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OUR MISSION

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 grassroots organizations and faith-based organizations, to alleviate the causes and effects of household, housing, and community instability.

WELCOME

Dear Commissioners, Community Partners, Funders, and Friends:

Although this may sound a bit corny, I wake up each morning and ask myself how I can promote positive change, even if only in an incremental manner. There has been a longstanding realization for me that in the big scheme of things we are on this planet for a brief time, and that reality creates an urgency to hopefully leave this place at least a little better than we found it. So, it should not be surprising that, in both formal and impromptu meetings, I will often ask members of our staff if they believe the work we are doing at the Berkshire County Regional Housing Authority (BCRHA) is making a positive difference in the communities we serve and what evidence is there in support of their response to my question. Fortunately, most responses I receive from staff are exuberant affirmations of the work we are doing to assist households in our region. This is typically supported, especially by frontline staff, with specific examples of positive case outcomes, which may include resolving housing, consumer, school, or other types of community or court connected disputes; preserving tenancies; securing permanent housing; obtaining consumer refunds; preventing foreclosures; promoting better health outcomes; supporting educational attainment; or providing legal and educational counseling, allowing for more informed and better decision-making and greater self-determination for members of our community. Receiving this feedback is an important part of measuring the impact of our programming and it is equally important for ensuring that everyone in the organization is committed to and invested in the work we are doing. This feedback helps shape the organization's future, including both program development and implementation.

The type of feedback these discussions generate is a component of qualitative analysis. BCRHA utilizes this qualitative data along with a significant amount of

quantitative data to tell us what we are doing well, what areas we need to improve on, who we are serving, and to learn more about community trends and needs. It is not by accident that BCRHA is typically ahead of the curve when it comes to addressing community concerns in an effective, efficient, and equally as important, person-centered manner. As you read through this year's Annual Report, it is my hope that you will see a distillation of this data, which is simply a reflection of the amazing work performed by our highly invested, hardworking staff, each and every day, as they make a real difference for so many in our community by promoting household, housing, and community stability through the implementation of BCRHA's interrelated continuum of services and programming.

We are grateful for the support and investment of our Board of Commissioners, our funders, community partners, and other champions of the organization. Without your support, we would be unable to provide the high-quality services that are so critical to the residents of both Berkshire County and the Pioneer Valley.

We look forward to continuing our work in the coming year and having an even greater impact in the communities we serve.

All the best,



Brad Gordon
Executive Director



BCRHA STAFF MEMBERS

Brad Gordon, Executive Director/Staff Attorney

Alyssa Capitanio, Director of Operations

Kristen Curtin, Director of Housing, Legal and Consumer Services

Kayla Allen, Director of The Dispute Resolution Center

Kim Borden, Director of Tenancy Preservation Program and Related Services

Jake Hogue, Tenancy Preservation Program – Pioneer Valley Program Coordinator

Jeff Peck, Tenancy Preservation Program – Berkshire Program Coordinator

Jim Hamilton, Foreclosure Prevention Counselor – Retired September 2022!

Steve Abellie, Senior Tenancy Preservation Program Service Coordinator (bilingual)

Kelly Allessio, Tenancy Preservation Program Service Coordinator

Ryan Wanek, Youth Resource Case Manager

Carmen Morales, Tenancy Preservation Program Service Coordinator (bilingual)

Taquoya Whitfield, Tenancy Preservation Program Service Coordinator

Alisha White, Tenancy Preservation Program Service Coordinator

Soum Bance, Tenancy Preservation Program Service Coordinator (bilingual)

The Berkshire County Regional Housing Authority Management Staff: (left to right) Alyssa Capitanio, Director of Operations, Kim Borden, Director of TPP and Related Services, Brad Gordon, Executive Director, Kristen Curtin, Director of Housing, Legal and Consumer Services/SSVF, Kayla Allen, Director of the Dispute Resolution Center.

Michael Richtell, Tenancy Preservation Program Service Coordinator

Andrea Sholler, Dispute Resolution Center Case Coordinator

Katie Hyde, Housing Search Case Manager

Jerome Edgerton, Tenancy Preservation Program – EDI Case Manager

Melissa Pabon, Tenancy Preservation Program Service Coordinator (bilingual)

Stephanie Orestil, Housing and Consumer Counselor/Mediator (bilingual)

Brennan Dempsey, Foreclosure Prevention Counselor/Mediator

Alicia Jost, Youth Resource Case Manager

Yidialisse Cintron, Tenancy Preservation Program Service Coordinator (bilingual)

Betzaida Batista, Tenancy Preservation Program Service Coordinator (bilingual)

Ryon Clemons, Administrative Assistant

Lynn Wallace, Dispute Resolution Center Case Coordinator

Connie Bergs, Family/School Mediation Coordinator (bilingual)

Minna Weisberger, Housing and Consumer Counselor/Mediator (bilingual)





Board Member Recognition

A special "Thank You" to Jim Pasquini for over 30 years of service on the BCRHA Board of Commissioners! He is the longest serving board member in the organization's 40-year history. His commitment to the organization is deeply appreciated by the entire BCRHA staff.

BCRHA BOARD OF COMMISSIONERS

Lisa Sloane, *Chairperson*

Over 20 years of Service

Appointed By: Berkshire Regional Planning Commission

Jennifer Hohn, *Vice Chairperson*

Over 5 years of Service

Appointed By: The City of North Adams

Andrew Hochberg, Esq., *Treasurer*

Over 20 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)

Stacy Parsons, *Board Member*

Over 2 years of Service

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

Jay Sacchetti, *Board Member*

Over 2 years of Service

Appointed By: Berkshire Regional Planning Commission

NEW ORGANIZATIONAL INITIATIVES

The Housing, Legal, and Consumer Services program began a collaboration with the Massachusetts Housing Partnership to provide Housing Counseling services to distressed homeowners who are applying for financial assistance made available through the Department of Treasury. The Homeowner Assistance Fund (HAF) provides financial assistance to aid homeowners who are behind on their mortgage payments and related expenses due to the COVID-19 pandemic. Through January 2023, 70 Berkshire County homeowner households have applied for financial assistance through the HAF program, seeking a total of \$921,628.00 in funding. In conjunction with the financial assistance, BCRHA provides foreclosure counseling, budgeting, and negotiation between the homeowner and lender to preserve homeownership when possible and advises on softer landing options when a household must transition out of homeownership. Since the beginning of the program, foreclosure prevention counseling was a critical component to ensuring eligible homeowners had access to this funding and other external financial assistance programs, such as local funding sources. As many in Berkshire County are still disadvantaged by the digital divide where some still do not have access to broadband internet, the support provided by counselors was crucial in ensuring these households were able to obtain the resources necessary to maintain homeownership.

In partnership with the City of Pittsfield, through funding provided under the ARPA grant program and the Pittsfield Public School District, BCRHA's Dispute Resolution Center expanded the Family/School Mediation Program to include Taconic High School, which serves as the feeder school for the existing programming. Part of this expansion also included additional

dispute resolution options which has assisted in creating a school environment that reflects youth empowerment and positive youth development.

The expansion of the TPP program into the Pioneer Valley has been extremely successful. All clients were successfully transitioned from the Mental Health Association (MHA), (the previous TPP provider for the Pioneer Valley) without disruption of services. The relatively new Pioneer Valley TPP office is now fully staffed with seven employees, including our Program Coordinator. BCRHA's TPP program continues to establish on-going working relationships with agencies across the Pioneer Valley. In partnership with the Western Division Housing Court, BCRHA established and now facilitates a TPP Advisory Board, which meets quarterly and consists of 20 community partners in Berkshire County and the Pioneer Valley.

The Eviction Diversion Initiative was added to TPP in December 2020. This program works with households facing housing insecurity due to COVID19 by assisting them in accessing pandemic recovery related resources, with the most prominent being financial assistance programs. In FY 22, this program preserved 76 tenancies.

FY 2022

BCRHA provided programming,
services and assistance **to over 1,617**
households in 2022!

HOUSING, LEGAL, AND CONSUMER SERVICES PROGRAM

HUD-APPROVED HOUSING COUNSELING PROGRAM

TENANT & LANDLORD HOUSING & LEGAL COUNSELING

Principles behind housing and legal counseling

- Legal/Housing Counseling is the process of helping a client with decision making relative to their circumstances. A part of this process, the person providing legal/housing counseling will typically give their opinion about a presenting matter, which will usually 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 any agreement or reaching any decision.
- 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 agreed upon beforehand.

FY 2022

358 tenant households, 20 rental property owners, and 46 distressed homeowners received housing/legal counseling.

The Housing Services Program currently has **4 counselors who are HUD-Certified.**

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
- Last Month's Rent
- Types of Tenancies
- Termination of Tenancies
- Evictions
- Fair Housing Laws
- Reasonable Accommodation Requirements
- State Sanitary Code Requirements Subsidized/Affordable

Housing Regulations

- Foreclosure Laws Related to Rentals
- Quiet Enjoyment Laws
- Utilities Issues
- Lead Paint Law
- Financial Assistance Programs



FY 2022

The Foreclosure Prevention Program assisted **46 distressed households** facing foreclosure.

75% of those households maintained their homeownership, avoided foreclosure, or are still currently receiving counseling.

FORECLOSURE PREVENTION SERVICES

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

BERKSHIRE CONSUMER SERVICES PROGRAM

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 so that Berkshire County residents and business can have access to local services and advocates who are familiar with the community.

In Berkshire County, the Berkshire Consumer Services Program is administered and implemented by Berkshire County Regional Housing Authority (BCRHA). BCRHA provides a continuum of programming that promotes household, housing, and community stability. The staff is trained to counsel, educate, and inform consumers as well as businesses regarding their respective rights and responsibilities. The staff assist a wide range of consumers who inquire about a variety of consumer related matters, including a wide range of consumer rights matters, such as home repair, auto, retail, credit score, and travel concerns. In addition, staff are trained mediators assisting consumers and businesses to resolve these consumer related disputes.

The BCSP offers a free and voluntary mediation process, which seeks to resolve disputes – once a written complaint is filed – and hopefully reach a mutually agreeable and amicable resolution. If the staff is not able to resolve a consumer's particular complaint, all legal options are discussed and explained, including how to file a claim in Small Claims Court. There may also be cases that are appropriate for a referral to the BCRHA's Dispute Resolution Center for Face-to-Face Mediation (also available at no charge in most cases through BCRHA), Community Legal Aid, or a private attorney.

- 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 a timely manner without having to resort to the court system and/or retaining attorneys.
- 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.

FY 2022

The Berkshire Consumer Services Program **assisted 114 households** regarding consumer related matters; the program **recovered \$56,415.37** for those households.

The Berkshire Consumer Services Program fielded **60 consumer counseling inquiries** for assistance on a variety of subject matter.



FY 2022

The Dispute Resolution Center served over **600 households**.

The Dispute Resolution Center conducted **298 mediations** with a **success rate of 87%**.

The Dispute Resolution Center had an active roster of **15 volunteer mediators**.

DISPUTE RESOLUTION CENTER

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

FAMILY/SCHOOL MEDIATION PROGRAM

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.

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

RE-ENTRY MEDIATION PROGRAM

Currently available to residents of the Berkshire County House of Corrections and Berkshire County residents of the Women's Correctional Facility in Chicopee as well as to former residents of these institutions who are participating in programs at Second Street Second Chances in Pittsfield. The program offers in person mediation services designed to improve relationships between currently incarcerated or recently incarcerated individuals and family members to establish lines of communication on a range of issues that may serve to prevent recidivism. Sessions have varied from one session to a series of sessions over an 8-month period.

TENANCY PRESERVATION PROGRAM (TPP)

TPP works with individuals and families with disabilities that are facing eviction because of behaviors related to a disability (e.g., mental illness, developmental disabilities, substance abuse, 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 utilizes a Critical Time Intervention (CTI) model, which is a national best practice.

This process involves the provision of clinically informed, short-term transitional case management services to stabilize a household's permanent housing by addressing underlying issues that are creating housing insecurity for the household, until a permanent community-based service provider can be identified and engaged with the tenant.

The expansion of the TPP program into the Pioneer Valley was extremely successful. We continued to work closely (through weekly virtual meetings) with the Western Division Housing Court to ensure the transition remained seamless for the first six months. We successfully transitioned without disruption of services and eventually the weekly meetings were no longer necessary. We are fully staffed and have successfully

established positive working relationships with agencies in the Pioneer Valley. Additionally, in partnership with the Western Division Housing Court, we have organized and facilitated a TPP Advisory Board, which meets quarterly and consists of 20 community partners in Berkshire County and the Pioneer Valley.

The Eviction Diversion Initiative was added to TPP in December 2020. This program works with households facing housing insecurity due to COVID19 by assisting them in accessing pandemic recovery related resources, with the most prominent being financial assistance programs. These supports also included supporting landlords in assisting their tenants with financial assistance applications. In FY 22, this program preserved 76 tenancies.

FY 2022



The Tenancy Preservation Program **assisted over 139 households** in preserving their tenancies. In Berkshire County we preserved 53 tenancies and in the Pioneer Valley, we preserved 86 tenancies.

TPP continued our 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 has helped to demonstrate the relationship between the promotion of housing stability and positive health and mental health outcomes.** In 2022, we received 55 referrals from Berkshire Health Systems.

TPP RESIDENT SERVICE COORDINATOR (RSC) SERVICES

BCRHA contracted with Pittsfield Housing Authority to implement the Resident Service Coordinator (RSC) Program. PHA refers tenants whose housing is at risk with the goal of preserving residents' tenancies without court action. These households do not meet the eligibility criteria for TPP but benefit from the skills of a TPP affiliated Service Coordinator, who works with these households to address any underlying issues related to their potential housing instability. The RSC worked with 34 PHA households in FY22.

FY 2022

The Youth Program was able to serve **36 unaffiliated at-risk and homeless youth** resulting in the placement into permanent housing or preservation of the tenancies of 22 households.

FY 2022

149 households received housing search information and referrals. In addition, **49 households** received intensive housing search and 56 of those households (which included households carried over from FY21), were placed into permanent housing.

13 households were placed into permanent housing and **10 households** were diverted from homelessness on the street or in shelter through our Rapid Rehousing Program.

TPP HOMELESSNESS AND RELATED SERVICES

YOUTH PROGRAM

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 (unaffiliated individuals under the age of 25) 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, 18 Degrees and DCF to develop case management that is 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/RAPID REHOUSING

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, with an emphasis on rapid rehousing for this population.

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 goal 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, 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.

FY 2022

Soldier On and BCRHA marked 8 years of partnership under the SSVF program!



MOD-REHAB SECTION 8: SRO PROGRAM

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.

CLIENT STORIES



1

A tenant was referred to housing counseling after being the victim of a fire caused by an electrical incident. The tenant has a Section 8 voucher and has lived on the property for 22 years. The tenant is disabled and became homeless. She was required to stay in a motel after the incident and had spent two weeks waiting for housing to be available. Due to a shortage of funds, the tenant was unable to stay for an extended period. Through counseling, a household budget plan was developed to clarify the steps and resources required to improve the tenant's situation. The tenant had a support animal, a dog, making it harder to find an apartment. A release of information was emailed to the tenant, to contact the property managers on her behalf. The property managers were accommodating and sympathetic to the tenant's situation and promptly found a new residence for the tenant within their property portfolio. Soon after, the tenant moved to her new apartment and was able to preserve her Section 8 voucher and was also able to receive funding assistance for her relocation expenses. The tenant expressed that she was satisfied with her new place and was grateful that BCRHA was able to help her avoid continued homelessness.

2

The tenant came as a referral from the Dispute Resolution Center for legal counseling. The tenant lost her job during Covid causing a rental crisis. The tenant had recently received rental assistance earlier in the year and was unsure if it would be an option again. With limited income in a five-person household, the family was struggling. At this point, the tenant was scheduled for an execution hearing in five days. The tenant was working with the sheriff and trying to mediate with the landlord through the Dispute Resolution Center; however, the tenant did not have much hope left. The Housing Counselor contacted Berkshire Housing and found that they had received rental assistance through the ERAP program and could in fact apply for rental assistance through the RAFT program. The Housing Counselor guided the tenant by emailing documents and information and filled out the RAFT application for the tenant. They discussed the programs the household was currently utilizing such as Fuel Assistance and SNAP and discussed the opportunities that the tenant might be able to find if the tenant were willing to work with MassHire.

The Housing Counselor called to follow up with the tenant the day after her execution hearing. Unfortunately, the judge ordered the tenant to be out of her home in three days. The tenant and her family had begun

moving out and planned to live with her mother. The tenant stated that she recently received an increase in income that could help to cover future rent costs, if she could just get current on what she owed. She gave the Housing Counselor permission to contact her landlord to attempt to preserve the tenancy. The Housing Counselor contacted the landlord and explained that a RAFT application had been filled out and the tenant had a recent increase in income that would allow them to stay current on their rent once they were caught up if the landlord agreed to let them stay. Of course, because the tenant had been behind on rent for so long, the landlord was understandably hesitant to accept this offer. He informed the Housing Counselor that he needed to know for sure that RAFT would go through. The next morning the Housing Counselor received a phone call from the landlord stating that RAFT had gone through, and the tenant could stay. The RAFT program was able to cover the rent that the tenant owed plus one month extra. The tenant came up with a plan to pay one month of rent to the landlord which would also allow them to get a month ahead so that they didn't have to worry about falling behind. With a little guidance, assistance, mediation, and a landlord willing to give a tenant one more chance, eviction was preventable for one more family.

CLIENT STORIES

3

Complaint was filed against a Solar Electricity company after a client had experienced extensive medical issues related to electricity flow from the solar panels. The symptoms and pain experienced by client stopped her from using entire sections of her home, including her bedroom, as she could not sleep while her body was reacting with the equipment on the roof. The client had worked with the business prior to filing the complaint but had been unable to get to an agreeable contract rescission. The business had asked the client to test innumerable other causes for her illness, including a wide range of medical and household testing. The client complied with all requests but was unable to find relief. Shortly before contacting the LCP, the panels were turned off but left in place. This resulted in the consumer experiencing a complete reprieve of her symptoms.

Once working with the LCP, the solar business was willing to discuss options that included the removal of the panels from the roof and allowed the consumer to annul her contract. Through negotiation with both parties, the client was offered an agreement cancelling her contract and all future payments and the panels are scheduled to be removed by the installer. This saved the consumer nearly \$30k in payments and allowed her to enjoy her home once again without the nerve pain resulting from electric current.

4

A homeowner household contacted BCRHA after falling several months behind in mortgage payments due to suffering from severe bouts of depression which was enhanced by fears of potential homelessness. The homeowner had a pending court date, which would be a step towards imminent risk of foreclosure. Through housing counseling and negotiation with the lender the homeowner was able to pause the foreclosure process. Support was provided to ensure completion of an application for the Homeowners Assistance Fund (HAF) to satisfy the mortgage arrears, as the homeowner also struggled with utilizing technology. Documents were gathered and uploaded to the HAF portal on behalf of the homeowner, all with the intent of obtaining funding to preserve homeownership. Through a combined effort of speaking to the lender and assisting with the HAF program application, the mortgage is now current, and the household looks forward to a more stable financial future.

5

A young adult, who was close to giving birth to her first child, was imminently at risk of becoming homeless when she was referred to us by a friend who was familiar with the services offered by our agency. We were able to rehouse her very quickly (within the first two weeks of her intake) in the location she needed to live in to be close to transportation and support. Knowing that she would have a safe place to bring her child home to live enabled her to move forward and focus on referrals to the services we referred her to that will assist this family. We made referrals to Agencies/programs such as WIC and Snap benefits, which will assist with food and formula, MassHire for employment search, Healthy Families to support her as a first-time young parent as well as to assist her with placing her unborn child on a waitlist for childcare, in hope that by the time she's ready to place her child in daycare, the child will be at the top of the waitlist. The client's file was left open for stabilization and follow up for three months following placement and as a side note, the case manager felt a deep sense of satisfaction and accomplishment in witnessing the pride this young adult had shown in her own personal growth.

6

An individual incarcerated at the Berkshire County House of Corrections requested the opportunity to participate in re-entry mediation with his partner. During the monthly mediation sessions, the participants were able to address their anger with each other and were able to move beyond blame and began to communicate how they could move forward. During the final few months of mediation, the parties created an agreement which detailed post-release commitments, including housing. Much of what was agreed to represented growth in perspective from where the parties had originally begun their mediation. The incarcerated individual submitted the fully executed agreement to the parole board. Parole was granted and the parties have a path forward.

CLIENT STORIES

7

Our Pioneer Valley Office received a TPP referral from the Housing Court and immediately reached out to the client. She lived in subsidized housing and was facing eviction for being behind in her rent and for failing to recertify (which is a yearly process with subsidized housing). Upon meeting the client at her home, we found that she had already packed everything in her home. Through our intake and assessment process, we learned that she was very anxious, had been homeless in the past and was very afraid of being homeless again. She had spent 2 of the past 3 years in Shelters and was convinced that the cycle was starting over. Her anxiety and mental health were interfering with her being successful in her new apartment. Once we identified the needs of this family, we made appropriate referrals to Clinical Support Options (CSO) and the Behavioral Health Network for therapy and obtained therapists for all of them. With therapeutic services in place, the tenancy began to turn around. We assisted her with completion of her recertification, helped her apply for RAFT to pay the rent arrears and helped her complete the SSI application for her eldest son. We also worked with her on strengthening her communication skills so that she would feel comfortable in the future following up with the property manager on any concerns that she had with her tenancy. Her tenancy was preserved, the court case was dismissed, and this family continues to thrive in their home.

8

Our Berkshire County Office received a TPP referral from Elder Protective Services. This elder was being evicted from Elderly Subsidized Housing for significant housekeeping issues. The client lost her Personal Care Assistant (PCA) services several months prior to the referral being made to TPP which contributed to the deteriorating conditions in her apartment. TPP Staff immediately made a referral to Community Legal Aid for legal assistance, which was approved. After several negotiated meetings between the two attorneys (the landlord's attorney and Community Legal Aid) it was agreed that TPP would assist the tenant with the required preparation to allow the Landlord to replace the floor covering in her apartment which had become a health and safety issue due to its condition. TPP would also reconnect the client with a PCA program which she is eligible for.

Preparations for the flooring replacement were conducted by TPP staff, which involved moving her non-furniture items to a vacant apartment so that the flooring could be replaced. She was reconnected with and found eligible for a PCA program through an agency called At Home with Berkshire Place which assists eligible elders with housekeeping, laundry, and meal preparation. Having met the terms of the agreement the case against her was dismissed and the tenancy was preserved.

9

We began working with this client in January of 2022 through our Rapid Rehousing Program. There were many obstacles that interfered with his housing search. He was struggling with addiction and working diligently to achieve and maintain his sobriety. He had just left the Single Room Occupancy (SRO) in North Adams a few weeks prior to contacting us and was limited to friends and family to help give him a place to lay his head. After couch surfing from place to place he realized that he needed more help. We talked about some local options for him such as Alcoholics Anonymous (AA) meetings and Alternative Living Center (ALC) to help him maintain his sobriety. Ultimately, he was accepted into the North Adams ALC program.

While at the ALC, we assisted him with applying for a Housing Voucher. When he was denied the voucher, we made a referral to Community Legal Aid who was able to assist him with an appeal that resulted in overturning that decision. With his section 8 housing voucher now approved, he was able to focus more on sobriety and stay on track with the program at ALC as we assisted him with housing search.

Once his program was completed, he was so successful and had built such a good reputation with the men there that he was offered a part time job working at the ALC. We found an apartment at Brayton Hill, and he successfully moved into his new apartment, using his section 8 voucher.

His file was left open for stabilization for several months and he is not only stable in his apartment but in his job, supporting other men who enter the ALC program.

THANK YOU TO ALL OUR FUNDERS!!!

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