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CA035 HACSB

# MOVING TO WORK (MTW) PLAN

# MTW Vision

The Housing Authority of the City of San Buenaventura’s (HACSB) mission is to “provide and develop quality affordable housing for eligible low-income residents of Ventura County and establish strong partnerships necessary for HACSB customers to achieve personal goals related to literacy and education; health and wellness; and job training and employment leading to personal growth and economic self- sufficiency.”

The overall vision of HACSB for the Moving to Work Demonstration Program is broadening the work of the Authority in providing additional housing options, opportunity, and access to program participants to visualize and achieve life goals for themselves and their future generations through the Authority’s innovative partnerships and cost effectiveness through waivers and flexible funding. The goal remains to break the generational cycle of poverty and enjoy a positive quality of life with the “assets” and “ wealth” needed. For HACSB, assets and wealth are more than money; it means a change in mindset and the definition includes hope and vision, financial knowledge, academic education, employment opportunities, moving beyond subsidized housing and possibly to home ownership, and work-life balance.

To accomplish this vision, HACSB intends to develop more efficient administrative systems that save time and are cost effective, using the MTW statutory and regulatory waivers and funding flexibilities, that frees up staff time and financial resources for more direct support for increased housing development, housing choice, and resident self-sufficiency work. Streamlined processes and funding flexibilities would allow HACSB to continue its aggressive repositioning efforts, build additional affordable housing, provide more housing choice with the recruitment of more landlords, and address a local need with targeted vouchers, such as for domestic violence victims.

**Challenges and Opportunities of the MTW Demonstration Program for HACSB.** The MTW Demonstration Program provides HACSB with the tremendous opportunity to expand and broaden the agency’s current strong housing and services platforms and bring some of the programs to scale. The statutory and regulatory flexibilities afforded by MTW, and the funding flexibilities make more HACSB housing options realistic and strengthen and expand financial literacy and opportunity efforts to additional program participants throughout HACSB owned and managed properties. With these options available, HACSB would increase the number and level of partnerships with community resource groups in the private and nonprofit sectors. This will increase the resources and opportunities for HACSB residents and contribute significantly to their self-sufficiency and the growing wealth of the community as a whole.

The challenge of the MTW Demonstration Program will be developing the systems needed quickly enough to achieve and demonstrate success. MTW will require an increased multi-departmental approach which depends on commitment and time of staff in Community Services, Property Operations, Finance & Accounting, and Administration. Another challenge for HACSB will be to educate participants on the value of financial literacy and asset building. Ventura County has a very high housing cost so, for many, home ownership may not seem like an attainable goal. Hence, asset building may not be an area of priority for some participants. Asset building is the product of good health and healthcare, social networks, and support, and more. This will require culturally sensitive programming that emphasizes the generational benefit of asset building; thereby establishing self-sufficiency to move from just making ends meet to managing life’s challenges and establishing future goals.

# Reasons for HACSB Participation in MTW

HACSB views participation in the MTW Program as the opportunity to broaden its capacity and continue to deepen its vision and mission. This will exponentially impact the communities we serve, and more importantly develop greater opportunities for participant involvement in wealth creation strategies.

HACSB has tackled several major issues on Ventura’s westside to enhance the health and development of residents, the neighborhood and city. Through a large Affordable Housing and Sustainable Communities (AHSC) Program grant from the State of California, the HACSB is designing and implementing street and transportation improvements and initiatives in the Westside of Ventura. HACSB is increasing accessibility of affordable housing to employment centers and key destinations via low-carbon transportation resulting in fewer vehicle miles traveled through shortened or reduced vehicle trip length or mode shift to transit, bicycling, or walking. The components of the AHSC grant are the Sustainable Infrastructure (STI), Transportation Related Amenities (TRA), and the Housing Related Infrastructure (HRI).

Another example of HACSB’s broader vision for impact on residents, the neighborhood, and the city; HACSB has performed the complete renovation of El Portal, the city of Ventura’s worst crime-ridden SRO building with 316 code violations which was a chronic user of police and fire department resources. The HACSB’s associated entity, Triad Properties, purchased and sold it to a tax credit limited partnership. The HACSB’s affiliate, Homecomings, Inc. (not-for-profit) is the sole member of the Limited Liability Company (LLC), the General Partner. HACSB was the developer and rehabilitated it with studio and one and two- bedroom units, including ADA-accessible units and units for residents who were previously unhoused. HACSB was able to utilize special purpose vouchers, including VASH and Mainstream, with this project.

In addition, HACSB is developing the final phase of Ventura's original public housing stock from the 1950’s by creating affordable homeownership opportunities. MTW Program participants are likely to be among those new homeowners in Westview Village Phase IV in 2026 and beyond. Westview Village IV may be able to leverage funding available because of MTW flexibilities to make homeownership a possibility for our families

These efforts are just a few examples of HACSB’s intention, ability, and demonstration to deliver on significant community development efforts.

# HACSB Personnel with MTW Program Responsibility

**Denise Wise**, CEO (11 years), 25-year career in both public and private sectors as a banker and real estate developer. Previous housing authority executive posts: Hawaii Public Housing Authority and Gunnison County Housing Authority. Board member for the Council of Large Public Housing Authorities (CLPHA).

**Diane V. Lopez**, Deputy Director-Assisted Housing (Section 8), (20 years of service). Licensed Real Estate Broker with 27+ years of Property Management experience in the Private Sector, Property Management with Public Housing and Mixed Financed Developments.

**Leticia Juarez**, Deputy Director Property Operations (30 years). Extensive Property Management experience such as Public Housing, PHA owned, LIHTC, PBV, AHP and HOME.

**Joe Nocella, MPA**, Chief Financial Officer (3 years) with 40 years’ experience in public and private finance.

Provides agency-wide leadership in accounting, finance, budgeting, and financial and regulatory reporting.

**Stephanie J Spampanato**, **MIWO, PGCert.Ed, M.A**, Deputy Director Community Services (9 years). Background in child, adolescent, and family mental health. Extensive experience in client strategies particularly with the ‘hard to engage’ as well as building and maintaining needs-led partnerships with service providers.

**Maegen Laidlaw**, **BA,** Family Self-Sufficiency Coordinator, (4 years). Background in social services and case management. Expertise includes partnerships with financial institutions and the provision of financial literacy and asset building opportunities for residents and the wider community.

**Karen Gotzler**, **EDFP, NCC, IDI**, Asset Manager, manages the value of the affordable housing portfolio (15 Limited Partnerships). Co-developed and provided oversight for LISC Financial Opportunity Centers (FOC), offering credit counseling, financial education, tax preparation, housing, and job referrals.

HACSB will hire a new bi-lingual MTW Coordinator. to maintain necessary data on the MTW Program and the Asset Building Initiatives for reporting and evaluation purposes. The MTW Coordinator will participate in a ‘Community of Practice’ to assist in developing ideas and promising practices to further the goals of the MTW Demonstration Program and the Asset Building Initiatives.

# Fair Housing and Civil Rights

Federal regulations (24 CFR 5.151, 903.7(o) and 903.15) prohibit discrimination against certain protected classes. State and local requirements, as well as the Housing Authority of the City of San Buenaventura (HACSB) policies, prohibit discrimination against those as well as additional classes of people. The HACSB is a fair housing provider and shall not discriminate because of race, color, religion, sex, national origin, disability, familial status, marital status, age, ancestry, sexual orientation, source of income, or any other arbitrary reason. The HACSB currently has compliant Fair Housing signage at all offices, provides information in English and Spanish, has a 504 Coordinator, and has incorporated accessible features in all new affordable housing developments.

HACSB is committed to creating a diverse, equitable and inclusive work environment, and is proud to be an equal opportunity employer.

# Plan for Future Community/Resident Engagement Outreach and engagement strategies

HACSB strives to be inclusive, accessible, and flexible in keeping the community engaged and informed by delivering information through a variety of channels. As an MTW agency, the HACSB overseer plans to hire a full-time bilingual MTW Coordinator to ensure consistency in programming and reporting; to be the primary point of contact for participants and community partners for all matters concerning the HACSB MTW goals.

Status reports will be provided to the HACSB Board of Commissioners at its monthly meetings, especial**l**y as it relates to asset-building work, and the status of requests and implementation and reporting of HUD waivers and funding flexibilities. In addition, the MTW Coordinator will act in the capacity of the overseer and develop a ‘dashboard’ to ensure that HACSB staff are coordinated in creating, evolving, and evaluating the MTW program elements and goals.

HACSB will partner with the City-wide Resident Advisory Board (CWRAB) and the Resident Advisory Councils (RACs) to disseminate outreach information and receive resident input. The RACs meet once a month and the MTW Coordinator will work with them and attend their monthly meetings for an opportunity to connect with participants and answer questions related to the MTW Plan or MTW participation.

More importantly, HACSB plans to schedule yearly meetings, in English and Spanish, to provide all assisted households and stakeholders an opportunity to receive MTW updates and any proposed changes that HACSB may have for consideration. These meetings will be independent of any other required meetings and will be recorded, offering access to assisted families at any time.

HACSB’s community engagement currently consists of participation in various community meetings including City Council, service providers, community meetings, resident advisory council, local school meetings, and resource events county-wide. HACSB partners with an eclectic array of partners to connect with lower-income families and to engage the diverse community of the Westside. HACSB’s partners meet once a quarter, through the Program Coordinating Committee (PCC) which has 32 local Community-based organizations and service providers. This engagement will continue and broaden its network to include new MTW partners and address all the diverse needs of HACSB households.

Through the partnerships established in the PCC, HACSB will continue to develop programs specific to the diverse needs of current program participants and expand the focus on asset-building efforts. HACSB will establish a subcommittee of the PCC to focus on addressing the challenges participants encounter in their asset-building journey and expand programming to meet the growing needs.

HACSB will engage the local community including racial and ethnic minorities and persons with limited English proficiency, persons with disabilities and families with children and related groups as it had done in the past through neighborhood association meetings, bilingual community groups, advocacy organizations and offering meetings at various times of the day and evening, some with child care offered, providing interpretation services in Spanish and ASL, as needed, in wheelchair accessible locations.

The Covid-19 pandemic stressed the need for innovative resident engagement. During this critical period, HACSB boosted its engagements to include virtual meetings, daily phone calls to elderly and disabled residents, and it will continue to engage using flyers (door-to-door or building-based electronic or traditional community boards) and will build on its efforts working toward additional paperless communication through *ConnectHome* and other resources. HACSB is currently exploring the development of an opt-in digital communication platform to allow the agency to share information instantly. HACSB also will continue utilizing social media to connect with participants to relay information. HACSB will develop an ‘Asset Building’ newsletter that will be sent to all participants and be available to its stakeholders on a quarterly basis to inform participants of program changes and to solicit feedback.

# PHA Operating and Inventory Information

HACSB administers a broad range of federally and locally financed housing programs serving the city of San Buenaventura. The majority of the Authority’s program participants have incomes below 30% of area median income. Approximately 59% of the individuals assisted by the HACSB, identity as Hispanics and 3% identify as other racial minorities. These programs are operated under an annual contribution contract (ACC) with HUD. As of September 30, 2021, the Authority owned and operated 221 subsidized units in this program.

HACSB anticipates serving an increasing number of previously unhoused families and individuals, including both senior families and individuals in the coming months and years. In addition, we have seen an increased need for housing for victims of domestic violence. As a result of aging in place and the unique unfortunate experiences of many people who are homeless and/or abused, the need for units that can accommodate various disabilities has risen dramatically. HACSB hopes to maximize its MTW status to address these issues. Please see sections of this Plan that follow. The challenges that HACSB faces with these changes in resident demographics include greater needs for resident supportive services of all types and case management on a variety of levels.

HACSB will utilize MTW as a tool to enrich its pool of community partners and leverage those resources to facilitate the introduction of services for those in need. The PHA is also aware of the impact of the excessively high housing costs in the city of Ventura and the overwhelming need for affordable housing. HACSB will utilize MTW flexibility to address the current local needs and to increase its affordable housing stock. More importantly, the PHA will look to utilize MTW flexibility to help bridge the gap between participants and their understanding of wealth. Current households are intimidated by the current housing climate and HACSB will ensure access to resources to help households believe wealth is attainable.

HACSB administers the Section 8 program contracts with independent landlords that own and lease units within the city of Ventura under the Housing Choice Voucher program (HCV). The Authority subsidizes the family’s rent through a housing assistance payment (HAP) made to the landlord. The HAP matches the difference between the total rent that the landlord can charge at or below a fair market rent amount supplied by HUD and the amount that the tenant can pay. For each voucher that the Authority administers, HUD pays the Authority an administrative fee. The Authority is not responsible for the protective services and maintenance of the units and properties associated with this program. However, the landlord must maintain the units in accordance with HUD’s housing quality standards (HQS) in order to participate in the program.

HACSB’s HCV department administers a total of 18 waitlists. The Section 8 program waitlist has over

10,000 applicants.

In our community there has been a need for affordable housing for years and the pandemic created a profound economic hardship for renters nationwide. It also triggered an increase in contract rents, resulting in a rise in homelessness. The median rent for a one bedroom in 2021 was $2,100 and $2,716 for a two bedroom.

HACSB has developed (placed in service) and partnered with various Developers to increase the affordable housing supply in Ventura. In the past 4 years, we have executed 5 PBV HAP contracts. During the pandemic, HACSB continued its efforts with updating, purging its various waitlist, and assessing applicants. The HCV team provided referrals to fill reported vacancies for various project-based developments and two PHA owned project-based developments that were placed in service March 2021 and July 2021 (78 units combined).

Our agency has partnered with various agencies collaboratively to support program participants, offering necessary supportive services and resources to ensure they maintain housing stability. HACSB has partnered with the Ventura County Continuum of Care Agency (COC), Ventura County Behavioral Health, Human Services Agency (VCBH), Tri-County Regional Center (TCRC), United Way of Ventura County and Veteran Affairs (VA).

We continue to support and establish new landlord participation and the team provides exceptional customer service to program participants, applicants, landlords, and various partners.

Annual Contribution Contract (ACC) for up to 1888 vouchers.

* 1302 Tenant Based Vouchers
* 459 RAD Vouchers
* 327 Project Based Vouchers

and the following special purpose vouchers:

* 127 VASH
* 59 Mainstream
* 43 Emergency Housing Vouchers
* 12 FUP Vouchers

**HOUSING CHOICE VOUCHER PROGRAM**

HACSB has been designated is a “High Performer” under HUD’s Section Eight Management Assessment

Programs (SEMAP) for over 10 years.

HACSB is currently subsidizing a total of 1620 individualsin the private sector, 632 individualsin 319 conventional project-based units and 589 individuals in 459 RAD units. A total of 2841individuals are being assisted by the HACSB under the Section 8 program.

# HACSB INVENTORY

|  |  |  |
| --- | --- | --- |
| PROPERTY  (\*Public Housing) | **POPULATION** | **UNIT COUNT** |
| \*AMP 1 | 98 | 35 |
| \*AMP 3 | 7 | 2 |
| \*AMP 4 | 292 | 100 |
| \*AMP 5 | 168 | 84 |
| North Olive | 11 | 5 |
| Villages at Westview | 443 | 131 |
| Chapel Lane | 44 | 38 |
| Encanto Del Mar | 96 | 37 |
| Soho | 51 | 12 |
| Vista Del Mar Commons | 144 | 144 |
| Castillo Del Sol | 40 | 39 |
| Johnson Gardens | 104 | 101 |
| Buena Vida | 135 | 95 |
| Triad Properties | 43 | 22 |
| El Portal Ventura | 40 | 29 |
| Rancho Verde Ventura | 89 | 24 |
| Willett Ranch | 52 | 50 |
| **TOTALS** | **1,292** | **948** |
| **TOTAL PARTICIPANTS:**  221 PH households (565 individuals), 727 affordable households (1292 individuals) | | |

The major challenges have been housing specific populations, such as victims of domestic violence who may require anonymity, and both long-term and short-term homeless households that often have multiple health issues. The additional needs require staff attention and resources within HACSB or with partners.

HACSB has been innovative and creative within its current programs through ConnectHome, California Homekey, Affordable Housing & Sustainable Communities grants as well as Federal Reserve AHP funds, foundation grants and grants and loans from City and County units of government. MTW will allow HACSB to further stretch its resources to address these specific populations with housing choice and self-sufficiency services by using waivers and funding flexibilities in multiple areas.

# Plan for Local MTW Program

HACSB seeks to implement a local MTW program that can expand affordable housing options and provide a depth of services that promote resident well-being and self-sufficiency within an inclusive comprehensive community development model, as it has done for the past 10 years.

# Housing Choice: Local Needs

Ventura area housing costs remain high by national standards. In Ventura County in 2021, a household making less than $5,023 a month (approximately $23/hour) would be considered overburdened when renting an apartment at or above the median rent. 56.36% of households who rent are overburdened in Ventura County. Rents have continued to climb over the past 18 months. According to a recent survey by apartment search platform Zumper.com, the average one-bedroom unit rent has increased by 22% over the past 12 months.

For some specific groups, permanent supportive housing is unattainable without critical support. HACSB currently provides specific vouchers, such as Mainstream, EHV, FUP and VASH and sees a large unmet need for victims of domestic violence. According to a 2020 report by the County of Ventura Human Services Agency, in Ventura County alone, there are approximately 7,000 allegations of domestic violence, 3,200 allegations of child abuse/neglect, 4,700 allegations of elder abuse and 345 allegations of adult sexual assault each year. The only non-faith based DV shelter in the City of Ventura is operated by The Coalition for Family Harmony (CFH) and there is one unit owned by HACSB that is leased to CFH.

The Westside of Ventura is experiencing gentrification, displacing long term residents. The Westside is a Latino neighborhood and the primary service area of HACSB. One definition of gentrification is: “Gentrification is a housing, economic, and health issue that affects a community's history and culture and reduces social capital. It often shifts a neighborhood's characteristics (e.g., racial/ethnic composition and household income).” For example, within the last 2 months an apartment building with 13 units was sold. The residents were given 60-day notice to move. These residents have no alternatives, their rents were relatively affordable compared to the market and they are being displaced. There are similar buildings coming on the market.

MTW flexibility would allow HACSB to strategically identify and acquire buildings to preserve the diversity and cultural relevance of the community. Thus, preserving and expanding housing opportunities for residents.

**HACSB will use MTW waivers and funding flexibility to continue to reposition its public housing units.** HACSB plans to consider using funding fungibility during RAD conversions to supplement the RAD contract rents. HACSB would be able to utilize MTW Waivers and funding flexibilities along with the Faircloth to RAD Program to acquire and/or build additional affordable housing in Ventura. California Tax Credit Allocation Committee has designated certain census tracts within Ventura as “High Opportunity Areas” and provides an additional point and/or preference in scoring LIHTC applications.

In addition, HACSB anticipates increasing the number of housing vouchers, developing targeted vouchers for victims of domestic violence with services in conjunction with a partnership, that promote well-being and self-sufficiency, and will provide distance and anonymity when needed.

HACSB has converted much if its portfolio through RAD and has seen that expenses are often increasing faster than income is able to be raised, particularly with the challenge of COVID. MTW statutory and regulatory waivers and funding flexibilities would allow HACSB to attempt several strategies to address this challenge for these properties over the long-term.

# Self-Sufficiency: Local Needs

HACSB already fosters self-sufficiency in many ways as a recipient of the ROSS Service Coordinator grant and the FSS grant. MTW will allow HACSB to build on its current work to provide an on-ramp of services, support, resources, and savings match. MTW will allow HACSB to implement a more innovative asset- building program that will expose program participants to a wider range of growth and development opportunities creating new attainable goals. One initiative under consideration is a data sharing MOU with our local school district identifying all our youth attending public schools to allow HACSB to create two pilot programs addressing Chronic Absenteeism and Parent Engagement, both related to personal and family goal setting.

The MTW program will develop additional local strategies to help Housing Choice Voucher participants and participants in the Public Housing Program to obtain a savings account and build credit that will lead to economic independence and self-sufficiency. HACSB will work with financial institutions, schools, businesses, and other local partners to offer a comprehensive program to assist participating MTW members to gain the skills and experience to enable them to obtain self-sufficiency and financial security. Partnerships will be expanded to increase the availability and types of financial education, services, and opportunities for residents.

# Cost Effectiveness

HACSB anticipates use of their waivers and flexibilities to implement cost effectiveness activities that can reduce time and money associated with administrative tasks and that assist with repositioning public housing units. For example, HACSB will consider simplifying Housing Quality Standards (HQS) inspections by requesting waivers to reduce costs associated with HQS requirements. HACSB plans to streamline administrative tasks by using waivers to simplify rent calculations to reduce PHA costs related to reexaminations. This measure would also be less burdensome on residents. HACSB is considering automatic rent increases for owners on their HAP anniversary dates. This will reduce processing time and benefit the owners by reducing the burdensome amount of paperwork associated with rent increase requests.

There is consideration to provide senior households with relief from producing their medical deductions. Once data is compiled, there may be a cost benefit in applying a 2% reduction in their portion of the rent or pay 28% of their income. They would not provide receipts for their medical expenses and the housing specialist or property manager would be relieved of the paperwork burden.

Another cost-effective measure that serves a twofold objective of HACSB is not counting the income for household members between the ages of 18-21. This not only reduces the amount of paperwork during certification and recertification, but it also gives these young household members the opportunity to save their resources. Trends are such that this age group typically has a part-time job. The agency will review the wages of this age group biannually for any significant changes.

In general, HACSB will review all possible waivers related to Project-Based Voucher (PBV) flexibilities, if the current housing market continues, and local rents exceed the current HCV payment standards, HACSB will review the possibility of adopting its own rent reasonableness policy, as allowed per MTW waivers. HACSB will also consider the Project-Based Voucher flexibilities, including but not limited to, increasing the PBV HAP Contract to up to 50 years, increasing the PBV to no more than 50% of authorized units or budget authority, and increasing the limit from 12 months to 24 months for tenants to request a tenant- based voucher.

# Hardship Policies

For any waivers that require Safe Harbor hardship policies, HACSB will adopt a written hardship policy that clearly state how HACSB will determine when a requirement or provision of an MTW activity constitutes a financial or other hardship for the family. HACSB will determine to develop a single hardship policy that applies to multiple MTW Waivers or develop different hardship policies for different MTW Waivers.

HACSB will ensure that its written hardship policies address how the agency will determine if the MTW activity constitutes a financial or other hardship for the family; outlines how the agency will immediately provide an exemption from the MTW activity at a reasonable level and duration if it is found to cause a hardship and will include its hardship policy(s) as an attachment to its MTW Supplement to the Annual PHA Plan. Once approved, the policy(s) will be included in the PHA’s written policies: Admissions and Continued Occupancy Policy (ACOP) for public housing and the Administrative Plan for HCV.

**Impact Analyses**

Impact analyses are required for all Safe Harbor Waiver and Agency-Specific Waiver requests. As a result, HACSB will conduct a single impact analysis for a combined set of MTW activities that jointly form a single

comprehensive initiative at the PHA level. An impact analysis will be repeated for a larger initiative that undergoes a substantial change, such as adding an activity.

The impact analysis will address HACSB’s finances, housing cost affordability. waitlist(s), termination rate, public housing occupancy level and voucher utilization, meeting the MTW statutory goals of cost effectiveness, self-sufficiency, and/or housing choice, HACSB’s ability to meet the five MTW statutory requirements and the rate of hardship requests and the number granted and denied because of an MTW activity.

# Proposed Use of MTW Funds

HACSB requests the authority to use public housing and HCV funds flexibly to meet its objective of having a greater impact on the city’s housing market and community quality of life. HACSB will need funding flexibilities for Section 8 and 9 programs to meet most of the goals related to statutory and regulatory waivers in the previous section. HACSB requests the utilization of funding flexibility for prior-year reserves.

HACSB has an established a successful Family Self-Sufficiency (FSS) program which will be used as a companion to the MTW Asset Building program as described in the Asset Building Initiatives section of this application. HACSB will require MTW funding flexibility to free up administrative funds to be used to implement HACSB’s MTW program infrastructure and contributions to the new Asset Building Initiatives program in which HACSB provides matching contributions to savings accounts, pays credit reporting fees, and manages the program and engages partners.

HACSB will use funding flexibilities to improve housing choice to acquire and/or build new units of affordable housing, subsidizing RAD rents to Fair Market Value rents, creating new Housing Choice Vouchers beyond the current limits and help residents obtain housing in competitive housing markets and encouraging owner participation in low-income housing programs.

If staff and/or incentives were needed to assist with landlord recruitment for new vouchers, funding flexibilities for PH and HCV funds would be utilized. If HACSB identifies participants are struggling to find rental units, it will consider landlord incentives

HACSB will use funding flexibility to assist residents with hoarding. HACSB began setting aside units for formerly homeless seniors and established two permanent supportive housing developments. Hoarding has become a significant problem especially with the elderly population. HACSB is proposing to set aside MTW funds to assist with organization/clean-up services. The primary goals are: 1) address the mental health aspect of hoarding; and 2) remediate the hoarding situation quickly to ensure the safety of the residents, the building, and prevent eviction of the program participant.

HACSB requests the flexibilities to establish Payment Standards that accurately reflect an area's rental market: This will allow HACSB to have local payment standards that better reflect high Ventura rental markets and higher-rent neighborhoods within the city.

The agency will consider waiving the utility allowance if the allowance exceeds the total tenant payment. and funds would be used to fill the gap.

HACSB hopes to help residents move to areas of opportunity. HACSB will review the option of MTW fungibility to make it easier to develop low-income housing and increase housing options helping families move to higher opportunity areas.

HACSB will use MTW funds for Housing Development Programs that will enable the development of new affordable housing units or the acquisition of units to maintain their affordability. This may also be accomplished by increasing the Project Based Voucher (PBV) cap to 50%, thus creating more affordable housing opportunities.

For Westview Village IV, the homeownership component of a large HACSB RAD conversion, if an opportunity presents itself, the HACSB will also consider leveraging funds to develop strategies for first- time homebuyer assistance.

# Evidence of Significant Partnerships

HACSB and its Community Services Department have established, long-standing, and strong partnerships with an eclectic array of service providers. HACSB has the following financial and employment- related partners: Ventura County Credit Union (VCCU), Ventura County Community Development Corporation (VCCDC), Montecito Bank & Trust (MB&T), Women’s Economic Ventures (WEV), Ventura Adult & Continuing Education (VACE), and Workforce Development Board of Ventura County (WDBVC).

For the past five years, HACSB has collaborated with MB&T, VCCDC, Surepath Financial Solutions, and VCCU on a financial literacy program to provide financial workshops for residents, and during COVID on at least a monthly basis through virtual access. To enhance this service to the wider community, HACSB partnered with Oxnard Housing Authority (OHA) to invite their residents as well. The topics of these workshops consist of reducing debt, increasing credit and scores, budgeting, banking, financial independence (teens and young adults), cybersecurity, and homebuying. Additionally, VCCU offers residents access to free financial counseling to help participants reach their self -sufficiency goals and a free savings account. HACSB also partners with VCCDC, the only HUD-certified, homeownership counseling center, to offer home buying education and access to first-time home buyer programs for residents.

The Workforce Development Board of Ventura County (WDBVC) oversees the America’s Job Center of California (AJCC) that offers many employment-related assistance programs, which is considered a “one- stop shop” offering our residents job search information, career counseling, education, and job training, and much more. For residents that are seeking to get information and training on how to start a personal business, our partnering agency Women’s Economic Ventures (WEV) offers business training on how to be a successful entrepreneur and achieve financial independence. Ventura Adult & Continuing Education (VACE) is another exceptional education partner of ours that offers several certification programs, including, but not limited to, adult literacy/diploma, English as a Second Language (ESL) and preparation on residents to get U.S. Citizenship. When attending VACE, residents can also prepare for employment post-graduation with their career counselors to help with job placement and assistance.

HACSB has several current Memoranda of Understanding and partnerships; the Coalition for Family Harmony for a domestic violence housing unit, Ventura County Area Agency on Aging (VCAAA), Behavioral Health, Public Health, Faith based and non-profits for services and referrals. The County of Ventura Continuum of Care and various County departments for 15 apartments at Willett Ranch LP and 21 apartments at Westview Village III, LP to house (by referral) formerly unhoused senior families. In addition, HACSB serves homeless individuals and families at El Portal Ventura, LP. which includes 5referrals from Veteran Affairs (VA) for VASH, 14referrals from the Human Services Agency, and 10 Mainstream voucher referrals  from CES.

HACSB also has a contract with The Arc of Ventura County which services individuals with intellectual and developmental disabilities. HACSB and The Arc partnered in 2015 to house (HACSB) and provide services (The Arc) for all residents of one of three buildings within Vista Del Mar Commons, LP.

Please refer to Appendix 4 for several examples of MOUs.

The City and/or County of Ventura provided grant or loan funding for the following projects: El Portal, 29 special needs apartments, Westview Village I, 131 family apartments, Westview Village II, 50 senior apartments, Willett Ranch, 50 senior apartments, Johnson Gardens, 101 senior/disabled apartments, Castillo del Sol, 40 special needs apartments, Soho, 12 family apartments, and Chapel Lane, 38 senior apartments, Rancho Verde 24 farmworker family apartments, Encanto Del Mar 27 family apartments.

# ASSET BUILDING INITIATIVES INFORMATION

**Past and existing Asset Building efforts:**

The Housing Authority of the City of San Buenaventura (HACSB) has been driven by its efforts to help its participants reach milestones and their self-sufficiency goals. In partnership with various community- based organizations, the agency has offered the following asset-building initiatives:

**Creating A Stable Home (CASH):** The CASH program was offered in 2011 in partnership with the Ventura County Community Development Corporation (VCCDC) and Cabrillo Economic Development Corporation. The program was a year-long program in which participants received a 4:1 savings match. The participants committed to participating in monthly financial literacy courses and received credit counseling. All participants saw an increase in their credit scores and opened a savings account after successful completion of the program.

**Scholarship Savings Club**: The Scholarship Savings Club was a program designed in 2015 for students entering college or currently in a university. This program offered an 8:1 savings match for 6 months, and the participants received the money upon completion of the program. The students were required to open a savings account, deposit a monthly amount, and attend a series of financial education workshops. This partnership included HACSB, SurePath Financial Solutions, Ventura County Credit Union (VCCU), and VCCDC. All ten students that participated in the program graduated and received the maximum scholarship amount.

**HACSB currently offers a** comprehensive financial literacy, self-sufficiency, and resident opportunities educational series including an annual Scholarship program.

# Current HACSB Family Self Sufficiency (FSS) Program

Case management, supporting building financial knowledge, financial counseling with access to credit reports, free tax preparation and filing (Volunteer Income Tax Assistance – VITA) plus information of Earned Income Tax Credit (EITC). FSS Coordinator is a member of the Financial Well-being Collaborative hosted by the VCCDC.

**Financial & Education partners:** Ventura County Credit Union (VCCU), Ventura County Community Development Corporation (VCCDC), Montecito Bank & Trust (MB&T), Women’s Economic Ventures (WEV), Ventura Adult & Continuing Education (VACE), and Workforce Development Board of Ventura County (WDBVC)

**Workshops:** Financial partners offer at least monthly workshops: topics covered include budgeting, reducing debt, increasing savings, banking, establishing credit, cybersecurity, investing, teen/young adult financial independence. *Average workshop participation:* 15.

# Graduate stories:

2018 graduate received $30,000; moved out of public housing, purchased a family home.

2021 graduate received $28,000; no longer needed Section 8 assistance, increased personal savings, attended homebuyer workshops, obtained an Associate’s of Arts degree, and a Certified Nursing Assistant license.

2022 graduate with $71,000 is currently pursuing homeownership. During the program, the participant obtained employment, increased wages, reduced debt and built credit/credit scores, and learned to invest.

# Current HACSB Resident Opportunity & Self Sufficiency (ROSS):

The ROSS program is designed to assist Public Housing residents make progress toward self- sufficiency. As of now HACSB has 565 Public Housing residents from the ages of 0-91 that the ROSS program can serve. From these residents there are 406 residents that are over the age of 18 that can enroll in the program to receive an evaluation of needs, an individualized service plan, and direct service coordination.

The ROSS Program has served approximately 200 HACSB Public Housing residents since 2017. Participants enrolling in the program complete a needs assessment and get connected with appropriate community resources. Since 2017, our participants have achieved goals in areas of financial literacy (participation in credit workshops, opening savings and money market accounts), health and wellness (select a primary care provider, schedule check-ups), education (get connected with GED services, scholarships, internships and volunteer opportunities), food security (connected with food delivery services for elderly and food distributions), and child services (receive YMCA vouchers and connection with childcare support services).

# Annual Scholarship Program:

HACSB established an annual scholarship program in 2015. To date, we have awarded 34 scholarships for a total award of $51,000 and provided 16 recipients with laptops.

The **California Kids Investment and Development Savings program** (CalKIDS) is a new program that will provide children with a seed deposit and possible financial incentives in a college savings account. This is a further opportunity for HACSB to encourage resident family participation in the program and tie it to the HACSB MTW initiatives. ([https://www.calkids.org)](https://www.calkids.org/)

# Graduate story:

2019 graduate enrolled in ROSS 2017 with goals of financial literacy, education, health, and wellness. During her time in ROSS, she opened a savings account and money market account, participated in two career development internship programs, became a recipient of an HACSB Scholarship for her undergraduate studies, and is currently employed full-time.

# The Program:

The HACSB MTW Demonstration Program is the PHA-Designed Asset Building Option that will encourage the growth of savings and financial education to build credit and reduce tax obligations. The elements include:

* Active and impactful outreach strategies to engage resident communities in the benefits of financial literacy programming and initiatives offered by HACSB and its financial partners
* A set curriculum of relevant, needs-led workshops to learn the processes of financial management, building assets, and learning how to save as a low-income household
* The provision of incentives for reaching goals, such as family and community recognition or bonuses, and
* Peer-mentoring groups to create a sense of belonging as a member of the HACSB Asset Builders Club

Savings play a key role in building financial security and economic mobility, particularly related to outcomes for children. Coaching families on the benefits of starting to save early in their children’s lives will be a priority of expanding the HACSB MTW program.

HACSB will offer up to 125 PH and HCV households the opportunity to join the Asset Building Club, in which HACSB will match up to $40 a month (a minimum of $10), for up to two years. HACSB will offer families various financial literacy and enrichment resources to promote asset building and learn the value of wealth.

# The Rationale:

The goal of the asset-building program is to create a foundational belief that asset-building is attainable for HACSB participants. This program will eliminate barriers for participants and offer financial educational wealth with the ability to impact the current and next generation of families.

Asset building fits within, and is at the core of, our agency Mission. With the MTW Asset Building Cohort (ABC) our goals are to:

* facilitate resident understanding of *what* assets are and *why* we need them, other than the traditional understanding of bank accounts and savings, asset building is far more than financial wealth
* getting families banked will save an inordinate amount of dollars in check-cashing fees as a step toward financial security.
* Establishing savings accounts, per our proposed first initiative, will give families a starting point to bring about change and build confidence and hope, not only for their future but that of future generations.
* help people make good financial decisions, build knowledge and access resources and opportunities to further build financial capability and health. A holistic approach to work against the cycle of debt and poverty will provide greater success than any one effort.

# The Anticipated Challenges and Benefits

Main challenges for participants starting the program are their sense of inability to save and belief in or actual lack of or access to educational achievement; based on resident feedback, gaining a high school diploma or equivalent, financial education, and English language proficiency are considered top priorities.

This asset-building program eliminates barriers or minimum requirements for participants to take advantage of the program. Unlike the FSS program, the participant will not be required to obtain suitable employment or to be free of welfare assistance, to have full access to the savings account. Whereas the FSS program is a 5-year contract, the MTW asset building program is 24 months and residents may find this more appealing and achievable. Another benefit of this program is the change in the narrative that a housing authority only offers housing assistance. HACSB is a service provider, and through this asset- building program, the participants will receive first-hand experience of a service that is not traditionally associated with a housing authority.

# Statutory, Regulatory, and Funding Flexibility

If selected and designated as an MTW PHA, HACSB will pursue approval of all programs and initiatives through the MTW Supplement and all processes described in the MTW Operations Notice. This includes the approval of the waivers and associated activities in Appendix I of the MTW Operations Notice and the approval of any Agency-Specific Waivers and/or Cohort.

Specifically, for the initial two-year MTW Demonstration Program, HACSB anticipates requesting MTW statutory, regulatory, and funding flexibility for the Asset Building work itself.

# Implementing the Program:

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| (A) Anticipated Number of Assisted Households Participating in Savings Program (*must be at least 25 households*) | 125 |
| (B) Anticipated Percentage of Assisted Households Participating in Savings Program (*must be no more than 50% of total Assisted households*) | 5.04% |
| (C) Anticipated Amount of Savings Contributed Per Household Per Month (*must be at least $10 per household, per month*) | $40 |
| Total PHA Investment Per Month *(A) x (C)* | $5,000 |
| Total Anticipated PHA Investment Per Year *((A) x (C)) x 12 months* | $60,000 |
| Total Anticipated PHA Investment for Life of Program  *((A) x (C)) x 24 months* | $120,000 |

HACSB anticipates a direct program budget of approximately $197,300 annually in the initial two-year period.

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| 125 households X $40 X 12 months | $60,000 for savings account matching deposits |
| 125 households X $4.20 X 12 months | $6,300 for credit bureau reporting fees |
| Asset Building Coordinator position | $91,000 for salary and benefits |
| Program materials for participants | $24,000 for educational media, registration fees |
| Community engagement activities | $12,000 for awareness campaign, partner events |
| General Expenses | $4,000 for supplies, recognitions |

HACSB plans to pay these costs from the MTW funds available after receiving approval for flexibilities. HACSB plans to seek additional funds and resources from current public and private funders and partner organizations in the public and private sectors. For example, HACSB will request additional matching deposit funds from local financial institutions that provide the accounts to MTW participants.

# Choice of Asset Building Initiatives Option

If selected for the ABC of MTW, HACSB has identified Option C, PHA-Designated Asset Building Option. HACSB has identified this option because it allows our agency to build on and evaluate multiple efforts currently underway for program participants and the community in general. HACSB also chose this option as it still currently receives various rent payments via money order, and this opportunity allows the PHA to encourage these residents to establish a checking and savings account. HACSB also believes this opportunity is aligned with the self-sufficiency efforts of the agency and will facilitate further interaction with current and future residents.

Participating in the HUD Asset Building Cohort will offer additional promising practices for HACSB through the HUD-organized peer learning activities and presentation of evaluation results. The ‘give -and-take' with other programs has been a valuable experience and HACSB anticipates similar or enhanced learning through the Asset Building Cohort. Through the MTW Demonstration Program, HACSB will be able to test various strategies and models to identify what works and what does not for residents and the community so that the agency can take the Asset Building Program to scale over time, maximizing opportunities for any resident that may be interested.