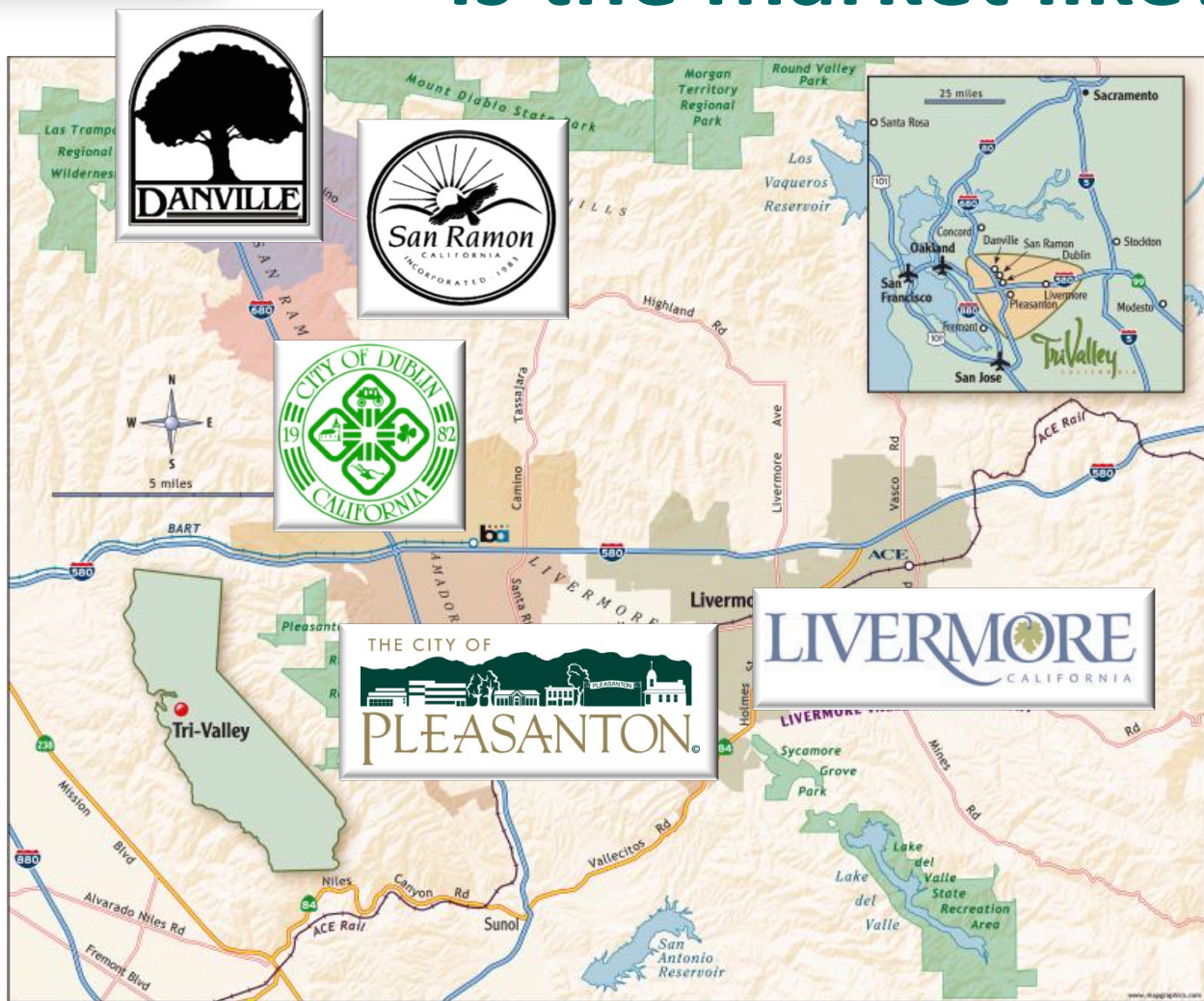




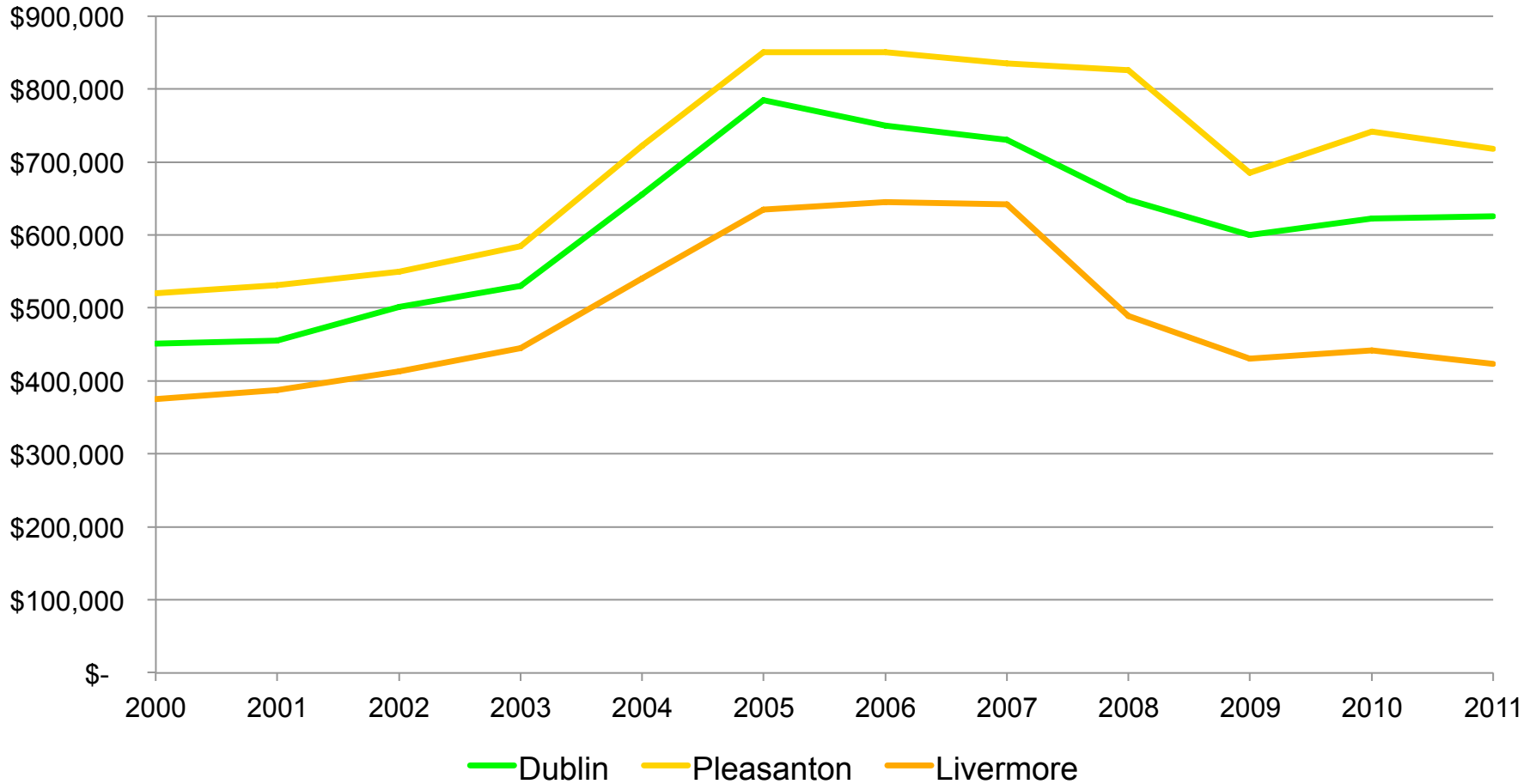
“Working to Promote Housing in the Tri-Valley”

**141 N. Livermore Ave.
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Where are we and what is the market like?



Median Sales Price: SFR Tri-Valley 2000 – 2011





Goals and Partners

- Regional resource for homebuyer education, financial literacy and foreclosure recovery
- Partnership between Tri-Valley Cities, public and private industry, real estate professionals and many more!
- Partners bring: volunteers, technical expertise, political support, community awareness, funding





TVHOC Services

- Homebuyer Education
- Financial Literacy Education
- Foreclosure Prevention and Recovery
- HUD-approved and accredited housing counseling agency





Homebuyer Education

- Teach future homebuyers about the home buying process
- Classes offered every other month (odd months)
- 8 hour HUD-approved course
- Collaboration with Las Positas College





Financial Literacy Education

- Group classes offered every other month (even months)
- Two sessions
 - *Understanding credit*
 - *Budgeting*
- Expanding outreach to emancipated foster youth and other at-risk youth and young adults
- One-on-one counseling to prepare for homeownership





Foreclosure Prevention and Recovery

- Mortgage default and delinquency
- Work with homeowner to explore options and negotiate
 - *Loan modification*
 - *Short sale, deed-in lieu*
 - *Referrals to professionals*
- Recovery / re-entry
 - *Financial education*





Challenges and Successes

- Changing client needs: From homebuyer education to foreclosure recovery and back. Re-entering buyers needing education.
- Economic downturn: Fewer city resources and economic support.
- Success: Built-from-scratch HUD-certified counseling center. Community involvement and support.
- Success: Building collaborations and partnerships, loan modification and short sale approvals, successful homeowners.
- Success: In 2009, re-imagined, rebranded and rebuilt!



Future Direction

- ***Economic Development***
 - Collaboration with large employment centers
- ***Regional Governmental Collaborations***
 - Leverage resources and programs across cities
- ***Future Services***
 - Continue collaboration with TVHOC for housing solutions





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**For more information:
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