The Housing Authority of the County of Monterey strives to help families break the cycle of poverty and overcome barriers in order to achieve self sufficiency.

Housing Authority of the County of Monterey
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Salinas, CA 93906
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It is the policy of the HACM to provide reasonable accommodations to those persons with disabilities so that they can participate equally in its housing programs. To request a reasonable accommodation, you may contact the Section 504 Coordinator, Jean Goebel, in writing at the Central Office located at 123 Rico Street, Salinas, CA 93907 or by telephone at (831) 775-5022 or by TDD at (831) 754-2951.

Housing Choice Voucher Homeownership Program
Program Features

In addition to the monthly mortgage subsidy, the program features pre and post-homeownership education courses that offer assistance in:

- Homebuyer Education
- Credit Counseling
- Credit Repair
- Budgeting and Money Management
- Financing
- Home Maintenance
- Neighborhood Improvement
- Foreclosure Intervention Counseling

Most importantly, potential homeowners have access to housing partners that are qualified to answer their questions about the home buying process.

Program Requirements

- Eligible families must be current HCV program participants in good standing with the HACM for at least one year.
- Participants are required to secure their own financing. However, all loans must be approved by the HACM. Loans cannot include persons not listed on the family’s Section 8 application for rental assistance. The HACM also has the right to limit certain types of loans, i.e., Adjustable Loans.
- The participant must be a first-time homeowner (defined as not having ownership interest in a residence during the last three years, except in the case of a displaced homeowner or single parent, who while married, owned a home or resided in a home with a spouse).
- With the exception of disabled and/or elderly persons, at least one of the participants in each family must be currently employed on a full-time basis (at least 32 hours per week) and show proof of employment for at least one year prior to the date of participation in the Homeownership program.

Homeownership

As an extension of the Housing Choice Voucher (HCV) program, the Housing Authority of the County of Monterey (HACM) provides assistance to eligible families who purchase a home by applying their existing HCV towards a monthly mortgage payment instead of applying it towards their monthly rental payment. Eligible families may qualify for a maximum period of (15) years of monthly mortgage assistance if the initial mortgage incurred to finance a home has a term of at least 20 years or longer. In all other cases, the maximum term of assistance is (10) years. Elderly and disabled families may receive assistance for the full term of their mortgage contract.

Housing Partners

The HACM has partnered with community housing organizations to ensure the success of its potential HCV Homeownership program participants. Additionally, community housing partners provide bilingual services such as homeownership counseling, gap financing, and guidance through the homeownership process in order to best serve the residents of Monterey County.