



# Quick Resource Guides: Foreclosure

## Guides

A mortgage is a type of secured loan, meaning the borrower provides collateral to the lender as security for repayment. For mortgages, the collateral is the house itself. If the borrower stops making mortgage payments, you may lose your rights to occupy the home as the lender can take possession of the property through a process called foreclosure.

- **California Attorney General's Office**, California Homeowner Bill of Rights <https://www.oag.ca.gov/hbor>  
Set of laws that provides protections to homeowners who are facing foreclosure
- **California Courts Self-Help Guide**, Guide to Foreclosures <https://selfhelp.courts.ca.gov/foreclosures>
- **California Courts Self-Help Guide**, Foreclosure and Mortgage Help <https://selfhelp.courts.ca.gov/foreclosures/resources>
- **California Courts Self-Help Guide**, Non-judicial Foreclosure and Homeowner Rights <https://selfhelp.courts.ca.gov/foreclosures/nonjudicial>
- **San Diego Law Library**, Foreclosure Resources <https://sdlawlibrary.libguides.com/c.php?g=1290777&p=9477492>

## Mortgage Assistance

- **California Housing Finance Agency**, Hardship Assistance Information <https://www.calhfa.ca.gov/myaccount/hardship/index.htm>
- **Federal Housing Administration (FHA)**, National Servicing Center (NSC) Loss Mitigation Programs Home Page <https://www.hud.gov/helping-americans/fha-loss-mitigation#close>
- **City of Oakland**, Foreclosure Assistance for Oakland Homeowners <https://www.oaklandca.gov/Community/Housing-Programs-Support/For-Homeowners/Foreclosure-Assistance-for-Oakland-Homeowners>

## After Foreclosure

- **Sacramento County Law Library**, Motion for Disbursement of Surplus Funds After Foreclosure [https://saclaw.org/resource\\_library/motion-for-disbursement-of-surplus-funds/](https://saclaw.org/resource_library/motion-for-disbursement-of-surplus-funds/)
- **Formal Eviction Process**: See a reference librarian for more information

## Tenant Resources During Foreclosure

- **California Courts Self-Help Guide**, Tenants' Rights in a Foreclosure <https://selfhelp.courts.ca.gov/foreclosures/tenants-rights>
- **City of Oakland**, Foreclosure Assistance for Oakland Tenants <https://www.oaklandca.gov/Community/Housing-Programs-Support/Tenant-Rights-Protection/Foreclosure-Assistance-for-Oakland-Tenants>
- **Housing and Economic Rights Advocates (HERA)**, Tenants' Rights in Foreclosed on Properties <https://shorturl.at/3CXbx>
- **Los Angeles County Consumer and Business Affairs**, Renters in a Foreclosure <https://dcba.lacounty.gov/portfolio/renters-in-a-foreclosure/>

## Videos

### Los Angeles County Consumer and Business Affairs

The California Foreclosure Process

<https://www.youtube.com/watch?v=XE0dVsv4zIA&t=1s>

## Books

### ***The foreclosure survival guide***

Available as an eBook via Nolo EBSCO

### ***Home foreclosures: including reverse mortgages, tax liens, condominium liens, land installment sales, and seizure of manufactured homes***

KF697.F6 R362 2023, Federal Practice Stack shelf 107

Also available as an eBook via NCLC

### ***California Mortgages, Deeds of Trust, and Foreclosure Litigation***

KFC175 .B47 2009, CA Collection 1st Floor

Also available as an eBook via OnLAW

## Free Legal Help

### **Housing and Urban Development (HUD) Housing Counselor**

A HUD Approved Housing Counseling Agency can offer advice customized to your housing needs, including foreclosure assistance. Search online for a HUD Approved Housing Counselor near you:

[https://answers.hud.gov/housingcounseling/s/?language=en\\_US](https://answers.hud.gov/housingcounseling/s/?language=en_US)

### **A-1 Community Housing Services (A HUD Approved Agency), Home Preservation 1:1 Counseling**

Plaza Center 22320 Foothill Blvd., Suite 200, Hayward, CA | **Phone:** (510) 674-9227 | **Text:** (510) 825-0174 | **Email:** [information@a1chs.org](mailto:information@a1chs.org) | **Hours:** Monday–Friday 8:30am – 5:00pm | <https://www.a1chs.org/>

A-1 Community Housing Services is an Alameda County HUD Approved Agency that offers free confidential one-on-one counseling services for homeowners who are experiencing financial hardship. Home Preservation Workshops are also available.

### **Housing & Economic Rights Advocates (HERA)**

**Phone:** 510-271-8443 | **Email:** [inquiries@heraca.org](mailto:inquiries@heraca.org) | <https://www.heraca.org/>

HERA helps homeowners understand their legal rights and how to hang onto their home, including owners with a condo or townhome, foreclosure defense, homeowner associations (HOAs) and handling HOA debt collectors.

### **Community Legal Assistance Saturday Program (CLASP)**

<https://lawlibrary.acgov.org/wp-content/uploads/2020/08/Virtual-CLASP-Flyer.pdf>

Free all topics monthly legal clinic: Speak with a volunteer attorney for 15–20 minutes. Call (510) 485-9933 between 10 am–12 pm on the first Saturday of the month to schedule a same-day call-back.

### **Bay Area Legal Aid**

1735 Telegraph Ave, Oakland, CA | <https://baylegal.org/>

**Legal Advice Line:** (510) 250-5270 or 1 (800) 551-5544 (See website for Legal Advice Line hours)

The Housing Preservation practice is designed to protect families from illegal evictions, including eviction after foreclosure; substandard housing conditions; and wrongful denials and terminations of housing subsidies. The practice also works to preserve and expand affordable housing and protect families from foreclosure rescue scams.

## Hire an Attorney

### **BALI - Bay Area Legal Incubator | <https://www.bayarealegalincubator.org/>**

125 12<sup>th</sup> St. Oakland, CA Mezzanine Level

Affordable legal services. Some attorneys offer sliding scale fees. Read attorney profiles and get contact information for the individual BALI attorneys.

### **ACBA Lawyer Referral Service - (510) 302-2222 x4**

\$40.00 for attorney referral and 30-minute consultation. Attorneys charge \$200 – 400/hour for services. Can also self-book consultations online: <https://www.acbanet.org/need-a-lawyer/>