

Joint Meeting Minutes
Resident Advisory Boards (RAB) of the
City & County Public Housing and Housing Choice Voucher Program

Tuesday, August 17, 2021

5:00 P.M.

The Resident Advisory Boards jointly and virtually met on Tuesday, August 17, 2021 via teleconference.

1. The Meeting was called to order at 5:02 p.m. to discuss Fresno Housing's City and County 2022 Annual Plan, Admissions and Continued Occupancy Policy (ACOP), and Housing Choice Voucher Administrative Plan, collectively referred to as the Public Housing Agency (PHA) Plan. The following members were present:

PRESENT: Public Housing

Latisha Caldera
Beatriz Arce
Michelle Gonzalez
Jessica Gomez
Lucy Casillas

Housing Choice Voucher

Taneya Anderson
Jessica Harris
Tamika Mckenzie
Elida Gonzales
J Anthony Merino Sr
Bianca Prieto
Jacqueline Henry
Mike Fuller
Rosemary Hernandez
Alicia Stanley
Maggie Garcia

ABSENT: Public Housing

Rachel Finley
Michelle Lockhart
Quintina Randle
Maria Fuentes
Salvador Sanchez
Miechelle Johnson

Megan Martinez

Housing Choice Voucher

Tashia Parker
Ophelia Cerna
Dorothy Bibeau
Jessica Benites
Jenny Garcia
Nichole Lucero
James Walls
Veronica Gonzaga
Tyrone Jordan
Maria Jimenez
Alberto Paleo
Angelica Ramirez
Magnolia Medina
Crystal Rocha
Crystal Smith
Alcaria Varela
Griselda Vega
Deborah Williams
Ernestina Zuniga

Also in Attendance Were the Following: Lyric Aguigam, Policy Analyst; Yolanda Keiser, Housing Choice Assistant Manager; Hilda Reeves, Assistant Director of Property Operations; Juan Lopez, Senior Finance Manager; Blanca Navarro, Quality Assurance Analyst; Aurora Ibarra, Assistant Director of Housing Choice Voucher Program; Doreen Eley, Assistant Director of Special Programs; Kelli Furtado, Assistant Director of Strategic Initiatives; Fidel Contreras, Communications Project Manager; Edgar Rodriguez, Senior Systems Administrator; Adam Smith, Database Administrator & Report Writer; Stephanie Moreira, Quality Assurance Senior Analyst; Marcella McIntosh, Resident Services Coordinator; Jazmin Gallardo, CCRH Intern; Christine Muro, Housing Program Manager; Lorena Estrada, Spanish Interpreter; Greg Lanson, ASL Interpreter.

2. **PRESENTATION (Also Conducted in English and Spanish)**

- a. Introduction presented by Lyric Aguigam –
 - i. Welcomed all who attended the meeting.
 - ii. The meeting started with Fresno Housing (FH) staff introductions, a brief explanation of the function and purpose of the Resident Advisory Board, and Q&A directions.
 - iii. Noted how important their feedback is to the Agency Plan process.
- b. Background/Timeline of Agency Plans Presented by Lyric Aguigam
- c. 2022 Annual Plan Updates presented by Lyric Aguigam
- d. Section 32 Homeownership Program details presented by Juan Lopez

- e. Administrative Plan Changes/Updates presented by Yolanda Keiser
 - i. Introduction
 - ii. Significant Changes (Yellow), HUD Mandated Changes (Green), and Staff Recommendations (Blue)
 - f. Admissions & Continued Occupancy Plan (ACOP) Changes/Updates presented by Hilda Reeves
 - i. Introduction
 - ii. No Significant Changes (Yellow), HUD Mandated (Green), and Staff Recommendations (Blue)
 - g. More information presented by Lyric Aguigam
 - i. Explains that residents can find more information on Public Comment and Agency Plans on the website: <http://fresnohousing.org/agencyplans>
3. AGENCY PLAN - RAB COMMENTS/QUESTIONS (14 questions):
- a. **QUESTION:**
Latisha Caldera: In the event that more than 5 families show interest and with only 5 homes are available, how are the final participants selected from all qualified applicants?
Answer:
Juan Lopez: *Good question. We would have a lottery system to choose interested families. Families are qualified as they are drawn from the lottery. Once we find enough qualified applicants, we would stop drawing names.*
 - b. **QUESTION:**
Tania Anderson: Will there be an increase in payment standard?
Answer:
Yolanda Keiser: *HUD has just released a new study where they analyze what the Fair Market Rent is for the area. New payment standards have been released to FH. FH evaluates the numbers to see if it's feasible to implement for residents.*
Juan Lopez: *We did increase effective April 1, 2021. HUD usually publishes Fair Market rents in August, and that is what drives the payment standard. FH is currently analyzing the payment standards now and it's something we can make effective as of October 1st. We do anticipate increasing the payment standard.*
 - c. **QUESTION:**
Tania Anderson: Did FH recently reignite the HOP program? How would a person go about signing up?
Answer:
Juan Lopez: *We've had a Homeownership Program since the early 80s. In the 90s, it was at a peak so we sold most homes during that time. HUD stopped renewing these programs overtime, and that's why the program is small now. We're currently updating the regulations that cover the program now. But before, there wasn't too much activity. When we do submit the new plan with new regulations to HUD, they will hopefully approve it, and from there we would open up the interest list. We would notify the public when the interest list is open. First*

on the list would be the Public Housing Families, then the HCV families, and so forth.

d. **QUESTION:**

Tania Anderson: Is FH still receiving grants that will assist those who were affected by the pandemic?

Answer:

Juan Lopez: *The majority of our grants came in the form of assistance with our HCV and PH programs. HUD did come out with an Emergency Housing Voucher program that we will implement soon. But I'm not sure if there's any that residents can directly apply for. A lot of the grants are only available to local cities or counties. For example, the Emergency Rental Assistance – Fresno Housing wasn't eligible to apply for it, but we could administer it on behalf of a city or county. However, we apply for anything we are eligible for. A good example is the Project Homekey Grants that were given to the cities and counties. We worked with the city to purchase and rehab motels.*

e. **QUESTION:**

Anonymous: Why is the homeownership homes only in Sanger?

Answer:

Juan Lopez: *We do have two in the city of Fresno. Those in Sanger happen to be the remaining homes that we purchased in the 90s. I think they were spread out a little more back then. HUD doesn't allow new units to be added to the old Homeownership Program, so those 5 in Sanger have been in the program since the 90s. They are the remaining pieces from that time.*

f. **QUESTION:**

J Anthony Merino Sr.: We were talking about the Homeownership Programs, does HUD do anything with the Habitat for Humanity?

Answer:

Juan Lopez: *We recently partnered with Habitat for Humanity on a home. I believe it was earlier this year, or late last year. However, HUD isn't very active in that space anymore. The Federal government has steered away from this space, and now it's more of a state or local procedure. We really only gain properties for our portfolio when it's through HUD, because that's where about 90% of our properties come from.*

g. **QUESTION:**

J Anthony Merino Sr.: What are the sizes of the homes in Sanger?

Answer:

Juan Lopez: *All homes are 3 bedrooms, and they range in size from 1,300 sqft. to 2,000 sqft.*

h. **QUESTION:**

Michelle Gonzalez: Going back to the Homeownership Program, I know you said we'll be approved through lenders, is that going to be a credit criteria to get approved for the homes? Or how do they approve you?

Answer:

Juan Lopez: *The lender would have their own process of qualifying, so that would include a credit check, income verification, rental history, etc. However, we do work with lenders that specialize in this area. So maybe if families have a lower credit score, or a first time homebuyer, they can have access to other first time homebuyer programs. For example, I mentioned we provide a 20% down payment assistance program. The lenders may also have some contacts with state programs, that may also help fill in some gaps. They specialize in families that may have a harder time qualifying for mortgages.*

i. **QUESTION:**

Michelle Gonzalez: Being that FH has a 20% gift, is that going to be a gift of equity, or that going to be a second lien position?

Answer:

Juan Lopez: *It's going to be a second lien position. The HUD rule says if you sell the home within 5 years (and you gain a profit), there's a schedule that shows how much you have to pay FH from the profit. However, the down payment assistance is forgiven over the course of 10 years. So after 10 years, that second loan comes off, that lien is removed. If you sell within those 10 years, or you refinance, you would have to pay us a portion of the down payment assistance.*

j. **QUESTION:**

Bianca Prieto: You mentioned the 5 Sanger homeownership homes have been there since 1990s and have had families move in and out of the homes since then. So funding was given for the same homes every family that has applied?

Answer:

Juan Lopez: *No, the program was a little bit different back then. Back then, the family would come on and we would calculate their rents, and it would be affordable to them. A certain amount of that payment would go towards a down payment reserve. So they may be there for several years, and they would accrue a reserve that would be used towards a down payment.*

k. **QUESTION:**

Anonymous: When you are doing this lottery to pick the families for the Homeownership Program, are you going to be looking at their income to see if they actually qualify?

Answer:

Juan Lopez: *One of the qualifications would be 60-80% of the area median income based on your family size.. We do various verifications as well, such as income, family members/relationships, identity, background check; similar to if you were joining the PH program.*

1. **QUESTION:**
J Anthony Merino Sr.: Are we on the meeting for the next one?
Answer:
Lyric Aguigam: *Yes, we would like you to participate in the next RAB Meeting on 9/1/21 if you have additional comments or questions, or if your questions may not have been answered on here.*

- m. **QUESTION:**
Tania Anderson: I know there's a process for the Homeownership Program, and you're barely submitting the plan, but within that plan, are you planning on rotating individuals to allow other families to have priority?
Answer:
Juan Lopez: *We don't expect rotating. We want our families in the PH and HCV program to be successful in home buying.*

4. Lyric Aguigam displays Fresno Housing Agency Plan webpage, and demonstrates how to navigate through the page and view the 2022 drafts.

5. **ADJOURNMENT**
 - a. There being no further business to be considered by Resident Advisory Board members, the meeting was adjourned at approximately 6:15 p.m.