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## Fair Housing Napa Valley

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Beware of Foreclosure Rescue Scams

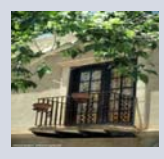
## Fair Housing Napa Valley Programs

- Fair Housing
  - ✦ Assure equal housing opportunity for all
- Tenant-Landlord Disputes
  - ✦ Provide information on rights and responsibilities
- Mobile Home Parks
  - ✦ Administer the City of Napa Memorandum of Understanding

## Protected Classes

- Federal
  - Race
  - Color
  - Religion
  - National Origin
  - Sex
  - Disability
  - Familial Status
- State of California  
*(In Addition to Federal Statutes)*
  - Age
  - Ancestry
  - Sexual Orientation
  - Medical Condition
  - Marital Status
  - Arbitrary Characteristics
  - Source of Income

## Housing Covered



Any Residential Property

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Houses

Apartments

Houseboats

Transitional Housing and Homeless Shelters

Migrant Farm-worker Housing

## All Housing Related Transactions Covered

Sales  
Rentals  
Lending and Insurance  
Maintenance  
Rules in Homeowner Associations &  
Mobile Home Parks  
Land Use and Zoning

## Special Disability Provisions

- Reasonable Modifications
- Reasonable Accommodations
- Design and Construction Standards in New Construction Multifamily Housing

## Disability Accommodations

- An exemption or exception from a rule, procedure or policy.
- No “undue burden” on Housing Provider.
- Generally little or no expense to the landlord

## Reasonable Modifications

- Physical changes to structure or property
- Landlord must permit reasonable changes
- Minimal expense to the landlord, otherwise paid for by renter
- Renter may need to restore interior of unit when leaving

## Fair Housing Enforcement

- State Administrative Enforcement

California Dept of Fair Employment and Housing (DFEH) Ph: 1-800-233-3212

- Federal Administrative Enforcement

US Dept of Housing and Urban Development (HUD ) Ph: 1-800-669-9777

- Litigation in Federal or State Court

## Help With Mortgage Problems

- Don't Panic

- Don't ignore letters from your lender

- Do contact a

- ✦ HUD approved housing counseling agency

- ✦ Fair housing agency, or

- ✦ An attorney.

- Never make false or misleading statements.

## Help With Mortgage Problems

- Call 1-888-995-4673 (HOPE NOW) or [www.995hope.org](http://www.995hope.org)
  
- Tax Relief
  - <http://www.irs.gov/individuals/article/0,,id=179414,00.html>

## After The Bank Takes Title

- Owners get 3-day Notice to Vacate
- Tenants get a 60-day Notice to Vacate
  - No Rent
- Security Deposits

## Foreclosure Rescue Scams

- Unsolicited letters, flyers or calls offering assistance
- Offers from a persons who "helped" with the original loan
- Casual acquaintances offering assistance

## Foreclosure Rescue Scams

- Be very suspicious if the person asks for upfront payments
- Be wary if your home is worth more than what you owe.
- Read everything carefully and ask questions.
- Don't pay your mortgage payments to someone other than your lender.

## Foreclosure Rescue Scams

- Never sign a document without reading it first and never sign a document that you don't understand.
- Never sign away ownership (don't transfer title or sell your house to the foreclosure "rescuer").
- Don't sign anything with blank lines or spaces.

## Reporting Foreclosure Rescue Scams

- File a complaint with the Attorney General's Office at the following address:  
***Office of the Attorney General –  
Public Inquiry Unit,  
P.O. Box 944255, Sacramento, CA  
94244***
- Online at [www.ag.ca.gov/consumers](http://www.ag.ca.gov/consumers)