

FROM HOMELESS TO HOMEOWNER

A Step-by-Step Housing Pathway Guide for Sonoma County

Inspired by Elenor's Story — Sonoma County's Pioneering HCV Homeowner

Published by Homes 4 the Homeless | homes4thehomeless.org | (707) 243-8022

"This is exactly why advocacy matters. Elenor was never looking for a free ride. She was looking for a path. She did the hard work. Our role was to help keep the door open long enough for her to get through it."

— Steve Schneider, CEO of Homes 4 the Homeless

Elenor's Story: Proof That It Can Be Done

In September 2025, a Sonoma County woman known as Elenor — a single mother raising a son with autism — completed what Homes 4 the Homeless believes is one of the first home purchases in Sonoma County through the Housing Choice Voucher Homeownership Program. She transformed a housing voucher from a tool for renting into a path to permanent homeownership in Bennett Valley.

Her journey was years long. There were waiting lists, financial hardships, setbacks with inspections, financing, underwriting, and closing complications. At her lowest points, her car was her only shelter. But she stayed engaged, pursued work, sought support programs, and asked for help when she needed it. When down payment assistance from a wildfire recovery homebuyer program became available, she stayed the course while many others gave up.

With the support of Homes 4 the Homeless, housing authority staff, lenders, and real estate partners — she made it. Her story is the foundation of this guide.

The 6-Stage Housing Pathway

This guide walks through each stage of the journey from homelessness to homeownership. Each stage includes what to do, who to contact, and direct resource links. You do not have to do this alone — advocacy organizations like Homes 4 the Homeless exist to help you navigate every step.

STAGE 1: Get Stabilized & Access Emergency Resources (Immediate)

Before anything else, you need shelter, food, and a point of contact with the system. This is where to start.

First Steps

1. **Call 211** — Sonoma County's social services hotline — to be connected with shelters, food, mental health support, and housing programs.
2. Get placed in emergency shelter or transitional housing to establish a stable address (required for many programs).
3. Connect with a case manager who can help you navigate the system and document your homeless status.
4. Gather documents: ID, Social Security card, birth certificates, income records. Many programs require these.

Resource	What It Offers	Contact / Link
211 Sonoma	First stop for all local emergency services.	Call 211, text your zip to 898211, or visit online.
Homes 4 the Homeless	Nonprofit advocacy, resource connections, and housing support.	Call (707) 243-8022 or visit homes4thehomeless.org .
Reach for Home	Catholic Charities program providing outreach and services for unsheltered individuals.	Accessible via 211 connection.
FISH of Sonoma Valley	Food, clothing, and emergency assistance in Sonoma Valley.	Local intake center.
Salvation Army Sonoma	Emergency shelter, food, and assistance.	Accessible via 211 connection.

Warming Centers	Seasonal shelters during cold weather.	Find active updates through SoCo Emergency.
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STAGE 2: Get on the Housing Voucher Waitlist (As Soon As Possible)

The Housing Choice Voucher (Section 8) program pays a portion of your rent directly to a private landlord. The waitlist is the gateway — and it can be long. Apply the moment it opens. There are two housing authorities in Sonoma County: the County and the City of Santa Rosa. Apply to both.

Sonoma County Housing Authority (SCHA)

- The County HCV waitlist is currently closed and is officially anticipated to reopen in **late 2026**, prioritizing seniors (62+) and individuals with disabilities.
- Sign up for automated email application notifications at: sonomacounty.gov — [Apply for Housing](#)
- When open, apply directly at: waitlistcheck.com/CA085
- In-person applications & support: 141 Stony Circle, Suite 210, Santa Rosa, CA 95401. Phone: (707) 565-7500.
- **There is NO fee to apply.** Never pay anyone to apply for Section 8. Scammers frequently mimic official portals.

Project-Based Vouchers — Apply Now

Project-Based Vouchers (PBVs) are tied to specific housing units rather than the open market. These waitlists open more frequently and can get you into housing faster.

- Watch for ongoing properties opening lotteries at: waitlistcheck.com/CA085
- Burbank Housing and Eden Housing maintain their own properties and separate waitlists — apply to all of them.

City of Santa Rosa Housing Authority

- Register and track current placement statuses at: SRCity.org/WaitList
- Total gross household income must be below 50% of HUD's area median income for Sonoma County.

Waitlist Preferences — You May Qualify

The Housing Authorities give heavily weighted preferences to households with members who are:

- Currently homeless or living in a regional shelter
- Veterans of the US Armed Forces
- Individuals living with registered disabilities
- Victims fleeing domestic violence

Make sure to explicitly document and disclose any applicable preference categories when submitting applications.

Resource	What It Offers	Link
SCHA Apply Page	Check active waitlist statuses and join notification lists.	sonomacounty.gov - Apply for Housing
Waitlist Check	Official online portal for County voucher lotteries.	waitlistcheck.com/CA085
Santa Rosa HCV	City of Santa Rosa Section 8 portal and eligibility info.	SRCity.org/WaitList
Burbank Housing Waitlist	Affordable rental property waitlists.	burbankhousing.org - Rentals
Eden Housing	Affordable rental complexes operating individual portfolios.	edenhousing.org

STAGE 3: Receive Your Voucher & Find a Rental Home (After Waitlist Selection)

When your name is reached on the waitlist, the Housing Authority will contact you by mail. You will attend a briefing, receive your voucher, and have a limited window (typically 60–120 days, with extensions possible) to find a rental that qualifies.

After Receiving Your Voucher

5. Attend the mandatory Housing Authority orientation briefing.
6. Receive your physical voucher paperwork specifying your maximum bedroom size and payment standard.
7. Search for an available rental unit — the total rent must fall within the Housing Authority's localized Payment Standards.

8. Have your future landlord complete a Request for Tenancy Approval (RTA) packet.
9. Pass the formal Housing Quality Standards (HQS) inspection conducted by the Housing Authority.
10. Sign your formal lease. The Housing Authority begins paying the subsidy directly to the landlord.

Finding Landlords Who Accept Vouchers

- Check the Housing Authority's active rental referral list via their home portal.
- Ask Homes 4 the Homeless and other nonprofits for direct landlord referrals — they maintain cooperative networks of voucher-friendly landlords.
- Landlords cannot legally discriminate against voucher holders in California; source of income is a fully protected class under state fair housing laws.

Key Tip: Keep your mailing address and contact details updated on the waitlist portal at all times. A single missed letter can result in being dropped from the list entirely. Use a reliable mailing address — such as a shelter, case manager, or trusted family member if needed.

STAGE 4: Build Stability & Move Up to Better Housing (1–3 Years After Housing)

Once you are housed, the goal is to build financial stability, improve credit, increase income, and eventually move to a better unit or neighborhood. Your voucher is portable — with Housing Authority approval, you may be able to move it to a different unit or even a different county.

Family Self-Sufficiency Program (FSS)

This is one of the most powerful and underused programs available to voucher holders. It is specifically designed to help families build real wealth while on a housing voucher.

- Combines intensive case management, education, employment assistance, and financial coaching.
- As your income increases over time, a portion of your increased rent contribution is deposited into an interest-bearing escrow account in your name.
- When you successfully graduate from the program, you receive those escrow funds outright — which can be used for a down payment on a home.
- Enroll through SCHA Special Programs: [sonomacounty.gov — Special Programs](https://sonomacounty.gov/special-programs)

Improving Your Position

- Work with a HUD-approved housing counselor to map credit rehabilitation and build a long-term savings plan.
- Pursue local specialized employment training through workforce programs (YWCA, Goodwill Sonoma, Career & Talent Center).
- Avoid lease violations — a pristine rental history is completely essential for underwriting future homeownership programs.

STAGE 5: Convert Your Voucher to Homeownership When Ready (Elenor's Path)

This is the step Elenor pioneered. In September 2025, she completed what Homes 4 the Homeless believes was one of the first Housing Choice Voucher Homeownership Program purchases in Sonoma County, buying a home in Bennett Valley. This is not theory — it can be done.

The Housing Choice Voucher Homeownership Program (HCV-HOP)

Current Section 8 rental participants can apply to use their monthly housing subsidy toward a mortgage payment instead of rent. The Housing Authority essentially pays a portion of your mortgage the same way it paid your landlord.

Program Eligibility Requirements

- Must be a current SCHA Section 8 rental participant in good standing for at least one full year.
- Must be a first-time homebuyer (no ownership interest in a primary residential property in the past 3 years).
- Must meet baseline minimum income requirements through active employment (unless elderly or disabled).
- Minimum 3% down payment required; at least 1% of the purchase price must come directly from your personal savings.
- Must complete a certified HUD-approved homebuyer education course.
- The prospective home must pass an independent home inspection alongside a Housing Quality Standards inspection.

How to Start

11. Submit the Homeownership Interest Form directly via email to:
HCVHomeownership@sonomacounty.gov
12. Review the program FAQs at: [sonomacounty.gov — Homeownership Program](https://sonomacounty.gov/homeownership-program)
13. Register for and complete a HUD-approved homebuyer education course.
14. Get pre-qualified with a lender familiar with the HCV Homeownership Program (critical — not all lenders know this specific asset class).
15. Work with a real estate agent experienced in handling multi-agency housing transactions.

Down Payment Assistance — Elenor's Other Key

Elenor accessed wildfire recovery-related down payment assistance, which was essential to closing her purchase. Similar programs remain available:

- **Burbank Housing CalHOME Down Payment Assistance (DPA):** Provides up to **\$200,000** (up to 40% of the home purchase price) for eligible low-to-moderate-income buyers. This operates as a fully deferred loan with a **2% simple interest rate**, deferred for 30 years or until resale.

- **Mandatory Step:** Interested buyers are required to attend a course hosted directly by Burbank Housing *before* applying for the DPA program. Review schedules and register at: burbankhousing.org/homeownership/downpayment
- **California Housing Finance Agency (CalHFA):** State-level down payment and closing cost assistance programs. See: calhfa.ca.gov
- **FSS Escrow:** If you completed the Family Self-Sufficiency program, your escrow savings can also be fully applied toward your 1% personal down payment allocation.

STAGE 6: Build Equity & Move to Market-Rate Homeownership (5–10+ Years)

Once you are a homeowner, the subsidy continues to help with your mortgage payment, and you begin building equity. Over time, as income grows and equity accumulates, the goal is to transition fully to market-rate homeownership — freeing your voucher for another family on the waiting list.

Building Equity in Your First Home

- Make every mortgage payment on time — your credit score and equity both depend on it.
- Apply for property tax exemptions (homeowner's exemption, disabled veteran's exemption if applicable).
- Maintain the home to preserve its value — the Housing Authority requires annual safety inspections.

Homes 4 the Homeless 5185 Fulton Road Project

If purchasing on the open market feels out of reach, Homes 4 the Homeless is developing an innovative, alternative regional tract solution:

- Approximately 130 affordable factory-built single-family homes located at 5185 Fulton Road in Fulton, CA.
- Designed specifically for working households, voucher holders, and others priced out of the traditional market.
- Ownership model — not rental — putting real equity-building in reach for voucher holders.
- Contact Homes 4 the Homeless to get on the pipeline interest list: homes4thehomeless.org | (707) 243-8022

Complete Resource Directory

Emergency & Stabilization

- **211 Sonoma** | Call 211 or text zip to 898211. First stop for all services.
- **Homes 4 the Homeless** | (707) 243-8022 — advocacy, resources, and housing navigation.

- **Reach for Home** | Catholic Charities outreach and homeless services.
- **SoCo Emergency** | Warming centers and emergency shelter locations.

Housing Voucher & Rental Assistance

- **SCHA — Apply for Housing** | sonomacounty.gov - Apply for Housing
- **Waitlist Check** | Official online voucher waitlist portal for Sonoma County: waitlistcheck.com/CA085
- **Santa Rosa HCV** | City of Santa Rosa Section 8 program tracking: SRCity.org/WaitList

Homeownership & Financial Self-Sufficiency

- **SCHA HCV Homeownership** | Convert your voucher to a mortgage subsidy. Email: HCVHomeownership@sonomacounty.gov or view details at [SCHA Homeownership Site](#).
- **Burbank Housing DPA & Workshops** | Up to \$200K down payment assistance for Sonoma County first-time buyers. Register for events at: burbankhousing.org/homeownership/downpayment.
- **CalHFA Programs** | State-level mortgage and down payment assistance programs: calhfa.ca.gov.
- **United Way Free Tax Prep** | Free tax preparation maximizing refunds and EITC. Available via 211 connection.

A Final Word

Elenor's journey took years. There were waiting lists, setbacks, complications, and moments of real hardship. But with persistence, the right programs, and the advocacy support of Homes 4 the Homeless — she became a homeowner in Sonoma County. Thousands of voucher holders in this county remain lifelong renters. This guide exists to show that it does not have to be that way. If you need help navigating any step of this process, contact Homes 4 the Homeless at homes4thehomeless.org or **(707) 243-8022**.

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This guide was prepared with reference to the Homes 4 the Homeless press releases featuring Elenor's story.