



2025 COMMUNITY REPORT

# Beyond Housing: Building Community





## LETTER FROM THE **Executive Director and Board Chair**



Jenny Panetta



Providence Martinez-Alaniz

Dear Neighbors,

For over half a century, the Housing Authority of the County of Santa Cruz has been dedicated to expanding access to safe, stable, and affordable housing. But our role extends beyond that. We strive to be more than a housing provider. We are a safety net, a foundation for growth, and catalyst for equity, economic mobility and improved quality of life.

Santa Cruz County is a place of breathtaking beauty and vibrant culture, yet it also faces an urgent and growing challenge: a severe shortage of affordable housing that leaves too many residents facing homelessness or extreme rent burdens. Once again, our County has been named the most expensive rental market in the nation, a sobering reminder of the growing gap between what our residents earn and what it costs to keep a roof over their heads.

In the face of this challenge, we have not stood still. As a HUD designated Moving to Work (MTW) agency, we have the flexibility to innovate, adapt, and develop solutions tailored to our community's needs. From expanding affordable housing options to supporting our residents with new programs and services; we are committed to making sure that Santa Cruz County is a place where everyone has the opportunity to build a future.

Through decades of changing economic and political landscapes, our Agency has remained steadfast in our mission, united in our purpose, and deeply rooted in our community. Our work centers on two core goals of helping more people and helping people more. We do this through the expansion of our rental assistance programs, building more affordable housing, and going beyond housing to provide new programs and services that build community, foster economic mobility and improve quality of life for all.

We are ready to face the challenges ahead, inspired by the resilience of our community and grounded in the belief that everyone deserves a home.

With hope and solidarity,

*Jenny Panetta*  
Executive Director

*Providence Martinez-Alaniz*  
Board of Commissioners, Chair





# MISSION AND VALUES

## Our Commitment: **COMMUNITY**

At the Housing Authority, our Mission Statement is clear: We are committed to advancing access to affordable housing and a thriving community free from discrimination by providing affordable housing and delivering inclusive services to our diverse community with compassion and kindness. Our mission extends beyond shelter, utilizing housing as a catalyst to promote equity, economic mobility, dignity, stability, improved quality of life, and a place to call home.

## The way we approach this mission is shaped by our **CORE VALUES**:



### **INTEGRITY**

We uphold the highest standards of honesty and transparency.



### **COMPASSION**

We approach our work with empathy and kindness.



### **COMMUNITY**

We focus on fostering connections and collaboration.



### **EQUITY**

We work to dismantle barriers and provide fair opportunities for all.



### **RESPECT**

We ensure that every person we serve is treated with dignity.



### **SERVICE**

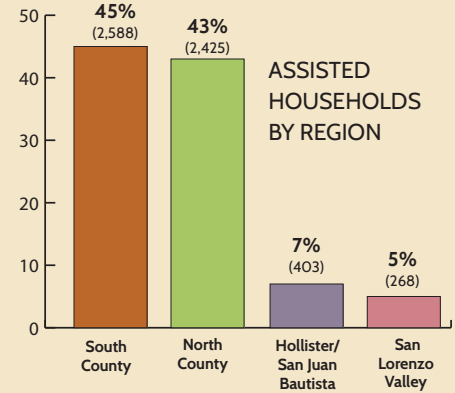
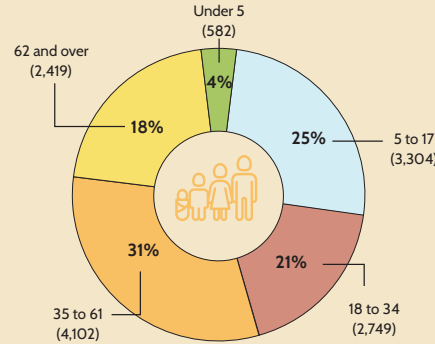
We are committed to excellence through thoughtful high-quality service to each individual.

Together, our Mission and Values drive us to create a brighter future for Santa Cruz County, where every resident has a place to call home.



## WHO WE SERVE

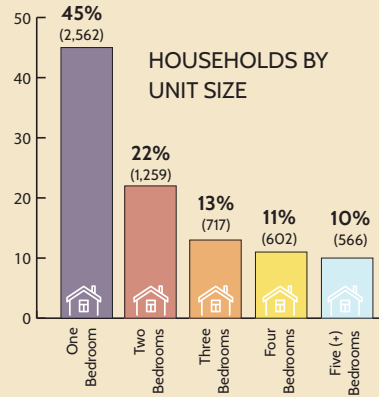
AGE RANGE OF ALL PARTICIPANTS



## OUR FAMILIES AT A GLANCE

Median Household Size	2
Average Household Income	\$27,461
Single Person Households	45% (2,562)
Disabled Households	43% (2,474)
Households w/Seniors (62+)	40% (2,272)
Households w/Minor Children (<18)	38% (2,145)
Homeless at Admission Households	22% (1,252)
Veteran Households	6% (353)

HOUSEHOLDS BY UNIT SIZE





## Building Homes in Santa Cruz County

The Housing Authority proudly opened **Natural Bridges Apartments**, our first new affordable housing project in over 30 years! This milestone represents a significant step for the Housing Authority, as we expand our core services beyond rental assistance to the development of our own pipeline of affordable housing projects in the years to come.

This three-story development features affordable units reserved for households earning up to 50% of the area median income. Units are designed with sustainability in mind, the apartments include solar panels, energy-efficient appliances, & EV charging stations, funded in part by Central Coast Community Energy.

Residents enjoy modern amenities such as bike storage, a third-floor outdoor deck, and proximity to the Santa Cruz Coastal Rail Trail, providing easy access to open space, trails, and beach access. Also featured is a stunning mural by artist Taylor Reinhold. The mural, located on both sides of the retaining wall next to the Rail Trail, reflects the character of Santa Cruz, the transformation of the Housing Authority, and the natural beauty surrounding the apartments. The design incorporates native birds, Natural Bridges State Park, the Pacific Ocean, and the Monarch butterfly migration route.

Natural Bridges Apartments isn't just a place to live – it's a place to call home, fostering connection and offering a comfortable, well-designed environment.

Over \$500M in federal investments supporting the development of nearly 2,000 new affordable homes here in Santa Cruz County!

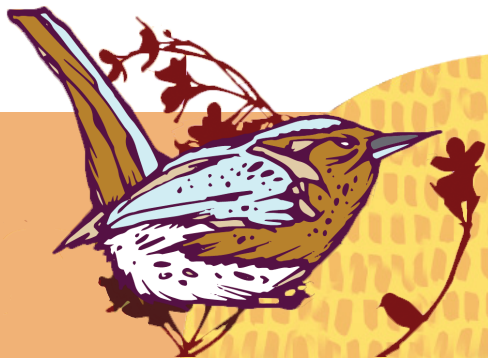


## Supporting Affordable Housing Development

In addition to building affordable housing of our own, the Housing Authority has been supporting the development of affordable housing county-wide by rapidly expanding our Project Based Voucher (PBV) program. The PBV Program allows the Housing Authority to “project-base” some tenant-based Housing Choice Vouchers and attach them to specific housing units. PBVs support affordable housing development by providing a valuable subsidy to developers that allows them to leverage additional financing. The PBV Program also provides a deep level of rental assistance to families living in the

units, creating truly affordable housing. Currently, the Housing Authority is utilizing 644 PBVs across 33 projects, with another 929 project-based units conditionally awarded to 25 projects under development. These 929 project-based units are supporting the creation of 1,762 new affordable housing units and the preservation of 36 affordable units for low-income families.

This is just the beginning of our vision for Santa Cruz County, where new homes become the foundation for strong families and vibrant communities.





## More Than Housing, Building Community

At the Housing Authority, we build more than homes; we build community. We go beyond housing to foster connections, support neighbors, and ensure that everyone feels valued. That's why the Housing Authority is working on expanding programs and services through our nonprofit affiliate New Horizons Affordable Housing and Development. Over the past year, our community engagement efforts have strengthened partnerships with local organizations to expand support services for residents, developed community-building events that promote equity, and expanded programs that empower families to thrive. The following are just a few examples of the Programs and Services offered through New Horizons Affordable Housing and Development.



The 2024 March to End Homelessness

## Project: Silver Bells

For a second year, our staff came together to spread holiday cheer through Project: Silver Bells. In 2024, more than 150 care packages were thoughtfully prepared and delivered to seniors living in our properties. Each package contained essentials and gifts like socks, food, gift cards, blankets, and playing cards, bringing warmth and joy to their season. This small act of kindness helped ensure that our senior residents felt valued and connected during the holidays, making a meaningful impact in our community.



## Housing Discrimination Forum

As part of Affordable Housing Month in 2024, we hosted the Housing Discrimination Forum with California Rural Legal Assistance and Senior Legal Services. The event provided vital information on tenant rights and how to combat housing discrimination based on gender, race, disability, and more. It was an evening of empowerment, ensuring our community members know their rights and how to protect them.



## New Horizons Scholarship Program

Education is a game changer, and our award-winning New Horizons Scholarship Program is helping community members unlock new opportunities. This year, we awarded nearly \$100,000 in scholarships to over 90 students, many of whom are first-generation college attendees.

Recently recognized with an Award of Merit by the National Association of Housing and Redevelopment Officials (NAHRO), the program's tagline, "Empowering the Leaders of Tomorrow through Education and Housing Support," highlights our ongoing commitment to building pathways to success for those we serve.

Through these efforts, we are using housing as a platform for building community and improving quality of life.

### WHAT IS FSS?

#### A Program Designed for Financial Independence for Families

The Family Self-Sufficiency (FSS) Program is a free, optional program for individuals with a Housing Choice Voucher (Section 8). This program helps participants achieve financial independence while growing a savings account called escrow.

As part of the program, individuals work with an FSS Coordinator who will support them in setting and reaching their educational, career, and personal goals. When their earned income increases, a portion of their rent is saved in an escrow account. Upon completing the FSS program, individuals gain full access to their savings — and can continue to receive rental assistance through the Housing Choice Voucher program.

Learn more about the FSS Program at [hacosantacruz.org/fss](https://hacosantacruz.org/fss).



PARTICIPATE

Sign up for the FSS program and have 1-on-1 support & coaching



SET GOALS

Full time employment  
Higher paying job  
Continuing education



GRADUATE

Complete goals, graduate from the FSS program and receive a check!



Ashley's journey is a testament to the transformative power of the Family Self-Sufficiency (FSS) Program and the resilience of many families in Santa Cruz County. Ashley has spent years advocating for those affected by hemophilia, a cause that became deeply personal after the loss of her infant son. Despite the challenges of fundraising during the COVID-19 pandemic, Ashley raised hundreds of thousands of dollars, all while balancing personal adversity and professional responsibility. However, it was her decision to join the FSS Program that opened new doors for her family's future.

Ashley joined FSS with clear goals: further her education and advance in her career. Ashley earned a Financial Success Certificate from eCornell, which helped her achieve her dream of becoming Director of the Hemophilia Foundation of Northern California. This career growth was supported by the stability she found at home, a stability that the FSS Program helped her build. As she says, "Home is your launching pad into the world," underscoring how housing security is crucial for personal and professional growth in a place like Santa Cruz County.

Beyond her professional achievements, Ashley's story is one of overcoming significant challenges. From experiencing homelessness and poverty to achieving financial independence, she now serves as a role model for her children and her community. Her journey through the FSS Program has been one of self-discovery and perseverance, and she encourages others to believe in themselves, even during tough times. "Self-doubt is a moment, not forever. Be kind to yourself—there is support available," she advises.

For anyone considering the FSS Program, Ashley's message is clear: take the leap. The program offers more than just financial support; it's a network of guidance and encouragement. "The FSS Coordinators help you see what's possible," she shares, emphasizing that the journey to self-sufficiency is about setting realistic goals and taking actionable steps. Her story is proof that with the right support system, families can overcome challenges and build a brighter future.





Landlord  
Appreciation  
Event 2024

## Partners in Creating Homes

We are committed to supporting our landlords and ensuring they thrive alongside our tenants. This year, we hosted a Landlord Appreciation Event to honor the vital contributions of HCV landlords. With awards for the longest tenure, most veterans housed, and more, we celebrated the positive impact our landlord partners have on the community.

To further support landlords, we held workshops on landlord incentive programs, mediation services, and 2024 legislative updates. These sessions provided essential resources to ensure landlords are well-equipped to succeed in the HCV program.

In addition, we offer a range of incentives, including up to \$5,000 in risk mitigation through the Owner Assurance Program and bonuses of \$2,000 for renting to families with certain voucher types. Join our growing community of landlords and see how partnering with us can benefit you at [hacosantacruz.org/landlords](https://hacosantacruz.org/landlords).

## Thank you to our dedicated landlords!

81% of participating landlords have been with the HCV program for more than three years. More and more landlords are participating in the Housing Choice Voucher Program! Landlords cite steady rental income and making a positive community impact as key reasons for their participation.

With 87% of voucher holders sharing that the program helped them avoid or escape homelessness, and 86% noting significant improvements in their quality of life, our collaboration with landlords plays a critical role in ensuring Santa Cruz County remains a place to call home!



Number of  
Partnering  
Landlords:  
**1,960**

### INTERESTED IN JOINING?

Visit [hacosantacruz.org/landlords](https://hacosantacruz.org/landlords), email [landlords@hacosantacruz.org](mailto:landlords@hacosantacruz.org), or call (831) 454-9455 ext. 357 today!

*"HACSC is the best Housing Authority I have dealt with in my 35 years as a landlord!"*



We all  
Deserve  
a Nesting  
Place.

Artwork by Taylor Reinhold



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