



a practical toolkit about
affordability



We Are Santa Monica is an initiative of the City of Santa Monica that invites you to join neighbors, local nonprofits, businesses, and community organizations to create a stronger community for all.

Los Angeles County has become increasingly difficult to afford. With rising housing costs, people are spending more every month on rent and mortgage payments, and less on basic needs like food. Here in Santa Monica this pressure is real:

- **one in four** Santa Monica residents say they worry about making their rent or mortgage payment every month
- **one in six** are worried about losing their job or not making their monthly credit card bill
- **close to half of Santa Monica households are low or moderate income and are housing cost-burdened**, paying over 30% of their income on rents or mortgages

Living on such a tight budget not only creates anxiety about the unknown financial emergencies that might put you beyond your means, but also prevents you from making healthy decisions—or taking risks—in your own life and career. For these reasons and more “affordability” has become one of our highest community priorities.

The City of Santa Monica is here to help you navigate through this important topic and connect to the right programs and services. If you know of someone who could use the help, please pass this toolkit along.

We Are Santa Monica.
weare.santamonica.gov

affordability and affordable housing:

“Affordability”

The general level of housing price relative to the household or family income. The most common bar for affordability is when housing and its related costs (rent or mortgage, utilities, insurance, etc.) is less than 30% of the total household income. “Affordability” is something that many of us feel the pressure of whether we rent or own our homes.

“Affordable housing”

Housing that’s affordable to lower- and moderate- income households. Sometimes subsidized by the government or offered in market-rate non-governmental developments.

How much can a household earn and still be eligible for low and moderate-income housing?

FAMILY SIZE	ANNUAL INCOME
1 ADULT	\$33,950
2 ADULTS	\$38,800
3 ADULTS	\$43,650
4 ADULTS	\$48,450

we are experiencing a statewide crisis.



- California has become unaffordable for most of its residents: since 2010, less than a third of Californians can afford to buy a home, compared to the national average of 54%. In LA County, the median cost of a home requires three times the median income, and many renters are having to pay an average 47% of their income for rent.
- While Santa Monica's overall median household income is higher than LA County's (\$86,084 vs. \$61,015), the cost of living is also very high. Nearly half of Santa Monica residents (47% homeowners, 48% renters) are spending more than 30% of income keeping a roof over their heads.
- Across LA County, more than 13,000 people lose their housing every month. While new housing developments are underway thanks to efforts like Measure GSH, there is a very real need to ensure that people who are housed have the protections and support they need to stay in their homes.

a quick guide to tenants rights.

All tenants in multi-family rental housing having eviction protections. Here is a quick guide for **rent controlled apartments**, but go to smgov.net/rentcontrol for more information.



➤ **Some legal reasons for eviction:**

- Owner (or immediate family member) seeks to occupy the unit
- Owner wants to take the unit off the rental market (e.g. convert to condos) — see Ellis Act below
- Tenant doesn't pay rent and breaks the lease
- Tenant breaks the lease (e.g. having pets, subletting, nuisance complaints)
- Tenant damages the property or conducts illegal activity on the property

➤ **Illegal reasons for eviction (or other tenant harassment):**

- Discrimination based on tenant's gender, age, race, national origin, disability, immigration status, sexual orientation, or other attributes
- Source of income
- Being at the end of the lease agreement
- Eviction notice during the school year for household with students (under 18) or teachers in Santa Monica schools

➤ Possible reasons for rent decrease:

- Removal of amenity or parking that was originally part of the lease agreement
- Unnecessary construction in the building
- Maintenance and repair (e.g. deteriorated paint or flooring)

NOTE: if there is a housing code violation (like no heat), contact **Code Enforcement** at **310.458.4984**.

➤ Rights in an “Ellis Act” vs. “Buyout Agreement”:

Ellis Act is when an owner wants to remove a property from the rental market (e.g. convert to condominiums). If this is the case, the owner must:

- Pay permanent relocation (based on bedrooms + demographics of tenants)
- Provide time for relocation
 - 120 days for most tenants
 - Up to a year for seniors or disabled individuals
- Keep the property off the rental market

Buyout Agreements are when a tenant agrees to voluntarily vacate a rent-controlled unit in exchange for a payment negotiated with the landlord or established in ordinance.

- Before any negotiating begins, owners must provide the tenants with a notice of rights, including:
 - Right to rescind within 30 days
 - Right to consult a lawyer
 - Right to consult Rental Control Office
 - Right to say no
- The Rent Control Office also has an outline of average buyout agreements from the last few years, and this should inform what amount of money is legally available to tenants.

What every tenant should know:

- Don't sign a lease you can't commit to, or something you don't understand.
- Don't pay rent in cash, and always get a receipt upon payment.
- Get the help of a lawyer at the first sign of trouble.
- Don't allow a rent increase that's a passthrough surcharge for increased property tax. This is illegal, but can happen when properties are sold and/or reassessed.

Quick contact list:



- **City of Santa Monica City Attorney's Office**
smgov.net/departments/cao | 310.458.8411
Fair Housing Rights • Tenant Harassment •
Legal and ethical guidance
- **City of Santa Monica Code Enforcement**
<https://www.smgov.net/departments/pcd/about-us/code-enforcement/> | 310.458.4984
Muni Code Violations • Tenant Harassment •
Relocation/Buyout Agreements
- **City of Santa Monica Housing Division**
santamonica.gov/housing | 310.458.8743
Affordable Housing • Voucher Programs
- **City of Santa Monica Rent Control**
smgov.net/departments/cao | 310.458.8751
Tenant rights • Rent Control Apartment Listings
- To submit comments, complaints or service requests 24/7, visit smgov.net/santamonicaworks.



we are making a difference.

Santa Monica has been on the forefront of maintaining an inclusive and diverse community for decades, and we have the local community to thank. In 2017, more than 60% of voters supported Measure GSH to increase the sales tax and bring in approximately \$7-8 million annually to support more affordable housing.

With dozens of different programs and services available, let's start by looking at the key organizations that advocate for the rights and wellbeing of everyone.

Santa Monica Housing Division

For decades, the City has been committed to ensuring that housing is affordable to residents at all income levels, thanks to three different strategies:

➤ 1. Increase affordable housing

The **Affordable Housing Production Program** (AHPP) requires that 38% of all new multi-family buildings in Santa Monica be affordable to low and moderate-income households. As a result, 64 new affordable homes opened in 2018.

➤ 2. Support response for our most vulnerable residents

Affordable Housing Loans to nonprofit developers to build new affordable housing or rehabilitate housing to be affordable for 55 years in Santa Monica.

➤ 3. Help residents pay for their housing

Housing Choice Voucher Program (HCV) (also known as Section 8) helps low-income, senior disabled households who pay 30-40% of their monthly income to rent, and the Housing Authority pays 60-70% of a reasonable rent directly to the landlord.

➤ The **Preserving Our Diversity** (POD) pilot program helps older adults who reside in rent controlled apartments and are low-income meet their basic needs through a pilot program monthly subsidy.

- If you need affordable housing, or want to join the waiting list.
- If you're already in affordable housing.
- If you own or are building affordable housing.

📞 **310.458.8743** or santamonica.gov/housing

➤ **Rent Control Board**

In April 1979, the City passed the Rent Control Law, considered one of the most radical in the country. Santa Monica is still only one of 12 cities in California with rent control.

Today, almost 30,000 rental units in Santa Monica are subject to the Rent Control Law. Tenants in these units have limited annual rent increases and may petition for rent reductions if the owner does not maintain their unit or takes away housing services and/or amenities.

📞 **310.458.8751** or smgov.net/rentcontrol

➤ **Santa Monica City Attorney's Office**

The CAO provides legal and ethical guidance on issues that impact the people of Santa Monica. Consumer Protection educates the public and enforces the law as it relates to important issues, like tenant harassment (e.g. refusing to do repairs required by law or refusing to acknowledge receipt of a lawful rent payment) and fair housing rights (which include no discrimination against Section 8 participants and reasonable accommodations for tenants with disabilities).

Want to submit a complaint? While the City Attorney's Office cannot offer direct legal representation, they can provide education about the law and take other kinds of action in appropriate cases.

📞 **310.458.8411** or smgov.net/departments/cao

➤ **Code Enforcement** responds to issues like tenant harassment related to construction, relocation or violations of buyout agreements. Code enforcement related to Municipal Code violations and not parking or other traffic and police matters.

📞 **310.458.4984** or smgov.net/departments/pcd/about-us/code-enforcement or code.enforcement@smgov.net

Through a variety of short- and long-term strategies, we are addressing the many levers of affordability to making sure that Santa Monica remains a city that works for everyone.

➤ **We are increasing minimum wage**, while also helping small businesses grow to meet these higher standards.

The Minimum Wage Ordinance bolsters incomes across the city to help employees live without excessive financial burden.

➤ **We are providing affordable transportation.**

With all forms of Santa Monica transit costing as little as \$1.25, we are helping residents and workers commute to work and get around without needing to own a car. For more information, go to smgov.net/gosamo.

➤ **We are passing legislation for home-sharing** that thoughtfully protects the affordability of our community, while allowing individuals to share their homes for compensation.

After a multi-decade prohibition against short-term rentals in residential districts, the City authorized a form of short-term rentals known as Home-Sharing in 2015. Now residents can host visitors for compensation for less than 31 days, as long as the resident and visitor are both present in the home. However, vacation rentals, or un-hosted short-term rentals of residential housing, remain unlawful in Santa Monica.

➤ **We are aware of the impact on available housing when landlords rent to corporations** for non-permanent residence, and are considering ways to maintain affordability for everyone.

➤ **We are connecting our residents with the resources** to improve their economic opportunities. The City's Pico Wellbeing Project is dedicated to creating and connecting residents with opportunities to improve their wellbeing. As part of this effort, an Economic Resource Guide has been created, detailing a wide range of citywide resources to help with financial literacy, job training, business startups and more, available at wellbeing.smgov.net/pico.

we are here to help.

➤ If you or someone you know is at risk of losing housing:

- Contact Santa Monica Housing Division at **310.458.8743** or **santamonica.gov/housing**
- **If you are having trouble paying your mortgage**, call the Los Angeles Center for Foreclosure Solutions at **1.888.995.HOPE**.
- **If you need move-in help or rental subsidies**, the Rapid Rehousing program, in partnership with St. Joseph Center, can provide valuable help to those who are close to being self-sufficient but need a short-term boost.
- If you live in the broader LA County region, contact the LA Homelessness Services Authority at **lahsa.org** to see if you qualify for their homelessness prevention program.

➤ **If you'd like to find a rent-controlled property in Santa Monica**, visit the Rent Control website at **smgov.net/rentcontrol** and click on "Apartment Listing Service" on the right.

➤ **If you believe a housing provider is engaging in unlawful discrimination**, contact the Santa Monica City Attorney's Office Consumer Protection Division.

➤ **If you could use some legal guidance** (from help on filling out forms to evictions to harassment issues), contact the Legal Aid Foundation at **lafla.org** or **800.399.4529**. You can also stop by their Santa Monica location at the Courthouse at 1725 Main St., Room 210.

- **If you are a senior** (62+), live in a rent-controlled unit, and unable to pay rent, the Preserving Our Diversity pilot program could help you out. Visit santamonica.gov/housing-pod or call the **Santa Monica Housing Division** at **310.458.8743**.
- **If you could use help with temporary relocation due to code violations** or construction that make units temporarily uninhabitable, Santa Monica has a dedicated staff available to provide support. If you are temporarily displaced from your home, the Landlord may be required to provide you with temporary relocation assistance. Temporary relocation assistance may include lodging in a hotel/motel, per diem benefits or comparable housing. Find out more at **SMConsumer.org**.



local service providers.

➤ **Community Corp. of Santa Monica:**
Restores, builds, and manages affordable housing for working families **310.394.8487** or **communitycorp.org**

➤ **Disability Community Resource Center (DCRC):** A Center for Independent Living dedicated to supporting the equality of life for people with all kinds of disabilities. The Santa Monica office is located at **Wise & Healthy Aging at the Ken Edwards Center** **310.394.9871** or **dcrc.co/about-us/**

➤ **Westside Food Bank:** provides food to local food pantries and helps low-income residents of Santa Monica to stay in their homes — **310.828.6016** or **310.828.6016**.

➤ **WISE + Healthy Aging** advances the dignity and quality of life of older adults through leadership, advocacy and services. They partner with Legal Aid Foundation of LA and The Financial Planning Association of LA in offering legal and financial services to seniors. **310.394.9871** or **wiselandhealthyaging.org/westside-guide**





weare.santamonica.gov