CITY OF SAN LEANDRO

LANGUAGE ACCESS PLAN
For Providing Federally Funded Activities to Limited English Proficient Persons
Revised May 2015

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LANGUAGE ACCESS PLAN FOR PROVIDING FEDERALLY FUNDED ACTIVITIES TO IMPROVE LIMITED ENGLISH PROFICIENT (LEP) PERSONS IN THE CITY OF SAN LEANDRO

BACKGROUND

This Language Access Plan (LAP) describes the City of San Leandro's efforts to ensure meaningful access to federally funded programs and activities by San Leandro residents who are Limited English Proficient (LEP).

Section 601 of Title VI of the Civil Rights Act of 1964 provides that no person shall "on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance."

Executive Order 13166- "Improving Access to Services for Persons with Limited English Proficiency", requires that recipients of federal financial assistance provide meaningful access to LEP applicants and beneficiaries. The Executive Order establishes that differing treatment based upon a person's inability to speak, read, write, or understand English is a type of national origination discrimination. It directs each federal agency to publish guidance for its respective recipients clarifying their obligation to ensure that such discrimination does not take place. This order applies to all State and local agencies that receive federal funds.

It should be noted that the City has long supported assistance to LEP residents but has not always had adequate capacity and resources to provide additional services. To ensure that LEP residents have meaningful access to housing and community development programs and services, however, the City has been translating various public notices and documents into Spanish and Chinese for several years. Since 1997, the City has also offered bilingual/multi-lingual staff compensation when they provide qualifying translation services. There are 42 of these employees now, and languages include: Cantonese; Mandarin; Taiwanese/Fukienese; Spanish; Tagalog; Portuguese; Hebrew; Hindi/punjabi; Ibo; Latvian; and Russian. Police Department staff, including off-site police officers, utilizes AT&T's translation service that handles many non-English languages when a LEP person requests language assistance. Two City staff members are also qualified to provide American Sign Language (ASL) services. Moreover, the City provides ASL services for public hearings/meetings when requested in advance by a resident.

This LAP is intended for use by the City of San Leandro's staff and by subrecipients of any federal funding to provide meaningful access to programs and services for persons of Limited English proficiency (LEP).

INTRODUCTION

Many individuals living in San Leandro for whom English is not their primary language may speak English with limited proficiency or, in some cases, not at all. As a result, persons who are Limited English Proficient (LEP) may not have the same access to important housing and social services as those who are proficient in English. LEP residents may also lack the social networks to connect them to programs and social services. Or, if connected to the programs, LEP residents may not understand the details of programs that could qualify them for other services due to linguistic barriers. For these and other reasons, LEP individuals may encounter considerable barriers to programs and social services.

To ensure that as many LEP residents as possible receive equal access to all programs and services, the City must comply with the following regulatory requirements:

- Title VI of the Civil Rights Act of 1964 prohibits discrimination on the basis of race, color, and national origin in programs and activities receiving federal financial assistance. When federal funds are passed through a recipient to a subrecipient, subrecipients must also comply with Title VI regulations.
- Executive Order 13166 (EO 13166), entitled "Improving Access to Services by Persons with Limited English Proficiency", directs all federal agencies to work to ensure that programs receiving federal financial assistance provide meaningful access to LEP persons. The Executive Order also requires that federal agencies work to ensure that recipients of federal financial assistance provide meaningful access to their LEP applicants and beneficiaries.
- HUD's regulation, 24 CFR Part 1, ''Nondiscrimination in Federally Assisted Programs of the Department of Housing and Urban Development— Effectuation of Title VI of the Civil Rights Act of 1964,'' requires all recipients of federal financial assistance from HUD to provide meaningful access to LEP persons.
- HUD's "Final Guidance to Federal Financial Assistance Recipients Regarding Title VI Prohibition Against National Origin Discrimination Affecting Limited English Proficient Persons", 1/22/07, requires that federally assisted recipients:
    - Conduct a "four-factor analysis";
    - Develop a language access plan (LAP) if necessary; and,
    - Provide appropriate language assistance.

FOUR-FACTOR ANALYSIS

This section uses HUD's four-factor analysis to determine the eligible LEP population(s) and the level of language services to be provided to LEP individuals by the City. The four-factor analysis is intended to impart flexibility for implementing a program that meets the intent of federal guidelines for a LAP without imposing undue burdens on recipients' or subrecipients' financial resources or organizational capacity.

HUD has provided four "safe harbor"[1] provisions for determining the eligible population of LEP persons to be served by a LAP. In essence, a safe harbor is a program criterion which, when met, is evidence that the agency implementing the LAP has made a reasonable effort to identify LEP persons who may need language services.

To meet our LEP obligations, the City must take reasonable steps to ensure meaningful access to LEP persons. To balance the need for access to critical services while not imposing undue financial burdens, the City conducted an assessment of need that balances the following four factors:

(1) The number or proportion of LEP persons eligible to be served or likely to be encountered by the program or grantee;
(2) The frequency with which LEP persons come in contact with the program;
(3) The nature and importance of the program, activity, or service provided by the program; and,
(4) The resources available and costs to the grantee/recipient.

Factor 1: The number or proportion of LEP persons served or eligible to be served or likely to be encountered by the program or grantee.

To determine need, SLTMO considered language services needed by current program participants and applicants, as well as outreach to potential participants. SLTMO updated the language needs by evaluating data from the US Census Bureau 2011 American Community Survey's (ACS) One-Year Estimate.

According to ACS, 33% of San Leandrans in 2011 were foreign born. Among people at least five years old living in San Leandro in 2011 50.7% spoke a language other than English at home. Census questionnaires ask respondents to rate their English proficiency, and people's ratings of their own English abilities contribute to LEP statistics. Of those speaking a language other than English, 27.7% indicated they spoke English less than "very well", persons categorized as the LEP population.

The ACS statistics break down as follows:

[1] A "safe harbor", in the context of this guidance, means that the recipient has undertaken efforts to comply with respect to the needed translation of vital written materials. If a recipient conducts the four-factor analysis, determines that LEP applicants or beneficiaries need translated documents, adopts a LAP that specifies the translation of vital materials, and makes the necessary translations, then the recipient provides strong evidence, in its records or in reports to the agency providing federal financial assistance, that it has made reasonable efforts to provide written language assistance. http://www.hud.gov/offices/fheo/promotingfh/lep-faq.cfm#q19.

ESTIMATED POPULATION	PERCENT OF POPULATION	LANGUAGE CHARACTERISTICS: GENERAL POPULATION
84,950	100%	Total population 5 years and over
79,786	94.2%	Residents who speak English only at home
39,433	49.3%	Residents who speak a language other than English
37,034	50.7%	Residents who speak English less than "very well"
ESTIMATED POPULATION	**PERCENT OF POPULATION**	**LANGUAGE CHARACTERISTICS: LEP POPULATION [2]**
11,490	14.4%	Spanish-speaking residents who speak English less than "very well"
9,980	12.4%	Asian and Pacific Islanders who speak English less than "very well"
788	0.98%	Other Indo-Europeans who speak English less than "very well"
0	0%	Others who speak English less than "very well"
22,186	27.7%	**TOTAL LEP POPULATION**

Source: US Census Bureau 2011 American Community Survey.

According to the above Census data, Spanish and Asian/Pacific Islander (A/PI) persons who speak English less than "very well" each constitute over 5% of the City's population and equal more than 50 persons, a HUD threshold requiring translated documents. Although other Indo-Europeans and others who speak English less than "very well" constitute less than 5%, their numbers exceed 1,000, another HUD threshold for translated documents.

Unfortunately, Census data about the above populations does not provide detailed information about the types of A/PI, Indo Europeans or others who speak English less than "very well". Since the Census data treats LEP Asian, Indo European, and other language speakers as monolithic groups, this data should not be used to determine the groups eligible to receive translation services. Due to the incomplete and unspecific LEP data, Census information about the types of LEP A/PI, Indo European, and other speakers, the City will need to collect more data in the future to determine which specific A/PI, Indo European, and other speakers should receive appropriate language services, as well as use our data from the type of employee language interpreters who are needed.

It is clear, however, that Spanish speakers who speak English less than "very well" are eligible to be served or likely to be served. Because the City's Spanish LEP population meets HUD's thresholds for recommended provisions of written language assistance (i.e., more than 5% of the

[2] US Census Bureau, American Community Survey Report, *Language Use in the United States: 2007*

Four Major Language Groups

Spanish includes Spanish, Spanish Creole, and Latino.

Other Indo-European languages include most languages of Europe and the Indic languages of India. These include the Germanic languages, such as German, Yiddish, and Dutch; the Scandinavian languages, such as Swedish and Norwegian; the Romance languages, such as French, Italian, and Portuguese; the Slavic languages, such as Russian, Polish, and Serbo-Croatian; the Indic languages, such as Hindi, Gujarati, Punjabi, and Urdu; Celtic languages; Greek; Baltic languages; and Iranian languages.

Asian and Pacific Island languages include Chinese; Korean; Japanese; Vietnamese; Hmong; Khmer; Lao; Thai; Tagalog or Pilipino; the Dravidian languages of India, such as Telugu, Tamil, and Malayalam; and other languages of Asia and the Pacific, including the Philippine, Polynesian, and Micronesian languages.

All Other languages include Uralic languages, such as Hungarian; the Semitic languages, such as Arabic and Hebrew; languages of Africa; native North American languages, including the American Indian and Alaska native languages; and indigenous languages of Central and South America.

eligible population and more than 50 in number), the City will translate vital documents and written notices for this group. It will have to be determined which A/PI, Indo European, and other populations, if any, meet the HUD criteria for translated documents.

Because the City recognizes the ethnic diversity in the community, the City already translates certain "vital" housing-related documents into Spanish and Chinese.

Factor 2. The frequency with which LEP persons come into contact with the program.
The City is a direct provider of services as well as an indirect provider through our role as a funder of community-based organizations (CBOs) that offer services inside and outside the City. The City refers many clients seeking housing services to third-party CBOs who are more likely to fulfill their needs better. However, neither the City, nor our subrecipients, collect data on LEP persons who seek our housing services.

However, the City employs 42 staff members citywide who have translation skills to provide language assistance to a LEP person. Two City staff members are also qualified to provide ASL services. In reviewing the number of instances various languages were used citywide for FY2009-10, Spanish and Mandarin were the predominant languages provided to residents. The breakdown is as follows:

LANGUAGES/ASL PROVIDED CITYWIDE IN FY09-10	NUMBER OF TIMES LANGUAGE ASSISTANCE PROVIDED IN FY09-10	PERCENTAGE OF LANGUAGE ASSISTANCE PROVIDED TO ETHNICITIES
Spanish	598	87%
Mandarin	51	7%
Cantonese	14	2%
Hindi	9	1%
Tagalog	8	1%
ASL (American Sign Language)	14	2%
TOTAL	**694**	**100%**

Of the 694 instances where language accessibility was provided in FY09-10, the City assisted with 598 (or 87%) of Spanish language assistance and 51 (or 7%) of Mandarin language assistance. Spanish and Mandarin were the predominant languages provided to residents by City staff. Anecdotal evidence from conversations with program staff within the City also suggests that Spanish and Mandarin speakers have the most contact with City services.

Factor 3: The nature and importance of the program, activity, or service provided by the program.
City staff responded to 173 phone inquiries and walk-in visitors in FY09/10. Fifty-eight (58) seniors also received additional information relevant to their special needs.

Once the LAP is fully implemented, the City will be better equipped to assess the importance of the programs for LEP persons. Currently, most of the programs require some working knowledge of English to participate in them due in part to legal documents that are required.

Since some LEP persons may be eligible for public services, too, City staff believes that these are the programs that will be of importance to them. Our various CBOs have bilingual staff and have translated various documents to accommodate LEP persons, and City staff will continue to work with the CBOs more closely to provide such services to LEP clients.

Factor* 4: *The resources available and costs to the grantee/recipient.
To assess the organizational resources available to the City, the LAP accounts for both human and fiscal resources for oral and written translation services:

- ***Oral Translation:*** Oral translation services require less organizational resources because it is typically less time-intensive than written translation services. Interactions that require oral translation typically occur when a LEP client spontaneously visits the City or when a client schedules an appointment. These interactions are usually brief (5-10 minutes), and the client's needs are typically met when the visit ends unless follow-up services are required. Because oral translation interactions are typically brief, the City appears to have sufficient resources to meet Spanish and Mandarin translation needs. The languages represented among these employees include Mandarin, Cantonese, Taiwanese/Fukienese, Spanish, Hebrew, Hindi/Punjabi, Portuguese, Tagalog, and Ibo. To date, these resources appear to meet the oral translation needs of City programs.

  If the City cannot meet the language and social service needs of an LEP client, staff can refer clients to Eden Information and Referral Services' (Eden I&R) 2-1-1 hotline. The 2-1-1 hotline provides free access to critical health and human services. The hotline operates 24 hours a day, 7 days a week, with multi-lingual capabilities. The City and Eden I&R currently partner together collaboratively, so we have an established working partnership that has proven to be successful.

  Depending upon the social service needs of a LEP client, City staff can also refer LEP clients to various CBOs with language accessibility. For instance, Building Futures with Women and Children (BFWC) has five staff who can speak Spanish, Farsi, or Tagalog. BFWC also makes every attempt to recruit interns and volunteers who offer additional language capabilities. BFWC has made considerable efforts to increase its ability to provide services in Spanish to better meet the needs of San Leandro. In addition to adding Spanish speaking staff, BFWC has also translated some of its written materials into Spanish, and its new agency web site features information translated into Spanish: http://www.bfwc.org/mision_historia.php.

  Although there have been sufficient resources for the City to provide oral translation services, this report anticipates this may be more difficult in the future due to the likelihood of an increased need for oral translation and more staff layoffs. By using 2-1-1 and our City's network of CBOs, existing community resources are leveraged to avoid duplicating translation services in-house. Although HUD has no safe harbor provisions for oral translations, and professional interpreters are occasionally requested at City public hearings/meetings, these costs range from $74/hour for consecutive interpretations to $86/hour for simultaneous interpretations[3], a significant constraint for subrecipients.

[3] Translations LLC, 111 Embarcadero West, Oakland, CA

- ***Written Translation:*** It is anticipated that the primary cost to provide LEP services will come from the potential need to provide written translation of documents pertaining to City programs and services (approximately $0.06 to $0.09 cents per word[4]), as well as the cost of printing and disseminating the translated documents. The City has historically used City staff to provide written translation services and will likely continue this procedure for the LAP due to severe budgetary shortfalls currently and anticipated in the near future. However, some of the City's key documents were professionally translated (see attached appendix).

  Based upon an experience involving concerted outreach with translated notices and documents for Chinese-speaking residents to gather their input at a special meeting in 2010, staff discovered that no LEP residents and very few other Chinese-speaking residents participated in these discussions. Moreover, the City has been translating various documents into Spanish and Chinese languages for a few years, but there appears to be little or no demand for such documents. Thus, the cost of translating all potentially vital documents is a constraint in light of unsubstantiated need.

  While the City wants to promote meaningful, effective, and equal access for LEP persons for our programs and services, which includes written and oral language assistance, the City will have to assess and prioritize judiciously which City documents should receive written translations for LEP persons to conserve our limited resources.

  The impact of the economic recession has caused a fiscal crisis in our City, similar to what many cities are experiencing in California and nationwide. Current and impending employee layoffs, employee furloughs, and a current hiring freeze caused by the City's acute budget deficit all pose a major challenge for the City in meeting our language goals. In addition, our City's subrecipients are also experiencing critical budget deficits and staff layoffs primarily due to significant losses of revenues from the City's general funds and other funders. Although subrecipients continue to make efforts to assist LEP persons, they will also be hard pressed to develop new written translated documents to meet language assistance needs.

  Although the four-factor analysis identifies Spanish and possibly A/PI, Indo European, and others as the primary language LEP groups, it does not automatically follow that all vital documents need to be translated in both languages according to HUD's safe harbor provisions. After identifying the eligible populations to receive LAP services, the four-factor analysis must then assess the organizational capacity and resources to meet actual needs.

[4] Translations LLC, 111 Embarcadero West, Oakland, CA

LANGUAGE ACCESS MEASURES

This LAP creates a framework for the language services and procedures that the City will implement to promote meaningful access to San Leandro's housing programs and other services for LEP persons. In developing the LAP, the CITY followed HUD's recommended four-factor analysis to determine LEP needs and organizational capacity to meet those needs. The measures that will be instituted to implement the LAP are:

1. City Procedures for Oral Language Services

All City staff and independent contractors (who may have public contact and work more than six months with staff) will be trained on procedures to be used for providing language services to LEP beneficiaries. These procedures pertain to both oral and written translation services. This training may include all City staff.

The City will utilize the following procedures to meet the oral language needs of <u>telephone</u> LEP callers:

1. All City staff will receive training on how to field LEP phone calls. Every staff member will use the interpreter directory on the City's phone system that lists individuals who can speak a non-English language.
2. A staff member who receives a call from a LEP client will assess the primary language needed by the client. If that staff member has been identified as a City interpreter and speaks a language relevant to the LEP caller, then the staff member will assist the client himself/herself. If communication becomes difficult for any reason, the staff member will transfer the call to another City employee identified as an interpreter.
3. If City staff receives a call from a LEP client and does not speak the language of the caller, the staff member will transfer the call to another City interpreter with the relevant language skills.
4. If no City staff speaks the necessary language, City will use the 2-1-1 hotline, a free multi-lingual telephone service that provides housing and other social services information for Alameda County residents.

The City will utilize the following procedures to meet the oral language needs of <u>walk-in</u> LEP visitors:

1. A staff member who assists a walk-in LEP visitor will assess the visitor's primary language by showing this person an "I Speak" language identification list developed by the Census. If this staff member is an identified City interpreter and speaks the LEP visitor's language, then the staff member will assist the visitor himself/herself.
2. If City staff does not speak the language of the walk-in LEP client, the staff member will call another City interpreter with the relevant language skills.
3. If no City staff employee speaks the visitor's language, he/she will use the 2-1-1 hotline.

2. City Procedures for Written Language Services

HUD's Final Guidance provides "safe harbor" for translation of written materials. The table below sets forth "safe harbors" for written translations.

Size of Language Group	Recommended Provision of Written Language Assistance
1,000 or more in the eligible population in the market area or among current beneficiaries	Translated vital documents
More than 5% of the eligible population or beneficiaries *and* more than 50 in number	Translated vital documents
More than 5% of the eligible population or beneficiaries *and* 50 or less in number	Translated written notice of right to receive free oral interpretation of documents.
5% or less of the eligible population or beneficiaries and less than 1,000 in number	No written translation is required.

The City will utilize the following procedures to meet the written language needs of LEP beneficiaries:

For written translations, City staff will determine which programs, notices, and documents are "vital" to LEP beneficiaries. HUD's Final Guidance defines vital documents as those that are critical for ensuring meaningful access by beneficiaries or potential beneficiaries generally and LEP persons specifically. If a program or document is determined vital, City services that contain program specific information will be translated into Spanish and other languages, if appropriate, either in full or in abridged summary form. Documents that are not considered "vital" will likely not receive written translations, but this determination will be made on a case-by-case basis.

Currently, there are translated documents (in Spanish and Chinese) for the City's critical programs. These documents are displayed at City Hall, on the City's website, and are attached as Appendix A. City staff members also identify titles in English/Spanish/Chinese on certain public notices that include an English/Spanish/Chinese statement on how to request a bilingual/ASL translator for a public hearing.

There is room for improvement on the website by trying to guide LEP clients more easily to these translated program descriptions. However, cost is currently a barrier, particularly since the City's website was recently updated. This will require future planning for budget purposes.

This section describes the framework that will be used to assess which program documents qualify for written translation into LEP languages. HUD guidance specifies that "vital" documents be translated for eligible LEP persons. As determined in the four-factor analysis, these persons include Spanish, and may include A/PI, Indo European, and other speakers. Additionally, HUD guidance characterizes a document as vital depending "upon the importance of the program, information, encounter, or service involved, and the consequence to the LEP person if the information in question is not provided accurately or in a timely manner". However, this does not mean that a "vital" document should automatically receive written translation. Under the four-factor analysis, the frequency of contact with the document and organizational resources must also be considered.

The City does not currently collect data on which documents and programs are most accessed by which LEP group. As such, it is difficult to assess the frequency with which LEP clients access certain housing programs. Anecdotal evidence through conversations with City program staff suggests that there has not been a great demand for translated documents. Even with the City's popular English/Spanish/Chinese documents, there has not been a need for an interpreter/translated documents to date although there are two translation services and one Chinese-speaking and several Spanish-speaking general contractors available to assist LEP clients.

The LAP specifies a data collection program that will allow the City to more accurately assess LAP program needs in the future. The data will be used to refine the LAP in the future to more effectively serve LEP clients. As both a direct and indirect provider of services, the City will assess which documents should receive written translation through a two-tiered assessment framework: one tier for documents related to direct services; the second tier for indirect services provided through CBOs. The framework is intended to be cognizant of the City's and CBOs' limited resources while creating a LAP that provides meaningful access to housing programs and social services for LEP clients.

Framework for Determining Vital Documents to be Translated

1. City staff will determine a list of vital documents related to programs and services that are provided *directly* through the City.

    A. Documents related to direct programs and services are automatically eligible for written translation into Spanish and Chinese if they contain specific programmatic details related to obtaining social services and/or benefits such as eligibility requirements, application procedures, program terms, and applicant responsibilities. City staff will determine if these documents should be translated in full, or if they should be in translated in a condensed, summary form.

    B. Vital documents may include, but are not limited to, program/service applications, consent or complaint forms, notices of rights, public notices, documents containing program information, program eligibility rules, notices advising of the availability of language assistance, or outreach, and community education materials.

2. Documents related to City services provided *indirectly* through third party CBOs, and/or documents that are not critical for obtaining social services and/or benefits will not automatically receive written translation. Further assessment about the particular nature, need, and importance of the document will be determined on a case-by-case basis.

    A. Indirect program documents may include, but are not limited to: electronic documents; web pages; newsletters; program/service reports; and press releases.

    B. Documents that qualify as "vital" must first be assessed before potentially receiving written translation. Assessment criteria include:

        1. Whether the information is critical for a client/beneficiary to access social services and/or benefits;

2. Whether a significant number of LEP beneficiaries are likely to be eligible or be affected by the program/activity;
3. Whether the consequences to LEP beneficiaries will be detrimental if the information is not provided accurately or in a timely manner.

3. Bilingual/Multilingual Interpreters

Although the City currently employs 47 employees who have been identified as bilingual or ASL interpreters, City staff shall work with the Human Resources Department to encourage the hiring and retention of bilingual and/or multilingual staff for jobs that require public contact, within the constraints of labor agreements. However, hiring new staff poses a major challenge due to the current hiring freeze. Moreover, the City has been downsizing staff due to our budget deficit, and many positions are not being filled when a staff member leaves. It is difficult to forecast job opportunities, but this situation is unlikely to change for at least the next two years unless the City's revenues improve significantly.

The City also hires professional bilingual or ASL interpreters for public hearings and public meetings if one is requested in advance. Although this service has been offered for many years, it is a rare request. There have been more requests for ASL interpreters than for bilingual interpreters.

4. Staff Training

It is important to have well-trained City staff capable of effectively providing LAP services to LEP clients. The City will provide three tiers of staff training for the LAP: one tier for citywide training for telephone communication; another for City staff who speak another language other than English; and a third for staff to assess vital documents.

Staff in Tier 1 will only receive first-tier training. Those in Tier 2 will receive first- and second-tier training. Those in the Tier 3 will receive first- and third-tier training. Certain staff members may fall into more than one tier. These training programs were finalized in 2011 as the City works to fully implement the LAP. The following is a preliminary outline of what the training may cover:

Tier One Training: Citywide

All staff members will receive Tier One training, which covers LAP protocol for LEP telephone clients. While not all staff members speak another language besides English, any City staff member may have the potential to receive an incoming call from a LEP client. Therefore, each staff member should be aware of the LAP and its procedures to better serve LEP clients. All staff members will be given a copy of the City's LAP procedures. Training may include:

- A description of the LAP
- How to respond to LEP callers
- How to respond to written communications from LEP clients
- How to respond to LEP clients who contact the City in person
- Overview of Eden I&R's 2-1-1 hotline
- The location of translated documents
- Keeping track of calls for data collection

Tier Two Training: Bilingual or Multi-lingual Staff
In addition to the Tier One training, bilingual or multi-lingual staff will receive more in-depth training on how to use the 2-1-1 hotline, how to provide oral translations accurately and with cultural sensitivity, and to which CBOs staff may refer clients. Training may also include:

- How to adhere to their role as interpreters without deviating into a role as counselor, legal advisor, or other roles;
- Overview of the area of service or programs that LEP clients are applying to or participating in (if necessary); and,
- How to be competent and knowledgeable in providing interpretation that preserves confidentiality.

Tier Three Training: Staff
In addition to Tier One, staff will also be trained on how to assess "vital" documents.

5. Marketing and Outreach

Certain language groups may be under-represented at seeking LAP services not because they do not have demand for them but because they do not know that such language services exist. Additional marketing and outreach efforts may uncover latent demand for LAP services that will be identified by future data gathering efforts.

Marketing efforts are instrumental to ensuring that LEP clients who seek language assistance for housing programs receive quality language services. Marketing efforts may include:

- Placing multilingual signs or posters in common areas at San Leandro City Hall. These outreach materials will inform the public that the City provides oral translation services for housing programs, program materials and other services;
- Including in City materials that translation services in Spanish and Chinese are available;
- Placing marketing and translated written documents on the City website;
- Placing public meeting announcements involving City programs and other services through the Latino and Asian Business Councils, relevant community groups, and local/ethnic newspapers if the latter is not cost prohibitive;
- Promoting Eden I&R's 2-1-1 hotline as a one-stop source for oral translation services.

6. Working with Subrecipients of Federal Funding

Per HUD guidance, subrecipients of funding are subject to LEP guidelines. The City administers various forms of funding to citizens, most of who are within the city of San Leandro. The City will collaborate with citizens to ensure that they comply with LEP guidelines. It is important to note that the City funds a diverse group of citizens providing a wide range of services with different organizational structures, resources, and goals. Thus, collaboration with these citizens cannot be a one-size-fits-all approach. Each LAP developed by the City must fit the needs and resource capacity of their own organization. Because of such organization-specific needs, the process of developing LAPs for the City will take place over the 2011 and 2012 calendar years. City staff will begin discussions in 2010 with these citizens to develop and implement a LAP based upon the City's four-factor analysis. However, to the extent possible, City will explore resource sharing, enhanced

communications, and heightened collaborative efforts among our network of agencies and encourage small-scale focus groups/discussions with clients.

The City anticipates that some organizations may face significant resource constraints, a factor which should be documented. The intent of federal LAP guidelines is to ensure meaningful access to programs for LEP persons, while simultaneously doing so within an organization's resource capacity. The City will work with these organizations on a case-by-case basis to determine reasonable levels of service based upon the organizations' capacity and resources. The organizations should assess the type of document requiring translation and the appropriate level of service (e.g., oral translation versus summary translation). Each organization should develop its own LAP when feasible which should be incorporated with the federal grant application and review process through the City's Community Assistance Grant Program.

It should be noted that smaller subrecipients with more limited budgets are not expected to provide the same level of language services as the larger subrecipients with larger budgets. "Reasonable steps" to provide services to LEP clients may also cease to be reasonable when the costs imposed substantially exceed the benefits. Resource and cost issues can be mitigated by sharing language assistance materials and services among and between recipients, advocacy groups, and federal grant agencies. Grant recipients need to explore carefully the most cost-effective means of delivering competent and accurate language services before limiting services due to resource concerns.

The City has long-standing partnerships with subrecipients, and they have the programs and services that LEP clients are likely to access. Many of these organizations already have bilingual staff and translated documents, such as fair housing and other resource documents, for LEP beneficiaries. City staff will collaborate with these organizations to help them develop their plans. However, implementation of any expanded LEP-related services will be challenging now and possibly delayed due to the severe revenue cuts all of these agencies are experiencing.

Monitoring and Plan Updating

The City's LAP includes provisions to collect data so that demand for housing programs and services by LEP persons can be more accurately assessed. The data will be used to refine the LAP in response to the measured need.

To provide effective LAP services for LEP clients, implementing agencies must monitor their plans and adjust them, as necessary, according to client needs. The City will review our LAP periodically to determine current effectiveness and to analyze any changes in LEP populations or needs. Collecting, analyzing, and maintaining data is one way that the City may assess the efficacy of our LAP. Without data, it is difficult to assess the true need and demand for LAP services. The LAP should explore procedures for collecting and maintaining data on each encounter with a LEP client. The data may include the following:

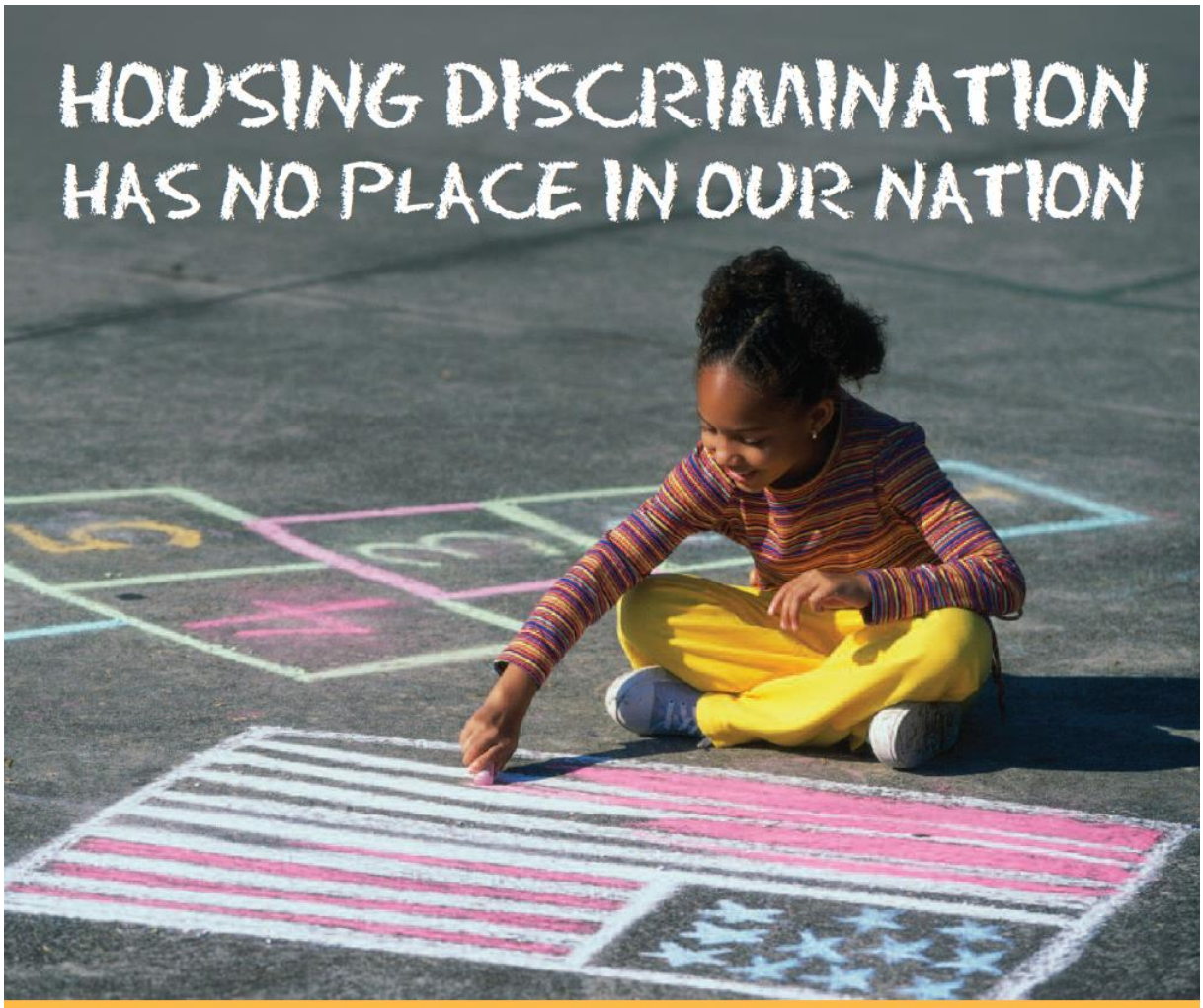
1. Method of communication (telephone or in-person);
2. Type of language need (Spanish, Mandarin, Cantonese, etc);
3. Type of language service needed (oral or written translation); and,
4. The program being accessed (housing rehabilitation, fair housing, childcare programs, etc.).

Until more quantifiable data is gathered, anecdotal or other evidence will form the primary basis upon which this LAP is crafted and implemented. As mentioned previously, certain language groups may not appear to need language services. However, these groups may, in fact, be under-represented, simply because they are not aware that language services exist and, therefore, do not seek such services. A LAP may uncover latent demand, which can be recorded and analyzed through a data collection program. Discussions with citizens about their experiences with the need for bilingual interpretation and other language assistance services will also play a key role in refining and implementing this LAP.

As changes occur in City programs, City demographics, types of services available, and LEP resident needs, this LAP will be re-evaluated periodically and updated accordingly. The City is willing to take reasonable and collaborative actions to encourage meaningful access to housing programs and services for persons of limited English proficiency as long as this will not cause undue administrative and/or financial burdens for the City and our federally-funded subrecipients.

APPENDIX A

(Current Translated Documents Created and/or Distributed by the City of San Leandro)



LEARN SOME POSSIBLE SIGNS SO YOU CAN HELP STOP IT.

- "We don't take kids."
- "We don't take teenagers."
- "I can't assign you a handicap parking space."
- "The apartment I told you about on the phone has been rented."
- "We only take people who speak English."
- "The ad was wrong – the rent is really $75 more."

THE ONLY WAY TO STOP HOUSING DISCRIMINATION IS FOR YOU TO REPORT IT.

Visit **www.hud.gov/fairhousing** or call the HUD Hotline
1-800-669-9777 (voice) **1-800-927-9275** (TTY)

EQUAL HOUSING OPPORTUNITY

City of San Leandro with ECHO Fair Housing (510.581.9380)

US DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

A public service message from the U.S. Department of Housing and Urban Development in partnership with the National Fair Housing Alliance. The federal Fair Housing Act prohibits discrimination because of race, color, religion, national origin, sex, family status or disability. For more information, visit **www.hud.gov/fairhousing.**

NFHA
National Fair Housing Alliance

RECONOZCA ALGUNOS INDICIOS PARA QUE USTED AYUDE A PARARLA.

- "No aceptamos los niños."
- "No aceptamos los adolescentes."
- "No puedo asignarle un estacionamiento para personas discapacitadas."
- "El apartamento del cual le hablé por teléfono ha sido alquilado."
- "Solo aceptamos a personas que hablen inglés."
- "El anuncio está mal – el alquiler es realmente $75 más."

LA ÚNICA FORMA DE PARAR LA DISCRIMINACIÓN EN MATERIA DE VIVIENDA ES SI USTED LA REPORTA.

Visite **www.hud.gov/fairhousing** o llame a La Línea Directa de HUD al **1-800-669-9777** (voice) **1-800-927-9275** (TTY)

EQUAL HOUSING OPPORTUNITY

Ciudad de San Leandro junto con ECHO Fair Housing (510.581.9380)

US DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Un mensaje de servicio público del Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos en asociación con la Alianza Nacional de Equidad de Vivienda. La Ley Federal de Equidad de Vivienda prohíbe la discriminación por motivos de raza, color, religión, origen nacional, sexo, tipo de familia o discacapacidad. Para más información, visite **www.hud.gov/fairhousing.**

NFHA
National Fair Housing Alliance

Housing Discrimination Based on RACE is Illegal!

It is illegal for housing providers to discriminate based on race.

Title 8 of the Civil Rights Act of 1968 (Fair Housing Act) as amended, prohibits discrimination in the sale, rental, financing of dwellings and other housing-related transactions based on race.

Examples of Discrimination:

- Quoting higher rent or security deposit to prospective tenants based on race;
- Using only "white models" in advertisements for available housing;
- Steering potential renters or homebuyers to certain neighborhoods based on race;
- Charging higher interest rates, points, and fees on loans to minority homebuyers.

ECHO Housing is committed to ending discrimination in housing by educating owners, landlords, and property managers about their rights and responsibilities. Fair Housing Counselors are available to answer your questions and to schedule free training sessions for you and your staff.

Know the law and avoid costly lawsuits!

For more details, please call ECHO at 510-581-9380.
www.echofairhousing.org

EQUAL HOUSING OPPORTUNITY

ECHO
Eden Council for Hope & Opportunity

CITY OF SAN LEANDRO
INCORPORATED 1872

¡Discriminación en la Vivienda basada en la RAZA es ilegal!

Es ilegal que los abastecedores de vivienda discriminen basado en la raza.

El Título VIII de la Ley de Derechos Civiles de 1968 (Ley de Equidad de Vivienda), con sus modificaciones, prohibe la discriminación en la venta, alquiler y financiamiento de viviendas, y en otras transacciones relacionadas con la vivienda, basada en la raza.

Ejemplos de la Discriminación:

- Cotizando un depósito más alto del alquiler o de seguridad a los arrendatarios anticipados basado en la raza;
- Usando solamente los "modelos blancos" en los anuncios para la cubierta disponible;
- El manejo de arrendatarios o compradores de casa potenciales a ciertas vecindades basadas en la raza;
- Tipos de interés más altos, puntos, y honorarios de carga en préstamos a los compradores de la minoría.

ECHO Housing es dedicado a la conclusión de la discriminación en la vivienda, educando dueños y propietarios sobre sus derechos y responsabilidades. Los consejeros están disponibles contestar a sus preguntas y programar las sesiones de información gratis para usted y su personal.

¡Sepa la ley y evite los pleitos costosos!

Para más detalles, llame por favor a ECHO Housing a 510-581-9380.

www.echofairhousing.org

EQUAL HOUSING OPPORTUNITY

ECHO
Eden Council for Hope & Opportunity

CITY OF SAN LEANDRO
INCORPORATED 1872

DID YOU KNOW

ECHO HOUSING

is an agency for Tenants and Landlords?

Know your Rights

- Are you aware of the **new rent increase law?**
- Have you received a **3-Day or 30-Day Notice?**
- **Harassment and or Discrimination questions or complaints?**
- **Do you have Repair Problems?** *such as plumbing, broken dishwashers, illegal entry, leaks, other.*
- Are you having problems with the property manager or with your tenant?
- We offer free mediation for Tenants & Landlords
- Counselors are available for your questions. Call (510) 581-9380. We are interested in your concerns.

Inquilino

Conoce tus derechos!

Si tienes cualquiera de estas preguntas llamanos.

* **recivciste aumentos de renta ilegales?**
* **te estan desalojando?**
* **necesitas reparos en tu unidad?**
* **necesitas ayuda con el deposito de seguridad?**
* **piensas que has sido discriminado al tartar de obtener vivienda?**

ECHO Housing esta disponible para contester cualquier pregunta que tengas hacerca de tus derechos y responsabilidades.

Llama a ECHO HOUSING al

(510) 581-9380

City of San Leandro
Civic Center, 835 E. 14th Street
San Leandro, California 94577
www.sanleandro.org

NOTICE OF PUBLIC HEARING
AVISO DE UNA AUDIENCIA PÚBLICA
公聽會通知

NOTICE is hereby given that a **PUBLIC HEARING** will be held before the City Council of the City of San Leandro in the Council Chambers of City Hall, 835 East 14th Street, San Leandro, California, on **MONDAY, APRIL 16, 2012, AT 7:00 P.M**., to consider approval of the City's Proposed **U.S. Department of Housing and Urban Development (HUD) FY 2012-2013 Consolidated Annual Action Plan**.

PROPOSED FY 2012-2013 CONSOLIDATED ANNUAL ACTION PLAN

The City Council of San Leandro is considering the following **proposed projects** as part of the FY 2012-2013 Consolidated Annual Action Plan to be funded with CDBG and HOME funds

CDBG Funds Available - $629,931 (grant, program income, and unallocated funds)

1. Homeless Services - $14,718
2. Homeless Prevention Services - $24,530
3. Mental Health Services - $7,008
4. Rental Assistance Program - $5,000
5. Landlord Tenant Counseling - $10,512
6. Mental Health Treatment Services - $7,008
7. Domestic Violence Prevention & Intervention Services - $7,667
8. Senior Support Services - $7,667
9. General Administration - $112,147
10. Section 108 Loan Repayment - $207,535
11. ADA Transition Plan - $55,000
12. Non-Profit Facility Rehabilitation - $50,000
13. ADA Curb Cuts - $31,139
14. Single-Family Housing Rehabilitation - $90,000

HOME Funds Available- $912,280 (grant and unallocated prior year grant)

1. Administration - $8,463
2. Acquisition, rehabilitation, and/or new for-sale or rental construction projects and tenant-based rental assistance - $903,817

The Draft FY 2012-2013 Consolidated Annual Action Plan has been available for public comment, in accordance with the City's Citizen Participation Plan, since March 16, 2012. The City will continue accepting public comments on the plan until 5 pm, Monday, April 16, 2012. Copies of the Draft FY 2012-2013 Action Plan are available for review at City Hall (in the City Clerk's office and the City's Community Development Department), at the Main Library, and on the City's website at http://www.sanleandro.org/depts/cd/housing/plans.asp.

To submit comments on the Proposed Annual Action Plan, or for additional information regarding this public hearing, contact Steve Hernandez, Housing Specialist I, by mail at City of San Leandro, Housing Services Division, 835 East 14th Street, San Leandro, CA 94577; by telephone at (510) 577-6005 [TDD (510) 577-3343]; or by e-mail at shernandez@sanleandro.org. Anyone commenting on any of the public hearing items noted above may be limited to addressing only those issues raised at the public hearing described in this notice, or in written correspondence delivered to the City at or prior to the public hearings.

The Council Chambers at City Hall is accessible to persons with disabilities. Upon request, documents may be made available in a format accessible to persons with disabilities. If you need special accommodations due to physical disabilities or need translation services, please contact the City's Community Relations Representative at 510-577-3358, TDD (510) 577-3343, within five working days in advance of this meeting.

La Sala del Consejo del Ayuntamiento es accesible para personas con discapacidad. Si lo pide, los documentos podrán entregarse en un formato accesible a personas con discapacidad. Si requiere acomodos especiales debido a discapacidad física o necesita servicios de traducción, por favor póngase en contacto con el Representante de Relaciones Comunitarias de la Ciudad en el 510-577-3358, TDD (510) 577-3343, al menos cinco días hábiles antes de esta reunión.

市政廳的參議會會議室持有殘疾人士設備。當需求, 本市可提供適當格式的文件給殘疾人士應用。如果您因肢體傷殘而需要特別安排或如您需要翻譯服務, 請在公聽會前五天營業日內電(510) 577-3358, 聆聽障礙者電TDD (510)577-3343, 與本市的社區關係代表聯絡。

MARIAN HANDA

City Clerk

The City of San Leandro offers grants and loans to owner-occupants of low to moderate income who reside in the City of San Leandro.

The City has six grant programs to choose from

Minor Home Repair

A $2,000 maximum grant to very low income residents to make minor repairs to conditions that threaten the health and safety of the occupants.

Mobile Home Repair

A $5,000 maximum grant to very low owner-occupants of mobile homes to make minor repairs to conditions that threaten the health and safety of the occupants.

Accessibility

A $5,000 maximum grant to very low income owner-occupants to make the home accessible to disabled or elderly people.

Exterior Clean-up

A $1,000 maximum grant to very low income owner-occupants to help with yard clean-up and debris removal.

Exterior Paint

A $3,000 maximum grant to very low income owner-occupants to paint the exterior of their home.

Seismic Strengthening

A $5,000 maximum grant to low income owner-occupants to make improvements to reduce possible earthquake damage.

Income Limits

HOUSEHOLD SIZE	VERY LOW INCOME	LOW INCOME
1	$32,350	$45,500
2	$36,950	$52,000
3	$41,550	$58,500
4	$46,150	$64,950
5	$49,850	$70,150
6	$53,550	$75,350
7	$57,250	$80,550

Think you need more than a grant?

The City of San Leandro offers low-interest loans for major repairs, such as roofs, kitchens, bathrooms, and more.

- **$35,000 MAXIMUM LOAN**
- **3% Simple Annual Interest**
- **NO MONTHLY PAYMENTS!**
- **Available to both very low and low-income owner-occupants of 1 – 4 housing units.**

For more information call the City of San Leandro Community Development Department • Housing Services Division at 577-6008 (TDD: 510-577-3343)

La Ciudad de San Leandro ofrece subsidios y préstamos a los propietarios-ocupantes de bajos a moderados ingresos quienes residen en la Ciudad de San Leandro.

La Ciudad tiene seis programas de subsidio entre los cuales escoger:

Reparaciones menores a una vivienda

Un subsidio máximo de $2,000 para residentes de muy bajos ingresos para realizar reparaciones menores a problemas que amenazan la salud y seguridad de los ocupantes.

Reparaciones en una vivienda móvil o rodante

Un subsidio máximo de $5,000 para propietarios-ocupantes de viviendas móviles o rodantes para realizar reparaciones menores a problemas que amenazan la salud y seguridad de los ocupantes.

Acceso

Un subsidio máximo de $5,000 para propietarios-ocupantes de muy bajos ingresos para hacer que la vivienda sea accesible para personas incapacitadas o de edad avanzada.

Limpieza exterior

Un subsidio máximo de $1,000 para propietarios-ocupantes de muy bajos ingresos para ayudar con la limpieza del jardín y la eliminación de basura.

Pintura exterior

Un subsidio máximo de $3,000 para propietarios-ocupantes de muy bajos ingresos para pintar el exterior de su hogar.

Reforzamiento sísmico

Un subsidio máximo de $5,000 para propietarios-ocupantes de bajos ingresos para hacer mejoras para reducir el posible daño por terremotos.

Límites de ingresos

Tamaño del hogar:	Muy bajos ingresos	Bajos ingresos
1	$32,350	$45,500
2	$36,950	$52,000
3	$41,550	$58,500
4	$46,150	$64,950
5	$49,850	$70,150
6	$53,550	$75,350
7	$57,250	$80,550

¿Cree que necesita más de un subsidio?

La Ciudad de San Leandro ofrece préstamos con bajos intereses para reparaciones importantes, tales como techos, cocinas, baños y más.

- $35,000 PRÉSTAMO MÁXIMO
- 3% de interés anual simple
- ¡SIN PAGOS MENSUALES!
- Disponible tanto a los propietarios-ocupantes de muy bajos ingresos como a los de bajos ingresos de 1 – 4 unidades de vivienda.

Para obtener mayor información, llame al Departamento de Desarrollo Comunitario de la Ciudad de San Leandro División de Servicios de Vivienda al 577-6008.

聖利安珠市向居住在聖利安珠市內的中低收入自住屋主提供補助和貸款

聖利安珠市提供六種補助計畫

小型房屋維修

向極低收入居民提供最高為 $2,000 的小型房屋維修補助,用於改善威脅居住者健康和安全的情況

活動屋維修

向極低收入的自住活動屋主提供最高為 $5,000 的小型房屋維修補助,用於改善威脅居住者健康和安全的情況

無障礙改造

向極低收入的自住屋主提供最高為 $5,000 的房屋改造補助,以方便殘疾人或老年人出入

外部清理

向極低收入的自住屋主提供最高為 $1,000 的補助,用於後院清理及搬走瓦礫

外部粉刷

向極低收入的自住屋主提供最高為 $3,000 的補助,用於粉刷房屋外部

防地震加固

向低收入的自住屋主提供最高為 $5,000 的房屋加固補助,以減少地震可能造成的損壞

收入限額

家庭人	極低收入	低收入
1	$32,350	$45,500
2	$36,950	$52,000
3	$41,550	$58,500
4	$46,150	$64,950
5	$49,850	$70,150
6	$53,550	$75,350
7	$57,250	$80,550

光有補助還不能解決問題?

聖利安珠市提供用於屋頂,廚房,衛生間等房屋大修的低息貸款

- 最多可貸款 $35,000
- 年單利率為 3%
- 無需月度付款!
- 1 – 4 個住房單元的極低收入和低收入自住屋主均可申請

如需更多資訊,請與聖利安珠市社區發展部住房服務處聯絡,電話: 577-6008

(TDD: 510-577-3343)

Will homebuyer training seminars be provided?

The City offers free seminars annually to prospective first-time buyers. The workshops cover topics related to purchasing a home:

- Mortgage loan prequalification and approval process
- Credit history evaluations
- Working with real estate professionals
- Available public and private financial resources for first-time homebuyers

Borrowers *must* attend a City approved seminar to be eligible for a FTHB loan

Funds are limited. Assistance is provided on a first-come, first-served basis, and as long as funds remain available.

Borrowers must qualify for the first mortgage to be eligible for the First Time Homebuyer Program.

How can I apply?

To apply for the City's FTHB loan, please contact the City Housing Division at 510 577-6004 (TDD: 510-577-3343) or Bay Area Home Buyer Agency (BAHBA) at 415-561-5600 x 125. The City has selected BAHBA to administer its FTHB Program.

City of San Leandro
First Time Homebuyer Program

What is the First Time Homebuyer Program?

It is a second mortgage loan program to assist qualified low- and moderate-income borrowers with the purchase of their first home.

The funds are used toward down payment and /or closing costs. The program is funded from the City Redevelopment Agency's Housing Set-Aside Fund.

Who is eligible for a loan?

The borrower must be a first time homebuyer who has not owned his / her principal place of residence within the last three years.

The household's combined income must be at or below 120% of the area median income, adjusted by household size, as shown in the table below:

2011 Maximum Qualifying Income

Household Size	120% of Median
1	$ 77,550
2	$ 88,600
3	$ 99,700
4	$ 110,750
5	$ 119,600

How much money can I borrow?

The amount of the FTHB loan is the minimum needed to close the gap between the lender's requirements and the buyer's available cash for the down payment and /or closing costs.

The maximum loan amount is $30,000.

The homebuyer shall provide a minimum 3% down payment.

What are the loan terms and interest rates?

It is a twenty-year loan with a fixed rate of 3% per year.

Loan repayment is deferred for the first five years with no interest accrual during that period.

Payments begin in the 6th year and continue through the end of the twenty-year term.

The buyer must repay the loan if the property is sold, transferred, refinanced to take cash out, or converted to rental property.

Homebuyers who earn less than 80% of the area median may be eligible in the 6th year to defer repayment of loan and accrued interest until sale, or transfer of property, refinance for cash out, or conversion to rental property.

What type of home can I purchase?

Homebuyers may purchase a new or existing single-family detached home, condominium, or townhouse unit.

The home must be located within the City of San Leandro municipal boundaries.

La vivienda debe estar ubicada dentro de los límites municipales de la Ciudad de San Leandro.

¿Se proporcionarán talleres de entrenamiento?

La Ciudad ofrece talleres de entrenamiento sin costo para los posibles compradores de vivienda por primera vez. Los talleres de trabajo cubrirán temas relacionados con la compra de una casa como:

- Préstamos hipotecarios
- Evaluaciones del historial de crédito
- Trabajando con profesionales que ayudan en el proceso de compra de una casa
- Ayuda Pública y recursos financieros privados para los compradores de vivienda por primera vez.

Los Prestatarios *deben* asistir a un taller aprobado por la ciudad antes de ser elegibles para un préstamo de FTHB

Los fondos están limitados. Se proporciona ayuda sobre la base de que el que llegue primero, primero se le atiende, siempre y cuando haya fondos disponibles.

Los Prestatarios deben calificar para la primera hipoteca para poder tener derecho al Programa para Compradores de Casa por Primera Vez.

¿Como puedo aplicar?

Para solicitar el préstamo de FTHB de la ciudad, contacte la División de Vivienda de la ciudad al 510 577-6004 (TDD: 510 577-3343) o la agencia casera del comprador El Área de Bahía (BAHBA) en 415-561-5600, x125. La ciudad ha seleccionado BAHBA para administrar su programa de FTHB.

Ciudad de San Leandro Programa para Compradores de Casa por Primera Vez

¿Qué es el Programa para Compradores de Casa por Primera Vez?

Es un programa de préstamos de segunda hipoteca para ayudarles a los prestatarios calificados que tienen bajos a moderados ingresos, en la compra de su primera casa.

Los fondos se utilizan para dar un enganche o pago inicial y/o para los costos de cierre de la operación. La fuente de donde provienen los fondos del programa es el Fondo de Reserva para Viviendas de la Agencia de Reurbanización.

¿Quién tiene derecho a recibir un préstamo?

El Prestatario debe ser un comprador de vivienda por primera vez: una familia que no ha sido dueño de su propia vivienda principal dentro de los últimos tres años.

El ingreso combinado de la familia debe estar en o por debajo del 120% del Ingreso Medio del Área, ajustado según el tamaño de la familia. Los límites de ingresos siguen los lineamientos de la Oficina Estatal de Viviendas y Desarrollo Comunitario.

Ingreso Máximo para 2011 para Reunir los Requisitos

Tamaño de la Familia	120% del Ingreso Medio
1	$ 77,550
2	$ 88,600
3	$ 99,700
4	$ 110,750
5	$ 119,600

¿Cuánto dinero puedo pedir prestado?

La cantidad del préstamo para Compradores por Primera Vez es lo mínimo que se necesita para cerrar la diferencia entre los requisitos del prestamista y el dinero en efectivo disponible con que cuenta el comprador para poder hacer el enganche o pago inicial y/o los costos de cierre de la operación.

La cantidad máxima del préstamo es $30,000.

El comprador de vivienda debe proporcionar un mínimo de 3% del pago inicial.

¿Cuáles son los términos del préstamo y las tasas de interés?

Es un préstamo a veinte años con una tasa fija del 3% anual.

El pago del préstamo es diferido durante los primeros cinco años sin acumulación de interés durante dicho período.

Los pagos comienzan en el sexto año y continúan hasta el término del período de veinte años.

El comprador debe pagar el préstamo si la propiedad es vendida, traspasada, refinanciada para obtener dinero en efectivo, o convertida a una propiedad en renta.

Si su ingreso es menor al 80% del ingreso medio del área, usted no tendrá que pagar el préstamo hasta que venda la casa.

¿Qué tipo de vivienda puedo comprar?

Los compradores de vivienda pueden comprar una casa separada existente para una sola familia, condominio, o unidad de viviendas dúplex.

有什麼培訓班？

本市每年度向未來的初次購房者提供數免費的培訓班。培訓班提供關於購房相關的論題：

- 按揭貸款的合格和批准過程
- 信用記錄評估
- 與房地產專業人員合作
- 初次購房的人可利用的公眾和私有資源

借款方*必須*參加培訓班 才有資格申請初次購房貸款

本計畫的基金有限。只要有資金可用，就會按照先到先得的原則提供資助。

借款方必須取得第一按揭才有資格參加初次購房者計畫。

我怎麼可以申請？

有意申請本市的初次購房貸款，請致電 510-577-6004 (TDD: 510 577-3343) 與本市房屋分部聯絡或致電 415-561-5600, x125 與灣區購房者代辦處 (BAHBA) 聯絡。本市選擇 BAHBA 執行它的初次購房計畫。

聖利安珠市

初次購房者計畫

什麼是初次購房者計畫？

初次購房者計畫是第二按揭貸款計畫，可在符合條件的中低收入借款方初次購房時提供幫助。

該基金用於支付首期和/或過戶手續費用。本計畫資金來源為本市重建局房屋專用基金。

哪些人具備貸款資格？

借款方必須是初次購房者，即此前三年內未曾擁有為主要住宅的物業。

家庭總收入不得超過當地收入中位數的120%，具體金額因家庭人口總數而調整，如下表顯示：

2011 年符合資格的最高收入

家庭人口	收入中位數的 120%
1	$ 77,550
2	$ 88,600
3	$ 99,700
4	$ 110,750
5	$ 119,600

我能借多少錢？

初次購房者貸款的金額是貸款方要求的與借款方可支付的現金的最小差額，用在首期和/或過戶手續費用。

最高貸款金額是 $30,000。

購房者必須支付至小首期的3%。

貸款有哪些條件和貸款利率是多少？

本計畫提供二十年貸款，年固定利率為3%。

貸款還款期延遲五年，並且不計利息。

借款方從第六年開始償還貸款，持續到二十年的貸款期限結束。

如果購房者出售住宅、轉讓產權、再融資套現或轉為出租，則必須償還貸款。

收入低於區域收入中位數的80%的購房者可有資格在第六年延遲償還貸款及其利息，直到出售住房、轉讓產權、再融資套現或轉為出租。

我可以購買哪種類型的住房？

購房者可以購買新的或二手的一單位家庭獨立屋、廉斗或城市屋。

住房必須位於聖利安珠市行政區劃內。

California Housing Finance Agency

Ten Tips *for* Buying Your First Home

#1 Before you start looking for a home, get pre-qualified for a loan.

Banks, credit unions, and mortgage bankers make home loans, while mortgage brokers process loans through a variety of lenders. All of these institutions can pre-qualify you for a loan by looking at your income and expenses and determining the amount of money they are willing to lend you. The lenders will take an application, process the loan documents, and see the loan through to the funding stage.

#2 If you have marginal or bad credit, consult your lender.

You may be able to qualify for a loan depending on how long ago and what reason(s) caused the bad credit. A lender should be able to advise you on whether your credit history will prevent you from qualifying for a home loan.

#3 You may need a down payment.

Down payment requirements vary depending on the type of loan. Many government and nonprofit organizations offer down payment assistance programs. These programs may loan or grant you the funds necessary for the down payment. Consult with a lender about programs available in your area.

#4 You will need funds for closing costs.

Closing costs are charges for services related to the closing of your real estate transaction. They include, but are not limited to:

- Escrow fees charged by the company handling the transaction
- Title policy issuance fees charged by the title insurance company
- Mortgage insurance fees
- Fire, flood, and homeowners insurance
- County Recorder fees for recording your deed
- Loan origination fees

Consult your lender for an actual estimate of these costs.

Ten Tips *for* Buying Your First Home

#5 Some loans have "points" and some do not.

A point is a fee charged by a lender equal to 1% of the loan amount. Some lenders may charge points in exchange for a lower interest rate. It is important to comparison shop lenders to make sure your loan is competitive and will work with your long-term finances. A CalHFA loan does not have points, and other lender fees are capped.

#6 Mortgage rates can be fixed or adjustable.

The type of interest rate that is right for you depends on whether mortgage rates are at a high or a low point when you purchase, and on how long you plan to live in the home. If rates are high, an adjustable rate might be attractive since subsequent rate drops could reduce your monthly payments. If interest rates are low you might want to take a fixed rate to protect yourself against the possibility of rising interest rates. All CalHFA loans have fixed interest rates.

#7 There are two main types of loan categories.

Conventional Loans. Conventional mortgage loans are available with fixed or adjustable interest rates. Some loans may require mortgage insurance.

Government Loans. These include Federal Housing Administration (FHA) loans, Veterans Administration (VA) loans and USDA loans. These loans typically include a fixed interest rate.

CalHFA is not a direct lender and uses private mortgage lenders to qualify consumers and make all mortgage loans. Sample loan terms: (Amount: $225,000; Term: 30 years; 4.00% sample interest rate, 4.9118% Annual Percentage Rate (APR) includes lender fees and insurance; Est. monthly payment: $1,203 includes principal, interest, taxes and insurance).

EQUAL HOUSING OPPORTUNITY

The California Housing Finance Agency does not discriminate on any prohibited basis in employment or in admission and access to its programs or activities. Not printed at the taxpayers' expense.

#8 If you are a low to moderate income first-time homebuyer, there are special programs designed to help you.

These loans are sometimes available through private lenders, cities, counties and state housing agencies like CalHFA. Most lenders specializing in real estate mortgage loans are aware of these types of loan programs.

#9 You may have to pay mortgage insurance.

Mortgage insurance protects the lender from potential loss if you should default on your mortgage loan payment. Home loans with a down payment of less than 20% are required to have mortgage insurance. Mortgage insurance is required on most CalHFA loans, and on all FHA mortgage loans.

#10 You should attend first-time homebuyer counseling.

Many organizations provide classes for homebuyers to outline the steps to homeownership. They will cover home selection, realtor services, lenders, loan programs, homeownership responsibilities, saving for a down payment, and other important pieces of information. Many first-time homebuyer programs require homebuyers to attend this type of class to be eligible for selected programs. CalHFA loans require homebuyer counseling, which may be offered in person or online.

Got questions? We have answers.

Call us toll free at **877.9.CalHFA** (**877.922.5432**) or visit our web site, **www.calhfa.ca.gov**.

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California Housing Finance Agency

Diez consejos *para* la compra de una casa

#1 Antes de comenzar a buscar una casa, determine su elegibilidad para obtener un préstamo.

Los bancos, las uniones de crédito y las empresas de crédito hipotecario ofrecen préstamos para la compra de casas; los agentes de hipotecas procesan estos préstamos por medio de varias empresas de crédito hipotecario. Estas empresas de crédito hipotecario reciben la solicitud para un préstamo, procesan la documentación y supervisan la tramitación del préstamo hasta llegar a la etapa del financiamiento.

#2 Si su crédito es marginal o deficiente, consulte a su empresa de crédito hipotecario.

Es posible que usted sea elegible para recibir un préstamo, tomando en consideración el tiempo transcurrido y la(s) causa(s) por las cuales su crédito es deficiente. Una empresa de crédito hipotecario podrá aconsejarle sobre la posibilidad de que la historia de su crédito le impida calificar para obtener un préstamo para la compra de una casa.

#3 Es posible que necesite hacer un pago inicial.

Los requisitos para el pago inicial varían, según el tipo de préstamo. Muchas organizaciones del gobierno o sin fin de lucre ofrecen programas para ayudar con el enganche. Estos programas posiblemente le prestarán o facilitaran un subsidio para los fondos necesarios para el pago inicial. Consulte con una empresa de crédito hipotecario acerca de los programas disponibles en su área.

#4 Es posible que necesite fondos para los costos del cierre de la transacción.

Los costos de cierre son cargos hechos por servicios relacionados con el financiamiento de la transacción para la compra de bienes raíces. Estos cargos incluyen, pero no se limitan a los siguientes:

- Cargos de retención (escrow) cobrados por la empresa que procesa la transacción
- Cargos por la emisión de la póliza del título de la propiedad cobrados por la empresa de seguro que expide la póliza del título
- Cargos del seguro hipotecario
- Seguro contra incendio, inundación y seguro para propietarios de casa
- Cargos que el Registrador del Condado cobra por el registro de la escritura pública de su propiedad
- Cargos cobrados por la empresa de crédito hipotecario por la tramitación del préstamo (origination fees)

Consulte a su empresa de crédito hipotecario para obtener un estimado real de estos costos, y también para obtener información acerca de los programas que pueden ayudarle a financiar los costos de cierre de la transacción.

www.calhfa.ca.gov 877.9.CalHFA (877.922.5432)

Diez consejos *para* la compra de una casa

#5 Algunos préstamos tienen "puntos" y otros no.

Un punto es un cargo cobrado por la empresa de crédito hipotecario por la tramitación del préstamo y equivale al 1% del monto total del préstamo. Algunas empresas de crédito hipotecario cobran los puntos como compensación por una tasa de interés más baja. Es importante investigar y comparar los cargos cobrados por varias empresas de crédito hipotecario para asegurarse de que su préstamo sea competitivo y trabaje con sus finanzas. Un préstamo de CalHFA tiene límites en los cobros de la empresa de crédito.

#6 Las tasas de interés hipotecarios pueden ser fijas o ajustables.

Cual es mejor para usted depende si la tasa de interés hipotecario está a un nivel alto o bajo en el momento de financiar la compra. También depende del tiempo que usted piensa vivir en la casa. Cuando las tasas de interés son altas, un préstamo con interés ajustable puede ser atractivo debido a posibles reducciones futuras en las tasas de interés que podrían reducir sus pagos mensuales. Si las tasas de interés son bajas en el momento de financiar la compra, le podría convenir obtener un préstamo con tasa de interés fija para protegerse contra la posibilidad de un aumento futuro en las tasas de interés. Todos los préstamos de CalHFA tienen tasas de interés fijas.

#7 Hay dos categorías principales de préstamos.

Préstamos convencionales. Préstamos convencionales de CalHFA tienen tasas de interés fijas. La mayoría de préstamos requieren seguro hipotecario.

Préstamos del gobierno. Esta categoría incluye préstamos de la Administración del Gobierno Federal para la Vivienda (Federal Housing Administration, o FHA), préstamos de la Administración para Veteranos de Guerra (Veterans Administration, o VA), y préstamos del Departamento de Agricultura (USDA). Estos tipos de préstamos típicamente tienen una tasa de interés fija.

#8 Si usted tiene ingresos bajos o moderados, hay programas especiales diseñados para ayudarle a comprar su casa.

Estos préstamos están disponibles a través de empresas de crédito hipotecario privadas, y también a través de agencias de viviendas locales y estatales, como CalHFA. La mayoría de empresas de crédito hipotecario especializadas en préstamos para la compra de bienes raíces conocen estos tipos de programas hipotecarios.

#9 Es posible que tenga que pagar seguro hipotecario.

El seguro hipotecario protege a la empresa de crédito hipotecario contra una pérdida potencial si usted dejara de hacer los pagos de su hipoteca. Si su pago inicial es menos de 20% del valor de la casa, el seguro hipotecar es requirido. El seguro hipotecario es un requisito para la mayoría de los préstamos de CalHFA, y para todos los préstamos del gobierno federal.

#10 Debe considerar consejería para compradores por primera vez.

Muchas organizaciones ofrecen clases que explican los pasos necesarios para comprar una casa. Las clases cubren la selección de la propiedad, los servicios de bienes raíces, las empresas de crédito hipotecario, los programas de préstamos existentes, las responsabilidad de los propietarios, el ahorro para el pago inicial y otros temas importantes. Muchos de los programas para personas que compran una casa por primera vez exigen que esas personas asistan a este tipo de clases para establecer su elegibilidad para participar en los programas seleccionados. CalHFA requiere la consejería de préstamos, ofrecida en persona o conectada.

¿Tiene preguntas? Tenemos respuestas

Llame gratis **877.9.CalHFA (877.922.5432**
o visite a nuestro sitio en el web,
www.calhfa.ca.gov.

EQUAL HOUSING OPPORTUNITY

CalHFA no discrimine en ninguna base prohibida en el empleo ni en la admisión y acceso a sus programas o actividades. Impreso sin costo para los contribuyentes.

CalHFA no es un prestamista directo, y usa empresas de crédito aprobadas para hacer todos los préstamos hipotecarios. (Cantidad: $225,000. Término: 30 años. 4.00% tasa de la muestra; 4.9118% APR incluye honorarios de los prestadores y seguro; Est. pago mensual: $1,203 incluye principal, interés, impuestos y seguro.)

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CITY OF SAN LEANDRO
INCORPORATED 1872

San Leandro Rent Review Program

Is the Rent Review Program the same as Rent Control?

No. The Rent Review Program provides a forum for non-binding arbitration of rent disputes between landlords and tenants.

When does the Tenant have the right to a hearing?

1) The increase is greater than $75.00
2) The increase exceeds ten percent of the pre-increase rent, or
3) The landlord increases the rent more than once in a 12-month period.

Is there a Special Notice of Increase to Tenants?

Landlords are required by state law to provide thirty days notice of a rent increase of ten percent or less and sixty days notice for a rent increase greater than ten percent.

In addition to fulfilling state law requirements for notice of rent increases, landlords are required to provide notice of the Rent Review Program when they provide notice of a rent increase to tenants (please see reverse).

If a landlord fails to provide notice of the Rent Review Program at the time he or she provides notice of the rent increase, such rent increase will be void and unenforceable.

How does a Tenant Request a hearing before the Rent Review Board?

A tenant may request a hearing before the Rent Review Board by obtaining and submitting a Hearing Request Form. **Tenant has fifteen days (15) from receipt of the rent increase notice to obtain <u>and submit</u> the Hearing Request Form (postmark acceptable). Tenant must submit a copy of the Notice of Increase with the Hearing Request.** The Hearing Request Form is available on the City's website and may be mailed or faxed upon request.

The City's number to request forms is (510) 577-6004; TDD (510) 577-3343; the City website is www.ci.san-leandro.ca.us

Can the Landlord retaliate due to Tenant's request for a hearing?

No. Eviction proceedings against a tenant for exercising his or her rights under the Ordinance will be considered a retaliatory eviction.

What happens if a Tenant requests a hearing and fails to appear?

If a tenant fails to appear before the Board without good cause, the Board will approve the rent increase at issue in the hearing, and the tenant will be barred from subsequently challenging the same increase before the Board.

What happens if a Landlord fails to appear?

If a landlord fails to appear before the Board without good cause, the rent increase at issue in the hearing will be void and unenforceable.

Can the Tenant or Landlord assign a representative?

A tenant or landlord who does not appear in person, but sends a representative, will be deemed to have appeared for the hearing as long as the representative was authorized by the tenant or landlord (in writing) to answer and enter into agreements on the tenant's or landlord's behalf.

Required Notice Per
City of San Leandro Municipal Code
Title 4, Chapter 32, Relating to the Review of
Rent Increases by the Rent Review Board

Under Civil Code Section 827(b) a landlord must provide a tenant with thirty (30) days notice prior to a rent increase of ten percent (10%) or less and sixty (60) days notice of a rent increase of greater than ten percent (10%). Under Title 4, Chapter 32 of the San Leandro Municipal Code, a landlord must at the same time provide this notice of the City's rent review procedure before demanding or accepting any increase in rent. You are encouraged to contact the owner or manager of your rental unit to discuss a rent increase. However, if you have received notice of a rent increase that 1) will increase your rent more than ten percent (10%) above the rent you paid last month, 2) is greater than $75 per month, or 3) follows one or more prior rent increases within the past twelve months, you may request that the San Leandro Rent Review Board review the increase. Such a request must be made in writing within fifteen (15) days of your receiving notice of the rent increase (or post marked within 15 days of receipt if mailed). You must submit a copy of the Notice of Increase at the same time you submit the Hearing Request. If you request review of the rent increase, you and your landlord will be required to appear before the Board for a hearing on your rent dispute. After hearing from you and your landlord, the Board will make a non-binding recommendation for resolution of the rent dispute. To request review of your rent increase, please contact the Board through the Community Development Department of the City of San Leandro, 835 East 14th Street, San Leandro, CA 94577. Under Civil Code Section 1942.5, it is illegal for a landlord to retaliate against a tenant for lawfully and peaceably exercising his or her legal rights.

For More Information or Rent Review Request Forms, please call
(510) 577-6004 or TDD (510) 577-3343

Programa de Revisión de Alquileres de

San Leandro

¿El Programa de Revisión de Alquileres es lo mismo que el Control de alquileres?

No. El Programa de Revisión de Alquileres proporciona un foro para el arbitraje no obligatorio de las disputas sobre alquileres entre propietarios e inquilinos.

¿Cuándo tiene el inquilino derecho a una audiencia?

4) Cuando el aumento es mayor de $75.00
5) El aumento supera el diez por ciento del alquiler antes del aumento, o
6) El propietario aumenta el alquiler más de una vez en un período de 12 meses.

¿Hay algún Aviso Especial de Aumento a los Inquilinos?

La ley estatal les requiere a los propietarios proporcionar treinta días de aviso por anticipado del aumento en el alquiler del diez por ciento o menos y sesenta días de aviso para el aumento de alquiler mayor al diez por ciento. Además de cumplir con los requisitos de las leyes estatales en dar avisos de los aumentos en el alquiler, se le requiere a los propietarios proporcionar aviso del Programa de Revisión de Alquileres cuando proporcionan el aviso del aumento del alquiler a los inquilinos (sírvase ver al dorso).

Si un propietario no cumple con proporcionar aviso del Programa de Revisión de Alquileres en el momento en que proporciona el aviso del aumento del alquiler, dicho aumento en el alquiler será nulo e inexigible.

¿Cómo solicita un inquilino una audiencia ante el Consejo de Revisión de Alquileres?

Un inquilino podrá solicitar una audiencia ante el Consejo de Revisión de Alquileres al obtener y solicitar un Formato de Solicitud de Audiencia. **El inquilino tiene quince días (15) desde que recibió el aviso del aumento del alquiler para obtener y presentar el Formato de Solicitud de Audiencia (se acepta el sello del correo). El inquilino debe presentar una copia del Aviso del Aumento con la Solicitud de Audiencia.** El Formato de Solicitud de Audiencia está disponible en el sitio Web de la Ciudad y podrá ser enviado por correo o por fax cuando se solicite.

El número de la Ciudad para solicitar formatos es (510) 577-6004; el sitio Web de la Ciudad es www.ci.san-leandro.ca.us

¿Puede el propietario tomar represalias si un inquilino solicita para una audiencia?

No. Las medidas de desalojo contra un inquilino por ejercer sus derechos bajo la Ley Municipal se considerarán un desalojo de represalia.

¿Qué pasa si un inquilino solicita una audiencia y no se presenta?

Si un inquilino no cumple con comparecer ante la Junta sin causa justificada, la Junta aprobará el aumento del alquiler siendo presentado en la audiencia, y el inquilino no podrá volver a solicitar una audiencia por el mismo aumento ante la Junta.

¿Qué pasa si el propietario no se presenta?

Si el propietario no se presenta ante el Consejo sin causa justificada, el aumento del alquiler siendo presentado en la audiencia será nulo e inexigible.

¿Puede el inquilino o el propietario asignar un representante?

Un inquilino o propietario que no se presenta en persona, pero que envía a un representante, será considerado como que se presentó a la audiencia siempre y cuando el representante haya sido autorizado por el inquilino o propietario (por escrito) para responder y celebrar acuerdos por parte del inquilino o propietario.

Aviso Requerido por el Artículo 4 del Capítulo 32 del Código Municipal de la Ciudad de San Leandro, relacionado a la revisión de aumentos de alquiler por parte de la Junta de Revisión de Alquileres

Bajo la Sección 827(b) del Código Civil un propietario debe proporcionarle a un inquilino treinta (30) días de aviso antes de aumentar en un diez por ciento (10%) o menos el alquiler y sesenta (60) días de aviso para un aumento del alquiler mayor que el diez por ciento (10%). Bajo el Artículo 4, Capítulo 32 del Código Municipal de San Leandro, un propietario debe proporcionar al mismo tiempo este aviso del procedimiento de revisión de alquileres de la Ciudad antes de exigir o aceptar cualquier aumento en el alquiler. Se le recomienda ponerse en contacto con el propietario o gerente de su unidad de alquiler para hablar acerca del aumento del alquiler. Sin embargo, si usted ha recibido el aviso del aumento del alquiler que 1) aumentará su alquiler más del diez por ciento (10%) del alquiler que usted pagó el mes pasado, 2) es mayor que $75 al mes, ó 3) sigue a uno o más aumentos del alquiler dentro de los últimos doce meses, usted podrá solicitar que la Junta de Revisión de Alquileres de San Leandro revise el aumento. Dicha solicitud debe realizarse por escrito dentro de los quince (15) días de haber recibido el aviso del aumento del alquiler (el sello postal es aceptable). Usted debe presentar el Aviso del Aumento en el momento en que presenta la Solicitud de Audiencia. Si usted solicita la revisión del aumento del alquiler, se le requerirá a usted y a su propietario presentarse ante la Junta para una audiencia sobre su disputa del alquiler. Después de escucharlo a usted y a su propietario, la Junta hará una recomendación no obligatoria para la resolución de la disputa del alquiler. Para solicitar la revisión de su alquiler, sírvase poner en contacto con la Junta mediante el Departamento de Desarrollo Comunitario de la Ciudad de San Leandro, 835 East 14th Street, San Leandro, CA 94577. Bajo la Sección 1942.5 del Código Civil, es ilegal que un propietario tome represalias en contra de un inquilino por ejercer sus derechos legales en forma legal y pacífica.

Para obtener mayor información o Solicitudes de Revisión del Alquiler, sírvase llamar al
(510) 577-6004

聖利安珠租金審查計畫

租金審查計畫就是租金控制嗎？

不是。租金審查計畫為房東和房客提供了一個仲裁租金糾紛的平臺，但其裁定結果不具法律效力。

在什麼情況下，房客有權要求聽證？

7) 租金上漲超過 75.00 美元
8) 租金漲幅超過之前租金的百分之十
9) 房東在 12 個月內不止一次提高租金

房客會收到租金上漲特別通知嗎？

州法律規定，如租金漲幅不超過百分之十，房東必須提前三十天通知房客；如租金漲幅超過百分之十，房東必須提前六十天通知房客。

房東除了滿足州法律關於租金上漲通知的要求之外，在向房客提供租金上漲通知時，還必須附上租金審查計畫通知（請參見背面資訊）。

如果房東在提供租金上漲通知時未附上租金審查計畫通知，則此類租金上漲視為無效，且不可執行。

房客如何向租金審查委員會申請聽證？

房客需獲取並提交聽證申請表，即可向租金審查委員會申請聽證。
房客必須在收到租金上漲通知的十五 (15) 天內獲取並提交聽證申請表（可接受郵戳日期）。房客在提交聽證申請時必須附上租金上漲通知副本。聽證申請表可從市政府網站下載，也可以根據要求郵寄或傳真給您。

市政府的申請表索取電話：(510) 577-6004；市政府網站：www.ci.san-leandro.ca.us

如房客申請聽證，房東可以進行報復嗎？

不可以。因房客依據本條例規定行使其權利而對其進行的驅逐行為將視為報復性驅逐。

如果房客申請了聽證，但未出席聽證會，有什麼後果？

如果房客無故缺席，委員會將批准此次聽證會上有爭議的租金上漲，並且房客此後不得就本次租金上漲問題向委員會申請聽證。

如果房東未出席聽證會，有什麼後果？

如果房東無故缺席，則此次聽證會上有爭議的租金上漲視為無效，且不可執行。

房客或房東可以指定代表嗎？

如果房客或房東本人未出席聽證會，但指派代表出席，只要房客或房東（以書面形式）授權代表全權負責並代表房客或房東簽署協議，即視為房客或房東出席聽證會。

聖利安珠市市政法規
第 **4** 部分第 **32** 章
《關於租金審查委員會
對租金上漲問題的審查》
規定的通知

根據市政法規第 **827(b)** 條規定，如租金漲幅不超過百分之十 **(10%)**，房東必須提前三十 **(30)** 天通知房客；如租金漲幅超過百分之十 **(10%)**，房東必須提前六十 **(60)** 天通知房客。根據聖利安珠市市政法規第 **4** 部分第 **32** 章規定，房東在要求或接受任何租金上漲之前，必須同時提供本市的租金審查程序通知。您可以與出租房的屋主或管理人員聯絡，協商租金上漲事宜。儘管如此，如果您收到的租金上漲通知 **1)** 要求您支付比上月高百分之十 **(10%)** 以上的租金，**2)** 要求月租金上調 **75** 美元以上，或者 **3)** 與前一次或前幾次的租金上漲間隔不超過十二個月，您可以要求聖利安珠市租金審查委員會對此次租金上漲進行審查。您必須在收到租金上漲通知後的十五 **(15)** 天內以書面形式申請租金上漲審查（可接受當地郵戳日期）。您在提交聽證申請時應附上租金上漲通知。如果您申請對租金上漲問題進行審查，委員會將要求您和您房東出席有關該租金糾紛的聽證會。委員會在聽取您和您房東的觀點後，將就該租金糾紛的解決提出建議，但此建議不具法律效力。如需申請租金上漲審查，請通過聖利安珠市社區發展部 **(835 East 14th Street, San Leandro, CA 94577)** 與委員會取得聯絡。根據市政法規第 **1942.5** 條規定，如房客依據法律規定、以和平的方式行使他（她）的合法權力，房東不得報復房客。報復屬於違法行為。

如需更多資訊或索取租金審查申請表，請撥打

(510) 577-6004

APPENDIX B

(Census Language Identification
Flash Card:
http://www.lep.gov/ISpeakCards2004.pdf)

2004 Census Test

United States Census 2010

LANGUAGE IDENTIFICATION FLASHCARD

ضع علامة في هذا المربع إذا كنت تقرأ أو تتحدث العربية.	1. Arabic
Խնդրում ենք նշում կատարեք այս քառակուսում, եթե խոսում կամ կարդում եք հայերեն:	2. Armenian
যদি আপনি বাংলা পড়েন বা বলেন তা হলে এই বাক্সে দাগ দিন।	3. Bengali
ឈូមបញ្ជាក់ក្នុងប្រអប់នេះ បើអ្នកអាន ឬនិយាយភាសា ខ្មែរ ។	4. Cambodian
Motka i kahhon ya yangin ûntûngnu' manaitai pat ûntûngnu' kumentos Chamorro.	5. Chamorro
如果你能读中文或讲中文，请选择此框。	6. Simplified Chinese
如果你能讀中文或講中文，請選擇此框。	7. Traditional Chinese
Označite ovaj kvadratić ako čitate ili govorite hrvatski jezik.	8.Croatian
Zaškrtněte tuto kolonku, pokud čtete a hovoříte česky.	9. Czech
Kruis dit vakje aan als u Nederlands kunt lezen of spreken.	10. Dutch
Mark this box if you read or speak English.	11. English
اگر خواندن و نوشتن فارسي بلد هستيد، اين مربع را علامت بزنيد.	12. Farsi

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☐ Cocher ici si vous lisez ou parlez le français.	13. French
☐ Kreuzen Sie dieses Kästchen an, wenn Sie Deutsch lesen oder sprechen.	14. German
☐ Σημειώστε αυτό το πλαίσιο αν διαβάζετε ή μιλάτε Ελληνικά.	15. Greek
☐ Make kazye sa a si ou li oswa ou pale kreyòl ayisyen.	16. Haitian Creole
☐ अगर आप हिन्दी बोलते या पढ़ सकते हों तो इस बक्स पर चिह्न लगाएँ।	17. Hindi
☐ Kos lub voj no yog koj paub twm thiab hais lus Hmoob.	18. Hmong
☐ Jelölje meg ezt a kockát, ha megérti vagy beszéli a magyar nyelvet.	19. Hungarian
☐ Markaam daytoy nga kahon no makabasa wenno makasaoka iti Ilocano.	20. Ilocano
☐ Marchi questa casella se legge o parla italiano.	21. Italian
☐ 日本語を読んだり、話せる場合はここに印を付けてください。	22. Japanese
☐ 한국어를 읽거나 말할 수 있으면 이 칸에 표시하십시오.	23. Korean
☐ ໃຫ້ໝາຍໃສ່ຊ່ອງນີ້ ຖ້າທ່ານອ່ານຫຼືປາກພາສາລາວ.	24. Laotian
☐ Prosimy o zaznaczenie tego kwadratu, jeżeli posługuje się Pan/Pani językiem polskim.	25. Polish

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☐ Assinale este quadrado se você lê ou fala português.	26. Portuguese
☐ Însemnaţi această căsuţă dacă citiţi sau vorbiţi româneşte.	27. Romanian
☐ Пометьте этот квадратик, если вы читаете или говорите по-русски.	28. Russian
☐ Обележите овај квадратић уколико читате или говорите српски језик.	29. Serbian
☐ Označte tento štvorček, ak viete čítať alebo hovoriť po slovensky.	30. Slovak
☐ Marque esta casilla si lee o habla español.	31. Spanish
☐ Markahan itong kuwadrado kung kayo ay marunong magbasa o magsalita ng Tagalog.	32. Tagalog
☐ ให้กาเครื่องหมายลงในช่องถ้าท่านอ่านหรือพูดภาษาไทย.	33. Thai
☐ Maaka 'i he puha ni kapau 'oku ke lau pe lea fakatonga.	34. Tongan
☐ Відмітьте цю клітинку, якщо ви читаєте або говорите українською мовою.	35. Ukranian
☐ اگر آپ اردو پڑھتے یا بولتے ہیں تو اس خانے میں نشان لگائیں۔	36. Urdu
☐ Xin đánh dấu vào ô này nếu quý vị biết đọc và nói được Việt Ngữ.	37. Vietnamese
☐ באצייכנט דעם קעסטל אויב איר לייענט אדער רעדט אידיש.	38. Yiddish

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