

Fair Housing Foundation (FHF)

The **Fair Housing Foundation (FHF)** is a private, non-profit, non-partisan educational agency dedicated to promoting the enforcement of fair housing laws and encouraging an atmosphere of open housing through education, enforcement activities, counseling services and outreach programs.

For information:

<http://www.ci.gardena.ca.us>

Search Fair Housing Foundation

City of Gardena Housing Assistance Programs

There are four housing assistance programs for the residents of the City of Gardena:

- ◆ Residential Rebate Program (administered by Public Works)
- ◆ Handyworker Fix-Up Program (administered by Public Works)
- ◆ Owner-Occupied Rehabilitation Loan Program (OORP) (City Manager Housing Office)
- ◆ Multi-Family Rehabilitation & Code Correction Program (MFRCCP) (City Manager Housing Office)

For information:

<http://www.ci.gardena.ca.us>

Search Housing Programs

The City of Gardena does not discriminate against any applicant for housing loan assistance on the basis of race, color, religion, sex, marital status, ancestry or national origin. The City program is conducted and administered in conformity with Title VI of the Civil Rights Act of 1964 and the Fair Housing Act.



For more information, contact:

City of Gardena, City Manager's Office
(310) 217-9504

or

Debbie Sottek, Housing Consultant
(310) 217-9687



GARDENA, CA

City of Gardena, 1700 W. 162nd Street, Gardena, CA 90247

Buying A Home Keeping Your Home RESOURCE GUIDE



First-time Homebuyer

◆ L.A. County Program

Mortgage Credit Certificate (MCC)

The MCC Program offers first-time homebuyers a federal income tax credit. The credit reduces the amount of federal taxes the holder of the certificate would pay. It can also help first-time homebuyers qualify for a loan by allowing a lender to reduce the housing expense ratio by the amount of tax savings.



Phone: (323) 890-7248

Website: <http://www.lacdc.org>

◆ State Programs

Affordable Housing Partnership Program (AHPP)

is intended for low income first-time homebuyers who meet specified income limits and who are purchasing a new or existing home anywhere in California.



California Homebuyer's Downpayment Assistance Program (CHDAP)

The CHDAP is a deferred payment, simple interest rate junior loan not to exceed 3% of the purchase price or appraised value, whichever is less, to qualified borrowers to be used for their down payment or closing costs.

Section 8 Housing Choice Voucher Program enables qualified first-time homebuyers to receive monthly assistance for homeownership expenses instead of monthly rent aid.

Phone: (877) 922-5432 or (310) 342-1250

Website: <http://www.calhfa.ca.gov/homebuyer/programs/>

◆ Federal Program

Fannie Mae Foundation offers free guides and resources for first-time homebuyers in various languages, including (but not limited to) English, Spanish, Chinese, Korean, and Vietnamese.



Phone: (800) 732-6643

Website: <http://www.fanniemae.com/>

Foreclosure Assistance

◆ The **HOPE** for Homeowners program will refinance mortgages for borrowers who are having difficulty making their payments, but can afford a new loan insured by HUD's Federal Housing Administration (FHA).

Phone: (800) 225-5342

Website: <http://www.hud.gov/hopeforhomeowners/>

◆ **CalHFA Loan Modification Program (CMP)** is designed to help families with CalHFA loans to retain their homes. It may include a lengthened loan term, lowered interest rate, or other techniques to help keep payments affordable.

Phone: (877) 922-5432 or (310) 342-1250

Website: <http://www.calhfa.ca.gov>

◆ Making Home Affordable

The **Home Affordable Refinance Program** gives homeowners with loans owned or guaranteed by Fannie Mae or Freddie Mac an opportunity to refinance into more affordable monthly payments.

The **Home Affordable Modification Program** commits \$75 billion to keep up to 3 to 4 million Americans in their homes by preventing avoidable foreclosures.

Phone: (888) 995-HOPE

Website: <http://makinghomeaffordable.gov/>

Helpful Links

TheHomeLoanLearningCenter.com provides step-by-step information on how to become financially literate. Phone: (800) 793-6222 (select option 3). Website: TheHomeLoanLearningCenter.com.

Homeownership Preservation Foundation is an independent non-profit that provides HUD-approved counselors dedicated to helping homeowners. Phone: (888) 995-HOPE. Website: www.995hope.org.

HOPE NOW is an alliance between HUD approved mortgage market participants that provides free foreclosure prevention assistance. Phone: (888) 995-HOPE or website: www.hopenow.com.

National Foundation for Credit Counseling provides high-quality financial education and counseling services. Website: www.nfcc.org.

Neighborhood Works America offers resources for foreclosure prevention professionals. Phone: (202) 220-2300 or website: www.nw.org.

HUD: Guide to Avoiding Foreclosure offers information that can help when facing foreclosure. Phone: (213) 894-8000. Website: www.hud.gov/foreclosure/.

National Consumer Law Center: Concerns for Older Americans provides steps that advocates can take to help prevent foreclosure. Phone: (617) 542-8010 or (202) 452-6252 or website: www.consumerlaw.org.