First Time Homebuyer Counseling and Education

Tri-Valley Housing Opportunity Center (TVHOC)

143 N. Livermore Avenue
Livermore, CA 94550
(925) 373-3130
Website: www.tvhoc.org

The TVHOC provides information regarding private sector lender programs, funding sources and homebuyer pre and post purchase education – helping match those in need with programs and services that benefit them most. Working regionally, the Center provides a one-stop-shop reaching over 260,000 people in the Tri-Valley region. The Center offers a comprehensive counseling and education program that will expand opportunities and increase homeownership in the Tri-Valley region.

Eden Council for Home and Opportunity (ECHO Housing)

3311 Pacific Avenue
Livermore, CA 94550
(925) 449-7340
Website: www.echofairhousing.org

ECHO Housing ECHO has expanded to a full service housing counseling organization providing services to very low and moderate income clients. They provide seminars to First Time Homebuyers, free of charge, on the basics of planning for, purchasing and maintaining a home. ECHO also provides mortgage counseling for homeowners, on an individual basis, covering topics such as budgeting, repayment plans and foreclosure information.

Hud Mortgage Default - ECHO's HUD Mortgage Default Program assists families and individuals in Southern Alameda County who are in jeopardy of losing their homes due to foreclosure. Staff works with clients to arrange repayment plans and ensure continued occupancy.

Homebuyer's Education Learning Program (HELP) - Counseling for first time homebuyers is available to Southern Alameda County residents. Two four-hour classes provide information on preparing to buy a home including: cleaning up your credit, savings plans, shopping for lenders, loan pre-approval, fair housing laws, and more. Completion of classes is necessary for certification.

Home Equity Conversion Counseling and Education / *HEC* - ECHO's Home Equity Conversion Counseling program provides information and counseling regarding reverse mortgages and other alternatives to low-income senior homeowners, their family members, and significant others. Reverse Mortgages allow older homeowners to convert their home equity into cash, while remaining in their homes and neighborhoods. The geographic area served includes all of Alameda and Contra Costa Counties.

The Unity Council
3301 East 12th Street, Suite 201
Oakland, CA 94601
510-535-6943
Website: http://www.unitycouncil.org

Homebuyer's Education Workshop: http://www.unitycouncil.org/hoc-workshops-and-calendar-page/

U.S. Department of Housing & Urban Development (HUD)
Website:
http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=CA

Resources:

California Housing Finance Agency (CalHFA):
- First Mortgage
- Down Payment Assistance
  - CHDAP
  - School Facility Fee

Website: http://www.calhfa.ca.gov/homebuyer/programs/index.htm

Alameda County
- Mortgage Credit Certificate Program (MCC)

Website: http://www.acgov.org/cda/hcd/mcc_program/index.htm

WISH Program
- Down Payment Assistance

Website: http://www.fhlbsf.com/ci/applications/wish/wish_maps.asp

HUD's Homeownership Voucher Program
- Mortgage Assistance for Section 8 Voucher holders

Website: http://www.hud.gov/offices/pih/programs/hcv/homeownership

Mortgage Calculator (Courtesy of PMI):
Website: http://www.pmigroup.com/cgi-bin/pc.cgi