

**CHAPA  
COVID-19 Affordable Housing Response Meeting  
Friday, April 10th, 2020 at 2:30 – 3:30 p.m.**

For the most updated information on affordable housing and the COVID-19 crisis, visit: <https://www.chapa.org/housing-news/covid-19-affordable-housing-updates>

**Notes**

**Welcome**

*Rachel Heller, CEO, CHAPA*

Heller welcomed everyone on the call, this our fifth weekly call, and reiterated CHAPA's intention to keep the community informed and updated on all housing and non-housing issues, resources and solutions.

**Domestic Violence**

*Stephanie Brown, CEO, Casa Myrna*

Brown spoke about the impacts of COVID-19 on the clients of domestic violence shelters and highlighted the shelters' responses to assist anyone experiencing or in danger of experiencing domestic abuse. Most importantly, Brown provided the following domestic abuse hotlines:

***SafeLink statewide domestic violence hotline: 877-785-2020***

***Casa Myrna community advocacy helpline (Boston): 617-521-0108***

***Casa Myrna legal helpline (statewide): 617-521-0146***

Counselors report that hotline volume and those seeking support, in general, is down 15%-20% which belies the presumed rise in incidences because survivors are trapped in their homes with abusers. Shelters are instituting a broad outreach effort at grocery stores, pharmacies and food pantries across the state to promote Safelink, the statewide 24/7 toll-free domestic violence hotline and resource for anyone affected by domestic or dating violence.

Brown indicated that programs have converted to remote operations and counselors are reaching clients through voice, text, and conferencing apps. Advocates staff the Safelink hotline and complete intake and provide counseling, safety planning, and other resources and anticipate a rise in numbers and severity of incidences as abusers impacted by isolation take out their own desperation on survivors. Advocates are personally delivering gift cards for diapers, thermometers, and other over the counter supplies for children to those in need.

With regard to shelter space, securing additional space that allows for social distancing and quarantining is the most immediate need. Casa Myrna has

secured additional units in hotels and apartments, including 15 units in an executive apartment building in the Boston area. Survivors who have been relocated receive daily check-ins from advocates to ensure their needs and safety are being met. Brown emphasized that these accommodations are temporary and advocates remain concerned about meeting long-term housing needs to ensure that no survivor has to move back to an unsafe situation.

Additionally, shelters residents and staffs are addressing the issue of child custody in the event that a survivor becomes ill and is unable to care for her children. Of concern to many survivors is the right of the abuser to regain physical custody. Casa Myrna staff are working with Massachusetts Law Reform Institute to develop custody protocols and documentation for survivors to have in place if necessary.

Brown encouraged those on the call to actively partner with domestic violence shelters in all housing advocacy. Shelters are advocating for additional housing vouchers as well as any other available federal and state resources. Most shelters have applied for funding under Payroll Protection Plan established under the federal CARES Act. Brown stressed the importance of including shelters in first responder networks.

### **Affordable Housing Development**

*Dara Kovel, CEO, Beacon Communities*

Kovel addressed key issues facing multifamily developers including tenant stabilization and building operations as well as ensuring ongoing production of multifamily housing. Beacon and many other multifamily developers joined with the City of Boston and stepped in early to set best practices in addressing tenant stabilization in the face of massive unemployment, instituting voluntary practices including staying evictions for 90-days, not issuing notices to quit and reframing communications to tenants to minimize stress and give people a sense of housing stability.

On the management side, revenue loss is expected but the extent is not yet known. April revenues tracked March revenues without significant diminution. Beacon anticipates a significant loss starting in May and owners, in general, are developing approaches to cover operating costs and engaging with their lenders, including MassHousing and the Massachusetts Housing Partnership, to discuss options on debt. Kovel noted that additional RAFT resources in the City of Boston along with some tenants maintaining ability to pay rent with unemployment compensation may offset revenue losses. Developers will look at tapping operating reserves to sustain property operations. Kovel expects the scope of the problem will be more quantifiable within four to eight weeks.

With regard to ensuring that tenant's essential needs are met, over 70 developers together with the City of Boston, are focusing on delivery of critical items such as groceries and medical supplies to elderly and other vulnerable tenant populations. Kovel credited resident services managers and staffs who are playing

a pivotal role in organizing tenant “knock and drop” efforts identifying residents in need and providing supplies and sharing information on how to tap other resources. With visitors discouraged and the risk of isolation ever present, resident services staffs are calling tenants who might be isolated to ensure that not only are their food and health needs met, but that they are also connecting to a human voice.

Kovel addressed the status of new construction stating that Beacon continues to develop safety protocols on every site, where construction is permitted, to ensure worker safety. Some sites, such as occupied rehabilitation, will be challenging but on most sites, construction can proceed with safety protocols in place and routinely monitored. Beacon and CHAPA, along with many of our development partners and advocates, will continue to work on long-term housing production priorities.

Lastly, in response to a question on best practices for basic cleaning services, Kovel refers to those developed by 2Life Communities at:

<https://www.2lifecommunities.org/2lifes-response-covid-19>

## **Regional Updates**

### **North Shore**

*Mickey Northcutt, CEO, North Shore CDC*

Northcutt summarized North Shore CDC’s programs to assist low-income households, youth, and small businesses, including the arts, in Gloucester, Salem, and Beverly. Assistance to households is focusing on food and other basic needs. Outreach is critical as many residents are elderly, living alone or have a known disability and are unable to tap resources on their own. North Shore is well positioned to reach the immigrant and many Spanish-speaking areas which are often overlooked.

North Shore’s robust small business program includes technical assistance to primarily immigrant-owned, women-owned, and minority-owned businesses. Within the City of Gloucester, North Shore is the liaison to the Spanish-speaking community. The community engagement team is reaching out one-by-one to small businesses, including many in the arts community, as another avenue to ensure that health, safety and food needs of all are being met. Care packages for families will be made from purchasing supplies at local bodegas.

North Shore continues to find creative synergies that help both households and the businesses community. Many in the Spanish-speaking neighborhoods are not receiving COVID-19 related health messaging. North Shore has been able to redirect a \$70,000 grant that will be used to help bridge the communications gap. Local artists will be paid to create health messaging along with creating virtual performing art productions for all in the community.

Affordable housing was in short supply before the pandemic and Northcutt reported that construction is ongoing with specific protocols designed to ensure worker safety including daily monitoring of sites. North Shore's active site in Gloucester which will add 30 affordable units to the housing inventory has made adjustments in ordering to avoid supply chain interruptions. Currently, the development is one week behind schedule.

North Shore's Youth Build program is operating remotely. Northcutt credit's his staff for retaining 100% of Youth Build participants, including many students who have or are experiencing homelessness.

In sum, Northcutt stated, "communicate, communicate, communicate to identify red flags" in all of our communities.

### **Fitchburg/Leominster**

*Marc Dohan, Executive Director, NewVue Communities*

Echoing Northcutt and Kovel, Dohan described the reach of NewVue in helping households access immediate services, owners manage properties and small businesses stay afloat. He reported that Worcester, Marlboro, Fitchburg, and Shrewsbury have the most confirmed COVID-19 cases with poorer neighborhoods disproportionately impacted.

The United Way and Making Opportunity Count have done a great job of restocking food pantries and getting food out to people when demand has risen significantly. In central MA communities, a big concern is connecting students to the internet. Dohan reported that the digital divide is getting worse.

Dohan reported that Fitchburg recently set up a shelter for COVID-19 patients in a local church.

Dohan addressed property management issues indicating that owners have redeployed maintenance staffs to clean and sanitize and limit other work to emergency repairs. Maintenance staffs are working 24/7 and are concerned for their health and that of their families. Landlords are concerned about adding staff should maintenance workers become ill and how the additional costs will be covered. Some buildings lack the security to enforce no visitor policies. Housing authorities, particularly those with high rises, have been reaching out to Boards of Health for guidance on where to house COVID-19 patients when it is unsafe for those individuals to remain in their homes.

NewVue continued to reach out to tenants and to provide financial coaching to clients to advise them on likely available funding. Dohan underscored the need for a better navigator system to help with cases that do not fit into current guidelines such as undocumented immigrants, those unable or unwilling to work and workers laid off before the Governor's Emergency Order was in place.

Turning to small business relief, Dohan noted that Fitchburg and Clinton have established funds for small business and Leominster intends to follow. Some Chambers of Commerce are creating loan programs. Echoing Northcutt, Dohan reported that in Central MA sophisticated businesses have access to the Paycheck Protection Program (PPP) under the CARES Act and other types of assistance, and disadvantaged businesses do not. NewVue's survey of small businesses shows many have closed, particularly those whose books and records are inadequate to allow them to access PPP or other government funding. It will take significantly more resolve to assist those businesses. They are also hampered by the first come first served approach.

On the advocacy side, funders continue to focus on raising money and making grants for emergency needs such as food, child care, PPE, health, mental health and seniors through the end of April. Municipal officials report that they need clear direction from DHCD on how state funds will be deployed so that programs are not duplicated and municipalities can focus on covering other needs.

In sum, overarching concerns are similar to those expressed by others to ensure low and moderate income communities, including those often left behind, have basic essentials and remain housed. While covering operating costs is critical, Dohan indicated "the human cost is the most significant right now".

### **Housing Counselors**

*Gina Govoni, Executive Director, Franklin County Regional Housing & Redevelopment Authority (HRA)*

Govoni indicated that the most significant issue facing the HRA and the 26 towns it covers is staffing and supplies to insure proper cleaning protocols at all properties. They are securing quotes to order supplies and are considering hiring additional companies should they lose staff to COVID-19. Like others, cost is a major concern, but of paramount concern is the health and safety of staff, workers and residents.

HRA serves as the Housing Counselor Education Center (HCEC) for Franklin County and inquiries have doubled. The Franklin area is hampered by spotty wifi connectivity so there could be more need than is being reported.

To date on the homeowner side, Govoni reported triple the volume of foreclosure filings in the region. With regard to RAFT, Govoni reported that it is sobering to see the dramatic increase in the number of people who are qualifying for assistance. HRA will be monitoring home ownership and rental households and anyone who could fall through the cracks, with an eye towards deploying resources as needed.

*Melanie Gaier, Housing Consumer Education Center Housing Counselor*

Gaier reported that they are seeing an onslaught of RAFT applications right now and they expect that foreclosure assistance requests will increase dramatically in

the next few weeks. Counselors are trying to understand guidelines that apply to different lending institutions and servicers.

To date, Gaier reported that loan modifications in process are on hold and not included in forbearance programs. Gaier and others will be following up to determine how to resolve these cases.

### **Federal Update**

*Ryan Dominguez, Senior Policy Analyst, CHAPA*

No federal legislation advanced last week as both parties blocked proposed legislation. Senate Democrats blocked legislation to add \$250B of stimulus to the PPP program. Senate Republicans blocked a \$550B funding package that would direct funds to health care providers, states and cities and SNAP as well as additional funds for PPP.

HUD has issued waiver flexibility on several programs including the three-month limit on applying CDBG funds to mortgage payments, the use of ESG funds to cover homelessness re-evaluations and project based vouchers. National Multifamily Housing Council data indicates that 69% of households were able to pay rent in April, compared to 80% in March.

### **Other State Policy Updates**

*Eric Shupin, Director of Public Policy, CHAPA*

Shupin reported that on April 9, the State Senate passed its eviction moratorium bill (S.2631). The Senate bill prohibits all non-emergency residential evictions and foreclosures for at least 120 days, with an opportunity for the Governor to extend this time frame. The eviction moratorium also applies to tenants who are small businesses. The legislation also prohibits late fees or any negative credit reporting for not paying rent if the non-payment is related to the virus outbreak. The bill also prohibits any residential foreclosures during the bill's effective date. The Senate bill also directs lenders to provide homeowners forbearance for their mortgage payments, if the homeowner has been financially impacted by COVID-19. The House and Senate are expected to quickly resolve the differences between their two bills before sending it to the Governor. Click [here](#) for a document comparing the House and Senate bills.

CHAPA is continuing to advocate for a \$50M increase to RAFT as well as federal resources to support households that cannot make rent or mortgage payments, \$10.8M for MHSA's Home and Healthy For Good program, and significant changes to LIHTC.

In sum, Shupin reported that the State budget process is on hold pending as the state continues to understand the impact the emergency has had on the state's economy and revenue. CHAPA and others will continue their advocacy to determine next steps in the budget process.

## **Discussion / Q&A**