

Ventura County Commission for Women

MAY/JUNE 1987

VCCW Issues

VILLA CAMPESINA

by Commissioners Lauren Anderson and Karen Flock

This coming Fourth of July the families of the Villa Campesina hope to celebrate a special kind of independence.

For seven years, Teresa Cortes of Moorpark has been working with families to put the Villa Campesina together. Development assistance has been provided by the Cabrillo Economic Development Corporation. The purpose of the program is to enable families to own their own homes - but it isn't as simple as all that.

Cortes said specific requirements must be met by the families before they can qualify for loans from the Farmers Home Administration (FmHA). The family must be low income, be able to demonstrate that it can make mortgage payments and not own another home.

What makes the project so unique is that the families build the homes themselves. Cortes explained the FmHA provides loans, up to \$60,000. The People's Self Help Housing Corporation of San Luis Obispo County will manage house construction, train the families, and obtain subcontractors for technical work including plumbing and electrical. This is the first project of its kind in Ventura County. Cortes said this type of self-help program has been proven in other areas.

The fact that the families do much of the work themselves has been one of the more difficult aspects of the program, Cortes said. "It's very hard for someone to make a commitment when they don't see something physically," she said.

To build the home, one of the requirements is that the family must work 40 hours a week on the building process, in addition to their own outside jobs. The construction period takes about 10 months. "That's why it takes so long to make the dream come true," Cortes said.

People who are interested in participating in the Villa Campesina self-help project may contact Karen Flock at Cabrillo Economic Development Corporation, (805) 659-3791.

Appropriately, the location of the land for this first groundbreaking on July 4 is on Liberty Bell Road in Moorpark. The land, amounting to 10.7 acres, was originally purchased from the Los Angeles Archdiocese. Cortes said the City of Moorpark has been very helpful, working closely with Villa Campesina to see that all requirements are met.

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HOUSING DISCRIMINATION

by Susan Witting, Attorney

Many women are needlessly discriminated against in the housing arena by the landlord, the rental agent, or the bank when they seek to rent or to buy a place to live. Much of the frustration experienced when a woman is denied shelter can be alleviated by knowing your legal rights in this area.

Equal housing is your civil right and California law specifically forbids discrimination in mortgage lending, in renting or selling a house, apartment, condominium or other residence based on sex, race, color, sexual preference, marital status or religion.

Basically, this means that a landlord or seller cannot refuse to sell, rent or lease housing to you if it is based for instance on the fact that you are a woman, divorced or separated, or a single parent. You must be given the opportunity for housing on the same terms and conditions and be allowed the same privileges, facilities and services in connection therewith.

If you are buying a home or condominium, the mortgage lender must offer you a loan on the same favorable terms and conditions that they would offer to another person. That is not to say, however, if you cannot qualify for a loan based solely on financial requirements that a lender has to finance your mortgage; it means that if a lender offers a mortgage with 5% down, they cannot require women to put 10% down because they feel women are a greater credit risk (or any other discriminatory justification.) Also, a married woman with her own

separate property does not require her husband's signature as a co-signer.

California law has also held that you may not be discriminated against in the sale or rental of housing based upon age. For example, you cannot be denied the right to purchase or rent housing because you have children. "Adults Only" arbitrary discrimination has been outlawed; however, a notable exception exists for certain senior housing developments who may discriminate based on age, but the requirements for such are strictly construed.

If you feel that you have been discriminated against in housing, you can contact the California Department of Fair Employment and Housing and file a complaint within 60 days of the violation. For further information contact the local Department of Fair Employment and Housing, located at 5720 Ralston St., Suite 302, Ventura, (805) 654-4513, or contact an attorney.

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Sixty-two homes will be built on the site. Cortes explained when she started the program seven years ago, 450 families had been interested in building homes for themselves. She said the purpose of organizing Villa Campesina was to not only build these homes, but to build a strong community where people could work together to solve problems and improve themselves.

Cortes said she looks forward to working on many more projects to help other people have a home of their own.

DEPARTMENT OF FAIR EMPLOYMENT AND HOUSING

Housing discrimination is illegal in California. If you are renting, leasing or buying a home, there are federal and state laws to protect you.

If you are a victim of discrimination, write down what happened to you and when, then call the Department of Fair Employment and Housing. (805) 654-4513, in Ventura. Don't delay. Prompt action is important. A staff member will take down your information and investigate your complaint.

The Department of Fair Employment and Housing will not be your representative while investigating your complaint. At that point, the Department is a neutral fact-finding agency. If the consultant's investigation reveals that the law was violated, then the Department can act as your advocate and seek justice for you. Usually, the Department's staff will first try mediation to settle the dispute. If that fails, legal action may be taken to enforce the law.

Victims of discrimination may be compensated in several ways. Fair Employment and Housing officials can order that the housing you wanted (or similar housing) be made available to you. They can order that a cash payment be made to you, so that you can recover expenses caused by having to find other housing. They can direct the discriminator to take affirmative action to maximize equal opportunity. For example, the discriminator can be ordered to advertise vacancies in minority newspapers or to post equal opportunity posters in a rental office. In most cases, Fair Employment and Housing staff will monitor the actions of a discriminator to insure that the discrimination has stopped.

NETWORKING FOR HOUSING IN VENTURA COUNTY

Commissioner Karen Flock

Networking for Housing in Ventura County is a partnership of public and private groups that has organized to seek increased availability of affordable housing for residents of Ventura County whose incomes are below 80% of the median (below \$26,700 for a family of four).

Networking Interim President Lynn Jacobs, of Affordable Communities, reports that the group has had a positive response to its proposal to establish an Affordable Housing Revolving Loan Fund. The County of Ventura has committed \$50,000 to the Loan Fund, and the cities of Camarillo and Port Hueneme have also agreed to participate. Networking has proposed that all local cities participate in the Loan Fund. The Fund is a first step in making available new resources for affordable housing locally. It will make startup loans for proposed affordable housing projects, and in this way will facilitate the development of such housing.

Networking is a response to the Ventura County housing crisis, a crisis that is becoming more widely recognized. In its 1985 Ventura County's Women: A Needs Assessment and Five Year Plan, the Ventura County Commission for Women designated the housing problem as its number one priority. "The shortage of housing that low- and moderate-income people can afford to rent or buy is Ventura County's most widespread serious social problem," according to the United Way of Ventura County's 36 Springboard for Action: A Summary of Human Service Resources and Needs in Ventura County.

The extent of the problem is highlighted by the fact that the median sales price of a new single family detached home is over \$200,000 in Ventura County in 1987.

Networking's eight founding members represent a broad base of community involvement and concern about the housing problem. They are: Affordable Communities, the Area Housing Authority of Ventura County, the Cabrillo Economic Development Corporation, El Concilio del Condado de Ventura, Many Mansions, Project Understanding, the Ventura County Commission for Women and the Ventura County Commission on Human Concerns. Since the housing problem is of particular concern to women, it is significant that many of these organizations are represented in Networking by women, including Lynn Jacobs of Affordable Communities, Carolyn Briggs of the Housing Authority, Karen Flock of the Commission for Women and Rochelle Stevens of the Commission on Human Concerns.

Networking's philosophy is that people are entitled to decent housing, and that there are untapped resources and creative solutions that can be brought to bear to address housing problems in Ventura County.



"SALUTE TO WOMEN" AWARDS

NOMINATION DEADLINE: JUNE 15

CALL 652-7611 FOR INFORMATION OR TO REQUEST A NOMINATION FORM, OR PICK UP A FORM AT YOUR LOCAL LIBRARY.



★ ★ SALUTE TO WOMEN ★ ★

The Commission for Women encourages you to submit a nomination for one of the 1987 "Salute to Women" awards. Each year the Commission recognizes women who have made an outstanding contribution in one of eight areas: The Arts, Business, Community Service (there are three sub-division areas for consideration in this category, i.e., women professionally employed in community service; women employed outside the home who volunteer their time in community service; and women who define their work as homemaker, are not employed outside the home, and who participate actively in their community), Education, Law, Media, Science/Health, and Young Woman (age 18-25).

The awards will be presented at the "Salute To Women" Awards Banquet on Thursday, October 29 at the Westlake Plaza Hotel.

The banquet is sponsored by the Friends of the Commission, Inc. and is the major fundraising event held by the Friends. Funds are used to support Commission for Women projects and activities.

For information on patron reservations, reservations for tables for 10, and individual seating reservations, you may call Lee Anderson, (805) 496-8470.

To receive a nomination form you may call the Commission for Women office, 9 a.m. - 1 p.m., at 652-7611.

The nomination forms must be postmarked no later than June 15. Nominations should be mailed to the Ventura County Commission for Women office, 505 Poli St., Ventura. 93001.

COMMISSION FOR WOMEN MEETINGS

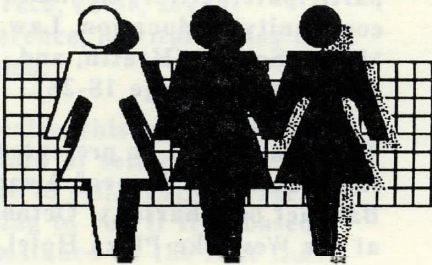
The Commission for Women meets on the third Saturday of each month from 9 a.m. - 12 p.m. Our regular meeting place in Camarillo is undergoing asbestos removal and will be unavailable for the next few months.

The meeting on June 20 will be held in Conference Room A & B at the Thousand Oaks Library, 1401 E. Janss Rd. The locations for the July-October meetings will be announced. All Commission meetings are open to the public.

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