



2027 COMMUNITY REPORT

ROOTED IN COMMUNITY



Rooted



LETTER FROM THE

Executive Director

Dear Neighbors,

Each year, we set out to tell the story of our work. Once again, that story begins with a hard truth.

Santa Cruz County remains the least affordable place in the nation to rent a home. Increases in housing costs continue to outpace incomes, placing extraordinary pressure on families, seniors, and workers throughout our community. This is the reality far too many of our neighbors are living every single day.

At the same time, uncertainty at the federal level threatens housing programs that millions rely on for stability and security. At a moment when affordable housing is needed more than ever, many of the resources that make it possible face an uncertain future.

And yet, we remain hopeful.

Because every day, we see what happens when a community chooses to show up for one another.

We see it in the families opening the door to an affordable home. We see it in the students pursuing higher education through a New Horizons Scholarship. We see it in the seniors attending a resource fair, the children discovering a new passion through summer enrichment programs, the landlords offering a home to veterans, and the participants turning a long-held dream of homeownership into reality.

These stories may look different on the surface, but their roots are connected by a common thread. They are rooted in community.

At the Housing Authority, our mission extends beyond providing housing assistance. We work to strengthen the connections and opportunities that help people thrive. Through affordable housing development, resident services, and community partnerships, we are committed to helping more people and helping people more.

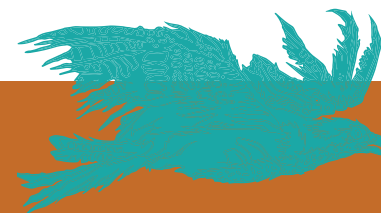
The pages that follow tell the story of a community that continues to grow stronger together. They highlight the people, partnerships, and shared efforts that make this work possible and remind us that lasting progress is never achieved alone.

No matter what challenges lie ahead, our commitment remains rooted. Rooted in the belief that everyone deserves a safe place to call home. Rooted in the partnerships that strengthen our community. Rooted in the idea that when people have stability, opportunity can grow.

To everyone who has been part of this work, thank you. Together, we are helping our community put down deeper roots and build a stronger future for generations to come.

With hope,

Jenny Panetta



Data at a Glance

Assisted Individuals
13,442

Assisted Households
6,082

Average Household Size
2.2

Families with Children
32.5%

Disabled Households
27.4%

Elderly Households
25.0%

Veteran Households
6.3%

Single Person Households
44.9%

Homeless at Admission Households
18.5%



Median Household Income*

Assisted Households
\$19,471

Santa Cruz County
\$116,000

Federal Poverty Level
\$21,640

*Family of 2



Region of Residence

South County
47.1%

North County
46.5%

San Lorenzo Valley
4.4%

Other
2.0%



Age Range of Participants

Under 5
3.9%

5-17
20.5%

18-34
18.6%

35-61
32.0%

62+
25.0%

The Housing Authority is currently serving more than 13,000 individuals as they put down roots and build brighter futures. Behind every number is a neighbor, a family, a senior, or a child whose life has been strengthened through housing stability and opportunity.



FY2026 Financial Information*

Total Agency Budget
\$206,516,470

Total Rent Paid on Behalf of Families
\$162,858,599

Amount Spent on Acquisition, Rehab, & Construction
\$7,603,130

*Includes Housing Authority and New Horizons



Natural Bridges Apartments

We celebrated the grand opening of Natural Bridges Apartments during Affordable Housing Month. This is the Housing Authority's first new affordable housing development in more than three decades. The three-story community provides modern, energy-efficient homes for local families and features solar panels, EV charging, bike storage, and a rooftop deck overlooking the nearby Rail Trail.

The building's centerpiece is a vibrant mural by local artist Taylor Reinhold, depicting native butterflies and birds, a symbolic representation of our own metamorphosis and re-emergence as a developer of affordable homes. A short documentary was produced to capture the story behind the project, the mural, and the people who made it possible. Scan the QR code below or visit tinyurl.com/anestingplace to watch today!

Natural Bridges Apartments represent more than new housing; it reflects the Housing Authority's commitment to creating homes, fostering connection, and shaping the future of Santa Cruz County.



New Roots in Live Oak

New Horizons Affordable Housing & Development, our non-profit affiliate, has purchased properties adjacent to Leo's Haven County Park, for its next affordable housing development. In partnership with 10-Over Architects, New Horizons is designing a three-story building that will bring 60 affordable homes to the Live Oak community. Plans are to develop the property with a co-development partner and to finance the project with Low Income Housing Tax Credits. In 2026, efforts will focus on finalizing the design, securing entitlements, and preparing for a tax credit application in early 2027, with construction anticipated to begin toward the end of 2027.



Introducing **New Horizons Client Services**: Housing is just the beginning. Over the past two years, the Housing Authority has expanded its work through New Horizons to help individuals and families pursue education, employment, financial stability, and long-term success. Here are just a few of the new programs and services now available.



New Horizons Scholarship



We awarded \$100,000 through the annual New Horizons Scholarship. The celebration at Cabrillo College brought together families, staff, and community partners to honor the achievements of nearly 100 scholars pursuing their educational dreams. Representative Jimmy Panetta joined the celebration to congratulate recipients and commend their hard work and determination.



Senior Resource Fairs

More than 200 seniors attended Senior Resource Fairs in 2025, held in partnership with local organizations throughout Santa Cruz County. These events connected older adults with health, transportation, legal, and community programs that help seniors stay young at heart and support aging with dignity, with additional fairs scheduled.



Summer Enrichment

Through a partnership with the County Park Friends, the Housing Authority helped over 100 youth take part in summer camps that inspired learning, movement, and creativity. With their enrichment scholarships, families could choose from programs like dance, swimming, art, and outdoor exploration, giving every child a chance to discover new passions close to home.



Project: Silver Bells



We delivered holiday care packages to more than 160 seniors living in Housing Authority communities across Santa Cruz County. Each gift bag, filled with socks, treats, & handwritten cards from local children. Thanks to the generosity of community partners and donors, Project: Silver Bells continues to deliver joy one home at a time.



HOMEwork

Through a partnership with StudentNest, our HOMEwork program provides free academic support to students in assisted households. The program helps young learners build confidence, strengthen skills, and stay on track in school while giving families additional support in their child's educational journey.



Housing Discrimination Forum



We hosted the Housing Discrimination Forum, bringing together community members for an open discussion on fair housing and tenants rights. Local leaders, service providers, and residents explored how discrimination shows up in housing and what can be done to prevent it, report it, and fight back.



Tenant Workshops

We expanded opportunities for residents to access information, resources, and support through community workshops. In October 2025, we hosted our first Tenant Rights Workshop in partnership with Housing & Economic Rights Advocates, helping more than 70 households learn about their rights and available resources. Building on that success, additional workshops are planned.



Housing Mediation Program



We continued to support housing stability through our Housing Mediation Program. In partnership with the Conflict Resolution Center, we helped nearly 50 landlords and tenants navigate housing challenges through mediation. By encouraging productive communication and problem-solving, the program helps preserve housing relationships and creates pathways toward positive outcomes.



Opportunity Factory

We expanded access to workforce development through the Opportunity Factory, a free career-focused program for assisted households. Through personalized coaching in job development and workplace readiness, participants gain skills, confidence, and professional connections. During its first year, the program continued to grow as more residents pursued new employment opportunities.



The National Association of Housing and Redevelopment Officials (NAHRO) Award of Merit recognizes innovative programs and practices that improve resident services and strengthen communities across the nation.



The Keys to Opportunity

When Ana joined the Family Self-Sufficiency (FSS) Program, she had a clear goal: to buy a home of her own. For Ana, homeownership wasn't just about owning property; it was about building a foundation for her and her family's future.

While enrolled in FSS, Ana pursued a career in healthcare, becoming a surgical technologist at a local hospital while earning her Associate's Degree in Health Science from Hartnell College. Balancing full-time work, school, and family life was never easy, but Ana remained determined.

Through FSS, Ana strengthened her financial stability, learned to manage her savings, and stayed accountable to her goals with the guidance of her FSS Coordinator. The program's savings match allowed her to set aside funds that would one day help make her dream come true.

That day arrived for her in 2025, when she received the keys to her first home. "When I got the keys, I felt accomplished. It was another goal

checked off my list," Ana shared. "Home now feels like safety, security, and belonging. It's more than walls and a roof; it's our sanctuary, a source of pride, and a foundation for our family's memories and future."

Ana says the experience has inspired her children, teaching them about hard work, responsibility, and the value of perseverance. She also takes pride in knowing that by becoming self-sufficient, she opened the door for another family to receive housing assistance.

"I'm very grateful to the Housing Authority," Ana said. "They helped me, and through the self-sufficiency program I was able to save for my down payment. This program truly made my dream possible."

Ana's story captures the spirit of the FSS Program and shows how it empowers families to turn "one day" into today. For more details about the FSS Program, please visit hacosantacruz.org/fss.

A Pillar of Our Community

For nearly four decades, Martin and Anita Lasich have helped local families put down roots through their participation in the Housing Choice Voucher program. Martin first began accepting vouchers in 1986 after a City of Watsonville renovation loan introduced him to the Housing Authority and its mission. Since then, the couple has provided safe, well-maintained homes to families throughout the community, building relationships grounded in fairness, respect, and trust.

Martin's commitment to affordable housing is shaped in part by his own journey. After immigrating to the United States and achieving homeownership, he came to see helping others find stable housing as a way of giving back. As Martin has often shared, helping families access housing opportunities became part of his own American dream.

Featured in the Housing Authority's 2002 Community Report, Martin spoke about the value of the voucher program and the strong partnerships it creates between property owners and residents. More than twenty years later, he continues to welcome voucher families into his properties and remains a strong supporter of the program.



In 2025, Martin and Anita were honored with the Housing Authority's Pillar of the Community Award in recognition of their nearly forty years of partnership and service. Their story reflects the power of affordable housing to create opportunity across generations and demonstrates how dedicated property owners help strengthen the roots of our community.



What Home Means To Me 2026 Calendar

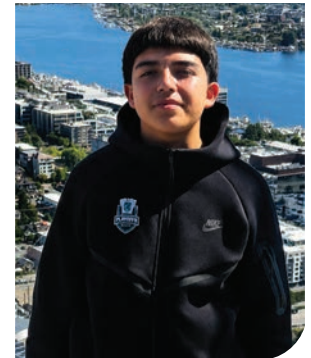


What Home Means to Rafael

Rafael, a local youth resident, was named the national grand prize winner of the National Association of Housing and Redevelopment Officials (NAHRO) *What Home Means to Me* poster contest. His artwork, titled "Home is Happiness," was selected from national entries and is featured on the cover and inside pages of NAHRO's 2026 calendar.

As part of his national recognition, Rafael received a framed copy of his artwork, a copy of the 2026 calendar, and an iPad! Rafael's creativity and perspective remind us that home is about more than just walls and a roof; it is about connection, belonging, and happiness.

Congratulations, Rafael. We're proud of you!





Artwork by Taylor Reinhold

Helping More People. **Helping People More.**



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