

LOWELL HOUSING AUTHORITY
REGULAR BOARD OF COMMISSIONERS MEETING

January 14, 2026

**Mercier Center
21 Salem Street
Lowell, Massachusetts**

Board of Commissioners:

Rodney Elliott, Chairman
William Samaras, Vice Chairman
Matt Marr, Commissioner
Joanie L. Bernes, Commissioner
Mony Var, Commissioner

Lowell Housing Committee:

Tha Chhan, Executive Director
Sherry Giblin, Chief Financial Officer
Kevin Murphy, General Counsel

Presentations By:

Tha Chhan, Executive Director
Sherry Giblin, Chief Financial Officer
Dennis Mercier, Director of Management/Facilities

1. Roll Call

Chairman Elliott – Good evening, everyone. This is the regular meeting of the Board of Commissioners, and it is 6:00 PM, Wednesday, December 10th. Can we please call the roll.

Chairman Elliott: Here

Vice Chair Samaras: Here

Commissioner Marr:

Commissioner Bernes: Here

Commissioner Var: Here

4 Present. 1 Absent.

Chairman Elliott: Before we proceed to the agenda I'd like to ask, we turn down the lights in honor of Philip L. Shea. He was a former member of the board, former chairman of this board, and former resident of the Lowell Housing Authority actually. Our dear friend passed away recently and his contributions to this board and the Housing Authority are significant, wide, and deep, and we thank him for all his contributions. It's very sad, and he was a friend, he was the first person I worked for when I got out of college. We kept in touch weekly, believe it or not, so it's a sad loss for all of us certainly. He was a long-standing public and elected official of this community, and we just recently recognized him. I'm glad we did because this happened suddenly, so I'm glad we got to recognize his work. Commissioners if you'd like to say anything please do.

Commissioner Samaras: I would simply say that Phil Shea was a friend, but he was also a classmate, Class of 1959. We often joked about that, because when you tell people "Class of 1959," they give you a certain look. It's a friendly look, but you can tell they're thinking, "1959? When I spoke with Phil and had the opportunity to come on this board, he told me, "I'd like to see you on this board because it has a wonderful role to play." He spoke proudly about Lowell Housing, about its direction and the work being done here and he was truly proud of all of you and what you've accomplished. At the same time, he talked about how he lived in Lowell Housing, as the Chairman mentioned. He recognized the opportunities that Lowell Housing provided, and one thing that mattered deeply to him was making sure that, as board members and as people responsible for running the Authority, we ensure that all tenants are given the opportunity to thrive, to live well in Lowell Housing. He also believed strongly that tenants should be supported not only while they live in Lowell Housing, but also in moving beyond it, toward obtaining their own homes and building their own generational wealth, so to speak. I'll say it again: he was sincerely proud of all of you. Thank you.

Commissioner Var: I was saddened when I heard the news. I met Phil when I was appointed to the Commission. We quickly became very, very good friends. He has been a mentor to me, both personally and in my work with this agency, the Housing Authority.

Over time, our relationship grew into a strong friendship. We worked well together on many issues and challenges, and I could always rely on him. As Commissioner Samaras said, if you had any problems, Phil was there. He was truly a leader and a mentor to me.

I sincerely appreciate everything he did. It's sad that I couldn't be here, but I want to say thank you

Commissioner Bernes: Phil Shea was one of the nicest people I've ever met. I didn't know him before I joined the board, but after that, we became very good friends. He used to say, "Call me anytime. If you need anything, I don't care if you're at the end of the world, you call me, and I'll be there." And he truly meant it. He was always there when you needed him. I just think he was wonderful, I really do.

Tha Chhan: Everyone standing here knows what a great loss this is for the housing authority and for the community. I like to remember Phil for how he presented himself to me throughout our relationship. He was a kid from North Common Village, went on to graduate from Bentley, and became a City Council member, that alone says a great deal. From there, he went on to serve as a State Representative and then in the Senate. He was instrumental in advancing public housing, and as was said, he was the senator who sponsored the Housing Court. That made him a key part of the creation of the housing system in the Commonwealth of Massachusetts. His legacy will remain long-lasting. That is how I choose to remember him.

Dennis Mercier lowered the lights and the Commissioners and people in attendance held a Moment of Silence for Philip L. Shea.

Chairman Elliott: May he rest in peace.

2. Minutes: Regular Board of Commissioner Meeting – December 10, 2025

Chairman Elliott: Second item on the agenda are the regular minutes from the Board meeting December 10, 2025. Are there any edits, any concerns, any questions from members of the Board? Seeing no questions, a motion by Commissioner Samaras, seconded by Commissioner Var, to accept the minutes as presented. Roll call.

Chairman Elliott: Yes

Vice Chair Samaras: Yes

Commissioner Bernes: Yes

Commissioner Var: Yes

Commissioner Marr:

Chairman Elliott: Approved

Chairman Elliott: 4 Yays. 1 Absent. Minutes are accepted. Moving on to item number 3, Communications. Any communications from the resident organizations?

3. Communications: Resident Organizations

Dennis Mercier: There are no resident communications currently, now that the holidays are over we'll work on scheduling more Resident Roundtable Meetings and we'll get back out there and continue to talk to the residents and hear from them.

Chairman Elliott: Thank you for the doing that work, it is important work. Motion to accept the report as a report of progress.

Chairman Elliott: Yes

Vice Chair Samaras: Yes

Commissioner Bernes: Yes

Commissioner Var: Yes

Commissioner Marr:

Chairman Elliott: Approved

4. **Reports:**

Updates: Executive Director Updates

Tha Chhan: I'd like to formally report to the board that Alisen Purteil resigned from her position as Chief Admissions Officer and will begin her new chapter in her career as the new Executive Director of the Dracut Housing Authority well after 10 years with the Lowell Housing Authority, she has been instrumental and an asset to this agency we are grateful for her contribution, and we wish her the best on this next chapter. Moving on, in the spirit of preserving continuity and maintaining the core operational principles of our organization, our team carefully evaluated the available options and determined that this decision is in the best interest of both our management and our agency. As part of this effort, we have restructured the leadership pattern to ensure stability and effectiveness. The department will continue under the leadership of an individual with 31 years of experience, someone who has consistently demonstrated dedication, sound judgment, and a deep understanding of this organization. This individual has already been assuming the responsibilities of department head, particularly during the absence of the resident director, and has played a vital role in strengthening and solidifying the integrity and operations of this department. Therefore, ladies and gentlemen, Mr. Chairman and Commissioners, please join me in recognizing and welcoming Tracie Morgan as she assumes the role of Head of the Department. Ms. Morgan, please stand.

Chairman Elliott: First, congratulations. Secondly, thank you for everything you have done over the years.

Tracie Morgan: I recognize that these are very big shoes to fill, and I will do my very best with the knowledge and experience I have to carry this work forward. I hope to make you all proud. Thank you.

Chairman Elliott: You have been selected for this role, I know it's because there is confidence and trust behind that decision, you have our full support. Mr. Chhan do you have any other reports?

Tha Chhan: Through RENU, which serves as our own instrumentality, we are in the process of preparing a Request for Proposals (RFP). This RFP will be issued to seek qualified and affordable housing developers. Rita, our Chief of Procurement Officer is currently working closely with our consultant to prepare the materials, and we are hopeful that the RFP will be released within the next four weeks. We intend to expedite the process so that developers can begin submitting applications as soon as possible. The goal is to engage a developer to work with us on a project consisting of a minimum of 23 affordable housing units, to be developed on approximately 0.5 acres of land transferred from DMI, as previously reported to the Board. We will continue to keep the Board fully updated on our progress. That concludes my report.

Chairman Elliott: Thank you, Mr. Chhan. We'll accept that as a report of progress. All those in favor say aye.

Chairman Elliott: Yes

Vice Chair Samaras: Yes

Commissioner Bernes: Yes

Commissioner Var: Yes

Commissioner Marr:

Chairman Elliott: Approved

Chairman Elliott: Moving on to our finance report.

Finance

Monthly Update: Chief Financial Officer

Sherry Giblin: The Authority's operating statements for the period ended November 30, 2025, were provided to the Board for their review. We have completed two months of fiscal year 2026 and all programs are revenue producing to date. This is typical at this time of the year, as many administrative and maintenance expenses trend lower in the beginning of year. Utility expense is significantly under budget through November due to the reversal of year end accruals, mainly water, which is billed a full quarter in arrears. Rent is over budget in four of the five federal AMPs. AMP 1 is slightly under budget in rent. Subsidy is over budget due to proration of 102.58%. Budgeted proration was at 95%. Solar net meter credit revenue is under budget due to the reversal of prior year accruals. This is entirely a timing issue and will correct itself. Net meter credit rates were .26 in November. Budgeted rates were .25. Expenses across all AMPs are within budget tolerance after two months, with most expenses well below budgeted estimates. This is not indicative of true savings, but timing issues of larger contracts, utilities, quarterly obligations and year-end activity. As mentioned, utilities are well under budget at the end of November, but this will change as winter progresses and we receive quarterly water and sewer bills. Our maintenance lines are under budget in all categories across all major programs. Insurance and benefits are within budget tolerance in all federal programs. Our state programs are over budget due to OPEB expenses, which are not budgeted per EOHLC guidelines. Our other general expense category is also under budget across all AMPs due to collection loss deferral until year end. The 667-2B

Concord River Mill Program is revenue producing to date. Rent is over budget, however subsidy is under budget. Admin, utilities and maintenance expenses are under budget through November. Insurance & benefits are over budget due to a rate adjustment that was made in October. Our state consolidated program is revenue producing to date. All expenses are under budget through November, with the exception of Insurance & benefits, which is due to unbudgeted OPEB expenses. Our Central Office program is revenue producing to date. Management Fees are in line with budget estimates. Admin and Maintenance expenses are under budget through November. Insurance & benefits are over budget due to a rate adjustment that was made in October. The Section 8 program is operating above budget estimates. Administrative fees are slightly over budget estimates. Admin expenses are under budget through November. Insurance & benefits are over budget. Other general expenses are over budget due to HOPWA HAP payments.

Chairman Elliott: Thank you, Ms. Giblin.

Commissioner Samaras: Looking ahead, I do have some concerns. While you've outlined how the budget is structured for the year, and while at this point, we may have generated more revenue than anticipated, budgeting remains a careful balancing act. It's more than simply balancing numbers; we must continuously monitor what funds are available and anticipate the expenses we will need to cover in order to remain stable through the end of the year. Quite frankly, every day it feels difficult to turn on the television or even get in the car without hearing news from Washington about significant funding cuts across a wide range of programs. At some point, it's reasonable to expect that those cuts could affect us as well. So, my question is whether there are any additional concerns we should be aware of at this time, or any early warning signs we should be watching for as we move forward.

Sherry Giblin: HUD gave us funding covering the period from January through May. For October, November, and December, we were funded at 102 percent of our eligibility. However, from January through May, funding has been reduced to 86 percent. That represents a 16 percent cut to our operating subsidy. As a result, yes, there are legitimate concerns moving forward. Given the current proration level, we are being extremely careful and cautious with our spending. We are closely monitoring our margins and prioritizing only those expenses that are necessary to sustain operations. Currently, we are not undertaking any additional projects unless they are absolutely essential. Given the uncertainty and reduced funding levels, we believe this is the most responsible approach.

Commissioner Samaras: But you feel like we are still in control, there's no additional information we need at this point?

Sherry Giblin: No, and I will say the 86 percent they're funding us at is based on a projected budget because as we know they haven't passed their final budget yet so they're just basing it on a worst-case scenario budget. I do think it'll end up a little higher than that when they do get a final budget, but how much higher is left to be seen

Commissioner Samaras: Thank you.

Chairman Elliott: I just have a question, rent is low. Subsidy is under. Can you explain that?

Sherry Giblin: The rent is based on a contract rent that is set through MassHousing. The resident then pays the difference between that contract rent and 30 percent of their income. Because of that structure, it's not unusual to see an offset effect. If the contract rent goes down, the subsidy may increase. If the subsidy goes down, the resident's portion may increase. Essentially, the two adjust against each other.

Chairman Elliott: Okay, that makes sense. That explanation makes me feel better. Motion by Commissioner Var, seconded by Commissioner Bernes. Roll Call.

Chairman Elliott: Yes

Vice Chair Samaras: Yes

Commissioner Bernes: Yes

Commissioner Var: Yes

Commissioner Marr:

Chairman Elliott: Approved

Facilities

Vacant Apartments: Management/Facilities Director

Chairman Elliott: Moving on to vacant apartments, Mr. Mercier

Dennis Mercier: The report has been left on your desk. As you can see, we currently have nine new vacant units. However, we were able to lease 15 units during this period, which brought the total number of units in turnover or maintenance down to 24. One of those units is being rented this afternoon, so I may not even count it as vacant at this point. Overall, leasing activity has been going very well, with a strong emphasis on reducing vacancies and moving units as quickly as possible. The Leasing Department has been actively reaching out to a significantly larger number of applicants. This month alone, they contacted approximately 40 people who did not respond. Leasing out units continues to be a process of continuous outreach and follow-up. Fifteen units were successfully leased this month, which is a very strong result. We are hopeful that we can repeat this level of success next month and continue to reduce vacancies moving forward.

Chairman Elliott: I'd like to follow up with a question; you're calling 4 people to rent out a unit?

Dennis Mercier: When the Leasing Department contacts applicants, informational packets are sent out. Some individuals do not respond, others may have moved out of the area, and some are simply no longer interested. Unfortunately, many do not notify us of their change in status. The department conducts due diligence by making multiple attempts to reach applicants. If there is ultimately no response, those applicants are marked inactive. Over the past few weeks, staff have likely reached out to close to 80 applicants in order to lease the 15 units that were filled. This illustrates how intensive the process can be.

Chairman Elliott: With all that outreach, is the waiting list still strong?

Dennis Mercier: Yes. The waiting list remains very strong, with approximately 11,000 applicants currently on it.

Chairman Elliott: Is that after you purged them all?

Tha Chhan: No, but we purged them 2 years ago. We're going to do it again in the summer, if the budget allows.

Commissioner Samaras: Thank you, Mr. Chairman. I appreciate you pushing for this report, because the issue you just described is exactly what we're seeing. You gave the example that, to fill one unit, you may have to interview several people. And when we talk to people, everyone knows how long the waiting list is and how difficult it is to get into housing. So, on one hand, there is clearly a tremendous need for housing. We hear it everywhere; there are meetings all across the country about bringing housing to people and making sure they have access to it. We're working very hard to do that here as well. And yet, when housing becomes available, we still see situations where people turn it down. I understand there can be reasons for that—someone may have passed away, their lifestyle may have changed, or their situation is different than when they first applied. But I think what's hard to understand, and what I'm struggling with, is how we can have such a housing crisis, such difficulty finding housing for people today, and at the same time be in a position where we're calling hundreds of people and getting turn-downs for a very well-maintained property. I know there's no perfect system. I understand that this is human nature and that life circumstances change. But I think it's important to better understand why this happens, given the level of need we're all aware of.

Tha Chhan: Based off my experience with housing it is 1 of 3 things. So, I think I must look at the bigger picture here. I think the first thing you mentioned is human nature. The second piece is location. When someone puts their name on the waiting list and their name finally comes up, we have to offer them the first unit that becomes available. If they are next on the list, that's the unit we can offer—whether it's on the first floor, the third floor, the fourth floor, which side of the building it's on, or which section of the development. But for many people, housing is only one of several things they need. Transportation is a big factor. Access to better schools is another. Neighborhood matters. All those things come into play. Another issue is how people apply. A lot of people fill out applications for state housing, Section 8, or MRVP with the understanding that if they receive assistance, they may eventually want to move somewhere else. So, when someone is offered a unit at a specific property—like Brighton Place—some people are happy and accept it right away, but others are not. There are also cases where people turn units down for reasons we can't always explain. Sometimes it's because the unit doesn't have stainless steel appliances. Sometimes they feel the bedroom is too small, or the living room is too small. Believe it or not, we run into that more often than you would think. We've experienced this across several properties. At Commonwealth Manor, for example, we offered many units and still saw people continue to decline them. Units sat unaccepted for weeks or months at a time, even though we were actively working on the list and making offers. And then there's another factor as well—what people read or hear in the news, or what they may have heard about a neighborhood or a community. That information, whether accurate or not, also plays into their

decision-making. So, I think all those components together help explain what we're seeing. That's really my understanding of why this happens.

Commissioner Samaras: Thank you, this does give me the answer. Transportation is a great example.

Chairman Elliott: Motion to accept the report as a report of progress by Commissioner Samaras, Seconded by Commissioner Mony Var.

5. Votes

5.1.1 APPROVE THE AMMENDMENT #18 TO THE CONTRACT FOR CFA 5001 FINANCIAL ASSISTANCE IN THE AMOUNT OF \$278,050

Tha Chhan: CFA stands for the Capital Fund Agreement, or Capital Fund Accounting system. This is funding that comes to our agency from the state, through DHCD, from our former funding source. This is non-discretionary funding. It is specifically for capital improvements, with the purpose of extending the useful life of our state public housing portfolio. When we talk about "extension," that means extending the life of the properties themselves.

The current CFA allocation is approximately \$6.9 million over a 40-year term. That has been the issue. Through an amendment, the state has approved an increase, bringing the total funding amount to approximately \$7.2 million, actually slightly more than that, but for simplicity, I'm rounding it to \$7.2 million. This amendment requires ratification. So today, I am seeking your approval so we can clarify and formally ratify this contract. Without ratification, the funds cannot be released or utilized.

Chairman Elliott: I'm not seeing any questions. Motion to approve by Commissioner Samaras, second by Commissioner Bernes. Roll Call.

Chairman Elliott: Yes

Vice Chair Samaras: Yes

Commissioner Bernes: Yes

Commissioner Var: Yes

Commissioner Marr:

Chairman Elliott: Approved

5.1.2 MOTION TO APPROVE CHANGE ORDER #2 INCREASING THE CONTRACT WITH NEW ENGLAND BUILDERS & CONTRACTORS, INC. BY \$11,150.00 FOR IFB 2025-1.

Laura Watts: Good evening. This change order is associated with the elevator replacement project at 198 South Street. The dedicated elevator mechanical room has experienced a leak. There is a terrace located above that space, which we believed had been repaired prior to the start of the project. However, it recently came to our attention that wind-driven rain is still entering the mechanical room.

We investigated the exterior conditions and identified what is required to permanently correct and stabilize the issue. However, in order to keep the elevator project moving forward, we had to proceed with repairs inside the mechanical room. During that work, we discovered an unforeseen condition. Wind-driven water had infiltrated the space and caused rusting of the metal joists in the ceiling. As part of the elevator replacement project, the mechanical room is required to have a fire-rated ceiling. In order to complete that work properly, the rusted metal members had to be removed, new framing installed, and new fire-rated sheetrock put in place. All associated work related to this repair is included in the change order before you. I'd be happy to answer any questions.

Chairman Elliott: Glad we identified it before it got any worse. Motion to approve by Commissioner Bernes, seconded by Commissioner Mony Var.

Chairman Elliott: Yes

Vice Chair Samaras: Yes

Commissioner Bernes: Yes

Commissioner Var: Yes

Commissioner Marr:

Chairman Elliott: Approved

6. Announcements

Tha Chhan: The next Board of Commissioner's meeting will be February 11th, 6:00 PM at the Mercier Center at 21 Salem Street.

7. Adjournment

Chairman Elliott: Yes

Vice Chair Samaras: Yes

Commissioner Bernes: Yes

Commissioner Var: Yes

Commissioner Marr:

Chairman Elliott: Meeting is adjourned. Goodnight everyone.

