



House Calls



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APRIL IS FAIR HOUSING MONTH
By Angie Watson-Hajjem, Fair Housing Specialist

On April 11, 1968, one week after the death of Dr. Martin Luther King Jr., the landmark Fair Housing Act, which makes it illegal to discriminate against people in housing based on their race, color, national origin, sex, which also covers sexual harassment, or religion, was signed into law, by President L. B. Johnson. And thus April became the month that we remember both in sadness for the loss of a great man, but also in joy for the noble accomplishments that he and others in the Civil Rights movement achieved.

The ECHO Housing's fair housing staff will be participating at a regional Fair Housing Symposium and co-hosting a Fair Housing Seminar for property managers to commemorate Fair Housing month. In addition, the City of San Leandro will have a Fair Housing Display for City Hall and the San Leandro Main Library.

In 1988, twenty years after the passage of the Fair Housing Act, the law was amended to include familial status, which covers persons with children in the household, 18 years of age or younger, and persons with disabilities, which covers reasonable accommodation and modification request. These were added as protected classes, and to augment the enforcement powers of the law. Every year the month of April is celebrated both at the national and local levels as Fair Housing Month.

If you or someone you know is experiencing or has recently encountered housing discrimination, please feel free to contact ECHO Housing's Fair Housing Staff for a free telephone consultation at Hayward Main Office at 510-581-9380, the Tri-Valley Area 925-449-7340, or the Peninsula at 650-327-1718 or 408-730-8491.



Can Reverse Mortgages Help You?
By Cherrisse Baptiste, HEC Specialist

A local couple residing in the heart of the Bay has been coping with various health problems. One of the clients had two heart attacks and has had two stints put in. There are a couple of home repairs the clients would like to have made on their home, but could not afford to make them. The clients' low fixed income put them in a pinch. They considered a reverse mortgage to get assistance in paying their high monthly medical costs of \$ 990.00 per month. They would like to place their reverse mortgage proceeds into a line of credit payment structure that they can access in times of need.

The clients have received unbiased counseling through ECHO Housing's HEC program and have decided to take out a reverse mortgage. The worry of paying for expensive medical costs on a low income for two has been relieved.

Attention Senior Homeowners age 62 or older! Are you "house rich and cash poor"? How many of you would like to turn your equity into cash and make needed home repairs, pay off your existing mortgage or just have additional financial security to do the things in life you always wanted to? Well, it may not be too late! ECHO Housing is a non profit Housing Counseling Agency approved by HUD to provide **free information** and education regarding Reverse Mortgages.

ECHO Housing currently serves Alameda County for the Reverse Mortgage counseling program. If you are interested in a free counseling session or just have general questions regarding Reverse Mortgages, please contact Cherrisse Baptiste, Reverse Mortgage Counselor at: (510) 581-9380 ext. 19 or toll free 888-887-ECHO

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Retaining the American Dream By Arlene Zamora

Since the beginning of the mortgage crisis in 2007, we had seen nation wide, millions of people going into foreclosure. Today, two years later, we still have seen a lot of families losing their homes after they tried everything to avoid the foreclosure. The truth is that is the lenders /investor's decision that is not all in their hands help to avoid the foreclosure.

Investors and lenders have different guidelines that establish the options they have available for each loan. Due to the mortgage crisis, numerous of loans are now under Freddie Mac and Fannie Mae, this to facilitate workouts. In addition, the Federal government announced several programs, in their intent to neutralize the Country's economy. To motivate the lending industry, some of these programs will provide monetary incentives to them when they work with homeowners.

Something that has to be clear is that, only loans that are under Fannie Mae or Freddie Mac, are the ones that would be modified or refinance based on the current property value. The lenders are not required by the government to forgive any portion of the principal. The goal is to restructure loans, so homeowners can afford their payments based on their financial possibilities.

For more information regarding the programs and available options visit: www.finacialstability.gov or www.makinghomeaffordable.gov



RETENIENDO EL SUEÑO AMERICANO By Arlene Zamora

Desde los comienzos de la crisis hipotecaria en el 2007, hemos visto como millones de personas, a nivel nacional, han perdido sus hogares. Hoy dia, dos años despues, todavia seguimos viendo como muchas familias pierden sus hogares a pesar de haber intentado todo para evitar la adjudicacion hipotecaria. Y es que en verdad no esta en manos de los prestatarios, sino del prestamista y/o inversionista ayudar a evitar la adjudicacion hipotecaria. Los inversionistas al igual que los bancos e instituciones financieras tiene distintas guias, las cuales establecen el tipo de opciones que existen para cada prestamo.

A raiz de la crisis hipotecaria un sin numero de prestamos han sido respaldados por Fannie Mae y Freddie Mac, esto para facilitar las negociaciones. En adiccion, el Gobierno Federal ha anunciado varios programas, en su intento de neutralizar la economia del Pais. Algunos de estos programas dan incentivos a la industria prestamista, con el proposito de motivar a los inversionistas privados a trabajar con los duenos de casa.

Algo que tienen que tener en claro es que, solo los prestamos que son respaldados por Fannie Mae y Freddie Mac, son los que seguramente van a poder ser modificados or refinanciados basado en el valor actual de la propiedad. Los bancos u otras insticiones financieras, no estan obligadas a olvidar parte del principal adeudado. La meta es re-estructurar los prestamos para que estos sean mas accecibles y asi los duenos de casa puedan pagar dentro de sus capacidades financieras.

Para obtener mas informacion referente a estos programas y sus opciones pueden visite: www.finacialstability.gov o www.makinghomeaffordable.gov.

Las Positas College Computer Donations

Recently Las Positas Technical Support (LaPTechS) from Las Positas College donated two computers for our Livermore office. LaPTechS receives donations from private parties, some of which needs repair. After the equipment is fixed and upgraded, it is donated. The staff at our Livermore Office of ECHO Housing want to thank Elizabeth Alfaro, student and former volunteer for referring our agency, Leslie Gravino, Work Base Learning Coordinator, and **LaPTechS** staff. THANKS!!!

Tri-City Food & Clothing Donations

If you are a Tri-City resident in need of help with food or clothing, Dollie's Closet might be able to help. Dollie's Closet is a food and clothing program that serves residents of Fremont, Newark and Union City. The program provides emergency food and clothing once a month. Preregistration is required. Dollie's Closet is seeking volunteers. For more information, call Robin Woodward, Director of Dollie's Closet at (510) 745-0521.

RenTalk

Dear Ren Talk:

I recently moved into this unit 4 month ago I must admit that I did not read my rental agreement because it does not give me any grace period. My question is there a required grace period for rent payments?

-Gracefully Waiting

Dear Gracefully,

No, there is not.. Reasonable late charges or a Three-Day Notice to Pay Rent or Quit can be imposed immediately. However, one business day must expire before the rent is considered late.

Sincerely,
RenTalk

Dear Ren Talk:

I received a 60- day notice. When counting the number of days for 60-day notice, do I count the day of service?

-Counting

Dear Counting,

No. Since the day of service is not complete 24-hour period, the count begins on the next day.

Sincerely,
RenTalk

If you would like answers to your tenant/landlord or fair housing questions, please contact ECHO Housing at 888-887-ECHO.

ECHO Housing Wishes to Thank...

Clarence Ablow

Brancart & Brancart

Peter B. Bjorklund

Mary C. Davey

Margaret M. De Staebler

Howard W. Lewis

Arturo & Sandra Martinez

Janice L. Mason (Mason Mgmt)

Jack H. Morris

W. G. McElhinney

Adele Panofsky

Dimas A. Resendez

Lee Sendelbeck

Rudolph & Bonnie Sher

Francisco & Elisabeth Zermeno

Wells Fargo

We appreciate your support of ECHO's clients and programs.



ECHO Housing's Mission Statement

ECHO's ultimate goal is to promote equal access in housing and provide support services which would aid in the prevention of homelessness and promote permanent housing conditions.

- January 2007

April 2010

SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

May 2010

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9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

June 2010

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

Schedule of Events

3/16—Fair Housing presentation for the staff of Building Futures for Women and Children in San Leandro at 11:30 am

3/18—Fair Housing presentation at the Broadmoor Senior Housing complex in San Leandro at 2 pm

3/22—Fair Housing/Landlord-Tenant informational workshop at the Play del Rey Apartments in Alameda at 6pm

3/30—Fair Housing Training for Property Management Class at Chabot College in Hayward at 6:30 pm

4/5—Fair Housing Proclamation at the City of Alameda

4/9—Tester Training at the City of Alameda

4/20—Fair Housing Proclamation at the City of San Leandro

4/23—Fair Housing Symposium in the City of Santa Clara

6/30—End of 2009-2010 fiscal year

For more information, please call ECHO Housing at 510-581-9380, or toll free at 888-887-ECHO.



MIDPENINSULA CITIZENS FOR FAIR HOUSING

A FAIR HOUSING PROGRAM OF EDEN COUNCIL FOR HOPE & OPPORTUNITY

San Mateo County – 650-327-1718 Santa Clara County – 408-730-8491

- Cupertino • Menlo Park
- Los Altos • Los Altos Hills • Stanford

Midpeninsula Citizens for Fair Housing:

Advocates for fair, affordable housing at local, county, state and federal government levels.
 Educates local officials, tenants, and rental property owners/managers about fair housing laws.
 Assists real estate professionals in interpreting fair housing laws for clients.
 Sponsors and Participates in housing workshops and housing conferences.
 Speaks to the community on housing problems and MCFH activities.

In response to charges of illegal discrimination:

Investigates allegations of housing discrimination through the use of trained investigators.
 Counsels home seekers on their rights and responsibilities.

If discrimination is found:

Refers claimants to relevant state or federal agencies or to local cooperating attorneys.
 Conciliates between claimant and landlord.

In response to the inadequate supply of affordable housing:

Tracks housing legislation.
 Assists state and federal government representatives in developing equitable housing legislation.
 Advises local communities on programs for affordable housing.
 Supports below-market rate programs that provide affordable housing for home seekers.

Midpeninsula Citizens for Fair Housing

Midpeninsula Citizens for Fair Housing provides services, free of charge, to people who believe they have experienced discrimination.

Midpeninsula Citizens for Fair Housing makes presentations at local schools and community groups at your request.

Midpeninsula Citizens for Fair Housing provides the housing industry with educational materials to encourage compliance with state and federal fair housing laws. We provide fair housing training for apartment owners and managers. We encourage landlords, apartment owners, and managers to call us if questions arise concerning fair housing practices.

(Continued on page 6)

(Continued from page 5)

Midpeninsula Citizens for Fair Housing receives many phone calls each year from individuals with housing related questions. If the question does not involve discrimination, our Fair Housing Specialists analyze the issues and inform the caller of possible courses of action, or refer the caller to the appropriate agency.

The Law is on YOUR Side

Housing discrimination is illegal in California. Persons renting, leasing or buying a home are protected against discrimination based on their race, national origin, ancestry, color, religion, sex (gender), sexual orientation, marital status, familial status (the presence of children), age, source of income, handicap (disability) or any other arbitrary reason.

Here's What to Do

Victims of discrimination should write down what happened to them and call Midpeninsula Citizens for Fair Housing. MCFH will assist in deciding whether it is appropriate to file a complaint.

Midpeninsula Citizens for Fair Housing can help

Equal access to housing is a fundamental right in our society. It is important to individuals and families seeking to establish their homes, and it is essential to the character of our communities.

When people are denied such freedom through discriminatory actions that are not related to their personal merits, establishing a home can become difficult.

If you encounter such discrimination, you should seek assistance immediately. Midpeninsula Citizens for Fair Housing provides information and assistance in housing discrimination matters to persons seeking housing. Midpeninsula Citizens for Fair Housing can investigate your complaint, attempt to conciliate the dispute, and if necessary, assist in the referral of your complaint to attorneys or government agencies.

Possible Remedies

Victims of discrimination may be compensated in several ways. They may be able to get the housing they wanted or similar housing may be made available.

In some cases, a cash payment may be made to reimburse for expenses caused by having to find other housing and for damages such as pain and emotional distress.

MCFH serves the following Cities in the following Counties:

San Mateo County – 650-327-1718

- Menlo Park

Santa Clara County – 408-730-8491

- Los Altos
- Los Altos Hills
- Cupertino
- Stanford

For a list of all our programs, please see the following page, or go to our website at:
<http://www.echofairhousing.org>



Agency—Wide Programs

**Hayward: 510-581-9380 Livermore: 925-449-7340 Alameda: 510-496-0496
Oakland Office: RAP – 510-836-4826; HEC – 510-581-9380 or 510-271-7931**

**Midpeninsula Citizens for Fair Housing (MCFH)
Palo Alto Office: 650-327-1718 or 408-730-8491**

FAIR HOUSING COUNSELING & EDUCATION (Hayward, Livermore, Oakland, and Palo Alto offices) ECHO's Fair Housing Counseling Program conducts site investigations in response to reports of housing discrimination complaints, conducts rental housing audits to determine degrees of housing discrimination existing in designated areas, and educational seminars for members of the housing industry (managers, owners, realtors, etc.). ECHO staff serves unincorporated Southern Alameda County, the Cities of Alameda, Cupertino, Los Altos, Menlo Park, and Stanford.

TENANT/LANDLORD COUNSELING & MEDIATION (Hayward, Livermore, and Oakland offices) ECHO's Tenant/Landlord Counseling Program provides information to tenants and landlords in unincorporated Southern Alameda County, and the Cities of Alameda and Oakland on their housing rights and responsibilities. The primary objective of the program is to build awareness of housing laws and attempt mediation to preserve housing when appropriate.

RENTAL ASSISTANCE PROGRAM / RAP (Southern Alameda County, Alameda, and Oakland offices) ECHO's Rental Assistance Program assists unincorporated Alameda County, the Cities of Fremont, Hayward, Livermore, Oakland, Pleasanton, and San Leandro residents with move-in costs or delinquent rent due to a temporary financial setback. The RAP program helps by arranging a guaranteed repayment contract between the tenant and the landlord.

EMERGENCY GRANT PROGRAM (Hayward and Oakland offices) ECHO staff processes emergency grant applications for Alameda County residents who are eligible and have three-day notices or need move-in funds when they are available.

SHARED HOUSING COUNSELING & PLACEMENT (Livermore office) ECHO's shared housing services, offered to all residents of Livermore and Pleasanton include referral and matching services, counseling on shared living, supportive services, and information and referral.

HOME EQUITY CONVERSION COUNSELING AND EDUCATION / HEC (Hayward and Oakland offices) ECHO's Home Equity Conversion Counseling program provides information regarding home equity options to seniors, family members, and significant others. ECHO facilitates the process of applying for Reverse Mortgage loans, which allows seniors to convert the equity in their homes into monthly income. The geographic area served includes all of Alameda County.

HOMEBUYER EDUCATION & LEARNING PROGRAM (Livermore office) ECHO's Homebuyer Education & Learning Program assists potential homebuyers by providing classroom training regarding credit counseling information, homeownership incentives, home buying opportunities, predatory lending; and presentations by realtors and lenders. After completion of the series, each potential homeowner is given a Certificate of Completion by the Regional HUD office. This service is offered to Southern Alameda County residents.

HOMESEEKING (Livermore office) ECHO's Homeseeking Program offers basic tips on looking for and finding rental property, and provides referrals to available rental units in the area.

HUD MORTGAGE DEFAULT (Livermore and Hayward office) ECHO's HUD Mortgage Default Program assists families and individuals in Southern Alameda County who are in jeopardy of losing their homes due to foreclosure. Staff works with clients to arrange repayment plans and ensure retained occupancy. Prepurchase counseling for first time homebuyers is also available.





EDEN COUNCIL FOR HOPE & OPPORTUNITY

770 A Street

Phone: 510-581-9380
Toll free: 888-887-ECHO
Fax: 510-537-4793

*Serving the East Bay and the
MidPeninsula since 1965*

Address

*We're on the Web at
echofairhousing.org*



**PLEASE SUPPORT
ECHO Housing**

The Eden Council for Hope & Opportunity (ECHO) was founded in 1964 and incorporated in 1965. Midpeninsula Citizens for Fair Housing (MCFH), a well-established fair housing agency on the Peninsula merged with ECHO. The merger was complete as of September 13, 2005.

ECHO is a publicly supported, non-profit housing counseling agency established to provide comprehensive housing counseling services and promote equal housing opportunities to residents of Alameda, San Mateo, and Santa Clara Counties.

Your support through donations of money, time, and/or goods is always appreciated. Your gift works to help build stronger communities, help property owners and renters to resolve their disputes and promote equal opportunities in housing. Donors will continue to receive the House Calls newsletter filled with news and information regarding ECHO's housing assistance programs.

Enclosed is my tax-deductible donation of:
 \$25___ \$50___ \$100___ \$250___ \$500___ Other___

Please make checks payable to:
ECHO Housing
770 A Street
Hayward, CA 94541

Name _____
 Organization _____
 Address _____
 Phone _____
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