

# Appendix A. Summary of Comments

Five community workshops were conducted and the relevant comments received are summarized below.

## District 2 - AC Bilbrew Library Meeting Room (Thursday November 14, 2002)

- There is a lot of difficulty in obtaining housing in this area, particularly in beach communities. Depending on the area, some landlords prefer a particular race or ethnicity over others.
- Mortgage lending: the old method of obtaining a credit score (FICA) is outdated. Because you are not required to release criteria displaying
- (From a manager of a housing, tax-credit housing project) there is a lot of misunderstanding regarding the application process and requirements for getting on the waiting list and applying for an affordable unit.
- There are income requirement and other types of regulations. It would be helpful to hold a workshop that explains the regulations and the Do's and Don'ts for applying for this type of project. It would be a good idea if the City/County fair housing provider was able to attend the workshop as a third party to explain the application process.
- There is a high demand for both owner and rental housing throughout this area.

- Some ‘for sale’ signs and flyers are in Spanish only. This is an impediment because many people do not speak Spanish, and even if understand the sign, if you are not Hispanic you do not feel welcome. We should require English to be added to ‘for sale’ signs and flyers, since English is the official language of this country.
- Requirements for English should be developed and enforced through the Realty boards.
- The local fair housing provider should do more outreach to the community to provide more information.
- There are instances of ‘steering’ by realtors to certain neighborhoods. Two different applicants with the same income are sent to certain neighborhoods. This occurs tin the communities of Culver City, Cerritos, Gardena and Westchester. Black, Asian, Hispanic, and White applicants are sent to different areas within these communities.
- There is a general lack of knowledge about fair housing rights, and local fair housing organizations.
- Seniors: certain senior projects have a high concentration of certain ethnic groups. This has occurred in Gardena and in La Puente where there senior projects have an extremely high Asian population. This appears to be exclusionary and even if other ethnic groups apply and get in, they feel outcast and uncomfortable.
- We need more allocation of funds for senior projects. Some seniors have such a low/fixed income levers that they can’t afford senior housing.
- We need to examine regulations for affordable/Section 8 housing. It is complicated to find and apply for such projects.
- It would be helpful to provide listing for public/affordable housing projects in libraries.

## DISTRICT 4 - South Whittier Resource Center (Monday November 18, 2002)

- There is a high demand for housing for families with children—the demand is high and many landlords prefer singles or couples with no kids.
- Many older units are not accessible to those with a physical disability and many property managers do not wish to make the accessibility improvements.
- Many property managers have very little gray areas when viewing Section 8 applicants. Managers view Section 8 regulations as a hassle and not a benefit.
- There are a lot of first time homebuyers in LA. The problem with many city programs (first time homebuyer, lease to own etc) is that the income limits are too low and they are not advertised enough.
- It is the city's responsibility to advertise programs and many cities are not doing enough.
- Where people want to live and purchase homes depends on a variety of factors:
  - 1) The overall affordability of an area. With home prices escalating so rapidly in the County most first time homebuyers choose South Central LA because that's where people can afford.
  - 2) The quality of the school district
  - 3) Also many people stay in an area because they know it. Even a poor neighborhood like Compton many people who rent in that city purchase homes in that city because that are familiar with the neighborhood.
- Condos are more affordable but are not popular with families with kids because they are too small. There are also a lot of rules with condo ownership.
- The Fair Housing Foundation targets disabled residents at health fairs

- Some for sale ads are in another language other than English and/or are not placed in an English speaking newspaper. However, there is no one overseeing these ads. Realty boards do not watch the ads-it is up to the magazine to monitor their own advertisements.
- Some advertised loans are misleading. There are based on high FICA scores. If you have a low FICA score you are moved into sub-prime loans.
- The community of Southgate has an overly aggressive code enforcement program particularly among pre-sale inspections. This is killing many deals and is actually decreasing the homeownership rate in the city. Code enforcement personnel is using the required pre-sale inspection requirements to ask an inordinate amount of upgrades such as painting, removal of satellite dishes , requirement of garage door opener etc. It is also very aggressive for purchases of multi-family units.

## DISTRICT 1 - East Los Angeles Services Center (Wednesday November 20, 2002.

- Many moderate income neighborhoods are very resistant to low income housing development and residents. This also extends to Section 8 vouchers.
- The problem with Section 8 vouchers is that the income from HUD does not flow in after several months and it also has stringent requirement for inspections.
- Section 8 is also problematic because you have to be very poor to receive it and there is a long waiting list.
- There is a strong need in LA County for housing for emancipated youth. Once youth leave the foster care system they have no where to go and have very little structure. They often become homeless or take to crime.
- There is not enough market rate housing in LA that is large and affordable.

- Assisted Loans Many assisted loans (such as FHA) do not go through. This is because some banks sit on approved loans this turns into a slow process. With this hot housing market sellers don't want to wait for a slow loan process. Because of the more complex process and the loan amount is smaller, loan officers do not take the assisted loans as seriously.
- Many residents are not aware of the variety of home loan assistance available to them.
- Credit is a large barrier for many potential homebuyers and renters. Many lower and moderate income people do not have a strong pattern of saving, and apply for more credit cards than they can handle.
- They also need to know to check their credit periodically to ensure that mistakes and fraud do not occur.

## DISTRICT 3 - Plummer Park, West Hollywood (Thursday November 21, 2002)

- Many landlords are unwilling to accept Section 8 vouchers in W. Hollywood as a result many tenants have to go to N. Hollywood.
- HUD's policies and demands make landlords unwilling to accept vouchers.
- Since rent control policies have been removed, rents have gone up dramatically.
- The removal of rent control has also increased evictions.
- Many seniors don't speak English and are not aware of their rights. As a result many are living in poor housing conditions.
- W. Hollywood has increased the Section 8 income limits to 160% of MFI.
- Several years ago landlords liked Section 8 vouchers because it was a guaranteed income stream and often paid higher than market rate units. Today, the opposite is true.

- 70 to 80% of voucher holders can't find housing because the market is too tight.
- High housing competition is due to high population pressures with many people moving to California from out of state and northern California.
- HUD prices for Section 8 are too low.
- Some landlords prefer certain ethnicities such as Chinese, Korean, or Russian
- Apartment managers are not required to have fair housing training.
- There is a low reporting rate of housing discrimination in LA. People want to be anonymous.
- There is also a lot of physical disability discrimination.
- Some rental vacancies are advertised in certain languages.
- Some potential tenants are paying extra to get into an apartment.
- Illegal immigrants have difficulty in obtaining credit and finding housing because you require a driver's license and SS#.
- However, some landlords prefer illegal tenants because they never complain and you can not maintain the units.
- Illegal immigrants are not a protected class, but if a particular group is being targeted that is part of a larger ethnic group than there is a potential case.
- A city cannot set occupancy standards
- There are not enough legal services providers
- You have a better chance of getting a Section 8 voucher by applying to various City Section 8 programs than through LA County. LA County takes too long.
- It is difficult to prosecute in court against landlords-mediation is preferred.

## District 5 - Covina Council Chambers (Monday November 25, 2002)

- In this area (San Gabriel Valley) there has been an increase in the number of reported cases of housing discrimination regarding familial status- this increase has occurred over the past 3 years. Many landlords do not want to rent to families with children because they are noisy and disturb other tenants.
- There is also a very low vacancy rate in this area- with many people not being able to afford the rent.
- There is not a local legal service center in this area. The closest one is operated by the Neighborhood Legal Services which has an office in the Fernando Valley
- Some landlords take advantage of Section 8 tenants and do not fix or maintain the units because they know that finding an apartment complex that accepts Section 8 vouchers is difficult.
- Over concentration of high crime/gang member areas used to be a problem in some parts of Covina but this has largely been cleaned up.
- There are several unincorporated County islands located within the City boundaries of Covina. These areas appear to have a much high concentration of licensed care community facilities than other areas of the community or the County.

## Interviews with Home Purchase Lenders

- Most lenders did not conduct fair housing training on a regular basis.
- All the lenders indicated that they followed fair housing regulations, and none commented that fair housing issues relating to lending were a problem or concern.
- Several lenders conduct a significant amount of community outreach relating to first time homebuyer opportunities.
- National City Mortgage and Hawthorne Savings and Loan both conduct first time homebuyer workshops, including specific presentations to public employees such as teachers and transit employees.

- Several lenders commented that rising home prices in the County has made it difficult to for buyers to take advantage of City and County First Time Homebuyer programs such as the Mortgage Credit Certificate Program. With the exception of South Central Los Angeles, most home prices in LA County are too high to qualify for the program.