



¡Bienvenidos! Welcome!

Introducción básica a la vivienda asequible - Condado Sur
Affordable Housing 101 – South County

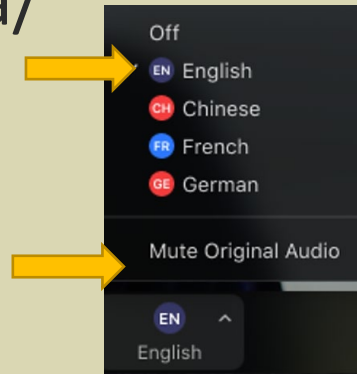
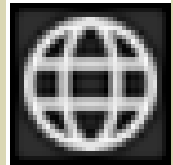
Reunión Comunitaria / Community Workshop

18 mayo 2021 / May 18, 2021

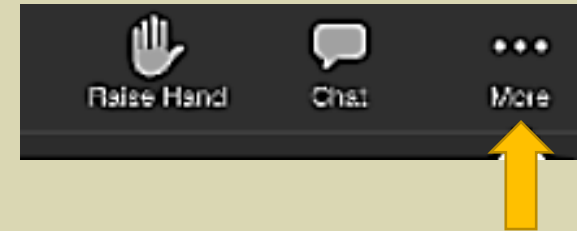
5 – 7 p.m.

Interpretación al inglés/English Language Interpretation

Computadora/
Computer

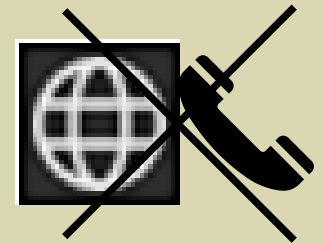


Teléfono
inteligente o
tableta /
Smart
Phone or
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Interpretación al inglés no está disponible por vía telefónica. Use la aplicación Zoom.

English language Interpretation is not available if you called in. Use the Zoom application.



Our Agreement

What do you need to do to participate in this workshop?

- Raise your hand to share a question or concern.
- Assume good intentions are being expressed.
- Do not judge or comment on other people's situations.
- Support an opportunity for everyone to speak and ask questions

What else?

Anticipated Outcomes

Learn more about:

- affordable housing (and what it is)
- What you need to do to apply for affordable housing
- Resources that are available for information and assistance

Measure A

In 2016, Santa Clara County voters approved Measure A – a \$950 million affordable housing bond

- Provides an unprecedented opportunity to develop affordable and supportive housing
- Will help create and preserve approximately 4,800 housing opportunities

Learn about affordable housing opportunities and prepare to apply.

Support affordable housing development.

YEAR 4 IMPLEMENTATION

\$533,001,528
IN MULTI-FAMILY HOUSING
DEVELOPMENT APPROVED

7 CITIES

2,969 NEW APARTMENTS

618 UNITS RENOVATED

34 HOUSING DEVELOPMENTS

\$25 MILLION
FIRST-TIME HOMEBUYER PROGRAM

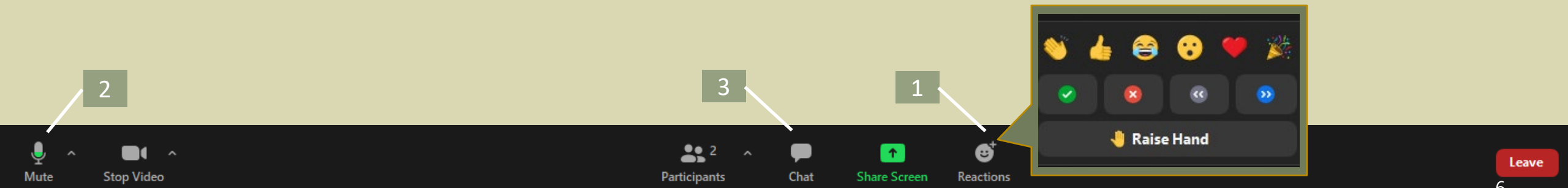
*As of February, 2021. The implementation update does not include County acquisitions.



How Do You Define a Decent Home?

Question for the audience

We want to know your opinion ... please (1) raise your hand and (2) unmute your device or (3) add a message to the chat.



Broad Housing Categories

Supportive Housing

- Generally, housing that is for people who make 30% to 60% of the area median income.
- System administered by the County and for people who were once homeless.
- Homes have subsidies that cover a percentage of the monthly rent.
- Tenants pay a total of one third of their income.
- Families with uncertain or mixed immigration status can apply for this housing but access depends on the type of program and the subsidies available.

Low-Income Housing

- Open to the public to apply.
- The price of the housing is less expensive than the cost on the open market.
- If a 2-bedroom housing unit costs \$2,200, a housing unit in this category would be listed for about \$1,600 to \$1,800. This is just an example. These are not exact rents, but they are provided to give you an example.
- There is no permanent source of financial assistance that will pay the tenant's portion of rent in this type of housing.

Market Rate Housing

- This includes all types of housing that one negotiates and rents on their own.
- The owner sets their price and the tenant decides if they are going to take the housing unit or not.
- There is no permanent rental assistance for this type of housing.
- The price is controlled by the market, for example the cost to rent a room can fall between \$800 and \$ 1,000.
- This category includes all informal living arrangements, such as garage rentals.

It is very important to speak with an agency that can assist you in the application process for many of these housing units, there are even programs that assist with rental deposits.

What is “Affordable” Housing?

- Affordable Housing – Household pays reduced rent.
- The household’s maximum, or reduced, rent, which includes utilities, is 30% or less of their income.
- Limiting the household’s rent to 30% of their income helps the family pay for housing and other costs.

Maximum Rents in Affordable Housing

Eligibility for affordable housing is based on a family's or individual's household size and income.

Affordable Rental Housing Maximum Income Limits - Multifamily Housing Programs							
Household Size	Extremely Low Income	Very Low Income			Low Income		Median
		30%	40%	45%	50%	60%	
1	\$ 34,800	\$46,400	\$52,200	\$ 58,000	\$ 69,600	\$ 92,800	\$ 116,000
2	\$ 39,780	\$53,040	\$59,670	\$ 66,300	\$ 79,560	\$ 106,080	\$ 132,600
3	\$ 44,760	\$59,680	\$67,140	\$ 74,600	\$ 89,520	\$ 119,360	\$ 149,200
4	\$ 49,710	\$66,280	\$74,565	\$ 82,850	\$ 99,420	\$ 132,560	\$ 165,700
5	\$ 53,700	\$71,600	\$80,550	\$ 89,500	\$107,400	\$ 143,200	\$ 179,000

Multifamily Tax Subsidy Projects Rent Limits (Gross Rent Including Utility Allowance) - Multifamily Housing Programs							
Bedroom Size	Extremely Low Income	Very Low Income			Low Income		Median
		30%	40%	45%	50%	60%	
0	\$ 870	\$ 1,160	\$ 1,305	\$ 1,450	\$ 1,740	\$ 2,320	\$ 2,900
1	\$ 932	\$ 1,243	\$ 1,398	\$ 1,553	\$ 1,864	\$ 2,486	\$ 3,106
2	\$ 1,119	\$ 1,492	\$ 1,678	\$ 1,865	\$ 2,238	\$ 2,984	\$ 3,730
3	\$ 1,292	\$ 1,723	\$ 1,938	\$ 2,154	\$ 2,585	\$ 3,447	\$ 4,308
4	\$ 1,442	\$ 1,923	\$ 2,163	\$ 2,403	\$ 2,884	\$ 3,846	\$ 4,806

Fuente: <https://www.hcd.ca.gov/grants-funding/docs/2021mtspregularlimits.pdf>

Case Study

Maria Cortez has 3 kids and a husband who is the main income earner

- Her husband has an annual gross income of \$36,000 (\$3,000 per month).
- Her children are ages 4, 12, 18.
- Her 18-year-old daughter, Jazmin, works and earns \$1,500 a month (gross income).
- The family receives food stamps and WIC.
- Maria is undocumented and her husband has a work permit.
- What is Maria's family's income?
- What could potentially be Maria's rent in an affordable housing community?

Examples

Household Income – Maximums by Category

	Extremely Low Income (30%)	Very Low Income (50%)	Low Income (80%)
Household Income 1-Person	\$34,800	\$58,000	\$92,800
Household Income 3-People	\$44,760	\$74,600	\$119,360
Household Income 5-People	\$53,700	\$89,500	\$143,200

Examples:

1. María Cortez has two children, Juan (12) and Jazmin (18). The family lives in an apartment in Gilroy. Maria's monthly income is \$3,000, y Jazmin's is \$1,500. What is the family's annual income?

Maria - $\$3,000 \times 12 = \$36,000$

Jazmin - $\$1,500 \times 12 = \$18,000$

Total = \$54,000

2. Hector and his partner earn \$45,000 per year. They have three children. In what household income category does the family fall?

EDEN HOUSING PROPERTY MANAGEMENT

1. Manages high-quality affordable housing communities.
2. Serves residents in Santa Clara County, including at several affordable housing communities in Gilroy.

EDEN HOUSING PROPERTY MANAGEMENT

Affordable Housing - Steps in Search

1. Visit city websites for lists of affordable housing / apartments.
2. Reach out to the community property managers.
3. Ask the property managers questions.
4. If an apartment or the wait list is open, apply.
5. If no apartment or wait list is open, try again later and try other communities.

VIVIENDA DE ALQUILER (ECONOMICO)

Esta es una lista de viviendas de alquiler asequible en Morgan Hill. Por favor, póngase en contacto con los administradores de propiedad individuales listados para los requerimientos de disponibilidad y calificación de unidad.



Cochrane Village
18555 Butterfield Boulevard
Morgan Hill, CA 95037
Recámaras: 1, 2, 3 & 4
Número de unidades: 96

Contacto: Monica Solano
Teléfono: 408-778-7318
Sitio Web: www.eahhousing.org



Crest Avenue Apts.
17665 Crest Avenue
Morgan Hill, CA 95037
Recámaras: 2
Número de unidades: 50

Contacto: Victoria Campozano
Teléfono: 408-779-9900
Sitio Web: www.edenhousing.org
Email: Victoria.campozano@edenhousing.org



The Crossings at Morgan Hill
170 Wright Avenue
Morgan Hill, CA 95037
Recámaras: 3
Número de unidades: 24

Contacto: Bernadette Canuela
Teléfono: 408-779-4013
Sitio Web: www.buckinghampm.com

LIST OF AFFORDABLE RENTALS IN GILROY (Updated 2021)

Apartment Complex	Address	Phone	Property Manager	Population Served	Bedrooms
Alexander Station	200 E. 10th St.	408-842-0770	Aperco	General	1-4 bedrooms
Aspen Grove	450 E. Eighth St.	408-848-6400	Eden Housing	Agricultural worker	2-4 bedrooms
Cadamy Apartments	1111 Lewis St.	669-300-7515	WSH Management	General	1-3 bedrooms
Cherry Blossom	7259 Monterey St.	408-846-0290	City of Gilroy	General	1-2 bedrooms
Connell Apartments	7010 Princevale St.	408-846-9490	Eden Housing	Families	1 Studio, 1-2 bedrooms
Pizza Vasquez	500 I.O.F. Ave.	408-842-4457	Carina Salazar	General	1-3 bedrooms
Gilroy Garden	9250 Wren Ave. #150	408-848-0022	Jeanette Mueller	General	2-4 bedroom
Gilroy Park	260 Farrell Ave.	408-848-0022	Jeanette Mueller	General	1-4 bedrooms
Harvest Park	31 Cochraney	408-841-4585	Aperco	General	1-3 bedrooms
Lilly Gardens	8602 Lilly Ave.	408-842-2597	Jerina Lopez	General	1-3 bedrooms
Maple Gardens	544 Stoney Ct.	408-848-6400	Eden Housing	Agricultural worker	2-3 bedrooms
Monterey Gateway	6500 Monterey Rd.	669-286-7186	Danco	Seniors	1-2 bedrooms Supportive services to 37 households, by referral only & 37 wait-list households with no supportive services.
Monterra Village	860-900 Mantell Dr.	408-846-9490	Eden Housing	Families / agricultural worker	2-4 bedrooms
Monticelli	841 Monticelli Dr.	408-848-0003	Eden Housing	Seniors 62+ & Families	1 or 3 bedrooms
Park View	181 Pierce St.	408-842-6341	Silvia Barron	Families	1-3 bedrooms
Plum Tree West	1055 Montebello Dr.	408-847-2099	Veronica Corneau	Seniors 62+ / Disabled	1 bedroom, & one 2 bedroom
The Vines	7230 Eggenery St.	408-848-6400	Eden Housing	Agricultural worker	2-3 bedrooms
The Redwoods	9005 Kem St.	408-848-0003	Eden Housing	Families	2-3 bedrooms
Sobrato Family Apartments	9369 Monterey Rd.	408-848-6400	Eden Housing	Families	2-3 bedrooms Supportive services to 40 eligible households, by referral only & 19 wait list households with no supportive services.
Gilroy Studios	9369 Monterey Rd.	408-848-6400	Eden Housing	Homeless Individual	25 Studios with supportive services, by referral only.
Sunset Gardens	7750 Wren Ave.	408-847-1333	Tammy Flores	Seniors 65+	1-2 bedrooms
Villa Esperanza	752 St. Clair St.	408-846-9490	Eden Housing	Developmentally Disabled	1-3 bedrooms
Village Green	1525 Margareta Pl. Apt. 121	408-848-8500	Joanna Lujan	Senior 62+	1-2 bedrooms
Wheeler Manor	651 W. 6th St. Apt. 112	408-847-5430	Eden Housing	Senior 62+	1 bedroom
List of affordable rentals in Southern Santa Clara County Tenants, Landlord and Fair Housing Services					
Project Sentinel	8339 Church St., Suite 104	408-842-7740	Call them to request their list of affordable rentals.		
Agency that provides assistance in finding housing to persons with disabilities					
Silicon Valley Independent Living Center		408-843-9100	7881 Church St., Suite C		

EDEN HOUSING PROPERTY MANAGEMENT

Affordable Housing Application and Interview

1. All adults (18+) in household must apply.
2. If the household is asked to attend an interview, adults will be asked to provide additional information and documents that verify their identify and household income.
3. Adult members of the household will sign authorization forms so the management company can verify information they need in the application process.
4. The verification process usually takes several weeks.
5. If your contact information changes, update the property manager.
6. The property manager will let you know the next steps in the process.

EDEN HOUSING PROPERTY MANAGEMENT

Suggestions

1. Reach out and ask questions – managers are there to help you.
2. Keep current identification and documents you will need for the applications.
3. Apply!
4. Keep property managers up to date with your contact information.
5. Check in every six months with the property manager about vacancies / your place on the wait list.

Myth

If you live in affordable housing, you have a curfew and they control what you do.

FALSE!

Myth

Applying for and obtaining affordable housing bars me from pursuing a green card or citizenship.

FALSE!

Myth

Can I apply if I am a resident or have another form of temporary status?

IT DEPENDS...

Myth

If someone in the household has only DACA –
can they apply?

IT DEPENDS...

Myth

If I don't have credit, or I don't have good credit, I can't apply.

FALSE!

Myth

They don't let you have pets or visitors in affordable housing.

IT DEPENDS...

Myth

Does the rent change if I make more money?

IT DEPENDS...

Charla

We are at Your Service!

- Raise your hand and unmute your device or ask a question in the chat.
- We have several representatives from different organizations who will try to answer your questions to the best of their abilities.

Feedback

To bring useful content to you and your neighbors, we would like to know what other topics you would like to see in the future.

Who else would you like to hear from?

For example:

- Application workshop
- Immigrants' rights related to housing
- Questions and answers with your elected officials or neighborhood associations

Affordable Housing Search Advice

Identify your situation.

Keep important documents, including proofs of payment.

Keep your identification up to date.

Save a portion of your income.

Identify opportunities and contact property managers to learn more about requirements.

Submit your application and keep in contact with the property manager.

Housing Search Resources

City of Gilroy

- Housing Department <http://www.ci.gilroy.ca.us/279/Housing-Community-Development>
408-846-0451
- Affordable Apartment Rentals <http://www.ci.gilroy.ca.us/797/Affordable-Apartment-Rentals>
- HouseKeys (Affordable Housing Administrator) <https://www.housekeys5.com/>

City of Morgan Hill

- Housing Department <https://www.morgan-hill.ca.gov/629/Housing>
408-778-6480
- Housing Resources Guide (Spanish) <https://tinyurl.com/HRGSPA21>
- Housing Resource Guide (English) <https://tinyurl.com/HRGENG21>
- HouseKeys (Affordable Housing Administrator) <https://www.housekeys1.com/>

Tenant Resources

Help with Rent

California's COVID-19 Rent Relief Program
State Program (Housing is Key)
Local Partner: Catholic Charities
Local Partner: Project Sentinel

https://housing.ca.gov/covid_rr/
833-430-2122
408-273-7478
408-720-9888

Homelessness Prevention Services

St. Joseph's Family Center

sccrenthelp.org
408-842-6662

Mediation/Dispute Resolution

County Office of Mediation and Ombuds Services
Project Sentinel

408-993-4130
408-842-7740

Legal Help

Law Foundation of Silicon Valley
Asian Law Alliance
Bay Area Legal Aid

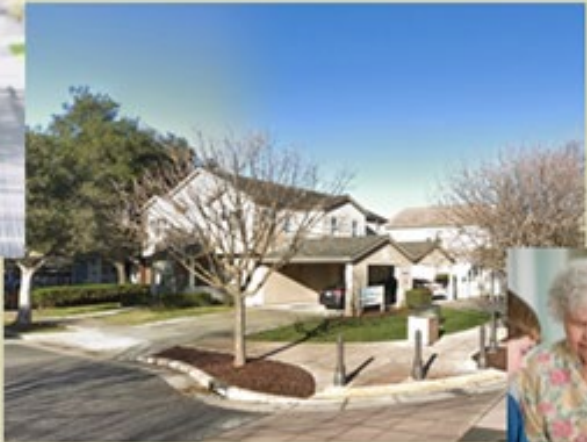
408-280-2424
408-287-9710
800-551-5554

Other Resources

United Way / 2-1-1 (Referral to Resources)
Community Solutions
24-Hour Crisis Line

211 or 800-273-6222
408-842-7138
408-225-9163 / 1-877-363-7238

Questions and Answers



Closing Remarks – Thank You for Attending

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