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CHAPA Housing Briefs

December 2020



State Updates

Legislature Sends FY2021 State Budget to Governor Baker

On December 3, the Legislature sent the [FY2021 state budget](#) to Governor Baker. The budget includes significant increases to rental assistance programs like MRVP, AHVP, public housing, RAFT, and other critical affordable housing programs. The budget also includes sections that would delay eviction proceedings if there is a pending application for emergency rental assistance and require that tenants are notified of any available housing assistance before an eviction. The Governor has 10 days to sign, veto, or send the budget back to the Legislature with amendments.

COVID Eviction Legal Help Project Launches New Website

The COVID Eviction Legal Help Project is quickly scaling-up to provide legal information, assistance, and legal representation in housing court statewide and, where capacity exists, in district courts and at administrative hearings to preserve housing subsidies. To find out more about the project and how to get legal help in your area, visit www.EvictionLegalHelp.org.

Fifty-Nine Housing Owners & Operators Sign Eviction Diversion Pledge

On November 12, the Baker-Polito Administration, MassHousing, CHAPA, and the Massachusetts Association of Community Development Organizations (MACDC) [announced a five-point Eviction Diversion Pledge](#), a commitment from Massachusetts property owners and operators to work with tenants facing financial difficulties because of the pandemic, supporting housing stability during the ongoing fight against the spread of COVID-19. Currently, 59 property owners committed to the Pledge, representing over 139,627 homes across the Commonwealth.



Federal Updates

\$900+ Billion Coronavirus Relief Package Proposal Released by Senate

On December 1st, a bipartisan group of senators released a [\\$908 billion coronavirus relief package](#) proposal, which includes \$160 billion to state and local governments, \$12 billion to Community Development Financial Institutions (CDFIs), \$25 billion in rental assistance, and \$180 billion in additional unemployment insurance.

HUD Provides \$86.8 million to PHAs through Mainstream Funding Vouchers

On November 17th, the U.S. Department of Housing and Urban Development (HUD) allocated [\\$86.85 million to public housing agencies \(PHAs\)](#) in the form of [Mainstream funding vouchers](#) to assist non-elderly populations impacted by Coronavirus.

Senate Appropriations Committee Releases FY21 Budget Proposal

On November 10th, the Senate released its [FY21 Transportation, Housing and Urban Development, and Related Agencies \(THUD\) funding bill](#). The bill includes \$3.4 billion for CDBG, \$1.375 billion for HOME, \$25.5 billion for TBRA, and \$13.4 billion for PBRA. Congress has until December 11th to finalize a FY21 budget deal and avoid a government shutdown.

IRS Publishes Proposed Rule on Housing Credit Average Income Test

The IRS published a [notice of proposed rulemaking](#) on Section 42, Low-Income Housing Credit Average Income Test Regulations. The final rule will provide regulatory guidance on the Average Income Test, which allows housing credit properties to serve tenants up to 80% AMI.



Recent Research

Urban Institute Releases Report on Black Wealth Gap

Urban Institute published its "[Closing the Gaps: Building Black Wealth through Homeownership](#)" report, which looks at the role homeownership plays in building multigenerational wealth for Black households. The report examines the wealth gap for Black and Hispanic households compared to White households, which exceeds income disparities.

NLIHC Publishes Housing is Healthcare Report

The National Low Income Housing Coalition (NLIHC) released a [Housing is Healthcare report](#), which explores the challenge of using FEMA's Public Assistance funds to house people experiencing homelessness in hotels during the pandemic.

JCHS Releases its State of the Nation's Housing Report

The Harvard Joint Center for Housing Studies (JCHS) released its [State of the Nation's Housing report](#). The report finds that the pandemic's economic fallout has worsened the country's housing affordability challenges and recommends a comprehensive re-envisioning of national housing policy.

JPMorgan Chase Releases CARES Act Mortgage Forbearance Analysis

The JPMorgan Chase Institute has released its "[Is Mortgage Forbearance Reaching the Right Homeowners during the Covid-19 Pandemic?](#)" policy brief, which finds that forbearance has helped families who had significantly lower levels of liquid assets. The brief recommends an extension of federal mortgage forbearance through 2021.

Report Finds Crime Scores Used to Assess Affordable Housing Insurance Coverage Risk

Affordia Tech's Center for Real Estate Excellence published its "[10 Reasons to Carefully Consider How Insurance Carriers Use Crime Scores to Assess Risk in the Affordable Housing Industry](#)" report. Findings show that high crime scores may preclude a multifamily housing complex from obtaining insurance coverage and raises concerns around accuracy and effectiveness of the practice.

UPCOMING EVENTS

January 21, 2021
SAVE THE DATE
[Doing Business in Times of Uncertainty, Part V](#)

January 14-28 2021
[CHAPA's Virtual Chapter 40B Conference](#)



How can your community expand its affordable housing opportunities? Join us virtually for [our Chapter 40B Conference](#) next month, held over the course of three sessions.

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