

The Housing Authority of the County of Santa Cruz

AGENCY REPORT 2017



CHANGING LIVES THROUGH HOUSING

Letter from Board Chair and Executive Director

Santa Cruz County consistently ranks among the least affordable places to live in the nation. Rental prices outpace any growth in income and most of us spend over 30% of our earnings on housing. It's no wonder fewer than 1 in 5 households can afford to purchase a home in our community.

Although the high cost of housing affects all of us, it most deeply impacts our low-income residents. Many of these families struggle to put food on the table and to meet basic needs, like healthcare, because their monthly income barely covers the rent.

Here at the Housing Authority of the County of Santa Cruz, we provide affordable housing to thousands of low-income individuals and families in our community each year. Our federally funded rental assistance and housing programs are a critical lifeline to these families, providing stability and financial relief. But that's not all they provide.

Housing affects the physical and mental health of community members, as well as our children's education and career opportunities. Through our programs, we're not just providing housing, we're changing lives.

The Housing Choice Voucher Program (Section 8) also benefits the community by infusing tens of millions of dollars into our local economy. The funding ensures that landlords are paid competitive rates and hardworking low-income families, seniors, veterans, and persons with disabilities have access to affordable housing in Santa Cruz County, Hollister and San Juan Bautista.

With new leadership, we are now supporting the development of new affordable housing units through our Project Based Voucher Program and we've brought on a Leasing Specialist to provide outstanding service to landlords. We're also helping families complete advanced degrees, pursue their dream careers, and purchase their first home through our Family Self-Sufficiency Program.

Looking forward, while we face a period of unprecedented uncertainty in Washington DC, we remain steadfast in our commitment to our mission of service. Affordable housing not only improves every aspect of a person's life, it also strengthens entire communities. We are both honored and grateful to provide and promote affordable housing for Santa Cruz County.

“WE’RE NOT JUST PROVIDING HOUSING, WE’RE CHANGING LIVES.”



RON POMERANTZ
Board Chair



JENNIFER PANETTA
Executive Director

“AS A MEMBER OF THE BOARD OF SUPERVISORS FOR EIGHT YEARS, I HAVE SEEN HOW A LACK OF ACCESS TO AFFORDABLE HOUSING CAN NEGATIVELY IMPACT THE LIVES OF OUR RESIDENTS. THAT’S WHY THE WORK OF THE HOUSING AUTHORITY IS SO ESSENTIAL — WHEN FAMILIES HAVE QUALITY, STABLE, AFFORDABLE HOUSING, THEY HAVE A FOUNDATION FOR A BETTER LIFE WHICH HAS POSITIVE RIPPLE EFFECTS THROUGHOUT OUR ENTIRE COMMUNITY.”

John Leopold, Supervisor,
1st District, County of Santa Cruz



WAITING LIST REFRESH

During 2017, we are updating our waiting lists so that we can shorten the waiting period to receive rental assistance. If you're on our waiting lists, please respond to any update requests from the Housing Authority so that we can ensure our lists are current and active.

If you'd like to request the status of your waiting list record or update your contact information, please complete the **Waiting List Status form** available on our website at www.hacosantacruz.org or call the waiting list phone line at **831-454-5950**. Keep an eye on our website for updates and information about Housing Authority waiting lists, programs, and other news and information!

PROGRAM SPOTLIGHT:

Veterans Affairs Supportive Housing (VASH) is Ending Veteran Homelessness

For too long, veterans who have served in our nation's military have been over-represented in the homeless population. In 2008, HUD partnered with the Department of Veterans Affairs (VA) to develop the Veterans Affairs Supportive Housing (VASH) program. VASH combines the rental assistance of a HUD funded voucher, with intensive case management services provided by the VA. Since that time, our Agency has received over 300 VASH vouchers for homeless veterans in Santa Cruz and San Benito counties.

VASH is one of many new programs providing housing and rental assistance to homeless veterans, and represents an important part of the national and local effort to end veteran homelessness. Together, these programs are making a difference! One of these new programs is the Supportive Services for Veteran Families (SSVF) Program. The supportive services grants are awarded to selected private non-profit organizations and consumer cooperatives that assist very low-income Veteran families residing in or transitioning to permanent housing. Grantees provide a range of supportive services to eligible Veteran families that are designed to promote housing stability. Nationwide, veteran homelessness has decreased by about one third in the past five years. In Santa Cruz County, the number of homeless veterans is down from 395 in 2013, to 64 homeless veterans on the Santa Cruz Veteran By-Name-List (BNL) as of June 2017. For more information about housing programs for homeless veterans, call our partners at the VA Medical Center in Palo Alto, or the Santa Cruz Veterans Resource Center.

“THE SANTA CRUZ COUNTY HOUSING AUTHORITY IS A LYNCHPIN FOR CREATING AFFORDABLE HOUSING OPPORTUNITIES FOR LOW AND MODERATE INCOME FAMILIES. THEY SIGNIFICANTLY IMPROVE THE LIVES OF THE OVER 4,000 FAMILIES THEY SERVE ANNUALLY COUNTYWIDE THROUGH RENTAL AND HOUSING PROGRAMS. WITH SANTA CRUZ RECENTLY RANKING AMONGST THE LEAST AFFORDABLE PLACES TO LIVE IN THE NATION, THIS WORK IS MORE IMPORTANT THAN EVER. WE ARE SO THANKFUL FOR OUR ONGOING PARTNERSHIP WITH THE HOUSING AUTHORITY AND FOR THEIR COMMITMENT TO MAKING SANTA CRUZ A LIVABLE PLACE FOR EVERYONE.”

Cynthia Chase,
Mayor of Santa Cruz

AGENCY AT A GLANCE

PROGRAMS

NUMBER OF HOUSEHOLDS ASSISTED, BY PROGRAM

Housing Choice Voucher Program	4,566
Low Income Public Housing	234
USDA-RD Farmworker Housing	70
Tax Credit Units	15
Shelter Plus Care	43
Moderate Rehabilitation	51
Total	5,082



An estimated 31,138 households in Santa Cruz County (32.8% of all households) are income eligible for assistance.

OVERVIEW OF ASSISTED HOUSEHOLDS

Average household size	2.6
Average household income	\$20,437
<i>Equivalent to Federal Poverty Level for family size of 3 (\$20,420)</i>	
Non-Elderly / Non-Disabled Households with earned income	76%
Participants homeless at time of admission	7.2%
Average monthly housing assistance paid to landlords	\$1,097
Average monthly household rent/tenant portion	\$475

FINANCIALS

CONTRIBUTION TO LOCAL ECONOMY FROM FEDERAL AND STATE SOURCES

\$63.6 MILLION



AMOUNT PAID TO LANDLORDS

\$56.2 MILLION

paid in rent on behalf of low-income families



AMOUNT PAID TO VENDORS

\$3.6 MILLION

paid to 250 vendors for various programs and services



AMOUNT SPENT ON REHABILITATION AND CONSTRUCTION OF HOUSING UNITS

\$1.3 MILLION

HOUSING CHOICE VOUCHER (HCV) IN-DEPTH VIEW

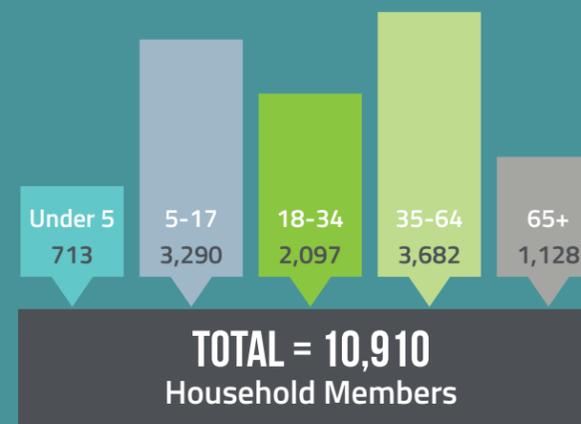
GEOGRAPHIC DISTRIBUTION OF VOUCHERS



South County - 50%, North County - 40%, San Lorenzo Valley - 4%, Hollister/San Juan Bautista - 6%

DEMOGRAPHICS

HCV HOUSEHOLD MEMBERS BY AGE

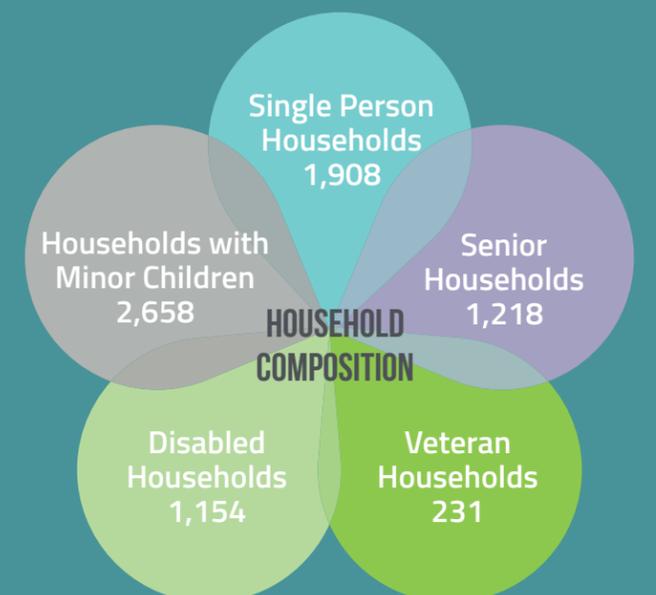


"AS A CITY COUNCIL MEMBER OF WATSONVILLE, I AM SO PLEASED THAT THE HOUSING AUTHORITY IS REACHING OUT TO PROVIDE BETTER SERVICES TO SOUTH COUNTY. THE HOUSING AUTHORITY HAS ESTABLISHED A NEW DOCUMENT DROP BOX AT THE WATSONVILLE LIBRARY, AND HAS BEGUN CONDUCTING MEETINGS AND ISSUING VOUCHERS IN SOUTH COUNTY."

Rebecca Garcia,
Watsonville City Council and
Housing Authority Board of Commissioners

HCV HEAD OF HOUSEHOLD BY RACE OR ETHNICITY

White (non Hispanic or Latino)	1,848
Hispanic or Latino	2,453
Black or African American	149
Asian	55
Native Hawaiian or Other Pacific Islander	11
American Indian or Alaska Native	45
Other	5



"AFFORDABLE HOUSING IS A CRITICAL NEED ON THE CENTRAL COAST. WE'RE FORTUNATE TO HAVE THE HOUSING AUTHORITY OF THE COUNTY OF SANTA CRUZ LEADING THE EFFORT TO PROVIDE HOUSING AND RENTAL ASSISTANCE TO OUR LOW-INCOME RESIDENTS. AS PROPOSED BUDGET CUTS THREATEN AFFORDABLE HOUSING PROGRAMS, I WILL ADVOCATE TO FUND THESE PROGRAMS IN CONGRESS."

Representative Jimmy Panetta
California's 20th Congressional District, in the US House of Representatives

"FOR OVER 20 YEARS, WE'VE HAD A GREAT RELATIONSHIP WITH THE HOUSING AUTHORITY. WE MAKE IT A POINT TO MAKE THE APARTMENTS TERRIFIC FOR HOUSING AUTHORITY RESIDENTS, AND THEY RESPOND. THEY ARE VALUED TENANTS."

Joe Collins,
Landlord

OUR COMMITMENT TO LANDLORDS

The success of our rental assistance programs depend on landlord participation. This is why we're doing all we can to make affordable housing a win for both landlords and tenants. To achieve this, we are continually working to increase Housing Choice Voucher payment standards. By raising the rental rate covered by vouchers, we give low-income residents access to more housing options and ensure landlords receive competitive market rates. We're also upping our landlord outreach and engagement and offering the expertise of a Leasing Specialist to help expedite rental processes.

Our new Leasing Specialist will collaborate with both landlords and applicants/participants during lease-up and move-in and can answer any leasing questions or concerns. If you are a landlord or property manager and would like leasing assistance, contact us today to set up a meeting for more information.

ATTENTION LANDLORDS!

Do you want to help provide affordable housing to a low-income individual or family and receive market rate rents? Please call our Leasing Specialist Blanca Mendoza at 454-9455 Ext. 217 to find out how to get involved. We look forward to working with you!



LANDLORD PROFILE — 35 YEARS OF PARTNERSHIP

Anna Radin Barranco and Mary Radin Stimach are carrying on the tradition their father (now 101 years old!) started over 40 years ago: renting their properties to Housing Choice Voucher tenants. Their father emigrated here from Croatia, worked two jobs, and saved enough money to invest in property. "It's almost like the real American dream," said his daughter Anna.

Anna and Mary work closely with Housing Authority staff and greatly appreciate their knowledge, professionalism, and customer service. "The appreciation is mutual," said Executive Director Jenny Panetta. "The Voucher program wouldn't work at all if it weren't for landlords like Radin Barranco-Stimach family who are willing to work with us to provide stable affordable housing to low-income families."

THANK YOU, LANDLORDS!

A big thank you to the 1,800 landlords who already participate in our rental assistance programs. It is because of YOU that we can provide rental assistance to working families, seniors, veterans and persons with disabilities, allowing them to remain in the community they call home.

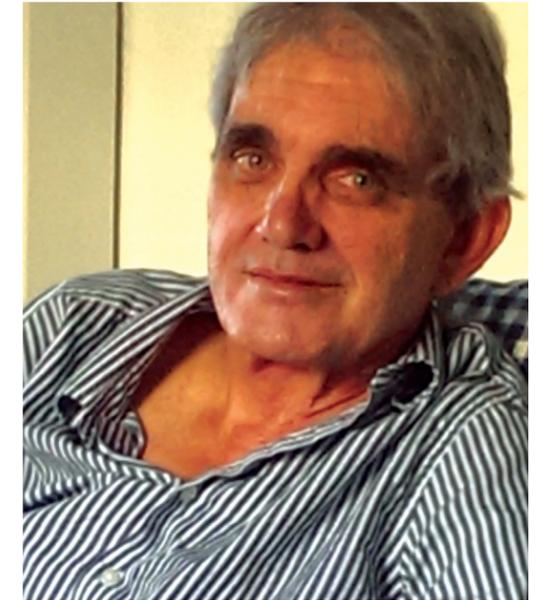
CLIENT PROFILES

LOU FIKE — FROM THE STREETS TO SAFETY

The Housing Authority of the County of Santa Cruz was one of the first to give waiting list preference to disabled persons through DTI, Disabled Persons Transitioning from Institutions. DTI is for individuals who need assistance transitioning from hospitals, intermediate care facilities, and other qualified institutions back into community-based housing.

One of our DTI participants, Lou Fike, worked for 22 years for the SC Metro and retired with a pension. Unfortunately, the pension made him ineligible for MediCal and Lou lacked the savings to cover his medical bills. Lou eventually lost his housing but still kept a positive outlook. "You're dealt a hand," said Lou, "and you deal with it."

When Lou caught pneumonia, he stayed in a skilled nursing facility until his Medicare coverage ran out and he was forced back onto the street. He was sleeping on Ocean Street when someone stole his wheelchair. "I don't know what the outcome would have been without Housing Authority," Lou said. "It would have been grim." Lou said the Section 8 voucher "was the most essential thing. I'm so grateful." He is now living in an apartment and finally feels safe and secure. "It saved my life," said Lou.



"DTI IS AN ABSOLUTE LIFESAVER FOR MANY OF OUR PATIENTS HERE IN SANTA CRUZ. I HAVE WITNESSED INDIVIDUALS WHO WERE DEPRESSED, WEAK AND BEDBOUND TRANSFORM INTO ACTIVE, HAPPY COMMUNITY MEMBERS IN THEIR OWN INDEPENDENT APARTMENT WITH HIRED CAREGIVERS. THEY ARE NOW CONNECTED TO FRIENDS AND TECHNOLOGY, THEY'RE COLLEGE BOUND AND IN STABLE HOUSING."

Kim De Serpa, LCSW, ACM
Dignity Health Medical Foundation

ALEXANDRA ANGELES — THERE'S NO WAY I WOULD HAVE BECOME A NURSE WITHOUT THE ASSISTANCE

"I've never felt better" said Alexandra Angeles about becoming a Registered Nurse. Alexandra took her first class in the nursing field at age 18 while working and raising a family. "I had to take one class at a time," said Alexandra. The rental assistance provided by the Housing Choice Voucher Program and by Families in Transition, allowed the aspiring young nurse to finally attend nursing school full time. "I felt like such an adult," she said, "like a Mom."

Alexandra was determined to work when she got her RN license: "I applied to every single place within 200 miles!" she said. Her persistence paid off and she's now working full time as a nurse. "I feel the most at peace with my life ever," said Alexandra.





HOUSING OUR SENIORS

Named "Affordable Residential Project of the Year" in 2016 by the Silicon Valley Business Journal, the Housing Authority is proud to announce the development of St. Stephens Senior Housing, located at 2510 Soquel Avenue. Opening in Summer 2017, the \$18 million two-story rental apartment community will provide housing for 39 low-income senior households, all of which utilize Project Based Vouchers.



In 2009, compelled by the clear need for affordable housing in their area, St. Stephen's Lutheran Church approached MidPen Housing to discuss the possibilities for an unused 1.8 acre parcel on their property. Jan Lindenthal, MidPen's Vice President of Real Estate Development, credited Kathy Previsich, County Planning Director, and Julie Conway, County Housing Manager, with securing some of the last Redevelopment housing funds for St. Stephens before

the state eliminated Redevelopment Agencies. After two years of applying for highly competitive funding, the development received a tax credit award in 2015. According to Lindenthal, the Housing Authority provided the key piece of the funding puzzle: 39 Project Based Vouchers.

St. Stephens offers both studio and one and two bedroom apartments for low-income seniors at least 62 years of age. Of the 39 Project Based Units, five are designated for formerly homeless veterans in the Veterans Administration HUD-VASH program, and five are designated for Multipurpose Senior Services Program (MSSP) eligible persons, as referred by the Health Projects Center.

We are currently working with developers in both Santa Cruz and San Benito County to provide more affordable housing through the Project Based Voucher Program and are actively looking for additional opportunities. If you are an owner or developer interested in pursuing Project Based Vouchers, or a community member interested in residing in a Project Based unit, please visit the Project Based Voucher page on our website.

"THE HOUSING AUTHORITY IS A CRITICAL PARTNER IN OFFERING SUPPORTS AND PARTICIPATING IN STRATEGIES TO HELP THOSE IMPACTED BY POVERTY, LOW WAGES AND HIGH RENTS IN OUR COMMUNITY."

MariaElena De La Garza,
Executive Director
Community Action Board of Santa Cruz County, Inc. (CAB)

FAMILY SELF SUFFICIENCY PROGRAM: ACHIEVING FINANCIAL INDEPENDENCE

Family Self Sufficiency (FSS), a national, evidence-based program, provides participants with HUD housing assistance so that they can achieve their career goals, build their savings, and break free of welfare.

78 families this year are working towards goals, ranging from completing their high school diploma and earning higher wages to finishing an advanced degree and establishing their career.

During the five-year program, FSS coordinators provide families with education assistance, employment resources, social services, and help them start a savings account. As their earned income increases, the family's HUD housing assistance decreases. To ensure participants maintain financial independence after graduating from the program, Housing Authority deposits a portion of the difference between their increased earnings and the decrease in housing assistance into an escrow account. If the participant achieves their FSS goal and remains free of welfare for a year, they receive the funds in this account. With the program's support, FSS graduates have earned Master's Degrees, purchased homes, and started successful businesses. We couldn't be prouder of their success!



"I AM A FIRST-GENERATION COLLEGE STUDENT WITH A MASTER'S DEGREE. I AM NOW A HOMEOWNER, LIVING ON THE EAST SIDE OF SANTA CRUZ. I LOVE MY JOB AND THE WORK I DO IN THE COMMUNITY. MOST IMPORTANTLY, I HAVE CREATED THE LIFE I'VE ALWAYS WANTED FOR MYSELF AND MY SON. I TRULY DO NOT BELIEVE THIS WOULD HAVE BEEN POSSIBLE WITHOUT THE HOUSING AUTHORITY OF SANTA CRUZ COUNTY. THANK YOU TO YOUR ORGANIZATION, YOUR MISSION, AND YOUR STAFF. YOU HAVE CHANGED MY LIFE."

Sarah Emmert, FSS graduate



OUR MOST VALUABLE ASSET

The Housing Authority's most valuable asset is our dedicated team. Each of our staff members approach their jobs with compassion, integrity, and expertise. Our 50+ employees have an average of 12 years on the job, with a cumulative total of nearly 700 years of Housing Authority experience!

From our newest team members to those with decades in the industry, we are driven by our commitment to the community we serve. We're proud to say that the community also recognizes this dedication. Over the past 6 months, 93% of respondents to a customer service survey said Housing Authority staff were courteous and respectful. Way to go team!

DROP BOX

The Housing Authority is pleased to announce that we have installed a secure document drop box at the Watsonville Main Library! We hope this new document drop box location will make it more convenient for many South County residents to submit documents to the Housing Authority.

CONTACT INFORMATION

Telephone: (831) 454-9455 | Fax: (831) 469-3712 | Hollister: (831) 637-0487 | TDD: 831-469-0122
2931 Mission St., Santa Cruz, CA 95060 | E-mail: info@hacosantacruz.org

CALL CENTERS

Waiting List	831-454-5950
Eligibility & Occupancy	831-454-5955
Property Management	831-454-5977

DROP BOX LOCATIONS

Santa Cruz Office	2931 Mission St., Santa Cruz
Watsonville	Watsonville Main Library

THE HOUSING AUTHORITY BOARD OF COMMISSIONERS BRING TOGETHER THEIR WEALTH OF EXPERIENCE AND DIVERSE PERSPECTIVES TO GOVERN THE AGENCY

BOARD MEMBER PROFILE: LIGAYA ELIGIO



Ligaya grew up in the Philippines where her family struggled to afford basic needs like food and clothing. "I remember hunger, and the rainy season," she said of her childhood. She can still recall how happy she felt at age six when a package of donated clothes arrived at her house. She now collects clothing and household supplies to send back home, even though it's expensive. "It lifts me up," she said.

Ligaya works two jobs to give her three daughters the education she never had. Her primary occupation is as a resident assistance/medical tech at Dominican Oaks where she has worked for the past 16 years.

She joined the Housing Authority board as a representative of a housing assistance participant. "I am happy to join the Housing Authority and do a good thing for those who help others," she said. "It just makes me happy and gives me energy."

THE MISSION OF THE HOUSING AUTHORITY OF THE COUNTY OF SANTA CRUZ IS TO PROMOTE ACCESS TO QUALITY AFFORDABLE HOUSING, UTILIZE HOUSING AS A PLATFORM FOR IMPROVING QUALITY OF LIFE, AND SUPPORT INCLUSIVE, HEALTHY AND SUSTAINABLE COMMUNITIES FREE FROM DISCRIMINATION.



Board of Commissioners: Sonja Brunner, Rebecca Garcia, Vice-Chairperson, Carol Berg, Ligaya Eligio, Ron Pomerantz, Chairperson and Richard Schmale

