

# SENIOR UPDATE

THE EYES AND EARS OF ALAMEDA COUNTY SENIORS

Issue

49

Jan-Feb-Mar  
2024

## HOUSING AND HOMELESSNESS SPECIAL EDITION



### **Nate Miley: Homelessness and Housing Emergency**

Alameda County Supervisor and Board President Nate Miley speaks out about the homeless and affordable housing crisis in Alameda County.



### **Is Home Sharing a Viable Option for Seniors?**

Affordable housing and loneliness are challenges many seniors in Alameda County face. Could sharing a home be the solution for older adults?

This Special Edition of The Senior Update highlights the critical shortage of affordable housing in Alameda County, especially for seniors and persons with disabilities, which has resulted in an explosion of the homeless and at risk of homelessness population.

We provide answers to important questions such as:

- (1) How is our county government planning to address these critical homelessness and housing issues?
- (2) What options are available for seniors on a fixed income when rents keep going up?
- (3) What resources are there to help low-income older adults at risk of losing their homes to remain safely and comfortably housed?

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## We Need Your Voice - Join The Advisory Commission on Aging!

The County of Alameda Advisory Commission on Aging (ACA) is a federally mandated advisory council. Our mission is to promote the dignity, independence and quality of life of older persons and the disabled through programs, services, advocacy and information.

### Qualifications:

Per the Older Americans Act, membership in ACA shall be composed of: (a) a majority of persons 60 years or older; (b) service providers; (c) members who reflect the geographic, racial, economic, and social complexion of the area they represent; and (d) at least one member who represents the interests of the disabled.

**Term (Seats)** Four (4) years; maximum of two (2) terms.

**Maximum Number of Members:** 21

### Meeting Dates/Time:

Meetings are scheduled for the second Monday of each month from 9:15-11:45 a.m.

### How to Apply:

Log onto <https://www.acgov.org/bnc/#/vacant-seats>, then click "Apply For a Seat on This Board" to complete application. We strongly suggest you follow up with an email to Ms. Stephens-Pierre (see below) to help us track your paperwork.

To learn more information about meetings, agenda items, etc., please contact Jennifer Stephens-Pierre, Director, Area Agency on Aging, 510-577-1966 or email [jspierre@acgov.org](mailto:jspierre@acgov.org).

## MEET ACA COMMISSIONER BOBBY ARTE (GRANT)



Bobby Arte, a third-generation Oakland native and Skyline High School graduate, has established himself as a multifaceted luminary in the realms of real estate development, art, and senior advocacy.

His journey began with entrepreneurial spirit when he launched his first company at the young age of 14, showcasing early signs of his innovative flair and leadership abilities.

Bobby's athletic prowess was equally noteworthy, leading him to a career as a professional football player in the NFL and CFL, a path that honed his discipline and teamwork skills. Transitioning his focus to real estate.

Bobby has become a prominent developer in the 55+ space, advocating for seniors while specializing in accessory dwelling units (ADUs) and tiny homes. His dedication to this sector is a testament to his commitment to creating meaningful, sustainable living solutions for the aging population.

In addition to his real estate ventures, Bobby Arte is a world-class artist and influential community figure. He has served as the Creative Director for the

non-profit organization ARC, and as an art instructor and creative director for the East Oakland Youth Development Center. His artistic vision led him to co-found Blue Dream and spearhead the annual ARC Youth Festival, initiatives that reflect his deep-rooted passion for fostering creativity and empowerment in youth.

Currently, as the Chief Operating Officer of The WellNest Company, a senior housing and services company, Bobby continues to impact lives by blending his artistic flair with his entrepreneurial acumen, striving to enhance the living experience of seniors through innovative housing solutions and dedicated service.



# Featured Content

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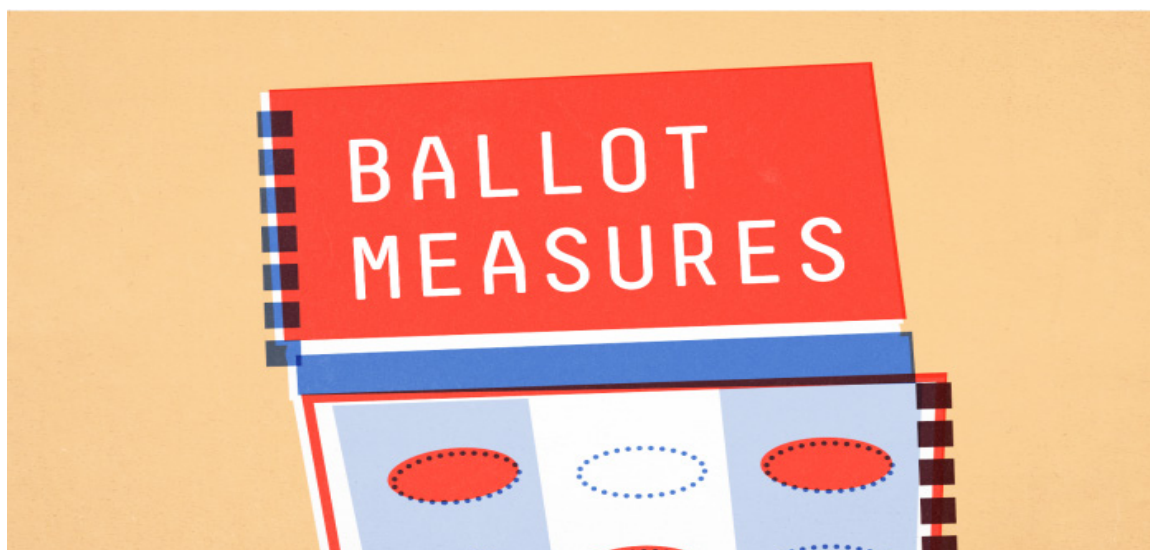
## The Housing Crisis in Alameda County: Regional Bond Measure

By ACA Chair Laura McMichael-Cady

We are all aware that homelessness has reached crisis levels in Alameda County and beyond. In 2024, we will see both a California general obligation bond measure and an Alameda County regional bond measure on our ballots. These will require new taxes over what we have been paying for the 2016 A-1 Housing Bond.

Between 2000 and 2021 the population in Alameda County has grown by over 230,000 people. There is currently a shortfall of over 56,000 affordable or moderately priced housing units, and more than 10,000 households have no access to shelter. (See graphic on page six)

The Alameda County regional bond would raise up to 1.4 billion dollars to fund new housing, rehabilitation of existing housing, and outreach and education programs. It is important that we educate ourselves and weigh in on this issue. Find out more at [www.housingbondac.org](http://www.housingbondac.org) and fill out a community survey at <https://housingbondac.org/take-the-survey/>.



# Housing Emergency

## Alameda County District 4 Supervisor and Board President Nate Miley on the Homeless Crisis and Housing State of Emergency in Alameda County



We reached out to Supervisor Nate Miley for an interview after the Alameda County Board of Supervisors took the drastic step in September 2023 of declaring a county-wide state of emergency on homelessness.

### Senior Update Question #1:

*Although it may seem obvious – we would like you to state in detail what prompted the Board of Supervisors to declare a housing emergency in Alameda County.*

I asked the Board of Supervisors to declare a State of Emergency on Homelessness because the toll that homelessness is taking on our communities is untenable. We know, through the Alameda County Homeless Mortality Report, that the impacts of becoming homeless are severe, and are associated with a dramatic decrease in life expectancy, physical and mental health, and overall wellbeing. We also know that homelessness is not evenly distributed, with extreme disparities based on race/ethnicity, sexuality and gender identity.

At the same time, the scale of the crisis is impacting all residents of the Alameda County, reducing quality of life and stretching public resources.

By declaring a State of Emergency we are seeking to streamline the County's response to homelessness and unlock additional resources to support homeless prevention and rapid rehousing solutions.

### Senior Update Question #2:

*What initiatives (like the new housing bond) do you feel can best address the lack of housing?*

Measure A1 was a great success, resulting in 53 new multi-family affordable housing projects, including 4,117 affordable rental units, and supported

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## The Homeless and Housing Crisis in Alameda County

hundreds of first-time home buyers—but it wasn't enough. Funds have been allocated, but there is still much more that needs to be done.

That is why my staff and I are championing a potential regional bond measure through the Bay Area Housing Finance Authority (BAHFA), which could raise \$10 billion across the 9 Bay Area Counties and bring \$1.4 billion to Oakland and Alameda County.

I am also leading the way on providing homeless services to the most underserved communities. In November of 2023 we hosted the first Alameda County Homeless Resource Fair in East Oakland, bringing vital services and information to over 180 individuals and families experiencing homelessness.

### Senior Update Question #3:

*Do you believe that seniors have been disproportionately affected by the housing crisis; and if so what issues impact older and disabled persons more than the general population?*

There is no doubt that seniors are disproportionately impacted by the housing crisis. Because many seniors are on a fixed income, they are more susceptible to increasing rents, and are at a heightened risk of becoming unhoused as the cost of housing increases.

That is why I'm championing the regional bond through BAHFA, and leading the County in developing an equity framework for the expenditure plan—which recognizes the disparities in housing and homelessness and seeks to address them.

### Senior Update Question #4:

*One opinion is that this is a health and mortality issue for seniors, and small solutions (such as giving people a few thousand to cover rent or a deposit, helping with home repairs so they can stay where they are) are often more*



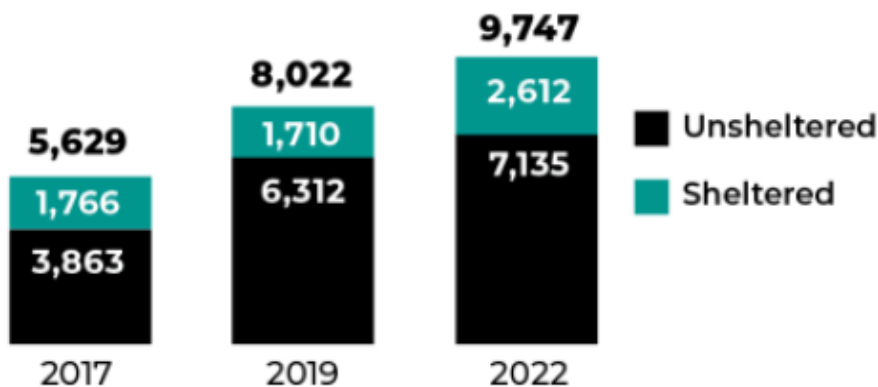
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# Homelessness

## Homelessness in Alameda County

2022 Point in Time

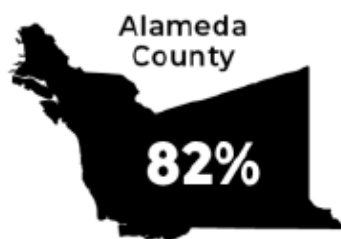
### CENSUS POPULATION: TREND



### 2022 SHELTERED UNSHeltered POPULATION

**27%**  
SHELTERED  
n=2,612

### RESIDENCE AT TIME OF HOMELESSNESS



### HEALTH CONDITIONS\*

Current health  
conditions  
reported by survey  
respondents



**49%**

PSYCHIATRIC  
OR EMOTIONAL  
CONDITIONS



**42%**

PTSD

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nty

Time Count



## PRIMARY CAUSES OF HOMELESSNESS

TOP 6  
RESPONSES\*



**27%**  
Dispute with  
Family/Friend/  
Roommate

**25%**  
Eviction/  
Foreclosure

**22%**  
Job  
Loss

**13%**  
Other  
Money Issues

**13%**  
Substance  
Use

**11%**  
Family/  
Domestic  
Violence

**2%**  
SD

**34%**  
CHRONIC  
HEALTH  
CONDITION

**33%**  
PHYSICAL  
DISABILITY

**30%**  
DRUG OR  
ALCOHOL  
ABUSE

**14%**  
TRAUMATIC  
BRAIN INJURY

**2%**  
HIV/ AIDS  
RELATED  
ILLNESS



Alameda County  
Health Care Services Agency





# Senior Homelessness

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An estimated 19% of people were over the age of 50 when they first experienced homelessness in Alameda County.

Research predicts a significant increase in older adults experiencing homelessness over the next decade.

Older adults have unique and often complex needs that require consideration in homelessness response system design.

Many older adults live on fixed incomes which are often low and stagnant compared to housing costs. Dedicated affordable housing for older adults can help ensure that formerly homeless older adults live independently.

Supportive housing (with services and supports) for medically frail adults is another type of homelessness system inventory that is critical for formerly homeless adults who can no longer live independently.

*"I first became homeless when I was 59. I had a bad heart attack and couldn't work. I had savings, then the money ran out and I had no place to go."*

— CRE Focus Group Participant, Black man, age 50-64

*"I am still looking [for housing] and two years into it.... Antioch and other places are miles away. I built a life here for myself and want to stay here. I want to be close to my son and grandsons. Nothing has come up in Oakland."*

— Participant 30, Black woman, age 65+



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## The Homeless and Housing Crisis in Alameda County: Interview with Supervisor Nate Miley

(continued from page 5)

*effective than large more expensive solutions. Any thoughts?*

We need an all-in approach to addressing housing insecurity and homelessness, and that includes efforts to prevent homelessness such as short-term shallow subsidies to assist individuals who might otherwise miss their rent or mortgage payments, putting them at increased risk of displacement. We also need to be building affordable units so that people aren't spending such a high proportion of their income on housing, as well as protections that help people stay in their homes.

### Senior Update Question #5:

*Finally, how do you feel we as a community can best address senior homelessness?*

I truly believe "if it's good for seniors, it's good for everyone", and that by focusing on addressing issues that impact seniors we are able to improve the lives of all Alameda County residents.

To connect with Supervisor Miley's office, please call 510-272.6694 or log onto <https://district4.acgov.org/contact/> to view the District 4 staff roster and direct contact information.



**ADRC**  
THE COUNTY OF ALAMEDA

### Aging & Disability Resource Connection

A portal connecting consumers, healthcare workers, and caregivers with long-term services and supports throughout Alameda County. Our goal? To maximize independence for persons with disabilities and provide support for older adults to safely age in place in their communities. ADRC services are provided in 5 key areas::

- Enhanced information and referral services
- Short-term service coordination
- Options counseling
- Transition services
- Care coordination

For more information log onto  
<http://alameda.my-adrc.org/>  
or call 510-577-3530

# Housing Options

## Revolutionizing Senior Living: The ADU Movement

By ACA Commissioner Bobby Arte (Grant)

The power of Accessory Dwelling Units (ADUs) in revolutionizing senior housing and long-term care is a narrative that intertwines vision, liberation, and a bold defiance of the status quo.

ADUs are compact, efficient living spaces, often built on existing residential properties and are more than a trend, they are a beacon of hope. In a world where the traditional paradigms of senior living often equate to high costs and impersonal care.

ADUs offer an affordable and deeply personal alternative. ADUs give older adults a unique blend of independence and proximity to family, creating an opportunity to age in place with grace. ADUs also help build a greater sense of community while honoring the shepherds of our culture.

Frederick Douglass, a man who turned the tides of history with his relentless fight for equality, would see ADUs as a tool for social justice in housing. Too often, older adults face isolation and financial strain, ADUs emerge as a beacon of hope. They are affordable, reducing the burden of high living costs, they are assets that can contribute exponentially to the family's financial ecosystem, and they make quality housing accessible to a wider demographic.



# Featured Content

The affordability of ADUs is a game-changer. It challenges the notion that quality senior care is a privilege of the wealthy. It's time to tell our older adults that "We see you, we value you, and you deserve to live your golden years in a place that feels like home."

In discussing ADUs, we must embrace the harsh reality: the traditional senior living model is failing most older adults. ADUs offer a counter-narrative, a return to community-based living, where older adults are integral parts of their community.

This is not just about housing, it's about 50 million (and growing) older adults, our mothers, fathers, aunts, and uncles, whose quality of life should not be dictated by age. It's about dismantling the antiquated structures, limitations, and beliefs that govern senior care. This is about reimagining, reinventing, and revolutionizing housing for our older adults, not just for the sake of change, but for the sake of our community.

Accessory Dwelling Units are not just small buildings, they represent a new era in senior living. They symbolize a shift towards affordability, community, and dignity for our older adults. They are a bold statement that our loved ones are not merely to be cared for, but to be celebrated, honored, and reintegrated into the make up of our community.

Let's not just build ADUs, let's build a movement. This is the future of senior living -- inclusive, innovative, and truly golden.

## Older Adults (Ages 55+)

- Comprise 27% of the people served in the homelessness response system in FY22-23.
- Make up 26% of those who gained housing in FY22-23.
- Represented 39% of the (441) people who returned to homelessness in FY22-23.



# Housing Options

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## A Community of Elders: The Village Movement

### *IT TAKES A VILLAGE TO AGE WELL*

Villages are neighborhood-based organizations that connect older adults to the community and programming they need to continue living in their own homes.

For the roughly 90 percent of older adults who say they want to age in place, the village model offers social connection, volunteerism, and assistance with key activities for daily living. Services typically include transportation, home maintenance and modification, technology support, friendly visits, grocery shopping, wellness classes, and educational activities.



Villages also offer a response to the epidemic of social isolation and loneliness that is so prevalent in our society. They promote social care to reduce isolation, foster inter-generational interaction, and strengthen the wellbeing of people and community.

John Lau, a former preschool teacher, has experienced these benefits. He became isolated during several health challenges including a stroke that left him unable to drive. John has joined Ashby Village in Berkeley and is more active. He's part of the Outreach Team that talks with prospective members, he enjoys potlucks, and he participates in a hearing loss support group.

John greatly values the personal connections made in Ashby Village. "When we are working, our social connections are often with workmates, but after retirement you have fewer friends," he says.

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The need for community-based approaches to aging has never been more critical. By 2030, California will be home to 10.8 million older adults, accounting for one-quarter of the state's population. Villages offer a response to the social and economic challenges arising from this rapidly growing demographic. Other East Bay Villages include: Greater Niles Village, Eden Area Village, Hotel Oakland Village, Clayton Valley Village, and LaMorinda Village .

Visit [www.VillageMovementCalifornia.org](http://www.VillageMovementCalifornia.org) to see how our 45 villages across the state are expanding the ways we can all age well.



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## SUBSCRIBE TO THE SENIOR UPDATE NEWSLETTER



Get The Senior Update delivered to your home or office every quarter. Just call 510-537-3530 or email your request to [aaa@acgov.org](mailto:aaa@acgov.org). Provide your first and last name, current mailing address, or email address if you prefer to receive a PDF copy via email. If you are ordering copies of The Senior Update for a local community-based organization or small business, please tell us the name of the organization or business and how many copies you would like to receive.

# Housing Options

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## Revolutionizing Senior Living and Housing Stability: The Home Sharing Solution

By Luke R. Barnesmoore

In the fabric of everyday life, we often miss the silent struggles faced by many older individuals — the real threat of losing their homes. Financial strain and the absence of social connections cast a shadow on the lives of our elderly population. Enter Home Match, not just a remedy for immediate housing crises but a beacon in actively preventing the harsh realities of displacement and homelessness.

As our population ages, the risk of displacement and homelessness among older individuals becomes an increasingly urgent issue. Fixed incomes, rising living costs, and unexpected financial setbacks create a delicate situation, pushing our loved ones, friends, or even neighbors to the edge. It's a scenario that hits close to home, and Home Match recognizes the need for practical solutions.

Home Match doesn't wait for the crisis to unfold; it takes a proactive stance by facilitating shared living arrangements. Connecting those with spare rooms to individuals in need of affordable housing, the program becomes a lifeline addressing both financial strain and the looming threats of displacement or homelessness. Here, prevention is not just a concept; it becomes a tangible reality.

At its core, Home Match is about preserving the stability of home. By fostering shared living, the program significantly eases the financial burden on older individuals. Shared expenses, from rent to utilities, create a more affordable living arrangement, pushing the threats of displacement and homelessness further away.

Losing a home means more than simply a loss of physical shelter; it's a profound sense of isolation and vulnerability. Home Match tackles



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this by fostering supportive communities through shared living. By connecting compatible housemates, the program creates environments where individuals feel a sense of belonging and support, reducing the likelihood of anyone falling through the cracks.

Preventing displacement and homelessness means finding not just any living arrangement but a compatible one. Home Match simplifies this process by efficiently connecting individuals based on their preferences and habits. It's not just about providing shelter; it's about crafting a sustainable living situation that halts the looming threat of homelessness.

But Home Match goes beyond mere connections; its task exchange program recognizes that practical support is a crucial factor in the process of aging in place. Providers can request assistance with daily tasks in exchange for reduced rent, creating a reciprocal arrangement

*continued on page 18)*

# Rental Listing Scams

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**If it sounds too good to be true, it may be a scam!**



When you're looking for an apartment or vacation rental, you're probably looking at price, location and amenities. Scammers know that, so they make up fake rental listings they know will grab your attention — and money — before you discover there isn't a place waiting for you. Before you make a move, learn how to spot and avoid fake ads and protect your money.

## How Rental Scam Ads Work

Scammers take over legitimate rental listings and make them their own. Scammers copy the pictures and descriptions of online rental listings, replace the agent's contact information with their own, and post the phony ads on a new site. If you call or email about the rental you'll reach a scammer, who may take your money for an application fee, deposit, first month's rent, or vacation rental charge. Then, the scammer disappears, and you're left with no place to move in to.

**What to do:** Search online for the rental location's address, together with the name of the property owner or rental company. If other ads come up for the same address, but with a different owner or rental company name, that's a sign of a scam. Look for the name of the rental company and search the rental company's website yourself to see if the property is listed there too. If it isn't, the ad you found may be a scam.

Scammers make up listings for places that aren't for rent or don't exist. The fake ads might offer surprisingly low rent or amazing amenities. When you ask to see the rental, the fake owner might claim to be out of the country, or give another excuse for not showing the property, and may rush you into a quick decision. Then the fake owner might tell you to send money by wire transfer, gift card, or cryptocurrency to pay your application fee, deposit, or first month's rent. The fake owner promises to get you the keys right away. Except, after you pay, the person you've been dealing with will disappear with your money.

**What to do:** Don't send payment for a property you've never seen, or to a person you've never met in person. If you send money by wire transfer, gift card, or cryptocurrency, it's like sending cash. Once it's gone, you probably can't get it back. If you can't see the apartment or sign a lease before you pay, keep looking.

# Smart Money!

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## Evaluate Rental Listings

Search online for the name of the property owner or rental company with the words “complaint,” “review,” or “scam.” See what other people say about their experiences.

- ***Consider the price of the rental.*** If the rent is much lower than most rents in the area, it could be a sign of a scam. And if anyone pressures you to make a decision quickly to get a great deal, walk away.
- ***Look at the property before you sign or pay.*** Visit the property in person or watch a video or virtual tour. If you go in person, ask the rental agent for a business card issued by the company that owns or manages the property, and check the agent’s ID to be sure it matches the records. Dealing with a private landlord? Search city or county tax assessment websites to learn who owns a property, then check the landlord’s ID to be sure it matches the records. If you can’t get to the property in person, ask someone you trust to go and make sure it’s for rent, and that it matches what was advertised.

## Protect Your Personal Information and Money

- ***Never give personal or financial information*** to anyone who contacts you and claims to be working with the owner or rental company. Instead, use the contact information you have and contact the owner or company.
- ***Never pay with cash, wire transfers, cards, or cryptocurrency.*** If anyone tells you to pay that way, it’s a scam. Wiring money, sending gift cards, or paying by cryptocurrency is the same as sending cash — once you send it, you probably can’t get it back. Anyone who demands that you pay those ways is a scammer.

## Report Problems

If you notice a rental listing scam, report it to your local law enforcement agency and the website where the ad was posted. And report it to

- the FTC at [ReportFraud.ftc.gov](https://reportfraud.ftc.gov)
- the State of California attorney general by calling 916-210-6276. For more information log onto their consumer website at <https://oag.ca.gov/consumers>



# Housing Options

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## **Revolutionizing Senior Living and Housing Stability: The Home Sharing Solution**

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that not only eases financial burdens but also establishes a practical support system making a real difference.

Clear expectations play a crucial role in a successful match. Home Match supports users in creating a "Living Together Agreement," a document outlining shared responsibilities and expectations. This pragmatic approach minimizes misunderstandings and ensures a stable foundation for shared living.

Matching isn't a one-time effort; it requires ongoing support. Home Match remains committed from the beginning to the end, offering practical tips for creating a welcoming space and addressing any issues that could strain housing relationships. This continuous support ensures that the preventative measures put in place remain effective throughout the tenancy.

Home Match is not just a program; it's a helping hand, a lifeline, and a commitment to ensuring that everyone has a stable place to call home. Interested in learning more? Call us at 510-350-4367 or visit our website: [www.frontporch.net/homematch](http://www.frontporch.net/homematch).

# Helpful Resources

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## Alameda County Department of Housing & Community Development

Web portal linking to a number of special interest sites. Find information and applications for: 1) foreclosure prevention program for small, low-income property owners; 2) emergency rental assistance for tenants residing in the unincorporated parts of Alameda County; 3) listings of HIV/AIDS housing; 4) tenant and property owner resources; 5) fair housing and rent mediation services, and lots more

More information is available on their website at [www.acgov.org/cda/hcd](http://www.acgov.org/cda/hcd).

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## Alameda County Housing Secure Program

Alameda County Housing Secure is a collaborative of legal service providers partnering to prevent the displacement of our most vulnerable community members. Centro Legal de la Raza, the Eviction Defense Center, Bay Area Legal Aid, East Bay Community Law Center, and Housing and Economic Rights Advocates provide free legal services to low-income tenants and homeowners disproportionately impacted by the region's housing affordability crisis and the COVID-19 pandemic.

For more information, log onto <https://www.ac-housingsecure.org/about-us>

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## East Bay Housing Organizations (EBHO)

Offering access to multiple housing-related organizations all in one stop. EBHO mobilizes the power and wisdom of our members to produce, preserve, and protect affordable housing opportunities for low-income communities in the East Bay.

Find contact information for organizations that provide affordable housing or review a list of current openings for subsidized affordable housing waitlists.

For more information, log onto <https://ebho.org/looking-for-housing/> or call 510-663-3830



## Upcoming Meetings

### Advisory Commission on Aging

- Monday January 8, 2024 - 9:15AM
- Monday, February 12, 2024 - 9:15AM
- Monday, March 11, 2024 - 9:15AM

Email [aaa@acgov.org](mailto:aaa@acgov.org) for a Zoom link to meetings.

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# ANNOUNCEMENTS

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## GET THE HOUSING HELP YOU NEED!

With the housing market tightening daily, here are some additional housing resources.

### Find a Home Share

Home Match  
Alameda County (Oakland, Berkeley, Hayward  
and San Leandro)  
3750 Grand Ave, Suite 405 - Oakland, CA 94610  
(510) 350-4367  
[HomeMatchAlameda@frontporch.net](mailto:HomeMatchAlameda@frontporch.net)

### Find Affordable Housing

Fargo Senior Center Apartments  
868 Fargo Ave - San Leandro, CA. 94570  
(510) 351-1103

Bay Area Housing Choices - Dial 211  
[www.achousingchoices.org](http://www.achousingchoices.org) to find openings

Satellite Affordable Housing Associates (SAHA)  
1835 Alcatraz Ave  
Berkeley, CA. 94703  
(510) 647-0700

### Find Alternative Housing

This site provides more information on ADUs  
including financing, grant programs, California  
builders, and new state laws which regulate  
Accessory Dwelling Units.  
<https://www.how-to-adu.com/>

### Prevent Homelessness

Housing & Disability Advocacy Program  
Helps those experiencing or at risk of homelessness  
who are likely eligible for disability benefits by  
providing advocacy for disability benefits as well as  
housing supports. Contact the CDSS Housing and  
Homelessness Division by email at [housing@dss.  
ca.gov](mailto:housing@dss.ca.gov) or by phone at 510.259.2925

### Free Money for Home Repairs

Do you rent a home (or own a rental property)  
in either Ashland, Cherryland, Castro Valley,  
Fairview, Hayward Acres, Hillcrest Knolls, or Sunol  
that needs repairs? you may qualify for financial  
assistance. Federal funds that remain unused could  
expire as soon as 2024, so don't delay - inquire  
today! Reach out to the Alameda County Healthy  
Homes Department (<https://www.achhd.org/>) at  
510.670.6417.

### Preventing Foreclosure

Take a free online introduction to Alameda County's  
Foreclosure Prevention Program (FPP). Grants  
available for up to \$75,000 for qualifying homeowners  
behind in their mortgage for 30 days or more. Check  
the class schedule and register in advance online at  
<https://www.a1chs.org/workshops-and-events>