

ForeclosureHelp

Preserving Our Community

Help Is On The Way

FORECLOSURE HELP SERVICES

Foreclosures Impact Everyone



Housing

ENGLISH

Foreclosure Help

By appointment only

408.794.1242 www.foreclosurehelpsc.org

Foreclosure Help provides information and referral services to assist homeowners and renters impacted by foreclosure. Staff will review your loan documents, advise you of your options and refer you to HUD-certified foreclosure prevention counselors, lenders, non-profit legal services, emergency financial assistance and other housing services.

Don't Borrow Trouble Silicon Valley

408.283.1284 www.dontborrowtrouble.com

Organization assisting people with real estate loan troubles, including predatory lending practices.

HUD Certified Foreclosure Counselors

Asian, Inc.

1167 Mission Street, San Francisco, CA 94103

415.292.8555 www.asianinc.org

Asian, Inc. is a nonprofit organization that works to strengthen the infrastructure of the Asian American Community and other minorities in Northern California. Asian, Inc. provides opportunities for growth, enrichment, economic success, homeownership and financial counseling. Asian, Inc. also provides HUD-approved mortgage foreclosure counseling.

Consumer Credit Counseling Services (CCCS)

1190 S. Bascom Avenue, San José, CA 95128

408.988.7881 www.gotdebt.org

Consumer Credit Counseling Service of Santa Clara through Ventura Counties® is a local nonprofit community service organization. CCCS provides services that include credit counseling, bankruptcy counseling, housing and mortgage education, as well as HUD-approved mortgage foreclosure counseling.

Neighborhood Housing Services Silicon Valley (NHSSV)

1156 N. 4th Street, San José, CA 95112

408.279.2600 www.nhssv.org

Neighborhood Housing Services Silicon Valley is a nonprofit agency that works to improve the living environment of lower-income families in selected neighborhoods of the City of San José and its broader metropolitan area. NHSSV provides programs and services that promote and support responsible home ownership such as homebuyer education and certification, credit counseling, real estate sales, housing rehabilitation and HUD-approved mortgage foreclosure workshops and counseling.

Project Sentinel

298 S. Sunnyvale Avenue, Suite 209, Sunnyvale, CA 94086

408.720.9888 ext. 11 www.housing.org

Project Sentinel is a nonprofit corporation whose primary function is to assist individuals with housing problems such as discrimination, repairs, deposits, dispute resolution and mortgage foreclosure. The agency's services include Fair Housing, tenant and landlord counseling, mediation of landlord tenant and other community disputes, HUD-certified first-time homebuyer counseling and workshops, and HUD-approved mortgage default counseling.

Legal Services

Bay Area Legal Aid - Santa Clara County Office

2 W. Santa Clara Street, 8th Floor, San José, CA 95113

408.283.3700 ext. 2664

FAX 408.283.3750 www.baylegal.org

Bay Area Legal Aid provides free legal help for low-income people and assistance with issues relating to housing, domestic violence, public benefits and health care access. Legal assistance is available to low-income people who live in the Bay Area counties of Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo and Santa Clara.

Fair Housing Law Project, (FHLP)

a program of Law Foundation of Silicon Valley

111 W. St. John Street, Suite 315, San José, CA 95113

408.280.2435 general www.lawfoundation.org

408.280.2470 predatory lending

The mission of the Fair Housing Law Project is to ensure equal opportunity in housing for all people without regard to their race, color, religion, sex, age, national origin, ancestry, sexual orientation, marital status, source of income, operation of home daycare, disability, medical condition or if they have children in their household. FHLP accomplishes its mission through legal enforcement of Fair Housing and lending laws and education of the public.

Pro Bono Project

480 N. 1st Street, San José, CA 95112

408.998.5298 www.probonoproject.org

The Pro Bono Project provides quality, caring representation to clients with limited means in Santa Clara County. Pro Bono trains and mentors volunteer attorneys to assist clients with divorce, child custody and child support cases, as well as paternity and domestic violence issues. In addition to family law, Pro Bono attorneys help clients enforce employment and consumer foreclosure and bankruptcy rights, advise clients about filing small claims and using the Superior Court Self Help Center. Pro Bono also helps clients avoid legal troubles, with services like Lawyers in the Library and Don't Borrow Trouble Silicon Valley.

Other Counseling/Housing Services

Catholic Charities

2625 Zanker Road, #200, San José, CA 95134

408.325.5277 www.catholiccharitiesscc.org

Catholic Charities of Santa Clara County helps people of all cultures and beliefs rise from poverty and overcome the barriers to self-sufficiency. They provide a broad range of services, including job skills training and placement, older adult services, mental health and substance abuse counseling, housing assistance, financial education, immigration support and refugee resettlement. They provide educational programs that help young people develop into self-sufficient adults.

Advice and Other Assistance

To obtain more information and advice before contacting your lender, there are organizations that can help.

Acorn - Home Equity Loss Prevention Program **888.409.3557** **www.acornhousing.org**

If you are behind on your loan, a housing counselor may be able to intervene on your behalf with your lender in order to come to a resolution that will ultimately bring your loan current. The HELP program helps clients get loans out of foreclosure. They specialize in working out repayment plans, forbearance plans, loan modifications, refinances and partial claims, which allow families to keep the equity that they built in their homes.

HOPE NOW **Homeowners Hope Hotline** **888.995.HOPE (4673)** **www.hopenow.com**

Hope Now is an alliance between HUD-approved counseling agents, mortgage companies, investors and other mortgage market participants that provides free foreclosure prevention assistance. This hotline is staffed by HUD-approved credit counselors who can guide you through foreclosure prevention options.

Making Home Affordable **www.makinghomeaffordable.gov**

Making Home Affordable is part of President Obama's strategy to get the housing market back on track. Families may be eligible to refinance or modify their loans to a payment that is affordable. Find out if you are eligible for these two programs: Home Affordable Refinancing or Home Affordable Modification by visiting the website.

National Community Reinvestment Coalition (NCRC) **800.475.6272** **www.fairlending.com**

The NCRC assists and educates consumers who have problematic loans from their mortgage lender. Foreclosure prevention services include default and foreclosure counseling and financial education, intervention with lenders or servicers to restructure loans; modifications may include eliminating abusive note terms, reducing interest rates and securing a delay or stay in foreclosure proceedings. Affordable refinancing options are offered with low interest, no points and no fees.

National Foundation for Credit Counseling (NFCC) **800.388.2227** **www.nfcc.org**

NFCC members are accredited agencies known as Consumer Credit Counseling Service® (CCCS). CCCS provides counseling and educational services on budget, debt management plans, counseling referral services, financial literacy courses and housing counseling to manage debt and achieve financial stability.

Neighborhood Assistance Corporation of America (NACA) **888.302.NACA (6222)**

www.naca.com/program/homesave/homesaveProgram.jsp
NACA is nationally recognized for permanently reducing interest rates to an affordable payment for owner-occupant homeowners. All services are free. NACA is a nonprofit, community advocacy and homeownership organization that provides counseling for people with poor credit to purchase a home or refinance a predatory loan with affordable terms.

Drop-in Day Time Service Centers

One-Stop Homeless Prevention Center **Boccardo Reception Center - EHC LifeBuilders** 2100 Little Orchard Street, San José, CA 95125 **408.510.7528** **www.ehclifebuilders.org**

Wrap-around program services targeted to chronically homeless adults.

Housing assistance, SSI/SSDI benefits advocacy, food stamps applications, employment services, veterans services, outreach court, workshops, computer lab and referrals.

One-Stop Homeless Prevention Center **Georgia Travis Center - InnVision**

297 Commercial Street, San José, CA 95112

408.510.7110 **www.innvision.org**

Wrap-around program services targeted to homeless and at-risk adults and families. Housing assistance, search and placement, SSI/SSDI benefits advocacy, food stamps applications, employment services, medical services, clothing, workshops, computer lab and referrals.

work2future One-Stop Center San José

1290 Parkmoor Avenue, San José, CA 95126

408.794.1100 **www.work2future.biz**

Career center providing employment services, workshops and job training resources.

Housing for Single Women and Children

EHC LifeBuilders (Families) **Boccardo Reception Center**

2100 Little Orchard Street, San José, CA 95125

408.294.2100 press 0 **www.ehclifebuilders.org**

408.510.7502

Emergency shelter, transitional housing, or shared apartment living, food, medical services, case management and monthly bus passes.

Family Supportive Housing **San José Family Shelter**

1590 Las Plumas Avenue, San José, CA 95133

408.926.8885

Shelter, comprehensive day services and monthly bus passes. Parents over 18 and boys up to 17 years. Program fee. 90 day limit. Child care, Head Start and on-site tutoring.

Housing for Single Men

InnVision/Montgomery Street Inn

358 Montgomery Street, San José, CA 95110

408.271.5160 **www.innvision.org**

Provides emergency shelter in a dorm room setting. Case management and employment assistance. Clients utilize the computer lab, have weekly meetings to support recovery from drugs and alcohol and are linked to vocational and employment services. 30 days free, 60 day maximum and monthly bus passes.

2-1-1

Dial 2-1-1 for a FREE, Non-emergency telephone service to be connected to community services.

2-1-1 operates 24 hours, 7 days a week in English, Spanish, Vietnamese and 140 other languages

Community services include: basic needs, child and eldercare, counseling, employment assistance, health services, immigration assistance, volunteering and donating.

If you would like this information in Spanish or Vietnamese visit www.foreclosurehelpsc.org.

To request an accommodation, alternative language or format, for City sponsored printed materials, meetings or events please call 408.535.3860 at least three business days before the meeting/event.