



FRANKLIN COUNTY REGIONAL HOUSING & REDEVELOPMENT AUTHORITY

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ANNUAL REPORT October 1, 2019 – September 30, 2020

The COVID 19 pandemic brought challenges to the region, and I am proud to report on the Franklin County Regional Housing and Redevelopment Authority (HRA)'s response and operations during this time. As an essential service, HRA maintained continuous service to our tenants, participants and the region throughout the pandemic. Though our main office remains closed to the public as of this writing, we have adapted to this new normal in many ways: meetings and appointments that can be done remotely are now conducted by virtual meeting or phone; client appointments that must be done in-person are scheduled by appointment only; and we continue to sanitize our building to provide a safe office environment. Some employees continue to work remotely in order to maintain work/life balance. HRA has invested in technology to enable this flexibility, and we continue to look at digital imaging solutions that will enable more of our operations to happen remotely.

Overall, our region is very fortunate in that the COVID virus has had limited impact as compared to other parts of Massachusetts and the nation. HRA did learn of one confirmed positive case of COVID in one of our housing developments in March, and this put HRA on high alert. Because of this, we implemented rigorous public health and cleaning protocols early on, and we are happy to report that there have been no additional confirmed cases among our tenants. We hope that this level of diligence continues to serve the health of our community.

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

Though HRA services have been consistent for many years, with the help of the various Boards that are affiliated with HRA, we are looking closely at our corporate structure for opportunities improve our administrative and operational efficiency. To this end, in FY20, HRA embarked on the following projects:

- In February and March, the Shelburne Housing Authority (SHA) and HRA Boards both voted in favor of exploring regionalization. This might result in a merger of the two boards, since all SHA operations are currently carried out by HRA staff; though this action does not commit either board to pursuing this path.
- HRA has also opted to explore management of the Hampshire County Regional Housing Authority. Hampshire is a small authority with properties near HRA's west county properties, and they underwent a leadership transition this year.

- HRA and RDI have begun to formalize their relationship, pursuant to the recommendation of a third party organizational analysis.
- Orange Teen House (OTH) and Orange Recovery House (ORH), two small entities that have long been independent, have undergone an administrative merger to lessen the financial review fees that each entity absorbs annually. The new entity, North Quabbin Opportunity Housing, is now the parent entity of OTH and ORH, each which maintain their separate and distinct programming.

Housing Consumer Education Center

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

Early in FY20 we implemented a new Customer Relationship Management/database tool to collect who, what and how we provide services to community members. This new system is very different from previous programs and we have taken strides to find how it will best serve our agency. One of the features that this new system will allow us to is track clients as they may come back to the agency for multiple reasons over long periods of time. This database was implemented in all of the RAAs, so it will also enable DHCD's collection of statewide data.

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. HRA was awarded Emergency Rental Mortgage Assistance (ERMA), which is able to assist households up to 80% AMI, giving HRA the ability to help more local families. In addition we also received funding for families who had income loss or increased expenses due to COVID-19 and then fell behind on rent or mortgage. HRA assisted 240 households, using these different funding sources. A total of approximately \$348,948 in RAFT/ERMA/COVID funding was used to pay rent, utility and mortgage arrears, security deposits, assistance with rent, and transportation-related expenses. Average assistance was \$1,454 per household.

RAFT funds were used as follows:

Rental arrears	30%
First/last month's rent	16%
Utilities	6%
Security deposits	16%
Mortgage arrears	4%
Furniture	7%
Miscellaneous	14%
Monthly rental stipend	4%

HRA also began managing a CPA-funded emergency rental assistance program for the Town of Sunderland in July 2020. The program was established to assist tenants with incomes up to 100% of AMI facing hardship due to COVID.

HRA also manages the HomeBASE program for Franklin County, which helps families avoid homelessness and provides re-housing services for families in the state's family shelter program. HomeBASE is available to families that are eligible for the state's Emergency Assistance shelter program. The main goals of stabilization are: program and lease compliance; progress toward financial responsibility; job training & employment; educational goals; and children's well-being. In addition, we connect families to as many local resources as they may need and works with helping the family to achieve the desired goals.

HCEC also serves as Franklin County's only HUD Housing Counseling Agency, and currently has one HUD Certified Housing Counselor. The Housing Counselor offered one-on-one counseling to clients with a variety of situations, such as budget counseling, loan refinance counseling, property tax issues, rehab loan referrals and plans for future housing needs. The housing counselor also saw an increase in clients seeking information on foreclosure prevention and worked with many households on this topic.

Housing Counseling & Education/In-Person Counseling

Completed homebuyer Workshop:	34
Homeowner Services:	22
Pre-purchase/homebuyer:	26
Mortgage delinquency/foreclosure:	30
Rental Counseling:	86
Seeking Shelter or Homeless Services:	35
Total number of people educated:	233

HCEC continues to offer foreclosure prevention services to Franklin County homeowners through a partnership with the Western Massachusetts Foreclosure Prevention Center run by Way Finders. These services are most successful when homeowners seek assistance as soon as they know they are having difficulty making mortgage payments.

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

In July 2020, HCEC also began participating in a collaborative project with Franklin County Regional Council of Governments and Community Legal Aid. The project, entitled Policy and System Change for Rural Housing Access, is a 5-year grant from the Massachusetts Community Health and Healthy Aging Funds. With these funds, HRA plans to hire a Housing Navigator to assist those with histories of incarceration and substance use with accessing housing.

Sources of funding for the Housing Consumer Education Center in FY 2020 included:

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

Property Management

The past year has proved to be the most unusual for Property Management. During this year, we have welcomed a new Director of Property and Asset Management, a new Property Manager and hired a Property Maintenance Technician.

In March 2020, Property Management along with the entire agency was faced with the challenges of delivering our programs due to COVID-19. Although the office was closed to the public for walk-ins, all employees and positions continued to work remotely when possible and under extreme new conditions.

The Property Maintenance team continued to address property needs, added disinfecting for all common areas on properties, addressed emergency Work Orders and began the daunting tasks of creating safer barriers throughout the portfolio.

The department worked very hard in consistently notifying residents of new protocols, conducting lease-ups and recertifications through mail or phone calls and worked with our community partners to provide resources and services.

We transitioned to a new centralized Public Housing waitlist, “CHAMP”, in collaboration with the Department of Housing and Community Development for the State of Massachusetts. Applicants interested in Public Housing can now apply at any Housing Authority in the State and choose where they would like to be considered as applicants. This process is much simpler for applicants, as in the past they needed to fill out a separate application each Authority.

During the year, we have streamlined many of our application processes which have resulted in a substantial decrease in unit vacancies. As part of this process, we also established new checklists and packets to assist in applicant reviews. By implementing new procedures, this has resulted in more clarity for our applicants, strengthened our filing access and provided uniformity for future compliance.

In FY 2020, HRA managed 264 units of affordable rental housing, including 144 public housing units and 118 privately owned units. This includes the 46 units at Highland Village, owned by the Shelburne Housing Authority.

State aided public housing includes:

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

Non-public affordable units managed by HRA include:

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

HRA has a number of capital projects we are working through in 2020. COVID restrictions have delayed several projects although we are still working through as many as we can while protecting residents and staff during the pandemic.

- The Shelburne Housing Authority: CDBG grant funds have allowed for the design phase II of the kitchen project at Highland Village. We are currently working on the public comments and design phase for future funding. This will put the project into a “shovel ready” phase should there be funds awarded to complete such a large scale project.
- The Bernardston 705 family housing had the window replacements completed this summer. We installed Anderson Replacement windows, new screens and tilt in versions. One unit which was vacated we have also managed to replace all the old roll carpet with upgraded carpet tiles. Our maintenance staff did a fantastic job on this property.
- Charlemont 705 family housing has a full window replacement project delayed due to COVID restrictions. We needed to secure testing for potential asbestos. This project has been now placed active and bidding is out for requests for quotes. We anticipate being able to conclude this project spring 2021.
- Charlemont 705 family housing was also awarded health and safety funds this year to add a generator system to the well. Tenants will have water access during power outages. This is our only housing on a well. This is in design stages with anticipation of concluding spring 2021.

- Oaklawn Unit 50B (Orange) 705 family housing renovation will include new flooring and new carpeting, bathroom and kitchen fixtures, and new kitchen cupboards. The unit is a three bedroom duplex.
- Several other projects that are funded will be scheduled in 2021 for completion:
 - Stoughton Place, Gill, upgrade main doors to a handicap accessible
 - Congress St, Orange, 705 housing, tree removal for overgrown property
 - Charlemont 705 housing, additional paving projects, we will complete this new paving after the well project

Leased Housing

In FY 2020, HRA assisted a total of 642 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 35 families through the Massachusetts Rental Voucher Program (MRVP) in FY 2020. 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. Seven of these vouchers are currently located in Greenfield, two in Turners Falls, one in Northampton, one in Orange, one in Athol, one in Fall River, one in Northfield, one in Millers Falls, one in Florence and one in Shelburne Falls. One family issued an MRVP through HRA moved to another location in the Commonwealth, resulting in the administrative transfer of this subsidy to another agency.

HRA also administers 592 federal Section 8 Housing Choice Vouchers. This program served 606 families in 2020 with a turn-over of 68 households over the course of the year. Of these vouchers:

- * 400 were held by families where the head of household or the spouse is disabled
- * 172 were held by families with an elderly head of household or the spouse is elderly
- * 150 were held by families with children.

Of the agency's 592 vouchers, 458 are mobile and 134 are project-based, which means that they are attached to specific buildings. Mobile vouchers may be used anywhere in the U.S.

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

Franklin County	84.9%
Hampshire County	7.7%
Worcester County	3.4%
Hampden County	2.9%
Berkshire County	0.3%
Out of state	0.5%

During FY20 HRA pulled 238 applicants off the Section 8 waitlist to determine their eligibility for a Section 8 voucher. Of those 238 applicants, 66 responded to the request for paperwork and 445 were eligible to receive a voucher. 18 of the applicants that were pulled off the waitlist were local veterans. HUD regulations give priority for mobile vouchers to families who complete a year of successful tenancy in project-based units. HRA also gives priority for available Section 8 mobile vouchers to eligible veterans and to tenants in project-based MRVP apartments when landlords choose to opt out of the MRVP program.

In November of 2019, HRA was awarded 10 Mainstream 811 vouchers for non-elderly, disabled individuals from a competitive application submitted in September 2019. In May 2020, an additional 3 Mainstream 811 vouchers were awarded to our agency through authorization from the Cares Act. As required by HUD, the first 13 applicants awarded the Mainstream 811 vouchers must meet HUD's definition of homelessness. We have pulled 38 applicants off the waitlist to determine their eligibility for a Mainstream voucher and 20 responded to our request for paperwork.

In February 2020, HRA was notified that it received a score of 89 percent on the HUD Section 8 Management Assessment Program (SEMAP) for 2018.

In April 2020, due to Covid-19, HUD released a notice allowing PHA's to implement certain waivers at their discretion relating to COVID-19 and the Section 8 Housing Choice Voucher program. After reviewing the notice, HRA implemented 19 of those waivers. They ranged anywhere from being able to delay annual recertifications, temporarily changing inspection procedures and delaying submitting financial information.

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 2020, 22 of HRA's Section 8 voucher holders were enrolled in the Family Self-Sufficiency (FSS) Program. Of the 22 voucher holders, HRA on average contributed to escrows for 8 on a monthly basis. This means that those 8 families increased their income from employment above their income when they joined the FSS Program. One participant graduated in FY 2020 due to goal completion and received an escrow payment of \$18,873. There are currently 8 families participating in HRA's homeownership program, using their vouchers to assist with the mortgage payments.

There have been no significant policy changes in administration of the Section 8 program during the past fiscal year. Regulations are updated when they are received from HUD none of which have been significant enough to cause any hardship to HRA's voucher holders. HUD has reduced reporting requirements for participants for annual re-certifications, which also reduces the administrative burden on the agency

Community Development

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

In FY 2020, HRA submitted three CDBG applications to the Massachusetts Department of Housing & Community Development (DHCD). The Heath and Hawley application includes a two-town housing rehab program. The activities in the Montague grant include a streetscape improvement project in downtown Turners Falls, design work for a neighborhood playground, 4 social service programs, and housing rehabilitation. The activities in the Orange grant include a housing rehab program and 5 social service programs. The total for each grant was \$876,713 (Heath/Hawley), \$675,519 (Montague), and \$575,342 (Orange) for a total of \$2,127,574. Grant awards have not been announced due to widespread delays related to the Covid-19 pandemic. DHCD had an influx of supplemental funding from HUD that was earmarked in large part for rental assistance and microenterprise assistance, with some funding available to social service programs. The Community Development Department secured a \$93,000 grant from the supplemental funding round for the towns of Orange and Montague that provides additional funding to social service agencies who were forced to pivot operations in response to the pandemic. As a result of having to administer the supplemental funds, DHCD had to set aside the FY20 grant applications. Grant awards are now expected in December.

In FY 2020, HRA administered six Community Development Block Grants for eight Franklin County towns:

- * FY 2017 regional grant to the Town of Leverett, including the towns of Conway, Deerfield and Sunderland. Program activity: Housing Rehabilitation Program
- * FY 2018 Town of Montague. Activities: Housing Rehabilitation Program, Rutter's Park and Playground Reconstruction, 4 Social Service Programs
- * FY 2018 Town of Orange. Activity: Housing Rehabilitation Program
- * FY 2019 Town of Montague. Activities: Spinner Park Restoration Project, 4 Social Service Programs
- * FY 2019 Town of Orange. Activities: Housing Rehabilitation Program, 5 Social Service Programs
- * FY 2019 Town of Wendell Regional Grant with Town of Shutesbury. Activity: Housing Rehabilitation Program

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

Income-eligible participants can borrow up to \$40,000 at zero percent interest to make health, safety, and energy improvements to their homes. In most communities, fifty percent of each loan will be forgiven gradually over a 15-year period as long as the property owner owns and remains in the rehabilitated home. The remainder is due and payable upon sale or transfer of the property.^[1] All of the rehabilitation work is done by local, qualified contractors selected by the property owners. All newly awarded grants require full forgiveness of all housing rehabilitation loans after fifteen years.

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

In FY 2020, HRA-administered housing rehabilitation programs loaned approximately \$1,330,000 to help Franklin County residents. The average project loan was \$35,945. In total, HRA completed thirty-seven projects in fifteen Franklin County towns.

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

CDBG-funded Housing Rehabilitation Projects, HRA FY 2020		
Town	# units committed in FY 20	Funds committed in FY 20
Ashfield	1	\$21,805.00
Bernardston	1	\$37,858.88
Charlemont	1	\$28,845.00
Colrain	1	\$29,505.00
Deerfield	4	\$155,181.35
Gill	1	\$33,205.00
Heath	1	\$19,705.00
Leverett	2	\$57,738.30
Montague	2	\$57,900.14
Northfield	2	\$99,010.00
Orange	11	\$455,561.01
Rowe	0	\$25,100.00
Shutesbury	3	\$59,993.49
Wendell	7	\$248,564.00
Total	37	\$1,329,972.17

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

In FY20, the Town of Montague programs included:

- * “Our Women’s Network of Western Mass” administered by Montague Social Catholic Ministries
 - Provides support for business development and trainings for women who face barriers to working in a normative workplace.
- * “Home Delivered Meals” administered by LifePath
 - Provides home-delivered meals to homebound residents or low income elders throughout Montague.
- * “Montague Youth Leadership Skills Program” administered by The Brick House
 - Serves at-risk low and moderate income Montague youth through two structured youth groups. This intent is to provide leadership skills, job readiness, mentoring, and healthy living.
- * “Western MA Recovery Learning Center”
 - The program operates a resource center where staff offers peer-to-peer support and facilitates two groups for residents in recovery.

The FY 2020 Town of Orange Social Service Programs included:

- * “Home Delivered Meals” administered by LifePath
 - Provides home-delivered meals to homebound residents or low income elders throughout Orange.

- * “Career Pathways Program” administered by The Literacy Project
 - The program helps young adults achieve a High School Equivalency diploma and provides skills training for college or vocational training.
- * “Local Food Security & Self-Sufficiency Program” administered by Seeds of Solidarity
 - Provides a “Food for All” food access program for low income residents
- * “Community Mediation & Training Program” administered by Quabbin Mediation
 - Provides community mediation services, active bystander training for youths, and peer mediation to 8th and 9th graders.
- * “Recovering Families Initiative” administered by the Center for Human Development
 - Provides family centered services for parents with substance use disorders.

In the Town of Montague, HRA oversaw the completion of Rutter’s Park Playground in the Village of Lake Pleasant. This project was funded through the FY18 Montague block grant. The total project cost was approximately \$370,000.

Also in Montague, the Spinner Park Restoration Project was begun in late spring. Due to delays caused by unforeseen subsurface wiring, the project is slated to be fully completed in the spring of 2021. This project is funded through the FY19 Montague block grant. The total construction cost stands at approximately \$307,000.

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.

On a sad note, HRA lost one of its most accomplished and respected staff members with the passing of Bruce Hunter this past summer. Over the last 25 years, Bruce had his hand in numerous projects throughout the county. He was the ultimate collaborator, stickler of detail, and purveyor of wisdom. He leaves behind a rarely matched professional legacy. His dedication to HRA’s mission will long be remembered and seen in the projects he managed from the very first seed to the very last punch list item.

Rural Development, Inc.

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

In June 2020, the Sunderland Senior Housing one-stop application was funded, giving RDI its first development project since Orange Teen Housing wrapped in 2015, and its first LIHTC project since the Moltenbrey in 2004. Currently, the project is on track for financial closing in early 2021, and a construction period of 18 months. Once completed, the development will provide 33 units of housing affordable to seniors at 30% and 60% of area median income. After a competitive bidding process, RDI was also awarded 8 Project Based Section 8 vouchers by HRA, who will administer the vouchers.

In FY20, RDI engaged a third party consultant to perform an organizational analysis. The analysis pinpoints organizational weaknesses, some of which have stemmed from the lack of clarity in the terms of its relationship with HRA. The analysis also provides feedback from community partners on regional housing needs. RDI continues to focus on strengthening its portfolio while evaluating new development opportunities in the region.

Administration and Finance

HRA commissions an independent annual audit. After going out to bid, HRA is working with EFPR, a New York-based firm that has extensive experience with public housing authorities. HRA's audited financial statements include revenue and expenses that are passed through the agency to other parties, such as the revenue that the agency receives from the federal government for the Section 8 Housing Choice Voucher Program, which is paid to landlords on behalf of voucher holders. Capital assets and depreciation are also included in the audited statements. Because HRA has an October 1 fiscal year, the most recent audited financial statements are for the FY 19 fiscal year, which ended September 30, 2019, so the figures reported below are from the previous fiscal year.

Financial Highlights:

- The Authority's total net position increased by \$47,915 during 2019.
- Total Revenues increased by \$940,345 or 11.21% during 2019, and were \$9,325,706 and \$8,385,361 for 2019 and 2018 respectively.
- Total Expenses of all Authority programs increased by \$650,187. Total expenses were \$9,277,791 and \$8,627,604 for 2019 and 2018 respectively.

The Finance Team remained stable in 2019. While there was some learning curve with the new team, there are several improvements to report.

- The audit for 2019 was an unqualified opinion with a finding relating to internal controls over financial reporting. The Authority is following guidance from EFPR with regards to financial reporting of GASB Components 68 and 75 and the reconciliation of net position.
- The agency's human resources continue to be managed by the Finance Department. The Personnel Coordinator duties being absorbed by a Staff Accountant, and the remainder of the HR duties to the Director of Finance and Management Team at large.
- The budgeting process continues to be led by Director of Finance, and is a collaborative process that includes all senior managers during the review phase. This has allowed for a clearer understanding of the budget intentions and assumptions, and for Finance to better monitor the actual costs against budget.

In 2020 we will be taking on the following project/actions:

- Complete Asset and Liability reconciliations to include fixed asset listing.

- Migration of the private entities to the same database as HRA using same chart of accounts, closing out older database and update beginning balances on new database.
- Continue to improve procedures of cash management system.
- Continue to further detail finance procedures.

Many thanks are due to HRA's hard-working staff. The agency has 28 employees, most of who live in Franklin County. Our employees are deeply dedicated to achieving the mission of the housing authority and do a great job of assisting clients with limited resources.

Board of Commissioners

HRA has an 11-member Board of Commissioners. All commissioners reside in Franklin County. Nine members are appointed by the Franklin Regional Council of Governments for five year terms; none of these appointees may be from the same community. Two commissioners are appointed by the Governor and serve until they are replaced. The Board of Commissioners meets once a month, generally on the first Monday of the month at 5:30 p.m. at the Franklin County Regional Housing and Redevelopment Authority, Kulik Meeting Room, 241 Millers Falls Road, Turners Falls, MA 01376. 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.

We would like to thank Deana Prest for five years of service to HRA, and Sonya Hamdan for eight years of service to the HRA.

Current HRA Board of Commissioners:

Faith Williams, Shelburne (Chair)
 Jessica Atwood, Greenfield (Vice-Chair, Governor's appointee)
 Leslie Brown, Erving (Treasurer)
 Michael Slowinski, Colrain
 Sharon Cottrell, Montague
 Gary Fentin, Conway (Term beginning November 2020)
 Michael A. Cucchiara, Heath (Term beginning November 2020)

Respectfully submitted,



Gina Govoni
 Executive Director
 November 19, 2020