

Help for Homeowners facing foreclosures

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

- Your 1) loan servicer, or 2) lender
- Homeownership Preservation Foundation hotline – www.995hope.org , 888-995-HOPE
- See the list of “**certified housing counseling agencies**” below.

HUD & NeighborWorks Certified Housing Counseling Agencies

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
- ACORN www.acorn.org 1-888-409-3557 & 1-866-67-ACORN
- Asian Inc www.asianinc.org 415-928-5910
- Community Housing Development Corporation of North Richmond, <http://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
- Mission Economic Development Agency www.medasf.org 415-282-3334
- Neighborhood Assistance Corporation of America (NACA) www.naca.com. Click on [HomeSave/Refinance](#)
- Operation HOPE 1-888-388-HOPE
- NID Housing Counseling Agency www.nidonline.com 1-510-268-9792
- SF Housing Development Corporation www.sfhdc.org 415-822-1022
- The Unity Council 510/535-6943, www.unitycouncil.org

Lenders & Miscellaneous Counseling Resources

The following banks and agencies provide assistance for homeowners including possible refinancing

- The [Hope Now](#) program offers assistance in re-negotiating terms of your mortgage (www.hopenow.com)
- Acorn Product (Bank of America and Citibank)
- NCRC 202-628-8866 or www.ncrc.org
- Washington Mutual 1-800-881-7099

Legal Resources

These agencies provide legal information, referral and representation.

- Bay Area Legal Aid (Oakland) - (510) 663-4755 ; Clients call (510) 663-4744; www.baylegal.org
- Housing and Economic Rights Advocates (Oakland, San Francisco, Contra Costa) - 510-271-8443 www.heraca.org
- Housing Rights, Inc., 510/548-8776, www.housingrights.org
- Fair Lending Consortium (San Francisco) - 415-982-1510
- San Francisco Bar Association, (415) 989-1616 www.sfbar.org
- California Rural Legal Assistance (Marysville) -530-742-5191 x306
- Law Foundation of Silicon Valley – 408-280-2400, www.lawfoundation.org
- Fair Housing Law Project (San Jose) - 408-280-2410

Enforcement (Filing Complaint)

These agencies receive complaints, review cases and enforce laws

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

Alameda County Housing and Community Development Department
www.acgov.org/cda/hcd