



**BUYING
A HOME**



**MORTGAGE
RELIEF**



**FORECLOSURE
PREVENTION**



**ESTATE
PLANNING**

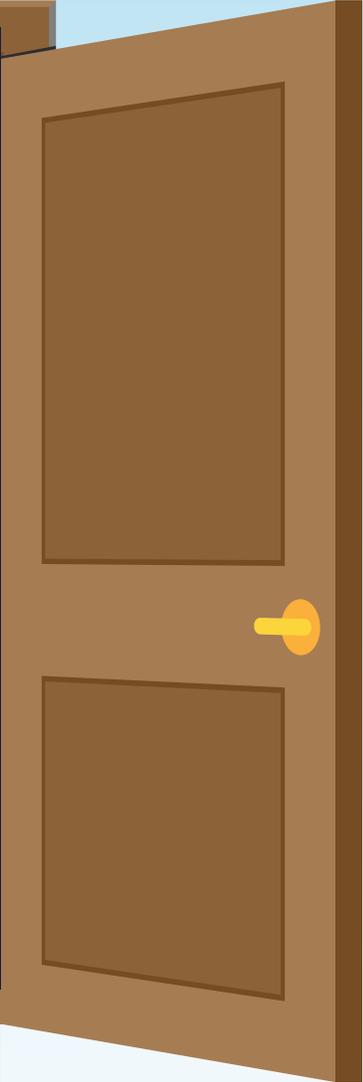
Opening Doors

Planning for the
Stages of
Homeownership

#OpeningDoors

PROGRAM

Saturday
Dec. 2, 2023



LOS ANGELES COUNTY
**CONSUMER &
BUSINESS AFFAIRS**

AGENDA

8:00 amRegistration

8:30 amOpening Remarks

8:45 amBreakout Session 1

John Hall Oak Room
Pre-Purchase

Alternate Room
Accessory Dwelling
Units

9:45 amBreakout Session 2

John Hall Oak Room
County Services for
Homeowners

Alternate Room
Homeowner First Aid

11:00 amPost-Purchase

12:00 pmSuccession Planning

1:00 pmClosing Remarks



OUR KEYNOTE SPEAKER

RAFAEL CARBAJAL

DIRECTOR, DEPARTMENT OF
CONSUMER AND BUSINESS
AFFAIRS



Rafael Carbajal was appointed Director by the Board of Supervisors in January 2021, after having served as Acting Director since August 2020.

Previously, Mr. Carbajal was DCBA's Chief Deputy Director since October 2018. During his time at the Department of Consumer and Business Affairs, Mr. Carbajal has overseen an expansive portfolio of programs and leads work on numerous Countywide economic development initiatives, including strengthening financial consumer protection laws. Mr. Carbajal also led efforts to implement Board-approved rent stabilization and tenant protections programs and legal assistance initiatives for the immigrant community.

Mr. Carbajal has been with L.A. County for over 20 years. He started as an eligibility worker with the Department of Public Social Services and moved up the ranks as he pursued many opportunities within the County, taking roles in administration, policy, auditing, and human resources.



PRE-PURCHASE

John Hall Oak Room | 8:45 am

NAVIGATING DOWN PAYMENT PROGRAM LAYERING & SUCCESS STORIES

Faith & Community Empowerment

HUD-approved Housing Counseling Agency provides: 8-hour certificate and counseling for down payment, Foreclosure Prevention, Workforce Development, Youth Internships, Capacity Building for Faith and Nonprofit Leaders, Advocacy, Racial Solidarity and Stop the Hate programs.

HOMEOWNERSHIP PROGRAM (HOP)

Los Angeles Community Development Authority

Homeownership Program (HOP) is designed to help low-income families and individuals who wish to become first-time homeowners. The HOP program provides a second Trust Deed Mortgage loan with all payments deferred until a sale, transfer, or the subject property is no longer the applicant's principal residence.

HOMEBUYER EDUCATION

Neighborhood Housing Services of Los Angeles

NHS LA County has been serving the community since 1984. NHS strengthens communities by developing and maintaining

quality affordable housing, creating and preserving affordable. NHS LA County has been serving the community since 1984. NHS strengthens communities by developing and maintaining quality affordable housing, creating and preserving affordable homeownership opportunities, supporting local leaders, providing financial education and increasing the financial independence of families and people in need.

NHS Services Include:

- Financial education
- Affordable lending services
- Project management services
- Mission driven real estate services
- Neighborhood revitalization and advocacy

NHS Monthly Classes:

- ***HOPE Workshop*** – Free 1-hour class designed to inform you about the steps to homeownership, and resources available to the community.
- ***Foreclosure Prevention*** - Reviews the details of the foreclosure process and offers options to help you.
- **Landlord Training** - A useful resource tool to help landlords and faith-based organizations to maintain successful asset ownership
- **FasTrak, our Homebuyer Education Course** - Provides comprehensive homeownership education for individuals committed to purchasing their first home. HUD approved.

ACCESSORY DWELLING UNITS (ADUs)

Alternate Room | 8:45 am

INNOVATIONS IN HOUSING

HPP Cares

HPP Cares is a Community Development Entity (CDE), and HUD-Approved Housing Counseling Agency which for close to 14 years has assisted low- to middle-income homeowners and seekers alike with housing-related counselling, helping them identify and secure affordable housing. With a strong commitment to social impact and community development, HPP Cares (CDE) strives to create sustainable housing solutions that empower individuals and families to thrive.

HUD-Approved Services:

- Pre & Post Homebuyer Education and Coaching
- Financial Capabilities Education Coaching
- HOW TO ADU: Design, Finance, Construct, Lease & Protect

HPP Cares Services:

- Homeownership counseling
- Financial literacy education
- Legal assistance
- Debt management
- Rental assistance
- Advocacy for affordable housing

ADUs: What's Allowed, How to Apply, & What's Next

Los Angeles County Regional Planning

LA County Planning is the planning department for all areas outside a city in LA County. We provide all major planning functions for these unincorporated areas. We help write long-range plans, review development projects, and respond to zoning complaints.



COUNTY SERVICES FOR HOMEOWNERS

John Hall Oak Room | 9:45 am

THE DOCUMENT RECORDING PROCESS

Los Angeles County Registrar Recorder/County Clerk

Registrar's Office

The Los Angeles County Registrar's Office is responsible for the registration of voters, maintenance of voter files, conduct of federal, state, local and special elections and the verification of initiative, referendum and recall petitions. The Registrar's Office is in constant need of citizens willing to work at the precinct polling places on Election Day, and/or willing to provide homes or facilities as polling places.

Recorder's Office

The Recorder's Office is responsible for recording legal documents that determine ownership of property, as well as maintaining files of birth, death, marriage and real estate records for Los Angeles County.

County Clerk's Office

Major functions of the County Clerk include: marriage license issuance, the performance of civil marriage ceremonies, fictitious business name filings and indexing, qualification and registration of notaries, as well as miscellaneous statutory issuance of oaths and filings.

ASSESSOR PROPERTY TAX SAVINGS PROGRAM

Los Angeles County Office of the Assessor

The Assessor's Office is responsible for the valuation of real and personal property located in Los Angeles County, as well as the administration of a variety of tax savings programs, which include Proposition 19 benefits for intergenerational transfers and seniors, the homeowners' exemption, the disabled veterans' exemption, non-profit exemptions, decline-in-value assessments, and more.

ASSESSMENT APPEALS & RECORDATION OF DEEDS

Los Angeles County Assessment Appeals Board

The Board of Supervisors created the Assessment Appeals Board (AAB) to sit as the Board of Equalization for the County of Los Angeles. On behalf of the Board of Supervisors, the AAB and individual Assessment Hearing Officers conduct hearings on property assessment disputes between taxpayers and the County Assessor in order to establish the assessed value of real and personal property on the County property tax roll. Acting in a quasi-judicial capacity and on the basis of relevant evidence submitted at these hearings and on the laws pertaining thereto, it is the Appeals Boards' mission to make fair and impartial decisions regarding these disputes.

OVERVIEW OF SECURED PROPERTY TAX COLLECTION

Los Angeles County Treasurer and Tax Collector

The Los Angeles County Treasurer and Tax Collector's office bills and collects on 2.5 million Annual Property Tax Bills. The Department serves thousands of taxpayers annually through in-person and online Public Services and provides access to valuable information and resources. Department team members work closely with other County Departments, public agencies, and the State of California to answer questions and help resolve billing and payment related issues.

HOMEOWNER FIRST AID

Alternate Room | 9:45 am

COMMON LEGAL PITFALLS IN HOMEOWNERSHIP

Bet Tzedek Legal Services

For over 50 years, Bet Tzedek Legal Services has provided high-quality, free legal services to Los Angeles County residents. Each year, we work with pro bono attorneys and volunteers to assist vulnerable and underserved Angelenos of different ethnic and racial backgrounds, religious beliefs, immigrant statuses, and gender identities. Bet Tzedek provides person centered legal services that integrate with social support services, educate community members with the powerful knowledge of their legal rights, and uses our collective voice to reform systems.

POST-PURCHASE

John Hall Oak Room | 11:00 am

BASIC TERMS, FORECLOSURE TIMELINE, & FORECLOSURE SCAMS

Los Angeles County Public Counsel

Public Counsel is a free legal services organization serving all of Los Angeles County. Founded in 1970, we are the nation's largest provider of pro bono legal services. The Consumer Rights and Economic Justice project handles a wide array of consumer matters including predatory lending, debt collection, real estate fraud, foreclosure, student loans, criminal system debt, consumer fraud, and unfair business practices.

HOMEOWNER NOTIFICATION PROGRAM & FORECLOSURE

Los Angeles County Department of Consumer and Business Affairs

Since 1975, the County of Los Angeles Department of Consumer and Business Affairs (DCBA) has been the local consumer protection agency serving County consumers, tenants, homeowners, immigrants, and workers. DCBA provides a wide range of services that aim to foster a fair and dynamic marketplace and enhance the economic wellbeing of our communities. This includes investigating consumer fraud complaints, enforcing the County's minimum wage, tenant and worker protections, and providing access to justice programs.

MORTGAGE DELINQUENCY & DEFAULT COUNSELING

New Economics for Women

Financial Management/Budgeting Counseling (review income and expenses to address financial goals), Mortgage Delinquency and Default Resolution Counseling (help the client be in good standing with their mortgage loan), Pre-Purchase Counseling (prepare the client to become mortgage ready), Pre-Purchase Homebuyer Education Workshop (educate clients on the responsible process to purchase a home), Resolving/Preventing Mortgage Delinquency (how to prevent and resolve foreclosure).



SUCCESSION PLANNING

John Hall Oak Room | 12:00 pm

WHY ESTATE PLANNING IS IMPORTANT

Bet Tzedek Legal Services

Each year, we work with pro bono attorneys and volunteers to assist vulnerable and underserved Angelenos of different ethnic and racial backgrounds, religious beliefs, immigrant statuses, and gender identities. Bet Tzedek provides person centered legal services that integrate with social support services, educate community members with the powerful knowledge of their legal rights, and uses our collective voice to reform systems.

FINANCIAL EMPOWERMENT PROGRAMS

Los Angeles County Center for Financial Empowerment

The Los Angeles County Center for Financial Empowerment (CFE) convenes, advocates and builds capacity to strengthen the financial health of County residents, with a focus on Black, Indigenous, and People of Color to build economic resiliency.

- Build capacity of the financial empowerment sector to enhance service delivery to LA County residents
- Convene cross sector partners to share best practices, resources, tools, and research to collectively improve systems that promote economic stability and household.

- Advocate, champion, and collaborate for policies that achieve wealth equity, economic mobility, and consumer protections.

CFE, part of the Department of Consumer and Business Affairs, created and assisted in implementing programs like: Volunteer Income Tax Assistance Program, Financial Coaching Program, First Time Home Buyers Program, Mortgage Relief Program, and Estate Planning Program.



MEET OUR SPEAKERS

HYEPIN IM

President & Founder, FACE

Hyepin Im served under President Obama as a U.S. Presidential Appointee on the Board of Americorps. She is the President and Founder of Faith and Community Empowerment (FACE), a national nonprofit dedicated to empowering churches and nonprofits and a voice for the Asian American community. Since its inception in 2001, FACE has had over 800 partners ranging from the White House to Fortune 500 companies to various community organizations. In 2022 Ms. Im was appointed by Secretary Alejandro Mayorkas to serve on the U.S. Department of Homeland Security Faith-based Advisory Council. Ms. Im is a frequent speaker who has been on CNN and NPR and whose opinions have appeared in the Los Angeles Times and the Washington Post. She has presented at numerous conferences including those at the White House, U.S. Department of Labor, Christian Community Development Association, and the Federal Home Loan Bank of San Francisco. She has served in numerous organizations including Greenlining Institute Board, Union Bank Community Advisory Board, Torry Banks Community Advisory Board, CRC Member, National Housing Committee Advisory Board and HUD Race and Ethnicity Homeless Data Work Group. She has a B.S. from U.C. Berkeley, M.B.A. from University of Southern California and M.Div., summa cum laude, from Wesley Theological Seminary.





TONY TRAN

Program Administrator, LACDA

Tony Tran has 20+ years of Financial experience with a mix of Mortgage lending, Credit management, and Housing counseling. I have work for Mortgage brokers, and large bank such as CitiMortgage. I have originated mortgage loans with Bank of America, and spend time working in a non-profit Credit counseling agency to help families and individuals to repair their credit or save their home from foreclosure.

RON BRYAN TAYLOR

Senior Homeownership Counselor, NHSLA

Ron Taylor hails from a small town outside of Philadelphia called Chester PA. He studied Journalism and Communication at Northeastern University in Boston Massachusetts for his BA Degree. He began his work in the nonprofit sector at West Angeles Community Development Corporation, in their Community Assistance Department. As a Navigator through SHIELDS for Families, Bro. Ron serviced the homeless, and the single parent population. Assistance was provided with counseling, referral connections, and other services, as a chief liaison with the Section 8 program. He served as the contact point person with numerous shelters and facilities throughout the city. Ron went on to become the sole Housing Counselor for Freddie Mac at WACDC before they spread and merged forces with other notable programs. While at WACDC, he also became a certified mediator. Ron is now a Senior Homeownership Counselor with NHS LA County specializing in



Financial Capabilities coaching, classroom facilitating, foreclosure prevention counseling, and credit counseling. He brings a wealth of knowledge and ability with his teaching and counseling ability, along with being a licensed Mediator for business and the court system.



JAIME PAILMA
Division Manager, LA RRCC

Jaime Pailma is a technical visionary that started her career with the Los Angeles County Registrar-Recorder/County Clerk in 1999 as an Analyst with the Technical Services Bureau. In April of 2013, she became the Division Manager over Document

Recording and County Clerk functions. During her time as Recorder Manager, Jaime has been instrumental in expanding electronic recording, digital signatures and notaries for both public and private agencies. Throughout her County career, Jaime has implemented many automated systems to improve the efficiency of government systems and overall customer experience with Los Angeles County.

ROBERT ISOZAKI
Assistant Chief of Staff,
Office of the Assessor

Robert Isozaki started with the Assessor's Office in 2017, as a Property Assessment Specialist in the Legal Services Section. There, he addressed change in ownership issues raised through the Assessment Appeal application process. He currently serves as Assistant Chief of Staff in the Assessor's Public Affairs Division, where he addresses a variety of public service issues.





EDWARD YEN

Assistant Executive Officer, EO

Edward Yen is the Assistant Executive Officer at the Executive Office (EO) that oversees the Technology, Planning, Legislation, and Assessment Appeals Board. Prior to the EO, Edward served as the Director of Operations

at the Assessor's Office overseeing Legal Services, Exemptions, Assessment Appeals and Public Service. One of his many accomplishments include overseeing the redevelopment of both the Assessor and EO website. Mr. Yen is also the president of the Los Angeles County Asian American Employees Association (LACAAEA). Eddie's community activism is displayed through LACAAEA where he hopes to instill in his fellow County employees the values of community service and mentorship.

EDI FLORES

Senior Housing Counselor, NEW

Edi Flores is the senior housing counselor for New Economics for Women (NEW). He started his employment with NEW in 2010 at an entry-level position but was quickly given opportunities to grow within the organization.

His first years at NEW were spent educating families on how to properly secure child car seats. Next, he found himself taking the HUD housing counseling exam and received his certification in 2020. He truly enjoys helping the community by providing resources and information to further their financial awareness.





JUMANA BAMBOT
Staff Attorney, Public Counsel

Jumana Bambot (she/her) is a staff attorney in the Consumer Rights and Economic Justice Project at Public Counsel in Los Angeles. She represents low-income consumers facing abusive, predatory, and discriminatory practices and discriminatory practices and policies. She specializes in foreclosure prevention and focuses her practice on assisting low-income homeowners who are at risk of foreclosure and/or who are facing other legal issues that imperil their ability to maintain their home. Prior to joining Public Counsel, she worked as a staff attorney for Neighborhood Legal Services of Los Angeles County. Jumana received her B.A. from University of Georgia and her J.D. from University of California Irvine School of Law.

JULO VIRGEN
Head of Tax Services, TTC

Julio Virgen serves as Head, Tax Services with the Los Angeles County Treasurer and Tax Collector’s (TTC) office overseeing both the Public Counter and Call Center operations. Mr. Virgen has over 30 years of property tax experience with both TTC’s and Auditor Controller’s offices and is a subject matter expert related to property taxes.



ZOE AXELROD
Senior Regional Planner, LACP

Zoe Axelrod is a Senior Regional Planner with LA County Planning. She is the department’s Affordable Housing Coordinator within the Current Planning Division.



DOMINIQUE SANZ-DAVID
Justice Attorney, Bet Tzedek

Dominique Sanz-David has been an elder justice attorney with Bet Tzedek for 15 years, providing direct and self-help services to low-income, older, and vulnerable clients and their caregivers in the areas of elder abuse, estate planning, conservatorships, and probate. Through legal and legislative advocacy, community partnerships, and education, she develops and promotes policies that protect vulnerable Angelinos while preserving self-determination. In her pursuit to increase access to justice, Dominique co-created Bet Tzedek’s elder abuse restraining order clinic and BT’s decedents estate clinic in partnership with the Los Angeles Superior Court. Prior to Bet Tzedek Dominique worked for the San Francisco Superior Court. Dominique earned her degrees from Pomona College and UC Hastings College of the Law.



ANI DAVITIAN
Consumer & Business Affairs
Representative, DCBA

Ani Davtian is a Consumer and Business Affairs Representative who started her career with the Los Angeles County Department of Consumer and Business Affairs (DCBA) as a Small Claims Intern in 2016. In August of

2019, she began her work with the Foreclosure Prevention Program. As a Foreclosure Prevention Counselor, Ani assists homeowners when they are at risk of foreclosure and educates the public regarding foreclosure prevention, foreclosure options, and excess proceeds. She is the lead on presentations,



webinars, and seminars pertaining to foreclosure related matters. With over seven years of experience as a counselor, Ani seeks to educate the public with their consumer rights.



WINFRED NARH
Program Manager II, DCBA/CFE

Winfred (Winn) Narh recently joined the DCBA Center for Financial Empowerment team in January 2023 as a Program Manager II. Winn comes with over 25 years of significant experience advocating for the unemployed, individuals with mental health and intellectual disabilities, veterans, and the low to moderate income population. His goal is to uplift and support people by promoting, praise, empowerment, and teamwork, while being the embodiment of integrity. He has an undergrad degree from UC Santa Barbara with a degree in Sociology and also holds an MBA.

KATHERINE PEOPLES-MCGILL
Founder, HPP CARES

Katherine Peoples McGill founded HPP CARES in 2009. HPP CARES - HUD approved housing counseling agency; has garnered professional certification from NeighborWorks of America in foreclosure, financial and homebuyer education. Mrs. Peoples-McGill has over 10 years of non-profit experience helping people improve their financial situations through vocational rehabilitation, financial counseling, and education by simply meeting



people where they are and moving them forward. Her latest endeavor is spearheading the mission to help property owners learn HOW TO ADU design finance construct lease and protect under her HOUZD initiative, in partnership with CALHFA and the ADU grant program, in addition to combatting inequitable and disparate impact in lending to our community by financial institutions ensuring that we not only have a seat at the table, but progress is made through action.



AIMEE WILLIAMS
Directing Attorney, Bet Tzedek

Aimee Williams is the Directing Attorney of Bet Tzedek’s Homeowner Protection Team. She has been a housing attorney in Los Angeles for 10 years both in private practice and in the non-profit sector. During that time

she has focused on helping to preserve low-income communities and enforce housing rights related to substandard housing conditions and predatory practices. She is licensed to practice law in California and her home state of Queensland, Australia. The Homeowner Protection Team at Bet Tzedek assists low-income and elderly homeowners to understand their legal rights and preserve their homeownership and home equity. In addition to assisting with legal issues such as elder abuse, real estate fraud and predatory lending they also offer a monthly foreclosure prevention and mortgage stress clinic with appointments to speak with attorneys and housing counsellors.

THANK YOU TO OUR PARTNERS!



THANK YOU!

Follow Us:

@LACountyDCBA



Contact:

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dcba.lacounty.gov

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