



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

# Tenants Foreclosure Resources

## For Housing Referral

**Call 211** for help for Tenants whose home is being foreclosed upon.

- You are a tenant facing eviction
- Your utilities have been shut off due to foreclosure
- You think you are being wrongfully evicted because of foreclosure

## Looking for Housing?

County-wide on-line searchable housing listings: **[www.achousingchoices.org](http://www.achousingchoices.org)**

## Fair Lending/Fair Housing Organizations

These agencies provide education, outreach, legal advice and representation

- Eden Council for Hope and Opportunity (ECHO) (510) 581-9380, [www.echofairhousing.org](http://www.echofairhousing.org)
- Project Sentinel (Bay Area) (510) 574-2270, [www.housing.org](http://www.housing.org)
- Fair Housing of Marin (Marin, Sonoma, Contra Costa), (415) 457-6382, [www.fairhousingmarin.com](http://www.fairhousingmarin.com)

## Information & Assistance for the General Public

*These agencies provide information and referrals to other resources*

- Housing and Urban Development [www.hud.gov](http://www.hud.gov)
- National Consumer Law Center [www.consumerlaw.org](http://www.consumerlaw.org)
- Consumer Union [www.consumersunion.org](http://www.consumersunion.org)
- Consumer Federation of America [www.consumerfed.org](http://www.consumerfed.org)
- California Reinvestment Coalition [www.calreinvest.org](http://www.calreinvest.org)
- Center for Responsible Lending [www.responsiblelending.org](http://www.responsiblelending.org)
- Fannie Mae (800) 732-6643
- Freddie Mac [www.freddiemac.com](http://www.freddiemac.com) [www.dontborrowtrouble.com](http://www.dontborrowtrouble.com)
- National Consumer Reinvestment Coalition [www.ncrc.org](http://www.ncrc.org)
- National Association of Attorney Generals [www.naag.org](http://www.naag.org)
- National Federation for Credit Counseling [www.nfcc.org](http://www.nfcc.org)
- SF Department of Adult and Aging Services [www.sfgov.org](http://www.sfgov.org), (415) 355-3555
- AARP [www.aarp.org](http://www.aarp.org) (800) 958-6457

HUD also offers a list of subsidized rental housing ([www.hud.gov/local](http://www.hud.gov/local)) to assist those who must start looking for new housing options, either here in Alameda County, or anywhere else in the nation.

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# Tenants Foreclosure Resources

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## Enforcement (Filing Complaint)

*These agencies receive complaints, review cases and enforce laws*

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

