## RESOURCES

**City of Oakland Housing Assistance Center** (510) 238-6182

#### **TENANT RESOURCES\***

- Temporary **assistance with rental costs**, such as back rent, moving costs, & security deposit.
- Contest a rent increase or decreased housing services.
- Counseling and downpayment assistance for tenants interested in becoming first-time homebuyers.
- Referral to resources to help lower your energy bills.

#### **HOMEOWNER RESOURCES\***

- Foreclosure prevention legal services.
- Temporary **financial assistance** with housing costs, such as mortgage arrears, back taxes, and HOA assessments.
- Low- or no-interest loans and grants for residential rehabilitation and home repair.
- Counseling for recent homebuyers.
- Information about landlord rights and responsibilities and education workshops for landlords of 1-4 units.

#### **RESOURCES FOR ALL OAKLANDERS**

- Credit and debt collection counseling.
- Assistance finding new housing you can afford, including emergency or transitional housing.
- Referral to an Oakland One-Stop Career Center for job training or placement.



## **PARTNERS**



















#### The City of Oakland Wants Your Feedback!

To provide feedback to the City of Oakland regarding an outreach worker, a hotline number, or tenant or homeowner services funded by the City of Oakland, please call (510) 238-6225 or email: foreclosureprevention@oaklandnet.com.



OAKLAND HOUSING **ASSISTANCE** CENTER ###

250 Frank Ogawa Plaza, 6th Fl, Oakland, CA 94612 (510) 238-6182 Mon - Fri, 9:00 a.m. - 4:30 p.m. housingassistance@oaklandnet.com

## NEED HELP WITH YOUR ——— HOUSING?



#### **OAKLAND TENANTS:**

For FREE help, call the Oakland Tenant Rights Hotline for low-income tenants at:

(510) TENANTS (836-2687)

#### **OAKLAND HOMEOWNERS:**

For FREE legal services funded by the City of Oakland, call:

(510) 238-6182



<sup>\*</sup> Some resources have income or other eligibility requirements. Call for more information.

#### OAKLAND HOMEOWNERS

At Risk of Losing Your Home?

#### **OAKLAND TENANTS**

Know Your Rights & Responsibilites

## OAKLAND TENANT RIGHTS HOTLINE

Many homeowners who are facing the threat of losing their home do not get reliable help in time or become the subject of a scam.

- Are you having trouble paying your mortgage?
- Have you received a notice of delinquency, default or foreclosure sale?
- Are you the subject of a predatory loan scam?

# FOR FREE HELP! (510) 238-6182

Starting in January 2013, California has new laws to help homeowners in foreclosure called the Homeowner Bill of Rights.

Even if you feel like you are out of options, do not give up hope! There may be new resources and financial assistance to help you.

#### **Top Tips for Oakland Tenants**

- 1. Get receipts for your rent payments and security deposit.
- 2. Any notice of eviction or rent increase must be in writing.
- If you receive a document or notice you do not understand, do not sign or ignore it.
   Call (510) TENANTS for help.
- 4. Keep a written record of all repair requests, as well as any time you believe your landlord is trying to intimidate you or is engaging in retaliation.
- 5. Absent an emergency, your landlord must provide at least **24-hr written notice** to enter your unit and is limited to specific reasons. You must be reasonable about providing alternate times.
- If you have housing issues and your unit may be an illegal unit, such as a garage or in-law, call (510) TENANTS for FREE counseling or legal assistance.
- Many tenants are protected against unjust eviction or unjust rent increases under Oakland's Just Cause for Eviction Ordinance and Rent Adjustment Ordinance.

If you are low-income and want FREE tenant counseling or referral to legal services and resources, call the City-funded

Oakland Tenant Rights Hotline (510) TENANTS (836-2687)

#### Is Your Landlord Going Through Foreclosure?

Don't be intimidated! Depending on your circumstances, you may have the right to stay in your home, even if you have been asked or threatened to leave. Tips:

- A notice of default or foreclosure sale does not mean your landlord has lost or will lose the property. Failure to pay rent is a "just cause" for eviction. To protect yourself, you must continue paying rent to the proper owner.
- If you aren't sure who the proper owner is, **save** your rent and call (510) TENANTS.
- You do not have to accept "cash for keys."
- The new owner cannot immediately raise the rent or evict you without proper, written, legal notice.
- The new owner must pay any utilities for which your old landlord was responsible.





