

About SHRA

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The Sacramento Housing and Redevelopment Agency is a Joint Powers Authority created as a public agency by the City and County of Sacramento in 1973. SHRA is the lead public agency and public developer for the City and the County regarding affordable housing, public housing and redevelopment projects and issues.

SHRA oversees residential and commercial revitalization activities in 10 redevelopment areas throughout the City and County. The Agency provides a variety of financial assistance programs for first-time homebuyers, and offers several loan programs and other assistance to the business community.

[Download our Marketing Brochure.](#) (PDF)

[SHRA Profile](#) (PDF)

[SHRA has a FY2005 budget](#) of \$222 million and approximately 325 employees who work in the Agency's Housing Authority, City and County Community Development, Program Operations, Development Services, and Administration Departments. SHRA owns 3,100 units of public housing and is one of the largest landlords in Sacramento. SHRA also administers about 10,800 rental assistance vouchers per month.

[Mission Statement](#)

[Vision and Goals](#) of SHRA

SHRA is divided into several departments and offices -

- Community Development - City
- Community Development - County
- Development Services
- Executive Director's Office
- [Finance](#)
- Housing Authority
- Human Resources
- Information Management & Technology Services
- [Legal](#)
- Program Operations
- Public & Internal Communications

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The Sacramento Housing & Redevelopment Commission is an 11-member body that oversees all activities, programs and services undertaken by the Sacramento Housing & Redevelopment Agency (SHRA). Commission members are appointed by either the Sacramento City Council or the Sacramento County Board of Supervisors to serve two-year terms.

Staff reports generated by SHRA become public documents once the report is posted as part of the agenda for a meeting by the Commission. [Agendas and staff reports](#) will be kept on the website for approximately two months following the Commission meeting.

The Commission has regularly scheduled meetings beginning at 6 p.m. on the first and third Wednesdays of the month, or as otherwise noticed. The meetings are held in the Commission Room, 600 I Street, first floor, Sacramento, unless special notice of an alternative site is to be used.

Official posting of the Commission agendas can be found outside the Agency's administrative offices at 630 I Street. Agendas are required to be posted 72 hours prior to the actual meeting. For regularly scheduled meetings, the Commission agenda is posted by 5 p.m. Friday prior to the Wednesday meeting.

We also offer the public the convenience of clicking on the link here to see both the Commission [agenda](#) and any related staff reports. Agenda items with staff reports will include a link to that report.

If you need a hard copy version of a staff report that is older than two months, please contact [Nancy Abeels](#), Agency Clerk, at (916) 440-1363 for information. Copying costs will be incurred.

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GOVERNING BOARD: Housing and Redevelopment Commission

Members of the Commission are appointed to serve four-year terms. Six members are appointed by the Sacramento County Board of Supervisors and five are appointed by the Sacramento City Council. Contact [Nancy Abeels](#), Agency Clerk, at (916) 440-1363, for information about appointments.


Sacramento Housing and Redevelopment Commission

630 I Street • Sacramento • CA • 95814

Phone • (916) 440-1333 • FAX • (916) 441-1197

| Commissioner | Phone |
|-------------------|-------------------|
| Sam Burns | 967-8884 |
| Thomas W. Burruss | 392-0154 |
| Fernando Coriano | (415) 977-8244 |
| Roy Fowler | 987-1881 |
| Darin Gale | 431-2720 |
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| Mark Stivers | 651-4121 |

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Community Development Block Grant

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Sacramento Housing and Redevelopment Agency (SHRA) administers funds for the City and County of Sacramento from the United States Department of Housing and Urban Development (HUD) under the Community Development Block Grant (CDBG) program.

CDBG grants are used for a wide range of [affordable housing](#), [community redevelopment](#) and [commercial business assistance](#) activities directed toward neighborhood revitalization, economic development and improved community facilities and services.

The primary objective of the CDBG Program as set forth by Congress is "the development of viable urban communities, by providing decent housing and a suitable living environment and expanding economic opportunities, principally for persons of low and moderate income".

Other Links

[Human Rights/Fair Housing Commission](#)

[National Association of Housing and
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[Office of Management and Budget \(OMB\)
Circulars](#)

[National Community Development
Association \(NCDA\)](#)

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Housing Authority

[[Housing Choice Voucher](#)] [[2005 City and County Annual Plans](#)]
 [[2006 Public Housing Agency Plan Process](#)]

The Housing Authority for the City of Sacramento and the Housing Authority for the County of Sacramento are legal entities that operate under the umbrella organization of the Sacramento Housing and Redevelopment Agency. These housing authorities operate under federal guidelines from the U.S. Department of Housing and Urban Development to provide both the public housing and the rental subsidy assistance program more commonly known as Section 8. More information about both of these housing programs as well as other programs and information can be found by clicking on the links below.

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[Analysis of Impediments to Fair Housing Choice](#)

[2006 Draft City and County Annual Public Housing Agency \(PHA\) Plans and Information](#)

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Affordable Housing & Homeownership

[[Homebuyer Programs](#)] [[Home Repair Programs](#)] [[Multi-Family Rental Resource Site](#)]
 [[Developer Assistance Programs](#)]

SHRA provides many different housing opportunities for residents throughout the City and County of Sacramento. Whether you're a first-time home buyer, renter, current homeowner, housing developer or rental property owner, SHRA may have a housing program that's right for you! Check out the links below for more information about specific programs.

[Public Housing](#) - SHRA owns and maintains about 3,600 housing units within the Agency's stock of conventional public housing, including the complexes of Dos Rios, River Oaks and New Helvetia. The Agency also maintains several other sites within its public housing inventory. SHRA currently is accepting applications for public housing assistance for involuntarily displaced families only. Involuntary displacement is defined as: Displacement due to a formally recognized natural disaster or Government Action. Families who claim they are being or have been displaced due to a formally recognized natural disaster or government action must provide written verification by the displacing unit or agency of government or by a service agency such as the Red Cross.

[Housing Choice Voucher Program \(Section 8\)](#) - SHRA is the local Agency responsible for administering the federally funded program formerly known as "Section 8" for the Sacramento area. The waiting list for this program is currently closed. Potential applicants should check this website or watch for announcements in local newspapers to learn when the list will be opened again for new applications.

[New! Online Housing Choice Voucher rental listings](#) - SHRA is pleased to offer its free, online HCV rental listing service. Property owners are able to list properties available for rent. HCV participants can search the listings for available rental units.

Affordable Housing In Sacramento - The Sacramento area remains one of the last bastions of affordable housing for a major metropolitan area in Northern California. SHRA has fostered many affordable housing opportunities, including:

Del Paso Nuevo – A master-planned, 150-acre development of single family homes in Del Paso Heights.

Independence at Mather – A master-planned development with about 1,300 single family homes at the former Mather Air Force Base.

SHRA property for sale – The Agency periodically sells some of its housing inventory to the public.

[Boarded and Vacant Homes Program](#) – Distressed property that needs rehabilitation.

[Homeownership Guidelines](#) - Agency adopted guidelines for homeownership assistance programs and assisted homeownership projects. (PDF document)

[Financial Help For Homebuyers](#) - SHRA offers several ways to help residents become homebuyers, including our First-Time Homebuyers program, the Teacher Home Purchase program and mortgage credit certificates.

[Asistencia para compradores de casa de bajos ingresos](#)

[Home Repair](#) - SHRA also offers several grants and loans for current, low-income homeowners who need some financial help with home repairs and other improvements.

[Programa de la reparacion de emergencia para los duenos de una casa](#)

[Developing New Affordable Housing](#) - SHRA is constantly searching for new opportunities and partnerships with the private sector to develop additional affordable housing for the Sacramento region. If

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you're a housing developer that wants to really make a difference in Sacramento, our [Community Development](#) and [Development Services](#) departments want to talk to you!

[Multi-Family Rental Resource Site](#) - The purpose of this site is to provide the community with a viable source of information to assist low-income families in obtaining affordable housing. The information provided here gives a detailed account of the multi-family rental projects funded in part or in whole through Agency loans under the [Multi-Family Housing Program](#). These rental complexes are required to maintain a certain percentage of rental units at affordable rates for occupancy only by low-income families.

[Analysis of Impediments to Fair Housing Choice](#)

[Human Rights / Fair Housing Commission of Sacramento](#) website

10/27/2005

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Community Redevelopment

[[CDBG](#)] [[Project Areas](#)] [[Quality Neighborhood Program](#)] [[Redevelopment Areas](#)] [[Redevelopment Works](#)]
[[Implementation Plan](#)]

SHRA oversees the investment of public funds for residential and commercial redevelopment activities in 12 designated neighborhoods throughout the City and County of Sacramento. We also take on special projects in targeted communities and administer the federal funds for a variety of community service programs. Check out what we're doing to make these neighborhoods better places to live and work.

[Redevelopment Areas](#) - SHRA works in 12 different redevelopment areas. Find out what we're doing in your neighborhood. SHRA is currently in the process of amending and establishing new areas.

[SHRA Community Redevelopment Area Implementation Plans](#)


[Quality Neighborhoods Program](#) - Find out more about this program designed to help communities enhance their quality of life.

[Special Projects and Zones](#) - SHRA also offers a variety of assistance in several other areas throughout the city and the county.

[The Community Development Block Grant Program](#) - Find out how federal tax dollars are being spent in Sacramento to improve our lives and communities.

Redevelopment Area adoptions and amendments

[Redevelopment Works!](#) - The positive impact of our projects benefit the community in ways you may not be aware of. View fact sheets about some of our SHRA redevelopment projects.



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Commercial Business Assistance

[[Commercial Revitalization Program - SHRA](#)] [[Enterprise Zones](#)] [[Grow Sacramento Fund](#)] [[LAMBRA](#)]
[[Commercial Development Staff](#)]

Do you own a small business in Sacramento or are you thinking about either starting up one or re-locating your business to the Sacramento area? Did you know that SHRA might be able to help you with several different programs tailored for local businesses? See what kind of assistance SHRA might be able to offer you!

[Enterprise Zone Program](#) - SHRA can help provide tax credits and other assistance to qualifying businesses in certain, targeted areas of Sacramento.

[LAMBRA](#) - SHRA's program to help local businesses take advantage of the economic opportunities at the area's former military bases.

[Grow Sacramento Fund](#) - SHRA helps provide favorable loans and other assistance to local businesses that want to grow.

[Commercial Revitalization Program](#) - This program provides technical and financial assistance for projects designed to improve the appearance and function of older commercial buildings. The program offers free architectural and construction management services. Funding for improvements is provided as a matching rebate or loan, depending on the location of the project. Property owners must undertake a minimum of \$10,000 in improvements to be eligible. The program is available in 15 older commercial districts located throughout the City and County of Sacramento. For more information, call (916) 440-1328

[McClellan Technology Incubator](#) - The McClellan Technology Incubator (MTI) is an SHRA-funded project that converted a building at the former McClellan Air Forced Base and turned it into a cooperative business office where small, high-tech startups can thrive together. For more information call (916) 566-1249 or visit <http://www.mtisac.com/>. Link to our [Press Releases](#) for more about this exciting venture.

[Staff List](#) - A listing of the Commercial Development Staff here to serve you.

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Developer Assistance Programs

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SHRA has many different types of programs aimed at assisting developers in the development of affordable housing.

Multifamily Development Assistance Programs (11+ Multifamily Units)

SHRA offers different programs to help you develop, acquire, rehabilitate, or the acquisition and rehabilitation of Multi-family rental complexes consisting of 11 units or more. Using different funds from the local, state, and federal sources, the SHRA Housing Finance division helps you help the Sacramento Community.

- [Multi-Family Housing Lending Program Direct Loan Program \(11 units and above\)](#) – SHRA utilizes funding derived from several federal and local sources. These funds are used to make direct loans as gap financing to supplement private equity and debt for multi-family housing developments.
- [Multi-Family Mortgage Revenue Bond \(MRB\) Program](#) – SHRA offers issuance of tax-exempt bonds for multifamily project in the City and County of Sacramento which meet federal and state laws, as well the Agency's MRB policies.

Multifamily Development Assistance Programs (10 or less units)

SHRA offers different programs aimed at the development, acquisition, rehabilitation or acquisition and rehabilitation of single or multi-family complexes of 10 units or less.

- [Investment Property Program \(10 and fewer Multifamily Units\)](#) – The Investment Property Loan Program is designed to provide low-interest financing for acquisition and rehabilitation or rehabilitation of investment property under 11 units.
- [Fainted Ladies Program](#) – The Fainted Ladies program is designed to provide low-interest financing for home improvements to owners of historically valuable homes in the Central City of Sacramento.

Inclusionary Housing (Mixed Income Housing)

- [City of Sacramento](#)
Sacramento City ordinance requiring the provision of affordable housing within all new residential developments in new growth areas.
[Developers Information](#)
[Homebuyers and Renters Information](#)
- [County of Sacramento \(unincorporated\)](#)
Sacramento County ordinance requiring the provision of affordable housing in the entire unincorporated County.

Other Housing Finance Information

- [Vacant Lot Development Program](#) - The Vacant Lot Development Program is designed to promote development of single family housing units on infill lots in targeted areas in the City and County of Sacramento for sale to owner occupants.
- [Boarded and Vacant Program](#) – The Boarded and Vacant Homes Program is designed to promote the acquisition and rehabilitation of single-family boarded and vacant homes in targeted areas in the City and County of Sacramento for sale to owner-occupants.
- [Staff List](#) – A listing of the Housing Finance Staff here to serve you.
- Del Paso Nuevo – A success story of how a community, developer, and SHRA can help turn a blighted area into a jewel of the community.
- Current Utility Allowances - Peruse the [non-HCV Utility Allowances](#) and [HCV Utility Allowances](#) pages for additional Housing Finance information.

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IV. FINANCING SOURCES

4.1 HOUSING CHOICE VOUCHERS (formerly Section 8).

4.1.1 Tenant-based assistance. Recipients of Agency funding are expected to fully participate in the acceptance and placement of tenant-based Housing Choice Vouchers, or any other similar tenant-based assistance program, for both restricted and unrestricted units, including the listing of any unit vacancies with the Agency's Housing Choice Voucher office.

4.1.2 HUD-subsidized Projects. Purchasers of HUD developments with expiring project-based vouchers ("opt-outs" or HUD preservation projects) shall continue to renew project-based assistance unless the Agency approves a modification.

4.1.3 Local Project-based Assistance. Upon the availability of Housing Choice Vouchers for use in new or previously constructed developments, the Agency will encourage affordable developers to apply for an allocation, particularly if the proposed development has a requirement to serve extremely low-income households.

4.2 COUNTY FEE WAIVER/DEFERRAL PROGRAM

The Agency assists in the administration of the County of Sacramento's Impact Fee Waiver and Deferral Program for affordable housing projects. Only projects located in the unincorporated area will be eligible for impact fee waivers/deferrals, with the exception that Sacramento Regional Sanitation District fee waivers are available to cities in the County and unincorporated areas.. The total number of fee waivers is capped annually at 200 dwelling units or 5% of the number of dwelling units for which residential building permits for new construction were issued in the previous year, whichever is greater.

Fee Deferrals. In order to qualify for fee deferrals, a project must have 1) a minimum of 10 percent of units restricted for rent to households having incomes less than or equal to 50 percent of area median income (AMI); or 2) a minimum of 49 percent of units restricted for rent to households having incomes less than or equal to 80 percent of AMI. Payment of deferred fees is due 15 months from start of construction or upon the close of permanent loan financing, whichever is earlier.

Fee Waivers. In order to qualify for fee waivers a project have a minimum of 10 percent of the units restricted for rent to households having incomes less than or equal to 50 percent of AMI. Fees will be waived in an amount proportional to the percentage of units restricted.

Applications submitted to the Agency for funding are reviewed for eligibility for County fee waivers and deferrals and, if approved, are submitted to the County Public Works Agency. The applicant enters into an agreement with the County to secure the deferral or waiver and executes a promissory note secured by a deed of trust against the project. A non-

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refundable application and processing fee is charged by the County for participation in the program.

4.3 CITY AND COUNTY INCLUSIONARY HOUSING PROGRAMS

4.3.1 The City of Sacramento's inclusionary housing program, established by its Mixed Income Housing Ordinance, covers new growth areas and two major rail yard redevelopment areas in the City. Fifteen percent of new market rate residential construction must be affordable to very low-income and low-income households (10 percent and 5 percent, respectively). Particularly when the inclusionary obligation is met through multifamily housing, land write-downs and other assistance may be available to affordable housing developers to help create financial feasibility.

4.3.2 The County of Sacramento's Affordable Housing Program extends to all unincorporated areas. Fifteen percent of new market rate residential construction (five units and greater) must be affordable to extremely low-income, very low-income, and low-income households (3 percent, 6 percent, and 6 percent, respectively). The County's program includes numerous options for meeting the affordability requirement including land dedication, payment of in-lieu fees under certain conditions, and direct negotiation with an affordable housing developer. Financial assistance to meet the program's affordability requirements will be generated through the program and will be prioritized for projects being developed on land donated to the County or Agency.

Funding allocated to the Agency under the County's Affordable Housing Program shall be funded to affordable developments created by the County Affordable Housing Program with loans under this program.

4.4 OTHER FEE WAIVER, REBATE OR SUBSIDY PROGRAMS

Developers are urged to seek and qualify for other city and county assistance made available from time to time for affordable housing, infill development, and other local jurisdiction priorities. Sewer credits, for example, may be available for certain projects.

4.5 HOUSING TRUST FUNDS (HTF)

The City and County Housing Trust Funds raise local revenues for affordable housing from fees placed on non-residential development, based on a nexus analysis that this development, attracts new very low- and low-income workers to Sacramento and created a demand for affordable housing. The fee-generated revenue is used to increase the supply of housing for persons in or likely to be in the labor force. As a result, housing trust funds are primarily used for new construction or for substantial rehabilitation. Housing for seniors is not an allowable use.

Incomes: The City housing trust fund serves households up to 80 percent of AMI ("low-income"), with priority given to very low-income households. The County trust fund serves households up to 50 percent of AMI (very low-income). At least

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20 percent of the units in a city or county trust fund assisted development must be affordable to households with incomes at or below 50 percent AMI.

Workforce housing: For a project to be eligible, there must be a reasonable expectation that the prospective residents will be in the labor force in the area.

Tenure. Housing may be rental or owner-occupied.

Location preference: Preference is given to locations within one-quarter mile of existing or planned transit services. Overall, the program should finance assisted units within seven miles of the aggregate sources of the employment-generated revenues.

4.6 TAX INCREMENT (TI) FUNDS

The City and County of Sacramento have 13 redevelopment areas which generate funds from increasing property values. A minimum of 20 percent of these tax increment funds must be used to house persons of very low, low, and moderate income. Housing developments funded with TI funds must be located in the redevelopment area from which the funds were generated unless findings are made that the housing benefits the redevelopment area.

Affordability levels for tax-increment-assisted units are determined by many factors, including consistency with local Housing Element goals and certain percentage requirements for very low- and low-income households established in state law. The maximum affordability levels are 110 percent of AMI, considered "moderate-income" housing. Affordability restrictions for owner-occupied housing apply for 45 years, and for rental housing, 55 years.

4.7 MULTIFAMILY MORTGAGE REVENUE BOND PROGRAM

Under the name of the Housing Authority or Redevelopment Agency of the City or County of Sacramento, the Agency issues tax-exempt mortgage revenue bonds, the proceeds from which are lent to developers for construction/rehabilitation and permanent financing for multifamily rental projects at rates below conventional commercial loan rates. Mortgage revenue bond financing is governed by a separate policy, available from the Agency on request. If a development uses both mortgage revenue bonds and Agency loans, the more restrictive provision governs.

The Agency also issues mortgage revenue bonds for developments in the incorporated cities in the County of Sacramento.

4.8 FEDERAL HOME AND CDBG FUNDS

As the housing finance agency for the City and County of Sacramento, the Agency uses funding from the federal Home Investment Partnership (HOME) and Community Development Block Grant (CDBG) Programs, which are received by the City and

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County as entitlement jurisdictions. A summary of the conditions and restrictions particular to each funding source is provided below.

4.8.1 HOME INVESTMENT PARTNERSHIP PROGRAM (HOME) FUNDS. At least 20 percent of HOME-assisted units in each project of five or more HOME-assisted units must be reserved for households with incomes below 50 percent of the area median income (AMI) and leased at rents affordable to such households. All remaining HOME-assisted units must be reserved for households with incomes below 60 percent of AMI with rents not to exceed 65 percent. Affordability restrictions range from a minimum term of 15 years to 30 years depending on the amount of assistance provided.

HOME-assisted housing is subject to the federal government regulations on lead-based paint, environmental review, prevailing wage and relocation requirements described above.

4.8.2 COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) FUNDS
Generally, at least 51 percent of units in a project assisted with CDBG funds must be affordable to households with incomes below 80 percent of AMI. New construction can only be assisted if it is carried out by a Community Based Development Organization. As mentioned under the HOME program, state prevailing wage legislation preempts federal prevailing wage requirements under the CDBG program, which exempted projects with 8 or fewer CDBG-assisted units. CDBG-assisted housing is subject to the federal government regulations on lead-based paint, environmental review, prevailing wage and relocation requirements described above.

V. AFFORDABILITY CALCULATIONS

Affordability definitions are based on the area median income (AMI) for the Sacramento Metropolitan Statistical Area (MSA) as established by the US Department of Housing and Urban Development. The median income is subject to change annually. The following table summarizes income data for various household sizes:

| Household Size | AREA Median Income | 2005 Income Figures | | | |
|----------------|--------------------|---------------------|------------|------------|-------------|
| | | 50% of AMI | 60% of AMI | 80% of AMI | 110% of AMI |
| 1 | \$44,900 | \$22,450 | \$26,940 | \$35,900 | \$49,390 |
| 2 | \$51,300 | \$25,560 | \$30,780 | \$41,000 | \$56,430 |
| 3 | \$57,700 | \$28,850 | \$34,620 | \$46,150 | \$63,470 |
| 4 | \$64,100 | \$32,050 | \$38,460 | \$53,300 | \$70,510 |
| 5 | \$69,200 | \$34,600 | \$41,520 | \$55,400 | \$76,120 |
| 6 | \$74,400 | \$37,200 | \$44,640 | \$59,500 | \$81,840 |



Contact: Angela Jones
Public Information Officer
(916) 440-1355 or (916) 919-3090

FOR IMMEDIATE RELEASE
October 17, 2005

**COUNTY'S AFFORDABLE HOUSING ORDINANCE WINS
PLANNING ASSOCIATION AWARD**

*Sacramento's affordable housing strategy proposes more than
2,200 new units in the County for low income households*

Sacramento County, Calif. The SacValley Section of the California Chapter of the American Planning Association (www.sactoapa.org) has chosen Sacramento County and the Sacramento Housing and Redevelopment Agency as the 2005 award winner for the County's Affordable Housing Ordinance.

The County Board of Supervisors passed an affordable housing ordinance last December which applies to all new residential development of five or more units in the unincorporated County. In general, the program requires the production of 15 percent of all new housing at levels affordable to low, very-low and extremely-low income households. The program offers a number of options to meet this requirement.

In a report presented to the Board of Supervisors, County planners and SHRA staff reported that 114 affordable housing plans have been submitted, representing 86 percent of the number of projects subject to the ordinance. The plans propose to construct 1,654 rental units at low, very low, and extremely low income levels and 608 for-sale units at low income levels. Land dedications of 81 acres are also proposed in the plans that have been submitted to the County.

A copy of the affordable housing ordinance and a flow chart describing the County and developer options under the ordinance is available at <http://www.shra.org/Content/Housing/HousingDevelopment/CountyAfford.htm>. For more information, contact Cindy Cavanaugh at (916) 440-1399, ext. 1403.

SHRA (www.shra.org) is a Joint Powers Authority created by the City and County of Sacramento to represent both jurisdictions for affordable housing and community redevelopment needs. SHRA oversees residential and commercial revitalization activities in 14 redevelopment areas throughout the City and County. The Agency is the leading public developer of affordable housing. SHRA has a FY 2005 budget of \$222 million and approximately 325 employees. The Agency approximately 3,200 units of public housing and is one of the largest landlords in Sacramento. SHRA also administers about 10,800 rental assisted vouchers per month.

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