

**LOCAL HUD CERTIFIED AGENCIES
OFFERING FIRST TIME HOME BUYER CLASSES**

HUD Certified Agencies

Agency Name: BALANCE CONCORD

Phone: 888-456-2227-106

Email: Kdavis@balancepro.org

Address: 1655 Grant Street

13th Floor

CONCORD, California 94520-2445

Counseling Services: - Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Rental Housing Workshops
- Reverse Mortgage Counseling

Languages: - English

Affiliation: CONSUMER CREDIT COUNSELING SERVICES OF SAN FRANCISCO D/B/A BALANCE

Website: www.balancepro.org

Agency ID: 90242

Agency Name: EDEN COUNCIL FOR HOPE AND OPPORTUNITY (ECHO)

Phone: 925-682-8248-2600

Toll Free: 855-275-3246

Address: 1760 Clayton Road

CONCORD, California 94520-2700

Counseling Services: - Services for Homeless Counseling

Languages: - English

Affiliation: EDEN COUNCIL FOR HOPE AND OPPORTUNITY (ECHO)

Website: www.echofairhousing.org

Agency ID: 83517

Agency Name: MONEY MANAGEMENT INTERNATIONAL FREMONT

Phone: 866-232-9080

Toll Free: 866-232-9080

Fax: 866-921-5129

Email: counselinginfo@moneymanagement.org

Address: 3100 Mowry Ave Ste 403A

Fremont, California 94538-1509

Counseling Services: - Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling

Languages: - English

- Spanish

Affiliation: MONEY MANAGEMENT INTERNATIONAL INC.

Website: http://www.moneymanagement.org

Agency ID: 81812

Agency Name: PROJECT SENTINEL

Phone: 510-574-2270

Toll Free: 888-331-3332

Fax: 510-574-2275

Email: fremont@housing.org

Address: 39155 Liberty Street Suite D440

FREMONT, California 94538-1520

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Services for Homeless Counseling

Languages: - English

- Spanish

Affiliation: PROJECT SENTINEL

Website: http://www.housing.org

Agency ID: 82749

Agency Name: EDEN COUNCIL FOR HOPE AND OPPORTUNITY (ECHO)

Phone: 510-581-9380

Toll Free: 855-275-3246

Fax: 510-537-4793

Email: margie@echofairhousing.org

Address: 770 A St

Hayward, California 94541-3956

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling

Languages: - ASL
- Cantonese
- Chinese Mandarin
- English
- Farsi
- Other
- Portuguese
- Spanish
- Vietnamese

Website: <http://www.echofairhousing.org>

Agency ID: 80139

Agency Name: TRI-VALLEY HOUSING OPPORTUNITY CENTER

Phone: 866-916-5214

Address: 350 Sonic Avenue, 2nd Floor

LIVERMORE, California 94551-9360

Counseling Services: - Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English
- Spanish

Website: <http://tvhoc.org>

Agency ID: 82540

Agency Name: HABITAT FOR HUMANITY EAST BAY/SILICON VALLEY - MILPITAS

Phone: 510-251-6304

Email: PGreen@HabitatESV.org

Address: 513 Valley Way

MILPITAS, California 95035-4105

Counseling Services: - Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: HABITAT FOR HUMANITY EAST BAY/SILICON VALLEY

Website: <http://www.HabitatESV.org>

Agency ID: 90194

Agency Name: PROJECT SENTINEL

Phone: 408-470-3730

Fax: 408-648-2950

Email: homeownershipinfo@housing.org

Address: 554 Valley Way

Milpitas, California 95035-4106

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Rental Housing Workshops
- Resolving/Preventing Mortgage Delinquency Workshops
- Reverse Mortgage Counseling
- Services for Homeless Counseling

Languages: - Cantonese
- Chinese Mandarin
- English
- French
- Other
- Spanish

- Vietnamese
Website: <http://housing.org/>
Agency ID: 81203

Agency Name: HABITAT FOR HUMANITY EAST BAY/SILICON VALLEY
Phone: 510-803-3371
Fax: 510-251-6309
Email: PGreen@habitatebsv.org
Address: 2619 Broadway
Oakland, California 94612-3107
Counseling Services: - Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
Languages: - Cantonese
- Chinese Mandarin
- English
- Other
- Spanish
Website: <http://www.HabitatEBSV.org>
Agency ID: 80764

Agency Name: MONEY MANAGEMENT INTERNATIONAL OAKLAND
Phone: 866-232-9080
Toll Free: 866-232-9080
Fax: 866-921-5129
Email: counselinginfo@moneymanagement.org
Address: 7700 Edgewater Dr # C-662
Oakland, California 94621-3030
Counseling Services: - Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
Languages: - English
- Spanish
Affiliation: MONEY MANAGEMENT INTERNATIONAL INC.
Website: <http://www.moneymanagement.org>
Agency ID: 82654

Agency Name: NACA (NEIGHBORHOOD ASSISTANCE CORPORATION OF AMERICA) OAKLAND, CA
Phone: 510-652-6622
Toll Free: 617-250-6222
Fax: 877-329-6222
Email: N/A
Address: 3801-3805 Broadway
OAKLAND, California 94611-5635
Counseling Services: - Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
Languages: - English
- Spanish
Affiliation: NEIGHBORHOOD STABILIZATION CORPORATION (NACA COUNSELING SUBSIDIARY)
Website: <https://www.naca.com>
Agency ID: 84369

Agency Name: NATIONAL ASSOCIATION OF REAL ESTATE BROKERS-INVESTMENT DIVISION, INC
Phone: 510-268-9792
Fax: 510-268-8776
Email: Latishacarlisle@nidonline.org
Address: 7677 OakPort Street, Suite 1030, 10th Fl
OAKLAND, California 94621-1929
Counseling Services: - Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops

- Rental Housing Counseling
- Services for Homeless Counseling
Languages: - Cantonese
- English
- Spanish
Website: <http://www.nidonline.org>
Agency ID: 80759

Agency Name: NID-HCA OAKLAND MAIN BRANCH
Phone: 510-268-9792
Email: Latishacarlisle@nidonline.org
Address: 7677 Oakport Street, Suite 1030
OAKLAND, California 94621-1929
Counseling Services: - Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Services for Homeless Counseling
Languages: - English
- Spanish
Affiliation: NATIONAL ASSOCIATION OF REAL ESTATE BROKERS-INVESTMENT DIVISION, INC
Website: <http://www.nidonline.org>
Agency ID: 81771

On-Line FTHB Class: <http://ehomeamerica.org/calhfa>
