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ENFIELD HOUSING AUTHORITY

January 8, 2024

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, 2023. This past year the EHA focused the Enfield Manor & Extension Redevelopment Project and to the growing demand for affordable housing.

The employees of the EHA continue to be the foundation of our ability to maintain services to all of 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.

The EHA and our partner, the Tobacco Valley Development Corporation (TVDC) was successful in securing the funding needed to redevelop Enfield Manor & Extension. This involved multiple extensive applications to various sources including local, State and Federal entities. The funding commitments from the State of Connecticut and the US Department of Housing & Urban Development will move the project forward. Construction is anticipated to begin during 2024.

During 2023, the EHA worked diligently to respond to the growing need for affordable housing. The EHA worked to make our housing units available at a faster pace. This was achieved by reducing time to make apartments ready for new occupants and expanding access to our programs via our new web-based processes.

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.

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*

Mary Ellen Kuraska, Commissioner – *Serving since 2009*

Mark Zarcaro, Commissioner – *Serving Since 2019*

Kyle Bell, Commissioner – *Serving since 2023*

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

Marquea Smith, Financial Coordinator

Drew Martin, Congregate Desk Attendant

Angela Ahern, Congregate Desk Attendant

Jason Merrick, Mark Twain Dining Room Assistant

Facilities

Charles Weeks, Facilities Manager

Ryan Coppinger, Facilities Supervisor

Mathew Smith, Maintenance Mechanic

Ahren Riddle, Maintenance Mechanic

Xavier Ragonese, Maintenance Mechanic

Tyler Prajzner, 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 and the TVDC invested heavily into the effort to redevelop of Enfield Manor during 2023. This past year substantial funding commitments were received, and the project will be moving forward. On September 26, 2026, the State of Connecticut Community Investment Fund (CIF) 2030 announced \$11,269,365 of capital Funding for the project. Shortly thereafter on October 23, 2023, the Department of Housing and Urban Development (HUD) announced \$6,791,335 of capital funding for the Section 202 Supportive Housing for the Elderly program which also comes with \$226,778 of annual rental subsidies. The project has also received \$337,921 in Housing Tax Credit Contribution funds and \$300,000 pre-development grant from the State of Connecticut. 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. Additional funds in the form of 4% Low Income Housing Tax Credit equity and mortgage(s) will fill the remaining financial gap.



L to R - DOH Commissioner Seila Mosquera-Bruno, State Senator John Kissel, Executive Director Scott Bertrand, Mayor Robert Cressotti, Governor Ned Lamont



L to R - Executive Director Scott Bertrand, DOH Commissioner Seila Mosquera-Bruno, Councilman John Santanella, Governor Ned Lamont



L to R - Executive Director Scott Bertrand, Congressman Joe Courtney,
HUD Field Office Director Suzanne Piacentini

The project design has been completed and is being reviewed and updated to meet the standards required by the funding sources. A relocation firm has begun to work with the residents for temporary moves while the project is being completed. The financial closings are anticipated to occur in June of 2024 with construction starting within 30 days thereafter. The project will be completed in two phases each taking approximately one year to complete. The project is expected to be finished during 2026.

The project has received wide endorsements from many public officials including Governor Lamont and US Congressman Courtney. On a local level, State Representative Tom Arnone along with Senator John Kissel have provided tremendous support for the furtherance of the project.

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.

Board of Commissioners

Kyle Bell joined the EHA Board of Commissioners in January of 2023 to fill the position created by the retirement of William J. "Bill" Ballard. Mr. Bell is employed in the financial services industry and holds a BS in Agricultural Business & Public Policy from Wilmington College (OH).

Barbara Lawrence was reappointed to a five-year term by the Enfield Town Council. Ms. Lawrence has been serving since 2013.

Housing Advocacy & Associations

The EHA continues to be committed to supporting and 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 a second year as Board Chair during 2024. 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 was elected as an Executive Board member of CONN-NAHRO and served on 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.

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, 2024. The base (minimum) rent is \$462 per month for a 2-bedroom unit, \$450 for a 3-bedroom unit and \$533 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 reserve levels indicated from the independent capital needs assessments and the EHA Capital Improvement Plan. The Fair Market Rent (FMR) for comparable apartments is approximately \$1,500 to \$2,200 per month.

Elderly – The Base Rents were increased for the fiscal year that began January 1, 2024. 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 reserve levels indicated from the capital needs assessments and the EHA Capital Improvement Plan. The Fair Market Rent (FMR) for comparable apartments is approximately \$1,000 to \$1,250 per month.

Congregate – The rents were increased for the fiscal year that began July 1, 2023. The base rents range from \$519 to \$597 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 \$371 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, 2024.

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:			<u>2023</u>
122	Two bedroom	Base Rent:	\$442
51	Three Bedroom	Base Rent:	\$480
1	Four Bedroom	Base Rent:	\$513

Residents pay the greater of the monthly base rent or 30% of their adjusted gross income. During Fiscal Year 2023, 35 families moved in and 23 moved out. As of December 31, 2023, there was (1) vacant units in the process of being made ready or leased. There were 29 families on the waiting list at the end of 2023 which is significantly lower than the 53 that were on the list at the end of 2022. The average gross household income was \$32,286.



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 2023 were \$474 for an efficiency unit and \$506 for a one bedroom.



Enfield Manor

Windsor Court (E 31 & E 50) – Developed in 1968, redeveloped in 2002, and substantially renovated in 2017. There are 40 units within 10 one story buildings along with a community building that includes a laundry room. The base rent for 2023 were \$483 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. Substantial renovation 2017. The base rents for 2023 were \$434 for a standard one-bedroom unit and \$462 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. Substantially renovated in 2017. The base rents for 2023 ranged from \$450 to \$477 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 2023, 9 households moved in and 15 moved out. As of December 31, 2023, there were no (0) vacant units in the process of being made ready or leased excluding units at Enfield Manor being held due to the planned redevelopment. There were 83 applicants on the wait list as of December 31, 2023. The average gross household income was \$7,177.

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. Substantial renovation 2014.

The rents range from \$519 to \$597 which includes all utilities. There is a monthly service fee of \$371 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 2023, 12 households moved in and 13 moved out. As of December 31, 2023, there was two (2) vacant unit in the process of being made ready or leased. There were 33 on the list as of December 31, 2023. The average gross household income was \$22,386.



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 140 Housing Choice Vouchers (HCV) plus 40 Mainstream Vouchers and 15 VASH for a total of 195.

As of December 31, 2023, there were 45 incoming portable vouchers from other jurisdictions. There are currently 16 outgoing vouchers to other voucher programs.

The waitlist was opened and closed in 2020. Currently there are 92 households on the list for a Housing Choice Voucher.

The Administrative Fee that the EHA earns for managing each voucher was prorated at only 89% and late in the year increased to 95%.

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.

FACILITIES

Work Orders

As of December 31, 2023, the EHA maintenance staff completed 2,345 calls for maintenance service.

Unit Turnover 2023

The EHA renovated 59 apartments in preparation for new and/or transferred residents. Compared to 42 during 2022 for an increase of 40% increase over 2022. This is especially noteworthy as 35 were the larger and older Moderate Rental units. The breakdown by program is: **Elderly: 11** **Moderate Rental: 35** **Congregate: 13**

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.

9-11 Laurel Park Reconstruction – The duplex building located at 9/11 Laurel Park was destroyed by a fire that occurred on October 21, 2021. Fortunately, no one was injured as a result of the tragic event. This is a clear example of how **SMOKE DETECTORS SAVE LIVES!** The existing building was demolished and a new building was constructed using the existing footprint during 2023. The loss was covered by the EHA’s property insurance policy.



Fire Prevention Grant – The EHA Received an additional risk reduction grant from our insurer, HAI Group, in the amount of \$7,500. The funds were used to complete the installation of “Fire Stop Auto-out Canisters.” The devices are about the size of a tuna can and are mounted over stove tops that have rangehoods. The cansiter are intended to activate and disense a dry chemical to contain stove top fires.

Vacancy & Unit Turnover Reduction Plan – During the fall of 2022, the EHA facilities staff implemented a plan to reduce the number of vacant apartments and the average number of days the units remained unoccupied. A standardized process was revised and implemented for making the apartments ready for the next residents. The facilities staff was increased by one full time mechanic and training was increased. A significant amout of the major renovation work was contracted out to vendors. This effort significantly reduced the number of vacant apartments and the unit turnover days. This resulted in having only two (2) vacant apartments (excluding Enfield Manor) at year end with the average turn over days within standards.

Unit Interior Renovations – Significant unit renovations were included in the Vacancy & Unit Turnover Reduction Plan. A toatal renovations were completed in seven (7) units above standard unit turnover process. There were twelve (12) units that received new kitchens and eight (8) that had full bathroom renovations. The work was completed using a combination of outside contractors and in-house resources.



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
AS OF DECEMBER 31, 2022**

ASSETS

Current Assets

Cash and Cash Equivalents - Unrestricted	\$ 3,123,302
Cash and Cash Equivalents - Restricted	490,417
Accounts Receivable	
Tenants, net of Allowances	28,306
Other	14,514
Investments - Unrestricted	2,194,629
Prepaid Expenses	109,426
Total Current Assets	<u>5,960,594</u>

Noncurrent Assets

Capital Assets, net of A/D	
Nondepreciable	2,041,878
Depreciable	8,921,000
Total Noncurrent Assets	<u>10,962,878</u>
Total Assets	<u>16,923,472</u>

DEFERRED OUTFLOWS OF RESOURCES

Deferred Outflows Related to Pensions	489,579
Total Deferred Outflows of Resources	<u>489,579</u>

LIABILITIES

Current Liabilities

Accounts Payable - Vendors and Contractors	68,908
Accounts Payable - Governments	141,797
Accrued Wages and Related Liabilities	8,837
Accrued Compensated Absences	18,750
Unearned Revenue	318,713
Tenant Security Deposits	155,550
Total Current Liabilities	<u>712,555</u>

Noncurrent Liabilities

Accrued Compensated Absences	56,283
Net Pension Liability	1,423,216
Total Noncurrent Liabilities	<u>1,479,499</u>
Total Liabilities	<u>2,192,054</u>

DEFERRED INFLOWS OF RESOURCES

Deferred Inflows Related to Pensions	142,618
Total Deferred Inflows of Resources	<u>142,618</u>

NET POSITION

Net Investment in Capital Assets	10,962,878
Restricted for: Housing Assistance Payments	56,152
Unrestricted	4,059,349
Total Net Position	<u>\$ 15,078,379</u>

**HOUSING AUTHORITY OF THE TOWN OF ENFIELD
STATEMENT OF REVENUES, EXPENSES AND CHANGES IN NET POSITION
FOR THE YEAR ENDED DECEMBER 31, 2022**

OPERATING REVENUE

Rental Revenue	\$ 2,437,665
HUD Operating Grants	1,567,575
Other Government Grant Revenue	328,336
Fees for Other Services	912,103
Other Income	100,256
Total Operating Revenue	<u>5,345,935</u>

OPERATING EXPENSES

Administrative	975,529
Tenant and Protective Services	371,865
Utilities	392,574
Ordinary Maintenance and Operations	1,067,279
Insurance Premiums	188,353
General	13,960
Housing Assistance Payments	2,033,186
Depreciation	551,439
Total Operating Expenses	<u>5,594,185</u>

Operating Income (Loss) (248,250)

NONOPERATING REVENUES (EXPENSES)

Interest Income	41,377
Nonroutine Maintenance and Replacement	-
Total Nonoperating Revenues (Expenses)	<u>41,377</u>

Income (Loss) before Capital Contributions (206,873)

Capital Contributions 169,702

Change in Net Position (37,171)

Net Position, Beginning of Year 15,115,550

Net Position, End of Year \$ 15,078,379

**HOUSING AUTHORITY OF THE TOWN OF ENFIELD
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED DECEMBER 31, 2022**

CASH FLOWS FROM OPERATING ACTIVITIES:

Cash Received from Operations	\$ 3,601,305
HUD Operating Grants	1,567,575
Other Government Grants	328,336
Housing Assistance Payments	(2,033,186)
Payments to Vendors and Suppliers	(1,829,448)
Payments for Employee Wages	(935,020)
Other Receipts (Payments)	81,816
Net Cash Provided by (Used in) Operating Activities	<u>781,378</u>

CASH FLOWS FROM CAPITAL RELATED FINANCING ACTIVITIES:

Purchases of Property and Equipment	(710,998)
Capital Grants Received	169,702
Net Cash Provided by (Used in) Capital Related Financing Activities	<u>(541,296)</u>

CASH FLOWS FROM INVESTING ACTIVITIES:

Net Proceeds from (Deposits to) Investments	(37,310)
Interest Income	41,377
Net Cash Provided by (Used in) Investing Activities	<u>4,067</u>

Net Increase (Decrease) in Cash 244,149

Cash at the Beginning of the Year 3,369,570

Cash at the End of the Year \$ 3,613,719

RECONCILIATION OF OPERATING INCOME (LOSS) TO NET CASH PROVIDED (USED) BY OPERATING ACTIVITIES:

Operating Income (Loss)	\$ (248,250)
Adjustments to Reconcile Change in Net Cash	
Provided by Operating Activities:	
Depreciation Expense	551,439
Nonroutine Maintenance	-
Pension Expense	289,570
Employer Pension Contributions	(157,684)
Change in Operating Assets and Liabilities:	
Decrease (Increase) in Receivables	(46,745)
Decrease (Increase) in Prepaid Expenses	(7,163)
Increase (Decrease) in Accounts Payable	45,110
Increase (Decrease) in Compensated Absences and Accrued Wage	3,671
Increase (Decrease) in Tenant Security Deposits	9,427
Increase (Decrease) in Deferred Revenue	279,842
Increase (Decrease) in Other Liabilities	62,161
Net Cash Provided by (Used in) Operating Activities	<u><u>\$ 781,378</u></u>