

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:

- Direct legal services to individuals (advice, legal financial coaching, advocacy, and litigation);
- Technical assistance and training to non-profit and private attorneys, government agencies, and other professionals to expand the pool of resources available to serve consumers;
- Policy work to translate consumers' experiences and concerns into effective laws, guidance, and procedures;
- 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. We offer assistance in various languages, including Spanish, Portuguese and French.



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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Predatory & Unfair Lending

Predatory lending is frequently aimed at groups that are particularly vulnerable: seniors, women, people of color, people with disabilities, immigrants, those going through reentry and their families, and lower and moderate income neighborhoods. HERA fights these abuses.

We explain your options and rights when you are having troubles with your mortgage.

Abusive Mortgage Servicing & Foreclosure Prevention

Mortgage servicers are the companies entrusted with collecting monthly mortgage payments and help borrowers avoid foreclosure if possible. HERA helps you understand your options, and provides advice and representation to people facing wrongful foreclosure or whose servicer is mishandling their mortgage account.



Credit Reporting Abuses

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. Credit reports often contain incorrect information. Federal and state laws give consumers the right to have errors corrected. HERA helps you request corrections, provides advice on legal options, and fights unfair credit reporting practices.

Changing Systems

Through our clients, research and direct experience with systems, HERA learns about change that needs to happen. We utilize policy advocacy at the local, state and federal level, educate partners and allies, train professionals, create new institutions, litigate strategically and create new partnerships.

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



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 to 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.

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

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

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 safer, or getting help to access credit, HERA is 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.

Reentry

Residents going through reentry face a range of challenges in connecting to employment, and creating a stable financial life. HERA addresses your debt problems, lack of credit or other credit building problems (such as identity theft), and we teach and help you access services to meet your goals.

