

# Enfield Housing Authority

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*2022 Annual Report*



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

**Scott C. Bertrand**, Executive Director

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## ENFIELD HOUSING AUTHORITY

January 9, 2023

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, 2022. This past year focus was on recovering from the disruption caused by the COVID 19 crisis. Despite the challenges, 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. The EHA Board of Commissioners and I sincerely thank each for their efforts and we greatly appreciate their hard work and dedication.

This past year the EHA dealt with the unbalanced economic recovery. The EHA has been faced with supply chain interruptions, high inflationary pressures, and the tight labor market. These factors also impacted our business partners ability to provide services to the EHA. The forces within the housing market have resulted in a greater demand for affordable housing as demonstrated by significant growth in the wait lists for our programs. The length of the lists for EHA owned housing have more than doubled.

The EHA continues to meet 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

Howard Coro, Jr., Chairman – *Serving since 2012*

Barbara Lawrence, Vice Chair – *Serving since 2013*

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

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 Wolf, Housing Coordinator

Michele Tolo, Housing Coordinator

Mary Ellen Laskarzewski, Resident Services Coordinator

Drew Martin, Congregate Desk Attendant

Cynthia Matanzo, Congregate Desk Attendant

Jackie Edwin, Office Support Specialist

Jason Merrick, Mark Twain Dining Room Assistant

## Facilities

**Charles Weeks**, Facilities Manager

**Ryan Coppinger**, Facilities Supervisor

**Christopher Ceglia**, Maintenance Mechanic

**Mathew Smith**, Maintenance Mechanic

**Tyler Prajzner**, Maintenance Laborer

**Kyle Rhodes**, Maintenance Laborer



## ACTIVITIES

### **Enfield Manor Redevelopment**

The Enfield Housing Authority and the Tobacco Valley Development Corporation (TVDC) seek to replace all existing structures containing 80 units, with two new three-story buildings that will have 99 units in total. Existing site improvements would also be removed and replaced.

The EHA invested heavily into the effort to redevelop of Enfield Manor during 2022. The design process is 99% complete with all local approvals having been obtained. The focus for 2022 was on financing the project in conjunction with the TVDC. The TVDC was created by the EHA to develop, redevelop, manage, finance sponsor, invest in, own, operate and/or expand the availability of low, and moderate income, elderly, mixed income and/or affordable housing in and around Enfield.

The EHA has committed up to 32 Housing Choice Vouchers to be project-based into the new development including five being Veterans Administration Supportive Housing units. The TVDC was awarded \$337,921 from the State of CT's Housing Tax Credit Contribution program with EverSource purchasing the credits. A consolidated funding application has been submitted by the EHA to the State of CT Department of Housing and the CT Housing Finance Authority (CHFA). The TVDC has submitted a Community Investment Fund application to the State of CT and is in the process of submitting for HUD's 202 Supportive Housing for the Elderly program. The projected total development budget for the project is \$37.6M.

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. If successful, construction should begin in late 2023/early 2024.

## Board of Commissioners

William J. "Bill" Ballard joined the EHA Board of Commissioners in 1987. His recent term expired in November 2022 and he has chosen to not seek re-appointment.

Bill has always been very active in the community. His dedication to the residents of Enfield includes serving on the Town Council from 1977 through 1980 followed by over 35 years on the Enfield Housing Authority Board of Commissioners.

He joined the Housing Authority Board to fulfill an unexpired term in early 1987 and was appointed to his first of seven terms later that year. Over the course of his time on the Board, he had served many years in leadership roles as both Vice Chair and Chair.

During his tenure Bill and the EHA Board implemented strategic initiatives to ensure the sustainability of the EHA's housing portfolio. Windsor Court housing for the elderly and individuals with disabilities was redeveloped. The concept was used as a model for other housing authorities in the State of Connecticut. Major renovation projects were completed throughout the other EHA neighborhoods to make certain that they will be viable for years to come. A plan for the complete redevelopment of Enfield Manor was created, which when completed, will greatly improve the quality of life for the residents and expand affordable housing opportunities in Enfield.

Bill is well known for his lighthearted sense of humor, warm manner, and collaborative nature. His dedication and demonstrated leadership serve as example for all as to how volunteering within our communities truly makes a difference.

## 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 Chair during 2023. 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.

## 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. The project was completed in November of 2022. In 2022, 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 2023.

## 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

The audited Financial Statements for 2022 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, 2023. The base (minimum) rent is \$442 per month for a 2-bedroom unit, \$480 for a 3-bedroom unit and \$513 for the 4-bedroom unit. 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 \$1,300 to \$2,000 per month.

**Elderly** – The Base Rents were increased for the fiscal year that began January 1, 2023. The base (minimum) rents range from \$434 to \$506 with consideration to unit size, site, and utilities. 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 \$900 to \$1,200 per month.

**Congregate** – The rents were increased for the fiscal year that began July 1, 2022. The base rents range from \$472 to \$550 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.

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 \$350 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, 2023.

## Annual Agency Plan (HUD required)

The required Agency Plan for FY2023 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:

2022

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 2022, 12 families moved in and 16 moved out. As of December 31, 2022, there were eleven (11) vacant units in the process of being made ready or leased. There were 53 families on the waiting list at the end of 2022 which is significantly higher than the 21 that were on the list at the end of 2021. The average gross household income was \$30,700



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 were \$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 were \$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 were \$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 ranged 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 2022, 18 households moved in and 25 moved out. As of December 31, 2022, there were no (0) vacant units in the process of being made ready or leased excluding 16 units at Enfield Manor being held due to the planned redevelopment. There were 77 applicants on the wait list as of December 31, 2022 which is significantly higher than the 26 at the end of 2021. 62% of the residents were age 62 or over and 38% were people under age 62 with disabilities. The average gross household income was \$16,390.

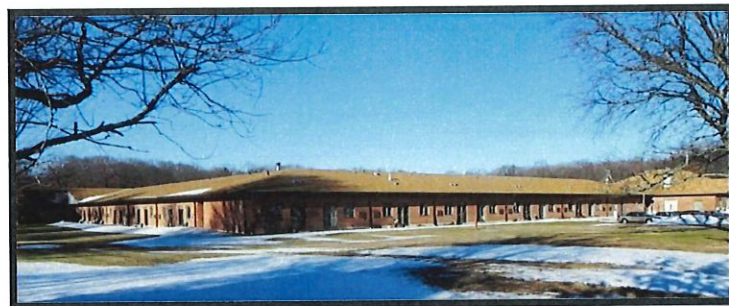
## State Financed Congregate Housing

### *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 \$472 to \$550 which includes all utilities. There is a monthly service fee of \$350 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 2022, 14 households moved in and 11 moved out. As of December 31, 2022, there was one (1) vacant unit in the process of being made ready or leased. There were 28 on the list as of December 31, 2022, which is up significantly from the 13 at the end of 2021. The average gross household income was \$22,919.



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, 2022, there were 48 incoming portable vouchers from other jurisdictions. There are currently 10 outgoing vouchers to other voucher programs.

The waitlist was opened and closed in 2020. Currently there are 120 households on the list for a Housing Choice Voucher.

The Administrative Fee that the EHA earns for managing each voucher was prorated at only 88%. 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 continued 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, 2022, the EHA maintenance staff completed 2,426 calls for maintenance service

## Unit Turnover 2022

The EHA maintenance staff renovated 42 apartments in preparation for new and/or transferred residents.

The breakdown by program is: *Elderly: 17 Moderate Rental: 13 Congregate: 12*

## 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.

**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.

**Laurel Park Electrical Upgrades** – The electrical panel and service drop replacements at Laurel Park began in the Fall of 2021 and was completed in the fall of 2022. The was initially delayed 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.

## 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](http://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, 2021

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### Assets

#### Current Assets

Cash and cash equivalents	\$ 5,283,563
Restricted cash	243,326
Prepaid expenses and other current assets	<u>102,263</u>

#### Total Current Assets

5,629,152

#### Noncurrent Assets

Capital assets, non-depreciable	1,897,956
Capital assets, net of accumulated depreciation	<u>8,905,363</u>

#### Total Noncurrent Assets

10,803,319

#### Total Assets

16,432,471

#### Deferred Outflows of Resources

262,770

*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, 2021

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<b>Liabilities</b>	
<b>Current Liabilities</b>	
Accounts payable	\$ 43,375
Accounts payable, other government	79,636
Accrued wages and current portion of compensated absences	6,455
Unearned revenue	38,871
Tenant security deposits	146,123
<b>Total Current Liabilities</b>	<u>314,460</u>
<b>Noncurrent Liabilities</b>	
Accrued compensated absences, net of current portion	58,092
Net pension liability	689,564
<b>Total Noncurrent Liabilities</b>	<u>747,656</u>
<b>Total Liabilities</b>	<u>1,062,116</u>
<b>Deferred Inflows of Resources</b>	<u>517,575</u>
<b>Net Position</b>	
Investment in capital assets	10,803,319
Restricted:	
Housing assistance payments	97,203
Unrestricted	<u>4,215,028</u>
<b>Total Net Position</b>	<u>\$ 15,115,550</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, 2021

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<b>Operating Revenues</b>	
Tenant rental income	\$ 2,655,519
HUD grants	1,444,766
Other government grants	323,729
Other revenue	99,730
<b>Total Operating Revenues</b>	<u>4,523,744</u>
<b>Operating Expenses</b>	
Housing assistance payments	1,247,756
Administration	861,390
Repair and maintenance	829,799
Depreciation expense	691,923
Tenant services	356,394
Utilities	352,328
Insurance expense	182,691
Other general expenses	92,702
<b>Total Operating Expenses</b>	<u>4,614,983</u>
<b>Operating Loss</b>	<u>(91,239)</u>
<b>Nonoperating Revenues</b>	
Interest and investment revenue	7,489
<b>Total Nonoperating Revenues</b>	<u>7,489</u>
<b>Change in Net Position</b>	(83,750)
<b>Net Position, Beginning of Year</b>	<u>15,199,300</u>
<b>Net Position, End of Year</b>	<u>\$ 15,115,550</u>

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

# HOUSING AUTHORITY OF THE TOWN OF ENFIELD

## STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED DECEMBER 31, 2021

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<b>Cash Flows from Operating Activities</b>	
HUD grants	\$ 1,444,766
Other government grants	352,050
Receipts from tenants	2,615,315
Other operating receipts	167,065
Payments to employees	(1,456,742)
Payments to suppliers	(1,414,580)
Payments to landlords	<u>(1,247,756)</u>
Net cash provided by operating activities	<u>460,118</u>
<b>Cash Flows from Capital and Related Financing Activities</b>	
Interest expense	(7)
Acquisitions of capital assets	<u>(82,812)</u>
Net cash used in capital and related financing activities	<u>(82,819)</u>
<b>Cash Flows from Investing Activities</b>	
Interest and dividends received	<u>7,489</u>
Net cash provided by investing activities	<u>7,489</u>
<b>Net increase in cash, cash equivalents and restricted cash</b>	384,788
<b>Cash, cash equivalents and restricted cash, beginning of year</b>	<u>5,142,101</u>
<b>Cash, cash equivalents and restricted cash, end of year</b>	<u>\$ 5,526,889</u>

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

# HOUSING AUTHORITY OF THE TOWN OF ENFIELD

## STATEMENT OF CASH FLOWS (CONTINUED)

FOR THE YEAR ENDED DECEMBER 31, 2021

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<b>Reconciliation of operating loss to net cash provided by operating activities:</b>	
Operating Loss	\$ (91,239)
Adjustments:	
Depreciation	691,923
Change in assets and liabilities:	
(Increase) decrease in accounts receivable, tenants	24,480
(Increase) decrease in accounts receivable, other	73,119
(Increase) decrease in accounts receivable, other government	2,157
(Increase) decrease in prepaid expenses and other current assets	(12,376)
(Decrease) increase in accounts payable	(173,225)
(Decrease) increase in accounts payable, other government	(3,118)
(Decrease) increase in compensated absences and accrued wages deferred inflow/outflows of resources	(45,380)
(Decrease) increase in accrued expenses and other current liabilities	(16,616)
(Decrease) increase in tenant security deposits	(41,123)
(Decrease) increase in unearned operating revenue	13,961
	37,555
Net cash provided by operating activities	<u>\$ 460,118</u>
<b>Cash, cash equivalents and restricted cash per Statement of Net Position:</b>	
Cash and cash equivalents	\$ 5,283,563
Restricted cash - current	243,326
<b>Total cash, cash equivalents and restricted cash per Statement of Net Position</b>	<u>\$ 5,526,889</u>

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