

PEOPLE FOR HOUSING OC

Finding Affordable Housing in Orange County

Why it's so hard, and an easier place to start

Elizabeth Hansburg, Cofounder & Director, People for Housing OC

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Sound familiar?



Your rent goes up again. Your Social Security check doesn't.

You've heard there's affordable housing out there. But where do you even start?

PART 1

Why is it so hard to find affordable housing?

There is no single list

5,000+

affordable homes in
Orange County are
missing from the
county's official list

Affordable homes are spread across hundreds of affordable housing communities, each with its own owner or property manager.

Some are tucked inside regular market-rate apartment complexes, often with no sign or website that says so.

There is a crisis-level shortage of affordable housing for qualifying residents

Source: People for Housing OC review of city and county affordable housing lists, 2026

Every community has its own process



One at a time

You apply to each community separately, with its own forms and rules.



Open or closed?

Some waitlists are open and some are closed. It's hard to know which.



Years of waiting

Waits can last years, and it's easy to lose track of where you applied.

Most applications ask for proof of who you are

- ① Photo ID for every adult
- ① Social Security cards for everyone in the household
- ① Birth certificate or other proof of age (required for senior communities)
- ① Rental history and landlord references
- ① Permission for a credit and background check

Plus proof of what you earn and own

- ① Proof of income, like a Social Security letter, pension statements, or pay stubs
- ① Bank statements, often for several months
- ① Statements for other assets, like retirement accounts or savings
- ① Most recent tax return
- ① Disability verification, if applying for an accessible home

Many communities ask again at move-in and every year after.

Who qualifies? It depends on AMI.

AMI means Area Median Income: your household income compared to everyone else's in the county.

Each affordable housing community sets its own limit(s), like 30%, 50%, or 80% of AMI. The limits change every year.



**Almost no one
knows their
own AMI level.**

What AMI limits look like in dollars

Income limit	1 person	2 people
Extremely low (30% AMI)	\$39,100	\$44,700
Very low (50% AMI)	\$65,150	\$74,450
Low (80% AMI)	\$104,200	\$119,100
Median (100% AMI)	\$97,000	\$110,900

At or below a limit? You may qualify.

Source: California HCD, 2026 State Income Limits for Orange County (revised June 23, 2026)

Every community has different rules



Different limits

One unit / community may cap income at 50% of AMI, another at 80%.



Different ages

Some are for seniors 55+, some for 62+, and some for all ages.



Across the street

You might qualify for one community and not the one across the street.

It's especially hard for seniors

Fixed incomes

Social Security and pensions don't keep up with rent.

Online only

Many applications are online only.

Time and energy

Gathering papers and following up takes a lot.

Scams

Rental scams target people searching for housing.

Be careful with anyone who asks for money to add you or move you up a waitlist or help you apply.

IT'S NOT JUST HARD FOR YOU

**Meanwhile, some affordable
homes can sit empty.**

Property managers often can't find qualified renters
fast enough.

PART 2

What would make this easier?

A better way would offer

- 1 One place to start, by phone or online
- 2 Fill out your information once
- 3 Get matched to communities you qualify for
- 4 A real person to help you through it
- 5 Fewer chances to fall for scams

PART 3

Building AHAP

Affordable Housing Access Platform

What is AHAP?

A free countywide service that connects people with affordable housing communities accepting applications.

Built with 211OC, the trusted 2-1-1 helpline operator from Orange County United Way.

Finding a community does not guarantee housing. Leasing decisions are made by the property manager at each community.

Why it exists

Orange County residents told us the search was too hard. People for Housing OC and 211OC set out to fix it.

How it will work

1

Call 2-1-1

Or visit 211OC
online.



2

Share once

Household
size, income,
and the kind
of home you
need.



3

Get matched

AHAP will find
communities
you qualify for
that are
accepting
applications.



4

Hear back

You can apply
directly to the
property
manager.*

* Working towards universal application; takes time and buy-in from property managers

The pilot is already working

1,898

households have
signed up

3,025

referrals to
affordable housing
communities

23 / 34

Orange County
cities taking part,
plus the County

As of July 2026, during the AHAP pilot

What we're building next



An online portal

See your matches directly,
online.



More communities

More affordable housing
communities join as the
system grows.

What you can do today

1

Call 2-1-1

Ask about AHAP
affordable housing
matching.

2

Gather documents

Be ready when a
match comes
through.

3

Tell a friend

Share this with a
neighbor who
might qualify.

Questions?

2-1-1

Call 2-1-1 and ask about setting up a profile for AHAP.

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