

ANNUAL REPORT 2012



HOUSING AUTHORITY OF THE COUNTY OF SAN BERNARDINO

Building communities | Changing lives

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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 CORE VALUES

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

SAFETY | We believe that all residents deserve a safe and secure living environment that is crime and distraction free and where families can feel good about raising their children.

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 toward 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.

I am both proud and humbled to help steer the Housing Authority of the County of San Bernardino as we enter our 71st year of *Building Communities and Changing Lives* in the largest county in the continental U.S. It's good for us to pause a moment and reflect on the achievements of the past year. In this Annual Report you'll learn about some of the ways we have focused on three major goals:

- To provide better housing and improved life for seniors, children and persons with disabilities in the county;
- To build a better economic life for all through job creation and expansion of educational opportunities;
- To increase available housing for the 20,000–30,000 families and individuals on our waiting list.

Our agency is one of just one percent of the 3,200 Housing Authorities in the nation which are authorized by the U.S. Department of Housing and Urban Development (HUD) to execute innovative procedures and policies that save taxpayer dollars through greater efficiency, help more families achieve economic independence, and ensure greater freedom of housing choice.

We continue to build on our regional partnerships to leverage our resources in order to expand our services in the face of ongoing federal budget cuts. Our efforts have been recognized with several national awards, and we have received an A+ ranking from the Standard and Poor's Rating Service.

Shakespeare wrote, in *The Tempest*, that "What's past is prologue." So our achievements of the past year provide a solid foundation for envelope-stretching, life-changing future developments:

- Continuing the simple and fair rent structures that assure our residents that their rent will not increase when they get a job. These new rent structures also assure our private landlords that they will receive fair market value rents, while encouraging residents to live wherever they choose.
- Limiting participation in our primary programs to five years (except for seniors and disabled persons). This Five Year Lease Assistance program, coupled with a pilot work requirement, is designed to encourage our families to move toward financial independence through expanded job training,

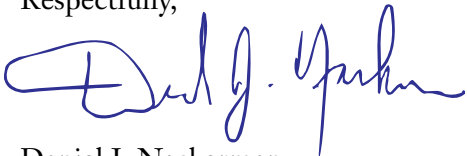
education, and the removal of obstacles to self-sufficiency. No other agency in the country of similar size has attempted such policies.

- Innovative customer feedback systems that foster friendly, respectful and effective staff interface with our customers that is both genuine and professional.
- Expanded use of state-of-the-art technology to improve our service to individuals and families while reducing costs.
- Unprecedented levels of partnering with other local service agencies; a powerful approach to sharing resources in order to get our important work done rapidly and efficiently.
- A truly dedicated staff that cares about our residents, receives important training, and regularly provides extraordinary service beyond the simple “call of duty.”

The Inland Empire is a special place, and we are a major player in revitalizing our neighborhoods, advancing educational opportunities, providing shelter for homeless people, and strengthening the solid economic base; all to help our region recover and thrive in the face of an historic economic recession.

I look forward to working with an amazing agency and team as we move into a future that is full of both challenge and opportunity.

Respectfully,



Daniel J. Nackerman



HELPING FAMILIES ON THEIR PATH TO ECONOMIC INDEPENDENCE

The Housing Authority of the County of San Bernardino (HACSB) implemented two innovative initiatives in January 2012: the Five Year Lease Assistance Program and

Property Management Innovation. These activities are designed to help our families on their path to economic independence while creating administrative efficiencies for staff and the agency.



Pamela Averill, FSS Service Specialist (left) meets with **Raven Jackson** in the Five Year Lease Assistance Program to create an Individual Training and Services Plan.

The **Five Year Lease Assistance Program** all new families (seniors/disabled are exempt) are pulled from our waiting list and are offered a five-year term limit for housing assistance. The goal is to help our participants achieve true self sufficiency by assisting them with their housing needs for a specific term while providing extensive case management services. Community Development Initiatives Department staff

meets with all adult household members individually to help them create a five-year Individual Training and Services Plan. Since the program's implementation, 728 new adult household members have developed their personal plans; almost 100% of those who attended the program briefing.

In an effort to mirror the private sector property management principles, we adopted the **Property Management Innovation**, which has decreased management costs, improved the quality of our units and helped our residents become more familiar with the private sector rental arena. It also helps our families better prepare for transition into the private housing sector as they achieve economic independence.

HACSB is recognized for implementing activities and developing strategies that improve the quality of life for residents and the communities we serve.

CRIME FREE MULTI-HOUSING PROGRAM

In 2012, the City of San Bernardino established a Crime Free Multi-Housing Program as a way of partnering with local landlords, property managers, and residents to improve public safety in the community.

Our two affordable housing sites in San Bernardino have successfully completed the Crime Free Certification Program. Team members from both Waterman Gardens and Maplewood Homes Housing Communities received intensive training and were certified under this program. Each housing site has also passed the Crime Prevention through Environmental Design inspections.

On August 8, at the City of San Bernardino's Crime Free Night, Nancy Finch, Senior Regional Communities Manager, received an award of appreciation for her leadership in the Crime Free Multi-Housing Program at Waterman Gardens and Maplewood Homes.

HACSB Senior Housing Community Specialists **Tonya Graham** (left) and **Patricia Jones** (right) with **Nancy Finch**, Senior Regional Communities Manager, as she is recognized for her leadership at Waterman Gardens and Maplewood Homes.



NAHRO MERIT AWARDS 2012

HACSB received four Awards of Merit in Housing and Community Development from the National Association of Housing and Redevelopment Officials (NAHRO) for the areas described below. The Merit Awards give national recognition to innovative housing and community development projects, programs, and services provided by housing authorities throughout the country. We are proud to be recognized for our efforts.



Above: Vista del Sol, a senior development in Redlands.

Below: HACSB's energy management plan has received rebates from SoCal Edison for 12 additional housing sites.



- **Vista Del Sol**, 71-unit senior development: HACSB made a concerted effort to address the shortage of affordable senior housing in a blighted, low-income neighborhood redevelopment area within the City of Redlands. Working with various partners, navigating funding sources and overcoming many obstacles, HACSB and its non-profit affiliate, Housing Partners I, Inc., celebrated the completion of this senior housing community.

- **Strategic Plan for Energy**

Management: In a proactive measure to increase energy efficiency, water efficiency and health within our housing portfolio and the broader community, HACSB implemented a strategic plan for energy management. HACSB has identified multiple sites that are most optimal for solar panel installation, and proceeded to apply for additional funding through the California Multifamily Affordable Solar Housing program. As a result, approximately 12 additional housing sites have received a rebate reservation from Southern California Edison Company.

- **Procurement Efficiencies:** HACSB implemented a new comprehensive purchase requisition process to improve

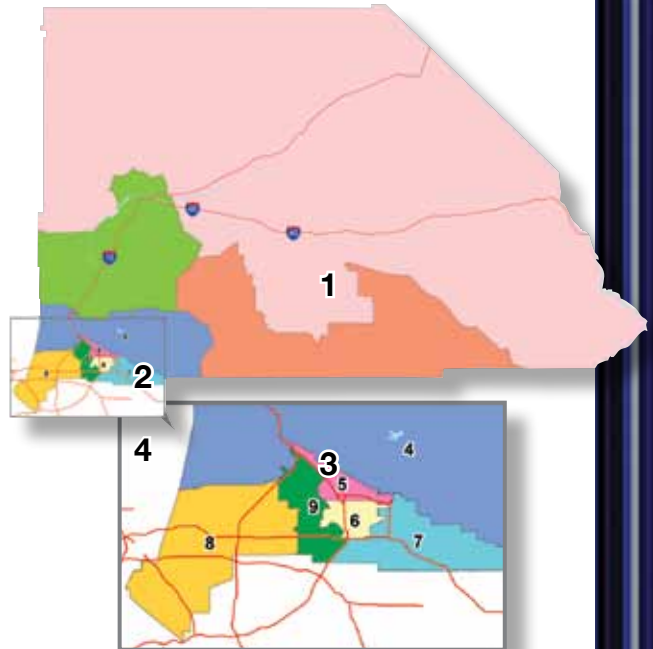
efficiencies, reduce costs and promote green initiatives. The amount of documentation being sent and handled by the finance and procurement

—CONTINUE ON NEXT PAGE

departments has been reduced significantly. The program also makes more detailed information readily available to key staff.

- **Local Payment Standards:** HACSB has jurisdiction over the largest county in the contiguous United States. Because of its size, HACSB was challenged with varying rental submarkets across the County, and using HUD Fair Market Rents that were not truly reflective of our County's vastly different rental market. To address these challenges and increase housing opportunities, HACSB updated its payment standards by dividing the county into nine submarkets (regions) that accurately reflect the various market rents in the county.

Rents that reflect local rates in nine county submarkets increases housing opportunities at fair prices.



HACSB RECEIVES HIGH RATING FROM STANDARD AND POORS



In an effort to provide the agency with increased flexibility of various funding sources to raise capital at a lower cost, HACSB obtained an issuer's credit rating from Standard & Poors. After an intensive process we received an "A+"!

This outstanding rating demonstrates our strong

capacity to meet financial commitments, and puts us at an even higher rating than several banks and other housing authorities. The rating reflects S&P's view of HACSB as having:

- A successful development program focusing on the production of self-supporting affordable housing;
- Extremely thorough long-term planning and performance measures;
- Strong governance and management;
- Financial flexibility as a designated Moving to Work (MTW) agency since 2008 with a long-term commitment until 2018;
- Moderate reliance on Department of Housing and Urban Development (HUD) funding;
- Stronger property management measures than other rated public housing authorities;
- Above average condition of all properties, and significant ongoing improvements and replacement of older housing stock.

SPOTLIGHT ON SUCCESS PROGRAM

HACSB proudly launched a “Spotlight on Success Program” to highlight the successes and achievements of our families and the collaborative efforts among our partners. This program provides opportunities to nominate an individual, family, or partner who has accomplished an important milestone or has helped someone in this endeavor. Anyone can submit a nomination, and the form is available on our website.

Spotlight on **SUCCESS!**

Renee Calloway, a participant of the Five Year Lease Assistance Program, is an example of how perseverance and tenacity helped her achieve her goals. During her initial case management meeting with staff she set 5 goals for herself: 1) find a suitable home; 2) obtain a certificate in the culinary arts; 3) secure full-time employment in security or any other field; 4) enroll in the Individual Development Account program offered by Community Action Partnership; and 5) become self-employed once she completes the program. Within three weeks, Renee had completed the student assessment at San Bernardino Valley College, located a home, and secured a full time security job! Renee plans to maximize her five years of housing assistance to continue solidifying other goals to become economically independent.



Renee Calloway (left with **Janice Simmons-Rogers**, Employee and Training Services Coordinator) and **Leonard Jones** (below with daughter **Katia**) have been recognized in HACSB’s Spotlight on Success program.

Leonard Jones applied for the Homeownership Assistance Program in February of 2011. He had a few minor credit issues to repair before applying for a mortgage loan. Angela Joyner and other staff helped guide him through the credit repair process. In six months he increased his credit score, had attended Springboard

first-time homebuyer education workshops, and qualified to receive down payment assistance through the state. Homeownership opportunities are available to all families—even for Leonard, who is on fixed Social Security income. By June of 2012, Leonard closed escrow on his first home! Mr. Jones says “The program was wonderful. I had tried to purchase before on my own but couldn’t have done it without the Housing Authority. I would recommend that to anybody else trying to buy a home through this program.”



YOUTH GET DONATED SHOES JUST IN TIME FOR THE NEW SCHOOL YEAR

Approximately 400 children residing at the Waterman Gardens and Maplewood Homes housing communities in San Bernardino received new shoes thanks to a generous donation from Art Davis, a previous San Bernardino resident whose family still gives back to the community. In addition, the Community Action Partnership of San Bernardino County (CAPSBC) provided approximately 300 backpacks, hot dogs and hamburgers, baked goods, and water for the children. HACSB appreciates the generous donation of time and resources provided by Mr. Davis and CAPSBC.

Estella Nuñez, HACSB's Community Programs and Services Coordinator, helps a young community resident try on his new shoes.



REWARDING COLLEGE STUDENTS THROUGH OUR SCHOLARSHIP PROGRAM

For the past 21 years, the Housing Authority has awarded college scholarships to individuals in our housing programs to help them meet their educational goals. Students attending four-year colleges or universities receive \$1,500 scholarships, while community and technical/vocational students receive \$750 scholarships.

This year nine students were awarded \$1,500 to help them with their college expenses during the 2012/2013 school year. The recipients are attending the following four-year colleges/universities: Biola University; Cal State University, San Bernardino; La Sierra University; Oakland University; University of California, Berkeley; and University of California, Riverside. Their areas of study include anthropology, biology, criminal justice, nursing, political science, and psychology.



HACSB's 2012 Scholarship Awardees:
Front row, left to right: **Isis Eskander**, **Tricia Favela**, **Danise Webb**, and **Perla Zuniga**. Back row, left to right: **Tye Rush**, **Zakkary Hudson**, **Loreen Mendez**, **Lissette Aguilar**.
Not pictured: **Raven Morris**.

COMPUTER LABS HELP RESIDENTS PREPARE FOR EMPLOYMENT

The Neighborhood Network Centers (NNC) are a professional environment for community members to obtain convenient access to technology, services that can help improve job skills and further education. Among the six computer labs which serve our residents and other community members, an average of 796 people per week use NNC's services. Users have access to high speed internet services, free training on computer operations, Microsoft office applications, and internet job search strategies. HACSB partners with Career Institute to provide services at our labs. During the last fiscal year, those labs have provided more than 3,700 one-on-one career mentoring sessions; and have developed/trained 903 individuals in job skills such as resume writing, interviewing, dress for success, and job retention. Of those assisted, 240 individuals have secured employment.

In May 2012, 22 members of the Spanish-taught computer classes held in the Waterman Gardens NNC saw the benefits of their hard work and dedication as they were presented with certificates of completion for the classes. These individuals, who have attended classes two days a week for the past year, have been intensely working with Microsoft Office Windows 7.



Pictured above are 18 of the 22 members who completed the Spanish-taught computer classes at Waterman Gardens.

Efficiencies through Technology

A new state-of-the-art telephone system was installed at all HACSB offices throughout the county during f/y 2012. The new system increases operational efficiencies and provides an estimated cost saving of more than \$100,000 per year. This dynamic system provides staff with a host of features, including the ability to transfer calls between all offices instantly. We are excited to have this new telephone system as it allows us to better serve the residents of San Bernardino County.

MAPLEWOOD HOMES AWARDS FOR SOLAR PANEL INSTALLATIONS

The solar and renewable energy upgrades at the Maplewood Homes housing community received two awards in 2012: 1) Novogradac Journal of Tax Credits for its Special Achievement for Renewable Energy; and 2) California Center for Sustainable Energy–All Star Award for Outstanding Innovation. The 65-year-old, 296-unit multifamily housing complex in the city of San Bernardino completed extensive energy upgrades and the installation of solar energy systems in 2011. The project reduced resident utility costs approximately 30 percent. The solar system received a \$1.84 million California Solar Initiative rebate, the largest to date for multifamily affordable housing. These awards are a great honor and the Housing Authority is proud to receive these distinguished recognitions.

Installation of solar panels at Maplewood Homes received a \$1.84 million California Solar Initiative rebate, the largest to date for multifamily affordable housing. The project received two solar industry awards in 2012. At right, **Gus Joslin**, HACSB Senior Vice President/Chief Operating Officer (center) and **Tom Millhoff** of HeliPower (left), receive the Energy All-Star Award from California Center of Sustainable Energy Managing Director **Andrew McAllister** (right).



SOLAR EFFORTS IN BARSTOW

Following its success in San Bernardino, the Housing Authority completed the installation of solar panels at its Sunrise Vista community in the city of Barstow. This project is one of the first of its kind in the multi-family housing sector of the city. The panels will produce an estimated \$20/month savings for residents and approximately \$34,000/year for the property. This is a great example of generating monetary savings for the residents and the Housing Authority while implementing measures beneficial to the environment.

Energy-saving solar panels at the Sunrise Vista community in Barstow will save approximately \$20/month for residents, plus \$34,000/year for the property as a whole.



REVITALIZATION EFFORT UNDERWAY IN REDLANDS

After 70 years, the Housing Authority's first housing community is scheduled for a major revitalization. A groundbreaking ceremony was held on August 2nd, 2012 to commemorate the development of Valencia Grove, a modern new energy-efficient housing community that will consist of first-time homebuyer opportunities and townhouse apartments.

The Valencia Grove development moves away from the traditional public housing model toward a mixed-income community. HACSB has partnered with its affiliate non-profit developer, Housing Partners I, Inc. (HPI), who has over 20 years experience in housing acquisition, development, and revitalization. This new North Redlands community will also provide multi-use educational and recreational facilities available for all residents of the City of Redlands.

For the first phase of this community transformation, \$28 million has already been secured, consisting of 4% Low Income Housing Tax Credits, tax-exempt bonds, and conventional financing. The initial phase will include 85 units; ultimately the entire community will include 228 units. Utilizing an innovative modular construction format, factory-built housing units will be installed to substantially accelerate the construction schedule.



Breaking ground for the Valencia Grove community are (left to right): **Gus Joslin**, HACSB Sr. Vice President/COO; **Pete Aguilar**, Mayor, City of Redlands; **Ray Brewer**, Los Angeles Field Office Director, U.S. Department of Housing and Urban Development; **Joshua Hutchinson**, Underwriter, PNC Bank; **Bruce Baldwin**, Modular Marketing Manager, Clayton Homes; **John McGrath**, Chairman, Housing Partners I, Inc Board of Directors; **Frank Williams**, Chairman, HACSB Board of Commissioners; and **Dan Nackerman**, HACSB President/CEO.



Valencia Grove, the revitalized community in Redlands, will utilize an innovative modular construction format that will reduce construction costs and significantly accelerate the schedule. Structures are constructed in a large factory (top), then proceed through a series of steps until they are finally assembled as complete housing units at the site (bottom).



HOUSING MORE HOMELESS FAMILIES

HACSB received two additional homeless grants for 49 housing assistance vouchers, which equates to \$2.86 million over five years. With the award of these grants, staff continues its successful and long-standing partnership with the San Bernardino County Department of Behavioral Health (DBH). This partnership now supports nine grants with a combined total of 195 housing assistance vouchers. These grant programs serve homeless individuals/families with mental health disabilities that may create barriers to maintaining permanent housing. The housing assistance is coupled with long-term casework services for mental health care, employment, and enrichment activities provided by the DBH. We look forward to continuing to serve and permanently house families in need through this and other grants.

YOUTH TRANSITION INTO INDEPENDENCE THROUGH HOUSING ASSISTANCE

In the spring of 2012, a 9-unit permanent housing site for Transitional Aged Youth (TAY) ranging from 18 to 25 years of age opened in the city of San Bernardino, thanks to a grant from Shelter Plus Care. HACSB formed a partnership with the One Stop TAY Center and DBH to support this grant. This unique partnership was created to provide assistance in a structured environment with on-site supportive services available directly to participants through the TAY staff. The program helps transitional-aged youth maintain their housing and increase life skills such as budgeting and career development.



Guillermo Ornelas, a resident at the Transitional Aged Youth housing site in San Bernardino, does online research for his class in Theatre Arts at Chaffey College.

SERVING AMERICA'S VETERANS

A new grant award of \$319,567 helped house 50 additional homeless veterans in San Bernardino County, thanks to a Veterans Affairs Supportive Housing (VASH) grant. HACSB is proud to partner with the Loma Linda Veterans Affairs Medical Center (VAMC) to provide this valuable program to our homeless veteran population. The vouchers awarded over the past four years have offered a lifeline of supportive services through the VA. With this recent grant allocation, we now have the ability to subsidize housing for 135 veterans. HACSB and Loma Linda VAMC have made a great strategic partnership in supporting and providing assistance to our county's homeless veteran population and have helped reduce the number of homeless veterans. The total number of homeless veterans has dropped by 12% nationwide over the past year.

A Veterans Affairs Supportive Housing grant has helped the Housing Authority and its partner, the Loma Linda Veterans Affairs Medical Center, subsidize housing for 135 homeless veterans. At right, Air Force veteran **Richard Brown** meets with **Becky Murillo, Housing Services Manager**, to discuss his plans for the future.



HOMEOWNERSHIP SUCCESSES AND TRACK RECORD

Over the past fiscal year HACSB has helped 23 families achieve their dream of homeownership. It was truly an exceptional year, with HACSB-assisted homeownership increasing 28% from 2011 and 109% from 2010. Our Housing Choice Voucher Homeownership Assistance Program (HAP) ranked number one in California in creating new homeowners this year, and 29th out of 959 agencies nationwide. Eleven of the families assisted this year were active participants in our housing programs.

The Housing Authority helped 23 families become homeowners through the Homeownership Assistance Program in f/y 2012. At right: **the Brambila family** (Jose, Maria, Giselle and Snoopy the dog) enjoy their home in Rialto.



UNAUDITED STATEMENT OF NET ASSETS AS OF SEPTEMBER 30, 2012

Assets:

Cash and Investments	\$29,450,515
Accounts Receivable	1,551,862
Prepaid Expenses	1,880,469
Inventory	367,732
Land, Buildings & Equipment	128,868,980
Notes Receivable	3,453,349

Total Assets

\$165,572,907

Liabilities:

Accounts Payable	\$1,035,724
Notes Payable	50,682,529
Other Liabilities	17,464,444

Total Liabilities

\$69,182,697

Capital:

Invested in Capital Assets, Net of Related Debt	\$78,186,451
Restricted Net Assets	12,846,268
Unrestricted Net Assets	5,357,491

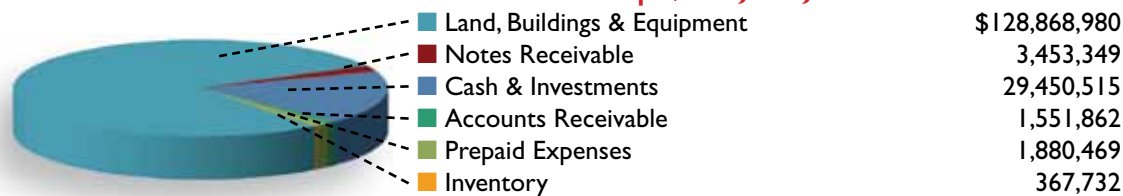
Total Capital

96,390,210

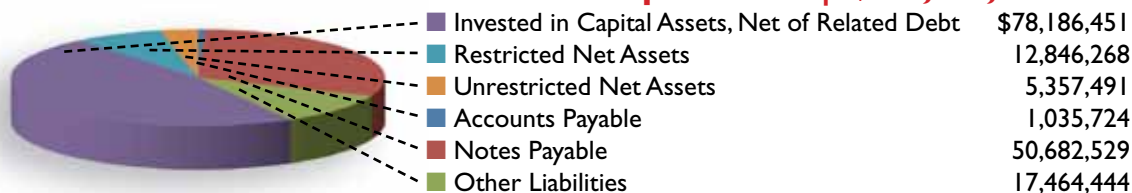
Total Capital and Liabilities

\$165,572,907

Assets 2012 | \$165,572,907



Liabilities & Capital 2012 | \$165,572,907



UNAUDITED STATEMENT OF REVENUES, EXPENSES AND CHANGES IN NET ASSETS FOR THE PERIOD ENDING SEPTEMBER 30, 2012

Revenues:

HUD Operating Subsidies & Grants	\$82,579,237
Dwelling Rental Income	14,236,078
Other Income	13,852,318
Investment Income	275,951

Total Revenues	<u>\$110,943,584</u>
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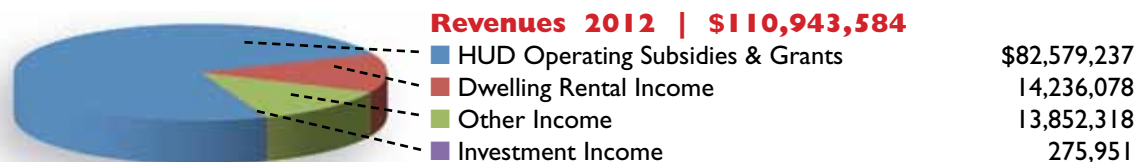
Expenses:

Housing Assistance Payments	\$67,041,007
Administration	20,705,700
Maintenance & Operation	7,906,136
Tenant Services	173,779
Utilities	2,364,207
General Expenses	1,300,165
Interest Expense	1,799,424
Extraordinary Expense	728,532
Depreciation	3,851,045

Total Expenses	<u>\$105,869,995</u>
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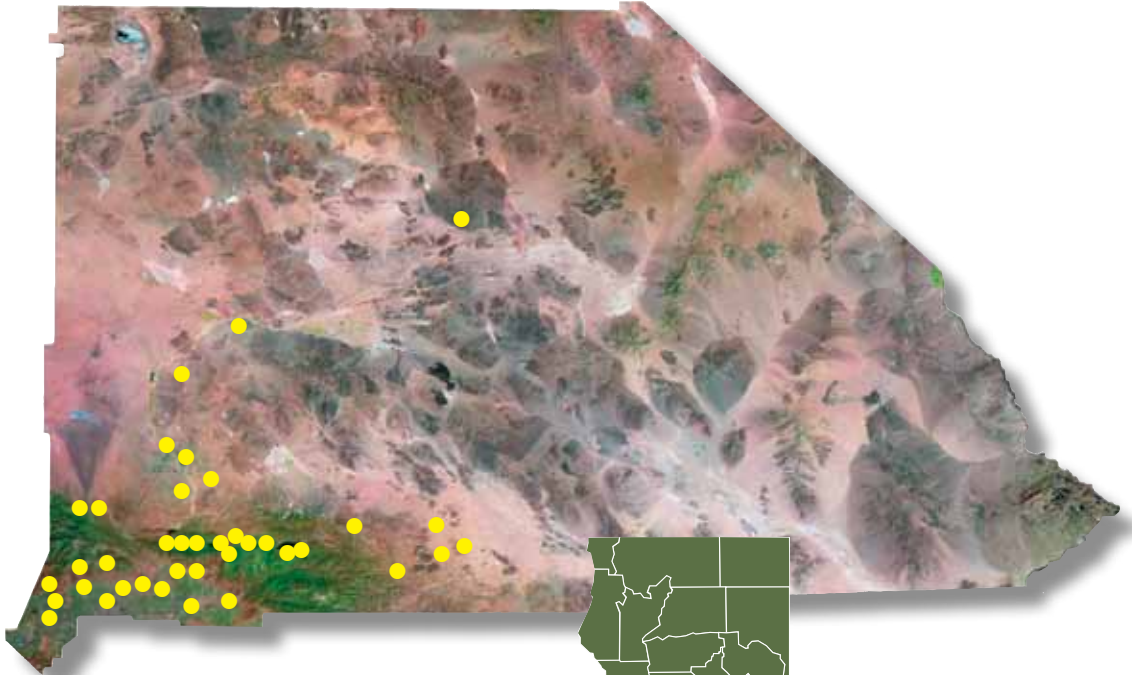
Increase In Net Assets	<u>\$5,073,589</u>
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Net Assets – beginning	91,316,621
Net Assets – ending	<u>\$96,390,210</u>



HOUSING UNITS BY CITY

The Housing Authority provides affordable housing for some 30,000 people scattered across the largest county in the contiguous United States; an area as large as the states of New Jersey, Delaware, Massachusetts and Rhode Island combined.



Housing Choice Program Units: 8,506

These units are privately owned, with rent subsidies paid directly to owners by the Housing Authority. Housing Choice Program services are managed by HACSB offices in San Bernardino, Ontario and Victorville.

Public Housing Units: 1,294

These units are owned and managed by the Housing Authority through its offices in Barstow, Chino, Colton, Redlands, and two in San Bernardino.

Authority-owned Units: 1,199

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., a non-profit public housing corporation.

CITY/COMMUNITY	HOUSING CHOICE UNITS	PUBLIC HOUSING UNITS	AUTHORITY-OWNED UNITS
Adelanto	310	2	0
Alta Loma	52	0	0
Apple Valley	322	3	7
Baker	0	0	24
Barstow	91	219	300
Big Bear City	10	0	0
Big Bear Lake	10	0	0
Bloomington	54	2	0
Chino	112	50	0
Chino Hills	4	0	0
Colton	345	125	49
Cedar Pines Park	1	0	0
Crestline	26	0	0
Fawnskin	2	0	0
Fontana	704	2	84
Grand Terrace	36	0	0
Helendale	13	0	0
Hesperia	293	0	100
Highland	426	13	0
Joshua Tree	31	0	0
Lake Arrowhead	3	0	0
Landers	2	0	0
Loma Linda	127	0	42
Lucerne Valley	6	0	0
Mentone	53	0	39
Montclair	147	2	34
Morongo Valley	4	0	0
Ontario	521	0	23
Phelan	7	0	0
Piñon Hills	3	0	0
Rancho Cucamonga	240	5	0
Redlands	421	189	45
Rialto	584	0	24
Running Springs	9	0	0
San Bernardino	2,247	677	65
Sugarloaf	6	0	0
Twentynine Palms	37	3	0
Twin Peaks	36	0	40
Upland	18	0	0
Valley of Enchantment	1	0	0
Victorville	944	2	168
Wrightwood	2	0	0
Yucaipa	166	0	155
Yucca Valley	80	0	0
TOTAL:	8,506	1,294	1,199

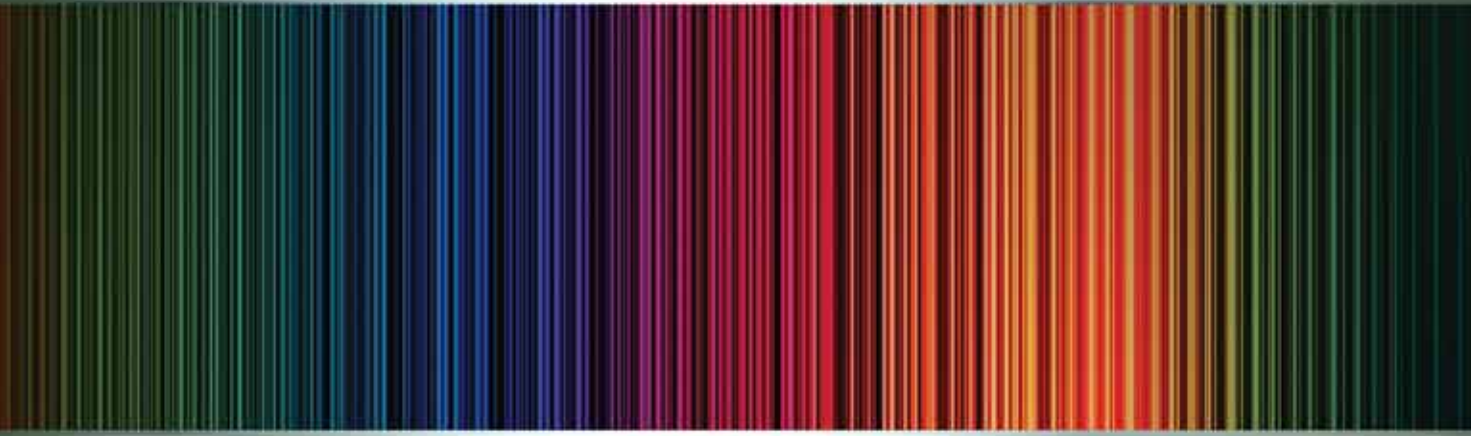
IN APPRECIATION

**The Housing Authority
gives special thanks
to Susan Benner,**

who served as the Executive Director from 2008 to 2012. Susan's career with the Housing Authority began in March, 1985. As Executive Director Susan lead the agency through uncharted challenges and launched new management initiatives that will serve the agency and the people of the County of San Bernardino for many years to come.







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