



Tri-Valley Housing Opportunity Center

HISTORY OF THE TRI-VALLEY HOUSING OPPORTUNITY CENTER

The Tri-Valley Affordable Housing Committee, (TVAHC) comprised of elected officials and staff from the Town of Danville and the cities of Dublin, Livermore, Pleasanton, and San Ramon, and the Counties of Alameda and Contra Costa, was formed in 1992 to collaborate and expand regional affordable housing opportunities.

Problems inherent in coordinating the seven distinct housing programs made it difficult to effectively provide information to the public about affordable housing opportunities. To address this need, the TVAHC established the Tri-Valley Housing Opportunity Center.

Community Partners working with the Tri-Valley Housing Opportunity Center

- U.S. Department of Housing and Urban Development
- Bay East Association of Realtors
- California Housing Finance Agency
- Bank of America
- Bank of the West
- Fremont Bank
- Washington Mutual Bank
- PMI
- Citibank
- Wells Fargo

Tri-Valley Housing Opportunity Center
20 South L Street
Livermore, CA 94550



TRI-VALLEY HOUSING OPPORTUNITY CENTER

PROGRAMS AND SERVICES



Tri-Valley Housing Opportunity Center, a non-profit homebuyer education center, is working regionally to promote affordable homeownership and rental opportunities in the Tri-Valley region

Tri-Valley Housing Opportunity Center
(925) 373-3930
20 South L Street
Livermore CA 94550

TRI-VALLEY HOUSING OPPORTUNITY CENTER

Services and Goals of the Tri-Valley Housing Opportunity Center

The Tri-Valley Housing Opportunity Center (the Center) provides information regarding private sector lender programs, funding sources and homebuyer pre and post purchase education – helping match those in need with programs and services that benefit them most. Working regionally, the Center provides a one-stop-shop reaching over 260,000 people in the Tri-Valley region. The Center offers a comprehensive counseling and education program that will expand mortgage credit opportunities and increase homeownership in the Tri-Valley region.

SERVICES

- Confidential, one-on-one pre-qualification interviews with a housing counselor
- Homebuyer Education Certificate Program
- Financial counseling
- Information about affordable homes for sale and for rent
- Access to mortgage loan products
- Access to public agency homebuyer and rental assistance programs
- Fair housing and lending education
- Down Payment Assistance Programs
- Fair Housing Information/Referral
- First Time Homebuyer Programs
- Inclusionary Programs (City sponsored)
- Mortgage Credit Certificate Program (County sponsored)
- Pre and Post Purchase Education
- Referral to other Programs

GOALS

- Help prospective homebuyers overcome common barriers to homeownership
- Expand mortgage credit opportunities to borrowers in the Tri-Valley region
- Use limited resources more cost effectively and efficiently
- Leverage state and federal resources
- Assist in the marketing and re-sale of below-market ownership units
- Work with lenders to develop new programs for potential home-buyers

HOW TO BEGIN THE PROCESS

Step 1: Call us at (925) 373-3930 and register to attend an orientation session where you can learn how our program will help you achieve the dream of homeownership or discuss rental options.

Step 2: You will meet privately with Center housing counselors to assess your needs and develop a plan outlining the steps you should take to become a successful homeowner or assist you in finding an affordable rental unit.

Step 3: Center counselors will help you through the steps outlined in your plan. The steps may include:

- One-on-one counseling session
- First Time Homebuyer Education Seminars and/or
- Consumer Credit Counseling
- Housing resources

Step 4: Once you complete Steps 1-3, we will help you find the right lender and assist you throughout the loan process.

Step 5: The Center will help provide you with information about homes for sale, local financial assistance programs, how to find real estate professionals to meet your needs and rental information and referral.



The Tri-Valley Housing Opportunity Center is a non-profit housing counseling organization operating under the umbrella of the Tri-Valley Business Council and is sponsored by the Town of Danville, the cities of Dublin, Livermore, Pleasanton and San Ramon, and the Counties of Alameda and Contra Costa