



**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, 2022 – September 30, 2023**

HRA, now celebrating 50 years of service to the region, continues to be a catalyst for the alignment and delivery of housing resources at the regional level. 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 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; stabilization programs for homeless families; homeownership and foreclosure prevention counseling and education; housing rehab loans; and Community Development Block Grant application and administration for Franklin County towns.

~

Housing affordability reached a crisis point in Massachusetts in 2023. While this sentiment has been shared within the industry for years, one in three residents of the Commonwealth now cite the lack of housing as their top concern. Governor Healey prioritized housing by creating the Executive Office of Housing and Livable Communities (EOHLC) in June 2023, raising housing to a Secretariat/Cabinet-level post. More recently, the Governor filed a five-year bond bill, which more than doubles the investment in housing and recognizes the need for more affordable housing. HRA is working closely with its legislative delegation and EOHLC to ensure equity for the rural communities in Franklin County.

The proposed bond bill triples the capital investment in public housing and provides key policy changes that could give housing authorities more tools to preserve properties for long-term sustainability. There is an urgent need for the stewards of state public housing to work creatively with both private and public resources to maintain this critical resource.

The bond bill also proposed the removal of the need for a home rule petition to merge local housing authorities moving forward, which is a recognition of the merger between HRA and the Shelburne Housing Authority (SHA). The merger, enacted by Governor Baker in December 2022, demonstrated the need for streamlining of this process. HRA's newly formed board of commissioners, now with seven members, two of whom are from Shelburne and with one representative of the Highland Village Tenants Organization, began

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

Equal Housing Opportunity



meeting in January 2023. Now that the merger is complete and changes have been fully implemented, staff are seeing efficiencies as predicted in reporting and planning. This merger is a first step toward greater sustainability.

HRA successfully added 33 senior housing units to its portfolio this year with the completion of Rural Development Inc.'s (RDI) Sanderson Place in Sunderland. HRA is now managing 297 units in the region. As expected, Sanderson Place was fully leased quickly, and the waiting list is growing. More resources are needed to build affordable housing at a scale that is reflective of rural communities in Massachusetts.

### **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 referrals 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. Nearly 292 RAFT payments (approximately \$1,393,394 in funding) were expended to pay rent, utility security deposits, moving expenses, and furniture.

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 and employment, educational goals, and children's well-being. In addition, HRA connects families to local resources as needed and work to help families to achieve their desired goals.

In October 2022, HCEC began administrating the Home Modification Loan Program (HMLP) through CEDAC. HMLP helps homeowners with disabilities, as well as older adults, make accessibility improvements to their homes. The program was created by MA Legislature in 1999. HRA has closed five loans and has five additional loan applications in progress.

HCEC serves as Franklin County's only HUD Housing Counseling Agency and has two HUD Certified Housing Counselors, making HRA fully compliant with HUD's Final Rule mandating Certification for all Counseling Agencies. In September, HRA was subject to a HUD audit, which was a success and resulted in no findings. 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. HRA is considering no longer being a sub-grantee of CHAPA and moving towards being a non-funded agency to help alleviate some administrative burden on the finance department.

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 federally funded program HAF ending, counselors were unable to make referrals until July of 2023, when the RAFT program began assisting homeowners again.

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 other	107
COVID case management referred by other source	37
Personalized help with RAFT/ERAP application	132
External Referrals	92
Home Buyer/Homeowner Counseling	28
Home Buyer/Homeowner Counseling: First time Home Buyer Information:	13
FTHB Workshop	34
Home Buyer/ Homeowner (Home Modification & Improvement)	26
Housing Search	269
<b>Total number of services rendered:</b>	<b>738</b>

HRA continues collaborating with the Franklin County Regional Council of Governments and Community Legal Aid with the Improving Housing to Improve Health Initiative (IH2); this is a five-year grant from the Massachusetts Community Health and Healthy Aging Funds. These funds have created the Housing Navigator position to work with clients having difficulty securing housing due to having a history of incarceration and or a history of substance misuse. The Housing 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.

HCEC’s Housing Search Specialist continues to work with those who do not meet the specific criteria to work with the Housing Navigator but still struggle with securing and maintaining adequate housing; 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. The Housing Navigator and the Housing Search Specialist work closely together to help provide clients with adequate resources to locate and maintain housing.

### **Housing Status at Start of Housing Search Services**

Homeless	61
Non-Subsidized Housing	64
Subsidized Housing	25
Unknown	4
<b>TOTAL SERVED</b>	<b>154</b>

Sources of funding for the Housing Consumer Education Center in FY 2023 included:

- Executive Office of Housing and Livable Communities.
- HUD Housing Counseling Program, through CHAPA.
- Health Resources in Action, through a sub-grantee relationship with FRCOG.
- CEDAC/Mass Rehab Commission (HMLP).
- Community Preservation Act funds from the Towns of Leverett.

### **Property Management**

This past year will forever be referred to as “Sanderson Place is complete and fully occupied”! Located in the heart of Sunderland, HRA provided 33 low-income senior housing applicants with keys to their new homes. The building includes solar panels, a gorgeous community room, mini-splits, and services provided by LifePath. 14 of the units are further subsidized through Federal and State Project-Based voucher contracts.

Shelburne Housing Authority (SHA) has completed the merger with HRA. This merger will impact the Property Management department by streamlining all State databases to one set of credentials, reporting Highland Village is no longer separate but part of the whole public housing portfolio, there will only be one PMR, and capital planning will no longer be separate a process.

HRA continued working with EOHLIC to establish better CHAMP protocols for regional housing authorities. In September, a new process was established where the applicants that claim a priority are now screened on a state level instead of each HA confirming these priorities individually. Currently, staff members are optimistic and hope this reduces the confusion, expense, and time for applicants and staff members.

Compliance Updates:

- This year, EOHLIC conducted the Property Management Review (PMR) on the new bi-annual schedule. Although Shelburne Housing Authority (SHA) was reviewed, with no findings, HRA was an off-year and will have PMR in the next Fiscal Year.
- Mass Housing Partnership conducted a physical inspection of Crocker Cutlery buildings in May 2023; the property was found to be in compliance.

- Fine Point Associates conducts biennial inspections for AH, CCLP, MALP, P&G, OTH, and ORH.
- In September 2022, MALP passed all compliance and physical inspection requirements. All others will be scheduled in the coming year.

In FY 2023, HRA managed 297 units of affordable rental housing, including 144 public housing units and 153 privately owned units.

State-aided public housing includes:

- 117 units of state-assisted public housing for elders and persons with disabilities are located in the towns of Bernardston, Gill, Montague, Northfield, and Shelburne.
- 27 units of state-assisted public housing for families are located in the towns of Bernardston, Buckland, Charlemont, Northfield, and Orange.

This year, CHAMP has impacted the ability to fill units within the public portfolio. Chapter 705 family vacancy rate throughout the year was five percent; as a reminder, last year was close to zero percent vacancy. Although waivers are in place for the units and EOHLIC continues to pay the subsidy, this impacts housing families along with the tenant's share of rent.

HRA Chapter 667 units also averaged a 5% vacancy, driven primarily by a lack of demand for the congregate-style units at the Winslow Wentworth facility; this remains the same as last year.

Non-public affordable units managed by HRA include:

- 33 units for seniors at Sanderson Place in Sunderland.
- 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 vacancy rate (six percent) has been impacted primarily by the vacancies at Orange Teen House (24 percent) and Ashfield House (11%). Five of the properties have vacancy rates of less than one percent. HRA did not include the vacancy

rate of Sanderson Place as it was not online until January 26, 2023. Sanderson Place remains 100 percent occupied.

## **Asset Management**

HRA completed seven capital projects in its public portfolio in FY 2023, with one currently in progress and seven additional projects in the planning stages. In FY 2023, \$718,551 in capital funds were expended on the seven completed projects. HRA's public portfolio receives approximately \$185,000 annually in formula funding; in FY 2023, HRA leveraged additional funds through ARPA and the Multifamily LEAN Program. HRA is grateful to the Regional Capital Assistance Team (RCAT) and EOHLIC for their assistance in managing this work. Below is a summary:

### **HRA Public Housing Projects:**

#### **Completed Projects:**

- **Main St, Charlemont family housing, well pump generator:** The meter enclosure arrived after a year and a half supply delay, and the final pieces of the installation were completed for this project in September.
- **Clement Street, Buckland family housing:** Utilizing some ARPA funding, a new bulkhead was installed and painted. The deteriorated brickwork crown of the foundation walls for the bulkhead was replaced; this work was completed by HRA staff members.
- **Congress Street, Orange family housing, window replacement:** The 35 windows at this property were installed by HRA staff in November 2022, with all new screens installed.
- **Squakheag Village:** Trim and siding repairs were made to the building in late Spring. Rotted corners were replaced with PVC board, and broken siding areas were repaired. Some places required some repair to the sheathing underneath once the broken pieces were pulled away.
- **Highland Village**
  - **Heating and Cooling:** Air source heat pumps (mini-splits) were installed in December and January in all units' living rooms, the community room, and the property management office. The project was completely funded through the LEAN Multifamily Program.
- **Stratton Manor, Bernardston senior/disabled housing:**
  - **Trombe Wall:** The long-awaited second phase of the removal of the Trombe Wall was completed in October. New framing, insulation, and clapboards with PVC trim were installed. This project was funded primarily through ARPA funding, with some formula funds filling the gap.

- **Heating and Cooling:** Air source heat pumps (mini-splits) were installed in all units' living rooms and in the community room in December 2022. The project was completely funded through the LEAN Multifamily Program.

### Projects in process:

- **Stoughton Place, Gill**
  - **Roof replacement:** The roof replacement is under contract, and construction will begin in November. J & I Construction will be the contractor with an \$84,999 total project cost. This project is funded with ARPA funding.
  - **Bridge Replacement:** The replacement of the accessible bridge on the rear of the building is in the design phase. HRA expects schematic design documents to be delivered by the end of November. The project will be bid over the winter, with anticipated construction to begin in Spring 2024. This project is primarily funded through ARPA funding.
  - **HVAC Upgrades:** An investigative study and cost estimate were performed this summer by Sensible Solutions to upgrade the heating system. There have been recurring problems over the years that have caused a great deal of response from HRA maintenance and other contractors as well. The schematic documents have been received, and we are working to focus on the scope of work and discuss the cost estimates before sending this project out for bidding.
- **Stratton Manor, Bernardston**
  - **Bath Fans:** This bath fan replacement project mirrors the Squakheag Village project that was completed last year. All units will have the fan replaced with a quieter fan with a humidistat for control. The fans will be purchased this fall, and a solicitation for the electrical installer is planned for early winter.
  - **Hot Water Heater Replacement:** The LEAN program has approved and is fully funding the replacement of existing propane-fueled water heaters with Air Source Heat Pump water heaters. These will be installed by General Mechanical Contractors, the same company that installed the mini-split systems, and we are in their queue for the November-December timeframe.
- **Winslow Wentworth:** A feasibility study is in process for this location to reconfigure the building to allow a full bath for each unit, eliminating the current shared half-bath situation. This study also includes the installation of an elevator inside the building to give greater access to the second floor. We have seen preliminary sketches and expect the final schematics and cost estimates to be delivered by the end of November.
- **Whitney Street, Orange family housing, tree removal:** Pricing has been obtained, and contract documents are being assembled.

- **Highland Village:**
  - **Kitchen Renovation Design:** The kitchen renovation project was awarded \$1,240,000 in CDBG funding. In addition, HRA received a compliance award of \$304,184 from EOHLIC to cover asbestos remediation and a HILAPP award of \$117,063 to help cover gap costs. Studio Umbra has been selected by the Designer Selection Committee to administer bidding, construction administration, and warranty services for this project.

## **Leased Housing**

In FY 2023, HRA assisted 682 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 27 families through the Massachusetts Rental Voucher Program (MRVP) in FY 2023. Fifteen of those vouchers were project-based, which means 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 (United ARC), which helps stabilize at-risk families. The remaining three MRVP project-based vouchers are at the Ashfield House. HRA is currently administering 12 mobile state vouchers, which can be used in any property statewide that meets health and safety standards. HRA currently has eight unused mobile state vouchers, which we hope will change with the MRVP waitlist moving to CHAMP in September 2023. Six of these vouchers are currently located in Greenfield, one in Orange, one in Erving, one in Fall River, one in Northfield, one in Springfield, and one in Shelburne Falls.

HRA administers 612 federal Section 8 Housing Choice Vouchers, including 13 Mainstream 811 vouchers and 15 Emergency Housing; this program served 655 families in 2023, with a turn-over of 43 households over the course of the year. Of these vouchers:

- 382 were held by families where the head of household or the spouse is disabled.
- 205 were held by families with an elderly head of household or with an elderly spouse.
- 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	84.5%
Hampshire County	5.9%
Worcester County	4.4%
Hampden County	3.5%
Middlesex County	0.6%
Essex County	0.3%
Suffolk County	0.1%
Berkshire County	0.1%
Out of state	0.6%

During FY 2023, HRA pulled 328 applicants off the Section 8 waitlist to determine their eligibility for a Section 8 voucher. Of those 328 applicants, 86 were issued vouchers; 24 of the applicants who were pulled off the waitlist were local veterans. HUD regulations give priority to mobile vouchers to 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 to 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 FY 2022; our score of 100 percent was carried over from FY 2021.

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 small business, or purchasing a home.

In FY 2023, 11 of HRA's Section 8 voucher holders were enrolled in the Family Self-Sufficiency (FSS) Program. Of the 11 voucher holders, HRA, on average, contributed to escrows for two on a monthly basis; this means that those two families increased their income from employment above their income when they joined the FSS Program. A total of \$8,441 was placed in escrow on behalf of the FSS families for FY 2023. Two participants graduated in FY 2023 due to goal completion, and a total of \$11,007.32 was paid out to the participants. There are currently eight families participating in HRA's homeownership program, using their vouchers to assist with the 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 recertifications, 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 eliminate 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 joint 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.

Between January and March 2023, four CDBG applications were prepared by HRA and submitted to the Executive Office of Housing and Living Communities (EOHLC, formally known as DHCD) on behalf of four “lead” communities. The application round combined two fiscal years into one, as EOHLC did not issue an RFP for the prior year due to a backlog in administering COVID-19-related funds. All four grants were awarded a combined total of \$4,299,312. The activities included in said grants are listed below among the previously awarded grants that were administered by HRA during FY 2023.

In FY 2023, HRA administered eight Community Development Block Grants for nine Franklin County towns. The 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.

- FY 2020 Town of Orange. Program Activities: Housing Rehabilitation Program, 5 Social Service Programs. Grant Amount: \$575,342.
- FY 2020 Heath/Hawley. Program Activity: Housing Rehabilitation Program. Grant Amount: \$876,713.
- FY 2021 Erving Regional Grant with the Towns of Northfield and Warwick. Program Activity: Housing Rehabilitation Program. Grant Amount: 928,267.
- FY 2021 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.

- FY 2021 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.
- FY 2022 - 2023 Town of Bernardston Activities: Bernardston Country Estates Septic Repair and Replacement Project and a Housing Rehabilitation Program. Grant Amount: \$1,261,301.
- FY 2022 - 2023 Town of Montague Activities: Hillcrest Neighborhood Playground Construction Project, Housing Rehabilitation Program, 5 Social Service Programs, and a Sidewalk Design Project for Avenue A (Phase 4).
- FY 2022 - 2023 Town of Orange Activities: Housing Rehabilitation Program, 5 Social Service Programs. Grant Amount: \$616,439.
- FY 2022 - 2023 Towns of Wendell and Charlemont Activities: Housing Rehabilitation Program. Grant Amount: 1,095,891.

HRA administers all infrastructure and design projects on behalf of the towns, including grant administration, financial oversight, and project management. In Montague, HRA oversaw the completion of the Avenue A Streetscape Improvement Project (Phase 3) in Turners Falls. Sidewalks, streetlamps, curb cuts, and planters were replaced in the area in front of the Subway Plaza, Between the Uprights Bar, and the tree belt in front of the Shady Glen Restaurant; this project was funded through the FY 2021 Montague block grant with a total project cost of \$388,788.

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 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 it and remains in the rehabilitated home. The remainder is due and payable upon the sale or transfer of the property.[1] All rehabilitation work is done by local, qualified contractors selected by the property owners.

---

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

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.

The Community Development Department periodically provided construction monitoring services for CEDAC’s Home Modification Loan Program (HMLP) and MassHousing’s Get the Lead Out Program.

In FY 2023, HRA-administered housing rehabilitation programs loaned approximately \$1,196,743 to help Franklin County residents. The average project loan was \$41,267 (a \$7,422.66-per-unit increase over FY 2022 loans). In total, HRA completed 29 projects in 12 Franklin County towns.

<b>CDBG-funded Housing Rehabilitation Projects, HRA FY2023</b>		
<b>Town</b>	<b># Units committed in FY 2023</b>	<b>Funds committed in FY 2023</b>
Ashfield	1	\$3,745
Colrain	1	\$43,117
Erving	4	\$147,557
Hawley	1	\$66,705
Heath	5	\$257,261
Leyden	1	\$17,910
Montague	5	\$205,472
Northfield	4	\$212,320
Orange	3	\$73,769
Rowe	1	\$76,005
Shutesbury	1	9,705
Warwick	2	\$127,881
<b>Total</b>	<b>29</b>	<b>\$ 1,241,447</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 FY 2023, 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 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’s 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 FY 2023 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, and 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’s 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 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. In 2023, the RDI Board voted to switch from a July 1 to June 30 fiscal year to a January 1 to December 31 fiscal year, which better aligns with the fiscal year for most properties.

This year, RDI continued to focus on building staff capacity to better meet the development needs of the communities. Seed funding from a New England Rural Health Association's Root Cause Solutions grant, sponsored by the Franklin Regional Council of Governments and the North Quabbin Community Coalition, allowed HRA to hire a part-time Housing Development Coordinator; this position was filled in April and was extended in September, supported in part by a three-year grant from the Massachusetts Clean Energy Center.

RDI's major development work this year involved the completion of Sanderson Place senior housing in Sunderland; continued assistance with Clinical & Support Options, Inc.'s Permanent Supportive Housing project in Greenfield; initiating the Rural Homes program and non-profit receivership pilot project; and submitting a proposal in response to the Town of Erving's RFP for housing at Care Drive.

The Sanderson Place construction team diligently addressed the continued supply chain issues in 2023, sourcing and installing temporary electrical equipment so that the project could receive a temporary certificate of occupancy in January. HRA's Property Management team completed an impressive feat of moving in all 33 households between January and March 2023. By March 15, Sanderson Place was fully leased, ahead of the original lease-up schedule, despite the three-month delay in construction completion.

A grand opening celebration was held at Sanderson Place on May 19 to celebrate the new building and community. Speakers included Sanderson Place residents, Town officials, funders, and legislators, as well as the adult children of Sophie Buczynski, the former owner of the property who sold it to the Town for senior housing.

The final electrical equipment arrived in the spring and was installed by the electricians over three nights at the end of June to avoid disrupting power to residents during the day. The final certificate of occupancy was issued on July 17. The solar PV array was placed in service in August and will help offset electricity use and costs.

In March 2023, roughly one year after RDI began assisting Clinical & Support Options, Inc. with their 60 Wells Street permanent supportive housing and shelter renovation project in Greenfield, the State announced that the project was awarded funding through the 2022

Supportive Housing round. The project continues to receive support from the community; in April, the Greenfield ZBA unanimously approved the Special Permit for the additional 36 PSH units on the site after only one public hearing. In May 2023, the Greenfield City Council voted to approve \$100,000 in Community Preservation Act funds for the project, and the City included an additional \$200,000 for the project in their 2022-2023 CDBG program. Housing Greenfield, the local housing coalition, has been key in bolstering local support.

HRA plans to contribute 36 Section 8 project-based vouchers towards the project, made available through an RFP in the spring. In 2023, RDI assisted with applications to the Federal Home Loan Bank of Boston and the MA Department of Energy Resources for additional gap funding. CSO is in the process of selecting a General Contractor and preparing a temporary shelter space for use during construction. At this time, construction is anticipated to start in spring 2024.

In partnership with the Attorney General Office's Neighborhood Renewal Division, Franklin Regional Council of Governments, the City of Greenfield, and other Franklin County municipalities, RDI initiated the Rural Homes program and a pilot project in 2023. The Rural Homes Program seeks to create quality, energy-efficient homes that are move-in ready at an affordable price. This new initiative will focus on rehabilitating vacant, distressed properties by removing health, safety, code issues, and neighborhood blights.

Several municipalities in Franklin County have been working with the AGO to address abandoned properties. Through a court-appointed receiver, these properties are brought up to code and placed back on the market. To create affordable housing through receivership, RDI and the AGO are piloting a process where RDI takes ownership of a home before rehabilitation, allowing RDI to utilize affordable housing programs to fund the renovations. The cost to rehabilitate these properties is higher than what they can be sold for at an affordable price, requiring subsidies to make up the difference.

Working with the AGO and the City of Greenfield, in July, RDI entered into a purchase and sale agreement for a three-bedroom home located in a quiet Greenfield neighborhood near the High School. The home has been vacant for approximately ten years and needs substantial renovations. RDI was awarded a grant from MassHousing's Neighborhood Stabilization Program to help cover acquisition and rehab costs and from MassCEC to pay for energy efficiency improvements and converting the home from oil to electric heat pumps. Due to asbestos in the walls and ceilings, staff applied to the Federal Home Loan Bank of Boston for additional gap funding in July. Awards will be announced in December. If funded, RDI will proceed with requesting court approval for acquiring the property, with construction expected to start in winter or spring 2024, with the sale to an income-eligible first-time homebuyer by Fall 2024.

In July, the Town of Erving released a Request for Proposals for housing on Town-owned land behind the senior center and library on Care Drive. RDI was anticipating the RFP and began working on preliminary feasibility earlier in the summer. With review and input from the Real Estate Development Committee, staff, along with architects from Austin Design Cooperative and consultant Christine Rogers, developed a proposal for 18 senior units and eight workforce family units. Before submitting the proposal in October, RDI applied for and was awarded a Kuehn Planning Grant from CEDAC for initial feasibility work if chosen by the Town as a developer.

### **Administration and Finance**

HRA commissions an independent annual audit. After going out to bid again in 2022, HRA is working with EFPR, a New York-based firm with extensive experience with public housing authorities, for the fourth year (year one of its second three-year term). EFPR was the only respondent to the bid. HRA's audited financial statements include revenue and expenses passed through the agency to other parties, such as the revenue 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 included in the audited statements. Because HRA has an October 1 fiscal year, the most recent audited financial statements are for the FY 2022 fiscal year, which ended September 30, 2022, so the figures reported below are from the previous fiscal year.

#### **Financial Highlights:**

- In 2022, the total net position increased by \$222,318.
- Total Revenues increased by \$2,007,896 or 16.32% during 2022 and were \$14,310,013 and \$12,302,117 for 2022 and 2021, respectively.
- Total Expenses of all Authority programs increased by \$2,251,189. Total expenses were \$14,087,695 and \$11,836,506 for 2022 and 2021, respectively.
- The audit for 2022 was an unqualified opinion with a reported finding of a significant deficiency identified in the financial statements. The audit uncovered that ERAP program income and expenses were reported incorrectly under state and local rather than federal, which in effect understated the Authority's Hud reporting by \$3,688,881 in both Income and Expense. It was recommended that the Authority formalize its year-end accounting policies and ensure that the schedule of expenditures of federal awards contains all grants awarded to the Authority and establish procedures to track federal grant activity by Assistance Listing number; this has been implemented and is a part of the new year-end procedures.
- In 2023, all private entities transitioned to a December 31 year-end.
- Staff members are preparing to move onto a new operations and accounting platform, PHA Web, in early 2024.



## **Operations Highlights**

Over the past year, the number of HRA staff members increased, with 36.86 FTEs employed and 1.6 FTE positions open at the time of the 2023 annual report.

- The Housing Consumer Education Center (HCEC) grew by two FTEs, with the addition of a Special Services Coordinator to augment HCEC's housing search work and a Housing Programs Assistant to administer the Home Modification Loan Program.
- A part-time, temporary (0.6 FTE) Housing Development Rehabilitation Coordinator position was added to support the Director of Housing Development. Successful applications for grant funding allowed HRA to make this position permanent and to increase the position to 0.8 FTE.
- The Community Development Department increased the Housing Rehabilitation Specialist position from 0.64 FTE to 0.93 FTE.

A compensation study was conducted in 2023. All HRA job descriptions were reviewed and updated for accuracy and consistency. All positions were assessed and scored using an evaluation tool. Relevant salary surveys and other market data were studied to identify multiple market comparison data points for each position. A salary scale was developed, establishing the minimum, mid-point, and maximum compensation amounts for each salary grade. Salaries were analyzed to understand the differentials between current pay and the position's assigned salary grade minimum and mid-point values. The compensation study results informed pay adjustments for current employees, and the salary scale will inform future hiring processes. The compensation study results will be regularly revisited to ensure that market data comparisons stay relevant.

HRA invested time and resources in efforts to support employee safety. The Personnel Handbook was updated to reflect policies related to workplace violence prevention. An all-staff member training on violence prevention and de-escalation techniques was delivered by an expert trainer. The agency's fire safety plan was reviewed by the local police department and expanded to include emergency action plans related to fire, severe weather, natural disasters, medical emergencies, active shooter emergencies, and active threats. The emergency action plan will be used as a basis for ongoing safety training.

HRA also researched and invested in new and upgraded technology to support operations at its Main Office. The office phone system was replaced, including the aged network hardware. A new, high-volume color photocopier was purchased to replace a ten-year-old copier. A new postage meter was identified to replace one that was falling out of compliance. Contracts were signed to adopt and begin the implementation of PHA-Web, a housing management software that will replace the current antiquated software used in

the Fiscal, Property Management, and Leased Housing departments. The Community Development Department also adopted and began implementation of Neighborly, a new software to digitalize and streamline project management across their portfolio.

### **Board of Commissioners**

H4772 of the Acts of 2022 was enacted by Governor Baker on December 22, 2022, and has created the following reorganization of the HRA board. HRA now has a seven-member Board of Commissioners. All commissioners reside in Franklin County. The Executive Committee of the Franklin Regional Council of Governments appoints five Members, one of whom is appointed for an initial term of two years, two of whom are appointed for an initial term of four years, and two of whom are appointed for an initial term of five years. The Governor appoints two Members for an initial term of three years. After the expiration of the initial terms, each Members' term will be five years. Each Member will continue to serve until the appointment of their successor.

Throughout the past year, 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)
- Susan Worgaftik, Greenfield
- Mary McClintock, Conway
- Larry Bezio, Shelburne
- Vacant Seat (1)

Respectfully submitted,

Gina Govoni  
Executive Director  
October 30, 2023