**California’s National Mortgage Settlement Grant Program**

**Consumer Assistance Grantees**

**Asian Pacific Islander Legal Outreach ($225,000)**

**Counties:** Bay Area, Stockton, Modesto.

**Languages/Populations:** Low income, limited English proficiency, immigrants, seniors and communities of color. Language services available in 14 languages.

**Project Description:** This project will provide outreach, consumer education and legal assistance and representation to distressed homeowners in the Bay Area and the Central Valley. A pro bono panel of attorneys will provide services targeted to Asian Pacific Islander, immigrant and low-income homeowners, as well as those with limited English proficiency. Additionally, a new partnership with grant recipient El Concilio will be created in Modesto to expand available legal services to Asian immigrant populations in that community.

**Contact:** (415) 567-6255

**Website:** [www.apilegaloutreach.org](http://www.apilegaloutreach.org)

**Bet Tzedek Legal Services ($1,750,000)**

*Sub-Recipients*: The Southern California Coalition for Consumer Rights (Asian Pacific American Legal Center, Legal Aid Foundation of Los Angeles, Legal Aid Society of Orange County and Public Counsel).

**Counties:** Los Angeles, Orange, San Bernardino and Riverside.

**Languages/Populations:** Low income, minorities and veterans. Language services available in Spanish, Mandarin, Cantonese, Japanese, Khmer, Korean, Tagalog, Vietnamese, Farsi, Armenian, and Russian.

**Project Description:** This coalition of groups will create a one-stop model and interactive computer-based interview system to improve access to education, housing counseling and legal services for elderly, minority and low-income homeowners.  The system will also facilitate data collection and reporting to appropriate agencies. The project will include training for an extensive “first responder” network of legal aid, housing counselors, religious leaders and other community-based organizations.

**Contact: 323-939-0506**

**Website:** <http://www.bettzedek.org/>

**California Rural Legal Assistance ($550,000)**

**Counties:** Kern, Madera, Merced, North Santa Barbara and part of San Luis Obispo.

**Languages/Populations:** Low income, rural, communities of color, limited English proficiency, agricultural laborers.

**Project Description:** This project will target low-income, rural communities of color in some of the hardest hit counties in the Central Coast and Central Valley. The focus will be consumers with limited English proficiency and low-wage workers, including farmworkers. Through a combination of legal services, mapping research and housing counseling, CRLA will enforce compliance with the California Homeowner Bill of Rights and the terms of the National Mortgage Settlement, assist low-income consumers affected by foreclosure and study lending and homeownership trends among rural consumers in both regions.

**Contact:** (805) 922-4563

**Website:** [www.CRLA.org](http://www.CRLA.org)

**Central California Legal Services ($700,000)**

*Sub-Recipients*: Tenants Together and Community Housing Council of Fresno.

**Project Description:** This project will provide direct assistance during the pre-foreclosure process to increase the possibility that homeowners can save their homes and tenants can avoid evictions. Attorneys, advocates and credit counselors will perform outreach to targeted areas of four underserved counties, including mailings of educational DVDs (in English, Spanish and Hmong), personal visits, community education workshops and clinics. The array of services will include advice and representation on foreclosure avoidance, eviction proceedings, Homeowner Bill of Rights enforcement and reporting scams to appropriate enforcement agencies.

**Contact:** (800) 675-8001

**Website:** <http://www.centralcallegal.org/>

**Community Housing Development Corporation ($450,000)**

*Sub-Recipients*: Bay Area Legal Aid, United Way of the Bay Area, Sparkpoint East Contra Costa County, Sparkpoint West Contra Costa, Sparkpoint Vallejo, Sparkpoint Fairfield, Sparkpoint American Canyon, Sparkpoint Oakland and Sparkpoint Fremont.

**Counties:** Solano, Contra Costa, Napa, and Alameda.

**Languages/Populations:** Low income, African American, Latino, youth and seniors. Multi-lingual services.

**Project Description:** This project will provide housing counseling, legal services, and comprehensive financial management and asset building services to seven identified Bay Area communities. Working collaboratively through the highly effective SparkPoint initiative, over 70 economic recovery agencies will provide coordinated services to households affected by the foreclosure crisis.

**Contact:** (510) 412-9290 or (707) 652-7861

**Websites:** [www.chdcnr.org](http://www.chdcnr.org) or [www.sparkpointcenters.org](http://www.sparkpointcenters.org)

**Community Housing Works San Diego ($500,000)**

*Sub-Recipients*: The San Diego Home Stability Network (Legal Aid Society of San Diego and Housing Opportunities Collaborative)

**County:** San Diego

**Languages/Populations:**  Low/middle income, immigrant, limited English proficiency, tenants, veterans/military.  Spanish, Vietnamese, Farsi and deaf language services.

**Project Description:** This project will provide struggling homeowners in San Diego County with support to address their immediate obligations, along with help to build toward long-term financial stability. Among other services, the project will provide debt relief and credit repair assistance, bankruptcy protection, relocation assistance, assistance with barriers to employment, eviction and foreclosure defense and community solutions such as Virtual Empowerment Centers, which are “kiosk” like stations that connect clients to real-time face-to-face audiovisual counseling services.

**Contact:** To make an appointment, 888-884-4249 or General Questions, Karla Macias at 619-450-8698

**Website:** <http://chworks.org/>

**El Concilio ($75,000)**

**County:** Stanislaus

**Languages/Populations:** Hmong, Spanish and English.

**Project Description:** This project will provide multi-generational financial literacy courses to underserved communities in Hmong, Spanish and English. El Concilio will also partner with API Legal Outreach to provide legal clinics focused on the Asian populations in Stanislaus County.

**Contact info:** (209) 644-2600

**Website:** [www.elconcilio.org](http://www.elconcilio.org)

**Fair Housing of Marin ($200,000)**

*Sub-Recipients*: National Fair Housing Alliance and Community Action Marin/Sparkpoint Marin.

**Counties:** Marin, Solano and Sonoma

**Languages/Populations:** African-American and Latino.

**Project Description:** This project will provide direct foreclosure prevention counseling and education to distressed homeowners in Marin County, and research trends in the maintenance and marketing of Real Estate Owned properties in hard-hit communities of color in Solano County. Based on the results of that research, Fair Housing of Marin will explore strategies to remediate blighted properties in the region.

**Contact info:** 415.457.5025 or[fhom@fairhousingmarin.com](mailto:fhom@fairhousingmarin.com)

**Website:** [www.fairhousingmarin.com](http://www.fairhousingmarin.com)

**Habitat for Humanity Stanislaus County ($225,000)**

*Sub-Recipient*: Project Sentinel

**County:** Stanislaus

**Languages/Populations:** Neighborhoods most vulnerable to home loss, communities currently underserved by housing counseling. Spanish, Mandarin, Tagalog, Cantonese and Russian language services.

**Project Description:** This project will focus on helping homeowners access available benefits under existing state, federal, and bank-driven remediation and relief programs, such as loan modifications and principal reductions and will provide legal referrals as needed.  Habitat for Humanity Stanislaus County will also perform significant blight remediation work in order to develop lease-to-purchase programs and will acquire and rehabilitate foreclosed homes for low-income homebuyers

**Contact info:** (209) 575-4585

**Website:** <http://www.stanislaushabitat.org/>

**Housing and Economic Rights Advocates ($250,000)**

**Counties:** San Joaquin and Bay Area.

**Populations:** California Homeowner Bill of Rights plaintiffs.

**Project Description:** This project will focus on enforcing the California Homeowner Bill of Rights in target counties. HERA will conduct outreach to consumers, train housing counselors and consumers to know and exercise their rights under the California Homeowner Bill of Rights and litigate meritorious claims under the law. Additional target counties may be added as the project progresses.

**Contact info:** (510) 271-8443

**Website:** <http://heraca.org/index.cfm>

**Inland Empire Latino Lawyers Association ($35,000)**

**Counties:** Riverside and San Bernardino.

**Languages/Populations:** Monolingual Spanish speakers, low income and illiterate.

**Project Description:** This project will assist tenants of foreclosed properties in unlawful detainer actions and actions brought in small claims court involving the return of tenants’ security deposits and other issues.

**Contact info:** 951-369-3009

**Website:** [www.iellaaid.org](http://www.iellaaid.org)

**Inland Fair Housing and Mediation Board ($850,000)**

*Sub-Recipients*: Inland Counties Legal Services and Fair Housing Council of Riverside County.

**Counties:** San Bernardino, Riverside and Imperial.

**Languages/Populations:** Spanish speaking, low income, rural desert populations, disabled, Native Americans and veterans.

**Project Description:** This project will introduce a new, comprehensive education program called *PATHS* to provide a personalized, “whole family” approach to housing stabilization and wealth building. The program will implement a tri-county partnership of organizations and focus on underserved populations in this hard-hit region of California.

**Contact info:** 1-800-321-0911

**Website:** [www.ifhmb.com](http://www.ifhmb.com)

**Legal Aid Foundation of Santa Barbara ($450,000)**

*Sub-Recipient*: SurePath Financial Solutions

**County:** Santa Barbara

**Languages/Populations:** Focus on Santa Maria and Lompoc, which have the highest rates of notices of default and sale, and areas of high unemployment. Language services will be available in English and Spanish.

**Project Description:** This project will implement a new partnership to provide a broad spectrum of legal and financial services to distressed homeowners including legal intervention, loan modification, bankruptcy filing and housing counseling. Where foreclosure cannot be avoided, the project will assist homeowners and tenants through eviction defense, re-location, financial education, credit repair, and referrals for counseling and educational resources. Additionally, the project will provide education and outreach to underserved communities to inform them of community resources and their rights under the California Homeowner Bill of Rights.

**Contact:** 805-963-6754 or [info@lafsbc.org](mailto:info@lafsbc.org)

**Website:** [www.lafsbc.org](http://www.lafsbc.org)

**Legal Services of Northern California ($725,000)**

*Sub-Recipient*: Housing and Economic Rights Advocates

**Counties:** Amador, Calaveras, El Dorado, Nevada, Placer, Sierra, Butte, Colusa, Glenn, Plumas, Tehama, Del Norte, Humboldt, Lassen, Modoc, Shasta, Siskiyou, Trinity, Mendocino, Lake, Solano County, Yolo and Sacramento.

**Languages/Populations:** Low-income, geographically isolated, limited English proficiency, seniors and persons with disabilities.

**Project Description:** This project will provide a variety of services to some of the most vulnerable current and former homeowners and renters, including people who are low-income, geographically isolated, limited-English proficient, senior and disabled. The focus will be to reduce and/or remedy the devastating effects of home loss, as well as to eliminate barriers to economic security in 23 mostly rural Northern California counties.

**Contact:** (916) 551-2150

**Website:** [www.lsnc.net](http://www.lsnc.net)

**Mission Economic Development Agency ($550,000)**

*Sub-Recipients*: Alliance of Californians for Community Empowerment, East Los Angeles Community Corporation and Neighborhood Housing Services of the Inland Empire.

**Counties:** Bay Area (San Francisco, San Mateo, Alameda, and Contra Costa), Los Angeles, Orange, San Bernardino, and Riverside.

**Languages/Populations:** Latino and Spanish speaking.

**Project Description:** This project will provide outreach, homeownership counseling, foreclosure intervention, financial education and supportive services to low/moderate-income Latino families in Northern and Southern California. The innovative “housing+” strategy will include: integrated bilingual services for prospective and at-risk homeowners; capacity building, training and shared financial education curriculum for local nonprofits. Programs will focus on reaching underserved, Spanish-speaking Latino communities through state-of-the-art mobile labs.

**Contact: (**415) 282-3334

**Website:** [www.medasf.org](http://www.medasf.org)

**National Telemarketing Victim Call Center ($100,000)**

**Counties:** Statewide

**Languages/Populations:** Multi-lingual services (Spanish, Farsi, Russian, Mandarin, Tagalog).

**Project Description:** This project will provide fraud prevention education to 30,000 consumers who are at risk of mortgage-related mass marketing fraud. The Natioanal Telemarketing Victim Call Center will help consumers understand scammers’ marketing pitches, and will work with victims of a mass marketing fraud to seek redress and file complaints with the appropriate enforcement agency.

**Contact info: (**310) 351-0024

**Website:** <http://ntvcc.org/>

**Neighborhood Housing Services of Los Angeles County ($500,000)**

*Sub-Recipients*: Shalom Center, West Angeles Community Development Corporation and Fair Housing Council.

**County:** Los Angeles

**Languages/Population:** Low/moderate income, minority, veterans, seniors and faith-based. Language services in English, Spanish, Korean, French, Tagalog and Chinese.

**Project Description:** NHS of Los Angeles County is partnering with local HUD approved housing counseling agencies and consumer protection attorneys to form Foreclosure Counseling Solutions (FCS).  The partnership will conduct extensive outreach and provide free foreclosure counseling and fraud protection services to local employers, faith-based groups, veterans, families and individuals.

**Contact:** 888-895-2647

**Website:** <http://www.nhslacounty.org/>

**NeighborWorks Orange County ($345,000)**

*Sub-Recipients*: 2-1-1 Orange County, Affordable Housing Clearinghouse, Consumer Credit Counseling Services of Orange County, Legal Aid Society of Orange County, Public Law Center, Veterans First and WHW (Women Helping Women/Men2Work)

**County:** Orange

**Languages/Populations:** Low/middle income residents. English, Spanish and Vietnamese language services.

**Project Description:** This project will connect hard-hit residents to holistic housing counseling, foreclosure prevention, civil legal assistance, financial case management and employment support services.  It combines the strengths and assets of well-established organizations in the region that work in affordable housing and community development, credit counseling, workforce development, legal services, as well as organizations that work with veterans and military communities.

**Contact info:** (714) 490- 1250

**Website:** <http://www.nwoc.org/>

**Tri-Valley Housing Opportunity Center ($50,000)**

**Counties:** Santa Clara, Alameda and Contra Costa.

**Populations:** Strugglinghomeowners.

**Project Description:** This project aimsto reach 10,000 homeowners in Eastern Alameda County facing some stage of mortgage distress. This pilot program is a partnership between the Tri-Valley Housing Opportunity Center, a HUD-approved nonprofit housing counseling agency, and Legacy Real Estate, an ethnically diverse real estate brokerage. The project utilizes local realtors to deliver information about foreclosure recovery services offered by the Tri-Valley Housing Opportunity Center and other services available in the community.

**Contact:** [info@tvhoc.org](mailto:info@tvhoc.org)or 925-373-3130

**Website:** [www.tvhoc.org](http://www.tvhoc.org)

**The Unity Council ($575,000)**

*Sub-Recipient*: Sacramento Home Loan Counseling Center

**Coverage Area:** Bay Area

**Languages/Populations:** Rural and youth communities. English, Spanish and Mandarin language services.

**Project Description:** The Spanish Speaking Unity Council of Alameda County, Inc., (The Unity Council), has joined together with the Home Loan Counseling Center of Sacramento to provide innovations in financial education and housing counseling for California residents. The project combines holistic financial education and counseling with long term, customized financial coaching. The partners will release a self-paced highly interactive online financial education series that is designed to promote new ideas and thinking about money and the way it’s managed.

**Contact info:** (510) 535-6900

**Website:** [www.unitycouncil.org](http://www.unitycouncil.org)

**Watsonville Law Center ($295,000)**

*Sub-Recipients*: Senior Citizens Legal Services, Legal Services for Seniors, Community Action Board, SurePath, Santa Cruz Community Ventures and Communities Organized for Relational Power in Action (COPA)

**Counties:** Santa Cruz, Monterey and San Benito.

**Languages/Populations**: Low-income families, seniors, agricultural workers, Spanish-speaking immigrant communities, rural homeowners and victims of consumer fraud.

**Project Description:** This project involves a partnership of local legal aid, housing counselors and community service nonprofits to help the most vulnerable Central Coast families achieve housing and household financial stability in the wake of the foreclosure crisis.

**Contact:** (831) 722-2845

**Website:** <http://watsonvillelawcenter.org/>