

CITY OF LAGUNA NIGUEL

# SENIOR RESOURCE GUIDE



## FINANCIAL & LEGAL SERVICES

Sea Country Senior & Community Center  
24602 Aliso Creek Rd. | Laguna Niguel | CA | 92677

# Financial Services & Legal Resources

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## Financial Services

Company	Hours of Operation	Address	Quick Description	Website	Phone Number
<b>Orange County House Opportunities Collaborative</b>	Monday-Friday 9:00am-5:00pm	505 E Central Ave Santa Ana, CA 92707	HCA partners with industry leaders to build sustainable delivery systems that provide vital pathways to homeownership for underserved community	<a href="http://homeownershipcouncil.org">homeownershipcouncil.org</a>	1-800-826-1502
<b>Orange County Adult Protective Services</b>	24 Hours – Hotline		Adult Protective Services (APS) are directed at preventing or remedying neglect, abuse or exploitation of adults who are unable to protect their own interests because of age or disability.	<a href="http://ssa.ocgov.com/abuse/elder/">http://ssa.ocgov.com/abuse/elder/</a>	1 800-451-5155

## Utility Rebates & Assistance

Company	Hours of Operation	Address	Quick Description	Website	Phone Number
<b>So Cal Gas</b>	Hotline 24 Hours	34271 Del Obispo St, Dana Point, CA 92629		<a href="https://www3.socalgas.com/save-money-and-energy/assistance-programs">https://www3.socalgas.com/save-money-and-energy/assistance-programs</a>	1-877-238-0092

<b>San Diego Gas &amp; Electric</b>	Hotline 24 Hours	662 Camino De Los Mares, San Clemente, CA 92673	Financial Assistance, Billing and payment, care information and military discount	<a href="https://www.sdge.com/residential/customer-service/contact-us">https://www.sdge.com/residential/customer-service/contact-us</a>	1-800-411-7343
<b>Southern California Edison</b>	Monday- Friday 8:00am-5:00pm	1325 S Grand Ave, Santa Ana, CA 92705	Solutions that can help you save money and manage your energy. Utility assistant	<a href="https://www.sce.com/">https://www.sce.com/</a>	714-973-5723
<b>CSD's Home Energy Assistance Program (HEAP)</b>	Hotline 24 Hours	P.O. Box 800 Rosemead, CA 91770	You may be able to lower your energy bills by about 30%. Find out if you are eligible for CARE or FERA and start saving today.	<a href="http://www.sce.com/customer-service/contact-us">www.sce.com/customer-service/contact-us</a>	1-800-611-1911

## Phone Services

<b>Company</b>	<b>Hours of Operation</b>	<b>Address</b>	<b>Quick Description</b>	<b>Website</b>	<b>Phone Number</b>
<b>California Lifeline</b>	Monday - Friday 7:00 AM - 7:00 PM		It is a state program that provides discounted home phone and cell phone services to eligible household	<a href="http://www.californialifeline.com">www.californialifeline.com</a>	1-866-272-0349

## Internet Services

<b>Company</b>	<b>Hours of Operation</b>	<b>Address</b>	<b>Quick Description</b>	<b>Website</b>	<b>Phone Number</b>
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## Low-Cost Financial Coaching

<b>Company</b>	<b>Hours of Operation</b>	<b>Address</b>	<b>Quick Description</b>	<b>Website</b>	<b>Phone Number</b>
<b>California Senior Gateway</b>	Monday – Friday 8:00 a.m. to 5:00 Pm		The Senior Gateway is a one-stop website intended to provide seniors, their families, and caregivers with the information they need to connect to helpful services and resources, to find answers, and solve problems	<a href="http://www.aging.ca.gov">www.aging.ca.gov</a>	916-419-7500
<b>Credit.org</b>	Monday-Friday 7:00am-7:00pm	555 Corporate Drive Suite 110 Ladera Ranch, CA 92694	Credit.org is a non-profit agency formed in 1974. Our mission is simple, yet vital: Our people improve the lives and financial well-being of individuals and families by providing quality financial education and coaching. Credit.org's Goal.	<a href="http://credit.org/contact/">credit.org/contact/</a>	800-431-8157

## Debt Management & Consumer Protection

<b>Company</b>	<b>Hours of Operation</b>	<b>Address</b>	<b>Quick Description</b>	<b>Website</b>	<b>Phone Number</b>
<b>California Department of Consumer Affairs</b>	Monday - Friday 8:00am-4:50pm	1625 North Market Blvd., Suite N 112 Sacramento, CA 95834	The Department of Consumers Affairs (DCA) administers more than 3.9 million licenses in more than 280 license types including certificates, registrations and permits, from architects to accountants, dentists to veterinarians.	<a href="http://www.dca.ca.gov">www.dca.ca.gov</a>	626-444-4068
<b>Consumer Financial Protection Bureau</b>	Monday-Friday 8:00am-8:00pm	1700 G St NW Washington, DC 20552	We offer clear, impartial answers to hundreds of financial questions. Find the information you need to make more informed choices about your money.	<a href="http://www.consumerfinance.gov">www.consumerfinance.gov</a>	855-411-2372
<b>California Department of Business Oversight</b>		300 S. Spring Street, Suite 15513 Los Angeles, CA 90013-1259	The Department of Business Oversight (DBO) protects consumers and oversees financial service providers and products.	<a href="http://www.dbo.ca.gov">www.dbo.ca.gov</a>	916-327-7585

## Tax Assistance

<b>Company</b>	<b>Hours of Operation</b>	<b>Address</b>	<b>Quick Description</b>	<b>Website</b>	<b>Phone Number</b>
<b>Sea Country Senior &amp; Community Center</b>	Tuesdays in February from 9:00am-4:00pm	24602 Aliso Creek Rd. Laguna Niguel, CA 92677	Tax Assistance for Seniors - Service free of charge to seniors during tax season, February 1-April 15.	<a href="http://www.cityoflagunaniguel.org">www.cityoflagunaniguel.org</a>	949-425-5151

## Legal Resources

<b>Company</b>	<b>Hours of Operation</b>	<b>Address</b>	<b>Quick Description</b>	<b>Website</b>	<b>Phone Number</b>
<b>LawHelpCA</b>	Monday – Friday 8:00am-5:00pm		The Office on Aging administers and funds various programs and services to aid and support the needs of older adults. Information on these programs and their relevant eligibility requirements.	<a href="http://www.officeonaging.ocgov.com/services/sclap">www.officeonaging.ocgov.com/services/sclap</a>	714-480-6450

<p><b>Senior Citizen Legal Advocacy Program</b></p>	<p>Monday – Friday 8:00am-5:00pm</p>	<p>1300 S. Grand Ave, Bldg B Santa Ana, CA 92705</p>	<p>The legal advocacy program provides seniors residing in Orange County with free counseling, referrals, and representation in administrative and civil cases. The program helps with:</p> <ul style="list-style-type: none"> <li>• Government Benefits: Social Security and Supplemental Security Income (SSI)</li> <li>• Health: Medicare, Medi-Cal, HMO's, and Nursing Home Issues</li> <li>• Housing: Landlord-Tenant, Eviction Defense and Mobile Home and Board and Care Issues</li> <li>• Consumer Problems: Contracts and Debt Collection Defense</li> <li>• Elder Abuse: Financial and Personal</li> </ul>	<p><a href="http://www.officeonaging.oc.gov/services/sclap">http://www.officeonaging.oc.gov/services/sclap</a></p>	<p>714-480-6450</p>
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## Mediation

<b>Company</b>	<b>Hours of Operation</b>	<b>Address</b>	<b>Quick Description</b>	<b>Website</b>	<b>Phone Number</b>
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