

COMMUNITY	CONTACT	PHONE	HOUSING PROGRAMS
City of Camarillo	Michael Smith msmith@ci.camarillo.ca.us	388-5367	City Website: http://www.ci.camarillo.ca.us/i3.aspx?p=13 <ul style="list-style-type: none"> • Rehabilitation Loan Program
City of Fillmore	Sonja Flores sflores@ci.fillmore.ca.us	525-1500 x113	City Website: http://www.fillmoreca.com/ <ul style="list-style-type: none"> • Homebuyer Rehab Program
City of Moorpark	Kathy Priestley kpriestley@moorparkca.gov	517-6243	City Website: http://www.moorparkca.gov/ <ul style="list-style-type: none"> • First-time Homebuyer Program for low income households • Mobile Home Rehabilitation Program
City of Ojai	Andrea Mackey mackey@ojaicity.org	646-5581	City Website: http://www.ci.ojai.ca.us/ <ul style="list-style-type: none"> • Rehab Loan Program; Home Modification Program • Emergency Assistance Program
City of Oxnard	Karl Lawson Karl.Lawson@ci.oxnard.ca.us	385-8095	City Website: http://housing.cityofoxnard.org/10 <ul style="list-style-type: none"> • First-time Homebuyer Program for low income households to purchase newly constructed & resale units • Rehab loans for single-family homeowners and owners of mobile homes • Down Payment Assistance Program in Redevelopment Area
City of Port Hueneme	Jennifer Arriola jarriola@cityofporthueneme.org	986-6552	City Website: http://www.ci.port-hueneme.ca.us/index.aspx?NID=871 <ul style="list-style-type: none"> • First-time Homebuyer Program for low income households • Residential Rehabilitation Loan Program for properties located in target areas • Home Maintenance Incentive Rebate Program for properties located in target areas
City of Santa Paula	Elisabeth Paniagua epaniagua@spcity.org	525-0626	City Website: http://www.ci.santa-paula.ca.us/HousingResourceLinks.htm <ul style="list-style-type: none"> • Housing Rehabilitation Loan Program
City of Simi Valley	Josefina Aguilar jaguilar@simivalley.org	583-6873	City Website: http://www.simivalley.org/index.aspx?page=99 <ul style="list-style-type: none"> • Homebuyer assistance for low-income households to purchase resale units designated as affordable by resale restriction agreements • Home Rehabilitation Program (Includes single family homes & mobile homes)
City of Thousand Oaks	Lynn Oshita loshita@toaks.org	805/449-2391	City Website: http://www.toaks.org/government/depts/community/housing/default.asp <ul style="list-style-type: none"> • Lists of affordable units and housing programs can be found on City Website. • Housing Rehabilitation Grant Program (single family homes & mobile homes)
City of Ventura (City)	Susan Everett - severett@hacityventura.org	648-5008 x2257	Housing Authority Website: http://www.hacityventura.org/ <ul style="list-style-type: none"> • Inventory of over 400 ownership units with deed restriction/resale controls
Camarillo, Fillmore, Moorpark, Ojai, Simi Valley, Thousand Oaks, Unincorporated Ventura County	Area Housing Authority of the County of Ventura (AHACV)	(805) 480-9991	Website: http://www.ahacv.org/ <ul style="list-style-type: none"> • Provides opportunities and assistance to residents in need of affordable housing through development, acquisitions, and partnerships
County-wide	CEDC – Cabrillo Economic Development Corporation	805-659-6868	Website: www.cabrilloedc.org <ul style="list-style-type: none"> • Provides comprehensive housing services (home ownership and rentals) that facilitate self-sufficiency for individuals and families who are most lacking in opportunity in Ventura and Santa Barbara Counties and adjacent areas in Los Angeles County •

County-wide	Habitat for Humanity	805-485-6065	<p>Website: http://www.habitatventura.org/</p> <ul style="list-style-type: none"> • Provides home ownership opportunities and repairs for hardworking low-income families • Habitat ReStore is located in Oxnard and Simi Valley. It's open to the public, and there are great buys to be found on quality new and used items... 50-70% off retail every day. Inventory changes daily, and the money you spend goes directly back to help Habitat build more homes. By shopping at the ReStore for building and home improvement materials, you're helping restore hope to those in need in Ventura County. Donations accepted – see website for details
County-wide	HPRP – County of Ventura's Homeless Prevention and Rapid Rehousing Program	805-385-8585	<p>Website: http://www.ventura.org/human-services-agency/homelessness-prevention-assistance</p> <ul style="list-style-type: none"> • Assists local residents who are currently homeless or facing homelessness from rental housing within 21 days. Assistance may include: rental deposits; short-term rental payments; credit counseling; utility deposits; utility payments; and/or moving and storage costs. Case managers work closely with clients to develop and implement a service plan to ensure they access other public benefits. Clients are stabilized in housing and assisted comprehensively to help ensure they do not face homelessness again
County-wide	Many Mansions	805-497-0344	<p>Website: www.manymansions.org</p> <ul style="list-style-type: none"> • 1459 E. Thousand Oaks Blvd. - Bldg. D, Thousand Oaks, CA 91362 • Endeavor to promote and provide safe, well-managed housing with on-site, life-enriching services for limited income residents of the Conejo Valley, Ventura County, and their surrounding communities. • They own and manage over 400 units of affordable housing, serve approximately 1,000 adults and 200 children, provide on-site services programs that include job training, case management, homework literacy, a teen club, and much more.
County-wide	VCCDC – Ventura County Community Development Corp: Home Ownership Center	805-273-7800	<p>Website: www.vccdc.org</p> <ul style="list-style-type: none"> • Homeownership assistance for low to moderate income individuals and families • VCCDC is a one-stop resource that provides a variety of assistance throughout the home-buying process. From our education services, including workshops and counseling, to our lending and realty support, including down payment assistance and consulting for first-time buyers, we ensure that you are supported from start to finish
County-wide	Ventura County Call 211 – Help Starts Here	211 or 805-919-1148 800-339-9597	<p>Website: www.211ventura.org</p> <ul style="list-style-type: none"> • 2-1-1 is free and confidential and is available 24 hours a day, 7 days a week. • Provides callers with information about, and referrals to, health and human services for basic needs and in times of crisis • Can offer access to services such as critical human needs including food, clothing, and shelter, physical and mental health resources, drug and alcohol intervention and rehabilitation, support for the elderly, employment support including job training and transportation assistance, information on child care, recreation programs, and where to volunteer
State	Mortgage Credit Certificate Program (MCC)	Go to website	<p>Website: www.calhfa.ca.gov/homeownership/programs/index.htm</p> <ul style="list-style-type: none"> • It is recommended you contact one of the 100 loan officers listed on the web site per County • This entitles you to take a federal income tax credit of 20% of the annual interest

			you pay on your home mortgage. Because the MCC reduces your federal income taxes and increases your net earnings, it is a great help in qualifying for your first home mortgage. MCC is registered with the IRS, and it continues to decrease your federal income taxes each year for as long as you live in your home
State	USDA – Rural home improvement and repair loans/grants	Go to website	Website: http://www.rurdev.usda.gov/HSF_SFH.html <ul style="list-style-type: none"> • Single Family Housing Programs provide homeownership opportunities to low- and moderate-income rural Americans through several loan, grant, and loan guarantee programs. The programs also make funding available to individuals to finance vital improvements necessary to make their homes decent, safe, and sanitary
State	Keep Your Home California	Go to website	Website: http://keepyourhomecalifornia.org/ <ul style="list-style-type: none"> • A free service for homeowners who have suffered a financial hardship, to help them stay in their homes, maintain an affordable mortgage payment and avoid foreclosure
National	HUD – Avoiding Foreclosure	Go to website	Website: http://portal.hud.gov/hudportal/HUD?src=/topics/avoiding_foreclosure <ul style="list-style-type: none"> • There are a number of programs to assist homeowners who are at risk of foreclosure and otherwise struggling with their monthly mortgage payments. The majority of these programs are administered through the U.S. Treasury Department and HUD
National	Federal Reserve System: Avoiding foreclosure scams	Go to website	Website: http://www.federalreserve.gov/consumerinfo/fivetips_foreclosure.htm <ul style="list-style-type: none"> • Consumer information regarding tips to avoid foreclosure scams
National	HOPE NOW	Go to website	Website: http://www.hopenow.com/ <ul style="list-style-type: none"> • HOPE NOW is an alliance between counselors, mortgage companies, investors, and other mortgage market participants. This alliance maximizes outreach efforts to homeowners in distress to help them stay in their homes and create a unified, coordinated plan to reach and help as many homeowners as possible