



Homeowners Foreclosure Assistance

IF YOU

- Expect your interest rate to reset
- Are having trouble paying your mortgage
- Think you will go into foreclosure
- Have received a notice of delinquency/default
- Are in foreclosure
- Believe you have a predatory loan and need legal advice

AVOID RESCUE SCAMS.

Contact a Certified Foreclosure Prevention Counselor

The following agencies are non-profit and community-based organizations that provide homeownership counseling, predatory lending counseling, information on preventing foreclosure, education regarding delinquencies, credit bankruptcy and payment options:

- ACORN Housing, Oakland, www.acornhousing.org, (510) 436-6532
- Asian Inc www.asianinc.org (415) 928-5910
- Community Housing Development Corporation of North Richmond, www.chdcnr.com, (510) 412-9290
- Consumer Credit Counseling Services of the EB www.cccsebay.org (800) 308-2227, (866) 515-2227
- Consumer Credit Counseling Services of SF www.cccssf.org, (415) 788-0288; www.housingeducation.org (800) 777-7526
- Lao Family Community Development, www.laofamilynet.org, (510) 533-8850
- Neighborhood Assistance Corporation of America (NACA), www.naca.com
- Operation HOPE, www.operationhope.org/oakland, (888) 388-HOPE
- NID Housing Counseling Agency, www.nidonline.com (510) 268-9792
- The Unity Council, www.unitycouncil.org (510) 535-6943
- Tri Valley Housing Opportunity Center, www.tvhoc.org, (925) 373-3150

The Housing and Community Development Department (HCD) plays a lead role in the development of housing and programs to serve the county's low and moderate income households, homeless, and disabled populations. HCD maintains and expands housing opportunities for low-and moderate-income persons and families in the county by:

Preserving the county's housing stock through rehabilitation and repair assistance programs.

Expanding the supply of affordable housing for lower income renters and owners, including first-time homebuyers.

Serving the needs of the homeless community as the lead agency in the countywide homeless collaborative and partnering with homeless service providers.

Revitalizing low-income neighborhoods by installing sidewalks and public accessibility improvements, and by constructing neighborhood-serving facilities.



Alameda County is an
Equal Housing Opportunity
supporter

more on back



Homeowners Foreclosure Assistance

continued from front

You should also:

- Contact your loan servicer, or lender
- Homeownership Preservation Foundation hotline – www.995hope.org, (888) 995-HOPE

Enforcement (Filing Complaint)

These agencies receive complaints, review cases and enforce laws

- Better Business Bureau, (866) 411-2221, www.oakland.bbb.org
- California Attorney General's Office, www.ag.ca.gov/consumers, (916) 322-3360
- California Mortgage Banker's Association, www.cmba.com
- California Department of Consumer Affairs, www.dca.ca.gov
- California Department of Corporations, www.corp.ca.gov
- California Department of Real Estate, (510) 622-2552, www.dre.ca.gov
- FBI Field Offices, Mortgage Fraud, www.losangeles.fbi.gov
- Housing and Urban Development, www.hud.gov

Legal Resources

These agencies provide legal information, referral and representation.

- Bay Area Legal Aid (Oakland) (510) 663-4755 ; Clients call (510) 663-4744
- Housing and Economic Rights Advocates (Oakland, San Francisco, Contra Costa) (510) 271-8443
- Fair Lending Consortium (San Francisco) – (415) 982-1510
- San Francisco Bar Association (415) 989-1616
- California Rural Legal Assistance (Marysville) (530) 742-5191 x306
- Law Foundation of Silicon Valley (408) 280-2400
- Fair Housing Law Project (San Jose) (408) 280-2410

Looking for Housing?

County-wide on-line searchable housing listings: www.achousingchoices.org

