

**NEW HORIZONS AFFORDABLE HOUSING AND DEVELOPMENT INC.**

**AGENDA OF THE BOARD OF DIRECTORS MEETING**

**June 25, 2025**

**New Horizons Board of Directors Meeting will take place immediately following the  
Merrill Road Housing Corporation Board of Directors Meeting**

**HOUSING AUTHORITY OFFICES**

2160 41<sup>st</sup> Avenue, Capitola, CA 95010

1. Roll Call

**NEW HORIZONS BOARD OF DIRECTORS:**

Chairperson Providence Martinez Alaniz	4 year term expires, February 10, 2027
Vice Chairperson Annette Melendrez	4 year term expires, September 29, 2027
Director Carol Berg	4 year term expires, May 21, 2029
Director Ligaya Eligio	2 year term expires, October 18, 2026
Director Silvia Morales	4 year term September 1, 2027
Director Andy Schiffrin	4 year term expires, March 17, 2027
Director Richard Schmale	2 year term expires, May 12, 2027

2. Consideration of Late Additions and Changes to the Agenda

3. Consent Agenda

A. Minutes of the May 28, 2025 Meeting

Motion to Approve

4. Oral Communications (All oral communications must be directed to an item not listed on this agenda and must be within the jurisdiction of the Board. Presentations must not exceed three minutes in length. The Board will not take action or respond immediately to any Oral Communication presented, but may choose to follow up at a later time or schedule item for a subsequent agenda. The Board may limit the total amount of time allowed for oral communication). Anyone addressing the Board of Directors is asked to complete a card and leave it with the Board secretary so that their names may be accurately recorded in the Minutes.

5. Unfinished Business

6. New Business

A. New Horizons Proposed Budget for FY 2025-2026

Motion to Approve New Horizons Proposed Budget for FY 2025-2026

B. New Horizons Equity Report Card and Action Plan

Receive Report; Motion to Adopt Equity Goals

7. Closed Session

8. Report on Closed Session

9. Adjournment

New Horizons complies with the Americans with Disabilities Act. If you are a person with disabilities and you require special assistance in order to participate, please contact the Board secretary at 831-454-9455, ext. 201 at least 72 hours in advance of the meeting in order to make arrangements. Persons with disabilities may request a copy of the agenda in an alternative format. Spanish language translation is available on an as needed basis. Please make arrangements 72 hours in advance by contacting the Housing Authority at 831-454-9455, ext. 280.

NEW HORIZONS AFFORDABLE HOUSING AND DEVELOPMENT INC MINUTES OF THE MEETING HELD MAY 28, 2025 AT THE HOUSING AUTHORITY OF THE COUNTY OF SANTA CRUZ, 2160 41<sup>ST</sup> AVENUE, CAPITOLA, CA 95010

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**AGENDA ITEM NO. 1**      Roll Call

Chairperson Martinez Alaniz called the meeting to order at 12:01 p.m. Members present Chairperson Martinez Alaniz, Vice Chairperson Melendrez, Directors Berg, Morales, Schifffrin and Schmale

**Members Absent**

Director Eligio

**Staff Present**

Jennifer Panetta, Tom Graham, Aaron Pomeroy and Courtney Byrd of the Housing Authority

**AGENDA ITEM NO. 2.**      Consideration of Late Additions or Changes to the Agenda

None.

**AGENDA ITEM NO. 3**      Consent Agenda

Chairperson Martinez Alaniz asked for a motion to approve the Consent Agenda unless any Board of Directors or members of the public would like to pull an item from the agenda or have comments/questions on an item.

Director Sciffirin moved for the approval of the Consent Agenda; Director Berg seconded the motion and it passed by the following vote:

AYES:            Directors Berg, Martinez Alaniz, Melendrez. Morales, Schifffrin and Schmale

NOES:           None

ABSENT:        Director Eligio

ABSTAIN:       None

Agenda Item 3A. Approved the Minutes of the Meeting March 26, 2025

**AGENDA ITEM NO. 4**      Oral Communications

None.

**AGENDA ITEM NO. 5**      Unfinished Business

None.

**AGENDA ITEM NO. 6**      New Business

None.

NEW HORIZONS AFFORDABLE HOUSING AND DEVELOPMENT INC MINUTES OF THE MEETING HELD MAY 28, 2025 AT THE HOUSING AUTHORITY OF THE COUNTY OF SANTA CRUZ, 2160 41<sup>ST</sup> AVENUE, CAPITOLA, CA 95010

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The Board of Directors entered Closed Session at 12:03 p.m.

**AGENDA ITEM NO. 7**      Closed Session

**A. Conference with Real Property Negotiations (Government Code § 54956.8)**

**Property:** 136 River Street, Santa Cruz , CA 95060, APN: 008-311-68

**Agency Negotiation:** Jenny Panetta, Secretary, Tom Graham, Deputy Executive Director, and Suzi Merriam, Development Director

**Negotiating Parties:** Jim Rendler, Vice President, For the Future Housing, Inc.

**Under Negotiation:** Price and terms of payment.

**AGENDA ITEM NO. 8**      Report on Closed Session

The Board of Directors Approved the Staff Recommendation authorizing the Secretary to negotiate and prepare the co-development partnership agreement with For the Future Housing for the development of 136 River Street, which includes providing a residual receipt loan to For the Future Housing for the development project at 136 River Street.

AYES:            Directors Berg, Martinez Alaniz, Melendrez. Morales, Schiffrin and Schmale

NOES:           None

ABSENT:        Director Eligio

ABSTAIN:       None

**AGENDA ITEM NO. 9**      Adjournment

The Board of Directors meeting was adjourned at 12:38 p.m. I hereby certify that these minutes were approved by the New Horizons Board of Directors, on the Twenty Fifth Day, of June 2025

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Chairperson of New Horizons

ATTEST: \_\_\_\_\_

Secretary of New Horizons

## AGENDA ITEM SUMMARY

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**MEETING DATE:** June 25, 2025

**ITEM NUMBER:** 6A

**FROM:** Finance Director

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**SUBJECT:** New Horizons Proposed Budget for FY 2025-2026

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**RECOMMENDATION:** Approve New Horizons Proposed Budget for FY 2025-2026

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### BACKGROUND SUMMARY:

The annual budget for New Horizons Affordable Housing & Development covers the fiscal year from July 1, 2025 through June 30, 2026. The budget is separated into six components relating to the 234 units of the former public housing portfolio, 6 units at Brommer Street Apartments, 20 units at Natural Bridges, 34 units at Casa Pajaro Apartments, Development Activities, and Indirect Overhead.

Rental income for all New Horizons owned properties, which is a combination of rent received from tenants and Housing Assistance Payments (HAP) distributed by the Housing Authority, is projected to be almost \$12.2 million dollars, an increase of nearly \$1.5 million over the current year's budget. The increase in rental income is mainly attributable to Natural Bridges and Casa Pajaro operating under New Horizons ownership for the full fiscal year. Furthermore, rental income at Casa Pajaro will increase from the Project-Based Voucher (PBV) conversion that is planned during the upcoming fiscal year.

In addition to rental income, New Horizons generates revenue from on-site laundry facilities, water consumption charges billed to tenants, interest earned on bank deposit funds, and damage/cleaning fees. These miscellaneous sources of income are classified as "Other Income" and are budgeted in the amount of \$1,073,950 for the upcoming year. The Operating Transfers In budget line item of \$13,078,000 represents the \$500,000 from capital reserves for siding repairs, landscaping, playground equipment, and unit turnovers at the various properties in New Horizons' portfolio and \$12,578,000 for the development activities planned during FY2025-26 detailed in the table below:

	Chanticleer	Portola	Other Prospective Sites	Total
Pre-Development	523,000	765,000	160,000	1,448,000
Acquisition	2,900,000	6,730,000	1,500,000	11,130,000
Development	0	0	0	0
Total	3,423,000	7,495,000	1,660,000	12,578,000

Funding for the planned development activities will come from a variety of sources including gap financing provided by the Housing Authority and New Horizons' own reserve funds, which have a balance of just over \$20 million.

On the expenditure side of the budget, it should be noted that New Horizons does not directly employ any paid staff. Instead, New Horizons entered into a cooperation agreement with the Housing Authority which provides administrative and property management services in exchange for a management fee. The management fee is calculated based on actual Housing Authority staff salaries, benefits, and overhead incurred while performing the agreed upon duties, including Property Management staff, Development Director, Client Services Coordinator, Leasing Specialist positions, and the associated overhead to administer New Horizons programs and services. Budgeted management fees of \$2,420,759 represent the majority of the budgeted "General Administrative" expenses of \$3,076,381. The remainder of the General Administrative expenses include property and liability insurance, legal expenses, and other miscellaneous administrative expenses.

The budget line item for Maintenance & Utilities of the combined 294 units is budgeted at \$1,724,763 for the upcoming fiscal year. The capital expenditure line item of \$14,090,500 for FY2025-26 includes \$12,578,000 for new development activities (detailed in the table above) and the remaining \$1,512,500 for capital improvements detailed in the 5-Year capital expenditure budget on Page 8 for existing New Horizons properties. The proposed budget for the former public housing units includes a transfer to the capital reserve account of \$1.5 million to fund future capital improvements.

The income generated by New Horizons provides the opportunity to serve program participants in new and expanded ways. Included in the proposed budget is the line item for Programs & Services in the amount of \$612,588, which corresponds to Year 2 of the two-year New Horizons Programs & Services budget that was approved by the Board in June 2024. If actual FY2025-26 Programs & Services expenditures exceed \$612,588, the excess will be drawn from the remaining unspent proceeds from the Year 1 Programs & Services budget. A full report on the progress made in year one of the Plan, along with any recommended modifications for year two, will be presented to the Board at the August meeting.

After detailing the composition of the various revenue and expense budget line items, including the transfer to the capital reserve fund, the budget projects an overall surplus of \$5,336,067 for the fiscal year ending June 30, 2026. These remaining proceeds can be used to expand affordable housing opportunities in our community in the years ahead to support the mission of the Housing Authority.

**RECOMMENDATION:** Approve New Horizons Proposed Budget for FY 2025-2026

NEW HORIZONS AFFORDABLE HOUSING & DEVELOPMENT



**Executive Director**

*Jennifer Panetta*

**Finance Director**

*Aaron Pomeroy*

**Board of Directors**

*Providencia Martinez Alaniz, Chairperson*

*Annette Melendrez, Vice-Chairperson*

*Carol Berg*

*Ligaya Eligio*

*Annette Melendrez*

*Silvia Morales*

*Andy Schiffrin*

*Richard Schmale*

**Proposed Budget  
2025-2026**

**NEW HORIZONS AFFORDABLE HOUSING & DEVELOPMENT INC**

**Proposed Budget**

**Fiscal Year 2025-2026**

**New Horizons Entity-Wide**

	<b>2024-25 Projected Actuals</b>	<b>2024-25 Approved Budget</b>	<b>2025-26 Proposed Budget</b>	<b>Increase / (Decrease) from 2024-25</b>
<b>Revenues:</b>				
Rental Income	10,844,457	10,736,204	12,191,549	1,455,345
Other Income	1,528,590	974,650	1,073,950	99,300
Operating Transfers In	4,520,607	5,415,000	13,078,000	7,663,000
<b>Total Revenues:</b>	<b>16,893,654</b>	<b>17,125,854</b>	<b>26,343,499</b>	<b>9,217,645</b>
<b>Expenses:</b>				
General Administrative	2,399,594	2,130,962	3,076,381	945,419
Programs & Services	278,652	612,588	612,588	(0)
Maintenance & Utilities	1,444,911	1,531,477	1,724,763	193,286
Capital Expenditures	5,668,468	5,931,624	14,090,500	8,158,876
Transfers to Reserves	1,503,214	1,602,020	1,503,200	(98,820)
<b>Total Expenses:</b>	<b>11,294,839</b>	<b>11,808,670</b>	<b>21,007,432</b>	<b>9,198,761</b>
<b>Surplus (Deficit):</b>	<b>5,598,815</b>	<b>5,317,184</b>	<b>5,336,067</b>	<b>18,883</b>



**NEW HORIZONS AFFORDABLE HOUSING & DEVELOPMENT INC**

**Proposed Budget**

**Fiscal Year 2025-2026**

**New Horizons - Former LIPH Units**

	<b>2024-25 Projected Actuals</b>	<b>2024-25 Approved Budget</b>	<b>2025-26 Proposed Budget</b>	<b>Increase / (Decrease) from 2024-25</b>
<b>Revenues:</b>				
Rental Income	10,206,412	10,189,260	10,502,040	312,780
Other Income	166,438	173,000	177,000	4,000
Operating Transfers In	1,900,000	4,150,000	500,000	(3,650,000)
<b>Total Revenues:</b>	<b>12,272,850</b>	<b>14,512,260</b>	<b>11,179,040</b>	<b>(3,333,220)</b>
<b>Expenses:</b>				
General Administrative	1,395,352	1,545,194	1,728,648	183,454
Programs & Services	13,200	13,200	15,000	1,800
Maintenance & Utilities	1,305,750	1,346,750	1,427,950	81,200
Capital Expenditures	2,989,361	4,602,624	1,300,000	(3,302,624)
Transfers to Reserves	1,500,000	1,500,000	1,500,000	-
<b>Total Expenses:</b>	<b>7,203,663</b>	<b>9,007,768</b>	<b>5,971,598</b>	<b>(3,036,170)</b>
<b>Surplus (Deficit):</b>	<b>5,069,186</b>	<b>5,504,492</b>	<b>5,207,442</b>	<b>(297,050)</b>

**NEW HORIZONS AFFORDABLE HOUSING & DEVELOPMENT INC**

**Proposed Budget**

**Fiscal Year 2025-2026**

**New Horizons - Brommer Street Apartments**

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	<b>2024-25 Projected Actuals</b>	<b>2024-25 Approved Budget</b>	<b>2025-26 Proposed Budget</b>	<b>Increase / (Decrease) from 2024-25</b>
<b>Revenues:</b>				
Rental Income	231,929	242,752	251,737	8,985
Other Income	4,098	1,650	2,850	1,200
Operating Transfers In	-	-	-	-
<b>Total Revenues:</b>	<b>236,027</b>	<b>244,402</b>	<b>254,587</b>	<b>10,185</b>
<b>Expenses:</b>				
General Administrative	19,550	14,907	20,644	5,737
Programs & Services	-	-	-	-
Maintenance & Utilities	40,419	45,045	42,885	(2,159)
Capital Expenditures	30,000	64,000	126,700	62,700
Transfers to Reserves	3,214	3,000	3,200	200
<b>Total Expenses:</b>	<b>93,183</b>	<b>126,952</b>	<b>193,430</b>	<b>66,478</b>
<b>Surplus (Deficit):</b>	<b>142,844</b>	<b>117,451</b>	<b>61,157</b>	<b>(56,293)</b>

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**NEW HORIZONS AFFORDABLE HOUSING & DEVELOPMENT INC**

**Proposed Budget**

**Fiscal Year 2025-2026**

**New Horizons - Natural Bridges**

	<b>2024-25 Projected Actuals</b>	<b>2024-25 Approved Budget</b>	<b>2025-26 Proposed Budget</b>	<b>Increase / (Decrease) from 2024-25</b>
<b>Revenues:</b>				
Rental Income	252,714	304,192	559,962	255,770
Other Income	-	-	500	500
Operating Transfers In	2,144,607	1,265,000	-	(1,265,000)
<b>Total Revenues:</b>	<b>2,397,321</b>	<b>1,569,192</b>	<b>560,462</b>	<b>(1,008,730)</b>
<b>Expenses:</b>				
General Administrative	104,441	65,490	103,190	37,700
Programs & Services	1,499	-	1,800	1,800
Maintenance & Utilities	39,733	139,682	96,527	(43,155)
Capital Expenditures	2,144,607	1,265,000	-	(1,265,000)
Transfers to Reserves	-	99,020	-	(99,020)
<b>Total Expenses:</b>	<b>2,290,280</b>	<b>1,569,192</b>	<b>201,517</b>	<b>(1,367,675)</b>
<b>Surplus (Deficit):</b>	<b>107,041</b>	<b>-</b>	<b>358,945</b>	<b>358,945</b>

**NEW HORIZONS AFFORDABLE HOUSING & DEVELOPMENT INC**

**Proposed Budget**

**Fiscal Year 2025-2026**

**New Horizons - Casa Pajaro**

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	<b>2024-25 Projected Actuals</b>	<b>2024-25 Approved Budget</b>	<b>2025-26 Proposed Budget</b>	<b>Increase / (Decrease) from 2024-25</b>
<b>Revenues:</b>				
Rental Income	153,402	-	877,810	877,810
Other Income	6,550	-	18,600	18,600
Operating Transfers In	-	-	-	-
<b>Total Revenues:</b>	<b>159,952</b>	<b>-</b>	<b>896,410</b>	<b>896,410</b>
<b>Expenses:</b>				
General Administrative	136,633	-	249,282	249,282
Programs & Services	2,689	-	4,820	4,820
Maintenance & Utilities	59,009	-	157,400	157,400
Capital Expenditures	28,500	-	85,800	85,800
Transfers to Reserves	-	-	-	-
<b>Total Expenses:</b>	<b>226,831</b>	<b>-</b>	<b>497,302</b>	<b>497,302</b>
<b>Surplus (Deficit):</b>	<b>(66,879)</b>	<b>-</b>	<b>399,108</b>	<b>399,108</b>

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**NEW HORIZONS AFFORDABLE HOUSING & DEVELOPMENT INC**

**Proposed Budget**

**Fiscal Year 2025-2026**

**New Horizons - Development Activities**

	<b>2024-25 Projected Actuals</b>	<b>2024-25 Approved Budget</b>	<b>2025-26 Proposed Budget</b>	<b>Increase / (Decrease) from 2024-25</b>
<b>Revenues:</b>				
Rental Income	-	-	-	-
Other Income	-	-	-	-
Operating Transfers In	476,000	-	12,578,000	12,578,000
<b>Total Revenues:</b>	<b>476,000</b>	<b>-</b>	<b>12,578,000</b>	<b>12,578,000</b>
<b>Expenses:</b>				
General Administrative	-	-	-	-
Programs & Services	-	-	-	-
Maintenance & Utilities	-	-	-	-
Capital Expenditures	476,000	-	12,578,000	12,578,000
Transfers to Reserves	-	-	-	-
<b>Total Expenses:</b>	<b>476,000</b>	<b>-</b>	<b>12,578,000</b>	<b>12,578,000</b>
<b>Surplus (Deficit):</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**NEW HORIZONS AFFORDABLE HOUSING & DEVELOPMENT INC**

**Proposed Budget**

**Fiscal Year 2025-2026**

**New Horizons - Overhead (Indirect Revenues & Expenses)**

	<b>2024-25 Projected Actuals</b>	<b>2024-25 Approved Budget</b>	<b>2025-26 Proposed Budget</b>	<b>Increase / (Decrease) from 2024-25</b>
<b>Revenues:</b>				
Rental Income	-	-	-	-
Other Income	1,351,504	800,000	875,000	75,000
Operating Transfers In	-	-	-	-
<b>Total Revenues:</b>	<b>1,351,504</b>	<b>800,000</b>	<b>875,000</b>	<b>75,000</b>
<b>Expenses:</b>				
General Administrative	743,618	505,371	974,616	469,245
Programs & Services	261,263	599,388	590,968	(8,420)
Maintenance & Utilities	-	-	-	-
Capital Expenditures	-	-	-	-
Transfers to Reserves	-	-	-	-
<b>Total Expenses:</b>	<b>1,004,881</b>	<b>1,104,759</b>	<b>1,565,584</b>	<b>460,825</b>
<b>Surplus (Deficit):</b>	<b>346,623</b>	<b>(304,759)</b>	<b>(690,584)</b>	<b>(385,825)</b>

## NEW HORIZONS 5 YEAR CAPITAL EXPENDITURE PLAN

<b>Former LIPH Units (234 Units)</b>	<b>2025-26</b>	<b>2026-27</b>	<b>2027-28</b>	<b>2028-29</b>	<b>2029-30</b>	<b>Total</b>
Lanscaping	\$170,000	\$80,000	\$25,000	\$75,000	\$25,000	\$375,000
Unit Turnovers	\$270,000	\$275,706	\$281,220	\$286,844	\$294,015	\$1,407,785
Siding and Exterior Carpentry Repairs	\$400,000	\$10,000	\$10,000	\$10,000	\$10,000	\$440,000
Exterior Painting		\$600,000				\$600,000
Sidewalks and Parking Lot Repairs, Retaining Wall Replacement	\$50,000	\$15,000	\$15,000	\$15,000	\$15,000	\$110,000
Asphalt/Seal Coat	\$140,000					\$140,000
Energy Upgrades - Exterior Lighting Replacement	\$80,000					\$80,000
Fence Replacement	\$40,000					\$40,000
Water Submeter Replacement				\$200,000		\$200,000
Playground Equipment Upgrades	\$150,000					\$150,000
<b>Total for 234 New Horizons (former LIPH units)</b>	<b>\$1,300,000</b>	<b>\$980,706</b>	<b>\$331,220</b>	<b>\$586,844</b>	<b>\$344,015</b>	<b>\$3,542,785</b>
<b>Brommer Street Apartments (6 Units)</b>	<b>2025-26</b>	<b>2026-27</b>	<b>2027-28</b>	<b>2028-29</b>	<b>2029-30</b>	<b>Total</b>
Landscaping	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$12,500
Unit Turnovers	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$35,000
Exterior Carpentry Repairs	\$8,000	\$3,000	\$3,000	\$3,000	\$3,000	\$20,000
Fence replacement/repairs	\$2,000					\$2,000
Energy Upgrades - Exterior Lighting Replacement	\$5,000					\$5,000
Appliances/Water heaters	\$2,200	\$2,200	\$2,200	\$2,200	\$2,200	\$11,000
Concrete Driveway Repairs and Support Wall Replacement	\$100,000					\$100,000
Exterior painting		\$40,000				\$40,000
<b>Total for 6 Brommer Street Units</b>	<b>\$126,700</b>	<b>\$54,700</b>	<b>\$14,700</b>	<b>\$14,700</b>	<b>\$14,700</b>	<b>\$225,500</b>
<b>Casa Pajaro Apartments (34 Units)</b>	<b>2025-26</b>	<b>2026-27</b>	<b>2027-28</b>	<b>2028-29</b>	<b>2029-30</b>	<b>Total</b>
Unit Turnover	\$7,800	\$7,960	\$8,120	\$8,282	\$8,489	\$40,651
Appliances/Water Heater Replacement	\$8,800	\$8,800	\$8,800	\$8,800	\$8,800	\$44,000
Paving/Sealing	\$9,500					\$9,500
Sidewalk Repairs/Replacements	\$8,400					\$8,400
Landscaping	\$7,700	\$2,760	\$2,815	\$2,871	\$2,942	\$19,088
Wall Heaters	\$13,000	\$13,000	\$13,000	\$13,000	\$13,000	\$65,000
Flooring	\$22,000	\$22,000	\$22,000	\$22,000	\$22,000	\$110,000
Exterior Painting		\$60,000				\$60,000
Wood Siding Repair	\$7,000	\$3,500		\$3,500		\$14,000
LED Lighting / Energy Efficiency	\$1,600	\$1,600				\$3,200
<b>Total for 34 Casa Pajaro Units</b>	<b>\$85,800</b>	<b>\$119,620</b>	<b>\$54,735</b>	<b>\$58,453</b>	<b>\$55,231</b>	<b>\$373,839</b>
<b>415 Natural Bridges Development (20 Units)</b>	<b>2025-26</b>	<b>2026-27</b>	<b>2027-28</b>	<b>2028-29</b>	<b>2029-30</b>	<b>Total</b>
						\$0
<b>Total for 20 Natural Bridges Units</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Total New Horizons Capital Expenditures for All Units</b>	<b>\$1,512,500</b>	<b>\$1,155,026</b>	<b>\$400,655</b>	<b>\$659,997</b>	<b>\$413,946</b>	<b>\$4,142,124</b>

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**MEETING DATE:** June 25, 2025

**ITEM NUMBER:** 6B

**FROM:** Executive Director

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**SUBJECT:** New Horizons Equity Report Card and Action Plan

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**RECOMMENDATION:** Receive Report; Adopt Equity Goals

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**BACKGROUND SUMMARY:**

The Housing Authority of the County of Santa Cruz and New Horizons Affordable Housing and Development are committed to advancing access to affordable housing and a thriving community free from discrimination by providing affordable housing and delivering inclusive services to our diverse community with compassion and kindness. Our mission extends beyond shelter, utilizing housing as a catalyst to promote equity, economic mobility, dignity, stability, improved quality of life, and a place to call home.

*Our mission is rooted in equity.* The housing and rental assistance we provide through our programs is associated with improved outcomes in every aspect of a person's life; mental and physical health, educational attainment, employment, and beyond. Rental assistance programs like ours help ameliorate generational poverty and opportunity gaps that disproportionately impact persons of color, persons with disabilities, and other marginalized groups.

Attached for your review is our annual Equity Report Card and Action Plan. The purpose of the Report Card and Action Plan is to:

1. Examine diversity and representation at all levels within the Agency and our Programs
2. Examine disparities in program experiences and outcomes
3. Establish goals to address any disparities and promote diversity, equity, and inclusion in our Agency and programs

The report includes a summary of progress made towards the goals established in the prior year report, and concludes with a set of proposed goals, as follows:

**2025 – 2026 Equity Goals**

- 1. Increase Representation and Opportunity at Leadership Levels**



While Hispanic/Latinx staff are well-represented in frontline and supervisorial roles, they remain underrepresented in management positions. The agency will seek to enhance internal equity by expanding pathways to leadership through targeted professional development initiatives, incorporating suggestions provided by the staff equity focused Grove Group discussion on professional development. These efforts aim to equip existing staff with the skills and support needed to advance and succeed in leadership roles.

## **2. Expand Support and Advocacy for Prorated Families**

Prorated families disproportionately experience severe rent burdens due to program regulations. The agency will continue to seek opportunities to advocate for programmatic and regulatory change.

## **3. Improve Representation of Asian and Elderly Populations in Housing Authority Programs and Waiting Lists**

Asian families are underrepresented among participants and pre-applicants on the Waiting List compared to income eligible populations, while elderly individuals are well represented in agency programs but underrepresented among the waiting list pre-applicants.

The agency will continue to encourage underrepresented groups to apply by targeting outreach to organizations that serve Asian and elderly households, providing translation to persons speaking languages other than English and Spanish, ensuring that these communities are aware of waiting list openings and housing opportunities, identifying and removing barriers to participation, and ensuring that they receive support through the application processes.

## **4. Support Access to High-Opportunity Areas**

Hispanic/Latinx families and families with minor children are disproportionately concentrated in low-opportunity areas. The agency will expand efforts to promote mobility and equitable neighborhood access through regional payment standards based on zip code, landlord engagement, encouraging development of new affordable housing in high-opportunity and low poverty areas through Project Based Voucher scoring criteria, and focusing on high opportunity and low poverty areas for our own new affordable housing development and acquisition activities.

**RECOMMENDATION:** Receive Report; Adopt Equity Goals





**2025**

## **EQUITY REPORT CARD & ACTION PLAN**

New Horizons Affordable Housing and Development





*Helping More People.*



*Helping People More.*

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Carol Berg

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Silvia Morales

Andy Schiffrin

Richard Schmale

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Thomas Graham, Deputy Executive Director

Gisselle Arreola-Flores, Housing Programs Director

Daniel Fagan, Property Management & Client Services Director

Kathleen Kiyabu, Administrative Services Director

Suzi Merriam, Development Director

Aaron Pomeroy, Finance Director

## INDEX OF MATERIALS

<b>Introduction .....</b>	<b>5</b>
<b>Part 1: Diversity &amp; Representation</b>	
Board of Directors .....	6
Staff Members of the Housing Authority .....	6
Program Populations – Participants and Waiting List Applicants .....	8
Program Participants – Persons Experiencing Homelessness .....	12
<b>Part 2: Program Experiences &amp; Program Outcomes</b>	
Rent Burden.....	14
Housing Choice Voucher Success Rates .....	15
Graduating from the Voucher Program (“Zero HAP”) .....	18
Access to High-Resource and Low-Poverty Areas .....	19
<b>Part 3: Progress &amp; Goals</b>	
Progress on 2024 Goals .....	23
Goals for 2025.....	27

## INTRODUCTION

The Housing Authority of the County of Santa Cruz is committed to advancing access to affordable housing and a thriving community free from discrimination by providing affordable housing and delivering inclusive services to our diverse community with compassion and kindness. The Housing Authority's mission extends beyond shelter, utilizing housing as a catalyst to promote equity, economic mobility, dignity, stability, improved quality of life, and a place to call home.

The housing and rental assistance that we provide through our programs is associated with improved outcomes in every aspect of a person's life: mental and physical health, educational attainment, employment, and beyond. Rental assistance programs like ours help ameliorate generational poverty and opportunity gaps that disproportionately impact persons of color, persons with disabilities, and other marginalized groups.

As the Housing Authority's non-profit affiliate, New Horizons seeks to address structural inequities in our community through our work in housing. With this third edition of the Equity Report Card, we continue to evaluate the diversity and representation of program participants, examine disparities in program experiences and outcomes, address the goals created in the first edition of the Equity Report Card, and develop new goals for the coming year.

To the extent possible and where data is available, this Report Card and Action Plan encompasses issues related to various types of equity among underrepresented, vulnerable, and otherwise marginalized groups, including persons with disabilities, monolingual Spanish speakers, seniors, families with children, and persons experiencing homelessness.

## PART 1 – DIVERSITY AND REPRESENTATION

The Housing Authority of the County of Santa Cruz and New Horizons Affordable Housing and Development strive to ensure that our Boards and staff represent our community, so that individuals with a variety of perspectives and experiences can participate in shaping and implementing our affordable housing programs. Further, we are committed to ensuring that all low-income residents have fair and equitable access to the programs that we provide.

The following section examines diversity and representation, both within our agency, as well as within our programs and waiting lists, to identify underrepresented or underserved populations. By identifying such populations, we can endeavor to promote equitable representation, access, and equity for all groups.

All data regarding the general Santa Cruz County population or any subsets is sourced from the American Community Survey 2023 Five-Year Estimates, unless otherwise noted. Data regarding Housing Authority program participants and waiting list applicants was drawn in February and March 2025, unless otherwise noted.

### Board of Directors

		Board of Directors	Santa Cruz County
<b>Residency</b>	North County	57.1%	59.2%
	South County	42.9%	32.3%
	San Lorenzo Valley	0.0%	8.5%
<b>Housing</b>	Renter	57.1%	40.0%
	Owner	42.9%	60.0%
<b>Race/Ethnicity</b>	White Alone, Not Hispanic/Latino	57.1%	54.6%
	Asian	14.3%	4.7%
	Hispanic/Latinx	28.6%	35.5%
	Other	0.0%	5.2%
<b>Disability</b>	Yes	16.7%	11.2%
	No	83.3%	88.8%
<b>Sex</b>	Female	71.4%	50.1%
	Male	28.6%	49.9%

Table 1.1

Board of Directors: n = 7

The table above compares select demographics of New Horizons' Board of Directors to the general Santa Cruz County population. Governmental bodies are intended to share characteristics with the communities that they serve, and the Agency benefits from having a representative board.

The Board of Directors has a strong representation among renters, which is critical for an Agency that assists low-income renters, as well as strong South County, disabled, and female representation.

### Staff Members of the Housing Authority

As with the Board of Directors, the Housing Authority benefits from having a staff that is demographically reflective of our community, with strong representation among women and Hispanic/Latinx individuals. Additionally, the majority of staff are bilingual, and staff are distributed among a broad range of ages.

Race & Ethnicity	Non-Supervisory	Exempt & Supervisory	Managerial	All Staff
Hispanic/Latino of Any Race	79.1%	33.3%	22.2%	63.9%
White alone, not Hispanic/Latino	14.0%	55.6%	77.8%	29.5%
Asian, not Hispanic/Latino	0.0%	11.1%	0.0%	1.6%
Declined to Answer	7.0%	0.0%	0.0%	4.9%
	<i>n</i> = 43	9	9	61

Table 1.2

Bilingualism Status	Non-Supervisory	Exempt & Supervisory	Managerial	All Staff
Bilingual	86.0%	33.3%	22.2%	68.9%
Not Bilingual	14.0%	66.7%	77.8%	31.1%
	<i>n</i> = 43	9	9	61

Table 1.3

Gender	Non-Supervisory	Exempt & Supervisory	Managerial	All Staff
Male	14.0%	33.3%	33.3%	19.7%
Female	86.0%	66.7%	66.7%	80.3%
	<i>n</i> = 43	9	9	61

Table 1.4

Age	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70
Staff	8	3	7	11	15	8	3	5	1
Percentage	13.1%	4.9%	11.5%	18.0%	24.6%	13.1%	4.9%	8.2%	1.6%

Table 1.5

Region of Residence	Non-Supervisory	Exempt & Supervisory	Managerial	All Staff
North County	25.6%	44.4%	44.4%	31.1%
South County	55.8%	22.2%	11.1%	44.3%
San Lorenzo Valley	7.0%	33.3%	44.4%	16.4%
Outside of County	11.6%	0.0%	0.0%	8.2%
	<i>n</i> = 43	9	9	61

Table 1.6

Table 1.2 represents Housing Authority staff by race and ethnicity. Of the 61 employees, 63.9% are Hispanic/Latinx while 31.1% are not Hispanic/Latinx. When compared to the overall population of Hispanic/Latinx of Santa Cruz County (35.0%), Hispanic/Latinx persons are well represented among staff overall, as well as within the exempt & supervisory category, but are less represented among Housing Authority management (22.2%).

Table 1.3 shows the percentage of bilingual staff at the Housing Authority. More than two-thirds (68.9%) of staff are bilingual, with the majority of bilingual staff holding non-supervisory positions, which are those that interact with program participants and community members most frequently.

Table 1.4 highlights the distribution of employees at the Housing Authority by gender. Females outnumber males by a four-to-one ratio (80.3% to 19.7%), comprising more than 66.7% at every level.

Table 1.5 represents the various ages of staff members. There is a strong spread across all age ranges, with 72.1% of staff falling between the ages of 36 and 60.

Table 1.6 displays the region of residence of Housing Authority staff. The Agency is well-represented among South County and San Lorenzo Valley residents, with 44.3% and 16.4% of staff living in those areas



respectively. These are both greater than the Santa Cruz County general population (32.3% and 8.5%). 8.2% of employees commute from an area out of Santa Cruz County.

## Program Populations – Participants and Waiting List Applicants

Region of Residence	HA Participants	Santa Cruz County	Estimated Income-Eligible Population*
North County	37.2%	59.2%	51.6%
South County	59.0%	32.3%	45.0%
San Lorenzo Valley	3.7%	8.5%	3.4%
<i>n =</i> 11,892 271,520 48,782			

*\* Includes persons at or below 150% of the federal poverty level, which is the best available proxy measure of the extremely low-income population based on Region of Residence*

**Table 1.7**

Table 1.7 shows the region of residence of all members of Housing Authority participant families (“HA Participants”) living in Santa Cruz County, and the region of residence of all Santa Cruz County residents, and the region of residence of all the estimated income-eligible Santa Cruz County residents.

Santa Cruz HA Participants live primarily in South County (59%), with North County housing the second greatest (37.2%), followed by San Lorenzo Valley (3.7%). While this demonstrates an over-representation of South County among HA Participants compared to the general Santa Cruz County population (32.3%) and the 150% FPL population (45.0%), it is more consistent with the income-eligible population.

Race & Ethnicity	HA Participants	HCV Waiting List	WL In County	WL Out County	Santa Cruz County	Estimated Income-Eligible Population*
Hispanic/Latinx	70.8%	61.1%	67.0%	55.1%	35.0%	46.4%
Not Hispanic/Latinx	29.2%	38.9%	33.0%	44.9%	65.0%	53.6%
<i>n =</i> 12,878 1870 945 925 266,021 36,475						
White alone	94.0%	66.4%	77.7%	54.9%	62.8%	55.3%
Black/African-American alone	2.3%	9.9%	3.4%	16.6%	1.0%	1.2%
Asian alone	0.7%	2.8%	0.5%	5.1%	4.7%	4.0%
Native Hawaiian/Pacific Islander alone	0.3%	1.7%	1.3%	2.1%	0.2%	0.1%
American Indian/Alaska Native alone	1.0%	4.6%	3.1%	6.2%	1.0%	1.9%
Multiracial	1.7%	4.3%	3.6%	5.0%	13.7%	12.6%
Some Other Race	N/A	10.3%	10.5%	10.2%	16.6%	24.9%
White alone, not Hispanic/Latinx	25.1%	22.1%	25.1%	19.1%	54.6%	45.2%
<i>n =</i> 12,803 1,870 945 925 266,021 36,537						

*\* Includes persons at or below 125% of the federal poverty level, which is the best available proxy measure of the extremely low-income population based on race and ethnicity*

**Table 1.8**

Table 1.8 states the race and ethnicity of HA Participants, pre-applicants on the Santa Cruz County Housing Choice Voucher (HCV) Waiting List, Waiting List pre-applicants that live or work in Santa Cruz County (“WL In County”), Waiting List pre-applicants that don’t live or work in Santa Cruz County (“WL Out County”), the general Santa Cruz County population, and the estimated income-eligible Santa Cruz County population. The WL In County and WL Out County data were disaggregated since the two groups vary significantly.

The majority of HA Participants are Hispanic or Latinx (70.8%), which is significantly greater than the estimated income-eligible population (46.4%) and more than double the general Santa Cruz County population (35.0%).

For race, HA Participants primarily identify as White alone, (94.0%), as do pre-applicants on the HCV Waiting List (66.4%), but it is necessary to consider that this figure includes those that identify Hispanic or Latinx. The White alone, not Hispanic or Latinx figure represents 25.1% of HA Participants and 22.1% of Waiting List pre-applicants, which demonstrates that this population is not over-represented when compared to the general Santa Cruz County population (54.6%).

The Black or African American population has a greater representation within HA Participants (2.3%) than the general and estimated income-eligible populations of Santa Cruz County (1.0% and 1.2%). Blacks or African Americans also have high representation on the HCV Waiting List, although, this figure is heavily influenced by the larger percentage of Black or African American pre-applicants that do not live or work in Santa Cruz County (16.6%). Nonetheless, this data represents that Blacks or African Americans are adequately represented in Housing Authority programs.

The Asian HA Participants population is under-represented at 0.7%, compared to the 4.7% of the general Santa Cruz County population and the 4.0% of the estimated income-eligible population. This population is also under-represented on the HCV Waiting List, comprising 2.8% of pre-applicants.

The Native Hawaiian or Pacific Islander and American Indian or Alaska Native populations in Santa Cruz County are small relative to other races, but representation among HA Participants is either equal to or greater than the general Santa Cruz County.

Disability Status	HA Participants	HCV Waiting List	WL In County	WL Out County	Santa Cruz County	Estimated Income-Eligible Population*
Disabled	26.5%	22.6%	19.8%	25.5%	11.2%	18.8%
Not Disabled	73.5%	77.4%	80.2%	74.5%	88.8%	81.2%
	<i>n</i> = 13,264	1,870	945	925	264,998	36,495

\* Includes persons at or below 125% of the federal poverty level, which is the best available proxy measure based on disability status

Table 1.9

Table 1.9 states the disability status of various populations. 26.5% of HA Participants are disabled, compared to 11.2% of the general Santa Cruz County population and 18.8% of the estimated income-eligible population. Additionally, 24.7% of pre-applicants on the HCV Waiting List are disabled, disaggregated as 19.8% for the WL In County pre-applicants and 25.5% for the WL Out County pre-applicants. This data shows that Housing Authority programs are accessible to persons with disabilities and that disabled community members are not under-represented among HA Participants.

Elderly Status	HA Participants	HCV Waiting List	WL In County	WL Out County	Santa Cruz County	Estimated Income-Eligible Population*
Elderly	23.8%	12.8%	12.9%	12.6%	22.4%	16.5%
Not Elderly	76.2%	87.2%	87.1%	87.4%	77.6%	83.5%
	<i>n</i> = 13,264	1,870	945	925	266,021	36,553

\* The estimated-income eligible population includes those at 125% of the federal poverty level, which is the best available proxy-measure based on elderly status. This only includes those aged 65 and older due to limitations in the ACS data. All other categories use the HUD definition of elderly as 62+

Table 1.10

Table 1.10 displays the elderly status of various populations. Elderly individuals are well-represented among HA Participants at 23.8% are aged 62 or older, which is greater than the 22.4% of the countywide population and 16.5% of the estimated income-eligible population. A smaller percentage of elderly individuals can be found on the HCV Waiting List, at 12.8%, highlighting a need to ensure that waiting list openings are accessible to seniors, as well as a need for targeted outreach to inform seniors of future waiting list openings.

Average Household Size	HA Families	HCV Waiting List	WL In County	WL Out County	Santa Cruz County
Persons per Household	2.24	2.35	2.43	2.27	2.60
<i>n =</i>	5,955	1,870	945	925	96,873

Table 1.11

Table 1.11 represents the average household size of various populations. HA Families have a slightly smaller household size (2.24) compared to the general Santa Cruz County population (2.60).

Language Preference	HA Families	HCV Waiting List	WL In County	WL Out County	Santa Cruz County	Level of Ability to Speak English Among Spanish Speakers Aged 5+
English	21.5%	13.7%	20.1%	7.2%	10.0%	<i>Less than Very Well</i>
Spanish	78.5%	86.3%	79.9%	92.8%	90.0%	<i>Very Well</i>
<i>n =</i>	5,955	1,870	945	925	64,860	

Table 1.12

Table 1.12 highlights the language preference of the head of household for HA Families and Waiting List pre-applicants, as well as we the level of ability to speak English among Spanish speakers aged five years and older in Santa Cruz County. While these datapoints are not directly comparable, the figures are useful as a proxy measure for understanding program access for monolingual Spanish speakers.

Among HA Families, 21.5% of heads of household prefer to communicate in Spanish, which is more than double the 10.0% of countywide Spanish-speakers that speak English “less than very well”. Additionally, 13.7% of Waiting List heads of households prefer to communicate in Spanish, which increases to 20.1% when only considering in-county pre-applicants. This data demonstrates that Housing Authority programs are accessible to monolingual Spanish speakers.

Presence of Minor Children	HA Families	HCV Waiting List	WL In County	WL Out County	Santa Cruz County	Presence of Own Minor Children*
Family with Minor Children	40.8%	48.1%	50.2%	45.9%	23.8%	<i>Household Has Own Minor Children</i>
Family without Minor Children	59.2%	51.9%	49.8%	54.1%	76.2%	<i>Household Does Not Have Own Minor Children</i>
<i>n =</i>	5,955	1,870	945	925	96,873	

\* Housing Authority data accounts for minor children of any kind, while the ACS “own minor children” metric only accounts for minors that are the biological, adopted, or stepchild of the householder.

Table 1.13

Table 1.13 describes the presence of minor children in households of various populations. 40.8% of HA Families have a minor child in the household, compared to 23.8% of the overall Santa Cruz County population.

Presence of Earned Income	HA Families	Non-Elderly, Non-Disabled HA Families	Santa Cruz County General Population	Work Status	Estimated Income Eligible Population*
Has Earned Income	40.8%	65.6%	74.9%	<i>Worked in Past 12 Months</i>	53.5%
Does Not Have Earned Income	59.2%	34.3%	33.6%	<i>Did not Work in Past 12 Months</i>	46.5%
	<i>n = 5,955</i>	<i>2,761</i>	<i>96,873</i>		<i>3,556</i>

\* Includes families below the poverty level, which is the best available proxy measure for this data. The Census definition of "family" only includes those related by birth, marriage, or adoption and does not include all households.

Table 1.14

Table 1.14 exhibits the percentage of households that have earned income (income from wages or salaries). In the County of Santa Cruz, 74.9% of households have some form of earned income, compared to 40.8% of Housing Authority Families. However, nearly two-thirds (65.5%) of non-elderly, non-disabled Housing Authority Families have some form of earned income.

This percentage aligns closer to the countywide value and demonstrates that the Housing Authority assists working families whose incomes are not sufficient to afford market rents.

Household Size	Median Income	ELI Limit	<i>n =</i>
1	\$13,845	\$38,050	2,674
2	\$18,284	\$43,500	1,322
3	\$25,346	\$48,950	747
4	\$31,415	\$54,350	635
5	\$37,104	\$58,700	349
6	\$33,834	\$63,050	153
7	\$44,106	\$67,400	52
8	\$36,021	\$71,750	17
9	\$40,707	\$76,100	3
10	\$22,353	\$80,450	2
11	\$23,400	\$84,800	1
<b>Overall Median</b>	<b>\$15,246</b>		

Table 1.14

Table 1.15 shows the median income of HA Families by household size, as compared to the extremely low-income (ELI) limit, which is defined as 30% of the Santa Cruz-Watsonville metropolitan statistical area median household income. For all household sizes, the median income for HA Families is well below the ELI limit. The overall median income for all HA Families is \$15,246.

Household Characteristic	Median Household Income
Disabled	\$14,195
Not Disabled	\$19,551
Elderly	\$14,435
Not Elderly	\$17,088
Preference for Spanish	\$23,400
Preference for Other than Spanish	\$14,436
Family with Minor Children	\$24,553
Family without Minor Children	\$14,404
Family with Earned Income	\$34,098
Family without Earned Income	\$13,709
Homeless at Admission	\$14,184
Not Homeless at Admission	\$15,936
North County	\$14,723
South County	\$15,563
San Lorenzo Valley	\$14,744
Hollister/San Juan Bautista	\$16,152

Table 1.15

Tables 1.15 show the median incomes of HA Families by various characteristics. Disabled families have a lower median income than non-disabled families, however, elderly families have a higher median income than

non-elderly families. Further, households that prefer to communicate in Spanish and families with minor children have higher incomes than families that prefer to communicate in English and families with minor children.

### Program Participants – Persons Experiencing Homelessness

This section explores demographics of the homeless population in Santa Cruz County and the population that was homeless at the time of admission to a Housing Authority program. The Housing Authority administers several referral-based homeless rental assistance programs, and the data is presented in both an aggregated and disaggregated format.

Homeless at Admission	HA Participants	Santa Cruz County Population	Number or Percent of People
Yes	14.2%	Persons Experiencing Homelessness at the Time of the PIT Count	1,850
No	85.8%	Estimated Income-Eligible Population	36,598
<i>n = 13,264</i>		<i>Persons Experiencing Homeless at the Time of the PIT as a Percentage of the Estimated Income-Eligible Population 5.05%</i>	

*Source of Santa Cruz Homeless Population: HUD 2024 Point-in-Time Count*

Table 1.16

Table 1.16 displays the percentage of HA Participants that were homeless at admission to a Housing Authority program and a recent estimate of the Santa Cruz County. The countywide estimate is taken from the 2024 Point-In-Time (PIT) Count, which is a visual observation of homelessness that occurs on a single night in January.

14.2% of HA Participants were homeless at admission, which demonstrates that the Housing Authority has been able to provide individuals and families experiencing homelessness with meaningful access to our programs, despite the challenges associated with assisting extremely vulnerable populations.

Race & Ethnicity	Homeless at Admission	Referral-Based Homeless at Admission	EHV	DMV	HFCM	SV	VASH	S+C	Santa Cruz County Homeless*
Hispanic/Latinx	38.1%	32.0%	41.3%	23.7%	84.1%	29.3%	23.0%	24.5%	40.2%
Not Hispanic/Latinx	61.9%	68.0%	58.7%	76.3%	15.9%	70.7%	77.0%	75.5%	59.8%
<i>n =</i>	<i>1,370</i>	<i>923</i>	<i>281</i>	<i>139</i>	<i>44</i>	<i>41</i>	<i>369</i>	<i>49</i>	<i>1,850</i>
White	87.4%	88.2%	90.3%	91.4%	81.8%	85.7%	86.7%	85.7%	55.3%
Black/African-American	5.2%	5.4%	4.3%	3.6%	4.5%	4.8%	7.0%	6.1%	5.4%
Asian	0.4%	0.4%	0.4%	0.0%	2.3%	2.4%	0.3%	0.0%	2.6%
Native Hawaiian/Pacific Islander	1.3%	1.2%	0.0%	0.7%	2.3%	2.4%	1.9%	2.0%	0.8%
American Indian/Alaska Native	2.4%	2.3%	2.2%	1.4%	6.8%	2.4%	1.9%	4.1%	3.7%
Multiracial	3.3%	2.5%	2.9%	2.9%	2.3%	2.4%	2.2%	2.0%	2.3%
<i>n =</i>	<i>12,803</i>	<i>1,870</i>	<i>945</i>	<i>925</i>	<i>266,021</i>	<i>36,537</i>			

*Source of Santa Cruz County Homeless Population: HUD 2024 Point-in-Time Count*

*\* The Santa Cruz County Homeless race data will not equal 100% as respondents may identify as "some other race", which is not an available option under HUD's reporting metrics for assisted families.*

Table 1.17

Table 1.17 represents the race and ethnicity of various referral-based rental assistance programs, the overall homeless at admission population, and the Santa Cruz County homeless population. The relevant programs include the Emergency Housing Voucher (EHV) Programs, Disabled and Medically Vulnerable (DMV) vouchers, the Veterans Affairs Supportive Housing (VASH) Program, Homeless Families with Minor Children (HFMC) vouchers, the Stability Voucher (SV) Program, and the Shelter Plus Care (S+C) Program.

Considering the Hispanic/Latino population, the composition within the overall homeless at admission population (38.1%) is relatively similar to that of the overall Santa Cruz homeless population (40.2%), but the composition within the overall referral-based population is lower (32.0%). Among the individual programs, the disparities are more significant. HFMC has the largest percentage of Hispanic/Latino participants (84.1%), while the VASH Program has the lowest (23.0%). The EHV composition (41.3%) is close to the overall Santa Cruz County homeless population (40.2%), but the remaining programs are lower, ranging from 23.7% to 29.3%.

When considering race, the data is not easily comparable because, starting in 2024, the PIT Count allows respondents to not identify as any of the provided racial demographics whereas HUD requires participants to do so. This may explain why the White population is significantly greater across all Housing Authority data when compared to the Santa Cruz County homeless population, as over one-quarter (29.5%) of PIT respondents chose not to identify as any of the given options.

However, the Black or African American population is relatively similar across all groups, but slightly higher among the VASH and S+C program (7.0% and 6.1% respectively). The Multiracial and American Indian or Alaska Native population is also relatively similar across all groups. The Asian population for the HFMC and SV groups (2.3% and 2.4% respectively), is close the Santa Cruz County homeless population (2.6%), but it is lower in all other groups (0.0-0.4%).

## PART 2 – PROGRAM EXPERIENCES AND PROGRAM OUTCOMES

The Housing Authority strives to ensure positive experiences and equitable outcomes for all individuals served. This section explores data to identify areas where we may want to develop strategies to improve experiences and outcomes for participant families. Part 2 consists of data on households in the tenant-based Housing Choice Voucher (HCV) and the Project-Based Voucher (PBV) Program, unless otherwise noted.

### Rent Burden

A household's rent burden is the percentage of monthly income that it spends on rent and utilities. HUD considers a rent burden of 30% or less to be affordable. The rental assistance provided by the HCV and PBV Programs is intended to cover the difference between 30% of a family's adjusted monthly income and the actual rent rate that's charged, in order to ensure affordability. A family is considered "rent-burdened" if they pay more than 30% of income on rent and is considered "severely rent-burdened" if they pay more than 50% of their income on rent.

In the PBV Program, the tenant's share of rent and utilities is set at 30% of their adjusted monthly income, and housing assistance payments cover the remaining balance. In the HCV Program, the family's share of rent and utilities is set at 30% of their adjusted monthly income, and the housing assistance payments will cover the difference up to the applicable payment standard for the family size. However, if the family rents a more expensive or larger unit, the gross rent (contract rent plus utility allowance) may exceed the payment standard, and the family will have to cover the difference out-of-pocket. In these situations, the family will ultimately pay more than 30% of their monthly income.

Further, federal regulations require the Housing Authority to provide reduced rental assistance to families which consist of a mix of members with eligible and ineligible immigration statuses. The reduced rental assistance is prorated based on the number of members with an eligible immigration status. As a result, prorated families often experience very high rent burdens, even when they have the assistance of a voucher. This proration applies to both the HCV and PBV Programs.

Level of Rent Burden	All HCV and PBV	Prorated Families	Non-Prorated Families	Santa Cruz County Renters
Less than or Equal to 30%	67.3%	20.9%	69.2%	45.4%
Greater than 30% but Less than 50%	23.7%	27.0%	23.6%	24.7%
Greater than or Equal to 50%	9.0%	52.2%	7.3%	29.9%
	<i>n</i> = 5,922	230	5,692	37,332

Table 2.1

Table 2.1 highlights the level of rent burden experienced by various populations. 45.4% of Santa Cruz County renters have rent burdens of 30% or less, whereas over two-thirds (67.3%) of assisted families have rent burdens at 30% or less. Further, less than 9.0% of all assisted families have rent burdens of 50% or greater, which is more than a third the rate of Santa Cruz County renters (29.9%). This data demonstrates that the HCV and PBV Programs successfully keep rent payments affordable for most participants.

However, more than half (52.2%) of prorated families experience extremely high rent burdens of 50% or greater. This figure emphasizes how existing federal regulations do not lead to an adequate level of rental assistance and disproportionately impact prorated families, most of whom are Hispanic/Latino.



Level of Rent Burden	Less Than or Equal to 30%	Greater than 30% but Less than 50%	Greater than or Equal to 50%	n =
Hispanic/Latino	59.3%	28.6%	12.1%	3,352
Not Hispanic/Latino	77.7%	17.3%	5.0%	2,570
White	66.9%	23.9%	9.2%	5,463
Black or African American	74.4%	18.9%	6.7%	180
American Indian or Alaska Native	74.3%	23.8%	2.0%	101
Asian	64.3%	25.0%	10.7%	56
Native Hawaiian or Pacific Islander	82.8%	17.2%	0.0%	29
Multiracial	66.7%	20.4%	12.9%	93
White alone, not Hispanic or Latino	78.0%	17.2%	4.8%	2,241

Table 2.2

Table 2.2 shows the level of rent burden of select Housing Authority populations by race and ethnicity. More than three-quarters (77.7%) of not Hispanic/Latino families have rent burdens of 30% or less, compared to 59.3% of Hispanic/Latino families. This disparity is likely influenced by the high proportion of prorated families that identify as Hispanic/Latino.

The levels of rent burden across races vary greatly. For example, 82.8% of Native Hawaiian or Pacific Islander families have rent burdens at 30% or less, compared to 64.3% of Asian families. Additionally, 12.9% of Multiracial families have rent burdens greater than or equal to 50%, while there are zero Native Hawaiian or Pacific Islander families that experience this high of a rent burden.

Level of Rent Burden	Less Than or Equal to 30%	Greater than 30% but Less than 50%	Greater than or Equal to 50%	n =
Disabled	77.8%	17.6%	4.6%	2,195
Not Disabled	61.1%	27.3%	11.6%	3,727
Elderly	80.3%	15.5%	4.1%	2,176
Not Elderly	59.7%	28.5%	11.8%	3,746
Families with Minor Children	56.4%	29.3%	14.3%	2,085
Families without Minor Children	73.2%	20.7%	6.1%	3,837
Families with Earned Income	58.0%	32.5%	9.4%	2,415
Families without Earned Income	73.7%	17.6%	8.7%	3,507
Homeless at Admission	71.0%	21.8%	7.2%	1,353
Not Homeless at Admission	66.2%	24.3%	9.5%	4,569

Table 2.3

Table 2.3 represents the level of rent burden for select Housing Authority populations. For disabled families, 77.8% have rent burdens of 30% or less, compared to 61.1% of non-disabled families. Similarly, 80.3% have rent burdens of 30% or less, compared to 59.7% of non-elderly families. Finally, 71.0% of families that were homeless at admission have rent burdens of 30% or less, compared to 66.2% of families that were not homeless at admission. This data indicates that the HCV and PBV Programs are successfully keeping rents affordable for some of the most vulnerable populations.

Further, 56.4% of families with minor children have rent burdens of 30% or less, as opposed to 73.2% of families without minor children. This may be related to larger family sizes choosing to rent units with more bedrooms.

## Housing Choice Voucher Success Rates

When families receive an HCV, they must find housing in the private rental market with a housing provider who is willing to accept the voucher. It can be difficult for households at any income level to find housing in Santa Cruz County, so families with a voucher may face extra barriers, as some housing providers are reluctant to



participate in the program. Families are given a search time of at least 180 days, with one extension of an additional 90 days. Households with a disability often receive even longer search times as a reasonable accommodation. If a family is unable to secure housing at the end of their voucher term, the voucher expires, and the family loses their opportunity to receive rental assistance.

The following data summarizes voucher success rates, as measured by the percentage of households that receive a voucher, move in, and begin receiving rental assistance.

Figure 2.1 shows the overall HCV success rate by year. Since 2020, the HCV success rate has improved. In 2021 and 2022, there was a minor drop in success rates, but the past two years have seen substantial improvements, with success rates at 77% and 81% in 2023 and 2024 respectively.

While current data does not exist on national or statewide voucher success rates, HUD published a study in February 2023 that reported a national average voucher success rate of 61%.

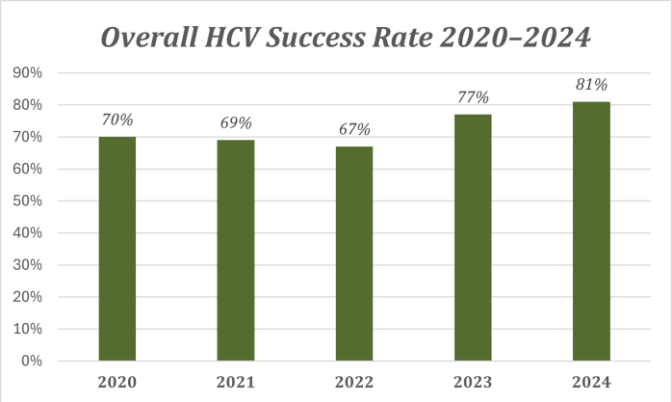


Figure 2.1

Although the Housing Authority strives to increase voucher success rates wherever possible, it is noteworthy to achieve success rates higher than the national average in one of the most expensive and competitive rental markets in the country.

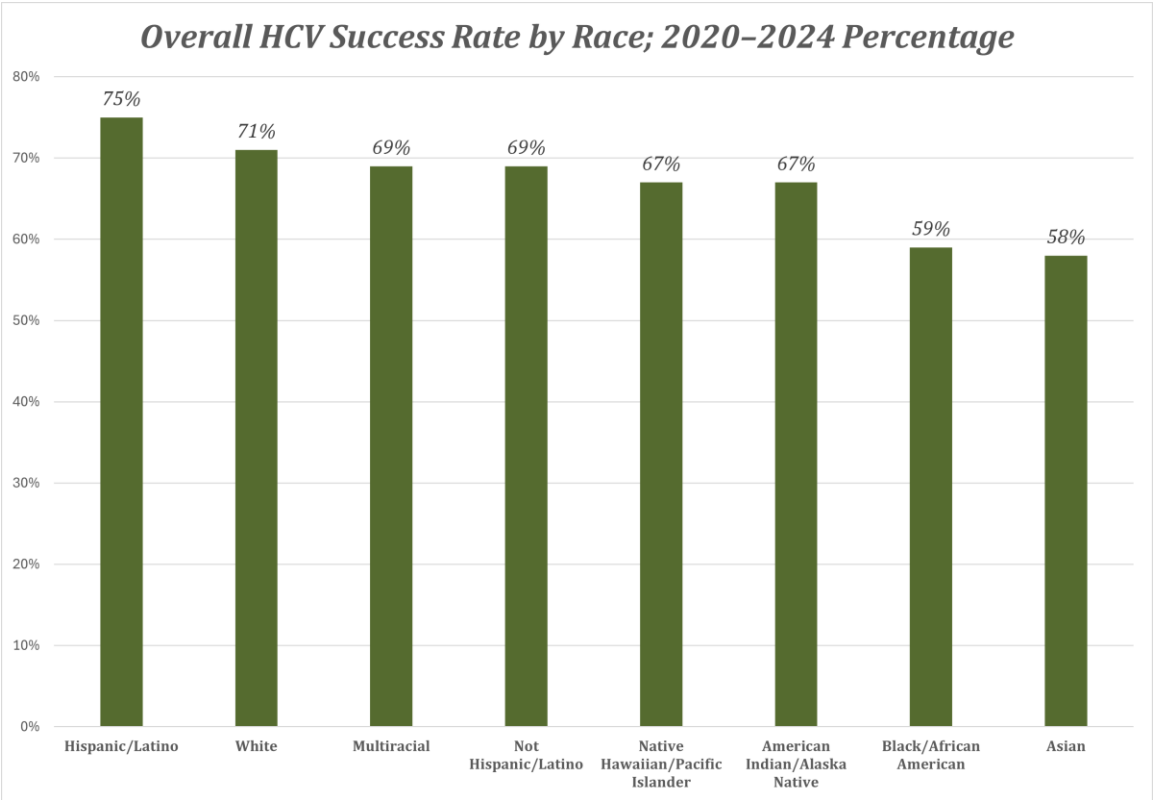


Figure 2.2

Figure 2.2 shows the overall success rate by race and ethnicity, 2020–2024.

Hispanic/Latinx voucher holders have the highest success rate at 75%. Most other races and ethnicities have success rates that are relatively similar, ranging from 67% to 71%.

The success rate for Black and Asian voucher households is lower, averaging at 59% and 58% respectively, over the 4 year lookback period. However, these success rates have been improving over time, as shown in the two trendlines on Figure 2.3.

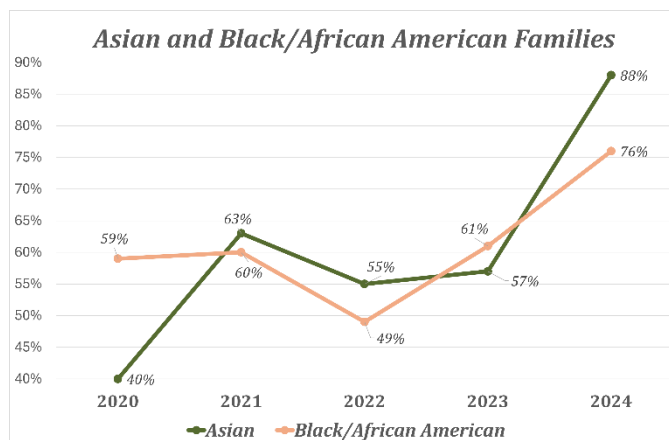


Figure 2.3

Figure 2.4 shows the overall success rate by select Housing Authority populations, 2020–2024. The success rate for elderly and disabled families (70%) is the same, and only slightly less than their non-elderly and non-disabled counterparts (73% and 74%), while families with minor children have a higher success rate (77%) than families without minor children (69%).

Further, local applicants have a higher success rate (77%) than out of county applicants (67%). A “local applicant” is a household in which the head of household or spouse lives, works, or has been hired to work in Santa Cruz County.

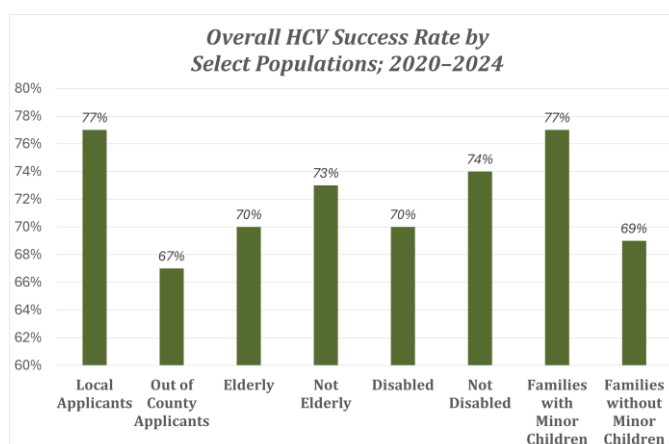


Figure 2.4

Figure 2.5 displays the overall success rate by select homeless at admission statuses 2020–2024. Families that were not homeless at admission had a success rate of 74%, compared to 79% of referral-based homeless at admission families, and 78% of non-referral homeless at admission participants.

These data show that homeless families, especially those that participate in referral programs which provide case management and housing navigation, have success rates that are even greater than non-homeless families.

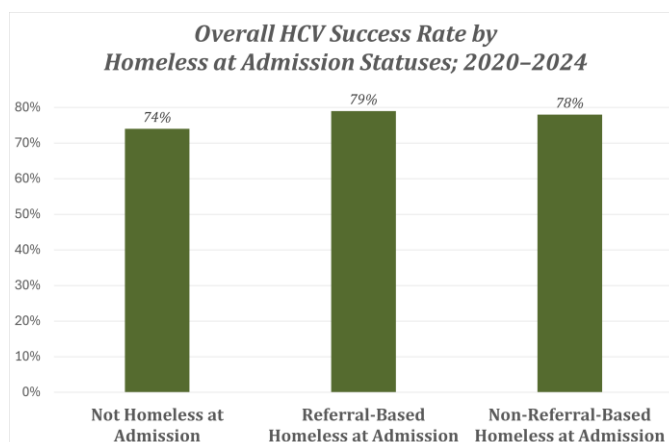


Figure 2.5

The length of participation is a metric that can be interpreted in several ways. Positively, receiving rental assistance for many years reflects that the household is stably housed with affordable rent. Inversely, a prolonged period of participation may mean that the household has limited social upward mobility as they have remained income-eligible for a long time.

Years of Participation	Number of Families	Percent of Families
0–5	2,603	43.7%
6–10	904	15.2%
11–15	716	12.0%
16–20	606	10.2%
21–25	677	11.4%
26+	450	7.6%

Table 2.4

*n* = 5,956

Median Length of Participation = 7 years

Table 2.4 displays the length of participation for Housing Authority families.

Over a third of families have participated in Housing Authority programs for five years or less (43.7%), with over half of families (58.9%) in the program for less than ten years, and relatively few households participating for longer than 25 years (7.6%).

Table 2.5 shows median lengths of participation for various Housing Authority populations. Disabled families, elderly families, families whose head of household prefers to communicate in Spanish, families that were not homeless at admission, South County residents, and Asian families all have median lengths of participation greater than the overall median of seven years.

Populations with the lowest median lengths of participation include multiracial families and Native Hawaiian or Other Pacific Islander families. However, both of those populations have a relatively small sample size.

Population	Years	<i>n</i> =
Disabled	9	2,205
Not Disabled	6	3,750
Elderly	11	2,186
Not Elderly	6	3,769
Spanish	13	1,279
A Language Other than Spanish	6	4,592
Families with minor Children	6	2,097
Families without Minor Children	9	3,858
Families with Earned Income	8	2,427
Families without Earned Income	6	3,528
Homeless at Admission	2	1,370
Not Homeless at Admission	12	4,585
North County	6	2,527
South County	9	2,624
San Lorenzo Valley	6	272
Hispanic/Latino	7	3,365
Not Hispanic/Latino	6	2,590
White	7	5,491
Black/African American	5	185
American Indian/Alaska Native	5	101
Asian	10.5	56
Native Hawaiian/Pacific Islander	2	29
Multiracial	3	93

Table 2.5

### Graduating from the Voucher Program (“Zero HAP”)

When a family’s income increases to the point that their minimum rent contribution (roughly 30% of monthly income) covers the entire contract rent, the rent rate is considered affordable to the household and the Housing Authority stops issuing housing assistance payments to the owner. This situation is known as “zero HAP” and is the equivalent of “graduating” from the HCV Program.

During the zero HAP period, if the tenant’s income decrease or the rent rate increases so that the unit is no longer affordable, the assistance will resume. This grace period provides household some time to stabilize their living situation. Zero HAP outcomes can be used as a proxy measure for the number of participants that achieved upward social mobility and no longer require rental assistance.

Since July 2019, 342 families maintained a zero HAP position and graduated from the program. Given the small sample sizes, a rate of zero HAP (“Rate Zero HAP”) outcomes has been calculated by taking the number of Zero HAP outcomes (“# Zero HAP”), as divided by the total number of families in each group.

Population	# Zero HAP	Rate Zero HAP	Families
Disabled	9	0.4%	2,205
Not Disabled	48	1.3%	3,750
Elderly	17	0.8%	2,186
Not Elderly	40	1.1%	3,769
Head of Household Preference for Spanish	13	1.0%	1,279
Head of Household Preference for Language Other than Spanish	44	1.0%	4,592
Families with minor Children	22	1.0%	2,097
Families without Minor Children	35	0.9%	3,858
Homeless at Admission	5	0.4%	1,370
Not Homeless at Admission	52	1.1%	4,585
Hispanic/Latino	34	1.0%	3,365
Not Hispanic/Latino	23	0.9%	2,590

Table 2.6

Table 2.6 indicates the number and rate of zero HAP outcomes by select Housing Authority populations. Disabled families have a graduation rate (0.4%) that is about a quarter that of non-disabled families (1.3%), as do families that were homeless at admission (0.4%) compared to those that were not homeless at admission (1.1%). Additionally, elderly families also have a lower graduation rate (0.8%) than non-elderly families (1.1%).

### Access to High-Resource and Low-Poverty Areas

Housing Authority staff examined data regarding the access that program participants have to high-resource and low-poverty areas. A high-resource area is a geography that has strong access to essential needs, such as jobs, transportation, quality housing options, and common neighborhood amenities like grocery stores. Low-poverty neighborhoods and high-resource areas often overlap.

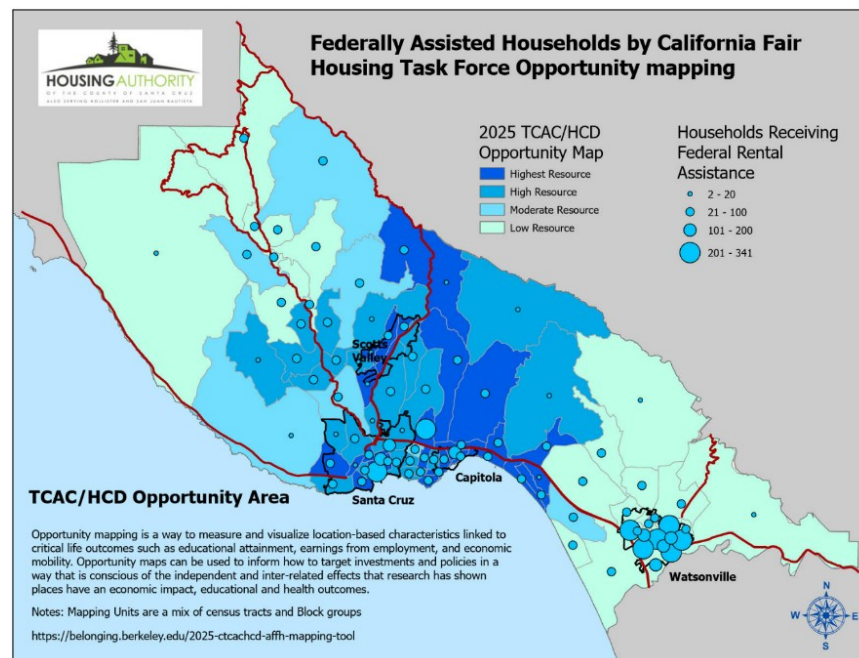


Figure 2.6

Opportunity Level of Census Tract	Santa Cruz County Assisted Families	Santa Cruz County Residents
High or Highest Resource	45.9%	59.6%
Moderate Resource	2.9%	6.6%
Low Resource	51.2%	33.8%

Table 2.7

n =

5,421

255,068

Table 2.7 shows the opportunity level of residence of assisted families and all Santa Cruz County residents. Slightly more than half of all assisted families live in a low-resource area (51.2%), compared to 33.8% of the general population. Additionally, 45.9% of assisted families live in a high or highest resource area, compared to 59.6% of Santa Cruz County residents.

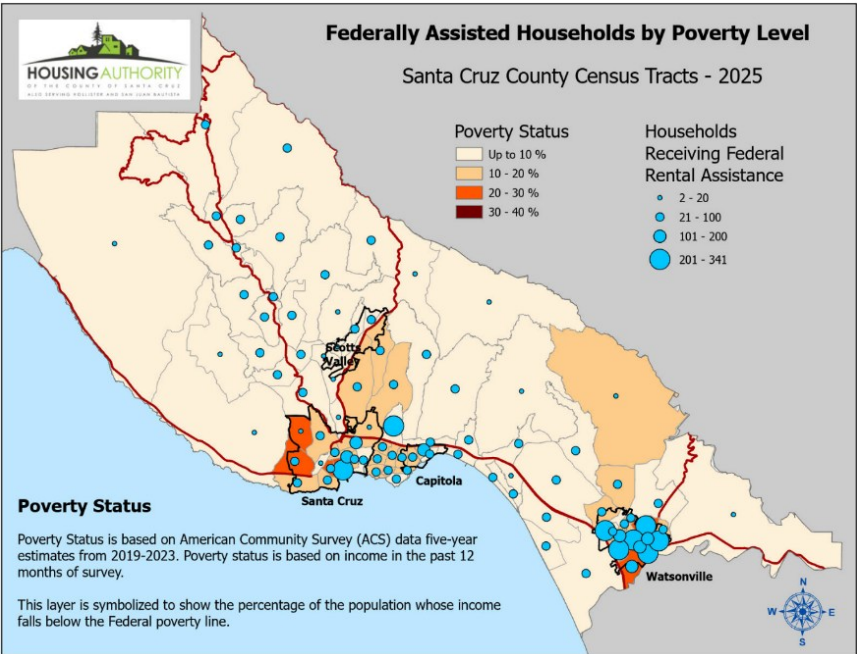


Figure 2.7

Poverty Level of Census Tract	Santa Cruz County Assisted Families	Santa Cruz County Residents
High Poverty (>=20%)	24.1%	11.6%
Low Poverty (<20%)	75.9%	88.4%

Table 2.8 *n* = 5,421 255,068

Table 2.8 displays families and residents that are living in high- and low-poverty areas in Santa Cruz County. A low-poverty area is typically defined as a Census tract in which the poverty rate is less than 20%.

The percentage of assisted families living in low-poverty areas is 75.9%, less than the general population (88.4%). 24.1% of assisted families live in high-poverty areas, more than double the percentage of the general population.

	High & Highest Resource	Moderate Resource	Low Resource	n =
Santa Cruz County Assisted Families	45.9%	2.9%	51.2%	5,431
Elderly	50.4%	4.4%	45.2%	2,051
Not Elderly	43.1%	2.0%	54.9%	3,380
Disabled	57.0%	3.9%	39.1%	2,065
Not Disabled	39.0%	2.3%	58.7%	3,366
Homeless at Admission	57.2%	3.8%	39.0%	1,258
Not Homeless at Admission	42.5%	2.6%	54.9%	4,173
With Minor Children	32.1%	1.7%	66.1%	1,848
Without Minor Children	52.9%	3.5%	43.6%	3,583
Head of Household Preference for Spanish	15.6%	0.6%	83.8%	4,194
Head of Household Preference for a Language other than Spanish	54.8%	3.6%	41.7%	1,237
Hispanic/Latinx	27.1%	1.4%	71.6%	3,025
Not Hispanic/Latinx	69.5%	4.8%	25.7%	2,406
White	44.2%	2.8%	53.0%	5,002
Black/ African American	71.6%	2.5%	25.9%	162
Asian	71.7%	5.7%	22.6%	53
Native Hawaiian/ Other Pacific Islander	50.0%	0.0%	50.0%	28
American Indian/ Alaska Native	59.3%	5.5%	35.2%	91
Multiracial	61.1%	3.2%	35.8%	95

Table 2.9

Table 2.9 highlights the opportunity level of residence of select populations. Elderly (50.4%) and disabled families (57.0%) live in high or highest resource areas at greater rates than all assisted families (45.9%), as do families that were homeless at admission (57.2%).

However, families with minor children are less likely to live in high opportunity areas (32.1%). A relatively low percentage of Hispanic/Latinx families live in high or highest resource areas (27.1%), which contrasts to the 69.5% of non-Hispanic/Latinx families that live in these areas. All racial minorities reside in the high or highest resource areas at greater rates than the overall assisted family rate.

	Low Poverty	High Poverty	n =
Santa Cruz County Assisted Families	75.9%	24.1%	5,431
Elderly	77.4%	22.6%	2,051
Not Elderly	74.9%	25.1%	3,380
Disabled	78.0%	22.0%	2,065
Not Disabled	74.5%	25.5%	3,366
Homeless at Admission	72.5%	27.5%	1,258
Not Homeless at Admission	76.9%	23.1%	4,173
With Minor Children	75.0%	25.0%	1,848
Without Minor Children	76.3%	23.7%	3,583
Head of Household Preference for Spanish	70.6%	29.4%	4,194
Head of Household Preference for a Language other than Spanish	77.4%	22.6%	1,237
Hispanic/Latinx	71.2%	28.8%	3,025
Not Hispanic/Latinx	81.7%	18.3%	2,406
White	75.6%	24.4%	5,002
Black/ African American	83.3%	16.7%	162
Asian	79.2%	20.8%	53
Native Hawaiian/ Other Pacific Islander	78.6%	21.4%	28
American Indian/ Alaska Native	70.3%	29.7%	91
Multiracial	76.9%	23.1%	95

Table 2.10

Table 2.10 shows the percentage of select assisted families that live in high- and low-poverty areas. As with opportunity level, elderly (77.4%) and disabled families (78.0%) live in low-poverty areas at greater rates than assisted families overall (75.9%). All racial minorities except for American Indian and Alaska Native families (70.3%) live in low-poverty areas at greater rates than the overall average. Hispanic/Latinx families are less likely to live in low poverty areas compared to all assisted families.



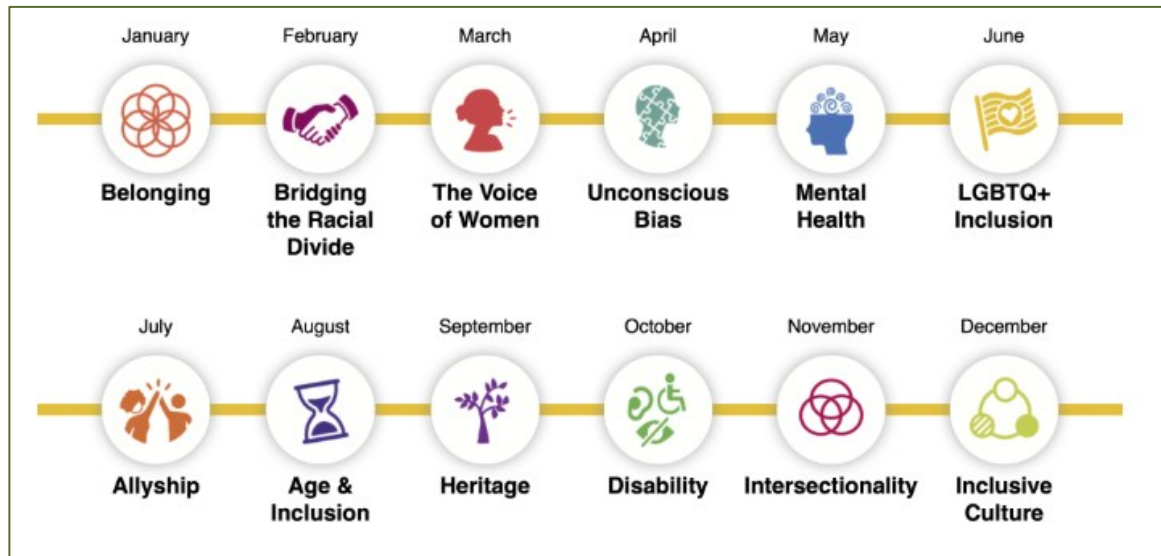
## PART 3 – PROGRESS AND GOALS

### Progress on 2024 Goals

#### 1. Expand understanding of equity and inclusion principles

##### a. *Continued annual diversity, equity, and inclusion (DEI) training for staff:*

The Housing Authority is currently implementing year two of our two year training series with a firm called Inclusivv to offer DEI training to all staff. The Inclusive approach includes a series of monthly training courses on a variety of topics, shown below:

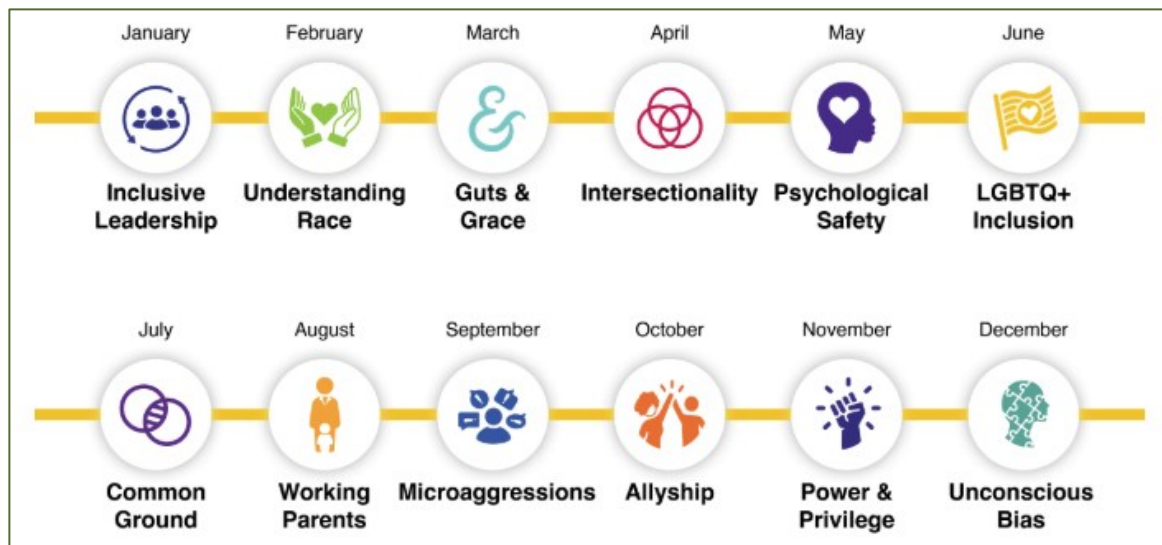


Each of the training courses includes time for discussion and are followed by additional materials that attendees can read, watch, or listen to for more information or a deeper level of engagement. The Housing Authority has provided the Inclusion and Belonging Journey series to all staff, as well as a Leadership oriented series of courses on the same monthly cycle that are available to managerial staff.

##### b. *Expanded DEI training for Supervisors, Analysts, and management:*

In addition to the Inclusion and Belonging Journey series provided to all staff, a Leadership oriented series of courses is provided to managerial staff on the same monthly cycle:





**c. Establish a staff equity committee that will work with management team to promote equity:**

The Grove Discussion Groups were launched in early 2025 as voluntary, cross-departmental conversations that create space for staff to share feedback and make recommendations on workplace culture and equity-related issues. The Grove is designed to ensure that equity is not just a stated value, but a lived practice across the Agency.

Each group focuses on key areas of the employee experience, with an emphasis on professional development, workplace culture, and identifying both barriers and opportunities. After each session, a summary of findings and staff-driven recommendations is shared with the management team for review and action planning.

The Grove Discussion Groups will continue to meet and evolve as part of a long-term effort to embed equity more deeply into the culture and operations of the Agency.

**2. Work toward increasing diversity and representation at the management and supervisory levels**  
**a. Provide opportunities for staff education, training, professional and career development to promote economic empowerment**

Analysts, Directors, and Supervisors have been invited to attend a variety of professional development opportunities, including statewide and regional conferences for the California Association of Housing Authorities (CAHA), the National Association of Housing and Redevelopment Officials (NAHRO), and Housing California. Additionally, Specialists have been invited to attend regular NAHRO and Nan McKay training sessions.

These professional development opportunities have expanded staff knowledge of industry trends, research, and best practices. It also has fostered valuable networking connections that can lead to collaboration and career advancement.

**3. Increase access to Housing Authority programs through a Waiting List refresh and Waiting List Re-Opening**

**a. Complete Verification of Continued Interest and update application information for all waiting list applicants on the Housing Choice Voucher Waiting List**

The agency successfully completed its HCV Waiting List update. Letters were mailed to all pre-applicants on the Waiting List and families were provided the opportunity to confirm their continued interest and keep their placement active. This update refreshed the Waiting List,

ensuring accurate information to better facilitate outreach for program opportunities and reducing the number of continually interested applicants to a manageable level that allowed the agency to plan for a re-opening. Further, this update resulted in a higher percentage of in-county applicants (50.5%) and elderly applicants (12.8%) compared to before the update (32.4% and 9.5% respectively).

**b. *Develop plan to re-open the Waiting List. Explore models that would allow for a continually open Waiting List to promote access to Housing Authority programs.***

Staff expect to re-open the HCV Waiting List in 2025. After exploring various models, such as a continuously open waiting list, discussing with other housing authorities, and considering feedback from HUD's Office of Fair Housing and Equal Opportunity, staff have decided to open the Waiting List using the standard method where the application period opens and closes at defined times. Anyone that applies during that open period will have their placement on the Waiting List lotterized.

**c. *Develop outreach strategies to reach persons least likely to apply and underrepresented groups, including Asian and senior households.***

As part of the Waiting List re-opening, the agency developed an Affirmatively Furthering Fair Housing Marketing Plan that identified populations that are least likely to apply. By following this plan, the agency will announce the Waiting List opening to a wide range of community partners and stakeholders, with particular emphasis on those partners who may support the underrepresented groups. Specifically, staff identified Asian and elderly families as least likely to apply in the housing market area. As a result, and in addition to a large number of other community organizations that HACSC will notify about the Waiting List opening, HACSC will target outreach to the following organizations that support Asian and elderly households and operate in Santa Cruz and/or San Benito Counties.

- |                            |                               |
|----------------------------|-------------------------------|
| • Senior Network Services  | • SLV Senior Center           |
| • Catholic Charities       | • London Nelson Senior        |
| • Community Bridges        | • Scotts Valley Senior Center |
| • Health Projects Center   | • Watsonville Senior Center   |
| • Senior Legal Services    | • Asian American Pacific      |
| • Community Bridges        | Islander Collective           |
| • Mid County Senior Center | • Filipino Community Center   |
| • Diversity Center         | • Japanese Cultural Fair      |

**d. *Evaluate Waiting List applications forms and processes to ensure that they adequately eliminate barriers to related computer and Internet access, language, and other potential barriers.***

The agency will provide multiple options for families to apply to the HCV Waiting List, including an online portal application and physical, paper applications. Links to the online portal will be provided in outreach materials and the Housing Authority website will host how-to guides, instructional videos, and FAQs that guide viewers through the online application process. Additionally, the front lobby at the Housing Authority offices will have kiosks where pre-applicants can complete the online portal and where staff can assist during the process.

HACSC will also outreach community partners about the Waiting List opening. Those organizations may be able to directly inform their clients about the opening and can assist them with completing a pre-application.

Finally, the Housing Authority will ensure that all application materials and associated guides will be available in both English and Spanish and will have bilingual staff available that can communicate in both languages. If a pre-applicant prefers to communicate in a language other than English or Spanish, the Housing Authority will work with a qualified, professional interpretation service.

#### **4. Promote housing mobility and mitigate housing discrimination**

##### **a. *Tenant rights and responsibilities and fair housing workshops***

The Housing Authority hosted its annual Housing Discrimination Forum in partnership with California Rural Legal Assistance (CRLA) and Senior Legal Services. The Forum was created to educate tenants and landlords about fair housing laws, ensure community members understand their rights and responsibilities, and provide resources to combat housing discrimination. It addresses the discriminatory challenges that many HCV participants face by offering practical tools, legal guidance, and space for open discussion through panels, Q&A sessions, and networking opportunities. The Forum has become a cornerstone to the agency's mission to advance fair housing and community equity through collaboration and advocacy.

In addition to hosting the Forum, the Housing Authority actively promotes Fair Housing workshops and resources offered by community-based organizations, including CRLA, Housing and Economic Rights Advocates (HERA), the Community Action Board (CAB), and others. By sharing these opportunities with our program participants, we ensure they are aware of their rights, informed about protections under fair housing law, and empowered to take action when faced with discrimination. Promoting these external workshops is part of our broader strategy to build housing stability, enhance tenant education, and support equitable access to housing throughout Santa Cruz County.

##### **b. *Landlord rights and responsibilities workshops***

The Agency hosts recurring Landlord Workshops throughout the year, with the goal of offering them on a quarterly basis. These virtual workshops feature presentations from legal experts, such as a California law firm, California Earthquake Authority, and community partners like the Conflict Resolution Center. Each session provides clear, practical guidance on a range of critical topics, including changes to tenancy laws, fair housing responsibilities, landlord-tenant communication, building code requirements, and disaster preparedness.

By offering these workshops multiple times per year, the Agency ensures that landlords have consistent access to up-to-date information and support. This ongoing engagement equips landlords with the knowledge and tools they need to confidently manage their properties, meet legal obligations, and contribute to housing stability in Santa Cruz County.

##### **c. *Strengthen partnership with legal advocacy groups***

The Housing Authority has strengthened connections with legal partners such as Senior Legal Services and California Rural Legal Assistance by collaborating to host the annual Housing Discrimination Forum. The agency plans to expand this partnership with subsequent Forums, Workshops, and other possible future events.

#### **5. Reduce rent burden of households with mixed citizenship status**

##### **a. *Request and implement HUD waiver to standardize proration of mixed citizenship status households***

The agency drafted and submitted an MTW waiver request that aimed at standardizing the proration for mixed status households. However, HUD did not approve the waiver. The four MTW agencies that already had such a waiver have had those waivers revoked. Additionally,

HUD leadership has indicated that new guidance is forthcoming that may provide additional restrictions on assistance to families that include undocumented household member. The Housing Authority has affirmed their dedication to supporting all program participants, applicants, and community members, including immigrant families.

## **Goals for 2025**

### **1. *Increase Representation and Opportunity at Leadership Levels***

While Hispanic/Latinx staff are well-represented in frontline roles, they remain underrepresented in management positions. The agency will enhance internal equity by expanding pathways to leadership through targeted professional development initiatives, incorporating suggestions provided by the staff equity focused Grove Group discussion on professional development. These efforts aim to equip existing staff with the skills and support needed to advance and succeed in leadership roles.

### **2. *Expand Support and Advocacy for Prorated Families***

Prorated families disproportionately experience severe rent burdens due to program regulations. The agency will continue to seek opportunities to advocate for programmatic and regulatory change.

### **3. *Improve Representation of Asian and Elderly Populations in Housing Authority Programs and Waiting Lists***

Asian families are underrepresented among participants and pre-applicants on the Waiting List, while elderly individuals are underrepresented among the Waiting List pre-applicants.

The agency will continue to encourage these families to apply by targeting outreach to organizations that serve Asian and elderly households, providing translation to persons speaking languages other than English and Spanish, ensuring that these communities are aware of waiting list openings and housing opportunities, identifying and removing barriers to participation, and ensuring that they receive support through the application processes.

### **4. *Support Access to High-Opportunity Areas***

Hispanic/Latinx families and families with minor children are disproportionately concentrated in low-opportunity, high-poverty areas. The agency will expand efforts to promote mobility and equitable neighborhood access through regional payment standards based on zip code, landlord engagement, encouraging development of new affordable housing in high-opportunity and low poverty areas through Project Based Voucher scoring criteria, and focusing on high opportunity and low poverty areas for our own new affordable housing development and acquisition activities.

## Contributor Recognition

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