

Cover Sheet – Social Service Activity

AGENCY NAME: Family Outreach of Amherst
AGENCY ADDRESS: 401 Main Street Suite 12 Amherst MA 01002
AGENCY PHONE NO: 413-548-1270 CONTACT PERSON: Laura Reichsman
CONTACT PERSON EMAIL: lreichsman@chd.org
CDBG FUNDING REQUEST: \$50,000

1. Project Name Community Housing Support Program

2. Project Description (1-2 sentences)

The project assists low-income tenants in Amherst to resolve any issues that threaten their tenancy and works with them on an ongoing basis to stabilize their housing.

3. Project Location (Street address) 401 Main Street Suite 12, Amherst, MA 01002

4. Budget Request \$50,000

5. Type of Activity (check one):

- Household (family and individual) stabilization
- Support services for the homeless
- Youth development
- Economic self-sufficiency (adult education)
- Food and nutrition
- Health services
- Other – please explain

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6. National Objective:

Total number of beneficiaries (individuals served): 220

Total Low/Mod beneficiaries (individuals served): 220

National Objective Description

Family Outreach of Amherst's Community Housing Support project meets National Objective #1, Benefiting low and moderate-income households by ensuring that they do not become homeless, and that they learn the skills necessary to avoid future housing crisis and to stabilize their lives. To document participant eligibility, participants will complete and sign a self-declaration form including household size and income.

Demonstrate Consistency with Community Development Strategy

The proposed project is consistent with the Community Development Strategy priorities of family and individual stabilization. The project will ensure that families and individuals in danger of becoming homeless will receive assistance to:

- resolve their housing crisis
- learn the skills needed to avoid future housing issues
- receive on-going assistance so that families and individuals stabilize their lives

Agency Information

Family Outreach of Amherst (FOA), a program of the Center for Human Development, was established in 1989 in response to the closing of an Amherst homeless shelter for women and children. Although the shelter staff found housing in Amherst for the six families who had been staying there, they were concerned that these families were not stable enough to sustain their housing. With funds from the Town of Amherst and private donations, an outreach program was created to follow the families into the community to ensure that they would not become homeless again.

Since then, FOA has greatly expanded both its mission and its capacity to meet the growing needs of the Amherst community. We have gone from serving those original six families to serving over 530 families each year with multiple programs. All of the FOA caseworkers are fluent in Spanish, ensuring that many immigrant residents of Amherst have access to services. In the past year, Amherst families were supported as they struggled with:

- Housing crises
- Intervention by the Department of Children and Families due to poor parenting choices
- A mental health episode that required hospitalization
- A diagnosis of a serious medical condition
- Loss of benefits because of uncompleted paperwork
- Loss of income because of illness or lay-off
- Utility shut-off
- Deportation of a family member
- A domestic violence episode
- A substance abuse relapse

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These issues can directly impact housing status, and all were resolved with FOA assistance. FOA caseworkers work daily with families and individuals to ensure that whatever they are struggling with, they will always have a safe, warm, secure home.

Project Budget Information

The budget is prepared by the FOA Program Director and a budget analyst from the Center for Human Development. Analysis of personnel costs included examination of comparable salaries of current staff members as well as assessment of current payroll tax and fringe rates. Non-personnel costs reflect typical costs needed to support field caseworkers: staff training & development, office costs (i.e., postage, copier, telephone), staff mileage expenses, etc. Assessment of the existence of matching funds to support this initiative was confirmed. The budget was developed by a MBA Senior Budget Analyst at the Center for Human Development with over 20 years of experience in business, grant accounting and administration. In the event that the program is not funded at the level requested through CDBG funds, the scope of services will be adjusted as necessary.

Project Description

If you live in Amherst, have a very low income, and have lost your housing because you have fallen behind on rent or due to a lease violation, the chances of being able to stay in Amherst are very slim. A constant supply of college students allows landlords to set apartment prices extremely high, and as a result, it is very difficult for low-income families to find apartment units in Amherst that they can afford. While the federally funded Section 8 Housing Choice Voucher Program increases affordable housing opportunities for very low-income households by helping families pay a portion of their rent, it is *still* hard to find an affordable apartment in Amherst because the monthly rent of an average apartment in Amherst is above the allowable Section 8 Voucher limit. In addition, tenants who are evicted from subsidized or public housing are not eligible for Emergency Assistance, the state's program that places homeless families in shelter. Because of this rule, families or individuals who are evicted from subsidized or public housing find themselves sleeping on the floor of a friend or family member's home, often not knowing where they will be from day to day.

There are a number of reasons a tenant's housing can become jeopardized:

- Loss of income from job lay-off or firing. If the car breaks down or a family has a sick child and the parent has to miss too much work to care for the child, they will often lose their job.
- A newly diagnosed medical condition that makes it impossible to work—due to a lag between the initial diagnosis of the illness and the ability to apply for benefits.
- Unexpected expenses leading to rental arrears. For example, a costly repair of the car needed to get to work.
- Poor budgeting choices such as paying other bills before rent.
- Complex issues such as substance abuse, domestic violence, or a mental health crisis.

To address these issues, FOA implemented the Community Housing Support Program (CHSP) two years ago. In this program we work closely with landlords and tenants to prevent evictions. We offer support and education to tenants to increase their housing stability, ensuring that low-income families are not pushed out of Amherst. Referrals to the program come from landlords, other social services programs, housing court, and tenants. CHSP staff spends every Monday at the Western Housing Court in Hadley, ensuring that Amherst residents receive the support they need to resolve their housing issue.

While it is important for the tenant to receive assistance while they are in court, the support they need in the weeks following their court appearance is even more important and needed. During this time the tenant must comply with the court's recommendations in order to save their housing. Tenants often leave the court session with a list of tasks they need to accomplish such as obtaining emergency assistance, applying for benefits, obtaining employment, creating a budgeting plan, and/or counseling if the eviction is for a lease violation. CHSP staff assists the tenant by helping them fill out forms, making referrals to counselors, helping them create a monthly budget, translating documents if the tenant's primary language is Spanish, and providing the much needed transportation to complete the tasks.

Ideally, CHSP staff begins working with a tenant who is in danger of losing their housing *before* they are ordered to appear in court. In these cases, a staff member meets with the tenant and helps them create a plan to resolve their housing issue. Staff assists tenants to access emergency funds, create a realistic repayment plan for arrears, develop a budget plan, and to communicate with landlords to assure them that assistance for the tenant is ongoing. The CHSP staff maintain a relationship with the RAFT emergency funds program, Community Action, Inter-Faith counsel, and the Amherst Emergency fund.

All participants are strongly encouraged to create a budget and (for those who have identified problems with budgeting) to meet monthly with CHSP staff who will help them develop a system of paying bills so that they don't get behind in their rent again. Most participants create an organization system (such as a binder or portable file box) with staff. In addition, the CHSP program offers a series of budgeting and organizational workshops throughout the year to increase tenants' financial literacy.

Mental health issues also play a role in housing de-stabilization. When a tenant has a chronic mental health illness, they are often stable and successful while they are on medication. However, their lives can spiral quickly downward if they stop taking their medications or the medication stops being effective. Mental health disorders such as hoarding can also lead to loss of tenancy. CHSP program staff implements a collaborative team approach with therapists, home visitors, and family members to assist a tenant in resolving the issues that endanger their tenancy. In addition, CHSP staff makes referrals and helps tenants access services as needed. Weekly visits are offered to families and individuals with the most complex cases, with a monthly check-in for anyone enrolled in the program.

CHSP staff assists tenants in obtaining and retaining all benefits for which they are eligible, such as Transitional Assistance for Families, Social Security Benefits, and Food Stamps, as well as offering them employment assistance.

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Project Need

The CHSP receives an average of five calls per week from Amherst residents requesting housing assistance. In the past year, we have assisted 218 residents to resolve their housing issues and prevent homelessness. In addition to our work with clients and their individual housing issues we also have on-going workshops and community events to educate low-income residents on the best ways to avoid housing court, even when faced with housing arrears, to interrupt the housing crisis and more quickly stabilize their lives. These workshops are consistently attended by twenty or more residents, clearly indicating a desire from Amherst residents for on-going education and support.

Community involvement and support

CHSP staff works closely with the judges and Clerk of Courts from the Western Housing Court in Hadley, the Amherst Housing Authority, the director of Amherst Health Department (and coordinator of the Amherst emergency fund), Craig's Doors Emergency Shelter and representatives from the Department of Housing and Community Development who distribute emergency housing funds. All have agreed to collaborate with CHSP and believe that Amherst needs such a program.

In addition, CHSP staff holds monthly community gatherings to ensure that the needs of the community are being met and to receive feedback on what tenants have found helpful and what other services are needed.

Project Feasibility

Family Outreach of Amherst has thirty years of experience working with families and individuals on housing issues. All of our caseworkers are housing specialists and are familiar with housing laws, Western Housing Court, and landlord and tenant rights and responsibilities. FOA has a good working relationship with Community Legal Aid and the Massachusetts Justice Project and the CHSP staff work closely with both organizations for training and advice when assisting court-involved tenants.

Amherst area housing complex managers have reported that they try to work with tenants before going to court, whether the problem is non-payment or for cause (behavior). All housing managers have stated that they could use assistance from a case manager prior to going to court.

Last winter, the Amherst Affordable Housing Coalition sponsored a landlord forum where Amherst landlords were invited to hear from a panel of advocates to create a better understanding between landlords and tenants who are struggling with housing issues. The program manager for FOA's CHSP was there and developed a number of collaborative relationships with local landlords. It has become very clear from this experience and the subsequent relationships formed that landlords, as well as well as tenants, have come to value and depend on FOA's Community Housing Support Program.

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Project Impact

By assisting low-income families and individuals to stabilize their housing and avoid eviction, we ensure that:

- a child's education is not disrupted by displacement
- long-time residents of Amherst can remain in Amherst, ensuring economic diversity in the town
- landlords avoid the costly task of taking a tenant to court
- other assistance-based entities such as shelters, therapists, and doctors know that help is available

Furthermore, collaborating with Town of Amherst staff, the Amherst Housing Authority, local landlords, and the Western Housing Court improves the housing assistance services offered to Amherst residents and will ensure that more families and individuals will have the help they need to stay in Amherst.

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**Family Outreach of Amherst
Community Housing
Support Budget**

July 1, 2020 thru June 30, 2021

PERSONNEL	
PROGRAM MANAGER	33,713
PROGRAM DIRECTOR	4,100
FAMILY CASEWORKER	18,467
Total Salaries	56,280
F.I.C.A.	4,240
UNIVERSAL HEALTH INSURANCE TAX	112
WORKMAN'S COMPENSATION	761
MEDICAL LEAVE CONTRIBUTION	176
Total Payroll Taxes	5,289
LIFE INSURANCE & DISABILITY	901
HEALTH INSURANCE	9,418
DENTAL INSURANCE	383
PENSION	677
Total Fringe Benefits	11,379
Total Personnel Costs	72,948
DIRECT PROGRAM COST	
STAFF MILEAGE/TRAVEL	
STAFF MILEAGE	800
CLIENT TRANSPORTATION/208	
GAS & OIL	640
INSURANCE VEHICLE	560
SUB-TOTAL CLIENT TRANSPORTATION	1,200
PROG. SUPPLIES/CLIENT EXPENSE	
MISCELLANEOUS CLIENT EXP	800
SUPPLIES/PROGRAM	60
SUB-TOTAL PROGRAM SUPPLIES	860
PROGRAM SUPPORT	
EQUIPMENT RENTAL	192
INSURANCE PROFESSIONAL	310
INTERNET CONNECTION	288
POSTAGE	200
PRINTING/REPRODUCTION	100
SUPPLIES/OFFICE	400
TELEPHONE MOBILE	680
TELEPHONE (OFFICE)	558
SUB-TOTAL PROGRAM SUPPORT	2,728
OCCUPANCY	
PROGRAM FACILITIES	
RENT OFFICE	2,460
SUB-TOTAL PROGRAM FACILITIES	2,460
Other Direct Costs	8,048
Total Direct Costs	80,996
INDIRECT COST	10,204
GRAND TOTAL	91,200
REVENUE SOURCES	
INCOME - AEC	24,200
INCOME - FUND RAISING	17,000
INCOME - GRANT CDBG	50,000
Total Revenue	91,200
SURPLUS/DEFICIT	0



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Community Legal Aid

Serving Central and Western Massachusetts

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WORCESTER

TO: Nate Malloy
FR: Jennifer Dieringer, Managing Attorney
RE: CDBG Funds for CHD's Housing Retention Program
DT: October 29, 2019



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I write to strongly support the utilization of CDBG funding for CHD's Housing Retention Program, a program that allows CHD to have a caseworker in housing court and funds their ability to work intensively with clients at risk of homelessness. I am the managing attorney of Community Legal Aid's Hampshire County office. One of our major areas of practice is housing, where we focus on eviction defense and subsidy terminations. We both take eviction cases through our usual intake process and also meet tenants for the first time in housing court on the day of their eviction trial.

CHD's Housing Retention Program is a critical resource for our Amherst clients who are at risk of eviction and of losing their Section 8 vouchers, both of which inevitably lead to homelessness. The Program is one of the most unique and valuable with which I have had the pleasure of working. The caseworker comes to court on eviction day, prepared to assist clients on the spot and at the point at which services are most needed. The program provides true wraparound services to clients until they are stabilized, no matter how long it takes. The caseworker identifies and secures necessary supports and services. The program has, among other things, helped our clients declutter and clean apartments, get therapy and other supportive services, get to important appointments (including housing court for eviction hearings and housing authorities for Section 8 termination hearings), apply for help from other agencies, and secure funds for payments of rent and damages. Importantly, the fact that they do this work allows Community Legal Aid to focus on the legal aspects of the case. We engage in true cooperative and collaborative work, relying on and respecting each other's areas of expertise. The caseworker is also particularly attuned and sensitive to difficult issues in our client's lives (e.g., domestic violence), and is particularly successful addressing clients' challenging issues in a way that makes them feel heard and supported.

I only wish that our other communities had similar programs. These are exactly the kinds of services our clients need to secure long-term stability, staving off not only the immediate crisis, but future evictions and subsidy losses as well.

Please don't hesitate to reach out with any questions or to discuss.



TOWN HALL
4 Boltwood Avenue
Amherst, MA 01002-2351

AMHERST MUNICIPAL AFFORDABLE
HOUSING TRUST
(413) 259-3040
(413) 259-2410 [Fax]

January 19, 2018



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To the Community Development Block Grant Advisory Group:

The Amherst Municipal Affordable Housing Trust (AMAHT) has responsibility both for supporting the development of affordable housing and assuring access to shelter and other services to individuals and families who are homeless in Amherst. Understanding that one of the best strategies for reducing homelessness in a community is to prevent it, we have been seeking to establish a community housing support program in Amherst. We have described key program elements, as follows:

Populations to be Served: Low income individuals and families at risk of homelessness, primarily beneficiaries of subsidized housing programs, most needing short term assistance, but including a small number of persons who need continued support. Referrals may come from other social services programs, landlords, housing court, and persons to be served.

Key Program Goals:

- Prevent evictions
- Increase housing stability
- Improve financial literacy and household budget management
- Maximize income through employment and/or public benefits, as appropriate
- Assure access to mental health and substance abuse services, as necessary

Critical Services:

- Assistance with Housing Court
- Housing crisis intervention to maintain stability
- Landlord mediation
- 1:1 mentoring
- Budget workshops
- Referrals to other social services providers, employment, entitlement programs, *etc.*

With our encouragement, Family Outreach of Amherst (FOA) is now proposing to develop such a program. They will submit a proposal to be funded with Community Development Block Grant funds. At its meeting of January 11, 2018, the Housing

Trust met with Ms. Laura Reichsman, executive director of FOA. She described both the program that she is proposing to develop, as well as FOA's experience in providing such services. The Trust voted 8-0 (one member absent) to support this proposal. Without reservation, we strongly urge the Community Development Block Grant Advisory Group to recommend funding this proposal to the Town Manager.

Thank you for your attention.

John Hornik, Chair
Amherst Municipal Affordable Housing Trust



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CENTER FOR HUMAN DEVELOPMENT, INC. AND AFFILIATES

Combining Statements of Financial Position
June 30, 2019 and 2018

Assets	2019					2018				
	CHD		Total	Rental Projects	Total	CHD		Total	Rental Projects	Total
	Without Donor Restrictions	With Donor Restrictions				Without Donor Restrictions	With Donor Restrictions			
Current Assets:										
Cash and cash equivalents	\$ 1,263,715	\$ 264,350	\$ 1,528,065	\$ 17,321	\$ 1,545,386	\$ 2,430,552	\$ 300,090	\$ 2,730,642	\$ 49,981	\$ 2,780,623
Contracts, grants and other receivables	9,141,048	48,698	9,189,746	10,797	9,200,543	6,243,645	48,698	6,292,343	7,771	6,300,114
Patient accounts receivable, net of allowance for doubtful accounts of \$267,288 and \$271,760 at June 30, 2019 and 2018, respectively	- 1,159,499	-	- 1,159,499	-	1,159,499	- 1,450,915	1	450,915	-	1,450,915
Short-term investments	15,615,486	751,338	16,366,824	2,776	16,369,600	13,468,554	690,835	14,159,389	2,773	14,162,162
Due (to) from related parties	- 6,544	-	6,544	(6,544)	-	- 17,784	-	17,784	(17,784)	-
Prepaid expenses and other assets	- 796,503	-	796,503	13,363	809,866	- 641,598	-	641,598	3,420	645,018
Total current assets	27,982,795	1,064,386	29,047,181	37,713	29,084,894	24,253,048	1,039,623	25,292,671	46,161	25,338,832
Property and Equipment, net	- 17,842,602	-	17,842,602	2,179,563	20,022,165	- 17,054,819	-	17,054,819	2,217,648	19,272,467
Long-Term Assets:										
Long-term portion of cash and cash equivalents	-	-	-	131,722	- 131,722	-	-	-	117,471	117,471
Beneficial interests in perpetual trusts	-	893,781	- 893,781	-	893,781	-	898,932	- 898,932	-	898,932
Security and other deposits	- 585,640	-	585,640	7,485	593,125	- 510,017	-	510,017	8,282	518,299
Total long-term assets	585,640	893,781	1,479,421	139,207	1,618,628	510,017	898,932	1,408,949	125,753	1,534,702
Total assets	\$ 46,411,037	\$ 1,958,167	\$ 48,369,204	\$ 2,356,483	\$ 50,725,687	\$ 41,817,884	\$ 1,938,555	\$ 43,756,439	\$ 2,389,562	\$ 46,146,001
Liabilities and Net Assets										
Current Liabilities:										
Current portion of long-term debt	\$ 847,906	\$ -	\$ 847,906	\$ -	\$ 847,906	\$ 749,071	\$ -	\$ 749,071	\$ -	\$ 749,071
Accounts payable	- 4,661,705	-	4,661,705	65,424	4,727,129	- 4,384,835	-	4,384,835	67,181	4,452,016
Accrued expenses	- 4,075,197	-	4,075,197	3,242	4,078,439	- 5,068,172	-	5,068,172	2,760	5,070,932
Deferred revenue	- 339,218	-	339,218	1,214	340,432	- 261,306	-	261,306	248	261,554
Total current liabilities	- 9,924,026	-	9,924,026	69,880	9,993,906	- 10,463,384	-	10,463,384	70,189	10,533,573
Long-Term Debt, net	- 5,519,512	-	5,519,512	-	5,519,512	- 5,447,500	-	5,447,500	-	5,447,500
Contingent Debt	- 45,000	-	45,000	834,087	879,087	- 45,000	-	45,000	834,087	879,087
Total liabilities	- 15,488,538	-	15,488,538	903,967	16,392,505	- 15,955,884	-	15,955,884	904,276	16,860,160
Net Assets:										
Without donor restrictions:										
Operating	- 19,492,315	-	19,492,315	19,060	19,511,375	- 15,201,220	-	15,201,220	8,996	15,210,216
Property and equipment	- 11,430,184	-	11,430,184	(1,223,369)	10,206,815	- 10,660,780	-	10,660,780	(1,180,535)	9,480,245
Total without donor restrictions	- 30,922,499	-	30,922,499	(1,204,309)	29,718,190	- 25,862,000	-	25,862,000	(1,171,539)	24,690,461
With donor restrictions	-	1,958,167	1,958,167	2,656,825	4,614,992	-	1,938,555	1,938,555	2,656,825	4,595,380
Total net assets	30,922,499	1,958,167	32,880,666	1,452,516	34,333,182	25,862,000	1,938,555	27,800,555	1,485,286	29,285,841
Total liabilities and net assets	\$ 46,411,037	\$ 1,958,167	\$ 48,369,204	\$ 2,356,483	\$ 50,725,687	\$ 41,817,884	\$ 1,938,555	\$ 43,756,439	\$ 2,389,562	\$ 46,146,001

The accompanying notes are an integral part of these combining statements.

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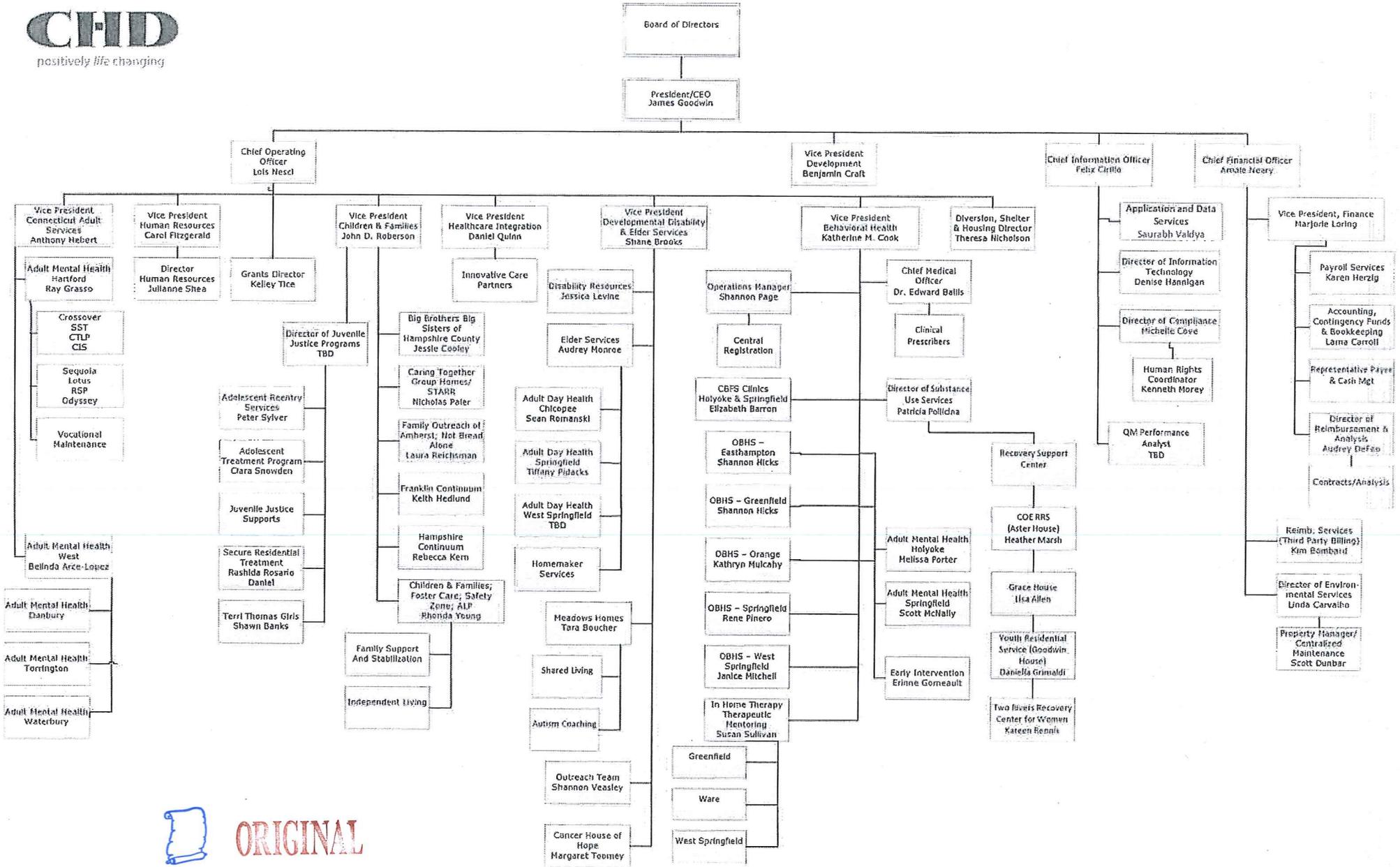
CENTER FOR HUMAN DEVELOPMENT, INC.
STATEMENT OF ACTIVITIES
FISCAL 2020 OPERATING BUDGET

ANNUAL BUDGET
FY 2020

		<u>TOTAL</u>
OPERATING REVENUES:		
Contracts and grants	\$	89,651,850
Net patient service revenue		21,286,822
Client fees		1,335,087
Contributions		1,006,540
Rents		344,219
Investment returns, net of fees		443,503
Other operating revenue		1,466,848
Total operating revenues		<u>115,534,869</u>
OPERATING EXPENSES:		
Program services		100,894,888
General and administrative		10,478,702
Total operating expenses		<u>111,373,590</u>
Changes in net assets from operations		<u>4,161,279</u>
NON-OPERATING REVENUES:		
Change in carrying value of beneficial interests in perpetual trusts		-
Unrealized (loss)/gain on investments		-
Gain on disposal of property and equipment		-
Total non-operating revenues		<u>-</u>
Changes in net assets	\$	<u>4,161,279</u>

Note Regarding the Budget Surplus: The majority of CHD's revenues come through contracts with the states of Massachusetts and Connecticut, along with some federal contracts. Surpluses (if any) from programs operated through those contracts must be used to support other state or federal contracted programs and cannot be used to offset operating expenses for non-contracted CHD programs. Also, a significant portion of CHD's budget surplus is used to fund expenses that are not reflected in an income statement budget such as that shown above. These expenses include repayment of debt and replacement of and investment in capital assets (given that CHD has more than \$31 million in fixed assets, these expenses can be quite large).

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CENTER FOR HUMAN DEVELOPMENT
BOARD OF DIRECTORS
January 2019

Business Address

1. Evan C. Plotkin, **Board Chair**
President
✓NAI Plotkin
41 Taylor Street
Springfield, MA 01103
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e-mail: evan@splotkin.com
began 11/07
Officer Term began 09/12
Officer Term Expires: 11/19 (extension)

2. Amy B. Royal, Esq., **Vice Chair**
Principal & Founding Partner
✓ Royal LLP
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Northampton, MA 01060
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Officer Term Began 11/13, 2nd term 11/15, 3rd term 11/17
Officer Term Expires 11/19 (extension)
began 11/08
began CFS 2008

3. Josephine Sarnelli, **Treasurer**
Josephine Sarnelli, CPA
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e-mail: sarnelli@sarnelliCPA.com
Officer Term Began 11/13, 2nd term 11/15, 3rd term 11/17
Officer Term Expires 11/19
began 9/13

4. Meghan Lynch, **Clerk**
President/CEO
✓Six-Point Creative Works
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(413)746-0016
Fax: (413) 746-0078
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Officer Term Began 11/15, 2nd term 11/17
Officer Term Expires 11/19
Began: 9/13

5. Elaine Awand-Stearley
Found and Director of the Able Place Inc. LLC

6. Rhonda Brace
Revenue Examiner
CT Dept. of Revenue
Can't be used for personal Business

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-
7. Kate Campiti
-
8. Robert Chateaufneuf
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12. Timothy Marini
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 East Longmeadow, MA 01028
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-
14. Joel Morse
 Retired
-
15. Teresa Regina,
 Retired –Assistant Superintendent for Support Services, Grants and Community
 Relations
 Springfield Public Schools
-
16. Timothy Somers
-
17. Rav Thomas
 Sr. Employee Relations Specialist
 BayState Health
-
18. Allison Werder
 President
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-
19. Michael P. Williams
-

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Retired Vice President
LPL Investment Advisor Representative
Chicopee Savings Bank

20. James Goodwin, **Ex Officio**
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