



## **HUD Approved Housing Counseling Agencies**

The following list includes housing counseling agencies in the bay area that have either been approved by the Department of Housing and Urban Development (HUD), or have HUD approved housing counselors providing services. Services are provided free or at low cost. Services include: homebuyer education programs, pre-purchase counseling, post-purchase counseling, predatory lending education, loss mitigation, credit counseling, money-debt management, renters assistance, home equity conversion mortgage counseling, mortgage delinquency and default resolution counseling, and foreclosure prevention.

Completion of a first time homebuyer education course from a HUD approved housing counseling agency or counselor satisfies the homebuyer education requirement for the City's First Time Homebuyer Assistance Program and Below Market Rate Homeownership Program.

### **Consumer Credit Counselors of the East Bay (locations in Concord, Berkeley, San Francisco, and Fremont)**

Phone: 800-308-2227

website: [www.cccsebay.org](http://www.cccsebay.org)

### **Mount Diablo Housing Opportunity Center (located in Concord)**

Phone: 866-469-0133

website: [www.mtdhoc.org](http://www.mtdhoc.org)

### **Housing Rights, Incorporated (located in Berkeley)**

Phone: 510-548-8776

website: [www.housingrights.org](http://www.housingrights.org)

### **Pacific Community Services, Inc. (locations in Fairfield and Pittsburg)**

Phone: 800-914-6874; 925-439-1056

website: [www.pcsi.org](http://www.pcsi.org)

### **Tri-Valley Housing Opportunity Center (located in Livermore)**

Phone: 925-373-3930

website: [www.tvhoc.org](http://www.tvhoc.org)

### **Project Sentinel (located in Fremont)**

Phone: 888-331-3332; 510-574-2270

website: [www.housing.org](http://www.housing.org)

### **Eden Counseling for Hope and Opportunity (ECHO) (located in Hayward and Livermore)**

Phone: 925-449-7340 (Livermore); 510-581-9380 (Hayward)

website: [www.echofairhousing.org](http://www.echofairhousing.org)

### **Neighborhood Assistance Corporation of America (NACA) (located in Oakland)**

Phone: 510-652-6622

website: [www.naca.com](http://www.naca.com)

### **NID - Housing Counseling Agency (located in Oakland)**

Phone: 510-268-9792

website: [www.nidonline.com](http://www.nidonline.com)

**The Unity Council \*located in Oakland**

Phone 510-535-6943

website: [www.unitycouncil.org](http://www.unitycouncil.org)

**Mission Economic Development Association (MEDA) (located in San Francisco)**

Phone: 415-282-3334 x14

website: [www.medasf.org](http://www.medasf.org)

**San Francisco Housing Development Corporation (located in San Francisco)**

Phone: 415-822-1022 x112

website: [www.sfhdc.org](http://www.sfhdc.org)

**Neighborhood Housing Services Silicon Valley (located in San Jose)**

Phone: 408-279-2600

website: [www.nhssv.org](http://www.nhssv.org)