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CHAPA Housing Briefs

May 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 [policy recommendations](#) and [budget priorities](#) include multiple strategies needed to support renters, homeowners, and landlords and to preserve the state's affordable housing stock.
- We host [weekly COVID-19 Response Virtual Meetings](#) 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 [COVID-19 Affordable Housing page](#) on our website that we are regularly updating.

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



State Updates

Governor Baker Files \$1 Billion COVID-19 Supplemental Budget

On May 13, [Governor Baker filed a \\$1 billion supplemental budget \(H.4707\)](#) for spending related to COVID-19. The Governor plans for the federal government to reimburse the state for the supplemental budget to cover the costs of expenses for disaster response activities. These expenses include payments for increased costs for local housing authorities and for the family and individual emergency shelter system.

Governor Baker Signs Eviction & Foreclosure Bill

In response to the ongoing COVID-19 outbreak, [Governor Baker signed the eviction and foreclosure moratorium bill \(H.4647\)](#), creating some of the strongest protections for tenants and homeowners in the nation. For tenants, the law temporarily halts all stages of most evictions. For homeowners, the law temporarily stops foreclosures and requires lenders to offer mortgage forbearance for those affected by COVID-19. This bill, however, does not cancel missed rent and mortgage payments.

DHCD, MHP, & CHAPA Release Emergency Rental Assistance Program Survey

If your community has or is developing a locally funded Emergency Rental Assistance Program in response to the COVID-19 health emergency, [please take some time to fill out this survey about your program](#). The survey is a joint effort of the Department of Housing and Community Development (DHCD), Massachusetts Housing Partnership (MHP) and CHAPA and is intended to assist in a better coordinated response to the COVID-19 health emergency in Massachusetts. The survey will be open until May 26, 2020. Please contact [Chris Kluchman](#) with any questions.

DHCD Issues Emergency Regulations on Eviction & Foreclosure Moratorium

On April 24, the [DHCD issued emergency regulations and forms to implement the statewide eviction moratorium](#). The downloadable forms, which can be filled and shared online, are for tenants to send to their landlords to document their inability to pay rent on time due to COVID-19 so they can avoid late fees and negative credit reporting. Similar forms are available for small business tenants.

Division of Banks Issues FAQs on Foreclosure Moratorium

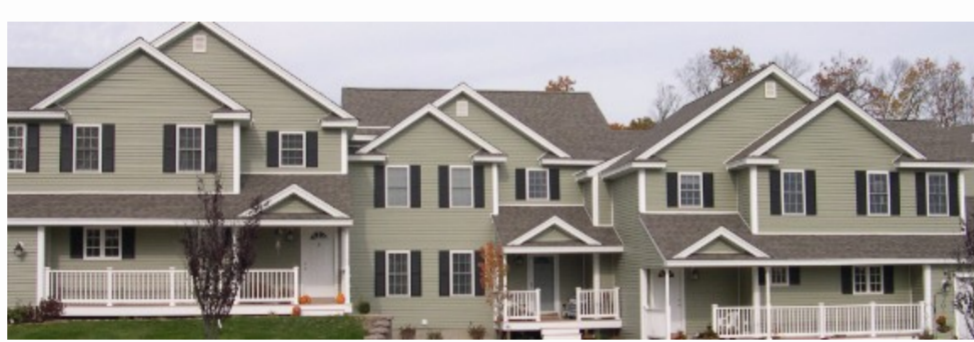
The [Massachusetts Division of Banks has published frequently asked questions on the foreclosure moratorium](#). The document provides extensive information on the foreclosure moratorium, the requirement for lenders to offer mortgage forbearance for those impacted by the virus, and reverse mortgage counseling.

Federal Home Loan Bank of Boston Announces 2020 Affordable Housing Program Application

The Federal Home Loan Bank of Boston will open [the application for its Affordable Housing Program](#) on June 8. The Bank plans to make \$18.1 million available to local housing organizations to support initiatives that serve households with very low- to moderate-incomes. The Bank will host several online training webinars to help with applications beginning May 19th. Applications are due July 30.

City of Boston Announces New Mortgage Relief Process to Aid Homeowners

In April, Boston Mayor Walsh announced that [12 large housing lenders in Boston will offer at least three months of deferred mortgage payments](#) for homeowners who contact them and demonstrate they have been financially impacted by the crisis. The lenders also committed to not charge late fees or report non-payments to credit bureaus. Homeowners will not be required to pay back the deferred mortgage payments in a lump sum, but will instead work with lenders on an affordable repayment plan.



Federal Updates

HUD Issues Public Housing Allocations from the CARES Act

On May 1, [HUD allocated \\$380 million in supplemental funding](#) from the CARES Act to all [Public Housing Authorities \(PHAs\)](#). Massachusetts PHAs received a total of \$26,421,952, which may be used for administrative fees as well as costs related to protecting assisted families and employees throughout the pandemic.

HUD Issues First Round of CDBG, ESG, & HOPWA Funding from the CARES Act

In April, the [U.S. Department of Housing and Urban Development \(HUD\) issued \\$3.064 billion from the Coronavirus Aid, Relief, and Economic Security \(CARES\) Act](#). The funding was allocated through HUD's Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs. Of this total, [Massachusetts' state program received](#) \$20,362,759 for CDBG, \$16,474,052 for ESG, and \$50,913 for HOPWA.



Recent Research

Harvard's JCHS Issues Report on Rental Assistance for Renters with At-Risk Wages

The Joint Center for Housing Studies (JCHS) of Harvard University has issued a report titled [How Much Assistance Would It Take to Help Renters Affected by COVID-19](#). The report finds the need for rental assistance for renters with at-risk wages could range from \$274 million up to \$7.5 billion.

UC Berkeley Issues Report on COVID-19's Impact on Renters

The Turner Center for Housing Innovation at UC Berkeley has issued a report, [Estimating COVID-19's Near Term Impact on Renters](#). The report estimates the number of renter households likely facing income losses due to COVID-19 and provides state and metro area estimates to offer insights into who and where may be hit hardest by the pandemic.

NLIHC Issues Research Note Estimating a Need of \$100 Billion in Rental Assistance

The National Low Income Housing Coalition has issued a paper on [The Need for Emergency Rental Assistance During the COVID-19 and Economic Crisis](#). NLIHC's research estimated a need for no less than \$100 billion in emergency rental assistance and broke down the [need and cost for each state](#).

UPCOMING EVENTS

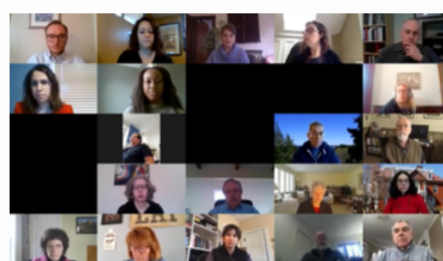
May 15th, 2020
[Affordable Housing Coronavirus Response Meeting](#)

May 20th, 2020
[How to Help with Missed Rent & Mortgage Payments: Accessing RAFT Webinar](#)

May 27th, 2020
[Young Professionals Virtual Meet-Up & Happy Hour](#)

October 21st, 2020
SAVE THE DATE
[CHAPA's 53rd Annual Dinner](#)

December 4th, 2020
SAVE THE DATE
[Chapter 40B Training: Taking the Initiative on Housing Production in Your Community](#)



Did you miss our webinar with MHP on Establishing an Emergency Rental Assistance Program? Don't worry, you can watch the [recorded version of the webinar on YouTube](#). Additional resources, materials, and a Q&A on this topic can be found [on our website](#).

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A safe, healthy, and affordable home for all.

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