

Enfield Housing Authority

2021 Annual Report



William J. Ballard, Chairman
Howard Coro, Jr., Vice Chair
Barbara Lawrence, Treasurer/Commissioner
Mary Ellen Kuraska, Commissioner
Mark Zarcaro, Commissioner

Scott C. Bertrand, Executive Director

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ENFIELD HOUSING AUTHORITY

January 10, 2022

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, 2021. This past year continued to present 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 continue to be the foundation of our ability to maintain services to all our residents and program participants during the pandemic. Each of them has gone above and beyond to sustain continuity. Many of our employees are contending with their own challenges 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 on in 2020.

We recognize that we are still in recovery mode. 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

Shari Riddick, Deputy Executive Director

Housing Programs

Colin Hoppie, Portfolio Director

Giovanna Bacile, Housing Coordinator

Diane Stolpinski, Housing Coordinator

Michele Tolo, Housing Coordinator

Drew Martin, Congregate Desk Attendant

Jackie Edwin, Office Support Specialist

Jason Merrick, Mark Twain Dining Room Assistant

Facilities

William DuFour, Facilities Manager

Ryan Coppinger, Facilities Supervisor

Christopher Ceglia, Maintenance Mechanic

Kadian Anglin, Maintenance Mechanic

Matthew Smith, Maintenance Laborer

Chris Dancosse, Maintenance Laborer



ACTIVITIES

COVID – 19 Pandemic Response

EHA continues to respond and react to changes driven by the COVID-19 by the crisis. The EHA periodically adjusts our procedures to be able to effectively serve our residents and program participants. During early 2021, the EHA was able to bring vaccinations onsite for our at-risk resident population at the Mark Twain Congregate Living Center. As vaccine availability increased, onsite vaccine and booster clinics were held at other EHA housing sites.

Mark Twain continues to be of a concern due to the vulnerable frail elderly population. Additional cleaning continues and the requirement for masks/face coverings in the common areas stay in place. The dining room remains closed with the daily lunches being delivered to individual apartments.

The EHA staff continues to dedicate significant time and efforts to ensure the continuity of service and will continue to do so until this public health crisis has subsided.

Enfield Manor Redevelopment

The Enfield Housing Authority ramped up the work needed for the redevelopment of Enfield Manor during 2021. The efforts were somewhat constrained during 2020 due to the COVID 19 Pandemic. This past year the project team has been participating in the development engagement process with representatives from the CT Department of Housing and the CT Housing Finance Authority. This process is critical to compiling the complex financial structure needed for a project of this magnitude. The project team is currently pursuing multiple funding sources. Potential sources of funding are likely to include the HUD 202 Supportive Housing for the Elderly Program, 4% Low Income Housing Tax Credit Program, Small Cities Community Development Block Grant Program, gap funding from the State of CT, conventional mortgages, and energy related incentives. The EHA is also considering making Housing Choice Vouchers available to be project based into developments such as Enfield Manor & Extension.

Other development activities have been progressing. Capital Studio Architects is moving forward to bring the plans and specifications from 50% to 90% completion. They have engaged with two firms to work on energy efficiency with the possibility of adding solar power. The EHA has re-configured the board of the non-profit entity, Tobacco Valley Development Corporation, to be eligible for funding that is not available to the housing authority. A contract is being negotiated with a firm for the planning and temporary relocation of the current residents. No permanent displacement of the current residents is anticipated.

This is an exciting endeavor that has taken years of work to get to this point. The new development will provide much improved homes for the current residents while creating additional housing. The current plan is to apply for the various funding sources during 2022. If successful, construction should begin in 2023.

Appointments to the Board of Commissioners

Howard Coro was re-appointed by the Enfield Town Council to a five-year term. Mr. Coro has served on the EHA Board of Commissioners since 2012.

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 will be serving as Board Vice Chair 2022. He is also a member of Governance and Compensation Committees. Member-owned and nationally recognized, HAI Group is known for pioneering public and affordable housing insurance.

EHA Deputy Executive Director 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 is Chair of the Scholarship Committee and serves on the Professional Development, 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).

Resident Services

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.

Again, this past year, a significant amount of time was directed toward helping residents with needs brought on by the COVID-19 Pandemic. There was significant increase in the need for services. The EHA partnered with Community Health Centers to bring COVID Vaccinations and boosters to the housing sites. Our Resident Services Coordinator took the lead on organizing this vital service.

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.

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 Laurel Park. \$175,000 of Community Development Block Grant (CDBG) funds has been awarded to offset the cost of unit electrical upgrades. In 2021, the EHA and the Town applied for an additional CDBG funds for the Enfield Manor & Extension Redevelopment Project. However, the project was not selected and it will likely be resubmitted for 2022.

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.

Retirements

Lori Reale – Lori retired from the EHA on May 5, 2021 after being an inherent part of the EHA for over 32 years. She joined the authority in 1988. Throughout the years her work was critical to modernizing our operations, taking us from handwritten forms and ledgers to automated systems. Her strong work ethic positioned her to move on a continual upward career path. Lori started as a Clerk and was later promoted to Bookkeeper. In 2002 she was given the responsibilities for our full financial operations and the title of Finance Manager. As the EHA grew and reorganized, she then ascended to her last position as Deputy Executive Director. She was a dedicated employee over three decades including during the pandemic which hit in early 2020.

Christine Dolan-Kerr – Christine retired from the EHA on November 12, 2021 after over 17 years of service. She joined the authority in 2004. Christine started as Resident Services Coordinator and next became the Congregate Coordinator for the Mark Twain Congregate Living Center for several years. She later circled back to the position of Resident Services Coordinator. Christine was very resident centric and advocated tirelessly for those we serve. She was instrumental during the COVID 19 crisis. She was relentless in her

pursuit of bringing on-site testing to Mark Twain and later getting early access to the vaccines followed by the booster doses. She remained dedicated throughout her career at the EHA.

FINANCIAL INFORMATION

Annual Financial Audit

The audited Financial Statements for 2020 are attached at the end of this report. A full copy of the audited 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

Moderate Rental – The base rents for the Moderate Rental program were increased beginning January 1, 2022. A Base Rent Increase was not implemented for FY2020 and FY2021. The base (minimum) rent is \$407 per month for a 2-bedroom unit, \$445 for a 3-bedroom unit and \$478 for the 4-bedroom unit. As of December 31, 2021, the average rent billed was \$521 per month and ranging from the Base Rents noted above to \$1,119 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 Fair Market Rent (FMR) for comparable apartments is approximately \$1,330 to \$1,950 per month.

Elderly – The Base Rents were increased for the fiscal year that began January 1, 2022. A Base Rent increase was not implemented for January 1, 2021. The base (minimum) rents range from \$399 to \$471 with consideration to unit size, site, and utilities. As of December 31, 2021, the average lease rent was \$462 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 capital needs assessments and the EHA Capital Improvement Plan. The Fair Market Rent (FMR) for comparable apartments is approximately \$880 to \$1,080 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 2021 to serve the existing participants. However, continued and/or adequate funding for this program is an ongoing concern due to 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 – The rents for the fiscal year that began July 1, 2021 were increased. They were not increased the prior year due to the uncertainty of the pandemic. The base rents range from \$453 to \$528 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 \$880 to \$1,080 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 is \$339 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, 2022.

Annual Agency Plan (HUD required)

The required Agency Plan for FY2021 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>2022</u>
122	Two bedroom	Base Rent:	\$407
51	Three Bedroom	Base Rent:	\$445
1	Four Bedroom	Base Rent:	\$478

Residents pay the greater of the monthly base rent or 30% of their adjusted gross income. During Fiscal Year 2021, 30 families moved in and 25 moved out. As of December 31, 2021, there were seven (7) vacant units in the process of being made ready or leased. There were 21 families on the waiting list. The average annual household income was \$29,464.



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 2022 are \$439 for an efficiency unit and \$471 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 2022 is \$448 for a one bedroom.



Windsor Court

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 2022 are \$399 for a standard one-bedroom unit and \$427 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 2022 range from \$415 to \$442 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 2021, 17 households moved in and 23 moved out. As of December 31, 2021, there were nine (9) vacant units in the process of being made ready or leased. There were 26 applicants on the wait list. 59% of the residents were age 62 or over and 41% were people under age 62 with disabilities. The average household income was \$15,518

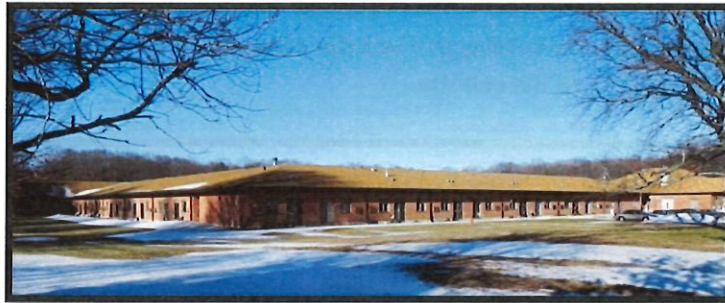
State Financed Congregate Housing

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 \$453 to \$528 which includes all utilities. There is a monthly service fee of \$339 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 2021, nine (9) households moved in and ten (10) moved out. As of December 31, 2021, there was two (2) vacant units in the process of being made ready or leased. There were 13 applicants on the wait list. The average household income was \$20,728.



Mark Twain Congregate Living Center

Federal Housing Programs

Housing Choice Vouchers (AKA Section 8) – 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, 2021, there were 49 incoming portable vouchers from other jurisdictions. There are currently 12 outgoing vouchers to other voucher programs.

The waitlist was opened and closed in 2020. Currently there are 128 households on the list for a Housing Choice Voucher.

During 2021, the EHA expended approximately 93% of the budget authority. Program participants are experiencing difficulty finding suitable apartments to rent in the extremely tight rental market. To assist new participants to find suitable housing, the EHA placed a moratorium on the restriction of moves outside of the EHA's jurisdiction during their first year of receiving a voucher.

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 and to help them along with their families access affordable housing opportunities and the important supportive services. The EHA coordinates with recipients to identify quality apartments in the area which may include housing solutions within our existing and planned housing developments.

This program has been difficult to lease. 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 has 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 was implemented April 1, 2021. New participants are experiencing difficulty finding suitable apartments to rent in the extremely tight rental market. To assist new participants to find suitable housing, the EHA placed a moratorium on the restriction of moves outside of the EHA's jurisdiction during their first year of receiving a voucher.

FACILITIES

Work Orders

As of December 31, 2021, the EHA maintenance staff completed 2,519 calls for maintenance service. This is a 19% increase over the 2,123 completed during 2020. The increase is likely due to delayed calls for service, deferred work, and scaled back inspections that occurred for safety reasons during height of the COVID outbreak.

Unit Turnover 2021

The EHA maintenance staff renovated 58 apartments in preparation for new and/or transferred residents. The breakdown by program is: **Elderly: 24 Moderate Rental: 24 Congregate: 10**

Fire Loss

During the early morning hours of October 22, 2022 there was a devastating fire in one of the duplex buildings located at Laurel Park. Fortunately, there were no injuries or loss of life. One unit is a total loss and the neighboring unit sustained significant smoke and water damage. The EHA staff acted quickly and was able to rehouse one family in less than 24 hours and had a second unit ready for the other family within a few days. The loss is expected to exceed \$300,000.

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 activities undertaken.

IT & Communication Upgrades – The EHA continued with IT and communication upgrades. During 2021 the EHA moved to cloud based services, a remote work order system, and a VOIP phone system. These upgrades will help insure business continuity allowing for some work to be performed offsite.

Siding & Window Replacements – The EHA continued the phased siding and window replacements at Green Valley and Laurel Park. This past year 10 additional buildings (20 units) were completed. The cost of this work was \$ 274,444

Laurel Park Electrical Upgrades – The electrical panel and service drop replacements at Laurel Park began in the Fall of 2021 and will continue into 2022. The project is moving slow due to supply chain issues with many of the components being back ordered. The majority of this \$187,000 project is being funded via a \$175,000 Small Cities Community Development Block Grant in partnership with the Town of Enfield.

Planned Improvements for 2022

- **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 & Laurel Park.
- **Reconstruction** – The fire damage building at 9/11 Laurel Park will be rebuilt.

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.



HOUSING AUTHORITY OF THE TOWN OF ENFIELD

STATEMENT OF NET POSITION

DECEMBER 31, 2020

Assets	
Current Assets	
Cash and cash equivalents	\$ 4,970,505
Restricted cash	171,596
Accounts receivable, net	99,756
Prepaid expenses and other current assets	89,887
Total Current Assets	<u>5,331,744</u>
Noncurrent Assets	
Capital assets, non-depreciable	1,843,382
Capital assets, net of accumulated depreciation	9,569,048
Total Noncurrent Assets	<u>11,412,430</u>
Total Assets	<u>16,744,174</u>
Deferred Outflows of Resources	<u>582,333</u>

The accompanying notes are an integral part of these financial statements.

HOUSING AUTHORITY OF THE TOWN OF ENFIELD

STATEMENT OF NET POSITION (CONTINUED)

DECEMBER 31, 2020

Liabilities	
Current Liabilities	
Accounts payable	\$ 216,600
Accounts payable, other government	82,754
Accrued wages and current portion of compensated absences	38,523
Interest payable	7
Other accrued expenses	41,123
Unearned revenue	1,316
Tenant security deposits	132,162
Total Current Liabilities	<u>512,485</u>
Noncurrent Liabilities	
Accrued compensated absences, net of current portion	71,404
Net pension liability	1,353,420
Total Noncurrent Liabilities	<u>1,424,824</u>
Total Liabilities	<u>1,937,309</u>
Deferred Inflows of Resources	<u>189,898</u>
Net Position	
Investment in capital assets	11,412,430
Restricted:	
Housing assistance payments	35,011
Unrestricted	<u>3,751,859</u>
Total Net Position	<u>\$ 15,199,300</u>

The accompanying notes are an integral part of these financial statements.

HOUSING AUTHORITY OF THE TOWN OF ENFIELD

STATEMENT OF REVENUES, EXPENSES AND CHANGES IN NET POSITION

FOR THE YEAR ENDED DECEMBER 31, 2020

Operating Revenues	
Tenant rental income	\$ 2,569,733
HUD grants	2,352,614
Other government grants	376,226
Other revenue	134,749
Total Operating Revenues	<u>5,433,322</u>
Operating Expenses	
Housing assistance payments	2,110,881
Administration	1,313,950
Depreciation expense	682,754
Repair and maintenance	573,111
Utilities	376,992
Tenant services	348,077
Insurance expense	170,248
Other general expenses	65,949
Total Operating Expenses	<u>5,641,962</u>
Operating Loss	<u>(208,640)</u>
Nonoperating Revenues	
Interest and investment revenue	34,443
Total Nonoperating Revenues	<u>34,443</u>
Loss before Capital Grants	<u>(174,197)</u>
Capital Grants	
Government capital grants	131,111
Total Capital Grants	<u>131,111</u>
Change in Net Position	(43,086)
Net Position, Beginning of Year	<u>15,242,386</u>
Net Position, End of Year	<u>\$ 15,199,300</u>

The accompanying notes are an integral part of these financial statements.

