



CITY OF LOMITA HOUSING RESOURCES



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PROGRAM 19: ACCESSIBILITY

Accessible housing for all residents regardless of age, size, ability, or disability is extremely important to us at the City of Lomita. We will ensure that all new, multifamily housing construction meets the Federal and State Fair Housing Act requirements through permitting and approval processes. The City will also connect developers and residents to resources on design features that are inclusive and accessible to everyone.

Relevant federal and state laws covered under Program 19:

- Section 504 of the Rehabilitation Act of 1973 (Section 504), and its Uniform Federal Accessibility Standards (UFAS). Section 504 applies to federally-assisted rental housing constructed on or after July 11, 1988.
- Americans with Disabilities Act of 1990, Title II for non-federal governmental entities, and its 2010 Accessibility Standards. The ADA Title II applies to programs, services, or activities of non-federal governmental entities on or after January 26, 1992.
- Title VIII of the Civil Rights Act of 1968, the Fair Housing Act (FHA), and the Fair Housing Amendments Act (FHAA) of 1988, effective March 13, 1991.
- Section 11135 of the California Government Code requires that any program or activity funded by the state must not discriminate against persons with disabilities.
- Fair Employment and Housing Act (FEHA) of the State of California. Under FEHA, individuals with physical and mental disabilities have the right to rent, lease, or buy housing accommodations free from discrimination due to a disability.
- California Building Code Chapters 11A and 11B include accessibility code requirements and building regulations from the State of California.



ACCESSIBILITY RESOURCES



Accessibility Regulations Matrix and Overview: <https://housing.lacity.org/wp-content/uploads/2020/05/Accessibility%20Regs%20Matrix%20%26%20Overview.pdf?download=1>

Fair Housing Act: <https://www.justice.gov/crt/fair-housing-act-2>

Supplement to Notice of Fair Housing Accessibility Guidelines: https://www.hud.gov/program_offices/fair_housing_equal_opp/disabilities/fhefhasp

ADA Standards for Accessible Design: <https://www.ada.gov/law-and-regs/design-standards/>

California ADA Compliance FAQs: https://ada.ashtdownarch.com/?page_id=657

Uniform Federal Accessibility Standards (UFAs): <https://www.access-board.gov/aba/ufas.html>

Universal Design: <https://www.section508.gov/blog/Universal-Design-What-is-it/>

California Government Code: <https://leginfo.legislature.ca.gov/faces/codesTOCSelected.xhtml?tocCode=GOV&tocTitle=+Government+Code+-+GOV>

California Building Code: <https://www.dgs.ca.gov/BSC/Codes>

California State Guidance for Aging Residents: https://aging.ca.gov/How_Do_I/Make_Home_Modifications/

Disability Housing Grants for Veterans: <https://www.va.gov/housing-assistance/disability-housing-grants/>

Legal Rights of Persons with Disabilities: https://oag.ca.gov/sites/all/files/agweb/pdfs/consumers/disabled_bookmarks.pdf

PROGRAM 20: HOMEBUYER ASSISTANCE PROGRAMS

Thinking of buying a home? We can help! Though the Los Angeles County Development Authority (LACDA) administers homebuyer assistance programs for the City of Lomita, we are committed to supporting our residents through providing information on the programs available. Programs range from supporting closing costs and down payments to qualifying for a loan.

See the next page for homebuyer resources.



HOMEBUYER RESOURCES



Program Name	Description	Requirements and Eligibility
Home Ownership Program	Provides loans for down payment and closing costs. HOP loans are shared equity loans (at zero interest) with no monthly payments until the home is sold, transferred, or refinanced.	<ul style="list-style-type: none">- Home must be owner-occupied for the life of the loan, which is 20 years.- Eligible properties are single-family homes or attached/detached condominium units or townhomes within the purchase price limits established by HUD.- Borrower must contribute a minimum of 1 percent of the down payment.- Borrower must complete an 8-hour education course in homeownership.
Mortgage Credit Certificate Program	Offers the first-time homebuyer a federal income tax credit by reducing the amount of Federal taxes to be paid. It also helps a first-time homebuyer qualify for a loan by allowing a lender to reduce the housing expense ratio by the amount of tax savings. The credit is subtracted dollar-for-dollar from the borrower's Federal income taxes. The qualified buyer is awarded a tax credit of up to 15 percent, with the remaining 85 percent taken as a deduction from the income in the usual manner.	<ul style="list-style-type: none">- Applicants must be a first-time homebuyer: no ownership interest in real estate at any time in the past three years.- The first-time homebuyer's household annual income cannot exceed program guidelines.- Homebuyers must occupy the home as their principal residence.- Borrower must complete an 8-hour education course in homeownership by a HUD-approved counseling agency.
Southern California Home Financing Authority (SCHFA)	A joint powers authority between Los Angeles and Orange Counties formed in June 1988 to create first-time homebuyer programs for low- to moderate-income households. SCHFA does not lend money directly to the homebuyers; the homebuyers must work directly with a participating lender. The program provides down payment and closing cost assistance in the form of a gift equal to 4 percent of the first loan amount.	<ul style="list-style-type: none">- Applicants must meet income requirements.- Homebuyers must work directly with participating lender.

PROGRAM 21: SECTION 8 HOUSING CHOICE VOUCHERS

Do you need financial assistance to cover your housing costs? The City of Lomita is dedicated to connecting our residents with the Section 8 Housing Choice Voucher Program administered by the Los Angeles County Development Authority. Though the City does not directly manage the Section 8 program, the City can work to raise awareness to property owners about obligations to accept tenants regardless of their source of income and to inform residents of the availability of the program. To be eligible for the program, you must meet citizenship requirements and earn below 50% of the area median income in Los Angeles County.



“City of Torrance.” Section 8 Rental Assistance Program, <https://www.torranceca.gov/our-city/community-development/senior-housing/section-8-rental-assistance-program>.

SECTION 8 RESOURCES

Applicants: <https://www.lacda.org/section-8/applicants>

Tenants: <https://www.lacda.org/section-8/tenants>

Property Owners: <https://www.lacda.org/section-8/owners>

Landlord Incentives: <https://www.lacda.org/section-8/landlord-incentives>

Inspections: <https://www.lacda.org/section-8/inspections>

Appointments: <https://www.lacda.org/section-8/appointments>

Portability (Transferring voucher): <https://www.lacda.org/section-8/portability>



SECTION 8 FREQUENTLY ASKED QUESTIONS

What are housing choice vouchers?

The housing choice voucher program is the federal government's central program for assisting very low-income families, the elderly, and the disabled to afford decent and safe housing in the private market.

The participant is free to choose any housing that meets the requirements of the program.

What determines eligibility?

Applicants must be U.S. citizens or non-citizens with eligible immigration status, and may not exceed 50% of the median income for the county. A portion no greater than 75% of voucher recipients incomes must qualify less than 30% of the area median income.

Can I transfer my housing voucher to other locations?

Moves are permissible and will not result in the loss of benefits so long as the public housing agency is notified.

PROGRAM 22: FAIR HOUSING



The City of Lomita is dedicated to housing harmony. In cooperation with the Housing Rights Center (HRC), the City promotes equal housing opportunities. Through the City's participation in the Urban County Community Development Block Grant program, HRC provides the following services:

- Housing discrimination complaints and investigations
- Investigates allegations of housing discrimination
- Fair housing education and outreach
- Distributes educational literature and resources (available in multiple languages) and presents free fair housing law workshops for landlords, tenants, nonprofit organizations, and government employees
- Tenant and landlord counseling
- Telephone and in-person counseling to both tenants and landlords

What to do if you believe you are a victim of discriminatory housing practices:

- Report suspected discrimination to HRC immediately
- Keep a record of any meetings and phone calls with the landlord, property manager, real estate agent, loan officer, or insurance agent. Include the person's name, title (if you know it), the meeting place, date, and time
- Make notes on what happened and what was said. Save all receipts, applications, business cards, or other documents received during your meeting(s), and any advertisements



The City will continue to further fair housing by continuing to refer complaints and inquiries to HRC.

HOUSING RIGHTS CENTER CONTACT INFORMATION

Housing Rights Hotline: 1-800-477-5977

TTY: 1-213-201-0867

Email: info@housingrightscenter.org

ADDITIONAL FAIR HOUSING RESOURCES



Disability Rights California: <https://www.disabilityrightsca.org/>

Mental Health Advocacy Services: <https://www.mhas-la.org/>

Neighborhood Legal Services of Los Angeles:

<https://housing.lacity.org/residents/fair-housing-resources>



PROGRAM 23: FAIR HOUSING DEVELOPMENT MARKETING

The City is dedicated to promoting compliance with housing discrimination laws to ensure that all print and advertisement materials for the sale and rental of housing is compliant with Government Code 12955, which prohibits materials from indicating a preference or limitation based on a protected classification. It is unlawful to discriminate in housing marketing based on race, religion, sex, gender, national origin, familial status, source of income, or disability. Federal law requires that applicants for HUD's subsidized and unsubsidized housing programs pursue affirmative fair housing marketing policies.



TIPS ON FAIR HOUSING MARKETING

- No “words, phrases, photographs, illustrations, symbols, or forms of any kind” which give the impression that your property is available only to certain groups.
- Avoid words like “restricted,” “exclusive,” and “limited.”
- Utilize diverse groups of people in your marketing rather than representing only one population.

FAIR HOUSING DEVELOPMENT MARKETING RESOURCES

HUD Guidance on Compliance with Title VI of the Civil Rights Act:

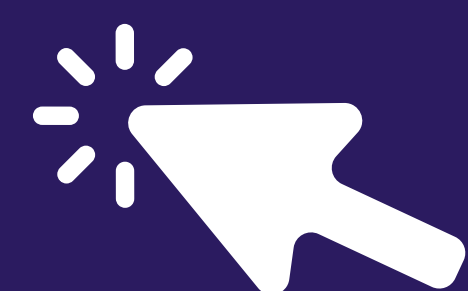
<https://www.hud.gov/sites/dfiles/FHEO/documents/HUD%20Title%20VI%20Guidance%20Multifamily%20Marketing%20and%20Application%20Processing.pdf>

HUD Fair Housing Advertising Guidelines:

<https://www.hud.gov/sites/dfiles/FHEO/documents/BBE%20Part%20109%20Fair%20Housing%20Advertising.pdf>

Equal Opportunity Graphics for Printing:

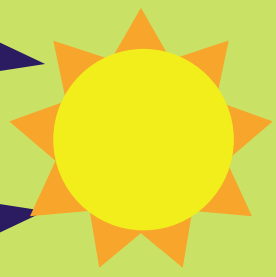
<https://www.hud.gov/library/bookshelf11/hudgraphics>



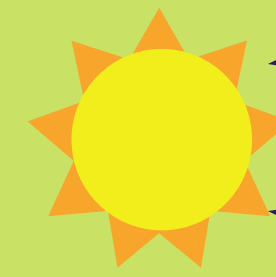
PROGRAM 25: ENERGY CONSERVATION PROGRAM

Our City is committed to efficient and sustainable energy for our residences. The City offers a waiver of administration planning fees and a portion of the Building and Safety fee for solar projects. This program will supplement existing City efforts in the enforcement of the State's Green Building Standards.

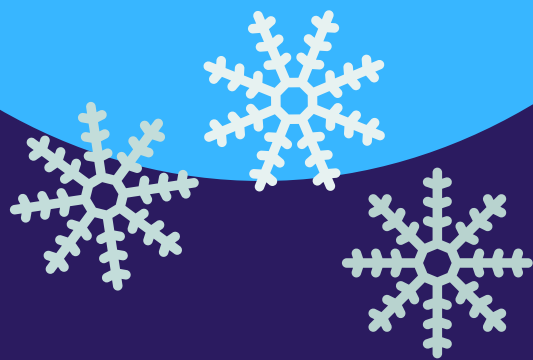
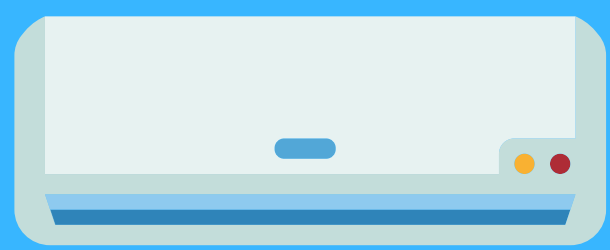




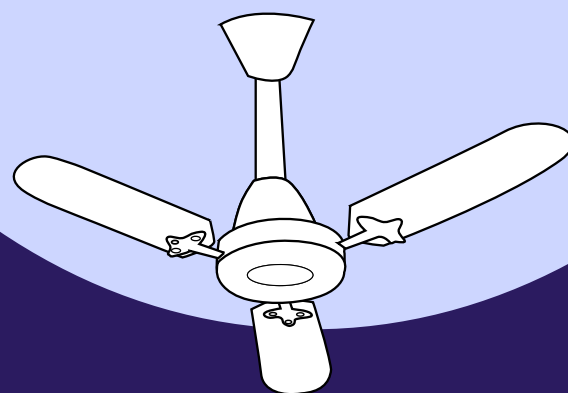
Energy Conservation Tips



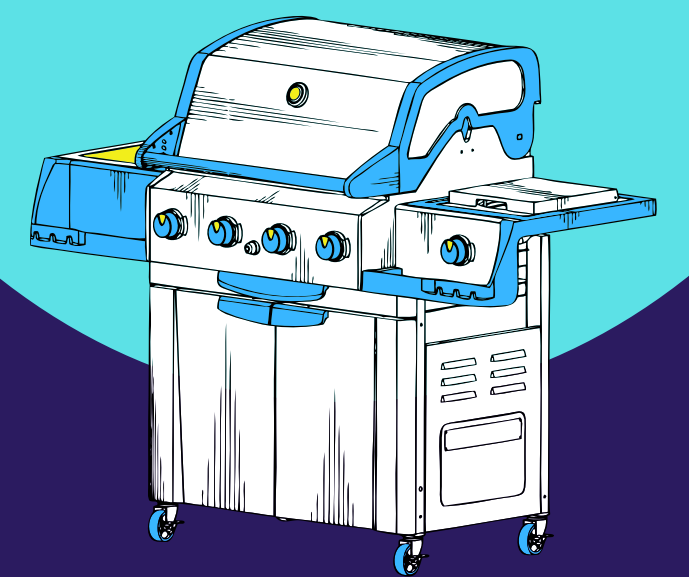
#1: Service your air conditioner–
Maintenance such as replacing or cleaning air filters can lower your cooling system's energy consumption by 15%.



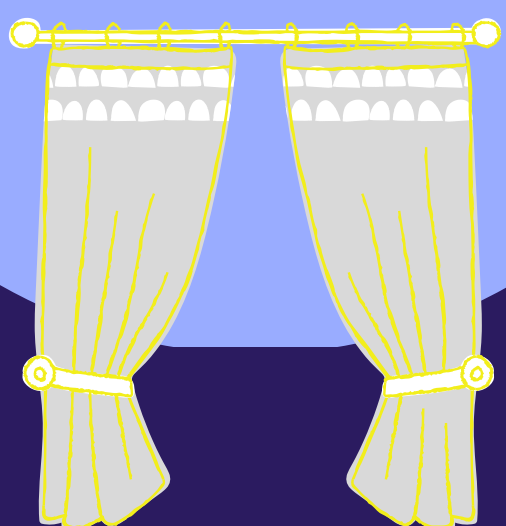
#2: Use ceiling fans–
Cooling your home with ceiling fans should allow you to raise your thermostat 4 degrees, lowering your overall electricity bills.



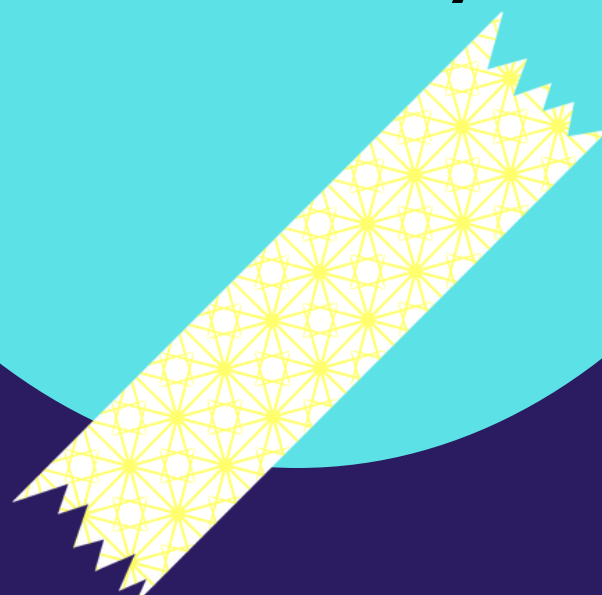
#3: Cook outside– On especially warm days, keep the heat out of your home by using an outdoor grill instead of an indoor kitchen.



#4: Install window treatments– Coverings such as blinds, shades, and awnings can cut down on your heat gain when temperatures rise.



#5: Seal air leaks–
Using caulk to patch cracks and openings in your home keeps warm air out and promotes energy efficiency.



#6: Check your ducts–
Air loss through ducts can result in extremely high electricity costs, accounting for up to 30% of a cooling system's total energy usage.

