



Housing Authority of the County of Monterey
Annual PHA Plan-Fiscal Year Beginning July 2025
draft

Executive Director/ Chief Executive Officer:

Zulieka Boykin

Board of Commissioners:

Kathleen Ballesteros-Vice Chair
Kevin Healey-Commissioner
Yuri Anderson-Commissioner
Maria Orozco-Commissioner
Francine Goodwin-Commissioner

Streamlined Annual PHA Plan (HCV Only PHAs)	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires 03/31/2024
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Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, including changes to these policies, and informs HUD, families served by the PHA, and members of the public of the PHA's mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families

Applicability. The Form HUD-50075-HCV is to be completed annually by **HCV-Only PHAs**. PHAs that meet the definition of a Standard PHA, Troubled PHA, High Performer PHA, Small PHA, or Qualified PHA do not need to submit this form. Where applicable, separate Annual PHA Plan forms are available for each of these types of PHAs.

Definitions.

- (1) **High-Performer PHA** – A PHA that owns or manages more than 550 combined public housing units and housing choice vouchers, and was designated as a high performer on both the most recent Public Housing Assessment System (PHAS) and Section Eight Management Assessment Program (SEMAP) assessments if administering both programs, or PHAS if only administering public housing.
- (2) **Small PHA** - A PHA that is not designated as PHAS or SEMAP troubled, that owns or manages less than 250 public housing units and any number of vouchers where the total combined units exceed 550.
- (3) **Housing Choice Voucher (HCV) Only PHA** - A PHA that administers more than 550 HCVs, was not designated as troubled in its most recent SEMAP assessment and does not own or manage public housing.
- (4) **Standard PHA** - A PHA that owns or manages 250 or more public housing units and any number of vouchers where the total combined units exceed 550, and that was designated as a standard performer in the most recent PHAS and SEMAP assessments.
- (5) **Troubled PHA** - A PHA that achieves an overall PHAS or SEMAP score of less than 60 percent.
- (6) **Qualified PHA** - A PHA with 550 or fewer public housing dwelling units and/or housing choice vouchers combined and is not PHAS or SEMAP troubled.

A.	PHA Information.																														
A.1	<p>PHA Name: <u>Housing Authority of the County of Monterey</u> PHA Code: <u>CA033</u> PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>07/2025</u> PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) Number of Housing Choice Vouchers (HCVs) <u>5,117</u> PHA Plan Submission Type: <input checked="" type="checkbox"/> Annual Submission <input type="checkbox"/> Revised Annual Submission</p> <p>Availability of Information. In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information of the PHA policies contained in the standard Annual Plan but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at the main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official website.</p> <p><input type="checkbox"/> PHA Consortia: (Check box if submitting a joint Plan and complete table below)</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%;">Participating PHAs</th> <th style="width: 10%;">PHA Code</th> <th style="width: 25%;">Program(s) in the Consortia</th> <th style="width: 20%;">Program(s) not in the Consortia</th> <th style="width: 20%;">No. of Units in Each Program</th> </tr> </thead> <tbody> <tr> <td>Lead HA:</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program	Lead HA:																								
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B. Plan Elements.

B.1 Revision of Existing PHA Plan Elements.

a) Have the following PHA Plan elements been revised by the PHA since its last Annual Plan submission?

Y N

Statement of Housing Needs and Strategy for Addressing Housing Needs.

Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.

Financial Resources.

Rent Determination.

Operation and Management.

Informal Review and Hearing Procedures.

Homeownership Programs.

Self Sufficiency Programs and Treatment of Income Changes Resulting from Welfare Program Requirements.

Substantial Deviation.

Significant Amendment/Modification.

(b) If the PHA answered yes for any element, describe the revisions for each element(s):

B.2 New Activities.

The Housing Authority of the County of Monterey is dedicated to promoting project-based partnerships with community housing developers to increase the availability of affordable housing. By allocating Project-Based Vouchers (PBV's) to new housing developments, the agency increases affordable housing opportunities to individuals and families residing throughout Monterey County. This effort emphasizes our ongoing commitment to expanding the affordable housing inventory and ensures wider access to high-quality living spaces for families and individuals in our community. Active Project-Based Voucher allocations are as follows:

Project-Based Voucher Allocation			
Property	# of Units	Location	Status*
Greenfield Commons I	27	Greenfield, CA	AHAP
Greenfield Commons II	27	Greenfield, CA	AHAP
VTC-Lightfighter Village	17	Marina, CA	HAP

**AHAP: Agreement to Housing Assistance Payment (Preliminary Agreement/Contract)*
HAP: Housing Agreement Payment (Executed Contract)

The Housing Agreement Payment (HAP) contract is in place for VTC-Lightfighter Village. The agency continues to work through the preliminary contract stages for Greenfield Commons I & II.

Recognizing Project-Based Vouchers as a vital tool, the agency continues its commitment to addressing the community's housing needs by promoting the development of accessible and affordable housing projects, ensuring that residents have access to high-quality, affordable living opportunities. The Housing Authority remains committed to its goals of expanding affordable housing across Monterey County by strategically using Project-Based Vouchers in community development.

B.3 Progress Report.

Provide a description of the PHA's progress in meeting its Mission and Goals described in its 5-Year PHA Plan.

The Housing Authority of the County of Monterey has achieved significant goals towards fulfilling the objectives outlined in its 5-Year PHA Plan, demonstrating a strong commitment to enhancing affordable housing within the community as follows:

- The agency remains actively involved in identifying and pursuing competitive funding opportunities as they arise, with the primary goal of expanding access to affordable housing for Monterey County residents. This ongoing effort involves staying informed and responsive to various funding sources, grants, and financial partnerships that support the agency's mission to increase the availability of affordable housing. In addition to these efforts, the agency is committed to working collaboratively with cities and Monterey County to eradicate homelessness by increasing supportive housing options, strengthening outreach initiatives, and ensuring individuals experiencing homelessness have access to critical support and services. By using opportunities and sustaining partnerships with community organizations that share mutual objectives and common goals, the agency continues to advance its commitment to addressing the housing needs of the community, ensuring that more individuals and families can secure stable, affordable homes in Monterey County.
- The agency hosted its first-ever "One of 1,000" event in collaboration with the City of Salinas, marking a significant milestone in expanding access to affordable housing. This highly successful three-day event at Sherwood Hall in Salinas, brought together the Housing Authority, local community agencies, service providers, and landlords in a collective collaboration to support Housing Choice Voucher applicants. Through this initiative, an impressive 1,006 Housing Choice Vouchers were issued, providing life-changing housing opportunities for families and individuals in need of affordable housing. Attendees not only received critical housing assistance but also benefited from on-site support services and connections with community resources to help ensure long-term housing stability. The overwhelming participation and positive impact of the event reaffirms the agency's commitment to expanding affordable housing opportunities to residents of Monterey County.
- The agency continues to strengthen its collaboration with the Department of Housing and Urban Development and the Department of Veterans Affairs Supportive Housing (HUD-VASH) program by administering 324 housing vouchers to support homeless veterans and their families in Monterey County. This initiative is dedicated to ensuring that veterans have access to safe, stable, and permanent housing while receiving the comprehensive support they need to maintain long-term housing stability. Through this cooperative partnership, the HUD-VASH program provides ongoing case management, essential supportive services, and housing support for veterans and their families.
- The agency remains committed to supporting the 269 families who were successfully housed through the Emergency Housing Voucher Program that were experiencing homelessness. In its ongoing efforts to assist this vulnerable population, the agency continues to actively seek opportunities through the Department of Housing and Urban Development and partnerships with community organizations to ensure the individuals and families receive the necessary resources to maintain their stable, secure, and permanent affordable housing.
- The agency continues to prepare for the implementation of the Housing Opportunity Through Modernization Act (HOTMA) changes mandated by the Department of Housing and Urban Development. The preparation ensures full compliance with HOTMA's updates, which are designed to modernize and streamline housing policies and practices. By implementing these changes, the agency will enhance its operational efficiency and effectiveness in managing its affordable housing programs. These improvements will strengthen service, support and maximize resource allocations to better support the communities the agency serves.

- The agency ensures accessibility and provides reasonable accommodations, affirming equal opportunities for individuals and families with disabilities. In compliance with the Fair Housing Act (FHA), the Americans with Disabilities Act (ADA) and Section 504 of the Rehabilitation Act, the agency upholds policies that protect the rights of individuals and families with disabilities to ensure accessible and inclusive housing. Agency staff participate in Fair Housing Training annually, hosted by HUD's Office of Fair Housing and Equal Opportunity to stay informed on best practices, updates and legal requirements. Additionally, the agency adheres to HUD's administrative policies and federal guidelines, ensuring full compliance in supporting individuals and families with disabilities through accessible and equitable housing services and support.
- The agency remains actively engaged in a collaborative partnership with Monterey County Department of Social Services; Family and Children Services, by administering 65 housing vouchers through the Foster Youth to Independence Initiative Program. This collaboration is vital in offering essential supportive services to foster youth in Monterey County, assisting them with securing and maintaining stable, permanent housing.
- The Housing Authority maintains Payment Standards that accurately reflect the prevailing rental market conditions of the area. With the continuation of an exception payment standard waiver, the agency adopts the higher limit between 120% of the Small Area Fair Market Rent and 110% of the Department of Housing and Urban Development 50th Percentile Fair Market Success Rate Payment Standards, specifically for Monterey County. This increase in Payment Standards enhances the Housing Choice Voucher program by enabling participants to access housing in higher rental opportunity areas. It further facilitates equitable access to essential services and resources, supporting the well-being and advancement of families in Monterey County.
- During informational briefings, the agency provides participants with comprehensive details about the opportunities available within the Housing Choice Voucher Program. This includes updates on current rental opportunities, agency partnerships that offer supportive services, and specialized assistance for disabled individuals, veterans, and homeless individuals and families. Additionally, participants receive information about the Family Self-Sufficiency (FSS) Program and their rights under the Violence Against Women Act (VAWA). These efforts expand awareness, increase access to critical support services, and empower all program participants with the resources they need for housing stability and self-sufficiency.
- The agency continues to expand opportunities for Housing Choice Voucher participants by increasing access to the Family Self-Sufficiency Program. The agency aims to enhance opportunities, increase participation, and provide greater support to participants interested in achieving financial stability and independence. Additionally, the agency is seeking certification as a housing counseling agency to offer credit worthiness counseling services to further empower participants with the financial knowledge and tools necessary to improve their credit, manage debt, and achieve long-term financial independence. Through these efforts, the agency remains committed to equipping participants with the essential resources and guidance needed to achieve self-sufficiency and improve financial well-being.
- The agency continues to enhance its internal software systems to maximize technological support for applicants, participants, landlords, and staff by streamlining services and improving operational efficiency. As part of this effort, the agency has implemented Yardi Rent Cafe, a comprehensive online portal that has several key features to optimize housing program management. Through Rent Cafe, applicants can conveniently apply for housing, track their application status, and receive real-time updates online. Participants gain secure access to their accounts, allowing them to complete annual recertifications, update household information, and manage required documentation. Additionally, landlords benefit from instant access to account details, payment history, and communication tools, improving efficiency in the Housing Choice Voucher program.

- In April 2024, the agency successfully hosted a landlord symposium. The annual event serves as a key initiative that engages and educates landlords about the benefits of the Housing Choice Voucher Program and their vital role in the increase of housing stability in the community. Through collaboration, the symposium provides a platform for landlords to gain a deeper understanding of the program, their impact on housing accessibility and stability, and the various incentives available for their participation. By strengthening partnerships with landlords, the agency continues to expand affordable housing opportunities in Monterey County.
- The agency currently holds a SEMAP (Section Eight Management Assessment Program) score of 78%, placing it within the standard status category for the Housing Choice Voucher program. This score reflects the impact of delayed leasing and inspections due to previous waivers that permitted the deferment of essential processes integral to SEMAP scoring. In response, the agency is actively implementing proactive strategies to enhance operational efficiency and improve its performance in all 14 SEMAP indicators. Through these efforts, the agency's goal is to continue elevating its score in future evaluations.
- The agency successfully completed a collaborative partnership with the Veterans Transition Center resulting in 17 Project-Based Vouchers in place at Lightfighter Village. This partnership significantly expands affordable housing options for veterans within the Monterey County community. The development of this project provides permanent, stable housing for qualified veterans and their families. Through this collaboration, the agency confirms its commitment to addressing veteran homelessness and enhancing housing accessibility in the community.
- The agency continues its partnership with the Monterey County Behavioral Health Department to provide supportive housing for 110 homeless or nearly homeless families at Pueblo del Mar in Marina. This initiative is a collaborative effort involving local service providers that deliver on-site supportive services that address the needs of families experiencing housing instability. The project offers on-site transitional housing support, resources and assistance necessary to secure permanent, stable housing.
- The agency continues to pursue the assessment of Rippling River Apartments in Carmel Valley, ensuring that the needs of this established housing community are carefully evaluated. Through this ongoing assessment, the agency aims to identify and pursue opportunities for enhancement that will strengthen the living environment and continue to support a stable affordable housing community for residents.
- As part of the agency's commitment to operational efficiency and compliance, preparations are underway for the transition from the Public and Indian Housing Information Center (PIC) system to the Housing Information Portal (HIP). This transition will modernize data management and enhance internal processes related to HUD Form 50058 reporting. The agency is actively updating internal procedures, training staff, and implementing system changes to ensure a seamless transition to HIP. This change will improve data accuracy, streamline reporting, and enhance program oversight, leading to more efficient service for applicants, participants, and landlords.
- The agency's transition to HIP will play a vital role in supporting the implementation of Housing Opportunity Through Modernization Act (HOTMA) changes. With HIP's enhanced data management capabilities, the agency will efficiently process income calculations, asset limits, and rent determinations in alignment with HOTMA's regulatory updates. This upgrade will also facilitate more efficient compliance monitoring, reduce administrative burdens, and improve overall program performance. By preparing for this transition, the agency's goal is to integrate HOTMA's policy updates into daily operations efficiently.

- The agency is actively seeking development opportunities across cities within Monterey County, including Salinas, King City, Greenfield, and Carmel to expand affordable housing options for residents of Monterey County. By establishing partnerships and new housing initiatives, the agency can address the growing demand for safe, stable, and accessible housing. These goals are focused on developing housing that supports diverse populations, including families, veterans, seniors, and individuals experiencing housing insecurity. Through the development of affordable housing, the agency remains committed to increasing affordable housing availability, enhancing affordability, and enhancing community stability throughout Monterey County.

- The agency is consistently working to establish and maintain partnerships with community organizations and local city jurisdictions to increase affordable housing opportunities within Monterey County. In addition to creating new alliances, the agency places high importance on sustaining its existing partnerships with community agencies. These collaborations are essential for providing supportive services to homeless individuals and families, seniors, and disabled families. Such collaborative efforts are essential in advancing the agency's objectives as described in its 5-Year PHA Plan and mission statement, ensuring a comprehensive approach to meeting the diverse housing needs of Monterey County.

B.4 Capital Improvements. – Not Applicable

B.5 Most Recent Fiscal Year Audit.

(a) Were there any findings in the most recent FY Audit?

Y N N/A

(b) If yes, please describe:

Financial Statement findings are as follows:

Finding 2023-001:

The Housing Authority did not properly consider state and federal regulations related to unclaimed property.

Agency Response:

The Housing Authority accepted the recommendation of the auditor and has made arrangements to comply with the California State Controller’s Office Regulations.

Finding 2023-002:

The Housing Authority did not properly consider Federal and State regulations related to sealed bids and competitive proposals.

Agency Response:

The Housing Authority has recognized deficiencies related to procurement and will implement internal control procedures that will reasonably ensure compliance with the Authority’s procurement policy and Federal and State procurement regulations.

Federal Award Findings and Questioned Costs are as follows:

Finding 2023-003:

There is significant deficiency in the Emergency Housing Voucher Program and a material weakness in the Section 8 Housing Choice Voucher Program in internal controls over the compliance for the eligibility type of compliance related to the maintenance of tenant files. The Housing Authority has not properly considered, designed, implemented, maintained and monitored a system of internal controls that assures the program is in compliance.

Agency Response:

The Housing Authority accepted the recommendation of the auditor. The files affected relate to clients who have been on the program for decades, and as files grow larger, archiving takes place. To correct the findings, a directive will be issued to staff ensuring that when files are archived, the original application must be placed in the current working file going forward.

Finding 2023-004:

There is a material weakness in internal controls over the compliance for the special tests and provisions of compliance related to HQS enforcement. The Housing Authority has not properly considered, designed, implemented, maintained, and monitored a system of internal controls that ensures the program is in compliance.

Agency Response:

The Housing Authority has recognized the material weakness in the Section 8/Housing Choice Voucher Program and will implement internal control procedures that will ensure compliance with federal regulations.

	<p><u>Finding 2023-005:</u> There is a material weakness in internal controls over the compliance for the special tests and provisions of compliance related to HQS inspections. The Housing Authority has not properly considered, designed, implemented, maintained, and monitored a system of internal controls that ensures the program is in compliance.</p> <p>Agency Response: The Housing Authority has recognized the material weakness in the Section 8/Housing Choice Voucher Program and Mainstream voucher Program and will implement internal control procedures that will ensure compliance with federal regulations.</p>
C.	Other Document and/or Certification Requirements.
C.1	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) have comments to the PHA Plan?</p> <p>Y N <input type="checkbox"/> <input type="checkbox"/></p> <p>(b) If yes, comments must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.</p> <p>***Pending***</p>
C.2	<p>Certification by State or Local Officials.</p> <p>Form HUD 50077-SL, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p> <p>***Pending***</p>
C.3	<p>Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.</p> <p>Form HUD-50077-ST-HCV-HP, <i>PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p> <p>***Pending***</p>
C.4	<p>Challenged Elements. If any element of the PHA Plan is challenged, a PHA must include such information as an attachment with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public.</p> <p>(a) Did the public challenge any elements of the Plan?</p> <p>Y N <input type="checkbox"/> <input type="checkbox"/></p> <p>If yes, include Challenged Elements.</p> <p>***Pending**</p>

D. Affirmatively Furthering Fair Housing (AFFH).

D.1 Affirmatively Furthering Fair Housing (AFFH).

Provide a statement of the PHA’s strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome fair housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions for further detail on completing this item.

<p>Fair Housing Goal: Ensuring Fair Housing</p>	<p><i><u>Describe fair housing strategies and actions to achieve the goal</u></i></p> <p>Affirmatively Furthering Fair Housing: The Housing Authority of the County of Monterey is dedicated to ensuring equal housing opportunities for all residents as a strategic goal. To achieve this, the Housing Authority actively implements affirmative marketing strategies to promote its housing programs, ensuring they are accessible to families with special needs and individuals with disabilities. Additionally, the Housing Authority remains committed to providing reasonable accommodations and modifications that support and promote affordable housing opportunities to disabled individuals and families so they can secure safe, affordable housing that meets their unique needs.</p>
<p>Fair Housing Goal: Furthering Opportunities for Participants in Higher Opportunity Areas</p>	<p><i><u>Describe fair housing strategies and actions to achieve the goal</u></i></p> <p>Enhancing Housing Choice Through Market Analysis and Payment Standards: The Housing Authority conducts an analysis of local fair market conditions within its jurisdiction to identify and address barriers faced by applicants of the Housing Choice Voucher Program. By securing approval for Success Rate Payment Standard amounts at the 50th percentile, the Housing Authority increases the ability of voucher holders to successfully secure housing. This strategic adjustment not only increases the number of participants in the program but also expands their access to higher-opportunity neighborhoods, improving their economic mobility and access to essential community resources.</p>
<p>Fair Housing Goal: Furthering Fair Housing Opportunities</p>	<p><i><u>Describe fair housing strategies and actions to achieve the goal</u></i></p> <p>Advancing Fair Housing Through Collaboration and Community Engagement: The Housing Authority partners with entitlement jurisdictions to incorporate outreach and fair housing training opportunities into local housing strategies. Through active participation in community forums and public events, the Housing Authority promotes the Housing Choice Voucher Program and works to expand fair housing opportunities for families. This coordinated effort ensures that fair housing principles are part of community planning, it increases awareness of available housing resources, and broadens access to safe, affordable housing options for a more diverse population.</p>

Fair Housing Goal: Ensuring Access to Safe and Sanitary Affordable Housing

Describe fair housing strategies and actions to achieve the goal

Expanding Housing Opportunities and Ensuring Quality Standards:

The Housing Authority's annual and long-term objectives focus on expanding safe, affordable housing options for families, ensuring they can secure appropriately sized homes that reduce overcrowding and improve quality of life. All rental units must meet Housing Quality Standards (HQS), undergoing thorough inspections prior to moving in and at annual reviews to ensure continued compliance with safety and habitability requirements. To further support participants, the Housing Authority provides support to participants with lease negotiations with landlords and works to eliminate barriers to housing access. By excluding blighted properties from federal housing subsidies, these efforts enhance fair housing choices, promote sustainable community development, and contribute to the long-term well-being of residents and neighborhoods.

Fair Housing Goal: Improving Equitable Housing Opportunities for Participants

Describe fair housing strategies and actions to achieve the goal

Expanding Housing Choices Through Portability and Informed Decision-Making:

Housing Program Specialists play a key role in assisting families with portability and relocation, encouraging moves to neighborhoods with enhanced opportunities. During briefings, specialists provide applicants with detailed information on available units, particularly those in underutilized communities, empowering voucher holders to make informed housing choices that may offer better social amenities, stronger educational opportunities, and improved economic prospects for their families. Additionally, participants receive comprehensive guidance on fair housing rights and anti-discrimination laws, including information on how to file complaints if they experience housing discrimination. By providing families with knowledge and resources, the Housing Authority ensures they can access safe, equitable, and opportunity enhanced housing options that support long-term stability and success.