Project Place TOOLKIT

resources for tenants to use when searching for housing

HOUSING SEARCH RESOURCES KNOW YOUR
RIGHTS & BASICS
OF RENTING

SOURCE OF INCOME DISCRIMINATION

HOUSING RIGHTS HOTLINE: 1-800-477-5977 TTY: 1-213-201-0867 email: info@housingrightscenter.org www.housingrightscenter.org



This project is funded in part by L.A. Care Health Plan and will benefit low-income and uninsured residents of Los Angeles County. This guide is for informational purposes only, and does not establish substantive policy or rights, and does not constitute legal advice.



About the Housing **Rights** Center

The Housing Rights Center (HRC) was founded in 1968, the same year that Congress passed the Fair Housing Act. Our mission is to actively support and promote freedom of residence through education, advocacy, and litigation, to the end that all persons have the opportunity to secure the housing they desire and can afford.

Are you a tenant, landlord, or advocate who wants to learn more about your housing rights?

Join one of the Housing Rights Center's **free workshops** that are hosted virtually and in-person in Los Angeles and Ventura Counties. housingrightscenter.org/workshops

Housing Rights Clinics

HRC's Housing Counselors hold regular clinics in the following cities. No appointment needed.

Full clinic schedule: housingrightscenter.org/clinics

ALHAMBRA



Alhambra Civic Center Library 101 S. First St. Alhambra, CA 91801 2:00 pm - 5:00 pm Every Friday* *except the 5th Friday

Our free services include:

landlord/tenant counseling, outreach and education, and discrimination investigation

To speak with a counselor for free:

info@housingrightscenter.org email:

phone: 1-800-477-5977 1-213-201-0867 TTY:

Service areas: Los Angeles County and Ventura County





Office Locations

HRC's office are open to the public Monday through Friday, from 8:30 am - 5:00 pm.

Los Anaeles

Los Angeles, CA 90010

Pasadena

Jackie Robinson Center 1020 N. Fair Oaks Ave. Pasadena, CA 91103

Pasadena (by appt. only) 3255 Wilshire Blvd. #1150 1015 N. Lake Ave., Ste. 100 Pasadena, CA 91104

> **Van Nuys** (open Thurs-Fri) 6320 Van Nuys Blvd., Suite 311

Van Nuvs, CA 91401

CARSON

Carson Community Center **Room 107** 801 E. Carson St. Carson, CA 90745 11:00 am - 1:00 pm First Wednesday of the month

EL MONTE

El Monte City Hall West — Housing Division 11333 Valley Blvd. El Monte, CA 91731 2:30 pm - 5:00 pm **Every Wednesday**

INGLEWOOD

Inglewood Public Library 101 W Manchester Blvd. Inglewood, CA 90301 1:00 pm - 4:00 pm Tuesdays on the first and third weeks of the month

PALMDALE

Palmdale S.A.V.E.S. 1002 E Ave Q-12, Palmdale, CA 93550 2:00 pm - 4:00 pm First Thursday of the month what kinds of questions can HRC's Housing Counselors help answer?

Is my rent increase legal? What are my options if I receive a notice?

I want to get my security deposit back, how do I do this? Is it illegal to be treated differently in housing because I have children?

What can I do if my landlord is not making needed repairs?

My landlord says they will not accept my Section 8, what rights do I have?

I have a disability and requested a change in my housing, but my landlord is ignoring me, what are my options?

Am I experiencing harassment?
What can I do about it?

Is this advertisement discriminatory?

HRC's trained
Housing
Counselors can
provide you
information and
options you can
take for all of
these issues, and
more!

The federal Fair Housing
Act, and California laws, like
the California Fair
Employment and Housing
Act, give tenants
protections against
experiencing discrimination
in the sale, rental or
financing of housing.

It is illegal to experience discrimination in housing based on your your actual or perceived: ancestry, citizenship, national origin, disability, race, color, religion, familial status, genetic information, sex, gender, sexual orientation, gender identity, gender expression, marital status, military or veteran status, source of income, age, immigration status, and primary language.

To speak with a Housing Counselor for free, email: info@housingrightscenter.org, or call: 1-800-477-5977 (TTY: 1-213-201-0867)

ADDITIONAL RESOURCES

If you received an eviction notice, Stay Housed LA is a coalition offering legal aid and support to tenants in Los Angeles County

- Begin your claim online: stayhousedla.org
- Join a free workshop: stayhousedla.org/workshops

If you are are at risk of experiencing homelessness in Los Angeles County and need to be connected with shelter, call:

- 800-548-6047 (Adults)
- 800-304-7152 (Seniors)
- 211 (Families)
- 800-548-6047 (Youth)

To find a safe parking spot, visit <u>LAHSA's Website</u>, or call: (213) 225-6581

If you are are at risk of experiencing homelessness in Ventura County and need to be connected with shelter, call 211.

Are you experiencing domestic violence? Call: 1-800-799-7233

Are you in need of free food or groceries? Visit: Resource List

Need to report unsafe living conditions?

- <u>City of LA Housing Department</u> 866-557-7368
- <u>LA County Health Department</u> 888-700-9995
- Los Angeles County DCBA 800-593-8222
- Call 411 for your city's Code Enforcement Department



Below are some common words you may see when searching and applying for housing and a description of what they mean. If you come across a word not listed here, or would like more information, please contact a Housing Counselor for free (see page 1 for HRC's contact information).

WHO IS A LANDLORD?

A **landlord** is a person or entity (such as a corporation, limited liability company, or agency) that owns a property, such as a house, apartment, condominium, duplex, or room— called a **rental unit**. Sometimes the landlord is called the "owner" or the "housing provider." The landlord rents the rental unit to another person, called a **tenant**.

WHO IS A TENANT?

A **tenant** is a person who rents a rental unit from a landlord. The tenant pays **rent** for the right to exclusively use and possess the rental unit without anyone else being able to use it (known as a **tenancy**) during the rental period. If the **rental agreement** (also known as a **lease**) lists more than one person as the tenant, then all of the people listed are **co-tenants** and together they have the right to exclusively use the rental unit. An **occupant** is someone who is not named as a tenant in the rental agreement (such as a minor child) but is still authorized to live in the rental unit.

SECURITY DEPOSIT/HOLDING DEPOSIT

A **security deposit** is a payment that the landlord requires the tenant to pay at the beginning of the tenancy, and should return when the tenant moves out. There are limits to how much a landlord can request for a security deposit (see page 7). The landlord can use the security deposit for specific things, like if the unit is damaged when the tenant moves out. A **holding deposit** is a payment that a tenant gives to a landlord to hold a rental unit while the rental application is pending or until the tenant pays the first month's rent and the security deposit.

RENTAL APPLICATION

The rental application is a form that a landlord may ask a tenant to fill out when applying to live in a rental unit and and is used for tenant screening. The form asks for information such as the tenant's address, telephone number, employment history, credit references, and more. In situations where an applicant cannot provide a Social Security Number (SSN) or drivers license number, they may provide a government-issued photo identification (such as a passport or a foreign driver license) instead. This allows the landlord to verify the applicant's identity without asking about the applicant's immigration status, which is prohibited under the law.

RENTAL AGREEMENT

A rental agreement or lease is an oral or written agreement between a tenant and a landlord, signed by the tenant before the tenant moves in. The rental agreement describes important details of the tenancy, such as the how much rent is, when rent is due, how rent can be paid, the amount of the security deposit, who is responsible for paying utilities (such as gas, water, and electricity), the number of people allowed to live in the rental unit, and more. It is important that you understand all of the terms of your rental agreement, and if needed, negotiate for different terms before signing. If you break the rules in the rental agreement, the landlord may have grounds to evict you.

CREDIT REPORT/CREDIT SCORE

A **credit report** describes a tenant's credit history for the last seven years. A credit report shows, for example, whether the person pays their bills on time. A **credit score** is a numerical summary of a person's credit worthiness (300 poor - 850 excellent). Tenants using a government rent subsidy (like Section 8) have the right to use alternative evidence instead of their credit score when applying for housing (see page 10).

PROPERTY MANAGER

The **property manager** or **rental agent** is a person or business the landlord pays to represent the landlord and do business on their behalf. Often, tenants will deal directly with a property management company, instead of the landlord, when applying and living in a rental unit.

RENTER'S INSURANCE

Purchasing **renter's insurance** protects the tenant against property damage/theft. California does not legally require tenants to have renters' insurance. However, landlords can require tenants to carry renters insurance as part of their rental agreement.

RENT CONTROL

Rent control, or rental stabilization ordinances, are laws in some states, counties, and cities that limit rent increases—meaning how much a tenant's rent can go up every year. Some of the factors that determine if the rental unit has rent control include: the city the property is located in, the number of units, the age of the property, and the property's corporate ownership. For help figuring out if a unit you are applying to has rent control, contact a counselor at HRC (see page 1).

Want to learn more? <u>California Tenants - A Guide</u> <u>to Residential Tenants' and Landlords' Rights and</u> <u>Responsibilities</u> is a free book that provides answers to many common rental questions.

JUST CAUSE

In addition to rent control, some rental units also have **just cause** protections that apply to the property. Just cause means that a landlord can only evict a tenant for a legal reason, like not paying rent, breaking the lease agreement, or needing to substantially remodel the unit. When it is not the tenant's fault that they are being evicted, tenants are often owed money from the landlord to help them move, called **relocation assistance**.

EVICTION

An eviction is the official process that a landlord must follow to legally end a tenancy and remove a tenant from the rental unit. Landlords must serve an eviction notice to the tenant (3-day notice, 30-day notice, 60-day notice, etc.) before beginning the eviction process by filing an unlawful detainer lawsuit with the court. The eviction notice is a warning, not the eviction itself. Only a judge can evict a tenant. For legal aid and support with evictions in Los Angeles County, begin your claim with StayHoused LA, and attend a workshop.

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housing search resources

Tools prospective tenants can use when searching for new housing.

Tip: When using the affordable and market rate housing search engines, exercise caution and be vigilant for scams. If something looks too good to be true, it may be. Do not send money or private information before you have seen the listing in person or can verify the listing is legitimate.

ACCESSING THE INTERNET

RESOURCES FOR COMPUTER ACCESS

The majority of housing resources and listings can be found online. Many libraries have computers you can use where you can access the internet, often for free.

To find a local library online:

- You can visit a website online that will show you the hours and locations of libraries in Los Angeles County: lacountylibrary.org/library-locator/
- You can visit a website online that will show you the hours and locations of libraries in Ventura County: vencolibrary.org/locations

To find a local library by phone:

 If you do not have access to the internet, and need to find the location of a library in your area, you can can get directory assistance on your cell phone (or land line) at 1-800-FREE 411 (or 1-800-373-3411).
 This is the free version of 411.

If you have a phone or laptop and need access to free wifi in your area:

- In Los Angeles County: <u>findwifi.lacounty.gov</u>
- In Ventura County: wifimap.io/map/3444ventura

FINDING OPEN LISTINGS

RESOURCES FOR FINDING HOUSING

Once you are ready to start looking at open listings for housing, the below resources are search engines you can use to find affordable housing and market rate housing.

Affordable housing searches:

- Project Place (HRC's monthly newsletter of affordable rental listings): housingrightscenter.org/rental-listing
- CHIRP LA Housing Search: chirpla.org
- Los Angeles Housing Department's Affordable and Accessible Housing Registry: lahousing.lacity.org/AAHR
- Los Angeles County's Housing Search: housing.lacounty.gov
- Affordable Housing Search: <u>affordablehousing.com</u>
- · Rent Cafe
 - Los Angeles County Housing Search: <u>rentcafe.com/apartments-for-</u> rent/us/ca/los-angeles-county/
 - Ventura County Housing Search: rentcafe.com/apartments-for-rent/us/ca/ventura-county/

Market rate housing searches:

- Zillow: <u>zillow.com</u>
- Apartments.com: apartments.com



Download your copy of **Project Place** by using this QR code. **Want a hard copy?** Visit one of HRC's offices (listed on page 1) and ask a Housing Counselor to provide you with a printed version of Project Place, at no cost to you.

CALL SCRIPT

CONFIRMING THE UNIT IS AVAILABLE

"Hello, my name is [name]. Is the unit at [address] still available? I saw an advertisement listing this unit as available, and am interested in setting up a time to view this property."

If the unit is no longer available: "Do you have other available properties with a vacancy?"

WHAT SHOULD I ASK?

SOME SUGGESTED QUESTIONS

When you find a potential unit be sure that the answers to these questions are covered in or added to your rental agreement.

When is the unit available to rent?

 If the move-in date is impractical for you, ask if it's negotiable.

Is the lease agreement month-to-month or year-to-year?

- Some leases start out as a one year lease and convert to a month-to-month lease.
- What are the terms for renewing the lease?
- What are the conditions if you have to move before the lease expires?

How much are rent and deposit fees, and when is rent due?

- When is your payment considered late, and is there a penalty charge for late payment?
- Are any utilities included in your agreement? Is parking provided?
- Is this property subject to rent control?
- Make sure the first month's rent and deposit are clearly accounted along with any other up front fees.

Is there an office onsite, or a 24-hour phone number in case of an emergency?

How are maintenance requests handled?

Are you allowed to have roommates? What is the policy on subletting?

 Are pets allowed? If so, is there a pet rent or fee that is charged?

Important: Get all verbal agreements, promises, or added conditions in writing.

WHAT CAN THEY ASK ME?

ALLOWABLE TENANT SCREENING

Below are questions that you can be asked when applying for housing.

Income

- There can be an "income standard" to rent the unit. An income standard says tenants have to make 2x the rent, or 3x the rent.
 Tenants may have to provide proof that their income meets this requirement.
- Important: If you are using public benefits, like Section 8/Housing Choice Voucher, or SSI, SDI, GR, or rental assistance, this income standard has to be calculated differently. See page 10 for more info.

Credit

- They can check your credit using your SSN.
- If you don't have an SSN, they MUST accept other documentation of your financial history (AB 291).
- Important: If you are using a government rent subsidy (like Section 8/Housing Choice Voucher) you cannot be denied because of your credit report (unless you choose to provide it). See more on page 10.

Renting History

 They can check previous landlord references- to confirm you've paid bills on time and not caused property damage.

Smoking Status

 They can have a no smoking policy, and your application can be rejected for this reason. (Ready to quit? <u>kickitca.org</u>)

Pets

 They can have a no pet policy, but landlords must consider Service and Emotional Support Animals as disability accommodations. Want more info? See page 1 for how to contact HRC.

Criminal History

 Applicants can be rejected for criminal convictions, but landlords must consider criminal history on a case-by-case basis, considering whether there is any safety concern or concern for property damage, and what has happened since then. See page 8 for more information.

know your rights & basics of renting

Did you know it is illegal for a landlord to report, or even threaten to report you to the immigration authorities? (Law: AB 291.) If this happens, reach out to HRC for more information.

SECURITY DEPOSITS

CALIFORNIA HAS STRICT RULES

There are limits to how much a landlord can request for a security deposit.

Important: Most properties are now subject to a new law (AB 12 - went into effect on July 1, 2024) which says the security deposit can only be 1x the month's rent. There is a limited exception for landlords who are not corporations, and own 2 rental properties or less, with no more than four total units for rent (they can request 2x the rent for a security deposit).

Security deposits are refundable.

 Within 21 days after moving out, landlords must send an itemized statement that explains any deductions they made from the security deposit (unless they total less than \$125), and return the rest of the deposit. As a tenant, you must leave a forwarding address with your previous landlord, so they can mail you the itemized statement and security deposit.

Security deposits can only be used for specified expenses:

 Past-due rent, repairing damages caused by tenants/guests (not including ordinary wear and tear), cleaning fees, and if the unit is furnished, the cost of replacing or restoring the landlord's personal property.

Right to an inspection before move-out.

- The tenant has the right to be present during the inspection, and the landlord must identify the damages the landlord intends to deduct from the security deposit.
- This gives the tenant an opportunity to fix the problems before getting charged.

SCREENING FEES

HOW MUCH CAN THEY CHARGE ME?

A landlord can charge you an application screening fee to cover their out-of-pocket expenses for obtaining and processing your application.

- The application fee cannot be more than the landlord's actual out-of-pocket costs, and effective in 2024, can not be more than \$62.02 (based on the CPI of area).
- The landlord must give you an itemized receipt showing his/her expenses and must return any unused portion of the fee (for example, if the landlord did not check your references).
- You are entitled to a copy of your credit report if you ask for it.

Ask: If you already have a current credit report, will the landlord accept it?

If yes, no application fee (<u>Cal. Civ. Code §</u> 1950.1 (2023)). It must be within the previous 30 days, in the same state, by a consumer reporting agency.

PRIMARY LANGUAGE RIGHT TO A TRANSLATED LEASE

Applicants who speak as their primary language: Spanish, Chinese, Tagalog, Vietnamese, or Korean, have the right to:

- Bring an interpreter with them to help understand their lease.
- Request a translated lease from their landlord at no cost to them (the landlord pays for the cost of translation). See more: Civil Code 1632.

CRIMINAL HISTORY

WHAT LANDLORDS CAN CONSIDER

Can a landlord run my criminal background?

- Yes. A landlord can check your criminal background as a prospective tenant.
 However, a landlord is prohibited from considering any infractions or arrests that didn't lead to a conviction.
- A landlord also can't consider convictions that have been sealed or expunged, adjudications in the juvenile justice system, or your participation in a pre- or post-trial diversion program (unless you choose to bring it up as mitigating evidence).

Landlords should not have a rule stating they do not rent to tenants with criminal histories. They must consider mitigating information.

 What is mitigating information? Facts or circumstances surrounding the criminal conduct that help you explain the event. This includes participation in rehabilitation programs, or your age when the criminal conduct occurred, or that the conviction was the result of domestic violence, or your experience being a good tenant, etc.

Landlord can only be concerned about convictions that are "directly-related".

- This means a criminal conviction that shows the landlord they have cause for concern in renting to you because of the directly-related risk your conviction demonstrates to the <u>safety of other</u> <u>residents</u>, the housing provider's <u>employees</u>, or the <u>property</u>.
- There is a lot of criminal history that is not directly-related to safety or property damage, and as such cannot be considered as a basis for denying your rental application.

Landlords cannot use criminal history screenings to intentionally exclude individuals because of their race, or only run criminal history screenings on individuals of certain racial groups.

 If you suspect this is happening, contact a Housing Counselor at HRC by emailing: info@housingrightscenter.org, or calling: 1-800-477-5977, TTY: 1-213-201-0867.

BEFORE MOVING IN

CHECKLIST TO REVIEW

When doing a walk-through at the property, take pictures and write a list of any pre-existing damage or issues in any rooms for you and the landlord to sign. This is important so you have proof that you were not responsible for the damage when you are ready to move out.

The unit must have:
Weather-proof structure (floors, walls, ceiling)
─ Well-maintained plumbing, and hot water
─ Wiring and electricity
Bathroom with toilet and a shower or bath
Fire safety (alarms and fire extinguisher)
Carbon monoxide detectors
Light and ventilation
Place to leave trash at the property
An entrance that has a working lock
Free from debris and vermin
Look out for:
Signs of insects, vermin, or rodents
Signs of rust in the tap water
Chipping paint in older buildings (lead risk)
Chipping ceiling (can contain asbestos)
☐ If carpeted, how long ago was it replaced
Signs of a leak or past water damage
Signs of mold on walls or in bathroom

If you begin living in a rental unit, and discover issues with habitability, you have options.

- 1. Properly inform your landlord of the issues, in writing, and give them a reasonable amount of time to respond and begin the needed repairs. Keep a record of these requests, so you have proof.
- 2. If the landlord is not responsive, you have the right to make a complaint with city and county agencies who will send out an inspector to the property.
- 3. Contact HRC's Counselors for more information and help with filing a complaint.

source of income discrimination

Do you have a Housing Choice Voucher ("Section 8"), or receive public benefits such as Supplemental Security Income (SSI) or State Disability Insurance (SDI)?

In California, it is illegal for a landlord to discriminate against you because you are using your lawful source of income to pay rent.

WHAT RIGHTS DO I HAVE?

FREE COUNSELING IS AVAILABLE

Under Government Code §12955, it is illegal for housing providers to discriminate against tenants because they pay rent using public assistance or other "nontraditional" sources of income (like alimony or financial aid).

If you have experienced discrimination because of your source of income, contact the Housing Rights Center today.

 Housing Counselors can help you understand your rights, and if necessary, HRC can assist you with <u>filing a complaint</u> with CRD (California's Civil Rights Department).

To speak with a Housing Counselor for free:

- Email: info@housingrightscenter.org
- Call: 1-800-477-5977, TTY: 1-213-201-0867
- Or visit one of our offices in person (location information is on page 1 of this guide)

SOURCES OF INCOME

WHAT INCOME IS PROTECTED?

Your landlord cannot treat you differently when applying or renting housing because you are paying rent with your lawful source of income.

Lawful sources of income include:

- Section 8, Housing Choice Vouchers or other rental assistance
- Social Security
- Supplemental Security Income (SSI)
- · Veteran's benefits
- CalWorks
- General Assistance
- Homelessness Prevention and Rapid Re-Housing programs
- Child support
- Alimony
- Unemployment insurance
- Pensions
- "Under the Table" Employment
- Regular Paychecks

IMPORTANCE OF DOCUMENTING THE PROBLEM

Documenting your interactions with landlords could help uncover discriminatory conduct. If possible, take detailed notes during your housing search, including:

- Property name, address, and phone number
- Name and title of the housing provider you spoke with
- Date and time of the call/visit
- Did they say any apartments were available within your move-in date?
- If not, did they provide a date they will be available?
- How much was the rent?
- Were there any income requirements to rent the unit?
- Did they state or imply they do not accept housing vouchers?

SPOT THIS? REPORT IT.

EXAMPLES OF ILLEGAL DISCRIMINATION

Actions a housing provider cannot take based only on a person's source of income include, but are not limited to:

Statements that show a preference for tenants with certain sources of income.

- Discriminatory advertisements include: "No Section 8," "Full time employment required," or "Professionals only."
- Verbal or written communications from a landlord that shows their preference of not renting to applicants using Section 8 or other lawful sources of income.

Having a tougher application process for tenants because of their source of income.

 This could include charging a higher application fee, requiring the applicant fill out additional forms that other applicants are not required to submit, or not communicating and responding to applicants in a timely manner to encourage them to look for housing elsewhere.

Refusing to enter into a lease with an applicant because of their source of income.

- This could be obvious, like verbal or written statements from the landlord saying they will not rent to an applicant because of their source of income.
- This could also sometimes be less obvious, like falsely stating no units are available, where there really are units available.

Refusing to accept a new source of income from a current tenant.

 A landlord refuses to fill out paperwork necessary for a tenant to use rental assistance programs such as Section 8.

Having different terms or rules for tenants based on their source of income.

- A landlord requires tenants who are using Section 8 (or any public benefits) to pay a higher security deposit or monthly rent.
- A landlord has different rules for tenants at the property who receive public assistance.
- Restricting a tenant's access to facilities or services at the rental property or refusing repairs because of their source of income.

INCOME STANDARDS

KNOW YOUR RIGHTS

If an applicant is using a housing subsidy, such as a Section 8 voucher/Housing Choice Voucher, the housing provider is only allowed to consider the **tenant's portion of the rent** when they are calculating whether the tenant meets the income standard.

What is an income standard?

• The part of the rental application that says tenants have to make 2x or 3x the rent.

How should income standards be applied when using a housing subsidy (Section 8)?

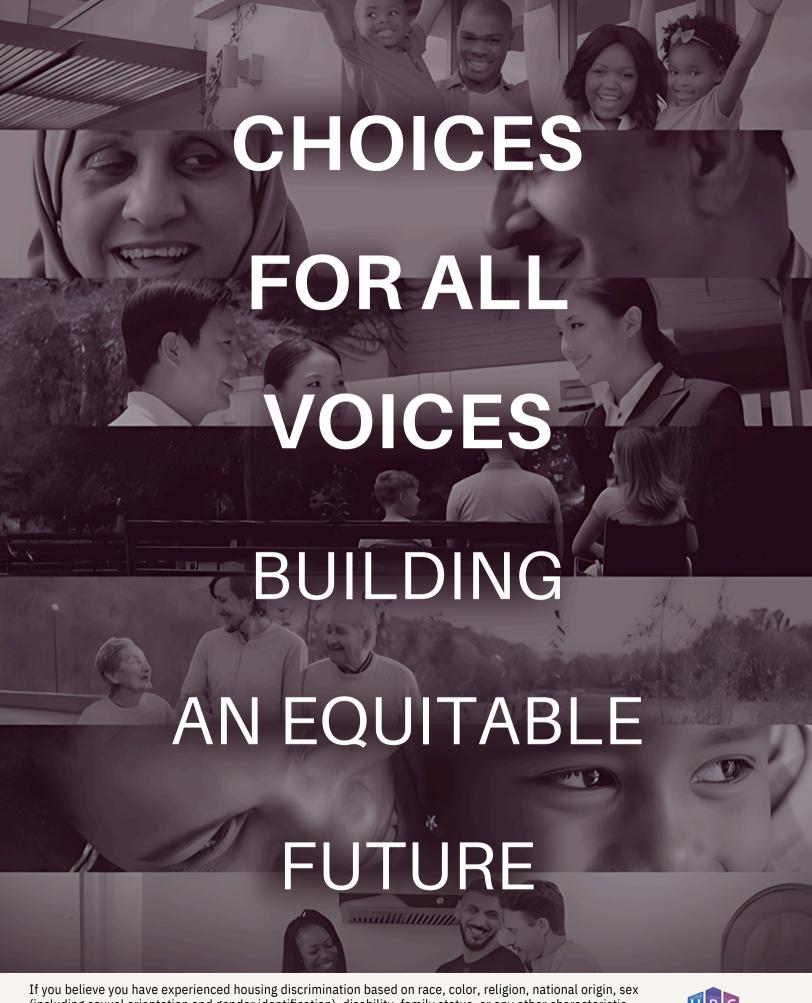
- Landlords have to subtract the portion of the rent that will be paid by a government agency before applying income standard. What is left over is what the tenant is personally responsible for paying.
- Example: An apartment is renting for \$1,000/month and has an income standard that tenants must make 3x the rent. An applicant applies who makes \$300/month and has Section 8 that pays \$900/month.
 - The applicant meets the income standard, because what they are personally responsible for paying each month is \$100 (rent - housing subsidy).
 By making \$300/month, they make 3x the rent and meet the income standard.

LAW ON CREDIT CHECKS

RIGHT TO PROVIDE ALTERNATIVE PROOF

Some landlords have rejected applicants with Section 8 vouchers due to poor credit scores or lack of credit history, but there are new changes to California law (SB 267).

- As of January 1, 2024, California requires landlords to give applicants with government rent subsidies the option to provide alternative evidence instead of their credit score.
- Examples of alternative evidence include, but are not limited to: proof of benefit payments, pay stubs, and bank statements.
- Landlords must give tenants a reasonable amount of time to gather their evidence.



If you believe you have experienced housing discrimination based on race, color, religion, national origin, sex (including sexual orientation and gender identification), disability, family status, or any other characteristic protected by fair housing laws, please contact the Housing Rights Center at 1-800-477-5977 or by emailing info@housingrightscenter.org. For more information, visit www.housingrightscenter.org.

