

**CITY OF OAKLAND**  
**AGENDA REPORT**

FILED  
OFFICE OF THE CITY CLERK  
OAKLAND

2008 JUN 12 PH 6:07

TO: Office of the City Administrator  
ATTN: Deborah A. Egerly  
FROM: Community and Economic Development Agency  
DATE: June 24, 2008

RE: **A Report on Continued Activities in Response to Foreclosure Activity**

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**SUMMARY**

This report is a follow-up to the December 11, 2007, December 18, 2007 and January 22, 2008 reports on actions to address foreclosure activity. These reports were in response to the City Council's directive that staff identify actions that could be taken to address the increasing number of home mortgage foreclosures that are occurring throughout Oakland.

The actions undertaken to date include information and outreach, counseling activities, data collection and reporting, and other efforts to assist homeowners and ensure that foreclosed properties do not become blighting influences in Oakland neighborhoods. This report provides an update of subsequent actions and lists some that will continue over a period of time.

**FISCAL IMPACT**

There are no additional fiscal impacts. Funds to implement the proposed actions are budgeted in appropriations within the FY 2007-09 Adopted Policy budget.

**BACKGROUND**

On November 6, 2007, the City Council adopted Resolution No. 80930 C.M.S. endorsing proposed federal legislation to address the growing foreclosure crisis. As part of the resolution, City Council directed staff to analyze and report back on implementation of possible actions at the local level to address this issue. At the November 8, 2007 Rules Committee meeting, staff was directed to prepare a report for the December 11, 2007 Community and Economic Development Committee to discuss actions that could be immediately implemented. Staff received further direction to submit a supplemental report for the December 18, 2007 City Council meeting to provide information on programs and initiatives being undertaken in other parts of the state and nationwide. Staff provided a follow-up report for the January 22, 2008 Community and Economic Development Committee that summarized subsequent activities that had occurred and plans for future actions.

Item: \_\_\_\_\_  
CED Committee  
June 24, 2008

## KEY ISSUES AND IMPACTS

Subprime lending practices during the last few years have included a number of high-risk loans involving adjustable rates, balloon payments and other provisions, which has led to a substantial increase in the number of homeowners who have lost or are in danger of losing their homes to foreclosure. In the coming months, an even larger number of adjustable-rate mortgages will readjust upward and increase monthly payments to levels that may exceed homebuyers' ability to make the required payments. As well, renters who occupy foreclosed homes face eviction in violation of the City's Just Cause ordinance, in part because many tenants and lenders are unaware of the protections afforded by the Just Cause ordinance. In addition to the displacement of individual households, the growing number of foreclosures have and may result in larger numbers of vacant properties that could result in blighting and other undesirable conditions in many Oakland neighborhoods.

Many efforts are underway at the federal and state level to deal with this crisis. Staff will continue to identify legislation for City Council to support. Oakland and other localities continue to seek and identify actions to undertake at the local level.

## PROGRAM DESCRIPTION

Staff identified a number of actions to undertake and implement right away and others to be implemented over time. These actions provide information and resources to assist Oakland residents who are facing foreclosure or may be at risk of foreclosure. Continued and new activities since the last report include:

- Community Development Block Grant (CDBG) staff issued a Request for Proposals (RFP) November 20, 2007 for \$100,000 for housing counseling agencies to provide default and delinquency counseling, information and services to borrowers. Community Development Block Grant (CDBG) funds for housing counseling activity received previous approval from the City Council as part of the adopted budget and the adopted Consolidated Plan.

*CDBG staff issued an RFP for \$100,000 for Mortgage Delinquency and Default Resolution Counseling, to serve persons at risk of losing their primary homes due to the inability to make mortgage payments in November 2007. Three agencies responded to the Request for Proposals. By Resolution No. 81145 C.M.S., the City Council authorized staff to negotiate and enter into a contract with the Unity Council March 18, 2008. The contract was fully executed May 15, 2008. Workshops began April, 2008.*

*Under the contract, the Unity Council will*

- *Conduct a targeted mail campaign*
- *Provide foreclosure prevention education in group workshops*

- *Provide 1:1 individual (Level I counseling) counseling*
- *Provide basics financial planning and money management counseling (Level II counseling)*
- *Provide monthly reports.*

*The Unity Council Homeownership Center will conduct a minimum of three 3-hour foreclosure prevention educational workshops each month. The workshops will be offered in each council district on a rotation schedule, with Districts 7, 6 and 5 receiving more frequent workshops since they have been more heavily impacted by foreclosures. The workshops are generally held on the 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> Wednesday evenings from 6:00 p.m. – 9:00 p.m. of each month. Workshops begin in April 2008 and will continue through November 2008. A performance measure worksheet and calendar of scheduled workshops are included as Attachments A and B, respectively.*

*To date, 87 persons have attended group workshops*

*106 persons received Level I counseling*

*32 persons received Level II counseling (financial planning, money management)*

*32 persons are pursuing loss mitigation plans (submitted loan modification proposals or decided to pursue short sale)*

- Outreach to community organizations to provide public information on available resources for counseling and homebuyer assistance.

*Staff developed a tri-fold information mailer brochure to provide information on resources for assistance for homeowners and tenants impacted by foreclosure.*

*Brochures are mailed monthly to homeowners and tenants who receive a Notice of Defaults and/or a Notice of Trustee Sale. 500 brochures have been mailed to homeowners and tenants that have received a notice of default and/or a notice of trustee sale. Approximately 650 are scheduled to be mailed. The workshop calendar from the Unity Council was included in the last mailing.*

- Work with CEDA's Real Estate unit to identify a reliable and timely source of data on past and pending foreclosures.

*Staff now receives data from two sources. Data from CEDA's Real Estate unit, provided from a title company, was used for the mailings of recorded notices of defaults and notices of trustee sales. Data for new records is obtained from county records. There is a one (1) month lag for information the title company receives. The first mailings were sent in March 2008.*

*Staff now also receives data from RealtyTrac, a database of pre-foreclosure, auction, bank-owned and for sale by owner properties. Policy staff has contracted with RealtyTrac to receive this data on a monthly basis. Staff are also working with*

*RealtyTrac to obtain additional loan and property data. Data from RealtyTrac for the 15-month period from January 2007 through March 2008 shows:*

<i>Notices of Default:</i>	<i>2,190</i>
<i>Notice of Trustee Sale:</i>	<i>773</i>
<i>Real Estate Owned Properties (bank owned):</i>	<i>1,486</i>

*A chart of Default & Foreclosure Activity in Oakland for January 2007–March 2008 and maps of the three categories (compiled by Ms. Sargent) are provided in Attachment C.*

*The Unity Council also obtains data from an additional source. Staff will review all sources of data and provide updated reports.*

- *The California State Library (CRB) published a report on the severity of the current housing crisis titled “Foreclosures in California” May 2008. They conducted research on the number of housing foreclosures in California and its counties in response to a February 2008 request from the Chair of the Assembly Banking and Finance Committee. The forecast assumes that 2008 will be the peak of the crisis.*

*The estimate of the number of housing foreclosures in the State during 2006-09 varies from 170,000 to 434,000. It is projected that foreclosures will affect between 3.0 and 7.8 percent of all homeowners with mortgages. (Variations in the forecast results from variations in the data and assumptions.) The CRB plans to publish periodic updates during the next year.*

	<u><i>37 Counties</i></u>	<u><i>Alameda County</i></u>
<i>No. of subprime Loans 2005-06</i>	<i>722,524</i>	<i>22,022</i>
<i>Proportion of all loans that are Subprime 2005-06</i>	<i>24.0%</i>	<i>17.8%</i>
<i>Cumulative Foreclosure Rate 2005-06 Subprime Loans</i>	<i>21.7%</i>	<i>21.3%</i>
<i>Number of Homes Lost to Foreclosure 2005-06</i>	<i>156,937</i>	<i>74,691</i>
<i>Projected Homes Lost to Foreclosure thru 2008</i>	<i>377,500</i>	<i>11,284</i>

- *Work with the Mayor’s Office to convene a meeting with lenders and invite State officials to attend.*

*As a follow-up to the meeting jointly hosted by Mayor Dellums and Congresswoman Barbara Lee at Oakland City Hall on Saturday, January 12, 2008, the Mayor hosted a meeting with lenders March 20, 2008 to coordinate services to residents affected by the foreclosure crisis. An additional goal was that other lenders would provide funds similar to the One California Bank Foundation pledge to provide \$1 million for gap financing to help homeowners facing foreclosure keep their homes. Attendees included the Mayor, staff from the Mayor’s office and the Community and Economic Development Agency,*

*staff from the Governor's Planning and Research Office, and representatives from six banks.*

*After discussing several items that will be addressed further at a later date, the group agreed to:*

- o Meet on a regular basis*
- o Develop a web site that lists available services for those facing foreclosure, and that lenders would create more opportunities for clients and residents to remain in their homes.*

*Additionally, in an effort to educate youth and young adults about financial literacy, and as a preventative measure against making unwise choices, the Mayor, State Assembly Member Sandre Swanson and Board of Equalization Vice Chairwoman Betty T. Yee, sponsored a free Youth and Young Adult Financial Education Seminar at City Hall on the afternoon of April 30, 2008. The seminar featured Junior Achievement, the Oakland Youth Advisory Commission, the Golden 1 Credit Union, and various state agencies to teach young adults about basic money management and financial planning. All Oakland students were invited to attend. Approximately 60 students and their parents attended. Of the students approximately 35 stayed and participated in the entire event – including a question and answer session, resource fair, and prizes.*

- Conduct Housing Workshops to provide information to the public.

*The City of Oakland held a Housing Fair Saturday, June 14, 2008, 10 a.m. – 2 p.m. at City Hall. This general Housing Fair focused on three main areas: Rental Housing, Buying a Home, and Successful Homeownership. Foreclosure activity will be addressed under all three areas. A copy of the workshop schedule is Attachment D.*

- Support legislation to address lending and foreclosure issues.

*Housing Policy staff presented six resolutions to support six State legislative bills – AB 69, AB 1830, AB 2880, AB 2359, AB 2740 and SB 1137 to reform mortgage lending practices and address the foreclosure crisis at the June 12, 2008 Rules and Legislation Committee.*

Staff will continue to attend and participate in meetings, town hall meetings and other forums to gain and provide information and resources that can benefit homeowners and tenants.

## **SUSTAINABLE OPPORTUNITIES**

Pursuant to City Council Resolution No. 74678 C.M.S., adopted December 1, 1998, staff encourages property owners to operate sustainable projects.

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**Economic:** These actions will help avoid and reduce neighborhood blight that can impede economic development efforts.

**Environmental:** These actions discussed in this report do not create direct environmental benefits. Vacant homes increase the possibility of deteriorating properties, vandalism, debris and other negative elements.

**Social Equity:** These actions will provide information and assistance to citizens in danger of losing their homes so they can continue to occupy their residences. Maintenance of homeownership, especially for low and moderate income households, is a key social equity goal of the City Council.

**DISABILITY AND SENIOR CITIZEN ACCESS**

This report does not provide specific benefits or programs for disabled or senior citizens.

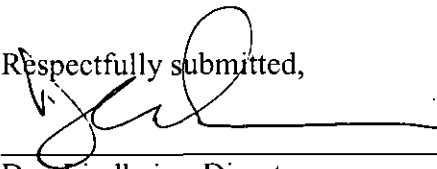
**RECOMMENDATION(S) AND RATIONALE**

Staff recommends City Council accept this report of continued actions implemented to address foreclosure activity. Staff will provide updates and additional information as it becomes available.

**ACTION REQUESTED OF THE CITY COUNCIL**

Staff requests City Council accept this report of actions implemented in response to foreclosure activity.

Respectfully submitted,

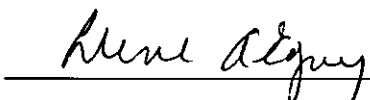


Dan Lindheim, Director  
Community and Economic Development Agency

Reviewed by:  
Sean Rogan, Deputy Director  
Housing and Community Development

Prepared by:  
Jackie Campbell, Homeownership Programs Manager  
Housing and Community Development

**APPROVED AND FORWARDED  
TO THE COMMUNITY AND  
ECONOMIC DEVELOPMENT  
COMMITTEE:**



Office of the City Administrator

Item: \_\_\_\_\_  
CED Committee  
June 24, 2008

	A	B	C	D	E	F	G	H
1	Agency Name: THE UNITY COUNCIL							
2	Project Title: FORECLOSURE PREVENTION & INTERVENTION							
3	Program Component: Housing_xx Economic Development Public Services Neighborhood Improvements							
4	Goal: To enhance the quality of life for low- and moderate-income residents of Oakland via: Providing accurate, basic financial education through wo							
5	<b># Clients To Be Served</b>	<b>Measurable Objectives</b>			<b>Methods</b>		<b>Indicators</b>	
6				<b>Measurement Tools</b>	<b>Source of Data</b>	<b>Processing of Data</b>		
7	5000	Process Objective #1: Conduct targeted mail campaign coupled with follow up phone calls to distinct group of Oakland resident homeowners who have received or will receive a Notice of Default and/or Notice of Trustee Sale			Mail list, NOD list, Trustee Sale List	county records, Dataquick, other real estate data collection service, title company	Excel or other database tracking system for mailing list	
8		Outcome Objective #1a: 10% of homeowners receiving the letter respond by calling our hotline # for foreclosure assistance			call tracking data tool	client feedback	Excel or other database tracking system for mailing list	
9		Outcome Objective #1b: 30% of homeowners receiving the letter attend one of our foreclosure prevention workshops to be held 3x/month throughout Oakland			data tracking on enrollment form, enrollment & attendance at workshops	sign in sheets, referral tracking data	Excel or other database tracking system for mailing list; Nstep Database	
10	1500	Process Objective #2: provide foreclosure prevention & Intervention education in group workshops			enrollment & attendance at workshops	sign in sheets	Excel or other database tracking system for mailing list; Nstep Database	
11		Outcome Objective #2a: 80% of participants will understand the various options available to them to avoid foreclosure, to refinance their existing mortgage, negotiate with their lender/servicer, pros & cons of bankruptcy and pros & cons of abandoning their home			Client surveys	client feedback	Nstep Database; Crystal Reports compilation of % of positive responses to post workshop survey questions	
12		Outcome Objective #2b: 10% of participants act proactively and make contact with their lender to negotiate a modification or loss prevention strategy			30-60 day Post workshop survey	client feedback	Excel or other database tracking system for mailing list; Nstep Database	

	A	B	C	D	E	F	G	H
13	380 homeowners		Process Objective #3: Level I Counseling - Provide 1:1 counseling to Oakland homeowners facing the possibility of losing their primary home to foreclosure; Contractor will conduct an intake, develop a budget based on client's oral representations, develop a written Action Plan to be taken by client and obtain signed client authorization.	Intake Forms & counseling records	client intake forms, Nstep Database	Nstep Database		
14			Outcome Objective #3a: 85% of Clients will understand the various options available to them to avoid foreclosure and understand the need to keep in constant contact with the lender/servicer	Client survey	client feedback	Nstep Database; Crystal Reports compilation of % of positive responses to post workshop survey questions		
15	330 homeowners		Process Objective #4: Level II Counseling - Provide basic financial planning & money management counseling to distressed homeowners; Contractor will engage in budget verification by reviewing income, assets, credit & expense documentation provided by client and will work with client to create a revised, realistic budget based on desired objectives and available options	Verified Modification Budget, Action Plan, counseling records	Client financials, statement of issue, mortgage documents	Nstep Database; Before/after modification budget; Action Plan		
16			Outcome Objective #4a: As a result of counseling, 90% of clients agree to pursue loss mitigation plan which may include, but is not limited to forbearance, repayment plan, loan modification, or other loan restructuring strategy to keep their home.	Verified Modification Budget, Action Plan, counseling records	Client financials, statement of issue, mortgage documents	Nstep Database; Before/after modification budget; Action Plan		
17			Outcome Objective #4b: As a result of counseling, 10% of Clients may determine they can not afford to keep their home or no longer desire to keep their home, and will receive information relative to each of these options, including guidance as to possible tax and/or civil liability	Action Plan, affordability assessment	Client financials, statement of issue, mortgage documents	Nstep Database; Before/after modification budget; Action Plan		
18			Process Objective #5: Provide Monthly report to CEDA on foreclosure situation in Oakland to be provided to City Council	Nstep, Crystal Reports	Sign in sheets, attendance records, Counseling records	Nstep; Crystal Reports		
19			Outcome Objective #5a: Reports will be accepted by City Council.	Council Minutes	Council Minutes			



# The Unity Council Homeownership Center

www.unitycouncil.org

# 2008



Knowledge is Power. Get Some.

JANUARY						
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- English Homebuyer Workshop  
9:00am - 5:00 pm  
Oakland @ Fruitvale Village
- Taller Para Compradores de Casa  
9:00am - 5:00 pm  
Oakland @ Fruitvale Village
- Financial Fitness Series **FINANCIAL FITNESS**  
5 Weeks - Tuesdays 6:00pm - 8:30 pm  
Oakland @ Fruitvale village  
*Abril - En Espanol!!!*
- Foreclosure Prevention - Oakland  
Wednesday/Miercoles 6:00pm - 9:00pm
- Foreclosure Prevention  
With Black Economic Council

- Advanced Financial Fitness  
"Mind Your Own Business"
- City of Oakland Housing Fair  
10am-2pm
- Quicken Workshop - call for details
- 2nd Annual Citizenship Fair  
Date: July 26th!!!
- English Homebuyer Workshop  
8:30am - 5:00 pm  
Fairfield @ Fairfield-Community Center
- Taller Para Compradores de Casa  
8:30am - 5:00 pm  
Fairfield @ Fairfield Community Center

- Foreclosure Prevention - Fairfield  
January 26th -English  
March 29th - En Espanol  
July 12th, Sept. 13th, Nov. 8th  
To register for classes, call:

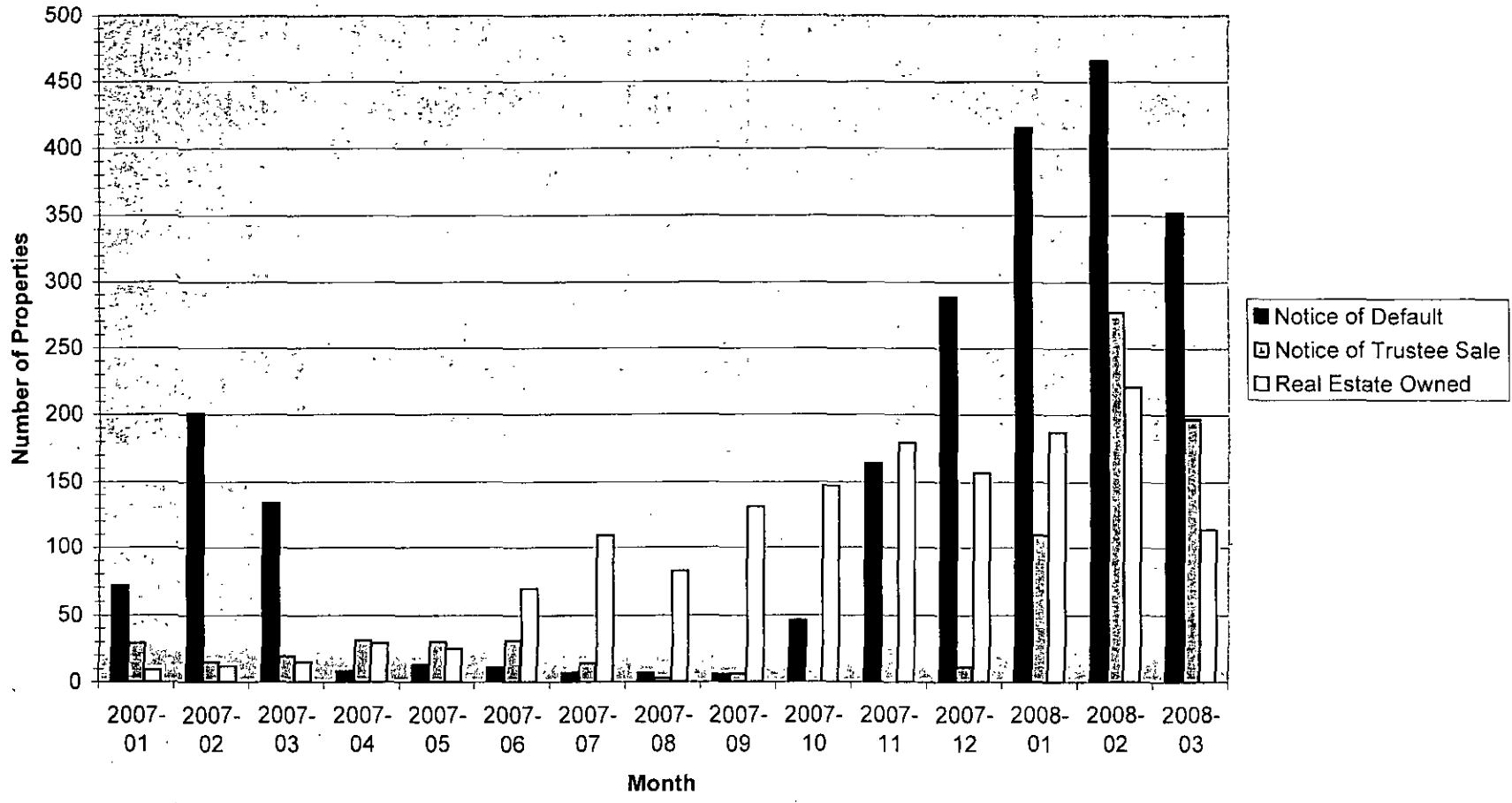
New Bi-lingual format!

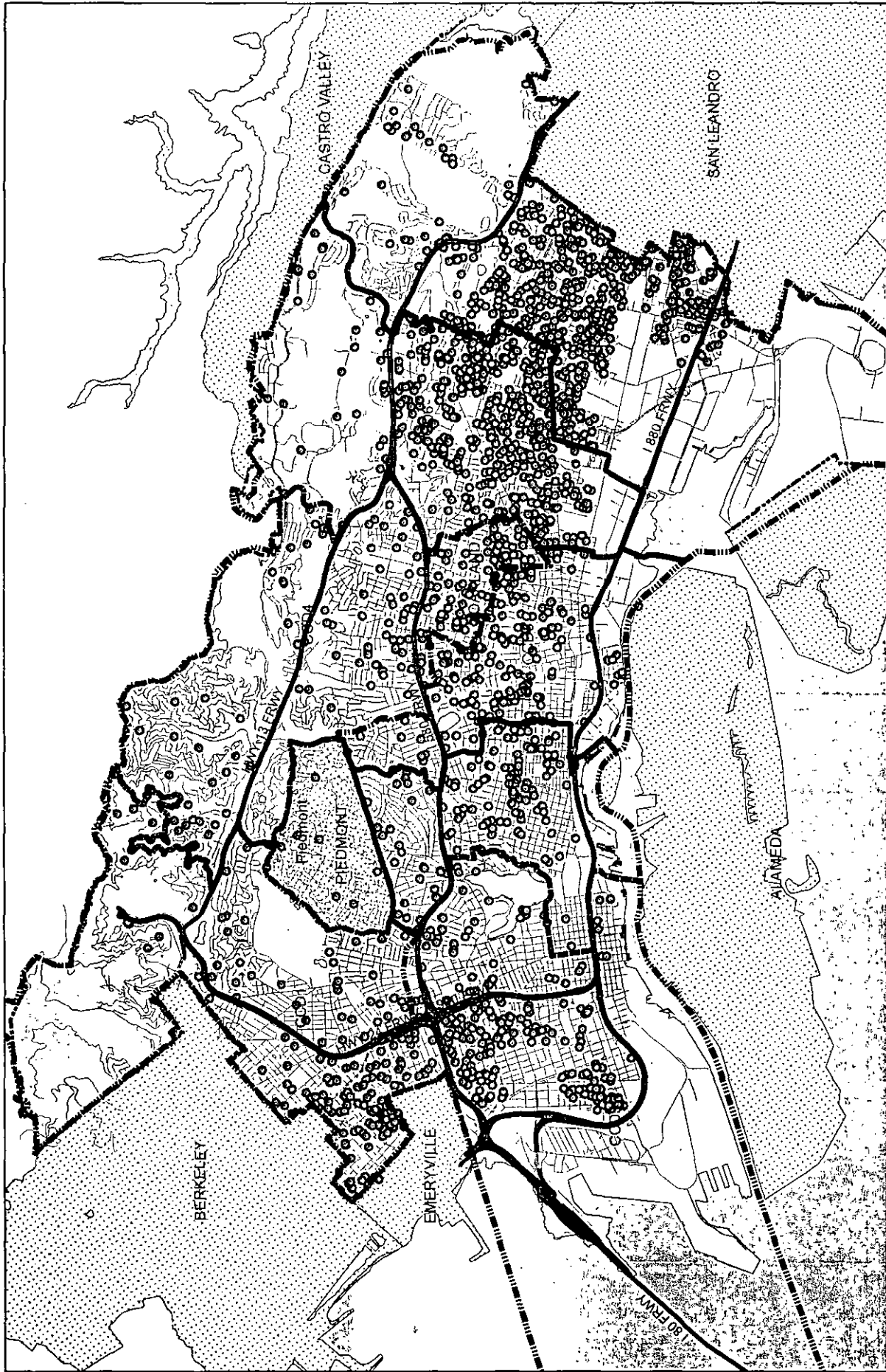
## 510-535-6943

NEW CLASS LOCATION!!!  
FRUITVALE-SAN ANTONIO SENIOR CENTER  
3301 East 12th Street, Suite 201  
Oakland, CA 94601  
homeownership@unitycouncil.org  
www.unitycouncil.org

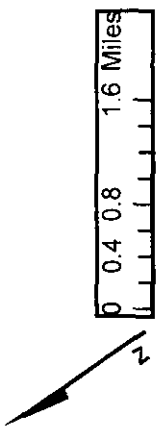


# Default & Foreclosure Activity in Oakland Jan 2007 - Mar 2008

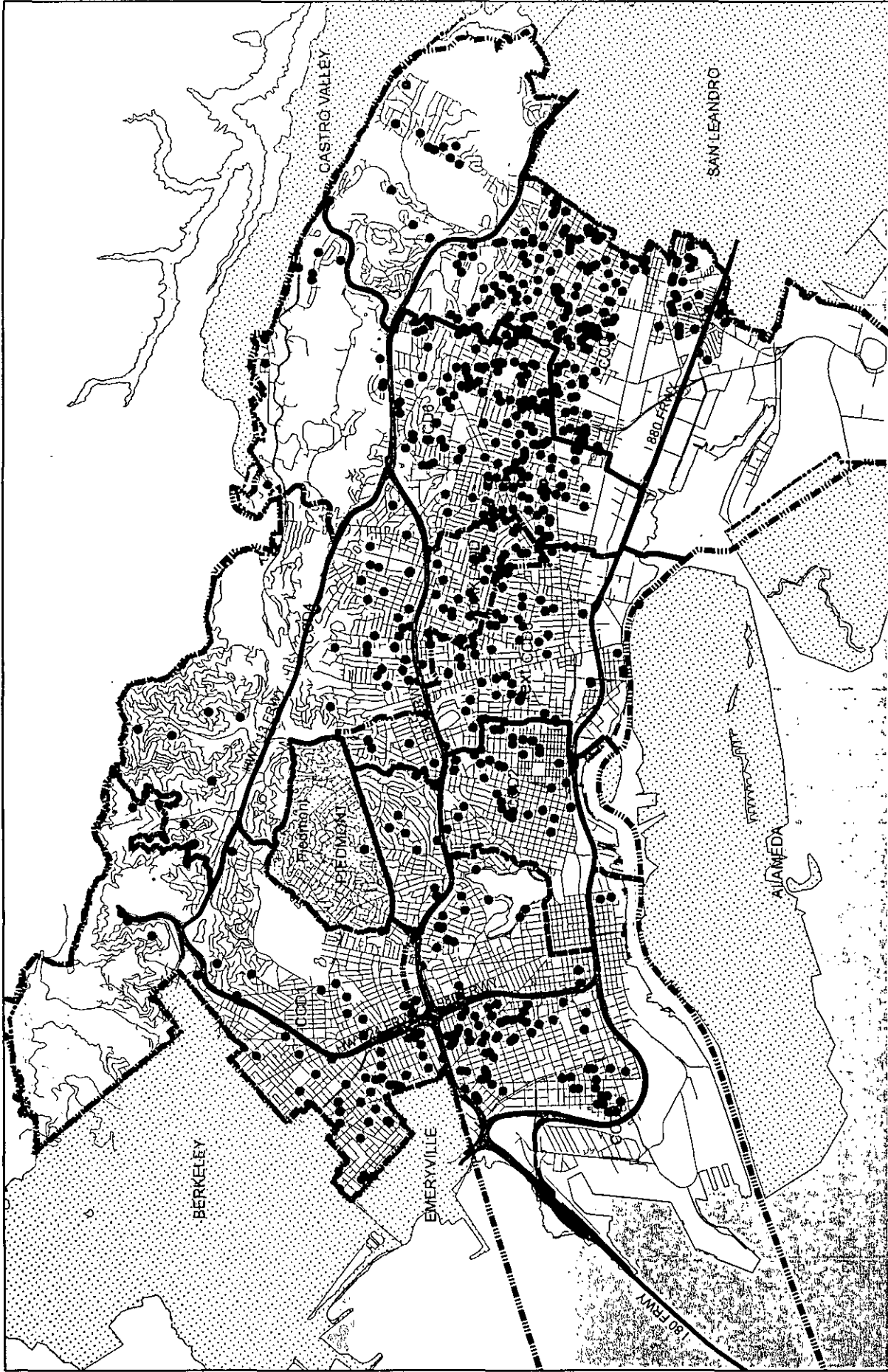




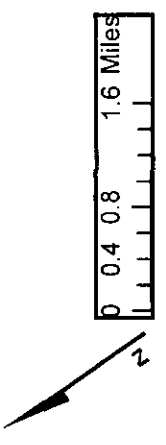
# City of Oakland Notices of Default

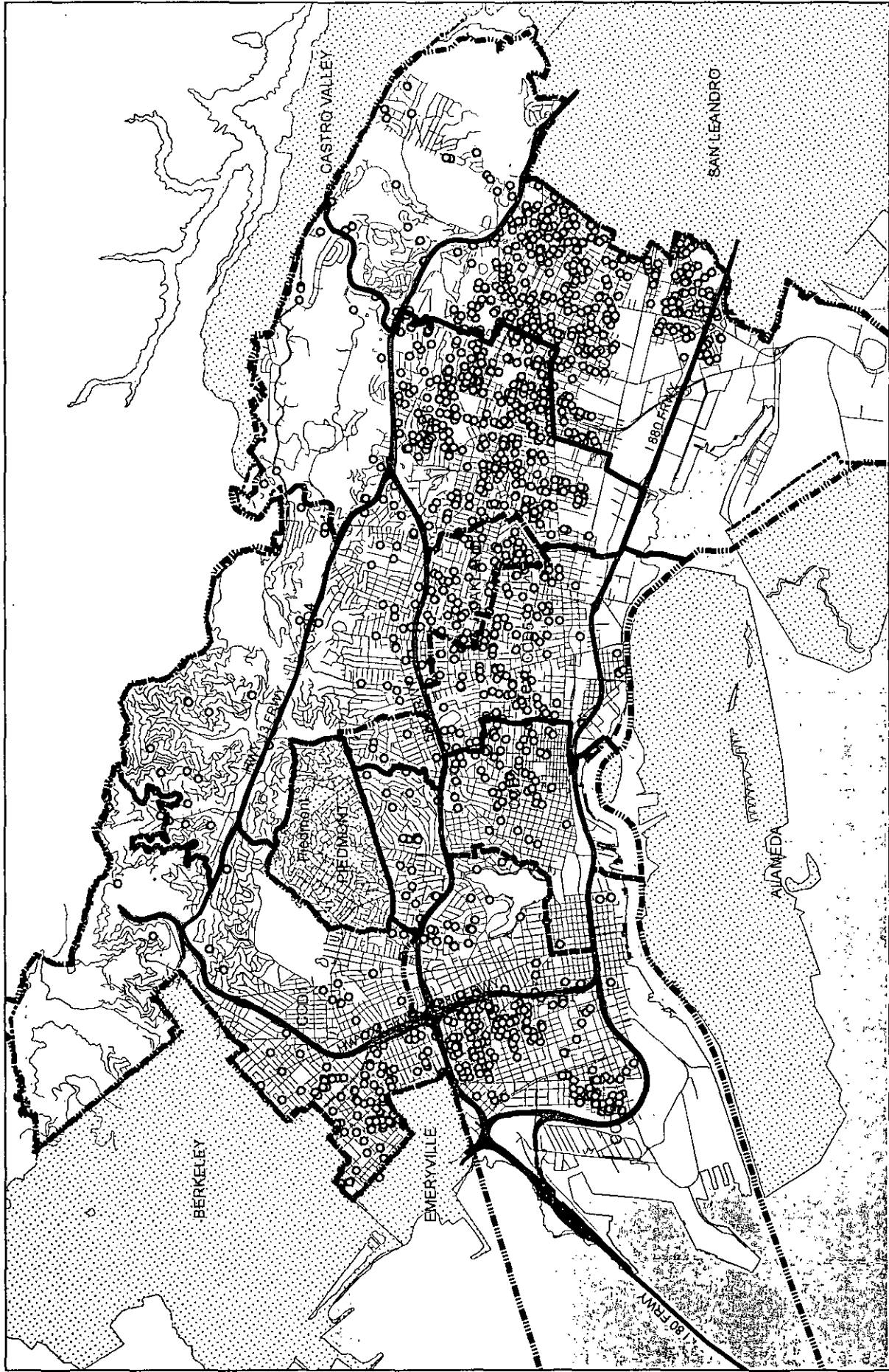


Map by: M. Sargent, CEDA-HCD



# City of Oakland Notice of Trustee Sale





# City of Oakland Real Estate Owned

Map by: M. Sargent, CEDA-HCD



*Please contact us for Workshop  
Location!!!*

2008 Workshops  
6:00 - 9:00 pm  
Wednesdays

•  
Oakland

•  
April 9, 16, 23  
May 7, 14, 21  
June 4, 11, 18  
July 2, 9, 23  
August 6, 13, 27  
September 3, 10, 17  
October 1, 8, 15  
November 5, 12, 19  
December 3

To register contact:

**510-535-6943**

HOMEDOWNERSHIP@UNITYCOUNCIL.ORG

To Host a Workshop in your neighborhood  
contact Maria Hernandez at 535-6920.

Please contact us or check our website at  
[www.unitycouncil.org](http://www.unitycouncil.org) for more details.



Knowledge is Power. Get Some.

# Foreclosure Prevention Workshops

WEDNESDAY APRIL 9th

District 5

Fruitvale – San Antonio Senior Center  
3301 East 12th Street \* 2nd floor

Topics covered include:

- The realities of the current real estate and financial markets
- The real way refinancing works and why you may or may not be able to refinance out of your loan
- Current "affordable" refinance loan options
- Working with your lender to modify your loan
- The HOPE Hotline: 1-888-995-HOPE (4673), a free national housing counseling hotline for foreclosure prevention
- City of Oakland HOTLINE for Oakland RENTERS and HOMEOWNERS 510-BE-ALERT (232-5378)
- Creating a realistic budget—the first step before you call your lender
- Delaying gratification and drastic lifestyle changes—the true price of homeownership
- When you cannot stay in your home—short sales, foreclosure, bankruptcy, & tax consequences
- Starting over—rebuilding your credit & your life

HUD approved Housing Counselors will be available to answer questions and schedule follow up appointments for anyone needing additional assistance or in-depth counseling.

We are a 501(c)3 Non-Profit, HUD-Approved Counseling Agency that provides accurate, common sense, "no holds barred" financial education, counseling and coaching that creates defaults resistant homeowners.



NeighborWorks  
CHARTERED MEMBER





**UNITY  
COUNCIL**

CENTRO PARA PROPIETARIOS

2008 Talleres  
6:00 - 9:00 pm  
Miercoles

•  
Oakland

•  
Abril 9, 16, 23  
Mayo 7, 14, 21  
Junio 4, 11, 18  
Julio 2, 9, 23  
Agosto 6, 13, 27  
Septiembre 3, 10, 17  
Octubre 1, 8, 15  
Noviembre 5, 12, 19  
Diciembre 3

Para registrarse llame:

**510-535-6943**

HOMEOWNERSHIP@UNITYCOUNCIL.ORG

Para mas información, o, para tener un Taller en su vecindad, llame por favor a Maria Hernández al 535-6920

Saber es Poder. Agárreselo.



# Como Evitar la Ejecucion Hipotecaria

PARA SABER LA LOCACION DE UN TALLER EN EL FUTURO, LLAMENOS AL 535-6943 O 535-6920 O VISITE

[WWW.UNITYCOUNCIL.ORG](http://WWW.UNITYCOUNCIL.ORG)

- Usted sabrá que acción tomar si su hipoteca cae en morosidad o si se enfrenta con una ejecución hipotecaria
- Tendrá conocimiento de las opciones que están a su disposición
- Como trabajar con su prestamista para modificar su préstamo

Consejeras de Casa del CENTRO DE PROPIETARIOS DEL UNITY COUNCIL estarán presente para asistirles y revisar sus documentos.

**FAVOR DE TRAER COPIAS DE LOS DOCUMENTOS DE SU PRESTAMO.**

**(NO ORIGINALES!!)**

Gratis!

Somos una 501(c)3 Non-Profit Agencia Aprovechada por HUD. Proporcionamos educación, consejo y entrenamiento financiera que es preciso y fácil de entender, para que usted puede establecerse a un comprador de vivienda exitoso.



**NeighborWorks**  
CHARTERED MEMBER



FREE

Home Supercenter

WESTERN MOUNTAIN OAKLAND OUTLET

City of Oakland Presents

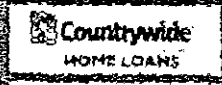
# HOUSING FAIR

Saturday, June 14, 2008

10 AM - 2 PM

Frank Ogawa Plaza

Downtown Oakland • 14th & Broadway



Free information/workshops regarding:

## Rental Housing

- Tenants: Your Rights Under Rent Control Laws
- Landlords: How to Comply with Rent Control
- Eviction and Landlord Foreclosures

## Buying a Home

- Steps to Buying a Home
- Assistance Programs
- New Housing Developments

## Successful Homeownership

- Foreclosure Prevention & Intervention Strategies
- Home Rehabilitation Assistance
- Home Repair & Safety
- How to Hire & Work with a Contractor
- When Re-Financing Makes Sense
- Green Living

For additional information, call

**510-238-3909**

Take BART directly to the Fair -  
Exit at Oakland City Center -  
12th Street Station

[oaklandnet.com](http://oaklandnet.com)



**Workshop Schedule  
Draft 5/28/08**

To register for the workshops please call 510-238-3909

<b>Rental Housing</b>			
<b>Time</b>	<b>Class</b>	<b>Presenters</b>	<b>Location</b>
10:00-11:00	<b>Landlords: How to comply with the Rent Ordinance</b> Panel of experts discussing the City of Oakland's Rent Adjustment Ordinance, common pitfalls, and how to avoid them.	<b>Moderator</b> Barbara Kong-Brown, Esq, Hearing Officer, City of Oakland Rent Adjustment Program <b>Panelist</b> Greg McConnell, McConnell Group Steve Edrington, Executive Director, Rental Housing Association Clifford Fried, Wiegel and Fried	Hearing Rm 1
10:00-12:00	<b>Tenants: Your Rights Under Rent Control Laws</b> Panel of experts discussing tenants rights under the City of Oakland's Rent Adjustment Ordinance.	<b>Moderator</b> Stephen Kasdin, Esq, Hearing Officer, City of Oakland Rent Adjustment Program Jesse Newmark; Staff Attorney, Centro Legal de la Raza James Vann; Affordable Housing Advocate & Co-founder, Oakland Tenants Union Jeffrey Carter, Tenant Attorney Anne Omura; Director, Eviction Defense Center	Hearing Rm 2
1:00-2:00	<b>Evictions and Just Cause from the Tenant and Landlord Perspective and Evictions After Foreclosure</b>	Richard Illgen, Oakland City Attorney's Office Sheena Wadhawan, Oakland City Attorney's Office/Neighborhood Law Corps. Bruce Reeves, Private Attorney Laura Lane, East Bay Community Law Center Bill Segesta, Private Attorney Roxanne Romell, Private Attorney	Hearing Rm 2
<b>Buying a Home</b>			
<b>Time</b>	<b>Class</b>	<b>Presenters</b>	<b>Location</b>
10:15-11:15	<b>Steps to Buying a Home</b> Overview of the home buying process including getting approved for a loan, making an offer on a property, professional inspections, and understanding escrow and title.	Lisa Harris, Community Lending Officer, Operation Hope Sandra Gate-Anderson, Program Coordinator-Senior Housing Counselor, The Unity Council Homeownership Center Sara Perez	Hearing Rm 3
11:30-12:30	<b>Home Purchase Assistance Programs</b> Description of first-time homebuyer assistance programs offered by the City of Oakland, neighboring cities, and other home purchase programs.	Christina Morales, Program Coordinator, City of Oakland Janet Anderson, Housing Program Coordinator, City of Emeryville Samuel L. Thompson, Loan Consultant,	Hearing Rm 3

		WAMU Other presenters TBD	
1:00-2:00	<b>Buying Short-Sale and Foreclosed Properties</b> <i>Explanation of the difference between buying a property through a conventional transaction, short sale and foreclosure. Panelist of real estate experts will provide their insight to negotiate these types of transactions and will be available for questions.</i>	Stephen Beard, Real Estate Consultant & Accessibility Specialist, Keller Williams Realty Julie Cuellas, Realtor, Red Oak Realty Darrin Tinsley, Broker, First Realty	Hearing Rm 3
<b>Successful Homeownership</b>			
Time	Class	Presenters	Location
10:00-12:00 And 12:00-2:00	<b>Foreclosure Prevention &amp; Intervention Strategies</b> <i>Topics covered include, the realities of the current real estate and financial markets, the real way refinancing works and why you may or may not be able to refinance out of your loan, current "affordable" refinance loan options, creating a realistic budget—the first step before you call your lender, working with your lender to modify your loan, when you cannot stay in your home—short sales, foreclosure, bankruptcy, &amp; tax consequences, starting over—rebuilding your credit &amp; your life</i>	Sheri Powers, JD, MA Manager The Unity Council Homeownership Center	Council Chambers
10:00-11:00	<b>Home Rehabilitation Assistance Programs</b> <i>Residential Lending's Rehabilitation Programs overview including income limits, program descriptions and limitations.</i>	<b>Salud Dacumos</b> <b>Rudolph Thomas</b> Residential Lending Staff, City of Oakland	Hearing RM 4
11:30-12:30	<b>Home Repair and Safety</b> <i>Basic description of systems repair and rehabilitation. Topics: Roofing, seismic retrofitting, lead paint remediation, plumbing, electrical and mechanical repairs. Identifying deficient/hazardous conditions and incipient conditions.</i>	<b>Residential Rehabilitation Staff</b> City of Oakland	Hearing RM 4
1:00-2:00	<b>How to Hire and Work With a Contractor</b> <i>The do's and don'ts of hiring a rehabilitation contractor. License, insurance and related requirements. Checking references, complaints etc.</i>	<b>Contractors State License Board Staff</b>	Hearing RM 4
1:00-2:00	<b>When Refinancing Makes Sense</b> <i>This workshop will discuss the pros and cons of refinance, understanding basic loan products, how to make sure you are getting a good deal</i>	Lisa Harris, Community Lending Officer, Operation Hope Ria Cotton, Mortgage Banking Leader, Wachovia	Hearing Rm 1