

### Predatory & Unfair Lending

Predatory lending imposes unfair loan terms on a borrower. It is frequently aimed at groups that are particularly vulnerable: seniors, women, people of color, people with disabilities, immigrants, LGBTQ, those going through reentry (and their families), and lower and moderate income neighborhoods. HERA fights this abusive practice.

We explain your options and rights

### Preserving Homeownership

HERA works with homeowners to help you avoid foreclosure, and address homeowner association problems, home energy scams, bail bonds collections problems, code enforcement issues, property tax questions and the many miscellaneous concerns that threaten your ability to keep the family home. Through advice, workshops, advocacy, litigation and policy work, HERA helps you keep what may be the most significant asset you will ever own.

### Estate Planning

You worked hard for your home and your other assets and you may want to pass that legacy on to your family after your death. Passing on the family home can make it possible for your kids and grandkids to stay in their community or go to college. HERA can help you set up an estate plan to prepare for the management of your assets during your lifetime if you can no longer take care of them yourself and set up a plan for the distribution of your assets following your death.

### College Access & Success

HERA helps vulnerable students and their families understand how to pay for post-secondary education, how to choose a reputable school, and how to repay student loan debt.

### Healthy Californians

Through consumer education, one-on-one coaching, advocacy and policy work, HERA works to improve health outcomes for California residents struggling with debt and credit concerns. The health and financial concerns of caregivers of adults, and of seniors and people with disabilities, is a particular focus.

### Wrongful Debt Collection

Many people owe money for various kinds of debts- a credit card, student loan, medical bills, a payday loan- you name it. Sometimes debt collectors are abusive or lie to you about the debt, even asking for money that you do not owe! Because of state or federal laws, you might not owe the money they are asking for or you might owe much less.

We help you defend your rights and fight abusive practices through our advocacy.

### Credit Building & Preservation

There are many ways in which credit scores can be damaged. For example, credit reports often contain incorrect information. Or, a consumer may have been a victim of identity theft. Vulnerable groups, particularly foster youth, seniors, and people who are homeless or marginally housed frequently experience identity theft. This damage to your credit score can cost you in the form of higher interest rates, higher insurance premiums, and even lost employment or housing opportunities. Building or rebuilding credit can feel like a challenge, and many scammers make false promises, claiming they can fix your credit if you pay them. We help you address all of these problems for free, advising you on your rights and options, helping you get corrections to your credit and address identity theft, and coaching you on how to build or rebuild credit to meet your goals.



To request assistance or for more information about HERA's services please contact us by email: [inquiries@heraca.org](mailto:inquiries@heraca.org) or call (510) 271-8443 ext. 300

### Reentry

Residents going through reentry face a range of challenges in connecting to employment, and creating a stable financial life. HERA can help to address debt problems and rebuild your credit, and we teach and help you access services to meet your goals.

We teach you how to build a safe financial future

### Supporting the Workforce

With our understanding of the laws and policies that affect your day-to-day financial lives and your home, HERA teaches you how to protect yourself, how to be financially savvy, and how to build a safe financial future. Whether it's figuring out what kind of banking services are safe, or getting help to access credit, HERA is a unique legal services resource.

### Rural & Urban California

HERA serves the state of California with an ever-evolving range of free legal services to help residents live safely, and build a strong financial future. You can contact us from anywhere in California for free legal advice and counsel.

### Changing Systems

Our clients, our research, and our direct experience with various financial and political institutions informs HERA about policy changes that need to happen. To enact those changes, HERA utilizes policy advocacy at the local, state, and federal level, educates partners and allies, trains professionals, creates new institutions, litigates strategically, and creates new partnerships.

### Expanding Awareness and Access to Resources- [Money-Happy.org](http://Money-Happy.org)

In 2017, HERA conceived of and created a unique, 6-language website of resources, vetted by staff, so that residents in need can know where to turn to for various financial needs across the state. In addition, [money-happy.org](http://money-happy.org) shares tips and insights on financial tools. HERA continues to build out resources county by county on this.

Economic Justice, Asset Building  
& Preservation

HERA is a California statewide, not-for-profit legal services organization based in Oakland, California. HERA is dedicated to achieving economic justice for all Californians. HERA provides the following:

- Direct legal services to individuals (advice, legal financial coaching, advocacy, and litigation); and
- Technical assistance and training to non-profit and private attorneys, government agencies, social workers, health professionals and other professionals to expand the pool of resources available to serve consumers; and
- Policy work to translate consumers' experiences and concerns into effective laws, guidance, and procedures; and
- Workshops to train and educate the public on their legal rights and options; and
- Creative, strong collaborations and partnerships to better serve those in need.

HERA focuses particularly on seniors, women, people with disabilities, veterans, active servicemembers and their families, people of color, immigrants, people going through reentry and their families, and low to moderate income individuals. HERA staff speak Spanish, Portuguese, French and Korean, and we utilize interpreters for the many other languages spoken by California residents.



**PROTECTING ALL PEOPLE FROM  
DISCRIMINATION AND ECONOMIC  
ABUSES, ESPECIALLY IN THE  
REALM OF HOUSING**

**We explain your options and rights.**

**We help you defend your rights and fight abusive practices through advocacy.**

**We teach you how to build a safe financial future for you and your family.**

# HERA

housing and economic rights advocates

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