



Housing Authority of the
County of San Bernardino

2023-24
ANNUAL REPORT



Building Opportunities Together

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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 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 Directors Message



As Executive Director for the Housing Authority of the County of San Bernardino (HACSB), it is my privilege to share with you this Annual Report for our fiscal years 2022-2023 and 2023-2024. The past two years have been exciting ones for the Housing Authority of the County of San Bernardino, filled with accomplishments, agency firsts, and changes. Within these pages, you will read about the impactful work we have done, hear inspiring stories of individuals who have overcome challenges, and learn about the exciting projects we are planning for the future. Some of these highlights include:

- The second phase of housing development at the Valencia Grove community in Redlands, which will add 103 new units of affordable housing, broke ground in early 2023 and is anticipated to open to new families in the Summer of 2025.

- In April 2023, we congratulated Gus Joslin, HACSB's Deputy Executive Director, on his retirement after 15 years of service to HACSB. We also celebrated the promotion of Rishad Mitha, HACSB's Director of Operations, to the role of Deputy Executive Director.
- In a historic first for our agency, we hosted a U.S. Department of Housing and Urban Development (HUD) Secretary for an affordable housing roundtable at the Crestview Terrace community in San Bernardino.
- Along with our industry colleagues, we advocated for—and received—an extension from Congress for HACSB's Moving to Work (MTW) designation through 2038.

The activities and achievements featured throughout this report are the result of the collective efforts of many individuals. It reflects the continued dedication of our

team to provide safe, affordable housing and services that empower our residents and strengthen our community. I extend my sincere thanks to our HACSB team, whose hard work drives our achievements. I also thank our dedicated Board of Commissioners, numerous community partners, and stakeholders for their collaboration and support. I am honored to work alongside this talented and compassionate group of individuals. And thank you to the individuals and families we serve. You inspire us with your accomplishments!

Respectfully,



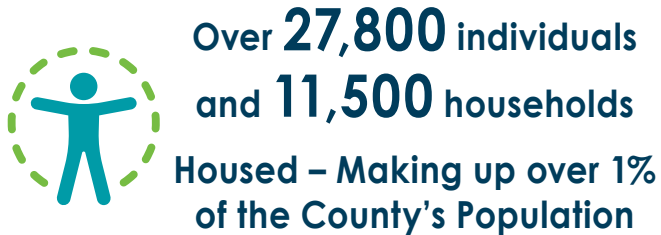
Maria Razo

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 over 27,800 individuals, most of whom are seniors, individuals with disabilities, veterans, and children.



**4,700 Seniors
62 and Older
Housed**



**11,100
Children 17 and
Younger Housed**



**6,300
Individuals with
Disabilities Housed**



**600
Veteran
Families Housed**

We also own and manage a portfolio of affordable rental communities that are not federally funded. These homes are typically leased at amounts below market rents,

providing additional affordable housing opportunities to our communities in addition to the traditional rental assistance programs we administer.



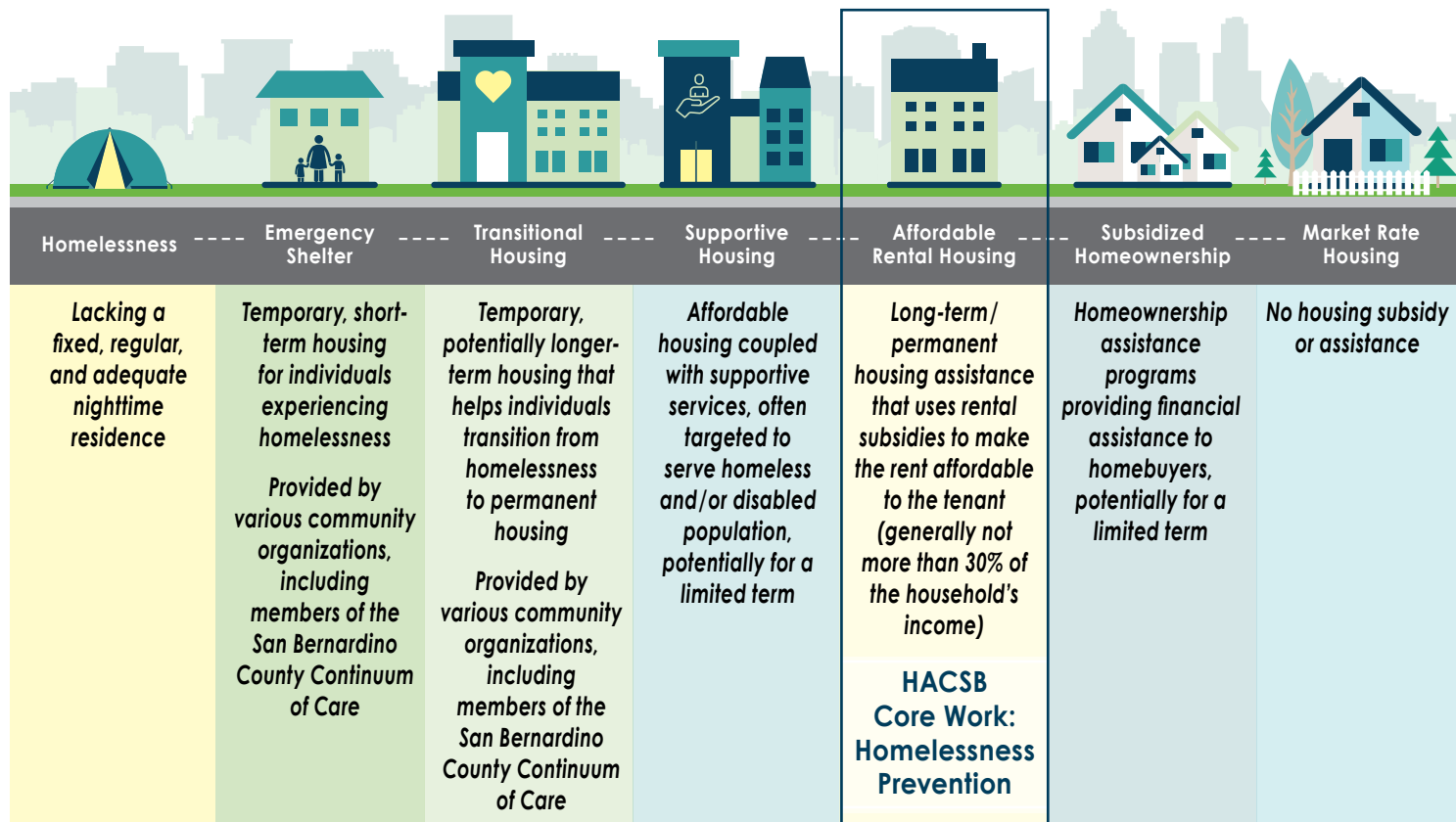
We Are Part of America's Largest Homelessness Prevention Program

The rental assistance programs administered by housing agencies like HACSB prevent homelessness for millions of individuals across the county. Delivering these programs to our local community is our core work – to prevent homelessness before it happens. Our largest program, the Housing Choice Voucher (HCV) program, provides 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. Without rental assistance, many of our customers would face extreme difficulty maintaining stable and safe housing.

Along with many partners, we also serve 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.

HACSB Executive Director Maria Razo and Self-Sufficiency Specialist Kristan Alfarez participate in the annual Homeless Point in Time Count.

The Housing Continuum



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 local policies targeting at least one of the three Statutory Objectives of the MTW demonstration program:



We have proudly pioneered over thirty unique MTW initiatives aimed at achieving these objectives. Through our ongoing evaluations of our work, including university-level research performed by Loma Linda University, we continue to adapt our programs and services to be more efficient and effective in our mission to empower the families we serve.

The MTW designation does not provide any additional funding. Rather, it provides flexibility that has enabled 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 efforts. 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.



Administration and Accountability

Board of Commissioners

The HACSB Board of Commissioners (BOC) is responsible for approving HACSB policies and providing strategic direction. The BOC is made up of seven volunteers appointed by the San Bernardino County Board of Supervisors. Two seats are reserved for residents or participants of HACSB affordable

housing programs. These individuals give generously of their time in support of HACSB's mission to empower all individuals and families in need to achieve an enriched quality of life by providing housing opportunities and resources throughout San Bernardino County.



BEAU COOPER
CHAIR



CASSIE MACDUFF
VICE CHAIR



TIM JOHNSON



SYLVIA MILLER



MICHAEL THOMAS



HACSB Leadership



Maria Razo
Executive Director



Rishad Mitha
Deputy Executive Director



Jennifer Dawson
Director of Administrative Services



Nicole Beydler
Director of Policy and Communications



Jesse Diaz
Director of Business Services



John Moore
Director of Development



Kristin Maithonis
Director of Housing Services



Mayra Small
Housing Services Manager



Lucy Leslie
Director of Housing Communities



Angie Lardapide
Procurement and Contracts Supervisor



George Silva
Family Empowerment Services Manager



Garrett Dalton
Information Technology Manager



Lelah Young
Finance Manager



Vince Wrzalinski
Housing Services Manager

The HACSB leadership team oversees the administration of our affordable housing programs, redevelopment of our aging housing stock, and related business operations.

With a combined total of more than 160 years of service in the affordable housing industry, this team leads a staff of approximately 155 individuals.



ADVANCING EXPERTISE:

Knowledge Development, Industry Engagement, and Advocacy

BOARD BUILDING

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Each monthly meeting of the HACSB Board of Commissioners includes a board-building presentation to provide additional information to our board to help ensure it has the knowledge and information it needs to make informed decisions that align with the agency's mission. These presentations cover a wide array of topics, from housing program basics to HACSB initiatives to legislative updates and beyond.

Fiscal Year 2023 Board Building Topics

- HACSB industry organization involvement
- HACSB annual goals and accomplishments
- HACSB agencywide Strategic Plan
- New Brown Act Provisions under AB 2449 and continued use of AB361
- Highlights from HACSB's FY 2022 Moving to Work Annual Report
- HACSB legislative platform and advocacy meeting preparation
- HACSB's Tenant-Based Voucher rental assistance programs

- Fiscal year 2023-2024 agency budget and 2024 Moving to Work Annual Plan
- 2023 Moving to Work (MTW) Local Payment Standards
- 2023 HACSB scholarship program
- HACSB's rental assistance programs

Fiscal Year 2024 Board Building Topics

- HACSB annual goals and accomplishments
- HACSB development projects
- Highlights from HACSB's FY 2023 Moving to Work Annual Report
- HACSB legislative platform and advocacy meeting preparation
- Voucher program utilization and funding
- Fiscal year 2024-2025 agency budget and 2025 Moving to Work Annual Plan
- 2024 HACSB scholarship program
- HACSB key partnerships to support our mission
- Housing Choice Voucher Program overview

ADVOCACY EFFORTS

HACSB regularly engages with policymakers at the local, state, and federal level to educate them about our programs, provide updates about successes and challenges, and advocate for adequate resources and policies that support affordable housing and rental assistance programs for low-income families. Our advocacy helps elevate the voices of those we serve.

In 2024, we met with each of the San Bernardino County Supervisors to keep them apprised of our efforts and issues affecting our programs. Board of Supervisors Chair and Third District Supervisor Dawn Rowe met with our team quarterly. These meetings help to ensure that our County's leadership is aware of HACSB's role administering the County's largest homelessness prevention program, as well as redevelopment projects planned and underway, and state and federal legislative matters we are following.

Each year, we also meet with lawmakers at the Federal level to share updates about our programs. These

meetings have allowed us to develop strong relationships with our Representatives and Senators, as well as key staff. We spend time sharing information about our programs, providing a practitioner-level perspective to the policy decisions they must make. In 2024, we met with the offices of all six Representatives for San Bernardino County, both California Senators, and other key staff:

- Senator Alex Padilla
- Senator Laphonza Butler
- Representative Pete Aguilar – *33rd District*
- Representative Norma Torres – *35th District*
- Representative Judy Chu – *28th District*
- Representative Jay Obernolte – *23rd District*
- Representative Raul Ruiz – *25th District*
- Representative Young Kim – *40th District*
- House Financial Services Committee Staff
- House Veterans Affairs Committee Staff
- House Appropriations Committee Staff

INDUSTRY INVOLVEMENT

HACSB is a proud member of several affordable housing industry organizations and groups. These groups provide the opportunity for collaboration, knowledge-sharing, and advocacy, and allows housing authorities to have a collective voice in our advocacy efforts.



Moving to Work Collaborative –
Board Member
<https://www.mtwcollaborative.org>



**Council of Large Public Housing
Authorities (CLPHA)** – Board Member
<https://clpha.org>



**California Association of Housing
Authorities (CAHA)** – Legislative
Committee Member
<https://cahahousing.org>

HUD Moving to Work (MTW) Research Advisory Committee

– HACSB was one of five housing authorities appointed to this committee to work with HUD and others to advise HUD on potential evaluation methods for the MTW demonstration, potential policy changes for MTW and non-MTW housing authorities, and other topics.



**National Association of Housing and
Redevelopment Officials (NAHRO)** –
Committee Member
<https://www.nahro.org>



HUD Secretary Marcia Fudge's Historic Visit to Arrowhead Grove

On August 24, 2023, U.S. Department of Housing and Urban Development (HUD) Secretary Marcia Fudge visited the transformative Arrowhead Grove community in San Bernardino. This visit, part of a two-day tour of California, offered Secretary Fudge an opportunity to witness firsthand how innovative affordable housing programs are reshaping local communities and changing lives.

Secretary Fudge was accompanied by Congressman Pete Aguilar (CA-33), HUD Regional Administrator Jason Pu, and HUD Los Angeles Field Office Director Laurie Udit. They were joined by local leaders including City of San Bernardino Mayor Helen Tran, City of Redlands Mayor Eddie Tejeda, City of Fontana Mayor Acquanetta Warren, City of Grand Terrace Mayor Pro Tem Doug Wilson, National Community Renaissance Vice President of Public Affairs Lorraine Kindred, and Housing Authority of the County of San Bernardino (HACSB) Executive Director Maria Razo. This marks a historic milestone as the first visit to a HACSB community by a sitting HUD secretary.

Left to Right: HUD Secretary Marcia Fudge; Rishad Mitha, HACSB Deputy Executive Director; Maria Razo, HACSB Executive Director.



Left to Right: Victoria Brown, HUD Deputy Chief of Staff; Lorraine Kindred, Vice President – Public Affairs; Acquanetta Warren, City of Fontana Mayor; Eddie Tejeda, City of Redlands Mayor; Congressman Pete Aguilar; HUD Secretary Marcia Fudge; Jason Pu, HUD Regional Administrator; Maria Razo, HACSB Executive Director; Helen Tran, City of San Bernardino Mayor; Laurie Udit, HUD Los Angeles Field Office Director; Ruth Jones Nichols, Ph.D., Deputy Assistant Secretary for Public Engagement.

The group gathered at Arrowhead Grove to discuss local housing challenges and the innovative solutions being implemented. The site, which was once the Waterman Gardens Public Housing development, is now a model for revitalization and community transformation.



A VISION OF RENEWAL: Arrowhead Grove's Revitalization Story

Arrowhead Grove's journey from an aging affordable housing community to a modern, vibrant residential area began in 2013 when HACSB partnered with National Community Renaissance to redevelop the property. Originally built in 1943, Waterman Gardens was one of the oldest public housing developments in San Bernardino County. Through the innovative use of resources such as the HUD Rental Assistance Demonstration (RAD) program, the flexibility afforded by HACSB's Moving to Work designation, Low-Income Housing Tax Credits, HOME funds from the City of San Bernardino and County of San Bernardino, and traditional financing, HACSB embarked on a multi-phase redevelopment.

The first three phases of Arrowhead Grove, completed between 2016 and 2021, brought much-needed affordable housing to the area. Future phases will introduce additional affordable and market-rate



U.S. Department of Housing and Urban Development (HUD) Secretary Marcia Fudge, Congressman Pete Aguilar, and HACSB Executive Director Maria Razo during the local housing challenges roundtable on August 24, 2023.

Housing Authority of the County of San Bernardino

rental units, as well as single-family homes available for purchase by low-income first-time homebuyers. When fully completed, Arrowhead Grove will provide more than 400 affordable apartment homes for low-income households, and creating a community that offers diverse housing options for families at every stage of life.

During her visit, Secretary Fudge spoke passionately about the urgent need for more housing across the country. “We need to build housing that is resilient, certainly, but we need to look at building other kinds of housing. We can’t create any more land... We have to look at new things. That’s the only way we survive.” Her remarks underscored the importance of innovative approaches to housing development that meet the needs of today’s families and communities.



EMPOWERING COMMUNITIES: The Impact of Arrowhead Grove’s Revitalization

The redevelopment of Arrowhead Grove isn’t just about adding more units—it’s about creating opportunity. By offering a range of housing options, including affordable

rental housing, market-rate rental units, and single-family homes for purchase, the community is providing residents with more choices to suit their income and lifestyle needs. This approach ensures that families can stay in the neighborhood they call home while finding housing that supports their aspirations and future growth.

“The revitalization at Arrowhead Grove would probably not have been possible without the flexibilities offered through our Moving to Work designation and the RAD program,” said HACSB Executive Director Maria Razo.

“We are so grateful that Secretary Fudge visited this community to see how programming flexibilities and collaboration with dedicated partners has created powerful, positive change for an entire community.”

Secretary Fudge’s visit highlighted the transformative power of collaboration and innovation in affordable housing. With partners like National Community Renaissance, HUD, and local government officials, HACSB is not just providing housing—it’s empowering families and revitalizing communities for a brighter future.

Financial Highlights

Economic Impact

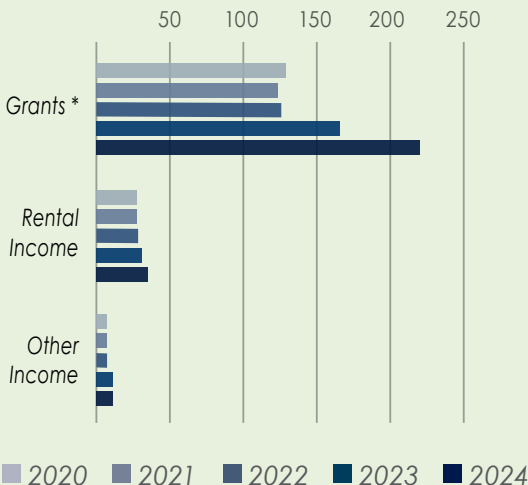
\$178 Million
paid to
3,518 Landlords

\$24.4 Million
paid to
341 Vendors
for services

\$256 Million
infused into the
County's Economy

Operating Revenue

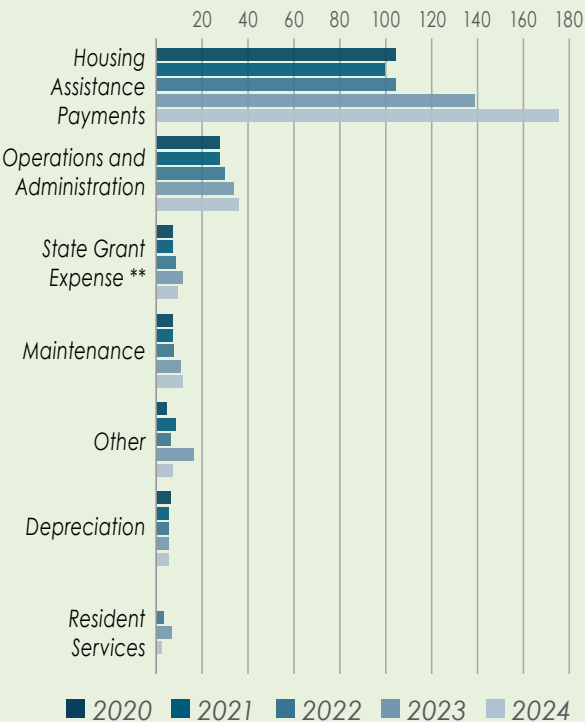
In Millions



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

Operating Expenses

In Millions



** Housing Support Program pass-through expense



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

For the Fiscal Year Ending September 30, 2024

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

² Housing Support Program pass-through expense

REVENUES	Rental Income	34,706,459
	Federal/State Grant Income ¹	220,595,093
	Other Income	11,048,187
	Gain on Disposition of Assets	72,241
	Total Revenues	266,422,080
EXPENSES	State Grant Expenses ²	9,102,294
	Administration	27,573,711
	Resident Services	2,120,169
	Utilities	4,628,828
	Maintenance & Operations	11,538,603
	General Expenses	3,817,766
	Interest Expense	2,122,960
	Extraordinary Expenses	4,364,219
	Housing Assistance Payments	175,839,057
	Depreciation	5,573,778
	Pre-Development Expenses	-
	Total Operating Expenses	246,681,384
ENDING NET ASSETS	Increase in Net Assets	(19,740,695)
	Adjustments	(25,981,226)
	Beginning Net Assets	108,844,282
	ENDING NET ASSETS	102,603,751

ASSETS

Cash and Investments	81,596,348
Accounts Receivable (Net)	4,128,342
Prepaid Expenses	4,748,393
Due from Governments	1,719,441
Due from Other Program	587,810
Land, Buildings & Equipment (Net of accumulated depreciation)	77,164,523
Inventory	641,014
Lease Receivable	225,423
Notes Receivable	33,131,482
Other Assets	876,842
Total Assets	204,819,618
Deferred Outflows	11,339,260

Total Assets and Deferred Outflows	216,158,878
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LIABILITIES

Accounts Payable	473,193
Other Liabilities	10,852,648
Due to Other Programs	(653,206)
Notes Payable	60,924,281
Lease Payable	66,486
Accrued Pension & OPEB	36,112,700
Total Liabilities	107,776,102
Deferred Inflows	5,779,025

Total Liabilities and Deferred Inflows	113,555,127
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Statement of Net Position – Unaudited

For the Fiscal Year Ending September 30, 2023

NET POSITION

Investment in Capital Assets, Net of Related Debt	16,240,242
Restricted Net Position	19,764,131
Unrestricted Net Position ¹	66,599,378
Total Net Position	102,603,751
TOTAL CAPITAL AND LIABILITIES	216,158,878

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



STRATEGIC PLANNING IN ACTION:

HACSB's Ongoing Commitment to Innovation, Stability, and Community Impact

In 2008, the Housing Authority of the County of San Bernardino (HACSB) set a course for the future with the establishment of a 30-year Strategic Plan. Since then, the agency has navigated a landscape of significant change, including shifts in governance, leadership transitions, evolving federal housing goals, fluctuations in funding, and, most recently, the challenges of a global pandemic. Despite these changes, HACSB has continued to thrive—garnering national recognition for its success, earning accolades from industry peers, and securing a Moving to Work designation.

These opportunities, while offering substantial promise, have also brought new demands and expanded responsibilities for the agency. In light of these shifts, HACSB made a commitment to evaluate and refine its organizational goals and strategies to ensure they remain aligned with current and future needs, reflect the agency's core values, honor the team who lives out the agency's mission, and provide a clear roadmap for the future.



A FRESH LOOK: Refining Our Path Forward

In 2021, HACSB took a major step in this process by forming a Strategic Planning Committee (SPC), bringing together voices from across the agency—from senior leadership to front line staff. This team embarked on a comprehensive review, gathering feedback from staff, Board members, program partners, and residents through focus groups, interviews, and surveys. The SPC's goal is to ensure that HACSB's strategies are responsive to today's challenges and those that may come in the future. Through this collaborative process, the SPC developed a set of Aspirational Statements which are rooted in five key themes: The HACSB Team, Community, Financial Stability, Innovation, and Partnerships. These themes encapsulate who HACSB aspires to be as an agency—an organization that remains deeply committed to its mission while continuously evolving to meet the needs of the communities it serves.

HACSB's Aspirational Statements

1. To ensure that our agency's culture empowers and values our **team** through effective communication, learning opportunities, work life balance, professional development, and shared passion for the mission.
2. To be known as a trusted provider of safe, dignified, and desirable homes and environments that enrich and add value to the **community**.
3. To pursue continued **financial stability**, monitoring, and accountability as stewards of limited funding.
4. To utilize research and technology to drive **innovative** programming and operational processes that allow us to be more responsive and result in the advancement of the families we serve.
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.



HACSB staff participates in the Community Resource Fair at the High Desert Inland Empire Health Plan (IEHP) Community Wellness Center



DRIVING FORWARD:

Milestones and Achievements

In just two years, HACSB has already made remarkable strides toward realizing the goals outlined in the Strategic Plan, celebrating more than 80 key achievements along the way. Some of these accomplishments include:

- **Fostering Well-being:** Organizing meaningful interactions at all offices during Mental Health Awareness Month to promote community and well-being.
- **Expanding Housing Opportunities:** Acquiring Northport Apartments, a 60-unit complex in Victorville, California, to increase affordable housing options for low-income families.
- **Championing Community Resources:** Securing two Community Project Funding awards from Representative Pete Aguilar totaling \$5.6 million to establish the Arrowhead Grove Community Resource Center, which will provide critical support services to residents and the surrounding neighborhood.
- **Enhancing Health and Wellness:** Strengthening partnerships with health and wellness organizations to better serve affordable housing communities.

- **Advancing Housing Development:** Partnering with National CORE to secure the Affordable Housing Sustainable Communities (AHSC) Grant for the Arrowhead Grove Phase IV project, advancing sustainable and affordable housing development.
- **Recognizing Partnerships:** Launching a biennial partnership awards system to celebrate the invaluable contributions of community and program partners.
- **Securing Legislative Wins:** Through collaborative advocacy, securing an extension from Congress for HACSB's Moving to Work (MTW) designation through 2038—ensuring continued flexibility and innovation for years to come.



LOOKING AHEAD:

The Future of HACSB

These accomplishments represent the unwavering dedication of HACSB's team, the support of our partners, and the resilience of the communities we serve. As we continue to move forward, the Strategic Plan will remain a living document, continuously guiding HACSB as we adapt, innovate, and work towards a future where every resident has the opportunity to thrive.



Affordable Housing Programs and Communities



Affordable Rental Housing by Program

Rental Assistance Voucher Programs

10,395 | 24,314 individuals

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).

Moving to Work (MTW) Households: 9,075

Non-MTW Special Program Households: 1,320

Public Housing

1 household | 4 individuals

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

Rental Assistance Demonstration (RAD): 1,255 units

1,114 households | 3,533 individuals

The Rental Assistance Demonstration (RAD) program aims to improve and preserve public housing by allowing public housing agencies to convert their properties to long-term Housing Choice Voucher (HCV) rental assistance. This conversion changes the funding source from Public Housing funding to HCV funding, a historically more stable funding source, while ensuring that residents maintain affordable housing. These units are owned and managed by HACSB as PBV units. Some units are unoccupied as redevelopment of future RAD sites is underway.

HACSB Affordable Rental Communities: 1,228

These units are owned and managed by HACSB. These units 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.

Limited Liability Company (LLC) and Limited Partner (LP): 964 Units

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

Housing Partners I, Inc.: 1,343 Units

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

Waiting for Housing Assistance

In San Bernardino County, the demand for affordable housing far exceeds the number of available units. Currently, there are approximately 5.5 households on the waiting list for every one household served, highlighting the urgent need for more affordable options. This disparity not only underscores the challenges faced by low-income families but also emphasizes the necessity for increased investment and innovative solutions to expand affordable housing opportunities in the region.



**5.5 Households Waiting for Assistance
for Every 1 Household Served**

Programs Serving Homeless Individuals and Families	Households Served as of FYE 2023	Households Served as of FYE 2024
Housing Support Program (HSP) 1	598	463
Veteran Affairs Supportive Housing (VASH)	471	420
Emergency Housing Voucher (EHV) Program This count includes customers who have moved to San Bernardino County through portability.	461	460
Mainstream Voucher Program	315	309
Continuum of Care (CoC) Programs	287	246
Supportive Services for Veterans and their Families (SSVF) 1	143	131
Keys for Life (KFL) and Keys for Success (KFS)1	126	169
Permanent Supportive Housing	86	64
Desert Haven	30	29
Golden Apartments	36	35
No Child Left Unsheltered (NCLU)	28	31
Total	2,515	2,293

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	Public Housing Units	RAD Units	Authority Owned Units	LLC and LP Units	Housing Partners I, Inc
Adelanto	221					14
Alta Loma	160					
Apple Valley	324	1		37		29
Arrowbear	1					
Baker				24		
Baldwin Lake	1					
Barstow	335		217	300		
Big Bear	3					
Big Bear City	10					
Big Bear Lake	13					
Bloomington	93					202
Cedar Glen	6					
Cedarpines Park	1					
Chino	316		50			20
Chino Hills	43					
Colton	310		124	50		8
Crestline	14					
Fontana	745			84		60
Grand Terrace	53					
Green Valley Lake	2					
Helendale	6					
Hesperia	284			98		21
Highland	299		12			
Joshua Tree	18					9
Lake Arrowhead	1					
Landers	1					
Loma Linda	327			42		99



City	Voucher Program	Public Housing Units	RAD Units	Authority Owned Units	LLC and LP Units	Housing Partners I, Inc
Lucerne Valley	8					
Mentone	52			39		
Montclair	196			34		74
Morongo Valley	1					
Muscoy	1					
Newberry Springs	1					
Oak Hills	2					
Ontario	876			24	153	214
Phelan	8					
Pinon Hills	1					
Rancho Cucamonga	980					6
Redlands	543		75	45	85	170
Rialto	317			24		
Running Springs	6					
San Bernardino	1882		679	65	627	150
Sky Forest	1					
Sugarloaf	3					
Twentynine Palms	64					20
Twin Peaks	34			40		
Upland	562		98			
Victorville	954			168	99	154
Wrightwood	1					
Yermo	3					
Yucaipa	247			154		63
Yucca Valley	65					30
Total	10,395	1	1,255	1,228	964	1,343

America's Largest Homelessness Prevention Program Battles the Affordable Housing Crisis Amid Stagnant Funding and Rising Costs

The need for affordable housing in the U.S. continues to grow as rising rents outpace income growth for many families.

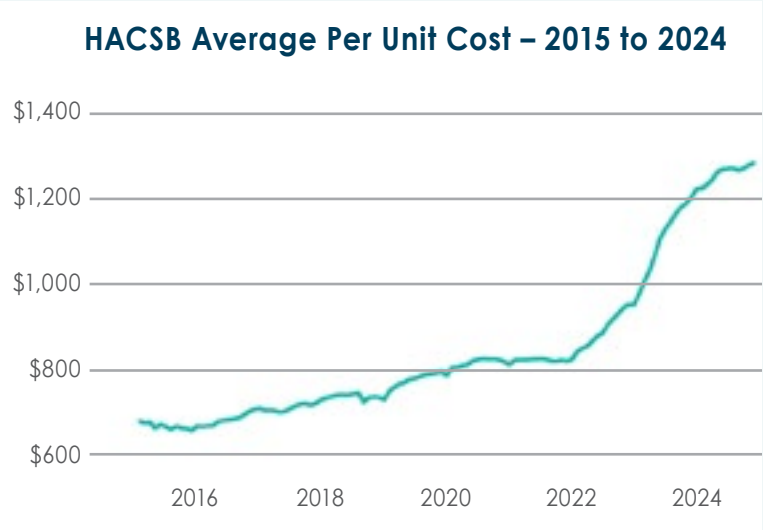


A report from the U.S. Census Bureau using data from the 2023 American Community Survey found that nearly half of renter households are cost-burdened, paying more than 30 percent of their income toward rent and other housing costs. Approximately 30% of renter households are severely cost-burdened with rent and other housing costs making up more than 50% of their income. Rental assistance programs such as the Housing Choice Voucher (HCV) program provide a critical safety net for millions of households across the country, ensuring rent affordability and preventing them from falling into homelessness.

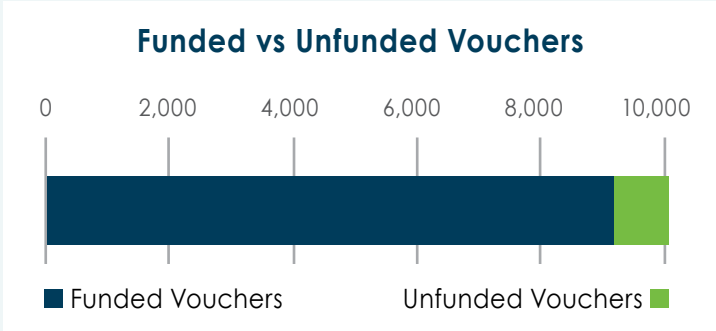
Rental assistance programs like the HCV program ensure affordability by fixing the assisted household's rent portion at an affordable level, usually 30 percent of their income, while the housing authority pays the difference between the household's rent portion and the lease rent. If the lease rent increases, that cost increase is typically absorbed by the housing authority, insulating the assisted household from rapidly rising rents.

During the COVID-19 pandemic, rental markets across the country experienced extreme increases in rent prices, while household incomes did not keep pace.

Housing authorities across the country absorbed the majority of the rental cost increase for customers in the Housing Choice Voucher program. The metric used to track this increase is the per-unit cost (PUC), which reflects the average monthly cost of assisting a single household in the HCV program. HACSB's PUC rose dramatically beginning in 2022, rising more than 55% in just two years.



The challenge of skyrocketing program costs was compounded by funding levels for rental assistance programs have not kept pace, leading to significant challenges for housing authorities like HACSB. At the end of HACSB's fiscal year 2024, the gap between per-unit cost and per-unit funding was over \$100 per unit. The disparity between these amounts means that, even though HACSB has been allocated more than 10,000 vouchers, our funding will support less than 92% of those vouchers.



This situation is not unique to HACSB. Housing Authorities across the country are serving fewer households because the funding they receive doesn't support as many households as it did even five years ago. In 2024, unprecedented numbers of housing authorities requested

additional funding from the U.S. Department of Housing and Urban Development (HUD) to help offset rising costs and avoid terminating assistance to customers.

As a Moving to Work agency, HACSB has implemented policy changes that have helped us to weather funding challenges and rising costs. Some of these changes, such as our Streamlined Lease Assistance rent reform initiative, modestly increase the tenant rent portion to help ensure that our funding supports as many households as possible. Our Local Payment Standards initiative allowed us to develop subsidy standards that are adapted to local rental markets, ensuring that the amounts were neither too low nor too high for the area in which individual customers choose to reside. These policies have been in place for many years and helped us control program costs, which is a key reason why our agency has not needed to consider more adverse actions such as terminating assistance to customers. Unfortunately, even with the cost reduction policies we have implemented, we must still serve fewer households to stay within our funding. We are allowing our programs to gradually shrink as households leave assistance and not replacing those households with new customers from our waiting lists.

While policy changes such as rent reform have been instrumental in preventing terminations of assistance, the lack of adequate funding to support the allocated number of vouchers also means that households on our waiting lists must wait longer for the opportunity to receive rental assistance. More than 65,000 households have applied to HACSB's wait lists, and many have applied to more than one.



5.5 Households Waiting for Assistance
for Every **1** Household Served

HACSB, in collaboration with our industry partners, will continue to advocate for sufficient funding for rental assistance programs and share the success stories that highlight their impact. Programs like the Housing Choice Voucher program are essential in preventing homelessness and housing instability, which in turn eases the burden on emergency shelters, healthcare systems, and social services—saving valuable resources for local and state governments. By ensuring long-term housing stability, these programs empower individuals to maintain steady employment, pursue educational opportunities, enhance their quality of life, and make meaningful contributions to their communities and society as a whole.





Empowering Families Through the Moving to Work Demonstration

In 2008, Congress designated the Housing Authority of the County of San Bernardino (HACSB) as a Moving to Work (MTW) agency under the national MTW demonstration. This designation has been a powerful tool, allowing HACSB to waive some HUD program regulations to target the three statutory objectives of the MTW demonstration:

- ➔ **1. Reduce program costs and increase cost efficiency.**
- ➔ **2. Encourage assisted families to pursue economic self-sufficiency.**
- ➔ **3. Increase housing choice for low-income families.**

For over 15 years, HACSB has harnessed the MTW designation to develop and implement innovative policies and programs adapted to the unique communities we serve. Through research and rigorous evaluation, we have been able to refine our approach, identify best practices, and better understand the impact these initiatives have on the families we serve.



Transforming Lives through the Term-Limited Lease Assistance (TLA) Program

One of our standout initiatives, the Term-Limited Lease Assistance (TLA) program launched in 2012, offers rental assistance for up to five years for career-able households. This initiative supports households in achieving housing stability while also empowering them to pursue employment, education, and training – key steps toward achieving long-term economic independence.

Upon joining the TLA program, participants are paired with HACSB's Family Empowerment Services (FES) Department, a critical resource designed to guide and support households on their journey to self-sufficiency. Through personalized coaching and a comprehensive five-year service and training plan, FES specialists work with participants to set achievable goals such as securing employment and increasing earned income, with the goal of ultimately becoming independent of government assistance. The program also connects participants with community partners who provide essential services such as childcare, credit repair, job training, education, and wellness support.



Adapting to the Needs of Participants: The End-of-Term Hardship Exemption

As we continued to evaluate the success of the TLA program, we identified an important opportunity to better serve participants nearing the end of their five-year term. Many were actively engaged in self-sufficiency activities but needed additional time to complete their education or training. In response, we introduced the "End-of-Term Hardship Exemption" in 2016, offering eligible households an extension of up to two years. To qualify, participants must demonstrate steady progress toward self-sufficiency and have complied with all program requirements.

This flexibility has had a powerful impact. In Fiscal Year 2024, 62 households were benefiting from the TLA extension. Of these households, 54 had children—highlighting the program's significance in improving the long-term well-being of families. Importantly, households in the extension period showed a notable increase in earned income, suggesting the positive effects of their continued self-sufficiency efforts.



A Success Story: From Self-Sufficiency to Homeownership

The true measure of our program's success is reflected in the stories of the individuals and families who achieve independence. One such success story comes from a former TLA participant who, after receiving additional time in the program, is now a proud homeowner. ***She shares her inspiring journey:***

“ *I am a single mother of 3 children. I came in contact with Housing Authority in 2018. While on section 8, I have earned 3 degrees (2 associates degrees and 1 bachelor degree), maintained full-time employment, brought my credit score up from an approximate 500 to now a 720. After examining my monthly expenses with my Self Sufficiency Worker, Susan, I learned where I could make significant improvement in my money utilization. I attended a financial literacy class, a credit building class and the homeownership education class through NHSIE. Without this agency I would be lost literally. Growing up I was never taught financial literacy and looking back, no one in my family has ever had healthy spending habits. I intended to end this generational cycle within my family by continuing to work with the Housing Authority. I am consistently working towards healthy financial habits. **I am now a homeowner.*** **”**

Her story exemplifies the power of the TLA program and the life-changing impact of our commitment to empowering families to achieve financial independence and stability.

Looking Ahead

The success of programs like TLA is a testament to the power of flexible, responsive policies that are tailored to

the unique needs of the families we serve. By continuing to adapt and innovate, HACSB is paving the way for more families to achieve self-sufficiency, improved financial health, and a brighter future. We are proud of the progress we've made and excited to continue this work in the years ahead.

Emergency Housing Voucher Program Helps to Combat Homelessness



In 2021, the American Rescue Plan Act (ARPA) allocated \$1.1 billion to create the Emergency Housing Voucher (EHV) program, aimed at providing housing assistance to individuals and families facing homelessness or at risk of homelessness, or fleeing domestic violence situations. The program awarded 70,000 new housing vouchers to housing authorities across the country, with a unique component—funding for supportive services, including housing navigation to help participants find suitable homes.

HACSB was allocated 455 Emergency Housing Vouchers and the program launched in San Bernardino County in October 2021. By late June 2023, all 455 vouchers were successfully leased, providing stable and affordable housing to 455 formerly homeless households. The program was designed as a temporary emergency assistance program and, unlike traditional voucher-based rental assistance programs, does not allow new customers to join the program after September 30, 2023. Additionally, the program is authorized to be administered only through 2030.

Supportive Services: The Key to Success

A key component that sets the EHV program apart from traditional housing voucher programs is its inclusion of supportive services—an essential element in ensuring leasing success, especially in a competitive rental market. While the EHV funding helped to cover the cost of security deposits, it typically fell short of covering additional services –

such as housing navigation services – that help households successfully lease and remain stably housed long-term.

To bridge this gap, HACSB leveraged its long-standing partnership with San Bernardino County, which provided Emergency Solutions Grant (ESG) funds to supplement the EHV program's resources. These additional funds were used to cover security deposits, application fees, and crucial housing navigation services, ensuring that participants could secure and maintain stable housing.

Thanks to this partnership with San Bernardino County, hundreds of families facing homelessness, domestic violence, and other challenges have successfully found permanent homes through the EHV program.

Evaluating the EHV Program

The EHV program tested new ways of addressing homelessness, with a goal of rapidly housing homeless and at-risk households in stable, affordable homes. HACSB is working with Loma Linda University to evaluate the impacts of the EHV program. Some of our research questions include:

- What were the barriers faced by EHV customers during their housing search?



- What factors contributed to a customer's ability to successfully lease?
- What other services did/do EHV customers need?
- What factors contribute to a household's ability to remain stably housed with EHV assistance?

By evaluating the EHV program, we hope to understand the ways in which the EHV program has been successful and why, and how programs like EHV can be improved. This evaluation work informs our advocacy work on behalf of affordable housing programs and allows us to share lessons learned to help shape national housing policy.



Valencia Grove Phase II Will Bring New Affordable Homes to Redlands

On February 13, 2023, HACSB and developer partner Housing Partners I, Inc. (HPI) celebrated the groundbreaking of the second phase of the redevelopment of the Valencia Grove affordable housing community in Redlands.

Originally the site of HACSB's first Public Housing community, Valencia Grove has been a cornerstone of affordable housing since the early 1940s. The redevelopment, which began in 2010, is being completed in phases. Phase I opened in 2016 and includes 85 units of affordable housing, while Phase II, which is projected to open in the summer of 2025, adds 104 new units. The final phase, for which planning is now underway, will focus on homeownership, providing 39 single-family townhomes for first-time low-income homebuyers. **Once completed, the redevelopment will provide 238 affordable housing units in total.**



Construction of the second phase of Valencia Grove affordable housing community in Redlands began in January 2023. Phase I, completed in 2016, is visible in the background.

The new phase includes a mix of one- to four-bedroom units in sixteen buildings. The new buildings were designed to match the style of Phase I, ensuring a cohesive look for the entire community.

◀ *Groundbreaking of Valencia Grove Phase II, February 2023. Left to right: HUD Los Angeles Office Field Office Public Housing Director Meena Bavan; Redlands Mayor Eddie Tejeda; Anthony Perez, HPI Executive Director; Gus Joslin, HACSB Deputy Director; Maria Razo, HACSB Executive Director; Dawn Rowe, San Bernardino County Board Chair and 3rd District Supervisor; Cassie MacDuff, HACSB Commissioner; Curt Lewis, Grant Program Director with Representative Pete Aguilar's office; David Avila, HACSB Commissioner.*

Valencia Grove Revitalization

Phase I

- 85 Affordable Multifamily Rental Units for Lease to Households with Incomes at or Below 80% of Area Median Income
- 1- to 4- Bedroom Units
- 5,000 Square Foot Community Center
- On-Site Head Start Preschool
- Green and Sustainable Design, Technology, and Materials
- Park/Retention Basin
- Occupied 2016

Phase II

- 104 Affordable Multifamily Rental Units for Lease to Households with Incomes at or Below 80% of Area Median Income
- 1- to 4- Bedroom Units
- Anticipated Opening Summer 2025

Phase III

- Planned Future Homeownership Development
- 39 Single-Family Townhomes for Sale to First-Time Low-Income Homebuyers

This project is part of HACSB's ongoing efforts to revitalize our aging affordable housing communities, most of which were originally built in the 1940's and 1950's. The majority of these communities were developed as low-density housing, which often includes vast areas of lawn and greenspace. A focus of our redevelopment efforts is to use our land and water resources more efficiently, increasing the number of affordable housing units at the site and incorporating landscaping elements that require less water and maintenance. Through this work we not only preserve affordable homes for future generations, but also increase affordable housing options for families in San Bernardino County.



Construction progress of Phase II – September 2024

Arrowhead Grove Development Brings Housing and Resources to San Bernardino



*Artist rendering of design concept for Arrowhead Grove
Community Resource Center*



Housing Authority of the County of San Bernardino





Executive Director, Maria Razo gratefully accepts funding secured by Congressman Pete Aguilar for the Community Resource Center.

Arrowhead Grove Community Resource Center Offers Opportunities

For over 70 years, the community at the corner of Waterman Avenue and Baseline Road in San Bernardino has been home to affordable housing. Originally built in 1943 as a 252-unit Public Housing community, the site began a transformative redevelopment starting in 2013 when HACSB partnered with National Community Renaissance to revitalize the property. The project, now known as Arrowhead Grove, has been developed in phases. To date, three phases of housing have been completed, with a fourth phase about to break ground and additional phases planned for the future. The vision for Arrowhead Grove also goes beyond providing affordable housing; it includes empowering residents and the surrounding community with access to essential resources and opportunities through the development of an on-site Community Resource Center.

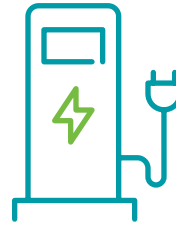
Resources are Essential to Community Empowerment

A key part of this revitalization is the development of the Arrowhead Grove Community Resource Center (CRC), a hub for educational opportunities, job training, career development, health and wellness programs, recreational activities, and children's programming. In May 2023, Congressman Pete Aguilar secured \$3 million in Community Project Funding for the CRC, marking a significant milestone for the project. Then, in May 2024, Congressman Aguilar announced an additional \$2.6 million in funding for the CRC, which builds upon the previous \$3 million award. Representative Aguilar's support has been invaluable, and the CRC will be supported by local organizations like Making Hope Happen Foundation, Loma Linda University, and others.

Redevelopment Brings New Affordable Housing Units and Sustainable Features

The fourth phase of redevelopment at Arrowhead Grove will include 92 new affordable multifamily units. These units, ranging from one to three bedrooms, will be available to low-income households. The development will feature significant community improvements, such as sidewalk upgrades, bike paths, and enhanced bus stations, connecting the

area to low-carbon transportation options. The project has been supported by a variety of funding sources, including a 4% tax credit award and a \$15.8 million grant from the California Strategic Growth Council's Affordable Housing and Sustainable Communities (AHSC) Program.



Sustainability is a key focus of this phase, with the addition of 16 electric vehicle (EV) charging stations, including four fast-charging stations, thanks to a \$1.4 million award from the Southern California Association of Governments (SCAG) Carbon Reduction Program. Additionally, 32 parking spaces will be built EV-ready for future installation.

Following the completion of Phase IV, Arrowhead Grove will include 414 total units, making it a model of sustainable, community-focused development. HACSB and National CORE are excited about the continued progress and look forward to the future of this important community. For more information about Arrowhead Grove, visit: <https://hacsb.com/arrowheadgrove>



Spotlight on Success

Making Strides: HACSB Residents Share Their Success Stories

Ms. G Leverages the Family Self-Sufficiency Program to Pursue Her Dreams

Congratulations to Ms. G, who recently graduated from HACSB's Family Self-Sufficiency (FSS) program. The FSS program is a national program administered by public housing agencies. Through the FSS program, families participating in affordable housing programs such as the Housing Choice Voucher (HCV) program work with a housing authority coach to establish a five-year goal plan focused on increasing the family's earnings. The family builds savings as they complete those goals.

Ms. G leveraged her participation in the FSS program to pursue her educational and career goals, and has graduated from the FSS program. We are so proud of Ms. G and wish her success as she works toward her next goal of homeownership.



Hear Ms. G talk about her experience in the FSS program in this short video.



Ms. H Reaches a Milestone Achievement

Ms. H joined HACSB's Term-Limited Lease Assistance (TLA) program 2022. 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. While meeting with her HACSB coach, Ms. H set a goal to earn a High School Equivalency certificate. The HACSB coach provided her with a resource referral for an educational program and Ms. H enrolled in courses. We are proud to share that Ms. H completed the program and received her diploma in June! Ms. H has now set new goals for herself and is eager to continue working toward her dreams.

Congratulations to Ms. H!

We wish her continued success in the future.



Ms. O Pursues Her Educational and Career Goals

Ms. O, a single mother of four, enrolled in the HACSB Family Self-Sufficiency (FSS) program in 2020 to pursue her goals.

When Ms. O enrolled in the FSS program, Temporary Assistance for Needy Families (TANF) was her family's only source of income. She communicated to her FSS coordinator her desire to become self-sufficient, and the coordinator helped her to create her goal plan and provided resources and a referral to the San Bernardino County Workforce Development Department. Using these

resources, Ms. O gained full-time employment as a crisis counselor and worked toward completion of a bachelor's degree. While earning her bachelor's degree she was able to improve and maintain her credit score, purchase a reliable vehicle for her family, and most recently eliminate the need for TANF. In the spring of 2023, she graduated with her bachelor's degree and has been offered a scholarship to complete her master's program at Cal Baptist University.



“Do not give up!” Ms. M Shares Her Experience

“ Ms. M joined HACSB's Term-Limited Lease Assistance (TLA) program in mid-2022, and recently wrote to us about her experience looking for housing and how her life has changed since joining the program. She also shared advice for other HACSB customers who are looking for housing:

“I have been a participant in the program for a year now. I just want to encourage anybody who is struggling with being motivated or overwhelmed and maybe even feeling hopeless, especially in the housing

Ms. O shared:

“It is extremely important to use this program as a step to complete lifetime goals. The program alone helped me gather my goals and master them. I've secured a wonderful job. Before, I wanted to do so much, and I still have more lifetime goals. In this program I was able to set SMART Goals. I was able to become focused on completing those goals while still being able to be an active mother. I know with the completion of school many opportunities will come my way.”

Ms. O and
her family



market these days. I thought I would end up giving up my voucher due to me being turned down because of my credit score... when I first began. I am happy to say that after searching high and low, I found a landlord willing to work with me and I moved in. I was overwhelmed but I kept pushing. With the help of the resources given to me from Shelly (SSS) [HACSB coach] I have since been able to raise my credit score... and I have started taking

classes for me to obtain my AA degree. I plan to become a substance abuse counselor so I can help people who struggle. I am grateful that I was able to get myself situated and start taking care of myself and my daughters all because we now have a steady place to call home. It is worth the stress for a little bit while you are trying to find housing, but do not give up!! You deserve a chance to excel in life and this is a great opportunity to start.”



Ms. M Graduates from the HACSB Family Self-Sufficiency Program

When Ms. M joined HACSB's Family Self-Sufficiency (FSS) program in 2019, she had zero income and was on the verge of being unhoused. Although she had a college degree, she was struggling to obtain stable work. During her participation in the FSS program, Ms. M accessed resources provided by her HACSB Self-Sufficiency Specialist that enabled her to obtain a job she loves and gain financial stability. No longer in need of housing assistance, she recently graduated from the FSS program. We are so proud of Ms. M and wish her continued success as she works on her next goal to complete a master's degree!



*Hear Ms. M tell
her story in this
short video*



Ms. P Aims for Homeownership One Goal at a Time

Ms. P joined HACSB's Family Self-Sufficiency (FSS) program in 2022 with the goal of homeownership. Ms. P was unemployed at the time and in need of job training services. Her HACSB Self-Sufficiency Specialist (SSS) referred her to Goodwill Employment Center for services. She completed a free Certified Nursing Assistant (CNA) training offered by a partner of Goodwill and then met with her SSS for next steps. Her SSS referred her to another local partner organization, Building a Generation, who worked with Ms. P to help her update her resume and apply to open positions. Ms. P obtained employment as a CNA at Patton Hospital and is now building savings through her FSS escrow. But her story does not stop there! She continued to work with Building a Generation to apply to positions at local hospitals and, because of the partnership between Building a Generation and Loma Linda University, she has now been hired as a CNA at Loma Linda Hospital with the intention of furthering her medical career with assistance from LLU. Our next steps working with Ms. P include working with [credit.org](#) to help her repair her credit. Ms. P is well on her way to an amazing career and her goal of homeownership.



Letter From a Client – Mr. H

“My wife and our four children would like to say it is an honor to tell our story of GODS blessing in our lives. The biggest blessing is being apart of HACSB's section 8 program. My family's journey to better our lives started a little over two years ago after being approved for sec 8. I found out about the Homeownership program through my Self Sufficiency Specialist (Shelly). We learned of the requirements and started working on improving our credit, saving money, maintaining employment, and attending home ownership courses. We worked very hard. Almost a year later we were approved for the Homeownership program. We worked with a lender and got approved for a bank loan and underwriting. We are now in the process of obtaining down payment down assistant. We are hopeful and looking forward to purchasing our home soon. Our love and thanks go out to HACSB and HACSB's, Cristine Guevara, George Silva, and Shelly Thorpe.”

Ms. P Graduates from the Family Self-Sufficiency Program

Ms. P was admitted to housing assistance as a single mother of three and enrolled in the Family Self-Sufficiency (FSS) program in 2017. Only working part-time, she created a goal plan to complete an educational program and gain full-time employment.

Scan the QR code to watch Ms. P tell her story about how she accomplished her goals and graduated from the FSS program. ►



Mr. R's Journey Toward Career Advancement and Personal Growth

Mr. R is a participant in HACSB's Family Unification Program for Youth (FUP-Y) and the Family Self-Sufficiency (FSS) program, working full-time at a lumber yard to support his family of five. Mr. R shared that, growing up on the streets of San Bernardino, he faced many struggles, including joining gangs and spending time in juvenile hall during his teenage years. Determined to break the cycle for his children, he set goals for career advancement and financial health with his HACSB Self-Sufficiency Specialist SSS. His goals include enrolling in a job training program, repairing his credit, and undergoing facial tattoo removal to pursue his dream of becoming a firefighter. As a result of our partnership with the San Bernardino County Workforce Development Department, Mr. R was accepted into San Joaquin Valley College's Electrical Technology program, which will train him to become an electrical journeyman. Additionally, Mr. R was referred to Loma Linda University's tattoo removal program and has been accepted into their 5-session program to remove his facial tattoos. Grateful for the support, Mr. R is excited to begin his training in September while continuing to work to support his family.



Ms. R. Leverages the Family Self-Sufficiency Program to become economically independent

Ms. R joined the Family Self-Sufficiency (FSS) program in 2020. A single mother, working part-time, Ms. R and her HACSB Self-Sufficiency Specialist (SSS) created a goal plan to obtain suitable employment. Ms. R was connected to employment services and provided a resource to assist with childcare, after which she gained full-time employment and increased her income. Ms. R determined she no longer needed housing assistance. She graduated from the FSS program, voluntarily relinquished her assistance, and is now able to cover her housing expenses without assistance from HACSB. Ms. R shared that her plans are to continue building her income and one day accomplish her dream of homeownership.



HACSB Receives Awards Honoring Resident Services Initiatives

Since 1989, the National Association of Housing and Redevelopment Officials (NAHRO) has issued awards of recognition to over 6,000 nationwide programs commemorating the success that agencies have had in improving their communities and the lives of the people they serve. In 2024 HACSB received two Awards of Merit: for its Emergency Housing Voucher Program and Emergency Solutions Grant Partnership and for its Scholarship Program.

Emergency Housing Voucher Program and Emergency Solutions Grant Partnership

In 2021, HACSB received 455 Emergency Housing Vouchers (EHVs) from the U.S. Department of Housing and Urban Development (HUD). This allocation included a first-of-its-kind \$3,500 services fee per voucher for landlord incentives, housing navigation services, and financial assistance such as security deposit assistance to adequately navigate barriers in a competitive housing market. While impactful, the \$3,500 EHV services fee was insufficient to cover more than the security deposit in most cases. HACSB and the County of San Bernardino

partnered together to find a solution. The County awarded \$3.4 million in Emergency Solutions Grant (ESG) funds to supplement the EHV services fee, allowing HACSB to provide the additional supportive services above those which could be covered using the EHV service fee. This initiative received a NAHRO Award of Merit in recognition of the collaborative efforts of HACSB and the County of San Bernardino.

Scholarship Program

Many customers participating in HACSB rental assistance programs have set personal goals to further their education by attending a community college, university, or vocational/technical school. For more than 30 years, HACSB has proudly supported program participants in achieving their educational goals through its annual scholarship program. Since 2022, HACSB has awarded \$40,500 to 32 customers through its scholarship program. This initiative received an Award of Merit in recognition of this achievement, and was nominated by NAHRO for their prestigious Award of Excellence in Resident and Client Services.



HACSB Deputy Executive Director Rishad Mitha receives the NAHRO Awards of Merit in September 2024. Left to right: NAHRO CEO Mark Thiele, NAHRO National Senior Vice President Sean Gilbert, HACSB Deputy Director Rishad Mitha, and NAHRO National President George Guy.

HACSB Scholarship Program Supports Customers Pursuing Higher Education

For over thirty years, HACSB has proudly supported the educational goals of our customers through our annual Education Scholarship Program. The goal of the scholarship program is to empower the families we serve to pursue and achieve their educational goals, thereby improving outcomes for assisted families and reducing their need for housing assistance. Education is recognized as a key social determinant of health, and adults who complete higher education have been shown to live longer and

healthier lives. Additionally, higher educational attainment can create opportunities for economic advancement and reduce the need for financial assistance. As assisted households reach economic self-sufficiency and exit our rental assistance programs, HACSB serves new customers waiting for the same opportunity. With more than 100,000 applications on our waiting lists, the Education Scholarship Program is an important tool in our work to expand access to affordable housing programs.



“This scholarship means a lot to me knowing I can complete my courses to pursue my career as a Clinical Laboratory Scientist. My educational journey has been a long one balancing being a single parent to a 12-year-old girl, working part-time as a Student Laboratory Assistant in the Department of Developmental and Cell Biology at UC Irvine, and taking full-time courses at the university. This scholarship gives me a little bit of ease to finish strong.”

**Janette – University of California, Irvine –
Biochemistry and Molecular Biology**

To be eligible for a HACSB scholarship, applicants must:

Be a resident of a HACSB affordable housing program;

- Demonstrate financial need to continue their education;
- Be accepted to or currently attending a four-year college/university, community college, or technical/vocational school;
- Have submitted a Free Application for Federal Student Aid (FAFSA); and
- Submit a scholarship application, including a short essay and two letters of recommendation.

Students attending a four-year college/university may receive a \$1,500 scholarship, while students attending a community college or technical/vocational school may receive a \$750 scholarship.

2023 and 2024 Education Scholarship Program Highlights

110 eligible applications received
39 applicants awarded
\$52,500 in scholarships issued
\$15,000 donation received from voucher program landlord Bob Doshi



“Being a single mother of three children is difficult, and the housing program has been nothing short of a gift for me and my children. I’ve wanted to go back to school for a long time but thought I couldn’t afford it. My specialist urged me to apply for school and the scholarship She continued checking in on me, and when I received the scholarship grant, she was the first person I told. Not having to worry about how I’m going to pay for portion of my education allows me to concentrate on my personal and family goals. It motivates me to keep on pursuing more for myself and to not give up.”

Meredith – University of Phoenix –Science of Cyber Security



“What this scholarship means to me is confirmation that I am on the right path and living my purpose. As I entered my Master's Degree program, I kept going and didn't stop after my Bachelor's. I hope to inspire others to believe they can achieve their accomplishments and dreams. You're never too old, and it's never too late; you are right on time. With this scholarship, I aim to motivate others in similar situations to reach for the mountains, not take no for an answer, and continue finding their purpose.”

Xandra – California State University, San Bernardino – Social Work

“This scholarship will support my academic and entrepreneurial goals. I work on robots and have built my own industrial 7-degree-of-freedom arm, which I am constantly upgrading, fixing, and working on to make suitable for the restaurant industry. The costs add up. In addition to helping with the costs of school, such as books, gas, and tuition, the HACSB Scholarship will also contribute directly to my passion for improving working conditions in the fast-food industry. All this would have been impossible without people like you and your team, who help me, and my mom.”

Elijah – University of California, Davis – Economics



Housing Authority of the County of San Bernardino



Scholarship recipients Heathberry Ngo and Mohammad Khan and landlord partner Neil Doshi attended HACSBS's July board meeting, where HACSBS staff presented information about the scholarship program to the Board of Commissioners.

Special Thanks to the Doshi Family

Scholarship awards are made through the HACSBS Scholarship Program using non-federal funds, such as the generous \$15,000 donated by the Doshi family over the past two years. The Doshi family has been a landlord partner to HACSBS for over 20 years, housing many of our customers through the Housing Choice Voucher program. The Doshi family's support over the years helps us continue the HACSBS Scholarship Program and support the educational goals of our mutual customers.

Thank you, Doshi Family!



HACSB Service Recognition Awards

In 2023, HACSB launched a new program to recognize the long-term service of our team members and thank them for their commitment to our agency and customers. Each January, we celebrate our employees who reached a milestone anniversary of 10, 15, 20, 25, or 30 years of service in the preceding year. Nineteen employees were honored in 2023 and 2024.

These employees' long-term service and dedication to HACSB enhance the agency's stability and effectiveness. Over time they develop not only expertise in their roles, but also a deeper understanding of how our work impacts the communities we serve. This understanding and expertise allows for meaningful relationships between staff and customers, improves the quality of services, and cultivates trust and reliability, ultimately benefiting the entire community.



Powerful Partnerships



Partnership with San Bernardino County Employment Development Department Workforce Services Brings Valuable Resources to HACSB Customers

At HACSB, we believe in empowering our customers by connecting them with the resources they need to achieve self-sufficiency and economic independence. Our Family Empowerment Services (FES) team plays a pivotal role in this mission, providing support to individuals and families in our rental assistance programs by linking them to a

wide array of services designed to help them reach their personal and professional goals.

One of the most impactful collaborations we've fostered is with the San Bernardino County Employment Development Department (EDD) Workforce Services team. Since 2023,





◀ ▲ *Representatives from the FES and Workforce Services teams assist customers during their first joint workshop on September 11, 2023.*

our teams have been working together to bring additional support to our shared customers through tailored workshops. These workshops focus on equipping participants with the tools and resources they need to succeed in today's competitive job market.

The Workforce Services team, known for its expertise in connecting job seekers with employment opportunities and training programs, has been an invaluable partner in this initiative. Their comprehensive job and career development services are designed to help individuals access training programs, workshops, and direct job placements, ultimately helping them take meaningful steps toward long-term employment and self-sufficiency.

The first joint workshop was held on September 11, 2023, and marked a significant milestone in our partnership. The workshop provided participants with critical services, including referrals to in-house EDD programs and direct connections to other essential service partners.

As part of our ongoing commitment to supporting our customers, the workshops will continue on a monthly basis, taking place in-person to provide hands-on, personalized assistance. The FES and Workforce Services teams are dedicated to ensuring that every participant is given the tools and knowledge they need to pursue a fulfilling career and achieve their goals.

HACSB is deeply grateful to the San Bernardino County EDD Workforce Services team for their unwavering dedication and collaborative spirit. By working together, we are helping to create stronger, more resilient communities and empowering individuals to build a brighter future for themselves and their families. In recognition of their outstanding collaboration and contribution to our mission, HACSB presented the Workforce Services team with our Partnership Award in October of 2023.

The collaboration between HACSB and EDD Workforce Services represents our shared commitment to breaking down barriers to employment and financial independence. Together, we are helping to equip our customers with the skills, training, and opportunities they need to thrive.



HACSB Recognized the EDD Workforce Services team with a Partnership Award on October 17, 2023.

Left to right: Susan Flores, HACSB Self-Sufficiency Specialist; Andres Mendoza, EDD Employment Program Manager; Lizbeth Galvan, EDD Employment Program Representative; Kristan Alferez, HACSB Self-Sufficiency Specialist.

Strengthening Partnerships:

HACSB's Housing Choice Voucher Program and Landlord Collaboration

The Housing Authority of the County of San Bernardino (HACSB) could not operate its tenant-based Housing Choice Voucher (HCV) program without its strong partnerships with landlords. Many do not realize that the tenant-based HCV program is a public-private partnership. This federally funded housing program is a win for all parties, ensuring families have access to affordable housing based on their individual needs while offering private landlords reliable rental income and other benefits.

How the Housing Choice Voucher Program Works for Landlords

HACSB follows a structured process to ensure that landlords receive reliable rent payments and eligible families find suitable housing. Private landlords can list their properties for free through our vacancy listing request service. Landlords select and screen a voucher family based on their rental criteria. Once the family and landlord reach an agreement, HACSB finalizes the process by inspecting the home then signing a contract with the

landlord. Our landlords have access to many resources developed by our agency to support a long-lasting partnership.

Strengthening Landlord Partnerships

Recognizing the invaluable role that landlords play in the success of the HCV program, HACSB's Landlord Outreach Committee (LOC) has implemented several initiatives to enhance collaboration and support landlords. These efforts include:

- Landlord Satisfaction Survey to gain insights into landlords' experiences and using gathered information to improve our programs and craft the LOC strategic plan.
- Monthly landlord workshops to deliver relevant resource materials like comprehensive FAQs that provide quick answers to common inquiries.
- Quarterly forums on essential topics such as legal notices, new landlord-tenant laws, and HACSB processes.

- Standardized emails to maintain clear communication with landlords throughout the leasing process.
- Improved Damage Mitigation Program to streamline reimbursement making it efficient and accessible for landlords.
- Establishing a compliance committee to enhance processes and develop training for both tenants and landlords.
- HACSB trade show booths and sponsorships to widen our landlord network at events, webinars, and in newsletters by industry groups such as the Apartment Owners Association (AOA) and Apartment Association of Greater Los Angeles (AAGLA).

As our partnerships with landlords strengthen, so does our ability to serve the families in our programs. Our customers benefit from the positive outcomes of these collaborations. Whether it's through enhanced access to resources or a more seamless experience working with HACSB, collaboration is at the heart of these achievements.



An Extraordinary Landlord Partnership: The Doshi Family

HACSB's relationship with the Doshi family spans over 20 years. Their commitment to our agency has had a positive impact on multiple families by providing quality housing to our voucher families. The Doshi's have also shown their belief in our mission through their philanthropy. The family has donated over \$15,000 to HACSB's scholarship fund over the past several years. The Doshi family's support helps us continue the HACSB Scholarship Program and support the educational goals of our mutual customers.

The Benefits of Partnership

By working together, landlords and HACSB can create invaluable housing opportunities for families in need. Landlords who participate in the program gain access to reliable rent payments and support from HACSB to address tenant-related concerns. Meanwhile, families receive stable housing, helping them achieve greater economic and social stability. Through ongoing effort and strategic enhancements, HACSB continues to strengthen the HCV program, ensuring that both landlords and tenants experience the full benefits of this essential program.



HACSB Honored by the National Association of Housing and Redevelopment Officials for Work with Landlords

In 2023, HACSB received a prestigious Award of Excellence from the National Association of Housing and Redevelopment Officials (NAHRO) honoring our strategies to improve landlord satisfaction and retention. The Award of Excellence recognizes outstanding achievements in affordable housing and community development. This award honors organizations and individuals who demonstrate exceptional leadership, innovation, and commitment to improving the quality of life for low-income residents through effective programs and initiatives.



HACSB Family Empowerment Services Manager George Silva receives the NAHRO Award. Left to right: NAHRO National President George Guy, HACSB Family Empowerment Services Manager George Silva, NAHRO Past President Patricia Wells, and NAHRO CEO Mark Thiele.

HACSB and VA Partnership Drives Success in Supporting Veterans with VASH Vouchers

HACSB has been highly successful in utilizing its Veterans Affairs Supportive Housing (VASH) vouchers and funding, thanks to the excellent support provided by the Loma Linda Veterans Affairs (VA) team. VASH is a collaborative program that pairs Housing Choice Voucher (HCV) rental assistance provided by the housing authority with case management and supportive services provided by the VA. The VA team identifies veterans eligible for the VASH program, helps with intake paperwork, and offers case management services. The collaboration between HACSB and the VA has proven invaluable not only in housing veterans but also in providing ongoing support to ensure veterans remain stably housed. The VA continues to work closely with HACSB, offering housing navigation, security deposit assistance, healthcare, financial stabilization support through VA disability, and continued case management, even for those who have graduated from case management or are seeking relocation. These wraparound services reflect a housing-first approach that prioritizes the holistic well-being of veterans.



HACSB staff present the partnership award to the Loma Linda Veterans Affairs team.

HACSB recognizes the Loma Linda VA team's dedication to serving our veterans, and in September 2024, we proudly presented the VA with our Partnership Award in recognition of their exceptional work. This partnership helps to ensure that veterans in our community receive the full support they need to thrive.

HACSB Recognized as Hope Through Housing Foundation Government Partner of the Year

HACSB is honored to have been recognized as the 2024 Government Partner of the Year by the Hope through Housing Foundation (HTHF). HTHF, founded in 1998 by National Community Renaissance (National CORE), is dedicated to bringing essential resources and programs to the residents of the housing communities they develop.

HTH selected HACSB for this recognition “for its ongoing commitment to address the community’s housing challenges, creating innovative solutions and helping secure safe and sustainable housing for low-income residents.” This award reflects the collaborative spirit that defines our work alongside partners like National CORE and HTHF.

Representatives from HACSB’s executive leadership and Board of Commissioners attended the gala and accepted the award on behalf of our agency and dedicated staff. In addition to the award from HTHF, HACSB was further honored with recognitions from local and state officials, including Representatives Judy Chu and Norma Torres, as well as State Assemblymember James Ramos. Their recognition highlights the collective efforts



of our community to ensure all residents have access to quality, affordable housing.

HACSB’s longstanding partnership with National CORE has spanned over twelve years, a testament to our shared vision and aligned goals. One of the most notable outcomes of this collaboration is the 30-acre Arrowhead Grove community. This redevelopment project, which includes 283 affordable housing units, has been built in three phases, with a fourth phase

currently underway and future phases in planning stages. Located in the heart of San Bernardino, the Arrowhead Grove redevelopment project has also brought significant neighborhood improvements, including sidewalk upgrades, new bikeways, enhanced bus stops, urban greening initiatives, and high-visibility crosswalks. These improvements are part of a broader effort to revitalize the community and provide residents with a high quality of life.

We extend our heartfelt gratitude to the Hope through Housing Foundation, National CORE, and their incredible teams for this honor. It is with great excitement and commitment that we look forward to continuing our partnership and collaborative efforts to serve the families of San Bernardino County. Together, we will continue to create sustainable, vibrant communities that foster opportunity and well-being for all.



Beacon Property Management

The Housing Authority of the County of San Bernardino (HACSB) has enjoyed a strong partnership with Beacon Property Management since 2007. Beacon has been instrumental in managing more than 1,300 units owned by HACSB, representing about 30% of our total housing portfolio. As a full-service fee manager, Beacon provides comprehensive administrative, compliance, and maintenance services, ensuring that



HACSB's properties are well-managed and meet the needs of our residents. Their dedication and willingness to take on new properties have played a significant role in the ongoing success of our housing programs.

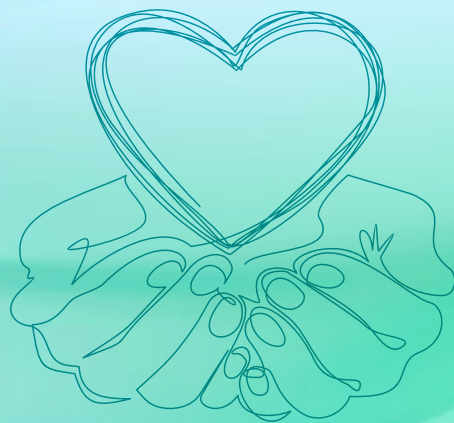
In recognition of their long partnership with HACSB, which has supported our aspiration to be known as a trusted provider of safe, dignified, and desirable homes and environments that enrich and add value to the community, HACSB proudly presented Beacon Property Management with our Partnership Award in March of 2024.

Thank You!

The Housing Authority of the County of San Bernardino extends our heartfelt thanks to all our partners, residents, and supporters who have contributed to the success of our initiatives over the past year. Your ongoing commitment and collaboration make a meaningful difference in empowering the customers we serve.

Together, we continue to build stronger, more vibrant communities. We look forward to another year of progress and partnership.







HACSB

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