

Housing

[What agency administers Federal Rent Subsidy Programs in Santa Clara County?](#)

[Where can I get information on Housing Authority housing complexes and other rental property?](#)

[Where can I get more information on Housing resources?](#)

What agency administers Federal Rent Subsidy Programs in Santa Clara County?

The Housing Authority of the County of Santa Clara was established in 1967 by the Santa Clara County Board of Supervisors to administer a federal rent subsidy program authorized under the United States Housing Act of 1937.

The Housing Authority's mission is to improve the lives of low-income families, persons with disabilities and seniors in Santa Clara County by providing affordable, high-quality housing. For an overview of the programs administered by the Housing Authority, please go to [Programs/Guidelines](#).

The Housing Authority's general operation is overseen by the Board of Commissioners, the members of which are appointed by the Santa Clara County Board of Supervisors. The Board of Commissioners consists of seven commissioners, one from each of the five supervisorial districts and two tenants of the Housing Authority, one being a senior citizen. Each member is appointed for a four-year term except the resident commissioners, who are appointed for two-year terms.

You can contact the Housing Authority at:

505 West Julian Street

San Jose , CA 95110
Main Telephone: (408) 275-8770

Where can I get information on Housing Authority housing complexes and other rental property?

Property Management, Incorporated (PMI), was established in 1992 to manage affordable housing properties developed by the Housing Authority. The Housing Authority has developed more than 28 housing complexes and is known for being a progressive leader in affordable housing development.

Currently, PMI's portfolio consists of award winning Public Housing, Project-Based Section 8, and Tax Credit-financed communities. PMI is also proud to act as fee managers for properties of all sizes for private property owners in Santa Clara County.

Housing Authority developments utilize three main affordable housing programs:

Public Housing

Public Housing provides rental assistance subsidized by the US Department of Housing and Urban Development (HUD) for eligible tenants residing at housing developments that are primarily HUD-financed and owned by the Housing Authority. Eligible low income tenants pay 30% of their gross adjusted income for rent. The rental assistance is attached to the unit so tenants cannot "take" the assistance with them if they move. Section 8 Vouchers are NOT accepted.

Project Based Section 8 Housing: Project Based Section 8 Housing also provides HUD-subsidized rental assistance. Eligible low-income tenants pay 30% of their gross adjusted income for rent. The rental assistance is attached to the unit so tenants cannot "take" the assistance with them if they move. Section 8 Vouchers are not accepted for project-based units, however, Vouchers may be used at other units in the development that are not part of the project-based program.

Low-Income Housing Tax Credit Properties: The Low-Income Housing Tax Credit (LIHTC) Program offers property owners and investors a credit or reduction in their tax liability, each

year for 10 years, that is based on the costs of development and the number of qualified low income units in a newly constructed or rehabilitated development. In exchange, the owners must offer quality units to low-income tenants at fixed below market rate rents that are set at 30% of the applicable Area Median Income. Tenants must meet income eligibility requirements to qualify for residency.

For information on senior, family or farmworker housing, click [here](#).

Mortgage Assistance

- [Making Home Affordable](#)
- [Keep Your Home California](#)

[Unemployment Mortgage Assistance Program \(UMA\)](#) – Intended to assist homeowners who have experienced involuntary job loss. UMA will provide temporary financial assistance in the form of a mortgage payment subsidy of varying size and term to unemployed homeowners who wish to remain in their homes but are in imminent danger of foreclosure due to short-term financial problems. These funds can provide up to six months of benefits with a monthly benefit of up to \$3,000 or 100% of the existing total monthly mortgage, whichever is less.

[Mortgage Reinstatement Assistance Program \(MRAP\)](#) – Intended to assist homeowners who have fallen behind on their mortgage payments due to a temporary change in a household circumstance. MRAP will provide limited financial assistance in the form of funds to reinstate mortgage loans that are in arrears in order to prevent potential foreclosures. These funds can provide benefits of up to \$15,000 per household.

[Principal Reduction Program \(PRP\)](#) – Intended to assist homeowners at risk of default because of an economic hardship coupled with a severe decline in the home's value. PRP will provide capital to reduce outstanding principal balances of qualifying borrowers with negative equity. Principal balances will be reduced in an effort to prevent avoidable foreclosures and

promote sustainable homeownership. The principal reduction program will most likely be a prelude to loan modification. (Servicers that contribute through matching funds increase the benefit for homeowners).

Transition Assistance Program (TAP) – Intended to promote community stabilization by providing homeowners with relocation assistance when it is determined that they can no longer afford their home. TAP will be used in conjunction with a servicer-approved short sale or deed-in-lieu of foreclosure program in order to help homeowners transition into stable and affordable housing. Homeowners will be responsible to occupy and maintain the property until the home is sold or returned to the servicer as negotiated. Funds will be available on a one-time only basis.

Where can I get more information on Housing resources? Housing

- [U.S. Department of Housing & Urban Development \(HUD\)](#)
- [HUD Listing of approved home foreclosure counselors](#)
- [HUD Listing of privately-owned subsidized developments](#)
- [Subsidized housing in Santa Clara County](#)

Tenant / Landlord Issues and Housing Discrimination

- [Fair Housing Policies](#)
- [Legal Aid Society of Santa Clara County](#)

Community Services

- [On-line directory of health & human services in Santa Clara County](#)
- [Bill Wilson Center \(counseling, housing, education, advocacy\)](#)
- [Ujirani Family Resource Center](#)
- [Parents Helping Parents \(serving parents of children with special needs\)](#)
- [CityTeam Ministries \(serving the poor and homeless\)](#)
- [Sacred Heart Community Service](#)
- [Salvation Army](#)
- [American Red Cross](#)

