



HOUSING RESOURCES DIRECTORY

**City of Dana Point
Economic Development
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www.danapoint.org/housing
(949) 248-3501**

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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) 558-8161

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/>.

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.

FAM (Family Assistance Ministries)

Originally known as Family Assistance Ministries, FAM assists those in need with food, shelter, and personalized supportive counsel and aid. FAM also offers rental and utility assistance and provides shelters for families, single women, and mothers with children experiencing homelessness. For more information on FAM and their programs, please visit www.family-assistance.org or call (949) 492-8477.

South County Outreach

South County Outreach offers rental and utility assistance to prevent eviction, utility disconnection, and homelessness. SCO also provides subsidized housing, rapid rehousing services, and food to at-risk residents of Orange County. For more information, visit their website at www.sco-oc.org.

IV. RENTER'S RIGHTS

The Fair Housing Council of Orange County works to ensure equal access to housing opportunities and eliminate housing discrimination. The FHCOC helps with landlord/tenant problems, such as eviction, discrimination and violation of other laws affecting the renter. They provide fair housing enforcement and education, landlord/tenant counseling, mediation, and homebuyer counseling. For more information on the Fair Housing Council,

call them at (714) 569-0823 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
Alternative Sleeping Location	Laguna Beach	(949) 494-6928	A low-barrier, 45-bed emergency shelter with a renewable 30-day enrollment program operated by the Friendship Shelter.
Waymakers Youth Shelter	Laguna Beach	(949) 494-4311 https://waymakersoc.org	Offers shelter, counseling, education, and other services to troubled youths and their families.
Families Forward	Irvine	(949) 552-2727 www.families-	Provides housing, counseling, food, education, case management, life-skills training, and rent assistance.
Friendship Shelter	Laguna Beach	(949) 494-6928 www.friendshipshelter.or	Operates two shelters and a permanent supportive housing program.
Henderson House	San Clemente	(949) 494-6928	Shared transitional housing for graduates of Friendship Shelter and other shelter programs.
Hope House	Aliso Viejo	(714) 776-7490 http://hopehouseoc.com	Recovery housing for adult men and women.
Human Options	Irvine	(949) 737-5242 (877) 854-3594 for hotline	Emergency shelter, transitional/permanent housing, counseling, and legal advocacy services for individuals and families experiencing domestic violence.
Interval House	Orange County	(562) 594-9492 (714) 891-8121 for hotline	Provides individuals at risk for homelessness and domestic violence 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 www.kathyshouse.org/	Provides residential discipleship homes for those struggling with substance abuse.
Laura's House	San Clemente	(949) 361-3548 www.laurashouse.org	Operates an emergency shelter, safety net motel program, and transitional living center for victims of domestic violence.
South County Outreach	Laguna Hills	(949) 380-8144 www.sco-oc.org	Provides a rapid rehousing program, rental and utility assistance, subsidized housing, and an emergency food program.

VII. OPPORTUNITIES FOR HOMEBUYERS

County of Orange Mortgage Assistance Program

The County's Mortgage Assistance Program (MAP) provides silent (deferred payment) downpayment assistance loans to assist low-income first-time homebuyers (FTHB). Eligible FTHB's annual income must not exceed 80% of the Area Median Income (AMI). The loans are designed to help with the down payment to purchase a home. The 3% simple interest, deferred payment loan has a 30 year term and a maximum loan amount of \$80,000. Homebuyers must occupy the property as their primary residence. There is a 1% minimum down payment requirement for this program 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.

If you are interested in the obtaining more information or an application for the MAP program, please contact Affordable Housing Clearinghouse at (949) 859-9255 or view their website at <http://www.affordable-housing.org/>.

Federal Housing Administration (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.

Home Loan Assistance and Education

The NeighborWorks 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.nwoc.org.

Workforce Initiative Subsidy for Homeownership (WISH) Program

The Affordable Housing Clearinghouse offers a down payment assistance grant program that provides up to \$22,000 to each household, matching up to \$4 for each \$1 contributed by the first-time homebuyer. Families must not exceed 80% of area median income limits. After 5 years, 100% of grant is forgiven if the buyer remains living in the property. For more information, call the Affordable Housing Clearinghouse at (949) 528-3067 or visit <http://www.affordable-housing.org/>.

VIII. PROGRAMS FOR HOMEOWNERS

Reverse Mortgage

Retirees with limited income may use the accumulated wealth in their homes to cover basic monthly living expenses and pay for health care through a reverse mortgage. A reverse mortgage is a deferred loan available to homeowners 62 years or older that allows them to convert part of the equity in their homes into cash by pledging their homes as security. Instead of making monthly payments to a lender, as with a traditional mortgage, the lender makes payments to the borrower. The borrower is not required to pay back the loan until the home is sold or otherwise vacated. As long as the borrower lives in the home, they are not required to make any monthly payments towards the loan balance. However, the borrower must remain current on property taxes, homeowners insurance, and homeowners association dues (if applicable). 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 homeowners in Orange County that are awaiting assistance from government rent programs. For more information, call (949) 380-3303, or visit www.mhet.com.

IX. CONSTRUCTING AFFORDABLE HOUSING

Accessory Dwelling Units

In accordance with state requirements, the City of Dana Point allows for the development of accessory dwelling units (“ADU”). According to the Zoning Code, an ADU 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. For more information regarding ADUs, please contact the Dana Point Planning Department at (949) 248-3564 or review the City’s ADU Ordinance in Chapter 9.07.210 of the Dana Point Municipal Code.

Affordable Housing Fee Waiver Program

The City of Dana Point has established a fee waiver for development permits of qualifying deed-restricted housing units for extremely low income, very low income, and low income households. All City imposed fees related to the processing of development permits and building permits shall be waived for the development of deed-restricted housing units affordable for lower income households. For mixed income developments, the fees for

processing will be discounted proportionally with the amount of deed-restricted affordable dwelling units.

X. SENIOR CARE GIVING AND ASSISTANCE

City of Dana Point Senior Center

The Dana Point Senior Center, operated by Age Well Senior Services, 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, or visit 34052 Del Obispo, Dana Point.

XI. OPPORTUNITIES FOR THE DISABLED AND MENTALLY ILL

Reasonable Accommodation Ordinance

The City of Dana Point's Reasonable Accommodation Ordinance provides a process for disabled individuals, or those acting on their behalf, to make requests for reasonable accommodation in regard to relief from the various land use, zoning, or building laws, rules, policies, practices, and/or procedures of the City, and includes a provision of assistance in making the request, as well as for appealing a determination regarding the reasonable accommodation to the Community Development Director.

Dayle McIntosh Center for the Disabled

The Dayle McIntosh Center provides assistance to people with disabilities that will facilitate both individual and community options for assisted living. The Center disseminates information regarding activities and services for persons with disabilities in both Northern and Southern Orange County sites. 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
- 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 visit <http://daylemc.org/>, or contact their main office in

Anaheim at (714) 460-7784, or Laguna Hills at (949) 460-7784.

John Henry Foundation

The John Henry Foundation, located in Santa Ana, specializes in providing a safe, welcoming, and clinically supervised long-term residential community that focuses on the unique needs of adults with Schizophrenia Spectrum Illnesses. JHF provides a home, psychiatric care, a therapeutic community, family support and education, recreational activities, and a community activities program to promote stabilization and healing for both the resident and their family. For more information, visit www.johnhenryfoundation.org or call (714) 480-0025.

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.

Southern California Association of Non-Profit Housing (SCANPH)

SCANPH is a membership association that supports and advocates for those who develop and sustainably operate affordable housing. SCANPH serves low-income residents of the region by securing public subsidy funds for new affordable home development. SCANPH strives to increase the capacity and expertise of its members, educate policymakers and the public about the need for affordable housing, and help to establish policies and programs that further these objectives. 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 transition extremely low-income families to greater self-sufficiency by assisting with housing and education. It provides housing and counseling services to educate its residents and the community on their housing options and rights. Its signature program, SteppingUP, builds upon the continuum of care for at-risk families by providing rental assistance, affordable housing, education, and academic assistance. 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 Clearinghouse finances housing for low income and special needs populations, provides education on housing opportunities and issues, and provides a forum for addressing community needs. 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 affordable rental and ownership housing for low-income families, seniors, and others in California. They also provide support services specific to each neighborhood or community. 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)

1501 E St. Andrew Place
Santa Ana, CA 92705
(714) 480-2700
<http://www.ochousing.org/>

Anaheim Housing Authority

202 S. Anaheim Blvd.
Anaheim, CA 92805
(714) 765-4311 (ext. 311)
<https://www.anaheim.net/668/Housing-Authority>

Garden Grove Housing Authority

12966 Euclid St.
Suite 150
Garden Grove, CA 92840
(714) 741-5150
<https://ggcity.org/housing-authority>

City of Santa Ana Housing Authority

20 Civic Center Plaza
Santa Ana, CA 92701
(714) 667-2200
<https://www.santa-ana.org/departments/housing-authority/>

XIII. SUPPORT ASSISTANCE AND COUNSELING SERVICES

2-1-1 Orange County

2-1-1 Orange County is an information and referral system that links Orange County residents to community health and human services. Callers seeking assistance can dial 2-1-1 and are connected with certified, multi-lingual information and referral specialists who use a robust database to provide information on services such as:

- Food
- Shelter/housing resources
- Prenatal care
- Workforce development
- Government assistance programs
- Equipment resources for older adults
- Access to health insurance programs, especially for the uninsured or under-insured
- Urgent care, medical, dental and vision services
- Prevention and safety services
- Substance abuse assessment and treatment programs
- Child development assessment services
- Early detection and treatment programs
- Disaster response, including volunteer screening and charitable contributions options
- Support group connections
- Parks, recreation & other municipal departments

211 is toll-free and available twenty four hours a day, seven days a week. All calls are confidential. 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.