

2014-2021 Housing Element Annual Progress Report

5. County Homeownership Program (HOP)

The Home Ownership Program (HOP) provides a second mortgage deferred loan to assist with down payment and closing costs. The HOP loan amount is \$60,000 or 20% of the purchase price, whichever is the lesser and it is a deferred loan at 0% interest rate. Although there are no monthly payments, a lien is placed on the property at close of escrow. The HOP loan is due and payable at time of Sale, Transfer of Title, or no longer owner occupied. All program requirements such as maximum household income, eligible locations, etc. is outlined in LACDC's website at www.lacdc.org. If you are interested in participating with this program, please visit LACDC's website at www.lacdc.org to view program highlights and to obtain a list of participating lenders. The lender/loan officer will pre-qualify you for your first mortgage loan (house loan/house payment) and the HOP second mortgage loan. The loan officer will also submit the HOP application on your behalf. If you have any questions, please contact Amy Vuong at (626) 586-1839 or go to <http://www.lacdc.org/for-homeowners/home-ownership-program>.

6. Southern California Home Financing Authority (SCHFA)

The First Home Mortgage Program provides a competitive 30 year fixed first FHA, VA or conventional mortgage loans. This program is available in Los Angeles (with the exception of the Los Angeles City jurisdiction) and Orange Counties. The program will provide a grant up to 4% of the of the first loan amount for down payment and closing costs assistance. The maximum loan amount is \$417,000 and the minimum FICO credit score is 640. There are maximum income limits and maximum purchase price limits which are listed on LACDC's website. There are currently funds available for this program. Please visit LACDC's website at www.lacdc.org to view program highlights and to obtain a list of participating lenders. If you are interested in participating with this program, please contact a participating lender to get started with pre-qualification. If you have any questions, please contact Jewel Warren Reed at (626) 586-1830 or go to <http://www.lacdc.org/for-homeowners/southern-california-home-financing-authority>.

7. Mortgage Credit Certificate Program (MCC)

The Mortgage Credit Certificate Program (MCC) offers a federal income tax credit. This tax credit reduces the federal taxes the first-time homebuyer of the certificate pays. It can also help the homebuyer qualify for a first mortgage loan by allowing a loan officer to reduce the housing expense ratio by tax savings. A homebuyer who is awarded an MCC may take an annual credit against federal income taxes of up to twenty percent (20%) of the annual interest paid on the buyer's mortgage. This program is available in the unincorporated area of Los Angeles and in the participating cities listed on LACDC's website. There are maximum income limits and maximum purchase price limits for this program. Please visit LACDC's website at www.lacdc.org to view program highlights and to obtain a list of participating lenders. If you are interested in participating with this program, please contact a participating lender to get started with pre-qualification. If you

have any questions, please contact Roger Sinila at (626) 586-1837. Check LACDC's website for availability of funds at <http://www.lacdc.org/for-homeowners/southern-california-home-financing-authority>.

11. Sustainability and Green Building

Santa Fe Springs strives to create a more environmentally-minded community. Explore these websites for sustainability tips and resources, including information about recycling, proper disposal of electronic waste, energy and water conservation rebates, links to transit and transportation websites and much more:

- <http://green.lacounty.gov/wps/portal/green>
- <https://www.centralbasin.org/water-conservation/rebates>
- <https://www.sce.com/wps/portal/home/business>
- <https://www.sce.com/wps/portal/home/residential>
- <http://www.coolcalifornia.org/>
- <https://www.epa.gov/climatechange/what-you-can-do-about-climate-change>

CALGreen

CALGreen is California's first green building code, and the first state-mandated green building code in the nation. It is formally known as the California Green Building Standards Code, Title 24, Part 11, of the California Code of Regulations. The purpose of CALGreen is to improve public health, safety, and general welfare through enhanced design and construction of buildings using concepts which reduce negative impacts and promote those principles which have a positive environmental impact and encourage sustainable construction practices. CALGreen was adopted to address the five divisions of building construction:

- Planning and design
- Energy efficiency
- Water efficiency and conservation
- Material conservation and resource efficiency
- Environmental quality

CALGreen sets minimum standards for all new buildings as part of a broad effort to significantly reduce California's carbon emissions. It is intended to make environmentally responsible buildings part of the everyday landscape. Please visit the CALGreen website at <http://www.bsc.ca.gov/Home/CALGreen.aspx> to learn more about the green building code.

12. Section 8 Rental Assistance

The housing choice voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments. Participants are free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects.

Housing choice vouchers are administered locally by public housing agencies, which receive federal funds from the U.S. Department of Housing and Urban Development to administer the voucher program. The Housing Authority of the County of Los Angeles serves as the public housing agency for Santa Fe Springs.

A family that is issued a housing voucher is responsible for finding a suitable housing unit of the family's choice where the owner agrees to rent under the program. This unit may include the family's current residence. Rental units must meet minimum standards of health and safety, as determined by the Housing Authority of the County of Los Angeles. A housing subsidy is paid to the landlord directly by the Housing Authority of the County of Los Angeles on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program.

Please visit the Housing Authority of the County of Los Angeles website to learn more about the Section 8 program, <http://www.hacola.org/section-8>.

19. Fair Housing

The Fair Housing Act protects people from discrimination when they are renting, buying, or securing financing for any housing. The prohibitions specifically cover discrimination because of race, color, national origin, religion, sex, disability and the presence of children. Explore the links below for information regarding fair housing:

- California Department of Fair Employment and Housing: <http://www.dfeh.ca.gov/Housing/>
- Los Angeles County Housing Resource Center, <http://housing.lacounty.gov/index.html>
- The Housing Rights Center, <http://www.hrc-la.org/default.asp?id=6>
- Neighborhood Legal Services of Los Angeles County, <http://www.nls-la.org/services/housing/>
- Inner City Law Center, <http://www.innercitylaw.org/>

21. Reasonable Accommodation

One of the many protections of the Fair Housing Act is the right of individuals with disabilities to request a reasonable accommodation in the rules, policies, practices, or services of a housing provider. A requested accommodation is necessary when there is an identifiable relationship, or nexus, between the requested accommodation and the individual's disability.

The city of Santa Fe Springs adopted Ordinance No. 1049 to establish a procedure for disabled persons to request a reasonable accommodation from the city's zoning laws, building codes, and land use regulations, policies and procedures to provide persons with disabilities with an opportunity to use and enjoy housing equal to that of non-disabled persons. A request for a reasonable accommodation may include a modification to or

exception from the rules, standards, or practices for the siting, development, or use of housing or housing related facilities. Please see Ordinance No. 1049 for more details.

22. Housing Opportunities for Persons Living with Disabilities

Persons with physical and mental disabilities are protected in housing under Federal and State laws. Title VIII of the Civic Rights Act of 1968, as amended to include disability in 1988, California Civil code section 54.1 and the Unruh Civil Rights Act of 1959 prohibit the discrimination and refusal to make reasonable accommodations and modifications in rules, policies, practices and services to persons with physical and mental disabilities. Information about some of the organizations that provide housing assistance for persons living with disabilities can be found in the links below:

- East Los Angeles Regional Center, <http://www.elarc.org/>
- A Community of Friends, <http://www.acof.org>
- Corporation for Supportive Housing (CSH), <http://www.csh.org/la>