



Los Angeles Housing Department
LAHD

2024



HOMEOWNERSHIP PROGRAMS

FOR FIRST TIME HOMEBUYERS



housing.lacity.org/housing/housing-programs/first-time-homebuyers



213-808-8800



lahd.homebuyerinfo@lacity.org



Ann Sewill, General Manager
Tricia Keane, Executive Officer

Daniel Huynh, Assistant General Manager
Anna E. Ortega, Assistant General Manager
Luz C. Santiago, Assistant General Manager

City of Los Angeles



Karen Bass, Mayor

LOS ANGELES HOUSING DEPARTMENT
1200 West 7th Street, 9th Floor
Los Angeles, CA 90017
Tel: 213.808.8808
housing.lacity.org

Dear Prospective Homebuyer:

The City of Los Angeles Housing Department (LAHD) is excited to inform you about the City's First-Time Homebuyer Programs. Enclosed please find information regarding the various homeownership purchase assistance programs designed to assist individuals and families achieve homeownership in the City of Los Angeles.

Provided below is a list of LAHD's current homeownership programs:

- Low Income Purchase Assistance (LIPA) Program
- Moderate Income Purchase Assistance (MIPA) Program – **Currently out of funds**
- Mortgage Credit Certificate (MCC) Program – **Currently out of funds**

Getting Started

The first step in utilizing LAHD's programs is to contact an LAHD Participating Lender to determine if you are eligible for the programs and to get pre-qualified. Prospective homebuyers utilizing LAHD's programs are also required to attend an eight (8) hour homebuyer education course and receive housing counseling. A list of LAHD's Approved Homebuyer Education Providers is contained in this booklet.

Please continue reading this booklet to learn more about LAHD programs and requirements. Thank you for your interest in the LAHD's Homebuyer Purchase Assistance Programs. Together we can help you achieve your dream of homeownership.

For more information, please call LAHD's Homeownership General Line at (213) 808-8800, email our office at lahd.homebuyerinfo@lacity.org or visit our website at housing.lacity.org/housing/housing-programs/first-time-homebuyers.

As a covered entity under Title II of the Americans with Disabilities Act, the City of Los Angeles does not discriminate on the basis of disability and, upon request, will provide reasonable accommodation to ensure equal access to its programs, services and activities.



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Low Income Purchase Assistance (LIPA) Program

The City of Los Angeles Housing Department (LAHD) can help you achieve the dream of homeownership. The Low Income Purchase Assistance (LIPA) Program helps first-time, low-income homebuyers purchase homes in the City of Los Angeles by providing subordinate loans to cover the down payment, closing costs, and acquisition. We invite you to look through our program flyer to learn about the program features, benefits, and eligibility requirements.

HOMEBUYER ELIGIBILITY

- ❖ First-time homebuyers who have not had an ownership interest in any real property at any time during the last 3 years.
- ❖ U.S. Citizens, Lawful Permanent Residents, or other Qualified Aliens.
- ❖ Applicants must attend an 8-hour, homebuyer education course and receive housing counseling given by one of LAHD's Approved Homebuyer Education Providers.
- ❖ Applicants must contribute a minimum of 1% of the home purchase price as down payment. The down payment must come from the Applicant's own funds. Homebuyers may be required to contribute more than the 1% toward the down payment to complete the purchase.
- ❖ Homebuyers must have a middle FICO credit score of at least 660.
- ❖ Homebuyers must occupy the home as their Principal Residence.
- ❖ If eligible and if program funds are available, applicants who apply for this program may also be required to apply for the City's Mortgage Credit Certificate (MCC) Program.
- ❖ Total household income of all of the adults, 18 years of age or older, must be within the income limits shown on the table below:

2023 Maximum Income Limits

Household Size	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
Annual Household Income Limit	\$70,650 or less	\$80,750 or less	\$90,850 or less	\$100,900 or less	\$109,000 or less	\$117,050 or less	\$125,150 or less	\$133,200 or less

LOAN AMOUNT:

Up to \$161,000 - for down payment, closing costs, and acquisition.

LIPA LOAN TERMS:

- ❖ Zero Percent (0%) Interest
- ❖ Deferred - requiring no monthly payments.
- ❖ Loans have a Shared Appreciation provision in which the City will share a certain percentage of the appreciation in the value of the property. Please refer to the Shared Appreciation Example Sheet.
- ❖ Loan and Shared Appreciation is due on sale, title transfer, first mortgage repayment, or in 30 years balloon payment.

PROPERTY ELIGIBILITY:

- ❖ Home must be located in the City of Los Angeles.
- ❖ 1-unit, single family residences, including condominiums and townhomes.
- ❖ Properties cannot be tenant-occupied, unless the tenant is the prospective homebuyer.
- ❖ Regular sales, approved short sales/pays, and foreclosed and REO properties.
- ❖ All properties will be inspected by LAHD to ensure they meet all applicable state and local housing standards and code requirements. LAHD also conducts a Lead-Based Paint Visual Assessment on the home to identify deteriorated paint. Any required corrections or repairs on the property should be done at the cost of the owner or homebuyer and must be completed before the application for purchase assistance is submitted to LAHD.

MAXIMUM HOME PURCHASE PRICE LIMITS:

Single Family Homes:	\$1,081,100
Condominiums and Townhomes:	\$679,250

HOW DOES THIS PROGRAM WORK?

LAHD provides a purchase assistance loan of up to \$161,000. The LIPA loan provides the difference between the home purchase price plus closing costs (up to 5% of the purchase price) and the amount of the homebuyer’s first mortgage loan, down payment, and other funding sources.

EXAMPLE

Home Purchase Price:	\$536,666
Homebuyer’s Closing Costs:	<u>\$16,100</u>
Total Funds Needed:	\$552,766
First Mortgage:	\$384,199
Homebuyer Down Payment (1% of Purchase Price):	\$5,367
Gift/Additional Buyer Cash/Other Source	\$2,200
LAHD LIPA Loan	<u>\$161,000</u>
Total Funds Available:	\$552,766

The total LAHD LIPA loan in the above example is \$161,000.

HOW TO APPLY:

Please contact one of LAHD’s Participating Lenders to get pre-qualified for a first mortgage and LAHD’s Low Income Purchase Assistance (LIPA) Program. Please visit our website at housing.lacity.org/housing/housing-programs/first-time-homebuyers for more information or call (213) 808- 8800 or email our office at lahd.homebuyerinfo@lacity.org.

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Moderate Income Purchase Assistance (MIPA) Program

CURRENTLY OUT OF FUNDS

The Los Angeles Housing Department (LAHD) can help you achieve homeownership. The Moderate Income Purchase Assistance (MIPA) Program helps first-time, moderate-income homebuyers purchase homes in the City of Los Angeles by providing subordinate loans to cover the down payment, closing costs, and acquisition.

The City's homeownership program funds are leveraged with private mortgage financing and other assistance programs to achieve the maximum purchasing power for the homebuyer. The MIPA Program provides purchase assistance of up to \$115,000 for households earning between 81%-120% of Area Median Income (AMI), and up to \$90,000 for households earning between 121%-150% of AMI.

HOMEBUYER ELIGIBILITY

- First-time homebuyers who have not had an ownership interest in any real property at any time during the last 3 years.
- U.S. Citizens, Lawful Permanent Residents, or other Qualified Aliens.
- Applicants must attend an 8-hour, homebuyer education course and receive housing counseling given by one of LAHD's Approved Homebuyer Education Providers.
- Applicants must contribute a minimum of 1% of the home purchase price as down payment. The down payment must come from the Applicant's own funds. Homebuyers may be required to contribute more than the 1% toward the down payment to complete the purchase.
- Homebuyers must have a middle FICO credit score of at least 660.
- Homebuyers must occupy the home as their Principal Residence.
- If eligible and program funds are available, applicants who apply for this program may also be required to apply for the City's Mortgage Credit Certificate (MCC) Program.
- Total household income of all of the adults, 18 years of age or older. Must be within the income limits shown on the table below:

2023 Maximum Annual Income Limits

Household Size	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
Mod 120 (81%-120% AMI)	\$70,651 - \$105,900	\$80,751 - \$121,050	\$90,851 - \$136,200	\$100,901 - \$151,300	\$109,001 - \$163,450	\$117,051 - \$175,550	\$125,151 - \$187,650	\$133,201 - \$199,750
Mod 150 (121%-150% AMI) SB2 Funds	\$105,901 - \$109,000	\$121,051 - \$124,600	\$136,201 - \$140,150	\$151,301 - \$155,700	\$163,451 - \$168,200	\$175,551 - \$180,650	\$187,651 - \$193,100	\$199,751 - \$206,110

LOAN AMOUNT:

- ❖ Mod 120 loan up to \$115,000, and Mod 150 loan up to \$90,000 – refer to the income table above.

MIPA LOAN TERMS:

- Zero Percent (0%) Interest
- Deferred - requiring no monthly payments.
- Loans have a Shared Appreciation provision in which the City will share a certain percentage of the appreciation in the value of the property. Please refer to the Shared Appreciation Example Sheet.
- Loan and Shared Appreciation is due on sale, title transfer, first mortgage repayment, or in 30 years as a balloon payment.

PROPERTY ELIGIBILITY:

- Home must be located in the City of Los Angeles.
- 1-unit, single family residences, including condominiums and townhomes.
- Properties cannot be tenant-occupied, unless the tenant is the prospective homebuyer.
- Regular sales, approved short sales/pays, and foreclosed and REO properties.
- MIPA Program borrowers are required to purchase their own consumer home property inspection report.

MAXIMUM HOME PURCHASE PRICE LIMITS: None

HOW DOES THE PROGRAM WORK?

LAHD provides a purchase assistance loan of up to \$115,000. The MIPA loan provides the difference between the purchase price plus closing costs (up to 5% of the purchase price) and the amount of the homebuyer's first mortgage loan, down payment, and other funding sources.

MIPA 120 - EXAMPLE

Purchase Price of Home:	\$600,000
Homebuyer's Closing Costs:	<u>\$18,000</u>
Total Funds Needed:	\$618,000
First Mortgage:	\$494,500
Homebuyer Down Payment (1% of Purchase Price):	\$6,000
Gift/Additional Buyer Cash/Other Source	\$2,500
City's MIPA Loan	<u>\$115,000</u>
Total Funds Available:	\$618,000

The total City MIPA loan in the above example is \$115,000.

How to Apply?

Please contact one of LAHD's Participating Lenders to get pre-qualified for a first mortgage and the City's Moderate Income Purchase Assistance (MIPA) Program. Please visit our website at housing.lacity.org/housing/housing-programs/first-time-homebuyers for more information or call LAHD's Homeownership Unit General Line (213) 808-8800 or email our office at lahd.homebuyerinfo@lacity.org.

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Low Income Purchase Assistance (LIPA) Program

Shared Appreciation Example

LAHD LIPA Loan	\$161,000
Original Home Purchase Price	\$550,000
LAHD Percentage Share of Appreciation (LAHD Loan ÷ Purchase Price)	29.27%
Future Sales Price or Appraised Value	\$800,000
Less: Original Purchase Price	\$550,000
Gross Appreciation	\$250,000
Less: Transaction Costs to Sell Property	(\$64,000)
Less: Initial Homebuyer Down Payment	(\$5,500)
Less: Eligible Capital Improvements	(\$10,000)
Net Appreciation	\$170,500
Share Appreciation due to LAHD (Net Appreciation x LAHD Percentage Share)	\$49,905
	\$170,500 x 29.27%
TOTAL DUE LAHD:	
LAHD LIPA Loan Amount	\$161,000
LAHD Share of Appreciation Amount	\$49,905
TOTAL AMOUNT DUE TO LAHD	\$210,905

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Mortgage Credit Certificate (MCC) Program

CURRENTLY OUT OF FUNDS

DO YOU WANT TO PURCHASE A HOME IN THE CITY OF LOS ANGELES?

The City of Los Angeles Housing Department's (LAHD), Mortgage Credit Certificate (MCC) Program can help you achieve homeownership. You may be eligible for a federal income tax credit to help you purchase a home in the City of Los Angeles if you are a first-time, low- or moderate-income homebuyer. We invite you to look through our program flyer to learn about the features, benefits, and eligibility requirements.

WHAT IS A MORTGAGE CREDIT CERTIFICATE (MCC)?

A Mortgage Credit Certificate (MCC) is issued to eligible, first-time homebuyers and allows the homebuyer to claim a tax credit of **20%** of the mortgage interest paid per year. The tax credit is a dollar-for-dollar reduction against the homebuyer's potential federal income tax liability. The tax savings creates additional net spendable income which borrowers may use toward their monthly mortgage payment. The MCC also helps borrowers qualify for a higher first mortgage and increases their home purchasing power. The mortgage interest credit is a non-refundable tax credit, so the homebuyer must have tax liability in order to take full advantage of the tax credit.

WITH AN MCC YOU CAN:

- ❖ Receive a dollar-for-dollar tax credit which reduces your potential federal income tax liability
- ❖ Save money and increase the amount of your disposable net income available to purchase a home
- ❖ More easily qualify for a higher first mortgage
- ❖ Take advantage of the tax credit every year for the life of the original first mortgage
- ❖ Reapply for a Reissued Mortgage Credit Certificate (RMCC) when you refinance your original first mortgage

PROGRAM REQUIREMENTS:

- ❖ Be a first-time homebuyer. A first-time homebuyer is defined as someone who has not had an ownership interest in a Principal Residence at any time during the past 3 years (Exception: This requirement does not apply to someone purchasing a home in an MCC targeted area)
- ❖ Occupy the home as your Principal Residence
- ❖ Purchase an eligible home in the City of Los Angeles
- ❖ Applicants must be within the income limits below (there are target and non-targeted areas)
- ❖ Purchase a one-unit, single family residence, townhome, or condominium within the purchase price limits below.

Mortgage Credit Certificate Rate for homes located in Targeted and Non Targeted Areas: 20%

Income Limits

<u>Size of Household</u>	<u>Maximum Income</u>	
	<u>Non-Target Area*</u>	<u>Targeted Area**</u>
1-2 person(s)	\$125,280	\$125,280
3 or more	\$146,160	\$146,160

Purchase Price Limits

	<u>Non-Target Area</u>	<u>Target Area</u>
Existing Housing	\$653,883	\$799,191
New Construction	\$653,883	\$799,191

***Non Targeted Areas** - Most properties in the City of Los Angeles are located in Non-Targeted Areas.

****Targeted Areas** are determined by the Internal Revenue Service (IRS) and are designated by census tract. Generally, targeted areas are located in parts of South Los Angeles and the East San Fernando Valley. Homebuyers who purchase in a Targeted Area, are exempt from the MCC First-Time Homebuyer rule.

EXAMPLE OF HOW THE PROGRAM WORKS:

Mr. Jones qualified for a first mortgage loan of \$350,000 at an interest rate of 4.00% for 30 years. He purchased a home in the City of Los Angeles which qualifies him for an MCC tax credit of 20%.

The mortgage interest tax credit amount will be determined as follows:

- ❖ $\$350,000 \times 4.00\% = \$14,000$ (estimated first year's mortgage interest)
- ❖ $20\% \text{ (MCC tax credit percentage)} \times \$14,000 = \mathbf{\$2,800 \text{ (Year 1 MCC value)}}$
- ❖ $\$2,800 / 12 \text{ months} = \233.33 (MCC monthly value available to qualify for a larger first mortgage)
- ❖ $\$14,000 - \$2,800 = \mathbf{\$11,200 \text{ (mortgage interest still eligible for the home mortgage interest tax deduction)}}$

By adding the MCC monthly value of \$233.33 to the maximum available monthly income for the first mortgage, Mr. Jones qualifies for a higher first mortgage; therefore, the MCC increases Mr. Jones' purchasing power.

HOW TO APPLY:

Please contact one of our Participating Lenders to get pre-qualified for a first mortgage and the City's Mortgage Credit Certificate Program. Please visit our website at housing.lacity.org/housing/housing-programs/first-time-homebuyers for more information or call (213) 808-8800 or email our office at lahd.homebuyerinfo@lacity.org.

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Los Angeles Housing Department (LAHD) Participating Lenders

MOST ACTIVE LENDERS

Lending Institution	First Name	Last Name	NMLS Number	Telephone Number
Absolute Home Loans	Matt	Callahan	1703102	(213) 267-4631
American Financial Network, Inc.	Alex	Ascencio	244230	(562) 231-4900
Blue Vista Mortgage	Michelle	Ota	209630	(310) 818-0270
City National Bank	Michelle	Scott	244821	(310) 704-6596
Equity Smart Loans	Mercedes	Maldonado	450465	(818) 335-2926
loanDepot	Fernando	Arboleda	449752	(818) 203-1882
Mac Mortgage Inc.	Fernando	Trujillo	1524085	(818) 669-1181
New American Funding	Shonta	Clark	453545	(424) 354-7411
First Citizens Bank	Jeannette	Ruiz-Mayes	727255	(818) 687-9935

PARTICIPATING LENDERS

Lending Institution	First Name	Last Name	NMLS Number	Telephone Number
Allianze Mortgage Services Inc.	Delicia	Barba	344773	(562) 464-1480
American Financial Network, Inc.	Kimberly	Guardado	2317478	(562) 861-1414
American Financial Network, Inc.	Gabriel	Garza	208008	(323) 819-3660
APA Mortgage	Tara	Teves	2366942	(415) 269-0523
Arbor Financial Group	Shalimar	Guillen	488388	(562) 896-5915
California Home Solution, Inc.	Manny	Solana	291475	(818) 266-7995
CalQwest Funding Inc.	Hector	Curiel	1432168	(818) 331-0674
City National Bank	Paul	Marshall	799393	(310) 220-7448
City National Bank	Julio	Villacorta	667788	(310) 536-4838
Cristal Mortgage Services	Rosemary	Mendoza	337973	(562) 760-1668
Cross Country Mortgage	Benedict	Omaye	575744	(702) 541-0310
First Citizen Bank	Rick	Whitted	693313	(213) 604-5347
Homeland Financial Network	Allen	Perry	276529	(949) 212-3984
House America Financial	Juan	Martinez	1007818	(818) 632-9973
House America Financial	Edwin	Davidian	386418	(818) 585-8283
loanDepot	Michael	Cho	1274922	(909) 568-9414
Michael Green Real Estate	Cameel	Fisk	1319510	(818) 427-0302
Monarch Mortgage	Carlden	Lainfiesta	781294	(818) 439-8689
Money Wise Mortgage	Maria S.	Fernandez	245345	(626) 318-1509
New American Funding	Rosa	Amaya	1159904	(310) 775-6387
New American Funding	Carmen	Meraz	320196	(562) 453-7652
New American Funding	Nathaneal	Ochoa	286835	(562) 328-8465
Riviera Financial Partners	Mitchell	Milat	253456	(424) 290-8294
Simply Mortgage	Dulce	Morales	1226507	(747) 265-0261
Union Home Mortgage	Stephannie	Dillard	265385	(310) 217-2351
Vault Mortgage Group	David	Garcia	286883	(818) 795-3818

To find out how you can become an LAHD Participating Lender, please contact LAHD's Homeownership Unit at (213) 808-8800 or lahd.homeownershipunit@lacity.org

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Thru 02.29.2024

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LAHD APPROVED HOMEBUYER EDUCATION PROVIDERS

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Affordable Housing Clearinghouse

23201 Lake Center Dr., Suite 203
Lake Forest, CA 92630
(877) 990-5626
Website: www.affordable-housing.org

Credit.org

1450 Iowa Avenue, Suite 200
Riverside, CA 92507
(800) 431-8157
Website: www.credit.org

East LA Community Corporation (ELACC)

2917 E. 1st Street Suite 101
Los Angeles, CA 90033
(323) 269-4214 ext. 228
Website: www.elacc.org

Faith and Community Empowerment (FACE) formerly Korean Churches for Community Development (KCCD)

3550 Wilshire Blvd., Suite 1124
Los Angeles, CA 9010
(213) 985-1500
Website: www.facela.org

HPP CARES

145 W Broadway, Ste 108
Long Beach, CA 90802
(562) 281-8861
Website: www.hppcares.org

Habitat for Humanity of Greater Los Angeles (Habitat LA)

8739 Artesia Blvd.
Bellflower, CA 90706
(310) 323-4663 x 115
Website: www.habitatla.org

Money Management International, Inc.

6080 Center Drive Suite #605
Los Angeles, CA 90045
(713) 394-3232
Website: <http://moneymanagement.org>

Montebello Housing Development Corporation (MHDC)

1619 Paramount Blvd.
Montebello, CA 90640
(323) 722-3955
Website: www.mhdcca.org

Neighborhood Housing Services of LA County (NHS)

3926 Wilshire Blvd., Suite 200
Los Angeles, CA 90010
(888) 895-2NHS
Website: www.nhslacounty.org

New Economics for Women

303 Loma Drive
Los Angeles, CA 90017
(213) 483-2060
Website: www.neweconomicsforwomen

Operation HOPE

8710 Garfield Avenue
South Gate, CA 90280
(888) 388-4673
Website: www.operationhope.org/southgate

Shalom Center

2975 Wilshire Blvd. Suite 415
Los Angeles, CA 90010
(213) 380-3700
Website: www.shalomcenter.net

West Angeles Community Development Corp.

6028 Crenshaw Blvd.
Los Angeles, CA
90043
(323) 751-3440 ext. 29
Website: www.westangelescdc.org

Please note that the information above may change. Please contact the agencies directly to obtain current information. All of the agencies above are HUD-approved Housing Counseling Agencies. If you are a HUD-approved Housing Counseling Agency and are interested in becoming an LAHD-approved Homebuyer Education Provider, please contact LAHD at lahd.homeownershipunit@lacity.org. As a covered entity under Title II of the Americans with Disabilities Act, the City of Los Angeles does not discriminate on the basis of disability and, upon request, will provide reasonable accommodation to ensure equal access to its programs, services and services.

THE FOLLOWING COMMUNITIES ARE LOCATED IN THE CITY OF LOS ANGELES

Angelino Heights	Hillside Village	Porter Ranch
Arleta	Hollywood	Rancho Park
Atwater	Hollywood Hills	Reseda
Baldwin Village	Holmby Hills	San Pedro
Bel Air	Hyde Park	Sawtelle
Bel Air Estates	Jefferson Park	Shadow Hills
Beverly Glen	Knollwood	Sherman Oaks
Boyle Heights	Koreatown	Silver Lake
Brentwood	La Tuna Canyon	South Carthay
Cahuenga Park	Lafayette Square	South Robertson
Cahuenga Pass	Lake Balboa	Studio City
Canoga Park	Lake View Terrace	Sun Valley
Castellammare	Lakeside Park	Sunland
Central City	Larchmont District	Sylmar
Century City	Laurel Canyon	Sylmar Square
Chatsworth	Leimert Park	Tarzana
Chesterfield Square	Lincoln Heights	Toluca Lake
Cheviot Hills	Los Angeles	Tujunga
Chinatown	Los Feliz	Valley Glen
Country Club Park	Loyola Village	Valley Plaza
Crenshaw District	Mar Vista	Valley Village
Cypress Park	Mid City	Van Nuys
Eagle Rock	Miracle Mile	Venice
East San Pedro	Mission Hills	Vermont Knolls
Echo Park	Montecito Heights	Warner Center
El Sereno	Monterey Hills	Watts
Elysian Park	Mt. Olympus	West Adams
Encino	Mt. Washington	West Hills
Exposition Park	North Hills	West Los Angeles
Garvanza	North Hollywood	West Toluca Lake
Glassell Park	North University Park	Westchester
Granada Hills	Northridge	Westlake
Hancock Park	Pacific Palisades	Westwood
Hansen Heights	Pacoima	Wilmington
Harbor City	Palisades Highlands	Wilshire Center
Harbor Gateway	Palms	Windsor Square
Harvard Heights	Panorama City	Winnetka
Hermon	Park La Brea	Woodland Hills
Highland Park	Playa Del Rey	

The list above is a general listing of communities located in the City of Los Angeles. To confirm if a property address is located in the City of Los Angeles, please email LAHD at lahd.homebuyerinfo@lacity.org or (213) 808-8800.

An Equal Opportunity Employer