



**FRANKLIN COUNTY REGIONAL HOUSING &
REDEVELOPMENT AUTHORITY**

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**ANNUAL REPORT
October 1, 2023 – September 30, 2024**

For over 50 years, HRA has served the region's housing needs, continuing 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 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.

HRA continued to strengthen its operations while expanding by 3.4 FTE in FY24. Internally, we managed smooth transitions in the leadership of both Finance and Property Management. A new financial software, PHA Web, has replaced the outmoded HAB software and will enable communication and accountability for financial operations at the program leadership level. New positions include a Resident Service Coordinator and additional Community Development and Leased Housing staff.

We are grateful for the support of the Executive Office of Housing and Livable Communities (EOHLC), now in its second year as a cabinet-level office. Through EOHLC, its affiliated entities, and other resources, highlights of FY24 operations include:

- Securing ongoing grant funding to stabilize the 27 families in HRA's scattered site Chapter 705 portfolio,
- Providing critical administration to the new arrivals in our community through the HomeBase program,
- Exceeding national standards for leasing up new voucher-holders through our Housing Choice Voucher program,
- And improved the homes of over 25 low- and moderate-income homeowners in Franklin County through our Community Development programs.

Please read on for more details on these and other accomplishments.

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 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. In FY24, we received 1,400 applications; these were people looking for assistance with rental arrears, moving start-up costs, utility arrears, as well as LOIs (letters of Intent) 498 cases were paid, totaling the amount of \$1,492,977. Of the 1,400 applications received, 763 were denied or timed out; this could be due to many reasons such as but not limited to no eligible crisis, incomplete documentation, or they already used all the funds allowable to them.

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 to help them achieve their desired goals. In FY24, we saw an uptick in families utilizing this program, partly due to the number of refugees placed in the county.

HCEC continues to administer 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. In FY24, HRA has closed two loan increases, and eight additional loan applications are in progress. Some examples of projects completed are bathroom renovations, widening of doorways, and modifications for wheelchair access.

In February 2024, HRA separated from CHAPA's HUD Housing Counseling cohort and is no longer a sub-grantee. HRA applied directly to HUD, allowing us to continue to operate as a HUD-certified housing counseling agency. This transition to being a non-funded agency was primarily motivated by our need to reduce the administrative tasks in our finance department. HCEC continues to serve 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.

Our housing counselors offer one-on-one counseling to area residents. These services range from budget counseling to loss mitigation services to assistance navigating property tax arrearages. In addition, we also counsel renters who are contemplating purchasing a home for the first time. For participants exploring buying their first home, we offer Frameworks, an online self-paced first-time homebuyers' program; upon completion, participants receive a counseling session from one of our certified HUD counselors.

Housing counselors continue to offer foreclosure prevention services to Franklin County homeowners. These services are most successful when homeowners seek assistance as soon as they know they have difficulty making mortgage payments. Counselors are referring homeowners who have arrearages to apply for the RAFT program.

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	1
COVID case management referred by other source	34
Personalized help with the RAFT/ERAP application	265
External Referrals	174
Home Buyer/Homeowner Counseling	4
First-time Home Buyer Information/Counseling	67
FTHB Workshop	3
Home Modification & Improvement	38
Housing Search	161
Flex funds (RAFT Recipients only)	29
Rental Housing Counseling	55
Internal Referral	18
Other	4
Total number of services rendered:	853

HRA continues to collaborate with the Franklin County Regional Council of Governments and Community Legal Aid with the Improving Housing to Improve Health Initiative (IH2), 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. In FY24, we shifted to calling this person a Housing Search Specialist. We found that many people did not always disclose their history, so it was necessary to eliminate this barrier to program usage.

HCEC now has two Housing Search Specialist positions who can collaborate and provide services to any community member who struggles to find and maintain housing. Both of

these roles have helped many members of the community who struggle with the process of what housing search entails by providing one-on-one assistance to clients who may need help filling out applications, preparing for housing court, and just looking at all the options they may have available to them.

Housing Status at the Start of Housing Search Services

Shelter	49
No housing	27
Doubled up	17
Non-Subsidized Housing	65
Subsidized Housing	11
TOTAL SERVED	169

Sources of funding for the Housing Consumer Education Center in FY 24 included:

- Executive Office of Housing and Livable Communities.
- 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

Sanderson Place is now in its second year of operations. Unexpectedly, the property has remained fully occupied and retains a growing waitlist. We are pleased to report that LifePath, our partner service provider, has obtained grant funding through the Executive Office of Elder Affairs (EOEA) to offer services to Sanderson Place residents.

After years of collaboration, HRA and EOHLC have improved the CHAMP screening process to ensure that area residents receive fair priority on the waitlist. This "regional preference" for Franklin County has reduced the vacancy rate in family public housing to 2% over the course of FY24, and we anticipate that it will remain at that level or lower going forward. We are pleased to report this, as it represents a significant improvement from last year's vacancy rate of 5%.

In FY 23, HRA managed 297 units of affordable rental housing, including 144 public housing units and 153 privately owned units.

State-aided public housing includes:

- One hundred and seventeen units of state-assisted public housing for elders and persons with disabilities are located in the towns of Bernardston, Gill, Montague, Northfield, and Shelburne.

- Twenty-seven units of state-assisted public housing for families are located in the towns of Bernardston, Buckland, Charlemont, Northfield, and Orange.

HRA Chapter 667 units averaged a .94 % vacancy rate, primarily due to multiple unit turnovers at Stratton Manor and the difficulties posed by CHAMP in early 2024. Additionally, there was a continued lack of demand for the congregate-style units at the Winslow Wentworth facility, mirroring last year's trends.

Currently, the portfolio is 100% occupied, aside from the five units set aside as temporary relocation during the kitchen renovation project at Highland Village. These five units have subsidy waivers in effect, covering the monthly rent during the kitchen renovation project.

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 (4.27%) has been impacted primarily by the vacancies at Orange Teen House (29%), MALP at 11%, and Ashfield House at 10%. Five of the properties have vacancy rates of approximately 1% percent.

Asset Management

HRA completed eight capital projects in its public portfolio in FY 24, with multiple projects currently underway. HRA continues to leverage additional funds through the Multifamily LEAN Program. HRA is grateful to the Regional Capital Assistance Team (RCAT) and EOHLC for their assistance in managing this work. Below is a summary:

HRA Public Housing Projects:

Completed Projects:

- **Stoughton Place:** This property's roof project was completed last December, with the final punch list being achieved in the Spring of 2024.
- **Squakheag Village:** The final touches to this siding/trim project have been completed. Since there were some leftover funds after the initial siding and trim repairs, we used that funding to replace the three exterior doors from units 3-5 at the property and replace the rotting sills under those exterior doors. Screen doors were also replaced. All work was done with HRA maintenance staff.
- **Stratton Manor:** Weatherization, including door kits and attic insulation, was completed in the Spring/Summer of 2024. These buildings are now at the pinnacle of energy efficiency, as they should be. A new energy audit was performed, and there are no recommendations for any further sustainability needs at this location.
- **Stratton Manor:** Bath fans were installed in every unit here. This project, which mirrored the one previously completed at Squakheag Village, was completed in Spring of 2024.
- **Whitney Street, Orange family housing, tree removal:** Tree removal was completed at this location, and the project is now closed.
- **Buckland Family Housing:** Emergency tree work was performed as summer storms had uprooted a neighboring very large cherry tree, causing a threat of property damage to both the propane supply tank and the shed and parking area at this location.
- **Highland Village:** Emergency tree work was performed here as two maple trees between buildings B & C developed heavy splits to the trunks of the trees following storms over the summer. A couple of other trees were taken down in the process, as they were dying out as well.
- **Office Repairs:** Mold remediation & asbestos abatement were completed in Studio A at the HRA office. A new exterior wall with windows was installed via contractor engagement. Our maintenance team completed all finished work and installation of a new drop-ceiling, utilizing the force account labor program, thereby saving us a lot of capital funding for use elsewhere. The office is ready to be used once again.

Projects in process:

- **Stoughton Place**
 - **Bridge Replacement:** Replacing the accessible bridge on the rear of the building has completed the bidding phase. The board is requested to approve the low bidder this month, and then construction contracts can be signed and work initiated.
 - **Stoughton Place HVAC Upgrades:** Some modifications to the original scope of work have been sent back to the engineer. In addition, after the LEAN program walkthrough, some suggestions were made to the current scope of

work to prepare for the future electrification of the boiler system, which would eliminate the use of oil-fired furnaces for heat and hot water. The hot water system is already in planning for breaking off from the current loop which is fed by oil-fired furnaces. ASHP (air source heat pump) units will be installed to replace the current hot water setup.

- **Automatic Door Openers:** We will install handicapped-accessible door openers on a few additional doors, including the ones from the bridge. We are soliciting quotes from multiple companies for this project.
- **LEAN program initiatives:** After requesting a tour of the 667 properties with members from the LEAN program, there have been determinations of the need for further weatherization, window replacement, LED lighting, and potential HVAC upgrades for both heating and hot water, which could be covered by this program at no cost to HRA. The applications have been submitted, and as we were very early in this year's round of applications, it is hopeful that the awards will be given this winter and that work can be completed on some/most of these projects in 2025.
- **Highland Village:**
 - **Kitchen Renovation Design:** A construction timeline is expected very soon, hopefully by the time of this submission. Larochelle Construction, Inc. is the contracted construction company.
 - **B Building Roof Replacement:** DellaMora Architecture has been assigned by the house doctor program to be the designer for this project. A fee schedule is being created for their work.
- **Oaklawn Family Housing:** Roof replacement for 30 Oaklawn is in the bidding process. Financial issues with EOHLC finance department have delayed a few projects, including this one, from getting underway.
- **Whitney Street Family Housing:** Bidding documents for the replacement of all windows on the property are prepared. EOHLC finance issues have delayed this project. All documents are prepared for bidding, which only includes the purchase of materials. All installation will be performed by HRA maintenance staff.

Leased Housing

In FY 24, HRA assisted 668 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 24. Fifteen of those vouchers were project-based, which means that they are connected to a particular property. Ten 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. The remaining five MRVP project-based vouchers are at the Ashfield House and Orange Teen Housing. HRA is currently administering 21 mobile state vouchers, which can be used in any property that meets health and safety standards statewide. Six of these vouchers are currently located in Greenfield, two in Sunderland, and one in each of the following towns: Northfield, Athol, Erving, Shelburne Falls, Orange, Turners Falls, Medford, Jamaica Plain, Springfield, Marlborough, and Salem. Two MRVP voucher holders are currently searching for apartments.

HRA also administers 608 federal Section 8 Housing Choice Vouchers, including 13 Mainstream 811 vouchers and 11 Emergency Housing. This program served 636 families in 2024, with a turnover of 54 households over the course of the year. Of these vouchers:

- 361 were held by families where the head of household or the spouse was disabled
- 194 were held by families with an elderly head of household, or the spouse is elderly
- 121 were held by families with children.

Of the agency's 608 vouchers, 476 are mobile, and 132 are project-based, which means they are attached to specific buildings. Mobile vouchers may be used anywhere in the US.

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	5.6%
Worcester County	4.2%
Hampden County	4.1%
Middlesex County	0.6%
Essex County	0.4%
Suffolk County	0.1%
Berkshire County	0.1%
Out of state	0.4%

During FY24, HRA pulled 132 applicants off the Section 8 waitlist to determine their eligibility for a Section 8 voucher. Of those 132 applicants, 20 were issued vouchers. Fifteen of the applicants pulled off the waitlist were local veterans or widows of 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, widows of veterans, and tenants in project-based MRVP apartments when landlords choose to opt out of the MRVP program.

In January 2024, HRA was notified that it received a score of 96 percent on the HUD Section 8 Management Assessment Program (SEMAP) for 2023.

HRA collaborates with Greenfield Housing Authority with the Family Self-Sufficiency Program (FSS) for Section 8 voucher holders. Holders of Section 8 vouchers must 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 24, 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 one participant every month; this means that one family increased their income from employment above their income when they joined the FSS Program. A total of \$10,370 was placed in escrow on behalf of the FSS family for FY 24. Four families are currently 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, reducing the administrative burden on the agency.

The Housing Opportunities Through Modernization Act (HOTMA) regulations that were originally to be effective January 1, 2024, were postponed by HUD to January 1, 2025. HUD has postponed the implementation date again without providing a new anticipated date.

Community Development

The HRA Community Development Department primarily provides Community Development Block Grant (CDBG) application preparation, program implementation, and administrative services to Franklin County towns. 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 and blighted areas. Many cities and larger municipalities receive CDBG funds directly from the US Department of Housing and Urban Development on an entitlement basis. 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 2024, three CDBG applications were prepared by HRA and submitted to the Executive Office of Housing and Living Communities (EOHLC) on behalf of three "lead" communities. All three grants were awarded a combined total of \$3,002,792.

The activities included in these grants are listed below, along with the previously awarded grants that HRA administered during the last year.

In FY 24, HRA administered various stages of eleven Community Development Block Grants for thirteen Franklin County towns. The grants listed below are at different stages of completion; grant amounts are listed by the original award amount. Expenditures are typically spread across multiple fiscal years.

- FY 20 Heath/Hawley. Program Activity: Housing Rehabilitation Program. Grant Amount: \$876,713. Program completed in June 2024.
- FY 21 Erving Regional Grant with the Towns of Northfield and Warwick. Program Activity: Housing Rehabilitation Program. Grant Amount: 928,267. The program is 86% complete.
- FY 21 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. All projects and programs were completed in November 2023.
- FY 21 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. All projects and programs were completed in September 2024.
- FY 22 - 2023 Town of Bernardston Activities: Bernardston Country Estates Septic Repair and Replacement Project and a Housing Rehabilitation Program. Grant Amount: \$1,261,301. The Housing Rehab program is in process with 1 complete project and three out to bid. The community septic system replacement project has been postponed to the Spring of 2025.
- FY 22 - 23 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). The Housing Rehab program is in process with two complete projects and 4 in the inspection/bid stage. Hillcrest Playground is completed. All social service programs are complete.
- FY 22 - 23 Town of Orange Activities: Housing Rehabilitation Program, 5 Social Service Programs. Grant Amount: \$616,439. The Housing Rehab program is in process, with one complete project, three under construction, and 3 in the application stage. All social service programs are complete.
- FY 22 - 23 Towns of Wendell and Charlemont Activities: Housing Rehabilitation Program. Grant Amount: \$1,095,891. The Housing Rehab program is in process, with one complete project, five under construction, and two applications pending.
- FY 24 Town of Montague Activities: Public Parking Replacement Project, Housing Rehabilitation Program, 4 Social Service Programs. Grant Amount: \$938,328. No grant activity as of yet (HRA/Town Contracts executed 9/24).

- FY 24 Town of Orange Activities: Audible Pedestrian Signals Project, Housing Rehabilitation Program, Slum and Blight Study, 5 Social Service Programs. Grant Amount: \$689,464. No grant activity as of yet (HRA/Town Contracts executed October 2024).
- FY 24 Town of Buckland (lead community), Colrain, and Ashfield Activities: Housing Rehabilitation Program. Grant Amount: \$1,375,000. No grant activity as of yet (HRA/Town Contracts executed 9/24).

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 Hillcrest Neighborhood Playground Project (Phase 3) in Turners Falls. The new playground features modern, accessible play structures, an outdoor classroom, and rubber surfacing throughout; this project was funded through the FY 22.23 Montague block grant and Program Income with a total project cost of \$530,905.

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 it and remains in the rehabilitated home. 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.

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 24, HRA-administered housing rehabilitation programs loaned approximately \$1,220,900.68 to help Franklin County residents. The average project loan was \$50,870.86 (a \$9,603.86-per-unit increases over FY 23 loans). In total, HRA completed 25 projects in 10 Franklin County towns.

CDBG-funded Housing Rehabilitation Projects, HRA FY 24		
Town	# Units committed in FY 24	Funds committed in FY 24
Ashfield	1	\$26,775
Bernardston	1	\$39,620
Charlemont	1	\$46,810
Heath	2	\$84,891
Leverett	1	\$40,835
Montague	2	\$61,498
Northfield	3	\$177,352
Orange	8	\$541,930
Warwick	1	\$49,294
Wendell	5	\$151,894
Total	25	\$ 1,241,447

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 24, 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.
- **Elder Self-Sufficiency and Stability Program:** LifePath, Inc. operated a program that assisted elders in the Town of Montague to remain independent in their homes with service provisions to address needs related to their housing, health, comfort, access to health care, and financial stability.
- **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.

- **Home Delivered Meals Program:** LifePath, Inc. provided meals to elder homebound residents of Montague, Monday through Friday, and conducted wellness checks.

The FY 24 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, 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 Delivered Meals Program:** LifePath, Inc. provided meals to elder homebound residents of Montague, Monday through Friday, and conducted wellness checks.
- **College & Career Readiness Program:** The Literacy Project provided and continues to provide a program that serves 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.
- **Advocacy Relationships to Enhance Family Stabilization for Families of Persons with Disabilities Program:** North Quabbin Citizen Advocacy provided a program of protection and advocacy for vulnerable individuals by creating one-to-one relationships with volunteer community advocates.
- **Elder Self-Sufficiency and Stability Program:** LifePath, Inc. operated a program that assisted elders in the Town of Orange to remain independent in their homes with service provisions to address needs related to their housing, health, comfort, access to health care, and financial stability.

Rural Development, Inc.

HRA's non-profit affiliate, Rural Development, Inc. (RDI), develops and preserves affordable housing.

RDI's major development work this year involved continued support for Clinical & Support Options, Inc.'s permanent supportive housing project in Greenfield; construction and marketing of the Rural Homes Pilot project at 42 Cleveland Street; exploration of housing on an FCRHRA parcel in Shelburne; initiation of two new multi-family rental developments

in Erving and downtown Greenfield; and the initiation of a second Rural Homes project in Montague.

RDI continues to provide development consulting support for Clinical and Support Options, Inc. (CSO) 36-unit permanent supportive housing and shelter renovation project at 60 Wells Street in Greenfield for homeless individuals. Construction is expected to begin by the end of 2024 and will be completed in the spring of 2026. Staff will continue to provide development services through construction and permanent closing.

In December 2023, RDI learned it received funding from the Federal Home Loan Bank of Boston for the 42 Cleveland Street, Greenfield project; this is the first project for the Rural Homes program, which is piloting and creating affordable homeownership through the AGO's Neighborhood Renewal Division's receivership process. RDI put out a Request for Proposals to local General Contractors and selected Renaissance Builders from Gill. In February, the court approved the sale to RDI from the Special Attorney Receiver to proceed. RDI closed on the purchase of the home in April and immediately had asbestos abatement completed. Construction started in May.

A groundbreaking event was held in May, attended by local, regional, and state officials, including Housing Secretary Ed Augustus and project supporters. Marketing of the home to prospective first-time homebuyers began in July. Applications are due October 21, with a lottery scheduled for November 4. A Certificate of Occupancy is expected by the end of October.

Staff are pursuing a second Rural Homes project in Montague that would result in demolishing a condemned 1950s ranch and replacing it with a new modular home. RDI was assigned receiver to the property in September and is working on pulling together a budget and financing sources for the work.

In February 2024, staff worked with the FCRHRA Board to submit an application for technical assistance from the Massachusetts Housing Partnership (MHP) to consider the feasibility of developing housing on an HRA-owned parcel in Shelburne at the junction of Zerah Fiske and South Shelburne Roads. The parcel was purchased in 1989 for Ch. 705 public family housing but was never developed when new public housing construction funding evaporated. MHP and their consultants completed a title search, wetlands delineation, and perc tests at the site. The site has more wetlands than originally anticipated, limiting the number of new units that could be built. Staff are awaiting the final report from MHP.

In October 2023, RDI submitted a response to the Town of Erving's RFP for senior housing behind the library and senior center on Care Drive. RDI's proposal includes 18 senior housing units and eight units of multi-generational housing for 26 units. In December, the

Select Board voted unanimously to accept the proposal. RDI attended several Erving Senior Housing Committee meetings to review and revise the plans, which the Committee and RDI presented to the public at two information sessions in April and May 2024. At the Annual Town Meeting on May 8, 2024, voters approved the conveyance of the two parcels created on Care Drive for the purpose of developing affordable housing. On August 1, RDI and the Selectboard executed a Land Development Agreement and Option to Lease for the project. Also, in August, RDI was awarded a predevelopment loan from CEDAC and is proceeding with schematic design with Austin Design Cooperative. It will work towards submitting a Comprehensive Permit application to the Town in winter 2025.

In December 2023, RDI signed an MOU with a private property owner, Franklin and Main LLC, to explore the feasibility of developing housing at two buildings and a parking lot at 156 and 170-186 Main Street. RDI secured an Initial Feasibility Assistance loan from CEDAC, and the project was also awarded \$50,000 in local CPA funds for predevelopment activities. RDI is working again with Austin Design Cooperative as an architect and Peter Graham as a development consultant for the project. Early feasibility led to adjustments in the project scope. RDI is negotiating with the owner for formal site control and planning an application for a predevelopment loan from CEDAC. The team hopes to have the project ready for a 2025 One Stop funding round application.

Administration and Finance

HRA commissions an independent annual audit. HRA is working with EFPR, a New York-based firm with extensive experience with public housing authorities, for the fifth year (year two of its second three-year term). 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 FY 23, which ended September 30, 2023, so the figures reported below are from the previous fiscal year.

Financial Highlights:

*The 2023 financials reflect the merger with Shelburne Housing Authority (SHA) that occurred during the fiscal year 2023.

- In 2022, the total net position increased by \$1,154,405, which includes:
 - \$982,187 of an increase in net investment in capital assets primarily related to property and other assets transferred in the merger of SHA
 - \$177,546 increase in unrestricted net position

- And a decrease of \$5,328 in the restricted net position
- Total net position was \$1,522,508 and \$368,103 at September 30, 2023, and 2022, respectively.
- Total Revenues declined slightly by \$77,139 or (0.54%) and were \$14,232,874 and \$14,310,013 for 2023 and 2022, respectively.
- Total Expenses of all Authority programs decreased by \$1,009,226. Total expenses were \$13,078,469 and \$14,087,698 for 2023 and 2022, respectively.
- The audit for 2023 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. This finding has been fully resolved.
- In 2023, all private entities transitioned to a December 31 year-end.

Operations Highlights

The overall number of HRA staff increased over the past year, with 40.13 FTE employees, 0.8 FTE temporary employees, and 3 FTE positions open at the time of the 2024 annual report.

- The Housing Consumer Education Center increased by 1 FTE due to a grant award to add a Resident Service Coordinator to our staff.
- The Finance Department added a Senior Staff Accountant (1 FTE) to support the agency's management of increasingly complex finances.
- The Leased Housing Department added an Administrative Assistant (0.4 FTE), as the department has taken on additional tenant recertification work.
- The Community Development Department added 1 FTE to support the workload associated with administering Community Development Block Grant awards.
- Temporary employees have assisted the Property Management Department with administrative work, with one dedicated to providing relocation assistance to tenants during the kitchen renovation project at Highland Village. Additionally, the part-time Custodian increased from 0.4 FTE to 0.67 FTE in FY24.

In fall 2023, the HRA Board of Commissioners voted to opt into the MA Paid Family and Medical Leave (PFML) system. HRA completed the required two-quarters of contributions

to the Department of Family and Medical Leave, and as of July 1, eligible HRA employees have been able to apply for and access PFML benefits.

Beginning in February 2024, the agency implemented PHA-Web, a new housing management software that replaced antiquated software used in the Fiscal, Property Management, and Leased Housing departments. Despite the learning curve brought by the transition, the agency is beginning to benefit from the new system's improved data management and reporting capabilities.

Other highlights include:

- HRA's Emergency Action Plan was further developed and expanded to include a Working Alone Safety Policy. The training was delivered in conjunction with a Lieutenant from the Montague Police Department, with further training on self-defense and working alone protocols to follow.
- A section of workspaces in the main office has been renovated to remediate and repair impacts caused by water damage.
- Composting was introduced as a waste management option for staff, reducing the amount of trash produced each week.
- The agency initiated a Social Committee and subscribed to an employee recognition and appreciation platform to foster more regular communication and community-building between staff and across departments.

Board of Commissioners

H4772 of the Acts of 2022 was enacted by Governor Baker on December 22, 2022, formally reorganizing the HRA board, reducing it from an eleven-member Board of Commissioners to seven members. 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 a term of three years, one of whom is appointed for a term of four years, and four of whom are appointed for a term of five years. The Governor appoints two Members for terms of three years. After the expiration of the initial terms, each Member's 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.

Current HRA Board of Commissioners:

- Faith Williams, Shelburne (Chair)
- Michael Cucchiara, Heath (Vice-Chair)

- Leslie Brown, Erving (Treasurer)
- Anna Oltman, Greenfield
- Mary McClintock, Conway
- Larry Bezio, Shelburne
- Vacant Seat (1)

Respectfully submitted,

Gina Govoni
Executive Director
October 28, 2024