

## CONSUMER ASSISTANCE AND PROTECTION

### **Debt Management**

*Programs that provide information and guidance and/or legal representation for people who are having difficulty meeting their financial obligations and, as a result, are faced with bankruptcy or loss of their homes or property.*

#### Mortgage Delinquency and Default Resolution Counseling

■ **AMERICAN ASSOCIATION OF RETIRED PERSONS**  
601 East Street, NW, Washington, DC 20049  
(888) 687-2277 Information

Provides a 46 page booklet (available in print or online) which provides a comprehensive overview of reverse mortgages that may help older homeowners tap some of the equity in their homes without having to sell or move. The guide also describes less costly alternative programs that may also help homeowners remain independent in their communities. Available at [www.aarp.org/revmort](http://www.aarp.org/revmort).

■ **COUNCIL ON AGING SILICON VALLEY**

2115 The Alameda, San Jose, CA 95126  
(408) 350-3229 Intake & Information

Provides legal and social services for seniors with questions about predatory lending, reverse mortgages, refinance loans and foreclosure help.

■ **DON'T BORROW TROUBLE SILICON VALLEY**  
(408) 283-1284 Hotline

Provides a hotline for Santa Clara County residents seeking to protect themselves against predatory mortgage lending practices. Provides education and advice about ways lenders can take advantage of a consumer in the home finance and refinance process. Offers referrals to local nonprofit agencies that can assist consumers with their problem and assists them in staying out of financial trouble before it happens. Referral to nonprofit credit counselors and mortgage default counselors are also available.

■ **HOMEOWNERSHIP PRESERVATION FOUNDATION**  
3033 Excelsior Blvd, Suite 500, Minneapolis, MN 55416  
(888) 995-4673 Hotline

888-995-HOPE is available 24 hours a day, 7 days a week to any homeowner in America having trouble paying their mortgage and offers absolutely free foreclosure prevention counseling by expert counselors at HUD-approved agencies. Also available online at: [www.995hope.org](http://www.995hope.org).

■ **NATIONAL FOUNDATION FOR CREDIT COUNSELING**

801 Roeder Road, Suite 900, Silver Spring, MD 20910  
(866) 845-2227 Hotline/Helpline  
(800) 388-2227 Hotline/Helpline  
(800) 682-9832 Spanish Hotline/Helpline

Homeowners who want to avoid foreclosure or are concerned about their ability to make their mortgage payments can receive immediate assistance by finding an NFCC-certified housing counselor through a toll-free hotline (866) 845-2227 or online at [www.housinghelpnow.org](http://www.housinghelpnow.org).

#### Mortgage Foreclosure Information

■ **CATHOLIC CHARITIES OF SANTA CLARA COUNTY**  
2625 Zanker Road, Suite 200, San Jose, CA 95134-2107  
(408) 468-0100 Administration  
(408) 944-0275 Fax  
(800) 735-2929 TTY

Financial Education Services provides a range of programs to help low-income individuals and families develop healthy budgeting, spending and savings habits. Catholic Charities believes financial education to be a core skill for all our clients, young and old, in their attainment of economic self-sufficiency.

■ **HOMEOWNERSHIP PRESERVATION FOUNDATION**  
3033 Excelsior Blvd, Suite 500, Minneapolis, MN 55416  
(888) 995-4673 Hotline

888-995-HOPE is available 24 hours a day, 7 days a week to any homeowner in America having trouble paying their mortgage and offers absolutely free foreclosure prevention counseling by expert counselors at HUD-approved agencies. Also available online at: [www.995hope.org](http://www.995hope.org).

■ **NATIONAL FOUNDATION FOR CREDIT COUNSELING**

801 Roeder Road, Suite 900, Silver Spring, MD 20910  
(866) 845-2227 Hotline/Helpline  
(800) 388-2227 Hotline/Helpline

(800) 682-9832 Spanish Hotline/Helpline

Homeowners who want to avoid foreclosure or are concerned about their ability to make their mortgage payments can receive immediate assistance by finding an NFCC-certified housing counselor through a toll-free hotline (866) 845-2227 or online at [www.housinghelpnow.org](http://www.housinghelpnow.org).

■ **PUBLIC INTEREST CLEARINGHOUSE**

47 Kearny, Suite 705, San Francisco, CA 94108  
(415) 834-0100 Information

Offers mortgage foreclosure information online at [www.ForeclosureInfoCA.org](http://www.ForeclosureInfoCA.org).

■ **STATE OF CALIFORNIA CONSUMER HOME MORTGAGE INFORMATION**

Offers a website which has information and links if you are considering buying a home, or if you already own a home, or have a mortgage and may be experiencing difficulty in keeping your payments current.

#### Predatory Lending Assistance

■ **AMERICAN ASSOCIATION OF RETIRED PERSONS**  
601 East Street, NW, Washington, DC 20049  
(888) 687-2277 Information

Provides a 46 page booklet (available in print or online) which provides a comprehensive overview of reverse mortgages that may help older homeowners tap some of the equity in their homes without having to sell or move. The guide also describes less costly alternative programs that may also help homeowners remain independent in their communities. Available at [www.aarp.org/revmort](http://www.aarp.org/revmort).

■ **COUNCIL ON AGING SILICON VALLEY**

2115 The Alameda, San Jose, CA 95126  
(408) 350-3229 Intake & Information

Provides legal and social services for seniors with questions about predatory lending, reverse mortgages, refinance loans and foreclosure help.

■ **DON'T BORROW TROUBLE SILICON VALLEY**

(408) 283-1284 Hotline

Provides a hotline for Santa Clara County residents seeking to protect themselves against predatory mortgage lending practices. Provides education and advice about ways lenders can take advantage of a consumer in the home finance and refinance process. Offers referrals to local nonprofit agencies that can assist consumers with their problem and assists them in staying out of financial trouble before it happens. Referral to nonprofit credit counselors and mortgage default counselors are also available.

## HOUSING/SHELTER

### Mortgage Payment Assistance

*Programs that make mortgage payments for people who are at risk of losing their homes without assistance. Mortgage payment assistance programs may have age, income, disability, need or other eligibility requirements.*

#### ■ INNVISION GEORGIA TRAVIS CENTER

297 Commercial Street, San Jose, CA 95112  
(408) 453-3124 Information and Referral / Financial Assistance

Offers assistance to help families and individuals recover from emergency situations.

#### ■ INNVISION OPPORTUNITY SERVICES CENTER

33 Encina Avenue, Palo Alto, CA 94301  
(650) 853-8697 Intake  
(650) 853-8672 Intake

The Emergency Assistance Network (EAN) provides a variety of services to prevent homelessness and act as a safety net for residents facing eviction, utility disconnection, and hunger. The EAN offers assistance to help families and individuals recover from emergency situations, often providing case management and financial education in conjunction with food assistance, rent and mortgage aid, and medical and transportation aid.

#### ■ MODEST NEEDS FOUNDATION

115 East 30th Street, Floor 1, New York, NY 10016  
(212) 463-7042 Information

Offers one time emergency expenses including but not limited to auto-repair, dental, medical, rent, mortgage, etc.

#### ■ SACRED HEART COMMUNITY SERVICE

1381 South First Street, San Jose, CA 95110  
(408) 278-2166 Intake

Provides one-time only financial assistance for security deposits, past-due rent and other emergency needs.

#### ■ SALVATION ARMY SANTA CLARA HEADQUARTERS

359 N 4th Street, San Jose, CA 95112  
(408) 282-1165 Intake

The Emergency Assistance Network (EAN) provides a variety of services to prevent homelessness and act as a safety net for residents facing eviction, utility disconnection, and hunger. The EAN offers assistance to help families and individuals recover from emergency situations, often providing case management and financial education in conjunction with food assistance, rent and mortgage aid, utility assistance and medical and transportation aid.

#### ■ SUNNYVALE COMMUNITY SERVICES

725 Kifer Road, Sunnyvale, CA 94086  
(408) 738-4321 Intake

The Emergency Assistance Network (EAN) provides a variety of services to prevent homelessness and act as a safety net for residents facing eviction, utility disconnection, and hunger. Offers one-time financial aid for low income Sunnyvale families and seniors facing temporary financial problems including help with rent, utilities, medical, and other critical expenses. Emergency and monthly food program offered. Referrals to other appropriate services also offered.

#### ■ WEST VALLEY COMMUNITY SERVICES, INC. OF SANTA CLARA COUNTY

10104 Vista Drive, Cupertino, CA 95014  
(408) 255-8033 Administration

Administers funds provided by various agencies for one-time financial assistance to people with needs in the areas of housing, utility, health, and transportation.

## INFORMATION SERVICES

### Internet Information Resources

*Information that is available to people with personal computers equipped with Internet connections and the appropriate software.*

#### Mortgage Foreclosure Information

#### ■ PUBLIC INTEREST CLEARINGHOUSE

47 Kearny, Suite 705, San Francisco, CA 94108  
(415) 834-0100 Information

Offers mortgage foreclosure information online at [www.ForeclosureInfoCA.org](http://www.ForeclosureInfoCA.org).

### Specialized Information and Referral

*Programs that maintain information about community resources that are appropriate for a specific target group or human services sector (for example, youth programs or addiction services) and which link individuals who are in need of specialized services with appropriate resources and/or which provide information about community agencies and organizations that offer specialized services.*

#### Mortgage Foreclosure Information

#### ■ PUBLIC INTEREST CLEARINGHOUSE

47 Kearny, Suite 705, San Francisco, CA 94108  
(415) 834-0100 Information

Offers mortgage foreclosure information online at [www.ForeclosureInfoCA.org](http://www.ForeclosureInfoCA.org).