



**BAY AREA ANTI-PREDATORY LENDING & FORECLOSURE  
COUNSELING RESOURCES**

**PREDATORY LENDING COUNSELING REFERRAL**

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| San Francisco “Don’t Borrow Trouble” Hotline | 888-780-5850 |
| Oakland “Don’t Borrow Trouble” Hotline       | 510-834-HOME |
| Tenant Foreclosure Hotline                   | 415.495.8012 |

**COUNSELING AGENCIES**

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| <b>Agencies that provide counseling on matters related to foreclosures.</b><br><i>Counselors available within 24 hrs.</i>  |              |  |  |
| California Rural Legal Assistance, SF Office*  | 415-777-2752 | <a href="http://www.crla.org">www.crla.org</a>                         | English and Spanish  |
| Consumer Credit Counseling Services of San Francisco*  | 800-777-7526 | <a href="http://www.housingeducation.org">www.housingeducation.org</a> | English, Cantonese, Russian, Spanish                             |
| Consumer Credit Counseling Services of the East Bay*   | 800-308-2227 | <a href="http://www.cccsebay.org">www.cccsebay.org</a>                 | English and Spanish  |
| Homeownership Preservation Foundation*   | 888-995-HOPE | <a href="http://www.995hope.org">www.995hope.org</a>                   |  |
| Money Management International Consumer Credit Counseling Services*  | 888-845-5669 | <a href="http://www.cccsebay.org">www.cccsebay.org</a>                 | English and Spanish  |
| Neighborhood Housing Services Silicon Valley*  | 408-279-2600 | <a href="http://www.nhssv.org">www.nhssv.org</a>                       | English, Spanish, Vietnamese.                                    |
| The Unity Council*   | 510-535-6900 | <a href="http://www.unitycouncil.org">www.unitycouncil.org</a>         | English and Spanish  |
| <b>Agencies that provide counseling on matters related to foreclosures.</b><br><i>Counselors available after initial assessment. Intake forms available either in-person, via email and/or online.</i> |              |  |  |
| Acorn Housing*   | 510-436-6532 | <a href="http://www.acornhousing.org">www.acornhousing.org</a>         | English, Spanish, Vietnamese                                     |
| Asian, Inc.*   | 415-928-5910 | <a href="http://www.asianinc.org">www.asianinc.org</a>                 | English, Cantonese, Chinese, Mandarin                            |
| Community Housing Development Corporation of North Richmond*   | 510-4129290  | <a href="http://www.chdcnr.com">www.chdcnr.com</a>                     | English, Russian, Spanish  |
| Lao Family Community Development*  | 510-533-8850 | <a href="http://www.laofamilynet.org">www.laofamilynet.org</a>         | English, Cantonese, Chinese Mandarin, Hmong, Spanish, Vietnamese |
| Pacific Community Services*  | 925-439-1056 | <a href="http://www.pcsi.org">www.pcsi.org</a>                         | English, Chinese Mandarin, Spanish                               |
| Project Sentinel *<br>[For the Counties of Santa Clara, San Mateo, and Stanislaus only]  | 510-574-2270 | <a href="http://www.housing.org">www.housing.org</a>                   | English Only   |
| SF Housing Development Corporation*  | 415-822-1022 | <a href="http://www.sfhdc.org">www.sfhdc.org</a>                       | English  |

**LEGAL AID**

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| <b>Agencies that provide counseling on foreclosure scams or fraud.</b> |              |  |                  |
| Housing Economic Rights Advocates                                      | 510-271-8443 | <a href="http://www.heraca.org">www.heraca.org</a>     |                  |
| San Francisco Bar Association  | 415-989-1616 | <a href="http://www.sfbar.org">www.sfbar.org</a>       |                  |
| Bay Area Legal Aid   | 510-663-4755 | <a href="http://www.baylegal.org">www.baylegal.org</a> | Spanish, Chinese |
| Fair Lending Consortium  | 415-982-1510 |  |                  |

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| Law Foundation of Silicon Valley   | 408-280-2400 | <a href="http://www.lawfoundation.org">www.lawfoundation.org</a> | Spanish |
| Fair Housing Law Project   | 408-280-2410 |  |         |
| Housing Rights, Inc.   | 510-548-8776 | <a href="http://www.housingrights.org">www.housingrights.org</a> | Spanish |
| Anti-Predatory Lending Clinic at the University of San Francisco School of Law | 415-422-5339 |  |         |
| East Bay Community Law Centre<br>[FOR TENANTS ONLY]                            | 510.548.4040 | <a href="http://www.ebclc.org">www.ebclc.org</a>                 |         |

## FAIR HOUSING ORGANIZATIONS

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| <b>Agencies that provide counseling on housing discrimination.</b> |              |  |                  |
| Project Sentinel   | 510-574-2270 | <a href="http://www.housing.org">www.housing.org</a>                   | English Only     |
| Fair Housing of Marin  | 415-457-5025 | <a href="http://www.fairhousingmarin.com">www.fairhousingmarin.com</a> | English, Spanish |

## LOCAL ENFORCEMENT

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| <b>Agencies where the legitimacy of offers for help on foreclosures can be verified.</b> |   |  |  |
| Better Business Bureau   | 866-411-2221                                      | <a href="http://www.oakland.bbb.org">www.oakland.bbb.org</a> |  |
| California Mortgage Banker's Association   | 916- 446-7100                                     | <a href="http://www.cmba.com">www.cmba.com</a>               |  |
| California Department of Consumer Affairs  | 800-952-5210                                      | <a href="http://www.dca.ca.gov">www.dca.ca.gov</a>           |  |
| California Department of Corporations, SF  | 415- 972-8559<br>866- 275-2677 or<br>866 ASK CORP | <a href="http://www.corp.ca.gov">www.corp.ca.gov</a>         |  |
| California Department of Real Estate, Oakland  | 510-622-2552                                      | <a href="http://www.dre.ca.gov">www.dre.ca.gov</a>           |  |
| Housing and Urban Development, SF regional office  | 415-489-6400                                      | <a href="http://www.hud.gov">www.hud.gov</a>                 |  |