



# Homebuyer Workshop

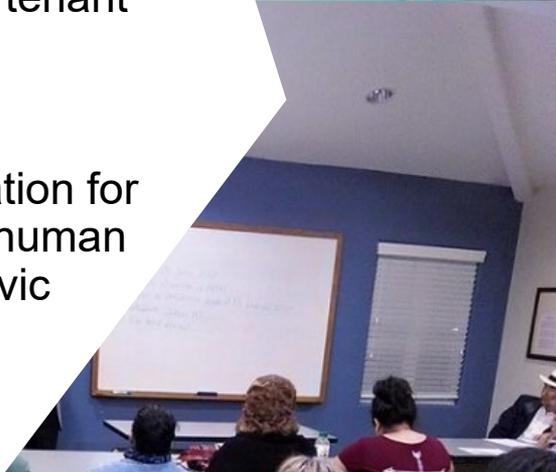
Presented by CSA San Diego County  
A HUD Approved Nonprofit Housing  
Counseling Agency

[www.C4SA.org](http://www.C4SA.org) 619.444.5700



CSA is a nonprofit HUD Approved agency with over 50 years experience as fair housing advocates. We provide rental counseling and mediation in tenant and landlord issues.

We also provide: hate crime prevention, civil rights education for first generation immigrants, human trafficking prevention, and civic engagement.





## CSA's Mission

- ▶ CSA is a nonprofit whose primary mission is the promotion of social justice and public welfare through programs, services, and advocacy against all forms of discrimination, including advocacy for the eradication of housing discrimination to assure equal housing opportunity for all individuals.
- ▶ CSA is committed to promoting and enforcing fair housing laws and equal housing opportunities for all individuals who live in San Diego County.



# CSA is a HUD Approved Housing Counseling Agency



CSA is a HUD Approved Housing Counseling Agency that can help clients with:

- Credit, Financial Management and Budget Counseling
- Home Buying Counseling and Education Programs
- VA & Down Payment Assistance Counseling
- Home Buyer Education Certificate for Down Payment Programs 9/19/2019
- Home Preservation/Loan Modification Counseling

Visit [www.c4sa.org](http://www.c4sa.org) for more info or call us at  
619.444.5700!

# Homeownership



## Pros

- Control over environment
- Stability
- Tax benefits
- Building equity and assets
- Appreciating investment

## Cons

- No guarantees
- Decreased mobility
- Maintenance and repairs
- Monthly cost
- Long-term investment

# Rent vs. Buy



Expenses	Renters	Home Owners
Gas & Electric	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Water		<input checked="" type="checkbox"/>
Trash		<input checked="" type="checkbox"/>
Property Taxes		<input checked="" type="checkbox"/>
Homeowner's Insurance		<input checked="" type="checkbox"/>
Repairs and Maintenance		<input checked="" type="checkbox"/>
Home Owner's Association Fees (HOAs)/Mello-Roos		<input checked="" type="checkbox"/>

# What Can I Afford to Pay?



Home affordability depends on several important factors:

- Annual Gross Income
- Credit history and score
- Current mortgage rates
- Down payment
- Type of home
- Current lifestyle and future plans
- Fees and closing costs



# Support for Homebuyers



**Coaching**



**Post Purchase Counseling**



**1 on 1 Counseling**

# Planning How to Spend Your Money

- ▶ Track Income and Expenses:  
Use the Savings & Spending plan
- ▶ Review and make adjustments:  
Decide what is necessary and what you can trim
- ▶ Boost savings: Set patterns to boost savings potential
- ▶ Know your triggers for over spending and address the underlying causes



- **REVIEW & MAKE ADJUSTMENTS**
- **BOOST SAVINGS**
- **TRACK INCOME & EXPENSES**

# Why Is Good Credit Important When Buying a Home?



- Lenders are more likely to give you a loan if you have handled past borrowing responsibility
  - A higher risk loan from the lender's perspective will mean a higher interest rate percentage on the loan
- You will save money on loan interest with a higher FICO score



# What is a Mortgage Loan?



- Mortgage Loan (Deed of Trust in CA): secured loan agreement between lender and buyer in which the property is collateral for the loan
- You will usually work with either a mortgage broker or a loan officer to apply for the home loan:
  - Mortgage Broker: intermediary between lender and customer, shop loans from different financial institutions and different loan products
  - Loan Officer: represents a lender or financial institution, may work for a specific bank

# Step 1: Research & Education on Purchasing a Home



- Sit down with a housing counselor to review your affordability and determine if you are mortgage ready
- Talk to friends, family, and co-workers about their experience when they purchased their home
- Talk to mortgage professionals (without any commitment)
- Go online and do some calculations to see how much you can afford

## Where can I go for pre-purchase coaching?

CSA offers personalized counseling sessions to review your personal situation and get an estimate of how much you can afford (pre-qualification).

# Federal Fair Housing Laws

- Race
- Color
- National origin
- Religion
- Sex
- Familial status (the presence of children under 18 in the home)
- Disability (physical or mental impairment which substantially limits a major life activity; including, for example, HIV-AIDS)

## FAIR HOUSING ACT



DISABILITY



RACE



SEX



COLOR



NATIONAL  
ORIGIN



RELIGION



FAMILY  
STATUS

# California Fair Housing Laws

- **Sexual orientation**
- **Gender identity and gender expression**
- **Marital status**
- **Medical condition**
- **Ancestry**
- **Source of income**
- **Age**
- **Genetic information**
- **Arbitrary discrimination**



For more information on protected classes check out HUD's website:

Classes: [https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/fair\\_housing\\_act\\_overview#\\_Who\\_Is\\_Protected?](https://www.hud.gov/program_offices/fair_housing_equal_opp/fair_housing_act_overview#_Who_Is_Protected?)

•CA Department of Fair Employment and Housing

Resources <https://www.dfeh.ca.gov/housing/#whoBody>



**California Department of  
Fair Employment and Housing**



**HUD.GOV**





## What is Housing Discrimination

- Housing discrimination includes blocking someone's access to housing, treating one renter or buyer differently, or denying someone the right to buy or rent a home even though they can afford the property, all because that person is a member of a group or protected class

# Prohibited Conduct in Housing



- ▶ Refusal to rent or sell housing
- ▶ Refusal to negotiate for housing
- ▶ Treating people differently
- ▶ Set different terms, conditions or privileges
- ▶ Steering
- ▶ Falsely deny that housing is available
- ▶ Blockbusting
- ▶ Advertising a preference
- ▶ Imposing different pricing for some
- ▶ Use different qualification criteria or applications for some
- ▶ Eviction of tenant's guests
- ▶ Harass a person
- ▶ Fail or delay performance of maintenance or repairs
- ▶ Limit privileges, services or facilities of a dwelling
- ▶ Assigning tenants to specific units, buildings or parts of the complex based on protected class



# Real Estate Sales Discrimination Examples

Because someone is a member of a protected class:

- Lying about or exaggerating sales terms
- Failing to inform buyers about all listings
- Stalling to avoid showing a home
- Steering buyers to certain neighborhoods
- Refusing to negotiate with prospective buyers
- Example: Only showing Vietnamese families a house in predominantly Vietnamese Neighborhood



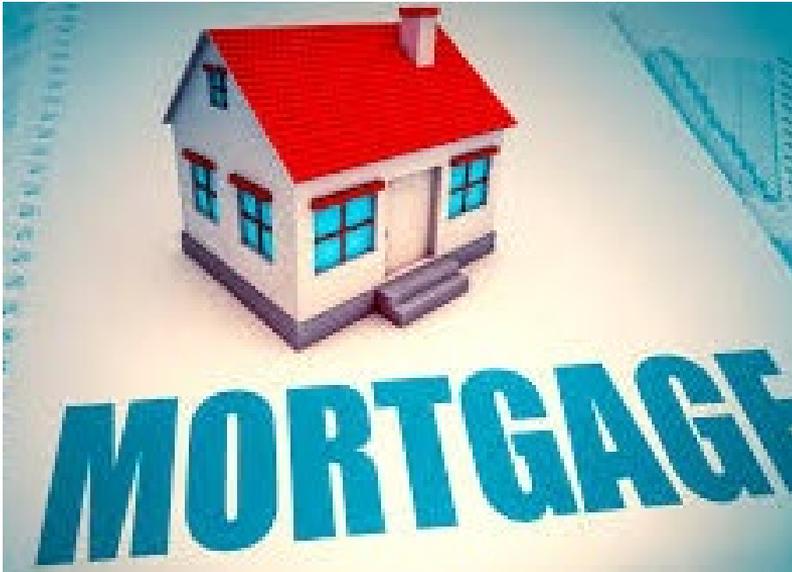
# Housing Discrimination

Discriminatory if done because of protected class status:

- Running a discriminatory rental or sale ad: Near Jewish Temple or Catholic Church
- Blockbusting
- Creating/enforcing zoning laws that have a discriminatory effect
- Inducing people into selling or renting their homes by telling them members of a protected class are going to move to their neighborhood
- Intimidating someone so that he or she will not file a housing discrimination complaint



# Mortgage Discrimination Examples



Because someone is a member of a protected class:

- Scrutinizing one loan application more closely than another
- Giving an unreasonably low appraisal
- Imposing different loan terms or conditions
- Denying loans in certain neighborhoods (“redlining”)

# Steering in Real Estate

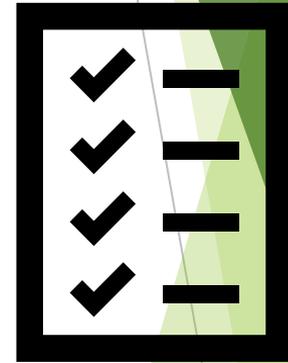
## Steering' is Illegal under the Fair Housing Laws

- ▶ Its illegal for a Real Estate Agent “...to make, print, or publish, or cause to be made, printed, or published any notice, statement, or advertisement, with respect to the sale or rental of a dwelling that indicates any preference, limitation, or discrimination based on race, color, religion, sex, handicap, familial status, or national origin, or an intention to make any such preference, limitation, or discrimination.”
- ▶ Its illegal to show certain areas to certain individuals
- ▶ Discrimination is not limited to just the federal protected classes. CA has several additional “protected classes” such as
  - ▶ Sexual orientation
  - ▶ Gender identity and gender expression
  - ▶ Marital status
  - ▶ Medical condition
  - ▶ Ancestry
  - ▶ Source of income
  - ▶ Age
  - ▶ Genetic information
  - ▶ Arbitrary discrimination



# Discrimination in Advertising

- Indicating discriminatory requirements.  
• **Example:** *Must be gainfully employed to apply or Must be a U.S. citizen to apply\**
  
- Indicating a limitation to certain groups.  
• **Example:** *Singles only or Professionals only*
  
- Discouraging a person  
• **Example:** Indicating that the property does not have a play area or is not wheelchair accessible.
  
- Advertising a preference for a specific group. **Example:** *Christians preferred or Senior preferred\**
  
- Selective use of human models when conducting an advertising campaign.  
• **Example:** *using only Caucasian Models in an ad*



# Rights of Disabled Renters & Buyers



- **Disability:** Any physical or mental impairment that substantially limits one or more major life activities
- Includes those with a prior history of drug or alcohol abuse
- They have the right to make reasonable modifications and be granted reasonable accommodations in order to get full use and enjoyment of the housing
- Protects disabled buyers and renters and
  - Disabled persons residing with someone else
  - Any person associated with a disabled buyer/renter
  - Any person perceived as disabled



## Contact Us with questions regarding fair housing or rental issues

- ▶ Contact CSA for free assistance
- ▶ We ensure protection under Fair Housing Laws and educate about laws
- ▶ We offer Fair housing counseling and dispute mediation, educational fair housing seminars for tenants and landlords
- ▶ Fair Housing and Tenant/Landlord Services offered in English, Spanish and Arabic

# Questions



## Contact Us:

CSA San Diego County  
Phone: 619-444-5700  
Toll Free: 1-800-954-0441  
TTY: 800-877-8339

Fax: 619-447-5761

[outreach@c4sa.org](mailto:outreach@c4sa.org)

[www.C4sa.org](http://www.C4sa.org)



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