



Foreclosure Resources

Websites

Home Equity Preservation Alliance (HEPA) – Richmond City Administration <http://www.ci.richmond.ca.us/index.aspx?NID=1377>

The website, hosted by the City of Richmond, is an effort to provide a single point of reference and up-to-date information for residents throughout Contra Costa County. HEPA is a collaboration of **Community Housing Development Corp. of North Richmond, Housing Rights, Inc., Pacific Community Services, Inc., Bay Area Legal Aid, and Housing & Economic Rights Advocates**. It gives information on what to do when you have trouble making mortgage payments; free foreclosure seminars and workshops; what happens when a mortgage payment is late; provides a brief explanation of how lenders react to late payments; and list of definitions of words you may hear as you address your mortgage payment challenges. In addition, there are links to other non-profit organizations that may provide assistance.

U.S. Department of the Treasury www.makinghomeaffordable.gov

It provides homeowners with loans owned or guaranteed by Fannie Mae or Freddie Mac information about refinancing into more affordable monthly payments. The Home Affordable Modification Program helps homeowners stay in their homes by preventing avoidable foreclosures. Website provides tools for eligibility for refinancing and home modification, helps locate a HUD approved housing counselor, and related tools.

Contra Costa County

Catholic Charities of the East Bay - Concord Family Service Center

3540 Chestnut Avenue
Concord, CA 94519
925-825-3099
<http://www.cceb.org>

They provide a wide range of services including counseling, legal immigration assistance, counseling for homeowners facing foreclosure, emergency rental assistance, case management for residents of the Monument Corridor, housing advocacy for people with HIV/AIDS, and services for children who are at risk of entering foster care.

Community Housing Development Corporation (CHDC) – Post-Purchased Homeownership Program

1535A Third Street
Richmond, CA 94801
510-412-9290
www.chdcnr.org

They provide assistance to homeowners having trouble paying their mortgages due to loss of a job, divorce, illness or other reasons. CHDC works in partnership with several agencies helping homeowners who may have fallen victim to predatory lending or who entered the market with a teaser adjustable interest rate that has become unaffordable. Program covers delinquency and foreclosure counseling, refinance counseling, deed restriction counseling, home maintenance workshops, home maintenance referrals, emergency preparedness workshops, anti-predatory lending workshops, reversed mortgage counseling referrals, loan document review tax and insurance counseling and referral. Workshops are in English and Spanish. The public is encouraged to use CHDC's website: www.chdcnr.org for further information.

Lao Family Community Development, Inc.

1865 Rumrill Boulevard
San Pablo, CA 94806
(510) 215-1220
<http://www.lfcd.org/>

They provide a variety of services including: job readiness and training, CalWORKs Work Experience, home ownership and foreclosure workshops and counseling, offers lead education, operates Hand to Hand Collaborative which provides home visits and case management for Asian and African American females that are pregnant and/or have a child under the age of 4 months, provides crime victim assistance to Asian-Americans with limited English, provides refugee resettlement services and during tax season operates a EITC Center. Lao Family Community Development is an affiliated One-Stop Career Center.

Money Management International – Consumer Credit Counseling of the East Bay

1070 Concord Avenue, Suite 105
Concord, CA 94520
866-889-9347
<http://www.moneymanagement.org/Services.aspx>

They provide professional personal credit counseling, debt management services, housing advising services including foreclosure prevention counseling, financial education services, credit report analysis, bankruptcy counseling and online money management counseling.

Neighborhood Housing Services of the East Bay

2320 Cutting Boulevard
Richmond, CA 94804
510-237-6459
www.eastbaynhs.org

Provides comprehensive housing counseling for people in Contra Costa County and Alameda County seeking to purchase or avoid foreclosure. Offers workshops for first-time home buyers, foreclosure prevention, and other housing issues; workshops are listed on the website. The agency is a HUD certified counseling agency.

Pacific Community Services

415 Railroad Avenue
Pittsburg, CA 94565
925-439-1056
www.pcsi.org

They provide housing counseling services, including confidential mortgage default and delinquency counseling to families who are in danger of losing their homes through foreclosure or eviction. Does not provide rental assistance but presents option on how to respond to eviction notice. Offers mediation of tenant/landlord disputes, assistance to tenant organizations, tenant/landlord rights, legal counseling referrals, pre-purchase / pre-rental counseling and home buyers training, referrals for social services, legal services, health problems, alcohol/drug abuse and social security benefits. Fair housing activities include documentation and verification of complaints and legislative training. They serve all Contra Costa cities except Concord.

San Francisco Bay Area and Nationwide**Home Save Program – Neighborhood Assistance Corp. of America (NACA)**

3801-3805 Broadway
Oakland, CA 94611
510-652-6622

<https://www.nacalynx.com/nacaWeb/refinace/homesaveProgram.aspx>

They provide home ownership assistance by helping individuals refinance predatory loans leading to foreclosure. Refinance eligibility is listed on website or can be obtained by phone. If eligible, individual must attend workshop as the first step in gaining assistance; the workshops usually take place on a Saturday for four hours. They provide detailed information for a participant to become NACA Qualified or mortgage-ready. In addition to the workshop, a Mortgage Submission form must be completed either online or at the office. NACA is a membership program, costing \$20 for membership with all services free to members.

Housing and Economic Rights Advocates (HERA)

Contact by phone and email only
510-271-8443 or inquiries@heraca.org

Provides legal advice to low and moderate income residents regarding foreclosure and predatory mortgage lending, advises tenants in foreclosed on properties of their legal rights but does not represent tenants; advises on other related matters. Free loan modification advice and assistance for individuals for their primary residence. They provide litigation in some cases. Intake is Monday to Thursday, the first 3 weeks of the month. Area Served: San Francisco Bay Area

U.S. Housing & Urban Development San Francisco Regional Office

600 Harrison Street, 3rd floor

San Francisco, CA 94107

415-489-6400

www.hud.gov/local/index.cfm?state=ca&topic=offices

They provide services to increase home ownership, support community development and increase access to affordable housing free from discrimination. Specific programs address affordable housing, administrating HUD owned and units with rental assistance, offers help with discrimination complaints and management complaints. Services include housing counseling and referral to local housing counseling services, foreclosure assistance, reverse mortgages and other housing related issues. Website has extensive information and links to local resources.

Disclaimer: This resource list is provided as a convenience to the public and does not constitute all resources that may be available in the community. Contra Costa County Information and Assistance makes no guarantees or recommendations regarding individual organizations or the resources they provide.

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