



Section 8 rental units now make up 10 percent of the Santa Cruz County rental housing market.



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Housing Choice Voucher Program: the New Section 8



With Santa Cruz County now established as one of the most expensive housing markets in the nation, housing assistance programs take on even more critical importance. For more than a quarter century the Department of Housing and Urban Development's Section 8 rental assistance program, administered locally by the Housing Authority, has made a difference, helping about four thousand households at a time live in rental housing they otherwise could not afford. In fact, Section 8 rental units now make up 10 percent of the Santa Cruz County rental housing market.

In 1974, when Congress first enacted the program, it was called the Section 8 Certificate program, then later, in another version, the Section 8 Voucher program. For years we administered both the Certificate and the Voucher programs, causing no end of confusion for everyone.

Eventually, HUD ordered the merger of the two programs, and two years ago that was accomplished with the resulting Housing Choice Voucher program. The rental assistance we provide gives families a choice in housing they would not otherwise have. The new name is more descriptive than "Section 8"; however, force of habit may have everyone continue to use the old term Section 8 for some years to come.

The consolidation of the programs has allowed us to spend less staff time on explaining the differences and more time on ensuring the success of Voucher

holders, both in attaining satisfactory rentals and in improving the conditions surrounding their lives and the lives of their children.

We constantly receive letters of thanks from Voucher holders who are leaving the program voluntarily. These letters tell us how the Section 8 program was a life saver, allowing them to stop worrying about housing costs and concentrate on a better education, a better job, a better life.

Of course, without willing landlords renting to Section 8 Voucher holders there would be no opportunities for the families. That we were able to continue to assist families even in a very competitive market is testimony to the generosity and compassion of many of the property owners and managers in Santa Cruz county.

In this report are stories highlighting just a few of the many families, property owners and staff who have made the Voucher program work. There is also news about some important programs, old and new, that contribute to the success of Section 8.

This report is dedicated to the families and owners who have participated in the Section 8 program since its inception and to those who will continue to succeed under the new name: Housing Choice Voucher program.

Doris Burgers
Chair, Board of Commissioners

Mary McKenzie James,
Executive Director



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Over one-third of Section 8 families no longer require the assistance after 5 years, and 80% no longer require the assistance after 10 years.



Section 8, FSS & HSAP Help People Move Forward in Life



The Section 8 Housing Choice Voucher Program, Family Self Sufficiency (FSS), and Housing Search Assistance Program (HSAP) figure prominently in this report. A brief explanation of them follows.

Housing Choice Voucher Program. (Section 8)

This is a federal program funded by the U.S. Department of Housing and Urban Development (HUD) and administered locally by the Housing Authority.

Under this program, tenants who fall within qualifying income limits receive vouchers that can be applied to market-rate rental housing. The tenant is responsible for finding a unit and a landlord who will accept Section 8 tenants.

The tenant pays an affordable part of his or her monthly income (typically 30 to 40 percent) in rent, and the Section 8 voucher covers the remainder. As a tenant's income rises, the amount covered by the voucher decreases.

Each month HUD sends the Housing Authority the funds needed to cover about 4,000 vouchers in the county, and the Housing Authority in turn sends checks to landlords at the beginning of the month.

Owing to the high cost of housing in Santa Cruz County, demand for vouchers far exceeds the supply, and applicants for the program typically wait years before qualifying.

Family Self-Sufficiency Program. (FSS)

FSS is an extension of the Housing Choice Voucher Program and is aimed at providing an incentive for Section 8 tenants to

advance financially to the point where they no longer need Section 8 assistance.

Participants in the program meet with Housing Authority personnel at the outset and agree on a plan for the next five years. In the plan, tenants set forth specific goals aimed at improving their job skills, getting better paying jobs, and, if applicable, getting off welfare.

As the tenant's financial situation improves, he or she is able to pay a larger percentage of the rent, reducing the amount of the voucher payment. The Housing Authority places the difference between the original voucher payment and the reduced payment into an escrow account for the tenant.

When the tenant completes all goals and has been off welfare for a full year, the Housing Authority pays out the amount in the escrow account. The money is the tenant's and can be used for anything from making a down payment on a home to paying off debts.

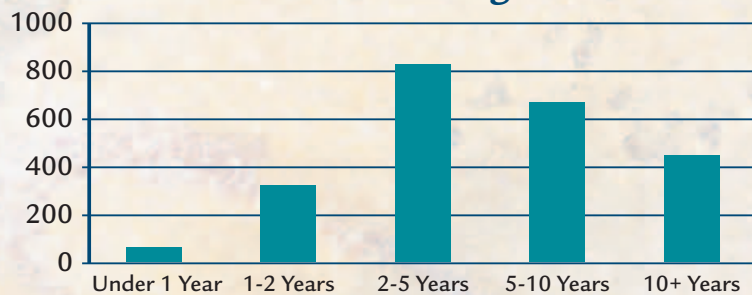
Housing Search Assistance Program (HSAP)

The HSAP program is funded by HUD through a three year grant received by the Housing Authority to assist Voucher holders in the search for rentals and to assist property owners and managers in renting to Housing Choice Voucher tenants. HSAP staff come from the private property management sector with knowledge of what it takes to be a good renter and a good landlord. HSAP staff hold regular workshops for renters and owners as well as holding one-on-one counseling sessions. (Story page 9)



Pictured left to right: Martha Martinez, Dale Skillicorn, Marilyn Hummel, Paul Brindel, Doris Burgers, J.T. Schaeffer, Jack Baskin and Mary McKenzie James, Executive Director.

Average Length of Time on Section 8 Program



Board of Commissioners:

- Doris Burgers, *Chair*
- Marilyn Hummel, *Vice-Chair*
- Jack Baskin
- Paul Brindel
- Martha Martinez
- J.T. “Mark” Schaeffer
- Dale Skillicorn



“I can’t say enough about what this program has done for my life. It’s enabled me to maintain my independence and dignity and stay near my children.”



Living the Last Years in Dignity and Independence



“When I play back the movie of my life inside my head,” said Sam Abela, “I can see the most amazing things.”

Now 76 and legally blind, Sam has lived a rich and full life. Thanks to the Section 8 rental assistance program, the final reel is being played out the way he wants it: in an apartment of his own.

In 1944, at the age of 18, Sam joined the U.S. Navy and spent two years on the transport ship Marvin H. McIntyre, which was one of the first American vessels to enter Nagasaki Harbor after the cessation of hostilities.

As a Seaman First Class, he was a helmsman, winch operator, jeep driver for the captain and trigger man for the 20mm anti-aircraft guns on board. Sam was awarded the Bronze Star three times.

A mechanic by instinct and training, Sam had a varied career after the war. He owned a foreign auto repair shop in Campbell for a number of years and worked for a long period in the machine shop at a NASA development facility in Marysville, WA.



On the side he raced cars and worked on their development. One of his proudest possessions is a copy of the August 1950

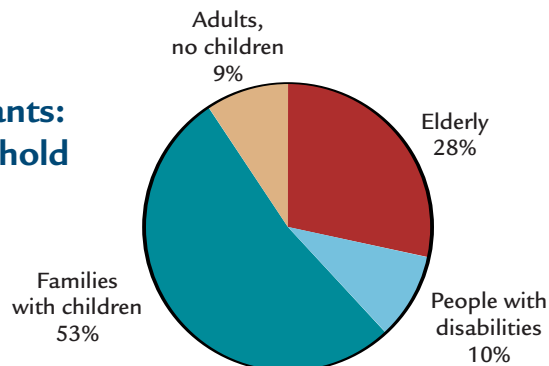
issue of Hot Rod magazine, which features a photo of Sam and his brother testing a souped-up car at what is now Edwards Air Force Base in the Mojave Desert.

In the early 1980s, Sam left the NASA job in Washington and moved to Santa Cruz County to be closer to his son and daughter. A few years later he was facing retirement, with the prospect of little income outside of Social Security, and he feared he might have to leave the area.

But Sam had earlier heard about the Section 8 program from fellow tenants and put in an application. His voucher came through about the time of his retirement and allows him to rent a modest but well-tended one-bedroom apartment in Live Oak.

“I can’t say enough about what this program has done for my life,” Sam said. “It’s enabled me to maintain my independence and dignity and stay near my children. It’s been an absolute lifesaver.”

Section 8 Tenants: Type of Household





FOND MEMORIES, STABLE PRESENT: As a young man, Sam Abela designed and developed race cars and was featured in Hot Rod magazine. Now retired and legally blind, his independence is assured thanks to a Section 8 Housing Choice Voucher.

Voucher Program Got the Right Tenants for Mother's House

“Being new to this, it’s good to know that a portion of the rent is guaranteed on time each month, and the tenant screening tips from the Housing Authority were very helpful.”



When Lawrence Chin’s mother died recently, he inherited her house on Tuttle Avenue in Watsonville. After some consideration, he decided to rent it out and turned to the Housing Authority for help.

Chin, a firefighter for the City of Watsonville, had heard about the Section 8 Housing Choice Voucher Program from friends who had rental units. The idea of renting to a lower-income family and still getting market rate for the house appealed to him.

At the beginning of this year he took the plunge and contacted Stephanie Moug, Housing Resources Specialist for the Housing Authority.

“Stephanie was great,” said Chin. “She helped with the paperwork and taught me all the questions you have to ask when you’re a landlord: pets, smoking, rules for vehicle storage on the



property, all sorts of things I might not have thought of myself.”

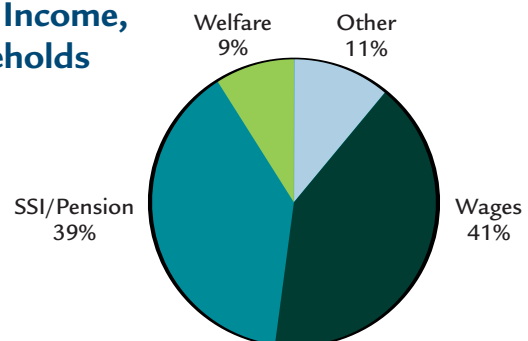
Now, a couple of months into the process, Chin is a happy Section 8 landlord.

“Being new to this, it’s good to know that a portion of the rent is guaranteed on time each month,” he said, “and the tenant screening tips from the Housing Authority were very helpful.”

When the Housing Authority posted his property as a potential Section 8 rental, Chin said he got around 30 calls, some from as far away as San Jose and Oakland. That’s where the Housing Authority’s advice on interviewing tenants came in handy.

“One of the things they told me was to interview the prospective tenant at their home,” he said. “The family I ended up renting to was living in a tiny, basement unit, but the place was immaculate. I knew they’d be good tenants.”

Primary Source of Income, Section 8 Households





HIS MOTHER'S HOUSE: Firefighter Lawrence Chin turned to the Housing Authority for help when he decided to rent out his late mother's house, and ended up renting it to Section 8 tenants.

“We really hope this counseling will help people find housing more quickly and keep good relationships with landlords.”



Program Teaches Tenants How to Approach a Landlord



The man who was about to receive a Housing Choice voucher had a history that would raise a landlord’s eyebrows.

He had been homeless for five years and was unemployed, living on a monthly Supplemental Security check. His credit history was a disaster and a number of years ago he had been convicted of selling a small quantity of drugs. Plus he had a pet dog.

“Any one of those things would have scared off a lot of landlords,” said Stephanie Moug, Housing Resource Specialist with the Housing Authority. “But we worked with him to turn it around, and he ended up renting a unit from a landlord who had never dealt with Section 8 before.”

The man was one of the first beneficiaries of the Housing Search Assistance Program (HSAP), which the Housing Authority began this year. It gives tenants who are in line for Section 8 vouchers a great deal of practical experience and advice on how to present themselves to landlords in a positive manner.

Rule number one is total honesty. “If you have bad credit or a criminal conviction on your record, a lot of landlords will discover that when they

do a background check,” Moug said. “The tenant has to tell them first and explain what they’re doing about it.”

In the case above, the Housing Authority worked with the man on every one of the issues. He got a letter from the probation department stating that he had completed probation and had no further run-ins with the law. Years ago he had been a good employee; those employers were still around and wrote him a letter of recommendation.

He paid off some smaller bills and consolidated his debt to show he was addressing that issue. Past landlords spoke well of him, and he dealt with the dog issue through their references, providing medical records for the dog and offering to pay a larger security deposit.

Moug said that by addressing the issues in their lives, prospective tenants put forth a more positive view of themselves and that landlords will often be receptive. “We really hope this counseling will help people find housing more quickly and keep good relationships with landlords,” she said. “Every Section 8 tenant who impresses a landlord with good behavior and responsibility is paving the pathway for tenants yet to come.”



BEING PREPARED: Housing Resource Specialist Loretta Sequeira (foreground) gives prospective Section 8 tenant Leah Torres some pointers on how to submit an application to a landlord. Opposite page: Stephanie Moug conducts a tenant class in Capitola.

“Without that help from the Housing Authority, I wouldn’t have been able to make the leaps forward I have in my life.”



Voucher Enabled Her to Go to School, Get a Better Job



It was November 1991 and Alicia Vasquez had hit bottom.

The single mother of two was on welfare and living in a cramped one-bedroom apartment in Watsonville where her son had narrowly escaped major injury after falling out a second floor window. Rent was eating 85 percent of her monthly check, leaving her with a bit more than a hundred dollars for everything else.

Then the letter arrived.

Some time back, Alicia had applied for the Section 8 Rental Assistance program, managed by the Housing Authority. The letter told Alicia she had qualified for a voucher that would pay a significant portion of her monthly rent.

With the voucher in hand, Alicia was able to move to a small three-bedroom house in Watsonville. “It was like heaven,” she said. “I could hardly wait to get out of that other place.” And with her housing situation under control for the first time in years, she was able to move forward with her life.

Alicia enrolled at Cabrillo College, which provided financial assistance as she got a certificate in culinary arts and hospitality management. That, in turn, led to a job as a dietary aide at Watsonville Community Hospital, which in turn led to a \$34,000 a year



management position at a restaurant.

Even now, she marvels at the difference education made

in her financial situation. “Thirty four thousand a year is a lot of money in Watsonville,” she said.

Alicia married, moved on to other food industry jobs, then worked part time for a while. Two years ago, she learned about the Family Self Sufficiency Program for Section 8 tenants who develop a five-year plan for meeting significant personal and professional goals. She decided to go for it.

In the fall of 2000 she re-enrolled at Cabrillo to get her Associate of Science degree. Working full-time at Cabrillo while she attended classes, she completed the program in two years, graduating in June.

Her goal now is to go to work in restaurant management, preferably in a position, such as event coordinator, that would utilize her people skills as well as her knowledge of food preparation. She and her husband, Frank, also hope to own their own home some day.

“Without that help from the Housing Authority, I wouldn’t have been able to make the leaps forward I have in my life,” Alicia said. “If they hadn’t provided that voucher, we’d still be living in a shack somewhere.”



COMPLETE TURNAROUND: Alicia Vasquez was in dire straits when she got a voucher from the Housing Authority. The newfound stability in her housing situation enabled her to go back to school and get a better job.

“I actually prefer renting to Section 8 Tenants.”



Loan from City Helped Get Him Acquainted with Vouchers



Sixteen years ago Martin Lasich received a low-interest loan from

the city of Watsonville to renovate a duplex. One of the conditions of the loan was that once the units were redone, they had to be rented to lower-income tenants.

That was how Lasich, a painting contractor by profession, learned about the Housing Authority and the Section 8 Housing Choice Voucher Program.

Now Lasich has a number of rental units scattered around the Watsonville area, and he estimates that three quarters of the tenants are in the Section 8 program.

“I get pretty good tenants,” he said. “Being a contractor I try to do as much

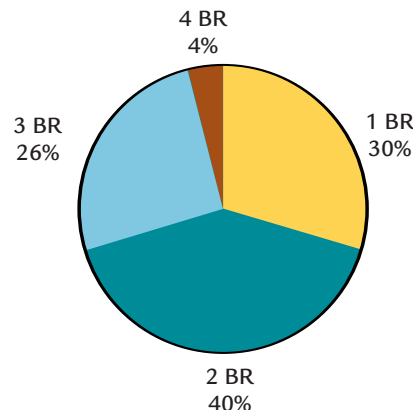
maintenance myself as I can, and they help by keeping the place up. It’s very easy

to work with the Housing Authority, too, and the inspectors who check the units each year are real nice guys.”

Lasich also said that in his long experience as a landlord, there’s a particular benefit to having Section 8 tenants. Because Section 8 is paying a significant portion of the rent, tenants are less likely to bring in other, unauthorized, people to help make ends meet.

“I actually prefer renting to Section 8 tenants,” Lasich said. “There’s more control over how the unit is used, they pay the going rate, and the check comes on time all the time.”

Percentage of Families on Section 8 Wait List By Number of Bedrooms in Rental Unit Requested





KEEPING UP HIS UNITS: Painting contractor Martin Lasich owns a number of rental units in the Watsonville area and does a lot of the maintenance himself.

“For the landlords our inspections provide an extremely useful annual look at maintenance and repair issues.”



Annual Inspections Benefit Tenants and Landlords



“So are you getting enough hot water when you need it, Rose?” asked Robert Hall as he checked the sink at a tenant’s home. “Is your landlord pretty good about fixing things?”

He maintained the dialogue as he methodically worked his way through the house, looking at everything from the plumbing to the windows, the roof, and even some peeling paint by the front porch that would need to be scraped off. The flakes might contain lead, which is a no-no with small children in the house.

The tenant for her part said things were pretty good and volunteered that she’s been in contact with PG&E to see about getting the house weatherized and getting help purchasing a more energy-efficient refrigerator.

After 18 years as a housing inspector for the Housing Authority, Hall knows what to look for, and that benefits both tenants and landlords. Every unit being rented through the Housing Choice Voucher Program is inspected once a year and re-inspected if required 30 days later to make sure everything’s been fixed.

“Voucher holders are encouraged to select the place they want to live,” said Housing Authority Executive Director Mary James. “We then inspect to



ensure that the rental property meets basic decent standards that the federal government is paying for.

“For the landlords our inspections provide an

extremely useful annual look at maintenance and repair issues.

Inspections are the crux of the voucher program; without them, nothing happens.”

Hall is on the front lines of the program, doing 50-75 inspections each week. “You meet a lot of people and every place is different,” he said.

At the next stop, a duplex, everything seemed to be in order until Hall spotted a major problem. “This smoke alarm doesn’t want to work for us,” he said, fiddling with it. “Now that’s real important. We don’t let anybody slide on that.”

The most typical problems encountered with rental units are broken windows, plumbing and heating problems, leaks, and roofing problems. “It’s your basic health and safety stuff,” Hall said.

The most typical problems from Hall’s personal point of view are close encounters with creatures of the non-human variety.

“I can handle insects, I can handle almost anything,” Hall said, “but big dogs—no thanks.”



CHECKING IT OUT: Housing Inspector Robert Hall does 50-75 inspections of rental units each week, checking everything from water flow to serious structural problems.

“We knew we’d always have a roof over our head. Whatever else was going on, I didn’t have to worry about the kids having a place to sleep at night or having to choose between rent and food.”



She Had a Plan, and the Voucher Helped Make It Happen



In the late 1980s Mary Carroll was a single mother of three in financial distress. But she knew what she wanted to do with her life, and in the next decade she made it happen.

Following a divorce she was living in Los Angeles County, attending Chaffey Community College and working part time. Her ambition was to work toward a degree in the humanities with an eye to teaching and writing in higher education.

Mary looked at a number of educational institutions and decided that the interdisciplinary liberal arts program at UC-Santa Cruz was best suited to her goal. Shortly before the earthquake she moved here and enrolled at UCSC.

“I was amazed at how many people supported my effort to get an education,” Mary said. “A few wonderful professors helped me with campus housing and other things. I couldn’t have made it without them.”

Even with the help it wasn’t easy and money was always a problem. “I worried all the time about whether I should spend the little I had on shoes, food or rent. The struggle of constantly needing to choose between life’s necessities brought on periods of despair,” she said.

One thing that alleviated the despair



was when Mary got news from the Housing Authority that she would be receiving Section 8 assistance.

Section 8 made a big difference, she said. “We knew we’d always have a roof over our head. Whatever else was going on, I didn’t have to worry about the kids having a place to sleep at night or having to choose between rent and food.”

Along with the assistance came the opportunity to enroll in the Family Self Sufficiency program (FSS), which Mary called “too good to be true.” Under the program she worked with the Housing Authority to set specific goals for herself. As she advanced toward those goals and began paying a larger portion of the rent herself, part of the certificate money was set aside in a special account for her.

“The goal-setting aspect of FSS was very helpful,” she said. “It helped me get beyond the day-to-day realities of daily life to focus on the long term.”

After receiving her degree, Mary held down a number of part-time jobs and continued to struggle until seeing her dream come true when she was hired by the County of Santa Cruz in 1998. “My initial dream of writing and teaching changed when I realized I could make a small difference in my community through public service because of having lived through the struggles many



EXECUTING THE PLAN: Section 8 assistance from the Housing Authority enabled Mary Carroll to get a degree and a job with the county, where she has been promoted three times.

families face day to day,” she said. She has since been promoted three times and is now a clerical supervisor for the Benefit Services Division of the Human Resources Agency.

By getting her degree, finishing her FSS training goals, getting a job and by being promoted, Mary fulfilled the goals she set under the FSS program. Earlier this year she left the Section 8 program and collected her FSS payment, which enabled her to pay

off her debts and establish a nest egg for herself.

“It was a real tough decision to ask for help from the Housing Authority at first, because a lot of men and women think it’s shameful to get government assistance,” Mary said. “And now I have a job where I care about my work, and all three of my children are hard-working members of our community and I’m so proud of them.

“I think too many people don’t take advantage of the programs that are available because of the shame and the stigma attached to asking for help. I decided to share my story because in some small way it might touch someone and help them realize that there’s nothing wrong with needing assistance and that the help I received offered my family a pathway to dignity and respect.”

“I’ve had a very good relationship with the Housing Authority and am glad to do business with them”



He Gave Vouchers a Chance And Is Glad He Did



J.C. Huckaby owns 11 rental units in Watsonville, and he takes great pride in working with his tenants to ensure they’re well maintained. “I like to keep things slick,” he said.

For more than a decade now, Huckaby has regularly rented to tenants who receive rent vouchers through the Section 8 Housing Choice Voucher Program administered by the Housing Authority. He said it’s a pleasure doing business with the program.

“I’ve had a very good relationship with the Housing Authority and am glad to do business with them,” he said. “I’ve had no problems whatsoever with them and they’re very helpful.”

As an example Huckaby cited the time a tenant took a rental agreement to the Housing Authority that incorrectly said the landlord, rather than the tenant, would pay the water and power bills. The Housing Authority arranged

an adjustment to the rent payment to cover the additional costs.

Huckaby first got involved with Section 8 years ago when a prospective tenant called and asked if he would accept people in the program. He was unfamiliar with it, but after reading up on the subject decided to give it a try.

In all the years Huckaby has been dealing with Section 8 tenants he has had only one truly bad experience. “And that was completely our fault,” he said. “We didn’t check ‘em out like we should’ve.”

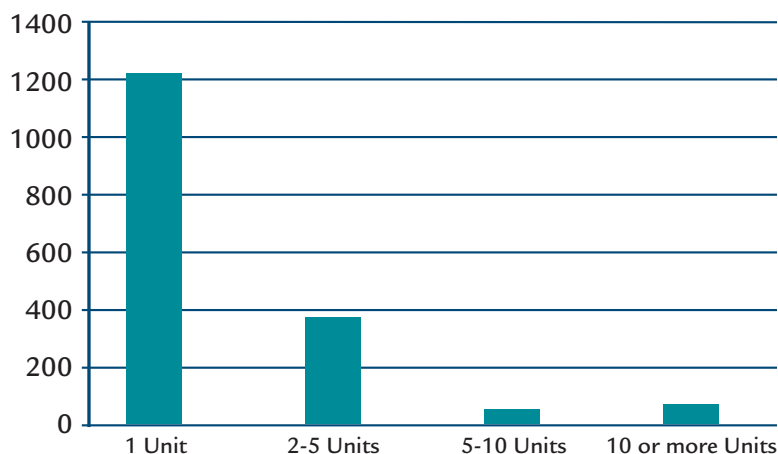
From a landlord’s perspective, Huckaby said the best thing about the Section 8 program is that he knows the Housing Authority will issue a check for a considerable part of the month’s rent at the beginning of each month.

“The payment’s real good, so I don’t sweat it so much,” he said. “And they’re nice to work with, too.”

Number of Landlords Participating in Section 8 Program

by number of units each landlord has in the program

Total Landlords: 1675





HAPPY LANDLORD: J.C. Huckaby rents a number of his 11 units in Watsonville to Section 8 tenants and says his dealings with the Housing Authority have always been positive.

“It makes people happy if they call about the check and I can tell them it was mailed yesterday.”



At the beginning of every month, with virtually no delay or error, the Housing Authority sends Housing Choice Voucher rent payments for almost 4,000 tenants to nearly 1,700 landlords. This doesn't happen by magic; it happens because of Account Clerk Penny Welsh.

Reliability is critical to the success of the Section 8 program, since one of the inducements for landlords is the promise that the Housing Authority will pay a significant portion of the rent at the beginning of each month. Penny, who has been with the agency since 1987, takes the responsibility seriously.

“It makes people happy if they call about the check and I can tell them it was mailed yesterday,” she said.

The Housing Choice Voucher is a federal program run by the Department of Housing and Urban Development (HUD) and administered locally by the Housing Authority. At the beginning of each month, HUD deposits about \$2.5 million with the Housing Authority to



cover that month's checks and direct deposits. In the last few days of the prior month Penny is responsible for getting those checks and deposits

ready to go once the HUD money arrives.

Every month there are dozens to hundreds of changes in monthly payments, owing to new tenants and adjustments in the amount of payments made on behalf of participating tenants. Checks can't be sent or deposits made until the HUD deposit has been balanced with the amount of the checks and deposits issued by the Housing Authority.

Penny is responsible for getting that done quickly and correctly so landlords receive the right amount of money on time. She takes pride and pleasure in seeing that it happens.

“This is going to sound daft,” she said, “but I love balancing more than anything else about my job. I really enjoy solving problems and figuring out where the mistake is and getting it fixed.”





Helping with Housing in Many Ways

The Housing Authority of the County of Santa Cruz was created in 1969 to provide housing assistance for the county's low and moderate-income residents. While this report focuses on the Section 8 rental voucher program, the Housing Authority does much more. 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.
- Providing security-deposit assistance programs to help tenants get into rental units.
- Managing first-time home buyer programs, which provide mortgage assistance 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.
- Being the HUD designated counseling agency for mortgage default counseling.



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