



**HOUSING AUTHORITY OF THE
COUNTY OF SAN BERNARDINO**

Building opportunities together

Maria Razo
Executive Director

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Our Mission:

Empowerment

Enriched Quality of Life

Housing Opportunities and
Resources



A little about us



Established in 1941



Governing Board

7-member Board of
Commissioners
(5 appointed by County Board of
Supervisors, 2 program
participant commissioners)



140 staff

THE HOUSING CONTINUUM



**Housing Authority Core Work
Homelessness Prevention**



**~100 families
1% of families served**



**~10,300 families
98% of families
served**



**~100 families
1% of families served**



88 Households

Golden Apartments
(San Bernardino, 37 units)

Desert Haven Apartments
(Victorville, 31 units)

Bloomington III
(Bloomington, 20 units)

Misconceptions

Housing authority programs include funding for supportive services.

They do not. Very few housing programs provide supportive services funding or require partners to provide supportive services.

HACSB is funded to acquire/develop/build affordable housing.

Not since the early 1940s, when HACSB built the original Public Housing developments. Previous acquisitions/developments were funded through traditional financing and with financial support from City and County partners.

Partnerships Are Essential

- San Bernardino County Department of Behavioral Health
- San Bernardino County Community Development and Housing
- San Bernardino County Office of Homeless Services
- Inland Empire Health Plan (IEHP)
- Step Up on Second
- Valley Star
- Mental Health Systems
- Veterans Affairs Medical Center
- Lighthouse Social Services
- US Vets, Knowledge and Education for Your Success (KEYS) Supportive Services for Veteran Families (SSVF)
- Inland Housing Solutions
- Cities of San Bernardino and Victorville
- Housing Partners I, Inc.
- and More...

Affordable Rental Housing

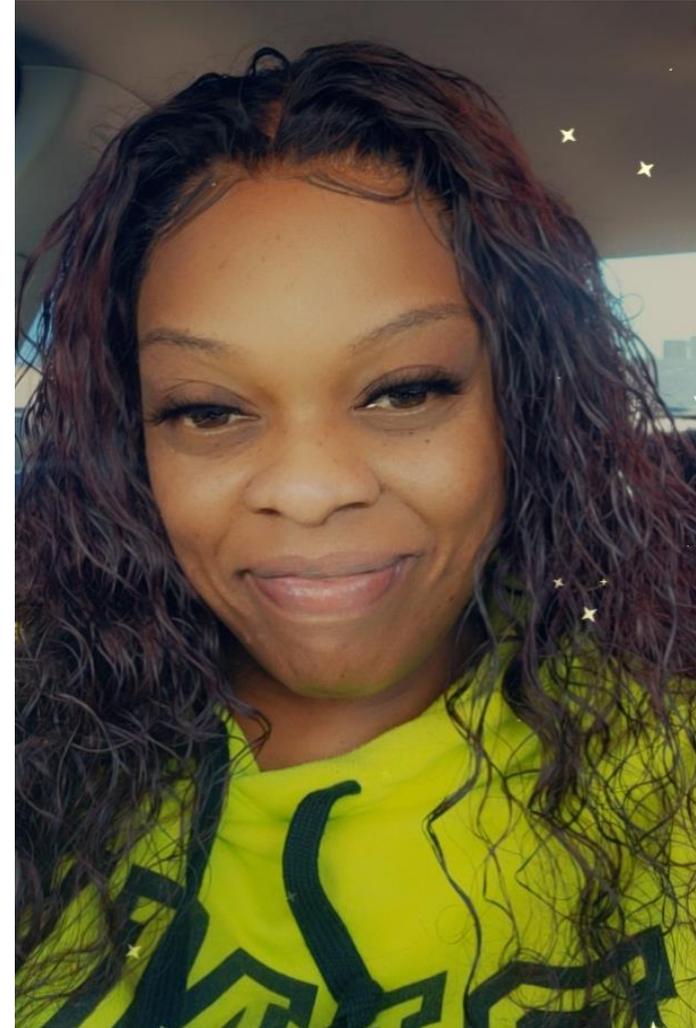


Kentra's Story



Background

When Kentra, a single mother of four children, was selected from the HACSB waiting list in 2019, she was unemployed and her only source of income was Temporary Assistance for Needy Families (TANF).



Solution

Kentra joined the Term-Limited Assistance (TLA) program for career-able families. The TLA program provides rental assistance coupled with coaching services to help families establish and achieve career and educational goals.

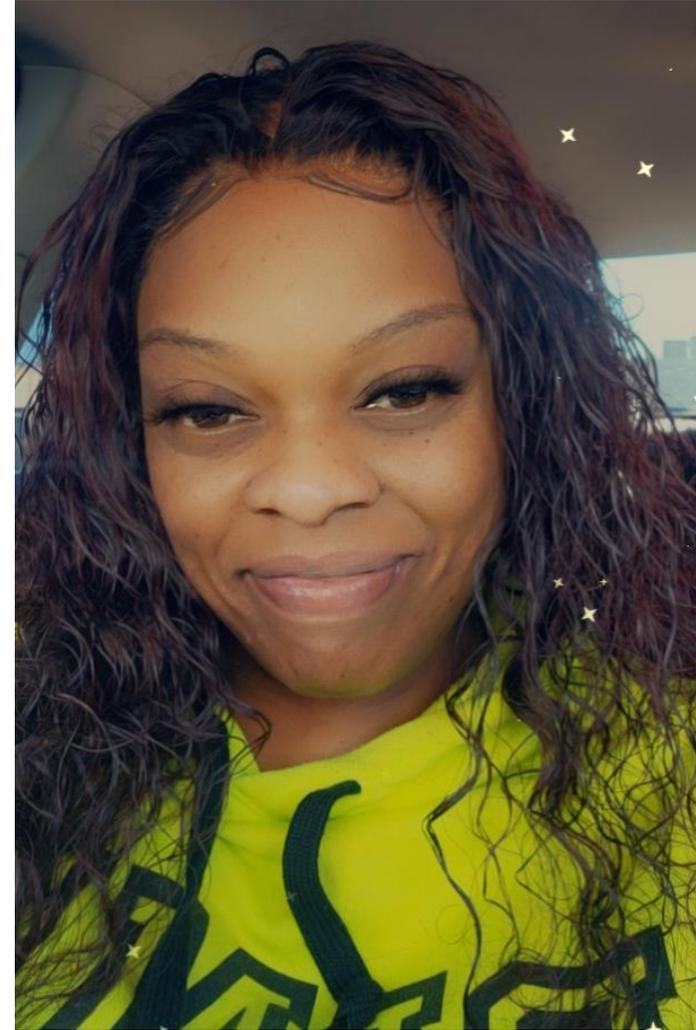
With the security of housing and support from the HACSB team, Kentra established goals to improve her credit, become employed, and build savings.



Results

In less than three years, Kentra raised her credit score to 700, gained employment, and has saved over \$9,000.

Kentra now receives no cash assistance and has established a new goal to become a homeowner.





Affordable Rental Housing

10,500 families

- Housing Choice Voucher Program
 - 9,600 families
 - Career-Able and Elderly/Disabled
- Special Purpose Vouchers
 - 900 families
 - Targeted populations (veterans, disabled, and more)
- Housing Types:
 - Privately Owned Units
 - HACSB Affordable Communities – ~3,500 units



Affordable Rental Housing



9,793
Children ages
17 & younger



6,032
Individuals
with disabilities



3,869
Seniors ages
62 & older

MOVING TO WORK (MTW) DESIGNATION

- MTW is a national housing demonstration to design and evaluate innovative affordable housing solutions
- “America’s Housing Policy Lab”
- MTW-Designated agencies can design and test policy changes targeting at least one of three statutory objectives:



Save taxpayer dollars
through efficient work



Help our families achieve
economic independence



Ensure a family’s freedom
of housing choice

- Since 2008, HACSB has been a MTW designated agency
- HACSB has developed 28 MTW initiatives, including a term-limit program

Waiting for Assistance

- MTW allowed HACSB to adopt policies that move families through program (was 8-year duration, now reduced to 4 years)
- Currently, 81,598 applicants are on waiting lists
- For every person served, 8 still remain on the waiting list

Misconceptions

Our funding is sized to match the number of individuals/families eligible for our programs.

Our funding is fixed and we serve as many families as we are able to with those funds.

Families in housing assistance programs don't work.

Most families do work. Others are elderly or/and disabled individuals.

HUD's Housing Choice Voucher Rental Assistance Programs are designed to serve homeless individuals and families.

98% of HUD-funded rental assistance programs are designed as homelessness prevention programs; protecting vulnerable families from falling into homelessness.

Rental Assistance Vouchers are allocated by cities.

They are not. Families choose where they want to live, and this choice is a key feature of the Housing Choice Voucher program.

Partners

- **U.S. Department of Housing and Urban Development (HUD)**
- **San Bernardino County...**
 - **Department of Behavioral Health**
 - **Transitional Assistance Department**
 - **Workforce Development Department**
 - **Community Development and Housing**
 - **Preschool Services**
 - **Children and Family Services**
 - **Sheriff's Department**
 - **Aging and Adult Services**
- **KEYS**
- **Inland Empire Health Plan**
- **Loma Linda University**
- **Housing Partners Inc.**
- **Veteran's Affairs**
- **And more...**

Partnership with HUD

HUD is our funding and oversight agency.

As a MTW agency, HUD team is also a collaborative partner.

Any MTW flexibility must be submitted for HUD approval and tracked via metrics reported to HUD.



Subsidized Homeownership



Homeownership Program

- 100 families currently assisted
- 250+ new homeowners since 2000

Misconceptions

HACSB receives direct funding for homeownership assistance.

HACSB leverages the rental assistance payment under the Housing Choice Voucher Program to provide a mortgage subsidy.

The HACSB homeownership program is open to all families.

ONLY existing Housing Choice Voucher program families are eligible to apply.

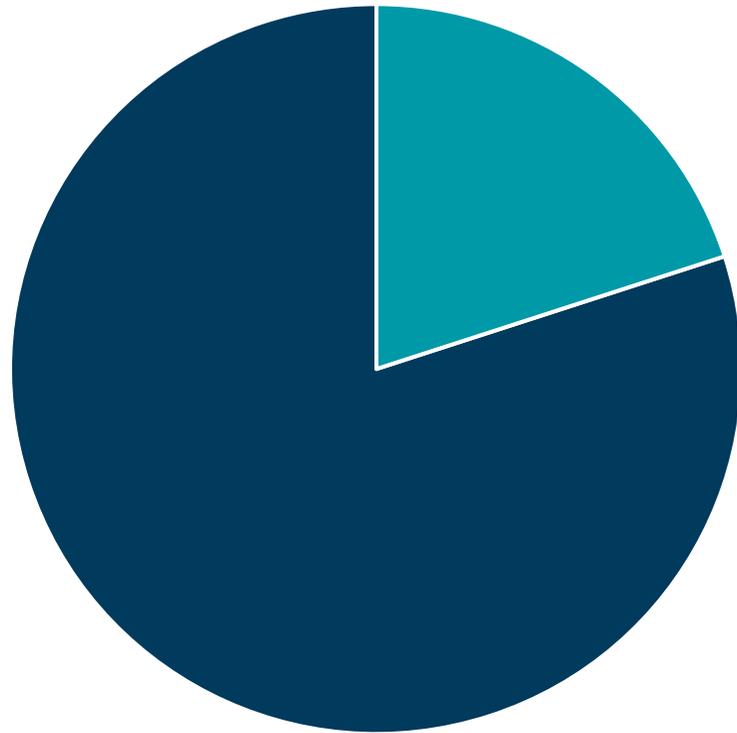
The HACSB pays for the down payment and closing costs.

HACSB is only funded for the mortgage subsidy assistance. Instead, customers can utilize other programs such as the Family Self-Sufficiency program and Down-Payment Assistance programs offered by neighboring cities and partners.

Partners

- **Neighborhood Housing Services of the Inland Empire**
- **Neighborhood Partnership Housing Services, Inc.**
- **California Housing Finance Agency**
- **The cities of San Bernardino, Redlands, and Ontario**
- **Banks, including Chase Bank, Bank of America, Union Bank, Arrowhead Credit Union, and Wells Fargo**
- **Mortgage providers, including Loan Depot, Guild Mortgage, and Berkshire Hathaway**

Program Funding



- Federal (HUD) Funding
- Non-Federal Funding

80% Federal HUD Funding

- Housing Assistance Payments for rental subsidy
- Administrative Fee for compliance
- **No funding** for supportive services, case management, security deposits, etc.
 - Partners are critical in order to provide in-kind services

20% Non-Federal Funding

- Rental Income
- Transitional Assistance Department - Housing Support Program (pass-through to KEYS)

One-Time Capital Funds

- From County and Cities for development

Q & A

