

CHAPA
COVID-19 Affordable Housing Response Meeting
Friday, April 24, 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

Eric Shupin, Director of Public Policy, CHAPA

Heller welcomed everyone on the call, this our seventh weekly call, and reiterated CHAPA's intention to keep the community informed and updated on all housing and non-housing issues, resources and solutions. Shupin praised the MA legislature for its work on the recent eviction and foreclosure moratorium noting that the statute is now recognized nationally for its broad support for tenants and homeowners.

Implementing the Eviction & Foreclosure Moratorium Law

Roberta Rubin, Chief Counsel, DHCD

Rubin reported that Gov. Baker has signed the eviction and foreclosure moratorium bill (H4647) which provides for “a total pause for evictions and foreclosures”. Notably, the law goes beyond staying evictions and foreclosures and contains forbearance provisions that pertain to 1-4 unit residential properties as well as small business/commercial properties and other strong tenant and owner protections. A summary of the law can be found [here](#).

The Executive Office of Housing and Economic Development (EOHED), has created the regulatory framework for implementing the law and has posted emergency regulations on the EOHED website, a copy of which can be found [here](#). The regulations include fillable forms for required documentation, a summary of the law and other resources for tenants and home owners such as RAFT, [MHP](#) and HCEC contacts. Among the documents created, Rubin highlighted the form for the self-certification of financial hardship for those seeking forbearance, and the form of notice that landlords must provide if they seek to apply last months' rent to current operating expenses, as allowed by the law. EOHED tried to strike a balance in assuring documentation is sufficient to comply with the law, yet accessible to all users. Forms must be submitted in a timely fashion in accordance with the statute and will be available electronically.

Rubin indicated that there will a period for public comment before the final version of the regulations is published. Rubin indicated that EOHED did not address whether actions such as non-compliance with social distancing guidelines and face covering orders would be considered a basis for eviction.

In response to several questions about resources the Baker-Polito may be considering for owners, Rubin indicated that DHCD has initiated contact with many owners and

continues to look at how to make resources available to cover operating expenses, recognizing that some owners have more robust reserves than others.

Regional Update - South Shore

Rob Corley, CEO, NeighborWorks Housing Solutions

Corley gave an update on the robust community resources that NeighborWorks continues to offer renters and homeowners in communities on the South Coast from Quincy and Brockton to New Bedford and Fall River. Corley focused on the challenges facing Brockton which has the second highest COVID infection rate in MA.

NeighborWorks is working with the State delegation and the Mayor to provide additional needed resources including additional CDBG and HOME funds.

Local businesses continue to face COVID related challenges and NeighborWorks is positioned to redeploy its recently launched \$1M loan fund to step into the breach. NeighborWorks will be working with lender partners to redesign the fund to better serve the local business community left out of the Payroll Protection Plan. Corley credited partners HarborOne Bank and the Chamber of Commerce who have stepped in to provide food cards to the immigrant community and others that are left out.

NeighborWorks, the HCEC for the South Coast, has seen a stunning increase in calls for resources, particularly RAFT. All RAFT applications can be handled online and Corley gave a shout out to DHCD for its flexibility in making the online application process happen. Counselors are answering a hotline set up for questions on the eviction and foreclosure moratorium. Concerns about the need to inform people of their rights mounted after local press reports of immigrant families being served illegal eviction notices.

In preparation for a crush of foreclosure cases, NeighborWorks is increasing its outreach by recording a public service announcement in multiple languages to be broadcast on social media. Corley recognized Harbor One employees who are multi-lingual and have led the outreach to non-English speaking constituents.

Corley raised the issue of assistance to multifamily owners as rent revenues decline. NeighborWorks has seen a 35% drop in rent collection in one month on LIHTC (non voucher-assisted) properties and will be looking to work with CHAPA and partners to advocate for resources to stabilize operations. To date, Corley reports no positive COVID tests at any of its properties, including many with the congregate housing model.

Corley offered a more positive report on the development side. NeighborWorks' three development projects in Quincy, Brockton and Marshfield are continuing on or ahead of schedule despite minor supply chain disruptions. Corley reported that all crews are adhering to state guidelines on safety, suggesting that the guidelines may be an indicator of how construction sites are managed in the future.

For anyone needing emergency rental assistance or eviction and foreclosure relief information in the South Coast area Corley shared NeighborWorks hotlines:

HCEC eviction and foreclosure hotline: 781-422-4208.

HCEC-RAFT hotline: 781-422-4204.

RAFT as a COVID-19 Response Resource

Ita Mullarkey, Acting Assistant Undersecretary &

Amy Mullen, HomeBASE/RAFT Contract & Compliance Coordinator, DHCD

Kathleen Facchini, Manager, NeighborWorks Housing Solutions

Stefanie Coxe, Executive Director, Regional Housing Network of Massachusetts

Mullarkey thanked the Baker-Polito administration for helping to secure the \$5M additional funding to RAFT which is critical for saving tenancies. Mullen then summarized DHCD's guidance for RAFT applicants, including changes designed to make RAFT more flexible and easier to access. Key points in Mullen's summary included:

- All regionals accept applications remotely with client interaction limited to the extent possible and each regional assembles its own program or set of programs with access through the individual RHA websites;
- Most RHAs are adopting the DHCD online app system which permits electronic signatures and flexible documentation;
- Two requirements remain fixed: proof of income (statutory) but one pay stub will suffice and proof of ownership from property owners;
- Relaxed rules about "eligible housing crisis" so the applicant no longer needs to show that he/she is in a court eviction process; applicant needs to demonstrate he/she is behind on rent and a letter from landlord is adequate to allow access to RAFT. Funds can be used for various expenses such as moving, not just rent arrears;
- With utility shut offs, applicant no longer needs to produce a shut off notice. A notice of arrearage will suffice; and
- Applicants qualify with income at or below 50% AMI and RAFT cap remains at \$4k over twelve months.

For full RAFT guidelines, please visit individual RHA websites available [here](#).

Facchini spoke about the implementation of RAFT at NeighborWorks Housing Solutions. Echoing many of the guidelines articulated by Mullen, Facchini urged those behind on rent payments to apply as soon as they receive notice from their landlords. Fuccini underscored that NeighborWorks hotline is available for those without internet access. Staff can assist callers in multiple languages. In addition to the relaxed documentation on financial hardship, basic documentation (photo ID, birth certificate, SSN, if available) is still required. Facchini noted that all sources of current income including unemployment insurance as well as child support are included in determining eligibility. Facchini indicated that NeighborWorks is seeking clarity on whether the \$600 additional unemployment compensation will be excluded. For owners, proof of ownership and Form w9 is required.

Lastly, Facchini confirmed that RAFT can be used to pay condominium or homeowner association fees if applicant demonstrates that he/she is thirty days behind.

Coxe thanked MassHousing for the critical \$5M funding to RAFT. Referencing the recent MAPC Brief on the COVID-19 Layoff Housing Gap, she noted that the analysis showed an even greater need than projected with the result that additional resources will be required. HCECs are fielding questions from confused homeowners and Coxe indicated that more intensive counseling services will be needed. Accordingly, the Regional Housing Network, along with CHAPA and many others are advocating for an additional \$50M for Raft, \$1.5M for the HCECs and increasing RAFT eligibility to households at or below 80% of AMI with an annual cap of \$10K. For more on tenant stabilization priorities, please click [here](#). She urged everyone to please contact legislators and express support for these needed resources.

Coxe urged others developing Emergency Rental Assistance (ERA) programs to be sure that any new funds can be layered. It is important to find and fill gaps. For information on CHAPA's recent training on establishing an ERA, please click [here](#).

Federal Update

Ryan Dominguez, Senior Policy Analyst, CHAPA

Dominguez reported that the Paycheck Protection Program and Health Care Enhancement Act was signed into law by President Trump. This measure provides \$480B in relief including \$310B to replenish the Payroll Protection Program of which \$30B is targeted for small banks, \$30B for medium-sized banks and credit unions and \$11.3B for administration and processing. Additionally, \$75B is targeted for hospitals and health care centers, \$60B for the Economic Injury Disaster Loan Program (EIDL) and \$25B for COVID related testing and research.

No housing relief was expected in this package and our Federal delegation is working on the phase 4 relief which we hope will prioritize housing. However, Dominguez pointed out that our collective advocacy is critical over the next few weeks as there is much resistance to additional housing relief in Congress.

Dominguez is compiling a list of HUD waiver priorities to share with the New England Delegation and agencies in the coming week.

Other important announcements include USDAs report that SNAP benefits have increased by \$2B per month, a 40% increase in one month.

Lastly, NLIHC has designed a useful tool identifying properties are subject to eviction and foreclosure moratoria: https://nlihc.org/federal-moratoriums?utm_source=NLIHC+All+Subscribers&utm_campaign=47f1062416-EMAIL_CAMPAIGN_2020_04_02_06_44_COPY_01&utm_medium=email&utm_term=0_e090383b5e-47f1062416-293244481

Enterprise is hosting a webinar on Wednesday, April 29, 2020, "How Communities Can Use CDBG Funds To Address Covid-19." Information on registration can be found at: <https://www.psychousing.org/event/webinar-how-communities-can-use-cdbg-funds-address-covid-19>.

CHAPA and our Federal delegation partners are continuing our advocacy for LIHTC property resources and expect to present a bill in May.

Discussion/Q&A

Next Meeting scheduled for May 1st from 2:30-3:30 p.m.