







## Moving To Serve

### *After 35 Years, a New Home in Santa Cruz*

Each year the Housing Authority deals with more than ten thousand people — tenants and their families, landlords, lenders, home buyers, contractors, government agencies, and vendors. As a public agency, we strive to

provide top quality service in an efficient and economical way. Over the past few years, the U.S. Department of Housing and Urban Development (HUD) has released many

new regulations changing housing agency policies that directly affect participants in our programs. Understanding and implementing the legal implications of some of these rules can be a challenge for both the agency and the people we serve. Having a facility that allows us to properly accommodate the public is essential to the agency's mission.

Past Reports have focused on our programs and the people they assist. This year, as the growth of the programs required that we move into larger offices, this Report looks back at the history of the Housing Authority: how it grew and the ways in which we provide service today.

As Santa Cruz County has grown, the Housing Authority has expanded to provide housing assistance to more and more people. In this, our thirty-fifth year, over 5,000 families are receiving rental assistance through various programs. Approximately 10 percent of the rental units in the County are housing families assisted by the Housing Authority. Since the agency was founded in 1969, our staff has grown from seven to seventy. How that happened and how we do what we do form the core of this Report to the Community.

*Bud Winslow, Chair,  
Board of Commissioners*



*BUD WINSLOW,  
Chair, Board of Commissioners*



*“Tourism and agriculture are the mainstays of our local economy. For many employed in those industries, the Housing Authority's rental assistance and home ownership programs allow them to live where they work. Our Report 2005 focuses on that success.”*

*Mary McKenzie James, Executive Director*

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*Shown from left to right*

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*Ray Ralston, Vice Chairperson*

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*Not Shown: Jack Baskin*



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**REPORT 2005 CREDITS**

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Printing: Printworx

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Si desea una copia de estos artículos en español, por favor llame al 454-5955.



*Over the years, tens of thousands of people have benefited from the programs offered by the Housing Authority of the County of Santa Cruz. Throughout this report, we excerpt sections from the many thank-you letters we have received as a result.*



# The Right Place

## *New Facility Means Better Service to Public*

Five years ago, with the Housing Authority's offices on 41st Avenue in Capitola becoming increasingly cramped and unsuitable, the agency

began looking for a new home.

"We were getting close to having people on top of each other," said Executive Director Mary James. "We

couldn't hold a full staff meeting and there wasn't enough room for client seminars and classes."

Originally, the Housing Authority began looking in the 41st Avenue-Midcounty area, but nothing was appropriate.

"Most of the commercial buildings had tenants, and as a public agency we would have had to pay their relocation costs," James said. "We looked at land, but it was so expensive we wouldn't have had enough left after purchasing it to be able to build."

As it continued



*ROOM TO SERVE: The Housing Authority's new home on Mission Street in Santa Cruz provides ample room to serve the public and to handle future growth.*



*"My daughter and I will always be very grateful for the housing assistance you have provided us throughout these past years. You rescued a family who was homeless and gave us a chance to get back on our feet financially. This second chance we were given also taught us to become stronger and more independent women."*

- Section 8 Voucher participant



the search, the Housing Authority moved some of its staff to a second office on Capitola Road, a few blocks away, and rented meeting space for seminars.

After four years of looking, the break came when the Santa Cruz City School District, in a move to avoid closing schools, decided to sell its central office on Mission Street in Santa Cruz. The space was ample, and the building, a simple tilt-up structure, was reasonably priced.

“It looked just right for us, given what we need to be doing now and in the foreseeable future,” James said. “The building could be divided into 22,000 square feet of office space (nearly two and a half times that of the 41st Avenue office), with 10,000 square feet of warehouse space to hold materials for



*PERSONAL SPACE: The lobby at the Housing Authority’s new office has ample space and tables where clients can fill out forms in privacy.*

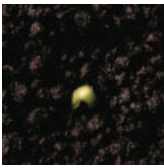
the Housing Authority’s rental units and any future housing development projects.”

“The new building has adequate parking, a major drawback at the 41st Avenue office,” James said,

“It is also on major bus routes serving the University, so although the new offices are a bit farther from the county center than our old offices, people are finding it more convenient in some ways.



*WORK IN PROGRESS: The new building was reconfigured to be the Housing Authority’s office, set up for its specific needs.*



# The Right Place

## *New Facility Will Mean Better Service to Public* continued

The deal was made, and in April 2004 the school district moved most of its operations out of the building. Bids were solicited over the summer, and the renovation of the main work area was completed, enabling the agency to move in by the

first week of October.

"This is really an improvement," James said. "We can expand our workshops, have more space for counseling sessions, and we have some warehouse space for storing parts and fixtures more cost-effectively for

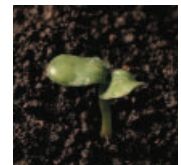
the rental units we operate. Having more room means we can do everything better."

And there's an added bonus: The lot is large enough to accommodate 20-25 housing units, which the Housing Authority could some day develop to further its mission of providing Santa Cruz County with affordable housing.



A NEW LOCATION: A new look.

ENTRANCE: 2931 Mission Street. shown at right.



*"We serve many people who are on Social Security disability, but who do not have prescription drug coverage. Given the high cost of housing in our area, they are unable to buy their medications once they have paid their rent...these individuals were able to use their vouchers with their current landlords, which saved them from becoming homeless."* - Social service agency case worker





*“Recently I was able to rent an apartment because of the housing voucher program. I really don’t think I could have stayed in Santa Cruz without the help of the voucher.”* - Section 8 Voucher participant





# Growing With the Times

## *Housing Authority Evolved Along With County, Markets*

Since its inception in 1969 the Housing Authority of the County of Santa Cruz has operated out of several different offices, each larger

than the one before. In a sense, the story of its offices reflects the story

of the Santa Cruz County

housing situation and the local market over the years.

When the Housing Authority was created in 1969, UCSC had about 4,000 students and there was no such thing as Silicon Valley. While a number of people in

Santa Cruz County needed housing assistance, rents and home prices were generally affordable.

At that time the Housing Authority was a small-scale operation. It rented 1,600 square feet of office space in a building owned by PG&E on Pacific Avenue in Santa Cruz. The facility was old and had its quirks.

“The wiring was so old that if you plugged in two things at the same time the fuse blew,” said Mary James, executive director since 1981.

By the early 1980s the agency had outgrown the office. A surge in housing prices and rents in the late 1970s was making the Santa Cruz County market less affordable. And at the same time there was a broad bipartisan consensus in

support of housing programs in Congress.

Many of the new and expanding programs were administered by or in some way involved the Housing Authority, so in 1983 it moved to larger quarters at 640 Capitola Road. The new office was 3,600 square feet, more than double the previous size.

As the programs and the need grew, even that quickly became not enough. In 1988 the Housing Authority moved to new headquarters at a building it bought at 2160 41st Avenue in Capitola. It had 9,200 square feet, more than two and a half times the space of the previous office.

“We thought that would do us forever – it was so roomy,” James recalled. “And



*SQUEEZED OUT: The 41st Avenue office, home to the Housing Authority for nearly half its history, eventually became too short of space and parking to serve the needs of the agency and the public.*



*“I feel that over the past two years housing assistance has given me the support I needed to get on my feet. It gave me the opportunity to start my business and take my life somewhere. As a single mom with no family to help me, I found this program to be very beneficial. I feel I am now doing good enough that I am ready to give it a shot on my own and let someone else who is in need to have a chance.”*

- Section 8 Voucher participant



then the earthquake came along.”

The 1989 Loma Prieta Earthquake damaged or destroyed hundreds of housing units in Santa Cruz County, most of them relatively affordable. Disaster relief from the state and federal governments and from private sources began to pour into the county, and much of it came through the Housing Authority.

“We must have hired 15-20 people to deal with earthquake recovery issues

and had to rent extra space for them,” James said. “For four to five years we were playing a leading role in administering earthquake recovery funds.”

Not only was there more work during this period, but the Housing Authority was also called upon to do things it never had never done before. Among the new challenges was developing homes for purchase by low and moderate income residents. (See related story page 14)



*TEMPORARY SOLUTION: With its 41st Avenue office too crowded, the Housing Authority rented additional space in this building on Capitola Road for a few years.*



*SECOND STOP: This office on Capitola Road served as Housing Authority headquarters from 1983-88, but became too small as housing programs grew.*

Throughout the 90s, housing support programs continued to grow. The Section 8 rental assistance program, for instance, more than doubled the number of tenants it served since 1988. Meanwhile the university had grown to 15,000 students and pressure from Silicon Valley home buyers was sharply driving up housing costs countywide. Santa Cruz County became one of the least affordable

housing markets in the United States. By the turn of the century the 41st Avenue office had become too small. Staff had grown from 45 to 70 since 1988 and additional space had to be rented to ensure a smooth operation. It was time to look for a new place again, and so began the search that led the Housing Authority to its new home on Mission Street in Santa Cruz.

*“Thank you for this wonderful program that allowed me to live in Santa Cruz County with my children for the past 12 years. Through the help of the Human Resources back to work program I was able to get off assistance, and through the Housing Authority’s Family Self-Sufficiency Program I am able to get off subsidized rent and purchase a condominium in Capitola. It is a dream come true.”*

- Section 8 Voucher participant





## Reaching Out to the Public

### *Santa Cruz Facility Has Plenty of Room for Seminars*

At 9 a.m. on a sunny September day Stephanie Mounq and Sylvia Radloff of the Housing Authority were at the Best Western in Capitola setting up a room to do a briefing for tenants in the Section 8 rental assistance program.

They'd lugged over several boxes of materials and were checking out

computers and projectors and getting everything in place. It would take an hour to have everything ready for the 10 a.m. seminar.

Now, with the Housing Authority moved into its new headquarters on the west side of Santa Cruz, there will be no need for that kind of time and travel. A seminar room is set up and ready to go at almost all times.

"We can just walk in, do the seminar, and walk out," said Stephanie.

When the Housing Authority moved to its offices on 41st Avenue in the 1980s, it used to do seminars for tenants, landlords and staff on site. After the Loma Prieta Earthquake, as staff and programs expanded, the space was needed for office use, and sessions had to be

moved offsite, which was less than ideal.

In addition to a couple of hours of setup and takedown time for each session, there was the cost. With sessions almost every week, the Housing Authority typically spent about \$20,000 a year on room rental alone and couldn't always get the dates it wanted.

Nor could the staff be prepared for every eventuality. "A lot of times, tenants will have a question about their personal situation and we had to wait until we got back to the office to get their files," Sylvia said. "Now that it's our own space, we can just walk over and get the information or call it up on the computer. People can get help right away."



*ROOM FOR LEARNING: Sylvia Radloff, Housing Authority leasing supervisor, holds a session for Housing Choice Voucher Program participants in the new seminar room.*



*"Without housing assistance I would not have been able to upgrade my standard of living or continue with my education. My daughter will be attending UC-Santa Cruz in the fall, and I will be relocating to another area to pursue my professional career."* - Section 8 Voucher participant



# Room to Talk

## *Confidential Interviews Easier in New Facility*

In a busy month the Housing Authority conducts more than 500 interviews with prospective tenants in the Section 8 rental voucher program. The interviews, which typically run 30-45 minutes, cover a number of confidential points, including employment, income and family composition.

In its office at 41st Avenue, those interviews were conducted in narrow cubicles, crowded together with little privacy, a situation that Ana Burns, eligibility and occupancy director, concedes was less than ideal. “There wasn’t enough space in the cubicles, and at peak times the interview area was highly congested with poor

traffic flow,” she said.

The number of people involved was not small. There are more than 4,000 Section 8 tenants who need to come in once a year for follow-up interviews, and when the Housing Authority gets additional vouchers to dispense, it can interview 500 prospective tenants in one month.

Doing the interviews right is important to both the tenants, who need to be qualified for vouchers, and to the taxpayers, because thorough interviews ensure that vouchers go to legally qualified tenants who can meet their financial obligations.

“The new facility in Santa Cruz enables us to do this job better,” Burns said. “There’s more privacy

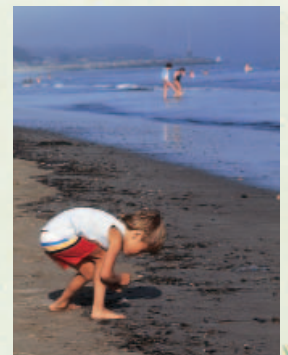


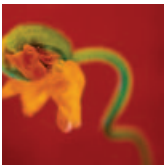
*BREATHING ROOM: Maria Munoz of Freedom (left) has a more-relaxed Section 8 interview with Housing Authority Staffer Stephanie Moug at the interview facilities in the Housing Authority’s new Santa Cruz office.*

in the interview areas; the waiting area is more open and less confined than before; and there’s adequate parking. It makes the whole experience more comfortable.”

*“I cannot tell you how appreciative I am for the assistance provided when I have needed it so desperately... I have strived from the beginning to reach a point where I would not require help. The sense of triumph and accomplishment is tremendous.”*

- Section 8 Voucher participant





## The Biggest Program

*From a Small Start, Rent Assistance Now Helps Thousands*

In April 1970 Rod Pulley, first executive director of the Housing Authority, presented Santa Cruz County's first rental assistance to Mrs. Frances Ragan to help pay the rent on a house on Hawes Drive in Live Oak.

Mrs. Ragan, who was living in the house with her son and daughter, was one of 200 tenants approved for the program the year after the Housing Authority was formed. Today the Housing Choice Vouchers program, known as Section 8, serves more than 3,800 tenants.

Section 8 rental assistance is a program of the U.S. Department of Housing and Urban Development, administered locally

through the Housing Authority. It provides rent subsidies in the form of vouchers for financially qualified tenants in market-rate rental units.

"This program has helped thousands of people over the years," said Mary James, executive director of the Housing Authority. "I can't tell you how many letters and comments we've received from people who said it changed their life by putting them in a stable housing situation for a while so they had a chance to get ahead in life."

In addition to helping tenants, the program has been embraced by many local landlords. They particularly appreciate the fact that the agency

guarantees a check for a substantial part of the rent on the first of each month.

The Section 8 program grew quickly in its first decade and was serving about 500 tenants at the end of the 1970s. Over the next 15 years it grew to 1,900 units. Then in the late 1990s it doubled in size to the current 3,800.

"You can attribute that increase to several factors," said Pam Smith, finance director for the Housing Authority. "In earlier years, funding allowed for annual allocations of Section 8 money. In later years, when funding has been scarcer, we've been aggressive in applying for vouchers, and our local

### Housing Authority Firsts - July 27, 1970, Santa Cruz Sentinel



The Housing Authority of Santa Cruz County announced today that the first units under two phases of the authority's program to provide housing for low-income families were occupied during the weekend. In photo, Rod Pulley, executive director,

presents keys to Mr. and Mrs. Alfonso Mendez, the first residents to move into the authority's eight-unit apartment complex at Maple and Chestnut streets. All of the units will be occupied this week, he said.

Built by Ray Vernon of



communities have been exceptionally supportive of the Section 8 program. That made it demonstrably successful, which made us very competitive in the competition for funding."

The growth of the Section 8 program has led to growth in the Housing Authority's work force and is one of the reasons for the move to larger quarters.

"An enormous amount of work goes into making Section 8 work smoothly," James said. "We have to interview tenants, do seminars for landlords and tenants, as well as counseling, inspection of units, processing checks to owners and a myriad of



*BRINGING HOME THE VOUCHERS: Finance Director Pam Smith says that the Housing Authority has done well in getting federal rent-assistance funds because of strong community support and its persistence in going after funding.*

other activities that have grown as the programs have grown. We needed

more space to adequately handle the increased work."

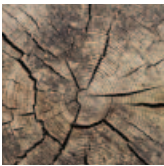
San Jose, the one-bedroom apartments have been leased to the housing authority for a five year term. They are the first to be built here under such an agreement.

Average monthly rental of the units,

Pulley said, is \$41.

To be eligible for housing under the program for the elderly, a single person may not earn more than \$3,000 per year in gross income. For an elderly couple, their income may not exceed \$3,600. Assets

may not be more than \$10,000 for persons 62 years of age or older, Pulley said.



# Landlord Profile

## *Skeptical at First, Stephen Karon is a Section 8 Fan*

Stephen Karon still remembers his first Section 8 tenant.

At some point in the late 1970s a single mother answered a newspaper ad for one of Karon’s rental units and asked if he’d accept a tenant using a Section 8 rental assistance voucher.

“I was skeptical, to be honest,” Karon said, “but my wife was more enthusiastic and said we should give it a chance, so I agreed under protest.”

Karon now says he’s glad he did, and in a quarter century since has rented his units, mostly in Santa Cruz, to more than

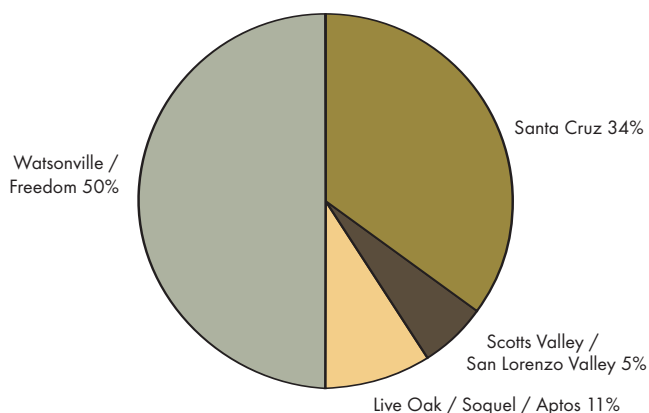
a hundred Section 8 tenants. He recalls with particular fondness a couple of Section 8 graduates who went on to good jobs with the Postal Service and in dental hygiene.

“I consider the tenants we’ve had through the Section 8 program on a par at least with those who aren’t receiving assistance. Failed tenancies are no greater than for tenants at large, and the rent comes like clockwork.”

Bringing Section 8 tenants into his units was the start of a long-term positive relationship with the Housing Authority, Karon said.

“In the early days, when the office was

**Section 8 Rental Units**  
Geographic Distribution



*“I am able to attend college specifically because I am getting HUD housing. As a single parent, I am bettering my education so that I can afford to take care of my family. A degree in social work will insure me a good job with the county. I feel as if I will be able to “give back” for the assistance I am now receiving and am not just a deadbeat ‘draining’ the system.”* - Section 8 Voucher participant



upstairs on Pacific Avenue, I could just walk in and talk with staff if there were any concerns. Now I deal more by phone and fax, but the people are still professionals who are responsible, diligent and fair. They return calls immediately and work things out.”

Karon’s relationship with the Housing Authority grew following the 1989 Loma Prieta Earthquake, which destroyed a 7-unit rental he owned. Through the Housing Authority, he was able to get a loan to replace the units. He’s also worked with the agency to do rehabilitation

work on rental units.

Asked what he’d say to another landlord considering taking on Section 8 tenants, Karon replied, “I’d say the experience has been very positive, but remember, you’re in charge of screening the tenants, so check their references carefully and make sure you understand the current regulations for the program.”



*GETTING WITH THE PROGRAM: Landlord Stephen Karon needed a nudge from his wife to accept his first Section 8 tenant, but now has had many over the years and is a supporter of the program.*

*“Both my daughters are college students and incredible human beings. Your services enabled me to become the best I could be, which in turn modeled for them determination to overcome hardship and inspiration to reach for goals which seem impossible.”* - Section 8 Voucher participant





# A Place of Their Own

## *Arroyo Verde Provided Homes for Local Owners*

In its first two decades the Housing Authority didn't develop affordable

housing for sale, but in the late 1980s it took up that challenge and prevailed.

At the behest of the State Housing and Community Development Department, the Housing Authority took over a site of about 20 acres known as Arroyo Verde off Green Valley Road outside Watsonville. The land had been owned for many years by a nonprofit developer that didn't have the capacity to build 120 homes on the site, as it hoped to do.

Not long after the Housing Authority agreed to take on the project, the Loma Prieta earthquake struck, bringing greater urgency to the development of affordable housing in Santa Cruz County. To speed up development of the parcel, it was decided to build the subdivision as a



*PRIDE OF OWNERSHIP: The homeowners at the Housing Authority's Arroyo Verde subdivision have put care and effort into maintaining their homes and yards.*



*“Thank you again for your assistance. Although I found out that I might be eligible even after my daughter left, I decided to give up the certificate so that another single-parent family or poor family could benefit. I know what a struggle it was for us before we got Housing Authority assistance.”* - Section 8 Voucher participant



conventional project, rather than as a self-help development as originally planned. Pacific Western Bank (now Comerica) was the primary lender.

Environmental considerations led to the project being scaled back to 101 units, and Arroyo Verde's completion was delayed owing to bad weather. Nevertheless the Housing Authority persisted in its commitment to put all 101 units on the market at affordable prices - and succeeded in doing so.

In March 1994 the 101 homes at Arroyo Verde went on sale. Every one was purchased by a first-time homebuyer who lived and/or worked in Santa Cruz County, with 40 percent of the new owners earning at or below 80 percent of the county median income at

the time.

The development of Arroyo Verde and another complex on Arista Place in the city of Watsonville played a major role in driving the Housing Authority into a larger role helping first-time home buyers. The extensive loan program the agency has developed in cooperation with cities and the county has helped many local families become home owners for the first time.

Viewed a decade later, Arroyo Verde is a success story by any standard. The homes are beautifully maintained, with front yards showing a number of caring individual touches. There has been very little turnover and almost no loan defaults.

"A lot of people thought we couldn't do a



*WORTH THE WAIT: Despite construction delays and setback, Arroyo Verde provided much-needed housing for 101 lower-income families.*

100 percent affordable development and that it wouldn't be kept up afterward," said Mary James, executive director of the Housing Authority. "But it turned out very well and has stood the test of time."

Luis Gonzalez, a supermarket employee who was one of the original purchasers,

agrees with that sentiment. Interviewed in front of his home, he pointed to the other



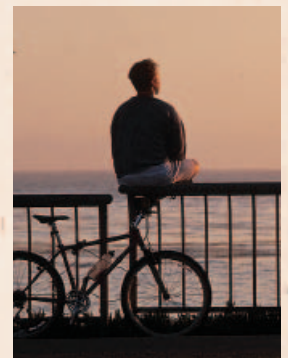
*Luis Gonzalez*

houses around his, likewise owned and occupied by the original buyers. "We love it here," he said. "We

know Vicki and David and everybody in the neighborhood. There's a real sense of community."

*"We've very much appreciated your assistance, especially following my son's head injury. I am glad to know that now a new family will be able to receive assistance in our place."*

- Section 8 Voucher participant





# Moving Out of Tenancy

## *Making the Dream of Home Ownership Possible*

The newest arrival in the Gallegos family of Watsonville is a wire-hair Chihuahua named Angel,

and he's a symbol of their proud new status as home owners.

When we were renting,

we could never have pets," said Dianna Gallegos, a lifelong Watsonville resident and single mother of five. "Now that we have our own place, we have Angel. The kids are really happy, and he's a great guard dog."

The Gallegos family is one small part of a much larger story that played out in the 1990s, with the Housing Authority taking on an integral part: the development of programs countywide to help first-time home buyers.

In the 1990s, the Housing Authority developed some housing for sale, but its primary impetus became the creation of first-time home buyer programs, developed and operated in



*SETTLED IN: Thanks to the First-Time Homebuyer program, the Gallegos family of Watsonville has a new home off Ohlone Parkway. Pictured from left are Marissa, Dianna, Mia and Corie. Not pictured is son Joey; the dog is Angel.*



*"I am writing to inform you that we are ending our participation in the program. When we were basically homeless, the Housing Authority gave us a place to live. I consider this program and its help to my family truly God's grace for all of us and will be ever thankful for us having received such a blessing."*

- Section 8 Voucher participant



cooperation with the county and its four cities.

The programs typically consist of counseling and information, coupled with a variety of mortgage and other financial assistance to help local families over the final hurdle to home ownership. Families must qualify through a private lender before becoming eligible for the additional assistance that bridges the gap to make a purchase possible.

Different jurisdictions took different approaches to the home owner programs. The City of Scotts Valley, for instance, focused on providing for people who both worked and lived in town. Santa Cruz used the program to focus on building home ownership in neighborhoods needing revitalization.

Watsonville adopted, modified and institutionalized the Housing Authority model and combines the program with its inclusionary housing ordinance to build the city's base of home ownership.

Dianna, who works as a data entry supervisor for a company that does billing for doctors and medical companies, had been renting a home in Watsonville with the help of Section 8 vouchers when she decided to get serious about home ownership at the end of 2002.

She faithfully checked newspaper ads and the Internet for leads on housing possibilities and stayed in touch with realtors. In February 2003, when the Housing Choice voucher program changed to allow Section

8 vouchers to be used for mortgages, she took a Housing Authority seminar for first-time home buyers. She also got together with a mortgage company to pre-qualify for a loan.

"Dianna was absolutely terrific about staying on top of the details," said Sue Hoge, assistant executive director of the Housing Authority. "She followed up on everything and asked the questions she needed to ask."

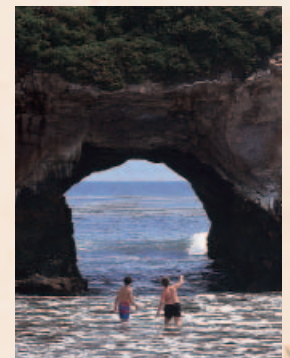
Her efforts paid off later in 2003 when she won a lottery held by the city of Watsonville to select prospective buyers for units in the Seaview Ranch subdivision behind the Target shopping center. With a silent second mortgage from the city and the application of Section 8

voucher funds through the Housing Authority, Dianna qualified for a home. Escrow closed Christmas Eve of 2003, and the Gallegos family moved into their four-bedroom home in January of 2004.

"It feels like a really big accomplishment going from being a renter to a home owner," Dianna said. "Everyone was wonderful and really helpful."

*(Editors note: Dianna Gallegos' personal experience heightened her interest in local housing issues. In October 2004, nine months after moving into her new home, she accepted an appointment to a two-year term on the Housing Authority Board of Commissioners, representing Section 8 voucher holders and homeowners.)*

*"I will no longer be needing the financial aid that HUD has been giving me. I can't believe it either! Your program has been instrumental in helping me raise my children in a nice home. I can't thank you enough."* - Section 8 Voucher participant







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