



HOUSING RESOURCES DIRECTORY

City of Dana Point Economic Development
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TABLE OF CONTENTS

I.	Introduction.....	3
II.	Affordable Rental Housing in DanaPoint.....	3
II.	Affordable Rental Housing in DanaPoint.....	4
III.	Rental Assistance	5
	Section 8 Programs.....	5
	Family Assistance Ministries.....	5
	South County Outreach.....	5
IV.	Renter's Rights.....	5
V.	Energy/Utility Discounts	6
VI.	Temporary Housing and Shelters.....	7
VII.	Opportunities for Homebuyers.....	8
	County of Orange Mortgage Assistance Program.....	8
	FHA Loans.....	8
	Orange County Workforce Loans	8
	Orange County Housing Fund.....	8
	Down Payment Assistance Programs	9
VIII.	Programs for Homeowners.....	10
	Mobile Home Exterior Grant Program.....	10
	Single Family Residence Loan Program.....	10
	Neighborhood Preservation Program.....	10
	Reverse Mortgage	11
IX.	Developer Incentives to Construct Affordable Housing.....	12
	Density Bonus.....	12
	Second Dwelling Units.....	12
	Property Development Assistance.....	12
X.	Senior Care Giving and Assistance.....	14
	City of Dana Point Senior Center - Operated by Age Well Services.....	14
XI.	Opportunities for the Disabled and Mentally Ill	15
XII.	Other Assistance throughout the County.....	16
	Non-Profit Housing Development Corporations.....	16
	Public Housing Agencies.....	17
XIII.	Supplies Assistance	18
XIV.	Support Assistance and Counseling Services	19
	Orange County 211	19
	Orange County Adult Protective Services	19
	Counseling Services	19
XV.	Vocational Assistance and Adult Education.....	21
XIV.	Recreational Services.....	22
	Boys & Girls Clubs.....	22

I. Introduction

From its beginning as a resort community, the City of Dana Point has prided itself on its beach lifestyle, quality neighborhoods, expansive views, and open space. After extensive growth and incorporation, the City now consists of 4,134 acres, 1,993 of which fall in the coastal zone. At build out, nearly 40,000 residents are expected to call Dana Point home, and live in just over 16,000 units. The City is nearly built out, and is expected to add growth through the development of its few remaining vacant lots and reuse of underutilized lands.

To assist Dana Point residents in finding affordable housing and related support, the Economic Development Division of the Community Development Department has developed this Directory. Many of the programs identified within this Directory are offered through agencies or non-profit groups outside of the City; however it may be possible for assistance to be obtained by residents of Dana Point.

If you have any questions, comments, suggestions, or need additional assistance, please contact Economic Development in the City of Dana Point, at (949) 248-3501.



II. *Affordable Rental Housing in Dana Point*

The following apartment complexes have set aside units to low income families and individuals. Please note that there may be other low income units that are not part of a program and are available throughout the City. Please contact the complex directly for availability.

Orange County Community Housing Corporation
25942 Domingo Avenue Capistrano
Beach, CA 92624
(714) 558-8300

The Fountains
At Sea Bluffs Assisted Living
25411 Sea Bluffs Drive Dana
Point, CA 92629
(949) 234-3000
*Senior



Orange County Housing and Community Services maintain a listing of apartment communities constructed throughout the County that promote affordable housing. Owners of these properties entered into a commitment to keep rents affordable in a specified number of rental units. Some properties are subsidized and based on tenant income, while others offer rents that are less than the market costs and available to households earning up to 80% of the County median income.

This list is updated on a semi-annual basis by receiving input from all 34 cities in the County. The list may not represent 100% of the deed-restricted units in Orange County due to the limitations of gathering the information. Please contact the residence directly to find out if units are available. For a complete list of available properties, please visit <http://www.ochousing.org/renter.asp>.

III. *Rental Assistance*

Section 8 Programs

Section 8 Rental Assistance is a federally funded program that provides rental assistance to very- low income tenants. The Program is available for families, seniors, or disabled persons whose gross family income is less than 50% of the median income for the County.

Currently there are two means of obtaining rental assistance under Section 8. Under the certificate program, the landlord must enter into a contract with the Orange County Housing Authority (OCHA), which limits total rent for the unit involved to federally approved fair market rent level. The tenant would pay 30% of their adjusted gross family income, and the Section 8 program would pay the property owner the difference between what the tenant pays and the federally approved fair market rent.

Under the voucher program, the landlord need not agree to limit the rent level. The Section 8 program would pay the fair market rent, and the tenant would pay the difference between the fair market rent and the actual rent. In both instances, the subsidy is paid directly to the landlord.

The Orange County Housing Authority currently administers the Section 8 Certificate and Voucher Program for the City of Dana Point. If interested, please contact OCHA at (714) 480-2700 or visit their website at www.ochousing.org.

Family Assistance Ministries

In addition to the County's programs, the Family Assistance Ministries, located in San Clemente, provides temporary rental assistance to women and children in South Orange County. For more information on the Family Assistance Ministries and their program, please visit www.family-assistance.org or call (949)492-8477.

South County Outreach

In support of homelessness prevention, South County Outreach provides up to 650 families a month with emergency rental assistance to prevent eviction. For more information, visit their website at www.sco-oc.org.

IV. *Renter's Rights*

The Fair Housing Council of Orange County helps with landlord/tenant problems, such as eviction, discrimination and violation of other laws affecting the renter. They provide information as well as direct advocacy to mediate problems between the landlord and tenant. For more information on the Fair Housing Council, call them at (800) 698-FAIR or visit their website at <http://fairhousingoc.org>.

V. *Energy/Utility Discounts*

Southern California Edison offers an Energy Management Assistance (EMA) Program to qualified customers. These customers may receive energy-efficient appliances that help cut costs, while preserving energy. The EMA Program involves three stages, which are carried out by community service agencies and building contractors under SCE's supervision. All customers must provide proof of income; homeowners must provide proof of ownership; and renters must obtain the owner's written permission. For more information, please visit www.sce.com or call (800) 736-4777.

The California Department of Community Services and Development administers the federally funded Low-Income Home Energy Assistance Program. The federal Department of Health and Human Services distributes funds to states annually to assist with energy bills and offset heating and cooling costs for eligible low-income households. California's share is approximately \$89 million annually which CSD distributes to contracted community energy service providers.

For more information on the program, and to see if your energy provider participates, please call (866) 675-6623.

The U.S. Department of Energy Weatherization Assistance Program (DOE WAP) has long served as the core program for delivering energy conservation services to low-income Californians. The Weatherization Assistance Program reduces the heating and cooling costs for low-income families by improving the energy efficiency of their homes and ensuring their health and safety. Among low-income households, the program focuses on those with elderly residents, individuals with disabilities, and families with children. For more information on the program, and to see if your energy provider participates, please call (866) 675-6623.



VI. Temporary Housing and Shelters

The following agencies provide temporary and emergency housing services within the area. Please contact the shelter directly for more information and vacancies.

Agency	Location	Contact	Description
Cold Weather Shelter	Laguna Beach	(949) 497-0713	40 beds open to all. Seasonal openings only.
Community Services Program Youth Shelter	Laguna Beach	(949) 494-4311 youthshelter@cspinc.org	Provides services to troubled youths and their families.
Families Forward	Irvine	(949) 552-2727 www.families-forward.org	Provides a broad spectrum of services including housing, counseling, food, education, case management, life-skillstraining and rent assistance.
Friendship Shelter	Laguna Beach	(714) 494-6928	The Friendship Shelter provides temporary emergency shelter for singles only.
Henderson House	San Clemente	(949) 366-3452	Shared housing for \$350 per month.
Hope's House	Aliso Viejo	(949) 347-8570	Transitional housing for men, women, and families.
Human Options	Irvine	(949) 722-8744; (949) 854-0180 for emergencies	Emergency shelter for ten families, as well as transitional housing for up to fourteen families.
Interval House	Orange County	(714) 891-8121 www.intervalhouse.org	Provides homeless and low income women and children with crisis intervention, shelter, and education.
Gilchrist House	San Clemente	(949) 492-8477	Provides transitional housing for women and children.
Kathy's House	San Juan Capistrano	(949) 248-8300	Kathy's House provides twelve transitional beds for singlewomen and children.
Laura's House	San Clemente	(949) 361-3548 www.laurashouse.org	Thirty emergency beds and two transitional apartment units for women and children. They also provide counseling services.
Orange Coast Interfaith	Orange County	(949) 631-7213	Provides transitional and emergency housing.
OC Youth and Family Services	Orange County	(714) 835-0300 www.ocyfs.org	The OCYFS provides a safe, short term shelter for homeless and runaway youth.
South County Outreach	Laguna Hills	(949) 380-8144 www.sco-oc.org	Provides transitional housing for families.
Toby's House	Dana Point Mission Viejo	(949) 661-4408	Transitional housing for pregnant women and post-pregnancy mothers and children.

VII. Opportunities for Homebuyers

County of Orange Mortgage Assistance Program

The County's Mortgage Assistance Program provides silent second loans to aid low income first-time homebuyers, with annual incomes not exceeding 80% of the Area Median Income (AMI). The loans are designed to help pay for down payment and closing costs to purchase a home. The 3% simple interest, deferred payment loan has a term of 30 or 45 years depending on the funding source and a maximum loan amount of \$40,000. Homebuyers must occupy the property as their primary residence. There is a 1% minimum down payment required, and the total sales prices shall not exceed 85% of the Orange County median sales price for all homes. All applicants are required to attend a homebuyer education workshop.

For additional information on the Mortgage Assistance Program or to get pre-qualified, please contact the Affordable Housing Clearinghouse at (949) 859-9255.

FHA Loans

The Federal Housing Administration has been helping homeowners since 1934. FHA loans can help potential homeowners with low down payments, low closing costs, and easy credit qualifications. Down payments can be as little as 3.5%, allowing more people to qualify for housing. For more information on the program, visit www.hud.gov/buying/loans or call (800)569-4287.

Orange County Workforce Loans

The Orange County Housing Trust also provides low-interest second mortgages to qualified first-time homebuyers and down payment assistance grants to members of the Orange County workforce who wish to move closer to their place of employment. Second mortgages up to \$110,000 are available to first-time homebuyers with incomes up to 160% of the area median income.

For additional information on this program, please contact the Orange County Housing Trust at (714) 490-1250 or visit their website www.ochousingtrust.org.

Orange County Housing Fund

The NeighborWorks HomeOwnership Center of Orange County provides services and training for clients looking to purchase and maintain their home. Services range from providing comprehensive homeownership education to a wide-range of down payment assistance loans and grants. Neighborhood Housing Services partners with lenders and realtors to offer a selection of affordable mortgage products and real estate services that assist homebuyers avoid excessive down payments. For more information on Neighborhood Housing Services, call (714) 490-1250, or visit at www.nhsoc.org.



Down Payment Assistance Programs

Orange County Housing Trust

The Orange County Housing Trust can provide loans of up to \$8,000 to first time buyers in Orange County, or current Orange County homeowners who will reduce their commute to their place of employment by 30 miles a day. To qualify for this assistance, the borrower must have an income below 40% of the area median income. The down payment assistance loan carries a 1% interest and is payable in full on the maturity date of the first mortgage or upon any sale, transfer, assignment, or refinancing of the first mortgage. For additional information on this program, please contact the Orange County Housing Trust at (714) 490-1250 or visit their website www.ochousingtrust.org.

WISH Program

The Neighborhood Housing Services of Orange County offers a down payment assistance grant program that provides up to \$15,000 to each household, matching up to \$3 for each \$1 contributed by the first time homebuyer. Families must not exceed 80% of the Orange County median income, and must purchase a home within the County. For more information, call Neighborhood Housing Services at (714) 490-1250, or visit www.nhsoc.org.

VIII. Programs for Homeowners

Mobile Home Exterior Grant Program

Under the Neighborhood Preservation Program, the Mobile Home Exterior Grant Program makes grants up to \$10,000 to qualified owners to make exterior improvements to their mobile home. Qualified homes must be located in the County of Orange unincorporated area or in the following participating cities: Cypress, Dana Point, Laguna Beach, Los Alamitos, Placentia, Seal Beach, Stanton, or Yorba Linda. Applicants must earn less than 80% of the Area Median Income for the County. Eligible improvements include: roofs and guttering; decks, porches, railings and step units; undercarriage repairs including leveling and jack/pier replacement; skirting, entry and fire doors; window replacement; awning and awning supports; ADA improvements; exterior painting; and applicable termite work. Other items may be considered on a case-by-case basis or if the funding source allows a specific improvement. Contact the Orange County Housing Authority at (714) 480-2807, or visit www.ochousing.org for more information.

Single Family Residence Loan Program

The Single Family Residence Loan Program for owner-occupants targets low-income home owners who require improvements to their homes and are unable to obtain adequate financial assistance from commercial lenders. Applicants must own and reside in the residence and have a gross annual household income that does not exceed 80% of the Orange County Area Median Income, adjusted for family size. Priority is given to making health and safety improvements, energy and resource conservation improvements, and exterior improvements. Improvements to the interior must be verified to be of a health and safety issue. Contact the Orange County Housing Authority at (714) 480-2807, or visit www.ochousing.org for more information.

Neighborhood Preservation Program

The Neighborhood Preservation Program encompasses all programs offered by the Housing & Community Development Department to improve single family-owner occupied, single family-renter occupied, multi-family units (less than five and owner must occupy one of the units), large or complex multi-family units (5 units and above) and mobile homes. Funding sources utilized include federal Community Development Block Grants (CDBG); Home Investment Partnership (HOME) funds; State CalHome funds; and local Orange County Development Agency funds. The policies listed cover all improvement programs. The following programs fall under the umbrella of the Neighborhood Preservation Program:

- Amortized Loan
- Deferred Payment Loan
- Extreme Hardship Deferred Payment Loan
- Emergency Grant
- Lead Based Paint Testing & Hazard Control Grant
- Continual Maintenance Forgivable Loan

Mobile Home Exterior Grant Program

For more information, contact OCHA at (714) 480-2807 or visit www.ochousing.org.

Reverse Mortgage

One of the most substantial assets of elderly homeowners is their home, which usually increases significantly in value with inflation. And while owning a home may provide a rich asset base, with the onslaught of retirement and a fixed income, many elderly homeowners quickly become income poor.

An alternative option for elderly homeowners is to draw needed income from the accumulated equity in their homes through a reverse mortgage. A reverse mortgage is a deferred payment loan or a series of such loans for which a home is pledged as security. Qualification for the loan is usually based primarily on property value rather than on income, allowing the elderly homeowner on a fixed income to receive a loan for which he or she would not otherwise qualify. Most reverse mortgage programs permit homeowners to borrow up to 80 percent of the assessed value of their property, receive needed principal of up to 25 percent of the loan, and then receive monthly annuity payments for the life of the loan. For more information and a list of lending institutions with this program, visit www.reversemortgage.org

Manufactured Housing Educational Trust Program

The Manufactured Housing Educational Trust runs a Rental Assistance Program that provides monthly rent subsidies to qualified mobile home park residents. It serves low-income mobile home owners in Orange County that are awaiting assistance from government rent programs. For more information, call (949) 380-3311, or visit www.mhet.com.

IX. Constructing Affordable Housing

Second Dwelling Units

In accordance with state requirements, the City of Dana Point allows for the development of second dwelling units and “granny flats.” According to the Zoning Code, a second unit is an attached or detached residential unit, including complete and independent living facilities for one or two persons, on the same parcel as the primary unit. A second dwelling unit may be established on a lot of an existing single family home. For more information regarding these programs, please contact the Dana Point Planning Department at (949) 248-3564.

X. Senior Care Giving and Assistance

City of Dana Point Senior Center – Operated by Age Well Services

The Dana Point Senior Center, located at 34052 Del Obispo offers a wide variety of programs and services designed for any age senior to meet their educational, recreational, social and human service needs. Activities vary each month and reflect the needs and interests of the community, as well as the resources. Dana Point seniors are invited to join weekday lunch program, or any of the other great activities listed below. There are opportunities to meet new people, in a warm, welcoming, friendly atmosphere. For more information, call (949)496-4252.

XI. Opportunities for the Disabled and Mentally Ill

Dayle McIntosh Center

The Dayle McIntosh Center disseminates information regarding activities and services that may be of particular benefit to persons with disabilities. An extensive reference system has been compiled that contains information on a wide range of topics such as disability laws, standards for accessibility, and information about recreation, education, and rehabilitation opportunities. The Dayle McIntosh Center offers the following programs and services:

- Aging with Vision Loss
- Assistive Technology
- Benefits Planning
- Client Assistance Program
- Community Outreach
- Core Independent Living Skills
- Interpreting Services
- Disability Awareness
- Durable Medical Equipment
- Housing
- Personal Assistance Services
- Public Education and Awareness
- Sign Language Interpreting
- Transition Services
- Video Relay Services
- Vocational Services

For more information, please contact Jose Alfaro at 714-663-3300 ext. 311 or jalfaro@daylemc.org.

John Henry Foundation

The John Henry Foundation specializes in providing a safe, welcoming and medically supervised residential community for young adults dealing with serious and long term mental illness. The Foundation is devoted to helping each resident find a true measure of stability and peace in their lives and in developing the unique and realistic potential of each of its residents. For more information, visit www.johnhenryfoundation.org

XII. Other Assistance throughout the County

Non-Profit Housing Development Corporations

A non-profit housing development corporation (HDC) promotes, assists, or sponsors housing for low and moderate income people.

Local Housing Development Corporations that serve the City and surrounding areas are listed below. Please contact the organization directly for more information.

Orange County Housing Trust

Administered by the Neighborhood Housing Services of Orange County, the Trust's mission is to provide a regional solution to the growing demand for affordable housing options in Orange County. For more information, call (714) 490-1250, or visit www.ochousingtrust.org.

Southern California Association of Non-Profit Housing (SCANPH)

SCANPH is a non-profit membership organization dedicated to the development, preservation, and management of permanently affordable housing for low-income people. SCANPH believes that the non-profit community development industry is the best vehicle for attainment of this goal. For more information, call (213) 480-1249 or visit www.scanph.org.

The Orange County Community Housing Corporation (OCCHC)

OCCHC is a non-profit organization whose mission is to help families with little housing choice avoid poverty-like conditions through the provision of decent housing at an affordable price. They provide assistance to low-income families through rental assistance, education, and academic assistance for children. For more information, call (714) 558-8161, or visit www.occhc.org.

The Affordable Housing Clearinghouse

The Affordable Housing Clearinghouse is a network of lenders, community groups, and public agencies dedicated to the creation of quality affordable housing. The primary purpose of the Clearinghouse is to facilitate the financing of community development projects that meet the Community Reinvestment Act criteria. For more information, contact The Affordable Housing Clearinghouse directly. For more information, call (949) 859-3600, or visit www.affordable-housing.org.

Jamboree Housing Corporation

Jamboree Housing Corporation is a broad-based non-profit housing development company that builds, preserves, and maintains affordable rental and ownership housing for low-income families, seniors, and others in Orange County. For more information, call (949) 263-8676, or visit www.jamboreehousing.com.

Public Housing Agencies

A variety of services are also rendered in other areas of Orange County. For additional information, contact the Agency that represents the jurisdiction of choice.

Orange County Housing Authority (OCHA)

1770 N. Broadway

Santa Ana, CA. 92706-2680 (714)

480-2700

<http://www.ochousing.org/>

Anaheim Housing Services Agency

201 South Anaheim Blvd. Anaheim,

CA 92805

(714) 765-4340

www.anaheim.net

Garden Grove Housing Authority

11277 Garden Grove Blvd. Suite 101C Garden

Grove, CA 92840

(714) 741-5140

www.ci.garden-grove.ca.us

City of Santa Ana Housing Authority

(714) 667-2200

500 West Santa Ana Blvd., Suite 400

Santa Ana, CA 92701

<http://www.ci.santa-ana.ca.us/cda/HousingAuthorityHomePage.asp>

XIII. Support Assistance and Counseling Services

Orange County 211

There are a variety of organizations in Orange County to assist residents getting the necessary support to become self-sufficient. 2-1-1 Orange County is a non-emergency hotline designed to give information on where to get a meal, employee resources, shelter locations, child care information, help for persons with disabilities, substance abuse problems and more. 211 is available twenty four hours a day, seven days a week. All calls are confidential, and multi-lingual specialists are available. For assistance, call 211 or (888) 600-4357 or visit www.211oc.org.

Orange County Adult Protective Services

Adult Protective Services (APS) are directed at preventing or remedying neglect, abuse, or exploitation of adults who are unable to protect their own interests because of age or disability. APS serves elders aged 65 years and older, as well as dependent adults that are physically, mentally, or developmentally disabled.

Adult Protective Services are provided without regard to income or resources. A client must live in Orange County and be the victim of abuse either by oneself or by another that occurred in the community. For more information, please call their 24 hour hotline at 800-451-5155.