

CHAPA
COVID-19 Affordable Housing Response Meeting
Friday, April 17th, 2020
2:30 – 3:30 p.m.

For the most updated information on affordable housing and the COVID-19 crisis, visit:
<https://www.chapa.org/housing-news/covid-19-affordable-housing-updates>

Notes

Welcome

Rachel Heller, CEO, CHAPA

Heller welcomed everyone on the call, this our sixth weekly call, and reiterated CHAPA's intention to keep the community informed and updated on all housing and non-housing issues, resources and solutions.

Youth Homelessness

Kelly Turley, Assistant Director, Massachusetts Coalition for the Homeless

Turley provided an update on the Coalition's enhanced outreach to and programs for youth and young adults experiencing homelessness. The Coalition's work is critical as many programs, such as drop in services, are paused and some shelter resources which are seasonal are due to close. Coalition staff is working by appointment to ensure clients receive access to essential resources. Providers are offering phones and tablets to lower risk of isolation and assure that clients stay connected to resources.

The Massachusetts Commission on Unaccompanied Homeless Youth (the Commission) is updating and sharing best practices and advocating for supplemental funding with current funding set to run out. The Commission is conducting an informal survey on the youth homelessness count which will offset the postponement of the annual youth count originally scheduled for May. The count is essential for documenting the scope of the homeless youth population and providing insights and data for stakeholders to secure resources.

Youth Action Boards, comprised of youth and young adults age 17-25 who have or are experiencing homelessness work in partnership with communities, providers and advocates to connect those in need to transportation, housing, employment, health and mental health resources and provide a much-needed connection to others.

Youth experiencing homelessness are sharing powerful narratives at Board-led virtual meetings, reporting increased isolation, increased layoffs and reduction of hours. Many are asking for information on how to access resources. Reports of youth exchanging sex for housing and other necessities are very disturbing and the Coalition will follow up on these reports.

Lastly, Kelly indicated that homeless youth and young adults include pregnant women and young parents. With this last cohort, Kelly reports that the Coalition is working closely with DHCD to ensure that young parents can access shelter placements and then

RAFT to transition to permanent housing. Many unmet needs continue and our collective organizing and advocacy is needed more than ever.

The COVID-19 Layoff Housing Gap

Tim Reardon, Director of Data Services, Metropolitan Area Planning Council

Reardon presented a summary of the Metropolitan Area Planning Council's (MAPC) recent research brief "**The COVID-19 Layoff Housing Gap**" (the Brief) which can be downloaded [here](#). Reardon acknowledged the work of Sara Philbrick, Socioeconomic Analyst II, who contributed to the Brief and presented several of the findings.

The Brief focuses on the impact of layoffs on workers' ability to stay in their homes. It includes an analysis of the offset of relief offered under the CARES Act and projects that COVID-related unemployment has the potential to exacerbate an existing housing crisis in MA. It identifies likely gaps that will exist despite federal resources and this information will be essential in developing policies and programs to ensure that all households have the resources to remain stably housed.

The Brief analyzes initial COVID-related state unemployment claims by occupation with the most significant reduction in personal care, food preparation, administrative and construction occupations. Reardon pointed out that these figures are understated as those who are self-employed cannot apply for unemployment insurance until April 30, 2020. Younger, lower income, non-English speaking households tend to be more impacted with average household income reduced by 55%. Households of color are disproportionately impacted as well.

Benefits under the CARES Act are effectively stabilizing many households at present. However, the Brief concludes that 133,000 households will have insufficient resources to maintain current housing when these benefits expire. Much is still unknown, with some households anticipated to benefit when employment opens up. However, those in the restaurant and entertainment industries, with large numbers of low-income workers, will take longer to see employment rebound.

Reardon reported undocumented workers, seasonal workers, those in the arts and other gig economies are ineligible for federal assistance and will experience significant gaps in resources to offset their housing burden. The Brief estimates that 5.1% of the MA labor force is comprised of undocumented workers.

MAPC will be updating the Brief and using the data to highlight which households will have insufficient resources to maintain their housing, including projected estimates of how much assistance will be required on a monthly basis. Reardon urged others on the call who have expertise to reach out to Sarah Philbrick SPhilbrick@mapc.org and to him at treardon@mapc.org.

Additionally, MAPC is offering a research webinar, "The COVID 19 Layoff Housing Gap on Wednesday, April 22, 2020 at 2:00. For registration details, click [here](#).

Mortgage Relief in Boston

Maureen Flynn, Deputy Director, Boston Home Center

Flynn reported that the City of Boston's Covid Mortgage Relief Plan was announced on April 9, 2020. Developed in conjunction with Massachusetts Affordable Housing Alliance and Massachusetts Housing Partnership, the plan offers a forbearance program with common baseline provisions assured to all homeowners who have loans with participating lenders or servicers. Highlights of the baseline forbearance program include a minimum three-month loan deferment, no late payments or negative reporting to credit bureaus, no lump sum repayments and a limitation on interest accruals regardless of the repayment structure. To read the City's Covid Mortgage Relief Plan, [click here](#).

National and local lenders and servicers have signed on to participate including Bank of America, Boston Private, Cambridge Trust, Century Bank, Citizens Bank, City of Boston Credit Union, Dedham Savings, Eastern Bank, Mortgage Network, Inc., Prime Lending, Salem Five Bank, Santander Bank and the Boston Firefighters Credit Union. Flynn noted that the Firefighters Credit Union serves many first responders. For a list of participating lenders and servicers, please [click here](#) and scroll to "list of participating lenders." Please note that since the time of the City's announcement, additional lenders may have signed on to participate.

Flynn indicated the plan covers all owner-occupied properties in the City of Boston with residential loans. To determine whether the plan applies to loans in other areas of the State, Flynn directed homeowners to contact their lender or servicer whose contact information should be available on each mortgage statement. Flynn also noted that the relief applies only to first mortgages.

Federal Update

Ryan Dominguez, Senior Policy Analyst, CHAPA

Dominguez reported that the New England Housing Network submitted a letter to the New England delegation supporting the LIHTC rescue package and increased resources for HOME, USDA programs and Housing Choice. Dominguez reported that the delegation was receptive to the asks. Federal advocacy on HUD waivers has been successful with many waivers already announced and others to be announced imminently. Statutory waivers are expected to include annual income re-certification and housing quality inspection standards for public housing.

HUD's Office of Community and Planning Development issued guidance on the HOME program as well as tenant based rental assistance programs. Among the highlights, Dominguez noted that a jurisdiction can spend up to 25% of its allocation for administrative expenses.

Lastly, Dominguez reported that HUD guidance on CDBG and ESG funding to Massachusetts in the CARES Act has been released and is available here and on the CHAPA website. Dominguez emphasized that we cannot let up on our advocacy despite these successes for there will be gaps in who receives assistance. NLIHC and other CHAPA partners will continue to advocate to close those gaps.

State Update

Eric Shupin, Director of Public Policy

Shupin was pleased to report that the Committee of the MA House and Senate had agreed on the terms of an eviction moratorium bill that will shortly be presented to Governor Baker. The bill is a strong response to the COVID-19 crisis and extends immediate protection to tenants and owners.

Highlights of the bill include a prohibition on all non-essential evictions and foreclosures and provides mortgage borrowers with forbearance options and protects tenants from late fees. The bill would create a moratorium on all stages of the eviction and foreclosure process for 120 days from the enactment of the legislation or 45 days after the state of emergency has been lifted, whichever comes first. It would also prohibit all non-essential evictions for residential properties and small businesses and bar residential landlords from terminating tenancy and sending a notice to quit.

Landlords would be banned from issuing late fees and reports to credit agencies for nonpayment of rent, provided that a tenant offers notice and documentation to the landlord within 30 days of the missed rent that the non-payment was related to a financial impact from COVID-19. Shupin pointed out that some questions on particular leasing situations remain unanswered and will need to be addressed.

The bill would still allow evictions for actions involving allegations of criminal activity. For the full text of the legislation, click [here](#).

Shupin reiterated that time is of the essence and he encouraged everyone to should reach out to the Governor to ask him to sign the bill into law as soon as possible.

With the eviction bill headed to Governor Baker's desk, CHAPA and our partners will be focusing our advocacy efforts on securing an additional \$50M for RAFT. At the same time, recognizing that it is essential to ensure that all multifamily housing owners have adequate revenues to maintain ongoing operations of properties, CHAPA will be gathering information and data to inform our advocacy around solutions to help landlords/owners.

CHAPA will be following up on state budget process for FY 2021 which is still in flux.

Discussion/Q&A

Next Meeting scheduled for April 24th from 2:30-3:30