

One Stop Shop for Housing Resources



18 months in Business!

The Mt. Diablo Housing Opportunity Center is a project of Housing Rights, Inc. The MtDHOC was opened July 3, 2007. Through the Center we are providing services to homeowners and prospective homeowners as well as renters and landlords. The Center is located in the Monument Corridor. This 'One-Stop' Shop provides a **place**:

- for members of the community to come to for help with a wide variety of housing problems and goals/desires;
- for other community-based organizations to provide services and reach the Central Costa County community (such as CC-Match and Consumer Credit Counseling Services of the East Bay);
- for city officials to refer constituents to which will address their housing needs;
- for lending and real estate professionals to come to interface with the community, especially the low and lower income community in order to assist these individuals in 'finding the American dream'.

Our Mission is to ensure equal access to the information and resources necessary to guide successful housing choices for all members of the community.

The MtDHOC provides

First Time Home Buyer (FTHB) Education and Resources
Foreclosure Counseling and Home Preservation Education
Senior Housing Counseling and Education
Landlord and Renter Resources

Housing Rights, Inc. was founded in 1979 and began providing homeownership services in 2002. We are a HUD certified housing counseling agency.

Our goals are:

- to strengthen communities and families,
- support individuals and families to become successful homeowners and renters,
- prevent evictions and foreclosures, and
- celebrate diversity.

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A Program of



We are co-located with Monument Futures (Concord Community Economic Development Organization). Together we part of the effort to develop the Michael Chavez Center for Economic Development. This Center will provide a comprehensive array of asset development opportunities for the local community and beyond. We made the decision to co-locate with MF because it made sense. They were using the space in the morning and we use it in the afternoon and evening.

Our Center addresses asset retention and development for low and lower income households. We provide support (referrals, information, housing counseling) for people who homeless or at risk of becoming homeless, being evicted, losing their home from foreclosure, want to purchase a home or be a more successful renter. Our services include pre-purchase counseling, financial fitness workshops, homebuyer education workshops, and credit report analysis. Our approach is to provide our clients with the information they need to make the best decision for themselves and their families in relationship to their housing needs.

There are a number of national studies which document the efficacy of housing counseling. Very few households that have received housing counseling from a HUD certified housing counseling agency (HRI/MtDHOC is one of them!) end up in foreclosure. Housing counselors are trained to support their clients in making decision and not making decisions for them. We strive to be as informed as possible regarding housing trends and resources and to provide this information to our clients. We see them as whole people and address all aspects of their fiscal health.

In addition to our HUD certification we have designed our services to be accessible using a drop-in Center model. While most requests for services are made over the phone, using a drop-in Center for people who are nervous due to language barriers, distrust of government and bureaucracies has increased our numbers significantly. Last fiscal year (July 1 to June 30) we received 156 requests for service through our Concord Center. To date this fiscal year (2.5 months) we have received 116. We are very excited that more people are coming to us for assistance.

A person with a housing problem, one that they cannot resolve themselves, contacts us. They may contact us through our website, by e-mail, by phone or drop by. They will be interviewed by trained staff and asked questions that: gather information used by the Deputy Director to assign the case to the appropriate staff person. This should take place within 2 days. Sooner if the problem is time sensitive. The counselor assigned to the case will call and make an appointment within two weeks. During the first appointment the counselor is collecting more information and after analyzing that information will begin a discussion with the client regarding his/her options. An action plan will be developed with assignments for both the counselor and the client with one or more goals identified. If the client is seeking homeownership, he/she will begin the pre-purchase counseling process which includes pulling a credit report and assessing the readiness of the household for homeownership. The client may be placed into a financial fitness class, homebuyer education class or continue to receive one-on-one counseling. We do charge fees for some services/goods. Our mortgage default counseling, services to homeless individuals and investigation of housing discrimination are free.

During the first 18 months of operation we have:

- Sponsored two regional housing resource fairs
- Distributed information and household items (blankets) to 85 individuals at the annual Homeless Connection event
- Sponsored a VITA site (tax preparation) and assisted 168 households submit tax returns.
- Organized an ITIN preparation event and assisted 15 households with the ITIN application process
- Assisted 120 households apply for Section 8 through our public computers
- Distributed household items to over 46 households through the Center
- Assisted 65 families with housing and shelter searches
- Process requests for services from 272 households, provided general information to 119 households, helped fight 68 evictions and counseled over 50 people with mortgage defaults
- Sponsored one financial education series with CC-MATCH, sponsored monthly Tenants Rights Clinics and held one homebuyer orientation workshop
- Distributed 38 'Holiday' packages of household items to our clients
- Attended several community fairs/festivals including: Kidfest, First Five and Monument Corridor Partnership sponsored events.
- Service primarily low and lower income households (95%)