

**REPORT 2000**



**HOUSING AUTHORITY OF THE COUNTY OF SANTA CRUZ**



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# MEETING THE HOUSING CHALLENGE



*Marilyn Hummel, Chairperson,  
standing next to Mary McKenzie  
James, Executive Director*

The Housing Authority of the County of Santa Cruz observes its 30th anniversary in the year 2000 at a time when the services we offer have never been more critical. Rents and housing prices in the county have risen dramatically to the highest levels ever, while the rental market is the tightest we have experienced. In the past three decades the Housing Authority has grown from an agency that administered one program serving hundreds of people a year to an organization that oversees many programs and helps thousands of people a year. The expertise developed over that time has enabled us to meet the challenges of the past and will be a key factor in successfully dealing with the challenges of the future.

In past issues we have focused on our clients. For this issue we put the spotlight on some of the staff who deliver our services.

A critical part of the challenge is getting information about our programs and services to the public. We get many requests for information, but because of the complexity and multi-program nature of our business (not to mention the fact that program regulations and requirements change frequently), we had not been able to put together a satisfactory one-source brochure. This year, to address that need, we made it a priority to develop a web site that will make information readily available and always current. A story about the development of that site ([www.hacosantacruz.org](http://www.hacosantacruz.org)) appears later in the report.

With the web site available for details, this report was created to give a more general flavor of what the Housing Authority is about. The answer, really, is people. From first-time home buyers, to tenants seeking security deposits, to seniors living in mobile home parks, the Housing Authority touches many lives in a positive fashion.

MARILYN HUMMEL, Chairperson

MARY MCKENZIE JAMES, Executive Director

Housing Authority of the County of Santa Cruz





*IN THEIR DREAM HOME: Marcus and Annette Thayer and daughter Daisy in the kitchen of their home, which they were able to purchase with help from the First-Time Home Buyer program. The Thayers bought the run-down cottage and spent close to a year turning it into a beautiful and charming home.*



# SEEING THE POSSIBILITIES

## *Couple Turns Fixer-Upper into Dream Home*

Run-down, surrounded by weeds and forlorn, the house at 17 Blake Lane in Scotts Valley was unappealing to say the least. But to prospective buyers Marcus and Annette

Thayer it was a diamond in the rough.

“It was the armpit of the neighborhood for sure,” Marcus said, “but the guts looked good, and we knew we could do something with it.”

Marcus, a receiver for a publishing company, and Annette, a paralegal, had been looking for a home to buy in Scotts Valley. Because of its condition the house was affordable — at least by Santa Cruz County standards. Even so, the Thayers needed help to make the purchase.

The City of Scotts Valley, working with the Housing Authority, has a first-time home buyer program. Through it the city offers a

“silent second” mortgage for which interest and principal are not due until the dwelling is sold or refinanced. The Thayers’ mortgage broker was familiar with the program and suggested they apply.

In a letter to the city, Marcus wrote, “I have grown up watching my parents turn houses that were nothing special into houses that were warm and inviting with landscaping everywhere ... I have seen the benefits of hard work on the family home. There is almost nothing more rewarding.”

Impressed by the Thayers’ plans for the house, the city

issued a silent second that enabled them to buy the home with a 5 percent down payment and a 75 percent first mortgage.

The Thayers and their daughter, Daisy, moved in and set to work. “Last summer was spent inside this place knocking stuff away,” Marcus said. In just a few months they put in new tiling, plaster, carpeting, fans and lighting fixtures.

A dilapidated heater was removed and replaced with a wood stove that Marcus had salvaged from his grandfather’s barn. “It worked great,” Annette said. “We were wearing shorts and tank tops all winter long.”

The Thayers are one of 97 families who have been able to purchase a house through the silent second program, which the Housing Authority has administered in Santa Cruz, Watsonville, Scotts Valley and Capitola. This program and the security deposit program for renters are the two primary ways the agency helps residents of the county bridge a financial gap.

To the people touched by these programs, that help means everything. As Marcus wrote in his application letter, “Your investment in my family’s first home is a sound one. It will give us a chance to turn that ‘nothing special’ house into the home of our dreams.”



*A wood stove, originally owned by Marcus Thayer's grandfather, now heats the Thayer home in the winter.*



*The Thayers' restored cottage sits on a quiet lane in Scotts Valley.*



*Linda Igarta (standing) and Joelyn Furuike were the Housing Authority staffers responsible for overseeing the creation of the agency's web site ([www.hacosantacruz.org](http://www.hacosantacruz.org)), which provides information on the Housing Authority's programs and the county's housing situation.*



## Web Site Puts Housing Knowledge at Your Fingertips



### Affordability Gap in Santa Cruz County

Santa Cruz County is consistently ranked among the least affordable places to live in the nation. Affordable housing is desperately needed. As this chart indicates, if very low income families in Santa Cruz County dedicate 30% of their income to housing costs, they are hundreds of dollars away from affording Fair Market Rent as defined by HUD, much less “actual market rents” as determined through a monthly survey of rental units advertised in the newspaper. The Housing Authority’s Section 8, Low Rent Public Housing, and Security Deposit programs all help make affordable rental housing available to low-income families.

With the county’s housing market wildly overheated, the Housing Authority has a lot of work to do. And since a good deal of its work consists of providing accurate information to tenants, landlords and home buyers, the agency decided to make getting its web site on line a priority this year.

“There are often more people asking questions than we have staff to answer,” said Executive Director Mary McKenzie James. “We hope the web site, and particularly the “Frequently Asked Questions” section, will give the public the opportunity to get the information they need at any time.”

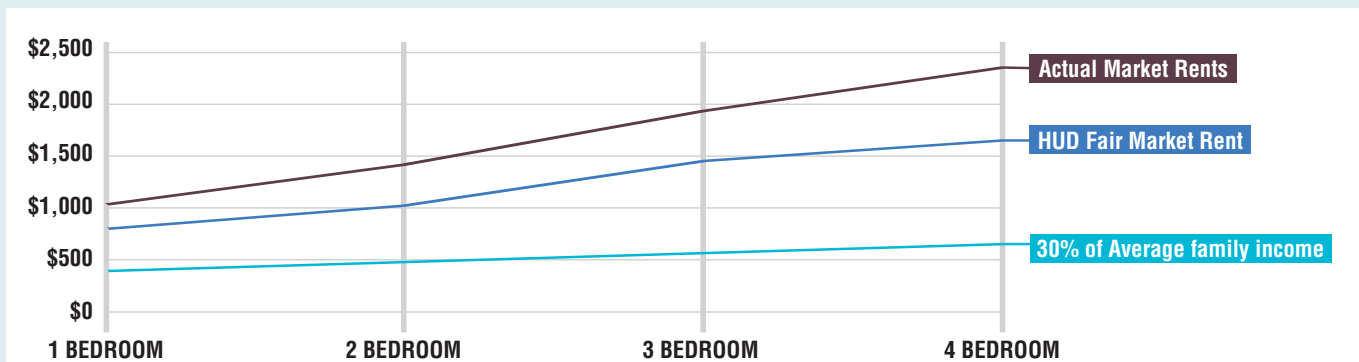
The web site ([www.hacosantacruz.org](http://www.hacosantacruz.org)) went up in November. It currently serves as a general information vehicle only, but over time is expected to become more complex and interactive. Down the road it may be possible for an applicant for housing assistance to file an application electronically, or even call up the site, type in a password and see the status of the application.

The web site was put together by Housing Authority staffers Linda Igarta and Joelyn Furuike and outside consultants Sandi Pensinger (site design and navigation) and Mike Wallace (content editing).

At its inception the site has seven areas of interest to click on from the home page. They are About Us, which features information about the agency and Frequently Asked Questions, as well as information for renters, information for home buyers, information for mobile home owners, information for landlords, Santa Cruz County housing information, and downloadable application forms.

“Part of our responsibility is to explain government programs,” James said. “It isn’t always easy because the programs are complex and the rules change frequently with the enactment of a new bill or a new directive from the Department of Housing and Urban Development. The web site enables us to have accurate, up-to-date information available so people can get the right answers to their questions.”

**Fair Market Rents As Compared To 30% of Average Section 8 Family Income**







*LAW ON THE MOVE: The Housing Authority and the Santa Cruz Police Dept. collaborated to buy this mobile police station, which enables the police to establish a neighborhood presence. In front of the unit, from left, Sgt. Butch Baker, Housing Authority Commissioners Doris Burgers, J.T. (Mark) Schaeffer, Eloise Graham and Marilyn Hummel, Police Chief Steve Belcher, Officer Jim Howes and Housing Authority Executive Director Mary McKenzie James.*



## *Mobile Unit Serves Neighborhoods, Police, Housing Authority Tenants*



### Mortgage Credit Certificate Program

The Mortgage Credit Certificate (MCC) program helps first-time homebuyers by giving them an additional tax credit in addition to the standard mortgage interest deduction. This tax credit reduces the homeowner's overall tax liability, leaving them with more money to devote to mortgage payments and other housing costs. Lenders take this tax credit into consideration when determining how much families can afford to borrow. MCCs are made available to first-time homebuyers county-wide. To date, over 600 MCCs have been issued in the following areas of the county:

Capitola . . . . .	52
Santa Cruz . . . . .	157
Scotts Valley . . . . .	11
Watsonville . . . . .	117
Unincorporated County Area . . . . .	307

If you park the Santa Cruz Police Department's new neighborhood police station in front of a school or apartment complex, you have a kid magnet. That, said Sgt. Loran "Butch" Baker, is exactly the idea.

"We have a huge population of children in this town," said Baker, the department's community services supervisor. "This lets us bring the police station right to their front yard so they can get to know us and we can find out what the needs are in the neighborhoods. It's a real alternative to being in a squad car and going from call to call."

As the department placed a higher emphasis on community services in the late 1990s, one of the top priorities was a mobile unit that would allow the police to establish a presence in any neighborhood.

The department looked at used transit buses, and RV's before learning about a company that builds custom trailers, usually for film crews on location. It ordered a 30-foot unit and got financial assistance from the Housing Authority, which contributed \$45,000 on the condition that the unit provide services to Housing Authority rental complexes in the city.

"We found that the 'officer next door' concept of having police officers living in our apartment complexes was successful in creating role models for children and providing a positive community presence for the police

department," said Mary McKenzie James, Executive Director of the Housing Authority.

"We wanted to provide something like that for our clients throughout the community, and when we heard about the police department's plan for a mobile community station we thought this would be a great way to accomplish that goal."

The trailer can be separated into two areas. It is equipped with a TV/VCR, computer modems (to provide visual aids for classes as well as allow officers to write and send reports) and a coffee maker. It provides a private space for interviewing witnesses, holding conferences, or just talking to people about their concerns. It can be towed to any location in the city by a pickup truck.

"The best way to break down stereotypes that people have about the police is for us to get out and get to know people where they live," said Sgt. Baker. "This trailer unit is almost an attempt to move our lobby right into the neighborhoods."



# WHEN ONE BREAK ISN'T ENOUGH

## *Security Deposit Program Puts Tenants Over the Top*

Osocales Community is a new modular housing development on Soquel Drive near the end of 41st Avenue, with rents ranging from \$522 to \$938 a month. Its property manager is Dorothy Smith of the Mercy Housing System, which manages several affordable-housing complexes in Santa Cruz.

There were nearly 130 applicants for the 28 available units, and a lottery was settled upon as the fairest way of determining which low income applicants would be admitted as tenants. Once the tenants were selected, Smith referred many of them to the Housing Authority to apply for the Security Deposit Guarantee Program it administers for the County of Santa Cruz.

“I think it’s a wonderful program,” Smith said. “I try to tell everyone who’s moving into any of our units about it.”

Under the program — which is in effect in the county and the cities of Santa Cruz, Scotts Valley and Capitola — the local jurisdiction funds the security deposit, helping the renter amass the significant amount of up-front money needed to get into a rental unit.

The Housing Authority screens applicants, works with landlords

and otherwise manages the program. Depending on the jurisdiction, the security deposit is either repaid or forgiven if the tenant remains in the unit for a set period of time.

At Osocales the up-front deposit was less daunting than most: first month’s rent plus a security deposit equal to a month’s rent. Nevertheless, Smith said, it was a barrier to many of the lottery winners.

“Given the market in this county, a lot of the people who qualify for our housing have been paying a large portion of their monthly income in rent, which makes it very hard to save. Then if something unexpected happens — like a car breaking down or a child needing dental work — it can really be a disaster,” she said.

Ultimately, three quarters of the new tenants at Osocales ended up receiving a security deposit guarantee through the program. Smith said the program was good for them and good for the housing provider as well.

“Without the security deposit program,” she said, “many of our families would not have been able to take advantage of the terrific housing opportunity we offered them.”



### Who Qualifies for Housing Help

The Housing Authority’s rental and home buyer assistance programs have a maximum income limit for qualifying recipients. Typically, this is between 50 and 120 percent of the median income for Santa Cruz County. The chart below at right shows the current limits by family size.

**A family of four can qualify for housing assistance in some programs with an income as high as \$74,050 a year.**





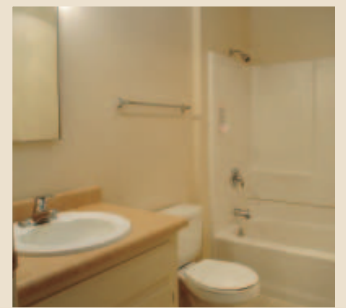
*FILLING UP THE HOMES: Manager Dorothy Smith had 28 low-income units available at Osocales Community in Soquel, but many people who qualified were strapped for the security deposit. Three quarters of the new tenants got help from the Security Deposit Guarantee program offered by the county and administered by the Housing Authority.*

<b>Family Size</b>	<b>50% of area median</b>	<b>80% of area median</b>	<b>120% of area median</b>
1	\$21,600	\$34,550	\$58,850
2	\$24,700	\$39,500	\$59,250
3	\$27,750	\$44,400	\$66,650
4	\$30,850	\$49,350	\$74,050
5	\$33,300	\$53,300	\$79,950





*A new fence and landscaping at the Courtyard complex in Capitola.*



*Bathroom, remodeled with new fixtures, at the Grandview complex in Santa Cruz.*



*Kitchen, newly carpeted living room and light fixture at Grandview.*



# KEEPING RENTAL UNITS SHIPSHAPE

## *With Help from HUD, It's Happening*

The Housing Authority owns and manages a number of rental units that were developed in the late 1970s and early 1980s and are now in need of upgrades. Through a capital improvement program funded by the federal Dept. of Housing and Urban Development (HUD), the Housing Authority has been renovating its properties.

In recent years, HUD funds have been used to replace roofing and siding, repaint exteriors, repair pavement, install new playgrounds and improve access for the disabled. Now the focus has shifted to interiors, with upgrades in such areas as paint, carpet, light fixtures, cabinetry and appliances.

These upgrades are typically done when an apartment is vacant to avoid disturbing tenants, though some occupied units will be redone in the near future. Remodels have

taken place at the Portola, Seneca, Crestview, Grandview, Blackburn and 30th Avenue complexes.

Interior designer Wayne Palmer was asked for help in locating affordable, durable upgrades that would make the apartments more attractive to tenants. He recommended earth tone carpeting, new light fixtures including wall sconces and dining area chandeliers, new kitchen countertops and cabinet colors, and more modern blinds and washable curtains.

The new look is getting rave reviews.



*A new paint job and children's playground at the Crestview complex in Watsonville.*



*New appliances were installed at the Portola complex in Live Oak.*

# THE RIGHT STUFF

## *Experienced Employees Help Housing Authority Do Its Job*

Toribio Chavez has been a maintenance worker for the Housing Authority since 1978. He knows the rental units he works on inside and out — what their unique qualities are and what it takes to keep them in good shape.

Della Knoeb is the Housing Authority's utility infielder. An Administrative Clerk II, she has been with the agency since 1974 — longer than any other employee — and can work in any department or on any program.

Toribio and Della are just two of many employees who have been with

the Housing Authority for a considerable length of time, lending the agency a sense of institutional consistency and continuity. These long-term employees help ensure that tenants, landlords and government agencies who deal with the Housing Authority will get knowledgeable and courteous service.

On the occasion of its thirtieth anniversary, the Housing Authority would like to recognize six employees who have been with the agency 20 years or longer.

**Executive Director Mary McKenzie James said the agency's long-term employees provide an incalculable benefit to the organization and those it serves.**

**"The Housing Authority is a small public agency, so job satisfaction comes from helping people, rather than climbing a corporate ladder," she said. "The people you see pictured on this page, along with others who have been here many years, are public servants in the truest sense of the word."**

### **DELLA KNOEB**

Della Knoeb, Administrative Clerk II, started June 1974. Della came to the Housing Authority from Central Coast Counties Development Corporation, and was originally hired on a yearly basis, contingent on HUD funding. That's one of the reasons she moved around within the agency and got to know all the departments and programs. "Because of the situation when I was first hired, I always figured that every year I had to apply for a new job. Now I can be a backup for people in every part of the agency," she said.

### **PABLO FERNANDEZ**

Pablo Fernandez, Assistant Manager, Buena Vista Migrant Center, started September 1976. Pablo started work with the Housing Authority as a maintenance worker at the migrant center, and decided to apply for the assistant manager position when it came open later on. "I enjoy having the units ready for opening every spring," he said, "and it makes me very happy to be working with the families and to see that they have safe, decent housing."

### **RUTH DEROLLO**

Ruth DeRollo, Property Management Director, started April 1977. Ruth began her career with the Housing Authority doing interviews for the eligibility department and worked her way up to the department-head level position she currently holds. "It's been a great experience," she says. "Over the years we've helped a lot of families that needed assistance, and it's been wonderful to see many of the families go on to become home owners and be able to give their kids a good education."





*135 YEARS OF EXPERIENCE: Long-time employees enable the Housing Authority to provide continuous good service to tenants, landlords and program applicants. These veterans of 20 years or more are, from left, Toribio Chavez, Ruth de Rollo, Della Knoeb, Theresa Watson, Carmen Germano and Pablo Fernandez.*

### **TORIBIO CHAVEZ**

Toribio Chavez, Maintenance Worker, started December 1978. More than two decades ago the unemployment office sent Toribio to apply for a job with the Housing Authority, and he's been with the agency ever since, doing everything from electrical and plumbing work to groundskeeping work. "I've been very happy at this job," he said. "I always notice how nice the rental units are, and I like being able to help keep them in good condition."

### **CARMEN GERMANO**

Carmen Germano, Administrative Clerk II, started May 1980. Carmen is the person behind the scenes who helps landlords and tenants on a daily basis by processing and administering the contracts that need to be complete before a tenant can move in and a landlord can be paid. "There's great satisfaction in being part of an agency that helps people who couldn't afford a home otherwise," she said. "I work with some wonderful people, and there's a real team effort here. People work hard to help our clients."

### **THERESA WATSON**

Theresa Watson, Senior Administrative Analyst, started July 1980. Theresa was the Housing Authority's finance director for 18 years, during which time the agency developed a strong track record for clean audits and experiencing very few rent collection problems. "Working for the Housing Authority has been very challenging, with never a dull moment," she said. "The work has been interesting and the people have been great; I still stay in touch with a lot of former employees."



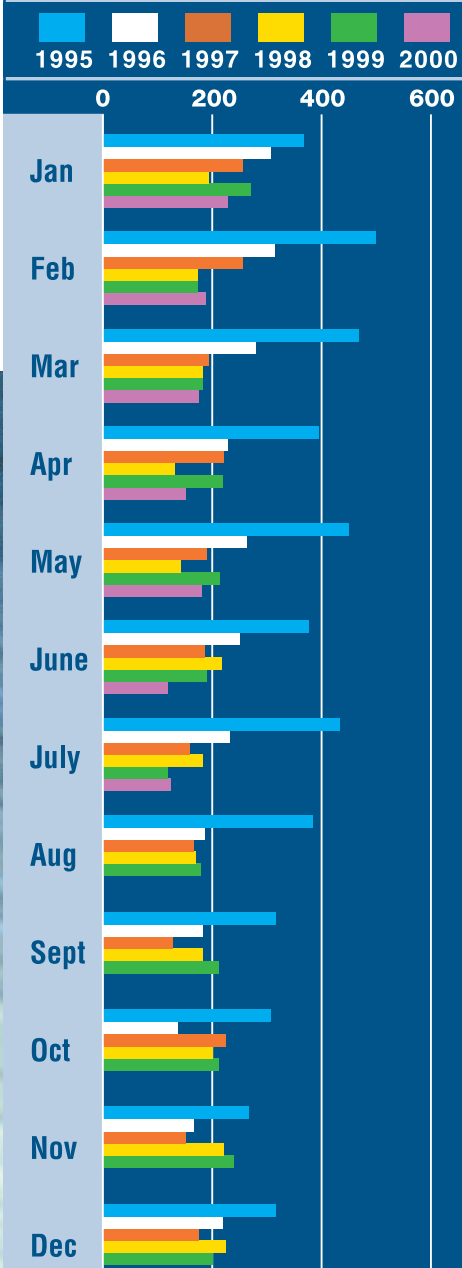


## A Tightening Market

One of the ways the Housing Authority monitors the local housing market is by checking the county's two daily newspapers on the third weekend of each month to find out how many rental units are listed in the classified ads. As the accompanying chart shows, the number of listed rentals has declined dramatically in the past five years. In July 2000 (the last month surveyed before this report went to press), there were fewer than 200 rental listings, compared to more than 400 at the same time in 1995.

### Number of Rental Ads in Santa Cruz County

Sentinel/Register Pajaronian - as of July 2000





# CREATING HOUSING WITH SOME HELP

## *Agency Works With Neighbors, Government on Seacliff Units*

For years a piece of land off McGregor Drive in Seacliff has been designated by the County of Santa Cruz for affordable housing. And for years no one could get a plan off the ground for that site.



The Housing Authority bought the land and began the long process of creating an affordable housing plan for the property. If

all goes well, construction on 34 rental units could begin in the summer of 2001.

One of the obstacles to development was that the land bought by the Housing Authority was part of a larger parcel and needed to be separately mapped. Thanks to a loan from the state, the Housing Authority was able to get the parcel mapped. A loan from the Redevelopment Agency of the County of Santa Cruz provided the Housing Authority with the means to begin pre-development activities.

The other big hurdle was public opinion.

“The opposition from the neighbors was horrific at first,” said Sue Hoge, assistant executive director of the Housing Authority. “But we met with them and tried to address their concerns, and solicited their input on issues like design. Now many support our project.”

A key moment at those meetings occurred when a neighbor in the audience stood up and said that developments such as this were important because people like him couldn’t afford to live in the community. Neighbors also warmed up to the idea of the units being rentals once they realized that if there were any problems they could go straight to the Housing Authority and get results.

To accommodate the requests of the neighbors, the apartment complex was designed in a “Carmel village style.” A pre-application was submitted to the county this summer.

“It’s great to have the end in sight,” said Hoge. “The McGregor complex will show what can be done to create affordable housing with cooperation from local government and the support of the neighbors.”

### **Public Housing Tenants – Good Neighbors**

The majority of public housing tenants are working families employed in a variety of employment sectors, as indicated below:

Agricultural . . . . .	15.8%	Health/Service . . . . .	11.2%
Retired/Disabled . . . . .	13.3%	Office/Clerical . . . . .	7.1%
Factory . . . . .	12.1%	Skilled Trade . . . . .	5.0%
Labor . . . . .	12%	Food Service . . . . .	4.6%





*ALL THERE ON PAPER: Assistant Executive Director Bill Raffo shows off the documentation that went into the Housing Authority's five-year Agency Plan, which provides detailed information about what the agency is doing to address local housing issues.*

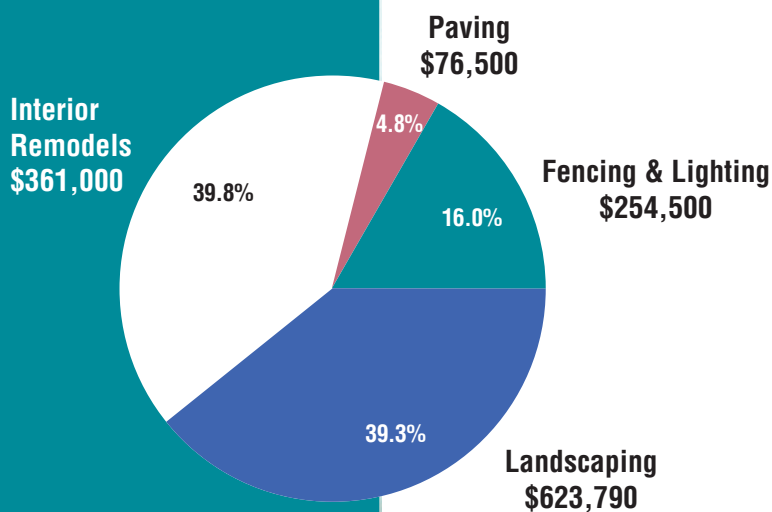


# STAYING ON TOP OF THE DETAILS



## Five-Year Capital Improvement Plan

HUD has just begun to provide capital funds to housing authorities on a regular basis. This allows housing authorities to develop long-term plans for taking care of major maintenance items. We asked our residents what work they felt was most important, and many of them mentioned improvements to apartment interiors, such as new paint, appliances, and floor coverings. Landscaping, irrigation, and grounds work also came up as a high priority. With their input, we developed a plan that includes interior remodels, landscaping, fencing & lighting and paving as shown in the pie chart below.



## New Plan, Reorganization Help Tenants, Landlords

Tenants, landlords, and anyone else who deals with the Housing Authority will have an even easier time of it in the future thanks to two administrative efforts undertaken within the last year.

The first was the completion of an Agency Plan, which provides a one-stop shopping review of the Housing Authority's policy and program administration. Second, a number of services - maintenance, tenant services, rent collection - have been integrated into a newly created Property Management section, which enables tenants at facilities managed by the Housing Authority to go to one department for services.

The Agency Plan (which can be viewed at [www.hacosantacruz.org](http://www.hacosantacruz.org)) was required under the Quality Housing and Work Responsibility

Act, the first major housing legislation passed by Congress in the past five years. It's a five-year plan that outlines policies and programs the Housing Authority currently has in effect to address housing needs.

"It basically allows the public to see in one place exactly what our policies are," said Assistant Executive Director Bill Raffo. "If people have an interest in something specific, they can easily find the section of the plan that deals with that."

The creation of the Property Management section was overseen by Administrative Analyst Amy Stewart and Facilities Manager Mark Failor, who brings years of private sector property management experience to the Housing Authority.

The reorganization of tenant services, coupled with information collected in a customer satisfaction survey of tenants, will enable the Housing Authority to improve service. For instance, maintenance orders are now being batched by site and day, so tenants know when the repair person will be there.

And when the repair person does arrive, it will probably be with a smile. In the customer service survey, 92 percent of respondents from Housing Authority rental units rated the agency's maintenance workers as being helpful and friendly.





*UNDER NEW MANAGEMENT: Residents at Loma Vista Mobile Home Park in Capitola (from left) Irving Grossman, Anna Liddell, Lucille Pine, Grayce Henri, Gus Gustafson, Helen Straka and Martin Pine put in hundreds of hours of work, with help from the Housing Authority and the City of Capitola, to convert the park to co-op ownership.*



# MAKING THE PARK THEIR OWN

## Mobile Home Residents Buy Out Long-Time Owner

In 1997 Haro Wenzel decided to sell his Loma Vista mobile home park on Clares Street in Capitola. Before putting it on the open market, Wenzel — who had owned the park for decades — approached the residents and asked if they'd be interested in buying it.

"It's a very time-consuming process," said Sue Hoge, assistant executive director. "There were lots of meetings, we had to go over different options for ownership, engineering studies had to be done. Finally, the decision was to convert the park to a co-op to preserve it as affordable, owner-occupied housing."

Most of the residents of the 90-space park are over 55 and in the middle to low income level. They were generally interested, but the details were daunting, so they approached the City of Capitola.

Irving Grossman, one of the residents involved in the effort summed up the spirit of the process. "There was good communication among the members, even when we weren't getting along," he said. "That was important."

The city was interested in keeping the park as affordable housing, so it put up \$1.7 million in redevelopment money to help with the purchase and turned to the Housing Authority for help in working out the ownership change.

The residents were allowed to buy a share in the co-op for \$5,000, and the city loaned that money at low interest to a number of them. Altogether, 83 residents bought a share, the remaining spaces were kept as rentals owned by the co-op, and the deal was closed in March of this year.

Having helped residents at other mobile home parks make similar conversions, the Housing authority knew what had to be done and saw the process through to a successful conclusion.

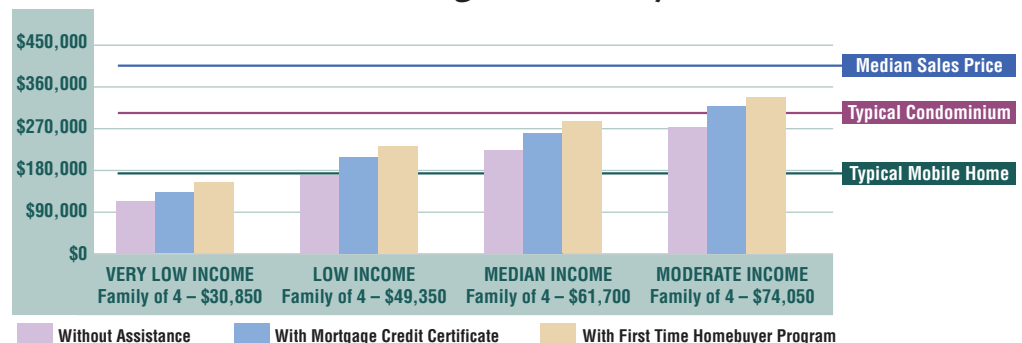
"It took more than two and half years," said Gus Gustafson, co-op president. "All of us put in hundreds of hours and went to lots of special meetings. But the outcome is great."



### Housing Costs on the Rise

One of the major issues facing working families in Santa Cruz county is the high cost of home-ownership. A median priced home (now over \$400,00) is well out of the reach of a median income family. Teachers, nurses, librarians, and workers in many other employment sectors cannot afford to live in the community where they work. As the chart at right shows, Housing Authority programs such as First Time Home-buyer and Mortgage Credit Certificate are still not enough to help families afford a median-priced home, but they do help to make lower-priced condominiums and mobile homes affordable.

### Housing Affordability



# HELPING WITH HOUSING...

## *Housing Authority of the County of Santa Cruz*

The Housing Authority of the County of Santa Cruz was created to provide housing assistance for the county's low and moderate-income residents. Over the last three decades it has carried out its mission by:

- Developing and managing affordable rental housing.
- Developing affordable housing for sale to qualified local residents.
- Administering the federal government's Section 8 program, which provides rental assistance to tenants in market-rate housing.
- Administering security-deposit assistance programs to help tenants get into rental units.
- Managing first-time home buyer programs, which provide mortgage relief for low and moderate-income residents buying their first home.
- Offering programs for mobile home rehabilitation and improvements.
- Helping mobile home park residents take over ownership of their park.
- Distributing and administering disaster-relief housing funds.
- Rehabilitating dilapidated housing units for sale to low-income residents.
- Developing and managing migrant and farm-labor housing.
- Providing technical services on housing issues for government agencies and developers of affordable housing.
- Maintaining a base of current information on local housing markets.
- Offering informational seminars for landlords.
- Offering informational seminars for first-time home buyers.
- Providing property management services.
- Obtaining state and federal grants for property improvement and maintenance.
- Issuing tax-exempt bonds to assist developers of affordable housing with financing.
- Administering the federal Mortgage Credit Certificate program.



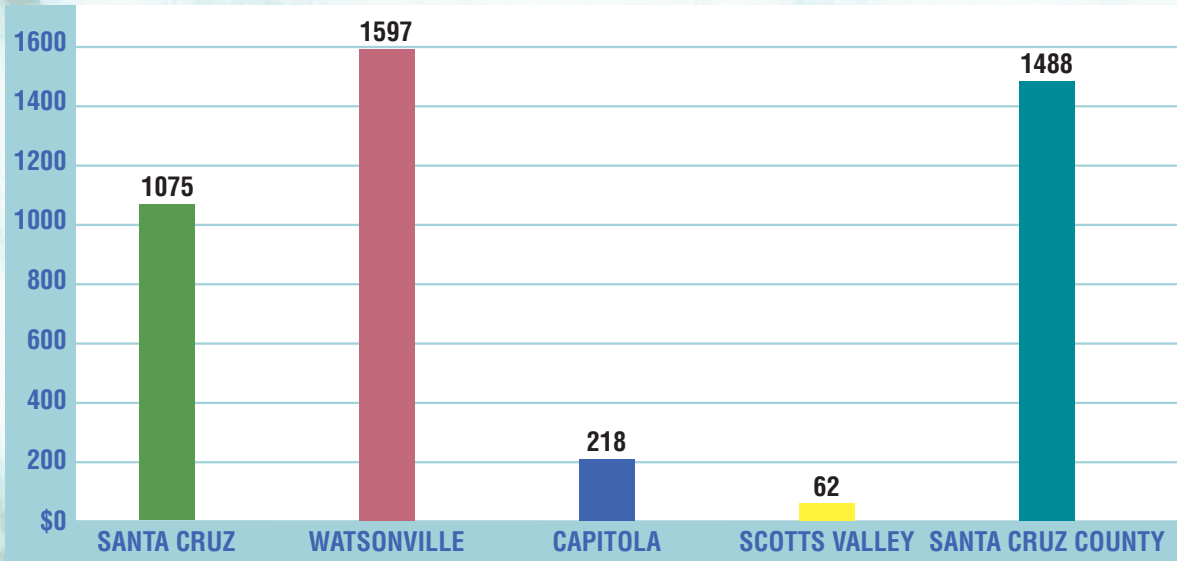
### Housing Authority

The Housing Authority, brings 32 million dollars a year in housing assistance programs to Santa Cruz County. These range from rental assistance vouchers to first-time home buyer assistance to special programs for persons with AIDS and families making the transition from welfare to work. In all, the Housing authority assists more than 4,000 local households a year. The accompanying charts illustrate the ways these funds are distributed.

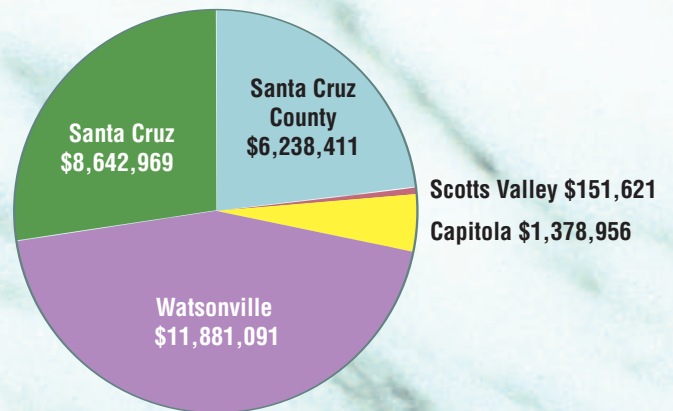


# MANY WAYS, COUNTYWIDE

Number of Families Assisted



Housing Authority Assistance in Dollars



Operating Budget Sources of Program Revenue

