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CHAPA Housing Briefs

November 2020

We can all help people stay stable in their homes by sharing information about what resources are available for renters who are behind on their rent.

If you are struggling to pay rent or know someone who needs help paying rent, please **call 2-1-1 or reach out to the <u>Housing Consumer Education Center</u> in your region**, who can help you access and apply for rental assistance programs like RAFT, ERMA, and local programs in your city or town.

If you can't pay your rent because of COVID-19 or have received an eviction notice, you may be protected under the federal eviction moratorium in place through December 31st. You must notify your landlord in writing in order to be protected by the federal moratorium. <u>Visit MassLegalHelp</u> to learn more.



State Updates

CHAPA & MACDC Encourage Owners to Sign Housing Pledge

CHAPA and MACDC are encouraging owners and managers of affordable housing to <u>sign onto a housing</u> <u>pledge</u> by the end of the day on November 11th, helping to avoid evictions while keeping properties safe. The pledge includes committing to help tenants access rental assistance, complete the necessary paperwork to benefit from the national eviction moratorium, create payment plans, and other measures to help residents stay in their homes.

UPCOMING EVENTS

November 6, 2020 Building Blocks Coalition Meeting

November 10, 2020 Housing Stabilization Committee Meeting

November 19, 2020 Rental Assistance Committee Meeting

December 1, 2020
Public Housing
Committee Meeting

Baker-Polito Administration Awards \$105.7 Million for Affordable Housing

On October 21, the <u>Baker-Polito Administration</u> <u>announced the 2020 Affordable Rental Housing Awards</u>. The awards will result in the production or preservation of more than 2,400 homes, including 2,166 affordable rental homes in communities across the Commonwealth. This round of awards provides more than \$105.7 million in direct funding and allocates \$53 million in state and federal tax credits to 28 projects in 19 communities.

Federal CDC Eviction Moratorium Protects Renters as State Eviction Moratorium Expires

After the state eviction moratorium expired on October 17, some renters can now access eviction protections through the federal Centers for Disease Control (CDC) eviction moratorium. In order to be protected by the federal eviction moratorium, tenants must notify their landlords in writing that they cannot pay rent because of COVID-19. Tenants also must have tried to get any available emergency assistance and meet certain other eligibility requirements. <u>Visit MassLegalHelp</u> to learn more.

\$171 Million Eviction Diversion Initiative Announced as State Moratorium Ends

On October 12, Governor Baker committed \$171 million in federal and state resources for an <u>Eviction Diversion</u> <u>Initiative</u>, as he also announced he would not be extending the state eviction moratorium beyond October 17. The Initiative includes \$100 million for RAFT emergency rental assistance, \$48.7 million for HomeBASE and rapid re-housing programs for those at risk of experiencing homelessness, and \$12.3 million to provide legal assistance for low-income tenants and property owners facing eviction because of COVID-19.

FY2021 State Budget Process Moves Forward

The process for passing a state budget for the remainder of the fiscal year moved forward as <u>Governor Baker filed a</u> <u>revised FY2021 budget recommendation</u>, which reflects changes to funding allocations based on new revenue projections owing to the significant financial impacts from COVID-19. The proposal largely level funds affordable housing programs compared to FY2020. The House is expected to debate its budget proposal next week, followed by a similar debate in the Senate. Until the final FY2021 budget is passed, Massachusetts will continue to operate under a short-term state budget. January 2021 *SAVE THE DATE* CHAPA's Virtual Chapter 40B Conference



Thank you to everyone who joined us for our first virtual Annual Dinner! If you missed it or simply want to relive the moment, check out the accomplishments CHAPA staff shared that evening.



At the Annual Dinner, we honored four affordable housing leaders with our annual awards. **Rewatch** the awards ceremony on YouTube.

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Federal Updates

IRS Issues NPR on AIT for LIHTC Developments

On October 30th, the <u>Internal Revenue Service (IRS)</u> <u>published a notice of proposed rulemaking</u> on the Housing Credit Average Income Test (AIT) minimum set-aside, which permits new LIHTC developments to serve households earning up to 80% of AMI. The rule provides guidance on AIT implementation and requires all lowincome units in a property average 60 percent of the AMI or less for the minimum set-aside requirement.

HUD's Changes to the Disparate Impact Protections Put on Hold

On October 25th, Judge Mark G. Mastroianni for the U.S. District Court for the District of Massachusetts placed <u>a</u> <u>nationwide preliminary injunction</u> to stay the implementation of the Department of Housing and Urban Development's (HUD) changes to the disparate impact protections of the Fair Housing Act. The preliminary injunction is the result of a lawsuit brought by the Lawyers for Civil Rights on behalf of fair housing organizations in MA.

FHA Extends Forbearance Protections to End of the Year

On October 20th, the <u>Federal Housing Administration</u> (FHA) announced an extension for single-family homeowners with FHA-insured mortgages to request forbearance to December 31, 2020. Forbearance from mortgage payments are provided for up to six months.

HUD Publishes Proposed HOTMA Rule for HCV and PBV Programs

On October 8th, <u>HUD issued a proposed rule</u> codifying certain provisions of the Housing Opportunity through Modernization Act of 2016 (HOTMA), which are related to the Housing Choice Voucher and the Project-Based Voucher programs. Comments are due by December 7, 2020.

Congresswoman Clark Files SAVE Federally-Assisted Housing Act

On October 6th, Congresswoman Katherine Clark (MA-

5th) introduced the Support Allowing Volume Exception

(SAVE) for Federally-Assisted Housing Act. The bill removes the bond cap for federally-assisted housing facilities to address the national shortage of affordable housing units.



Recent Research

NLIHC Issues COVID-19 Emergency Rental Assistance Report

The National Low Income Housing Coalition (NLIHC) released a <u>research report on Emergency Rental</u> <u>Assistance Programs</u> in Response to COVID-19. The report shows that state and local governments have relied primarily on the CARES Act to fund emergency rental assistance through CDBG and the Coronavirus Relief Fund.

Boston Indicators and Brookings Institution Release Zoned Out Report

The Boston Indicators and Brookings Institution released its <u>Zoned Out: Why Massachusetts Needs to Legalize</u> <u>Apartments Near Transit Report</u>. The report recommends adopting a statewide policy to legalize apartments near transit.

CAP Releases Analysis of COVID-19 Responses to Address Racial Inequality

The Center for American Progress (CAP) has provided <u>an</u> <u>analysis of COVID-19 responses</u> that could address racial inequality. The analysis calls for reinstating HUD's Affirmatively Furthering Fair Housing rule and increasing the supply of affordable housing for renters and communities of color.



A safe, healthy, and affordable home for all.

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