Avoiding Unfair Lending– Shop for Legitimate, Low-Interest Loans or Grants

PROTECTING ALL PEOPLE FROM DISCRIMINATION AND ECONOMIC ABUSES, ESPECIALLY IN THE REALM OF HOUSING

We explain your options and rights.

We help you defend your rights and fight abusive practices through advocacy.

We teach you how to build a safe financial future for you and your family.

Housing and Economic Rights Advocates (HERA) is a non-profit legal services organization dedicated to helping individuals and families with their consumer injustices.

HERA attorneys are available to help you for free review and understand your mortgage or home improvement financing options and understand your fair housing rights. Contact HERA at (510) 271-8443 ext. 300. Dial 711 for California Relay Service/TTY. HERA will reasonably accommodate your communication needs and uses interpreters for languages we do not speak.

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Learn about the Fair Housing Act and the protections it provides to homeowners.
Cities and Counties Often Have Affordable Loan and Grant Programs for Home Improvement

Loans are frequently low interest, with low monthly payments, or no monthly payments as long as you continue to live in your home. In Stanislaus County, call Housing Authority staff for information at (209) 557-2007, or visit their website: http://www.stancoha.org/programs/home-repair-program/

In Modesto, call Phone: 209-577-5211 or go to the city’s website for current information: https://www.modestogov.com/696/Home-Repair-Assistance.

In San Joaquin County, Stockton has an Emergency Home Repair Program: One-time emergency repair assistance to low-income property owners.

Stockton also has a Single Family Housing Repair Loan Program. This provides financial assistance to low-income homeowners for substantial interior and exterior repairs. Loans are provided at one percent (1%) simple interest, assumable by qualified low-income buyers or heirs, and due upon the sale of property or transfer of ownership. To apply, contact Housing and Economic Development at Phone: (209) 937-8539. For information about other cities and counties, contact your local city councilperson or county supervisor for information.

Grid Alternatives—A Non-Profit That Installs Solar

If you qualify, you could get free solar energy installation. To find out more, call: 866-921-4696 or email qualify@gridalternatives.org They work California Statewide.

HUD 203k Loans for Home Improvement

This type of loan is insured by the Federal Housing Agency and can be used for home improvement. It can also be combined with a home refinance. Applications must be submitted through an FHA approved lender, which you can find through this HUD search link: https://www.hud.gov/program_offices/housing/sfh/lender/lenderlist

Use A HUD Approved Housing Counseling Agency to Find an FHA Approved Lender

You can find a HUD-funded, non-profit housing counseling agency by calling HUD’s interactive voice system at: (800) 569-4287

Rural Housing, “Section 504” Loans

This program provides loans to very low income homeowners to repair, improve or modernize their home, as well as grants to elderly, very low-income homeowners to remove health and safety hazards. What is an eligible area? Applicants may check the address of their home to determine eligibility. Go to https://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants/ca

NOTE: California is currently participating in a pilot program that increases the program limits for Section 504 Grants! Grants are available up to $10,000 (up from $7,500) and loans are available up to $40,000 (up from $20,000) with a maximum of $50,000 (up from $27,500) assistance. Contact your local Rural Housing Office.

The State Office Can Give You Your Local Office Information:

California
Kim Dolbow Vann, State Director 430 G Street, # 4169 Davis, CA 95616-4169 Voice: (530) 792-5800 Fax: (855) 327-7558 www.rd.usda.gov/ca