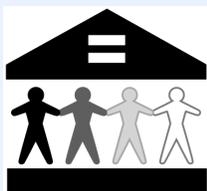


# TENANT INFORMATION BOOKLET

**For Marin, Sonoma and Solano Counties**

**Tenant law and valuable tips that can help you with  
your housing search and during your tenancy!**



**Fair Housing Advocates of Northern California**

☎ (415) 457-5025 ☎ TDD: (800) 735-2922

🌐 [www.fairhousingnorcal.org](http://www.fairhousingnorcal.org) 📧 [fhanc@fairhousingnorcal.org](mailto:fhanc@fairhousingnorcal.org)

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# TENANT INFORMATION BOOKLET

**Learn valuable tips that can help you with your housing search and during your tenancy.**

-  Recognizing and fighting housing discrimination
-  Budgeting on a limited income
-  Overcoming poor credit & references
-  The rental application process
-  The move-in process
-  Your rights & responsibilities as a tenant
-  Termination of tenancy and evictions
-  Where to get help

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 **Se habla español**

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## INTRODUCTION

Fair Housing Advocates of Northern California (FHANC) is pleased to present this information booklet which contains practical tips to help you during all steps of your housing search and tenancy.



Please share this publication with your family and friends and call us at (415) 457-5025 if you need additional copies. This booklet is also available in Spanish.

Fair Housing Advocates of Northern California is a HUD-approved Housing Counseling Agency dedicated to ensuring equal housing opportunity and educating the community on the value of diversity in our neighborhoods. We investigate housing discrimination complaints and provide counseling, support, advocacy and education on issues of housing discrimination in Marin County, with varying levels of service in Sonoma and Solano counties. We also provide foreclosure prevention counseling and pre-purchase education. Our educational programs reach tenants, homeowners, housing providers and the general public.



For more information, see the housing discrimination section of this booklet, or contact us at: (415) 457-5025 or [www.fairhousingnorcal.org](http://www.fairhousingnorcal.org).

## ACKNOWLEDGEMENTS

**Editor:** Adriana Ames, Education Director, Fair Housing Advocates of Northern California

**Thanks to the following organizations for their content contributions:** California Department of Consumer Affairs, Hispanic Education & Media Group, and Homebuyer's Assistance Center.



**Note:** This booklet has been created for information purposes only. It expresses the opinions of the authors and it does not provide legal advice. If you have concerns of housing discrimination, please contact FHANC for assistance; if you are being evicted or have general landlord-tenant concerns, contact your local legal aid organization for legal advice and assistance. See resource list in this booklet.

## STEP ONE: GETTING READY

### LEARNING TO MANAGE YOUR MONEY AND CREDIT CAN HELP YOU GET THE HOUSING YOU WANT

It is important to be aware of best practices to help manage your financial resources. With so many expenses and the high cost of living, it is difficult to always pay every bill on time. This can result in a bad credit report or a bad housing reference due to late rent payments.



This section contains information and tips on how to create a budget, how to maintain good financial habits, how to gain control of your expenses, and how to maintain good credit standing and resolve credit problems.

## FINANCIAL MANAGEMENT

### HOW TO BUDGET



**A** budget is a plan for spending and saving money. The main reasons for making a budget and sticking to it are to get out of debt, to save money for a specific goal, or to cut back on unnecessary expenses. The first step is to establish your desired goal. To begin to work towards gaining control of your finances, you must first understand how you currently spend your money. The following process will help you establish a budget that you can manage.

-  Complete a monthly budget to estimate how much money you think you currently spend for each category. (See sample form in Appendix A.)
-  Does your budget show that you have money left over each month? If so, do you actually have money left over? If not, why?
-  Are there areas where you can cut expenses?
-  How much can you save?
-  After you determine your current budget, establish specific goals for the future (both short term and long term). Decide how you plan to achieve these goals and what changes you need to make.
-  Set a realistic goal on how much money you can save. Set aside some money each month for emergency purposes, for retirement, etc.

## COMMON BUDGETING TRAPS



**The Advertising Trap:** Advertising makes it hard to stick to a budget. We are bombarded daily by powerful images that convince us that we need certain products. Everywhere we go, we are told that spending is good. Once you understand that the media's only purpose is to make money by making a certain product a necessity for you, you will find budgeting is much easier.

**The Credit Card Trap:** Borrowing money on credit cards may mean high interest rates, annual fees, late payment fees, etc. Many people can never get out of debt because they fall into the credit card trap: having and using too many credit cards and only being able to pay the minimum payment, which is designed to keep people in debt for life. On the other hand, a credit card may be a useful tool to establish good credit, if you use it carefully and wisely. Here are some tips to stay out of the credit card trap:



-  Only charge what you can pay back within two months.
-  Pay more than the minimum payment.
-  Find a credit card with no annual fee.
-  Use only one or two credit cards.
-  Avoid accruing late fees.
-  Use the credit card only for emergencies or to establish credit.

### Fair Housing Tip:

Despite a “no pet” policy, a housing provider must grant a tenant’s request to have a companion or assistance animal if their doctor or other appropriate third party recommends it. There must be a nexus between disability and the request.

## TIPS FOR REDUCING EXPENSES

**B**efore you make a significant purchase, ask yourself the following questions:



**Do I really need this item?  
Can I really afford it?**

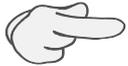
Asking yourself these questions first, and perhaps even going away and thinking about it, may prevent you from making unnecessary purchases and giving in to your wants. Other ways to reduce your expenses could include the following:

-  Tell your family that you (and they) are on a budget. If you don't include them, the budget may fail.
-  Watch the cash register and check all receipts for mistakes when shopping.
-  Buy in quantity, if you will use the items. However, don't overbuy just because something is on sale.
-  Shop for bargains at seasonal sales and discount outlets.
-  Pay bills on time to save finance charges and late fees.
-  Pay cash to save interest.
-  Avoid impulse buying. Go away and think about it for a couple of days.
-  Know your money limits before you go shopping. If it is not in your budget, don't buy it.
-  Compare prices of generic and name brands.
-  Plan menus before you shop and don't shop if you are hungry.
-  Don't use your ATM card. It is easy to lose track of how much money you spend or to overspend.
-  Don't lend money to others if you need this money for your living expenses.
-  Bring lunch from home to work.
-  Use free calling or messaging apps.
-  Compare auto insurance premiums.
-  Use discount coupons for things you need.
-  Get manuals or free instruction videos online and do simple repairs or maintenance jobs yourself, whenever you can.
-  Don't borrow money to pay off a debt. This usually costs more in the end.
-  Keep some fun in your budget. If your budget is too strict, you may eventually give up.
-  If not buying is killing you, keep track of everything you want to buy. If you keep saving a little money every week, you may be able to get what you want.

**Fair Housing Tip:**  
A housing provider cannot require higher credit standards or income requirements based on someone's race or national origin.

# CREDIT MANAGEMENT

## UNDERSTANDING CREDIT REPORTS



### What is a Credit Report?

A credit report shows the records that represent your credit history. This information is gathered by credit bureaus, which are companies that collect information about consumers' debts and how they pay their bills. The credit report contains payment information regarding credit cards, car financing, student loans and other debts. Based on your credit history, you are given a score that determines your credit worthiness.

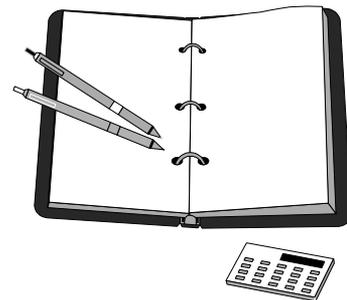
Your credit history is important because it is an indication of your ability and willingness to pay your debts. If you have a history of not paying your debts, or not paying them on time, it may appear that you do not manage your finances responsibly. Most housing providers want to see a copy of your credit report before renting to you. The providers can order the credit report from a credit-reporting agency with your permission and they can charge you an application fee to pay for the report. They may also need to run a credit check for every adult in your family.



### What Information Is Usually Included in a Credit Report?

The following information is typically included in a credit report:

-  Your name, address and Social Security number or ITIN (Individual Taxpayer Identification Number)
-  Credit account names and account numbers
-  When accounts were opened
-  Highest credit limit
-  Minimum payment and term of repayment
-  Account balances and open and closed accounts
-  Payment history (good and derogatory)



### What Are Inquiries?

When you apply for credit, you are giving the creditor authorization to look at your credit history. Anyone who has checked your credit will show up as an inquiry and may affect your credit score; that is why it is important to avoid too many inquiries within a short period of time.

**Fair Housing Tip:**  
It is illegal in California to deny housing to couples because they are unmarried.



## What Is Derogatory or Bad Credit?

Derogatory credit is any negative information reflected on your credit report. This could include:

-  Collection accounts – debts you owe that the creditor has not been able to collect.
-  Charge-offs – debts you owe that the creditor has written off as a bad debt (you still owe the money).
-  Delinquencies – late payments.
-  Repossessions – property (cars or other things used for collateral) that was taken from you due to non-payment.
-  Foreclosures – when a home is taken back by the lender due to non-payment of a mortgage.
-  Tax liens – unpaid federal, state or local taxes.
-  Judgments – a court decree confirming an amount due to a creditor (this may also apply in the case of an eviction).
-  Bankruptcies:
  - Chapter 7 – all debts are discharged through the courts; you are no longer obligated to pay.
  - Chapter 13 – debt consolidation where payments, as established by the court, are made over a period of time to pay off all debts.

When negative information in your report is accurate, only the passage of time can assure its removal. Accurate negative information can generally stay on your report for 7 years, except for bankruptcy, which may be reported for 10 years. Additionally, on accounts that have outstanding balances, such as collection accounts and charge-offs, you may be able to negotiate with the creditor to reduce the payoff amount.

## How to Obtain Copies of Your Credit Report:

- 1) Contact Annual Credit Report to obtain a copy of your credit report at no charge, annually. (The credit report is free, but there is a fee of \$10 to get the credit score):  
**[www.annualcreditreport.com](http://www.annualcreditreport.com)**
- 2) Call the three credit bureaus directly:
 

<b>Experian:</b>	<b>888-397-3742</b>
<b>Equifax:</b>	<b>800-685-1111</b>
<b>Trans Union:</b>	<b>800-916-8800</b>
- 3) Contact your bank, credit union, or credit card company to find out if they provide free credit scores to their customers.



**Note:** For your financial stability, it is important to keep accurate records of all of your financial transactions, credit card records, contracts, letters sent by your landlord, etc. This will help you clarify any future disputes or avoid potential problems.

## HOW TO IMPROVE AND MAINTAIN GOOD CREDIT

**H**ere are some suggestions for managing your credit:

-  Pay all bills on time.
-  Do not incur more debt than you can afford.
-  Do not cosign for another person, unless you can make the payments yourself if the other person fails to pay.
-  If you are having problems paying your bills on time due to unforeseen financial problems, contact the creditors and let them know about your situation right away.
-  Notify creditors when you move, and follow-up with them if you don't receive statements at the new address.
-  Pay off outstanding collections and charge-offs.
-  Open and maintain credit accounts that may help you establish credit, like secure credit cards. Pay off the balances you owe right away.
-  If you are having credit problems, contact local credit repair agencies. (See resource section of this booklet.)



## DISPUTING CREDIT REPORT ERRORS

**T**he Fair Credit Reporting Act is a federal law that allows you to examine and correct information that may be used by credit reporting companies. If there is incorrect information on your credit report, you can dispute it with the reporting credit bureau. Both the credit bureau and the creditor providing the information are responsible for correcting inaccurate or incomplete information in your report. To protect all your rights, contact both the credit bureau and the creditor.

**To request deletion or correction of the items you are disputing, write a letter that includes the following:**

-  Inform the credit bureau in writing what information you believe is inaccurate.
-  Include copies of original documents that support your position along with a copy of your credit report.
-  Include your complete name and address.
-  Send this information via certified mail with a return receipt requested to verify delivery.

Credit bureaus must reinvestigate the items in question, usually within 30 days, and they also must forward all relevant data you provide about the dispute to the creditor. After the creditor receives the notice of the dispute, it must investigate, review all relevant information provided, and report the results to the credit bureau.

When the investigation is complete, the credit bureau must provide you with the written results and a free copy of your report, if the dispute results in a change. It must also notify all nationwide credit bureaus and if you request it, the credit bureau must send notices of corrections to anyone who received your report in the past six months.

# BE AWARE OF HOUSING DISCRIMINATION

## FAIR HOUSING LAWS

**F**air Housing laws protect your right to live in the place of your choice. Federal and state laws require housing providers to treat applicants and tenants equally. These laws prohibit housing discrimination based on the following protected categories:

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**Federal law prohibits discrimination based on:**      **California law adds protections on the basis of:**

**Race, Color, National Origin, Religion, Sex/Gender, Familial Status, Disability<sup>1</sup>**

**Age, Ancestry, Citizenship, Sexual Orientation, Immigration Status, Primary Language, Marital Status, Source of Income (including having a housing subsidy), Genetic Information, and other arbitrary reasons<sup>2</sup>. In addition, the Ralph Act includes Political Affiliation.<sup>3</sup>**

---

**Fair Housing laws make it illegal to do any of the following based on the protected classes listed above:**

-  Refuse to rent, lease or sell most types of housing.
-  Represent that housing is not available when it is.
-  Set inferior terms, conditions or privileges for housing or for use of housing facilities.
-  Provide different levels or quality of housing services.
-  Refuse to make necessary reasonable accommodations (policy changes) to allow a person with a disability to live in a unit.
-  Refuse to permit a person with a disability to make, at his/her own expense (if it is not a government-funded property), reasonable modifications or structural changes to a unit.
-  Refuse to rent to families because they have children, unless the property meets the criteria for bona fide senior housing.
-  Quote higher rent or security deposit to some tenants based on membership in protected classes.
-  Enforce rules or make necessary repairs for some tenants only.
-  Evict or harass someone for filing a fair housing complaint.
-  Have overly restrictive occupancy standards.
-  Have unreasonably restrictive rules regarding play areas or access to common areas.
-  Steer applicants/tenants to other complexes or certain parts of a complex.
-  Advertise in a discriminatory manner, indicating a preference or limitation.
-  Harass tenants, creating a hostile housing environment (e.g. sexual harassment).
-  Refuse to rent to a survivor of domestic violence for contacting the police for assistance.
-  Requiring a Social Security number and refusing to accept an alternate form of identification, such as an ITIN.

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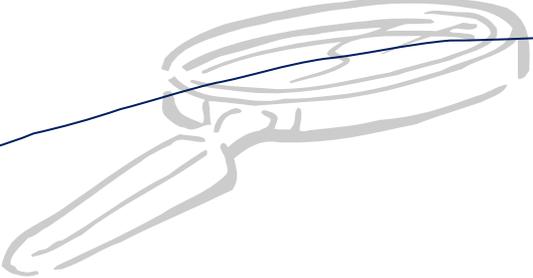
<sup>1</sup> See Federal Fair Housing Act (42 U.S.C. §3604)

<sup>2</sup> See Fair Employment and Housing Act (Cal. Gov. Code §12955)

<sup>3</sup> See Ralph Civil Rights Act (Cal. Civ. Code §51.7)

## CLUES OF POSSIBLE DISCRIMINATION

The following examples may evidence housing discrimination:

- 🔍 The story you are told in person is different from the information given on the phone.
  - 🔍 The housing provider says, "It is rented" but the vacancy sign remains up or the Craigslist ad continues to appear.
  - 🔍 You are told, "You wouldn't like it here; why don't you try another apartment complex where you might feel more comfortable?"
  - 🔍 You are told, "We don't rent to children in upstairs units because the balcony and stairs are unsafe."
  - 🔍 The provider takes your application and says he/she will call you after references are checked, but neither you, nor your references, are contacted.
  - 🔍 You are told that you cannot install a wheelchair ramp or other accessibility modifications.
  - 🔍 You are told, "We don't allow more than 3 people in a two-bedroom unit."
  - 🔍 You are told, "We don't allow animals, even service or emotional support animals."
  - 🔍 Despite verifying your identity and financial qualifications, you are told you must have a valid Social Security number.
- 

## PROTECTIONS AGAINST RACE/COLOR DISCRIMINATION

A housing provider cannot refuse to rent, provide inferior/more burdensome conditions, or lie about availabilities based upon race or color, if they meet the qualifications required to obtain housing.

Here are examples of practices that may be illegal or clues of possible discrimination:

- 🚫 Refusing to rent or provide false information about availability based upon race or color.
- 🚫 Steering African-American renters or homeowners to neighborhoods or complexes where they "might fit better".
- 🚫 Refusing to rent to individuals who have a criminal record, regardless of how long ago the crime occurred, or the nature of the offense.
- 🚫 Making repairs or provide other services only for White tenants.
- 🚫 Restricting the ability of guests to visit based upon race/color.
- 🚫 Requiring higher income requirements for African-American renters.
- 🚫 Providing inferior loan terms to similarly qualified African-American prospective homeowners.
- 🚫 Making discriminatory statements based upon race/color.

## PROTECTIONS FOR FAMILIES WITH CHILDREN

**A** housing provider cannot refuse to rent to families with children unless the complex meets the strict criteria for senior housing. Here are some examples of practices that may signal fair housing violations:

- 🏠 Stating that the unit is not safe or appropriate for children.
- 🏠 Stating that there is no place for children to play.
- 🏠 Stating that only adults live in the complex.
- 🏠 Restricting families with children from renting units in upper levels, with balconies or near the pool.
- 🏠 Quoting higher rent to families with children.
- 🏠 Charging higher security deposits to families with children.
- 🏠 Having restrictive rules and regulations for families with children in the use of the complex's facilities.



## OCCUPANCY STANDARDS

**H**ousing providers can set reasonable rules about the number of people who can occupy a house or an apartment, depending on the size of the unit and the number of bedrooms. Courts may reject more restrictive occupancy standards on the grounds that they violate the rights of families with children. One should look to the specific size of the unit and whether there is sufficient square footage per the Uniform Building Code when determining reasonableness of occupancy restrictions (120 sq ft for two occupants; 50 sq ft for each additional occupant).

## PROTECTIONS BASED UPON SEX/GENDER

**F**ederal Fair Housing law prohibits housing providers from discriminating on the basis of sex or gender, which has been interpreted to include gender identity (a person's internal sense of being male or female). Sexual harassment and domestic violence-related issues in housing are frequently alleged complaints. Here are some examples of practices that may signal fair housing violations based upon sex/gender:

- 🏠 Quoting a higher rent, minimum income requirement, or security deposit based upon sex/gender.
- 🏠 Stating a preference for a male or female tenant (there are exceptions for shared housing).
- 🏠 Making unwelcome sexual advances/comments that are sufficiently severe or pervasive to interfere with one's housing (hostile environment) or an unwelcome request or demand to engage in sexual conduct as a condition of renting or receiving services (quid pro quo).
- 🏠 Retaliating against a tenant (for example, terminating his/her tenancy or issuing an excessive rent increase) for complaining that an agent sexually harassed him/her.
- 🏠 Evicting a survivor of domestic violence for calling the police to protect herself/himself from the abuser.
- 🏠 Refusing to permit a survivor of domestic violence to break a fixed lease with limited notice or change the locks if there is a verified safety threat.
- 🏠 Refusing to rent to a survivor of domestic violence because of gender stereotypes.

## PROTECTIONS FOR PEOPLE WITH DISABILITIES



**P**eople with disabilities have the right to request reasonable accommodations and reasonable modifications during the application process and all stages of tenancy.



### Reasonable Accommodations

A reasonable accommodation<sup>4</sup> is a change in a housing provider's rules, policies, practices, or services that is necessary to provide a person with a disability an equal opportunity to use and enjoy a unit.

Here are some examples of reasonable accommodations:

-  Creating a reserved parking space for a tenant with a mobility impairment who needs to park close to her dwelling unit.
-  Allowing a tenant with a mobility impairment to transfer to a ground floor unit.
-  Giving a tenant with a severe physical/mental disability an extension of time to move out.
-  Allowing a disabled tenant to live with his/her emotional support animal or service animal in a property that does not allow animals.
-  Changing the rent due date for disabled tenants whose Social Security Disability Insurance (SSDI) or other source of income is received after the first of the month.
-  Granting an exception to a credit requirement for an applicant whose poor credit is due to a disability (for example, medical debt).



### Reasonable Modifications

A reasonable modification<sup>5</sup> is physical modification of an existing structure that is necessary to give a person with a disability an equal opportunity to use and enjoy a unit.

Here are some examples of reasonable modifications:

-  Installing ramps or grab bars
-  Removing carpet (if there is not finished flooring underneath, in which case it would be a reasonable accommodation request)
-  Widening doorways
-  Installing a visual alarm for someone with an auditory impairment

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<sup>4</sup> See 42 U.S.C. §3604(f)(3)(A)

<sup>5</sup> See 42 U.S.C. §3604(f)(3)(B)



## Service and Emotional Support/Companion Animals

People with disabilities have the right to have a service or emotional support/companion animal in buildings with a “no pets” policy. Landlords are not permitted to charge additional deposits or fees for assistance animals.

-  **Service Animals:** A service animal is either a dog or miniature pony that has been specifically trained to do a specific task.
-  **Companion Animals:**
  - A companion or emotional support animal, on the other hand, is not restricted by type or breed (it can be a dog, a cat, a bird, etc.)
  - The animal does not need to be trained to do a specific task, rather, its very presence helps ameliorate a symptom related to a disability.



## How to Request a Reasonable Accommodation/Modification



 **Initiating the request:** Requests need not use the words “reasonable accommodation” or “reasonable modification”. Applicants, tenants, or homeowners must merely request a change in their housing (either the policies/terms or structure) and explain the connection or nexus between the request and their disability. Requests may be made orally or in writing, though in writing is recommended, to document that the request was made.

-  **Verification:** If the disability and/or disability-related need is not already known or readily apparent, a housing provider can request verification from a reliable third party (a doctor, nurse, social worker, peer support counselor, etc.). Verification need not identify a specific diagnosis, but it should verify a disability and explain the need for the requested accommodation.
-  **Responding:** Housing providers are obligated to respond in a timely manner and must engage in an interactive process. Housing providers may deny a request if it would pose an undue financial/administrative burden, direct threat to health/safety, or fundamental alteration of the nature of the housing provider’s services. However, if a housing provider denies a request, he/she should still engage in an interactive process to determine if an alternate accommodation can be reached.

## SOURCE OF INCOME PROTECTIONS

In California it is illegal to turn down applicants because their incomes are from other sources besides employment (e.g. alimony, SSI, pension, welfare, CalWORKS, investments). In addition, as of January 1<sup>st</sup>, 2020, the law expands the definition of “source of income” as a protected class, and it now includes vouchers from a local housing authority or other government agency (such as Section 8 vouchers). The housing provider can still follow the same screening procedures used to check credit and criminal background for all applicants.

## PROTECTIONS AGAINST NATIONAL ORIGIN DISCRIMINATION



**A** housing provider cannot refuse to rent to a person because of their national origin if they meet the qualifications required to obtain housing. In addition, a landlord may not ask a tenant, prospective tenant, occupant or prospective occupant about immigration or citizenship status and may not require that any such person make any statement, representation, or certification concerning his/her immigration or citizenship status.

Here are examples of practices that may be illegal:

-  Requesting Social Security numbers only of tenants from certain national origins.
-  Steering persons with certain ethnic backgrounds to neighborhoods or complexes where they “might fit better”.
-  Making repairs only for tenants from certain ethnic backgrounds.
-  Enforcing rules and regulations for some tenants and not others.
-  Requiring U.S.-based forms of identification.

**If you suspect housing discrimination, contact:  
FAIR HOUSING ADVOCATES OF NORTHERN CALIFORNIA  
(415) 457-5025 / [www.fairhousingnorcal.org](http://www.fairhousingnorcal.org)**



### **Our services:**

-  Intake, counseling and investigation of housing discrimination complaints, and mediations with housing providers
-  Assistance with reasonable accommodation/modification requests for people with disabilities
-  Foreclosure prevention counseling
-  Referral and support when filing a complaint or a lawsuit
-  Education programs for tenants, homeowners, homebuyers, housing providers and students to promote fair housing, human rights and diversity
-  Advocacy for affordable housing and systemic fair housing investigations

## STEP TWO: GETTING IN

### MAKING SURE YOU UNDERSTAND THE APPLICATION PROCESS CAN HELP YOU OPEN THE DOORS TO YOUR NEW HOME



Understanding the application process is an important key in opening the door to the housing of your choice. Housing providers can easily find reasons to reject an application. This section contains tips and information that will help you become more familiar with the housing search, the application process, and the move-in process.

## THE HOUSING SEARCH

### KNOW WHAT TO EXPECT



#### Housing Providers' Requirements

When you start your housing search, be prepared to provide the information and documents that a housing provider may request. Here are some examples:

-  Past landlord references
-  Income sufficient to manage the rent (3 times the rent is a commonly used standard)
-  Credit references
-  Credit report for every adult who is applying
-  First month's rent
-  Security deposit (no more than 2 times the rent for unfurnished units, in most cases)<sup>6</sup>
-  Application fee for every adult to check your credit and references. The maximum fee is set by the state and it may change each year.



**Note:** The provider may request any of these items of prospective tenants as long as the same requirements, standards and conditions are applied to everyone equally.

**Fair Housing Tip:**  
In most situations, a housing provider cannot advertise a preference for a particular type of renter or buver – such as male/female or married/single.

<sup>6</sup> See California Civil Code sections 1950.5 and 1940.5(g)



## Housing Providers' Rights

Housing providers have the right to:

-  Set reasonable income requirements.
-  Set a tenant selection process.
-  Require a completed rental application.
-  Ask the names of all prospective occupants.
-  Verify income, employment and rental history.
-  Set policies as to whether or not co-signers are accepted, though they must grant exceptions to policies needed because of a disability.
-  Obtain a copy of your credit report.
-  Reject applicants who have insufficient income.
-  Reject applicants with bad credit history.
-  Reject applicants with bad or no rental history.



## TIPS FOR YOUR HOUSING SEARCH

-  Ask everyone you know to keep an eye out for available housing.
-  Drive around looking for signs and available units. Talk to managers about what you are looking for.
-  Check bulletin boards; visit social service agencies, rental agencies or real estate offices and ask for listings.
-  Check large and small newspapers and real estate magazines.
-  Check on-line sites for listings, such as Craigslist.
-  Get listings of affordable housing units.



## If You Make an Appointment with a Housing Provider:

-  Arrive on time.
-  Bring your records and all needed information with you (check stubs, references, bank information, etc.).
-  Fill out the sample application provided in this booklet and have it as a guideline. (See Appendix A.)
-  Ask any questions if there is something you don't understand.
-  Be prepared to fill out the application and leave a deposit if you like the unit.
-  Take an interpreter if you have trouble speaking English.

# THE APPLICATION PROCESS

## TIPS FOR COMPLETING AN APPLICATION

-  Be as neat, thorough, and accurate as possible.
-  Provide full names, addresses and phone numbers of previous landlords and other references.
-  Provide information that can be verified.
-  List all sources of income including employment, alimony, CalWORKs, child support, Social Security, etc.
-  Ask the housing provider questions if anything is unclear in the application.
-  Provide all requested attachments and documentation.
-  Turn the application in on time. If you cannot complete it during the site visit, tell the provider when you will bring it back.
-  Follow-up with the housing provider to find out if your application got approved; this will give you a chance to address any issues.



### Examples of Acceptable Forms of Documentation



-  Employment – Pay stubs or letter from employer verifying wages
-  Identification – Driver's license or ID card
-  Self-employment – Tax returns
-  Savings and checking account balances – Bank statements
-  Child support/alimony – Copies of checks
-  Social Security – Award letter from Social Security office
-  Unemployment or Social Security Disability Insurance (SSDI) – Copy of award letter
-  Retirement benefits – Confirmation from source of payment
-  Any letters or copies of checks confirming the payment of benefits

**Fair Housing Tip:**  
Steering people to particular neighborhoods or areas of a complex because they are African-American, foreign-born or because they have children violates the law.

## RESOLVING POTENTIAL PROBLEMS



### Rejected Applications

Your application may be rejected for any of the following reasons:

-  Insufficient documentation
-  Previous evictions
-  Negative rental references
-  Insufficient income to qualify
-  Insufficient security deposit
-  Bad credit



### Possible Solutions

-  Be honest with the housing provider about previous problems. Explain what has happened when the time is appropriate.
-  Make sure you provide evidence of any good credit and rental references.
-  Get a letter of reference from your employer that shows your earnings and length of employment.
-  Try to negotiate with the housing provider.
-  Try to get a co-signer if the provider accepts one.
-  If previous problems were the result of a mental or physical disability, call Fair Housing Advocates of Northern California at (415) 457-5025 for assistance.



### Language Problems

If English is not your first language and your proficiency in English is limited, it is important that you get translation or interpretation help in filling out the application and talking to the provider. Ask a friend to help you or contact a local community agency. Some of them offer translation services for low-income tenants.

## HELPFUL DEFINITIONS

-  **Source of Income:** Where your income comes from, such as employment, alimony, CalWORKS, child support, Social Security, retirement, disability benefits
-  **Proof of Income:** Check stubs, check receipts, or any other document that proves your income
-  **Gross Income:** Your earnings before taxes
-  **Household Size:** Number of people living with you

# MOVING IN

## LEASES & RENTAL AGREEMENTS

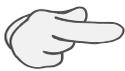


**W**hen you are approved for a unit, the housing provider will ask you to sign a lease or a rental agreement, which specifies the terms that will be followed while you live in the rental unit.

-  **Leases:** A lease is a contract between the tenant and the provider that guarantees the tenant the right to live in the unit for the set period of time outlined, and at the agreed-upon price. The lease also states the terms and conditions of your tenancy and the responsibilities upon which the two parties agree. During the term of the lease, the rent cannot be raised or the terms changed. Most leases last 6 months to a year. After a lease expires, the housing provider might ask you to sign another lease, or the lease may default to a month-to-month agreement.
-  **Month-to-Month Rental Agreements:** Rental agreements are binding on a month-to-month basis and can last for an indefinite period of time.



**Note:** If your lease is going to expire, you must renegotiate the terms or vacate the unit.



### What You Need to Keep in Mind When You Sign the Lease

-  Read everything carefully before signing. Make sure you understand your responsibilities and the provider's obligations. (See next section.)
-  If there are some parts you do not understand, or your English proficiency is limited, ask the provider to help you or call a lawyer or a community agency and ask for assistance.
-  If you find something that seems unfair in the lease, discuss it with the housing provider. Check with local tenant agencies, tenant attorneys or government agencies to obtain information or publications about the legality of the issue in question. (See list of agencies at the end of this booklet.)
-  Make sure you receive a copy of all the documents that pertain to your rental contract or your tenancy. File these documents and keep them in a safe place.



**Note:** Any terms in a rental agreement that violate local, state or federal law are void and unenforceable.

## WHAT THE HOUSING PROVIDER IS REQUIRED TO SUPPLY



The “*Implied Warranty of Habitability Code*” requires that the housing providers keep a unit in a condition fit for living. In addition, the unit must comply with building and housing code standards to ensure tenants’ health and safety. This does not mean the rental unit has to be in perfect condition. The need for minor repairs or the existence of cosmetic and surface flaws does not make the unit uninhabitable. The following conditions must be present to make your unit habitable:

-  Effective weather protection and waterproofing of premises including the roof, exterior walls, windows and doors
-  Plumbing in good working condition, with running hot and cold water connected to a sewage system
-  An electrical system with wiring, lighting, and equipment in good working order
-  Gas and heating facilities in working order
-  A clean unit, without trash, garbage, rats, mice, roaches, bedbugs or other pests
-  Floors, railings and stairs in good repair
-  Adequate covered bins or cans for garbage
-  Operable dead bolts on hinged unit entry doors and locks on windows
-  Working toilet, sink and shower



**Note:** Some appliances, like refrigerators, dish washers, etc., are considered "amenities", and their absence does not make the unit unfit to live in.

## THE INVENTORY CHECKLIST



**B**efore you move in, you should inspect the rental unit with the housing provider and fill out an Inventory Checklist. Both of you should walk through the unit together and note the condition of each item on the list. Both should sign and date the form. Keep a signed copy in your lease file. It is also a good idea to take photographs, date them and keep them on file. These steps will help you avoid disagreements or conflicts over the security deposit due back to you when you move out of the unit. (See sample in Appendix A.)

## STEP THREE: LIVING IN THE UNIT

### KNOWING YOUR RIGHTS AND RESPONSIBILITIES AS A TENANT CAN HELP YOU KEEP YOUR HOUSING

It is important to know your rights and responsibilities as a tenant. This section contains information about what you need to know to be a good tenant, the housing provider's obligations, and how to keep your home in good shape.

## TENANTS' RESPONSIBILITIES

**W**hat housing providers want more than anything else is to have a responsible tenant. What they expect is that you fulfill your responsibilities and maintain a good relationship with the provider and the neighbors. When you rent a unit, you must do the following:



-  Pay your rent and any utilities agreed upon promptly each month. (Pay your rent first before any other bills.)
-  Keep the rental unit and the common areas clean and sanitary, disposing of garbage properly.
-  Properly operate plumbing, electrical and heating systems and any appliances in the unit.
-  Maintain the unit in good shape without intentionally or carelessly destroying or damaging the premises.
-  Maintain the unit and facilities as you found them without removing or changing the structure or the equipment, unless the changes were necessary due to a disability and your request for a reasonable modification was granted.
-  Notify the landlord immediately of any serious repairs needed.
-  Respect your neighbors and don't interfere with the use and enjoyment of their property.
-  Fulfill any obligations stated in the rental agreement.
-  Comply with any requirements of city, county or state regulations.
-  When moving out, restore the dwelling to the same condition as when you moved in, except for normal wear and tear.



#### It Is Important That:

-  You know how to operate the electrical, heating and plumbing systems or any appliances in your new home. If you need help in maintaining your unit, ask the provider to assist you. In addition, ask for operation manuals if they are not provided to you.
-  You let the provider know if you cannot pay your rent on time and that you pay the late fees accordingly.
-  You inform your provider if you are having problems with a neighbor that you cannot solve yourself.

# TENANTS' RIGHTS

**U**nder California law, tenants have basic rights that the providers need to respect. Be aware of the responsibilities that the provider has to you and your family. For example, the provider must:



-  Make necessary repairs and keep the unit fit to live in.
-  Give proper notice before entering your unit.
-  Exercise proper control over other disruptive tenants.
-  Return your security deposit if you leave the unit in order.
-  Fulfill any obligations stated in the rental agreement.



**Note:** If your landlord refuses to stop another tenant's discriminatory behavior towards you, call Fair Housing Advocates at (415) 457-5025.

## TENANTS' RIGHT TO PRIVACY

**T**enants have a basic right to privacy. The provider cannot enter the unit without your knowledge, except in case of emergency or abandonment. If the provider needs to visit the unit for repairs or maintenance, he/she must provide reasonable advance notice in writing before entering the unit (24 hours in most situations).

## RENT INCREASES



**For Leases:** Tenants with a written lease cannot have their rent increased until the end of the lease, unless otherwise stated in the lease, or unless both parties agree to the increase in writing.

**For Month-to-Month Agreements:** Starting January 1<sup>st</sup>, 2020, property owners across the state of California cannot increase rent by more than 5% a year plus the local rate of inflation (to a maximum of 10%, even if inflation is high).<sup>7</sup> Exempt from the bill are single-family homes not owned by a corporation, homes built less than 15 years ago, and duplexes where one of the units is occupied by the landlord. The law is retroactive to March 2019.



**Note:** It is illegal for a housing provider to increase the rent or reduce services in retaliation against tenants for complaining about conditions on the premises or for asserting their fair housing rights. Rent increases for only certain tenants (such as tenants with children) may also be illegal.

<sup>7</sup> See California Tenant Protection Act of 2019: AB1482

## REPAIRS & MAINTENANCE



The housing provider is generally responsible for repairing problems and doing maintenance work to keep the unit fit for habitability. (See list of conditions on previous section.)



### A Housing Provider May Not Be Responsible for:

-  Repairing damages caused by the tenant, the tenant's family, guests or pets.
-  Repairing minor conditions that do not affect the habitability of the unit. The lease or rental agreement may specify who is responsible for minor repairs.



### Requesting Repairs

When a repair in your unit is needed, notify the housing provider right away, either by a phone call or in writing. If you do it in writing, sign and date the letter and keep a copy. Give the provider a reasonable amount of time, depending on the urgency of the repair.



### Code Violations

If you suspect serious code violations that make the unit uninhabitable, you may contact the building inspector in your area. If the inspector finds code violations, the provider will be ordered to fix the problem. In extreme cases, the unit could be shut down.

**Fair Housing Tip:**  
A housing provider cannot deny repairs to tenants because of their race or national origin.

## RESOLVING PROBLEMS

If you are having conflicts with your provider, or if he/she seriously ignores your rights, (i.e., if repairs are not made or your privacy is not respected), you may:



-  Talk to the provider and try to solve the problem before taking any action. Document the problem, your conversation and any action taken.
-  Write a letter to the housing provider stating the problem or the violation and asking him or her to resolve the situation. Keep a copy of this letter.



### If the Problem Is Not Solved After Your Communication with the Provider, You May:

-  Contact a mediator or lawyer, or an agency that provides legal advice. They will inform you of your rights and advise you on the procedure to follow.
-  Attempt to recover damages through Small Claims Court.
-  Obtain information about California Tenant Law through the California Department of Consumer Affairs or your local law library.
-  Contact Fair Housing Advocates of Northern California at (415) 457-5025 if you suspect discrimination.

(See contact information in the Resources section of this booklet.)



**Note:** Please check local tenant ordinances for each jurisdiction on rent stabilization, source of income, “Just Cause” for eviction, mandatory mediation for rent increases, and other tenant protections.

**Fair Housing Tip:**  
It is illegal to exclude families with children from units on upper floors, near pools, or from any specific areas in a complex.

## STEP FOUR: LEAVING THE PROPERTY

### MOVING OUT



**W**hen you decide you want to move out of the unit, you must follow certain procedures according to your rental contract. It is important that you do the best you can to leave in good standing with the housing provider. Failure to fulfill your obligations may result in a negative reference and may affect your ability to find housing in the future. The following are standard procedures.

### GIVING NOTICE

**Y**ou must notify the housing provider in writing before vacating the unit. Usually you must give a 30-day notice unless otherwise agreed upon in the rental contract. If you are under a lease, you can give notice 30 days before your lease expires. If you are under a month-to-month contract, you can give notice any given day or month, provided that you notify the housing provider 30 days before you plan to move.

To avoid later disagreements, date the notice, state the date that you intend to move, and keep a copy of the notice for your records. It is best to deliver the notice to the provider in person, or mail it by certified mail with a return receipt requested.



**Note:** You must pay full rent during the period covered by the notice, up until the day you move out, unless otherwise specified in your rental contract. You are responsible for paying any prorated rent incurred if the notice is given after the normal rent cycle.

**Fair Housing Tip:**  
It is illegal to advertise units as **ADULTS ONLY** unless the housing is specifically designed for seniors.

## LEAVING THE PROPERTY IN ORDER



**U**nder the law, the rental unit must be restored to the same condition as when the tenant moved in, except for normal wear and tear. The unit must be left clean and free of garbage and in good condition. Your lease or rental agreement may provide specific details about what you are responsible for and the provider's obligations.



### The Inventory Check List

Walk through the unit with the housing provider using the Inventory Check List you filled out when you moved into the unit. Doing this will help you identify problem areas and prevent later conflicts over your security deposit. You have the right to request that the provider inspect the unit as much as two weeks before you move out. Doing so will give you an opportunity to remedy any problems so that you can get your deposit back.

## SECURITY DEPOSITS

**A**fter a tenant moves out, a housing provider has 21 days in which to either return any deposits, or give the tenant a written statement of why all or part of the money is being kept. Make sure you leave a forwarding address with the provider when moving out.

A housing provider can legally withhold money from the security deposits for damages done to the unit, for unpaid rent and for necessary cleaning, or for other costs specified in the rental contract. However, deposits cannot automatically be non-refundable or be used to cover normal "wear and tear", or damage that existed when the tenant moved in.

If you do not receive your deposit back, or a statement with the deductions taken within 21 days, you should contact a local legal aid organization for assistance.<sup>8</sup>



### What to Do If Deposits Are Not Returned

If the security deposit is not returned during the allowed time or if you believe that money from your deposit was improperly withheld, you should write a letter to the provider requesting your security deposit or explaining what you think is unfair. If you do not get a response, contact a mediator, a lawyer, a local legal agency, or file a case in Small Claims Court. (See contact information in this booklet under the resource section.)

<sup>8</sup> See California Civil Code §1950.5

# TERMINATIONS OF TENANCY BY THE PROVIDER

If a landlord asks you to move out, certain procedures must be followed.

## TERMINATIONS

 **For Month-to-Month Rental Contracts:** As of January 1, 2020, housing providers cannot terminate your tenancy without a “Just Cause” if you have lived in a unit for more than one year.<sup>9</sup> Examples of “Just Cause” include failure to pay rent, any violations of the lease terms, causing significant damage to a property, and using the building for illegal purposes. Other examples of “Just Cause” include when the landlord wants to move into the property, take the property out of the market, or do renovations. In some cases, the landlord would need to pay the tenant a relocation assistance payment.

 **For Leases:** If you are under a lease, the provider cannot ask you to move unless you fail to pay the rent or violate the provisions in your contract.



**Note:** If you receive a housing subsidy, the rules may be different. Check with your local housing officials to find out the specific procedure for terminations or evictions.



### How to Respond to a Termination Notice

 If you receive a move-out notice, and you believe there is not a “Just Cause” for the notice, call your local Legal Aid or mediation agency.

 If there is a “Just Cause” for the termination notice, and you have a disability that causes you to require additional time in order to vacate, you should request an extension as a reasonable accommodation based upon your disability-related need. Contact Fair Housing Advocates of Northern California for assistance.

## TERMINATIONS DUE TO FORECLOSURE

**R**enters who are under a month-to-month tenancy, and live in properties which are being foreclosed, can remain in the unit for at least 90 days. If there is a lease, the tenant can remain in the property until the lease expires, unless the buyer plans to use the residence as his or her primary dwelling. In that case, the tenant is entitled to a 90-day written notice.

<sup>9</sup> See California Tenant Protection Act of 2019: AB1482

## THE EVICTION PROCESS

If you fail to fulfill your responsibilities as a tenant, the provider can give you a 3-day notice.



### This Can Happen If You:

-  Fail to pay the rent.
-  Violate important provisions of the rental agreement.
-  Materially damage the rental property.
-  Substantially interfere with other tenants.
-  Use the rental property for an unlawful purpose.
-  Fail to comply with a previous move-out notice.

The 3-day notice (constituting 3 business days) must specify the reason for the eviction or the violation, and it must be served properly to be legally effective, generally by mail or by personal service.



### Depending on the Type of Violation, the 3-day Notice Can Either:

-  Give you the chance to correct the violation if the problem can be corrected. For example, if the rent is unpaid, you must pay the whole amount due by the end of the 3 days; or if you have a pet and the rental agreement does not allow them, you can remove the pet from the unit. You must leave the unit by the end of the 3-day period if you do not correct the problem. If you correct the problem or pay the rent, and the provider accepts it, the provider then gives up his/her right to evict you for this reason at the end of the three days.
-  Ask you to leave the unit if the violation cannot be corrected, for example, if you have caused severe damage to the property, or have used the premises for illegal activity. In this case, you must leave the property within the allowed 3 days.



### What to Do If You Receive an Eviction Notice

-  If the problem can be corrected and you want to stay in the unit, correct the problem or pay your rent within 3 days. Talk to the provider and tell him/her how you intend to correct the problem or show proof that you have.
-  Try to negotiate with the provider or explain your circumstances. You may be able to reach an agreement and stay in the unit, or negotiate extra time to stay.
-  If you think the eviction notice is unfair, talk to the provider first. If you cannot solve the problem, seek the help of an attorney or contact a community legal aid agency. (See list of agencies in this booklet.)
-  If you stay beyond the 3 days, you will be occupying the rental unit unlawfully. The provider can then file an Unlawful Detainer, which is a court action to evict you. This may have a serious effect on your credit and your ability to find rental housing in the future.



**Note:** Termination notices (with “Just Cause”) do not have a negative impact on your credit. If you comply, this does not mean that you have been evicted. An eviction or termination cannot be due to retaliation or discrimination.

# RESOURCES FOR MARIN COUNTY

## EMERGENCY NEEDS

Adopt a Family of Marin	<a href="http://www.adoptafamily.org">www.adoptafamily.org</a>	(415) 456-7805	Emergency help for families
Canal Alliance	<a href="http://www.canalalliance.org">www.canalalliance.org</a>	(415) 454-2640	Help with basic living needs, employment, immigration
Catholic Charities	<a href="http://www.CatholicCharitiesSF.org">www.CatholicCharitiesSF.org</a>	(415) 972-1200	Counseling and immigration services
Community Action Marin	<a href="http://www.camarin.org">www.camarin.org</a>	(415) 526-7500	Emergency needs
Department of Health and Human Services	<a href="http://www.marinhhs.org">www.marinhhs.org</a>	(415) 473-3400	Public assistance programs
Huckleberry Teen Health Program	<a href="http://www.huckleberryyouth.org">www.huckleberryyouth.org</a>	(415) 258-4944	Youth services
Integrated Community Services	<a href="http://www.connectics.org">www.connectics.org</a>	(415) 455-8481	Services for disabled individuals
Mental Health Crisis Intervention		(415) 499-6666	Mental health emergencies, 24/7 hotline
North Marin Community Services	<a href="http://www.northmarincs.org">www.northmarincs.org</a>	(415) 897-4147	Help with basic living needs for Northern Marin residents
Ritter Center	<a href="http://www.rittercenter.org">www.rittercenter.org</a>	(415) 457-8182	Services for people of low income
Salvation Army	<a href="http://www.salvationarmyusa.org">www.salvationarmyusa.org</a>	(415) 459-4520	Services for people of low income
SF-Marin Food Bank	<a href="https://www.sfmfoodbank.org">https://www.sfmfoodbank.org</a>	(415) 883-1302	Emergency food
St. Vincent de Paul Society	<a href="http://www.vinnies.org">www.vinnies.org</a>	(415) 454-3303	Daily free meals
Whistlestop/Marin Access	<a href="http://www.thewhistlestop.org">www.thewhistlestop.org</a>	(415) 456-9062	Transportation & services for seniors and people with disabilities
Women Helping All People	<a href="http://www.mcwhap.org">www.mcwhap.org</a>	(415) 332-1703	Emergency needs for Southern Marin residents

## TRANSITIONAL HOUSING AND OTHER HOUSING SERVICES

Center for Domestic Peace	<a href="https://centerfordomesticpeace.org">https://centerfordomesticpeace.org</a>	(415) 457-2464	Services and shelters for victims of domestic violence. Women's 24/7 hotline: (415) 924-6616
Ecumenical Association for Housing	<a href="http://www.eahhousing.org">www.eahhousing.org</a>	(415) 258-1800	Affordable housing programs
Fair Housing Advocates of Northern California	<a href="http://www.fairhousingnorcal.org">www.fairhousingnorcal.org</a>	(415) 457-5025	Fair housing counseling & investigation; assistance with reasonable accommodation requests
Homeward Bound Program of Marin	<a href="http://www.hbofm.org">www.hbofm.org</a>	(415) 382-3363	Shelters and services for homeless people
Marin Housing Authority	<a href="http://www.marinhousing.org">www.marinhousing.org</a>	(415) 491-2525	Affordable housing programs

## LEGAL ASSISTANCE

Bay Area Legal Aid	<a href="http://www.baylegal.org">www.baylegal.org</a>	(415) 479-8224	Legal assistance for public benefits
Family & Children's Law Center	<a href="http://www.faclc.org">www.faclc.org</a>	(415) 492-9230	Legal assistance with family law
Legal Aid of Marin	<a href="http://www.legalaidmarin.org">www.legalaidmarin.org</a>	(415) 492-0230	Legal assistance in non-criminal cases, evictions
Legal Self-Help Services	<a href="http://www.marincourt.org/legal_self_help_services.htm">http://www.marincourt.org/legal_self_help_services.htm</a>	(415) 444-7130	Legal assistance for self-representation
Lawyer Referral Service	<a href="https://marinbar.org/resources/lawyer-referral-service/">https://marinbar.org/resources/lawyer-referral-service/</a>	(415) 989-1616	Low cost lawyer referrals
Marin County District Attorney, Consumer Protection Unit	<a href="http://www.marincounty.org/depts/da/consumer-protection-unit">www.marincounty.org/depts/da/consumer-protection-unit</a>	(415) 473-6450	Consumer rights, tenant/landlord mediations, referrals
Small Claims Court	<a href="https://www.marincourt.org/small_claims.htm">https://www.marincourt.org/small_claims.htm</a>	(415) 444-7040	Court cases with self-representation

## OTHER SERVICES

211 Marin County	<a href="https://www.211bayarea.org/marin">https://www.211bayarea.org/marin</a>	211	24/7 referrals to services in the Bay Area, in different languages
Buckelew Programs	<a href="https://buckelew.org">https://buckelew.org</a>	(415) 457-6964	Supported housing & employment for people with mental illness
Episcopal Senior Communities	<a href="https://covia.org">https://covia.org</a>	(415) 456-9068	Shared housing program referrals for seniors
Marin Asian Advocacy Project		(415) 847-2274	Services for Southeast Asian people
Marin Center for Independent Living	<a href="http://www.marincil.org">www.marincil.org</a>	(415) 459-6245 TTY: (415) 459-7027	Services for people with disabilities to access services and programs
Marin City Community Development Corporation	<a href="https://www.marincitycdc.org">https://www.marincitycdc.org</a>	(415) 339-2837	Programs for economic self-sufficiency
Marin County Resources	<a href="https://www.marincounty.org/residents/community">https://www.marincounty.org/residents/community</a>		Resources to services and programs in Marin County
Meals on Wheels	<a href="https://www.marinhhs.org/nutrition-services-older-adults">https://www.marinhhs.org/nutrition-services-older-adults</a>	(415) 457-4636	Meals for homebound individuals
Multi-Cultural Center of Marin	<a href="http://multiculturalmarin.org">http://multiculturalmarin.org</a>	(415) 526-2486	Food distribution and programs for youth & family empowerment
PG&E CARE Program	<a href="http://www.pge.com">www.pge.com</a> (under payment assistance)	(866) 743-2273	Assistance programs for electricity & gas bills
SparkPoint Marin Center at Community Action Marin	<a href="https://www.camarin.org/economic-opportunity">https://www.camarin.org/economic-opportunity</a>	(415) 526-7530	Credit and budget counseling services
The Spahr Center	<a href="https://thespahrcenter.org">https://thespahrcenter.org</a>	(415) 457-2487	Support and advocacy for the LGBTQ+ community and HIV patients

# RESOURCES FOR SOLANO COUNTY

## EMERGENCY NEEDS

Benicia Community Action Council	<a href="http://www.bencac.com">www.bencac.com</a>	(707) 745-0900	Housing counseling, food and rental assistance
Catholic Charities Yolo-Solano	<a href="http://www.csssolano.org">www.csssolano.org</a>	(707) 644-8909	Rental assistance, counseling, and immigration services
Department of Health and Social Services	<a href="https://www.solanocounty.com/depts/hss/default.asp">https://www.solanocounty.com/depts/hss/default.asp</a>	(707) 784-8529	Public assistance programs
Dixon Family Services	<a href="http://www.dixonfs.org">www.dixonfs.org</a>	(707) 678-0442	Shelter referrals, emergency food, counseling and senior services.
Food Bank of Contra Costa and Solano	<a href="http://www.foodbankccs.org">www.foodbankccs.org</a>	(707) 421-9777	Emergency food services
Meals on Wheels	<a href="https://www.mealsonwheelsolano.org">https://www.mealsonwheelsolano.org</a>	(707) 425-0638	Meals for homebound individuals
North Bay Suicide Prevention Program		(855) 587-6373	Suicide prevention services
Rio Vista Food Pantry	<a href="http://riovistafoodpantry.org">http://riovistafoodpantry.org</a>	(707) 374-5706	Emergency food services
Salvation Army	<a href="https://solano.salvationarmy.org">https://solano.salvationarmy.org</a>	(707) 426-6244	Food services, senior and rehabilitation assistance
St. Mary's Catholic Church Food Locker	<a href="http://www.stmarysvacaville.com">www.stmarysvacaville.com</a>	(707) 448-2390	Emergency food services

## TRANSITIONAL HOUSING AND OTHER HOUSING SERVICES

A Place-2-Live, Inc.	<a href="https://ap2l.org">https://ap2l.org</a>	(707) 553-7368	Housing placement services
Christian Help Center	<a href="http://www.christianhelpcenter.org">www.christianhelpcenter.org</a>	(707) 553-8192	Transitional housing and meals
Fair Housing Advocates of Northern California	<a href="http://www.fairhousingnocal.org">www.fairhousingnocal.org</a>	(415) 457-5025	Fair housing counseling & investigation, assistance with reasonable accommodation requests
Fairfield Housing Authority	<a href="https://www.fairfield.ca.gov/go/v/depts/cd/authority.asp">https://www.fairfield.ca.gov/go/v/depts/cd/authority.asp</a>	(707) 428-7392	Affordable housing programs
Mission Solano	<a href="http://www.missionsolano.org">www.missionsolano.org</a>	(707) 425-3663	Transitional housing, food, counseling services
Opportunity House	<a href="http://www.opportunityhouse.us">www.opportunityhouse.us</a>	(707) 447-1988	Transitional housing
SafeQuest Solano	<a href="http://www.safequest.us">www.safequest.us</a>	(707) 422-7345	Crisis 24/7 hotline: (866) 487-7233 Services for those affected by domestic violence
Shelter Solano	<a href="https://shelterinc.org/programs/shelter-solano.html">https://shelterinc.org/programs/shelter-solano.html</a>	(707) 652-7311	Emergency shelters

Solano County Housing Authority /Vacaville Housing Authority	<a href="http://www.ci.vacaville.ca.us/index.aspx?page=147">www.ci.vacaville.ca.us/index.aspx?page=147</a>	(707) 449-5675	Affordable housing programs
Vallejo Housing Authority	<a href="http://www.ci.vallejo.ca.us/city_hall/city_government/vallejo_housing_authority">http://www.ci.vallejo.ca.us/city_hall/city_government/vallejo_housing_authority</a>	(707) 648-4507	Affordable housing programs

### LEGAL ASSISTANCE

Legal Services of Northern California	<a href="https://www.lsnr.net">https://www.lsnr.net</a>	(707) 643-0054	Legal services for housing issues, health, benefits
Solano County Family Justice Center	<a href="https://www.solanocounty.com/depts/fvp/fjc/default.asp">https://www.solanocounty.com/depts/fvp/fjc/default.asp</a>	(707) 784-7635	Assistance for victims of child abuse, domestic violence, elder abuse
Small Claims Court	<a href="http://www.solano.courts.ca.gov/Courts/SmallClaims.html">http://www.solano.courts.ca.gov/Courts/SmallClaims.html</a>	(707) 207-7335	Court cases with self-representation
Solano County Bar Association Lawyer Referral Service	<a href="http://www.solanobar.org/lawyer-referral-service">http://www.solanobar.org/lawyer-referral-service</a>	(707) 422-0127	Lawyer referral services at low cost

### OTHER SERVICES

211 Solano County	<a href="http://www.211bayarea.org/solano">www.211bayarea.org/solano</a>	211	24/7 referrals to services in the Bay Area, in different languages
Consumer Credit Counseling Services	<a href="http://www.cccssf.org">www.cccssf.org</a>	(800) 777-7526	Credit counseling services
Caminar	<a href="https://www.caminar.org/solano">https://www.caminar.org/solano</a>	(707) 648-8121	Supportive services for homeless individuals and behavioral health
The ARC-Solano	<a href="https://thearcsolano.org">https://thearcsolano.org</a>	(707) 552-2935	Services for people with developmental disabilities
Community Action North Bay	<a href="http://canbinc.org">http://canbinc.org</a>	(707) 427-1148	Housing and safety net services for veterans, the disabled, seniors, and other vulnerable persons
Independent Living Resources Center	<a href="http://www.ilrsc.org">www.ilrsc.org</a>	(707) 435-8174	Support for the disabled and seniors
Fighting Back Partnership	<a href="https://fight-back.org">https://fight-back.org</a>	(707) 648-5230	Family resource centers offering financial assistance and case management
PG&E CARE	<a href="http://www.pge.com">www.pge.com</a> (under payment assistance)	(800) 743-2273	Assistance programs for electricity & gas bills
SparkPoint Solano	<a href="https://fightback.org/SparkPoint-Solano">https://fightback.org/SparkPoint-Solano</a>	Vallejo: (707) 333-0832 Fairfield: (707) 421-3963	Financial and employment advice, counseling and workshops
Solano Pride Center	<a href="https://www.solanopride.org">https://www.solanopride.org</a>	(707) 207-3430	Community building, referrals and support groups for the LGBTQ+ community

# RESOURCES FOR SONOMA COUNTY

## EMERGENCY NEEDS

Community Action Partnership	<a href="http://www.capsonoma.org">www.capsonoma.org</a>	(707) 544-6911	Programs and assistance for low-income families
Community Support Network	<a href="http://www.communitysupportnet.org">www.communitysupportnet.org</a>	(707) 575-0979	Emergency family needs
Crisis Intervention Hotline		(855) 587-6373	Suicide prevention and crisis intervention
Family Support Center Catholic Charities	<a href="http://www.srcharities.org">www.srcharities.org</a>	(707) 542-5426	Emergency food, housing and immigration services
La Luz Center	<a href="https://www.laluzcenter.org">https://www.laluzcenter.org</a>	(707) 938-5131	Economic and social crises intervention and resources
Petaluma People Services Center	<a href="http://www.petalumapeople.org">www.petalumapeople.org</a>	(707) 765-8488	Programs to reduce poverty, abuse, chemical dependency
Redwood Empire Food Bank	<a href="https://refb.org">https://refb.org</a>	(707) 523-7900	Emergency food services
Salvation Army Corps Community Center	<a href="http://www.salarmysantarosa.org">www.salarmysantarosa.org</a>	(707) 542-0981	Emergency food services
Sonoma County Mental Health		(800) 746-8181	Mental health crisis intervention services
St. Vincent de Paul Society	<a href="http://www.svdv-sonoma.org">www.svdv-sonoma.org</a>	(707) 584-1579	Emergency food services
The Living Room	<a href="http://www.thelivingroomsc.org">http://www.thelivingroomsc.org</a>	(707) 579-0142	Drop-in center for homeless or at risk women and children
West County Community Services	<a href="http://www.westcountyservices.org">www.westcountyservices.org</a>	(707) 823-1640	Counseling and support programs for all ages
YWCA of Sonoma County	<a href="https://www.ywcasc.org">https://www.ywcasc.org</a>	(707) 546-9922	Services for women experiencing domestic violence

## TRANSITIONAL HOUSING AND OTHER HOUSING SERVICES

Burbank Housing	<a href="http://www.burbankhousing.org">www.burbankhousing.org</a>	(707) 526-9782	Affordable housing programs
Committee on the Shelterless	<a href="http://www.cots-homeless.org">www.cots-homeless.org</a>	(707) 765-6530	Shelter and food services
Fair Housing Advocates of Northern California	<a href="http://www.fairhousingnorcal.org">www.fairhousingnorcal.org</a>	(415) 457-5025	Fair housing counseling & investigation; assistance with reasonable accommodation requests
Interfaith Shelter Network	<a href="http://www.ifsn.org">www.ifsn.org</a>	(707) 546-7907	Transitional housing and case management
Petaluma Ecumenical Properties	<a href="http://www.pephousing.org">www.pephousing.org</a>	(707) 762-2336	Affordable housing services for seniors

Redwood Gospel Mission	<a href="https://www.srmission.org/ministries">https://www.srmission.org/ministries</a>	(707) 573-0490	Residence for homeless and low-income people
Santa Rosa Housing Authority	<a href="https://srcity.org/806/Housing-Authority">https://srcity.org/806/Housing-Authority</a>	(707) 543-3300	Affordable housing programs
Sonoma County Housing Authority	<a href="http://sonomacounty.ca.gov/CDC/Housing-Authority/">http://sonomacounty.ca.gov/CDC/Housing-Authority/</a>	(707) 565-7500	Affordable housing programs

### LEGAL ASSISTANCE

California Council on Aging	<a href="http://www.councilonaging.com">www.councilonaging.com</a>	(707) 525-0143	Services to support senior communities
California Rural Legal Assistance	<a href="http://www.crla.org">www.crla.org</a>	(707) 528-9941	Legal assistance to low-income communities
Family Law Facilitator Self-Help Center	<a href="http://sonoma.courts.ca.gov/self-help/family-law-facilitator">http://sonoma.courts.ca.gov/self-help/family-law-facilitator</a>	(707) 521-6545	Legal assistance for self-representation
Legal Aid of Sonoma County	<a href="http://www.legalaidsc.org">www.legalaidsc.org</a>	(707) 542-1290	Assistance with a range of crisis legal needs
Small Claims Court	<a href="http://www.sonoma.courts.ca.gov/divisions/civil">www.sonoma.courts.ca.gov/divisions/civil</a>	(707) 521-6610	Court suits with self-representation
Sonoma County Bar Association Lawyer Referral Service	<a href="https://www.sonomacountybar.org/?page_id=150">https://www.sonomacountybar.org/?page_id=150</a>	(707) 542-1190 x10	Lawyer referrals at low cost
Sonoma County Legal Services Foundation	<a href="http://www.sonic.net/~sclsf/attorney1.html">http://www.sonic.net/~sclsf/attorney1.html</a>	(707) 546-2924	Legal services at low cost

### OTHER SERVICES

211 Sonoma County	<a href="http://211sonoma.org">http://211sonoma.org</a>	211	24/7 referrals to services in the Bay Area, in different languages
Consumer Credit Counseling Services	<a href="http://www.cccssf.org">www.cccssf.org</a>	(800) 777-7526	Credit counseling services
Disability Services & Legal Center	<a href="http://mydslc.org">http://mydslc.org</a>	(707) 528-2745 TTY: (707) 528-2151	Legal services, benefits counseling, assistive technology for people with disabilities
Face to Face	<a href="https://f2f.org">https://f2f.org</a>	(707) 544-1581	Case management services for clients living with HIV/AIDS
Independent Living Resources Center	<a href="http://www.ilrsc.org">www.ilrsc.org</a>	(707) 435-8174	Support for people with disabilities and seniors
PG&E CARE	<a href="http://www.pge.com">www.pge.com</a> (under payment assistance)	(800) 743-2273	Assistance programs for electricity & gas bills
Positive Images	<a href="https://posimages.org">https://posimages.org</a>	(707) 568-5830	Support and advocacy to LGBTQ+ youth and young adults
Sonoma County Human Services Department	<a href="http://sonomacounty.ca.gov/Human-Services-Department">http://sonomacounty.ca.gov/Human-Services-Department</a>	(877) 699-6868	Public assistance programs

# APPENDIX A

## SAMPLE MONTHLY BUDGET

<b><u>INCOME</u></b>	
Monthly Take Home Pay	\$ _____
Other Income	\$ _____
<b><u>TOTAL INCOME</u></b>	<b>\$ _____</b>
<b><u>EXPENSES</u></b>	
<b>HOUSING EXPENSES</b>	
Rent & Mortgage	\$ _____
Telephone	\$ _____
Electricity	\$ _____
Water & Garbage	\$ _____
Cable & TV	\$ _____
Repairs	\$ _____
Home/Rent Insurance	\$ _____
<b>LIVING EXPENSES</b>	
Food	\$ _____
Sundries	\$ _____
Medical Expenses	\$ _____
Clothing	\$ _____
Entertainment & Eating Out	\$ _____
<b>TRANSPORTATION COSTS</b>	
Public	\$ _____
Auto Loan	\$ _____
Auto Insurance	\$ _____
Gas & Parking	\$ _____
Oil Change & Repairs	\$ _____
<b>CREDIT PAYMENTS &amp; LOANS</b>	
Credit Cards	\$ _____
Other Loans	\$ _____
<b>OTHER EXPENSES</b>	
Child Care	\$ _____
Other	\$ _____
<b>SAVINGS &amp; RETIREMENT</b>	<b>\$ _____</b>
<b><u>TOTAL EXPENSES</u></b>	<b>\$ _____</b>

## SAMPLE RENTAL APPLICATION

<b>PERSONAL INFORMATION</b>			
Name:		Social Security Number:	
Address:		Driver's License Number:	
Phone:			
<b>GENERAL INFORMATION</b>			
Household Size:	Other Occupants:	Relationship:	
Other Occupants / Relationship:			
Car Make	Year:	Model:	
<b>EMPLOYMENT INFORMATION</b>			
Present Occupation:	Phone:	Gross Monthly Income:	
Employer:	Title:	Supervisor:	
Address:	From:	To:	
Prior Employer:	Phone:	Title:	
Additional Income:	Sources of Income:		
<b>HOUSING REFERENCES</b>			
Current Address:	From:	To:	
Landlord/Manager:	Phone:		
Address:			
Previous Address:	From:	To:	
Landlord/Manager:	Phone:		
Address:			
<b>CREDIT</b>			
Bank:	Checking Account:	Savings Account:	
Credit Reference:	Purpose of Credit:	Phone:	
Credit Reference:	Purpose of Credit:	Phone:	
<b>PERSONAL REFERENCES</b>			
Name/Address:	Phone:	Length of Acquaintance:	
Nearest Relative:	Phone:	Relationship:	
<p>Have you ever filed for bankruptcy? _____ Have you ever been evicted or been served with an eviction notice? _____</p> <p>Have you ever been convicted of a Misdemeanor or Felony other than a parking or traffic ticket? _____</p> <p>I DECLARE THAT THE FOREGOING IS TRUE AND CORRECT AND I AUTHORIZE ITS VERIFICATION AND THE OBTAINING OF A CREDIT REPORT. I understand that I am entitled to a copy of any consumer credit report obtained by the housing provider. I further agree that the provider may terminate any agreement entered into reliance on any misrepresentation made above.</p> <p>Applicant _____ Date _____</p>			

## SAMPLE INVENTORY CHECK LIST

		ITEM	CONDITION UPON ARRIVAL	CONDITION UPON DEPARTURE
<b>K I T C H E N</b>		Floors		
		Walls & Ceilings		
		Counter Surfaces		
		Stove & Oven		
		Refrigerator		
		Sink & Garbage Disposal		
		Windows & Screens		
		Light Fixtures		
<b>L R I V I N G</b>		Floors or Carpet		
		Walls & Ceilings		
		Windows Screens		
		Draperies		
		Light Fixtures		
		Doors		
<b>B A T H R O O M</b>		Floors		
		Walls & Ceilings		
		Shower & Tub		
		Toilet		
		Plumbing fixtures		
		Sink & Vanity		
		Medicine Cabinet		
		Light Fixtures		
		Windows & Screens		
<b>B E D R O O M</b>		Floors or Carpet		
		Walls & Ceilings		
		Closet & Closet Doors / Tracks		
		Windows & Screens		
		Draperies		
		Doors		
		Light Fixtures		
<b>O A T H E R R S</b>		Floors or Carpet		
		Walls & Ceilings		
		Closet & Closet Doors / Tracks		
		Windows, Screens & Draperies		
		Doors		
		Light Fixtures		
		Air Conditioning & Heater		
		Patio & Deck		
		Other (Specify)		



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**FAIR HOUSING ADVOCATES  
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