



ANNUAL REPORT 2019

Berkshire County Regional Housing Authority

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Letter from The Executive Director, Brad Gordon



Dear Commissioners, Funders, and Community Partners:

The House pictured above was built in 1954 and was sold for \$13,000 in that year, which is the equivalent of \$124,000 in today's economy. This house is approximately 1200 square feet, with three bedrooms, one bathroom, no basement or garage, and it sits on a quarter acre lot. This house is located in a post-World War Two development in the City of Pittsfield. By almost any objective standard this house is modest and unremarkable; yet for almost thirty years, this house has been literally and figuratively foundational to the success of the family that resides there. This family has had a safe place and neighborhood to come home to every night, a place to cook healthy meals, a place to raise their children, a place where their children could do their homework, a place to connect with family and friends, a place to recover from illness and loss, a place to work on educational achievement and job advancement, and a place to accumulate equity and greater financial stability and independence.

How do I know so much about this house and this family? This is the house I live in with my wife and it is where we raised our two sons. It gave us tremendous advantages that are easy to take for granted.

With that said, on both a professional and personal level, I understand the value of having a stable roof over your head. Recent studies support this notion as well; quite simply, if an individual or family has access to stable housing and/or support to retain stable housing, they will have better outcomes in addressing other challenges, including physical and mental health issues, substance abuse, domestic violence, educational attainment and economic mobility to name a few. As the Berkshire County Regional Housing Authority (BCRHA) continues to expand its programming to promote housing, household, and community stability, there remains a shared housing-centric view among all of the organization's staff. Whether someone is receiving school mediation services, advice about the lemon law, or counseling on a household budget, there is an acute awareness that for a household to have the best chance at success they need to be stably housed, and everyday across BCRHA's

continuum of interrelated programming there is a concerted effort to make that happen in Berkshire County.

So what has that looked like over the last year?

- BCRHA's Tenancy Preservation Program has developed a partnership with the Berkshire Fallon Health Collaborative (BFHC) to address housing instability and prevent homelessness, with a specific focus on serving BFHC's at-risk clients and providing support to BFHC's case management staff. This initiative is funded by Mass Health and is one of the first such programs to go live in Massachusetts. This initiative should help demonstrate the relationship between the promotion of housing stability and positive health and mental health outcomes.
- BCRHA has partnered with the Massachusetts Housing and Shelter Alliance (MHSA) to expand our housing search program by adding rapid rehousing supports for at-risk and homeless individuals. This program allows BCRHA to apply a housing first mitigation strategy to resolving and preventing homelessness, which is a national best practice.
- BCRHA has expanded its Youth Services Program, which provides supports, including case management and mediation to address housing stability and homelessness for individuals 24 and under, which has been a growing challenge in Berkshire County as well as nationally.
- BCRHA's Mediation Center has been renamed the Dispute Resolution Center to better reflect the range of dispute resolution resources offered to the courts and community, which includes mediation, conflict coaching, and restorative practices, allowing individuals and entire households to address and resolve a wide range of issues that often undermine their housing stability.
- BCRHA's Housing, Legal and Consumer Counseling Programs have been fully integrated, creating the Housing, Legal, and Consumer Services Program, which now provides a better platform for addressing household and housing stability in a more holistic and proactive manner.

These programs have effectively served and positively impacted 2,412 Berkshire County households in 2019. Without all of your ongoing support, none of this work would be possible. We look forward to continuing to engage all of you as we develop and implement difference making programming in our communities.

All the best,

Brad Gordon

Brad Gordon
Executive Director/Staff Attorney

BCRHA Mission Statement

The mission of BCRHA is to develop opportunities that will assist Berkshire County households in securing the skills, knowledge, and resources necessary to achieve self-sufficiency and household stability by:

Developing and implementing a continuum of services and programs that address the underlying causes of household instability and homelessness.

Assisting households to develop strategies to overcome barriers to self-sufficiency.

Collaborating with other human service providers, including grass roots organizations and faith-based organizations, to alleviate the causes and effects of household, housing, and community instability.

Agency Overview

- BCRHA is a non-traditional housing authority (with no housing portfolio)
- For over 30 years, BCRHA has served as Berkshire County's Primary Provider of Homelessness Prevention and Housing Stability Services
- BCRHA's Overarching Mission is to Promote Housing, Household, and Community Stability
- BCRHA is the only HUD-Certified Housing Counseling Program in Berkshire County
- BCRHA employs the only HUD-Certified Housing Counselors in Berkshire County
- BCRHA is a Court Certified Mediation Program (District, Housing, Juvenile, and Superior Courts)
- In Partnership with the Massachusetts AGO, BCRHA serves as the Consumer Protection Agency for Berkshire County
- BCRHA is a member of the statewide Housing Consumer Education Center and Massachusetts Regional Housing Networks

BCRHA Board of Commissioners

Richard Grillon - Chairperson

Over 30 years of Service

Appointed By: Berkshire Regional Planning Commission

Lisa Sloane - Vice Chairperson

Over 20 years of Service

Appointed By: Berkshire Regional Planning Commission

Andrew Hochberg, Esq. - Treasurer

Over 30 years of Service

Appointed By: The City of Pittsfield

Steve Como - Board Member

Over 10 years of Service

Appointed By: The City of Pittsfield

James Pasquini - Board Member

Over 30 years of Service

Appointed By: Department of Housing and Community Development (DHCD)

Jennifer Hohn - Board Member

Over 5 years of Service

Appointed By: The City of North Adams

BCRHA Staff Members

Brad Gordon - Executive Director / Staff Attorney

Alyssa Capitanio - Director of Office Operations

Kristen Curtin - Director of Housing, Legal and Consumer Services

Kayla Wendling- Director of The Dispute Resolution Center

Kim Borden - Director of The Tenancy Preservation Program and Related Services

Jim Hamilton - Foreclosure Prevention Counselor

Meghan Blauvelt - Housing and Consumer Counselor/Mediator

Christin Prue - Housing and Consumer Counselor/Mediator

Jeffrey Peck- Tenancy Preservation Program Service Coordinator

Lauren Sinopoli - Tenancy Preservation Program Service Coordinator

Steve Abellie - Tenancy Preservation Program Service Coordinator

Jake Hogue - Youth Resource Case Manager

Tamara Beet-Hernandez - Housing Search Case Manager

Luke Fitzgerald - Housing Search Case Manager

Kelly Alessio - Tenancy Preservation Program Service Coordinator

Amanda Koch - TPP Service Coordinator/Youth Resource Case Manager

Therese Allen - Family/School Program Coordinator

Housing, Legal, and Consumer Services Program

The Housing Services Program is implemented as part of the statewide Housing Consumer Education Center network in coordination with Berkshire Housing Development Corporation, providing in-depth housing and legal counseling.

In 2019, 503 tenant households, 42 rental property owners and 52 distressed homeowners received housing and legal counseling.

The Housing Services Program currently has 2 counselors who are HUD-Certified with a 3rd preparing for the exam.

The Housing Services Program has also conducted eight 3-hour one-on-one landlord education classes, which assisted pre-purchase borrowers in qualifying for multifamily loan products.

Underlying Implementation Principles for the Legal and Housing Counseling Services

- Legal and Housing Counseling is the process of helping a client to make a decision. A part of this process, the person providing legal counseling will typically give their opinion about a matter, which will typically be based upon legal precedent (the law), economic, social, and other considerations.
- Informed Consent – Clients have the right of full access to information about other legal resources and social service options available to them before entering into the mediation process.
- Impartiality – All participants have the right to fair, open and equal treatment, free from bias, prejudice or conflict of interest.
- Confidentiality – All information will be kept within the Program, with any exceptions being agreed upon beforehand.

Legal/Housing Counseling is available to Berkshire County Tenants, Homeowners, and Rental Property Owners. Specific areas covered include but are not limited to the following:

- | | |
|---|---|
| · Security Deposit Law | · Subsidized/Affordable Housing Regulations |
| · Last Month's Rent Law | · Foreclosure Laws Related to Rentals |
| · Types of Tenancies | · Quiet Enjoyment Laws |
| · Termination of Tenancies | · Utilities Issues |
| · Evictions | · Lead Paint Law |
| · Fair Housing Laws | · Housing Rehabilitation Resources |
| · Reasonable Accommodation Requirements | · Financial Assistance Programs |
| · State Sanitary Code Requirements | |

Berkshire Consumer Services Program

In 2019, the Berkshire Consumer Services Program assisted 112 households regarding consumer related matters, and also recovered \$119,712.00 for those households.

In the past 6 months, there has been a full integration between the Housing Services and Berkshire Consumer Services programs to increase efficiency with the finite amount of funding available.

- Providing consumer education, information, counseling, resources, workshops, and more in areas as needed.
- Promoting early intervention and strategies that allow consumers to prevent or have disputes resolved in an expeditious manner without having to resort to the court system and/or retaining private legal counsel.
- Providing a cost-free, accessible resource for Berkshire County consumers experiencing issues and/or disputes with for-profit businesses located in or outside of Berkshire County.
- Providing a cost-free, accessible resource for consumers residing outside of Massachusetts who need assistance in resolving a dispute with a Berkshire County located business.

The Berkshire Consumer Services Program (BCSP) is one of the 18 Local Consumer Programs (LCP) that are funded by and working in cooperation with the Massachusetts Attorney General's Office (AGO). The LCP grant program allows Berkshire County residents and businesses to have easy access to local consumer service program with counselors/mediators who are familiar with the community as well as consumer related matters.

Staff are trained to counsel, educate, and inform consumers as well as businesses, and when appropriate mediate disputes between consumers and merchants. Staff provide consumer education to over 100 consumers annually, many of whom are seeking advice about a variety of consumer related issues, including their rights in a specific substantive area, and where and how to find additional information on a consumer topic.

In addition, the staff are trained mediators and work with hundreds of consumers and businesses each year to help resolve disputes that have arisen from a business-related transaction. Consumer-Business Mediation is a free and voluntary process performed over the telephone, which seeks to resolve disputes - once a written complaint is filed - and hopefully reach a mutually agreeable and amicable resolution.

Foreclosure Prevention Services

In 2019, Foreclosure Prevention Services assisted 52 distressed households facing foreclosure.

BCRHA offers Foreclosure Prevention Counseling to distressed Berkshire County Homeowners. Specific areas covered include but are not limited to the following:

- Federal and State Foreclosure Laws
- Forbearance Options
- Loan Modification Option
- Reinstatement and Payment Plans
- Sale and Short Sale Options
- Deed -In-Lieu of Foreclosure Option
- Budgeting/ Financial Literacy Classes
- Credit Restoration
- Financial Assistance/Soft Landing Options

The Dispute Resolution Center

In 2019, The Dispute Resolution Center served 468 households and had a roster of 15 volunteer mediators.

Mediation is a dispute resolution process in which a neutral third party assists the disputing parties to identify and discuss issues of mutual concern, explore solutions, and develop mutually acceptable settlements.

Court-Connected Mediation (Conciliation)

Although BCRHA is approved to provide mediation and conciliation services in the Berkshire County District and Juvenile Courts as well as the Berkshire Superior Court, the agency primarily provides court-connected mediation and conciliation services in the Berkshire County District Courts. The specific types of cases or disputes that are appropriate for mediation include but are not limited to the following:

- Landlord/Tenant disputes, including eviction cases
- Small Claims disputes
- Neighbor disputes
- Property and real estate disputes
- Contract and other commercial disputes
- Consumer/Creditor disputes
- Trespass and Nuisance disputes
- Criminal Show Cause Cases, including bullying/cyber-bullying and harassment cases
- Other civil disputes

Community-Based Mediation

BCRHA is a community mediation program, providing both highly trained volunteer mediators and staff mediators to resolve a wide range of community-based disputes, including but not limited to the following:

- Landlord/Tenant disputes, including eviction cases
- Neighbor/Neighborhood disputes
- Property and Real Estate disputes
- Contract and other Commercial disputes
- Trespass and Nuisance disputes
- School based disputes
- Elder and estate planning related disputes

Family/School Mediation Program

In 2019, BCRHA conducted 82 mediations in the Pittsfield Public Schools.

Currently accessible at Conte Elementary and Reid Middle School, the Family/School Program offers dispute resolution services to students, teachers, and parents. The specific processes offered under the program include, but are not limited to, on-site mediations, restorative practices, and conflict coaching.

The Tenancy Preservation Program (TPP)

In 2019, the Tenancy Preservation Program assisted over 166 households in preserving their tenancies.

The Tenancy Preservation Program (TPP) is a homelessness prevention program. TPP works with individuals and families with disabilities that are facing eviction as a result of behaviors related to a disability (e.g. mental illness, developmental disabilities, substance abuse disorder, and aging-related impairments). TPP functions as a neutral party to the landlord and tenant. In consultation with the Western Massachusetts Housing Court Division, TPP assists the property owner and tenant to determine whether the disability can be reasonably accommodated, and the tenancy preserved. TPP case managers assess the reasons for the eviction, identify gaps in services, locate eligible services and develop a plan to implement those community-based services to maintain the tenancy. TPP can monitor the engagement of services and the housing situation for a period of 18 months in some cases, which is consistent with implementing TPP programming under a Critical Time Intervention (CTI) model, a national best practice. TPP provides regular updates to all parties involved in the case (i.e. the Court, service providers, property owner, and tenant). Though not a housing search program, if the tenancy cannot be preserved, TPP coordinates the tenant's transition to a more appropriate placement, preventing homelessness whenever possible. TPP also provides intensive housing search for disabled individuals that require assistance with filling out applications and/or locating appropriate housing.

TPP will provide transitional case management services to stabilize a housing issue until a permanent community-based service provider can be identified and engage with the tenant. TPP will monitor the engagement to ensure that it's the best fit and the housing situation is stabilized long term. TPP will also assist clients to maximize their income and refer them to all eligible service that may enhance the tenant's budget (e.g. fuel assistance, SNAP, Social Security, DTA benefits, etc.). TPP Service Coordinators are asked to regularly visit the homes of their clients to gain a better perspective on planning appropriate remedies for the housing instability.

TPP Homelessness Diversion and Related Services

YOUTH PROGRAM

In 2019, the Youth Program was able to serve 64 unaffiliated at-risk and homeless youth.

BCRHA's Youth and Young Adult Services Program offers case management for YYA's who are homeless or at risk for homelessness. The goal of case management is to help young people develop skills to help them become independent such as budgeting and job search and to connect them to safe housing. The YYA Services Program also connects with other YYA providers including Pittsfield Community Connection, Healthy Families, Berkshire Children and Families and DCF to develop case management that isn't just housing focused. Funded by EOHHS, the YYA Services program also offers flexible funding for YYAs when funding is available to assist with securing or sustaining an apartment.

HOUSING SEARCH and RAPID RE-HOUSING

The Berkshire County Regional Housing Authority implements two different housing search programs within our organization. We have one case manager who focuses solely on families and households that are housing-ready while the other case manager works specifically with homeless populations.

In 2019, 827 households received housing search information and referrals. In addition, 178 households received intensive housing search and 156 of those households were placed into permanent housing.

The Berkshire County Regional Housing Authority offers both light touch housing search assistance as well as a more intensive housing search program for households that qualify.

Some services that are offered include:

- Private Market Housing Resources
- Subsidized and Public Housing Resources
- Community Supports and Linkage
- Budgeting/Financial Planning/Financial Assistance
- Housing Search strategies
- Housing barrier mitigation strategies for CORI, credit, and poor tenant history issues.

Supportive Services for Veteran Families (SSVF)

In 2008, a provision was made in Section 604 of the Veterans Mental Health and Other Care Act authorizing the Department of Veterans Affairs to develop the Supportive Services for Veteran Families (SSVF) Program. SSVF grants were awarded around the country to selected non-profits and consumer cooperatives that assist very low-income veteran families residing in or transitioning to permanent housing; Soldier On became one of the selected non-profit agencies. These funds have allowed Soldier On to further their mission and goals of providing stable, sustainable housing for veterans. The outreach program aims to assist veterans and their families before they become homeless in New York State, New Jersey, Pennsylvania, Mississippi, and Western Massachusetts. Soldier On provides in-home case management, referral services and temporary financial assistance for housing to veterans who are homeless or facing homelessness. Soldier On strives to provide veterans with the services and support they need to carry on healthy, productive lives in homes of their own.

In 2014, The Berkshire County Regional Housing Authority partnered with Soldier On's SSVF Program to provide housing support and guidance to Housing Specialists in the various states and regions where Soldier On provides SSVF programming: New Jersey, New York, Pennsylvania, and Massachusetts.

In 2019, Soldier On and BCRHA marked 5 years of partnership under the SSVF program!



Mod-Rehab Section 8 - SRO

This development consists of 41 Section 8 Single Room Occupancy units located in two connected buildings in the City of North Adams, Massachusetts. These buildings are currently owned, operated, and maintained by Ransford Properties, North Adams, MA. BCRHA's sole responsibility is to administer the Section 8 subsidies for this development. BCRHA DOES NOT own or manage this site. The SRO development provides permanent affordable housing to formerly homeless individuals, many of whom would have no other affordable housing options in Berkshire County. The SRO development is the first and one of the only low threshold, harm reduction housing developments in Berkshire County, allowing for the rapid re-housing of homeless individuals from both institutional settings as well as the street.

Client Stories

Story 1

Background: This was a case involving an eviction for nonpayment of rent.

A tenant, who was at imminent risk of eviction and homelessness, was referred to BCRHA from a local social service agency. The property management company that managed the rental unit that the tenant rented had obtained a judgment for execution for non-payment of rent. The tenant initially fell behind in rent several months earlier due to a reduction in hours at work and an inconsistent schedule. At that time, she had mediated an agreement in court with the property manager, however, the amount she agreed to pay was not viable and she defaulted on the agreement. Tenant has resided in this apartment for 12 years and is a recipient of a project based subsidized voucher. Tenant also reported that she had concerns with the condition of her apartment and needed assistance working with property manager to address these issues.

Through BCRHA's Housing, Legal, and Consumer Services Program, the tenant received extensive assistance on procuring funds to cure her back rent. Tenant was given information on how to apply for local funding resources. BCRHA's Dispute Resolution Center provided mediation to the tenant and property manager, which allowed for the parties to develop a well-conceived payment plan that preserved the tenancy and allowed the landlord to recover a portion of the rent owed. With the assistance of a Housing Counselor, the tenant ultimately received financial assistance from several local sources, which was utilized to pay the agreed upon portion of the back rent. Mediation was then continued to address housing code issues in the apartment. Both the tenant and the property manager were counseled on how to effectively address the identified code issues, which resulted in the resolution of a bed bug issue as well as several other safety/sanitary code concerns. Through sustained contact over the course of three months, the tenant also received extensive housing counseling on budgeting and managing occasional variations in income. In summary, through both BCRHA's Housing, Legal and Consumer Services Program and Dispute Resolution Center, the tenant was provided legal/housing counseling, secured additional time to pay back rent, obtained financial assistance and avoided eviction. The services provided assisted the tenant in gaining budgeting skills; preserved the tenant's housing subsidy; provided support to the property manager, allowing housing code violations to be corrected; and improved communication between the tenant and property manager, creating greater long-term housing stability.

Story 2

Background: This was a case involving a potential discriminatory eviction.

A tenant sought assistance from BCRHA's Housing, Legal and Consumer Services Program after receiving a 30-day eviction notice to vacate. The tenant was current on

rent, however, had concerns about the condition of the unit. The tenant had lived in the apartment for about two years, in the middle of which the building was sold. The tenant had reported concerns to both the old and new owners, but nothing had been addressed. Most issues were minor, cosmetic problems that didn't affect the use of the apartment, but the tenant's main concern was lead paint. The family had two small children living in the unit and did not know at first if lead paint was present. The tenant believed that his request for repairs was the real reason he was being asked to leave the unit.

After no response from either the old or new landlords to his concerns, at the recommendation of a housing counselor, the tenant performed a home test of the paint and found lead present. Through the housing services and mediation program, the tenant gained valuable legal knowledge of lead paint law in Massachusetts. The tenant received extensive counseling on tenant and landlord responsibility when lead paint is found, dangers to young children, and proper remediation steps. As the paint was prevalent through the majority of the home, the tenant decided the safest, quickest option would be to relocate his family. Through mediation, communication with the parties was improved. The landlord understood the tenants' concerns and decided that assisting the tenant financially to move out would be mutually beneficial. The tenant was able to secure a safe and secure new home for his family without any financial burden imposed on him. Through the housing counseling program, the tenant received budget counseling to better understand what his ideal housing costs should be and was able to maximize his income. The tenant was given information on his rights as a tenant and able to make strong, informed decisions for his family, resulting in relocation to a safe environment.

Story 3

Background: A situation was recently referred at the elementary school level where two fourth grade boys got in a physical altercation in the cafeteria after many verbal arguments. These boys used to be friends but had a falling out early on in the school year.

After meeting with the two students separately, the mediator decided the situation was suitable for mediation. The first student explained his side of the situation while the other student sat quietly. When the second student went to explain his view of the situation, the first student was unable to remain quiet. He even stood up in his chair a couple of times yelling at his peer. The mediator sat between the two boys and reviewed the guidelines with them again before deciding to meet separately with each party a second time. In the separate meetings, the mediator asked both students how they thought the first portion of the mediation went. Both students looked down and explained that it didn't go well, and they wished it had gone differently. The mediator talked with each student about how they normally address conflicts and what works/doesn't work. She also talked to them about how they would like the situation to go. Both students mentioned that they did not want to continue fighting. The mediator went over the guidelines again and asked each student if they thought they were ready to meet again. She also explained to the both of them what they can do if they become frustrated (i.e. take a break).

Both boys entered the room again and sat on opposite ends of the table. As the mediation progressed, the two students were able to talk about what their issues/interests were without becoming hostile. The mediator asked one student if there was anything he wanted to say to the other student, and he apologized. At that moment, the other student apologized as well. The mediation progressed and each student talked about their triggers, what they value in a friendship, what is best for them when things get tense etc. As the mediation concluded, both boys ended up shaking hands and walking out of the room together, friendship intact.

Story 4

Background: A teacher kept calling home on her student saying that he was misbehaving. The situation was then referred to mediation.

The mediator conducted an intake with the student first and he expressed feeling singled out by his teacher saying that she was constantly ignoring him. To try and get her attention, he would act out in various ways. In the mediation, the teacher expressed the pressure on her to and how uncomfortable it felt to have to call home. The student talked again about feeling ignored and the teacher mentioned that she ignored bad behavior because she didn't want to reward it and have other students start acting in that way. The student explained that he hadn't thought of it that way and realized he wasn't being singled out. Understanding both sides of the story helped these two individuals create a plan moving forward so that they could both succeed in school together.

Thank you to ALL our Funders!!!

Berkshire Housing Development Corporation (BHDC)

Citizen's Housing and Planning Association (CHAPA)

City of Pittsfield (CDBG)

Community Action Pioneer Valley (CAPV)

Department of Housing & Urban Development (HUD)

Dept. of Housing & Community Development (DHCD)

Emergency Solutions Grant (ESG)

Housing Counseling & Education Centers (HCEC)

Massachusetts Attorney General's Office (AGO)

Massachusetts Bar Foundation (MBF)

Massachusetts Housing and Shelter Alliance (MHSA)

Massachusetts Office of Public Collaboration (MOPC)

MassHousing

Pittsfield Public Schools

ServiceNet

SoldierOn

WayFinders/DOB