



Debt Collection and Consumer Law Referrals

Legal Aid Organizations

Housing & Economic Rights Advocates (HERA)

3950 Broadway, Suite 200, Oakland

510-271-8443

www.heraca.org

Services:

- Debt collection defense
- Predatory lending & abusive mortgage servicing
- Foreclosure defense
- Help with homeowners' association problems
- Help building/improving credit
- Managing student loan debt
- Medical debt issues

Fees: HERA works with low- and moderate-income California residents.

East Bay Community Law Center

2921 Adeline St.

Berkeley, CA 94703

510-548-4040

Monday – Friday: 9:00 am – 5:00 pm

www.ebclc.org

Remote assistance only.

Consumer Justice & General Clinic

510-548-4040 ext. 206

Services:

- Debt collection issues; Wage garnishment and bank levies
- Student loans
- Scams & Fraud; Credit report errors; Identity theft
- Auto and Payday loans; Car Repossession; Tows
- Medical debt
- Immigration lawyer fraud

Fees: Free for low-income litigants residing in Berkeley, Oakland, Emeryville, and Alameda.

Bay Area Legal Aid

1735 Telegraph Ave.

Oakland, CA 94612

www.baylegal.org

Legal Advice Line: 1-800-551-5554

Monday: 9:30 am – 3:00 pm

Tuesday: 9:30 am – 1:00 pm

Wednesday: 9:30 am – 1:00 pm

Thursday: 9:30 am – 3:00 pm

Office is now open.

Services:

- Debt collection defense
- Fair debt collection practices
- Bankruptcy counseling
- Foreclosure prevention
- Student loan discharge/restructuring
- Innocent spouse tax relief

Fees: Free for low-income litigants.

Centro Legal de la Raza

1735 Telegraph Ave, Oakland

510-437-1554

tenantsrights@centrolegal.org

<https://www.centrolegal.org/tenants-rights/>

Remote assistance only.

Services:

- Debt collection defense
- Correcting credit reporting errors
- Predatory lending; Identity theft
- Student loan discharge/restructuring
- Affinity fraud/pyramid schemes

Fees: Free for low-income litigants.

Other resources

California Free Legal Answers https://ca.freelegalanswers.org/	Patrons who income-qualify can email a question to a volunteer attorney.
Alameda County District Attorney Consumer, Environmental & Workers' Protection Division 7677 Oakport St., Suite 650, Oakland, CA 94621 510-383-8600 http://www.alcoda.org/cewpd/	Services: <ul style="list-style-type: none"> Investigate and prosecute economic crimes against consumers, identity theft, real estate fraud, and mortgage fraud. Fees: Services are free for crime victims.
Alameda County Superior Court Self-Help Center Hayward Hall of Justice 24405 Amador Street, Department 501 Hayward, CA 94544 https://www.alameda.courts.ca.gov/self-help Ph: 510-272-1393, M – Th 2:00 – 4:00 pm Online chat: Mon–Thurs 9:00 am – 12:00 pm	Services: <ul style="list-style-type: none"> Staff can provide limited help with general civil matters. Fees: Services are free. Will only assist self-represented litigants.

Attorney Referrals

Alameda County Bar Association (ACBA) Lawyer Referral Service 510-302-2222 ext. 4 Monday: 8:30 am – 12:00pm Tuesday: 8:30 am – 12:00pm Thursday: 8:30 am – 12:00pm Friday: 8:30 am – 12:00pm https://www.acbanet.org/need-a-lawyer/	Services: <ul style="list-style-type: none"> Representation and counseling in various legal areas. Fees: Free referrals to two attorneys for 30-minute consultations. Attorneys charge \$200 – \$400/hour for services.
Bay Area Legal Incubator 125 12th Street, Suite 100-BALI Oakland, CA 94607 510-433-8706 https://www.bayarealegalincubator.org/	Services: <ul style="list-style-type: none"> Representation and counseling in various legal areas. Fees: Affordable legal services. Some offer sliding-scale fees.
California State Bar www.calbar.ca.gov/lrs Ph: 1 800-843-9053	Services: Certified Lawyer Referral Services (LRS) are designed to help you find legal assistance. These referral services are certified by the State Bar and can be identified by their State Bar certification number or mark in all advertising. Fees: No fee to use the website, fees for the referral and attorney services vary.