



Shasta County
CAA
Community Action Agency

Shasta County Housing & Community Action Programs



Table of Contents

Housing and Community Action Programs at a Glance	1
HCV Homeownership Brochure	2-3
Family Self Sufficiency FAQ	4-5
HUD-VASH Brochure	6-7
Partners II Program Information	8
Down Payment Assistance Program	9-10
Owner Occupied Housing Rehabilitation	11
CARR Fire Support (CalHome DR)	12
Landlord Partnership Program Brochure	14

Shasta County Housing & Community Action Agency



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Voucher Based Programs

Housing Choice Voucher

- ↳ **Homeownership**
HCV voucher can be used to pay part of your mortgage.
- ↳ **Manufactured Home**
HCV voucher can be used to pay part of your space rent.
- ↳ **Family Self-Sufficiency**
Builds a savings account for households based on rent share.
- ↳ **Mainstream Voucher**
For non-elderly disabled families who are homeless or at risk of homelessness

Project Based Voucher

Vouchers attached to a unit for a specific project.

Referral Only Voucher Programs

Housing Choice Voucher

- ↳ **VASH**
For homeless veterans referred through the VA Medical Center.
- ↳ **Family Unification**
Rental assistance for households with an open CPS case.

Partners II

For those classified as chronically homeless and disabled.

Homeowner Assistance

Home Rehabilitation

Deferred payment loan for home owners to help with housing rehabilitation.

Disaster Relief & COVID-19 Assistance

Landlord Partnership Programs

Various programs to support landlords.



Contact our office for more information
Monday - Friday 8a-5p | 530-225-5160 | hcp@co.shasta.ca.us
2600 Park Marina Drive Redding, CA 96001



Some Things You Will Need

When you are ready to begin the process of the Homeownership Program, you will need the following:

- Pay stubs from the last 30 days
- Prior two months bank account/savings account statements.
- Prior year's tax returns
- Social Security Card
- Driver's License

You should also be ready to discuss:

- Monthly Bills
- Credit card balances
- Other regular monthly payments

FSS MISSION STATEMENT

The mission of the Family Self-Sufficiency program is to give support, guidance and encouragement to FSS participants, offering them the opportunity to achieve a higher level of education and job training that will lead to financial independence.

Shasta County does not discriminate on the basis of disability in access to its programs or facilities, or regarding employment.

Questions or complaints? Need an alternate format for this publication or aid or assistance for effective communication?

Contact: (530) 225-5515

Relay Service: (800) 735-2922

Fax: (530) 225-5345

Email: adacoordinator@co.shasta.ca.us



Homeownership Program



An opportunity for families with a **Housing Choice Voucher** to become homeowners.

What is the Homeownership Program?

The Homeownership Program is a federal program that allows households with a Housing Choice Voucher to use the voucher to purchase a home.

- Pays for the subsidy of a household
- The homeowner pays the mortgage
- The voucher subsidy continues up to 15 years depending on loan terms and homeowner characteristics.
- Shasta County Housing Authority provides assistance with the housing search and purchase process.



Am I Eligible?

Shasta County residents (age 18 years of age or older) currently receiving rental benefits from the Shasta County Housing Authority are eligible to apply.



What are the Requirements?

- The property you purchase must be located in one of the following counties; Shasta (outside Redding city limits), Modoc, Trinity or Siskiyou County
- Attend a Homeownership Counseling Course approved by the Shasta County Housing Authority.
- Continuous, full-time employment (at least 30 hours a week) for the previous 12 months. This does not apply for elderly or disabled families.



Things You Should Know Before You Begin

First-time home buyers are often surprised to discover just how many ways you can hinder a home purchase. Before you begin the homeownership program, it is important to know what could potentially impact the purchase of a home. Any of the following actions can impact your chances of having a mortgage approved.

- Recent job changes
- Making late payments (rent, utilities, credit cards, etc.)
- Recent transfer of money between accounts
- Recent major purchases (car, retail, etc.)
- Recent deposits of large sums of money
- Recent name changes

For more information, contact:
Whitney Starksen
FSS Coordinator
(530) 225-5160

Family Self-Sufficiency (FSS) F.A.Q

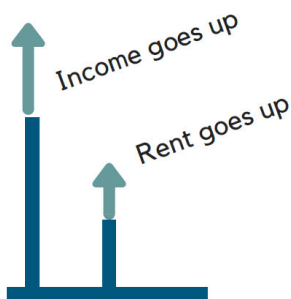
What is the Family Self-Sufficiency Program?

The FSS program can help you build a more stable financial future. As your earned income from work increases, your rent increase is saved in an escrow (savings) account that you will receive when you successfully complete the program. FSS is a five-year program.

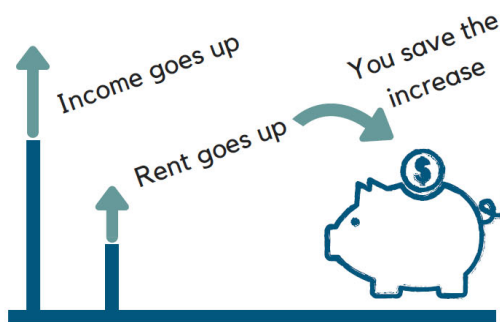
How does the FSS Savings account work?

When you enroll in the program the Shasta County Housing Authority sets up and manages an FSS savings account for you. An increase in your rent because of an increase in **earned** income will result in a deposit to your account each month.

Without FSS:



With FSS:



Do I have access to the savings account at any time?

You do not have access to the account during the program. Your FSS Coordinator will update you on the amount in your account, and how much is being contributed at least once a year.

Who manages the account?

The Shasta County Housing Authority manages the account.

Can I add to the savings account?

You cannot add to the account that the Housing Authority manages. However, if savings is a goal of yours discuss that with your FSS coach and make it part of your goals!

Can I use the savings account for emergencies?

You can request an interim disbursement during the program if you plan to use the money to make progress on one of your goals outlined in your contract. Approval of interim disbursements are at the discretion of your housing authority.

Do I have to complete all five years of the program?

You do not have to complete the full five years. However, you must complete all graduation requirements to receive the money in your savings. If you have completed all graduation requirements before your contract term is up, you may request an early graduation.

What are the graduation requirements?

There are three requirements to graduate from the program. First, you will need to be suitably employed at the time of graduation. Second, all household members will need to be free of cash welfare assistance at the time of graduation. Finally, you must complete the goals you set during the program.

What if I need more time to Successfully complete the program?

If you need more time to complete the program, you can request an extension of up to two (2) years depending on the circumstances.

What if I do not complete my goals during my five-year contract?

To graduate and receive your savings, you will need to complete your goals. Since you will be in communication with your FSS coach through the length of your contract you will always be aware of where you are at with your goals and have the ability to adjust goals if needed as life circumstances change.

Am I eligible to join the program if I'm unemployed?

Yes, those who are not currently employed are allowed—and encouraged—to join the program. However, you must be willing to seek and obtain employment. **Please note that to receive your savings at the time of graduation you must be employed!**

Will I lose my housing assistance by joining the FSS program?

No. If you are still income eligible and in compliance with your family obligations at the time of graduation you will keep your housing assistance.

What happens if I lose my housing assistance while participating in the program?

If you lose or give up your housing assistance while enrolled in FSS, you can no longer participate in the program. Depending on the circumstances you may be eligible for early graduation.

If I am not working but have a member of my household who is working, does that income count toward my FSS escrow account?

Yes, any increase in earned income that affects your household rent will contribute to your FSS savings account. However, the contract holder is the one who must be employed to receive the savings account at the time of graduation. This also means any earned income in your household when you enroll in the program will be included in the starting income on your contract.

If my rent decreases is money taken out of my FSS savings account?

No, during the program money is only taken out of your savings account if you need and request an interim disbursement to make progress toward one of your goals. When your income changes and you recertify, your monthly savings credit will also change, but no money will be withdrawn from the account.

If you are interested or have questions about the FSS program, contact our office and ask for Whitney

530-225-5160 | HCAP@co.shasta.ca.us

Who is Eligible to Participate?

In order to participate in HUD-VASH, Veterans must be currently homeless, must be eligible for VA medical care, and must have an identified clinical need for case management. Veterans in transitional housing or residential treatment programs may also be considered for admission.

HUD-VASH is designed to help Veterans living with a disability, mental illness, addiction, chronic homelessness, or other issues who can be helped by participating in ongoing case management. Veterans who have spouses and dependent children are also eligible to participate.

Veterans who are required to register on any Lifetime Sex Offender Register or who exceed income thresholds are *not* eligible for the program.

How are Veterans referred?

Referrals may be made from any source for any homeless Veteran thought to be eligible and appropriate for the program. Referrals will be screened by HUD-VASH staff to ensure eligibility and clinical need, and to determine vulnerability factors. When appropriate, other VA clinicians may be consulted regarding the appropriateness of individual Veterans for the program.

If a referred Veteran is found to be ineligible or inappropriate for the program, referral to other resources will be made.

Background Information

The HUD-VASH Program was originally started as a nation-wide, limited-scale program in 1992, to address the needs of homeless Veterans with mental illness and/or substance abuse. In 2008, the program was expanded to primarily address the needs of chronically homeless Veterans, but including all homeless Veterans as the target population. Additionally, the criteria were broadened to allow Veterans with physical disabilities who need case management assistance. The program also provides supportive permanent housing for Veterans with dependents.

VETERANS

Please call with questions
or for more information.

Colleen Cambra, LCSW
HUD-VASH Case Manager
(530) 247-7914

George Scripture, LCSW
HUD-VASH Case Manager
(530) 219-4275

Joshua R. Roberts, LCSW
HUD-VASH Case Manager
(530) 515-9670

Department of Veterans Affairs
3455 Knighton Rd
Redding, CA 96002



HUD-VASH PROGRAM



*Supported Housing for
Homeless Veterans*

Department of Veterans Affairs
Northern California Health Care
System

and

Shasta County Housing Authority

What is the HUD-VASH Program?

The HUD-VASH program is a partnership between the Department of Housing and Urban Development (HUD) and the Department of Veterans Affairs (VA) to provide case management, supportive services, and subsidized housing vouchers for eligible homeless Veterans.

In the area served by Northern California Health Care System, HUD-VASH "Housing Choice" Vouchers are administered through Shasta County Housing Authority. Ongoing case management is provided by social work staff from the Healthcare for Homeless Veterans Program.

The HUD-VASH program allows eligible Veterans to obtain safe, affordable, accessible, permanent housing in a location of their choice. The primary goal of the program is to help move Veterans and their families out of homelessness.

A key component of the program is case management provided by VA social workers. Program participants formulate treatment plans with their social workers and receive ongoing support to attain their goals. Referrals are also made to additional community-based supports.

Where can Vouchers be Used?

HUD-VASH Vouchers can be used to subsidize rental units from any landlord willing to accept a Section-8 housing voucher. Landlords enter into an agreement with the Shasta County Housing Authority to obtain rental subsidies. Vouchers are also portable, within specific limitations.

What does the Case Manager do?

Veteran participation in ongoing, long-term case management is a core program requirement.

HUD-VASH case managers will:

- work with Veterans to develop individualized treatment plans
- assist with the voucher application process and housing search
- coordinate access to needed services and supports
- provide limited counseling services or referrals when more in-depth support is needed
- complete program documentation with input from Veterans as needed
- monitor progress and follow up as needed

After demonstrating appropriate progress, the case manager may decide to discontinue case management. Veterans may graduate from the program in this manner, but can still continue to receive rental assistance as long as it is needed.

What do Veterans Need to Get a Housing Voucher?

Some documents are required as part of the housing authority application process. Veterans can begin ahead of time to gather these items:

- Photo ID for all household members 16 or older
- Social Security Cards for all household members

Other income/asset verifications are also required at time of application.

What Cost is Involved?

Veterans are responsible to pay approximately 30 percent of their gross monthly income directly to their landlords. The housing authority pays the remaining portion of the rent.

Security deposits and utility deposits, along with any other up-front fees, are the responsibility of the Veteran. Some community resources may be available to assist with these expenses.

Other incidental and monthly expenses will need to be considered, such as:

- Food & transportation
- Utilities
- Household supplies
- Basic home furnishings
- Phone, cable, internet, etc.

LANDLORDS

Please call with questions
or for more information.

Melissa Nave
HUD-VASH Program Manager
(530) 225-5160

Christina Stillwell
HUD-VASH Housing Specialist
(530) 225-5160

**SHASTA COUNTY
HOUSING AUTHORITY**
2600 Park Marina Drive
Redding, CA 96001



Partners II Rental Assistance Program

Overview:

Shasta County Housing and Community Action Agency administers the Partners II program as the lead agency of the NorCal Continuum of Care (COC). Partners II Vouchers are issued across all seven COC counties. The seven counties served through the COC are Shasta, Lassen, Plumas, Sierra, Siskiyou, Del Norte, and Modoc. The COC is a combination of individuals and organizations with the common purpose of planning a housing and services system for people who are homeless. The COC is responsible for managing Housing and Urban Development (HUD) funds for homelessness.

Partners II

This program exists to address the physical, economic, and social needs required to promote and increase self-sufficiency for those who are chronically homeless and have a disabling condition. There are several supportive services that are provided while on this program the main supports being:

1. Assistance in finding decent and affordable housing.
2. Ensure and support access to valuable services and resources in the community based on specific needs of the client.
3. Regular home visits will be conducted by the social worker or case manager to evaluate the Clients' adjustment to housing and encourage service engagement. These home visits will happen quarterly at minimum.

Responsibilities of tenants

- Report any changes in your income. This could be the source of income, amount of income, or any lump sum payment received. These changes must be reported in writing within 15 calendar days.
- Report anyone moving into or out of the home. Anyone moving into the home must be determined eligible AND approved by the landlord.
- Keep your rental clean and in working order at all times. This includes general housekeeping such as sweeping, wiping down counters and ensuring all trash and recyclables are taken to the dumpster regularly. These tasks help keep vermin and infestations from happening.
- Inform Shasta County Housing and Community Action Agency of **any** notices you are given by you landlord or rental management company.
- Pay your share of monthly rent on time.
- Pay all utility bills and ensure utilities are always turned on.
- Do not allow anyone not living with you to use your address for mail.
- Be a good neighbor and do not engage in any behaviors that would threaten the health, safety, or right to peaceful enjoyment of other residents living around you.

What is Down Payment Assistance?

Shasta County has money to help first-time home buyers with their down payment and closing costs. The Shasta County Down Payment Assistance Program (DAP) provides a loan to qualified, low-income, first-time home buyers. Federal money from this program comes from grants awarded to Shasta County by the California Department of Housing and Community Action Programs

How does DAP work? Here is an example...

A person purchasing a home for \$250,000 with an appraised value of \$250,000 will need to get a loan from the lender of their choice for a **minimum** of \$162,500. The maximum DAP loan would be 40% of \$250,000 (**not all clients receive the maximum**), and the DAP applicant must contribute 3% of the purchase price; in this instance \$7,500. The maximum combined loan to value (loan from chosen lender + DAP) is 97% of the appraised value which in this example would be \$242,500. The DAP home owner retains all of the appreciated value of the home and enjoys the benefits of deducting home loan interest and property tax payments from their income tax.

Please check with your lender for additional costs to close the sale.



\$162,500
From Lender

+



\$80,000
From DAP

+



\$7,500
3% Applicant
Contribution

=



\$250,000
Total Home
Value

Housing and Community Action Agency

2600 Park Marina Drive
Redding, CA 96001

P: 530-225-5160 | F: 530-225-5178
E: arothchild@co.shasta.ca.us



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Questions or complaints? Need an alternate format for this publication or aid or assistance for effective communication?

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Relay Service: (800) 735-2922
Fax: (530) 225-5345
Email: adacoordinator@co.shasta.ca.us



Shasta County Down Payment Assistance Program



Now serving **all** of Shasta County
outside the city limits of Redding.

Who Is Eligible for DAP?

DAP Basic Guidelines



Potential DAP home buyers must meet the definition of a first-time home buyer, be able to obtain first mortgage financing for the purchase, and must qualify under the following income guidelines.

Family Size	Maximum Gross Annual Income
1	\$47,050
2	\$53,800
3	\$60,500
4	\$67,200
5	\$72,600
6	\$78,000
7	\$83,350
8	\$88,750

Maximum purchase price is \$351,000

The DAP loan you obtain can be up to 40% of the purchase price.

The DAP loan (second mortgage) will accrue interest at 0% without payments until loan is due.

The DAP loan is due when home is sold, title changes hands, refinanced, or loan recipient ceases to live in home (must be owner occupied).

Borrower will be required to contribute at least 3% of the purchase price (may be a gift).

Home must pass an inspection for Health and Safety Standards and local codes.

A class in home ownership is required of all participants.

Not all areas of the County may be eligible. Call for more information.

The combination of both loans (first and second) may not exceed 97% of the appraised value.

Things to consider when you apply...

Do you have a stable income?

Do you have at least 3% of the purchase price for a down payment and closing costs?

Have you addressed any negative credit issues?

Do you have too many other financial obligations to purchase a home?

Are you ready to take on the responsibility of owning a home?

What homes qualify?

Eligible homes include newly constructed homes, existing homes, manufactured homes on permanent foundations, and condominiums.

For more information call our office
530-225-5160





Owner Occupied Housing Rehabilitation

Some eligibility requirements...

- Home must be in unincorporated areas of Shasta County.
- Gross household income cannot exceed the limits listed on the table below.

Family Size	Maximum Gross Annual Income
1	\$47,050
2	\$53,800
3	\$60,500
4	\$67,200
5	\$72,600
6	\$78,000
7	\$83,350
8	\$88,750

Examples of eligible repairs...

- Weatherization
- Well repairs
- Health and Safety issues
- ADA repairs
- Energy efficiency improvements
- Necessary repairs such as roofs, floors, walls, siding, and paint

Shasta County Housing
and Community Action
Agency is offering
**0% interest, deferred
payment loans** to
qualified homeowners!

Contact us for more information

Call 530-225-5160
lrtowns@co.shasta.ca.us
2600 Park Marina Drive
Redding, CA 96001





CARR fire survivors, do you still need help?

Shasta County has funding for...

- Tree removal
- Help with wildfire mitigation

Other eligible expenses can include but are not limited to:

hazardous debris removal, hazardous tree removal, home repair, home rehabilitation, home reconstruction, or home replacement, rebuild garages, rebuild fences, cost of permits, fees associated with eligible repairs.

Call to see if your needs can be met with these funds!

2600 Park Marina Drive

Redding, CA 96001

Phone: 530-225-5160

Email: HCAP@co.shasta.ca.us

Gross Household income limits:

Household Size	Annual Income	Monthly Income
1	\$59,400	\$4,950
2	\$67,900	\$5,658
3	\$76,350	\$6,363
4	\$84,850	\$7,071
5	\$91,650	\$7,638
6	\$98,450	\$8,204
7	\$105,200	\$8,767
8	\$112,000	\$9,333

To be eligible, property must be owner occupied, located within Shasta County (outside city limits of Redding), and damaged or destroyed by the 2018 wildfires (DR-4382).



**PROVIDING A PLACE
TO CALL HOME**

**What we are looking for
in a rental unit?**

- Friendly to people on a fixed income or to people with HCV assistance funds.
- Easy access to public transportation.
- Units with their own bathroom and kitchen or kitchenette.
- Our programs are in particular need of studios and 1 bedroom units, though we accept larger units into our programs.



**SHASTA COUNTY HOUSING
AND
COMMUNITY ACTION AGENCY**

2600 Park Marina Drive
Redding, CA 96001-1661

Phone: 530-225-5160

Fax: 530-225-5178

hcap@co.shasta.ca.us

*Serving the Counties of Shasta
(outside the City of Redding),
Trinity, Siskiyou, and Modoc.*

**Our goal is to engage
our community in
helping to ensure
every person
has a place to call
home.**

**Building strong and
lasting partnerships
with
property owners will
help us work towards
ending homelessness in
the North State.**



Shasta County
CAA
Community Action Agency

Landlord Partnership Program



*Recruiting Landlords in the
Counties of Shasta (outside
the City of Redding), Trinity,
Siskiyou, and Modoc.*



Shasta County
CAA
Community Action Agency



Are you a property owner seeking stable tenancies, rental income and a way to help your community?

Every day there are hundreds of individuals and families in the North State looking for a chance to call a place home. We are seeking property owners/ housing providers—like you—who can help our neighbors who need a home.

Do you have a current housing unit to lease or will you in the near or immediate future? We are seeking landlords who are willing to help house individuals and families in the counties of Shasta (outside the city limits of Redding), Trinity, Siskiyou, and Modoc who are homeless or at risk of homelessness.

If you have a housing unit that you are willing to dedicate to our Landlord Partnership Program we will provide financial, as well as supportive services, to ensure a smooth and mutually beneficial housing process.

BENEFITS OF BECOMING A HCV LANDLORD

- For guaranteed on-time monthly payments, we offer direct deposit to the landlord.
- Tenants that do not follow the HCV rules or damage the unit will be removed from the program.
- The Housing Authority will provide annual on-site inspections to ensure the unit meets Housing Quality Standards.
- We require a 1-year lease, resulting in lower turnover. The landlord can terminate lease, but tenant cannot.
- Minimal paperwork is required to get set up and landlords can use their own lease and screening process.
- Landlords will experience less time with a vacant unit.
- A background check will be completed by the Housing Authority to ensure tenant's eligibility.



TIERS OF PARTICIPATION

TIER 1– LEASE UP WITH A HOUSING CHOICE VOUCHER (HCV) HOLDER

THE BENEFITS:

- A **\$1,000** bonus is available to landlords who have not participated in any of Shasta County Housing Authority subsidized housing programs for at least one year.
- A **\$500 bonus** is available for any landlord that already participates in the HCV program that leases to a new HCV tenant .
- Opportunity to assist a low income household with a place to call home.

TIER 2—LEASE UP WITH AN EMERGENCY HOUSING VOUCHER (EHV) HOLDER

THE BENEFITS:

- **EHV Service Fees** can cover security deposits, holding fees, application fees, and renter's insurance (where necessary).
- **Risk Mitigation Fund**—Reimburses up to \$1,000 of eligible expenses for physical and operational losses for up to one year after move in. These funds can be used to cover damages beyond normal wear and tear that what would be covered by tenant security deposit.
- Direct contact with a social worker that is providing supportive services to the tenant and who can mediate issues, teach necessary skills, and connect tenant with other supportive services, as appropriate.
- Opportunity to assist a household traumatized by homelessness.