

FAIR HOUSING TIMES

Volume XX July—September 2022

Hello Summer!

Stay cool with some fair housing news! Find out who won the Youth Poster Contest, learn about fair housing stories and most importantly, stay hydrated!

What's Inside?

Fair Housing Article	1
In the Community	3
Featured	
Organizations	6
Testimonials	7
Workshop Info	10
Renter's Corner	11
Ask S.A.M	13
Volunteers	15
Workshop Schedule	16



Celebrating Mental Health Awareness

The month of May celebrated Mental Health Awareness Month and since May of 2021, the Department of Housing and Urban Development (HUD) has launched an Educational Campaign to recognize the importance of mental health. *"HUD is informing the public about the housing rights of persons with mental health disabilities and reminding housing providers of their obligation to comply with laws protecting those rights,"* said HUD Acting Assistant Secretary for Fair Housing and Equal Opportunity Jeanine Worden in a recently released statement.

Among the resources created as part of this campaign, is a graphical fact sheet that outlines a housing provider's responsibilities under the Fair Housing Act, Section 504 of the Rehabilitation Act and the Americans with Disabilities Act and can be referenced in the works-cited information provided following this article.



Celebrating Mental Health Awareness (Cont'd)

By: **Sindy Guzman**

Communities of color, frontline workers, health care workers, and individuals with eating disorders have been disproportionately impacted, and the rate of depression across the country has more than tripled compared to rates in 2019. *(Continued on page 5)*

In addition, Secretary Becerra kicked off the HHS National Tour to Strengthen Mental Health to address the mental health challenges that have been exacerbated by the COVID-19 pandemic, including substance use, youth mental health challenges, and engaging with local leaders to strengthen the mental health and crisis care systems in our communities.

Many other organizations are coming together by reaching out to millions of people through the media, local events, and screenings to bring awareness and resources to individuals who might be experiencing mental health challenges by spreading the word that mental health is something everyone should care about.

The Proclamation 10380 of April 29, 2022, published by the Federal Register states that even before the pandemic, millions of Americans were experiencing stress, trauma, anxiety, and heightened levels of depression. The COVID-19 pandemic exacerbated those conditions, creating an unprecedented mental health crisis across our country.



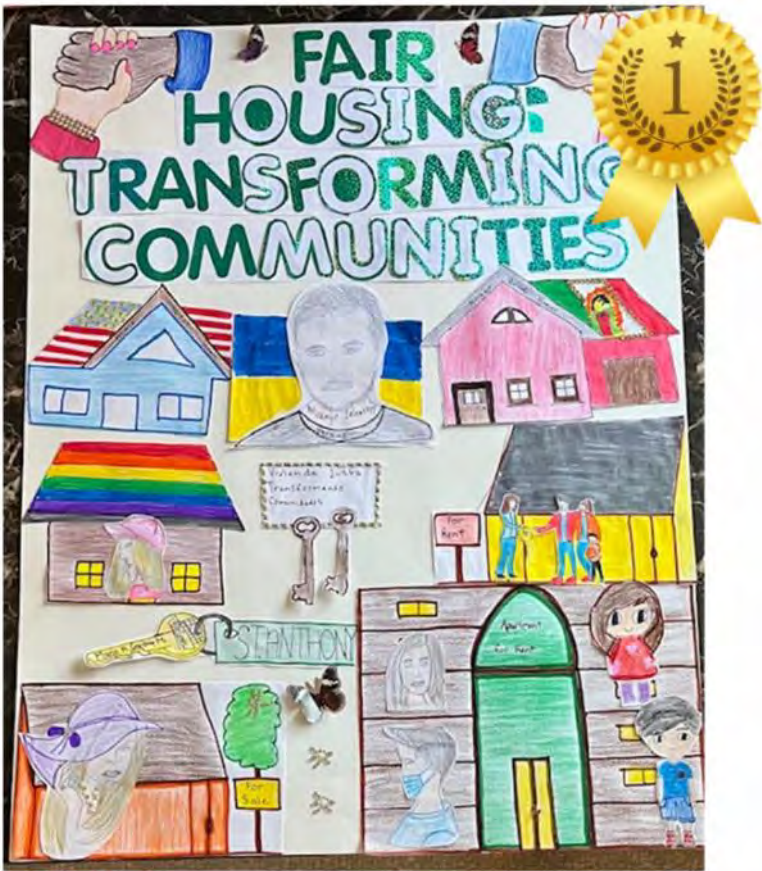
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Thank you to all who helped make FHF's



A Great Success!!!

Youth Poster Contest Winners:



1st Place: Marco M., Age: 13



2nd Place: Skanda R., Age: 13



3rd Place: Stacey S., Age: 10

In the Community



California Cities Supporting Fair Housing

Fair Housing Month celebrates the tireless efforts of cities and citizens to upholding fair housing law in their communities and ensuring equal access to housing everywhere. Cities across Los Angeles and Orange County invited Fair Housing Foundation to their city council meetings where they proudly showed their support for fair housing by issuing Proclamations in celebration of Fair Housing Month. We are proud to represent the cities that we service as their fair housing providers and appreciate the cities commitment in acknowledging its importance.

A special thank you to:

Aliso Viejo, Buena Park, Downey, Huntington Park, La Habra, Lynwood, Norwalk, Paramount, Westminster, Gardena, Garden Grove

Thank you to our Raffle Sponsors:



Celebrating Mental Health Awareness (Cont'd)

As our communities continue to heal from the continuous consequences of the global pandemic, we all must move into the understanding and consideration of how people's mental health has been affected and support those who need assistance and accommodations as is also guaranteed by the law regarding housing and housing access. Though May represented Mental Health Awareness Month, our mental health is important every day of the year.

Assistant Secretary for Public Affairs (ASPA). "Fact Sheet: Celebrating Mental Health Awareness Month 2022." *HHS.gov*, 4 May 2022, <https://www.hhs.gov/about/news/2022/05/03/fact-sheet-celebrating-mental-health-awareness-month-2022.html>.

"The Federal Register." *Federal Register* :: Request Access, <https://www.federalregister.gov/documents/2022/05/05/2022-09760/national-mental-health-awareness-month-2022>.

"Hud Launches Educational Campaign to Recognize Mental Health Awareness Month." *NMHC*, <https://www.nmhc.org/news/nmhc-news/2021/hud-launches-educational-campaign-to-recognize-mental-health-awareness-month/>.

**Contact our office
today for more
information:
1(800) 446-3247
info@fhfca.org**

Mental Health Community Resources:

**OC Health Care Behavioral/
Mental Health Information &
Referral Hotline (24/7):**

(855) 625-4657

Suicide Prevention Hotline:

(800) 273-8255

**General Mental Health Re-
sources:**

2-1-1LA & 2-1-1OC



Fair Housing Foundation Presents...

This Quarters Featured Organization:



Born of the War on Poverty, Community Action Partnership of Orange County (CAP OC) has worked to enhance the quality of life here since 1965. We boldly address the root causes of poverty and advocate for change through systemic reforms, social justice and racial equity. We live and work in the neighborhoods we so passionately serve—coming together from all backgrounds and experiences to stabilize, sustain and empower individuals and families so they may build stronger communities.

Mission Statement:

We seek to end and prevent poverty by stabilizing, sustaining and empowering people with the resources they need when they need them. By forging strategic partnerships, we form a powerful force to improve our community.

Addressing the Immediate Need:

- Diaper Bank
- OC Food Bank
- Southwest Community Center
- Utility & Rental Assistance
- Emergency Crisis Intervention Program

Empowering Communities:

- Advocacy and Social Justice
- Education and Youth Empowerment
- Family Resource Centers
- Financial Empowerment
- Healthy Homes
- Healthy Marriages and Families
- Workforce Development
- Healthy Communities

OC General Information:

Website: capoc.org
Phone: 714-897-6670
Email: info@capoc.org
11870 Monarch Street
Garden Grove, CA 92841

Long Beach:

Website: lbcapoc.org
Phone: 562-216-4600
117 W. Victoria St
Long Beach, CA 90805

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”.

Keeping Up with AB1482

Fair Housing Foundation (FHF) was able to assist with two separate individuals who were both issued incorrect information as related to AB1482. The clients both live in Orange County, in two different cities, in two different complexes, and had contacted FHF about a month and a half apart- both about concerns of a rental increase notice that they had received. The concern was that they had received rental increases that were outside of the allowed amount as of May 1, 2022.

After having called the FHF hotline number and speaking with a Housing Counselor, they were transferred to our Project Specialist for mediation. The Project Specialist then explained to the tenants that housing providers are able to issue rent increases for their residing cities as long as they comply with AB1482. AB1482 states that they must go by the April 2021 cost of living number as the CPI (Consumer Price Index) for April 2022 had not yet been released. Letters were then issued to the managers of their corresponding properties and copies were sent to the tenants.

After having received one of the letters, the area manager supervising both properties called the Project Specialist. The manager firmly stated that he was issuing the correct rental increase amount as was being told to him by upper management. In order to provide clarification on Assembly Bill 1482, she then requested the contact information of upper management for further explanation. The area manager was not able to provide the Project Specialist with their contact information but assured her that he would provide them her contact information. The Project Specialist thanked him for his time and informed him that she will be reconnecting in the days to come if she does not get in touch with their upper management.

After a short period of time, the Project Specialist received a call from the manager stating that upper management was able to review FHF's clients' rental increase and realized their error based on the information the Project Specialist was able to provide. The manager was then also able to adjust the rent increases that were issued out around the same time and were able to modify them in accordance with AB1482.

Our Commitment to Fair Housing (Continued)

Reasonable Accommodation Success for All

FHF successfully conciliated a reasonable accommodation case in the city of Huntington Beach, CA from a tenant requesting assistance on behalf of his disabled wife. The tenants were in receipt of a 60-Day Notice of Termination of Tenancy shortly after the property was sold and the new owner took possession of the fourplex apartments. The reason given was that the owner intends to make major renovations in the apartment that would last more than 30-days. The tenant alleged that because his wife suffered from several medical conditions, it would be hard to comply with the notice of termination of tenancy. Therefore, the tenants were asking for an extension of tenancy to be able to find suitable housing that would accommodate the medical conditions of his wife. The initial request to the housing provider was that they allowed for more time, but because of the major construction in the building and the excessive loud noises that were causing a flare up in tenant's wife disability, the owner generously offered the tenant a buyout option in which the tenant agreed to and received a total of \$10,000 in relocation assistance. That amount was intended to assist with tenant's moving expenses. The tenants have since relocated to a new residence.

ESA Protection Upheld

FHF successfully conciliated a second reasonable accommodation case for the city of La Habra, CA. FHF was contacted by a resident requesting assistance because the housing provider had issued the tenant with a 60-Day

Notice of Termination of Tenancy. The tenant has a minor son that suffers from depression and his therapist recommended to acquire an Emotional Support Animal (ESA) as part of his treatment plan. The tenant gave the letter from her son's treating physician to the housing provider supporting the need for the ESA being a dog. However, despite having the treating physician's letter, the housing provider refused to rescind the notice of termination unless tenant removed the ESA from the home. The housing provider refused to engage in an interactive dialogue with the tenant to reasonably accommodate the son's medical condition. Therefore, the tenant sought help to further assist with this matter. FHF wrote a reasonable accommodation letter to the housing provider on behalf of the tenant. The housing provider initially refused to allow the ESA because tenant had signed an agreement with a "no pet" policy clause. The housing provider then referred this matter to his attorney who upheld the notice to terminate tenancy was to be rescinded and therefore the tenant's son was allowed to keep the ESA.



Our Commitment to Fair Housing (Continued)

What the community is saying about our workshops:

"Thank you! Your presentation style was great– very informative material too."

— Community Organization, City of Irvine

"Great Speaker, very engaging– Presenter knows her material. Thank you!"

— Property Owner, City of Gardena

Learn more about your rights by attending one of our virtual workshops or walk-in clinics. For more information reach us at:

Phone: 800-446-FAIR

www.fhfca.org

info@fhfca.org

Our Offices:

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

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

www.fhfca.org

Learn more about your rights and responsibilities to Fair Housing.

Skip to page 16 for dates and locations



Fair Housing Workshops

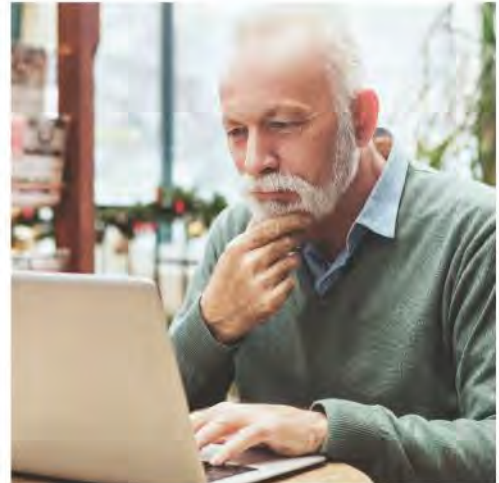
Learn from one of our Housing Counselors about your rights and responsibilities to fair housing, updated Federal/State Laws, and have an opportunity to ask any questions about fair housing. Workshops available weekly, in-person and via Zoom.

RSVP: www.fhfca.org/events

Virtual Rental Counseling Workshops

Current and future renters encouraged to register and learn about tenant rights, protecting yourself from eviction and housing loss, finding affordable housing, and much more.

RSVP: www.fhfca.org/events



Tester Training

The Fair Housing Foundation is looking for volunteers who want to make a difference in their community and who want to help us fight housing discrimination. Modest stipend available.

Contact Cindy Guzman for more info:
800-446-3247 Ex. 1102
sguzman@fhfca.org



www.fhfca.org
1(800) 446-3247
TTY (800) 855-7100



**FAIR HOUSING
FOUNDATION**

Fair Housing Opening Doors

Renter's Corner: Your Intro to Classic Budgeting

By: Elizabeth Castro

Budgets can be both a helpful and useful tool to assist with people's everyday lives. However, with the hustle and bustle that is life, creating and committing to a budget can be challenging. Simply starting can be the hardest step so we're going to review a quick and easy breakdown on how to get started with a Classic Budget.

No matter what income you are working with, accounting for all of it will always be step one. In the most detailed way, you would start by listing your household income. Income will include salary/wages, rental property income, SSDI, SSI, public assistance, etc. However, make sure you are using the net amount (after taxes). If you have multiple incomes from different people and everyone is comfortable creating this budget together, make sure to include their after-tax numbers as well. This can be from a partner, roommate, spouse, relative, etc.

After you determine how much money you have coming in, step two will be to list your monthly expenses/debts. This part is where it can become difficult to be realistic. This could either be because you may have to face some cold, hard facts about your spending or you just have not been keeping track of what you spend monthly. Creating a line-by-line worksheet can give you a better idea of what you are working with. While you get started on step two, remember that it can and most likely will be changing over time to better reflect what is happening in your life.

If when you are done listing the expenses, you see that you are in the red, it is time to make some adjustments. That becomes step three. Making the necessary adjustments to ensure that you are hitting your mark every month which may include having to reevaluate unnecessary expenses, i.e. Starbucks, streaming services or shopping. But don't be discouraged because this can be a temporary hurdle you face until you are able to get your finances in better order.

When addressing the adjustments, if there are some gaps, fill them in temporarily with what you believe you spend on those items and start step four-tracking. I would recommend tracking for at least a month, more if possible. Remember the main goal is to be in the black every month and be sure to have enough to pay your bills/necessities. Then if there are monies left over, you can consider savings



Renter's Corner: Your Intro to Classic Budgeting (Continued)

and maybe even spending on some things that you want.

IF you find yourself struggling with the Classic Budget, Credit Karma advises there may be another option. That option is the 50/30/20 Rule. It essentially means that you breakdown your budget into three categories after taxes: a) 50% is spent on needs, b) 30% is spent of wants, and c) 20% is spent on savings or paying off debt (1). So, 50% must go to essentials like housing, insurance, utilities, food, etc. The 30% will be for wants like dining out, weekend fun, subscriptions, shopping, etc. Whereas the 20% is clear cut in that it is used to pay off debts or to add to savings. This method is just another tool to add to your toolbelt. It can work for some households and always depends on the individual(s) and their needs. Keep in mind that many budgets evolve and, in some cases, can be scratched and started a new, but the trick is sticking to it.

accounts, and that could also hurt your scores.” The graphic to the right is a visual representation of what your credit could be made up of.

Written by: Lance Cothorn, CPA. “What Is the 50/30/20 Rule Budget?” Credit Karma, 24 June 2022, <https://www.creditkarma.com/advice/i/50-30-20-rule>.

QUICK REVIEW: Pro tip: *Both should be listed out either electronically and/or manually.*

Classic Budget:

Account for all income the budget will entail
List each monthly debt/expense, even the smallest ones.

Make adjustments- As incomes and expenses change, so should your budget.

Track your expenses

Consider what to do with any extra income- savings, invest, etc.

50/30/20 Budget:

50% on needs

30% on wants

20% on savings and/or debt payoff



Contact our office to enroll in our FREE Rental Counseling program. Anyone who qualifies and completes the program will receive a \$50 gift card!

**1(800) 446-3247
info@fhfca.org**



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.”

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 your choice.

Dear S.A.M.,

If a tenant has moved into an apartment/unit and did not disclose that they have an Emotional Support Animal or a Service animal, can I enforce pet fees or deposits?

-Uncertain Landlord (La Habra, CA)

Dear Uncertain Landlord,

Under the American Disabilities Act, fees or charges for an ESA or Service Animal is prohibited. As long as a tenant shows proof of medical verification

by a healthcare provider that they are in need of this animal, they can make the accommodation to have the animal on the property.

Dear S.A.M.,

I live in a 16-unit apartment in Long Beach, the property owner has just called me and informed me that the property has been sold and we need to move out before the end of the month. Can they do this?

-Strained Tenant (Long Beach, CA)

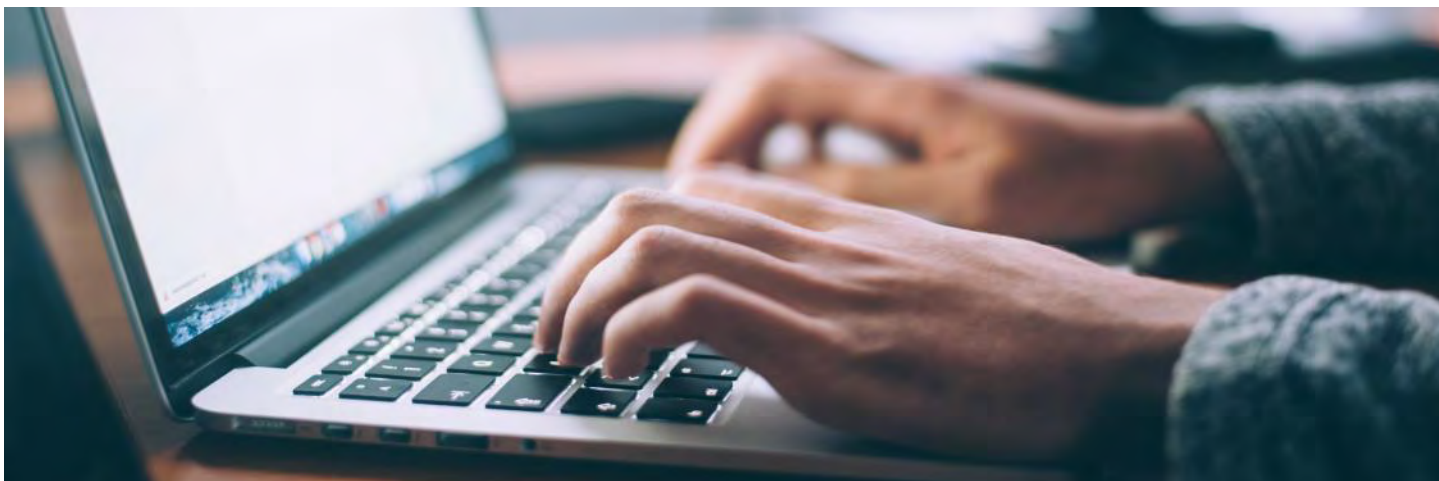
Dear Strained Tenant,
The property owner is subject to CA Civil Code Section 1942.12. Tenants are entitled to Written Notice and Just Cause when Landlord's are giving notice to a tenant to move out. Additionally, the property owners need to be informed of the COVID-19 Tenant Protection Resolution. Landlords cannot evict LA County tenants for Just Cause at this time due to the current LA County eviction moratorium which extends to December 31, 2022.

Dear S.A.M.,
I live in a corporation-owned apartment complex and the rent is being increased but I think it is higher than what is allowed. What is the limit?
- Looking for Clarity (Buena Park, CA)

Dear Looking for Clarity,
According to CA Civil Code Section 1942.12 regarding Proper Notices and rent increases, increases may be increased by 5% + CPI (Consumer Price

Index) and no more than 10%. At this time, the CPI has been set at 8.6% but the law has set a cap of no more than 10%.

This material is based on work supported by the Department of Housing and Urban Development (HUD) under FHIP Grant FEOI210066. Any opinion, findings, conclusions, or recommendations expressed in this material are those of the author(s) and do not necessarily reflect the views of HUD.





HELP YOUR
COMMUNITY TODAY!

BECOME A TESTER

We're seeking individuals who will be trained to collect data that will be key in battling housing discrimination.

WHAT WILL BE PROVIDED:



**A stipend per
completed test**



**Gas mileage
reimbursement**



**Mandatory
training**

WHAT YOU'LL NEED TO KNOW:

- Flexible schedules available
- NOT a part-time or full-time position
- Testers assigned based on availability and as needed
- Must be 18+ and a CA resident
- Subject to passing background check
- Cannot be affiliated with housing provider industry

Multi-lingual English speakers encouraged to apply!

RSVP TODAY: 800-446-3247 x1102

OR SGUZMAN@FHFCA.ORG

Fair Housing Foundation is a HUD approved counseling agency that is dedicated to eliminating discrimination in housing and promoting equal access to housing choices for everyone.



L.A. County:
3605 Long Beach Blvd. #302
Long Beach, CA 90807
Orange County:
1855 W. Katella Ave. #355
Orange, CA 92867

CONTACT US:
email: info@fhfca.org
website: www.fhfca.org
phone: (800) 446- FAIR(3247)
TTY: (800) 855-7100

Upcoming Workshops and Events

If you would like more information on any events or if you would like to attend one the events, please call (800) 446-3247, ext. 1104 or visit www.fhfca.org/events

Date/Time	Event	Location (City)
Tuesday, 07/10/22 1:30 pm—3:00 pm	Virtual Fair Housing Workshop Fullerton	Zoom RSVP: https://bit.ly/3zcIwsA
Tuesday, 07/12/22 10:00 am—11:30 am	Virtual Fair Housing Workshop Garden Grove	Zoom RSVP: https://bit.ly/3aedxBR
Wednesday, 07/13/22 1:30 pm—4:00 pm	Virtual Rental Counseling Workshop	Zoom RSVP: https://bit.ly/3agyBbf
Thursday, 07/14/22 6:00 pm—7:30 pm	Successful Loan Modifications and Mortgage Assistance Virtual Workshop (Vietnamese)	Zoom RSVP: https://bit.ly/3sXyiIC
Tuesday, 07/19/22 1:30 pm—3:00 pm	Virtual Fair Housing Workshop Huntington Beach	Zoom RSVP: https://bit.ly/3ze9XSK
Tuesday, 07/19/22 6:00 pm—7:30 pm	Successful Loan Modifications and Mortgage Assistance Virtual Workshop (Spanish)	Zoom RSVP: https://bit.ly/3sXyiIC
Wednesday, 07/20/22 2:30pm—4:30 pm	Fair Housing Workshop Long Beach	Bret Harte Neighborhood Library 1595 W. Willow St. Long Beach, CA 90810 RSVP: https://bit.ly/33Xdp6N
Tuesday, 07/26/22 1:30 pm—3:00 pm	Virtual Fair Housing Workshop Irvine	Zoom RSVP: https://bit.ly/3apyXvQ
Wednesday, 07/27/22 2:30pm—4:30 pm	Fair Housing Workshop Downey	Downey Library 11121 Brookshire Ave. Downey, CA 90241 RSVP: https://bit.ly/3nugaml
Wednesday, 07/27/22 1:30 pm—4:00 pm	Virtual Rental Counseling Workshop	Zoom RSVP: https://bit.ly/3NESvKM
Thursday, 07/28/22 1:30 pm—3:00 pm	Landlord and Real Estate Virtual Fair Housing Workshop	Zoom RSVP: https://bit.ly/3sXyiIC