

Overview and Certification

Springfield Housing Authority Annual Plan for Fiscal Year 2023 For State-Aided Public Housing

The Annual Plan is a document compiled by housing authority staff in advance of each new fiscal year. The plan serves as both a tool for the Local Housing Authority (LHA) to reflect upon the prior fiscal year, and as an opportunity to develop a clear and transparent plan that builds on successes, identifies needs, and corrects any issues that have arisen in prior years. Additionally, the Annual Plan is an important tool for tenants, who may use the document to better understand the operations and needs of their housing authority, advocate for changes to policies and procedures, access data about the housing authority, and participate in their housing authority's governance.

In addition to the physical document, the Annual Plan is also a process of public engagement. Throughout the Annual Plan process, the LHA executive director or their designee will be expected to review the Plan with any Local Tenant Organizations (LTO's) and Resident Advisory Board (RAB) before the LHA presents the plan to the LHA Board of Commissioners; make a draft available for review to all residents and the general public; post on the website and make a copy available to each LTO at least 30 business days before the public hearing; hold a hearing on the document; and collect, integrate, and report back on substantive comments. Additionally, the Board will read, offer recommendations, and approve the Annual Plan in advance of its submission to DHCD.

The law that mandates the Annual Plan is [An Act Relative to Local Housing Authorities, Massachusetts General Laws, Chapter 121B Section 28A](#). The regulation that expands upon Section 28A is [760 CMR 4.16](#). The regulations that address Local Tenant Organization (LTO) and resident participation in the Annual Plan are [760 CMR 6.09 \(3\)\(h\)](#) and [760 CMR 6.09\(4\)\(a\)\(4\)](#).

The Springfield Housing Authority's Annual Plan for their 2023 fiscal year includes the following components:

1. Overview and Certification
2. Capital Improvement Plan (CIP)
3. Maintenance and Repair Plan
4. Operating Budget
5. Narrative responses to Performance Management Review (PMR) findings
6. Policies
7. Waivers
8. Glossary
9. Other Elements
 - a. Substantial Comments
 - b. Cover sheet for AP Survey
 - c. Tenant Satisfaction Survey 667 Program

State-Aided Public Housing Developments

The following table identifies the state-aided public housing units with developments of more than 8 units listed separately. Units in developments of 8 or fewer units are aggregated as noted. Units that the LHA provides to assist clients of the Department of Mental Health (DMH), the Department of Developmental Services (DDS), or other agencies are also aggregated separately.

Dev No	Type	Development Name	Num Bldgs	Year Built	Dwelling Units
667-01	Elderly	CARPE DIEM 667-01	12	1956	75
667-03	Elderly	FOREST PARK 667-03	16	1963	116
667-02	Elderly	HARRY HOGAN 667-02	4	1960	32
667-06	Elderly	MORRIS SCHOOL 667-06	1	1926	19
667-07	Elderly	MORRIS SCHOOL EXTENSION 667-07	5	1989	45
667-04	Elderly	ORCHARD MANOR 667-04	8	1965	40
705-02	Family	SCATTERED SITE 705-02	10	1985	18
	Other	Special Occupancy units	13		47
	Family	Family units in smaller developments	4		8
Total			73		400

The following development(s) operate under a combination of state and federal requirements, including HUD’s Section 8 New Construction and Substantial Rehabilitation Program (see the Glossary for a program description).

Dev No	Type	Development Name	Num Bldgs	Year Built	Dwelling Units
667-05	Elderly	GENTILE APARTMENTS 667-05	1	1977	102
200-1A	Family	REED VILLAGE S8NCSR Units 200-1A	12	1949	50
705-01	Family	SCATTERED SITE 705-01	11	1981	16

Overview and Certification**Massachusetts Rental Voucher Program (MRVP)**

The Massachusetts Rental Voucher Program (MRVP) is a state-funded program that provides rental subsidies to low-income families and individuals. In most cases, a “mobile” voucher is issued to the household, which is valid for any market-rate housing unit that meets the standards of the state sanitary code and program rent limitations. In some cases, vouchers are “project-based” into a specific housing development; such vouchers remain at the development if the tenant decides to move out.

Springfield Housing Authority manages 308 MRVP vouchers.

Federally Assisted Developments

Springfield Housing Authority also manages Federally-assisted public housing developments and/or federal rental subsidy vouchers serving 4758 households.

LHA Central Office

Springfield Housing Authority
P.O. Box 1609, Springfield, MA, 01104-1609
Denise Jordan, Executive Director
Phone: 413-785-4500
Email: mroman@shamass.org

LHA Board of Commissioners

	<u>Role</u>	<u>Category</u>	<u>From</u>	<u>To</u>
Thomas Labonte	Chair	Labor Appointee	07/12/2012	03/25/2021
Jessica Quinonez		Federal Tenant Rep	04/19/2013	05/25/2021
Angela Robles	Vice-Chair		07/20/2012	03/25/2020
Willie Thomas		State Appointee	05/11/2009	04/07/2019
Raymond Warren	Treasurer		01/21/2004	03/28/2008

Overview and Certification

Plan History

The following required actions have taken place on the dates indicated.

	REQUIREMENT	DATE COMPLETED
A.	Advertise the public hearing on the LHA website.	10/25/2021
B.	Advertise the public hearing in public postings.	10/25/2021
C.	Notify all LTO's and RAB, if there is one, of the hearing and provide access to the Proposed Annual Plan.	N/A
D.	Post draft AP for tenant and public viewing.	10/25/2021
E.	Hold quarterly meeting with LTO or RAB to review the draft AP. (Must occur before the LHA Board reviews the Annual Plan.)	N/A
F.	Annual Plan Hearing. Hosted by the LHA Board, with a quorum of members present. (For Boston, the Administrator will host the hearing.)	12/14/2021
G.	Executive Director presents the Annual Plan to the Board.	12/14/2021
H.	Board votes to approve the AP. (For Boston Housing Authority, the Administrator approves and submits the AP.)	12/21/2021

Overview and Certification**Certification****CERTIFICATION OF LHA USER AUTHORIZATION FOR DHCD CAPITAL SOFTWARE AND HOUSING APPLICATIONS**

I, John Healy, Director of Capital Improvements and Procurement of the Springfield Housing Authority, certify on behalf of the Housing Authority that I have conducted an annual review of all Springfield Housing Authority users of DHCD Capital Software applications and Housing Applications and that all current LHA users are authorized to use the systems and have the appropriate level of user access based on their job responsibility. I approve all system access and access levels for all Springfield Housing Authority users.

This certification applies to the following applications:

- Capital Planning System (CPS)
- Consolidated Information Management System (CIMS)
- Cap Hub
- DHCD Housing Management Systems

CERTIFICATION FOR SUBMISSION OF THE ANNUAL PLAN

I, John Healy, Director of Capital Improvements and Procurement of the Springfield Housing Authority, certify on behalf of the Housing Authority that: a) the above actions all took place on the dates listed above; b) all facts and information contained in this Annual Plan are true, correct and complete to the best of my knowledge and belief and c) that the Annual Plan was prepared in accordance with and meets the requirements of the regulations at 760 CMR 4.16 and 6.09.

Date of certification: 12/30/2021

The Department of Housing and Community Development (DHCD) completed its review of this Annual Plan (AP) on February 2, 2022. Review comments have been inserted into the plan.

Capital Improvement Plan (CIP)**Capital Improvement Plan****DHCD Description of CIPs:**

The Capital Improvement Plan (CIP) is a five year plan which identifies capital projects, provides a planning scope, schedule and budget for each capital project and identifies options for financing and implementing the plan. The CIP identifies anticipated spending for each Department of Housing and Community Development (DHCD) fiscal year (July 1 to June 30) based on the project schedules.

Local Housing Authorities (LHAs) receive yearly awards from DHCD (Formula Funding Awards) which they target to their most urgent capital needs in their CIP. They may also receive special awards from DHCD for specific projects which meet specific criteria. Special awards may be given for certain emergency, regulation compliance, energy and water conservation, and other projects. The first three years of the CIP are based on actual awards made to the LHA, while years four and five are based on estimated planning amounts, not actual awards.

LHAs may sometimes secure other sources of funding and assistance that you will note in their CIP, such as: Community Preservation Act (CPA) funding, Community Development Block Grant (CDBG) funding, Local Affordable Housing Trust Funds (AHTF), HOME grants, income from leasing a cell tower on their property, savings from net meter credit contracts with solar developers, utility rebates and contracted work from utility providers, and Sheriff's Department work crews. However, not all of these funding sources are available every year, or in all communities.

The CIP includes the following parts:

- A table of available funding sources and amounts
- A list of planned capital projects showing spending per fiscal year
- A table showing special awards and other funding for targeted projects, if any, which supplements Formula Funding awarded to the LHA
- A 'narrative' with a variety of additional information.

Capital Improvement Plan (CIP)

Aggregate Funding Available for Projects in the First Three Years of the CIP:

Category of Funds	Allocation	Planned Spending	Description
Balance of Formula Funding (FF)	\$2,030,945.37		Total of all FF awards minus prior FF spending
LHA Emergency Reserve	\$304,641.81		Amount to reserve for emergencies
Net FF Funds (First 3 Years of the CIP)	\$1,726,303.56	\$1,794,453.86	Funds to plan & amount actually planned in the first 3 years of the CIP
ADA Set-aside	\$12,895.33	\$12,895.33	Accessibility projects
DMH Set-aside	\$33,295.79	\$33,295.79	Dept. of Mental Health facility
DDS Set-aside	\$73,179.27	\$73,179.27	Dept. of Developmental Services facility
Unrestricted Formula Funding (FF)	\$1,606,933.18	\$1,675,083.47	Funds awarded by DHCD to be used on projects selected by the LHA and approved by DHCD.
Special DHCD Funding	\$44,375.00	\$0.00	Targeted awards from DHCD
Community Development Block Grant (CDBG) Funds	\$0.00	\$0.00	Federal funds awarded by a city or town for specific projects.
Community Preservation Act (CPA) Funds	\$0.00	\$0.00	Community Preservation Act funds awarded by a city or town for specific projects.
Operating Reserve(OR) Funds	\$0.00	\$0.00	Funds from the LHA's operating budget.
Other Funds	\$0.00	\$0.00	Funds other than those in the above categories. See explanation below.
Total funds and planned spending	\$1,770,678.56	\$1,794,453.86	Total of all anticipated funding available for planned projects and the total of planned spending.

Capital Improvement Plan (CIP)**CIP Definitions:**

ADA Set-aside is funding allocated within the Formula Funding (FF) for use on projects that improve accessibility for people with disabilities. 10% of FF awards are designated for this purpose.

Available State Bond Funding is the amount of State Bond Funding available to the LHA for the first three years of the CIP. It is calculated by totaling all of FF and Special Awards granted to the LHA through the end of the third year of the plan and subtracting the amount of these funds spent prior to July 1 of the first year of the plan.

Amount spent prior to the plan is the total amount of Formula Funding (FF) and Special Awards spent prior to July 1 of the first year of the plan.

Capital project is a project that adds significant value to an asset or replaces building systems or components. Project cost must be greater than \$1000.

CDBG stands for Community Development Block Grant, a potential source of project funds.

CPA stands for Community Preservation Act, a potential source of project funds.

CapHub Project Number is the number given to projects entered into DHCD's project management system known as CapHub.

DMH Set-aside is funding allocated within the Formula Funding (FF) for use on facilities leased to the Department of Mental Health (DMH) program vendors, if any exist at this LHA.

DDS Set-aside is funding allocated within the Formula Funding (FF) for use on facilities leased to the Department of Developmental Services (DDS) program vendors, if any exist at this LHA.

Formula Funding (FF) is an allocation of state bond funds to each LHA according to the condition (needs) of its portfolio in comparison to the entire state-aided public housing portfolio.

Operating Reserve is an account, funded from the LHA operating budget, primarily used for unexpected operating costs, including certain extraordinary maintenance or capital projects.

Other Funds could include other funding by the city or town or from other sources.

Special Awards are DHCD awards targeted to specific projects. Award programs include funds for emergencies beyond what an LHA can fund, for complying with regulatory requirements, for projects that will save water or energy use, and various other programs the department may run from time to time.

Total Cost is the sum of investigation, design, administration, permitting, and construction costs for a project

Unrestricted Formula Funding (FF) is money awarded to the LHA by DHCD under the Formula Funding program other than amounts set aside (restricted) for accessibility improvements or for facilities operated by DMH or DDS.

Capital Improvement Plan (CIP)

Formula Funding and Special DHCD Award Planned Spending - Other funding not included

Cap Hub Project Number	Project Name	Development(s)	Total Cost	Amount Spent Prior to Plan	fy2022 Spent	fy2022 Planned	fy2023	fy2024	fy2025	fy2026
281107	HSFY15: Handicap Ramps/Sidewalks /Mold Remediation/Tree Removal/Chimneys/Hatchways	BARRIER FREE 689-01	\$73,017	\$73,017	\$0	\$0	\$0	\$0	\$0	\$0
281121	Replace Roofs - Forest Park - Phase 1	FOREST PARK 200-02	\$516,829	\$38,650	\$308,105	\$476,979	\$0	\$0	\$0	\$0
281122	Kitchen Modernization	HARRY HOGAN 667-02	\$219,713	\$0	\$0	\$24,279	\$195,435	\$0	\$0	\$0
281123	Boiler Replacement	BARRIER FREE 689-01	\$120,000	\$0	\$0	\$11,050	\$108,950	\$0	\$0	\$0
281124	Kitchen & Bath Upgrades	EGAN 689-2A	\$59,484	\$0	\$0	\$1,778	\$57,707	\$0	\$0	\$0
281125	Kitchen & Bath Upgrades - Manhattan	MANHATTAN STREET 689-2B	\$29,934	\$0	\$0	\$29,934	\$0	\$0	\$0	\$0
281126	Replacement of Roofs, gutters, and downspouts	MORRIS SCHOOL EXTENSION 667-07	\$407,430	\$0	\$0	\$45,022	\$362,409	\$0	\$0	\$0
281127	Walkways - Address Trip Hazards	EGAN 689-2A	\$15,000	\$0	\$0	\$15,000	\$0	\$0	\$0	\$0
•	New Garage	CARPE DIEM 667-01	\$307,038	\$0	\$0	\$0	\$0	\$0	\$25,998	\$281,041

Capital Improvement Plan (CIP)

Formula Funding and Special DHCD Award Planned Spending - Other funding not included

Cap Hub Project Number	Project Name	Development(s)	Total Cost	Amount Spent Prior to Plan	fy2022 Spent	fy2022 Planned	fy2023	fy2024	fy2025	fy2026
•	Selective - Walkways and Concrete stair repairs	FOREST PARK 667-03	\$104,473	\$0	\$0	\$0	\$0	\$0	\$104,473	\$0
•	Roof Replacement	MORRIS SCHOOL 667-06	\$164,778	\$0	\$0	\$0	\$0	\$164,778	\$0	\$0
•	Replace furnaces at 603 Berkshire Community Room	MORRIS SCHOOL EXTENSION 667-07	\$78,873	\$0	\$0	\$0	\$0	\$8,745	\$70,129	\$0
•	Exterior door replacement - Orchard Manor	ORCHARD MANOR 667-04	\$488,991	\$0	\$0	\$0	\$0	\$227,621	\$261,371	\$0
•	DDS - Carpeting & VCT	EGAN 689-2A	\$22,283	\$0	\$0	\$0	\$0	\$22,283	\$0	\$0
•	DMH - Carpeting & VCT - Flooring	MANHATTAN STREET 689-2B	\$42,489	\$0	\$0	\$0	\$0	\$42,489	\$0	\$0
TOTALS			\$2,650,332	\$111,667	\$308,105	\$604,039	\$724,501	\$465,915	\$461,970	\$281,041

Capital Improvement Plan (CIP)

FUNDS IN ADDITION TO ANNUAL FORMULA FUNDING AWARD

Cap Hub Project Number	Project Name	DHCD Special Award Comment	Special DHCD Awards				Other Funding			
			Emergency Reserve	Compliance Reserve	Sustainability	Special Awards	CDBG	CPA	Operating Reserve	Other Funds
281107	HSFY15: Handicap Ramps/Sidewalks/ Mold Remediation/Tree Removal/Chimneys/Hatchways	HSFY15: Handicap Ramps/Sidewalks/ Mold Remediation/Tree Removal/Chimneys/Hatchways	\$0	\$0	\$0	\$73,017	\$0	\$0	\$0	\$0
TOTALS			\$0	\$0	\$0	\$73,017	\$0	\$0	\$0	\$0

Capital Improvement Plan (CIP) Narrative **Including Requests to DHCD & Supporting Statements**

1. Request for increased spending flexibility.

DHCD designates a spending target (cap share) and an allowable spending range for each year of the CIP. A Housing Authority may request to shift the cap shares of the first three years in order to increase scheduling flexibility. A CIP utilizing this flexibility is called an Alternate CIP. The total spending over three years and over five years must continue to meet the limits set by DHCD. DHCD will approve an Alternate CIP only with acceptable justification and only if funding is available.

Springfield Housing Authority has submitted an Alternate CIP with the following justification:

- Projected spending on projects currently in bidding or construction exceeds Cap Share in one or more years of the CIP.

Projected spending on projects currently in bidding or construction exceeds Cap Share in year 2 due to active FISH Projects

2. Request for additional funding.

A Housing Authority may request additional funding from DHCD for projects that qualify as emergencies, required legal compliance upgrades, or sustainability improvements.

Springfield Housing Authority has not requested additional funding.

3. Overall goals of the Housing Authority's CIP

The SHA's continuing goals are to up grade existing components in the interior and exterior of our units. Focusing on the replacement of out dated heating equipment. The SHA has a project to replace deteriorating roofs at one of our 667's. The SHA is currently working with local utilities to upgrade inefficient equipment through there grant programs to relieve the financial burden off the operating and capital funds. We have added a project to build a new garage that will house our vehicles and maintenance equipment. This will help to better serve all our State Developments.

4. Changes from the Housing Authority's previous CIP

Every new CIP differs from the previous CIP because projects have been completed and a new year has been added with new projects. These changes and other significant changes to the content of the CIP are highlighted below:

We have added the following projects to our upcoming CIP. At our 689-2A DDS - Carpeting & VCT & at our 689-2B DMH - Carpeting & VCT – Flooring. Then at our 667-06 Roof Replacement and finally at our 667-01 a new garage.

5. Requirements of previous CIP approval

There were no special conditions attached to the approval of our previous CIP.

6. Quarterly capital reports

Our most recent quarterly capital report (form 80 and 90) was submitted on 06/30/2021.

7. Capital Planning System (CPS) updates

Our CPS facility data has been updated with current condition information, including changes resulting from projects completed in the past year, as of 10/30/2019.

8. Project priorities

All the projects in our CIP are high priority (Priority 1 and 2 projects).

9. High priority deficiencies

We have not been able to include all of our high priority (CPS priority 1 and 2) projects in our CIP:

We have depleted our funding resources at this time. We will continue to address further deficiencies when additional funds become available.

10. Accessibility

We are not aware of any accessibility deficiencies in our portfolio.

11. Special needs development

Springfield Housing Authority has one or more special needs (167 or 689 programs) development. We have completed the service provider input process according to the required procedures detailed in the lease agreement and held an annual meeting with the service provider staff at all special needs developments as of 09/08/2021.

12. Energy and water consumption

Our 12 most recent monthly energy reports are for months 7/2020 to 6/2021.

The following table lists the DHCD thresholds for Per Unit Monthly (PUM) expense for electricity, natural gas, oil, and water use and the developments at the Housing Authority that have expenses in excess of the thresholds, if any.

	Electric PUM > Threshold	Gas PUM > Threshold	Oil PUM > Threshold	Water PUM > Threshold
Threshold PUM:	\$100	\$80	\$50	\$60
		705-02		705-02
		705-03		667-06
				705-03
				705-01

We have applied for a LEAN Grant but have not heard back yet. This should eventually help reduce consumption. We are answering No to 13-B as we are still awaiting a response.

13. Energy or water saving initiatives

Springfield Housing Authority is not currently pursuing any energy or water-saving audits or grants that could affect CIP project scope, costs or timing of projects.

14. Vacancy rate

Our unadjusted vacancy rate reported to DHCD is as follows. (The unadjusted vacancy rate captured in these figures is the percentage of ALL housing units that are vacant, including both offline units being used for other purposes and units with DHCD vacancy waivers.)

- 3% c. 667 (DHCD Goal 2%)
- 0% c. 200 (DHCD Goal 2%)
- 8% c. 705 (DHCD Goal 2%)

Springfield Housing Authority will address the excess vacancies in the following manner: Although we do have projects to help reduce the vacancies - we have had a string of deaths at our 667 developments. We have series of vacant units at our 705 that are in the process of being repainted and prepared for occupancy. Much turn over lately at our 705's.

15. Vacancies

Springfield Housing Authority has no units listed as vacant, proposed to be vacant, or at risk of becoming vacant.

CIP Approval For Springfield Housing Authority for FY 2022

Formula Funding Capital Improvement Plan (CIP), WorkPlan 5001

2/2/2022

Congratulations! The CIP-2022 submitted by Springfield Housing Authority is approved, subject to the following conditions:

- LHA exceeds spending for FY 1 + FY2. If an emergency arises we will address the emergency at the of the emergency.

There are no projects to be managed independently by the LHA.

There are no large or complex projects to be managed by DHCD.

Going forward, if you need to add a project that is not in your approved CIP you will need to submit a revision through CIMS. Instructions for revising your CIP can be found on the CIMS Forms menu.

Details of the Approved CIP can be found at the link to 'Approved & Active CIP Reports' on the CIMS forms page in the CIP Reports section. Projects may utilize funding from multiple sources. The 'Original Approved' report details the proposed funding as submitted by the LHA. Please feel free to call DHCD Project Manager Jackline Monteiro-Mendes at (617) 573-1193 with any questions.

**Primary PM' is used to identify the agency responsible for updating a project's budget and schedule.

This document was created on 2/2/2022 by Jackline Monteiro-Mendes, Project Manager

Maintenance and Repair Plan

Maintenance Objective

The goal of good property maintenance at a public housing authority is to serve the residents by assuring that the homes in which they live are decent, safe, and sanitary.

About This Maintenance and Repair Plan

This Maintenance & Repair Plan consists of several subsections describing maintenance systems followed by charts showing typical preventive maintenance, routine maintenance, and unit inspection tasks and schedules. These subsections are:

- a. **Classification and Prioritization of Maintenance Tasks** - Defines and prioritizes types of work to be accomplished by maintenance staff and vendors. Explains how the housing authority is expected to respond to work orders (tasks or requests) based on the work order classification.
- b. **Emergency Response System** - Defines what constitutes an emergency and how to notify staff of an emergency.
- c. **Normal Maintenance Response System** - How to contact the maintenance staff for a non-emergency request.
- d. **Work Order Management** - Description of the housing authority's system for managing work orders (tasks and requests).
- e. **Maintenance Plan Narrative & Policy Statement** - Self-assessment, basic information, and goals for the coming year, along with a description of the housing authority's maintenance program.
- f. **Preventive Maintenance Schedule** - A listing and schedule of tasks designed to keep systems and equipment operating properly, to extend the life these systems and equipment, and to avoid unexpected breakdowns.
- g. **Routine Maintenance Schedule** - A listing and schedule of ordinary maintenance tasks such as mopping, mowing, raking, and trash collection required to keep the facilities in good condition.
- h. **Unit Inspections** - Scheduling of annual unit inspections.

Classification and Prioritization of Maintenance Tasks

Maintenance items are tracked as “work orders” and are classified in the following categories. They are prioritized in the order listed. The following classifications and prioritization are required by the Department of Housing and Community Development (DHCD).

- I. **Emergencies** - Emergencies are only those conditions which are **immediately threatening** to the life or safety of our residents, staff, or structures.
 - **Goal: initiated with 24 to 48 hours.**
- II. **Vacancy Refurbishment - Work necessary to make empty units ready for new tenants.**
 - After emergencies, the refurbishment of vacancies for immediate re-occupancy has the highest priority for staff assignments. **Everyday a unit is vacant is a day of lost rent.**
 - **Goal: vacancy work orders are completed within 30 calendar days or if not completed within that timeframe, LHA has a waiver.**
- III. **Preventive Maintenance** - Work which must be done to **preserve and extend the useful life** of various elements of your physical property and avoid emergency situations.
 - A thorough Preventive Maintenance Program and Schedule that deals with all elements of the physical property is provided later in the document.
 - The Preventive Maintenance Program is reviewed and updated annually and as new systems and facilities are installed.
- IV. **Programmed Maintenance** - Work which is important and is completed to the greatest extent possible within time and budget constraints. Programmed maintenance is grouped and scheduled to make its completion as efficient as possible. Sources of programmed maintenance include:
 - Routine Work includes those tasks that need to be done on a regular basis to keep our physical property in good shape. (Mopping, Mowing, Raking, Trash, etc.)
 - Inspections are the other source of programmed maintenance.
 - o Inspections are visual and operational examinations of parts of our property to determine their condition.
 - o All dwelling units, buildings and sites must be inspected at least annually.
 - o **Goal: Inspection-generated work orders are completed within 30 calendar days from the date of inspection, OR if cannot be completed within 30 calendar days, are added to the Deferred Maintenance Plan or the Capital Improvement Plan in the case of qualifying capital repairs (unless health/safety issue).**
- V. **Requested Maintenance** - Work which is requested by residents or others, does not fall into any category above, and should be accomplished as time and funds are available.
 - Requests from residents or others for maintenance work which does not fall into one of the other categories has the lowest priority for staff assignment.
 - **Goal: Requested work orders are completed in 14 calendar days from the date of tenant request or if not completed within that timeframe (and not a health or safety issue), the task is added and completed in a timely manner as a part of the Deferred Maintenance Plan and/or CIP.**

Additional Remarks by the Springfield Housing Authority

Emphasis

Emergency Request System

For emergency requests call the numbers listed here. Qualifying emergency work requests are listed below.

METHOD	CONTACT INFO.	TIMES
Call Answering Service	413-594-1250	24/7
Call LHA at Phone Number	413-785-4500	8:00am-4:30PM Mon - Fri

List of Emergencies - Emergencies are those conditions which are immediately threatening to the life or safety of our residents, staff, or structures. The following is a list of typical conditions that warrant an emergency response. If there is an emergency condition whether or not enumerated on this list please notify the office or answering service at the numbers listed above. If you have any questions regarding this list or other matters that may constitute an emergency, please contact the Springfield Housing Authority main office.

QUALIFYING EMERGENCY WORK REQUESTS
Fires of any kind (Call 911)
Gas leaks/ Gas odor (Call 911)
No electric power in unit
Electrical hazards, sparking outlets
Broken water pipes, flood
No water/ unsafe water
Sewer or toilet blockage
Roof leak
Lock outs
Door or window lock failure
No heat
Snow or ice hazard condition
Dangerous structural defects
Inoperable smoke/CO detectors, beeping or chirping
Elevator stoppage or entrapment

Normal Maintenance Request Process

Make normal (non-emergency) maintenance requests using the following methods:

METHOD	CONTACT INFO.	TIMES
Text Phone Number		
Call Answering Service	413-594-1250	After Hours
Call Housing Authority Office	413-785-4500	8:00am-4:30pm
Submit Online at Website		
Email to Following Email	Property Managers	24/7
Other		

Work Order Management

A. DHCD review of this housing authority’s operations shows that the authority uses the following system for tracking work orders:

Type of work order system:

Work order classification used:

Emergency	
Vacancy	
Preventative Maintenance	
Routine	
Inspections	
Tenant Requests	

B. We also track deferred maintenance tasks in our work order system.

C. Our work order process includes the following steps:

Step	Description	Checked steps are used by LHA
1	Maintenance Request taken/submitted per the standard procedures listed above for the Emergency Request System and the Normal Maintenance Request Process.	<input checked="" type="checkbox"/>
2	Maintenance Requests logged into the work system	<input checked="" type="checkbox"/>
3	Work Orders generated	<input checked="" type="checkbox"/>
4	Work Orders assigned	<input checked="" type="checkbox"/>
5	Work Orders tracked	<input checked="" type="checkbox"/>
6	Work Orders completed/closed out	<input checked="" type="checkbox"/>
7	Maintenance Reports or Lists generated	<input checked="" type="checkbox"/>

D. Additional comments by the LHA regarding work order management:

The work order management system does not differentiate between routine work orders and call-in work orders. Also, the system does not have a deferred work order option. This will be resolved with our new software system in 2022.

Maintenance Plan Narrative

Following are Springfield Housing Authority’s answers to questions posed by DHCD.

A. Narrative Question #1: How would you assess your Maintenance Operations based on feedback you’ve received from staff, tenants, DHCD’s Performance Management Review (PMR) & Agreed Upon Procedures (AUP), and any other sources?

The Maintenance operations is exceptional

B. Narrative Question #2: What changes have you made to maintenance operations in the past year?

SHA has upgraded its maintenance operations to include industrial sanitation guidelines due to COVID19

C. Narrative Question #3: What are your maintenance goals for this coming year?

To continue to maintain the high level of service and efficiency demonstrated thus far

D. Maintenance Budget Summary

The budget numbers shown below are for the consolidated budget only. They do not include values from supplemental budgets, if any.

	Total Regular Maintenance Budget	Extraordinary Maintenance Budget
Last Fiscal Year Budget	\$621,823.00	\$128,414.00
Last Fiscal Year Actual Spending	\$642,081.00	\$41,577.00
Current Fiscal Year Budget	\$620,020.00	\$0.00

E. Unit Turnover Summary

# Turnovers Last Fiscal Year	40
Average time from date vacated to make Unit "Maintenance Ready"	48 days
Average time from date vacated to lease up of unit	84 days

Attachments

These items have been prepared by the Springfield Housing Authority and appear on the following pages:

Preventive Maintenance Schedule - a table of preventive maintenance items showing specific tasks, who is responsible (staff or vendor), and the month(s) they are scheduled

Deferred Maintenance Schedule - a table of maintenance items which have been deferred due to lack of resources.



MAINTENANCE POLICY

The maintenance staff of the Springfield Housing Authority (“SHA”) is responsible for managing the maintenance function in the most cost effective manner possible while maximizing the useful life of SHA properties and providing the best service to SHA residents. The following policy statements are designed to establish the structure of an effective and efficient maintenance system

1.0 COMPONENTS OF A MAINTENANCE SYSTEM

The SHA maintenance system includes the following components:

- A. A system of priorities for work requests;
- B. Comprehensive working procedures;
- C. Performance goals;
- D. A work order system;
- E. A skills training program; and
- F. A long-range planning system.

With these components in place, the SHA has the tools it needs to control the performance of maintenance work at the SHA.

1.1 *Priority system*

The work priorities adopted by the SHA exemplify its philosophy of delivering maintenance services. This priority system ensures that the most important maintenance work is done at a time it can be performed most cost-effectively. Minimizing vacancy loss is part of the cost-effectiveness calculation. The maintenance priorities of the SHA are the following:

- 1. Emergencies – maintenance needs representing threats to life, health, safety.
- 2. Maintenance needs related to curb appeal, facility appearance and preventative maintenance.
- 3. Maintenance required preparing a unit for occupancy.
- 4. Maintenance work which will have a negative impact on the property if it is not completed. This priority level will include most resident on-demand work requests.
- 5. Maintenance needs not included in other areas.

Placing planned maintenance and vacancy preparation work ahead of resident work requests does not indicate that resident requests are unimportant. It emphasizes the importance of maintaining control of the maintenance work by performing scheduled routine and preventive work first. By doing so the SHA will decrease on-demand work and maintain the property in a manner that will keep and attract responsible tenants.

1.2 Develop procedures

The Assistant Executive Director(s) (“AED”) will ensure that there are sufficient clear procedures in place to allow staff to implement this maintenance policy statement. All procedures will include the following:

1. A statement of purpose;
2. The job title(s) of the staff member(s) responsible for carrying out the activities in the procedure;
3. Any forms needed to carry out the activities; and
4. The frequency of any specified activities.

After their adoption, maintenance procedures will be reviewed and updated at least annually.

1.3 Develop performance standards and goals

The AED(s) will establish measures that will allow the effectiveness of maintenance systems and activities to be evaluated. In establishing these standards the SHA will take into consideration certain factors:

1. State/Local housing codes;
2. HUD Housing Quality Standards;
3. Public Housing Assessment System (PHAS) standards;
4. SHA Collective bargaining agreements; and
5. SHA job descriptions.

Nothing in the documents listed above will prevent the SHA from setting a standard that is higher than that contained in the documents.

These standards and goals will be used to evaluate current operations and performance and to develop strategies to improve performance and meet the standards that have been set.

1.4 Work Order System

The SHA shall have a comprehensive work order system that includes all work request information: source of work, description of work, priority, cost to complete, days to complete, and hours to perform. This information is required for the SHA to plan for the delivery of maintenance services as well as evaluate performance. To obtain the greatest effectiveness from the work order system, all work requests and activities performed by maintenance staff must be recorded on work orders.

Work orders will contain, at a minimum, the following information:

1. Preprinted number
2. Source of request (planned, inspection, resident, etc.)
3. Priority assigned
4. Location of work
5. Date and time received
6. Date and time assigned

7. Worker(s) assigned
8. Description of work requested (with task number)
9. Description of work performed (with task number)
10. Estimated and actual time to complete
11. Materials used to complete work
12. Resident charge
13. Resident signature or documented follow-up

1.5 Training

In order to allow its staff members to perform to the best of their abilities, the SHA recognizes the importance of providing the staff with opportunities to refine technical skills, increase and expand craft skills, and learn new procedures.

The AED(s) are responsible for developing a training curriculum for the departmental staff and working with the Executive Director to identify the means of delivering the training.

1.6 Long-Range Planning

The SHA will put in place a long-range maintenance planning capability in order to ensure the most cost-effective use of SHA resources and the maximum useful life of SHA properties.

The AED(s) and Modernization Coordinator will develop a property-specific long-range planning process that includes the following components:

1. A property maintenance standard;
2. An estimate of the work required to bring the property to the maintenance standard;
3. An estimate of the work required to keep the property at the maintenance standard including routine and preventive maintenance workloads, vacant unit turn-around, inspection requirements and resident on-demand work;
4. An estimate of the on-going cost of operating the property at the maintenance standard;
5. A market analysis of the property to determine if there are any capital improvements needed to make the property more competitive;
6. A cost estimate to provide the specified capital improvements; and
7. A revised work plan and cost estimate of maintaining property at the improved standard.

By developing a work plan, the SHA will be able to anticipate its staff, equipment and materials needs. It will also be possible to determine need for contracting particular services.

2.0 MAINTAINING THE PROPERTY

All maintenance work performed at SHA properties can be categorized by the source of the work. Each piece of work originates from a particular source: an emergency, the routine maintenance schedule, the preventive maintenance schedule, a unit inspection, a unit turnover, or a resident request.

2.1 Responding to Emergencies

Emergencies are the highest priority source of work. The SHA work item to be an emergency if the following occur:

1. The situation constitutes a serious threat to the life, safety or health of residents or staff;
or
2. The situation will cause serious damage to the property structure or systems if not repaired within twenty-four (24) hours.

If a staff member is unsure whether or not a situation is an emergency, he or she will consult with his or her supervisor. If a supervisor is not available, the employee will use his or her best judgment to make the decision.

For emergencies that occur after regular working hours, the SHA shall have a twenty-four (24) emergency response system in place. This response system includes the designation of a maintenance employee in charge for each day as well as a list of qualified pre-approved contractors, open purchase orders for obtaining required supplies or equipment, and access to SHA materials and supplies. The designated employee shall prepare a work order and report on any emergency within twenty-four hours after abatement of the emergency.

2.2 Prepare Vacant Units for Reoccupancy

It is the policy of the SHA to reoccupy vacant units as soon as possible. This policy allows the Authority to maximize the income produced by its properties and operate attractive and safe properties.

The AED(s) are responsible for developing and implementing a system that ensures a passing grade under PHAS for unit turnaround time. In order to do so, he or she must have a system that can perform the following tasks:

1. Forecast unit preparation needs based on prior years' experience;
2. Estimate both the number of units to be prepared and the number of hours it will take to prepare them; and
3. Control work assignments to ensure prompt completion.

The maintenance procedure for reoccupying vacant units relies on the prompt notification by management of the vacancy, fast and accurate inspection of the unit, ready availability of workers and materials, and good communication with those responsible for leasing the unit.

The AED(s) have the ability to create special teams for vacancy turnaround or to hire contractors when that is required to maintain SHA goals with the approval of the Executive Director.

2.3 Preventive Maintenance Program

Preventive maintenance is part of the planned or scheduled maintenance program of the SHA. The purpose of the scheduled maintenance program is to allow the Authority to anticipate maintenance requirements and make sure the SHA can address them in the most cost-effective manner. The

preventive maintenance program focuses on the major systems that keep the properties operating. These systems include heating and air conditioning, electrical, life safety and plumbing.

A. General Operating Systems

The heart of any preventive maintenance program is a schedule that calls for the regular servicing of all systems. The development of this schedule begins with the identification of each system or item that must be checked and serviced, the date it must be serviced, and the individual responsible for the work. The servicing intervals and tasks for each system must be included in the schedule. The completion of all required tasks is considered a high priority for the Springfield Housing Authority.

The systems covered by the preventive maintenance program include but are not limited to:

1. Catch basins
2. Compactors
3. Condensate pumps
4. Electric transformer and emergency generators
5. Elevator equipment
6. Emergency lighting
7. Exhaust fans
8. Exterior lights
9. Fire extinguishers and other life safety systems
10. Heating plants
11. Mechanical equipment and vehicles
12. Sanitary drains
13. Air Conditioning equipment
14. Domestic water

A specific program will be developed for each system. This program shall include a list of the scheduled service maintenance for each system and the frequency and interval at which that service must be performed. The equipment and materials required to perform the service will be listed as well so that they will be on hand when needed. An assessment of the skills or licensing needed to perform the tasks will also be made to determine if an outside contractor must be used to perform the work. The preventive maintenance schedule must be updated each time a system is added, updated, or replaced.

B. Roof Repairs/ Replacement

Maintenance of roofs requires regular inspections by knowledgeable personnel to ensure that there is no unauthorized access to roof surfaces and that there is good drainage, clear gutters and prompt discovery of any deficiencies.

The AED(s) are responsible for the development of a roof maintenance plan that includes these features:

1. The type, area, and age of roof
2. Warranties and/or guarantees in effect
3. Company that installed the roof
4. Expected useful life of roof
5. History of maintenance and repair
6. Inspection schedule

The SHA maintenance staff will usually undertake only minor roof repairs. Therefore there should be a list of approved roofing contractors to take on more serious problems for roofs no longer under warranty.

C. Vehicle/Equipment Maintenance

The SHA will protect the investment it has made in vehicles and other motorized equipment by putting in place a comprehensive maintenance program. The vehicles and equipment to be covered include:

1. Cars, trucks and vans
2. Tractors
3. Bobcats
4. Snow blowers
5. Leaf blowers
6. Weed cutters
7. Lawn Mowers
8. Chain saws

The AED(s) are responsible for the development of this plan which shall contain components for minimal routine service as well as servicing for seasonal use. Serviceable components for each vehicle or piece of motorized equipment will be listed in the plan along with the type and frequency of service required.

The AED(s) shall also maintain a system to ensure that any employee that operates a vehicle or piece of motorized equipment has the required license or certification.

D. Lead-Based Paint

The SHA is committed to controlling lead-based paint hazards in all its dwellings, especially family dwellings constructed before 1978. If any hazards are discovered, the SHA will develop a plan to abate the hazard. The AED(s) shall have the authority and responsibility to direct all activities associated with lead hazard control. The control plan will include such activities as:

1. Detecting the possible presence of lead paint;
2. Protection of residents and workers from lead-based paint hazards;
3. Surface protection of non-painted surfaces;
4. Equipment use and care;
5. Paint quality; and
6. Method of application.

Other responsibilities include directing training sessions, issuing special work orders, informing residents, responding to cases of children with elevated blood lead levels, correcting lead-based paint hazards on an emergency repair basis, and any other efforts that may be appropriate.

The SHA's plan to control such hazards is detailed in a risk assessment report and lead hazard control plan.

E. Life Safety Systems

The SHA shall have a comprehensive program for maintenance of life safety systems to ensure that they will be fully functional in the case of an emergency. The AED(s) shall be responsible for the

development and implementation of a schedule that includes the inspection, servicing and testing of this equipment. The equipment to be included in the plan includes the following:

1. Fire alarms and fire alarm systems
2. Fire extinguishers
3. Fire hoses
4. Emergency generators
5. Emergency lighting
6. Smoke detectors
7. Sprinkler systems

The plan will include the required testing and servicing as required by manufacturer's recommendations. It will also include a determination of the most reliable and cost effective way to perform the work including the decision to hire a contractor.

2.4 Inspection Program

The SHA's goals of efficiency and cost-effectiveness are achieved through a carefully designed and rigorously implemented inspection program. This program calls for the inspection of all areas of the SHA's facilities -- the dwelling units, the grounds and building exteriors, and major service systems.

A. Dwelling Unit Inspections

The unit inspection system of the SHA has two primary goals:

1. To assure that all dwelling units comply with standards set by HUD and local codes; and
2. To assure that the staff of the SHA knows at all times the condition of each unit for which it is responsible.

The achievement of these goals may require more than the annual HUD required inspection. The AED is responsible for developing a unit inspection program that schedules inspections at the frequency required.

For all non-emergency inspections, the Resident shall be given at least two (2) days written notice of the inspection.

The maintenance staff or a UPCS certified contractor shall perform the unit inspection program of the SHA. During each inspection, the staff shall perform specified preventive and routine maintenance tasks. Any other work items noted at the time of the inspection will be documented on the SHA inspection form. All uncompleted work items shall be converted to a work order within twenty-four hours of the completion of the inspection. The maintenance staff shall endeavor to complete all inspection-generated work items within 30 days of the inspection.

All maintenance staff is responsible for monitoring the condition of dwelling units. Whenever a maintenance staff member enters a dwelling unit for any purpose, such as completing a resident request for service or accompanying a contractor, he or she shall record on an inspection form any required work he or she sees while in the apartment. These work items shall also be converted to a service request within twenty-four hours of discovery.

B. Building and Grounds Inspections

Regular inspections of the property grounds and building exteriors are required to maintain the curb appeal of the property. This curb appeal is required to maintain the attractiveness of the property for both current and prospective residents. The inspection procedure will specify the desired condition of the areas to be inspected. This defined condition will include any HUD or locally required standards. The existence of these standards shall not prevent the SHA from setting a higher standard that will make the property more competitive in the local market.

Building and grounds inspections must cover these areas:

1. Hallways
2. Stairwells
3. Community room and other common space such as kitchens or public restrooms
4. Laundry facilities
5. Lobbies
6. Common entries
7. Basements
8. Grounds
9. Porches or patios
10. Parking lots
11. Sidewalks and fences
12. Lawns, shrubs and trees
13. Trash compactors or collection areas
14. Building foundations

An inspection form will be developed for common areas and building exteriors and grounds. The staff member responsible for the inspection shall note all deficiencies on the form and ensure that these deficiencies are recorded on work order within twenty-four hours of the inspection. The SHA will complete all inspection-generated work items within thirty (30) days of the inspection.

Nothing in this policy shall prevent any SHA staff member from reporting any needed work that they see in the regular course of their daily activities. Such work items shall be reported to the site manager of the appropriate property.

C. Systems Inspections

The regular inspection of all major systems is fundamental to a sound maintenance program. The major systems inspection program overlaps with the preventive maintenance program in some areas. To the extent that inspections, in addition to those required for scheduled service intervals, are needed, they will be a part of the inspection schedule. Any work items identified during an inspection shall be converted to a work order within twenty-four hours and completed within thirty (30) days.

2.5 Scheduled Routine Maintenance

The SHA includes in this work category all tasks that can be anticipated and put on a regular timetable for completion. Most of these routine tasks are those that contribute to the curb appeal and marketability of the property.

A. Pest Control/Extermination

The SHA will make all efforts to provide a healthy and pest-free environment for its residents. The Authority will determine which, if any, pests infest its properties and will then provide the best possible treatment for the eradication of those pests.

The Trades Manager will determine the most cost-effective way of delivering the treatment: by contractor or licensed SHA personnel.

The extermination plan will begin with an analysis of the current condition at each property. The Trades Manager shall make sure that an adequate schedule for treatment is developed to address any existing infestation. Special attention shall be paid to cockroaches and bedbugs. The schedule will include frequency and locations of treatment. Different schedules may be required for each property.

Resident cooperation with the extermination plan is essential. All apartments in a building must be treated for the plan to be effective. Residents will be given information about the extermination program at the time of move-in. All residents will be informed at least one week and again twenty-four hours before treatment. The notification will be in writing and will include instructions that describe how to prepare the unit for treatment. If necessary, the instructions shall be bi-lingual to properly notify the resident population.

B. Landscaping and Grounds

The SHA will prepare a routine maintenance schedule for the maintenance of the landscaping and grounds of its properties that will ensure their continuing attractiveness and marketability.

Routine grounds maintenance includes numerous activities:

1. Litter control
2. Lawn care
3. Maintenance of driveways, sidewalks and parking lots
4. Care of flower and shrubbery beds and trees
5. Maintenance of playgrounds, benches and fences
6. Snow removal

The AED(s) shall be responsible for the development of a routine maintenance schedule that shall include the following:

1. A clearly articulated standard of appearance for the grounds that acknowledges but is not limited to HUD and state/local code standards;
2. A list of tasks that are required to maintain that standard and the frequency with which the tasks must be performed;
3. The equipment, materials, and supplies required to perform the tasks and a schedule for their procurement; and
4. A separate snow removal plan including a schedule for preparing equipment for the season and the procurement of other necessary materials and supplies.

C. Building Exteriors and Interior Common Areas

The appearance of the outside of SHA buildings as well as their interior common areas is important to their marketability. Therefore, the SHA has established a routine maintenance schedule to ensure that they are always maintained in good condition. The components to be maintained include:

1. Lobbies

2. Hallways and stairwells
3. Elevators
4. Public restrooms
5. Lighting fixtures
6. Common rooms and community spaces
7. Exterior porches and railings
8. Building walls
9. Windows

The AED(s) are responsible for the development of a routine maintenance schedule for building exterior and interior common areas. The schedule shall be based on the following:

1. A clearly articulated standard of appearance for the building
2. A list of tasks required to maintain that standard
3. The frequency with which the tasks must be performed
4. A list of materials, equipment and supplies required to perform the tasks.
5. Interior Painting

The appearance and condition of the paint within each unit is important to unit condition and resident satisfaction. Accordingly, the SHA will develop a plan to ensure that interior paint in resident dwelling units is satisfactorily maintained.

As part of this plan painting standards will be developed that include:

1. Surface preparation
2. Protection of non-painted surfaces
3. Color and finish
4. Paint quality
5. Methods of application approved
6. Lead paint testing and abatement if required

The plan will set out the conditions for the consideration of a painting request. These standards include the period of time that has elapsed since the last time the unit was painted. Alternatives for performance of the work will be included including the conditions under which a resident will be allowed to paint his or her own unit.

2.6 Resident On-Demand Service

This category of work refers to all resident generated work requests that fall into no other category. These are non-emergency calls made by residents seeking maintenance service. These requests for service cannot be planned in advance or responded to before the resident calls.

It is the policy of the SHA to complete these work requests within seven (7) days. However, unless the request is an emergency or entails work that compromises the habitability of the unit, these requests will not be given a priority above scheduled routine and preventive maintenance. By following this procedure, the SHA believes it can achieve both good resident service and a maintenance system that completes the most important work first and in the most cost effective manner.

3.0 CONTRACTING FOR SERVICES

The SHA will contract for maintenance services when it is in the best interests of the SHA to do so. When the employees of the SHA have the time and skills to perform the work at hand, they will be the first choice to perform a given task. When the employees of the SHA have the skills to do the work required, but there is more work than there is time available to complete it, the SHA will determine whether it is more cost effective to use a contractor to complete the work. If the Authority staff does not have the skills to complete the work, a contractor will be chosen. In the last instance, the Authority will decide whether it will be cost effective to train a staff member to complete the work.

Once the decision has been made to hire a contractor, the process set out in the SHA Procurement Policy will be used. These procedures vary depending on the expected dollar amount of the contract. The AED(s) will work with the Procurement Department to facilitate the contract award. The AED will be responsible for the contribution of the maintenance staff to this process. The most important aspect of the bid documents will be the specifications or statement of work. The clearer the specifications the easier it will be for the SHA to get the work product it requires.

Memorandum

To: DHCD

CC:

From: John S. Healy, Director of Capital Improvements and Procurement

Date: 10/25/2021

Re: State Annual Plan Submission 2021

The Springfield Housing Authority does not have any deferred maintenance items currently.



Operating Budget

The tables on the following pages show the approved budget and actual income and spending per budget account (row) for the fiscal year ending 03/31/2021. It also shows the approved budget for the current year (2022) if there is one, and the percent change from last year's spending to this year's approved budget. The final column shows the current approved amount for each account divided by the number of housing units and by 12 months to show the amount per unit per month (PUM). The chart does not show a draft budget for the coming fiscal year as that will typically be developed in the final month of the fiscal year.

The budget format and accounts are mandated by the Department of Housing and Community Development (DHCD). For a better understanding of the accounts and discussion of special situations see the notes following the budget tables and the "Definitions of Accounts" at the end of this section.

The LHA maintains a consolidated budget (400-1) for all state-aided 667 (Elderly), 200 (family), and 705 (scattered site family) developments owned by the LHA. It does not maintain separate budgets for each development, except as noted in the list of budgets below.

Budgets included in this Annual Plan:

1. Consolidated Budget (400-1) for all state-aided 667 (Elderly), 200 (family), and 705 (scattered site family) developments owned by Springfield Housing Authority , except as noted for separate budgets on the following pages.
2. Reed Village S8NCSR Units
3. Gentile Apartments
4. Scattered Site

Operating Reserve

The LHA's operating reserve is the amount of funds that an LHA sets aside to sustain itself during lean years, or to remedy urgent health and safety concern or address deferred maintenance items. In addition, while DHCD approves a fixed non-utility operating budget level for every LHA (called the Allowable Non-Utility Expense Level, or ANUEL), LHAs can propose a budget that exceeds that level, with the additional cost to be funded from the Operating Reserve, as long as the reserve will still remain above the minimum threshold set by DHCD.

DHCD defines a full (100%) Operating Reserve (OR) amount to be equal to one-half of the previous year's operating expenses and requires LHAs to maintain a minimum OR of 35% of this amount to cover any unplanned but urgent needs that may arise during the year and that can't be funded by the operating budget. If the reserve is between 20% and 35% of the full level, the LHA must obtain prior written approval from DHCD to spend reserve funds, unless the expense is to resolve a health and safety issue. If the reserve is below the 20% level, the LHA can only spend OR funds on health and safety issues. In both cases, the LHA should address the health and safety issue immediately but must retroactively inform DHCD and obtain its approval.

The Springfield Housing Authority operating reserve at the end of fiscal year 2021 was \$1,477,134.00, which is 160.4% of the full reserve amount defined above.

Consolidated Budget (400-1) for all state-aided 667 (Elderly), 200 (family), and 705 (scattered site family) developments owned by Springfield Housing Authority , except as noted for separate budgets on the following pages.

REVENUE

Account Number	Account Class	2021 Approved Revenue Budget	2021 Actual Amounts Received	2022 Approved Revenue Budget	% Change from 2021 Actual to 2022 Budget	2022 Dollars Budgeted per Unit per Month
3110	Shelter Rent - Tenants	\$1,418,500.00	\$1,440,623.00	\$1,430,000.00	-0.7%	\$330.10
3111	Shelter Rent - Tenants - Fraud/Retroactive	\$0.00	\$0.00	\$0.00	0%	\$0.00
3115	Shelter Rent - Federal Section 8	\$0.00	\$0.00	\$0.00	0%	\$0.00
3190	Nondwelling Rentals	\$0.00	\$0.00	\$0.00	0%	\$0.00
3400	Administrative Fee - MRVP	\$0.00	\$0.00	\$0.00	0%	\$0.00
3610	Interest on Investments - Unrestricted	\$6,450.00	\$3,037.00	\$2,580.00	-15%	\$0.60
3611	Interest on Investments - Restricted	\$0.00	\$4.00	\$0.00	-100%	\$0.00
3690	Other Revenue	\$15,530.00	\$16,324.00	\$17,700.00	8.4%	\$4.09
3691	Other Revenue - Retained	\$0.00	\$0.00	\$0.00	0%	\$0.00
3692	Other Revenue - Operating Reserves	\$0.00	\$0.00	\$0.00	0%	\$0.00
3693	Other Revenue - Energy Net Meter	\$0.00	\$0.00	\$0.00	0%	\$0.00
3801	Operating Subsidy - DHCD (4001)	\$1,462,120.00	\$1,236,769.00	\$1,409,799.00	14%	\$325.44
3802	Operating Subsidy - MRVP Landlords	\$0.00	\$0.00	\$0.00	0%	\$0.00
3803	Restricted Grants Received	\$0.00	\$0.00	\$0.00	0%	\$0.00
3920	Gain/Loss From Sale/Disp. of Prop.	\$0.00	\$0.00	\$0.00	0%	\$0.00
3000	TOTAL REVENUE	\$2,902,600.00	\$2,696,757.00	\$2,860,079.00	6.1%	\$660.22

Consolidated Budget (400-1) for all state-aided 667 (Elderly), 200 (family), and 705 (scattered site family) developments owned by Springfield Housing Authority , except as noted for separate budgets on the following pages.

EXPENSES

Account Number	Account Class	2021 Approved Expense Budget	2021 Actual Amounts Spent	2022 Approved Expense Budget	% Change from 2021 Actual to 2022 Budget.	2022 Dollars Budgeted per Unit per Month
4110	Administrative Salaries	\$445,411.00	\$240,807.00	\$272,004.00	13%	\$62.79
4120	Compensated Absences	\$0.00	\$54,645.00	\$0.00	-100%	\$0.00
4130	Legal	\$20,000.00	\$5,808.00	\$20,000.00	244.4%	\$4.62
4140	Members Compensation	\$0.00	\$0.00	\$0.00	0%	\$0.00
4150	Travel & Related Expenses	\$950.00	\$262.00	\$430.00	64.1%	\$0.10
4170	Accounting Services	\$2,300.00	\$0.00	\$4,970.00	100%	\$1.15
4171	Audit Costs	\$4,880.00	\$0.00	\$4,880.00	100%	\$1.13
4180	Penalties & Interest	\$0.00	\$0.00	\$0.00	0%	\$0.00
4190	Administrative Other	\$96,985.00	\$55,530.00	\$68,060.00	22.6%	\$15.71
4191	Tenant Organization	\$0.00	\$796.00	\$0.00	-100%	\$0.00
4100	TOTAL ADMINISTRATION	\$570,526.00	\$357,848.00	\$370,344.00	3.5%	\$85.49
4310	Water	\$179,500.00	\$231,210.00	\$232,575.00	0.6%	\$53.69
4320	Electricity	\$235,600.00	\$256,418.00	\$278,016.00	8.4%	\$64.18
4330	Gas	\$106,000.00	\$181,016.00	\$161,069.00	-11%	\$37.18
4340	Fuel	\$800.00	\$0.00	\$800.00	100%	\$0.18
4360	Net Meter Utility Debit/Energy Conservation	\$0.00	\$0.00	\$0.00	0%	\$0.00
4390	Other	\$0.00	\$0.00	\$0.00	0%	\$0.00
4391	Solar Operator Costs	\$0.00	\$0.00	\$0.00	0%	\$0.00
4392	Net Meter Utility Credit (Negative Amount)	\$0.00	\$0.00	\$0.00	0%	\$0.00
4300	TOTAL UTILITIES	\$521,900.00	\$668,644.00	\$672,460.00	0.6%	\$155.23

Consolidated Budget (400-1) for all state-aided 667 (Elderly), 200 (family), and 705 (scattered site family) developments owned by Springfield Housing Authority , except as noted for separate budgets on the following pages.						
EXPENSES						
Account Number	Account Class	2021 Approved Expense Budget	2021 Actual Amounts Spent	2022 Approved Expense Budget	% Change from 2021 Actual to 2022 Budget	2022 Dollars Budgeted per Unit per Month
4410	Maintenance Labor	\$370,573.00	\$325,668.00	\$386,320.00	18.6%	\$89.18
4420	Materials & Supplies	\$60,950.00	\$118,134.00	\$74,500.00	-36.9%	\$17.20
4430	Contract Costs	\$190,300.00	\$198,279.00	\$159,200.00	-19.7%	\$36.75
4400	TOTAL MAINTENANCE	\$621,823.00	\$642,081.00	\$620,020.00	-3.4%	\$143.13
4510	Insurance	\$78,944.00	\$84,333.00	\$106,130.00	25.8%	\$24.50
4520	Payment in Lieu of Taxes	\$1,010.00	\$3,820.00	\$1,010.00	-73.6%	\$0.23
4540	Employee Benefits	\$556,633.00	\$26,815.00	\$402,023.00	1399.2%	\$92.80
4541	Employee Benefits - GASB 45	\$0.00	\$180,051.00	\$0.00	-100%	\$0.00
4542	Pension Expense - GASB 68	\$0.00	\$253,256.00	\$0.00	-100%	\$0.00
4570	Collection Loss	\$3,000.00	\$16,727.00	\$3,000.00	-82.1%	\$0.69
4571	Collection Loss - Fraud/Retroactive	\$0.00	\$0.00	\$0.00	0%	\$0.00
4580	Interest Expense	\$0.00	\$0.00	\$0.00	0%	\$0.00
4590	Other General Expense	\$0.00	\$0.00	\$0.00	0%	\$0.00
4500	TOTAL GENERAL EXPENSES	\$639,587.00	\$565,002.00	\$512,163.00	-9.4%	\$118.23
4610	Extraordinary Maintenance	\$128,414.00	\$41,577.00	\$0.00	-100%	\$0.00
4611	Equipment Purchases - Non Capitalized	\$0.00	\$0.00	\$0.00	0%	\$0.00
4612	Restricted Reserve Expenditures	\$0.00	\$0.00	\$0.00	0%	\$0.00
4715	Housing Assistance Payments	\$0.00	\$0.00	\$0.00	0%	\$0.00
4801	Depreciation Expense	\$0.00	\$305,556.00	\$0.00	-100%	\$0.00
4600	TOTAL OTHER EXPENSES	\$128,414.00	\$347,133.00	\$0.00	-100%	\$0.00
4000	TOTAL EXPENSES	\$2,482,250.00	\$2,580,708.00	\$2,174,987.00	-15.7%	\$502.07

Consolidated Budget (400-1) for all state-aided 667 (Elderly), 200 (family), and 705 (scattered site family) developments owned by Springfield Housing Authority , except as noted for separate budgets on the following pages.

SUMMARY

Account Number	Account Class	2021 Approved Budget	2021 Actual Amounts	2022 Approved Budget	% Change from 2021 Actual to 2022 Budget	2022 Dollars Budgeted per Unit per Month
3000	TOTAL REVENUE	\$2,902,600.00	\$2,696,757.00	\$2,860,079.00	6.1%	\$660.22
4000	TOTAL EXPENSES	\$2,482,250.00	\$2,580,708.00	\$2,174,987.00	-15.7%	\$502.07
2700	NET INCOME (DEFICIT)	\$420,350.00	\$116,049.00	\$685,092.00	490.3%	\$158.15
7520	Replacements of Equip. - Capitalized	\$0.00	\$0.00	\$0.00	0%	\$0.00
7540	Betterments & Additions - Capitalized	\$0.00	\$0.00	\$0.00	0%	\$0.00
7500	TOTAL NONOPERATING EXPENDITURES	\$0.00	\$0.00	\$0.00	0%	\$0.00
7600	EXCESS REVENUE OVER EXPENSES	\$420,350.00	\$116,049.00	\$685,092.00	490.3%	\$158.15

Reed Village S8NCSR Units						
REVENUE						
Account Number	Account Class	2021 Approved Revenue Budget	2021 Actual Amounts Received	2022 Approved Revenue Budget	% Change from 2021 Actual to 2022 Budget	2022 Dollars Budgeted per Unit per Month
3110	Shelter Rent - Tenants	\$190,000.00	\$221,652.00	\$220,000.00	-0.7%	\$366.67
3111	Shelter Rent - Tenants - Fraud/Retroactive	\$0.00	\$0.00	\$0.00	0%	\$0.00
3115	Shelter Rent - Federal Section 8	\$270,000.00	\$236,905.00	\$225,000.00	-5%	\$375.00
3190	Nondwelling Rentals	\$0.00	\$0.00	\$0.00	0%	\$0.00
3400	Administrative Fee - MRVP	\$0.00	\$0.00	\$0.00	0%	\$0.00
3610	Interest on Investments - Unrestricted	\$4,000.00	\$1,923.00	\$4,000.00	108%	\$6.67
3611	Interest on Investments - Restricted	\$0.00	\$0.00	\$0.00	0%	\$0.00
3690	Other Revenue	\$500.00	\$1,263.00	\$500.00	-60.4%	\$0.83
3691	Other Revenue - Retained	\$0.00	\$0.00	\$0.00	0%	\$0.00
3692	Other Revenue - Operating Reserves	\$0.00	\$0.00	\$0.00	0%	\$0.00
3693	Other Revenue - Energy Net Meter	\$0.00	\$0.00	\$0.00	0%	\$0.00
3801	Operating Subsidy - DHCD (4001)	\$0.00	\$0.00	\$0.00	0%	\$0.00
3802	Operating Subsidy - MRVP Landlords	\$0.00	\$0.00	\$0.00	0%	\$0.00
3803	Restricted Grants Received	\$0.00	\$0.00	\$0.00	0%	\$0.00
3920	Gain/Loss From Sale/Disp. of Prop.	\$0.00	\$0.00	\$0.00	0%	\$0.00
3000	TOTAL REVENUE	\$464,500.00	\$461,743.00	\$449,500.00	-2.7%	\$749.17

Reed Village S8NCSR Units						
EXPENSES						
Account Number	Account Class	2021 Approved Expense Budget	2021 Actual Amounts Spent	2022 Approved Expense Budget	% Change from 2021 Actual to 2022 Budget	2022 Dollars Budgeted per Unit per Month
4110	Administrative Salaries	\$42,182.00	\$37,901.00	\$43,500.00	14.8%	\$72.50
4120	Compensated Absences	\$0.00	\$12,605.00	\$0.00	-100%	\$0.00
4130	Legal	\$1,000.00	\$611.00	\$1,000.00	63.7%	\$1.67
4140	Members Compensation	\$0.00	\$0.00	\$0.00	0%	\$0.00
4150	Travel & Related Expenses	\$310.00	\$44.00	\$310.00	604.5%	\$0.52
4170	Accounting Services	\$0.00	\$0.00	\$580.00	0%	\$0.97
4171	Audit Costs	\$1,530.00	\$0.00	\$1,610.00	0%	\$2.68
4180	Penalties & Interest	\$0.00	\$0.00	\$0.00	0%	\$0.00
4190	Administrative Other	\$8,570.00	\$7,019.00	\$9,455.00	34.7%	\$15.76
4191	Tenant Organization	\$150.00	\$0.00	\$750.00	0%	\$1.25
4100	TOTAL ADMINISTRATION	\$53,742.00	\$58,180.00	\$57,205.00	-1.7%	\$95.34
4310	Water	\$0.00	\$0.00	\$0.00	0%	\$0.00
4320	Electricity	\$0.00	\$0.00	\$0.00	0%	\$0.00
4330	Gas	\$0.00	\$0.00	\$0.00	0%	\$0.00
4340	Fuel	\$0.00	\$0.00	\$0.00	0%	\$0.00
4360	Net Meter Utility Debit/Energy Conservation	\$0.00	\$0.00	\$0.00	0%	\$0.00
4390	Other	\$0.00	\$0.00	\$0.00	0%	\$0.00
4391	Solar Operator Costs	\$0.00	\$0.00	\$0.00	0%	\$0.00
4392	Net Meter Utility Credit (Negative Amount)	\$0.00	\$0.00	\$0.00	0%	\$0.00
4300	TOTAL UTILITIES	\$0.00	\$0.00	\$0.00	0%	\$0.00

Reed Village S8NCSR Units						
EXPENSES						
Account Number	Account Class	2021 Approved Expense Budget	2021 Actual Amounts Spent	2022 Approved Expense Budget	% Change from 2021 Actual to 2022 Spent	2022 Dollars Budgeted per Unit per Month
4410	Maintenance Labor	\$79,137.00	\$53,696.00	\$80,710.00	50.3%	\$134.52
4420	Materials & Supplies	\$15,000.00	\$12,919.00	\$15,000.00	16.1%	\$25.00
4430	Contract Costs	\$10,425.00	\$12,949.00	\$11,225.00	-13.3%	\$18.71
4400	TOTAL MAINTENANCE	\$104,562.00	\$79,564.00	\$106,935.00	34.4%	\$178.23
4510	Insurance	\$8,268.00	\$12,162.00	\$14,850.00	22.1%	\$24.75
4520	Payment in Lieu of Taxes	\$0.00	\$1,800.00	\$0.00	-100%	\$0.00
4540	Employee Benefits	\$79,677.00	\$5,121.00	\$76,891.00	1401.5%	\$128.15
4541	Employee Benefits - GASB 45	\$0.00	\$31,975.00	\$0.00	-100%	\$0.00
4542	Pension Expense - GASB 68	\$0.00	\$43,884.00	\$0.00	-100%	\$0.00
4570	Collection Loss	\$0.00	\$4,033.00	\$0.00	-100%	\$0.00
4571	Collection Loss - Fraud/Retroactive	\$0.00	\$0.00	\$0.00	0%	\$0.00
4580	Interest Expense	\$14,000.00	\$6,307.00	\$14,000.00	122%	\$23.33
4590	Other General Expense	\$0.00	\$0.00	\$0.00	0%	\$0.00
4500	TOTAL GENERAL EXPENSES	\$101,945.00	\$105,282.00	\$105,741.00	0.4%	\$176.24
4610	Extraordinary Maintenance	\$0.00	\$69.00	\$0.00	-100%	\$0.00
4611	Equipment Purchases - Non Capitalized	\$0.00	\$0.00	\$0.00	0%	\$0.00
4612	Restricted Reserve Expenditures	\$0.00	\$0.00	\$0.00	0%	\$0.00
4715	Housing Assistance Payments	\$0.00	\$0.00	\$0.00	0%	\$0.00
4801	Depreciation Expense	\$0.00	\$194.00	\$0.00	-100%	\$0.00
4600	TOTAL OTHER EXPENSES	\$0.00	\$263.00	\$0.00	-100%	\$0.00
4000	TOTAL EXPENSES	\$260,249.00	\$243,289.00	\$269,881.00	10.9%	\$449.80

**Annual Plan 2023
Annual Operating Budget**

Reed Village S8NCSR Units						
SUMMARY						
Account Number	Account Class	2021 Approved Budget	2021 Actual Amounts	2022 Approved Budget	% Change from 2021 Actual to 2022 Budget	2022 Dollars Budgeted per Unit per Month
3000	TOTAL REVENUE	\$464,500.00	\$461.743.00	\$449.500.00	-2.7%	\$749.17
4000	TOTAL EXPENSES	\$260,249.00	\$243.289.00	\$269.881.00	10.9%	\$449.80
2700	NET INCOME (DEFICIT)	\$204,251.00	\$218.454.00	\$179.619.00	-17.8%	\$299.37
7520	Replacements of Equip. - Capitalized	\$0.00	\$0.00	\$0.00	0%	\$0.00
7540	Betterments & Additions - Capitalized	\$0.00	\$0.00	\$0.00	0%	\$0.00
7500	TOTAL NONOPERATING EXPENDITURES	\$0.00	\$0.00	\$0.00	0%	\$0.00
7600	EXCESS REVENUE OVER EXPENSES	\$204,251.00	\$218.454.00	\$179.619.00	-17.8%	\$299.37

Gentile Apartments						
REVENUE						
Account Number	Account Class	2021 Approved Revenue Budget	2021 Actual Amounts Received	2022 Approved Revenue Budget	% Change from 2021 Actual to 2022 Budget	2022 Dollars Budgeted per Unit per Month
3110	Shelter Rent - Tenants	\$349,000.00	\$339,051.00	\$340,000.00	0.3%	\$277.78
3111	Shelter Rent - Tenants - Fraud/Retroactive	\$0.00	\$0.00	\$0.00	0%	\$0.00
3115	Shelter Rent - Federal Section 8	\$468,224.00	\$457,183.00	\$451,500.00	-1.2%	\$368.87
3190	Nondwelling Rentals	\$0.00	\$0.00	\$0.00	0%	\$0.00
3400	Administrative Fee - MRVP	\$0.00	\$0.00	\$0.00	0%	\$0.00
3610	Interest on Investments - Unrestricted	\$4,650.00	\$1,100.00	\$1,500.00	36.4%	\$1.23
3611	Interest on Investments - Restricted	\$0.00	\$0.00	\$0.00	0%	\$0.00
3690	Other Revenue	\$3,250.00	\$7,182.00	\$4,200.00	-41.5%	\$3.43
3691	Other Revenue - Retained	\$0.00	\$0.00	\$0.00	0%	\$0.00
3692	Other Revenue - Operating Reserves	\$0.00	\$0.00	\$0.00	0%	\$0.00
3693	Other Revenue - Energy Net Meter	\$0.00	\$0.00	\$0.00	0%	\$0.00
3801	Operating Subsidy - DHCD (4001)	\$0.00	\$0.00	\$0.00	0%	\$0.00
3802	Operating Subsidy - MRVP Landlords	\$0.00	\$0.00	\$0.00	0%	\$0.00
3803	Restricted Grants Received	\$0.00	\$0.00	\$0.00	0%	\$0.00
3920	Gain/Loss From Sale/Disp. of Prop.	\$0.00	\$0.00	\$0.00	0%	\$0.00
3000	TOTAL REVENUE	\$825,124.00	\$804,516.00	\$797,200.00	-0.9%	\$651.31

Gentile Apartments						
EXPENSES						
Account Number	Account Class	2021 Approved Expense Budget	2021 Actual Amounts Spent	2022 Approved Expense Budget	% Change from 2021 Actual to 2022 Budget	2022 Dollars Budgeted per Unit per Month
4110	Administrative Salaries	\$117,969.00	\$110,723.00	\$121,190.00	9.5%	\$99.01
4120	Compensated Absences	\$0.00	\$19,030.00	\$0.00	-100%	\$0.00
4130	Legal	\$8,000.00	\$666.00	\$8,000.00	1101.2%	\$6.54
4140	Members Compensation	\$0.00	\$0.00	\$0.00	0%	\$0.00
4150	Travel & Related Expenses	\$780.00	\$75.00	\$150.00	100%	\$0.12
4170	Accounting Services	\$0.00	\$0.00	\$1,230.00	0%	\$1.00
4171	Audit Costs	\$1,700.00	\$0.00	\$1,700.00	0%	\$1.39
4180	Penalties & Interest	\$0.00	\$0.00	\$0.00	0%	\$0.00
4190	Administrative Other	\$21,930.00	\$15,474.00	\$27,520.00	77.8%	\$22.48
4191	Tenant Organization	\$750.00	\$0.00	\$1,000.00	0%	\$0.82
4100	TOTAL ADMINISTRATION	\$151,129.00	\$145,968.00	\$160,790.00	10.2%	\$131.36
4310	Water	\$52,691.00	\$49,321.00	\$57,330.00	16.2%	\$46.84
4320	Electricity	\$76,205.00	\$61,736.00	\$71,810.00	16.3%	\$58.67
4330	Gas	\$51,120.00	\$43,494.00	\$46,250.00	6.3%	\$37.79
4340	Fuel	\$0.00	\$0.00	\$0.00	0%	\$0.00
4360	Net Meter Utility Debit/Energy Conservation	\$0.00	\$0.00	\$0.00	0%	\$0.00
4390	Other	\$0.00	\$0.00	\$0.00	0%	\$0.00
4391	Solar Operator Costs	\$0.00	\$0.00	\$0.00	0%	\$0.00
4392	Net Meter Utility Credit (Negative Amount)	\$0.00	\$0.00	\$0.00	0%	\$0.00
4300	TOTAL UTILITIES	\$180,016.00	\$154,551.00	\$175,390.00	13.5%	\$143.29

Gentile Apartments						
EXPENSES						
Account Number	Account Class	2021 Approved Expense Budget	2021 Actual Amounts Spent	2022 Approved Expense Budget	% Change from 2021 Actual to 2022 Budget	2022 Dollars Budgeted per Unit per Month
4410	Maintenance Labor	\$103,624.00	\$91,083.00	\$106,840.00	17.3%	\$87.29
4420	Materials & Supplies	\$35,000.00	\$37,743.00	\$45,000.00	19.2%	\$36.76
4430	Contract Costs	\$60,750.00	\$52,329.00	\$53,425.00	2.1%	\$43.65
4400	TOTAL MAINTENANCE	\$199,374.00	\$181,155.00	\$205,265.00	13.3%	\$167.70
4510	Insurance	\$21,978.00	\$25,063.00	\$32,015.00	27.7%	\$26.16
4520	Payment in Lieu of Taxes	\$0.00	\$0.00	\$0.00	0%	\$0.00
4540	Employee Benefits	\$150,299.00	\$9,836.00	\$136,887.00	1291.7%	\$111.84
4541	Employee Benefits - GASB 45	\$0.00	\$55,961.00	\$0.00	-100%	\$0.00
4542	Pension Expense - GASB 68	\$0.00	\$94,910.00	\$0.00	-100%	\$0.00
4570	Collection Loss	\$0.00	\$3,670.00	\$0.00	-100%	\$0.00
4571	Collection Loss - Fraud/Retroactive	\$0.00	\$0.00	\$0.00	0%	\$0.00
4580	Interest Expense	\$0.00	\$0.00	\$0.00	0%	\$0.00
4590	Other General Expense	\$0.00	\$0.00	\$0.00	0%	\$0.00
4500	TOTAL GENERAL EXPENSES	\$172,277.00	\$189,440.00	\$168,902.00	-10.8%	\$137.99
4610	Extraordinary Maintenance	\$0.00	\$3,840.00	\$0.00	-100%	\$0.00
4611	Equipment Purchases - Non Capitalized	\$0.00	\$0.00	\$0.00	0%	\$0.00
4612	Restricted Reserve Expenditures	\$0.00	\$0.00	\$0.00	0%	\$0.00
4715	Housing Assistance Payments	\$0.00	\$0.00	\$0.00	0%	\$0.00
4801	Depreciation Expense	\$0.00	\$22,333.00	\$0.00	-100%	\$0.00
4600	TOTAL OTHER EXPENSES	\$0.00	\$26,173.00	\$0.00	-100%	\$0.00
4000	TOTAL EXPENSES	\$702,796.00	\$697,287.00	\$710,347.00	1.9%	\$580.35

Gentile Apartments						
SUMMARY						
Account Number	Account Class	2021 Approved Budget	2021 Actual Amounts	2022 Approved Budget	% Change from 2021 Actual to 2022 Budget	2022 Dollars Budgeted per Unit per Month
3000	TOTAL REVENUE	\$825,124.00	\$804,516.00	\$797,200.00	-0.9%	\$651.31
4000	TOTAL EXPENSES	\$702,796.00	\$697,287.00	\$710,347.00	1.9%	\$580.35
2700	NET INCOME (DEFICIT)	\$122,328.00	\$107,229.00	\$86,853.00	-19%	\$70.96
7520	Replacements of Equip. - Capitalized	\$0.00	\$0.00	\$0.00	0%	\$0.00
7540	Betterments & Additions - Capitalized	\$0.00	\$0.00	\$0.00	0%	\$0.00
7500	TOTAL NONOPERATING EXPENDITURES	\$0.00	\$0.00	\$0.00	0%	\$0.00
7600	EXCESS REVENUE OVER EXPENSES	\$122,328.00	\$107,229.00	\$86,853.00	-19%	\$70.96

Scattered Site						
REVENUE						
Account Number	Account Class	2021 Approved Revenue Budget	2021 Actual Amounts Received	2022 Approved Revenue Budget	% Change from 2021 Actual to 2022 Budget	2022 Dollars Budgeted per Unit per Month
3110	Shelter Rent - Tenants	\$102,750.00	\$134,823.00	\$125,000.00	-7.3%	\$578.70
3111	Shelter Rent - Tenants - Fraud/Retroactive	\$0.00	\$0.00	\$0.00	0%	\$0.00
3115	Shelter Rent - Federal Section 8	\$71,970.00	\$50,686.00	\$54,000.00	6.5%	\$250.00
3190	Nondwelling Rentals	\$0.00	\$0.00	\$0.00	0%	\$0.00
3400	Administrative Fee - MRVP	\$0.00	\$0.00	\$0.00	0%	\$0.00
3610	Interest on Investments - Unrestricted	\$6,000.00	\$122.00	\$1,000.00	719.7%	\$4.63
3611	Interest on Investments - Restricted	\$0.00	\$1,464.00	\$0.00	-100%	\$0.00
3690	Other Revenue	\$80.00	\$347.00	\$150.00	-56.8%	\$0.69
3691	Other Revenue - Retained	\$0.00	\$0.00	\$0.00	0%	\$0.00
3692	Other Revenue - Operating Reserves	\$0.00	\$0.00	\$0.00	0%	\$0.00
3693	Other Revenue - Energy Net Meter	\$0.00	\$0.00	\$0.00	0%	\$0.00
3801	Operating Subsidy - DHCD (4001)	\$0.00	\$0.00	\$0.00	0%	\$0.00
3802	Operating Subsidy - MRVP Landlords	\$0.00	\$0.00	\$0.00	0%	\$0.00
3803	Restricted Grants Received	\$0.00	\$0.00	\$0.00	0%	\$0.00
3920	Gain/Loss From Sale/Disp. of Prop.	\$0.00	\$0.00	\$0.00	0%	\$0.00
3000	TOTAL REVENUE	\$180,800.00	\$187,442.00	\$180,150.00	-3.9%	\$834.03

Scattered Site						
EXPENSES						
Account Number	Account Class	2021 Approved Revenue Budget	2021 Actual Amounts Spent	2022 Approved Expense Budget	% Change from 2021 Actual to 2022 Budget	2022 Dollars Budgeted per Unit per Month
4110	Administrative Salaries	\$10,584.00	\$9,455.00	\$10,920.00	15.5%	\$50.56
4120	Compensated Absences	\$0.00	\$2,131.00	\$0.00	-100%	\$0.00
4130	Legal	\$5,000.00	\$6,417.00	\$5,000.00	-22.1%	\$23.15
4140	Members Compensation	\$0.00	\$0.00	\$0.00	0%	\$0.00
4150	Travel & Related Expenses	\$50.00	\$8.00	\$50.00	525%	\$0.23
4170	Accounting Services	\$0.00	\$0.00	\$190.00	0%	\$0.88
4171	Audit Costs	\$1,750.00	\$0.00	\$1,750.00	0%	\$8.10
4180	Penalties & Interest	\$0.00	\$0.00	\$0.00	0%	\$0.00
4190	Administrative Other	\$5,210.00	\$4,458.00	\$4,930.00	10.6%	\$22.82
4191	Tenant Organization	\$0.00	\$0.00	\$0.00	0%	\$0.00
4100	TOTAL ADMINISTRATION	\$22,594.00	\$22,469.00	\$22,840.00	1.7%	\$105.74
4310	Water	\$17,341.00	\$48,416.00	\$29,250.00	-39.6%	\$135.42
4320	Electricity	\$322.00	\$0.00	\$0.00	0%	\$0.00
4330	Gas	\$18,480.00	\$15,841.00	\$17,640.00	11.4%	\$81.67
4340	Fuel	\$0.00	\$0.00	\$0.00	0%	\$0.00
4360	Net Meter Utility Debit/Energy Conservation	\$0.00	\$0.00	\$0.00	0%	\$0.00
4390	Other	\$0.00	\$0.00	\$0.00	0%	\$0.00
4391	Solar Operator Costs	\$0.00	\$0.00	\$0.00	0%	\$0.00
4392	Net Meter Utility Credit (Negative Amount)	\$0.00	\$0.00	\$0.00	0%	\$0.00
4300	TOTAL UTILITIES	\$36,143.00	\$64,257.00	\$46,890.00	-27%	\$217.08

Scattered Site						
EXPENSES						
Account Number	Account Class	2021 Approved Expense Budget	2021 Actual Amounts Spent	2022 Approved Expense Budget	% Change from 2021 Actual to 2022 Budget	2022 Dollars Budgeted per Unit per Month
4410	Maintenance Labor	\$14,182.00	\$12,438.00	\$16,770.00	34.8%	\$77.64
4420	Materials & Supplies	\$6,500.00	\$4,668.00	\$6,500.00	39.2%	\$30.09
4430	Contract Costs	\$8,380.00	\$8,339.00	\$7,510.00	-9.9%	\$34.77
4400	TOTAL MAINTENANCE	\$29,062.00	\$25,445.00	\$30,780.00	21%	\$142.50
4510	Insurance	\$3,093.00	\$3,612.00	\$6,525.00	80.6%	\$30.21
4520	Payment in Lieu of Taxes	\$0.00	\$1,410.00	\$0.00	-100%	\$0.00
4540	Employee Benefits	\$18,688.00	\$1,116.00	\$18,951.00	1598.1%	\$87.74
4541	Employee Benefits - GASB 45	\$0.00	\$7,336.00	\$0.00	-100%	\$0.00
4542	Pension Expense - GASB 68	\$0.00	\$9,571.00	\$0.00	-100%	\$0.00
4570	Collection Loss	\$0.00	\$4,962.00	\$0.00	-100%	\$0.00
4571	Collection Loss - Fraud/Retroactive	\$0.00	\$0.00	\$0.00	0%	\$0.00
4580	Interest Expense	\$11,510.00	\$6,549.00	\$7,000.00	6.9%	\$32.41
4590	Other General Expense	\$0.00	\$0.00	\$0.00	0%	\$0.00
4500	TOTAL GENERAL EXPENSES	\$33,291.00	\$34,556.00	\$32,476.00	-6%	\$150.35
4610	Extraordinary Maintenance	\$0.00	\$190.00	\$2,500.00	1215.8%	\$11.57
4611	Equipment Purchases - Non Capitalized	\$0.00	\$0.00	\$0.00	0%	\$0.00
4612	Restricted Reserve Expenditures	\$0.00	\$0.00	\$0.00	0%	\$0.00
4715	Housing Assistance Payments	\$0.00	\$0.00	\$0.00	0%	\$0.00
4801	Depreciation Expense	\$0.00	\$43,889.00	\$0.00	-100%	\$0.00
4600	TOTAL OTHER EXPENSES	\$0.00	\$44,079.00	\$2,500.00	-94.3%	\$11.57
4000	TOTAL EXPENSES	\$121,090.00	\$190,806.00	\$135,486.00	-29%	\$627.25

Scattered Site						
SUMMARY						
Account Number	Account Class	2021 Approved Budget	2021 Actual Amounts	2022 Approved Budget	% Change from 2021 Actual to 2022 Budget	2022 Dollars Budgeted per Unit per Month
3000	TOTAL REVENUE	\$180,800.00	\$187,442.00	\$180,150.00	-3.9%	\$834.03
4000	TOTAL EXPENSES	\$121,090.00	\$190,806.00	\$135,486.00	-29%	\$627.25
2700	NET INCOME (DEFICIT)	\$59,710.00	\$-3,364.00	\$44,664.00	-1427.7%	\$206.78
7520	Replacements of Equip. - Capitalized	\$0.00	\$0.00	\$0.00	0%	\$0.00
7540	Betterments & Additions - Capitalized	\$0.00	\$0.00	\$0.00	0%	\$0.00
7500	TOTAL NONOPERATING EXPENDITURES	\$0.00	\$0.00	\$0.00	0%	\$0.00
7600	EXCESS REVENUE OVER EXPENSES	\$59,710.00	\$-3,364.00	\$44,664.00	-1427.7%	\$206.78

Explanation of Budget Accounts

The following explains how each of the line items is to be prepared.

3110: Shelter Rent: The shelter rent projection should be based on the current rent roll plus anticipated changes expected from annual rent re-determinations or as a result of regulatory amendments.

3111: Shelter Rent – Tenants - Fraud/Retroactive: This account should be used for the reporting of total rent receipts from residents due to unreported income. These are often called fraud or retroactive balances. In cases where deficit LHAs discover, pursue cases, and have entered into a written fraud/retroactive re-payment agreement **with a present or former tenant who did not report income**, the LHA will be allowed to retain two-thirds of the funds recovered. One third of the total dollar amount recovered should be included in the LHA's quarterly or year-end Operating Statement as Shelter Rent, account #3111, and two-thirds of this total dollar amount should be included in Other Revenue-Retained, account #3691.

3115: Shelter Rent - Section 8: This account applies only to those developments receiving support through the federal government's Housing and Urban Development (HUD) Section 8 New Construction and/or Substantial Rehab Programs.

3190: Non-Dwelling Rental: This account should be credited with the rents, other than tenants rents reported in line 3110 and 3115, including charges for utilities and equipment, billed to lessees of non-dwelling facilities as well as apartments rented for non-dwelling purposes, such as social service programs.

3400: Administrative Fee- MRVP/AHVP: This account should be credited with Administrative Fees to be received for the MRVP/AHVP Program. The MRVP/AHVP administrative fee is \$50.00 per unit per month, as of July 1, 2020.

3610: Interest on Investments – Unrestricted: This account should be credited with interest earned on unrestricted administrative fund investments.

3611: Interest on Investments – Restricted: This account should be credited with interest earned on restricted administrative fund investments. For example, an LHA may receive a grant whose use is restricted to a specific purpose, and the interest income earned on that grant may also be restricted to the same purpose.

3690: Other Operating Revenues: This account should be credited with income from the operation of the project that cannot be otherwise classified. Income credits to this account include, but are not limited to, penalties for delinquent payments, rental of equipment, charges for use of community space, charges to other projects or programs for the use of central office management and maintenance space, commissions and profits from vending machines, including washing machines, and certain charges to residents for additional services, materials, and/or repairs of damage caused by neglect or abuse in accordance with the Department's regulations on lease provisions..

3691: Other Revenue – Retained: This account should be credited with certain miscellaneous revenue to be retained by the LHA, and which is not used to reduce the amount of operating subsidy the LHA is due. The most common examples for this account is receipts for the rental of roof antennas to cell phone providers and net meter credits earned on electricity bills from Net Meter Power Purchase Agreements (PPA's). Generally, surplus LHAs may retain 100% of these savings and deficit LHAs may retain 25% of the savings, with

the 75% balance used to offset its need for operating subsidy. However, for the period 7/1/16 through 6/30/20, all deficit LHAs may keep 100% of the net meter credit savings, while they can keep 50% effective 7/1/2020.

3692: Other Revenue - Operating Reserves: This account should be credited with funds that LHAs plan to utilize from their operating reserve accounts in excess of the Allowable Non-Utility Expense Level (ANUEL). To be approvable, LHA must maintain the DHCD prescribed operating reserve minimum level after deducting the amount budgeted. The only exception to this is when the expenses are for health and safety issues.

3693: Other Revenue – Net Meter: This account should normally be credited with 75% of the total net meter credit savings realized by a deficit LHA, while surplus LHAs with net meter credit savings would enter \$0 here. Savings are calculated as the value of the net meter credits appearing on the LHA’s electric bills (or, in some cases, paid in cash to the LHA by their utility company), minus the cost of the payments made to the solar power developer under their Power Purchase Agreement (PPA). Deficit LHAs normally may retain 25% of the savings. That amount should be included as Other Revenue – Retained on line #3691. However, please note that for the period 7/1/16 through 6/30/20 all LHAs may retain 100% of their total net meter credit savings, and should report those savings as Other Revenue – Retained on line #3691. LHAs can keep 50% of savings effective 7/1/2020.

3801: Operating Subsidy – DHCD (400-1): This account represents all state-funded operating subsidy to be received and or to be earned for the fiscal year. At the end of each fiscal year, this account will be adjusted in the operating statement to equal the actual subsidy earned by the LHA.

3802: Operating Subsidy – MRVP/AHVP Landlords:

The credit balance in this account represents the anticipated total receipts from DHCD during the fiscal year for housing assistance payments to landlords. At the end of each fiscal year this account will be adjusted to equal the actual subsidy earned.

3920: Gain/Loss from Sale or Disposition of Property (Capitalized or Non-Capitalized): The debit or credit balance of this account represents the following items: a) Cash proceeds from the sale of property that was either: 1) non-capitalized; or 2) capitalized and has been fully depreciated, and b) Realized gain or loss from the sale or disposition of capitalized property that has not been fully depreciated.

4110: Administrative Salaries: This account should be charged with the gross salaries of LHA personnel engaged in administrative duties and in the supervision, planning, and direction of maintenance activities and operating services during the operations period. It should include the salaries of the executive director, assistant executive director, accountants, accounting clerks, clerks, secretaries, project managers, management aides, purchasing agents, engineers, draftsmen, maintenance superintendents, and all other employees assigned to administrative duties.

4120: Compensated Absences: The debit balance in this account represents the actual cost incurred during the fiscal year for vacation, paid holidays, vested sick leave and earned compensatory time. This account includes both the direct compensated absences cost and associated employer payroll expenses (employment taxes, pension cost, etc.).

4130: Legal Expense: This account should be charged with retainers and fees paid to attorneys for legal services relating to the operation of the projects.

4140: Compensation to Authority Members: A local authority may compensate its members for performance of their duties and such other services as they may render to the authority in connection with its Chapter 200 development(s). Compensation for any other program is not authorized. Because of this, LHAs must base such compensation only on the actual rent receipts for these developments plus a prorated share of other operating receipts of funds on a per unit basis. The precise amount that members may be compensated is defined by statute to a maximum of \$40 per member per day, and \$50 for the chairperson per day. The total of all compensation to all board members is not to exceed two percent (2%) of actual gross income of Chapter 200 developments in any given year, consistent with the approved budget amount. In no case shall the payment of compensation exceed \$12,500 annually for the chairperson, or \$10,000 for any member other than the chairperson. Please note the statute requires the member to perform housing authority business in order to receive compensation.

4150: Travel and Related Expense: Legitimate travel expenses incurred by board members and staff in the discharge of their duties for any **state-aided program** are reimbursable from this account, as consistent with Department policy.

4170: Contractual Accounting Services: Fees for accounting services that are provided routinely and are contracted for on an annual basis. Only accounting services performed on a contractual basis (fee accountant) should be included in this item. Full or part-time LHA accounting staff that provides routine accounting services should be included in Account 4110, Administrative Salaries.

4171: Audit Costs: This account includes the state program's prorated share of audit fees paid to an Independent Public Accountant (IPA). The procurement of an IPA is necessary to satisfy the Federal Government's audit requirements. Costs for these services should be shared with all state and federal programs of LHA. **Audit costs are to be absorbed within the ANUEL.** The new Agreed Upon procedures (AUP) audit costs for state-assisted public housing programs should also be included in this account.

4180: Penalties and Interest: Any expenses incurred from penalties, fees, and interest paid on delinquent accounts shall be included in this line item.

4190: Administrative Other: This account is provided for recording the cost of administrative items for which no specific amount is prescribed in this 4100 group of accounts. It includes, but is not limited to, the cost of such items as: reports and accounting forms; stationery and other office supplies; postage; telephone services; messenger service; rental of office space; advertising for bids; publications; membership dues; collection agency & court costs, training costs; management fees, and fiscal agent fees.

4191: Tenant Organization: LTO Funding by the LHA. Upon request the LHA shall fund all LTOs in a city or town at the annual rate of \$6.00 per state-aided public housing unit occupied or available for occupancy by residents represented by such LTO(s) or an annual total of \$500.00 prorated among all such LTO(s), whichever is more. For more information on the creation and funding of LTOs see 760 CMR 6.09.

Authorities which operate computer learning centers, which are funded by the state consolidated budget or by other sources (which are typically recorded in line #3691 as "Other Revenue Retained", should budget the cost of the centers on this line.

4310: Water: This account should be charged with the cost of water and sewer charges purchased for all purposes.

4320: Electricity: This account should be charged with the total cost of electricity purchased for all purposes. Many LHAs have entered into Net Meter Credit Power Purchase Agreements (PPA's). In these deals, an LHA executes a contract with a solar power developer who constructs and owns an off-site solar electricity-generating site. In exchange for contracting to purchase a percentage of the solar power produced, the LHA receives a credit on its utility electric bill for each KWH purchased or in some cases receives a direct cash payment from their utility company. Please ensure that the amount charged to this account is the total cost of electricity BEFORE any reductions due to the receipt of net meter credits.

4330: Gas: This account should be charged with the cost of gas (natural, artificial, or liquefied) purchased for all purposes.

4340: Fuel: This account should be charged with the cost of coal, fuel oil, steam purchased, and any other fuels (except electricity and gas) used in connection with Local Housing Authority operation of plants for the heating of space or water supplied to tenants as a part of rent.

4360: Net Meter Utility Debit/Energy Conservation: This account is to be charged with costs incurred for energy conservation measures.

4390: Other Utilities: This account should be charged with the cost of utilities which are not provided for in accounts 4310 through 4360. In addition, for all quarterly or year-end operating statements 9/30/20 or later, and all budgets 6/30/21 or later, please use this line to record the total net meter credits earned as reported in Line 4392, MINUS the Solar Operator Costs reported in Line 4391, with the result expressed as a positive number. For example, if you reported -\$20,000 in Net Meter Utility Credits in Line 4392 and \$15,000 in Solar Operator Costs in Line 4391, you would subtract the \$15,000 reported on Line 4391 from the -\$20,000 reported on Line 4392, and post the remainder of \$5,000 on Line 4360, as a positive number. This number essentially represents the "net" savings the LHA earned from its net meter credit contract.

4391: Solar Operator Costs: Many LHAs have entered into Net Meter Credit Power Purchase Agreements (PPA's). In these deals, an LHA executes a contract with a solar power developer who constructs and owns an off-site solar electricity-generating site. The LHA makes regular (usually monthly) payments to the developer for its contracted share of the solar electricity produced by the site. Those payments should be entered in this account.

4392: Net Meter Utility Credit (Negative Amount): As noted in account #4391 above, many LHAs have executed Net Meter Credit Power Purchase Agreements (PPA's). In exchange for contracting to purchase a percentage of the solar power produced, the LHA receives a credit on its utility electric bill for each KWH purchased from the developer, which reduces the balance on its electric bill, or, in some cases, the credits are paid in cash to the LHA by the utility company. The total gross amount of the net meter credits that appear on the LHA's utility bills should be carried in this account and entered as a negative number. In cases where credits are paid in cash to the Host LHA, the net balance after paying out the amounts due the participating housing authorities, should also be carried in this account and entered as a negative number.

4410: Maintenance Labor: This account should be charged with the gross salaries and wages, or applicable portions thereof, for LHA personnel engaged in the routine maintenance of the project.

4420: Materials & Supplies: This account should be charged with the cost of materials, supplies, and expendable equipment used in connection with the routine maintenance of the project. This includes the operation and maintenance of automotive and other movable equipment, and the cost of materials, supplies, and expendable equipment used in connection with operating services such as janitorial services, elevator services, extermination of rodents and household pests, and rubbish and garbage collection.

4430: Contract Costs: This account should be charged with contract costs (i.e. the cost of services for labor, materials, and supplies furnished by a firm or by persons other than Local Authority employees) incurred in connection with the routine maintenance of the project, including the maintenance of automotive and other movable equipment. This account should also be charged with contract costs incurred in connection with such operating services as janitorial services, fire alarm and elevator service, extermination of rodents and household pests, rubbish and garbage collection, snow removal, landscape services, oil burner maintenance, etc.

4510: Insurance: Includes the total amount of premiums charged all forms of insurance. Fire and extended coverage, crime, and general liability are handled by DHCD on a statewide basis. All other necessary insurance policies include: Workers' Compensation, boiler, vehicle liability and owner, etc.

4520: Payments in Lieu of Taxes:

This account should be charged with all payments in lieu of taxes accruing to a municipality or other local taxing body.

4540: Employee Benefits: This account should be charged with local housing authority contributions to employee benefit plans such as pension, retirement, and health and welfare plans. It should also be charged with administrative expenses paid to the State or other public agencies in connection with a retirement plan, if such payment is required by State Law, and with Trustee's fees paid in connection with a private retirement plan, if such payment is required under the retirement plan contract.

Employee benefits are based upon a given percentage of the total payroll; therefore, the total amount approved in this account will be based on the approved budgeted salaries representing the state's fair share.

4541: Employee Benefits - GASB 45: This line covers "Other Post-Employment Benefits" (OPEB). Of the total benefits offered by employers to attract and retain qualified employees, some benefits, including salaries and active-employee healthcare are taken while the employees are in active service, whereas other benefits, including post-employment healthcare and other OPEB are taken after the employees' services have ended. Nevertheless, both types of benefits constitute compensation for employee services. In accordance with required accounting practices, this amount is not projected in the budget (and is therefore blank) but the estimated future costs of this item is carried in the operating statement.

4542: Pension Expense – GASB 68: The primary objective of GASB 68 Statement is to improve accounting and financial reporting for pension costs. It also improves information provided by state and local governmental employers about financial support for pensions that is provided by other entities. As with account 4541 above, in accordance with required accounting practices, this amount is not projected in the budget (and is therefore blank) but the estimated future costs of this item is carried in the operating statement.

4570: Collection Loss: The balance in this account represents the estimated expense to cover unexpected losses for tenant rents. Note: Do not include losses from fraud/retroactive balances here. Report them in Account 4571 – Collection Loss – Fraud/Retroactive.

4571: Collection Loss – Fraud/Retroactive: The balance in this account represents the estimated expense to cover unexpected losses for tenant rents due to unreported income, i.e. fraud/retroactive balances.

4580: Interest Expense: The debit balance in this account represents the interest expense paid and accrued on loans and notes payable. This debt can be from operating borrowings or capital borrowings.

4590: Other General Expense: This account represents the cost of all items of general expenses for which no specific account is prescribed in the general group of accounts.

4610: Extraordinary Maintenance – Non-Capitalized: This account should be debited with all *costs* (labor, materials and supplies, expendable equipment (such as many tools or routine repair parts), and contract work) of repairs, replacements (but not replacements of non-expendable equipment), and rehabilitation of such a substantial nature that the work is clearly not a part of the routine maintenance and operating program. The items charged to this account should not increase the useful life or value of the asset being repaired. These items are not capitalized and are not added as an increase to fixed assets at the time of completion. Nor are these items depreciated. An example of this would be scheduled repainting of apartments.

4611: Equipment Purchases – Non-Capitalized: This account should be debited with the costs of equipment that does not meet the LHA’s criteria for capitalization. Because these items are being expended when paid, they should not be categorized as a fixed asset and therefore will not be depreciated. These items include stoves, refrigerators, small tools, most computers and software, etc.

The budget is a planning tool and as our portfolio ages it is essential that LHAs evaluate their properties annually and plan for extraordinary maintenance. To that end DHCD very strongly recommends that for all 400-1 operating budgets, depending on the age of the portfolio and condition, LHAs spend between \$100 and \$500 a year per unit in Extraordinary Maintenance, Equipment Purchases, Replacement of Equipment, and Betterments & Additions to ensure that the aging public housing stock is preserved.

4715: Housing Assistance Payments: This account should be debited with all housing assistance payments paid to landlords for the MRVP program on a monthly basis.

4801: Depreciation Expense: This account should be debited with annual fixed asset depreciation expenses as determined by the LHA’s capitalization policy.

7520: Replacement of Equipment – Capitalized: This account should be debited with the acquisition cost (only the net cash amount) of non-expendable equipment purchased as a replacement of equipment of substantially the same kind. These items, such as vehicles, computers, or furniture, meet the LHA’s criteria for capitalization and will also be added to fixed assets and therefore depreciated over the useful life.

7540: Betterments & Additions – Capitalized: This account should be debited with the acquisition cost (only the net cash amount) of non-expendable equipment and major non-routine repairs that are classified as a betterment or addition. These items meet the LHA’s criteria for capitalization and will also be added to fixed

assets and therefore depreciated over the useful life of the asset. Examples are: major roof replacement, structural repairs such as siding, or major paving work.

In accordance with GAAP accounting, inventory purchases (Replacement of Equipment and Betterments & Additions) are distinguished between capitalized and non-capitalized items. Any inventory or equipment purchase greater than \$5,000 is required by DHCD to be capitalized, inventoried and depreciated. Any inventory or equipment purchase costing \$1,000 to \$4,999 should be inventoried by LHA staff for control purposes only but is not subject to capitalization or depreciation, it is, however, required to be expensed when the items are paid for. An LHA's inventory listing should include both capitalized and non-capitalized items of \$1,000 and more, as well as all refrigerators and stoves of any value. All items that appear on the inventory listing should be tagged with a unique identification number, and all refrigerators and stoves (regardless of value) should be tagged. LHAs may adopt a capitalization policy that capitalizes inventory purchases at a lesser amount than the \$5,000 requirement (i.e. \$1,000 - \$4,999); however, no capitalization policy can have an amount higher than \$5,000. Any inventory or equipment purchases costing \$0 to \$999 are to be expensed when paid for.

Narrative Responses to the Performance Management Review (PMR) Findings

DHCD has cancelled publication of Performance Management Reviews for fiscal years ending 3/31/2020 through 3/31/2021 due to disruptions of normal operations in response to the COVID-19 virus. Therefore, there are no ratings included in this report.

Explanation of PMR Criteria Ratings

CRITERION	DESCRIPTION
Management	
Occupancy Rate	<p>The rating is calculated using the following formula: (Total Number of Occupied units on Monthly Report divided by (Total Number of Units Minus Units that Received a Waiver Minus Number of Units Vacant less than 30 days on Monthly Report)</p> <ul style="list-style-type: none"> • “No Findings” : Occupancy Rate is at or above 98% • Operational Guidance: Occupancy rate is at 95% up to 97.9% • Corrective Action: Adjusted occupancy rate is less than 95%
Tenant Accounts Receivable (TAR)	<p>This criterion calculates the percentage of uncollected rent and related charges owed by starting with the amount reported by the LHA, as uncollected balances for the TAR (Account 1122 from the Balance Sheet) minus Normal Repayment Agreements* divided by Shelter (Tenant) Rent (account 3110 from the Operating Statement)</p> <ul style="list-style-type: none"> • “No Findings” : At or below 2% • “Operational Guidance” : More than 2% , but less than 5% • “Corrective Action” : 5% or more
Certifications and Reporting Submissions	<p>Housing authorities are required to submit 4 quarterly vacancy certifications by end of the month following quarter end; 4 quarterly operating statements and 4 Tenant Accounts Receivable (TAR) reports within 60 days of quarter end.</p> <ul style="list-style-type: none"> • “No Findings” : At least 11 of the required 12 reports were submitted and at least 9 were submitted on time. • “Operational Guidance” : Less than 11 of the required 12 reports were submitted and/or less than 9 were submitted on time.
Board Member Training	<p>Percentage of board members that have completed the mandatory online board member training.</p> <ul style="list-style-type: none"> • “No Findings” : 80% or more completed training • “Operational Guidance” : 60-79.9% completed training • “Corrective Action” : <60 % completed training

CRITERION	DESCRIPTION
Financial	
Adjusted Net Income	<p>The Adjusted Net Income criterion calculation starts with an LHA's Net Income and subtracts Depreciation, GASB 45 (Retirement Costs), GASB 68 (Retirement Costs), Extraordinary Maintenance (maintenance expense outside of routine/ordinary expenses), and Equipment Purchases – Non Capitalized. This Adjusted Net Income amount is then divided by the Total Expenses of the LHA. If this Adjusted Net Income amount is positive, it means underspending and if it is negative it means overspending.</p> <p>Underspending Rating:</p> <ul style="list-style-type: none"> • “No Findings” : 0 to 9.9% • “Operational Guidance”: 10 to 14.9% • “Corrective Action”: 15% or higher <p>Overspending Rating:</p> <ul style="list-style-type: none"> • “No Findings” : 0 to -4.9% • “Operational Guidance”: -5% to -9.9% • “Corrective Action”: -10% or below
Operating Reserves	<p>Current Operating Reserve as a percentage of total maximum reserve level. Appropriate reserve level is buffer against any unforeseen events or expenditures.</p> <ul style="list-style-type: none"> • “No Findings” :35%+ of maximum operating reserve • “Operational Guidance”: 20% to 34.9% of maximum operating reserve • “Corrective Action”: <20% of maximum operating reserve
Capital Planning	
Capital Improvement Plan (CIP) Submitted	<p>Housing authorities are required to submit a five-year capital plan every year.</p> <ul style="list-style-type: none"> • “No Findings” =Submitted on time and no modifications required or modifications made within 45 days. • “Operational Guidance” =Up to 45 days late and no modifications required or modifications made within 45 days. • “Corrective Action” =More than 45 days late or modifications required and not completed within 45 days.
Capital Spending	<p>Under the Formula Funding Program (FF), authorities receive undesignated funds to spend on projects in their Capital Improvement Plan. They are rated on the percentage of available funds they have spent over a three-year period</p> <ul style="list-style-type: none"> • “No Findings” = at least 80% • “Operational Guidance” = At least 50% • “Corrective Action” = Less than 50%

CRITERION	DESCRIPTION
Health & Safety	
Health & safety violations	DHCD has observed conditions at the LHA's developments and reported health and safety violations. The LHA has certified the number of corrected violations in each category.
Facility Management - Inspections	
Unit Inspections Conducted	<p>Housing authorities are required to conduct inspections of all their occupied units at least once a year</p> <ul style="list-style-type: none"> • "No Findings": 100 % of sampled units had inspections conducted once during the year • "Corrective Action": Fewer than 100% of sample units were inspected during the year
Inspections Report	<p>Housing authorities are required to note all of the deficiencies found during inspections</p> <ul style="list-style-type: none"> • "No Findings": 100 % of deficiencies are noted on inspection report • "Corrective Action": Fewer than 100% of deficiencies are noted in inspection report
Inspection Work Order	<p>Housing authorities are required to generate work orders for all deficiencies noted during inspections</p> <ul style="list-style-type: none"> • "No Findings": 100 % of deficiencies noted on inspection reports generated work orders • "Corrective Action": Fewer than 100% of deficiencies noted on inspection reports generated work orders
Work Order System	<p>Work order system identifies, tracks, and can produce reports for inspection work orders.</p> <ul style="list-style-type: none"> • "No Findings": Inspection work orders are identified, tracked, and reportable • "Operational Guidance": Inspection work orders are not identified, and/or tracked, and/or reportable
Inspections Work Orders Completed	<p>Inspection work orders were completed within 30 calendar days from the date of inspection, OR if cannot be completed within 30 calendar days, are added to the Deferred Maintenance Plan or included in the Capital Improvement Plan in the case of qualifying capital repairs (unless health/safety issue).</p> <ul style="list-style-type: none"> • "No Findings": Sampled inspection work orders were completed within 30 days of inspection date or added to deferred maintenance plan and/or CIP • "Operational Guidance": Sampled inspection work orders were completed within 31 to 45 calendar days of inspection date and not added to deferred maintenance plan or CIP • "Corrective Action": Sampled inspection work orders were completed in over 45 calendar days of inspection date

CRITERION	DESCRIPTION
Facility Management – Work Order System	
Emergency Work Orders Properly Defined	<p>Emergency work orders should be defined per <u>Property Management Guide</u>, identified, tracked, reportable.</p> <ul style="list-style-type: none"> • “No Findings”: Emergency work orders defined per <u>Property Management Guide</u>, identified, tracked, reportable • “Operational Guidance”: Emergency work orders are not defined per <u>Property Management Guide</u>, and/or identified, and/or tracked, and/or reportable
Emergency Work Orders Initiation	<p>Emergency work orders should be initiated within 24 to 48 hours.</p> <ul style="list-style-type: none"> • “No Findings”: Emergency work orders initiated within 24-48 hours • “Corrective Action”: Emergency work orders not initiated within 24-48 hours
Vacancy Work Orders	<p>Vacancy work orders should be identified, tracked and reportable.</p> <ul style="list-style-type: none"> • “No Findings”: Vacancy work orders identified, tracked AND reportable • “Corrective Action”: Vacancy work orders are not identified, and/or tracked, and/or reportable
Vacancy Work Orders Completed	<p>Vacancy work orders should be completed within 30 calendar days or if not completed within that timeframe, LHA has a waiver.</p> <ul style="list-style-type: none"> • “No Findings”: Vacancy work orders are completed within 30 calendar days or if not completed within timeframe, LHA has a waiver • “Operational Guidance”: Vacancy work orders completed within 31-60 calendar days • “Corrective Action”: Vacancy work orders completed 61+ calendar days
Preventive Maintenance Program	<p>Housing authorities are required to maintain a comprehensive preventive maintenance program in which preventive work orders are identified, tracked, and reportable.</p> <ul style="list-style-type: none"> • “No Findings”: A comprehensive preventive maintenance program exists and work orders are identified, tracked and reportable • “Corrective Action”: A comprehensive preventive maintenance program does not exist OR work orders are not identified and/or tracked and/or reportable
Routine Work Orders	<p>Routine work orders should be identified, tracked, reportable and completed regularly.</p> <ul style="list-style-type: none"> • “No Findings”: Routine work orders identified, tracked, reportable and completed regularly • “Operational Guidance”: Routine work orders are not identified, and/or tracked and/or reportable, and/or completed regularly

CRITERION	DESCRIPTION
Requested Work Orders	<p>Requested work orders should be identified, tracked and reportable.</p> <ul style="list-style-type: none"> • “No Findings”: Requested work orders identified, tracked, reportable and completed regularly • “Operational Guidance”: Requested work orders are not identified and/or tracked and/or reportable, and or completed regularly
Requested Work Orders Completion	<p>Requested work orders should be completed in 14 calendar days from the date of tenant request or if not completed within that timeframe (and not a health or safety issue), the task should be added and completed in a timely manner as a part of the Deferred Maintenance Plan and/or CIP.</p> <ul style="list-style-type: none"> • “No Findings”: Requested work orders are completed within 14 calendar days of tenant request OR added to deferred maintenance plan and/or CIP • “Operational Guidance”: Requested work orders are completed within 15-30 calendar days from the date of tenant request • “Corrective Action”: Requested work orders are completed in over 30 calendar days from the date of tenant request OR not completed
Emergency Response System	<p>Housing authorities should have a 24 Hour Emergency Response System and distribute Emergency Definition to Residents, Staff, and Answering Service (if applicable).</p> <ul style="list-style-type: none"> • “No Findings”: A 24-hour system for responding to emergencies exists AND definitions of emergencies have been distributed to staff, residents and answering service, if applicable • “Operational Guidance”: System exists, but no definition has been distributed • “Corrective Action”: Neither a system nor distributed definitions exist

Policies

The following policies are currently in force at the Springfield Housing Authority:

Policy	Last Ratified by Board Vote	Notes
*Rent Collection Policy	04/08/2007	
*Personnel Policy	04/17/2018	
*Capitalization Policy	06/29/2010	
*Procurement Policy	05/20/2019	
*Grievance Policy	04/08/2007	

* Starred policies are required by DHCD. Policies without a "Latest Revision" date are not yet in force.

The list of policies has been provided by the LHA and has not been verified by DHCD.

Waivers

AP-2023-Springfield Housing Autho-00414 has no current waivers from the regulations of the Department of Housing and Community Development (DHCD).

Glossary

ADA: Americans with Disabilities Act. Often used as shorthand for accessibility related issues or improvements.

AHVP: Alternative Housing Voucher Program

Alternative Housing Voucher Program provides rental vouchers to disabled applicants who are not elderly and who have been determined eligible for Chapter 667 (elderly and disabled) housing.

Allowable Non-Utility Expense Level (ANUEL) is the amount of non-utility expense allowed for each local housing authority based upon the type(s) of housing programs administered.

ANUEL: Allowable Non-Utility Expense Level

AP: Annual Plan

Annual Plan: A document prepared by each Local Housing Authority, incorporating the Capital Improvement Plan (CIP), Maintenance and Repair Plan, Budget, responses to the Performance Management Review, and other elements.

Cap Share is the amount of Formula Funding spending approved by DHCD for each year.

Capital Funds: Funds provided by DHCD to an LHA for the modernization and preservation of state-aided public housing, including Formula Funds and Special Capital Funds.

Capital Needs Assessment, similar to the CIP, often used for developments in the Section 8 New Construction/Substantial Rehabilitation program. Such developments are generally not eligible for state capital funds and therefore do not participate in the CIP process. However, to track their ongoing capital needs and plan for construction projects to address those needs, they often conduct a CNA to determine when building systems will wear out and need to be replaced, and what replacement will cost, so they can plan to ensure that the necessary funding will be available

Capital Projects are projects that add significant value to an asset or replace building systems or components. Project cost must be greater than \$1000.

CIMS is a web-based software system used for creating CIP's and Annual Plans. For the CIP, the CIMS program allows the LHA to prioritize, select and schedule projects, assign funding sources and direct project spending to specific fiscal years to create a CIP that is consistent with the LHA's FF award amount and FF cap shares, plus any additional funding resources the LHA has identified. The LHA submits its CIP and DHCD conducts its review of the LHA's CIP in CIMS. For the Annual Plan CIMS imports data from other DHCD systems and combines that with data entered by the LHA.

CIP: A Capital Improvement Plan (CIP) is a five (5) year plan which identifies capital projects, provides a planning scope, schedule and budget for each capital project and identifies options for financing and implementing the plan. The contents of a CIP are limited to available resources. An approved CIP is required in order to receive Formula Funds.

CNA: Capital Needs Assessment

CPS is DHCD's transparent Web-based capital planning system that catalogues the condition of every building and site in the statewide public housing portfolio, providing LHAs with detailed technical information to make strategic long-term capital investments. It includes a Facility Condition Index (FCI) for every development that compares the value of expired components of a development relative to its replacement cost.

Deferred Maintenance is maintenance, upgrades, or repairs that are deferred to a future budget cycle or postponed for some other reason. Sometimes it is referred to as extraordinary maintenance.

Deficit housing authority: a housing authority whose income (mainly from rent) does not cover all its normal operating costs in its approved operating budget, and which therefore operates at a deficit and requires operating subsidy from DHCD.

DHCD: Massachusetts Department of Housing & Community Development

Extraordinary Maintenance: see the description for budget line 4610 in the Explanation of Budget Accounts in the Budget Section of this Annual Plan.

FF: Formula Funding

Formula Funding is state bond funding allocated to each LHA according to the condition (needs) of its portfolio in comparison to the entire state-aided public housing portfolio.

FYE: Fiscal Year End

HHA Administrative Fee is the fee paid to an HHA from the RCAT Program budget.

HHA: Host Housing Authority for the RCAT program.

Host Housing Authority (HHA). An LHA selected by the Department to employ and oversee an RCAT.

HUD: U.S. Department of Housing and Urban Development

LHA: Local Housing Authority

LTO: Local Tenants Organization

Management and Occupancy Report: This is an annual HUD review process that is used to evaluate the performance of developments in various HUD housing programs, including the Section 8 New Construction/Substantial Rehabilitation program, which some LHAs operate. It is similar to the state PMR process in that it evaluates LHA performance on variety of financial, housing quality, and other standards

Massachusetts Rental Voucher Program (MRVP) is a state-funded program that provides rental subsidies to low-income families and individuals.

MOR: Management and Occupancy Report

MRVP: Massachusetts Rental V DHCD's annual review of each housing authority's performance. It pulls together data on the authority's occupancy rates, tenant accounts receivables, accounts payable, budget variance, operating reserve, capital improvement plan submission, capital spending, annual inspections and work order and maintenance systems to identify and address areas of strength and areas for development. Its goal is to allow DHCD and the LHA to

take a deep dive into the data, lift up best practices, and work together towards improving operations oucher Program.

Performance Management Review (PMR):

PMR: Performance Management Review

RCAT: Regional Capital Assistance Team

Regional Capital Assistance Team: One of three organizations employed at HHAs designated by the Department to carry out the RCAT Program.

Sec.8 NC/SR (or S8NCSR): Section 8 New Construction and Substantial Rehabilitation

Section 8 New Construction and Substantial Rehabilitation (Sec.8 NC/SR): This term refers to a federal HUD housing program operated at a small number of state public housing developments whose construction was funded by state grants, but whose ongoing operating costs are supported by project-based subsidies from HUD's federal Section 8 program, rather than from state public housing operating funds..

Special Awards: In addition to allocations to each LHA, DHCD has created limited set aside funds to provide for extreme emergency or code compliance needs which are beyond the capacity of an LHA's current FF balance.

Surplus housing authority: a housing authority whose income (mainly from rent) covers all its normal operating costs in its approved operating budget, and which therefore operates at a surplus and does not require operating subsidy from DHCD.

Attachments

The following items have been uploaded as attachments to this Annual Plan.

Due to the COVID-19 emergency, on-site Performance Management Review (PMR) assessments by the Facilities Management Specialists were cancelled for the December fiscal year end housing authorities. Therefore, the Facility Management categories have been omitted from the PMR document.

- Substantial Comments
- Cover sheet for AP Survey
- Tenant Satisfaction Survey 667 Program

Springfield Housing Authority
Annual Plan Hearing – Substantial Comments

We had our Annual Plan Hearing on December 14th, 2021. There were no Substantial or Public comments.

Marieli Roman
Executive Dept Manager

Resident Surveys – Background

Since 2016 DHCD has been working with the Center for Survey Research (CSR) at the University of Massachusetts Boston to survey residents in the state public housing units it oversees. The surveys are confidential, mailed directly to the residents and returned to the Center by mail (or, starting in 2019, completed on-line). CSR surveys residents of elderly/disabled units (also known as c. 667 developments) and family units (also known as c. 705 and c. 200 developments).

During each round, all individual residents are mailed surveys, with one exception: in the case of the twelve housing authorities with more than 225 c. 200 family units, a randomly selected group of 225 residents was surveyed at each housing authority. This group was determined to be large enough to generate statistically useful results. In both rounds, responses from c.200 and c.705 residents are always combined together.

Round One Surveys (2016 – 2018)

In Round One of the surveys, CSR surveyed residents of elderly/disabled developments (c. 667) in three groups in the Fall of 2016, 2017 and 2018. CSR surveyed residents of family units (c. 705 and c. 200 developments) in the Spring of 2016. (Note: there are many more c. 667 units, so they were broken down into three groups).

Notes re: Round One Surveys

1. In previous publications of this survey data, if there were at least twenty responses from residents of an authority's c.667 units or from their c.200/705 units, then there is a separate report for that program.
2. However, to be consistent with the new Round Two methodology described below, we recalculated the Round One data using the new methodology. Since we no longer combine c.667 results with c.200/705 results, a number of LHAs no longer have a report for their c.200/705 units, given the small data set for those units.

Round Two Surveys (2019 – 2022)

Round Two of the surveys began in 2019. CSR surveyed about one-third of the elderly/disabled residents in Fall 2019 and all of the family residents in Fall 2020. We expect the remaining elderly/disabled residents to be surveyed in Fall 2021 and Fall 2022.

Notes re: Round Two Surveys

1. We refined our reporting methodology and will issue survey results for any program (c. 667 or c. 200/705) meeting these requirements:
 - 8-19 completed surveys received, if the response rate is at least 40%
 - 20-29 completed surveys received, if the response rate is at least 20%
 - 30+ completed surveys received, if the response rate is at least 15%
2. Responses from the family units will not be combined with responses from elderly/disabled units as they were in Round One. Since the variance between the results of the elderly/disabled and family programs was sometimes significant, combining the two was determined to yield less accurate results.

Springfield Housing Authority

Chapter 667 Housing

Fall 2019

DHCD is working with the Center for Survey Research at the University of Massachusetts Boston to survey residents in the housing units it oversees.

In the Fall of 2019, surveys were sent to 7172 housing units (Chapter 667). 3421 surveys were filled out and returned.

In the **Springfield Housing Authority**, surveys were sent to a total of **200** Springfield housing units (Chapter 667); **67** surveys were completed.

This report provides some information about how the residents from the **Springfield Housing Authority** who answered the survey responded. It compares their answers to those from residents in the entire state.

Communication

- **Communication with management:** Residents were asked about how they interacted with their Housing Authorities in this peer group in the last 12 months. The table below shows what percentage of residents said they did each of the following:

	Springfield Housing Authority	Entire State
Felt they were usually or always treated with courtesy and respect when they contacted management.....	83%	87%
Knew the Executive Director held a meeting with residents.....	45%	54%

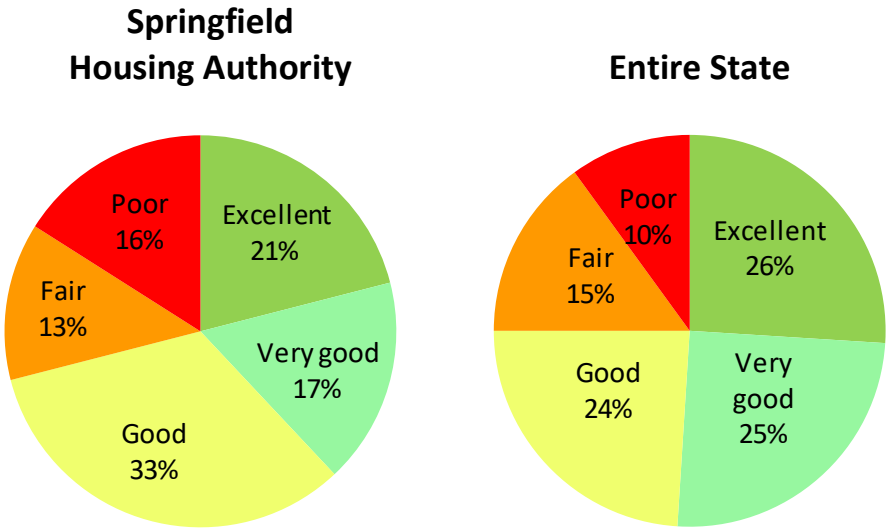
Maintenance and Repair

- Communication with maintenance staff:** Residents were asked about their interactions with the Springfield Housing Authority maintenance staff in the last 12 months.

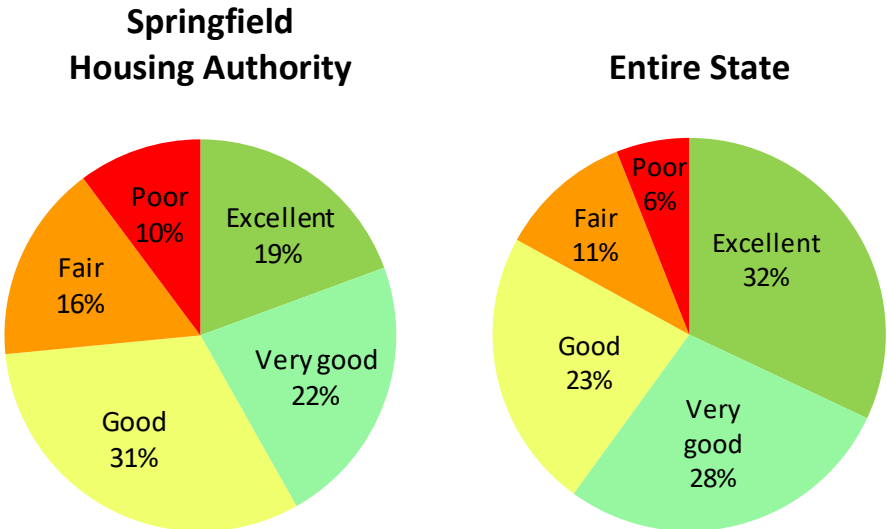
	Springfield Housing Authority	Entire State
Felt they were treated with courtesy and respect when they contacted maintenance.....	82%	89%
Were contacted by the Housing Authority before entering their apartment.....	95%	92%

- Overall maintenance** Respondents were asked how they would they rate overall building maintenance (such as clean halls and stairways and having lights and elevators that work) and outdoor space maintenance (such as litter removal and clear walkways) in the last 12 months.

Building maintenance:



Outdoor maintenance:



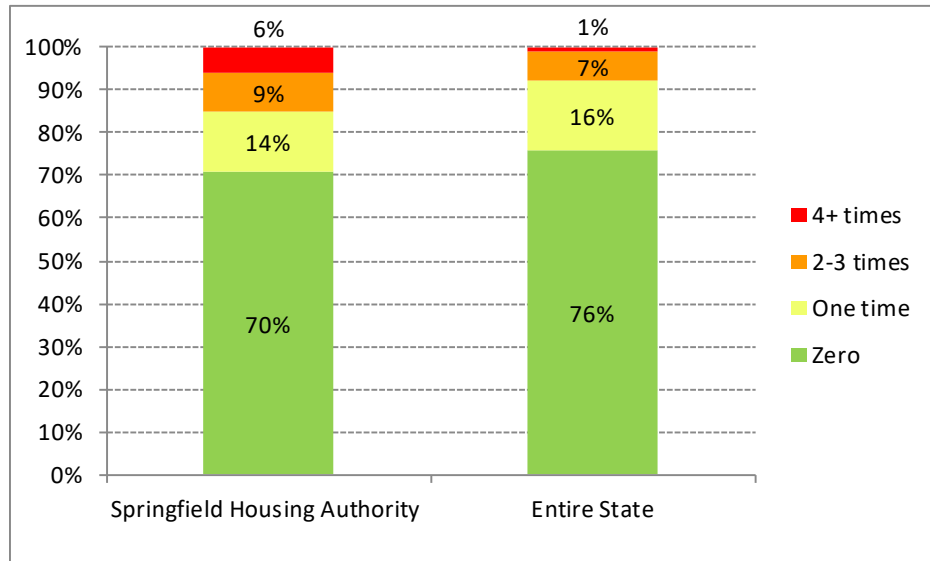
- **Heating and Water Problems:** A little less than a half of respondents had a problem with their heating and over a half had a plumbing problem in the last 12 months.

	Springfield Housing Authority	Entire State
Had any heating problem.....	46%	40%
Had any water problem.....	58%	57%

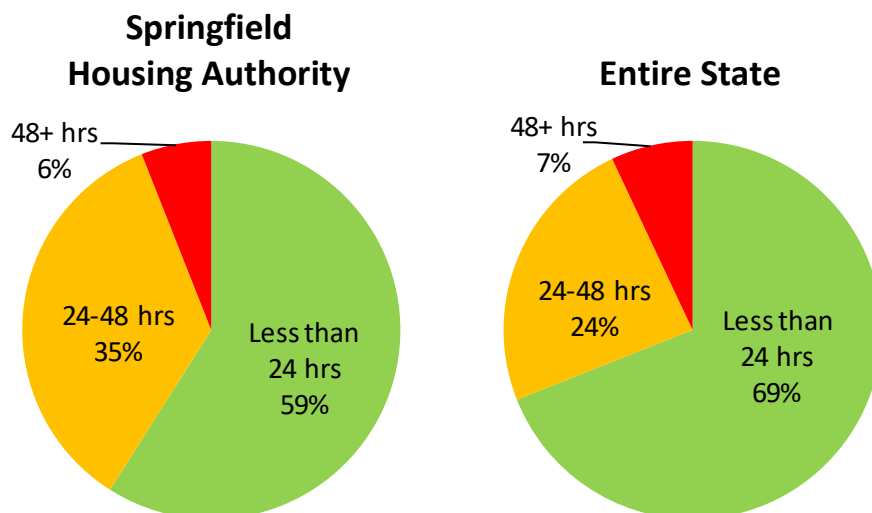
- **Heating Problems**

How many times did residents completely lose heat?

The chart below shows how many times respondents had completely lost heat in the last 12 months. The green part of the bars shows what percentage of residents did not have the problem at all. The yellow shows who had the problem one time. The orange shows those who had the problem 2-3 times. And the red shows those who had the problem 4 or more times in the last 12 months.



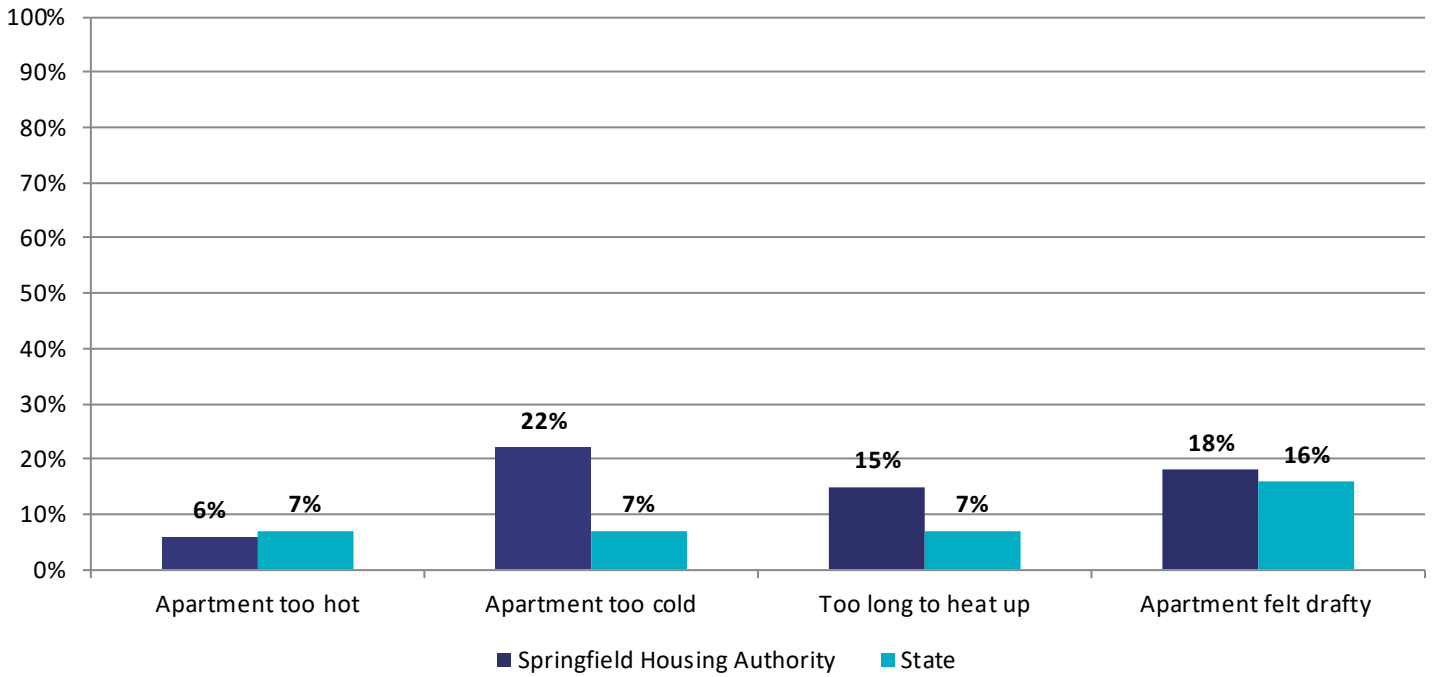
How long did it usually take for heat to come back on? For those respondents who reported completely losing heat, we asked how long it usually took for the heat to come back on – less than 24 hours, 24 - 48 hours, or more than 48 hours.



- **Other Heating Problems**

In the last 12 months did residents have other heating problems?

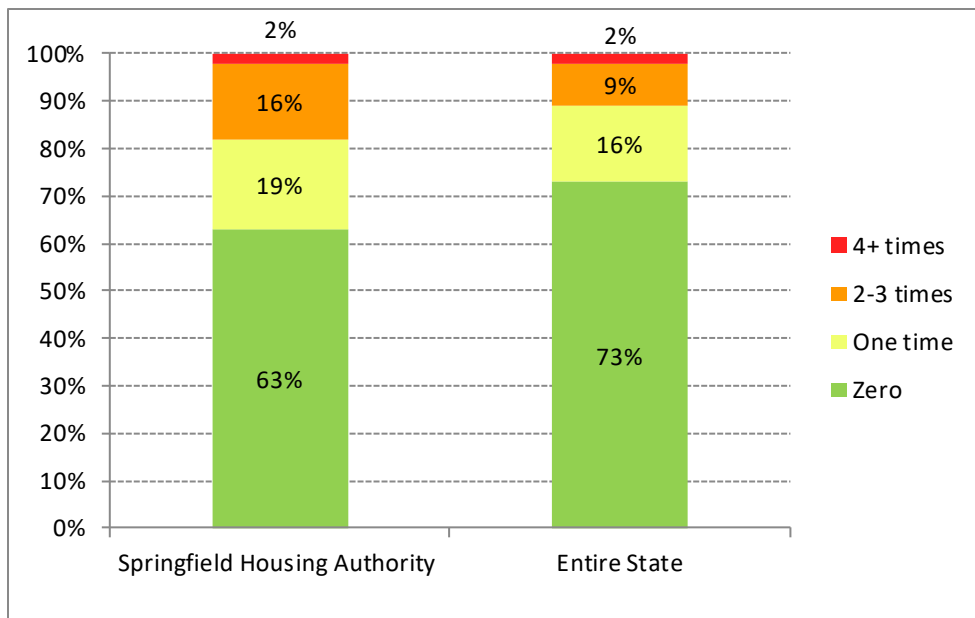
The chart below shows what percentage of residents experienced other heating problems in the last 12 months.



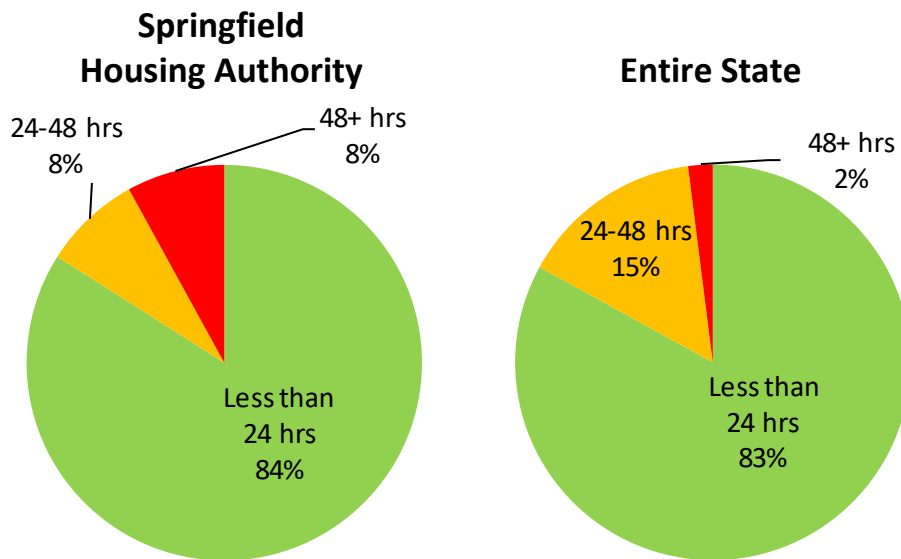
- **Water or Plumbing Problems**

How many times did residents have no hot water in their apartment?

The chart below shows how many times respondents did not have no hot water in their apartment in the last 12 months. The green part of the bars shows what percentage of residents did not have the problem at all. The yellow shows who had the problem one time. The orange shows those who had the problem 2-3 times. And the red shows those who had the problem 4 or more times in the last 12 months.



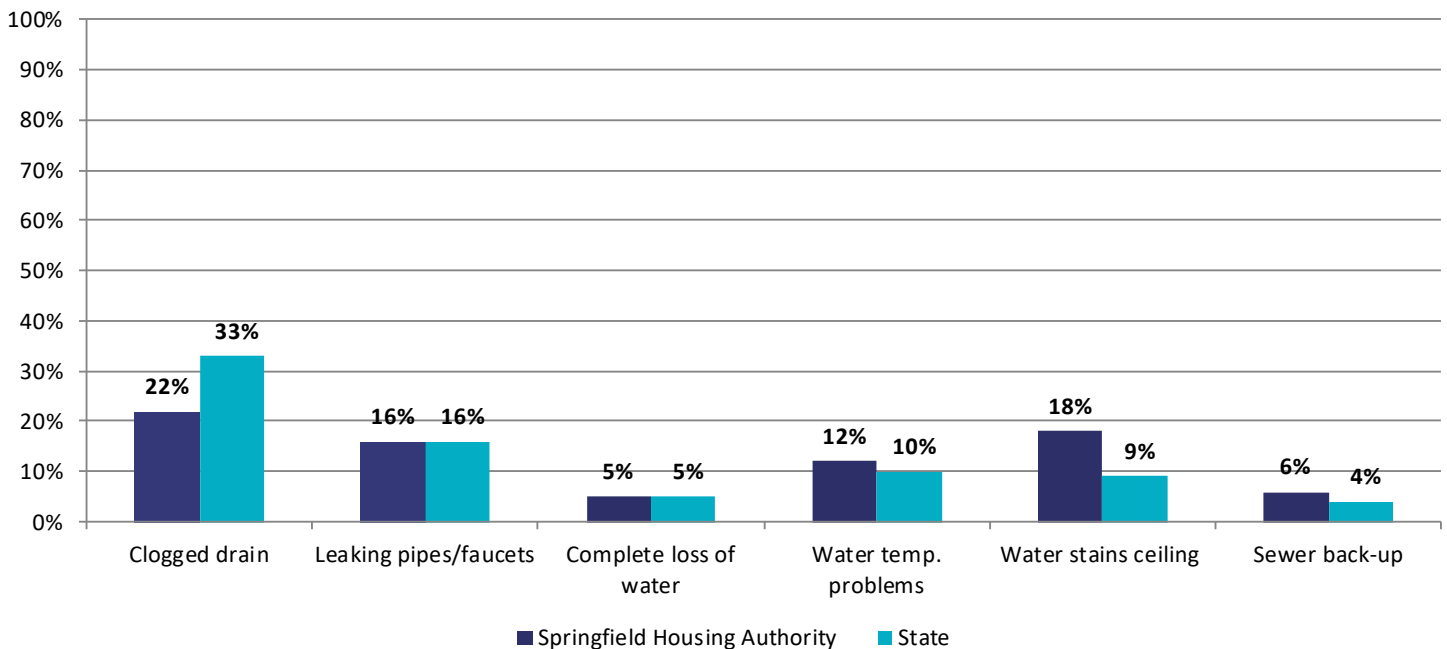
How long did it usually take for hot water to come back on? For those respondents who reported not having hot water in their apartment, we asked how long it usually took for hot water to come back on – less than 24 hours, 24 - 48 hours, or more than 48 hours.



• **Other Water or Plumbing Problems**

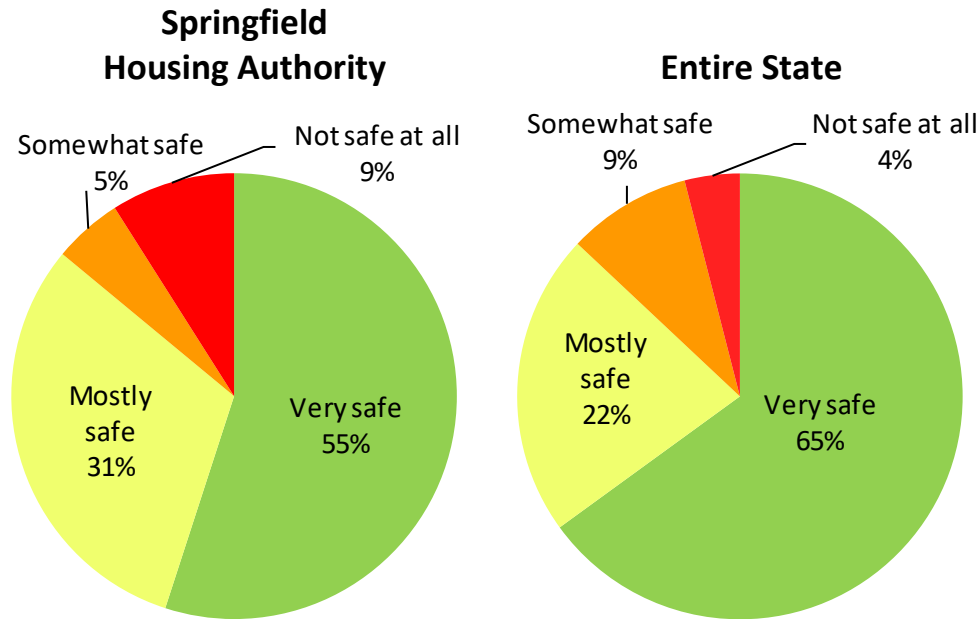
In the last 12 months did residents have other water or plumbing problems?

The chart below shows how many times respondents had other water or plumbing problems in the last 12 months.

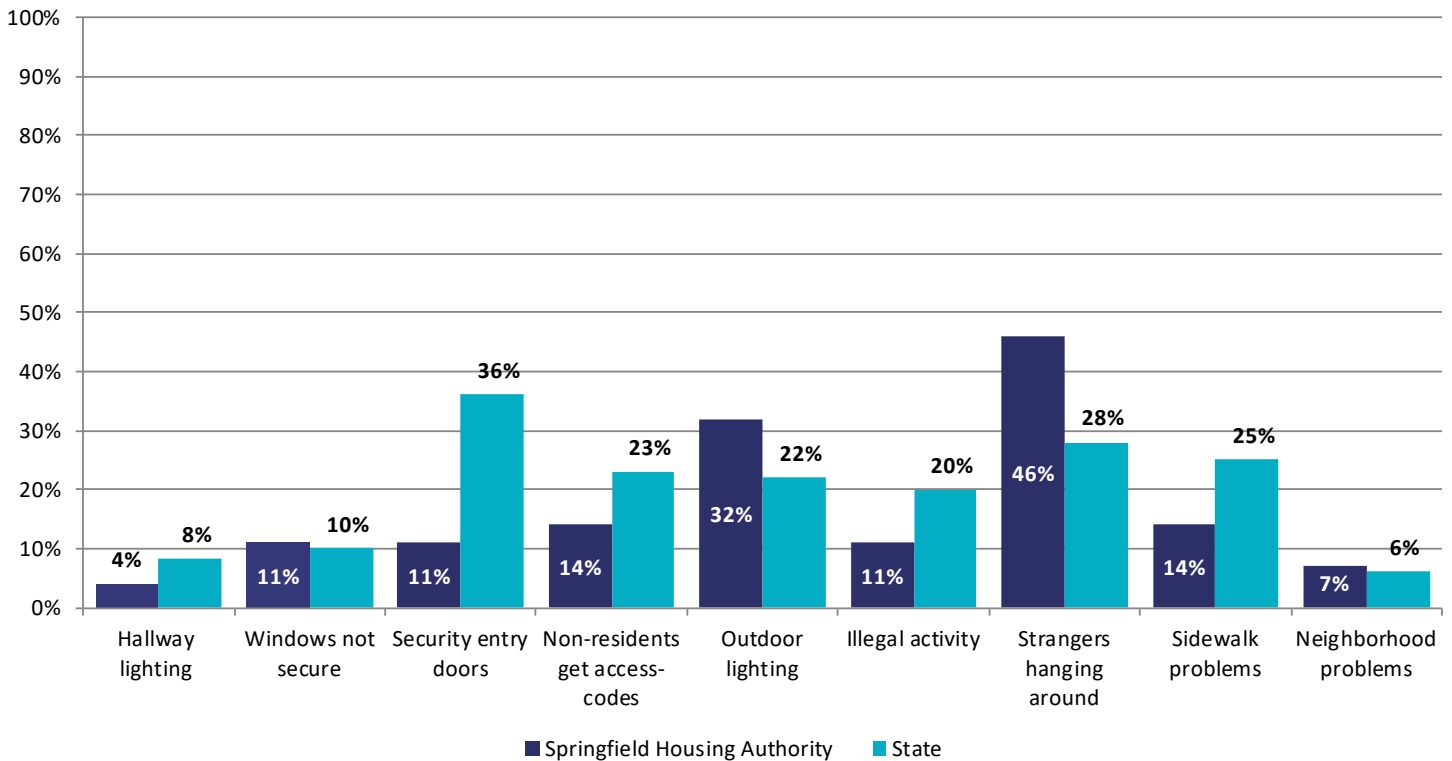


Safety

Respondents were asked how safe they felt in their development. The charts below show what percentage of residents said they felt “very safe”, “mostly” safe, “somewhat safe”, or “not safe at all” in their development in the last 12 months.



Reasons why respondents felt unsafe in their development: Respondents were asked why they felt unsafe in their development. This chart shows what specific concerns respondents mentioned.



Overall Satisfaction

Respondents were asked about their overall satisfaction living in their development. The chart below shows what percentage of people said they were “very satisfied”, “mostly satisfied”, “mostly dissatisfied”, or “very dissatisfied”.

