

THE FAIR HOUSING TIMES

VOLUME XVI

FAIR HOUSING FOUNDATION

JULY-SEPT 2021

VETERANS & FAIR HOUSING

BY: SINDY GUZMAN

The federal Fair Housing Act protects the rights of veterans with disabilities who are seeking equal access to housing. Under the Fair Housing Act, a disability is defined as a physical or mental impairment that substantially limits a major life activity such as: seeing, hearing, working and/or the operation of major bodily functions. Veteran with a disability is protected from many types of housing discrimination, including:

- The refusal to sell or rent a property.
- Higher cost or other different terms and conditions.
- Discriminatory advertising.

- Misrepresentation of available of units.
- Blockbusting or steering (directing someone toward or away from a particular neighborhood or section of a building)
- Harassment, threats, intimidation and/or coercion; and
- Retaliation for reporting discrimination or other lawful activity.

In addition, the California Fair Employment and Housing Act (FEHA) provides protections for

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NO TIME LIKE SUMMERTIME



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We hope your summer is filled with some R&R, fun and excitement!

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Fair Housing Foundation sending summer vibes!

...



unequal terms to a tenant, for a discriminatory purpose. FEHA defines a Veterans Affairs Supportive Housing (VASH) voucher as a source of income, it prohibits landlords from discriminating against a tenant on the basis that the tenant pays part or all of the rent using a VASH voucher.

The Service Members Civil Relief Act (SCRA) is a federal law that provides protections for military members as they enter active duty. It covers issues, such as: rental agreements, security deposits, prepaid rent, and evictions. They are one of the few groups that with active duty can request to break a lease. A servicemember may terminate a rental agreement any time after entering the military or after the date of the member's military orders.

This right applies to a tenant who joins the military after signing a rental agreement, and to a servicemember who signs a rental agreement and then receives orders for a change of

permanent station or deployment for at least 90 days ⁽¹⁾.

The servicemember must give the landlord or the landlord's agent written notice of termination and a copy of the orders. The servicemember may personally deliver the notice to the landlord or agent, send the notice by private delivery service (such as FedEx or UPS), or send it by certified mail with return receipt requested. Proper termination relieves a servicemember's dependent, such as a spouse or child, of any obligation under the rental agreement. When rent is paid monthly, termination takes effect 30 days after the next rent due date that follows delivery of the notice. Rent must be paid on a prorated basis up to the date that the termination takes effect. If rent or lease amounts have been paid in advance for any period following the effective date of termination, the landlord must refund these amounts within 30 days after the effective date.

(1)

<https://www.justice.gov/servicemembers/financial-and-housing-rights>



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FAIR HOUSING FOUNDATION'S SHINING STAR IS
A REMARKABLE COMMUNITY-BASED ORGANIZATION
THAT IS CHANGING THE LIVES OF MANY
FAMILIES AND CHILDREN.

America on Track

<https://americaontrack.org/>

~714-531-7144~



AMERICA ON TRACK

Creating Brighter Futures for Communities & Youth since 1995

Their mission is to inspire futures by building youth leaders, supporting families, and strengthening communities through life-transforming programs. With a vision to create more vibrant communities by addressing the social inequities. As well as health disparities through evidence-based programs that focus on leadership development, mentoring, academic achievement, fitness & nutrition, and tobacco/drug use prevention. America on Track serves over 44,000 unduplicated individuals yearly and 91 cents of every dollar raised goes to program services! They achieve this goal through:

- America On Track's Emerging Leaders Program
- Nutrition & Fitness programs
- Brighter Futures for Children of Prisoners Program
- Adult & Youth Leadership Development Programs
- Alcohol, Tobacco, and Drug Prevention Education Programs
- Parent Education Classes & Health Seminars
- Linking Policy and Environmental Strategies to Health Outcomes

SERVING ORANGE COUNTY
600 W. Santa Ana Blvd., Suite 710
Santa Ana, CA 92701

CONGRATULATIONS

TO OUR 37TH ANNUAL FAIR

HOUSING POSTER CONTEST WINNERS!

1st Place Winner



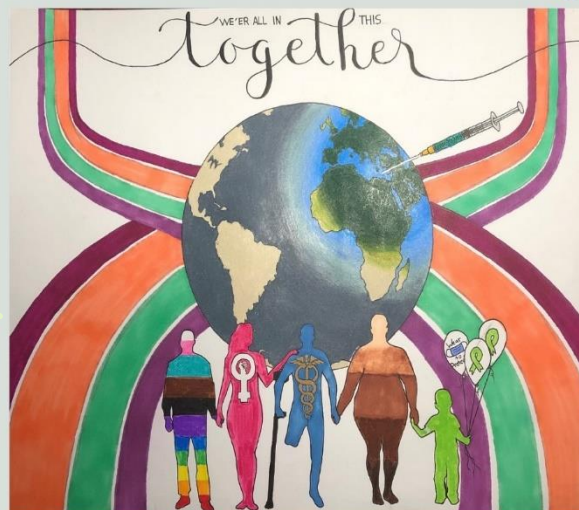
1st Place Prize= Chromebook

2nd Place Winner



2nd Place Prize= \$75 Amazon Gift Card

3rd Place Winner



3rd Place Prize= \$50 Gaming Gift Card

"In This Together"

Incredibly Talented Kids

EXAMPLES OF OUR COMMITMENT TO FAIR HOUSING



Fair Housing Foundation makes a difference in the lives and homes of Landlords, Tenants, Managers, Realtors, Rental Home Seekers and Owners. These are their real-life experiences.

If you would like to share your positive experience, please email info@fhfca.org with the subject "Testimonial"

Supporting Mental Health!

Fair Housing Foundation (FHF) assisted a tenant with a disability in need of acquiring an Emotional Support Animal (ESA). The resident has lived at the subject property for approximately three (3) years. Approximately two months ago the property had changed managers. The tenant contacted the new manager to inquire on their protocols regarding ESAs. The tenant stated that the manager began to ask personal questions about why the tenant needed the ESA and mocking tenant about needing the ESA. Furthermore, the tenant alleges that as the conversation continued, the manager said that he would need to restrict the breed and size of the dog. The manager also allegedly told the tenant that they were

making it up because anyone could get the ESA letter. The tenant said that the manager told her that she could submit the ESA letter, but he might not approve it. The tenant then decided to find out her legal rights to having an ESA and was referred to our agency. FHF assisted the tenant by writing a letter to the manager requesting a reasonable accommodation on behalf of the tenant. The letter was then forwarded to the owner's attorney. Shortly after, FHF received a response letter from the attorney requesting additional information to support request of an ESA. FHF was able to successfully conciliate the reasonable accommodation request on behalf of the tenant and she was granted her ESA.

WHAT TO KNOW ABOUT RENTER'S INSURANCE

BY: ELIZABETH CASTRO



Safeguarding our loved ones is usually at the forefront of our minds, as it should be. Keeping in that same frame of mind, we should consider all the other things we safeguard- our cars, our teeth, our vision, our health and of course our housing. We do all that protecting through insurance. Thus, for housing providers who rent out their units to tenants, they have homeowner's insurance that will protect property damage to their unit. Which poses another question- should tenants get renter's insurance? Renter's insurance offers protection to their property and, in some instances, certain liabilities. Let us take a deeper look at the benefits to obtaining renter's insurance. First and foremost, it covers your personal belongings, i.e. clothes, furniture, electronics, etc in case something occurs in the unit while you're living there. However, you can also ask the insurance agent about any additional costs for flood or earthquake, since this isn't covered under most general renter's insurance plans. Most tenant are stunned to

find out that renter's insurance could be something the landlord could require Now, remember if a landlord has homeowner's insurance, that will protect and insure the structure itself, but not its contents. Thus, some landlords take a proactive approach to avoiding any potential mishaps and make it a requirement to have renter's insurance.

Something else to know is that it's usually very affordable, so even if the landlord makes it a requirement, it is something that can be within reach for most. If you already have life or car insurance, you may want to consider getting a quote from your agent. Your agent will also be able to explain that some policies could include coverage for "additional living expenses". Therefore, if you have certain coverage for particular situations that occur while you are living there, the policy may cover costs one could incur for having to temporarily relocate. There could be restrictions for length of coverage, so inquiring is key.

Some other and not very well-known coverage is that most traditional renter's insurance plans have liability coverage embedded in it. Depending on the policy, it could provide coverage just in case someone gets hurt while visiting you at home or if you accidentally injure someone in your home. Keep in mind that it may require that you pay a deductible in order to enact that coverage, so it's best to speak to an agent about all the specifics. It could cover your belongings even when you travel if it was loss due to theft or one of the other covered reasons in your policy (1). It could not hurt to reach out to your agent and see what possibilities are available to you. Once you are armed with knowledge

of your options, you will be able to make the most informed decision for your household.

(1)<https://www.investopedia.com/articles/personal-finance/082714/6-good-reasons-get-renters-insurance.asp>

NEW ORANGE COUNTY OFFICE

we've moved

**PLEASE UPDATE YOUR RECORDS
WITH OUR NEW ORANGE COUNTY
OFFICE ADDRESS**

1855 W. Katella Ave. #355
Orange, CA 92867



FUN SUMMER FACTS

1. Watermelon is one of summer's best treats. Did you know that watermelons originated in Africa and are part of the cucumber family.
2. The Eiffel Tower actually grows in the heat of the summer. Due to the iron expanding, the tower grows about 6 inches every summer.
3. The "dog days of summer" refer to the dates from July 3rd to August 11th. They are named so after the Sirius the Dog Star. This star is located in the constellation of Canis Major.
4. The longest day of the year is on the summer solstice.
5. Ice pops were invented in 1905 by an 11 year old boy, named Frank Epperson.

<https://linqatnorthsprings.com/20-fun-facts-about-summer-summertime-is-here/>

LEARN MORE ABOUT YOUR RIGHTS BY ATTENDING
ONE OF OUR VIRTUAL WORKSHOPS OR WALK-IN CLINICS.
PLEASE RSVP [HERE](#)



Tuesdays

Virtual Fair Housing Workshop

Listen to our Housing Counselor present information about COVID-19 and its effect on housing, Federal and State housing laws, and so much more. Workshop takes place via Zoom.

1:30PM - 3:00PM
To RSVP, please visit www.FHFCA.org

Wednesdays

Virtual Walk-in Clinics

Our Walk-in Clinics are held via phone or Zoom and will provide an opportunity for you to speak with a housing counselor to discuss any rental housing issues, tenant/landlord disputes, and answer any questions. Schedule a time today! Se habla Español.

9:00AM - 4:00PM
Call (800)446-3247 Ext. 1111



Thursdays

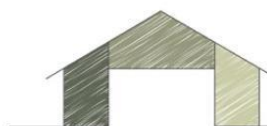
Virtual Fair Housing Workshop in Spanish

Escuche a nuestro asesor de vivienda presentar información sobre COVID-19 y su efecto en la vivienda, las leyes federales y estatales de vivienda, y mucho más. El taller se realiza a través de Zoom.

1:30PM - 3:00PM
Para reservaciones visite www.FHFCA.org



www.FHFCA.org
(800)446-3247



**FAIR HOUSING
FOUNDATION**

Fair Housing Opening Doors



ASK S.A.M

Let our staff respond to your questions. To submit your question, please email info@fhfca.org, with the subject "Dear S.A.M."

Dear S.A.M.,

I have lived here for about 3 years. I live in a huge apartment complex. Unfortunately, I haven't been able to pay my rent since Nov 2020 because I lost my job. Yes, I've been getting unemployment and paying what I can, but I still owe a lot of money. I hear the protections are coming to an end and I don't know what the means for someone like me. Can I get evicted after this ends? TIA.

~ Trying My Best {Gardena, Ca}

Dear Trying My Best,

For past due rent accrued between October 1, 2020 and June 30, 2021, tenants must follow the directives under California Assembly Bill ("AB") 3088 and California Senate Bill ("SB") 91 in order to establish protections against eviction. Tenants are encouraged to pay partial rent during the moratorium if they are

able to do so, or pay a lump sum of 25% of the rent deferred between the period of October 1, 2020 and June 30, 2021. It is recommended that you work out a payment plan with the landlord during and after the termination of the moratorium. However, a Residential Tenant may not be evicted for failure to pay back unpaid rent under the terms of a payment plan, signed and submitted the declaration of financial distress during Covid-19 and paid 25% of the deferred rent by 6/30/21. Keep in mind that there may also be rental assistance programs available for households who are at 80% or less of the AMI. Please visit this site for more information about local or state programs https://housing.ca.gov/covid_rr/

Dear S.A.M.,

I manage a few small complexes in the OC area. One of them is a tri-plex. The owner is selling the property and I don't know what the rules are for showing the property during this time.

Do I have to give some special kind of notice?
Do I still give the 24-hour notice to enter to show the property? I want to make sure I'm following the law.

~ Treading Lightly {Buena Park, Ca}

Dear Treading Lightly,

Yes, you are still required to provide a 24-hour notice to enter according to CCS 1954. However, you will need to follow all Federal, State, and local laws and Stay at Home Orders and "REAL ESTATE BEST PRACTICES GUIDELINES AND PREVENTION PLAN FOR SHOWINGS DURING COVID-19", which include:

- Any person entering a property shall provide by declaration that to the best of their knowledge, they are not currently afflicted with, and have not knowingly, within the last 14 days, been in contact with someone afflicted with, COVID-19; they are not experiencing a fever, or signs of respiratory illness such as cough, shortness of breath or difficulty breathing, or exhibit other COVID-19 symptoms; and they understand that persons may be afflicted with COVID-19 and (i) not exhibit symptoms, (ii) not be aware that they are afflicted or (iii) may not voluntarily agree to disclose their condition.
- Further, any person entering the property will inform the listing and buyer's broker if, after the date this document is signed, there is a change in their health condition or knowledge that potentially puts others at risk or invalidates the representations made.
- All persons visiting a property will:
 - Wash their hands with soap and water or use hand sanitizer upon entry and before touring or inspecting the property.

- Wear a protective face covering or mask.
- Practice social distancing by keeping at least six feet between themselves and others and not gathering in groups.
- Avoid touching surfaces or items in the Property. All persons on property for in-person showings should avoid touching knobs, faucets, toilets and toilet handles, light switches, garage door opener buttons, handles and pulls, alarm system controls, fan pulls, remotes, thermostats, switchboxes, gates and gate latches, window locks and sashes, pool coverings, counters, doors, sinks, cabinet handles and other such items. If a person entering the property believes it necessary to touch surfaces or items in the property, they shall consider the risks of doing so first.
- After viewing the Property, discard any disposable gloves, face coverings, or shoe coverings worn during the visit.
- Exercise care to protect themselves, and assess their own risks, by considering their age, underlying health conditions, recent travel, possible exposure to COVID-19, doctor's recommendations, and local, State and Federal recommendations. ⁽¹⁾

(1) <https://www.nar.realtor/coronavirus/guide-for-realtors>

Dear S.A.M., I have an ongoing issue with a neighbor. There are four apartments where I live and she is the only problematic one. She makes so much noise and it can range from during the day to late at night. I've told the landlord about it but since she doesn't live here, she doesn't really care. I've called the police when it's gotten really bad. But I've paid my rent through this whole thing,

and I don't think it's fair that I should have to deal with it. Please tell me what I can do.

~ Searching for Peace & Quiet {Fullerton, CA}

Dear Searching for Peace & Quiet

It is important that you write a demand letter to the landlord describing the nuisance the neighbor is creating and include dates, times the nuisance is occurring, and instances when the police have been called out to the property. Keep a copy of the letter for your record and allow the landlord the opportunity to address the situation. If after a

reasonable amount of time, the landlord fails to address or resolve the nuisance, you may want to consider mediation. If mediation is not successful, you may have to seek legal assistance to enforce the terms of the agreement that entitles you to peaceful quiet and enjoyment of the dwelling. If at any time you feel that your safety is at risk, you may consider filing for a restraining order against the nuisance tenant.



The Ask S.A.M section is for educational purposes only and does not constitute as legal advice. If you have a legal question, please contact your local Legal Aid or an attorney of

THE FAIR HOUSING FOUNDATION STAFF CAN ASSIST WITH QUESTIONS REGARDING FAIR HOUSING AND/OR LANDLORD/TENANT RIGHTS

CALL US AT:

Phone: 800-446-FAIR

TTY: 800-855-7100

Fax: 562-989-1206

Our Offices:

Long Beach: 3605 Long Beach Blvd., Suite 302. Long Beach, CA 90807

Orange: 1855 W. Katella Ave. #355. Orange, CA 92867

www.fhfca.org

Follow us on:





I THINK
YOU ARE
THE ONE
THEY ARE
LOOKING FOR!



Make their tomorrow a better one!

Become a Fair Housing Tester & collect data that will make a difference.

We work with ALL types of schedules.

No cold calls. Training provided. Modest stipend

We Need People of:

- ❖ All Ages
- ❖ All Races
- ❖ All Ethnicities
- ❖ All Disabilities
- ❖ All Genders
- ❖ All Orientations

Bilingual in any
language is a PLUS!

All you need to do is:

1. Speak, Read and Write English Fluently.
2. Be over 18 years of age.
3. Have no arrests within the last 10 years.
4. Attend and Pass the Training.
5. Have Reliable Transportation & Car Insurance.

For more information
on becoming a tester,
please contact Cindy
Guzman at
sguzman@fhfca.org



“Volunteers are not paid, not
because they are worthless but
because they are priceless”
~ **Sherry Anderson**

