

Property

### **RENTAL APPLICATION**



For Office Use Only

	operty Bishop Roy C. Nichols Senior Housing			For Office Use Only Original Update				
	ddress 1027 60th Street			Date Received				
	ity/State/Zip Oakland, Ca 94608				Time Received			
-	Phone 510-832-2249				Received By			
	v did you he				Apt. Size	□∩BR	□ 1 BR □ 2	) RR
1101	v did you lic	ai aboc	it us:		Requested			. DIX
					requesteu			
	HOUSEHOLD SUMMARY INFORMATION							
		Li	st each household	member applying	to reside in the	apartment.		
M E M B E	First Name	: MI	Last Name	Social Security Number	Date of Birth	Relationship to Head of Household	Student *	Sex *
1						Head of Household		
2								
3								
4								
* Student -enrolled as a Full time or Part time student at an institute of higher education? – Answer "Yes" or "No" *Sex – Answer one of the following indicating - "M" – Male, "F" – Female, "O" – Other, or "ND" – Not Disclosed. Are all members of your household – regardless of age or type of school – full time students?   Are there any unborn, adopted or foster children you are in the process of adding to your household within the next year?  Are there any unborn, adopted or foster children you are in the process of adding to your household within the next year?  Are there any unborn, adopted or foster children you are in the process of adding to your household within the next year?  Are there any unborn, adopted or foster children you are in the process of adding to your household within the next year?  Are all members of your household within the next Year?								
			GLINEN	RAL HOUSEHOLD IN	IFORMATION			
Current Address State Zip Code								
o.c, Phor	ne		state	ell Phone				□ N/A
Preferred Language								
Do you have pets?  Yes No  No you have a Service Dog or Other Assistance or Emotional Support Animal?  Yes No  Are you temporarily displaced due to a disaster?  Yes No  Are you homeless or lacking a fixed nighttime residence?  Yes No								





### **Accessibility Needs:**

RENTAL	HISTORY
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Applicant's name must have been on the lease/mortgage for any reference to be valid. Lack of rental history will not be considered a negative factor. A minimum of 3 years rental history and landlord references must be provided.

Current Landlord/Lender Name:	Charges paid per month \$
Apartment Community Name (If applicable)	
Street Address/City/State/Zip	
Landlord/Lender Address if different:	
Phone Number	Move in Date
Do you live in subsidized housing? ☐ Yes ☐ No If Y If Yes, what program?	es, are you currently receiving assistance? ☐ Yes ☐ No
Previous Landlord/Lender Name:	Charges paid per month \$
Apartment Community Name (If applicable)	Move in Date
Street Address/City/State/Zip	
Landlord/Lender Address if different:	
Phone Number	Move out Date
I/We have never rented/owned a home. Plea	se explain living arrangements:
List additional information below or on a separate she	eet of paper.





MEMBER INFORMATION — MEMBER 1 (Head of Household)						
Name	Date of Birth	Social Security #				
Are you a U.S. Military Veteran? ☐ Yes	□No					
Race* (Choose all that apply)  ☐ American Indian ☐ Alaska Native ☐ Islander ☐ White ☐ Other  Ethnicity*  ☐ Hispanic or Latino ☐ Not Hispanic or	☐ Asian ☐ African American	□ Native Hawaiian □ Pacific				
·						
*This information is gathered for statistical purposes only.  Credit information on each applicant will be obtained through one or more Consumer Reporting Agencies.  Lack of credit history will not be considered a negative factor.						
List all states where you have ever lived (re	egardless of duration)					
Have you ever filed bankruptcy? ☐ Yes [	☐ No If Yes, please provide Co	urt and Case Number				
•	If you are referred to the Oakland Housing Authority for a unit under the Project Based Voucher program, you may be subject to additional criminal and background screening by the Oakland Housing Authority.					
MEMBER INFORMATION #						
Name Dat	e of Birth	_ Social Security #				
Are you a U.S. Military Veteran?	□ No					
Race* (Choose all that apply)  ☐ American Indian ☐ Alaska Native ☐ Islander ☐ White ☐ Other  Ethnicity* ☐ Hispanic or Latino ☐ Not Hispanic or  *This information is gathered for statistic		□ Native Hawaiian □ Pacific				
Credit information on each applicant will be obtained through one or more Consumer Reporting Agencies. Lack of credit history will not be considered a negative factor.						
Are you 18 years of age or older? ☐ Yes	Are you 18 years of age or older?					
List all states where you have ever lived (regardless of duration)						
List all states where you have ever lived (1)	egardless of duration)					





		II	NCOME				
	Income sources. (Indicate gross income in your household receive any income						
Member #	Employer		Employer Phone	Start Date	Full/Part Time	Monthly Amount	
Does anyo section bel	ne in your household receive any Une low.	emplo	oyment Benefi	ts? □ Yes □	No If Yes, p	lease complete	
Member #	Issuing Agency		Issuing State	Start Date	Mont	hly Amount	
Does anyo section bel	ne in your household receive any of thow.	he fo	llowing benefi	ts? □ Yes □	No If Yes, p	lease complete	
Member #	Source of income				Monthly Amount		
	Social Security						
	Dual Entitlement – Indicate Claim Number						
	Federal Supplemental Security Income						
	SSP (State portion of Supplemental Security Income)						
	Long/Short Term Disability						
Retirement , Pension or Annuity							
•	ne in your household have any of the section below.	follo	wing sources o	of income?	Yes □ No	If Yes, please	
Member #	Source of	of income			Monthly Amount		
	Rental Income						
	Child Support						

Alimony





	General Assistance (TANF)		
	Business Income		
	Financial Assistance with any other person helping pay a regular basis	ny bills on a	
	Other – Please Specify :		
	ASSETS		
	household members with any of the following. If none,		A" in Member #.
Member #		Single or Joint	Balance
	Checking Account(s)		
	Savings Account(s)		
	Certificate(s) of Deposit		
	Money Market Account(s)		
	Retirement Account(s)		
	Mutual Fund(s)		
	Stocks/Bonds		
	Whole Life Insurance		
	EFT, Direct Express or Benefits Debit Cards		
	Cash on Hand		
	Other:		
•	any member of your household own real estate (Home, La	nd, etc.)?	□ Yes □ No
=	any member of your household own a collection held as ar nated value	n investment?	Yes □ No
-	or any member of your household disposed of any assets, $v$ ue? $\square$ Yes $\square$ No	within the last	two years, for less than fair





If yes, please complete the following:  Date of disposal:  Amount received: \$	Estimated fair market value: \$
, and an elective and a second	Estimated fair market value. y
Please complete the attached HUD 92006 form.	
I/We certify the information given in this applicatio	n is accurate and complete. I/We understand that any
inaccuracies provided or information withheld may k	be the basis for immediate denial of my/our application.
I/We, by signature below, authorize the Owner/Agent	to request and complete a rental history check, and credit
check, through an outside independent backgroun	d service company and secure a written report of all
	dit records, etc. I/We further agree that this application
	ent on the part of the Owner/Agent. I/We understand the
Owner/Agent will request only that information neces	ssary to determine eligibility or level of assistance.
Title 18, Section 1001 of the U.S. Code states that a per	rson is guilty of a felony for knowingly and willingly making
false or fraudulent statements to any department of	the United States Government. HUD and any owner (or
any employee of HUD or the owner) may be subject t	to penalties for unauthorized disclosures or improper use
of information collected based on the consent form.	Use of the information collected based on this verification
form is restricted to the purposes cited. Any person $% \left\{ 1\right\} =\left\{ 1\right$	who knowingly or willingly requests, obtains or discloses
•	applicant or participant may be subject to a misdemeanor
	articipant affected by negligent disclosure of information
	ef, as may be appropriate, against the officer or employee
· · · · · · · · · · · · · · · · · · ·	zed disclosure or improper use. Penalty provisions for
-	he Social Security Act at 208 (a) (6), (7) and (8). Violations
of these provisions are cited as violations of 42 U.S.C.	408 (a) (b), (7) and (8).
Federal law prohibits the Landlord from discriminating	g against any applicant because of race, color, sex, familial
·	ion, gender identity, marital status, or national origin.
Additional state protections may apply. Applicants of	on the waiting list may be contacted by management to
ensure continued interest to remain on the waiting li	st and to update any changes to the original information
provided at the time of initial application. Failure to	respond to this inquiry may result in the applicant being
	hold to reapply. All inactive and denied applications will
be held for three years as required by federal regular	tion.
Questions and inquiries regarding applicant treatmen	t relative to Section 504 of the Rehabilitation Act of 1973
should be addressed by mail to the following person,	responsible for related policies:
CCH 504 Coordinator, 303 Hegenberger Road, Suite 2	01, Oakland, CA 94621, (510) 632-6712, TTY via 711
National Relay.	
I/WE CERTIFY ALL INFORMATION SUBMITTED IS TRU	E AND ACCURATE TO THE BEST OF MY/OUR
KNOWLEDGE.	
Signature Member 1:	Signature Member 2:
Signature Member 3:	Signature Member 4:
Date:	

Supplemental and Optional Contact Information for HUD-Assisted Housing Applicants

#### SUPPLEMENT TO APPLICATION FOR FEDERALLY ASSISTED HOUSING

This form is to be provided to each applicant for federally assisted housing

**Instructions: Optional Contact Person or Organization**: You have the right by law to include as part of your application for housing, the name, address, telephone number, and other relevant information of a family member, friend, or social, health, advocacy, or other organization. This contact information is for the purpose of identifying a person or organization that may be able to help in resolving any issues that may arise during your tenancy or to assist in providing any special care or services you may require. **You may update**, **remove**, **or change the information you provide on this form at any time.** You are not required to provide this contact information, but if you choose to do so, please include the relevant information on this form.

Applicant Name:				
Mailing Address:				
Telephone No:	Cell Phone No:			
Name of Additional Contact Person or Organization:				
Address:				
Telephone No:	Cell Phone No:			
E-Mail Address (if applicable):				
Relationship to Applicant:				
Reason for Contact: (Check all that apply)				
☐ Emergency ☐ Unable to contact you ☐ Termination of rental assistance ☐ Eviction from unit ☐ Late payment of rent	Assist with Recertification P Change in lease terms Change in house rules Other:	rocess		
Commitment of Housing Authority or Owner: If you are apprarise during your tenancy or if you require any services or special issues or in providing any services or special care to you.				
Confidentiality Statement: The information provided on this form is confidential and will not be disclosed to anyone except as permitted by the applicant or applicable law.				
<b>Legal Notification:</b> Section 644 of the Housing and Community Development Act of 1992 (Public Law 102-550, approved October 28, 1992) requires each applicant for federally assisted housing to be offered the option of providing information regarding an additional contact person or organization. By accepting the applicant's application, the housing provider agrees to comply with the non-discrimination and equal opportunity requirements of 24 CFR section 5.105, including the prohibitions on discrimination in admission to or participation in federally assisted housing programs on the basis of race, color, religion, national origin, sex, disability, and familial status under the Fair Housing Act, and the prohibition on age discrimination under the Age Discrimination Act of 1975.				
Check this box if you choose not to provide the contact	information.			
Signature of Applicant		Date		

The information collection requirements contained in this form were submitted to the Office of Management and Budget (OMB) under the Paperwork Reduction Act of 1995 (44 U.S.C. 3501-3520). The public reporting burden is estimated at 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Section 644 of the Housing and Community Development Act of 1992 (42 U.S.C. 13604) imposed on HUD the obligation to require housing providers participating in HUD's assisted housing programs to provide any individual or family applying for occupancy in HUD-assisted housing with the option to include in the application for occupancy the name, address, telephone number, and other relevant information of a family member, friend, or person associated with a social, health, advocacy, or similar organization. The objective of providing such information is to facilitate contact by the housing provider with the person or organization identified by the tenant to assist in providing any delivery of services or special care to the tenant and assist with resolving any tenancy issues arising during the tenancy of such tenant. This supplemental application information is to be maintained by the housing provider and maintained as confidential information. Providing the information is basic to the operations of the HUD Assisted-Housing Program and is voluntary. It supports statutory requirements and program and management controls that prevent fraud, waste and mismanagement. In accordance with the Paperwork Reduction Act, an agency may not conduct or sponsor, and a person is not required to respond to, a collection of information, unless the collection displays a currently valid OMB control number.

**Privacy Statement:** Public Law 102-550, authorizes the Department of Housing and Urban Development (HUD) to collect all the information (except the Social Security Number (SSN)) which will be used by HUD to protect disbursement data from fraudulent actions.

### NOTICE TO APPLICANTS AND TENANTS

## OAKLAND LAW PROHIBITS RENTAL DISCRIMINATION BASED ON CRIMINAL HISTORY

Ronald V. Dellums and Simarashe Sherry Fair Chance Access to Housing Ordinance Ordinance No. 13581 C.M.S.

## IT IS UNLAWFUL FOR LANDLORDS TO DO ANY OF THE FOLLOWING WITH REGARD TO CURRENT OR PROSPECTIVE TENANTS:

- Inquire about criminal history
- Indicate that persons with criminal backgrounds will not be considered for housing
- Refuse to rent or terminate a tenancy based on criminal history
- Require disclosure or authorization for release of criminal history
- Demand higher security deposit or rental amount based on criminal history
- Refuse to allow the addition of an immediate family member based on the family member's criminal history
- Disqualify tenants from rental assistance programs such as Section 8 based on criminal history (subject to certain exceptions below)
- Take any other negative action against applicants/tenants based on criminal history

### **EXCEPTIONS:**

<u>LIFETIME SEX OFFENDERS:</u> In some circumstances, landlords may check the state registry of lifetime sex offenders. Prior to doing so, a landlord must first:

- Include a statement in the rental application informing applicants of the sex offender screening requirement;
- 2) Have already determined that an applicant meets all other rental criteria;
- 3) Provided the applicant with a conditional rental agreement;
- 4) Informed the applicant in advance of checking the sex offender registry; and
- 5) Either obtain written consent from the applicant or give the applicant an opportunity to withdraw their application prior to conducting a search.

<u>PUBLIC HOUSING:</u> Public housing providers (i.e. Oakland Housing Authority) may be legally required to exclude the following persons from public housing and/or find such persons ineligible for Housing Choice Voucher Programs (Section 8):

- Persons subject to lifetime sex offender registration (42 U.S.C. Sec. 13663(a))
- Persons convicted of manufacturing methamphetamine on federally-assisted housing property (24 C.F.R. Sec. 982.553)



## Housing and Community Development Department 250 Frank H. Ogawa Plaza, Suite 6301, Oakland, CA 94612

Prior to conducting any required criminal history search, landlords must inform applicants in advance and give applicants an opportunity to withdraw their application.

**SMALL PRIVATE RENTALS**: The prohibition against consideration of criminal history does not apply to the following living situations:

- Single-family homes, duplexes, and triplexes where the owner occupies one of the units as a principal residence
- Units occupied by existing tenant(s) seeking to sublet or add/replace roommates

### WRITTEN NOTICE AND OPPORTUNITY TO RESPOND REQUIRED

If a landlord takes any action against an applicant or tenant based on criminal history (such as refusing to offer a lease, refusing to add a family member, etc.), the landlord is required to provide the applicant/tenant with <u>written notice</u> and an <u>opportunity to respond</u>.

#### Notice must include:

- The reasons for denial or other action
- Instructions on how to file a complaint with the City
- A list of local legal services
- A copy of the criminal history report, background check, or other information received that is the basis of the decision

### Tenant/applicant must be given opportunity to:

- Respond to the information
- Present any rebutting or mitigating information, such as evidence that the information is incorrect, was remedied, or otherwise should not be used to deny the applicant housing

# IF YOU BELIEVE A LANDLORD HAS VIOLATED THE LAW BY INQUIRING ABOUT, REFUSING TO RENT TO, OR OTHERWISE DISCRIMINATING AGAINST YOU ON THE BASIS OF CRIMINAL HISTORY:

1) You may submit a complaint to the City by filling out the attached form and sending, along with documentation, to:

City of Oakland Housing Resource Center 250 Frank Ogawa Plaza, Suite 6313 Oakland, CA 94612

Complaint forms may be emailed to: <a href="mailto:housingassistance@oaklandca.gov">housingassistance@oaklandca.gov</a>
For more information call: Housing Resource Center at: 510.238.6182

2) Attached is a list of legal services and other resources that may be available to assist you

# OAKLAND LAW PROHIBITS RENTAL DISCRIMINATION BASED ON CRIMINAL HISTORY

Ronald V. Dellums and Simarashe Sherry Fair Chance Access to Housing Ordinance

### **Housing Violators Subject to Administrative Action**

Violations by a housing provider of specific provisions of the Fair Chance Access to Housing Ordinance No. 13581 C.M.S. (O.M.C. 8.25) may be subject to an administrative citation.

The City of Oakland may issue a citation for any violation of the Fair Chance Access to Housing Ordinance, including but not limited to the following:

- Inquire about criminal history
- Indicate that persons with criminal backgrounds will not be considered for housing
- Refuse to rent or terminate a tenancy based on criminal history
- Require disclosure or authorization for release of criminal history
- Demand higher security deposit or rental amount based on criminal history
- Refuse to allow the addition of an immediate family member based on the family member's criminal history
- Disqualify tenants from rental assistance programs such as Section 8 based on criminal history (subject to certain exceptions
- Take any other negative action against applicants/tenants based on criminal history

If you believe there has been a violation, you may submit a request for the City of Oakland or its authorized agent to investigate possible violations. Complete a written complaint on the attached Declaration Form and mail or email to:

City of Oakland
Housing and Community Development Department
250 Frank Ogawa Plaza, Suite 6301
Oakland, CA 94612

email: housingassistance@oaklandca.gov

For information call (510) 238-6182 or visit <a href="https://www.oaklandca.gov/resources/fair-chance-access-to-housing-ordinance">https://www.oaklandca.gov/resources/fair-chance-access-to-housing-ordinance</a>

# Ronald V. Dellums and Simarashe Sherry Fair Chance Access to Housing Ordinance NO. 13581 C.M.S. (O.M.C. 8.25)

### **Declaration of Housing Applicant or Tenant**

Full Name	Pr	Phone #		
Address	City	Zip Code		
1. Housing Provider:				
Name, full address and phone number	er of the housing provider (if k	(nown)		
Address of relevant property				
2. Alleged Violation Options (check	k all that are applicable):			
☐ Asked about criminal history	☐ Not considered			
☐ Refused to rent/terminated	☐ Required disclosure/au	uthorization		
☐ Rent/deposit increased	☐ Refused family member	er		
☐ Disqualified rental assistance	☐ Other			
Chance Ordinance. (Please be as co necessary.)	mplete and accurate as poss	ible. Attach extra sheets if		
4. The foregoing is true and correct to	o the best of my knowledge.			
Signature	Date			
☐ Check here if you are submitting the rental application) with this Decla allegations is optional but encourage	ration. (Submitting document	s that tend to support your		

### **Local Organizations Providing Assistance to Tenants**

Causa Justa :: Just Cause

Main office: 3344 International Blvd., Oakland, CA 94601

Housing Clinic location: 1419 34th Ave #203 Oakland, CA 94601

(NOTE: drop-in hours temporarily suspended as of 6/7/19)

Tenant Hotline: 510-836-2687, General: 510-763-5877

Email: info@cjjc.org Website: https://cjjc.org

A nonprofit organization dedicated to defending and advancing the rights of California tenants for safe, decent, and affordable housing.

### Centro Legal de la Raza

3022 International Blvd., Suite 410, Oakland, CA 94601

Office hours: Mon-Thurs 9:00 am-12:00pm, 1:00-5:00; Fri 9:00am-12:00pm

Phone: 510-437-1554

Email: info@centrolegal.org Website: https://centrolegal.org

Drop in Clinics:

- Every Tuesday, 9:00 AM Centro Legal, 3022 International Blvd. Suite 410, Oakland, CA 94601
- Every 2<sup>nd</sup> Thursday, 9 11 am
   Eastmont Library, 7200 Bancroft Ave #211, Oakland, CA 94605
- Every 3<sup>rd</sup> Thursday, 10 am 12 noon
   West Oakland Library, 1801 Adeline St, Oakland, CA 94607

Centro Legal is a legal services agency protecting and advancing the rights of low-income, immigrant communities through bilingual legal representation, education, and advocacy, know-your-rights education and youth development.

### East Bay Community Law Center

1950 University Ave., Ste 200, and 2921 Adeline St, Berkeley, CA 94703

Phone: 510-548-4040

Hours: Monday-Friday 9:00am-5:00pm

Email: info@ebclc.org Website: https://ebclc.org

Counseling and assistance in filing legal paperwork (for low-income tenants only). Free community workshops for low-income tenants who have disputes with their property owners.

### **Eviction Defense Center**

350 Frank Ogawa Plaza, Suite 703, Oakland, CA 94612

Phone: 510-452-4541 Website: https://www.evictiondefensecenteroakland.org

Hotline: 510-693-2775 (accepts text messages & after hours)

Hours: Mon/Tues/Thurs 9:00am-5:00pm

Wed/Fri 9:00am-4:00pm; Closed 12:00-2:00pm Daily

Nonprofit provides low-cost legal services to tenants facing eviction in Alameda County and the city of Richmond. All services are offered on a sliding scale basis.

### Oakland Tenants Union

P.O. Box 10573, Oakland, CA 94601

Phone: 510-704-5276 (leave a voicemail)

Email: help@oaklandtenantsunion.org Website: https://oakandtenantsunion.org

Drop-in hours: 1st and 3rd Sunday 3-5pm, Oakland Public Library, Main Branch

A *volunteer* referral and resource organization of housing activists dedicated to protecting tenants' rights and interests. *Volunteers* may not be able to return your call right away.

### Tenants Together

474 Valencia St #156, San Francisco, CA 94103 (no drop-in services)

Tenants' Rights Hotline: 888-495-8020

Email: info@tenantstogether.org Website: www.tenantstogether.org

A nonprofit organization dedicated to defending and advancing the rights of California tenants for safe, decent, and affordable housing.

### Bay Area Legal Aid-Alameda County Office

1735 Telegraph Ave, Oakland, CA 94612 (No walk-ins)

Phone: 510-663-4744 | Legal Advice Line: 800-551-5554

Tenants' Rights Legal Advice Line: 888-382-3405

M, Th, F: 9:30-12:30; T & W: 1:00-4:00pm

Website: http://baylegal.org

Provides legal assistance regardless of a client's location, language or disability Tenants may receive assistance with: evictions, housing discrimination, disputes, unsafe or unhealthy housing conditions, lock-outs and utility shut-offs, and tenants of foreclosed properties.



### Alameda County Social Services Agency

Housing and Homeless Services

Website: https://alamedasocialservices.org/public/services/housing\_and\_homeless/housing\_and\_homeless.cfm

Alameda County SSA provides cash aid or housing voucher assistance to families and single adults who are homeless or at-risk of becoming homeless in the county.

For emergency shelter, contact Eden Information and Referrals: 510-537-2552.

### Season of Sharing

Phone: 510-272-3700

Website:

https://www.alamedasocialservices.org/public/services/community/season\_of\_sharing.cf

<u>m</u>

The SOS program is a private fund providing one-time crisis based assistance for housing and critical family needs to Alameda County residents. Grants are based not only for criteria being met but also on merit and the greatest need. Assistance is not guaranteed. For more information, call the automated pre-screening phone number or visit the program website.

### **Local Organizations Providing Assistance to Seniors**

### Berkeley East Bay Gray Panthers

Phone: 510-842-6224

Website: https://www.facebook.com/berkeleygraypanthers/

Email: <a href="mailto:graypanthersberk@aol.com">graypanthersberk@aol.com</a>

The Gray Panthers are involved in progressive education politics, social justice, civil rights for the homeless, housing affordability, climate change, the environment and against war.

### Legal Assistance for Seniors

333 Hegenberger Rd, Suite 850, Oakland, CA 94621

Phone: 510-832-3040

Hours: Monday-Friday 9:00am-5:00pm (call for an appointment)

Website: <a href="https://www.lashicap.org">https://www.lashicap.org</a>

Email: las@lashicap.org

### **Local Organizations Providing Assistance to Property Owners and Tenants**

### SEEDS Community Resolution Center

2530 San Pablo Ave, Suite A, Berkeley, CA 94702

Phone: 510-548-2377

Fax: 510-548-4051

Website: www.seedscrc.org

Email: casedeveloper@seedscrc.org

Hours: Monday-Thursday 9:00am-5:00pm

Provides mediation, facilitation and training. Can schedule a mediation session within 10 to 14 business days after all parties involved go through an intake process by phone. \$75 per party involved, per mediation session (sliding scale available; no one is turned away for lack of funds).

### Housing and Economic Rights Advocates (HERA)

1814 Franklin St, Suite 1040, Oakland, CA 94612

Mailing Address: P.O. Box 29435, Oakland, CA 94604

Phone: 510-271-8443 (No drop-ins)

Fax: 510-868-4521

Drop-in hours for landlords: Tuesdays and Thursdays 9:30am- 1:00pm at RAP

Website: http://www.heraca.org

Email: inquiries@heraca.org

Promotes affordable and fair credit access, asset building and preservation. Fights abusive mortgage servicing, problems with homeowner associations, foreclosure, escrow and other homeowner problem, predatory lending of all kinds, and discrimination in financial services and consumer transactions. Provides financial counseling to individuals and community education workshops. Trains service providers and other professionals. Translates clients' experiences and needs into policy work. Collaborates with many different partners across the state and country and creates positive solutions for vulnerable residents.