



# FY2021 Conference Recommendations

FOR AFFORDABLE HOUSING, COMMUNITY DEVELOPMENT & HOMELESSNESS PREVENTION SUPPORTED BY CITIZENS' HOUSING & PLANNING ASSOCIATION

#	Program	Description
7004-9316	Residential Assistance for Families in Transition (RAFT)	<ul style="list-style-type: none"> <li>Adopt House language increasing RAFT benefit to \$10,000</li> <li>Adopt Senate language directing DHCD to allow a simple application</li> <li>Add language to provide several options for income verification</li> <li>Add language to allow RAFT benefits to be used more flexibly</li> </ul>
7004-9024	Massachusetts Rental Voucher Program	<ul style="list-style-type: none"> <li>Adopt data reporting language from both the House and Senate budgets</li> <li>Adopt House language directing DHCD to complete voucher management system</li> </ul>
7004-9030	Alternative Housing Voucher Program	Adopt \$12.5 million total appropriation in Senate budget
7004-3036	Housing Consumer Education Centers	Adopt \$4.75 million appropriation & language in the House budget
7004-0108	HomeBASE	<ul style="list-style-type: none"> <li>Adopt the \$29 million total appropriation provided by the Senate budget</li> <li>Adopt language change in House budget that would allow eligible households to maximize HomeBASE and RAFT benefits, even if the COVID-19 state of emergency is lifted</li> <li>Adopt expanded tracking &amp; reporting language in Senate budget</li> </ul>
7004-9005	Public Housing Operating Subsidy	Adopt \$80 million appropriation in the House budget
7006-0011	Foreclosure Prevention & Housing Counseling	Adopt \$2.85 million appropriation & language in the House budget
7004-3045	Tenancy Preservation Program	Adopt \$1.5 million appropriation in the House budget
Senate Outside § 81	Coronavirus Emergency Notices to Quit	Adopt Senate Outside Section 81
Senate Outside § 83	Eviction Diversion Initiative Data Collection	Adopt Senate Outside Section 83
Senate Outside § 84	Eviction Records Sealing During COVID-19	Adopt Senate Outside Section 84
Senate Outside § 85	COVID-19 Eviction Diversion Initiative Task Force	Adopt Senate Outside Section 82

For more information, contact Eric Shupin, CHAPA's Director of Public Policy, [eshupin@chapa.org](mailto:eshupin@chapa.org) or 617-682-9712





Board of Directors November 24, 2020

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**RE: CHAPA FY2021 Budget Recommendations for Affordable Housing, Eviction Prevention, and Economic Recovery**

Vice Presidents  
*Andrew DeFranza*  
*Gordon Pulsifer*

Dear Chairman Michlewitz, Chairman Rodrigues, Representative Garlick, Senator Friedman, Representative Smola, and Senator O'Connor,

Treasurer  
*Angie Liou*

On behalf of Citizens' Housing and Planning Association (CHAPA), thanks to both the House and Senate for expanding investments in permanent affordable housing solutions, including our state's rental assistance programs and public housing, as well as emergency rental assistance in the FY2021 budget.

Clerk  
*Naomi Sweitzer*

As we continue to recover from the pandemic, these investments will help thousands of households in Massachusetts find or stay in their homes, avoid evictions and homelessness, and help prevent the spread of the virus.

*Andrea Aldana*  
*Kenan Bigby*  
*Aida Franquiz*  
*Soni Gupta*  
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*Jason Korb*  
*Dara Kovel*  
*Gloria Leipzig*  
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*Chris Norris*  
*Leslie Reid*  
*Olivia Richard*  
*Dr. Megan Sandel*

During the ongoing pandemic, housing stability is critical to positive health outcomes, protecting public health, and supporting economic recovery. CHAPA's approach to ensuring housing stability during the COVID-19 crisis is to ensure equitable policies and programs for Massachusetts residents.

Chief Executive Officer  
*Rachel Heller*

We advocate for the resources and policies needed to support renters, homeowners, and landlords and to preserve and expand the state's affordable housing stock to make sure everyone in the Commonwealth has a safe, healthy, and affordable place to call home.

Below are funding and language recommendations supported by CHAPA that will help bridge the key differences between the House and Senate budgets and provide the strongest support for these critical resources to help many residents stay housed and recover during this pandemic.

## **RESIDENTIAL ASSISTANCE FOR FAMILIES IN TRANSITION (RAFT) (7004-9316)**

- *Adopt House language increasing RAFT benefit to \$10,000;*
- *Adopt Senate language directing DHCD to allow a simple application;*
- *Add language to provide several options for income verification; and*
- *Add language to allow RAFT benefits to be used more flexibly.*

CHAPA thanks the House and Senate for including \$50 million for RAFT, as well as a \$4.7 million transfer from the Housing Preservation and Stabilization Trust Fund. This will help thousands of households in Massachusetts avoid eviction and stabilize property owners who have been impacted by COVID-19.

Thanks also to both the House and Senate for increasing the maximum RAFT benefit to \$10,000. We respectfully request that you adopt the language the House uses to increase the benefit. The House language would raise the RAFT benefit amount and allow the higher cap to remain in place after the end of the COVID-19 emergency declaration. Extending the maximum RAFT benefit will allow the program to better serve those facing a housing emergency, even if the emergency is not related to the virus.

We also request that you adopt the Senate language directing the Department of Housing and Community Development (DHCD) to allow a short, simple application requiring minimal processing time. This will help households access RAFT benefits more quickly during COVID-19.

In order to further improve RAFT and get resources to households and property owners more quickly, we respectfully ask you to add language to the line-item that would:

- Provide several options for verifying applicant income to reduce the application processing time; and
- Allow RAFT benefits to be used more flexibly to stabilize more households and property owners.

The exact language requested to achieve these RAFT improvements is included as an appendix at the end of this document.

### **Provide several options for verifying applicant income to reduce application processing time.**

*Requested language change:*

provided further, that income verification shall be conducted by using: (1) documentation provided by the household, requiring the same documentation and process used to conduct income verification under this item in fiscal year 2020 or fewer documents as directed by the department capped at no more than 1 document per source of income; or (2) third-party income verification;

CHAPA thanks the Senate for including language on income verification procedures for RAFT, specifically allowing the income verification process to remain the same as it did in FY2020 or to use third-party income verification. This will ensure that administering agencies can continue to use the long-standing income verification process of third-party documentation. The language also gives discretion to administering agencies to use the income verification method that will allow the RAFT application to be processed the fastest.

In order to further streamline the income verification process, CHAPA asks the conference committee to add language to RAFT that only requires one source of documentation per source of income. In previous fiscal years, each income source required an entire month's worth of documentation. For example, an application would require 2–4 paychecks in the same month's period for every member of the household. Often, applicants would have a hard time gathering and submitting all of this paperwork. This process also required the staff of administering agencies to spend a long time verifying or correcting these many documents.

Adding the proposed language will reduce the amount of paperwork needed to verify income so that applicants have an easier time assembling and submitting documentation in a timely manner.

**Allow RAFT benefits to be used more flexibly to stabilize more households and property owners.**

*Requested language change:*

provided further that a household upon demonstrated need, due to COVID-19, of rental arrearage or inability to pay future rent shall be awarded the maximum amount needed, up to \$10,000; provided further, that in COVID-19 related cases the department shall allow funds to secure as many months in arrearages and future months of tenancy as the benefit level will cover, or preserve the tenancy for no more than 8 months from the time of benefit award and hold the arrearages harmless until after the last month of stipends is paid

CHAPA thanks the Legislature for increasing the maximum RAFT benefit to \$10,000 to respond to the increased need for emergency rental assistance caused by the virus. In order to have this maximum benefit stabilize as many households and property owners as possible, we ask that language be added to RAFT that would allow the \$10,000 to be used flexibly to cover as many housing emergencies as possible.

Currently, the program is overly prescriptive in how the RAFT benefit can be used for cases that need more than the \$4,000 benefit. This has made it difficult for households and property owners to use these increased RAFT resources.

To be approved for any RAFT benefit over \$4,000, the payment must be enough to clear rent arrearages as well as cover rent for the next six to eight months. Unfortunately, many households have been unable to pay rent since as early as March. Also, as the pandemic continues, many people remain unemployed or underemployed.

For these cases, households may not be approved for the increased RAFT benefit because it would not cover all of the rent arrearages or because an applicant is still unemployed and would have difficulty making future rent payments. This could also make property owners unwilling to accept the RAFT benefit because it would not provide enough to make up for the amount of rent owed or for future rent.

The suggested language would provide flexibility for how the \$10,000 could be used. This would stabilize as many households as possible by allowing residents and property owners to come to an agreement for how to use the maximum RAFT benefit in a way that reflects each household's particular circumstances.

For example, the RAFT benefit could be used to cover all rent arrearages. Any amount of the RAFT benefit left after paying arrearages could then provide a rent stipend to a household for as long as the benefit would cover. In other cases, the \$10,000 maximum benefit could be used to cover six to eight months of rent. Any RAFT benefit amount left after providing for rent could then be put towards rent arrearages.

In all cases, this flexibility will allow RAFT to most quickly stabilize a household and property owner while also allowing more time for other assistance to be secured, to find employment, or to work out payment plans or other agreements between the resident and property owner. This will prevent more evictions, provide much needed support for property owners, and save households from becoming homeless.

#### **MASSACHUSETTS RENTAL VOUCHER PROGRAM (MRVP) (7004-9024)**

- *Adopt data reporting language from both the House and Senate budgets; and*
- *Adopt House language directing DHCD to complete the voucher management system.*

Thank you to the House and Senate for both allocating \$135 million for MRVP in FY2021. This funding increase can help support many new rental vouchers to help thousands of people find a stable home that they can afford during the pandemic. Increasing investments in long-term affordable housing solutions like our rental assistance programs and public housing will help protect individuals, families, and our communities by preventing the spread of the virus.

In order to best understand how MRVP is being used and to understand how to make MRVP more effective as we grow the program, CHAPA asks that you adopt language on reporting that combines data points from the House and Senate budgets.

CHAPA also asks you to adopt the House language that directs DHCD to complete and implement a voucher management system by the end of FY2021. This management system will help provide the needed information to most effectively administer new and existing rental vouchers.

**ALTERNATIVE HOUSING VOUCHER PROGRAM (AHVP) (7004-9030)**

*Adopt the \$12.5 million total appropriation in the Senate budget.*

Thanks to both the House and Senate for demonstrating increased support for AHVP. CHAPA asks that you adopt the \$12.5 million total appropriation for RAFT provided in the Senate budget. These additional funds will help create new rental vouchers for persons with disabilities. This could help hundreds of new persons with disabilities find an apartment they can afford and avoid potentially entering a nursing home or other skilled-care facility where there is a larger threat of contracting COVID-19.

**HOUSING CONSUMER EDUCATION CENTERS (HCECs) (7004-3036)**

*Adopt the \$4.75 million appropriation and language in the House budget.*

CHAPA thanks both House and Senate for increasing funding for HCECs. We ask you to adopt the Senate appropriation of \$4.75 million to provide increased support for the work of HCECs. These are the frontline agencies for delivering housing resources for critical programs like RAFT, local emergency rental assistance programs, the Emergency Rental and Mortgage Assistance program, and HomeBASE. The higher appropriation will provide HCECs with much needed funding to hire more staff and reduce the processing time for RAFT applications to get households the timely assistance they need.

CHAPA also asks that you adopt the House language that retains reporting requirements for HCECs to help understand the impact of these organizations.

**HOMEBASE (7004-0108)**

- *Adopt the \$29 million total appropriation provided by the Senate budget;*
- *Adopt language change in House budget that would allow eligible households to maximize HomeBASE and RAFT benefits, even if the COVID-19 state of emergency is lifted; and*
- *Adopt expanded tracking and reporting language in the Senate budget.*

CHAPA requests that you adopt the total appropriation of \$29 million for HomeBASE included in the Senate budget. This will offer more families an alternative to emergency shelter by providing stabilization services and up to \$10,000 in financial assistance to pay rent, utilities, security deposits, and other expenses that would allow them to stay in their homes, move, or live with another family.

Thanks to both the House and Senate for including language changes that would allow eligible households to maximize HomeBASE and RAFT benefits. CHAPA respectfully asks that you adopt the House version of this language that would de-link HomeBASE and RAFT benefits, even if the COVID-19 state of emergency is lifted. This will help

families who would otherwise become homeless access as many resources as they can to remain stably housed.

Finally, CHAPA asks that you include language in the Senate budget that adds to reporting requirements for HomeBASE. This will provide important information to help understand who HomeBASE serves and how to make the program more effective.

**PUBLIC HOUSING OPERATING SUBSIDY (7004-9005)**

*Adopt \$80 million appropriation provided in the House budget.*

Thanks to both the House and Senate for providing increased support for local housing authorities and their residents in your respective budgets. CHAPA respectfully asks that you adopt the \$80 million appropriation provided in the House budget. This program supports more than 45,000 state public housing units in Massachusetts. Over three-quarters of public housing residents are elderly or persons with disabilities. Unfortunately, years of underfunding before the pandemic have left many housing authorities struggling to operate and keep apartments in good repair. With the pandemic, housing authorities have incurred significant additional expenses to implement social distancing and intensive cleaning measures to keep residents safe. The additional funds will help housing authorities operate and preserve this valuable resource while ensuring health and safety of their tenants, many of whom are at increased risk of the virus because they are elderly or have a disability.

**FORECLOSURE PREVENTION & HOUSING COUNSELING (7006-0011)**

*Adopt the \$2.85 million appropriation and language in the House budget.*

CHAPA asks that you adopt the \$2.85 million appropriation for housing and foreclosure counseling provided by the House budget. Thanks to both the House and Senate for including language that would guarantee funding for these Chapter 206 counseling grants. These funds will help thousands of residents in Massachusetts purchase their first home. The grants will also provide foreclosure counseling to help owners who are at risk of losing their home. These resources will become even more important as the pandemic continues and more homeowners fall behind on mortgage payments.

**TENANCY PRESERVATION PROGRAM (TPP) (7004-3045)**

*Adopt the \$1.5 million appropriation in the House budget.*

CHAPA requests that you adopt the \$1.5 million appropriation in the House budget. TPP is a homelessness prevention program that works with households with disabilities facing eviction because of behavior related to that disability. In consultation with the Housing Court, TPP works with residents and property owners to determine if the disability can be reasonably accommodated and the tenancy preserved. Additional funds for the program will help prevent more evictions during the ongoing pandemic.

## **CORONAVIRUS EMERGENCY NOTICES TO QUIT**

*Adopt Senate Outside Section 81.*

CHAPA asks you to adopt the language in Outside Section 81 of the Senate budget. This provision will ensure that tenants receive critical information with the “notice to quit” letter property owners must send prior to filing an eviction case. These notices can be confusing and intimidating, and this provision will ensure the notices make clear that the tenant has legal rights and provides information about relevant protections and rental assistance resources. It will also provide important data about notices to quit statewide to help guide housing policy and direct resources where they are most needed.

## **EVICTION DIVERSION INITIATIVE DATA COLLECTION**

*Adopt Senate Outside Section 83.*

CHAPA asks you to adopt Outside Section 83 in the Senate budget that requires the administration and courts to provide data about evictions, notices to quit, rental assistance, and other Eviction Diversion Initiative programs. This information includes numbers and types of cases filed; case outcomes; numbers of rental and mortgage assistance applications and outcomes; amount of funds awarded; time between application and decision; information related to hiring for programs; and other program data.

## **EVICTION RECORDS SEALING DURING COVID-19**

*Adopt Senate Outside Section 84.*

CHAPA asks that you adopt Outside Section 84 in the Senate budget. This language provides for eviction records for non-payment cases related to COVID-19 to be shielded from the public database. This will ensure that parties in these cases are not unduly prejudiced by having an eviction record, which can severely impair prospects for future housing.

## **COVID-19 EVICTION DIVERSION INITIATIVE TASK FORCE**

*Adopt Senate Outside Section 85.*

CHAPA asks that you adopt Outside Section 85 in the Senate budget to create a task force on the Eviction Diversion Initiative. This task force will help ensure that the Eviction Diversion Initiative is as effective as possible in providing housing resources like RAFT, HomeBASE, legal assistance, and mediation services.

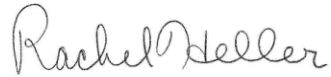
Finally, CHAPA thanks the House and Senate for providing critical funding for our other affordable housing and homelessness prevention priorities, including **Home and Healthy for Good**, the **MassAccess Housing Registry**, **Unaccompanied Homeless Youth**, **New Lease for Homeless Families**, and the **Department of Mental Health Rental Subsidy Program**.



All these programs will help thousands of residents find an affordable home, remain stably housed, or prevent homelessness.

Thank you for your consideration and for your leadership in helping everyone in Massachusetts have a safe, healthy, and affordable place to call home.

Sincerely,

A handwritten signature in cursive script that reads "Rachel Heller".

Rachel Heller  
Chief Executive Officer

cc: Secretary Michael Heffernan, Executive Office of Administration and Finance  
Secretary Michael Kennealy, Executive Office of Housing and Economic  
Development  
Undersecretary Jennifer Maddox, Department of Housing and Community  
Development

## APPENDIX: REQUESTED RAFT LANGUAGE

*The following reflects CHAPA's requested language for RAFT (7004-9316). The language highlights additional changes to make to the language that will help administer RAFT more quickly and effectively.*

For a program to provide assistance in addressing obstacles to maintaining or securing housing for families with: (a) a household income not greater than 30 per cent of area median income who are homeless and moving into subsidized or private housing or are at risk of becoming homeless; or (b) a household income greater than 30 per cent but not more than 50 per cent of area median income who are homeless and moving into subsidized or private housing or are at risk of becoming homeless due to a significant reduction of income or increased expenses; provided, that assistance shall be administered by the department of housing and community development through contracts with the regional HomeBASE agencies; provided further, that not less than 50 per cent of the funds shall be provided to households with an income not greater than 30 per cent of area median income, subject to the department's discretion based on data reflecting program demand and usage; provided further, that in distributing 50 per cent of the funds, the department shall prioritize those families most likely to otherwise require shelter services under item 7004-0101; provided further, that the amount of financial assistance shall not exceed \$10,000 in any 12-month period; provided further, that residential assistance payments may be made through direct vendor payments according to standards to be established by the department; provided further, that the agencies shall establish a system for referring families approved for residential assistance payments, who the agencies determine would benefit from these services, to existing community-based programs that provide additional housing stabilization supports, including assistance in obtaining housing subsidies and locating alternative housing that is safe and affordable for those families; provided further, that the program shall be administered under guidelines established by the department; provided further, that income verification shall be conducted by using: (1) documentation provided by the household, requiring the same documentation and process used to conduct income verification under this item in fiscal year 2020 or fewer documents as directed by the department capped at no more than 1 document per source of income; or (2) third-party income verification; provided further, that the manner in which income verification is conducted for each participant shall be at the discretion of the regional administering agency; provided further, that from the passage of this act until the termination of the state of emergency concerning the outbreak of COVID-19 declared by the governor on March 10, 2020, the department shall allow a short, simple application requiring minimal processing time; provided further that a household upon demonstrated need, due to COVID-19, of rental arrearage or inability to pay future rent shall be awarded the maximum amount needed, up to \$10,000; provided further, that in COVID-19 related cases the department shall allow funds to secure as many months in arrearages and future months of tenancy as the benefit level will cover, or preserve the tenancy for no more than 8 months from the time of benefit award and hold the arrearages harmless until after the last month of stipends is paid; provided further, that the department shall submit quarterly reports to the house and senate committees on ways and means detailing the: (a) number of families who applied for assistance; (b) number of families

approved for assistance; (c) minimum, median and average amount of financial assistance awarded; (d) total amount of assistance awarded to date, including a breakdown by income category; and (e) number of families falling into each income category; provided further, that the department shall track a family's reason for assistance by the same categories used in item 7004-0101; provided further, that not less than \$3,000,000 shall be expended to provide assistance to households of all sizes and configurations including, but not limited to, elders, persons with disabilities and unaccompanied youths; provided further, that in addition to the amount appropriated in this item, \$4,700,000 from the Housing Preservation and Stabilization Trust Fund established under section 60 of chapter 121B of the General Laws shall be made available to this item; provided further, that household assistance funds shall be advanced to the administering agencies at the end of each month and before the next month's disbursement, the amount of which shall be estimated based on the prior month's expenditure with a reconciliation not less than annually; provided further, that, notwithstanding clauses (i) and (ii), funds shall be expended to families and individuals who are at risk of injury or harm due to domestic violence in their current housing situation and whose household income is not greater than 60 per cent of the area median income; and provided further, that families and individuals that are at risk of injury or harm from domestic violence who meet the qualifications of enrollment in the address confidentiality program shall be afforded the opportunity to register with and become enrolled in the address confidentiality program as offered by the secretary of the commonwealth