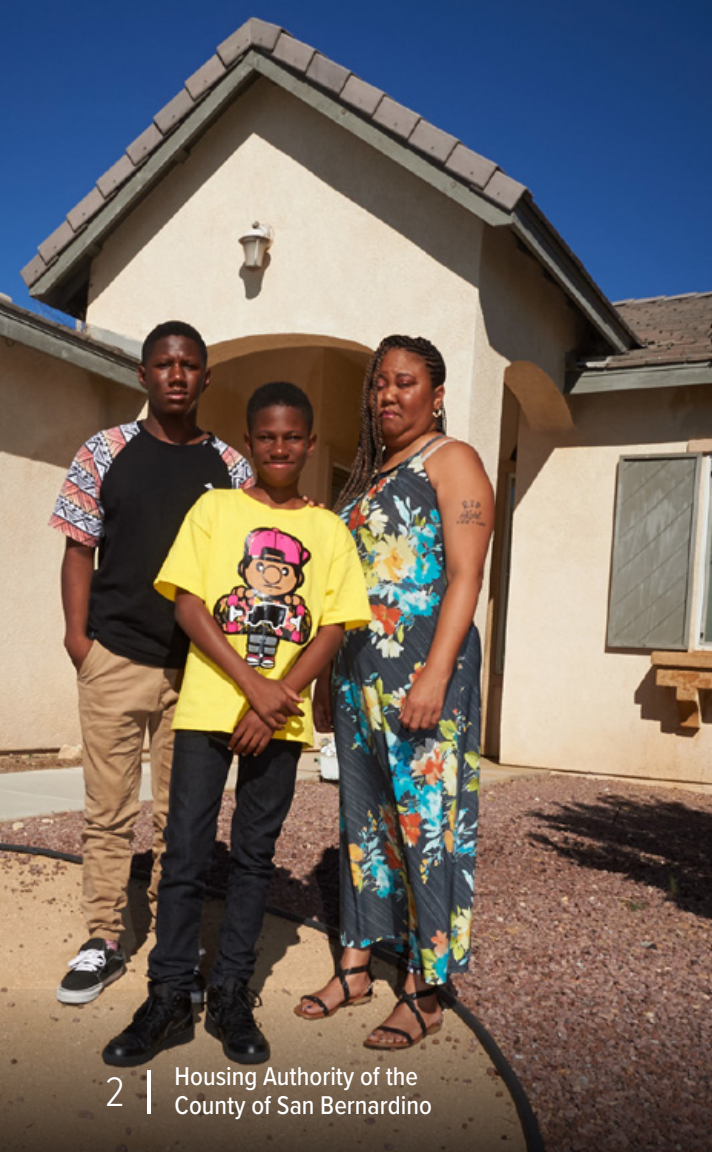




Housing Authority of the
County of San Bernardino
Building Opportunities Together

2022

Annual Report



Our Mission

The Housing Authority of the County of San Bernardino empowers all individuals and families in need to achieve an enriched quality of life by providing housing opportunities and resources throughout San Bernardino County.

Our Vision

The Housing Authority of the County of San Bernardino is committed to creating a world in which all people have a stable and enriched quality of life.

Our Core Values

Respect

We believe that all people should have a stable and enriched quality of life and should be afforded the opportunity to not only survive, but to thrive in environments that are sensitive to and encourage respect and empathy for individual circumstances.

Safety

We believe that all residents deserve a safe and secure living environment that is crime- and distraction-free and where families can feel good about raising their children and seniors can enjoy a high quality of life.

Integrity

We believe that there is a strong, mutually reinforcing connection between the integrity of our staff/programs and the success of our clients. Integrity-building within our organization is key to fulfilling our mission statement.

Service

We believe that, in order to be successful, we must serve the public by being effective stewards of its financial resources and by developing a customer service business model based on benchmarks and measurements.

Innovation

We believe that improvement is the outcome of purposeful, collaborative effort that leverages talent, research, and technology to create solutions and enhance our potential to serve the community.

Executive Director's Message



The past year has been one of progress for HACSB and the families we serve. Throughout the pages of this Annual Report you will find stories highlighting the achievements of the past year, including major milestones like the launch of the Emergency Housing Voucher (EHV) program and the final step in converting our Public Housing communities from the Public Housing Program to Project-Based Voucher rental assistance through the Rental Assistance Demonstration (RAD) program. We also leveraged our Moving to Work (MTW) flexibilities to address challenges, especially those related to the extremely competitive rental market and skyrocketing rental prices. The families we serve achieved impressive goals, some reaching their aspiration to become first-time homeowners, others leveraging housing assistance to return to school and build their careers, and others building the stability of their families and futures. We also made tremendous steps toward planning for the long-term future of our agency, coming together to build our Strategic Plan for the next five years. We are proud as we reflect on all that we have been able to accomplish as a team and in partnership with many individuals and organizations throughout the community. We also recognize that our work is never done.

Looking to the future, we continue to think creatively about how to help families access affordable housing. Using our MTW flexibilities we will launch Activity 29, the Moving On Strategy, to allow families participating in the Continuum of Care program who no longer need the intensive supportive services of that program to voluntarily convert their assistance to MTW voucher assistance, thereby opening space within the CoC program for another family who needs the supportive services provided by that program. We are also excited to embark into the construction of Valencia Grove Phase II in the City of Redlands, which will bring 104 new units of affordable housing to the community. And we are closely monitoring our recently launched housing navigation services to help families participating in our MTW Voucher programs successfully locate a home to lease with rental assistance. This year will bring more opportunities for individuals and families in our communities to access the critical foundation that home represents.

There is much more to share, and I am honored to invite you to enjoy this Annual Report highlighting the combined efforts of the HACSB team, our Board of Commissioners, our many community partners, and the families we serve. Thank you for helping us to continue to serve our community.

Respectfully,



Maria Razo



Table of Contents

Who We Are 8

Administration and Accountability . . 12

Board of Commissioners13

HACSB Leadership14

Financial Highlights15

Long-Term Goals: Agency-Wide Strategic Planning18

Human Resources: Building an Award-Winning Team22

Meet the Human Resources Team25

*HACSB Receives Two Awards from the National
Association of Housing and Redevelopment Officials26*

**Affordable Housing
Programs and Communities . . 28**

Fast Facts 29

Affordable Rental Housing Units by Program 30

Assisted Households by City. 32

Spotlight on Success 34

*Housing Assistance Helps Ms. S Achieve Her
 Dream of Homeownership 35*

*Ms. C Reunites with Her Family with Help from
 the Family Unification Program 37*

Addressing Challenges in the Rental Market 38

A Historic Transition: Public Housing to Voucher through
the Rental Assistance Demonstration Program 40

Emergency Housing Voucher Program Tests
New Methods for Addressing Homelessness 46

Looking Ahead 48

Stability Voucher Program 48

Moving on Strategy. 49

*Valencia Grove Community:
 Redevelopment Phase II 50*

**Family Empowerment
and Resident Services 52**

Resident Services 53

Family Empowerment Services 56

Meet the Family Empowerment Services Team 58

HACSB Scholarship Program 62

Term-Limited Lease Assistance Program 64

Family Self-Sufficiency Program 65

Who We Are

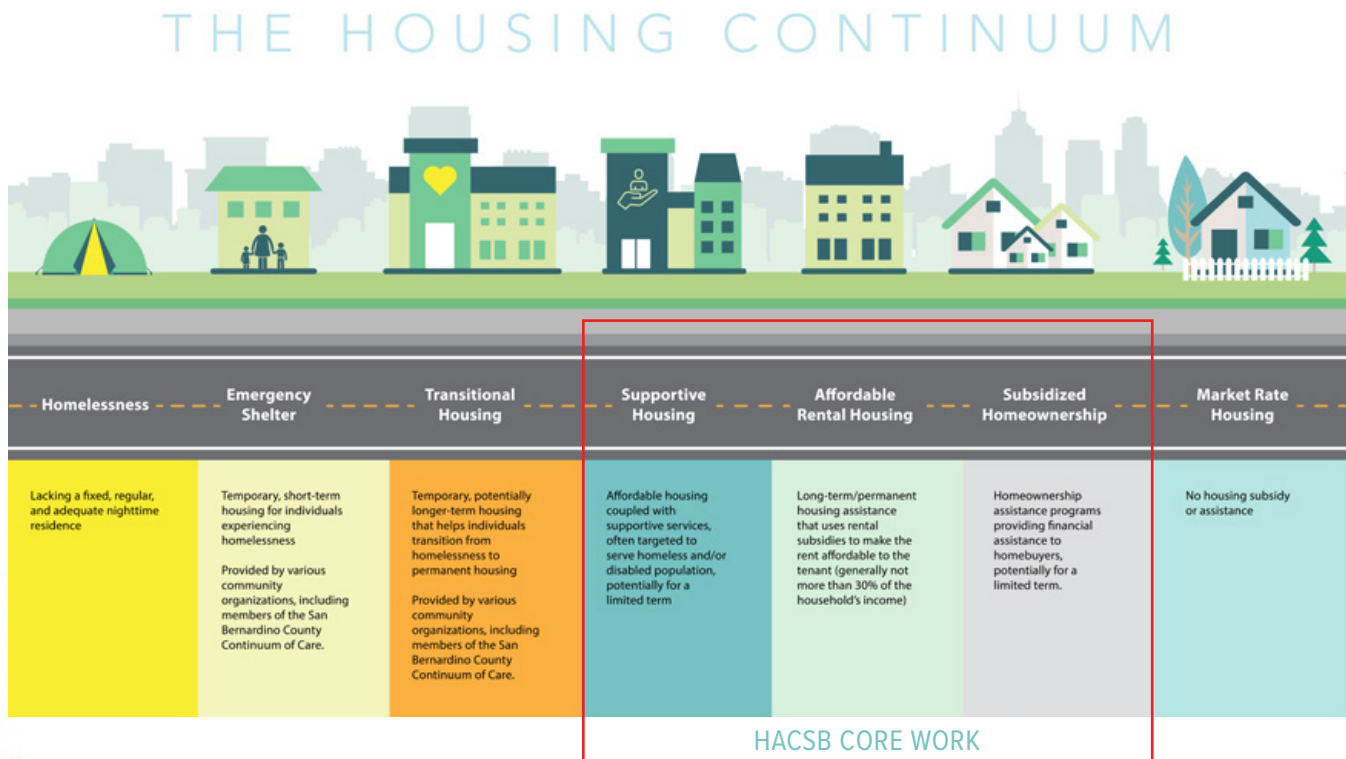
We Are the Largest Provider of Affordable Housing in San Bernardino County

The Housing Authority of the County of San Bernardino (HACSB) proudly assists low-income households to attain safe and stable housing through a variety of rental assistance programs funded by the U.S. Department of Housing and Urban Development (HUD). Through these programs, we serve approximately 24,000 people, most of whom are seniors, individuals with disabilities, veterans, and children.

Our core work is to provide rental assistance to prevent homelessness among low-income households. The affordable rental housing programs we administer provide a critical safety net for households in San Bernardino County, where it takes nearly twice the minimum wage to afford rent for a two-bedroom apartment. We are working to help build a community where every household has the opportunity to access safe and stable housing by advocating for additional housing resources. Currently, we

are able to serve only as many households as our limited funding will support. Unlike many economic assistance programs, the rental assistance programs we administer do not receive additional funding to match the need for assistance. As a result, we can only serve new households as currently assisted households transition out of our programs. While more than 10,000 households are served through our various rental assistance programs, there are more than 88,000 applications on our wait lists. In order to assist households to transition through our programs, we collaborate with many community partners to empower households to leverage safe and stable housing to move toward economic self-sufficiency.

We also assist households to move from renting to purchasing a home through our Homeownership Program, and, along with many partners, we help individuals who were formerly homeless through two Permanent Supportive Housing communities and special purpose voucher programs such as Veterans Affairs Supportive Housing (VASH) and the Emergency Housing Voucher (EHV) program.





We Are Innovators

HACSB was designated by Congress in 2008 as a Moving to Work (MTW) public housing agency, allowing us to waive some HUD program requirements to develop policies targeting at least one of the three Statutory Objectives of the MTW demonstration program:

1

Reduce program costs and increase cost efficiency

2

Encourage assisted households to pursue economic self-sufficiency

3

Increase housing choice for low-income households

The MTW designation does not provide any additional funding. However, it has allowed us to modify some administrative processes to attain modest staff time and cost savings that have helped us weather ongoing funding cuts.

We Are Planners for the Future of Affordable Housing

HUD does not provide HACSB with capital funds for the development of additional affordable housing, and so we have relied on a variety of partners to fill this gap and help us add to the supply of affordable housing in San Bernardino County. Development of new affordable housing has been made possible through funding and loans from San Bernardino County, various cities throughout the county, and other partners. Redevelopment of 80+ year-old Public Housing communities is the central focus of our development projects. This work preserves affordable housing for future generations and often increases the number of affordable housing units while improving the quality of these communities for the households who call them home



~9,600 households
92% of households served



~770 households
7% of households served



~100 households
1% of households served

Administration & Accountability

Board of Commissioners

HACSB is governed by a seven-member Board of Commissioners appointed by the San Bernardino County Board of Supervisors. Five seats are at-large members of the community while two seats are reserved for individuals who are residents or participants of HACSB affordable housing programs, also known as tenant commissioners. One tenant commissioner must be a senior age 62 or older.

Note: One seat is currently vacant on the HACSB Board of Commissioners.



TIM JOHNSON
CHAIR



BEAU COOPER
VICE CHAIR



CASSIE MACDUFF



SYLVIA MILLER



DAVID AVILA



BOBBY TARANGO

HACSB Leadership



MARIA RAZO
EXECUTIVE
DIRECTOR



GUS JOSLIN
DEPUTY EXECUTIVE
DIRECTOR



RISHAD MITHA
DIRECTOR OF
OPERATIONS



JENNIFER DAWSON
DIRECTOR OF
HUMAN RESOURCES



NICOLE BEYDLER
DIRECTOR OF
POLICY AND PUBLIC
RELATIONS



JESSE DIAZ
DIRECTOR OF
FINANCE



JOHN MOORE
DIRECTOR OF
DEVELOPMENT



KRISTIN MAITHONIS
ASSISTANT DIRECTOR
OF HOUSING SERVICES



BECKY MURILLO
HOUSING SERVICES
MANAGER



LUCY LESLIE
REGIONAL
COMMUNITIES
MANAGER



ANGIE LARDAPIDE
PROCUREMENT
AND CONTRACTS
SUPERVISOR



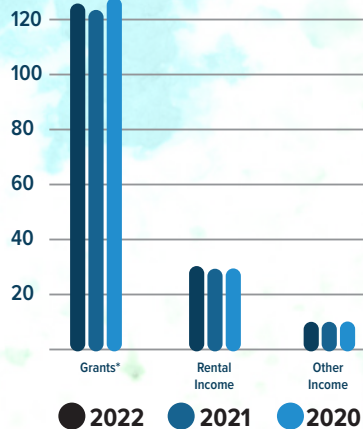
GEORGE SILVA
FAMILY
EMPOWERMENT
SERVICES MANAGER



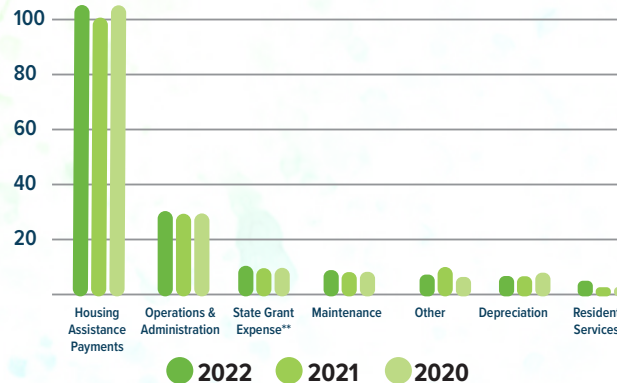
GARRETT DALTON
INFRASTRUCTURE
AND TECHNOLOGY
MANAGER

Financial Highlights

Operating Revenue (in millions)



Operating Expenses (in millions)



Economic Impact

\$105.5

million paid to
3,301 landlords

\$26.3 million

paid to 386
vendors for services

\$3 million

spent on rehabilitation
of housing units

* State and Federal funding for the Housing Choice Voucher program, Special Purpose Voucher Programs, Continuum of Care program, Public Housing Program, and Housing Support Program

** Housing Support Program (HSP) pass-through expense

Statement of Revenues, Expenses, and Changes in Net Fund Position | Unaudited

For the Fiscal Year Ending September 30,
2022

¹State and Federal Funding for the Housing Choice
Voucher Program, Special Purpose Voucher
Programs, Continuum of Care program, Public
Housing Program, and Housing Support Program

²Housing Support Program pass-through expense

| | |
|---|--------------------|
| REVENUES | |
| Rental Income | 28,320,398 |
| Federal/State Grant Income ¹ | 125,678,127 |
| Other Income. | 6,636,763 |
| Gain on Disposition of Assets | 481,610 |
| <hr/> | |
| Total Revenues | 161,116,898 |

| | |
|---|--------------------|
| EXPENSES | |
| State Grant Expenses ² | 8,075,718 |
| Administration | 23,866,779 |
| Resident Services | 3,148,075 |
| Utilities | 4,057,819 |
| Maintenance & Operations | 7,739,099 |
| General Expenses | 2,072,219 |
| Interest Expense | 1,489,918 |
| Extraordinary Expenses | 4,351,500 |
| Housing Assistance Payments | 104,566,154 |
| Depreciation | 5,425,001 |
| Debt Service Forgiveness | 287,506 |
| <hr/> | |
| Total Operating Expenses. | 165,079,789 |

| | |
|------------------------------------|-------------------|
| ENDING NET ASSETS | |
| Increase in Net Assets | (3,962,891) |
| Adjustments | - |
| Beginning Net Assets | 99,927,146 |
| <hr/> | |
| ENDING NET ASSETS | 95,964,255 |

Statement of Net Position | Unaudited

For the Fiscal Year Ending September 30, 2022

ASSETS

| | |
|---|--------------------|
| Cash and Investments | 67,106,802 |
| Accounts Receivable (Net) | 3,541,818 |
| Prepaid Expenses | 12,093,401 |
| Due from Governments | 5,117,022 |
| Due from Other Program. | 587,810 |
| Land, Buildings & Equipment (net of accumulated depreciation). | 85,982,927 |
| Inventory | 642,582 |
| Notes Receivable | 19,080,809 |
| Total Assets | 194,153,171 |
| Deferred Outflows | 6,893,124 |
| Total Assets and Deferred Outflows | 201,046,295 |

LIABILITIES

| | |
|---|--------------------|
| Accounts Payable | 2,404,659 |
| Other Liabilities | 8,708,091 |
| Due to Other Programs | 554,820 |
| Notes Payable | 58,055,563 |
| Accrued Pension & OPEB | 27,930,830 |
| Total Liabilities | 97,653,962 |
| Deferred Inflows | 7,428,078 |
| Total Liabilities and Deferred Inflows | 105,082,040 |

NET POSITION

| | |
|--|--------------------|
| Investment in Capital Assets, Net of Related Debt | 27,927,364 |
| Restricted Net Position | 6,856,017 |
| Unrestricted Net Position ¹ | 51,180,874 |
| Total Net Position | 95,964,255 |
| TOTAL CAPITAL AND LIABILITIES | 201,046,295 |

¹ Although defined as restricted, these funds are not necessarily indicative of funds available for discretionary use.

Long-Term Goals: Agency-Wide Strategic Planning

In early 2020, just before the COVID-19 pandemic hit, HACSB began the process of updating our Strategic Plan. At that time we were operating under a Strategic Plan that had been in place since 2008, even before HACSB was designated as a Moving to Work agency, and it needed to be updated to align with the significant changes that had taken place both within HACSB and externally since that time. They included multiple changes in the agency's senior leadership, federal goals around housing, and funding, among other changes. While planning efforts were temporarily put on hold as HACSB focused its efforts on the challenges presented by the pandemic, we resumed planning in late 2021 and a new Strategic Plan was developed in 2022.

The strategic planning process included feedback from our team, our Board of Commissioners, stakeholders, partners, and the households we serve. This feedback was obtained through focus groups, informational interviews, and surveys. HACSB's Strategic Planning Committee, a group of twelve leaders representing the agency's many departments and programs, worked together with small teams of agency staff to synthesize the information gathered through these processes. Through their work, five core goals for HACSB were identified. These goals are called Aspirational Statements, and they articulate the ways in which we will work toward our vision and mission. Within each of these five Aspirational Statements are specific goals that further define how our aspirations will be achieved. Over the coming years, these Aspirational Statements and Goals will guide our daily work.

ASPIRATIONAL STATEMENT 1

To ensure that our agency's culture empowers and values our **team** through effective communication, learning opportunities, work/life balance, professional development, and a shared passion for the mission.

1. *Employees' work/life balance is considered in the decision making and activities provided for staff.*
2. *The work environment is collaborative, diverse, equitable, inclusive, and offers opportunities for interaction.*
3. *Maintain a workplace that attracts and retains employees who are aware of, engaged in, and inspired by the mission of the agency.*
4. *Internal communication avenues are available for dissemination of information throughout the agency.*
5. *Opportunities for growth and learning are available and communicated to staff.*

ASPIRATIONAL STATEMENT 2

To be known as a trusted provider of safe, dignified, and desirable homes and environments that enrich and add value to the **community**.

1. *Create a Road Map for real estate developments.*
2. *Develop and implement an internal Repair and Replacement plan that assesses and prioritizes the needs of all properties and establish a finance plan to fund these needs.*
3. *Ensure leasing efforts align with voucher/utilization for all rental assistance programs.*
4. *Develop a Community Awareness Plan to overcome stigma, focusing on educating the public and our residents on the success of HACSB developments and ways our specific mission and programs add value to the community.*
5. *Enhance and expand on-site services to the larger community.*
6. *Enhance a warm welcoming environment at offices across the agency.*

ASPIRATIONAL STATEMENT 3

To pursue continued **financial stability**, monitoring, and accountability as stewards of limited funding.

1. *Identify and establish markers to measure financial stability, including appropriate reserves.*
2. *Establish a roster of active funding sources within the philanthropic community.*
3. *Identify, reorganize, and implement financial processes to assist in monitoring HACSB's major programs and portfolio.*
4. *Identify, establish, and monitor financial performance benchmarks.*
5. *Create additional net income.*
6. *Expand the energy savings activities of the agency.*

ASPIRATIONAL STATEMENT 4

To utilize research and technology to drive the creation of **innovative** programming and operational processes that allow us to be more effectively responsive and result in the advancement of the families we serve.

1. *Research, implement, and maintain technology to improve service delivery and enhance external communication.*
2. *Use software systems to enhance, streamline, and increase productivity.*
3. *Use Moving to Work flexibilities and research-informed policy decisions to drive and expand innovation.*

ASPIRATIONAL STATEMENT 5

To create, build, and utilize **partnerships** that provide opportunities and create a meaningful difference in the lives of the families that we serve, maximizing our resources by mobilizing the talents of our community partners.

1. *Create an internal partnership management structure that supports, strengthens, and evaluates partnerships to improve program outcomes.*
2. *Work alongside customers and staff to identify resource needs, gaps, and priorities to focus our pursuit of partnerships that most effectively address our customers' needs.*
3. *Implement communication methods and tools that inform and recruit customers and partners, as well as increase engagement in programs and services.*
4. *Create routine and regular engagement opportunities that improve connections between resource providers and customers.*





Human Resources: Building an Award-Winning Team

The HACSB team is made up of more than 150 individuals working across the County in a wide range of positions that include property management and maintenance, housing program eligibility and compliance, finance, procurement, information technology, resident services, and more. The HACSB Human Resources department brings us all together, from initial recruitment of new employees to ongoing services that help retain and promote talent within our team.

In 2022, the HACSB Human Resources team completed a compensation study for all positions within the agency. The team worked with a consultant to research compensation rates, including benefits such as medical and retirement, for comparable positions at other local agencies. This information is used to ensure that our employee compensation stays on track with the market. Compensation studies are a best practice and a powerful tool for retaining talent within the agency. HACSB performs compensation studies periodically, typically every two to three years.

Fast Facts:

- **155** Employees
- **12** offices
- **39** new hires in FYE 2022
- **7** staff promotions
- **4** staff transfers within the agency

Pictured from left to right: Susie Benavides, Brandi Crutchfield, Jennifer Dawson, Lisa Goad

Meet the Human Resources Team

"As a member of the HR team at HACSB, I take great pride in being a part of an agency who truly cares about their employees and the community we serve. My current role provides me with a rewarding opportunity to serve our current staff and attract new talent to assist our agency in furthering our mission, vision, and core values. One of the most gratifying aspects of working here is hearing the success stories of our program participants and how our dedicated staff from each department gain a profound sense of fulfillment in providing housing assistance to the San Bernardino community."

- Brandi Crutchfield,
Human Resources Generalist

"I am grateful that I have been given the opportunity to learn and apply my skills within the HR team. I have had continuous support from my colleagues and see the dedication each of them brings. It is rewarding to come to work each day, as the HR Assistant, and be a service to all my fellow HACSB team members."

- Susie Benavides,
Human Resources Assistant

"Taking a leap to an unfamiliar work culture is challenging. My first week experience will always be memorable. All the friendly faces. A stop in the hall or my office to say hello or tell a story has been impactful. At HACSB our vision is to create a world in which all people have stable and enriched quality of life. We not only believe this for our communities we express at our workplace. I feel like part of something bigger! Steve Jobs said it well "Great things in business are never done by one person. They're done by a team of people". Since joining the HACSB team, I've been heard, trusted, guided, and supported. I'm grateful for the professional opportunity to work with an amazing team. Thank you."

- Lisa Goad,

Senior Human Resources Generalist

"Working at HACSB for the past 16 years has been very rewarding for me. Not only do we get to offer people employment, but also the opportunity to learn, grow, have compassion and persevere. I love that I get to work alongside others who are just as motivated and compassionate in helping others."

- Jennifer Dawson,

Director of Human Resources

HACSB Team Receives Two Awards from the National Association of Housing and Redevelopment Officials



The National Association of Housing and Redevelopment Officials (NAHRO) is a national organization with more than 19,500 members representing affordable housing professionals across the United States. Through

the NAHRO Agency Awards program, they recognize the outstanding achievements of NAHRO members. In 2022, HACSB applied for and was awarded two Awards of Merit.



Crestview Terrace

Crestview Terrace is the third phase of redevelopment of the Arrowhead Grove community, an original 1940's Public Housing development formerly known as Waterman Gardens. Located in the heart of the City of San Bernardino, the Crestview Terrace phase leveraged Moving to Work rent structure flexibility, Public Housing to Project-Based Voucher conversion through the HUD Rental Assistance Demonstration program, traditional financing, and low-income housing tax credits to finance the construction and make this redevelopment phase possible. This phase is significant for several reasons:

- It completes the replacement of the original 252 Public Housing units;
- It is the first mixed-income community to be built at the site, with 37 of the 184 units leased at market-rate;
- In addition to replacing the original Public Housing units with newly constructed affordable units, it helps to address the growing housing crisis by adding 33 new affordable housing units to the community;

- The project leveraged the HUD Rental Assistance Demonstration (RAD) program to convert the units from the Public Housing program to Project-Based Voucher assistance;
- HACSB developed a one-of-a-kind HUD-approved Moving to Work (MTW) rent structure modification to creatively address funding limitations while ensuring that rents continued to be affordable to residents;
- The development was designed with sustainability in mind and is a LEED Gold Certified development, using renewable energy sources to offset energy use at the site and result in a carbon-neutral community;

In addition to bringing revitalized affordable housing to the community, Crestview Terrace provides a variety of resources for residents. Partners include Loma Linda University Health, CommonSpirit Health, the San Bernardino Unified School District, San Bernardino County Preschool Services, and others. Together with on-site management, these partners provide learning and community engagement opportunities to residents.

Customer Service During COVID



As the COVID-19 pandemic surged and offices were closed to the public, one of the harmful effects on vulnerable

populations was decreased access to social safety nets. When California Governor Gavin Newsom issued a statewide “Stay-At-Home” Executive Order on March 19, 2020, the Housing Authority of the County of San Bernardino (HACSB) quickly responded by identifying and implementing changes to sustain and enhance service options and protect our customers. These changes included virtual appointment and inspection options, enhanced cleaning protocols, and policy modifications such as extended voucher search times and expanded hardship criteria to protect vulnerable households.

Affordable Housing Programs & Communities

Fast Facts: Affordable Rental Housing



88,359

Applications on various waiting lists



10,462 Families &
24,299 Individuals

housed, making up 1% of the county's population



4,107

Seniors 62 years & older housed



5,880

Individuals with disabilities housed



9,632

Children 17 & younger housed



2,254

Homeless individuals & families served*

*includes households served by KEYS, HACSB's affiliate non-profit



8.4

Individuals on Waiting List for Assistance for Every



1

Individual Housed

2022

Housing Choice Voucher Program
Tenant-Based Wait List Opening

Open 25 Days
June 6 to 30, 2022



26,011

Applications Received

Affordable Rental Housing Units by Program

10,461

Rental Assistance Voucher Programs

These units are privately owned with rent subsidies paid directly to owners by HACSB. These programs are managed by HACSB at offices in San Bernardino, Upland, and Victorville. Rental subsidies are funded by the U.S. Department of Housing and Urban Development (HUD).

780

Limited Liability Company (LLC) and Limited Partner (LP) Units

These units are owned by a limited partnership or limited liability company of which HACSB is a member.

2,232

HACSB Affordable Rental Communities

These units are owned and managed by HACSB and were either acquired or developed through a variety of partnerships with the State of California, San Bernardino County Department of Community Development and Housing, various cities throughout the county, and Housing Partners I, Inc. Most of these units provide a measure of affordability with lower than market rents, though the rents are not as low as within the federally subsidized affordable rental housing programs.

1

Public Housing

The majority of HACSB's Public Housing units have been converted to Project-Based Voucher units through the HUD Rental Assistance Demonstration (RAD) program. HACSB has one Public Housing unit remaining.

1,343

Housing Partners I, Inc.

These units are part of the property portfolio of Housing Partners I, Inc., HACSB's development affiliate non-profit.

Programs Serving Homeless Individuals and Families

Programs serving homeless individuals and families are non-MTW special programs targeting specific populations, such as the Veterans Affairs Supportive Housing (VASH) program. The No Child Left Unsheltered (NCLU) program is part of HACSB's MTW voucher program. Other programs are administered by HACSB's affiliate non-profit Knowledge and Education for Your Success (KEYS) as noted below.

| PROGRAM NAME | HOUSEHOLDS SERVED AS OF FYE 2022 |
|---|-------------------------------------|
| Housing Support Program (HSP) ¹ | 628 |
| Mainstream Voucher Program | 469 |
| Veterans Affairs Supportive Housing (VASH) | 466 |
| Continuum of Care (CoC) Programs | 288 |
| Emergency Housing Voucher (EHV) Program | 196 |
| Keys for Life (KFL) and Keys for Success (KFS) ¹ | 148 |
| Supportive Services for Veterans and their Families (SSVF) ¹ | 145 |
| Permanent Supportive Housing: | |
| <i>Golden Apartments</i> | 32 |
| <i>Desert Haven Apartments</i> | 31 |
| <i>Bloomington Apartments III</i> | 20 |
| No Child Left Unsheltered (NCLU) | 31 |
| TOTAL | 2,254 |

¹ These programs are administered by HACSB's affiliate non-profit Knowledge and Education for Your Success (KEYS)

Assisted Households by City

HACSB serves all areas of San Bernardino County except the City of Needles. About 3,500 units leased by households participating in our programs are owned by HACSB, including former Public Housing units converted through the Rental Assistance Demonstration (RAD) program. The remainder are privately owned units leased through the various Housing Choice Voucher (HCV) programs. Households participating in the HCV program have the freedom to choose where they want to live. These units are not allocated by city.

| CITY | VOUCHER PROGRAM | HACSB AFFORDABLE RENTAL COMMUNITIES* | LLC AND LP UNITS | HOUSING PARTNERS I, INC. |
|-----------------|-----------------|--------------------------------------|------------------|--------------------------|
| Adelanto | 209 | 0 | 0 | 14 |
| Alta Loma | 151 | 0 | 0 | 0 |
| Apple Valley | 264 | 39 | 0 | 29 |
| Baker | 0 | 24 | 0 | 0 |
| Barstow | 471 | 517 | 0 | 0 |
| Big Bear City | 10 | 0 | 0 | 0 |
| Big Bear Lake | 14 | 0 | 0 | 0 |
| Bloomington | 87 | 0 | 0 | 202 |
| Cedar Glen | 6 | 0 | 0 | 0 |
| Cedarpines Park | 2 | 0 | 0 | 0 |
| Chino | 293 | 50 | 0 | 20 |
| Chino Hills | 10 | 0 | 0 | 0 |
| Colton | 375 | 174 | 0 | 8 |
| Crestline | 14 | 0 | 0 | 0 |
| Fontana | 690 | 84 | 0 | 60 |
| Grand Terrace | 33 | 0 | 0 | 0 |

| CITY | VOUCHER PROGRAM | HACSB AFFORDABLE RENTAL COMMUNITIES* | LLC AND LP UNITS | HOUSING PARTNERS I, INC. |
|-------------------|-----------------|--------------------------------------|------------------|--------------------------|
| Green Valley Lake | 1 | 0 | 0 | 0 |
| Helendale | 7 | 0 | 0 | 0 |
| Hesperia | 242 | 98 | 0 | 21 |
| Highland | 290 | 12 | 0 | 0 |
| Joshua Tree | 20 | 0 | 0 | 9 |
| Lake Arrowhead | 1 | 0 | 0 | 0 |
| Landers | 1 | 0 | 0 | 0 |
| Loma Linda | 1001 | 42 | 0 | 99 |
| Lucerne Valley | 4 | 0 | 0 | 0 |
| Mentone | 48 | 39 | 0 | 0 |
| Montclair | 168 | 34 | 0 | 74 |
| Morongo Valley | 2 | 0 | 0 | 0 |
| Newberry Springs | 1 | 0 | 0 | 0 |
| Oak Hills | 1 | 0 | 0 | 0 |
| Ontario | 706 | 24 | 153 | 214 |
| Phelan | 4 | 0 | 0 | 0 |

| CITY | VOUCHER PROGRAM | HACSB AFFORDABLE RENTAL COMMUNITIES* | LLC AND LP UNITS | HOUSING PARTNERS I, INC. |
|------------------|-----------------|--------------------------------------|------------------|--------------------------|
| Rancho Cucamonga | 404 | 0 | 0 | 6 |
| Redlands | 487 | 120 | 85 | 170 |
| Rialto | 268 | 24 | 0 | 0 |
| Running Springs | 5 | 0 | 0 | 0 |
| San Bernardino | 2430 | 492 | 443 | 150 |
| Sugar Loaf | 5 | 0 | 0 | 0 |
| Twentynine Palms | 60 | 0 | 0 | 20 |
| Twin Peaks | 35 | 40 | 0 | 0 |
| Upland | 593 | 98 | 0 | 0 |
| Victorville | 774 | 168 | 99 | 154 |
| Wrightwood | 1 | 0 | 0 | 0 |
| Yermo | 2 | 0 | 0 | 0 |
| Yucaipa | 208 | 154 | 0 | 63 |
| Yucca Valley | 63 | 0 | 0 | 30 |
| Total | 10,461 | 2,233 | 780 | 1,343 |



SPOTLIGHT on **SUCCESS**

*HACSB's Homeownership
Program has helped more
than 260 families become
first-time homebuyers!*

Ms. S. in 2022, now a graduate of the HACSB
Term-Limited Lease Assistance program and
a homeowner.

Affordable Housing Programs Open Doors to Customers' Dreams

Housing Assistance Helps Ms. S Achieve Her Dream of Homeownership

Ms. S, a single mother of six children, was homeless for two years before she was selected from HACSB's Housing Choice Voucher (HCV) program wait list. It hadn't always been tough for her. Before becoming homeless she had worked stable jobs that paid well, but circumstances changed dramatically when her daughter was diagnosed with a health condition that depleted the family's resources, leaving them homeless. She and her children spent those two years staying in motels when she could afford to do so and at other times staying with friends or family. Even in those times of instability she worked toward getting their lives back on track, attending school studying to become a licensed vocational nurse and always putting her family's safety first. When she came to HACSB to attend the informational briefing for new HCV households, she learned that she would join HACSB's Term-Limited Lease Assistance (TLA)

"I moved from a two-bedroom, one-bathroom condo to a four-bedroom, two-bathroom house. From two years homeless to almost two years homeowner. It's a wonderful feeling, and to do it as a single, female, mother. It's going to be my legacy."

- Ms. S



Ms. S in 2015 with her San Bernardino County Workforce Development Specialist (left) and HACSB coach (right).

program. TLA is a unique local program created through HACSB's Moving to Work designation. TLA provides up to five years of housing assistance paired with coaching and goal-planning services to help participating households move toward economic self-sufficiency. Ms. S was initially overwhelmed and unsure about how she would make the program work for her, but said that her HACSB coach told her she could do it. Her coach told Ms. S that she would get a job, go through the five-year program, and become a homeowner. "I didn't see the vision, but she saw the vision for me," Ms. S said. And her coach was right: Ms. S did locate housing through the TLA program and gained

employment with help from her HACSB coach and San Bernardino County Workforce Development Specialist. She focused on her goals, always paying her rent on time, paying down debt, working toward advancing in her career, and protecting her credit. When the opportunity arose to take a course preparing her for homeownership, she jumped on it. And then when she had the chance to join HACSB's Homeownership Program came, she was ready. Ms. S is now the proud owner of her own home, and her children are also thriving in their own educational and career paths. She wants every HACSB customer to know they can become homeowners too. "I moved from a two-bedroom, one-bathroom condo to a four-bedroom, two-bathroom house. From two years homeless to almost two years homeowner. It's a wonderful feeling, and to do it as a single, female, mother. It's going to be my legacy."

Hear Ms. S Share Her
Experience On Vimeo:

<https://vimeo.com/hacsb/msshelia>



Ms. C Reunites with Her Family with Help from the Family Unification Program

Ms. C and her five children recently were able to enjoy dinner at home together as a family for the first time in almost a year. Ms. C shared that she experienced trauma and witnessed drug addiction in her family growing up, and that she was headed in the same direction. In 2021 her children were removed from her home and placed into foster care. While working on her recovery she made some mis-steps and was incarcerated for a short time. During that time, she lost her home and was homeless upon her release.

Lack of adequate housing is a barrier to regaining custody for many families whose children have been removed from the home. The Family Unification Program provides housing assistance for up to 123 vulnerable families, including those who have been separated from their children or are at risk of being separated due to a lack of adequate housing, along with supportive services via a partnership with the San Bernardino County Department of Children and Family Services (DCFS) to help the family sustain housing stability.



Ms. C and her family are together again through Ms. C's hard work and with help from the Family Unification Program.

After her release, Ms. C enrolled in the Steps for Life shelter, fully engaged in therapy and substance abuse treatment, and began classes on parenting, domestic violence prevention, and health and nutrition. She also was referred to HACSB by DCFS for housing assistance through the Family Unification Program which made it possible for her to be reunited with her children. Through her hard work and determination, Ms. C regained custody of her children. Recently, she was promoted to a management position at the restaurant where she works. Ms. C has remained on her path to wellness and is so grateful to be housed with her children. Her goals are to continue to grow as a mother and pursue a career as a drug and alcohol counselor.

Addressing Challenges in the Rental Market

Throughout the past year, rental prices continued to soar while vacancy rates remained extremely low. Rent increases for HACSB-assisted households averaged \$245 at the end of our fiscal year, while household incomes did not increase at the same pace. This was financially challenging for HACSB as funding for this rental assistance programs also did not keep up with housing costs. These conditions were especially challenging for low-income households as even those with housing assistance struggled to locate housing. To help mitigate these challenges, HACSB implemented modifications to our rental assistance programs using Moving to Work (MTW) flexibilities.

Rental Subsidies that Adapt to the Market

Through our 2023 Annual MTW Plan, we modified our Local Payment Standards MTW initiative to allow us to make mid-year changes to our Local Payment Standards for MTW vouchers. With this change, if market rents shift suddenly and dramatically, we can adjust our Local Payment Standards to adapt. When market rents rise rapidly and

payment standards don't keep up, households have a more difficult time locating housing to lease with voucher program assistance. Adjustable payment standards can help mitigate this challenge. We also modified our methodology for determining Local Payment Standards to anticipate market growth over the year.

Leasing Success Strategies

Our 2022 Annual MTW Plan included a new activity designed to help voucher program households locate housing and successfully lease up. The activity focuses on attracting and retaining landlords to lease to assisted

households, and helps households locate housing assistance through housing navigation services. The first component implemented through this activity was the temporary Landlord Signing Bonus, which provides an

incentive payment of \$1,000 to the landlord for each unit newly leased to a HACSB MTW voucher program participant. Housing authorities are permitted and encouraged to implement landlord incentive programs, but they must use their voucher program Administrative Fee funding to pay for the cost of the program. Administrative Fee funding has been significantly cut for many years, making it exceedingly difficult for housing authorities to carve out funds to support landlord incentive programs. By contrast, funding for Housing Assistance Payments (HAP) has typically not been cut. Our MTW designation is critical to the Landlord Signing Bonus program because, unlike non-MTW housing authorities, we are able to utilize HAP reserves to support the program. HACSB paid \$895,193 to landlords through the Landlord Signing Bonus program in FYE 2022. These funds were unused HAP resulting from previous under-leasing, and were program reserves held by the U.S. Department of Housing and Urban Development.

New Housing Choice Vouchers

On August 26, 2022, the U.S. Department of Housing and Urban Development (HUD) announced that new incremental Housing Choice Vouchers (HCV) would be allocated to housing authorities nationwide. While new voucher programs have been developed and expanded over time to serve targeted populations, such as the Veteran's Affairs Supportive Housing (VASH) program, this is the first time the traditional HCV program has been expanded in more than twenty years.

HACSB serves approximately 8,000 families through the HCV program, providing a critical safety net that helps prevent homelessness and ensures that families have affordable housing in a location of their choice. Through the national expansion of the program, which will include approximately 19,700 new HCV nationwide, HACSB will be allocated 102 new Housing Choice Vouchers. These new vouchers will help us to serve families currently waiting for assistance.

A Historic Transition: Public Housing to Voucher through the Rental Assistance Demonstration

Shortly after its formation in 1941, HACSB began constructing affordable housing communities known as Public Housing. These communities were built in partnership with the U.S. Department of Housing and Urban Development (HUD) using HUD funding and with the Housing Authority and HUD as co-owners of the property. Public Housing was the nation's first national affordable housing program, initially housing defense workers and their families during World War II. In the 1970's, the need to provide affordable housing while decreasing poverty concentration and giving families greater freedom to choose where they want to live was addressed through a new national program. This program evolved into what is known today as the Housing Choice

Voucher (HCV) program. HACSB has served residents of San Bernardino County through both Public Housing and HCV (and its predecessor programs) for over eighty years. During that time the HCV program has grown exponentially, now serving more than 2 million households nationwide. During that same time the Public Housing program has faced chronic underfunding, and aging Public Housing communities have accumulated an enormous capital needs backlog. In 2012, HUD created the Rental Assistance Demonstration (RAD) program as a new way for housing authorities to generate funds to preserve their Public Housing.

WHAT IS RAD?

The Rental Assistance Demonstration (RAD) program allows housing authorities to convert Public Housing communities to Housing Choice Voucher (HCV) communities. A RAD conversion guarantees that the units remain affordable housing permanently and brings several benefits:

- **More Stable Program Funding** – HCV program funding is generally more stable and predictable than Public Housing program funding. Converting to HCV provides a more consistent funding source for operating and preserving affordable housing.
- **Increased Housing Choice** – After a specified period of time (typically one year) residents can request to relocate using a tenant-based voucher. This is a key feature of the HCV program that allows the resident to choose where they want to live.
- **Reinvestment into the Community** – Converting to RAD allows the housing authority to reinvest in the converted community by leveraging debt and equity in ways that cannot be done with Public Housing.



We were one of the first housing authorities to apply for the new RAD program when it launched nationally in 2012 and began converting our nearly 1,300 Public Housing units located across the county to HCV units in 2015. That conversion was completed in May 2022, almost exactly eight years after we began.

Many communities were converted through a “straight conversion,” which converts the funding stream and regulatory platform of the community with minimal impact to residents. In this type of conversion, residents do not need to move. As we sometimes explain it to households whose communities are preparing for conversion: they will go to bed one night as a Public Housing resident, and wake up the next morning as a HCV resident. The tenant’s portion of the rent does not change and they retain all the rights they had as a Public Housing resident.

Other communities were converted through a full redevelopment of the site. In this type of conversion residents are temporarily relocated while the original site is fully redeveloped and revitalized. While significantly more complex and lengthy than the straight conversion process, this type of conversion brings the opportunity to fully modernize the site, potentially increase the total number of affordable housing units, and incorporate market rate units to create a mixed-income community.

List of HACSB Communities Converted through RAD

| Community Name | Units | Date Closed | Conversion Type |
|--|--------------|-------------|---------------------|
| Waterman Gardens | 75 | 5/15/2015 | Full Redevelopment |
| Waterman Gardens A | 61 | 3/18/2016 | Full Redevelopment |
| Redlands | 75 | 3/30/2016 | Straight Conversion |
| Chino | 50 | 3/30/2016 | Straight Conversion |
| Maplewood Homes | 330 | 4/26/2016 | Straight Conversion |
| Waterman Scattered Sites | 97 | 4/26/2016 | Straight Conversion |
| Barstow – Williams/Deseret | 55 | 9/28/2018 | Straight Conversion |
| Barstow – Bighorn/Yosemite | 88 | 9/28/2018 | Straight Conversion |
| Barstow – 7th Street | 74 | 9/28/2018 | Straight Conversion |
| Colton – Parkview Pines/Mt. Vernon Manor | 136 | 9/28/2018 | Straight Conversion |
| Waterman Gardens D – Crestview Terrace | 116 | 9/30/2019 | Full Redevelopment |
| Upland – Los Olivos | 98 | 5/16/2022 | Straight Conversion |
| Total | 1,255 | | |

Out of the Public Housing Business, But Not Out of the Affordable Housing Business

HACSB leveraged the RAD conversion process to revitalize communities such as the former Waterman Gardens Public Housing Community (above). Using RAD conversion coupled with Moving to Work flexibilities, Low-Income Housing Tax Credits, and other financing tools, the community was fully redeveloped and is now known as Crestview Terrace (below). The location, which has continuously been the site of affordable housing since it was first developed there in 1942, will continue to serve the community long into the future.





Emergency Housing Voucher Program Tests New Methods for Addressing Homelessness

In 2021, the American Rescue Plan Act (ARPA) was signed into law. Included in the many provisions of this nearly \$2 trillion federal stimulus bill was \$1.1 billion for a new affordable housing program called the Emergency Housing Voucher (EHV) program. With these funds, 70,000 new housing vouchers were awarded to housing authorities nationwide to support households experiencing homelessness; at risk of homelessness; fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking; or recently homeless. EHV is the first program to also provide a modest amount of funds to provide supportive services to participating households, including housing navigation services to help eligible households locate suitable rental housing. The program is authorized through September 30, 2030.

A unique feature of the EHV program is the requirement for housing authorities to partner with their local Continuum of Care (CoC) and other victim service providers (VSPs) who are not members of the local CoC. HACSB collaborated with the San Bernardino County CoC as well as local VSPs for input on the prioritization of EHV referrals and launched the EHV program in San Bernardino County on October 4, 2021. More than 300 households have been housed since that time.

Fast Facts:

- Total National Allocation: **70,000** vouchers
- California Allocation: **17,018** vouchers (23.4% of national total)
- HACSB Allocation: **455** Vouchers (<1% of national total, 2.6% of California allocation)
- Average Time to Lease: **115** days
- **28** Referring Partners
- **1,065** Referrals Received

EMERGENCY SOLUTIONS GRANT FUNDS SERVE EMERGENCY HOUSING VOUCHER FAMILIES

Unlike traditional housing voucher programs, the Emergency Housing Voucher (EHV) program includes funding to provide supportive services such as housing navigation, security deposits, application fees, and more. However, the modest funding provided is typically only enough to pay the security deposit for a unit, and not enough to also provide other services that are vital to helping EHV households successfully lease and remain stably housed.

The County of San Bernardino helped make EHV work for our community by awarding Emergency Solutions Grant (ESG) funds to HACSB to supplement the EHV supportive service fund. These funds helped pay for security deposits, application fees, and housing navigation services which greatly assisted EHV families in finding a home.

Thank you to the County of San Bernardino for helping the EHV program successfully serve over 300 families!

EVALUATING THE EHV PROGRAM

HACSB is collaborating with Loma Linda University for third-party research and evaluation of this new program. Our research will investigate the factors that influence an individual's ability to successfully lease with EHV assistance, and the factors influencing their ability to remain stably housed long-term. Early findings from our initial look at EHV found that there were five primary barriers to successfully leasing:

1. *Tenant Preference (location, amenities, etc.)*
2. *Inability to Maintain Contact Between Housing Navigation Service and Customer*
3. *Financial Barriers*
4. *Physical Limitations (such as first-floor unit needed but unavailable)*
5. *Legal Barriers*

In 2023 HACSB will continue to work with Loma Linda University for evaluation of the EHV program to determine additional outcomes.



Looking Ahead

We are excited to share the following new affordable housing resources coming to San Bernardino County.

Stability Voucher Program

On August 16, 2022, HUD announced the new Stability Voucher (SV) Program. This new rental assistance program will serve eligible low-income households who are homeless, at-risk of homelessness, fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking or human trafficking, and veteran households who meet one of these criteria. The SV program will include 4,000 new vouchers to be allocated to housing authorities nationwide. HACSB anticipates receiving funding to assist up to 30 households through this new program.

The SV program is similar to the Emergency Housing Voucher (EHV) program which launched nationally last summer. Like the EHV program, SV customers must be referred to the housing authority by a partner and cannot apply for assistance directly through the Housing Authority. Unlike the EHV program, it does not include any supportive service funding and requires partnerships to provide the needed supportive services.

HACSB is optimistic about its funding application for the SV program.

Moving On Strategy – HACSB Moving to Work Activity 29

In 2022 HACSB received approval from HUD to implement our new Moving to Work (MTW) activity, Moving On Strategy. This activity is designed to increase housing choice for low-income households by allowing eligible households participating in the Continuum of Care (CoC) program to voluntarily transition to a HACSB Moving to Work voucher program, thereby opening up space in the CoC programs for new households to join. The activity was developed in alignment with HUD's encouragement of Housing Authorities and communities to explore strategies promoting the transition of households in CoC programs who no longer need or want the intensive supportive services of those programs to other affordable housing programs, such as the Housing Choice Voucher and Public Housing programs.

The Moving On Strategy was developed in collaboration with the San Bernardino County Department of Behavioral Health (DBH) and Loma Linda University (LLU). The DBH team and HACSB will evaluate existing CoC customers for readiness to transition, reviewing factors such as housing stability, mental health, and physical health domains, and continued rent affordability post-transition. If readiness

is determined, the family will be invited to voluntarily transition out of the CoC program and into HACSB's tenant-based MTW Housing Choice Voucher program. The decision to transition ultimately remains with the family. They are not required to transition, and there is no penalty for choosing to remain in their original CoC program. If the family elects to transition, DBH will provide aftercare services to the family for at least 24 months to help ensure the family's continued housing stability and wellness. Those services may include health care engagement, medication assistance, connection to social services, independent living skills coaching, housing stabilization, and assistance with housing program compliance.

As households transition from the CoC program into HACSB's MTW Housing Choice Voucher program, we are able to serve new households in need of the rental assistance and intensive supportive services offered by the CoC program. The Moving On Strategy provides a cost-effective way to meet households where they are by helping to ensure that assisted households participate in the program that meets their individual needs.

Valencia Grove Community: Redevelopment Phase II

In 2010, HACSB began the process of revitalizing the original Public Housing community located on the corner of Lugonia Avenue and Orange Street in Redlands. Originally constructed in 1943, this community was HACSB's oldest Public Housing site. Despite several upgrades throughout the years, the site needed infrastructure improvements. The planned redevelopment is being carried out in three phases and will expand the affordable housing supply by increasing the total number of units at the site from 115 original units to 238 total units. Phase I, which included 85 units, was completed and fully occupied in 2016.

Groundbreaking for Phase II of the redevelopment will begin in early 2023. This phase will bring 104 additional units of affordable housing to the community. The redevelopment is a collaborative effort of HACSB and Housing Partners I, Inc., HACSB's affiliate non-profit developer partner. Construction of this phase is expected to take approximately 20 months.

Phase III will begin construction after the completion of Phase II. This phase will focus on homeownership opportunities for first-time homebuyers, with 39 new single-family townhomes available for sale to households purchasing through HACSB's Homeownership program.



Caption: Valencia Grove Phase I. Phase II will be located adjacent to the site and the building design will be similar with slight modifications



Family Empowerment & Resident Services

Resident Services

The HACSB Resident Services team coordinates on-site community engagement events serving residents of our Affordable Housing communities. The team of two HACSB staff brings a variety of services to the sites, such as recreational events to promote community involvement, contactless meal and grocery deliveries supporting seniors and households throughout the COVID-19 pandemic, vaccine events, school supply give aways, digital literacy courses, and much more – all free of cost to our residents. The majority of these events are made possible through partnerships with community organizations. Below are examples of community events from the past year.

Great Harvest Community Center is a long-standing partner and regularly brings free digital literacy classes to residents of HACSB communities. Through this program, residents can receive free online training in four topics: Computer Basics, Internet Basics, Introduction to Microsoft Word, and Introduction to Microsoft Excel. Each participant receives a laptop they can use to participate and, upon completion of all four courses, the laptop is theirs to keep.



"I thought I would be bored, but the instructor was knowledgeable, patient and ensured I had no questions before moving onto the next topic/module. The instructor was prepared with the appropriate graphs, examples and text, and he kept the course interesting, and again afforded student to comprehend each module before moving on. I give the instructor, context, content, presentation an A+."

– Ms. B,
Computer Literacy and Laptop Giveaway Program Participant

Community Engagement Events:

- **NOVEMBER 2021:**
 - ➔ Thankfulness Leaf Turkey Giveaway: 52 Households Received a Turkey
- **DECEMBER 2021**
 - ➔ Hope Letters: Positive Hand-Written Letters from San Bernardino High School Youth to Senior Communities
 - ➔ Senior Holiday Scarf and Gift Distribution
- **APRIL/MAY2022**
 - ➔ Community Engagement Opportunity: National Association of Housing and Redevelopment Officials (NAHRO) What Homes Means to Me Poster Contest
- **JUNE/JULY**
 - ➔ Back to School Supply Drive: Backpacks and school supplies provided for all youth that signed up. 215 backpacks were distributed!

Education and Empowerment Events:

- HACSB Homeownership Workshops
- Digital Literacy Training Workshops in collaboration with Great Harvest Community Center
- Financial Literacy In-Person Workshops for Seniors

Food Distribution Events:

- Mt. Vernon Community: 32 households receive food deliveries twice a month through this ongoing service in collaboration with Innovative Home Care Family and Community Action Partnership.
- Maplewood Homes Community: Approximately 50 households receive food deliveries twice monthly through this ongoing service in collaboration with Innovative Home Care Family and Community Action Partnership.
- Barstow Food Distribution: 65 households received food deliveries once per month through mid-2022 through our partnership with New Hope Village.

Free Vaccine event at
Maplewood Homes community.



Family Empowerment Services

HACSB's Family Empowerment Services (FES) department was established to coordinate self-sufficiency services for our Moving to Work customers. Formerly known as the Career Development Initiatives department, this dynamic team provides goal planning and coaching services for customers participating in our Family Self-Sufficiency (FSS) program and Moving to Work (MTW) Term-Limited Lease Assistance (TLA) program, oversees our Resident Advisory Board, and administers the HACSB Scholarship Program.

More than 1,200 households receive services through the FES team. The vast majority of these, over 1,100 households, participate in HACSB's TLA program. TLA provides five years of rental assistance coupled with coaching and goal planning services to help participating customers overcome barriers and move toward economic self-sufficiency during their term of assistance. FES works with each customer to develop a detailed goal plan and provides resource

referrals to connect the customer to services they need. HACSB does not receive specific funding to provide this service, but we are required as a MTW agency to provide incentives to households to work toward economic self-sufficiency. We have leveraged the flexibility allowed under our MTW designation to create and support the FES team utilizing staff time and cost savings created through other MTW activities. Their vital work helps us to not only meet the requirement imposed on all MTW agencies to incentivize self-sufficiency efforts, but also allows us to serve new households waiting for assistance by helping the households we serve to transition through our programs.



Meet the Family Empowerment Services Team



Pictured left to right: Elizabeth Luevano, Heather Smith, Quanyia Coaker, Jackie Bonilla, Kristan Alferez, Rachele Thorpe, George Silva

I have been with the FES department for almost two years. I am a wife and mother of two amazing daughters who are “running” into their teenage years, and I, like most of you, battle the work and home life balance. Having a job that I love makes finding that balance worth it. I love the work we do to ensure that participants have the help they need to pursue their goals. I didn’t always see myself working in the social service sector, but now I could not imagine a career without such purpose. The best part of my job is the client success stories. It means so much when they share their excitement for meeting a goal or even when they call to share that they didn’t get the job or pass the test but are still pursuing growth. Those moments make it all worth it. I feel like I am a counselor, coach, teacher, mentor, and case worker all in one, and I love it. I look forward to helping our department grow and implement new programs by partnering with community programs and resources to assist more clients in reaching their goals.

-Kristan Alferez, Self Sufficiency Specialist

I have been a part of the HACSB team for almost two years. As a Self Sufficiency Specialist, most days involve a similar schedule filled with progress appointments and case management. However, every individual is different, making my appointments rarely the same. I enjoy getting to know my clients and building rapport with them. I encourage positive habits by connecting clients to resources such as: career development, health and wellness, credit repair, and education. It is truly inspiring to monitor each client's progress as they work on accomplishing short-term and/or long-term goals. Another great aspect of my job is the community outreach. I have the opportunity to meet and partner with local organizations to build a stronger community-oriented foundation. One of my favorite things to do is create our department's resource guide and other resource material. I am committed to strengthening our communities by helping our participants enhance their quality of life.

Jackie Bonilla,
Self Sufficiency Specialist

I have been in the case management field since 2015. I found my passion for assisting others with overcoming barriers, through the many barriers I overcame myself. Each participant and each case is very different and unique. I take time, treat each family with empathy, and link them to the community resources they need. I connect with families inside and outside of the IEHP Community Resource Center. I provide referrals to community health workers, utility assistance, and other services to assist in reaching self-sufficiency. The best part about working with our families is when I see them overcome barriers they originally told me they could not overcome.

Heather Smith,
Self Sufficiency Specialist

I have been the Data Specialist for the FES department since February 2022. I relish spending time outdoors with my husband and my two vibrant and energetic boys.

I am grateful to have a supportive partner, a wonderful home and overall good health which is the lens through which I approach my work here at HACSB. The FES department is a small yet mighty department which has a short timeframe to positively impact the lives of the families we serve and help them achieve their goals.

This entails connecting individuals to community resources to help them address barriers which most often include but are not limited to overcoming trauma, finding employment, and securing childcare. Our families face many challenges, for example most are single-parent households (80%) which causes a myriad of issues ranging from financial to mental health. Additionally, most of our families are extremely low income (\$18,520 average income), have little to no work experience and have limited education which makes it difficult to achieve self-sufficiency. I am proud to be a part of a team whose main goal is to help families achieve self-sufficiency and become the best versions of themselves. My role in the department is unique as I not only provide reports that illustrate trends, but I also take on special projects that directly assist our families. For example, I help coordinate the HACSB Scholarship Program, I am the Liaison between FES and Partner Agencies, and I notify our families of FES sponsored events. I am fortunate to be a part of the FES team and enjoy connecting our families to opportunities that enhance their lives.

Elizabeth Luevano, Data Specialist

My goal is to assist my families in every facet of their life to assist them in obtaining the skills and knowledge that will help them achieve self-sufficiency. Working with my families and seeing the progress that they have made over the short time that

I have worked with them is very rewarding. Watching the growth and determination, and the progress that they are making is motivating for me to do more. I love the families that I serve within the County of San Bernardino.

Rachele Thorpe,
Self Sufficiency Specialist

I help our clients set goals and become as close to self-sufficiency as possible. I serve as a cheerleader, coach, mentor, and a sounding board. Individuals sharing their goals, struggles, and success is a privilege and a responsibility I do not take lightly.

Quanikqua Coker,
Self Sufficiency Specialist

I have been a part of this agency for over 6 years and have had the pleasure of working within several departments in the agency. It has been rewarding to be a part of multiple teams that have made an impact with the different populations we serve. Transitioning to the role in which I currently serve has been personally and professionally fulfilling. In the FES department, we have the opportunity to strike at the root of poverty. We get to help the family take steps and make lifelong change that can positively impact their family for generations. It is an honor to serve our families in this role.

George Silva,
Family Empowerment Services Manager



HACSB Scholarship Program

For over 30 years, HACSB has proudly assisted eligible program participants in achieving their educational goals through its annual scholarship program. Through this program, current participants/residents in the Housing Choice Voucher Program, Affordable Housing Program, or other HACSB affordable housing communities who are engaged in an undergraduate, graduate, or vocational/technical education program are eligible to apply for a financial scholarship.

This year, fourteen candidates were selected to receive scholarships. The scholarship recipients were chosen by a committee comprised of HACSB employees. The committee considered each applicant's essay, letters of recommendation, financial need, extracurricular activities, and other information provided in the application. Six recipients are attending four-year universities and received \$1,500 scholarships. Eight recipients are attending community colleges or vocational/technical schools and received \$750 scholarships.



"I believe at any age, any time, you still can complete your goals. I thank you."

Ms. S. – *Psychology Major*

"In hopes of one day being able to give back to my community, I will continue to further my education. Thank you so much!"

Ms. D. – *Criminal Justice Major*

"I aspire to make an impact in my community by working with individuals who have experienced trauma, foster youth, and juvenile social injustice."

Ms. W. – *Clinical Psychology Major*

"What made me want to pick nursing as my career is that I've always had a compassion for helping those around me. I've always found myself going above and beyond for the care of others."

Ms. E. – *Nursing*

"This opportunity will help my kids understand the importance of school."

Ms. A. – *Medical Office Administration*

"This scholarship means that I can afford my textbooks and school supplies and pay for my yearly parking pass. I am very grateful for this scholarship and hope this continues for years to come."

Ms. J. – *Rehabilitation Services*

Thank You, Mr. Doshi!

Mr. Bob Doshi, a valued landlord partner, has been a supporter of the HACSB Scholarship Program for many years through monetary donations that help expand the reach of the program. This year, Mr. Doshi again made a contribution to support the Scholarship Program.

We are so grateful for Mr. Doshi's generous donation. His support helps to ensure that the HACSB Scholarship Program continues to serve individuals and families as they pursue their educational goals.

Term-Limited Lease Assistance Program

As a Moving to Work (MTW) housing authority, HACSB is required to implement local initiatives that provide incentives to non-elderly and non-disabled households to move toward economic self-sufficiency. HACSB's Term-Limited Lease Assistance (TLA) program was implemented in 2012 to help fulfill this requirement. The TLA program provides five years of rental assistance coupled with coaching and goal planning services to help participating households overcome barriers and move toward economic self-sufficiency during their term of assistance. Self-Sufficiency Specialists within the FES team help TLA customers to identify barriers and develop a goal plan, and connect TLA customers with local service providers that provide services to participants at no cost. These services include employment services, credit repair, utility assistance, homeownership, childcare, transportation, and other health services.

Fast Facts:

- **1,145** households served
- Approximately **5,000** referrals for supportive services made
- Households transitioned to self-sufficiency: **78** in 2022, **717** since 2014.



Ms. K a single mother of four, joined the TLA program in 2019 and began working toward her goals. She is now working toward becoming a homeowner.



Ms. K (left) and Ms. A (right), participants in HACSB's TLA program, leveraged their participation in the program to complete training. Both are now Licensed Vocational Nurses.

Family Self-Sufficiency Program

The Family Self-Sufficiency (FSS) program is a federally funded program designed to help participating households increase their earnings and build assets and financial capability. FSS offers a financial incentive for participants to increase their earnings in the form of an escrow savings account that accrues as participants' earnings increase. The program provides goal planning and coaching services to help participants overcome barriers to employment, strengthen their financial capability, and address other challenges holding them back from achieving their goals. Upon completion of their FSS contract, FSS participants graduate from the program and receive the balance of their escrow savings. These savings can be used to improve their quality of life and continue to achieve their personal goals.

In 2022, seven households graduated from HACSB's FSS program with over \$92,000 in escrow savings. These households reported using their escrow savings to pay the down payment to purchase a home, build a small business, pay for education, and other self-sufficiency activities.



Ms. D, graduate of HACSB's FSS Program

Fast Facts:

- **140** households served
- **7** graduates in 2022 with escrow savings totaling over **\$92,000**
- Current participants have accrued approximately **\$200,000** in escrow savings.



Thank You!

The achievements highlighted in this report are the result of collaborative efforts of a great many individuals and organizations. While it is not possible to thank each by name, we wish to express our deep gratitude to everyone who has contributed in some way to our work of serving the community. Your contribution, whether of time, talent, expertise, or other resources, is a gift that will make a positive difference in the lives of the families we serve long into the future. We especially would like to thank our Board of Commissioners and HACSB team for their ongoing commitment to our agency's mission. We are proud of what we accomplish together and look forward to continuing to serve alongside you.

FOR MORE INFORMATION

Should you have any questions or need additional information, please contact Nicole Beydler at: nbeydler@hacsb.com.

HACSB offers language assistance free of charge. For assistance with this document, please contact our office at 909.890.0644.

HACSB ofrece asistencia idiomática gratis. Para ayuda con este documento, por favor llámenos al 909.890.0644.





Housing Authority of the
County of San Bernardino
Building Opportunities Together



715 E. Brier Drive. San Bernardino,
California 92408
909.890.0644 | hacsb.com

