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ENFIELD HOUSING AUTHORITY

January 11, 2021

On behalf of the Board of Commissioners, I am pleased to present the Annual Report for the Housing Authority of the Town of Enfield (EHA) for Fiscal Year Ending December 31, 2020. This past year has presented unprecedented challenges due to the ongoing COVID-19 pandemic crisis. Despite the hardships, the Authority continues to be a high performing, sustainable and fiscally responsible agency.

The employees of the EHA have been the foundation of our ability to continue to provide services to all of our residents and program participants during the COVID-19 crisis. There are countless examples of how each of them has gone, and continue to go, above and beyond during the pandemic. They showed up at work each day despite the unknown challenges. Apartments are rented, rent adjustments for loss of income are being processed, and the physical work of providing quality housing continues. All of this with legitimate concern, but without complaint. Many of our employees are contending with personal challenges related to the pandemic and everyone has been impacted in some way. They are truly front-line essential workers. The EHA Board of Commissioners and I sincerely thank each for their efforts and we greatly appreciate what the entire staff has been doing since this all began early last year.

We all recognize that the crisis is not over. The work continues toward meeting our mission of providing effective, sustainable and fiscally responsible housing programs in a manner which promotes safe, decent, sanitary, drug free and smoke free housing. The EHA Board of Commissioners and staff remain committed to providing quality affordable housing opportunities despite the challenges that lay ahead.

Respectfully Submitted,

Scott C. Bertrand, Executive Director

Mission Statement

“It is the mission of the Housing Authority of the Town of Enfield to provide effective, sustainable and fiscally responsible housing programs in a manner which promotes safe, decent, sanitary, drug free and smoke free housing opportunities.”

Vision Statement

“Five years from now, the EHA will be the local leader in affordable housing by developing and managing programs while forging partnerships that result in high performing, sustainable and fiscally responsible housing.”

Adopted: January 14, 2013

ORGANIZATIONAL SUMMARY

Board of Commissioners

William J. Ballard, Chairman – *Serving since 1987*

Howard Coro, Jr., Vice Chair – *Serving since 2012*

Barbara Lawrence, Treasurer – *Serving since 2013*

Mary Ellen Kuraska, Commissioner – *Serving Since 2009*

Mark Zarcaro, Commissioner – *Serving Since 2019*

Housing Authority Staff

Administration

Scott C. Bertrand, Executive Director

Lori Reale, Deputy Executive Director

Housing Programs

Shari Riddick, Portfolio Manager

Giovanna Bacile, Housing Coordinator

Christine Dolan-Kerr, Resident Services Coordinator

Diane Stolpinski, Housing Coordinator

Michele Tolo, Housing Coordinator

Drew Martin, Congregate Desk Attendant

Angela Ahern, Congregate Desk Attendant

Jackie Edwin, Office Support Specialist

Jason Merrick, Mark Twain Dining Room Assistant

Facilities

William DuFour, Facilities Manager

Kevin Donahue, Facilities Coordinator

Christopher Ceglia, Maintenance Mechanic

Kadian Anglin, Maintenance Mechanic

Michael Fournier, Maintenance Laborer

Matthew Smith, Maintenance Laborer



ACTIVITIES

COVID – 19 Pandemic Response

The COVID-19 Virus pandemic has impacted everyone and the EHA was quick to respond as the crisis unfolded. Throughout January and February 2020, the EHA closely monitored media and government reports regarding the virus outbreak. In early March, staff began formal planning. The EHA's Risk & Safety Committee held several meetings and the authority's Flu Pandemic Guidance Plan was updated. EHA management staff participated in the Town of Enfield's Emergency Management meetings and communications were sent to residents and staff. By mid-month, emergency food purchases were made to ensure congregate meal continuity while plans and procedures were reviewed and updated. Routine maintenance work in occupied apartments was scaled back. On March 16, 2020 the offices were closed to the public. That same week, additional PPE was secured and inventoried. Common spaces were closed, and visitors were discouraged from entering the Mark Twain Congregate Living Center unless needed for the care and wellbeing of a resident, and the frequency of cleaning was also increased. On March 23, 2020, the

decision was made to move staff to an alternating schedule to enable implementation of safe workplace practices. On April 2, 2020, the EHA's response plans and procedures were updated and the April Board Meeting was cancelled. Mark Twain was secured to monitor and control the flow of people in and out of the facility. Staff returned to a regular schedule after two weeks.

Mark Twain continued to be of a concern due to the vulnerable frail elderly population and the confirmation of a positive COVID case. Throughout April, significant efforts were made to procure PPE, implement plans and procedures, ensure congregate meal delivery, as well as making business continuity certain. These efforts continued through May and into June. In early June, recovery plans were implemented for the longer term as it was apparent that the crisis would continue for many more months. Routine maintenance work in occupied apartments resumed. The EHA worked closely with the State of Connecticut and Community Health Centers to bring onsite COVID-19 testing to the residents and staff at Mark Twain. The first onsite event took place on July 2, 2020 and has continued monthly with a resident participation rate of about 60%. So far, no positive test results have been returned. In early September a new touchless door access system was installed at Mark Twain. Throughout the year, plans and procedures were reviewed and updated as needed and communications to staff and residents also continued. Area infection rates increased during the fall, especially after the Thanksgiving Holiday. Routine maintenance work in occupied apartments was again scaled back.

Participation at meetings with state and local officials is ongoing. The EHA staff continues to dedicate significant time and efforts to ensure the continuity of service during the crisis and will continue to do so until this public health crisis has subsided.

PPE Distribution

During the early days of pandemic, the EHA worked to facilitate the State of CT Department of Housing's distribution of vital personal protective equipment to State Supported Congregate Housing facilities for the frail elderly. The Pearson Way warehouse was the drop point where EHA staff divided up the stock. EHA staff then set up distribution points at two other locations in the State for pick up by the operators of congregate housing sites.

Enfield Manor Redevelopment

The EHA continued the pre-development efforts for the redevelopment of Enfield Manor. The focus during 2020 was preparing the 50% design plans, specifications, environmental testing, and a financing plan. The EHA will be pursuing several potential funding sources during 2021 with a goal of applying for the 9% Low Income Housing Tax Credit (LIHTC) program during the fall. The financing of this major endeavor remains a challenge due to the LIHTC allocations not being favorable to developments that are not geared toward families and are not in designated Communities of Opportunity.

Planning

The EHA updated the Capital Improvement Plan for the EHA's housing portfolio. The plan keeps our housing stock on a sustainable trajectory for the next 20-year period.

Appointments to the Board of Commissioners

Mark Zarcaro was re-appointed by the Enfield Town Council to a five-year term. Mr. Zarcaro has served on the EHA Board of Commissioners since 2019.

Capacity Building & Training

The EHA staff and commissioners continued to work towards building the authority's capacity to provide housing effectively and efficiently, thereby being prepared for future development/re-development opportunities and to keep our existing housing sustainable. A full day staff training retreat was held in February. Training was moved to various distance learning platforms after the pandemic outbreak.

Recognition

Risk Management Award – Our continued focus on safety led to receiving an award from our insurer, HAI Group. An Honorable Mention was awarded for the EHA's partnership with the Town of Enfield to expand video monitoring to the two Moderate Rental developments.

Housing Advocacy & Associations

The EHA continues to be committed to advocating for public and affordable housing. EHA Executive Director Scott Bertrand remains an active Executive Board member for the Connecticut Chapter of the National Association of Housing and Redevelopment Officials (CONN-NAHRO). He is a member of the Housing/Legislation and Liaison Committees. Mr. Bertrand also serves on the HAI Group Board of Directors and is Chairman of the Insurance Solutions Committee and a member of Governance Committee. Member-owned and nationally recognized, HAI Group is known for pioneering public and affordable housing insurance. He was elected by the membership owners to a new three-year term during 2020.

EHA Portfolio Manager Shari Riddick, serves as an Executive Board member of the New England Regional Council of the National Association of Housing and Redevelopment Officials (NERC-NAHRO). She serves on the Professional Development, Scholarship, and Member Services Committees. Ms. Riddick also serves on the HAI Group Sales & Marketing Committee.

The EHA is also a member of both the National Association of Housing and Redevelopment Officials (NAHRO) and the Public Housing Administrators and Directors Association (PHADA).

2010 Resident Services Summary

The Enfield Housing Authority enhances our ability to provide a positive living environment through a commitment to resident services. This is achieved by dedicating a full-time staff member to work directly with our residents.

This past year, a significant time was directed to responding to the COVID-19 Pandemic. There was significant increase in the need for services related to the crisis. The EHA partnered with the State of CT and Community Health Centers to bring monthly on-site COVID testing to the Mark Twain Congregate Living Center. Six monthly events were facilitated which resulted in no positive cases reported among those tested and who authorized the release of information to the EHA. The EHA's Resident Services Coordinator took the lead on organizing this vital service.

Below is a summary list of services that have been provided to our residents along with the approximate number of occasions that the services were needed:

Homemaking Service:	33
Home Health Aide:	28
Visiting Nurses:	7
Adult Day Care:	0
Community Meals:	12

Transportation Services:	121
Public Assistance Programs:	280
Mental Health Services:	56
Mediation/Facilitation Services:	30
Legal Services:	0
Medicare/Health Insurance:	63
Friendly Visitor/companion:	348
Socialization/Recreation:	188
Other Services:	587

(Please note that there are residents who received multiple services provided)

Community Partnerships

The EHA continues to engage in both formal and informal local partnerships. These relationships help to maintain and improve the quality of life for the residents of Enfield.

Bay Path University – Bay Path University continues to provide free occupational therapy services to the residents of the Mark Twain Congregate Living Center. The internship program places graduate student therapist to provide Level I services each fall and Level II services each spring. Resident participation is voluntary and provided at no cost. The students gain valuable experience working directly with the senior population while the residents receive services to enhance their wellbeing. The EHA provides dedicated office and meeting space for the Bay Path staff and students.

Congregate Meal Program – The Town of Enfield continued administration of the congregate meal program at a reduced cost to the Mark Twain and local residents which included grant funding from the Community Renewal Team.

Joint Operations Center – The EHA continues to partner with the Enfield Police. The EHA and EPD collaborate and cooperate in the development, use, and implementation of video camera monitoring systems for the mutual benefit of reducing operating costs and improving efficiencies.

Town of Enfield Community Development Block Grant – The EHA partnered with the Town of Enfield and applied as a sub-recipient for funding for improvements at Green Valley and Laurel Park. \$250,000 has been awarded to offset the cost of electrical upgrades at Laurel Park.

HUD Section 8 Management Assessment

The EHA has maintained the status of being a High Performing Agency with the U.S. Department of Housing and Urban Development in the management of the Section 8 Program.

FINANCIAL INFORMATION

Annual Financial Audit

Due to the ongoing COVID-19 Virus pandemic crisis, the completion of the Fiscal Year 2019 Audit Report has been delayed. A full copy of the HUD Real Estate Assessment Center (REAC) unaudited financial statements is available upon request.

Management Plans

The Congregate Housing Management and Services Plans as well as the Elderly and Moderate Rental Plans were submitted as required.

Base Rent Structure

Due to the COVID-19 Virus pandemic crisis, The EHA Board of Commissioners opted to defer increases to the Base Rent structure.

Moderate Rental – The base rents for the Moderate Rental program were last increased beginning January 1, 2019. A Base Rent Increase was not implemented for FY2020. In addition, a Base Rent increase was not implemented for January 1, 2021 and deferred due to the pandemic. The average base (minimum) rent is \$400 per month. As of September 30, 2020, the average rent paid by all residents was approximately \$506 per month. It is anticipated that the base rents will need to be increased in future years to keep in step with the recommended reserve levels from the independent capital needs assessments and the EHA Capital Improvement Plan. The utility adjusted Fair Market Rent (FMR) for comparable apartments is about \$1,267 to \$1,718 per month.

Elderly – The Base Rents were increased nominally by \$5 to \$7 for the fiscal year that began January 1, 2020. A Base Rent increase was not implemented for January 1, 2021 and deferred due to the pandemic. A mid-year increase may be needed later in FY2021. The average base (minimum) rent is \$414 per month. As of September 30, 2020, the average lease rent was \$445 per month however the actual amount paid by many residents was substantially less due to assistance from State of Connecticut’s Elderly Rental Assistance Payment (ERAP) program. It is anticipated that the base rents will need to be increased each year to keep in step with the recommended reserve levels from the independent capital needs assessments and the EHA Capital Improvement Plan. The utility adjusted Fair Market Rent (FMR) for comparable apartments is about \$879 to \$1,077 per month.

Many residents who cannot afford the base rent may receive a rent subsidy from the State of Connecticut’s ERAP program if funds are available. Fortunately, ERAP funding was adequate for 2020 to serve the existing participants. However, continued and/or adequate funding for this program is a major concern due to the ongoing State of CT budget constraints. The EHA has chosen to reduce the monthly payment for eligible residents up front and in some cases before the funds are made available by the State.

Congregate – Due to the COVID-19 pandemic crisis, the EHA did not increase the rents for the fiscal year that began July 1, 2021. The average base rent is \$475 per month which includes all utilities. Future increases will be made in consideration to the rent levels needed for long term sustainability of the developments. The estimated market rents for comparable apartments are about \$912 to \$1,130 per month excluding the additional congregate services.

Many residents who cannot afford the base rent will receive a rent subsidy from the State of Connecticut’s Congregate Rental Assistance Payment program. The fee for congregate services was not increased by and remained at \$317 per month. The State of Connecticut will also subsidize the cost for residents whose income will not support this amount.

To remain sustainable, increases to both the Base Rent and Service Fee will likely be needed for July 1, 2021.

Section 8 Housing Choice Voucher (HCV) Program

During 2020, the EHA worked toward maximizing the use of vouchers available with 97% of the budget authority being expended.

The program continues to be difficult to manage as the Administrative Fees paid to housing authorities continues to be critically low and was prorated at only 81% of what was due. However, the CARES Act provided additional funding of \$55,470 which greatly helped to close the deficit.

Freshwater Pond Apartments

The EHA's contract with US Department of Housing and Urban Development's (HUD) ended September 30, 2020. Funding for this privately owned and managed Section 8 Project Based Program was adequate through the end of the contract.

Annual Agency Plan (HUD required)

The required Agency Plan for FY2020 has been submitted to the US Department of Housing and Urban Development. A copy of the plan is available for viewing at the Central Office during regular business hours.

HOUSING PROGRAM SUMMARY

State Financed Moderate Rental "Family Housing"

Green Valley Village (MR 26) – Developed in 1951 with 84 units within 42 side by side duplex style buildings

Laurel Park (MR 56) – Developed in 1954 with 90 units within 45 side by side duplex style buildings

Unit Breakdown & Base Rents:			<u>2021</u>
122	Two bedroom	Base Rent:	\$389
51	Three Bedroom	Base Rent:	\$426
1	Four Bedroom	Base Rent:	\$458

Residents pay the greater of the monthly base rent or 30% of their adjusted gross income.

During Fiscal Year 2020, 13 families moved in and 19 moved out. As of December 31, 2020, there were nine (9) vacant units in the process of being made ready or leased. There were 20 families on the waiting list. The average annual household income was \$27,624 which represents 30% of Area Median Income (AMI) for a household of three. Families below 50% of AMI are considered by HUD to be Very Low Income.



Green Valley Drive by Pearl Street

State Financed Elderly Housing

Enfield Manor & Extension (E 10 & E 21) – Developed in 1964 & 1965 with 80 units within 17 one story buildings along with a community/office building that includes a laundry room. The base rents for 2021 are \$416 for an efficiency unit and \$446 for a one bedroom.



Enfield Manor

Windsor Court (E 31 & E 50) – Developed in 1968 & Redeveloped in 2002. There are 40 units within 10 one story buildings along with a community building that includes a laundry room. The base rent for 2021 is \$425 for a one bedroom.



Woodside Park (E 61) – Developed in 1972 with 40 units within 10 one story buildings along with a community building that includes a laundry room. The base rents for 2021 are \$378 for a standard one-bedroom unit and \$405 for a larger one bedroom.



Woodside Park

Ella Grasso Manor (E 125) – Developed in 1982 with 40 one-bedroom units within 20 one story buildings along with a community building that includes a laundry room. The base rents for 2021 range from \$393 to \$419 depending on the unit size.



Ella Grasso Manor

For all elderly developments:

Residents pay the greater of; the monthly base rent or 30% of their adjusted gross income. Households who would be paying in excess of 30% of their adjusted monthly income are eligible to participate in the State of Connecticut’s Rental Assistance Program if funding is available.

During Calendar Year 2020, 27 households moved in and 27 moved out. As of December 31, 2020, there were seven (7) vacant units in the process of being made ready or leased. There were 14 applicants on the wait list. 54% of the residents were age 62 or over and 46% were people under age 62 with disabilities. The average household income was \$15,763 which represents 22% of Area Median Income (AMI) for a household of one. Families below 30% of AMI are considered by HUD to be Extremely Low Income.

State Financed Congregate Housing

Mark Twain Congregate Living Center (C-3 & C-18) – 1982/1992

The development contains 82 units. The original 42 units were established in 1982 when a former elementary school was converted to housing. In 1992, an addition to the building was added consisting of 40 units. Also added was an adult daycare center which is operated by the Town of Enfield.

The rents range from \$437 to \$509 which includes all utilities. There is a monthly service fee of \$317 which covers the cost of the congregate program related assistance. Residents who would be paying in excess of 30% of their adjusted monthly income are eligible to participate in the State of Connecticut's Rental Assistance and Congregate Subsidy Programs if funding is available.

During Calendar Year 2020, 11 households moved in and 13 moved out. As of December 31, 2020, there was three (3) vacant units in the process of being made ready or leased. There are 7 applicants on the wait list. The average household income was \$21,115 which represents 29% of Area Median Income (AMI) for a household of one. Families below 30% of AMI are considered by HUD to be Extremely Low Income and families below 50% of AMI and above 30 % of AMI are considered by HUD to be Very Low Income.

Rents & Service Fee:

July 1, 2020-June 30, 2021	Rent	\$437-\$509	Service fee	\$317
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Mark Twain Congregate Living Center

Federal Section 8 Low Income Housing Program

Housing Choice Vouchers (Participant Based) – Program participants use the voucher in the private rental market. Program participants pay 30% to 40% of their adjusted gross monthly income toward the rent. A Housing Assistance Payment (HAP) is made directly to the owner for the balance of the rent within certain limitations based on Federal guidelines. The EHA has a HUD approved baseline of 136 Housing Choice Vouchers (HCV).

As of December 31, 2020, there were 55 incoming portable vouchers from other jurisdictions. There are currently 10 outgoing vouchers to other voucher programs.

The waitlist was opened and closed during early 2020. Currently there are 148 households on the list for a Housing Choice Voucher.

Due to the ongoing pandemic, many of the Section 8 Housing Quality Standard inspections were deferred or self-certified by the owner.

During 2020, the EHA worked toward maximizing the use of vouchers available with 97% of the budget authority being expended.

The program continues to be difficult to manage as the Administrative Fees paid to housing authorities continues to be critically low and was prorated at only 81% of eligibility. However, the CARES Act provided additional funding of \$55,470 which greatly helped to close the deficit. In previous years, inadequate funding forced the EHA to operate the program at a loss.

The average utilization rate for the year was 95%. These percentages include the VASH vouchers. Not including VASH, the utilization rate averaged 98% for 2020.

Veteran's Administration Supportive Housing (VASH) Program – The EHA has been awarded a total of 15 Veteran's Administration Supportive Housing Choice Vouchers by HUD. The program is intended to reduce chronic homelessness among veterans. This past year the EHA applied for and was awarded five additional vouchers by HUD. This will enable the EHA to expand the number of homeless veterans and their families that we can assist in accessing affordable housing opportunities and the important supportive services. The EHA will coordinate with recipients to identify quality apartments in the area which may include housing solutions within our existing and planned housing developments.

It is important that we get the word out to those in need. Individuals who are facing hardship should contact our VA partner in West Haven. Local rental property owners who are interested in participating in the program should contact the Enfield Housing Authority.

Mainstream Voucher Program – Mainstream vouchers assist non-elderly persons with disabilities. Aside from serving a special population, Mainstream vouchers are administered using the same rules as other housing choice vouchers. As authorized by the CARES Act, HUD is made up to \$150 million in Mainstream funding available for new vouchers to help public housing agencies (PHAs) prevent, prepare for, and respond to coronavirus. The EHA applied for and was awarded 40 Mainstream vouchers in late 2020. The program is anticipated to implemented for April 1, 2021.

New Construction (Project Based) – The EHA's 40-year contract with HUD for the contract administration for Freshwater Pond Apartments came to an end during 2019. The program was transferred back to HUD effective October 1, 2020. Over the past several years HUD has moved the contracts from local housing authorities to performance-based contractors.

FACILITIES

Work Orders

As of December 31, 2020, the EHA maintenance staff completed 2,123 calls for maintenance service.

Unit Turnover 2020

The EHA maintenance staff renovated 59 apartments in preparation for new and/or transferred residents. The breakdown by program is: ***Elderly: 29 Moderate Rental: 15 Congregate: 15***

During Calendar Year 2020, 51 households moved in and 59 moved out. The breakdown by program is as follows: **Elderly/Disabled:** 27 In/27 Out **Moderate Rental:** 13 In/19 Out **Congregate:** 11 In/13 Out

Modernization/Capital Improvements & Replacements

This past year, the Enfield Housing Authority continued investments into our developments and infrastructure. The work included non-routine maintenance work, extraordinary or emergency contract repairs, capital replacements and design. The following is a sample of the many activities undertaken.

COVID Upgrades – Several upgrades were made at the Main office and Mark Twain Office to allow for operations to continue. Upgrades included, but were not limited to, service window/counter changes, expanded meeting space, and work space re-arrangements.

Access System - An access system and power assist doors were installed at Mark Twain. The new system allows for touchless entry using electronic fobs and adds a level of increased building access control.

IT & Communication Upgrades – In response to the pandemic, the EHA moved up planned IT and communications upgrades to allow for greater adaptability and versatility. Upgrades included, but were not limited to, moving to cloud-based software, Office 365, and an internet phone system platform.

Siding & Window Replacements – Five buildings (10 units) within Green Valley and Laurel Park received new siding and windows. This was a continuation of the phased siding and window upgrades.

Mark Twain Upgrades – The lobby and front offices were updated along with exterior curb appeal related improvements.

Vehicle Replacement – The 2004 Ford E-350 utility van was replaced with a new van. The van style, as opposed to the current utility style, is better suited to work inside the enclosure. The interior is outfitted with a work bench and shelving.

Planned Improvements for 2021

- **Laurel Park Electrical Upgrades** – Electrical panel and service drop replacements
- **Mark Twain Upgrades** - Common area painting and phased flooring upgrades.
- **Flooring, Kitchen & Bathroom Upgrades** – Various apartments will continue to receive upon unit turnover as needed.
- **Siding, Window, Door Replacements** – Up to ten (10) buildings at Green Valley 7 Laurel Park.
- **Porch Roof Replacements** – Planning and procurement for upgrades at five to six buildings at Green Valley/Laurel Park.
- **IT Upgrades** – Computer hardware will be updated including mobile devices for the facilities department. The camera monitoring system at Pearson Way will be replaced.

Contact & Meeting Information

For more information regarding the Housing Authority of the Town of Enfield, please feel free to contact us at:

Central Office

Enfield Housing Authority

1 Pearson Way
Enfield, CT 06082

Phone: 860-745-7493 Fax: 860-741-8439 TTY/TDD: 800-545-1833 Ext. 849

Congregate Housing Office

Mark Twain Congregate Living Center

110 South Road
Enfield, CT 06082

Phone: 860-745-7493 Fax: 860-763-5517 TTY/TDD: 800-545-1833 Ext. 849

Website: Enfieldha.org

The Regular Meeting of EHA Board Commissioner's is held the second Monday of each month at 6 PM in the Conference Room located at 1 Pearson Way, Enfield, CT (unless otherwise posted). If a legal holiday falls on that day, the meeting will be held the following day (Tuesday). Note: The meetings may be held virtually as needed based on the ongoing crisis or as allowed by law and/or order.

