

Prosperity Partners



## Resource and Referral Guide

### Income- and Asset-Building Resources

This guide was developed for staff at local organizations to provide information about income- and asset-building services available in Marin County. This resource is meant to provide a basic overview of services available and assist with referrals. The electronic tool includes hyperlinks to online resources, including a Google map of service locations and referral handouts that can be printed for clients. In addition, the guide highlights staff resources, including training opportunities and organizations that can help with capacity building.

For each resource included, the tool lists:

- Location in the County
- Organization
- Details about services and eligibility requirements
- Language Capacity
- Contact Information

Please note that the guide is not a comprehensive list of all services available in Marin and focuses primarily on Prosperity Partners member organizations. The information listed was gathered from staff at the organization or information available on the website. If any of the information for your organization is incorrect or needs to be updated, please contact Prosperity Partners. **If you have any suggestions on how to improve the tool or additional resources to add, please contact Prosperity Partners at 415.526.7530 or [prosperity@camarin.org](mailto:prosperity@camarin.org).**

*Prosperity Partners is a collaborative of public/private agencies and local businesses that share a commitment to empower Marin's low- to moderate-income families and individuals to achieve economic stability, opportunity and upward mobility. If your organization is interested in learning more about the collaborative or any information in this guide, please feel free to contact us.*

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## Benefits and Local Resources

2-1-1				
Community	Organization/Program	Details/Eligibility	Language	Contact
<b>Regional</b>	United Way of the Bay Area	Connects callers to comprehensive community services such as counseling, youth, and family services, immigration programs, health care, temporary financial aid, volunteer opportunities, and more for free, 24/7.	Over 150 languages	Call: 2-1-1

<b>Public Benefits Screening &amp; Enrollment</b>				
Community	Organization/Program	Details/Eligibility	Language	Contact
<b>San Rafael, West Marin</b>	Marin County Dept. of Health and Human Services	<p><b>Public benefits screening and enrollment</b> for: CalWorks, Food Stamps (SNAP), Medi-Cal, General Assistance, and County Medical Services Program (CMSP).</p> <ul style="list-style-type: none"> <li>120 N. Redwood Dr., San Rafael</li> <li>100 6<sup>th</sup> St., Point Reyes Station</li> </ul> <p><b>C4 Yourself:</b> Apply online for food stamps (SNAP), Medi-Cal, County Medical Services Program (CMSP).</p> <p><b>Employment Development Department:</b> Screening and enrollment for Unemployment Insurance.</p>	English, Spanish	<p><b>San Rafael</b> 415-473-3460 <a href="http://www.c4yourself.com/c4yourself/index.htm">www.c4yourself.com/c4yourself/index.htm</a></p>
				<p><b>West Marin</b> 415-663-8231 <a href="http://www.c4yourself.com/c4yourself/index.htm">www.c4yourself.com/c4yourself/index.htm</a></p>
<b>San Rafael</b>	Ritter Center	<p><b>Public benefits screening.</b> They also have a wrap around services, including a food pantry, medical clinic, and clothing for those in need.</p> <ul style="list-style-type: none"> <li>16 Ritter Street, San Rafael, CA 94901-3323</li> <li>Case management staff: <a href="mailto:connie@rittercenter.org">connie@rittercenter.org</a></li> </ul>	English	<p><b>415-457-8182</b> <a href="http://www.rittercenter.org">www.rittercenter.org</a></p>
	SparkPoint Marin Center at Community Action Marin	<p><b>Public Benefits Screening:</b> Participants are screened for benefits using the Self-Sufficiency Calculator, an online screening tool, to determine which benefits they may be eligible for. A coach then assists the participant in applying for the relevant benefits.</p>	English, Spanish	<p><b>415-526-7530</b></p>

## Asset Protection/Legal Services

Community	Organization/Program	Details/Eligibility	Language	Contact
San Rafael	Bay Area Legal Aid	<p><b>Free legal assistance to low income families for:</b></p> <ul style="list-style-type: none"> <li>Public benefits including Social Security Insurance (SSI), Social Security Disability Insurance (SSDI), CalWORKS, Medi-Cal, County Medical Services Program, SNAP (food stamps), and General Assistance.</li> <li>Housing issues, including tenants rights, fair housing, and eviction</li> <li>Domestic violence prevention</li> <li>Health care access</li> </ul>	English, Spanish	<p><b>415-354-6360</b>  <a href="http://www.baylegal.org">www.baylegal.org</a></p>
	Fair Housing of Marin	<p><b>Counselors assist in investigating a housing rights case to determine the appropriate steps to take, including:</b></p> <ul style="list-style-type: none"> <li>Counseling on discrimination issues</li> <li>Filing a discrimination complaint</li> <li>Seminars on various topics</li> </ul>	English, Spanish	<p><b>415-457-5025</b>  <a href="http://www.fairhousingmarin.com">www.fairhousingmarin.com</a></p>
	Grassroots Leadership Network of Marin – Tenants’ Voice Council	<ul style="list-style-type: none"> <li><b>Get information about tenants' rights and responsibilities</b></li> <li><b>Actively participate</b> in housing related public decisions</li> <li><b>Advocate for housing policies</b> that benefit low-income residential renters</li> <li><b>Ensure affordable rent and healthy/safe residential environments</b> for all residents of Marin</li> </ul>	English, Spanish	<p><b>415-451-4350 x 306</b>  <a href="http://www.maringrassroots.org/tenant_sorganizing.html">www.maringrassroots.org/tenant_sorganizing.html</a></p>
	Legal Aid of Marin	<p><b>Legal representation, advocacy, and advice on problems relating to:</b></p> <ul style="list-style-type: none"> <li>Employment</li> <li>Housing</li> <li>Child dependency</li> <li>Debtor rights</li> <li>Most other civil legal matters</li> </ul>	English, Spanish	<p><i>General line: 415-492-0230</i>  <a href="http://www.legalaidmarin.org">www.legalaidmarin.org</a></p>
	Marin Justice Center	<p><b>One-stop center for 8 legal service organizations</b>, including Bay Area Legal Aid, Family and Children’s Law Center, Legal Aid of Marin, Legal Self-Help Center of Marin, Marin Advocates for Children, Marin County Bar Association/Lawyer Referral Service (LRS), Marin Family Action, and Marin Mediation services.</p>	English, Spanish, Vietnamese	<p><i>For more information about each agency, visit:</i>  <a href="http://www.marinjusticecenter.org">www.marinjusticecenter.org</a></p>

## Education and Training

<b>Education Counseling</b>				
<b>Community</b>	<b>Organization/Program</b>	<b>Details/Eligibility</b>	<b>Language</b>	<b>Contact</b>
<b>Marin City</b>	Marin City Community Development Corporation	<b>Free GED and Basic Skills Classes</b> <ul style="list-style-type: none"> <li>Classes offered every Tuesday and Thursday from 9am-12pm through a partnership with Tamalpais Adult School</li> </ul>	English	<i>Demetrius McClinton or Zoe Minor</i> <b>415-339-2837</b> <a href="http://www.marincitycdc.org">www.marincitycdc.org</a>
		<b>Youth to College program</b>		
<b>San Rafael</b>	10,000 Degrees <i>(formerly Marin Education Fund)</i>	<b>Scholarships</b> for undergraduate study, professional & technical training, & child care	English, Spanish	<i>Juve Lopez – Manager of Financial Aid &amp; Student Support:</i> <b>415-451-4011</b>  <i>Monica Jimenez – Program Coordinator, College Access</i> <b>415-451-4016</b> <a href="http://www.marineducationfund.org">www.marineducationfund.org</a>
		<b>CollegeDayTours:</b> day long exploration of Bay Area colleges <ul style="list-style-type: none"> <li>Eligibility:                         <ul style="list-style-type: none"> <li>First-generation to attend college in the U.S.</li> <li>Come from a family with significant financial need</li> <li>Have a desire to go to college and pursue educational goals</li> </ul> </li> </ul>		
		<b>Summer Application Institute:</b> Intensive five day dormitory experience and year-long mentoring program <ul style="list-style-type: none"> <li>Eligibility:                         <ul style="list-style-type: none"> <li>Be entering junior or senior year in Fall 2010</li> <li>Demonstrate financial need</li> <li>Be first generation of family to attend college in the US.</li> </ul> </li> </ul>		
		<b>Financial Aid Counseling:</b> help to develop a plan to finance college and understand the range of grants, scholarships, federal aid, state aid, and loans that are available		
	College of Marin	<b>Education counseling</b>	English	<i>General counseling line:</i> <b>415-485-9432</b> <a href="http://www.marin.edu/StudentServices/Counseling/index.htm">www.marin.edu/StudentServices/Counseling/index.htm</a>

## Vocational/Job Training

Community	Organization/Program	Details/Eligibility	Language	Contact
<b>Marin City</b>	Marin City Community Development Corporation	<b>Transitional Work Provider</b> <ul style="list-style-type: none"> <li>Landscape Training in partnership with Marin City CSD</li> <li>Energy Efficiency and Renewable Energy Training – Based on project and industry demand</li> <li>In Home Supportive Services (IHSS) Partnership Training and Employment Placement services</li> </ul>	English	<i>Andrew Abou Jaoude</i> <b>415-339-2840</b> <a href="http://www.marincitycdc.org">www.marincitycdc.org</a>
<b>Novato</b>	Homeward Bound of Marin	<b>Employment skills training program</b> <ul style="list-style-type: none"> <li>Fresh Starts Culinary Academy: five-month class in cooking basics and food service techniques twice per year.</li> <li>Other job training opportunities available for Homeward Bound residents only.</li> </ul>	English	<i>Carol Menard</i> <b>415-382-3363 X231</b> <a href="http://www.hbofm.org">www.hbofm.org</a>
<b>San Rafael</b>	College of Marin	<b>Job-oriented training classes</b> <ul style="list-style-type: none"> <li>Associate degree or Certificate available for a number of career choices.</li> <li>Hands-on experience, counseling and support services</li> </ul>	English	<i>For more information and enrollment:</i> <a href="http://www.marin.edu/workforce">www.marin.edu/workforce</a>
	Marin County Dept. of Health and Human Services – Marin Employment Connection	<b>Workforce Investment Act (WIA)</b> <ul style="list-style-type: none"> <li>Individual and employer based customized training programs</li> </ul> <b>YWCA</b> <ul style="list-style-type: none"> <li>Job placement and training programs for individuals 55 and older</li> <li>Mon, Weds., and Fri. from 9am-2pm</li> </ul>	English, Spanish	<i>Call MEC at</i> <b>415-473-3300</b> <i>More info at</i> <a href="http://Marinemployment.org">Marinemployment.org</a>
			English, Spanish	<b>264-7129</b> <a href="http://www.ncoa.org">www.ncoa.org</a>

***Vocational/Job Training (continued)***

Community	Organization/Program	Details/Eligibility	Language	Contact
<b><i>San Rafael</i></b>	Regional Occupation Program (ROP)	<p><b>Entry Level Job Training</b></p> <ul style="list-style-type: none"> <li>• Anyone over 16 years of age</li> <li>• Over 20 occupational areas including Art and Communications, Business and Marketing, Health and Biosciences, Service Occupation, Technology and Engineering</li> <li>• Classes model the real work setting or use local business or industry to provide on-the-job training</li> <li>• Free for high school students and adult hardship cases (<a href="http://www.marinrop.org/fee%20schedule.htm">http://www.marinrop.org/fee%20schedule.htm</a>), \$55 for adult students; high school elective credit available.</li> </ul> <p><b>Career Counseling</b></p> <ul style="list-style-type: none"> <li>• Career centers are located at Marin high schools to help students in making decisions about their futures.</li> </ul>	English	<p><i>For questions or further information, call</i>  <b>(415) 499-5860</b>  <a href="http://www.marinrop.org">www.marinrop.org</a></p>

## Financial Counseling and Services

<b>Banking Menu</b>				
<b>Community</b>	<b>Organization/Program</b>	<b>Details/Eligibility</b>	<b>Language</b>	<b>Contact</b>
<p><i>This tool was developed by Alameda County Community Asset Network (AC CAN) member organizations to help service providers connect their clients with the "best fit" financial product for that person's particular needs and preferences. The assessment is based on consumer research and feedback from providers and clients on the needs and experiences of low-income people in the financial system. Detailed information about each financial product can be printed and given to the client.</i></p>				
<b>San Rafael</b>	SparkPoint Marin Center at Community Action Marin	<b>Banking Menu Screening and Referral</b>	English, Spanish	Ramona Smith 415-526-7534
<b>Staff Resources</b>				
<b>Online</b>	Alameda County Community Asset Network (AC CAN)	<p><b>Banking Menu</b></p> <ul style="list-style-type: none"> <li>• \$120 annual subscription fee for nonprofits. Free to organizations participating in Community Financial Resources' Financial Education Program</li> <li>• For more information: <a href="http://www.alamedacountyca.org/FinancialProducts2/index.php">http://www.alamedacountyca.org/FinancialProducts2/index.php</a></li> </ul>	Multiple languages	To subscribe, email: <a href="mailto:admin@alamedacountyca.org">admin@alamedacountyca.org</a>



## Financial Education

Community	Organization/Program	Details/Eligibility	Language	Contact
<i>Marin City</i>	Marin City Community Development Corporation	<b>Classes include:</b> <ul style="list-style-type: none"> <li>• Introduction to Financial Education</li> <li>• Basic Banking (partnership with Wells Fargo and CitiBank)</li> </ul>	English	<i>Demetrius McClinton</i> <b>415-339-2837</b> <a href="http://www.marincitycdc.org">www.marincitycdc.org</a>
<i>San Rafael</i>	Canal Alliance	<b>Workshops include:</b> <ul style="list-style-type: none"> <li>• Being Banked</li> <li>• Building your Savings</li> <li>• How does your cash flow?</li> <li>• Credit Management</li> </ul>	Spanish	<i>Jesus Flores</i> <b>415-306-0435</b> <a href="http://www.canalalliance.org">www.canalalliance.org</a>
	Marin Family Action	<b>Learn about</b> banking, managing your money, taxes, credit, identity theft, borrowing basics, investing, homeownership, retirement planning, buying a car, managing your mortgage (and home upkeep), financial planning, insurance and small business ownership. <ul style="list-style-type: none"> <li>○ Fill out this worksheet before making an appointment  <a href="http://marinfamilyaction.org/pdf/MFAWorksheet1109.pdf">http://marinfamilyaction.org/pdf/MFAWorksheet1109.pdf</a> </li> </ul>	English, Spanish	<i>To make an appointment:</i> <b>415-444-0915</b> <i>To fax worksheet:</i> <b>415-507-1778</b> <a href="http://www.marinfamilyaction.org">www.marinfamilyaction.org</a>
	Redwood Credit Union	<b>Free financial education seminars</b> on topics including small business financing and benefits, identity fraud, and retirement planning.	English	<i>Check here for a list of classes:</i> <a href="http://www.redwoodcu.org/site/tools_member_seminar.html">http://www.redwoodcu.org/site/tools_member_seminar.html</a>
	SparkPoint Marin Center	SparkPoint Orientation: <ul style="list-style-type: none"> <li>• Importance of taking control of your finances, what problems keep people stuck, secret to sustaining success over time</li> </ul> <b>Workshops include:</b> <ul style="list-style-type: none"> <li>• Intro to Credit &amp; Debt</li> <li>• CFR Workshops:               <ul style="list-style-type: none"> <li>○ Being Banked</li> <li>○ Build Your Savings</li> <li>○ How Does Your Cash Flow?</li> </ul> </li> </ul>	English	<i>To register for orientation and/or workshops call Colleen Kottage:</i> Colleen Kottage <b>415.526.7530</b>

**Financial Education (continued)**

Community	Organization/Program	Details/Eligibility	Language	Contact
<b>Online</b>	FDIC - Money Smart	<b>10 Computer-based learning modules</b> focusing on developing financial knowledge, confidence, and use of banking services effectively. Topics: introductions to bank services, credit and credit history, checking accounts, tracking money, savings, consumer rights, credit cards, loans, and homeownership.	English, Spanish	<a href="http://www.fdic.gov/consumers/consumer/moneysmart/mscbi/mscbi.html">http://www.fdic.gov/consumers/consumer/moneysmart/mscbi/mscbi.html</a>
	Marin Link - <a href="http://www.GetMoneySmart.info">www.GetMoneySmart.info</a>	<b>Resources and tools on a variety of financial topics.</b> <b>Various workshops and classes including:</b> <ul style="list-style-type: none"> <li>• Getting in Touch with Your Money</li> <li>• Personal Spending Plan Made Easy parts I and II</li> </ul>	English	<i>For questions, email <a href="mailto:admin@getmoneysmart.info">admin@getmoneysmart.info</a></i> <i>To sign up for classes either call MarinLink: <b>415-472-0211</b>, email Mary O'Mara: <a href="mailto:mary@marinlink.org">mary@marinlink.org</a>, or visit <a href="http://www.napfa.org/consumer/UpcomingSessions.asp">www.napfa.org/consumer/UpcomingSessions.asp</a></i>
	Wells Fargo	<a href="http://www.HandsOnBanking.org">www.HandsOnBanking.org</a> Interactive lessons, tools, and checklists that assist in: <ul style="list-style-type: none"> <li>• Buying a home</li> <li>• Managing your debt</li> <li>• Starting a small business</li> <li>• Paying for college</li> <li>• Saving and investing for your future</li> </ul>	English, Spanish	<a href="http://www.handsonbanking.org">www.handsonbanking.org</a>

## Financial Education Staff Resources

Community	Organization/Program	Details/Eligibility	Language	Contact
<i>Online</i>	FDIC - Money Smart	<b>Financial Education Train-the-Trainer</b> <ul style="list-style-type: none"> <li>Videos designed for those interested in teaching financial education including an overview of the curriculum, student materials used, and on overview of the instructor guide.</li> <li>Train-the-Trainer Workshops include training on topics such as training delivery, coaching, assessing, and giving/receiving feedback through the use of presentations, demonstrations, and exercises.</li> </ul>	English, Spanish	<a href="http://www.fdic.gov/consumers/consumer/moneysmart/trainthetrainer.html">http://www.fdic.gov/consumers/consumer/moneysmart/trainthetrainer.html</a>
<i>Berkeley</i>	Community Financial Resources (CFR)	<b>Train-the-Trainer: “Being Banked in Marin,” “Building Savings-Building Wealth,” “How Does Your Cash Flow”</b> Product-based financial education incorporating behavioral incentives and tracking Banking options <ul style="list-style-type: none"> <li>Ways to avoid predatory services</li> <li>Finding the money to save</li> <li>Budgeting and smart spending</li> </ul>	English, Spanish	<i>Rhea Serna</i> <b>(415) 519-5659</b> <b>Rhea@communityfinancialresources.net</b> <a href="http://www.communityfinancialresources.org">www.communityfinancialresources.org</a>
		Training for health service workers on addressing the financial stability of clients	English	
<i>San Rafael</i>	Bank of Marin	<b>Offers classes on the following topics:</b> <ul style="list-style-type: none"> <li>Basic Banking</li> <li>Credit Management</li> <li>Budgeting</li> <li>Investing                             <ul style="list-style-type: none"> <li>Available based on need and mutual agreement</li> </ul> </li> </ul>	English	<i>Holly Ford</i> <b>415-884-3026</b> <a href="http://www.bankofmarin.com">www.bankofmarin.com</a>
	Wells Fargo	<b>In-person, staff training for online tool:</b> <a href="http://www.HandsOnBanking.org">www.HandsOnBanking.org</a>	English	<i>Raminder Somal</i> <b>415-623-7740</b>

## Credit Counseling

Community	Organization/Program	Details/Eligibility	Language	Contact
San Francisco	Consumer Credit Counseling Services of San Francisco (CCCSF)	<p><b>Money Management counseling session</b></p> <ul style="list-style-type: none"> <li>Counselors are qualified to discuss general money management, credit and housing topics including goal setting, spending and savings plans, credit and credit reports, debt management, buying a first home, mortgage delinquency and foreclosure prevention. Each session is goal oriented and results in a written action plan clearly outlining the steps you and your counselor decide to take in order to establish personal financial control. <ul style="list-style-type: none"> <li>Money Management Planner: <a href="https://www.cccsf.org/pdf/cccs_mmp.pdf">https://www.cccsf.org/pdf/cccs_mmp.pdf</a></li> </ul> </li> </ul> <p><b>Debt Management Plan</b></p> <ul style="list-style-type: none"> <li>Help with negotiation to stop collection action, lower payments, and reduce or eliminate interest and fees</li> <li>Free, hour-long consultation available over phone. <ul style="list-style-type: none"> <li>Fill out form online prior to consultation at: <a href="https://www.cccsf.org/pdf/clientworksheet.pdf">https://www.cccsf.org/pdf/clientworksheet.pdf</a></li> </ul> </li> </ul>	English, Spanish, Mandarin, Cantonese, Tagalong	To schedule appointment for counseling, call 415-788-0288 or email <a href="mailto:info@cccsf.org">info@cccsf.org</a>
San Rafael	Marin Family Action	<p><b>Financial Self Help &amp; Credit Clean Up Program</b></p> <p>Organization provides assistance in negotiating with creditors to lower balances and/or interest payments.</p>	English, Spanish	To make an appointment: 415-444-0915 <a href="http://www.marinfamilyaction.org">www.marinfamilyaction.org</a>
	SparkPoint Marin Center at Community Action Marin	<p>Credit counseling and building:</p> <ul style="list-style-type: none"> <li>Review of credit report and score, assistance in negotiating with creditors and credit bureaus, as well as coaching and goal setting to build credit.</li> </ul>	English	SP Members only To come to an orientation & get started, call 415-526-7530
Online	AnnualCreditReport.com	<p>Access to three free credit reports every twelve months, one from each of the nationwide consumer credit reporting companies: Equifax, Experian, and TransUnion.</p> <p><i>*Note: to avoid paying fees, decline any additional offers other than the free credit report. There is a fee to obtain a credit score.</i></p>	English	<a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a>

## Credit Counseling Staff Resources

Community	Organization/Program	Details/Eligibility	Language	Contact
Online	Credit Builders Alliance	<p><b>Asset-Based Credit Education training</b></p> <ul style="list-style-type: none"> <li>• ½ or full day workshop for organization or group that includes strategies for building credit, info about today’s credit economy, best practices to measure financial education outcomes with credit report info, and a credit builder’s toolkit with tools and info on credit building. <ul style="list-style-type: none"> <li>○ Organization located in Washington, DC, but can provide trainings elsewhere to a specific organization or a group of organizations. Click <a href="#">HERE</a> for more information.</li> </ul> </li> </ul> <p><b>Other services:</b></p> <ul style="list-style-type: none"> <li>• Pull credit reports with FICO score (soft pull)</li> <li>• 5-step credit builder toolkit available online</li> <li>• Tip sheets and tools for building credit, negotiating with collections agencies, and working with customers around credit issues.</li> </ul> <p><b>Membership:</b></p> <ul style="list-style-type: none"> <li>• Varying levels of membership based on the number of credit reports pulled. After membership price, cost of credit reports varies between \$3 and \$5, based on volume.</li> </ul>	English	<p>For further info: 202-730-9390</p> <p><a href="http://www.creditbuildersalliance.org">www.creditbuildersalliance.org</a></p>
Online	Credit Karma	<p>Credit Karma offers a new way to track your credit score and a unique way to benefit from it. A credit score is one of the most important components of a consumer's financial profile. We believe free access to one's credit score is a fundamental consumer right.</p> <ul style="list-style-type: none"> <li>• It's FREE</li> <li>• It takes an average of all your credit scores'</li> <li>• Recommends other financial tools that may be used to improve credit score</li> </ul>	English	<p><a href="http://www.creditkarma.com/help/howitworks">http://www.creditkarma.com/help/howitworks</a></p>

## Free Tax Preparation

### *VITA (Volunteer Income Tax Assistance) Sites*

Community	Organization/Program	Details/Eligibility	Language	Contact
<i>San Rafael</i>	Canal Alliance <i>130 Alto St.</i>	Open Feb-Oct: <ul style="list-style-type: none"> <li>• By Appt., Walk-In</li> <li>• <b>ITIN</b> (Individual Taxpayer Identification Number) application assistance and processing</li> </ul>	English, Spanish	Jesus Flores <b>415-306-0435</b>
	SparkPoint Marin Center at Community Action Marin <i>409 4<sup>th</sup> St.</i>	Open Feb-Oct: <ul style="list-style-type: none"> <li>• By Appt. only</li> <li>• <b>ITIN</b> (Individual Taxpayer Identification Number) application assistance and processing</li> </ul>	English, Spanish	Ramona Smith <b>415-526-7534</b>
<b>Marin County</b>	Community Financial Resources	VITA site training on using the <b>CFR prepaid debit card</b> for direct deposit of tax refunds and incorporating asset-building services into workflow	English	<i>Rhea Serna</i> <b>(415) 519-5659</b> <b>Rhea@communityfinancialresources.net</b> <a href="http://www.communityfinancialresources.org">www.communityfinancialresources.org</a>
<b>Online</b>	United Way of the Bay Area <i>Earn It! Keep It! Save It!</i>	<b>Details about all the free tax sites (including AARP and TCE sites) in Marin and the Bay Area</b> , including dates open, hours of operation, location, language capacity, public transportation, and other services available at the site.	English	<a href="http://www.EarnItKeptSaveIt.org">www.EarnItKeptSaveIt.org</a> or call <b>211</b>

## Savings and Investment Opportunities

<b>Individual Development Accounts (IDA)</b>				
<b>Community</b>	<b>Organization/Program</b>	<b>Details/Eligibility</b>	<b>Language</b>	<b>Contact</b>
<p><b>Description:</b> Program participants have the opportunity to receive \$2 for every \$1 saved (up to a \$4,000 match for \$2,000 saved) to purchase a home, start or expand a small business, or continue their education or training.</p> <p><b>Eligibility:</b> Income limited to 200% of poverty, must receive earned income, possess social security or ITIN number, have less than \$10,000 in assets, must not own a home, no previous IDA account, and must live or work in Marin.</p>				
<b>Marin City</b>	Marin City Community Development Corporation	<b>Orientation, enrollment and coaching</b>	English	Andrew Abou Jaoude <b>415-339-2837</b> <a href="http://www.marincitycdc.org">www.marincitycdc.org</a>
<b>San Rafael</b>	Canal Alliance	<b>Orientation, enrollment and coaching</b>	English, Spanish	Adriana Acosta: <b>415-306-0439</b> or <a href="http://www.CanalAlliance.org">www.CanalAlliance.org</a>
	Marin Asian Advocacy Project (Community Action Marin)	<b>Orientation, enrollment and coaching</b> <ul style="list-style-type: none"> <li>Financial Literacy Training, Home Purchasing Workshop, Small Business Development Workshop in Vietnamese for IDA savers</li> </ul>	English, Vietnamese	Vinh Luu <b>415-491-9677</b> <a href="http://www.camarin.org/asian.html">www.camarin.org/asian.html</a>
	SparkPoint Marin Center at Community Action Marin	<b>Orientation, enrollment and coaching</b> *Must attend SparkPoint Orientation before	English, Spanish	Ramona Smith <b>415-526-7534</b> <a href="http://www.camarin.org/partners.html">www.camarin.org/partners.html</a>
	Marin Housing Authority	<b>Orientation, enrollment and coaching</b> <ul style="list-style-type: none"> <li>For Family Self Sufficiency Participants Homeownership Program to Homeownership Programs at Marin Housing (HCV (Section 8) /PH)</li> <li><a href="http://www.marinhousing.org/S8/HCV%20Admin%20Plan%202011/Admin%20Plan%202011%20Binder.pdf">http://www.marinhousing.org/S8/HCV%20Admin%20Plan%202011/Admin%20Plan%202011%20Binder.pdf</a></li> </ul>	English, Spanish	Gayle Suits: <b>415-491-2581</b> Kathleen O'Keefe: <b>415-446-7661</b> June Palladino: <b>415-339-1921</b> <a href="http://www.marinhousing.org">www.marinhousing.org</a>
	EARN	<b>Orientation, enrollment, Financial Coaching, Personal Finance Workshops, application processing</b>	English, Spanish	Olivia Beltran <b>415-492-3360</b> <a href="http://www.earn.org">www.earn.org</a>

## Homeownership

Community	Organization/Program	Details/Eligibility	Language	Contact
<i>Marin City</i>	Marin City Community Development Corporation	<ul style="list-style-type: none"> <li>• <b>First Time Home-buyers Program</b></li> <li>• <b>Money Management and Credit Support</b></li> <li>• <b>Below Market Rate Homeownership Support</b></li> </ul>	English	<i>Demetrius McClinton</i> <b>415-339-2837</b> <a href="http://www.marincitycdc.org">www.marincitycdc.org</a>
<i>San Rafael</i>	Fair Housing of Marin	<ul style="list-style-type: none"> <li>• <b>If fair housing rights have been violated</b>, assistance provided to file a complaint and determine what steps should be taken.</li> <li>• <b>Foreclosure counseling</b></li> </ul>	English, Spanish, Vietnamese	<b>415-457-5025</b> <a href="http://www.fairhousingmarin.com">www.fairhousingmarin.com</a>
	Habitat for Humanity	<p><b>Program that builds houses in partnership with families</b> with very low incomes and sells the house to family at no interest.</p> <p>Applicants evaluated based on:</p> <ul style="list-style-type: none"> <li>• Need for housing</li> <li>• Ability to pay</li> <li>• Willingness to partner</li> </ul> <p>For more details and further requirements:  <a href="http://www.habitatgsf.org/own/own_marin_ownership.html">http://www.habitatgsf.org/own/own_marin_ownership.html</a></p> <p>Application/Selection process:  <a href="http://www.habitatgsf.org/own/own_sf_selection.html">http://www.habitatgsf.org/own/own_sf_selection.html</a></p>	English	<p><i>For questions, call 415-625-1010 or email <a href="mailto:homeowner@habitatgsf.org">homeowner@habitatgsf.org</a></i></p>
	Legal Aid of Marin	<p>Program provides:</p> <ul style="list-style-type: none"> <li>• Eviction defense services</li> <li>• Foreclosure counseling</li> <li>• Homelessness prevention</li> </ul> <p>For more details visit:  <a href="http://www.legalaidmarin.org/our-services/what-we-do">http://www.legalaidmarin.org/our-services/what-we-do</a></p>	English, Spanish, Vietnamese	<p><i>For appointments, Call (415) 492-0230 ext. 0 or <a href="http://www.legalaidmarin.org/contact-us/request-an-appointment">http://www.legalaidmarin.org/contact-us/request-an-appointment</a></i></p>
	Marin Family Action	<p><b>Foreclosure Prevention</b></p> <ul style="list-style-type: none"> <li>• Visit the following website to be assisted in gathering the appropriate materials before making an appointment with a foreclosure counselor:  <a href="http://www.marinfamilyaction.org/homeSave.html">http://www.marinfamilyaction.org/homeSave.html</a></li> </ul>	English, Spanish	<p><i>After gathering necessary papers, call: 415-444-0915</i>  <a href="http://www.marinfamilyaction.org">www.marinfamilyaction.org</a></p>



**Homeownership (continued)**

Community	Organization/Program	Details/Eligibility	Language	Contact
<b>San Rafael</b>	Marin Housing	<p><b>Below Market Rate (BMR) Homeownership Program</b></p> <ul style="list-style-type: none"> <li>For first-time homebuyers to purchase specified condominium units in Marin County at less than market value</li> <li>More information and eligibility at <a href="http://www.marinhousing.org/BMR.htm">www.marinhousing.org/BMR.htm</a></li> </ul>	English, Spanish, Vietnamese <i>(other languages available by phone)</i>	415-491-2550 <a href="http://www.marinhousing.org">www.marinhousing.org</a>
		<p><b>Residential Rehabilitation Loan program</b></p> <ul style="list-style-type: none"> <li>Low-interest property improvement loans and technical assistance to qualified very-low-income homeowners to make basic repairs and improvements, correct substandard conditions, and eliminate health and safety hazards.</li> <li>Max. loan amount: \$35,000 More info and eligibility at <a href="http://marinhousing.org/Residential_Rehab_Loan.htm">http://marinhousing.org/Residential_Rehab_Loan.htm</a></li> </ul>	English, Spanish, Vietnamese <i>(other languages available by phone)</i>	415-491-2550 <a href="http://www.marinhousing.org">www.marinhousing.org</a>
<b>Novato</b>	Northbay Family Homes	<ul style="list-style-type: none"> <li><b>Workshops</b> on real estate, finance, credit, and title information</li> <li><b>One-on-one</b> education and support</li> <li><b>Down payment assistance</b></li> <li><b>Real estate brokerage services</b></li> <li><b>Buyers agents</b> to assist in all stages of the home-buying process</li> </ul>	English	415-382-2545 <a href="http://www.nfh.org">www.nfh.org</a>
<b>San Francisco</b>	Consumer Credit Counseling Services of San Francisco (CCCSSF)	<p><b>Housing Education Program</b></p> <ul style="list-style-type: none"> <li>Free counseling and workshops that provide information about the home buying process, how much home you can afford, how to qualify for a mortgage, and how your credit report affects your ability to borrow. <ul style="list-style-type: none"> <li><a href="https://www.housingeducation.org/">https://www.housingeducation.org/</a></li> </ul> </li> </ul>	English, Spanish	<i>To schedule a counseling session, call 1-800-777-PLAN (7526) or email: <a href="mailto:info@cccssf.org">info@cccssf.org</a>.</i>

## Small Business Development

Community	Organization/Program	Details/Eligibility	Language	Contact
<b>Marin City</b>	Marin City Community Development Corporation	<p><b>Comprehensive 1 hour session with Noah Harris of the Small Business Development Center (SBDC)</b></p> <ul style="list-style-type: none"> <li>• Micro-loan assistance for start-ups</li> <li>• Pre-existing business assistance</li> <li>• Small Business Development Workshops</li> <li>• Contact for eligibility</li> </ul>	English, Spanish	<p><i>Drew Douglass or Noah Harris</i>  <b>415-339-2837</b>  <a href="http://www.marincitycdc.org">www.marincitycdc.org</a></p>
<b>Novato</b>	Women’s Initiative	<p><b>“Simple Steps to Business Success”</b> 11-week course offers training in financial accounting and management, planning, marketing and other business skills. Cost: \$100</p> <ul style="list-style-type: none"> <li>• Income eligibility requirements, financial assistance for very low income. Women only.</li> <li>• Must attend “My Business Action Plan” course prior to “Simple Steps” course.</li> </ul>	English, Spanish	<p><i>For eligibility requirements and to enroll in classes, visit:</i>  <a href="http://www.WomensInitiative.org">www.WomensInitiative.org</a>            Or call <b>415.878.2100</b></p>
<b>San Rafael</b>	Canal Alliance	<p><b>Sustainable Business Center:</b> Entrepreneurial readiness training designed to help aspiring entrepreneurs identify, assess, and develop the core skills, competencies, and capacities required to run a successful business.</p> <p><b>One Page Business Plan:</b> 10-session workshop that covers business plans, marketing, finance and operations. Specifically this course focuses on the business vision, mission, objectives, strategies and action plans required to translate the participant’s business ideas into practical, sustainable reality.</p> <p><b>One-on-one business advising services</b> to existing business owners. Provides guidance, resources and tools to help business owners clarify, refine, and implement their business goals.</p> <p><b>Training program graduate access</b> to one-on-one business counseling and financial coaching, an alumni network, advanced workshops and our resource library.</p>	English, Spanish	<p><i>Noah Harris</i>  <b>415-306-0436</b>  <a href="http://www.canalalliance.org">www.canalalliance.org</a></p>

***Small Business Development (continued)***

Community	Organization/Program	Details/Eligibility	Language	Contact
<p><b><i>Marin and Sonoma</i></b></p>	<p>Small Business Development Center (SBDC) at Canal Alliance, Marin City CDC, Marin Employment Connection (MEC), Novato and San Rafael Chambers of Commerce, main office in Santa Rosa</p>	<p><b>The following resources for the small business communities are available in Marin and Sonoma counties:</b></p> <ul style="list-style-type: none"> <li>• One-on-one, no-cost, professional business counseling in many areas, such as business planning, loans and capital acquisition, marketing, taxes and bookkeeping, and other areas involving small business operations.</li> <li>• Low-cost workshops and seminars customized to local business issues and industry clusters.</li> </ul> <p><b>Specialized Programs:</b></p> <p><b>The Sawyer Center:</b> One-on-one counseling and informational assistance on new product development and intellectual property, including patents, trademarks, and copyrights</p> <p><b>NxLevel Training:</b> for Entrepreneurs, hands-on business development courses designed to help entrepreneurs advance their skills in starting growing and managing their business</p> <p><b>Profit Mastery:</b> Practical tools to help you gain control of your financial decisions using your financial statements; learn how to price your products, understand cost behavior patterns, and manage cash flow</p> <p><b>Customer Service Academy:</b> Explore key skills and attitudes necessary to deliver outstanding customer service; learn concepts and techniques for dealing with internal and external customers, enhancing customer satisfaction, and ensuring positive communication.</p>	<p>English, Spanish</p>	<p><i>Small Business Development Center (SBDC):</i>  <b>707-524-1770</b>  <a href="http://sbdcantarosa.org">http://sbdcantarosa.org</a></p>

**Small Business Development (continued)**

Community	Organization/Program	Details/Eligibility	Language	Contact
<b>Marin and Sonoma</b>	Small Business Development Center (SBDC) at Canal Alliance, Marin City CDC, Marin Employment Connection (MEC), Novato and San Rafael Chambers of Commerce, main office in Santa Rosa	<p><b>For businesses in start-up and pre-launch stage:</b>  <b>“So You Think You Want to Start a Business?”</b>                      Once monthly over three evenings, from 5:30pm-8:30 pm, check online for locations and dates.                      Upon completion of this 3-class series and a business plan outline, business owners are able to meet one-on-one with a business counselor (details below).</p>	English	<p>Register online at <a href="http://sbdcantarosa.org/events2">http://sbdcantarosa.org/events2</a> or by phone at <b>1-888-346-SBDC</b></p>
		<p><b>For existing small business owners:</b>                      One-on-one business counseling services regarding business plans, accounting, marketing, operations, human resources, manufacturing, etc.</p> <ul style="list-style-type: none"> <li>• Visit <a href="http://sbdcantarosa.org">http://sbdcantarosa.org</a> to complete a “request for services,” located in the “Counseling” section of the site.</li> <li>• Locations: Canal Alliance, Marin City CDC, Marin Employment Connection (MEC), San Rafael and Novato, Chambers of Commerce., main office in Santa Rosa.</li> </ul>	English, Spanish	<p>For questions, contact Annmarie Wilmarth at <b>(707) 524-1770</b></p>
<b>Online</b>	SBDC online	<b>6-week, online business development courses.</b>	English	<p>Schedule and registration at <a href="http://sbdcantarosa.org/node/2333">http://sbdcantarosa.org/node/2333</a></p>
	SCORE	<ul style="list-style-type: none"> <li>• <b>Free small business planning and advice, online or in person.</b></li> <li>• <b>Free online workshops on all business topics.</b></li> </ul>	English	<p><a href="http://www.score.org">www.score.org</a></p>
<b>Small Business Loans</b>				
<b>Novato</b>	Women’s Initiative	<p><b>Loans ranging from \$500 to \$25,000 for small business development.</b></p> <ul style="list-style-type: none"> <li>• Borrower must be a graduate of the Women’s Initiative 11-week “Simple Steps” business management course (see <i>Microenterprise</i> section for info. on the class)</li> </ul>	English, Spanish	<p>Information given in “Simple Steps” classes and orientations <a href="http://www.womensinitiative.org">www.womensinitiative.org</a></p>
<b>San Rafael</b>	Redwood Credit Union	<b>Business loans and banking services</b>	English, Spanish	<p>For information, call <b>800-895-7610</b>  <a href="http://www.redwoodcu.org/business/business_loan.html">http://www.redwoodcu.org/business/business_loan.html</a></p>

# Workforce Development

<b>Job Placement, Counseling, and Workshops</b>				
<b>Community</b>	<b>Organization/Program</b>	<b>Details/Eligibility</b>	<b>Language</b>	<b>Contact</b>
<b>Marin City</b>	Marin City Community Development Corporation	<b>Job training, placement, and retention services</b> <ul style="list-style-type: none"> <li>• Job development and business services leading to job creation.</li> <li>• Weekly Soft Skills workshops and career assessments</li> <li>• Marin Works Now! subsidized employment provider</li> </ul>	English	<i>Monique Perkins</i> <b>415-339-2837</b> <a href="http://www.marincitycdc.org">www.marincitycdc.org</a>
<b>Novato</b>	Novato Human Needs Center	<b>Volunteer counselors provide resume, interview, job search assistance</b> <ul style="list-style-type: none"> <li>• Low-income Novato residents</li> </ul>	English, Spanish	<i>Call main line for volunteer schedule</i> <b>415-897-4147</b> <a href="http://www.nhnc.org">www.nhnc.org</a>
<b>San Rafael</b>	Canal Alliance	<b>Career Advancement Workshops</b> <ul style="list-style-type: none"> <li>• 4-session computer-based training on resume building, Craigslist and job search websites</li> <li>• 4-session Interview and Communication workshop to give non-native English speakers skills and practice communicating with employers. Employers attend for mock interview sessions to provide feedback.</li> </ul>	Spanish	<i>Jamie Goekler</i> <b>415-306-0437</b> <a href="http://www.canalalliance.org">www.canalalliance.org</a>
	Marin County Dept. of Health and Human Services - Marin Employment Connection	<b>“Keys to Employment” Workshop Series:</b> Two-week series of workshops with topics including Job Search Coaching, Employment Transitions, Career Assessment and Exploration, High-Impact Masters Applications and References, Networking, Resumes, Interviewing Techniques, and more. <b>See website for details and class schedule.</b>  <b>Marin Employment Connection (MEC) Orientation:</b> An overview of all the workshops and job services provided at MEC. <ul style="list-style-type: none"> <li>• Tuesday and Thursday at 10:15am</li> </ul> <b>Workshops:</b> resume writing, interviewing, and online job search	English, Spanish	Attendance at workshops does not require registration. They are drop in style. Call <b>415-473-3300</b> for more info at <a href="http://Marinemployment.org">Marinemployment.org</a>
		<b>YWCA</b> Job Search Assistance for women aged 50+. <ul style="list-style-type: none"> <li>• Tuesdays and Thursdays</li> </ul>		<b>415-264-7129</b>
		<b>Marin Professionals:</b> Skill development, networking, and support <ul style="list-style-type: none"> <li>• Mondays, 9:00-12:00</li> </ul>		<b>415-507-2114</b>

***Job Placement, Counseling, and Workshops (continued)***

Community	Organization/Program	Details/Eligibility	Language	Contact
<b><i>San Rafael</i></b>	SparkPoint Marin Center at Community Action Marin	<ul style="list-style-type: none"> <li>• <b>Resume, interview, job search assistance and coaching</b></li> </ul>	English	<b>SP Members only</b> To come to an orientation & get started, call <b>415-526-7530</b> <a href="http://www.camarin.org/sparkpoint">www.camarin.org/sparkpoint</a>
	Regional Occupation Program (ROP)	<ul style="list-style-type: none"> <li>• <b>Resume, interview, and job search assistance</b></li> </ul>	English	<b>415-472-2545</b> <a href="http://www.marinrop.org">www.marinrop.org</a>
<b><i>San Rafael, Novato</i></b>	Marin Opportunity Centers	<ul style="list-style-type: none"> <li>• <b>Resume, interview, job search assistance</b></li> <li>• <b>Basic computer skills</b> training (email, online applications, job search and resume)</li> <li>• <b>Workplace English Language classes</b></li> <li>• <b>MarinHelpers.com:</b> Virtual Hiring Hall</li> </ul>	English, Spanish	<i>San Rafael:</i> <b>415-485-6258</b> <i>Novato:</i> <b>415-524-6656</b> <a href="http://www.canalalliance.org/opportunity-center/marin-opportunity-center">www.canalalliance.org/opportunity-center/marin-opportunity-center</a>

## Additional Resources

Category	Resource	Details
Asset Building	<a href="http://www.AssetPlatform.org">www.AssetPlatform.org</a>	<b>Resources, tools and training</b> on budgeting, saving, debt, credit, insurance, and organizational resources for staff.
Local Community Resources	Phone: 2-1-1	<b>Connects callers to comprehensive community services</b> such as counseling, youth, and family services, immigration programs, health care, temporary financial aid, volunteer opportunities, and more for free, 24/7.
Healthcare	<a href="http://www.CoverageForAll.org">www.CoverageForAll.org</a> or the Uninsured Helpline at <b>1-800-234-1317</b>	<b>Website provides tools to use with customers to determine appropriate health care options,</b> including: <ul style="list-style-type: none"> <li>• Health care options matrix</li> <li>• Health coverage eligibility quiz</li> <li>• State by state application and enrollment database</li> </ul>
Various Resources	<a href="http://www.thebeehive.org">www.thebeehive.org</a>	<b>Tools, resources and information on the following topics:</b> <ul style="list-style-type: none"> <li>• Money</li> <li>• Health</li> <li>• Jobs</li> <li>• School</li> <li>• Housing</li> </ul>

## List of Organizations Included in Guide

10,000 Degrees (formerly Marin Education Fund): 16  
Alameda County Community Asset Network (AC CAN): 5  
Bank of Marin: 8  
Bay Area Legal Aid: 4  
Canal Alliance: 6, 11, 12, 17, 18, 20  
College of Marin: 14, 16  
Community Action Marin  
    *Marin Asian Advocacy Project: 17*  
    *SparkPoint Marin Center: 3, 5, 9, 11, 13, 17*  
Community Financial Resources (CFR): 8  
Consumer Credit Counseling Services of San Francisco (CCCS, SF): 9, 22  
EARN  
Fair Housing of Marin: 4, 21  
FDIC (Federal Deposit Insurance Corporation)  
Grassroots Leadership Network of Marin  
Habitat for Humanity: 21  
Homeward Bound of Marin: 14  
Legal Aid of Marin: 4  
MarinLink: 7  
Marin City Community Development Corporation (CDC): 20  
Marin County Department of Health and Human Services  
    *Marin Employment Connection (MEC): 12, 14, 20*  
Marin County Regional Occupation Program (ROP): 13, 15  
Marin Family Action: 4, 6, 9, 21  
Marin Housing Authority: 17  
Marin Justice Center: 4  
Marin Opportunity Center(s): 13  
Northbay Family Homes: 22  
Novato Human Needs Center: 12  
Redwood Credit Union: 6, 20  
Ritter Center: 3  
Small Business Development Center (SBDC) at Santa Rosa Junior College: 18, 19, 20  
United Way of the Bay Area: 3, 11  
Wells Fargo: 6, 7, 8,  
Women's Initiative: 18, 20