



# CHAPA Housing eBriefs

October 4, 2018



## State Updates

### **Support Merrimack Valley Residents Impacted by Recent Gas Explosions**

Since the September 13 gas explosions across Lawrence, Andover, and North Andover, many residents and small businesses are still, and will continue to be, without gas for hot water, a means to cook, and heat. **To support our friends in the Merrimack Valley, please consider [donating to the Essex County Community Foundation's Emergency Fund.](#)**

## UPCOMING EVENTS

**October 22, 2018**

[CHAPA's Fall 2018](#)

[Regional Meeting - Fall River](#)

**October 23, 2018**

[CHAPA's Fall 2018](#)

[Regional Meeting - Worcester](#)

**October 24, 2018**

[CHAPA's Breakfast](#)

[Forum: Construction & Design for Today and Tomorrow](#)

**October 25, 2018**

## DOB Issues Letter Clarifying Mortgage Loan Originator Licensing Exemptions

On September 19, the Massachusetts [Division of Banks \(DOB\)](#) released an [Industry Letter](#) detailing exemptions from mortgage loan originator licensing requirements, which were created by legislation passed in July. The DOB reestablished exemptions for certain affordable housing nonprofits and their employees who lend public funds exclusively, such as the Home Modification Loan Program. The DOB also details a new exemption for “bona fide nonprofit affordable homeownership organizations,” including Habitat for Humanity and its affiliates.



## Federal Updates

### Senator Warren Introduces Sweeping Federal Legislation to Expand Housing Opportunities

Last week, [Senator Elizabeth Warren introduced legislation](#) that aims to expand housing opportunities and break down barriers to housing segregation. The bill makes a robust \$450 billion investment in the national Housing Trust Fund, strengthens federal anti-discrimination law, offers incentives to remove local zoning practices, and creates a program for down payment assistance for first time home buyers in communities that have a history of segregation and redlining.

### Trump Administration Proposes 'Public Charge' Rule for Green Cards

The [Trump administration announced plans](#) that could make it more likely for an immigrant to be denied a green card if they legally use public benefits, such as Section 8 housing vouchers or federal public housing. The proposed

[CHAPA's Fall 2018 Regional Meeting - Boston](#)

**October 26, 2018**  
[CHAPA's Fall 2018 Regional Meeting - Springfield](#)

**November 7, 2018**  
[CHAPA's Breakfast Forum: Who is the 'M' In NIMBY? New Evidence from MA Zoning Meetings](#)

**December 4, 2018**  
[CHAPA's 51st Annual Dinner](#)

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rule is not yet in effect and does not currently impact eligibility for benefits. The 447-page proposed rule must go through a public review and comment process before it becomes final.

## **Federal Government Shutdown Avoided as President Signs CR**

Last week, [President Trump signed a federal spending package](#), as well as a Continuing Resolution, to fund the federal government through December 7. This avoided a government shutdown on October 1, the start of the federal government's 2019 fiscal year. Lawmakers hoped to negotiate a separate package of spending bills, which included the Transportation-HUD spending, ahead of the October 1 deadline but were unsuccessful. With the mid-term elections in November, lawmakers will likely address FY2019 HUD spending in the period between Election Day and the end of the legislative session in December.

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## **Recent Research**

### **Two Reports Measure the Development Costs of LIHTC Projects**

Last month, the [Government Accountability Office released a report](#) that analyzed development costs of 1,849 LIHTC projects in 10 states. A separate but similar [report by Abt Associates](#) for The National Council of State Housing Agencies examined 2,547 projects nationwide. Check out this [side-by-side comparison](#) of the reports and their findings.

### **Measuring Housing Affordability: Addressing the 30% Income Standard**

A [new working paper from the Joint Center for Housing](#)

[Studies](#) at Harvard University examines whether an alternative measure of housing affordability, based on the concept of residual income, might better account for other household costs like food, clothing, and other necessities when determining affordability.

### **Analysis of Senator Warren’s Proposed Legislation**

Moody’s Analytics provided [economic research and analysis](#) for Senator Warren’s recent housing bill, The American Housing and Economic Mobility Act. The report projects an increase of 300,000 units annually over a ten-year period and the creation of 730,000 jobs in the first year, with as many as 1.5 million jobs in the mid-2020s.

### **The Opportunity Atlas: Mapping the Childhood Roots of Social Mobility**

In collaboration with professors from Harvard and Brown Universities, the Census Bureau recently created [The Opportunity Atlas](#), an interactive mapping tool that traces the roots of outcomes like poverty and incarceration back to the neighborhoods in which children grew up. This tool provides census-tract level data about where children of all backgrounds are most likely to prosper in the future.



## **CHAPA Survey**

### **Take this Survey to Help Shape CHAPA’s Policy Agenda**

CHAPA needs your help to shape our next policy agenda! Please complete [our brief survey](#) to share your thoughts. By providing valuable input, you will be directly informing and influencing CHAPA’s advocacy efforts as we work to make sure everyone in the Commonwealth has a safe,

healthy, and affordable place to call home!

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