



**FRANKLIN COUNTY REGIONAL HOUSING &
REDEVELOPMENT AUTHORITY**

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**ANNUAL REPORT
October 1, 2020 – September 30, 2021**

HRA 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. Services include housing education; development, ownership and management of affordable rental housing; administration of housing subsidies; programs for homeless families; homeownership and foreclosure prevention counseling and education; and Community Development Block Grant application and administration for Franklin County towns.

Governance Updates

HRA began to look closely at our corporate structure for opportunities improve our administrative and operational efficiency in FY2020. To this end, in FY2021, HRA has the following progress to report with respect to its relationships with Shelburne Housing Authority (SHA) and Rural Development Inc., (RDI).

In February 2021, HRA applied for a received a grant from DHCD to pursue regionalization with SHA. That grant enabled a planning committee to meet five times over the course of 2021 to discuss the operations, governance structure, and options for improving services and the efficiency of administration. The planning committee, facilitated by Viva Consulting, presented its work and recommendations at a September 28, 2021 joint board meeting. At that meeting, both boards voted unanimously to continue to pursue a traditional merger. Discussions with DHCD and our legislative delegation about next steps will begin in October 2021.

HRA and RDI executed a formal management agreement early in November 2020. This was prompted by feedback from RDI's organizational analysis and from auditors, both of which sought more clarity in the relationship of these organizations. The agreement specifies operating goals, a management fee, and other terms.

Operations Highlights

During FY2021, HRA provided continuous service during the ongoing COVID-19 pandemic. When vaccines became available in early 2021, HRA staff partnered with the Franklin County Sheriff's Office, LifePath, and ServiceNet to make vaccine clinics available at properties. Many of the operational

Rental Assistance • Housing Development • Housing Management • Community Development
Municipal Assistance • Rehab Financing • Housing Counseling and Education • Public Infrastructure

Equal Housing Opportunity



changes to our offices and properties remain in effect, and the diligence of our team has shown in the low number of COVID-19 cases in our community.

FY2021 has also brought an unprecedented increase in the need for rental assistance in Franklin County. HRA is now administering emergency financial assistance to renters and homeowners through multiple sources of federal, state, and local funding. HRA also distributed emergency financial assistance on behalf of two private foundations this year: the Community Foundation of Western Mass, and the Western Mass Women's Fund.

Despite the availability of funds, the lack of affordable rental housing continues to plague renters in search of housing. With HRA's Section 8 program, just over a third of vouchers that are issued are able to lease up. This may be attributable to the discontinuation of in-person briefings, which are used to help applicants understand the program and application process. Plans for resuming in-person briefings are on hold due to the pandemic and pending upgrades to the HVAC system at the main office.

Housing Consumer Education Center

HRA is part of a statewide network of nine regional Housing Consumer Education Centers of the Regional Housing Network (RHN) that provide information, education, counseling, and referrals to individuals and families regardless of income with housing-related questions or problems. HCEC staff work closely with social and human services providers, schools, and banks to coordinate assistance to individuals and families in need to provide information and referral on housing-related resources.

The Residential Assistance for Families in Transition (RAFT) Program provides homelessness prevention and re-housing assistance to families and individuals with very low incomes. COVID-19 brought many changes to the program. In addition to RAFT, HRA is administering:

- Emergency Rental Mortgage Assistance (ERMA), which was the first program to increase income guidelines from 50% up to 80% AMI,
- State funds for arrearages on rent or mortgage caused by COVID-19, and
- ERAP 1 & 2, which is for renters impacted by COVID-19.

HRA assisted 520 households with these different funding sources. Approximately \$3,324,012 in RAFT/ERMA/COVID/ERAP1&2 funding was used to pay rent, utility, mortgage arrears, security deposits, and transportation-related expenses. Average assistance was \$2,278 per household using ERAP 2, \$1,800 for ERAP 1, \$3,652 for ERMA, \$ 1,446 for COVID-19 and \$1,762 for standard RAFT.

In July 2020 HRA began managing a CPA-funded emergency rental assistance program for the Town of Sunderland, this program continues to be used, but has slowed with the increase in funds available through other programs. This program was established to assist tenants with incomes up to 100% of AMI facing hardship due to COVID.

HRA also manages the HomeBASE program for Franklin County, 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. The main goals of stabilization are program and lease compliance; progress toward financial responsibility; job training & employment; educational goals; and children’s well-being. In addition, we connect families to as many local resources as needed and work with helping the family to achieve their desired goals.

HCEC also serves as Franklin County’s only HUD Housing Counseling Agency, and currently has two HUD Certified Housing Counselors, which means that HRA is in compliance with HUD’s Final Rule mandating this Certification for all Counselors by August 2021. The Housing Counselors offers one-on-one counseling to clients such as budget counseling, loan refinance counseling, property tax issues, rehab loan referrals and plans for future housing needs. Counselors also saw an increase in clients seeking information on foreclosure prevention and worked with many households on this topic.

HCEC continues to offer foreclosure prevention services to Franklin County homeowners. These services are most successful when homeowners seek assistance as soon as they know they are having difficulty making mortgage payments.

HCEC continues to offer a buy down and a down-payment assistance program for first time homebuyers in the Town of Leverett.

HRA continues its collaboration with Franklin County Regional Council of Governments and Community Legal Aid, with the project entitled Policy and System Change for Rural Housing Access. This is a 5-year grant from the Massachusetts Community Health and Healthy Aging Funds. These funds have allowed us to hire a Housing Navigator, who works with clients having difficulty finding and securing housing due to having a history of incarceration and or a history of substance misuse. The Navigator works closely with other service providers to educate landlords to have a better understanding of this clientele. With this knowledge the goal is to encourage landlords to be more receptive in having them as tenants.

Housing Counseling & Education/In-Person Counseling

Basic Household Needs:	15
Financial Assistance: Mortgage Arrears:	21
Financial Assistance: Moving Costs:	33
Financial Assistance: Ongoing Rental Assistance	99
Financial Assistance: Rent Arrears	199
Financial Assistance: Security Deposits/ Start Up Costs	26
Financial Assistance: Utilities	37
Home Buyer/Homeowner Counseling: Foreclosure Laws/Options	8
Home Buyer/Homeowner Counseling: First time Home Buyer Information:	27
Housing Search	36
Other:	4
Total number of people counseled/educated:	505

Sources of funding for the Housing Consumer Education Center in FY2021 included:

- *Massachusetts Department of Housing and Community Development
- *HUD Housing Counseling Program, through CHAPA
- *Division of Banks
- *Health Resources in Action, through a sub-grantee relationship with FRCOG
- *Community Preservation Act funds from the Towns of Leverett and Sunderland

Property Management

This fiscal year began with additional guidance, recommendations, and temporary changes due to COVID-19. As DHCD issued new Public Housing Notices (PHN) throughout the year, the department adapted their procedures. This included pausing annual inspections, conducting recertifications via mail and by phone, continuing additional disinfecting and cleaning for the common areas at properties, and keeping tenants informed of any policy changes.

In March 2021 the Modernization and Maintenance Coordinator (MMC) position was formally added to the department. The MMC position focuses on capital improvements, procurement of service contracts and coordinated the maintenance team. This position has proved to be a key change within the department moving capital projects forward and providing guidance throughout the day to maintenance. The addition of temporary maintenance support enabled the department to catch up on back logs of Work Orders that were due to staff changes and absences.

We continue to work with DHCD with the new centralized Public Housing waitlist, "CHAMP". CHAMP is not set up for Regional Housing Authorities and offers no efficiency for those LHA's who are managing other LHAs. This results in one applicant being processed numerous times; and it elongates the time that units sit vacant. We continue to try and resolve these issues with CHAMP. Despite these challenges, the vacancy rate remained at lower consistent average than the prior 2 year period.

We also had compliance reviews for HRA, SHA, CCLP, MALP, AH, P&G and OTH. All units were found to be in compliance.

In FY2021, HRA managed 264 units of affordable rental housing, including 144 public housing units and 118 privately owned units. This includes the 46 units at Highland Village, owned by the Shelburne Housing Authority.

State aided public housing includes:

- * 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.

Non-public affordable units managed by HRA include:

- * 2 units for elders at the Smikes House in Whately
- * 48 units at the Crocker Building and Cutlery Block buildings in Turners Falls
- * 26 single-room occupancy units for individuals in recovery from substance abuse at the Moltenbrey Building in Turners Falls
- * 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 fully accessible units at the Wisdom Way Solar Village in Greenfield
- * 10 studio units at Orange Teen House in Orange for at risk youths

Asset Management

HRA completed several capital projects and purchase in FY2021 and a number are underway. Below is a summary:

HRA Public Housing Projects:

- **South St, Bernardston family housing, window replacement:** HRA installed Anderson Replacement windows, new screens and tilt in versions in all the units.
- **Main St, Charlemont family housing, window replacement:**
 - o The windows have been installed and the project has been completed.
 - o A well pump generator project is in process and will be complete during the coming year.
- **Congress Street, Orange family housing:** Roof repairs were completed in August.
- **Oaklawn Avenue, Orange family housing:** One unit has had considerable rehab done to floors, the kitchen, the bathroom, wall repairs, and stairs. The project is slated to be complete in 2021.
- **Stoughton Place, Gill senior/disabled housing, railing and painting:** Has begun with anticipated completion in October 2021.
- **Stratton Manor, Bernardston senior/disabled housing:**
 - o HRA continues to seek funds beyond the capital awards for future years to stabilize the Trombe walls, which no longer provide a passive solar benefit and are becoming a safety concern.
 - o Heating and Cooling: The state energy efficiency program (LEAN) proposed to install mini splits in each unit. Individual condensers would be needed for each apartment. The project timing is not certain as of this writing. The final placement of the condensers, as well as the cost of the stone pads, will be evaluated if the project is authorized to proceed by Eversource.

HRA Office major repairs:

- **Sewer Pipe:** The sewer pipe collapsed resulting in relining the pipes. Though both bathrooms are now functional, HRA continues to work with RCAT, who oversaw this project, to oversee needed corrections in drainage caused by this project.
- **Ventilation:** The project to repair and improve the ventilation at the main office is near completion. The ductwork and roof air exchangers with new MERV 13 filters are operating. Final balancing of the system is underway, and the engineer will be completing the punch list by the end of October 2021.

SHA/ Highland Village Projects:

- **Kitchen Renovation Design:** Phase II of the kitchen project (design work only) has been completed and the project is “shovel ready” should there be funds awarded to complete such a large-scale project.
- **Building A Entrance:** Roofing repair began and it was discovered that the structure was too rotten to repair. A new quote on replacement of the roof was obtained and HRA is working with RCAT and DHCD on reallocating funds so that the project can be completed in October.
- **Heating and Cooling:** The state energy efficiency program (LEAN) proposed to install mini splits in each unit’s living room. This project would likely be managed in tandem with Stratton Manor.

DHCD provided COVID-19 Capital awards, which were used to purchase and install several portable air purifiers were purchased for the main office, satellite office and for four of the senior housing projects.

In FY2021, HRA was able to use reserves to purchase two company vehicles to better equip the maintenance team for their day to day work, and with plowing. Plows were also procured for two trucks- one to replace the badly rusted plow, and a second for one of the new trucks. HRA now has three total trucks, two of which will be equipped to plow snow. Two replacement snowblowers were purchased, replacing obsolete snowblowers. A storage shed has also been purchased for the office. This will replace the tent-like structure in the rear of the administrative office building.

Crocker / Cutlery: As part of the March 2021 refinancing of CCLP, funds were set-aside for some exterior renovations. The scope of work includes trim repairs, painting, brick repointing, handicap automatic doors for the Crocker laundry room, patching the cracks in the Cutlery parking lot, and creating a new dumpster enclosure. The work will be completed by the end of October.

Leased Housing

In FY 2021, HRA assisted a total of 650 households with federal and state subsidies that allowed individuals and families with low incomes to rent privately-owned housing or purchase their own homes.

HRA served 32 families through the Massachusetts Rental Voucher Program (MRVP) in FY 2021. Fifteen of those vouchers were project-based, which means that they are connected to a particular property. Twelve of these vouchers subsidize rent for clients of a program run by 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 17 mobile state vouchers, which can be used in any property statewide that meets health and safety standards. Seven of these vouchers are currently located in Greenfield, one in Turners Falls, one in Northampton, one in Orange, one in Athol, one in Fall River, one in Northfield, one in Millers Falls, one in Florence, one in Springfield and one in Shelburne Falls. Two families issued an MRVP through HRA moved to another location in MA, resulting in the transfer of administration of those two subsidies to another agencies.

HRA also administers 607 federal Section 8 Housing Choice Vouchers, including the 13 Mainstream 811 vouchers and 15 Emergency Housing vouchers that were awarded in May of 2021. This program served 618 families in 2021 with a turn-over of 61 households over the course of the year. Of these vouchers:

- * 378 were held by families where the head of household or the spouse is disabled
- * 171 were held by families with an elderly head of household or the spouse is elderly
- * 141 were held by families with children.

Of the agency's 607 vouchers, 473 are mobile and 134 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	84.9%
Hampshire County	6.6%
Worcester County	3.5%
Hampden County	3.4%
Berkshire County	0.5%
Out of state	0.7%

During FY21 HRA pulled 250 applicants off the Section 8 waitlist to determine their eligibility for a Section 8 voucher. Of those 250 applicants, 57 responded to the request for paperwork and 45 were eligible to receive a voucher. 11 of the applicants that were pulled off the waitlist were local veterans. 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 November of 2019, HRA was awarded 10 Mainstream 811 vouchers for non-elderly, disabled individuals from a competitive application submitted in September 2019. In May 2020, an additional 3 Mainstream 811 vouchers were awarded to our agency through authorization from the Cares Act. As required by HUD, the first 13 applicants awarded the Mainstream 811 vouchers must meet HUD's definition of homelessness. All 13 vouchers have been issued to eligible applicants and 9 of them have found housing and are leased up using their vouchers.

In January 2021, HRA was notified that it received a score of 100 percent on the HUD Section 8 Management Assessment Program (SEMAP) for 2020.

HRA collaborates with Greenfield Housing Authority with the Family Self-Sufficiency Program (FSS) 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 business, or home purchase.

In FY2021, 17 of HRA's Section 8 voucher holders were enrolled in the Family Self-Sufficiency (FSS) Program. Of the 17 voucher holders, HRA on average contributed to escrows for 4 on a monthly basis. This means that those 4 families increased their income from employment above their income when they joined the FSS Program. A total of \$16,101 was placed in escrow on behalf of the FSS families for FY2021. Three participants graduated in FY 2021 due to goal completion, and a total of \$17,199 was paid out to the participants. There are currently 8 families participating in HRA's homeownership program, using their vouchers to assist with the mortgage payments.

In May of 2021, we were awarded 15 Emergency Housing Vouchers (EHV) for homeless individuals or families. To qualify as homeless the applicants must be either literally homeless, at risk of homelessness, fleeing or attempting to flee, domestic violence, dating violence, sexual assault, human trafficking or were recently homeless. All applicants are based on direct referrals from the Three County Continuum of Care's Coordinated Entry waitlist. In order to help serve these high-risk applicants better, HRA received a one-time \$3,500 service fee per voucher. Of this \$3,500, \$500 will be

used as a one-time incentive payment for landlords to rent to an EHV applicant. \$2,500 will be used by the EHV applicant for eligible uses based on their individual needs. Eligible uses include housing search assistance, application fees, holding fees, security deposit assistance, utility deposit, utility arrearage, moving expenses and essential household items. The remaining \$500 will not be initially distributed to account for any vouchers that turn over. HUD issued several waivers for these vouchers to ease the administration for PHA's and allow the applicant to utilize the voucher in an expedited fashion. Some of these waivers include but are not limited to allowing the applicant to provide identifying and income verifications after lease up, longer search period with their voucher and higher payment standards.

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 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 primarily provides application preparation, program implementation, and administrative services to Franklin County towns in connection with Community Development Block Grants (CDBG). The CDBG Program is a federal funding source designed to benefit people with low and moderate incomes, defined as less than 80% of Area Median Income (AMI) or to help with the elimination of slums or blighted areas. Cities and larger 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. Typically, HRA submits applications on behalf of a group of smaller communities in the County and single applications for larger towns. Eligible activities for CDBG funds include public infrastructure improvements, public facilities improvements, housing rehabilitation, social services, architectural/engineering design, architectural barrier removal, and planning projects.

In FY2021, the three FY2020 CDBG applications prepared by HRA were awarded. The activities and award amounts of these grants are listed below.

In September of 2021, HRA submitted three FY2021 CDBG applications to the Massachusetts Department of Housing & Community Development (DHCD). The Erving Regional grant application includes a three-town housing rehab program that will serve the towns of Erving, Northfield, and Warwick. The activities in the Montague grant include a streetscape improvement project in downtown Turners Falls, 4 social service programs, and a housing rehab program. The activities in the Orange grant include a housing rehab program, a feasibility study for the re-use of Butterfield School, the purchase of a van for the Council on Aging, and 4 social service programs. The total for each grant

application is \$928,267 (Erving, Northfield, and Warwick), \$788,174 (Montague), and \$680,261 (Orange) for a total of \$2,396,701.

In FY2020, HRA administered eight Community Development Block Grants for ten Franklin County towns. Grants listed below are at various stages of completion. Grant amounts are listed by the original award amount. Expenditures are typically spread across multiple fiscal years.

- * FY2017 regional grant to the Town of Leverett, including the towns of Conway, Deerfield and Sunderland. Program Activity: Housing Rehabilitation Program. Grant Amount: \$1,300,000
- * FY2018 Town of Orange. Program Activity: Housing Rehabilitation Program. Grant Amount: \$800,000
- * FY2019 Town of Montague. Program Activities: Spinner Park Restoration Project, 4 Social Service Programs. Grant Amount: \$612,065
- * FY2019 Town of Orange. Program Activities: Housing Rehabilitation Program, 5 Social Service Programs. Grant Amount: \$550,000
- * FY2019 Town of Wendell Regional Grant with Town of Shutesbury. Program Activity: Housing Rehabilitation Program. Grant Amount: \$985,000
- * FY2020 Town of Montague. Program Activities: Avenue A Streetscape Project (Shea Theater), 4 Social Service Programs, Hillcrest Playground Design, Housing Rehabilitation Program. Grant Amount: \$675,519
- * FY2020 Town of Orange. Program Activities: Housing Rehabilitation Program, 5 Social Service Programs. Grant Amount: \$575,342
- * FY2020 Heath/Hawley. Program Activity: Housing Rehabilitation Program. Grant Amount: \$876,713

HRA administered the Housing Rehabilitation Loan Program for seven of the eight grants as well as projects through the Housing Rehabilitation Revolving Loan Fund. The Program is designed to meet one of the Department of Housing & Urban Development's national objectives by providing safe, decent, sanitary housing to persons of low or moderate income through the elimination of building, plumbing, electrical and sanitary code violations. The Program is also designed to increase the energy efficiency of homes by making general weatherization improvements, insulating homes, and replacing outdated heating systems and hot water tanks with Energy Star rated boilers, furnaces, and domestic hot water systems.

Income-eligible participants can borrow up to \$40,000 at zero percent interest to make health, safety, and energy improvements to their homes. In most communities, fifty percent of each loan will be forgiven gradually over a 15-year period if the property owner owns and remains in the rehabilitated home. The remainder is due and payable upon sale or transfer of the property.^[1] All rehabilitation

^[1] The Towns of Buckland, and Colrain have opted to require full repayment of housing rehabilitation loans upon sale or transfer of the property.

work is done by local, qualified contractors selected by the property owners. All newly awarded grants require full forgiveness of all loans after fifteen years.

On an ongoing basis, HRA administers a Housing Rehabilitation Revolving Loan Fund (HRRLF) for many communities in Franklin County. When loans from previous CDBG housing rehabilitation programs are repaid, the proceeds are deposited into the HRRLF and those funds are made available to income-eligible residents of the same town.

In FY2021, HRA-administered housing rehabilitation programs loaned approximately \$950,000 to help Franklin County residents. The average project loan was \$27,056. In total, HRA completed thirty-five projects in thirteen Franklin County towns.

CDBG-funded Housing Rehabilitation Projects, HRA FY2021		
Town	# Units committed in FY21	Funds committed in FY21
Ashfield	2	\$55,108.22
Bernardston	1	\$ 2,195.00
Buckland	1	\$5,989.02
Colrain	1	\$5,946.08
Hawley	1	\$41,217.00
Heath	3	\$ 111,826.57
Leverett	1	\$27,887.45
Montague	3	\$43,685.00
Northfield	1	\$50,447.00
Orange	4	\$129,695.41
Shutesbury	6	\$176,592.10
Sunderland	1	\$13,536.75
Wendell	10	\$282,847.63
Total	35	\$ 946,973.23

Along with administering the Housing Rehabilitation Loan programs, HRA oversees the administration of CDBG-funded public social service activities by area non-profits.

In FY2021, the Town of Montague programs included:

“Family Literacy”: Montague Catholic Social Ministries (MCSM): A program to provide early childhood literacy education for the children of Montague’s low-income immigrant families by providing no cost childcare while parents attend ESOL classes, provides “homework help” for limited English proficient children and their parents, and delivers a summer literacy enrichment program for limited English proficient families.

Home Delivered Meals: Meals and wellness checks for elder/disabled households in Montague with services provided by LifePath, Inc.

Western Massachusetts Recovery Learning Community: Western Massachusetts Training Consortium will operate a program to access peer-to-peer supports, increased community connection, and groups such as “Alternatives to Suicide,” based specifically in the Montague area.

Youth Opportunity for Leadership & Organizing: “Montague Youth Leadership Skills Program”: A program to serve at-risk Montague youth through structured youth groups by focusing on development of leadership skills and empowerment, anti-bullying training, social justice education, and art education and development, with services provided by The Brick House Community Resource Center.

The FY2021 Town of Orange Social Service Programs included:

Recovering Families Initiative: Family centered services for parents with substance use disorders, provided by Center for Human Development.

Home Delivered Meals: Meals and wellness checks for elder/disabled households in Orange with services provided by LifePath, Inc.

Career Pathways Program: A program provided by The Literacy Project which will serve low-income adults and young adults from Orange who lack a high school credential with support and skills instruction so they can stay in class to pass the High School Equivalency Test, gain skills to move on to college, vocational training, and work; and move toward economic security and self-sufficiency for themselves and their families.

Protégé Relationships to Support Economic Security, Self Sufficiency & Wellbeing of Persons with Disabilities Program: A program provided by North Quabbin Citizen Advocacy will develop and support relationships for vulnerable individuals who will benefit from guidance, companionship, protection and/or advocacy.

Quabbin Mediation – Community Mediation and Training Program: This mediation and training program consists of the following:

1. Community mediation services for cases involving business matters, housing issues, neighbor problems, child custody and welfare, family, and couples’ issues.
2. Training Program will train 12 youth trainers at the beginning of each school year who will then teach the curriculum to students.
3. Peer Mediation: A 12-hour peer mediation training will be held for 20 8th and 9th grade students.

In the Town of Montague, HRA oversaw the completion of Spinner Park on Avenue A in Turners Falls. This project was funded through the FY2019 Montague block grant. The total project cost was \$324,642.

The Community Development Department also provided construction monitoring services on a periodic basis for CEDAC’s Home Modification Loan Program and MassHousing’s Get the Lead Out Program.

Rural Development, Inc.

HRA's non-profit affiliate, Rural Development, Inc. (RDI), develops and preserves affordable housing. RDI has a July 1 to June 30 fiscal year.

As noted earlier in the report, RDI executed a formal management agreement with HRA early in November 2020. This was prompted by feedback from RDI's organizational analysis, which shows a need for clarity in the roles of each organization.

In March 2021, the Sunderland Senior Housing project officially went to record, and construction began on what is now known as Sanderson Place. The project began with extensive sitework, bringing in fill to bring the parcel to a higher grade, and the establishment of protections for the bordering vegetative wetland. At the Village House in the front of the parcel, the addition is complete, and rough plumbing and electrical are in place. Part of the slab for the Apartment Building at the rear of the lot has been poured, and framing is expected before winter sets in. As of this writing, construction is still on track for completion by September 2022.

Also in March of 2021, RDI completed a refinance of the Crocker Cutlery property. With the new financing from Mass Housing Partnership, some renovations were made possible on the exterior of both buildings. Renovations are expected to concur in October 2021.

RDI's rental portfolio has remained steady at an approximate 5% vacancy rate throughout the fiscal year, which is the result of improvement in property management and the integrity of reporting.

Administration and Finance

HRA commissions an independent annual audit. After going out to bid in 2020, HRA is working with EFPR, a New York-based firm that has extensive experience with public housing authorities for the second year. 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 FY2020 fiscal year, which ended September 30, 2020, so the figures reported below are from the previous fiscal year.

Financial Highlights:

- The Authority's total net position decreased by \$13,167 during 2020.
- Total Revenues decreased by \$408,046 or 4.38% during 2020, and were \$8,917,660 and \$9,325,706 for 2020 and 2019 respectively.
- Total Expenses of all Authority programs decreased by \$222,964. Total expenses were \$9,054,827 and 9,277,791 for 2020 and 2019 respectively.

Other notable highlights:

- The audit for 2020 was an unqualified opinion with no reported findings. This was in part the result of the complete reconciliation done on assets and liabilities.

- The agency's human resources, procurement, and insurance continue to be managed by the Finance Department.
- The budgeting process continues to be led by Director of Finance and is a collaborative process that includes all senior managers during the review phase.
- Updated the Internal Controls Manuals, further detailing finance procedures.

In 2022 we will be taking on the following project/actions:

- Migration of the private entities to the same database as HRA using same chart of accounts, closing out older database and update beginning balances on new database.
- Continue to improve procedures of cash management system.
- Explore systems to improve CDBG grant planning.

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. Throughout the pandemic, the Board of Commissioners has met monthly, generally on the first Monday of the month at 4:30 p.m. via zoom. Because of social distancing guidelines, HRA meetings have been held via zoom since April 2020. All meetings are open to the public and are posted on HRA's website www.fcrhra.org.

Current HRA Board of Commissioners:

Faith Williams, Shelburne (Chair)
Michael Cucchiara, Heath (Vice-Chair)
Leslie Brown, Erving (Treasurer)
Michael Slowinski, Colrain
Sharon Cottrell, Montague
Gary Fentin, Conway
Alyssa Larose, Greenfield (Governor's appointee)

Respectfully submitted,



Gina Govoni

Executive Director

October 4, 2021