacific Center’s mission is to foster and enhance the well-being and self respect of LGBTQ youth, seniors, and adults through the delivery of LGBTQ competent mental health and wellness services, and to increase access to LGBTQ competent mental health services through the cultivation of a strong community of LGBTQ-proficient mental health care professionals.  
Address: 2712 Telegraph Avenue, Berkeley, CA 94705  
Phone: (510) 548-8283  
Web: www.pacificcenter.org  
Hours of Operation: M-F: 10am-8pm

Name: TRANS: THRIVE  
Description: TRANS: THRIVE is a drop-in center by and for the trans community. Their mission is to foster a healthy trans community, empowered by the leadership of its peers. TRANS: THRIVE is a HIV prevention program of Asian & Pacific Islander Wellness Center.  
Address: 730 Polk Street, 4th Floor, San Francisco, CA 94109  
Phone: (415) 292-3400  
Web: www.transthrive.org  
Hours of Operation: Regular Drop-In days and hours: Tu, Th, F, S: 2:00pm- 5:00pm; Trans Youth and Gender Variance Specific Drop-in day and hours: Th: 5:00pm- 8:00pm

Name: Golden Gate Counseling  
Description: Golden Gate Counseling offers therapy, counseling, psychotherapy, couples counseling, and family therapy, especially to those individuals who come from oppressed and/or marginalized communities.  
Phone: (415) 834-1755  
Address: 870 Market Street, Suite 465, San Francisco, CA 94102  
Website: www.goldengatecounseling.com  
Hours of Operation: Sun-Sat: 9am-5pm

Name: Survivors International  
Services: Survivors International provides services for survivors of torture, gender-based violence and war trauma who have fled their home countries to seek refuge in San Francisco.  
Address: 2727 Mariposa Street, Suite 100, San Francisco, California 94110  
Phone: (415) 437-3000  
Web: www.survivorsintl.org
HIV/AIDS Resources

For those requiring medical assistance, social support, or other HIV/AIDS services, there are a wide variety of organizations available in the Bay Area. Regular contact with a doctor ensures that health issues can be monitored. If medication is required, refugees should enroll in the AIDS Drug Assistance Program (ADAP), which provides free access to HIV/AIDS medications. Social workers or physicians at a number of local organizations can assist refugees in applying for this benefit. Additionally, community support groups are a wonderful way to seek out both psychological support and to integrate into a friendly community.

Name: San Francisco AIDS Foundation (SFAF)
Description: SFAF provides benefits, counseling and assessment, including ADAP, General Assistance, physician referrals, Food Stamps, and Medi-Cal/Medicare. SFAF also offers HIV and other STD testing and regularly hosts a number of community support groups.
Address: 1035 Market Street, Suite 400, San Francisco, CA 94103
Phone: (415) 487-3000
Web: [www.sfaf.org](http://www.sfaf.org)
Hours of Operation: M-F: 9am - 5pm

Name: East Bay AIDS Center
Description: East Bay AIDS Center offers a comprehensive program of primary HIV/AIDS care and access to clinical trials, as well as consultation and support throughout the continuum of HIV/AIDS disease.
Address: 3100 Summit Street, 2nd Floor, Oakland, CA 94609
Phone: (510) 869-8400
Web: [www.eastbayaids.org](http://www.eastbayaids.org)
Hours of Operation: M-F: 9am - 5pm

Name: Westside Community Services
Description: Westside’s AIDS Case Management Services provides a system of assessment, planning, service procurement, delivery, coordination, and disease monitoring to people with disabling HIV/AIDS. Substance abuse programs, community support groups and benefits counseling are also available.
Address: 245 11th Street, San Francisco, CA 94103
Phone: (415) 355-0311
Web: [www.westside-health.org](http://www.westside-health.org)
Hours of Operation: M-F: 8am-5pm, Sat: 9am-4pm
Name: Clínica Esperanza at the Mission Neighborhood Health Center
Description: Offers medical services, case management, health education and counseling to the Spanish-speaking community. Additionally, their Hermanos de Luna y Sol program is a risk-reduction intervention program offering group support and psychological services to immigrant gay and bisexual men.
Address: 240 Shotwell Street, San Francisco, CA 94110
Phone: (415) 552-3870 x293
Web: www.mnhc.org/ClinicaServices.shtml
Hours of Operation: M: 9am-6pm; T, W, Th: 12:30pm-8:30pm; F: 9am-6pm

Name: UCSF Alliance Health Project (AHP)
Description: AHP is a great source of LGBTQ and HIV-related emotional and psychological help, including support groups such as Queer Women's Disability Group, Trans Support, and Seeking Safety (for trauma survivors). AHP also provides free and confidential HIV testing services and SNAP Talk!, a weekly support group for Gay and Bi Men who are new to the city.
Address: 1930 Market Street, San Francisco, CA 94102
Phone: (415) 476-3902
Web: www.ucsf-ahp.org
Hours of Operation: M-F: 9-9; Sat: 9-7
Transportation

The Bay Area has a large network of buses, trolleys, and trains, including Bay Area Rapid Transit (BART), San Francisco’s Muni, and the East Bay’s AC Transit. This system can be confusing for someone who is not familiar with using public transportation systems or reading maps and schedules. At first, refugees should travel with someone who knows the system and can help them plan a route, buy tickets, and transfer. If public transit is used frequently, a monthly transit pass offers a slight discount. Although BART does not offer monthly passes, it does offer discounted tickets for senior citizens and individuals receiving Medi-Cal.

**Name:** San Francisco Human Services Agency’s Muni Lifeline  
**Description:** Lifeline Fast Passes provides unlimited rides on MUNI buses, trolleys, and trains for a period of one month for eligible San Francisco residents who have an income at or below 200% of the federal poverty level. They can be purchased for personal use for $31 per month. Please refer to the HSA’s website for more information about eligibility and documentation requirements.

**Addresses:**  
3120 Mission Street, San Francisco, CA 94220, *First and last two business days of the month*  
11 South Van Ness Avenue, San Francisco, CA 94103, *Last five business days of the month and first 15 days of the month*  
Portsmouth Square, 733 Kearny Street, San Francisco, CA 94108, *Last three business days of the month*  
Park Presidio Boulevard and Geary Boulevard, San Francisco, CA 94118, *Begins the last five business days of the previous month through the 15th of the current month of the pass (12 p.m. to 6 p.m.) 7 days a week.*  
170 Otis Street, San Francisco, CA 94103, *First and last three business days of the month*  
**Phone:** (415) 557-5000  
**Website:** [www.munilifeline.org/index.cfm](http://www.munilifeline.org/index.cfm)

**Name:** Clipper Card  
**Description:** The Clipper Card is a convenient and easy way to take care of fees for almost all modes of transportation in the San Francisco Bay Area. It can be used on Muni, BART, AC Transit, VTA, SamTrams, Caltrain, and Golden Gate Transit and Ferry. There is a $3 charge to get an adult clipper card. Though there are no discounts based on income or financial need, there may be discounts available based on age or disability.

**Address:** 298 Market Street, San Francisco, CA  
**Phone:** (877) 878-8883  
**Website:** [www.clippercard.com/](http://www.clippercard.com/)  
**Hours of operation:** M-F: 5:45am-7pm
Mobile (Cell) Phones

It is very important for newly arrived refugees to have access to a mobile/cell phone in order to communicate with their voluntary resettlement agency, members of the Guardian Groups, and others. In the very beginning, refugees may find it easiest to buy a pre-paid phone and plan, which do not require a Social Security Number or a large deposit. In the long term, however, preferences for various plans may change or it may be cheaper to commit to a longer plan. There are a large number of plans to choose from, some of which are included below.

Refugees who qualify may want to try the U.S. government Lifeline discount phone program. It provides a discounted monthly service on one wireless or fixed phone per household. Discounts average $9.25 per month; however, this may vary depending on location. For more information, please visit: http://www.fcc.gov/guides/lifeline-and-link-affordable-telephone-service-income-eligible-consumers

<table>
<thead>
<tr>
<th>Pros</th>
<th>Contract Plans</th>
<th>Pre-Paid or No-Contract Plans</th>
</tr>
</thead>
<tbody>
<tr>
<td>-</td>
<td>Discounted or free phones</td>
<td>- No commitment required</td>
</tr>
<tr>
<td>-</td>
<td>Lower rates</td>
<td>- No deposits or credit checks</td>
</tr>
<tr>
<td>Cons</td>
<td>Long-term commitment (usually 2 years)</td>
<td>- May have to buy a phone</td>
</tr>
<tr>
<td>-</td>
<td>Security deposits (around $500) or credit check through SSN</td>
<td>- Minutes may expire</td>
</tr>
</tbody>
</table>

Sample Affordable Cell Phone Plans (Prices current as of July 2013):

<table>
<thead>
<tr>
<th>Cell Phone Plan</th>
<th>Price per Month</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>AT&amp;T GoPhone Plan</td>
<td>$25</td>
<td>250 minutes of nationwide calling and unlimited texting. No contract or deposit required.</td>
</tr>
<tr>
<td>AT&amp;T Individual Cell Phone Plan</td>
<td>$40</td>
<td>Unlimited calling to AT&amp;T customers in the US, 450 minutes of nationwide calling with rollover, and unlimited nights and weekends.</td>
</tr>
<tr>
<td>Metro PCS</td>
<td>$40</td>
<td>Unlimited local and long-distance calling, unlimited text messaging, and unlimited web. Unlimited international texting for an additional $5 per month.</td>
</tr>
<tr>
<td>T-Mobile Classic 500 Minute - Talk</td>
<td>$40</td>
<td>Unlimited calling to T-Mobile customers in the US, 500 minutes of nationwide calling, and unlimited nights and weekends. Add unlimited texting for an additional $10 per month.</td>
</tr>
<tr>
<td>Verizon Wireless Single-Line Plan</td>
<td>$40</td>
<td>Unlimited calling to Verizon customers in the US, 450 minutes of nationwide calling, and unlimited nights and weekends. Add 1000 text messages for $10 per month.</td>
</tr>
<tr>
<td>Virgin Mobile Pay Lo Talk</td>
<td>$20</td>
<td>400 minutes of nationwide calling, 15 cents per text message, and $1.50 per MB of web access.</td>
</tr>
<tr>
<td>Virgin Mobile Pay Lo Talk &amp; Text</td>
<td>$30</td>
<td>1500 minutes of nationwide calling, 1500 text messages, and 30 MB of web access.</td>
</tr>
</tbody>
</table>
(1) Credit Unions

Credit unions are often the best choice for refugees who want to open a bank account. Credit unions are banks which do not charge monthly fees, do not require direct deposit or a minimum balance, and do not charge high overdraft (penalty) fees. Credit unions sometimes help people who do not have credit or banking history in the U.S. by giving personal finance advice, loans, or secured or low-limit credit cards which can help build a positive credit history. Perhaps most valuable is the level of personal attention and assistance that the unions offer new clients. While there are few branches and ATM locations in the city, members can make surcharge-free (fee-free or free) deposits and withdrawals from any co-op network-affiliated ATM. Some credit unions will even refund surcharge fees from unaffiliated ATMs.

Name: San Francisco Federal Credit Union  
Description: Anyone who works, resides, or worships in San Francisco is eligible for membership. Their Simple Advantage checking account has no monthly fees, includes unlimited Debit Card/affiliated ATM usage, and does not require a minimum balance or opening deposit. Surcharge-free ATMs are available at any Walgreens or affiliated Credit Union Network terminal. There is no membership fee.  
Address: 770 Golden Gate Avenue, San Francisco, CA 94102  
Phone: (415) 775-5377  
Web: www.sanfranciscofcu.com  
Hours of Operation: M-W,F: 8:30-5:30, Th: 10-5:30, Sat: 9-3

Name: SF Fire Credit Union  
Description: Anyone who works, lives or worships in San Francisco, Marin or San Mateo counties is eligible for membership. They offer a personal checking account with no monthly fees, free overdraft protection, and unlimited debit card transactions. Additionally, they refund all ATM surcharges incurred from other banks. There is a one-time membership fee of $5.  
Address: 3201 California Street, San Francisco, CA 94118  
Phone: (888) 499-3473  
Web: www.sffirecu.org  
Hours of Operation: M-F: 8:30-5, Sat: 8:30-3

Name: Patelco Credit Union  
Description: Patelco offers a free checking account with unlimited Debit Card usage, no monthly fee and no minimum balance requirement to anyone living in San Francisco, Alameda or Contra Costa Counties. Free deposits and withdrawals can be made at any ATM in the CO-OP network, at any 7-11 or Costco, or at Bank of the West. No membership fee.  
Address: 360 22nd Street, Oakland, CA 94612  
Phone: (800) 358-8228  
Web: www.patelco.org  
Hours of Operation: M-Th: 9-5, F: 9-5:30
(2) Traditional Banks

Traditional banks usually charge higher fees and require direct deposit (through a paycheck or Social Security) in order to maintain a free account. They also lack the personalized financial assistance offered by credit unions that can be helpful to people opening their first accounts. The advantage of big banks is that they have many branches and ATM locations.

*(Prices current as of July 2013)*

<table>
<thead>
<tr>
<th>Bank</th>
<th>Account Type</th>
<th>Requirements</th>
<th>Opening Deposit</th>
<th>Monthly Fee</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank of America</td>
<td>eBanking</td>
<td>One form of identification, Social Security Number, and current email address</td>
<td>$25</td>
<td>$8.95, waived when deposits and withdrawals are made via ATM, and client receives online statements only</td>
<td>Largest number of branch and ATM locations within San Francisco</td>
</tr>
<tr>
<td></td>
<td>MyAccess Checking</td>
<td>One form of identification, Social Security Number, and current email address</td>
<td>$25</td>
<td>$12, waived with direct deposit of $250 or more each month or by maintaining a balance of $1500</td>
<td>Largest number of branch and ATM locations within San Francisco</td>
</tr>
<tr>
<td>Chase</td>
<td>Total Checking</td>
<td>One form of identification and Social Security Number</td>
<td>$25</td>
<td>$10, waived with direct deposit of $500 or more each month or by maintaining a balance of $1500</td>
<td>Several branch and ATM locations throughout San Francisco</td>
</tr>
<tr>
<td>Citibank</td>
<td>Basic Checking</td>
<td>Two forms of identification and Social Security number</td>
<td>$0</td>
<td>$10, waived with one monthly direct deposit and bill payment or by maintaining a balance of $1500</td>
<td>Few branch locations in San Francisco; ATM’s located in all 7-11 stores</td>
</tr>
<tr>
<td>Wells Fargo</td>
<td>Value Checking</td>
<td>One form of identification and Social Security Number</td>
<td>$100</td>
<td>$5, waived with direct deposit of $500 or more each month or by maintaining a balance of $1500</td>
<td>Several branch and ATM locations throughout San Francisco</td>
</tr>
</tbody>
</table>
**English as a Foreign Language Classes**

English is the most important skill an immigrant can have. The San Francisco Human Services Agency provides referrals and contact information for schools that offer free classes in EFL/ESL (English as a Foreign Language / English as a Second Language).

**Name:** City College of San Francisco  
**Description:** The ESL department is the largest department at City College with over 700 courses. City College offers ESL classes in both credit and noncredit. Noncredit classes are free of charge, and credit classes cost $46 per unit.  
**Addresses:**  
Chinatown/North Beach Campus: 808 Kearny Street, San Francisco, CA 94108  
Civic Center Campus: 750 Eddy Street, San Francisco, CA 94109  
Downtown Campus: 88 4th Street, San Francisco, CA 94103  
John Adams Campus: 1860 Hayes Street, San Francisco, CA 94117  
Hayes Street Ocean Campus: 50 Phelan Avenue, San Francisco, CA 94112 (mostly credit ESL)  
Mission Campus: 1125 Valencia Street, San Francisco, CA 94110  
Southeast Campus: 1800 Oakdale Avenue, San Francisco, CA 94124  
**Phone:** Ocean Campus (415) 239-3002  
**Website:** [http://www.ccsf.edu/NEW/en/future-students.html](http://www.ccsf.edu/NEW/en/future-students.html), select “Future Credit Students” or “Future Noncredit Students” and then look for testing schedules on the right side of the page.  
**Hours of Operation:** M-Sun: 7am-10pm (Depends on the location)

**Name:** Intercultural Institute of California (IIC)  
**Description:** IIC offers low-cost ESL courses with high-quality instructors. IIC offers ESL classes for 7 levels, college and university test preparation courses, TOEIC, iBT TOEFL and Business English. In addition, IIC provides monthly programs to familiarize the students with San Francisco.  
**Address:** 1610 Bush Street, San Francisco, CA 94109  
**Phone:** (415) 359-9099  
**Website:** [www.iicesl.org](http://www.iicesl.org)  
**Hours of Operation:** M-Th: 9am-5pm, F: 9:30am-5pm

**Name:** Berkeley Adult School (BAS)  
**Description:** The BAS courses provide English language learners the opportunity to improve speaking, listening, reading, writing, vocabulary and grammar. They offer low-cost courses with only a $35 registration fee. Students can begin courses at any time.  
**Address:** 1701 San Pablo Avenue, Berkeley, CA 94702  
**Phone:** (510) 644-6130  
**Website:** [bas.berkeley.net/esl.html](http://bas.berkeley.net/esl.html)  
**Hours of Operation:** M-Th: 8am-3:45pm, 6pm-8pm, F: 8am-2pm
Name: Refugee Transitions  
**Description:** Refugee Transitions offers home-based ESL tutoring and site-based ESL classes at locations in San Francisco, Oakland, and San Jose. Volunteers currently teach in San Francisco, Alameda, and Santa Clara for no cost.  
**Address:** 870 Market Street, Suite 718, San Francisco, CA 94102  
**Phone:** (415) 989-2151  
**Website:** [www.reftrans.org](http://www.reftrans.org)  
**Hours of Operation:** M-F: 9:30am-5:30pm

Name: Alameda Adult School  
**Description:** Alameda Adult School offers many levels of English classes at a low-cost. Be sure to contact school to know at which location the ESL classes will take place.  
**Address:** 2250 Central Avenue, Alameda, CA 94501  
**Phone:** (510) 522-3858  
**Website:** [www.alameda-adult-school.org](http://www.alameda-adult-school.org)  
**Hours of Operation:** M-Th: 8:30am-12:30pm, 5:30pm-8:30pm

Name: Laney College  
**Description:** Laney Community College in Oakland requires enrollment in the school and offers a variety of levels and courses at low cost. Laney College provides a variety of classes focused on different environments such as work, school, family, and fun. They also have career programs that include ESL classes.  
**Address:** 900 Fallon Street, Oakland, CA 94607  
**Phone:** (510) 464-3121  
**Website:** [www.laney.edu/wp/esl](http://www.laney.edu/wp/esl)  
**Hours of Operation:** M, W, Th: 9am-4:30pm, Tu: 9am-6pm, F: 9am-4pm
Job Skills Training

The San Francisco Human Services Agency and the refugee’s voluntary agency will provide referrals for job skills training and education programs, which can help people gain skills that may improve the likelihood of finding a job. Often, participation in employment orientation programs is required in order to receive government benefits. Employment orientation programs can teach specialized skills, provide counseling and training, deliver technological orientation, and help with the job search process.

Name: Jewish Vocational Service (JVS)
Description: JVS is a not-for-profit, non-sectarian organization whose mission is to transform lives by helping people build skills and find jobs. You do not need to be Jewish to use this service. To help job seekers achieve this goal, JVS provides a diversity of programs and services free of charge. They offer the resources needed to get back to work, including job search workshops, labs, strategy groups, one-on-one employment counseling, training programs and a state-of-the-art computer lab.
Address: 225 Bush Street, Suite 400, San Francisco, CA 94104 (Use the West Lobby entrance)
Phone: (415) 391-3600
Website: www.jvs.org
Hours of Operation: M-F: 9am-5:00pm

Name: Upwardly Global
Description: Upwardly Global helps work-authorized, skilled immigrants rebuild their professional careers in the U.S. It provides professional job-search training, access to employers with global talent needs, and trainings to equip immigrants with skills and tools needed to build a career in the U.S. For immigrants with limited English or other basic skills, Upwardly Global refers potential job seekers to community partners for additional English, computer and other training programs. Although there is an application process, Upwardly Global is free of cost.
Address: 582 Market Street, Suite 1207, San Francisco, CA 94104
Phone: (415) 834-9901
Website: www.upwardlyglobal.org
Hours of Operation: M-F: 9am-5:30pm

Name: Learn iT!
Description: Learn iT! provides hands-on, instructor led training in Microsoft Office, design, web design, desktop applications, IT and technical development, and project management, business, and leadership workshops. Options include a $12 per month package that allows for certain instructional videos available anytime on line, or “unlimited memberships” start at $600.
Address: 33 New Montgomery Street, Suite 300, San Francisco, CA 94105
Phone: (415) 693-0250
Website: www.learnit.com
Hours of Operation: M-F: 8am-5pm
Legal Assistance

Refugees often need significant legal assistance. Even people who have received asylum or refugee status may need additional legal support. For example, refugees may want an attorney to help them deal with workplace or housing discrimination problems.

Name: East Bay Sanctuary Covenant  
Description: The East Bay Sanctuary works with individuals who are escaping war, persecution, and intolerance and are currently living in the Bay Area. They offer a variety of immigration services, including the asylum application process, applications for travel documents, renewal of work permits, adjusting citizenship status, and immigrating family members. Prices range from free to very low cost.  
Address: 2362 Bancroft Way, Berkeley, CA 94704  
Phone: (510) 540-5296  
Website: eastbaysanctuary.org  
Hours of Operation: M-W, F: 10am-4pm

Name: Lawyers’ Committee for Civil Rights of the San Francisco Bay Area (LCCR)  
Description: LCCR protects and promotes the rights of immigrants, refugees, and communities of color, with particular focus on low-income and African American groups. Their specific focuses include litigations regarding race, poverty, and immigration.  
Address: 131 Stuart Street, Suite 400, San Francisco, CA 94105  
Phone: (415) 543-9444  
Website: www.lccr.com  
Hours of Operation: M-F: 9am-5:30pm

Name: Immigration Equality  
Description: Immigration Equality provides a pro bono asylum project, and has an extensive network of LGBT and HIV-friendly private immigration attorneys and other immigration assistance. They also provide trainings on technical law as it affects LGBT immigrants and their loved ones.  
Address: 40 Exchange Place, Suite 1705, New York, NY 10005  
Phone: (212) 714-2904  
Website: www.immigrationequality.org/contact-us  
Hours of Operation: M-F: 9am-5pm
Name: International Institute of the Bay Area
Description: The International Institute is a nonprofit offering low cost legal services and support to immigrants and refugees. Current programs include legal services for immigration and naturalization, English and civics classes, community outreach, and health education and interpretation.
Address: 657 Mission St., Suite 301, San Francisco CA, 94105
Phone: (415) 538-8111
Website: www.iibayarea.org
Hours of Operation: M, Th: 1pm-5pm

Name: National Center for Lesbian Rights (NCLR)
Description: NCLR is a non-profit, public interest law firm which litigates precedent-setting cases at the trial and appellate court levels, advocates for equitable policies affecting the LGBT community, provides free legal assistance to LGBT people and their legal advocates, and conducts community education on LGBT legal issues.
Address: 870 Market Street, Suite 370, San Francisco, CA 94102
Phone: (415) 392-6257
Website: www.nclrrights.org/
Hours of Operation: M-F: 9am-6pm

Name: Transgender Law Center (TLC)
Description: TLC is a civil rights organization advocating for transgender communities. The center works to connect transgender people to competent and affordable legal services, and also to provide guidance regarding employment, healthcare, and obtaining gender-appropriate identification.
Address: 870 Market Street, Room 400, San Francisco, CA 94102
Phone: (415) 865-0176
Website: transgenderlawcenter.org
Hours of Operation: M-F: 9am-5pm

Name: Immigration Law Help
Description: Immigration Law Help is an online directory of nearly 1,000 free or low-cost immigration legal service providers all across the United States. There are filters and search tools that allows users to filter and refine their results by location, type of service, relevant populations, and languages.
Website: www.immigrationlawhelp.org

Name: La Raza Centro Legal
Description: La Raza Centro Legal gives direct legal services in immigration law, workers’ rights, and senior law to low income, Spanish speaking, immigrant communities.
Address: 474 Valencia St., San Francisco, CA 94103
Phone: (415) 575-3500
Website: http://www.lrcl.org
Name: AIDS Legal Referral Panel  
Description: AIDS Legal Referral Panel assists with landlord/tenant cases, immigration law, insurance disputes, and disability cases.  
Address: 1320 Webster St., Oakland, CA 94610  
Phone: (510) 451-5353  
Website: http://www.alrp.org  
Hours of Operation: Only open on Wednesdays

Name: Bar Association of San Francisco  
Description: The Bar Association of San Francisco’s Justice and Diversity Center provides pro bono legal services to low-income and homeless San Francisco residents. Clients include survivors of domestic violence, senior citizens, people facing eviction, the disabled, and residents of underserved neighborhoods.  
Address: 301 Battery St., San Francisco, CA 94111  
Phone: (415) 982-1616  
Website: www.sfbar.org
Additional Help with Resettlement

There are some Bay Area organizations that are devoted exclusively to the resettlement process, and to assisting newly arrived refugees with very specific concerns. Below are some of these organizations and the broad range of services and programs offered.

**Name:** State Refugee Coordinator Thuan Nguyen  
**Address:** 744 P Street, MS 8-9-646 Sacramento, CA 95814  
**Phone:** (916) 654-4356  
**Website:** [www.acf.hhs.gov/programs/orr/partners/state_coordina.htm](http://www.acf.hhs.gov/programs/orr/partners/state_coordina.htm)

**Name:** Carlos B. Zavala  
California Refugee Health Program  
**Address:** P.O. Box 997377, MS 5204 Sacramento, CA 95899  
**Phone:** (916) 552-8264  
**Website:** [http://www.cdph.ca.gov/programs/Pages/RefugeeHealthProgram.aspx](http://www.cdph.ca.gov/programs/Pages/RefugeeHealthProgram.aspx)

**Name:** Refugee Transitions  
**Description:** Refugee Transitions' mission is to assist refugee and immigrant families in becoming self-sufficient in the United States by providing services to help them attain the language, life, job and academic skills they need to succeed in their new communities. Refugee Transitions offers home-based ESL tutoring, small on-site classes, and after-school tutoring. Volunteers currently teach in San Francisco, Alameda, and Santa Clara counties.  
**Address:** 870 Market Street, Suite 718, San Francisco, CA 94102  
**Phone:** (415) 989-2151  
**Website:** [www.reftrans.org](http://www.reftrans.org)  
**Hours of Operation:** M-F: 10am-6pm

**Name:** Omid Advocates for Human Rights  
**Description:** The mission of Omid Advocates for Human Rights is to promote, advance and represent the human, legal and civil rights of Middle Eastern communities in the United States and in the Diaspora. Omid Advocates currently provides pro-bono legal assistance through its two main programs:  
1. Immigration Legal Services Program serving the Persian speaking community within the Bay Area; and  
2. Refugee Legal Assistance Program serving Iranian refugees worldwide.  
**Address:** 2425 Channing Way, Berkeley, CA 94704  
**Phone:** 510-705-8637  
**Website:** [www.omidadvocates.org](http://www.omidadvocates.org)
Name: African Advocacy Network  
Description: African Advocacy Network is a group of immigrants, activists, and allies who serve African and Afro-Caribbean refugees in the Bay Area, focusing on legal assistance, employment counseling, housing assistance, and health education.  
Address: 938 Valencia Street, San Francisco, CA 94110  
Phone: (415) 503-1032  
Website: www.africanadvocacynetwork.org  
Hours of Operation: M-F: 9am-5pm

Name: San Francisco LGBT Community Center  
Description: The San Francisco LGBT Community Center aims to connect the Bay Area’s LGBT community with a variety of resources and opportunities to move toward equality and address individual and systemic discrimination. Programs focus on economic development, health and wellness, community and policy initiatives, and leadership as well as providing information and referrals.  
Address: 1800 Market Street, San Francisco, CA 94102  
Phone: (415) 865-5555  
Website: www.sfcenter.org  
Hours of Operation: M-Th: 12pm-10pm, F: 12pm-6pm, Sat: 9am-6pm

Name: TransGender San Francisco (TGSF)  
Description: TGSF is a non-profit serving the educational, social, and recreational needs of the transgendered community in the Bay Area. They also work to promote education and a positive image of transgendered persons to the general public.  
Phone: (415) 839-9448  
Website: www.tgsf.org  
Hours of Operation: M-Th: 12pm-10pm, F: 12pm-6pm, Sat: 9am-6pm
### Appendix: Federal Benefits for Asylum Seekers, Asylees, and Refugees

**Note:** This document provides only a summary of possible federal benefits at the time of publication. Please consult an immigration attorney for specific advice and for the most up-to-date information.

<table>
<thead>
<tr>
<th></th>
<th>Asylum Seeker</th>
<th>Asylee</th>
<th>Refugee</th>
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<tbody>
<tr>
<td><strong>Family reunification</strong></td>
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<tr>
<td></td>
<td></td>
<td>May petition to bring spouse and children to the US$^1$</td>
<td>May petition to bring spouse and children to the US$^7$</td>
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<td><strong>Employment</strong></td>
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<tr>
<td></td>
<td>Must wait 150 days since filing for asylum to apply for employment authorization$^1$</td>
<td>May work immediately upon granting of asylum; no Employment Authorization Document required$^1$</td>
<td>May work immediately upon admission to US$^7$</td>
</tr>
<tr>
<td></td>
<td>Cannot be granted authorization prior to 180 days after date of filing$^{12}$</td>
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<tr>
<td><strong>Social Security</strong></td>
<td>N/A</td>
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<tr>
<td></td>
<td></td>
<td>May immediately apply for unrestricted Social Security card$^4$</td>
<td>May apply immediately for unrestricted Social Security card$^8$</td>
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<tr>
<td><strong>Permanent residence</strong></td>
<td>N/A</td>
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<tr>
<td></td>
<td></td>
<td>May apply for green card one year after being granted asylum$^1$</td>
<td>Must apply for a green card one year after coming to US$^7$</td>
</tr>
<tr>
<td><strong>Travel outside US</strong></td>
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<td>Must receive advance permission (“Advance Parole”) before leaving the US in order to return; otherwise may be denied readmission to US$^2$</td>
<td>Must obtain Refugee Travel Document (RTD) before leaving US or may be unable to re-enter US$^3$</td>
<td>Must obtain Refugee Travel Document (RTD) before leaving US or may be unable to re-enter US$^7$</td>
</tr>
<tr>
<td><strong>Refugee Reception and Placement</strong></td>
<td>N/A</td>
<td>N/A</td>
<td>All refugees are met at the airport upon arrival in the United States by someone from the sponsoring</td>
</tr>
</tbody>
</table>
resettlement affiliate and/or a family member or friend. They are taken to their apartment, which has basic furnishings, appliances, climate-appropriate clothing and some of the food typical of the refugee’s culture. Shortly after arrival, refugees are helped to start their lives in the United States. This includes applying for a Social Security card, registering children in school, learning how to access shopping facilities, arranging medical appointments and connecting with needed social or language services.

The Department of State’s Reception and Placement program . . . supplies resettlement agencies a one-time sum of $1,875 per refugee to defray a refugee’s costs during the first few months. Most of these funds go toward the refugees’ rent, furniture, food, and clothing, as well as to pay the costs of agency staff salaries, office space and other resettlement-related expenses that are not donated or provided by volunteers.

Though the Department of State’s Reception and Placement program is limited to the first three months after arrival, the Department of Health and Human Services’ Office of Refugee Resettlement works through the states and nongovernmental organizations to provide longer-term cash and medical assistance, as well as language and social services.9
<table>
<thead>
<tr>
<th>Department of Health and Human Services/Office of Refugee Resettlement (DHH/ORR) benefits</th>
<th>Not eligible for ORR-funded assistance and services(^1)</th>
<th>May apply to receive refugee cash and medical assistance for 8 months from date asylum granted(^5)</th>
<th>May apply to receive refugee cash and medical assistance for 8 months from date of arrival(^10)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Welfare (Temporary Aid to Needy Families)</td>
<td>Eligible for five years after date granted asylum(^6)</td>
<td>Eligible for five years after admission to US(^6)</td>
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<tr>
<td>Supplemental Security Income (SSI)</td>
<td>Eligible for seven years after date granted asylum(^6)</td>
<td>Eligible for seven years after admission to US(^6)</td>
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<tr>
<td>Medicaid</td>
<td>Eligible for seven years after date granted asylum(^6)</td>
<td>Eligible for seven years after admission to US(^6)</td>
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Sources:


ORAM — Organization for Refuge, Asylum & Migration is the leading agency advocating for lesbian, gay, bisexual, transgender, and intersex (LGBTI) refugees worldwide. Based in San Francisco in the United States, ORAM is the only international NGO that focuses exclusively on refugees and asylum seekers fleeing sexual orientation and gender identity-based violence.

ORAM works to carry out its worldwide mission on multiple fronts, from direct client assistance and global advocacy to logistical support and training. Among ORAM’s many groundbreaking undertakings are its comprehensive and innovative trainings and its work in the assisted resettlement of LGBTI refugees. Through these strategic activities, ORAM is expanding the international humanitarian agenda to include LGBTI persons and to secure LGBTI refugees’ safety.

Concurrently, ORAM advocates within a broad range of communities to include these refugees within their scope of protection.

Informed by its intensive legal fieldwork, ORAM conducts international and domestic advocacy to protect LGBTI individuals fleeing persecution worldwide through collaboration with a wide array of NGO partners. ORAM continuously provides educators, community leaders, and decision-makers with much-needed information about LGBTI refugees.

ORAM’s publications meld legal expertise with research-based insights in the social sciences and thorough knowledge of current events. These are informed by ORAM’s comprehensive community-based understanding of LGBTI issues. Together these three pillars yield an unsurpassed capacity to bring about real change.

As a steward and educator on LGBTI refugee issues, ORAM develops and provides targeted, culturally-competent trainings for refugee protection professionals, adjudicators, and other stakeholders worldwide.

Learn more at www.oraminternational.org