

FCRHRA 2017 ANNUAL REPORT

OCTOBER 16, 2017

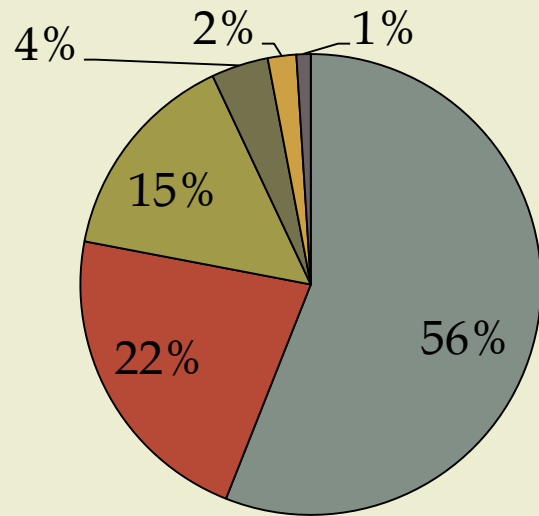
HRA 2017 ACCOMPLISHMENTS!

(JUST A FEW)

- 100% score for HUD Section 8 Management Assessment Program (SEMAP) - AGAIN!
- CDBG applications Funded by DHCD
- HCEC assisted 1,890 clients
- Joined Centralized Section 8 Waiting List

HOUSING CONSUMER EDUCATION CENTER

Assisting 1,890 clients in FY17



- tenants-56%
- other agencies-22%
- Homeless households-15%
- Homebuyers-4%
- Homeowners-2%
- Landlords-1%

HRA has been a HUD certified counseling agency since 2016 providing information, counseling and referrals to individuals and families.

DHCD also assists HCEC by providing housing stabilization services

HOUSING CONSUMER EDUCATION CENTER

Foreclosure prevention services

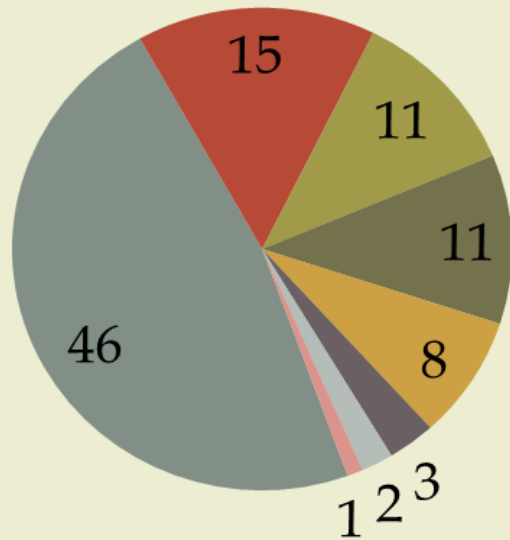
- HRA partners with the Western Mass. Foreclosure Prevention Center run by WayFinders
- Referred 9 homeowners to WayFinders this year. Decrease of 17 households from FY16.

HomeBASE program

- Homelessness prevention and re-housing services
- HRA is currently providing stabilization services to 24 families. In May we moved **20 households** into Leyden Woods. This was a record number of moves out of the Greenfield Family Inn and from shelters outside of Franklin County.

HOUSING CONSUMER EDUCATION CENTER

FY17 Raft Spending



- 46% Rental arrears
- 15% First/last month's rent
- 11% Utilities
- 11% Security deposits
- 8% Monthly rental stipend
- 3% Mortgage arrears
- 2% Furniture
- 1% Other

Residential Assistance For Families in Transition Program - RAFT

Average assistance per family-\$2,096.00

Total of approximately \$197,025 in RAFT funding used

HRA assisted 88 families in FY17

HOUSING CONSUMER EDUCATION CENTER

Sources of funding for HCEC in FY 2017 included:

- HCEC, RAFT and HomeBASE
 - Funding provided by Massachusetts Department of Housing and Community Development
- HomeSafe
 - Funding provided by the Massachusetts Housing Partnership
- HUD Housing Counseling
 - Funding through CHAPA New England Consortium
- Division of Banks, through partnership with WayFinders

PROPERTY MANAGEMENT

SHA

inventory

- Highland Village (46 units)

HRA Inventory

98 units

- State-aided family (27 units)
- Stratton Manor (20 units)
- Squakheag Village (20 units)
- Winslow Wentworth (17 units)
- Stoughton Place (14 units)

RDI Inventory

120 units

- Crocker Cutlery (48 units)
- Moltenbrey (26 units)
- Ashfield House (18 units)
- Orange Teen Housing (10 units)
- Orange Recovery House (8 units)
- Prospect & Grove (6 units)
- Smikes House (2 units)
- Wisdom Way Solar Village (2 RDI-owned units)

PROPERTY MANAGEMENT

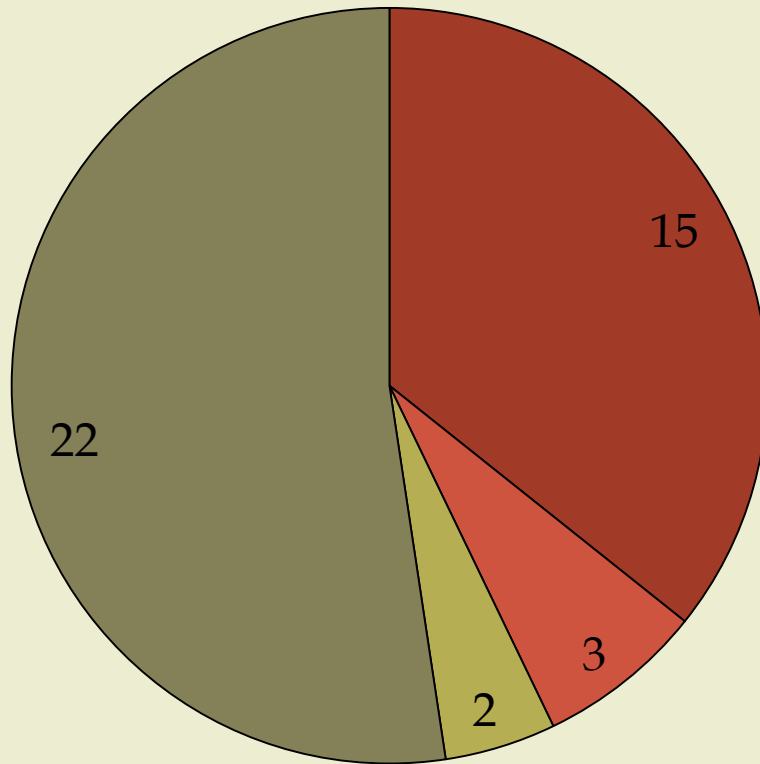
\$252,447 in Capital Projects Completed:

- Northfield Family Property
 - New Roof
- Whitney Street
 - Interior Fixture Replacement
- Stratton Manor
 - Stove replacement
 - Trombe wall removal



LEASED HOUSING

MRVP VOUCHERS



■ 15 Project based

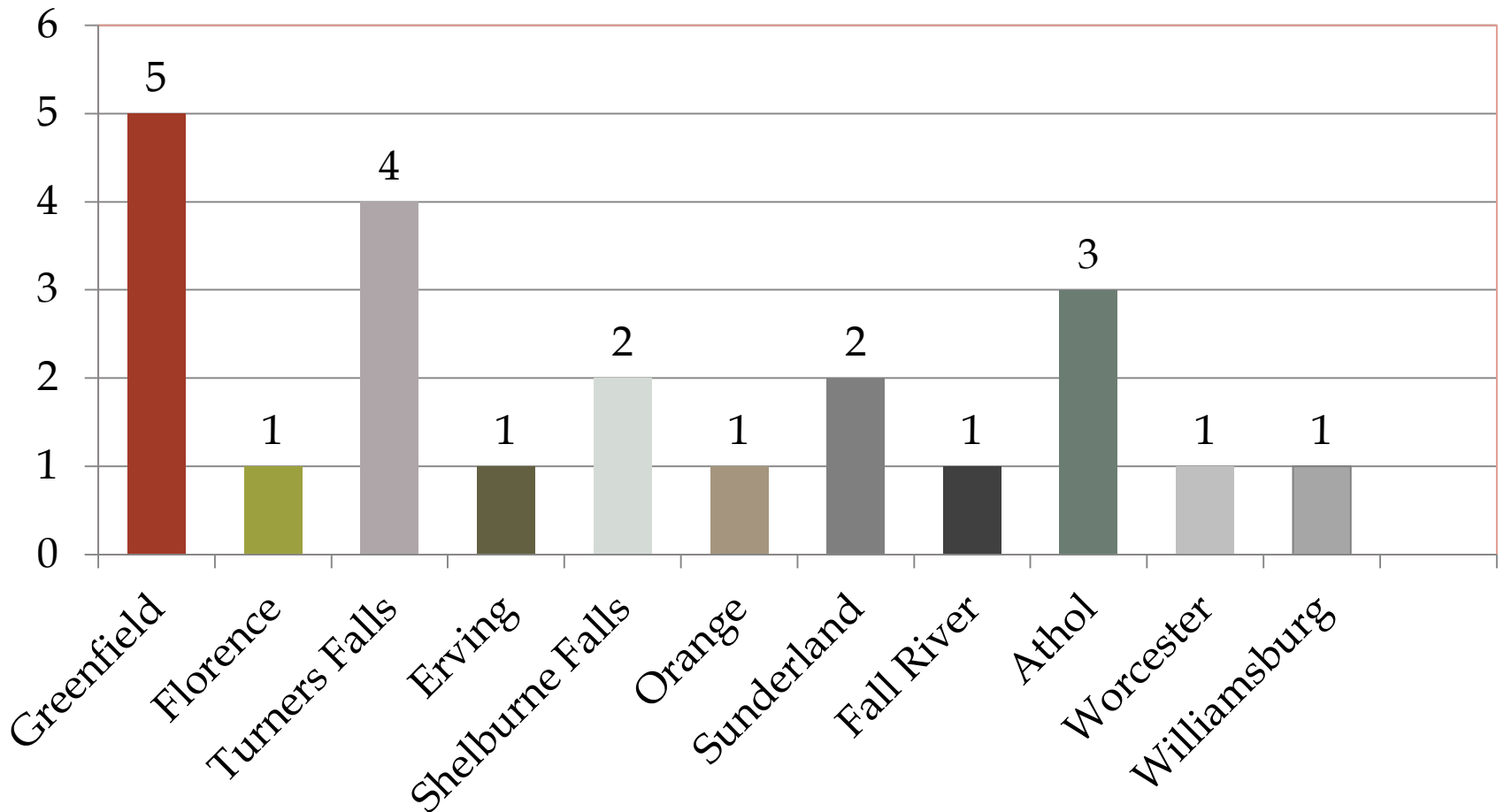
■ 3 Ashfield House

■ 2 Orange Teen
Housing

■ 22 Mobile State
Vouchers

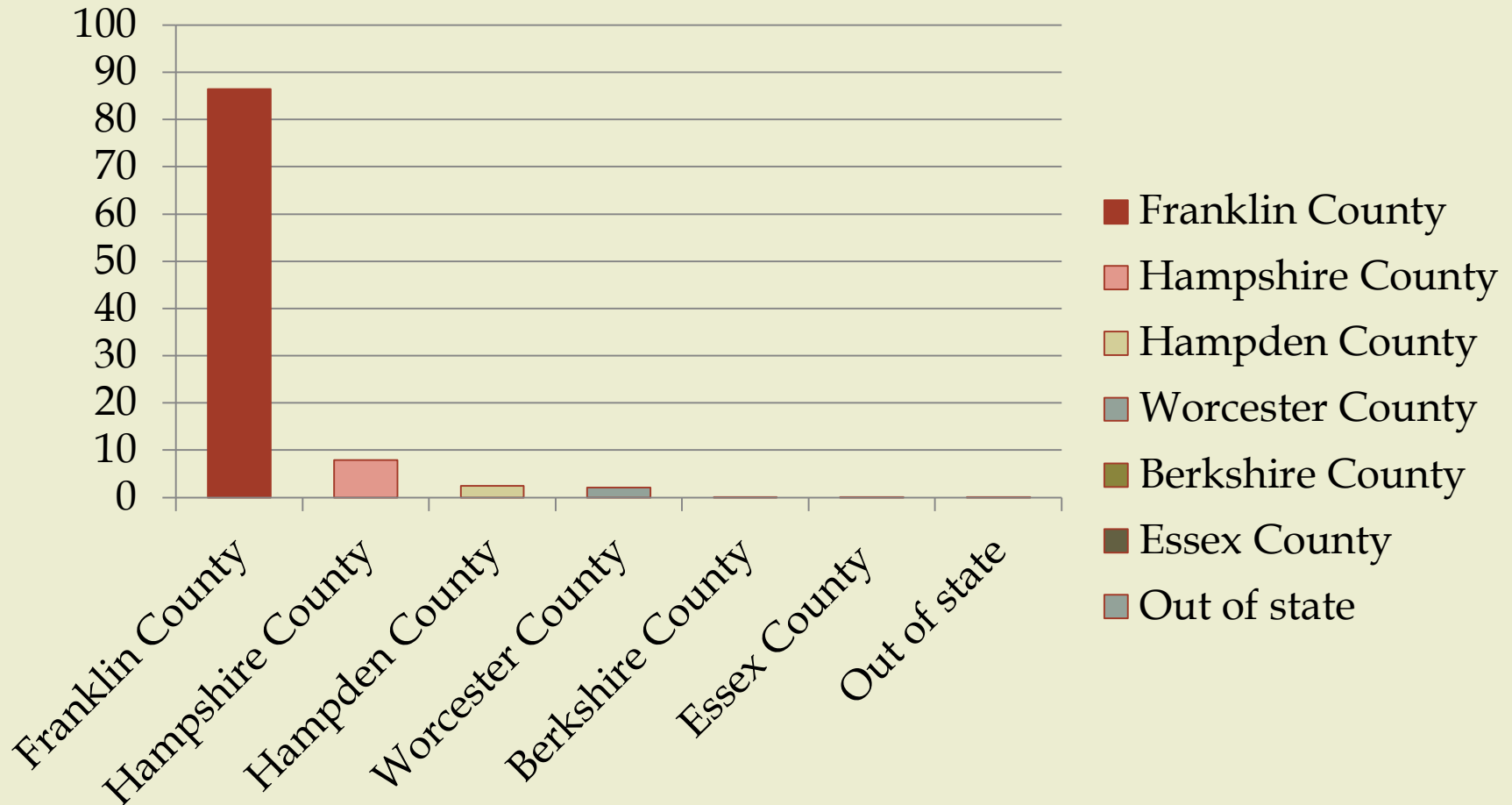
LEASED HOUSING

22 Mobile State Vouchers



LEASED HOUSING

445 Mobile Section 8 Vouchers



LEASED HOUSING

- **FY 2017-** 579 Federal Section 8 Housing Choice Vouchers
- 100% score on the HUD Section 8 Management Assessment Program (SEMAP)
- Family self-sufficiency program
 - 29 families currently enrolled
 - 18 families increased their income since enrollment
 - 2 participants graduated due to goal completion
 - **1 will be purchase a home using escrow funds for a down payment**
- 11 families participate in HRA's homeownership program

LEASED HOUSING

- Veteran Stats- Since 2/1/17- 36 Veterans were pulled from the waitlist:
 - 3 had been waiting 8-12 years
 - 12 had been waiting 4-6 years
 - 16 had been waiting 1-3 years
 - 5 had been waiting less than 1 year

Of the 36:

- 12 responded to our request for paperwork to determine eligibility
- **8 of those applicants were eligible and received a Section 8 Voucher**
- 3 have located units and moved in
- 2 vouchers expired as they were not able to locate units
- 2 are still searching for units
- 1 has a pending move in date

LEASED HOUSING

FSS Success Story.....

Nancy's Story -

- Nancy joined the family self-sufficiency program in June of 2014.
- only source of income was child support that she was receiving for her two children.
- unstable employment history due to limited childcare help.
- Her goals included finding full time, stable work as a dental assistant in a that provided health insurance and benefits.
- After a few attempts she found the position that she currently holds with a practice she really enjoys and has now been employed with them for two years.
- We had determined that maintaining employment was a barrier and addressed some of the issues that had come up in the past. She has had the chance to obtain the certifications she still needed, as she has built stable employment in the dental office she now serves.

LEASED HOUSING

FSS Success Story Continued.....

- Nancy's credit score was a 512 when she entered FSS.
- Working with a Financial Advisor she was able to work on repairing her credit
- Nancy's credit score had increased to a 693 by May of 2017. She has reduced debt, taken the First Time Homebuyer's course through HRA, and gotten on a payment plan for student loans.
- Just over a year ago, Nancy and her family were faced with an additional difficult decision. Her two young nieces were going in to the foster care system and in order to keep them in the family, Nancy and her children decided to undergo all of the preparations to become a foster family and take in these two little girls. The girls moved in with Nancy in 2016. Nancy has been given a lot of positive reinforcement both from the foster care system and the teachers who support these children, who's needs are extensive due to adverse experiences in the family.

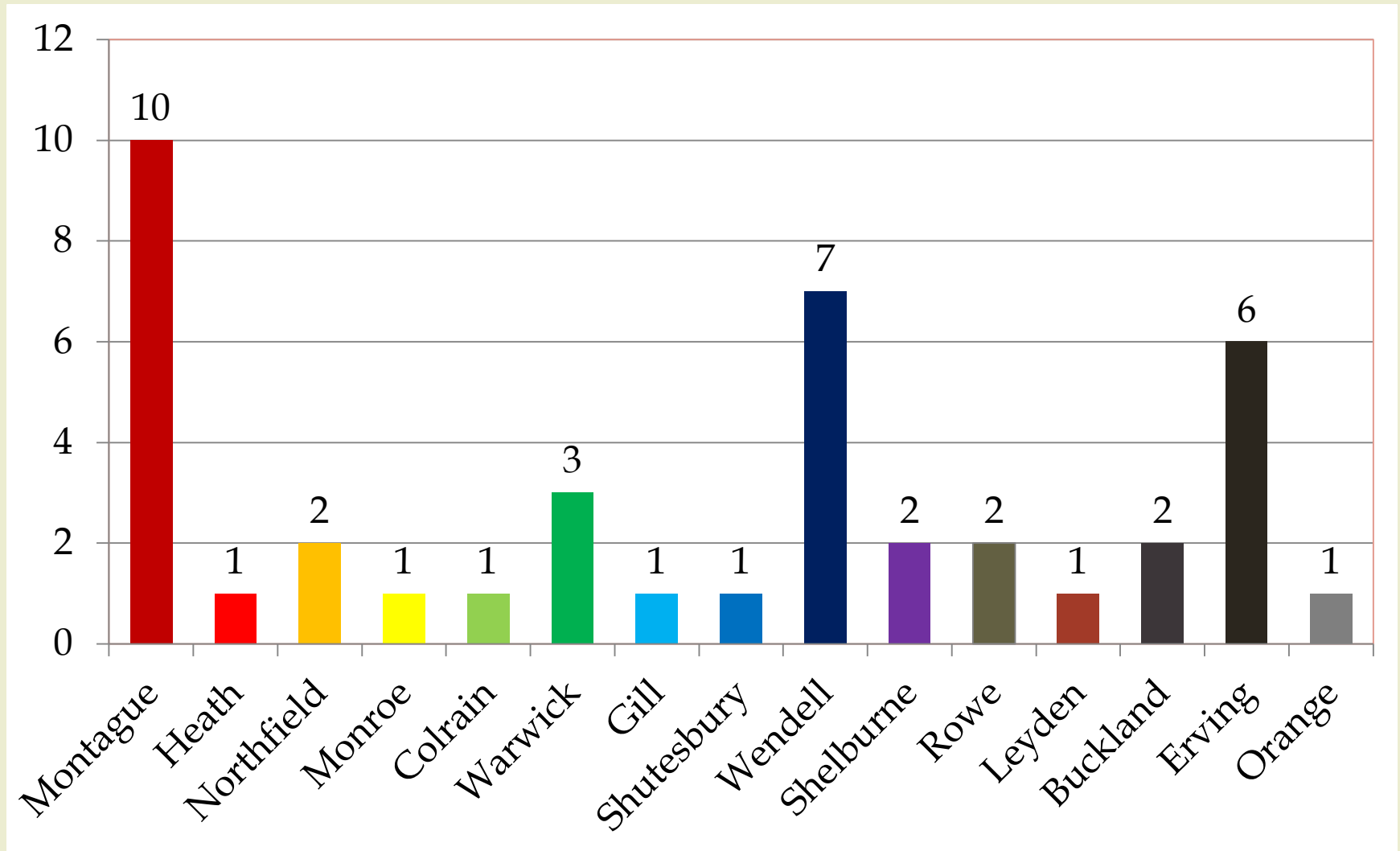
LEASED HOUSING

FSS Success Story Continued.....

- Nancy graduated from the Family Self Sufficiency program in August of 2017 with an escrow of over \$24,000.
- This escrow provided Nancy with the down payment on a house that she plans to close on in November of 2017. She will take the four children in her care, and move in with her partner of several years, as a homeowner. This means that Nancy will leave not only the Family Self Sufficiency Program, but will also leave her Housing Choice Voucher (Section 8) and live without housing assistance. She is no longer receiving fuel assistance or food stamps and is maintaining her own health insurance.
- Nancy was motivated, thoughtful, and committed to providing stability to her family and her foster children whom she expects to continue to support. She is a true success for her family and for this program.

COMMUNITY DEVELOPMENT

Units Rehabbed in FY17



COMMUNITY DEVELOPMENT

Funds Committed in FY17

MONTAGUE-	\$256,549
HEATH-	\$27,175
NORTHFIELD-	\$47,175
MONROE-	\$4,825
COLRAIN-	\$37,940
WARWICK-	\$69,725
GILL-	\$24,183
SHUTESBURY-	\$13,165
WENDELL-	\$173,344
SHELBURNE-	\$16,615
ROWE-	\$48,645
LEYDEN-	\$26,347
BUCKLAND-	\$62,480
ERVING-	\$245,757
ORANGE-	\$9,479

TOTAL FUNDS \$1,144,216 COMMITTED

COMMUNITY DEVELOPMENT

Social Service Programs

- Keeping Franklin County Warm
 - Administered by Community Action
 - Fuel Assistance Program- Over 300 households have been served during FY17 in this program
- Early Literacy Education & Care
 - Administered by Montague Catholic Social Ministries/Montague
- Home Delivered Meals
 - Administered by LifePath/Montague
- Montague Youth Leadership Skills Program
 - Administered by The Brick House/Montague
- **Western MA Recovery Learning Community (New FY17 CDBG)**
 - Support for people in recovery and other at risk populations that will benefit from community connections and peer-to-peer support around emotional distress, especially those living in public and other affordable housing in the downtown area/Turners Falls

COMMUNITY DEVELOPMENT

Turners Falls Avenue A & Peskeomskut Park Improvement

- Replacement of 20 street lights with 15 new high efficiency lamps between 5th and 7th Streets on Avenue A and 5 in “Pesky Park”
- Project came in under budget allowing reprogramming of ~ \$97,000 to additional Streetscape and Spinner Park design, home rehabilitation, and social service support.

COMMUNITY DEVELOPMENT

- Future of CDBG- Uncertainty is the word
- New requirements by the Massachusetts Division of Banks for mortgage origination
- Opportunities beyond Housing Rehabilitation, Social Service Provision and Infrastructure
- Franklin County continues to demonstrate need

ADMINISTRATION & FINANCE

- Director of Finance position – Filled!
- New Bookkeeper position
- New procedures for Finance Department
- RFP for sale of 42 Canal Road
- Allocations developed for reimbursement from RDI

ADMINISTRATION & FINANCE

- New HRA website - Developed In House
- Automation of payroll process
 - Roll out to be completed in FY 18

RURAL DEVELOPMENT, INC.

- RDI selected by Town of Sunderland as developer for senior housing
- RDI has separate operating budget from HRA
- Staff Accountant dedicated to RDI operations
- RDI and its related entities have 120 units

THE FABULOUS HRA TEAM!!!

