

# Housing Programs Q&A

Housing Authority of the County of Santa Cruz, also serving Hollister and San Juan Bautista

Oct 21

## Quick Facts about the Housing Authority:

- ✓ We are an independent local public agency.
- ✓ We serve over 4,000 families per year through rental and homeowner-ship programs.
- ✓ We are not part of HUD (Department of Housing and Urban Development). However, many of our programs are funded through HUD.

## A Guide to Housing Authority Programs

### What Kind of Assistance Does the Housing Authority Offer?

The Housing Authority assists thousands of families through the Housing Choice Voucher (Section 8) rental assistance program. We also own apartment complexes for low-income families. In addition, we administer a number of special programs for renters. Here and on our website we provide references to homeownership programs. To find out more, read on and please visit our website for details.

### I'm a landlord. How do I get involved in Housing Authority programs?

The Housing Authority has specially-trained staff who assist landlords wishing to participate in our rental programs. We offer direct deposit and a number of other landlord-friendly services. To become acquainted, call our info line at (831)454-5977 or visit our website.

### What if I need help now?

The Housing Authority does not have any programs that can help people with emergency housing needs. All of our programs require some kind of application process, and many have long waiting lists. If you have immediate housing needs, please call the 2-1-1 Help Line or contact emergency shelters.

### I am not a Housing Authority client, but I am a renter or a homeowner having a problem related to housing. Can you help me?

We are unable to help with most tenant-landlord disputes.

### What programs are available to higher income families?

If you are not low-income, you may still be eligible for assistance through our Security Deposit program as well as some of the homeownership programs available through other jurisdictions in the County of Santa Cruz mentioned on the backside of this document. Contact them for information about the programs they offer, as well as the income limits for the programs.



Questions? Call our Info Line at 831 454-5955 or visit us online at [www.hacosantacruz.org](http://www.hacosantacruz.org)



2160 41<sup>st</sup> Avenue, Capitola CA 95010. Open M-TH 8-4:30, Closed Fridays  
For our business office or para información in español: 831 454-9455  
Program rules are subject to change. Use this as general guidance only.

TDD: 831 475-1146

# Housing Programs Q&A cont'd

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## A Guide to Housing Authority Programs

### How do you help renters?

The Housing Authority has a number of programs for low-income renters, including:

- ✓ The **Housing Choice Voucher** (Section 8) program allows you to select a unit to rent. With this program, renters pay about 30% of their income in rent and the Housing Authority pays the rest, within certain limits.
- ✓ The Housing Authority owns several apartment complexes, including **public housing and farmworker housing** that we rent to low-income families at affordable rent levels.
- ✓ The **Security Deposit program** makes a limited amount of assistance available in certain locations to qualified renters who just need help with move-in costs.

**Our rental programs do have waiting lists.** Please visit our website or call our Waiting List Line at 454-5950 to apply.

### I'd like to buy a home. What special programs do you have?

Existing Section 8 voucher holder families may be able to use their rental assistance toward the payment of a mortgage if the household qualifies for a loan, is able to meet the down-payment and other program obligations.

We continue to offer the following:

The Refinance Mortgage Credit Certification (RMCC) is available to those individuals with remaining MCC credit wishing to refinance their home.

### Other homeownership programs may be available through the following jurisdictions :

\* Measure J, County of Santa Cruz. Access more information on the internet or by calling (831) 454-2523 or 454-2336.

\*Measure O, City of Santa Cruz. Access more information on the internet or by calling (831)420-5150.

\* City of Watsonville First Time Homebuyer Program. Access more information on the internet or by calling (831) 768-3080.

### Other homeownership programs continued:

\*The City of Scotts Valley. Access more information on the internet or by calling the City at (831) 440-5630.

\*The California Housing Finance Agency (CalHFA). Access information via the internet or at (877)922-5432.

**Visit our website or call our Info Line to find out more.**



### Need More Info?

Visit our website or call our Info Line to request Q&A sheets on these topics:

- ✓ Getting a Voucher Q&A
- ✓ Program Eligibility Q&A
- ✓ Waiting List Q&A
- ✓ New Landlords Q&A
- ✓ Special Needs for Persons with Disabilities Q&A

**Info Line: 831 454-5955**

**Website: [www.hacosantacruz.org](http://www.hacosantacruz.org)**