



**FRANKLIN COUNTY REGIONAL HOUSING &  
REDEVELOPMENT AUTHORITY**

241 Millers Falls Road • Turners Falls, MA 01376  
Telephone: (413) 863-9781 • Facsimile: (413) 863-9289

**ANNUAL REPORT  
October 1, 2021 – September 30, 2022**

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 Update and Overview**

In FY21, HRA and the Shelburne Housing Authority (SHA) board voted unanimously to merge into a new regional structure. In early FY22, a governance structure for the entity was agreed upon, and legislation was drafted to enact this merger. The legislation passed through the House and is awaiting final approval in the Senate as of this writing. The new structure will reduce the size of the HRA board from 11 to 7 members, it includes a provision for at least 2 representatives from the Town of Shelburne, and it seeks participation from a tenant commissioner.

Throughout this two-year process, HRA has worked closely with DHCD to increase their understanding of this rural region, and DHCD has affirmed their understanding of the differences here in Franklin County. HRA and DHCD both acknowledge the uniqueness of the HRA/SHA merger and hope that this merger will serve as an example of how regionalization can be fostered at a local level and how it can bring about efficiencies that benefit our tenants, participants, and organizations.

With the cost increases noted throughout this report- in the average cost of rehab loans, the increases in utility costs, and with construction materials and supplies – the need for expert and efficient operations is key to sustaining public resources. Looking toward the future of public housing, there is an urgent need to weave in private and other public resources and think creatively. This merger is a first step toward greater sustainability.

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

Equal Housing Opportunity



## **Housing Consumer Education Center**

HRA is part of a statewide network of nine regional Housing Consumer Education Centers (HCEC) 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 members 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 administered:

- 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
- Emergency Rental Assistance (ERAP 1 & 2), which is for renters impacted by COVID-19.

HRA assisted 701 households with these different funding sources. Approximately \$4,084,178 in RAFT/ERMA/ERAP 1 & 2 funding was used to pay rent, utility, mortgage arrears, security deposits, and transportation-related expenses. Average assistance for standard RAFT was \$5,335, ERMA \$10,000 ERAP 1 \$4,809 and ERAP 2 \$7,163.

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 eligible families 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 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, making HRA fully compliant with HUD's Final Rule mandating Certification for all Counseling Agencies. The Housing Counselors offer 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.

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. With the new federally funded program HAF, Homeowners Assistance Fund, counselors were able to make referrals for anyone struggling to pay their mortgage.

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

**Housing Counseling & Education/In-Person Counseling & Assistance**

Application Assistance-Financial RAFT:	579
Application Assistance-Financial other	19
COVID case management referred by other source	20
Personalized help with RAFT/ERAP application	53
Information & Referrals	16
Home Buyer/Homeowner Counseling: Foreclosure Laws/Options	16
Home Buyer/Homeowner Counseling: First time Home Buyer Information:	26
FTHB Workshop	17
Housing Search	104
<b>Total number of people counseled/educated:</b>	<b>850</b>

With additional HCEC funding, we were able to expand the department and hire a Housing Search Specialist. This role has helped many members of the community who struggle with the process of what a housing search entails. This position has been able to provide one on one assistance to clients who may need help filling out applications, preparing for housing court, and or just looking at all the options they may have available to them.

**Housing Status at start of housing search services**

Homeless	68
Non-Subsidized Housing	91
Subsidized Housing	23
unknown	11
<b>TOTAL SERVED</b>	<b>193</b>

HRA continues its collaboration with Franklin County Regional Council of Governments and Community Legal Aid, with the Improving Housing to Improve Health Initiative, or IH2. 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 to having them as tenants. The Housing Counselor and the Housing Search Specialist work closely together to help provide clients with adequate resources to locate and maintain housing.

### Housing status after 1 year

Found housing	70
Still progressing	116
Exited program/lost contact	7

Sources of funding for the Housing Consumer Education Center in FY2022 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 past year the Property Management team grew. Seeing the extensive travel required in this rural region, DHCD agreed to augment staff to meet these extraordinary demands.

Mike Terounzo accepted the position of Modernization & Maintenance Coordinator. Mike's extensive leadership experience in maintenance, along with the building trades, has proved to be invaluable. Tanner Walker joined our maintenance team, and Tina Perkins is our new Assistant Property Manager.

This year DHCD conducted the Property Management Review (PMR) on a new bi-annual schedule. Although Shelburne Housing Authority (SHA) was not reviewed, as it is an "off-year," a PMR was conducted for HRA. HRA did very well; the report had NO Findings with one Operational Guidance recommendation. We also had compliance reviews for MALP, AH, P&G and OTH. All units were found to be in compliance.

HRA continued working with DHCD to establish better CHAMP protocols for regional housing authorities. This work included applicants entering CHAMP for the first time and being able to search areas by distance from where they want to live. This process is being rolled out as a new CHAMP feature to help eliminate applicants choosing areas outside their desired preferences. We anticipate this feature benefitting the rural areas of the state. The CHAMP (Mass Public Housing centralized waitlist system) system also has an annual CHAMP review; although this is a practice year, neither HRA nor SHA had findings within the CHAMP system.

In FY22, 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 SHA.

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.

Chapter 705 family units and SHA units largely remained at 100% occupancy throughout FY22. HRA Chapter 667 units averaged a 5% vacancy, driven primarily by a lack of demand for the congregate style units at the Winslow Wentworth facility.

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

RDI's rental portfolio is at its lowest vacancy rate (3%) in shared institutional history, which is the result of improvement in property management and the integrity of reporting.

## **Asset Management**

HRA completed six capital projects in its public portfolio in FY2022, another is in progress, two others have signed notices to process, and two more are in the planning stages. This pipeline of work is estimated at \$951,870. Increases in materials and supplies, construction, and soft costs have increased costs by an average of 38 percent over the initial budgets for these projects. HRA is grateful to the Regional Capital Assistance Team (RCAT) and DHCD for their assistance in managing this work. Below is a summary:

HRA Public Housing Projects:

- **South St, Bernardston family housing, roof replacement:** During the planning phase, \$21,000 was budgeted for this project, which was completed in a timely way for the low bid of \$36,172. the roof was stripped and replaced with 50-year shingles. Gable end vents were covered up, and soffit venting was added to promote proper ventilation with the ridge venting.

- **Main St, Charlemont family housing, well pump generator:** Originally funded by FY20 Special Health and Safety funds, this project, initially budgeted at \$25,200 project has experience over a year of delays and \$4,000 in cost increases to date. The generator has been installed, and site work has been completed; the propane tank delivery is forthcoming. We are still awaiting the meter enclosure replacement, as parts have been on back order since early 2022.
- **Congress Street, Orange family housing, window replacement:** Originally allocated \$6,000 of FY20 Health and Safety funding, this project stalled because the funds were insufficient to complete any meaningful work in the aged, 30+ window multifamily home. Through reallocations, HRA increased the project budget to \$25,820 to afford a complete set of new replacement windows. Windows have been ordered and are slated to arrive at the end of October. To save on installation costs, HRA staff will install them once they arrive.
- **Squakheag Village:** Originally allocated \$8,500 of FY20 Health and Safety funding, this project stalled because of staffing transition and insufficient funds to complete the replacement of fans in all units. Through reallocations, the total project cost \$9,170, and the bath fans were replaced in June. All units received a new (and very quiet) bath fan with humidistat. Trim repairs are scheduled to be completed by HRA staff this fall.
- **Main St, Northfield Family Housing:** Four large trees along the property's edge that hung over the front unit's roof were removed in May. Together with the Squakheag Village tree removal, this project cost was \$7,150.
- **Stoughton Place, Gill senior/disabled housing:** Roof replacement is currently in the design phase, with bidding expected this fall. A&E expenses are projected at \$14,050; the proposed total development cost is \$90,170.
- **Stratton Manor, Bernardston senior/disabled housing:**
  - The next phase of the Trombe Wall replacement project is in the design phase and is being managed by DHCD. Current projected TDC is \$100,000 and will likely incorporate ARPA funding in addition to formula funding.
  - Heating and Cooling: This project is expected to commence in November, pending the availability of certain additional items needed. This list includes wind baffles, snow hoods, and precast concrete pads. The original TDC was \$133,000 but increased to \$169,600. The project is completely funded through the LEAN Multifamily Program.

#### SHA/ Highland Village Projects:

- **Kitchen Renovation Design:** The kitchen renovation project planning has begun because the Town of Shelburne has expressed interest in applying for CDBG funding to cover much of the costs. We are currently working on cost estimates as well as securing additional funding to cover the possible shortfall as well as covering relocation costs. The TDC is still in development.
- **Heating and Cooling:** This project is funded entirely by the LEAN Program. Originally scoped at \$319,700, the project grew to encompass some additional weatherization measures and is now

projected to at a TDC of \$381,500. It is expected to be completed immediately following the Stratton Manor installation.

- **Entryway roof and vestibule:** This project, originally planned in FY18 with \$5,441, stalled for many years for a variety of reasons, including staff transition and an unclear vision about what changes were needed and wanted. In 2021, the vestibule roof became compromised due to water damage, and funds were reallocated to completely rebuild the structure. The \$25,333 project was completed in late fall 2021.
- **Trim and siding:** The project to repair trim, siding, and repoint masonry was completed in the Spring-early Summer of 2022. In FY20, this project had been budgeted at \$34,000. The final TDC was \$77,955.

In FY2022, HRA was able to purchase a commercial grade zero turn mower to allow property maintenance to be completed more smoothly and efficiently and to eliminate having to contract out any landscaping maintenance services.

## **Leased Housing**

In FY 2022, HRA assisted a total of 654 households with federal and state subsidies that allowed individuals and families with low incomes to access privately-owned housing.

HRA served 31 families through the Massachusetts Rental Voucher Program (MRVP) in FY 2022. 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 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 17 mobile state vouchers, which can be used in any property statewide that meets health and safety standards. Six of these vouchers are currently located in Greenfield, 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.

HRA also administers 612 federal Section 8 Housing Choice Vouchers, including 13 Mainstream 811 vouchers and 15 Emergency Housing. In August of 2022, HRA was awarded an additional five regular Section 8 mobile vouchers. This program served 623 families in 2022, with a turnover of 44 households over the course of the year. Of these vouchers:

- 387 were held by families where either the head of household or the spouse is disabled
- 186 were held by families with an elderly head of household or a spouse who is elderly
- 140 were held by families with children

Of the agency’s 612 vouchers, 470 are mobile, and 142 are project-based, which means 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	84.6%
Hampshire County	6.3%
Worcester County	3.4%
Hampden County	3.3%
Berkshire County	0.5%
Out of state	1.9%

During FY22, HRA pulled 250 applicants off the Section 8 waitlist to determine their eligibility for a Section 8 voucher. Of those 250 applicants, 70 were issued vouchers. 26 of the applicants that were pulled off the waitlist were local veterans. HUD regulations give priority to mobile vouchers for families who complete a year of successful tenancy in project-based units. HRA also gives priority to available Section 8 mobile vouchers to eligible veterans and tenants in project-based MRVP apartments when landlords choose to opt out of the MRVP program.

Due to COVID-19, HUD waived the requirement of needing to complete the HUD Section 8 Management Assessment Program (SEMAP) for FY2021; therefore, our 100% score was carried over from FY20.

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 in order to achieve specific goals, such as earning a higher education degree, starting a small business, or purchasing a home.

In FY 2022, 15 of HRA’s Section 8 voucher holders were enrolled in the Family Self-Sufficiency (FSS) Program. Of the 15 voucher holders, HRA, on average, contributed to escrows for four on a monthly basis. This means those four families increased their income from employment above their income when they joined the FSS Program. A total of \$7,434 was placed in escrow on behalf of the FSS families for FY2022. Two participants graduated in FY 22 due to goal completion, and a total of \$23,066 was paid out to the participants. There are currently eight families participating in HRA’s homeownership program, using their vouchers to assist with mortgage payments.



There have been no significant policy changes in the 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 persons with low and moderate incomes, defined as less than 80% of the 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 projects, architectural barrier removal, and planning projects.

In FY22, no CDBG applications were submitted due to DHCD's decision to postpone the FY22 round of grants and combine it with the FY23 round. This double round of funding will allow towns to apply for more funding than usual and possibly allow for larger infrastructure projects to be carried out. Grants will be due in March of 2023.

In March of 2022, three FY2021 CDBG applications prepared by HRA were awarded by DHCD. The activities included in those grants are listed below among the previously awarded grants that were administered by HRA during FY22.

In FY22, HRA administered eight separate Community Development Block Grants for nine Franklin County towns. The grants listed below are at various stages of completion. The grant amounts are listed by the original award amount. Expenditures are typically spread across multiple fiscal years.

- FY19 Town of Orange. Program Activities: Housing Rehabilitation Program, 5 Social Service Programs. Grant Amount: \$550,000
- FY19 Town of Wendell Regional Grant with Town of Shutesbury. Program Activity: Housing Rehabilitation Program. Grant Amount: \$985,000
- FY20 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

- FY20 Town of Orange. Program Activities: Housing Rehabilitation Program, 5 Social Service Programs. Grant Amount: \$575,342
- FY20 Heath/Hawley. Program Activity: Housing Rehabilitation Program. Grant Amount: \$876,713
- FY21 Erving Regional Grant with the Towns of Northfield and Warwick. Program Activity: Housing Rehabilitation Program. Grant Amount: 928,267
- FY21 Town of Montague. Program Activities: Avenue A Streetscape Project (adjacent to the Shea Theater Sidewalk Project), 4 Social Service Programs, Housing Rehabilitation Program. Grant Amount: \$788,174
- FY21 Town of Orange. Program Activities: Housing Rehabilitation Program, Feasibility Study for the reuse of Butterfield School, the purchase of a van for the Council on Aging, and four social service programs. Grant Amount: \$680,261

HRA administers all infrastructure and design projects on behalf of the towns, including grant administration, financial oversight, and project management. In the Town of Montague, HRA oversaw the completion of the Shea Theater/Colle Opera House Streetscape Improvement Project on Avenue A in Turners Falls. This project was funded through the FY20 Montague block grant with a total project cost of \$206,790.

HRA also administers all aspects of the Housing Rehabilitation Loan Programs. 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 \$50,000 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 the sale or transfer of the property.<sup>[1]</sup> All rehabilitation work is done by local, qualified contractors selected by the property owners.

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.

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

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.

In FY22, HRA-administered housing rehabilitation programs loaned approximately \$1,061,500 to help Franklin County residents. The average project loan was \$35,385.89 (an \$8,330-per-unit increase over FY21 loans). In total, HRA completed thirty projects in nine Franklin County towns.

<b>CDBG-funded Housing Rehabilitation Projects, HRA FY2022</b>		
<b>Town</b>	<b># Units committed in FY22</b>	<b>Funds committed in FY22</b>
Colrain	5	\$30,433.08
Gill	2	\$72,675.00
Heath	6	\$ 246,072.00
Montague	4	\$158,730.00
New Salem	1	\$24,505.00
Orange	9	\$451,576.36
Shutesbury	1	\$2,305.00
Warwick	2	\$38,660.00
Wendell	0	\$36,620.24
<b>Total</b>	<b>30</b>	<b>\$ 1,061,576.68</b>

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

In FY22, the Town of Montague programs included:

**Families Learning Together Strong:** Montague Catholic Social Ministries (MCSM) offered and continues to offer a program to educate school-aged children, provide culturally specific tutoring, and make English available/accessible to immigrant families within walking distance of most of their homes. This program will assist children with their education while helping adults to find economic security through sustainable employment and self-sufficient lives for themselves and their children.

**Home Sharing Program:** LifePath, Inc. began operating a program to support its agency mission to help older adults age in place by creating matches between older adults and others willing to share their homes. Services are provided to elder/disabled households in Montague.

**Peer Support and Advocacy Services for Residents in Recovery:** The Wildflower Alliance (Western Massachusetts Training Consortium) operated and continues to operate a program to access peer-to-

peer supports, increase participant community connection, and facilitate support groups such as “Alternatives to Suicide,” based specifically in the Montague area.

**Youth Education Program:** With services provided by The Brick House Community Resource Center, this program served and continues to serve at-risk Montague youth through a positive youth development framework program that focuses on leadership skills and empowerment, anti-bullying training, social justice education, and art education.

The FY22 Town of Orange Social Service Programs included:

**Local Food, Family Health, and Self-Sufficiency Program:** Seeds of Solidarity offered and continues to offer a program that promotes economic security and self-sufficiency, as well as builds social capital and enhances civic engagement by families. The program increases access to fresh, healthy meals for families and elders and promotes financial literacy and wellness skills for participants through virtual and live activities.

**Home Sharing Program:** LifePath, Inc. began operating a program to support its agency mission to help older adults age in place by creating matches between older adults and others willing to share their homes. Services are provided to elder/disabled households in Orange.

**College & Career Readiness Program:** The Literacy Project provided and continues to provide a program that provides low-income Orange residents (adults and out-of-school youth age 16+) who lack a high school credential with support and skills instruction to allow them to remain in adult basic education classes in order to pass the High School Equivalency Test; gain skills to go on to college, vocational training and work; and move toward economic security and self-sufficiency.

**Community Mediation and Training Program:** Provided by Quabbin Mediation and Training, this program offers Family and Community Mediation and Training to stabilize families; a mediation services program, particularly serving families, elders, youth and children, and veterans (often referred by the MA Trial Court System); and a program to train active bystanders and peer mediators.

**Council On Aging Transportation Van:** The purchase of a 12 passenger, accessible transportation van for The Council on Aging will allow the COA to provide pickups and shuttle service for older adults to allow participation in activities, appointments, events, and workshops.

### **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.

In the fall of 2021, RDI received an earmark of American Recovery and Reinvestment Funds (ARPA) from the State legislature to increase development capacity for the organization. This influx of funds,

combined with income from the Crocker Cutlery refinance and expected developer fee from Sanderson Place, allowed for the creation of a new development staff position. The Housing Development Director / Real Estate Project Manager position was filled in early December 2021.

RDI's major development work this year involved the ongoing construction and pending completion of Sanderson Place senior housing in Sunderland, and the support of a Permanent Supportive Housing project in Greenfield.

The Sanderson Place construction team worked diligently this year dealing with global supply chain issues and cost escalation throughout the year. Construction progressed steadily despite these challenges, with all major systems, landscaping, paving, and finishes in place by early September, with one significant exception – two key electrical panels needed to power the HVAC system were not expected until winter 2023. The team is working to secure temporary panels that, as of this writing, will allow for a certificate of occupancy by the end of 2022.

Marketing began for Sanderson Place in April 2022 and a lottery was held in July, with 62 total applicants for the 33 units (over 100 households applied, but not all were eligible). In September, future Sanderson Place residents were given a tour of the site and building. Local officials will tour the site at the end of October.

In March 2022 Greenfield's Community and Economic Development Director reached out to RDI to see if there was interest in partnering with Clinical & Support Options, Inc. (CSO), a local non-profit service provider, to develop supportive housing at the site of the current homeless shelter for individuals. Homelessness, and the lack of stable housing for extremely low-income individuals, has become a yearly struggle for the city and region. CSO was in process of applying for the State's individual shelter contract in Greenfield, and operates a shelter, housing resource center, and supportive housing model at its Friends of the Homeless (FOH) campus in Springfield. CSO plans to replicate its successful FOH model in Greenfield, serving as sponsor, owner, and operator of the proposed project, with RDI providing development support and project management.

The project includes substantial renovation of the existing building and construction of a 3-story addition to create a total of 36 permanent supportive housing apartments. Total shelter beds for men and women will increase from 30, currently, to 40, and an addition of a cafeteria will also serve as overflow shelter space. CSO is committed to maintaining current shelter services and capacity during construction of the project. All 36 PSH studios will serve extremely low-income chronically homeless individuals who have incomes at or below 30% area median income (AMI). Developing new Permanent Supportive Housing (PSH) units located on the 60 Wells Street campus with CSO shelter services will maximize efficiency of service delivery, as new tenants can access a robust 24/7 array of services specifically designed to meet the needs of formerly homeless residents.

The development team includes CSO, RDI, Valley Housing Consultants, and Jones Whitsett Architects. CEDAC is supporting the project through a predevelopment loan and acquisition loan. In September 2022, the project was invited to submit a full application to DHCD's supportive housing fall One Stop round. If awarded funds, construction may begin as soon as summer 2023. RDI will continue to provide project management support through project construction.

During 2022, RDI also formed a Real Estate Development Committee to help refine and guide new development opportunities. The Committee meets monthly to review the development pipeline. RDI also updated and revamped its website to better communicate RDI's purpose and services to the community.

## **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 with extensive experience with public housing authorities, for the third 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 FY2021 fiscal year, which ended September 30, 2021, so the figures reported below are from the previous fiscal year.

### Financial Highlights:

- The Authority's total net position increased by \$452,747 in 2021.
- Total Revenues increased by \$3,371,593 or 37.8% during 2021 and were \$12,289,253 and \$8,917,660 for 2021 and 2020, respectively.
- Total Expenses of all Authority programs increased by \$2,781,679. Total expenses were \$11,836,506 and \$9,054,827 for 2021 and 2020, respectively.
- The audit for 2021 was an unqualified opinion with no reported findings.
- Staff completed the migration of private entities to the same database and chart of accounts as HRA; closing out older databases and updating the beginning balances on the new database.
- In 2023, we will be researching, discussing, and dependent on outcomes, potentially moving towards all private entities having a 12/31 year-end by 12/31/23.

## **Operations Highlights**

The overall number of HRA staff increased over the past year, with a total of 32.8 FTEs employed and 4 FTE positions open at the time of the 2022 annual report.

- The new position of Director of Housing Development assists the Executive Director in seeking and pursuing housing development opportunities in Franklin County and the North Quabbin region. This position has increased the agency’s capacity for planning, communication, and relationship-building with partners and collaborators.
- The new position of Director of Operations is responsible for overseeing human resources functions (previously managed under the Finance Department), policy development and revision, IT support, and organization-wide program functionality.
- The Housing Consumer Education Center (HCEC) saw sustained expansion, with two “temporary” positions transitioning into permanent positions, and the addition of another 1.8 FTEs to support expanded program offerings. Several staff maintain office hours in the program space at Orange Teen Housing.
- The Property Management department increased staffing by 1.5 FTEs in maintenance and 0.5 FTE in program administration.
- The Leased Housing department expanded its Administrative Assistant position to provide consistent back-up support for the Front Desk Coordinator position.

HRA reopened its doors to the public on April 4, 2022, after an extended period of providing services remotely or by appointment only due to the COVID-19 pandemic. Staff resumed in-person operations and, if appropriate, established consistent telecommuting schedules to support work-life balance.

The Personnel Handbook was reviewed and began a series of updates to reflect current agency practices, refine existing procedures, and introduce new employee benefits. Updated personnel policies/procedures are listed below, and new policies are indicated (\*):

- Inclement weather policy
- Travel policy
- Language access plan
- Reasonable accommodation policies and procedures
- Fair housing marketing plan
- Fire safety plan\*
- Telecommuting policy\*
- Tuition reimbursement policy\*
- Family-friendly policies, including pregnancy-related accommodations, alternative work schedules, babies at work program (pilot), and children at work program (pilot)\*

IT management was outsourced to an external IT provider in fall 2021. The external IT provider manages agency servers and provides monitoring, security, and support for employee devices. The Director of Operations serves as on-site IT support for agency staff, triaging and escalating issues to the IT provider as needed. The Director of Operations receives guidance on critical IT system needs from

the IT provider and communicates with agency administration to ensure incorporation of IT priorities in budgeting.

### **Board of Commissioners**

As of this writing, 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 third 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](http://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
- Susan Worgaftik, Greenfield
- Andrew Bresciano, Montague

Respectfully submitted,

Gina Govoni  
Executive Director  
October 31, 2022