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# CHAPA Housing Briefs

July 2020



## State Updates

**Legislature Advances Supplemental Budget with Critical Affordable Housing Investments**  
The [Massachusetts House and Senate have both passed similar versions of a FY2020 supplemental budget](#) that includes critical funding for affordable and public housing, emergency shelter, and homelessness prevention programs. Both budgets include \$20 million to expand RAFT, \$13.5 million for housing authorities, and \$5.8 million for permanent supportive housing. The Legislature is expected to quickly approve its final budget before sending it to the Governor.

**Baker Administration Announces \$20 Million for Emergency Rental & Mortgage Assistance**  
On June 30, the [Baker-Polito Administration announced a new \\$20 million, statewide Emergency Rental and Mortgage Assistance \(ERMA\) program](#) to provide direct funding to eligible households who have suffered financial hardship during the COVID-19 emergency. As of July 1, ERMA will provide up to \$4,000 for households within 50-80% of the Area Median Income to pay rent or mortgage payments in arrears going back to April 1, 2020. To access ERMA, applicants can reach out to one of nine [Housing Consumer Education Centers](#), [LHAND](#), or the [Central Massachusetts Housing Alliance](#).

**Increased Efforts to Prevent Evictions & Provide Rental Assistance**  
[Housing providers and local communities are increasing efforts to prevent evictions and provide emergency rental assistance.](#) As the Governor considers whether to extend the state's eviction moratorium (which ends on August 18), WinnCompanies, which manages more than 6,500 apartments across the state, announced it would extend its hold on evictions through the end of the year. Meanwhile, 48 cities and towns pledged more than \$20 million in local funds for emergency rental assistance programs.

**Reps. Connolly & Honan File Bill to Protect Housing Stability**  
On June 30, [Representatives Mike Connolly and Kevin Honan filed HD.5166 to protect housing stability](#) for tenants, homeowners, and certain multifamily housing owners impacted by COVID-19. These protections include lengthening the eviction moratorium, freezing rents at pre-COVID levels, and canceling missed rent payments during the emergency declaration. The bill also creates a fund to support landlords facing economic hardship because of the virus. The bill is expected to be assigned to the Housing Committee.

**Short Term FY2021 State Budget Approved**  
On June 26, [Governor Baker signed an interim \\$5.25 billion state budget \(H.4806\)](#) to keep government running when the new fiscal year began on July 1. It is expected that spending levels for programs during the short-term budget will be based largely on FY2020 appropriations. The interim budget is expected to keep the state government funded through July. If the Legislature has not approved a final FY2021 budget by August, another short-term state budget will need to be approved.

**FY2021 Capital Budget Released**  
On June 17, the [Baker-Polito Administration released its FY2021 Capital Investment Plan](#), which includes resources for affordable housing and community development programs. The FY2021 Capital Budget for affordable housing programs provides mostly level funding compared to last year's capital budget. The Governor wrote that due to the ongoing COVID-19 pandemic, the state's FY2021 capital plan will focus on maintaining existing investments rather than pursuing new programs or funding sources.

**Legislation Filed to Create a Statewide Right to Counsel Pilot Program**  
On June 11, [Senator Sal DiDomenico filed emergency legislation \(S.2785\) to create a statewide right to counsel pilot program](#) for low-income residents facing eviction because of COVID-19. Unless the Governor extends the statewide eviction moratorium, it could end on August 18th and courts will then be flooded with eviction cases. Landlord organizations estimate 15,000 new evictions will be filed. The Joint Committee on Housing will accept testimony on the bill through Friday, July 10. Please submit comments to the Committee in support of S.2785!

**Affordable Housing Development Competition 2020 Winners Announced**  
The [Federal Home Loan Bank of Boston has announced the winners of the 2020 Affordable Housing Development Competition](#). The first-place winner was Wilson Gardens, a proposal to develop a 48-unit affordable multigenerational housing development for veterans in Natick. CHAPA is proud to be a sponsor of the Competition, just completing its 20th consecutive season.



## Federal Updates

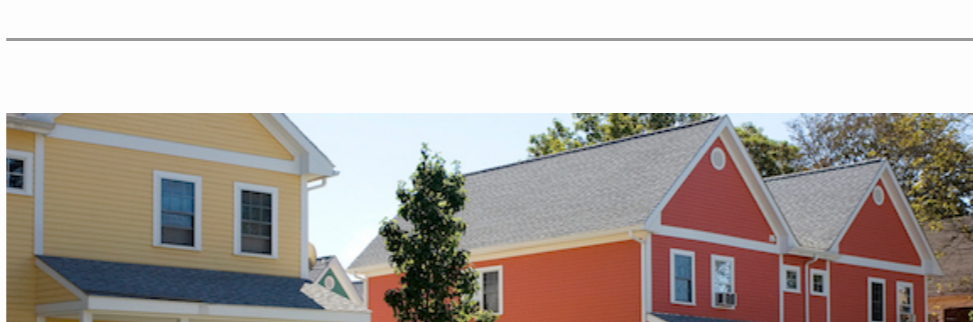
**U.S. House of Representatives Passes Infrastructure Package**  
The [U.S. House of Representatives passed the Moving Forward Act](#) to invest over \$1.5 trillion in the nation's infrastructure. The bill contains \$100 billion in funding for affordable housing and community development, including \$10 billion for CDBG, \$5 billion for HOME, and \$5 billion for the Housing Trust Fund. The bill would also strengthen and expand the Low-income Housing Tax Credit.

**NIS Establishes the Center for Housing Justice**  
On June 22, the [National Innovation Service \(NIS\) announced the establishment of the Center for Housing Justice](#), which will focus on dismantling structural racism in the nation's housing and homeless service systems and redesigning toward an equitable future.

**FHA and FHFA Extend Foreclosure and Eviction Moratorium to August 31st**  
On June 17, the [Federal Housing Administration \(FHA\)](#) and the [Federal Housing Finance Agency \(FHFA\)](#) [announced a two-month extension of the federal foreclosure and eviction moratorium](#) through August 31, 2020. The moratorium applies to homeowners with FHA, Fannie Mae and Freddie Mac insured single-family mortgages.

**HUD Issues \$40M in Housing Counseling Grants**  
On June 16, the [Department of Housing and Urban Development \(HUD\) awarded \\$40 million in housing counseling grants](#) to help over one million individuals and families access HUD-approved housing counseling, avoid foreclosure, and make more informed home buying and rental choices. Massachusetts received \$3,276,233 of this total.

**HUD Issues Second Round of ESG Funding from the CARES Act**  
On June 9, [HUD issued \\$2.96 billion for the second round allocation of Emergency Solutions Grants \(ESG\)](#) from the CARES Act. Of this total, [Massachusetts received \\$27,939,981](#).



## Recent Research

**DHCD, MHP, & CHAPA Release Report on COVID-19 Local Emergency Rental Assistance Programs**  
The Massachusetts Department of Housing and Community Development (DHCD), Massachusetts Housing Partnership (MHP), and CHAPA released their report, [Massachusetts Emergency Rental Assistance \(ERA\) Programs in Response to COVID-19](#). The report finds 48 communities had approved ERA programs and over \$20 million pledged for rental assistance as of May 2020.

**City Life/Vida Urbana and MIT Release Report on the Disproportionate Effects of Eviction on Communities of Color**  
Massachusetts Institute of Technology (MIT) and City Life/Vida Urbana released its report, [Evictions in Boston: The Disproportionate Effects of Forced Moves on Communities of Color](#). The report finds market-rate eviction filings are more likely to occur in census tracts where there's a larger share of Black renters.

**The Boston Foundation Releases Research on Race and Voucher Discrimination**  
[The Boston Foundation and the Racial Justice Fund released research](#) from the Suffolk University Law School Housing Discrimination Testing Program and Analysis Group, Inc., which examined housing discrimination based on race and source of income, such as rental vouchers, in the Greater Boston rental market. Findings showed evidence of discrimination based on voucher status in 86% of the tests and evidence of discrimination based on a renter's race in 71% of the tests.

**BBA Releases Report Analyzing the Effects of Legal Representation in MA Eviction Cases**  
The [Boston Bar Association released a new report](#) assessing the benefits of full legal representation in eviction cases in Massachusetts. The report estimates that for every \$1 invested in legal representation for low-income tenants, the Commonwealth can save \$2.40 in shelter, health care, and foster care costs associated with homelessness.

**Housing Matters Releases Report on How Land Use Regulation Produces Segregation**  
[Housing Matters, an Urban Institute Initiative, issued a report](#) examining whether whiter communities create more restrictive land-use policies to allow them to exert control over their neighborhood's demographics. The report found cities that were whiter than the metropolitan area in 1970 had significantly more restrictive land-use patterns by 2006.

**UPCOMING EVENTS**

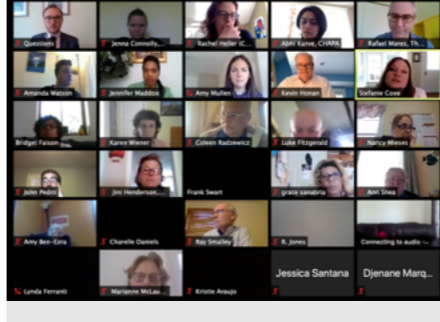
**July 13th, 2020**  
[CHAPA Regional Meeting: Cape & Islands](#)

**July 15th, 2020**  
[CHAPA Regional Meeting: MetroWest](#)

**July 16th, 2020**  
[Affordable Housing Coronavirus Response Virtual Meeting](#)

**October 21st, 2020**  
[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 last Affordable Housing Coronavirus Update?** You can watch the [recorded version](#) of the last meeting on YouTube. [Additional resources and notes from the meeting](#) can be found on our website.

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