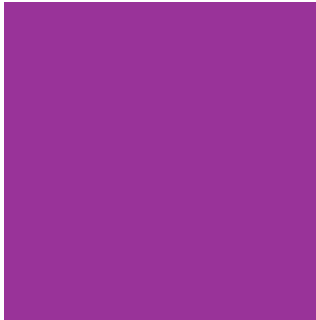


CHAPA Regional Meeting

Cape & Islands

July 2020



About CHAPA

CHAPA's mission is to encourage the production and preservation of housing that is affordable to low and moderate income families and individuals and to foster diverse and sustainable communities through planning and community development.

What Does CHAPA Do?



Advocate for
Opportunity



Expand Access
to Housing



Develop the
Field

Thank you to our annual
Regional Meeting sponsor:



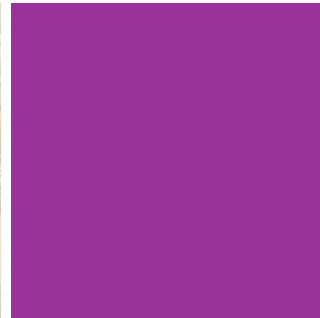
Thank you to our local participating co-hosts:

- Community Development Partnership
- Housing Assistance Corporation
- Housing Nantucket

Agenda

- Regional Updates from Partner Organizations
- CHAPA Policy Update
- About CHAPA's Municipal Engagement Initiative
- Regional Sharing
- Discussions
- Upcoming Meetings, Events and Stay Connected

Regional Updates from Partner Organization



State Policy Updates

Abhidnya Kurve



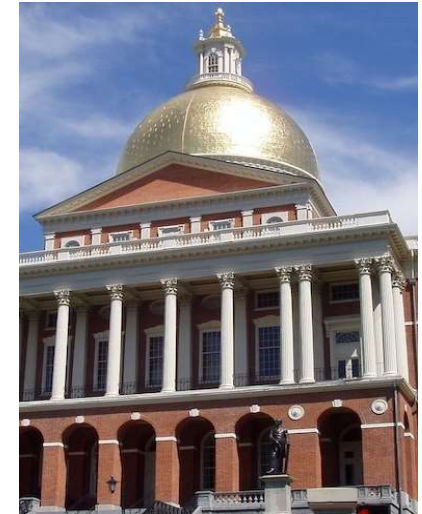


Affordable Housing Priorities

CHAPA's approach to ensuring housing stability during the COVID-19 crisis is to ensure equitable policies and programs for Massachusetts residents.

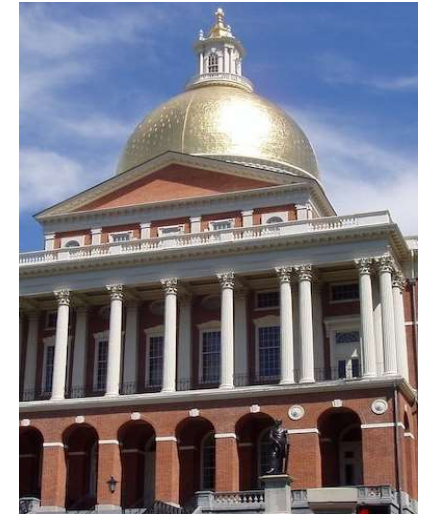
CHAPA's Advocacy Priorities for COVID Response

- **Expansion of RAFT - \$50 million appropriation**
 - Increase cap from \$4,000 to \$10,000
 - Expand access at or below 30% AMI and up to 80% AMI
 - \$6.25 million for HCEC's Funding
- **Transparent and Effective use of Federal funds**
 - Coordinating Federal resources like ESG
- **Right to Counsel**
 - Full legal representation in eviction proceedings tenants and owner-occupants whose incomes do not exceed 200% of poverty
- **Housing Choice Legislation**



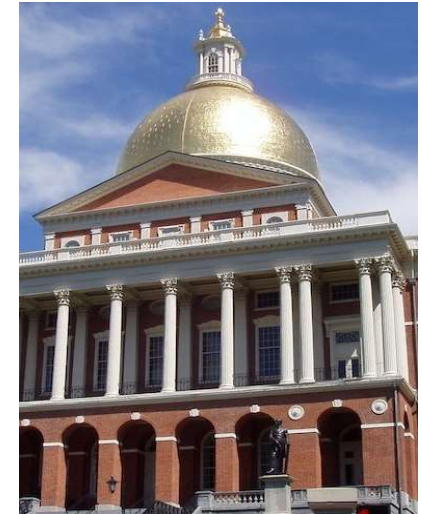
CHAPA's Advocacy Priorities

- **Supplemental Budget:**
 - \$13.5 million for Public Housing Authorities
 - \$ 4 million for Homeless Shelters
- **FY2021 Budget**
 - \$135 Million for MRVP
 - \$12 million for AHVP
- **Permanent Supportive Housing**
 - \$5.8 million for Housing People Experiencing Homelessness



CHAPA's Federal Priorities

- **Coronavirus Relief Fund (CRF)**
 - \$2.7 Billion for Commonwealth of MA
 - \$502 Million (25% of total CRF) directly to municipalities:
 - \$3,919,936 for Barnstable
 - \$998,676 for Nantucket
 - \$412,449 for Oak Bluffs
- **Community Development Block Grant (CDBG)**
 - \$86,860,210 for Commonwealth of MA
- **Emergency Solutions Grant (ESG)**
 - \$104,011,915 for Commonwealth of MA



What Can You Do NOW?

- **Contact Your State Legislator!**

Advocate for \$50 million RAFT expansion with \$6 million for HCECs

- **Contact Your Local Municipal Officials & Decision Makers**

Advocate to be engaged , to offer input and help organizing and getting input from members of the community. Template letter to send to municipal officials.

- **Join CHAPA Committees**

Budget Priorities – Building Blocks Coalition

Housing Stability & Economic Mobility – for Homelessness Prevention

Public Housing Committee

Rental Assistance Committee

Municipal Engagement Initiative

Whitney Demetrius



Local Strategy



Supporting the efforts in each community to build a culture that welcomes housing, including affordable housing.

Bolstering efforts to expand housing opportunities in these communities.

Growing the number of people supporting housing production in each community.

Where do I start and where do I go?

- Identify “Core”
- Partners
- Conversations
- Data Dive
- Launch Event or Meeting
- Process
- Growth and Action

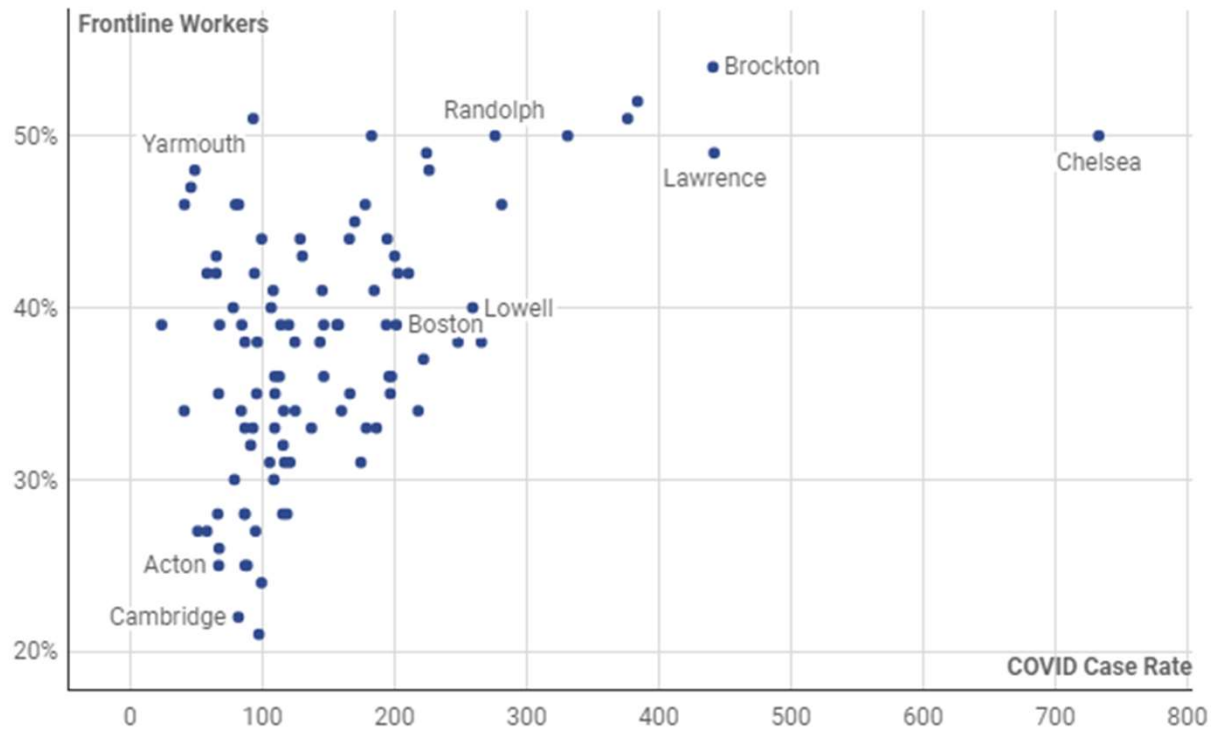
Check out our MEI Lite Toolkit at chapa.org for sample agendas, stakeholder lists and coalition building activities

Data and Context



Cities with more frontline workers have higher COVID rates.

COVID Case Rate per 10k residents as of July 1, 2020. 100 largest Massachusetts cities/towns.



Source:
COVID
Community
Data Lab

Source: ACS 2014-2018 5-yr estimates (frontline workers), using SOC codes 21, 29, 31, 33, 35, 37, 41, 53. MA DPH confirmed COVID-19 positive cases
• [Get the data](#) • Created with [Datawrapper](#)



Lower-income households are less likely to have made full May housing payments.

Percentage of households in each income range that were unable to make full rent or mortgage payments in May

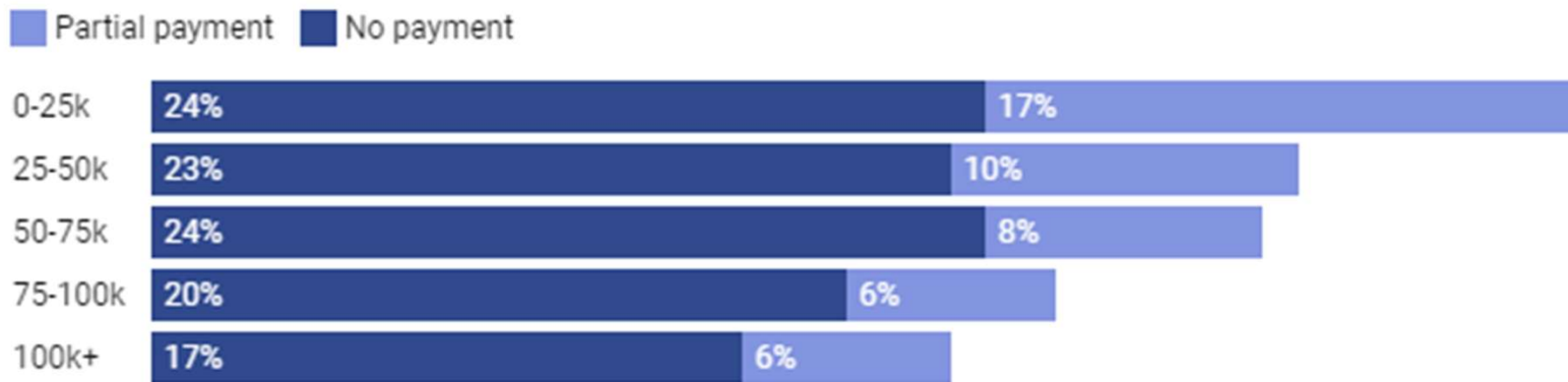


Chart: MHP • Source: [Apartment List](#) • [Get the data](#) • Created with [Datawrapper](#)

Source: COVID Community Data Lab

Less than half of surveyed renters and homeowners could afford their current housing costs for three+ months.



Chart: MHP • Source: [Apartment List](#) • [Get the data](#) • Created with [Datawrapper](#)

Source: COVID Community Data Lab

From MAPC COVID-19 Layoff Housing Gap Report

- With expanded CARES Act unemployment benefits, there are still an estimated **7,800 renter households and 7,700 owner households who will have trouble paying for their basic needs**
- Estimate these 15,500 households would collectively need approximately **\$13.8** million monthly to keep current on their rent or mortgage.

From MAPC COVID-19 Layoff Housing Gap Report

- If these same workers are still unable to work in August after the expanded CARES Act unemployment benefits end, the situation becomes much worse.
- 178,000 households who filed unemployment claims would have trouble paying their mortgage or rent, of which about 55 percent are renters.
- **The average monthly assistance needed is \$935 per renter household and \$1,290 per owner household** to fill the gap between a household's income with unemployment and the cost of housing and other necessities.
- In total, MAPC estimates a statewide assistance gap of \$195 million monthly.

Qualified Renters Need Not Apply

FIGURE 7
Average Number of Units Shown to Testers⁷⁵

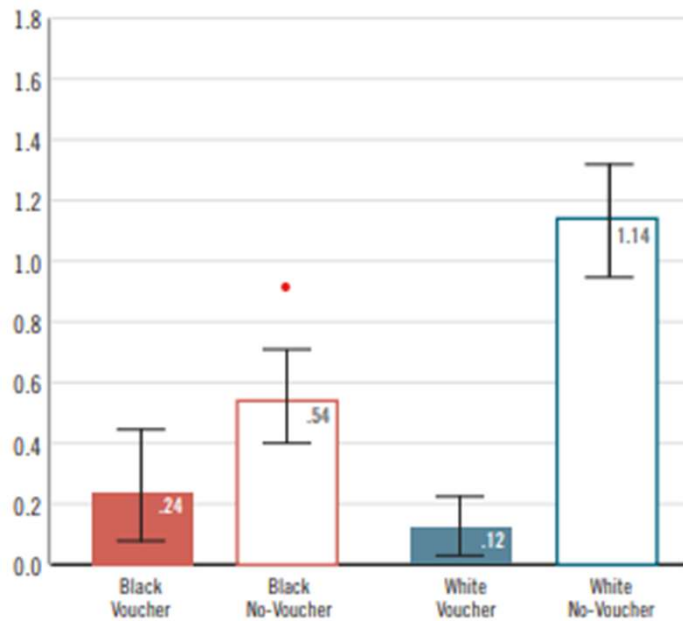
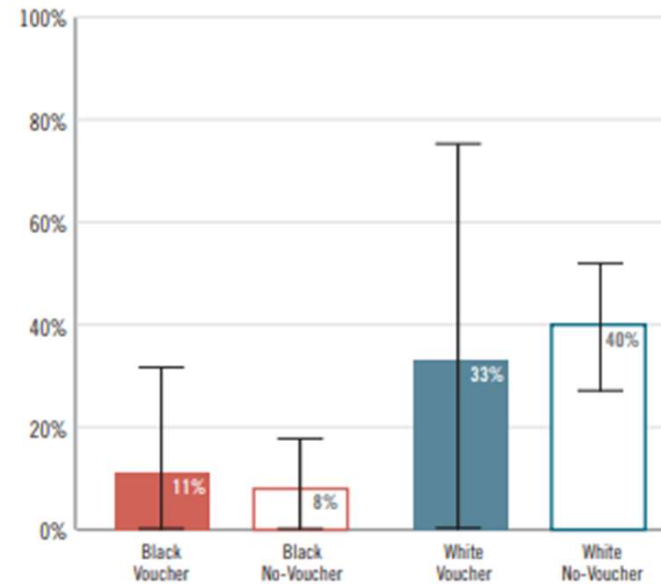


FIGURE 8
Percentage of Testers Offered a Financial or Non-Financial Incentive⁷⁶



Regional Topics

- Emergency Rental Assistance Programs and what happens after moratorium lifted
- Impacts of decreased and reduced seasonal work
- Real estate market impacts and people reconsider where they live
- Town Meeting impacts
- Undocumented Immigrants
- Housing as Healthcare
- Racial Equity

Discussion



Discussion Questions

- Where do we go from here?
- What are the top concerns in your community and region?
- Are the state and federal resources helping your community as planned?
- What are the gaps you are seeing?
- What are some potential policies or funding sources that could solve these issues?
- What are things you are grappling with in your work or advocacy that need more attention and support?
- How do you plan to continue to address housing needs beyond COVID-19 and what will you need to do so?

Join a CHAPA Committee!

- Housing Stability & Economic Mobility
- Production and Preservation
- Public Housing
- Rental Assistance
- Building Blocks Coalition

Attend a CHAPA Forum!



Photo credit: Federal Reserve Bank of Boston



Go to *CHAPA.org* to:

- Register for upcoming events
- Sign-up to receive monthly housing briefs
- Join a Committee
- Engage locally through MEI
- Become a CHAPA member

Thank you!

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