



**FRANKLIN COUNTY REGIONAL HOUSING &
REDEVELOPMENT AUTHORITY**

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**ANNUAL REPORT
October 1, 2014 – September 30, 2015**

The Franklin County Regional Housing and Redevelopment Authority is a public body politic and corporate, created by the Massachusetts legislature in 1973 to serve the residents and communities of Franklin County. HRA has all of the powers and responsibilities of a local housing authority and a redevelopment authority in all 26 communities of Franklin County. Our services include housing education; development, ownership and management of affordable rental housing; administration of housing subsidies; programs for homeless families; homeownership and foreclosure prevention education and services; and Community Development Block Grant application and administration for Franklin County towns.

Housing Consumer Education Center

HRA is part of a statewide network of nine regional Housing Consumer Education Centers that provide information, education, counseling, and referrals to individuals, families, organizations and businesses with housing-related questions or problems. HCEC staff work closely with social and human services providers to coordinate assistance to individuals and families in need, and conduct outreach to local banks, schools and utilities to provide information on housing-related resources.

HCEC assisted a total of 2,638 clients in FY 2015. Clients by type included:

Tenants	71%
Homeowners	17%
Homeless households	4%
Homebuyers	3%
Other agencies and client advocates	2%
Landlords	2%
Other	1%

HCEC offers educational programs on housing-related topics and financial literacy. This year's workshops included:

- First-time homebuyer classes with 84 graduates. This year, HRA began offering these classes with an online option through the "Road Home" program.
- Outreach to regional lenders providing information on housing-related programs and services.
- A Do-it-Herself Divas workshop for women homeowners with 11 graduates.
- A rental housing search workshop for tenants with 7 participants.
- Massachusetts Housing Partnership-sponsored Homesafe Post-Purchase Workshop, which served 17 first-time homebuyers.

Rental Assistance • Housing Development • Housing Management • Community Development
Municipal Assistance • Rehab Financing • Homeownership • Public Infrastructure

Equal Housing Opportunity

- One Landlord workshop on Property Management Practices with 24 attendees
- One Landlord workshop on Energy Efficiency Programs for multi-family buildings and owner-occupied units with 16 participants.

HRA manages the Massachusetts HomeBASE program, which helps families avoid homelessness and provides re-housing services for families in the state’s family shelter program. HomeBASE is available to families that are eligible for the state’s Emergency Assistance shelter program. HCEC provided up to \$6,000 in assistance to 25 families to establish stable housing in Franklin County. HRA provides a year of housing stabilization services to these families. Staff helped an additional 14 families locate housing outside the region.

The Residential Assistance for Families in Transition Program also provides homelessness prevention and re-housing assistance to families with very low incomes. HRA assisted 116 families through the RAFT program in 2015. A total of approximately \$250,289 in RAFT funding was used to pay rent, utility and mortgage arrears, security deposits, assistance with rent, and transportation-related expenses. Average assistance per family was \$2,158. The funds were spent as follows:

Rental arrears	52.6%
First/last month’s rent	14.1%
Utilities	11.3%
Security deposits	9.2%
Monthly rental stipend	5.9%
Mortgage arrears	3.1%
Furniture	3.0%
Other	0.9%

HCEC continues to offer foreclosure prevention services to Franklin County homeowners through a partnership with the Western Massachusetts Foreclosure Prevention Center run by HAPHousing. This fiscal year, 32 homeowners at risk of foreclosure were referred to HAP for foreclosure prevention services. These services are most successful when homeowners seek assistance as soon as they know they are having difficulty making mortgage payments.

HRA staff also sought private donations, worked with other agencies, and coordinated volunteer activities to improve the lives of homeless and extremely low income families and individuals. HRA’s non-profit affiliate, Rural Development, Inc., received \$10,000 in funding from the United Way of Franklin County; 100% of the United Way funds are used for direct assistance to homeless households. RDI also received donations from individuals to benefit homeless families. In 2015, these donations allowed 24 homeless children receiving shelter in Franklin County to attend summer camp. The YMCA offered reduced camp fees to make this possible. HRA volunteers also hosted three community meals.

Sources of funding for the Housing Consumer Education Center in FY 2015 included:

- Massachusetts Department of Housing and Community Development
- Massachusetts Housing Partnership
- United Way of Franklin County
- TD Bank

- Freedom Credit Union
- Kiwanis Club of Greenfield

A special thanks to the individual donors who contributed funds HRA's non profit affiliate, Rural Development, Inc., to assist homeless children.

Finally, HRA applied to become a HUD-certified counseling agency through the Citizens Housing and Planning Association in FY 2015. If the application is approved, HRA will receive additional funds for housing counseling and will become eligible to apply for other grants.

Asset Management

In FY 2015, HRA managed 254 units of affordable rental housing, including:

- 117 units of state-assisted public housing for elders and persons with disabilities located in the towns of Bernardston, Gill, Montague, Northfield, and Shelburne.
- 27 units of state-assisted public housing for families located in the towns of Bernardston, Buckland, Charlemont, Northfield, and Orange.
- 48 units at the Crocker and Cutlery Block buildings in Montague.
- 26 single-room occupancy units for individuals in recovery from substance abuse at the Moltenbrey Building in Montague.
- 18 units at the Ashfield House in Ashfield.
- 8 double-occupancy units for men in recovery from substance abuse at the Orange Recovery House in Orange.
- 6 units at Prospect and Grove Apartments in Orange.
- 2 units for elders at the Smikes House in Whately.
- 2 fully-accessible units for people with disabilities at the Wisdom Way Solar Village in Greenfield.

Sources of revenue for property management include rent, subsidies, and laundry income. Rent at public housing properties is set as a percentage of tenant income. At these properties, the state pays the difference between what tenants can afford and a maximum level of subsidy set by the Commonwealth each year. Unfortunately, the combination of rent and state subsidies is not sufficient to cover the costs of managing HRA's public housing properties, which results in long-term maintenance issues and strains on the agency's budget.

HRA's 98 public housing units had a lease-up rate of almost 98 percent in FY 2015. Current tenant accounts receivable at the end of the year was less than three percent of total rent.

Franklin County Home Care Corporation successfully applied for funding to offer new services to residents at four new public housing sites in 2015: Highland Village in Shelburne, Squakheag Village in Northfield, Stoughton Place in Gill and Stratton Manor in Bernardston. Services include prepared community meals, social activities and assistance with coordinating services and transportation for residents. The program also paid for new furniture and commercial dishwashers for community rooms.

HRA thanks the Franklin County Sheriff's office and inmates of the Franklin County Correctional facility for providing the labor to power wash three senior housing properties.

HRA spent \$63,955 on capital improvements to its public housing properties in 2015. Projects included:

Family public housing units

- Deck replacement at 30A & B Oaklawn Avenue in Orange
- Window Replacement at 30A & B and 50A & B Oaklawn Avenue in Orange
- Tree removal at South Street in Bernardston

Public housing units for elders and persons with disabilities

- Replacement of flooring in common hallways at Stratton Manor in Bernardston
- Boiler repairs and tree removal at Winslow Wentworth House in Turners Falls
- Elevator repairs, hot water tank replacement and tree removal at Squakheag Village in Northfield
- Porch and elevator repairs at Stoughton Place in Gill

Other properties managed by HRA also had a lease-up rate of almost 98 percent in FY 2015.

Leased Housing

In 2015, HRA administered a total of 613 federal and state subsidies that allow individuals and families with low incomes to rent privately-owned housing or purchase their own homes.

HRA served 34 families through the Massachusetts Rental Voucher Program (MRVP) in 2015. Thirteen vouchers are project-based, which means that they are connected to a particular property. These vouchers subsidize rent for clients of a program run by Franklin County DIAL/SELF, Inc., which assists young adults to become self-sufficient, and the Positive Parenting Program run by the United ARC, which helps stabilize at-risk families.

HRA is currently administering 14 mobile state vouchers, which can be used in any property statewide that meets health and safety standards. Four of these vouchers are currently located in Greenfield, two in Montague, one in Florence, one in Amherst, one in Erving, two in Shelburne Falls, one in Easthampton, one in Athol and one in Orange. Four families issued MRVPs through HRA have moved to other locations in the Commonwealth, resulting in transfer of administration of these subsidies to other agencies.

HRA also administers 579 federal Section 8 Housing Choice Vouchers. In FY 2015, these vouchers were 99.76% “leased up.” This program served 698 families in 2015 which represents a turn-over of 119 households over the course of the year. Of these vouchers:

- 439 were held by families where the head of household or the spouse is disabled
- 143 were held by families with an elderly head of household
- 185 were held by families with children.

Of the agency’s 579 vouchers, 453 are mobile and 126 are project-based, which means that they are attached to specific buildings. Mobile vouchers may be used anywhere in the U.S.

The majority of HRA's Section 8 vouchers are used in Franklin County, as shown in the chart below:

Franklin County	88.3%
Hampshire County	6.6%
Hampden County	1.4%
Worcester County	2.4%
Berkshire County	0.3%
Eastern Mass	0.3%
Out of state	0.7%

As of September 30, 2015, there were approximately 145 households on the HRA waiting list for Section 8 mobile vouchers and the housing authority is issuing new vouchers to families on its waiting list. The waiting list is currently closed. HUD regulations give priority for mobile vouchers to families who complete a year of successful tenancy in project-based units. HRA also gives priority for available Section 8 mobile vouchers to eligible veterans and to tenants in project-based MRVP apartments when landlords choose to opt out of the MRVP program.

In January 2015, HRA was notified that it received a score of 100 percent on the HUD Section 8 Management Assessment Program (SEMAP) for 2014. This is a remarkable accomplishment that entitles the agency to receive the highest level of administrative payments possible for the Section 8 program.

HRA is required to conduct inspections of all units leased with Section 8 vouchers to ensure that assisted housing complies with health and safety standards. HRA's staff inspector left his position in FY 15, and the agency elected to outsource inspections to private companies at a significant savings.

HRA collaborates with Greenfield Housing Authority in offering a family self-sufficiency (FSS) program for Section 8 voucher holders. Holders of Section 8 vouchers are required to pay 30 percent of their income in rent. In general, when income rises, program participants are required to pay more rent. The FSS program allows participants to save increased earnings to achieve specific goals, such as earning a higher education degree, starting a small business, or purchasing a home.

In FY 2015, 42 of HRA's Section 8 voucher holders were enrolled in the Family Self-Sufficiency (FSS) program, with 44 family members with Individual Tenant Service Plans. Of the 42 voucher holders, HRA contributed to escrows for 20 on a monthly basis. This means that those 20 families increased their income from employment above their income when they joined the FSS Program. Two participants graduated in FY 2015, including one who graduated due to 30% of household monthly adjusted income exceeding the Fair Market Rent for their voucher size. The other graduated due to goal completion, and will leave the Section 8 program in September 2015 to purchase a home using the escrow funds for a down payment. There are currently 10 families participating in HRA's homeownership program, using their vouchers to assist with the mortgage payments.

There have been no significant policy changes in administration of the Section 8 program during the past fiscal year. Regulations are updated when they are received from HUD none of which have been significant enough to cause any hardship to HRA's voucher holders. HUD has temporarily reduced

reporting requirements for participants for annual re-certifications, which also reduces the administrative burden on the agency.

Community Development

The HRA Community Development Department provides application preparation, program implementation, and administrative services to Franklin County towns in connection with Community Development Block Grants (CDBG). CDBG is a federal funding source designed to benefit people with low and moderate incomes. Cities and large municipalities receive CDBG funds on an entitlement basis directly from the U.S. Department of Housing and Urban Development. Smaller communities may submit competitive applications to the Commonwealth. Eligible activities for CDBG funds include public infrastructure improvements, housing rehabilitation, social services, architectural/engineering design, architectural barrier removal, and planning projects.

In FY 2015, HRA administered the following Community Development Block Grants:

- FY 2013 regional grant to the Town of Bernardston, including the towns of Conway, Shutesbury, and Sunderland, for housing rehabilitation loans and delivery of Meals on Wheels. HRA received approval to add a planning activity to the grant to assist the Town of Sunderland evaluate the feasibility of developing affordable housing on a town-owned site newly acquired with Community Preservation Act funding.
- FY 2013 grant to the Town of Montague for housing rehabilitation loans, an early childhood literacy program, a study to document slum and blight conditions in Millers Falls, and a planning study for a new senior center.
- FY 2013 grant to the Town of Ashfield for reconstructing a retaining wall badly damaged during Hurricane Irene.
- FY 2014 regional grant to the Town of Heath, including the towns of Ashfield, Charlemont, and Hawley, for housing rehabilitation loans and supplemental fuel assistance.
- FY 2015 grant to the Town of Montague for housing rehabilitation loans and park planning activities in the Lake Pleasant neighborhood and town-wide Meals on Wheels and Family Early Literacy programs.
- FY 2015 regional grant to the Town of Erving, including the towns of New Salem, Northfield, Wendell and Warwick, for housing rehabilitation loans and supplemental fuel assistance.
- HRA has provided housing rehabilitation loan program services to the towns of Buckland, Shelburne, and Colrain as a subcontractor on a FY 2014 grant awarded to these communities. HRA will continue to do this with funds from an FY 2015 grant to the same towns.

CDBG-funded housing rehabilitation loan programs benefitted 44 new households in 12 Franklin County towns in FY 15. Income-eligible participants may borrow up to \$35,000 at zero interest to make health and safety improvements to their homes, including but not limited to repair or replacement of septic systems, wells, heating systems, plumbing and roofing, and abatement of lead paint. In most

communities, fifty percent of each loan is forgiven gradually over a 15-year period as long as the property owner owns the home. The remainder is due and payable upon sale or transfer of the property.¹

In FY 2015, CDBG-funded housing rehabilitation programs loaned approximately \$895,588 to help Franklin County households comply with building and sanitary codes. The average loan was \$20,354. All the work is done by local contractors selected by private property owners.

CDBG-funded Housing Rehabilitation Projects, FY 2015		
Town	# units committed in FY 15	Funds committed in FY 15
Ashfield	2	\$60,170
Bernardston	8	\$216,331*
Buckland	5	\$63,736
Charlemont	4	\$72,272
Colrain	1	\$11,400
Conway	1	\$19,882*
Hawley	2	\$40,394
Heath	6	\$183,224
Montague	6	\$103,664
Shutesbury	2	\$17,064.94*
Shelburne	3	\$2,325
Sunderland	4	\$105,125
Total	44	\$895,587.94

* indicates additional funds committed to projects in progress from prior fiscal year

HRA also administers a housing rehabilitation revolving loan program (HRRLF) for many communities in Franklin County. This program receives the proceeds of previous CDBG loans when the loans are repaid. These funds are then made available for the same purpose to income-eligible households in the same town. The following towns are currently participating in the program: Ashfield, Bernardston, Buckland, Charlemont, Colrain, Conway, Deerfield, Erving, Gill, Heath, Hawley, Leverett, Leyden, Monroe, Montague, New Salem, Northfield, Orange, Rowe, Shutesbury, Sunderland, Warwick, Wendell and Whately. Nine homeowners in five towns took advantage of this program in 2015.

In FY 2015, HRRLF-funded housing rehabilitation programs loaned approximately \$120,451 to help Franklin County households comply with current building and sanitary codes. The average loan was \$13,383. As in the CDBG funded program, all the work is done by local contractors selected by private property owners.

¹ The Town of Colrain has opted to require full repayment of housing rehabilitation loans upon sale or transfer of the property.

Housing Rehabilitation Revolving Loan Fund Projects, FY 2015		
Town	# units committed	Funds committed
Deerfield	1	\$13,137.29
Erving	3	\$62,722.92
Gill	1	\$550
Leverett	2	\$12,175.65
Montague	0 (counted above under CDBG)	\$8,433*
Northfield	2	\$23,432
Total	9	\$120,450.86

*indicates program income committed in addition to CDBG funding

In total for the year, CDBG and revolving loans funded home improvements for 53 households in 17 Franklin County towns, which represents a 33% increase in activity from FY 14. Combined commitment of new funding for housing rehabilitation for these 53 households totaled \$1,016,039 as of August 31, 2015. HRA expects to commit a total of approximately \$1.25 million in housing rehabilitation loan funds in FY 2015. Virtually all of this funding is spent in the region, benefitting local contractors and building supply businesses.

HRA worked successfully with the Town of Leverett in 2015 to use Community Preservation Act funding to assist moderate income families achieve affordable homeownership in town. Program design was completed in January, a lottery for participation was held in May and two households were selected to participate in the program. Families are working to identify and close on their homes by the end of the 2015 calendar year. Eligibility for this program is based on income and is not restricted to current residents of Leverett or Franklin County.

Over the past two years, HRA has worked with the towns of Greenfield, Montague, and Orange to identify and address distressed properties with funding from the Massachusetts Attorney General's office. HRA staff has worked closely with municipal employees to develop and monitor an inventory of troubled properties in each community. HRA staff worked actively with lenders of REO (lender-owned) foreclosed properties to advocate a quick return to active occupancy for vacant units. Of the 251 properties in the inventory, approximately 36 percent have been resolved since the identification and tracking of the units started in 2013. HRA is anticipating renewal of funding for this program for at least one more year.

Town	Distressed properties identified	Cases resolved
Greenfield	107	30
Montague	45	18
Orange	99	42
Total	251	90

HRA staff has assisted the Pioneer Cooperative of Franklin County with developing a plan to address longstanding financial challenges. PCFC is a scattered site limited equity housing cooperative with 26 affordable units in Greenfield and Montague. Work on this project included assistance with a member survey and recommendations on leadership, property management, financial management, and future disposition. HRA assisted PCFC in seeking assistance from the quasi-public Community Economic

Development Assistance Corporation to develop a long range work out plan for disposition of properties after efforts to refinance faltered.

The Community Development department administers several other small programs, including Get the Lead Out, Moderate Home Rehabilitation for homeowners with disabilities, and municipal septic loans.

Development

HRA's non-profit affiliate, Rural Development, Inc., develops new affordable housing and provides housing development consulting services.

Orange Teen Housing

Last year, RDI signed an agreement with a newly-formed single purpose non-profit corporation, Orange Teen Housing, Inc., to acquire and rehabilitate an existing building in downtown Orange to provide ten units of supportive housing for homeless teens and young adults. Construction started in October 2015 but was delayed by last winter's unusually cold temperatures and unrelenting snow. The project is now near completion, with occupancy projected for November 1st. HRA will manage the property, and Franklin County DIAL/SELF, Inc. will provide resident support and programming.

RDI is also assisting a Westfield-based nonprofit, Domus, with development of a property in Westfield intended to provide ten units of supportive housing for homeless teens. Rehabilitation of an existing building for this purpose began in September 2015.

Administration and Finance

HRA commissions an independent annual audit. HRA's audited financial statements include revenue and expenses that are passed through the agency to other parties, such as the revenue that the agency receives from the federal government for the Section 8 Housing Choice Voucher Program, which is paid to landlords on behalf of voucher holders. Capital assets and depreciation are also included in the audited statements. ***Because HRA has an October 1 fiscal year, the most recent audited financial statements are for the FY 14 fiscal year, which ended September 30, 2014, so the figures reported below are from the previous fiscal year.*** The FY 2014 HRA audit reported no findings or deficiencies. Copies of HRA's audited financial statements are available upon request.

For FY 2014, the agency's net position totaled \$4,004,148, a decrease of \$429,200 from the previous year. The reduction includes a decrease in capital assets of \$115,441 (representing building improvements of \$123,790, a decrease in equipment value due a change in capitalization policy, and depreciation of \$81,934), a decrease in restricted net position of \$175,593 (representing HUD policy requiring housing authorities to reduce reserves restricted to paying tenant rent), and a decrease in unrestricted net position of \$138,166.

Revenues for FY 2014 totaled \$7,301,942, which was \$550,793 less than in FY 2013, a decrease of seven percent. FY 2014 expenses totaled \$7,731,142, which was \$414,396 less than in FY 13, a decrease of approximately five percent. Administrative salaries increased by \$187,045 in FY 14. There were no across-the-board increases in compensation or cost of living adjustments in FY 2014, representing the fifth consecutive year of a freeze in compensation for administrative staff. HRA lost four employees in FY 15 to comparable, higher-paying public sector jobs in Franklin and Hampshire counties. Full-time office staff who worked for the full year will receive cash bonuses of \$1,000.

Maintenance staff received compensation increases as a result of a required increase in state prevailing wages. HRA's FY 14 fringe benefit rate of 42 percent represents a significant part of overall compensation and makes it difficult for the agency to increase cash compensation.

In October 2014, the HRA Board of Commissioners approved a FY 2014 annual operating budget showing anticipated total revenue of \$3,462,518 and total expenses of \$3,517,595, with an overall deficit of \$55,077 to be funded through use of \$64,861 from reserves. Budgeted use of reserves exceeded the projected deficit due to the fact that surpluses in some programs could not be used to fund revenue shortfalls in others. While operating results are not available for FY 2015, internal financials through August 31, 2015 suggest that the operating deficit will be smaller than the deficit in the approved budget.

With funding from the Massachusetts Department of Community Development and Massachusetts Housing Partnership, HRA hired a consultant to conduct an organizational and strategy assessment of the agency. The report from this process found that while HRA and its affiliate RDI should be the Commonwealth's model for delivery of affordable housing services, the agency's short-term effectiveness and long-term sustainability are threatened by a structural deficit. While the need for affordable housing continues to grow in Franklin County, the financial challenges inherent in developing and operating a subsidized housing portfolio in a low-income rural area is making it difficult for the agency to meet that need. The report recommends a variety of strategies to address these challenges. Copies are available upon request.

Many thanks are due to HRA's hard-working staff. The agency has approximately 30 full time equivalent employees, most of whom live in Franklin County. Our employees are deeply dedicated to achieving the mission of the housing authority and do a great job of assisting clients with limited resources.

Board of Commissioners

HRA has an 11-member Board of Commissioners. All commissioners reside in Franklin County. Nine members are appointed by the Franklin Regional Council of Governments for five year terms; none of these appointees may be from the same community. Two commissioners are appointed by the Governor and serve until they are replaced. The Board of Commissioners meets once a month, generally on the first Monday of the month at 6:00 p.m. at Greenfield Savings Bank in Turners Falls. All meetings are open to the public and are posted on HRA's Public Notice blog, www.fcrhra.blogspot.com.

HRA Board of Commissioners

Jessica Atwood, Greenfield (Vice-Chair, Governor's appointee)

Jane Banks, Greenfield

Leslie Brown, Erving (Treasurer)

Sharon Cottrell, Montague (Chair)

Sara Cummings, Deerfield

Sonya Hamdan, Charlemont

Linda Hoer, Leverett

Bruce Parkin, Shutesbury

Deana Prest, Northfield

Jo-Anne Sherburne, Colrain

Jonathan Tuttle, Shutesbury (Governor's appointee)

*The Housing Authority expresses its heartfelt gratitude to Commissioner Jo-Anne Sherburne, who left the Board at the end of 2015 after 30 years of dedicated volunteer service.

HRA Staff

MJ Adams, Director of Community Development

Savannah Baldwin, Leased Housing Representative

Joanie Bernstein, Assistant Executive Director

Nathaniel Best, Housing Rehabilitation Specialist

Tana Bloom, Housing Placement and Stabilization Worker

Diane Clark, Bookkeeper

*Lynn Cournoyer, Community Development Administrative Assistant

Melanie Croteau, Housing Management Assistant

Charity Day, Housing Consumer Education Center Director

Anitra Ford, Housing Counselor

Mark Fortier, Maintenance Mechanic/Laborer Working Foreman

Tammy Greene, Housing Administrative Assistant

Patricia Holloway, Receptionist

Bruce Hunter, Infrastructure Coordinator

Wayne Jackman, Maintenance Mechanic/Laborer

Erik Jernstrom, Maintenance Mechanic/Laborer

Joan Katz, Affordable Housing Property Manager

Eric Kershaw, Staff Accountant

Lawrence Knowlton, IT Specialist

*Maggie Kraus, Leased Housing Representative

Alli Langley, Community Development Program Manager

Matthew Leger-Small, Administrative Coordinator

**Debra Little, Community Development Program Manager

Brian McHugh, Construction Coordinator

Tracy Miner, Director of Asset Management

*Enrique Pacheco, Affordable Housing Property Manager

Pamela Parmakian, Director of Leased Housing

Sandra Ramos, Housing Consumer Education Center Assistant

Katelyn Reardon, Leased Housing Representative

Todd Seavey, Maintenance Mechanic/Laborer

Robin Sherman, Executive Director

Madelaine Taft-Ferguson, Community Development Administrative Assistant

*Jonathan Wasilewski, Leased Housing Inspector

*Autumn West, Housing Consumer Education Center Assistant

Amanda White, Leased Housing Representative

Kerry Wyman, Senior Staff Accountant

*Employee left HRA in FY 2015

**Employee retired in FY 2015