## **Mortgage Default and Foreclosure Recovery Assistance**

#### **Counseling Agencies**

HUD-Certified counseling agencies work with homeowners in jeopardy of losing their homes due to foreclosure. Staff works with clients to arrange repayment plans and ensure continued affordability through various HUD Mortgage Default Programs.

## **Tri-Valley Housing Opportunity Center (TVHOC)\***

141 North Livermore Avenue Livermore, CA 94550 (925)373-3130

Website: www.tvhoc.org

\*TVHOC is also a CalHFA "Keep Your Home California" counseling partner

#### **ECHO Housing - Eden Counsel for Hope and Opportunity**

Livermore Multi-Service Center 3311 Pacific Avenue Livermore, CA 94550

Website: www.echofairhousing.org

**Keep your Home California: CalHFA** offers programs to assist homeowners in mortgage distress through their new Keep Your Home California Program. For more information on resources and assistance provided by CalHFA visit their website at: <a href="http://keepyourhomecalifornia.org/">http://keepyourhomecalifornia.org/</a>

A complete database of **HUD-certified Foreclosure Counseling Agencies** can be found on the U.S. Department of Housing and Urban Development website: http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm

# **Other Resources**

The Federal Reserve Banks of San Francisco and Atlanta have developed a "Resource Guide for Foreclosure Recovery":

http://www.frbsf.org/community/issues/toolkit/resource\_guide.pdf