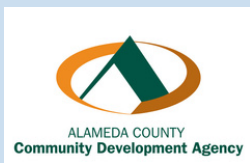


# WHAT IS THE ALAMEDA COUNTY URBAN COUNTY EMERGENCY MORTGAGE ASSISTANCE PROGRAM?

The Urban County Emergency Mortgage Assistance Program ("EMAP") is intended to provide financial relief for lower income homeowners living in the Urban County jurisdictions who have experienced a loss of income resulting from the COVID-19 pandemic.

## SUPPORTED BY



## ADMINISTERED BY

# HERA

housing and  
economic  
rights advocates

HERA is a California statewide, not-for-profit legal service and advocacy organization dedicated to helping Californians — particularly those most vulnerable — build a safe, sound financial future, free of discrimination and economic abuses, in all aspects of household financial concerns. We provide free legal services, consumer workshops, training for professionals and community organizing support, create innovative solutions and engage in policy work locally, statewide and nationally.

[www.heraca.org](http://www.heraca.org)

(510) 271-8443

[inquiries@heraca.org](mailto:inquiries@heraca.org)



# ALAMEDA COUNTY URBAN COUNTY EMERGENCY MORTGAGE ASSISTANCE PROGRAM

## FREE LEGAL SERVICES

### Eligible Homeowners

Low- to moderate- income homeowners who live in the Urban County jurisdictions of Alameda County and are at risk of losing their homes due to:

- Foreclosure
- Problems with property taxes
- Homeowner Association (HOA) assessments
- PACE loans
- Deed theft
- Blight citations
- Judgment liens

### Examples of Services

- Evaluating loss mitigation/foreclosure prevention options, including but not limited to modifications, forbearances, deferrals, and payment plans
- Addressing loan servicing issues
- Appealing improper property tax reassessments
- Challenging HOA collections abuses
- Addressing foreclosure rescue scams
- And so much more!

## FINANCIAL ASSISTANCE

One-time grant of up to \$30k to help homeowners pay for home-related delinquencies, offered in connection with legal services provided through Alameda County Urban County Emergency Mortgage Assistance Program ("EMAP").

### Grant may be used for:

- Delinquent first mortgages
- Past due property taxes
- Past due HOA fees and assessments
- Delinquent homeowners' insurance
- Delinquent second mortgages and HELOCs
- Delinquent mobile-home space rent where the home is affixed to the foundation

### Grant Eligibility

Homeowners who:

- Live in the following jurisdictions: Albany, Dublin, Emeryville, Newark, Piedmont, and the unincorporated parts of Alameda County: Ashland, Castro Valley, Cherryland, Fairview, and San Lorenzo;
- Have experienced job loss or reduced income as a result of the COVID-19 pandemic;
- Are low- to moderate-income; and
- Received a delinquency on a qualifying debt.

## GETTING HELP

Contact HOUSING AND ECONOMIC RIGHTS ADVOCATES (HERA) to begin the process of receiving free legal assistance and to be evaluated for grant eligibility.

[www.heraca.org](http://www.heraca.org)

(510) 271-8443

[inquiries@heraca.org](mailto:inquiries@heraca.org)

TTY/VCO/HCO to Voice  
(English) 1-800-735-2929  
(Spanish) 1-800-855-3000