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CHAPA Housing Briefs

April 2020

In the face of the COVID-19 emergency, access to a safe, healthy, and affordable home has never been more important. At CHAPA, we have been taking actions on the policies and resources needed to preserve housing stability and prevent the spread of the virus:

- Our <u>policy recommendations</u> include multiple strategies needed to support renters, homeowners, and landlords and to preserve the state's affordable housing stock.
- We host <u>weekly COVID-19 Response Virtual Meetings</u> to provide updates on the affordable housing community's ongoing response to the pandemic on the federal, state, and local levels.
- CHAPA also launched a <u>COVID-19 Affordable Housing Updates page</u> on our website.

We hope you can help support our priorities and join us for our next weekly virtual meeting!





State Updates

Legislature Advances Eviction & Foreclosure Moratorium Legislation

The <u>House and Senate have both advanced bills to place a</u> moratorium on evictions and foreclosures in response to the COVID-19 emergency. Both bills would prohibit all non-emergency residential evictions and foreclosures. The House and Senate are expected to quickly resolve the differences between their bills before sending to the Governor. Meanwhile, the <u>Massachusetts Housing Court has paused all non-emergency eviction cases</u> until at least May 4, 2020. The court put a temporary hold on its cases on March 18 in response to the COVID-19 emergency declaration.

State Names Housing Construction an Essential Service as Local Construction Moratoriums Enacted

The status of new and ongoing housing construction in Massachusetts remains uncertain. Governor Baker listed housing construction as an essential business not subject to the non-essential business closure through May 4. However, municipalities, including Boston, Cambridge, and Somerville, have enacted local moratoriums on construction. Trade associations also support a hold on all regular construction activity in Massachusetts. Currently, construction can proceed in those municipalities not subject to the moratoriums.

Baker-Polito Administration Takes Actions to Support Housing Stability

Since the COVID-19 emergency declaration, the <u>Baker-Polito Administration has taken actions to promote</u> <u>housing stability</u>, including making an additional \$5 million available for RAFT, suspending terminations of

April 10th, 2020

Affordable Housing
Coronavirus Response
Virtual Meeting

April 14th, 2020

MKI Alliance for Racial
Equity & CHAPA's
Community
Development
Mentoring Program
Information Webinar

December 4th, 2020

SAVE THE DATE
Chapter 40B Training:
Taking the Initiative
on Housing Production
in Your Community



CHAPA's Chapter 40B
Training: Taking the
Initiative on Housing
Production in Your
Community, originally
scheduled for May
8th, will now be held
on December 4th at the
same location. Further
details can be found on
our website.

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housing benefits, and recommending a hold on all non-essential evictions in state-assisted housing. DHCD
Launched a COVID-19 website with guidance and information related to its programs, including public housing, rental assistance, and other state-assisted housing programs. Governor Baker also dedicated a former state hospital for the shelter and treatment of individuals experiencing homelessness.

Division of Banks Issues Guidance to Provide Relief for Homeowners

On March 26, the <u>Massachusetts Division of Banks issued</u> guidance to <u>Massachusetts financial institutions and</u> lenders urging them to provide relief. These measures include postponing foreclosures and allowing forbearance on mortgage payments for 60 days, refraining from reporting late mortgage payments, and waiving late payment fees.

Department of Public Utilities Pauses Utility Shut Offs

On March 13, the Department of Public Utilities directed Eversource and National Grid to <u>suspend the shutting off</u> of residential utilities while the COVID-19 state of emergency remains declared.

Boston Announces Measures to Address COVID-19 Housing Challenges

Since the COVID-19 outbreak, the City of Boston has taken a series of actions to address housing challenges related to the pandemic. The <u>Boston Housing Authority suspended</u> <u>all non-essential evictions</u> and announced that <u>it will provide housing to 1,000 Boston Public School Families</u> at risk of displacement. The city also made <u>\$3 million</u> <u>available to provide rent relief</u> to residents and <u>announced a partnership with private owners</u> to impose a moratorium on evictions during the emergency. Finally, Boston has worked to <u>increase the capacity to care for and target interventions</u> for those experiencing homelessness.

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Federal Updates

COVID-19 Legislative Funding Package Signed into Law

On March 27, <u>Congress passed and the President signed</u> the Coronavirus Aid, <u>Relief and Economic Security</u> (<u>CARES</u>) <u>Act</u> into law. The CARES Act allocates \$12.4 billion in funding for housing and homelessness and also includes provisions that ban evictions and provide mortgage forbearance for homeowners with federally backed mortgages.

FHFA Announces Eviction Protections via Mortgage Forbearance for Multifamily Property Owners

On March 23, the <u>Federal Housing Finance Agency</u> (<u>FHFA</u>) issued a press release announcing Fannie Mae and Freddie Mac would offer mortgage forbearance to multifamily property owners who suspend evictions for renters who can't pay their rent because of COVID-19, protecting both renters and property owners during the crisis.



Recent Research

MAPC Releases Brief on the COVID-19 Layoff Housing Gap The Metropolitan Area Planning Council (MAPC) released its COVID-19 housing gap research brief, which provides a preliminary assessment of the impacts of the "first wave" of COVID-19-related unemployment on Massachusetts workers' ability to stay in their homes. MAPC estimates 165,400 households won't be able to cover housing costs as well as other basic needs without public assistance. The total gap in resources for these Massachusetts households is estimated at \$237 million per month.

NLIHC Releases Annual Gap Report

On March 10, the National Low Income Housing Coalition (NLIHC) released its annual report, <u>The Gap: A Shortage of Affordable Homes</u>, which finds a shortage of 7 million affordable and available rental homes for extremely low-income renters. The report calls for significant investments in the national Housing Trust Fund, Housing Choice vouchers, and public housing to expand the supply of affordable homes.









A safe, healthy, and affordable home for all.

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