

Making the Case for ARPA Funds - Participant Questions with answers provided by [Ryan Dominguez](#), CHAPA Policy Analyst

#1

Question: For ARPA funds allocated to a housing trust, do the same requirements apply (disproportionately impacted population, deadline for expenditure, etc.)?

Answer: Yes, the same requirements will apply for funds allocated to a housing trust. Investments will need to be made in QCTs and/or provided to disproportionately impacted areas, populations, etc. The December 31st, 2016 spending deadline still applies.

#2

Question: For municipalities that have very small low-income populations but affordable housing projects in the pipeline, will they potentially qualify for some of the funding being distributed by the state? Will there be screening for eligibility?

Answer: Funding being distributed by the state will include non-entitlement community and county funding, which may include municipalities with very small low-income populations. The state may also choose to invest funding in projects in these areas that are already in the pipeline to ensure obligation and spending deadlines are met.

#3

Question: Will retrofits be eligible for ARPA funding, if they are lowering energy costs for low-income households/residents of affordable housing?

Answer: Retrofits are eligible for ARPA funding. CHAPA is pushing for \$100 million for affordable housing rehabilitation and retrofits for more energy efficient units. Also, part of the \$450 million ask from the public housing sector is for retrofits as well.

#4

Question: Could the funds be used for down payment assistance?

Answer: ARPA Fiscal Recovery Dollars may not be used for down payment assistance. However, the ARPA Homeowners Assistance Fund (HAF) provides that funds can be used for “payment assistance for: down payment assistance loans provided by nonprofit or government entities.”

#5

Question: If the funds can be used to support our home buyer training program and individual counseling services?

Answer: It is unclear whether funds can be used to support home buyer training programs, but individual counseling services can be funded through the following:

- Fiscal Recovery Funds: “counseling and legal aid to prevent eviction or homelessness”
- Emergency Rental Assistance: “housing counseling, fair housing counseling, , case management related to housing stability, housing related services for survivors of domestic abuse or human trafficking, legal services or attorney’s fees related to eviction proceedings and maintaining housing stability, and specialized services for individuals with disabilities or seniors that supports their ability to access or maintain housing”
- Homeowners Assistance Fund: “counseling or educational efforts by housing counseling agencies approved by HUD or a tribal government, or legal services, targeted to households eligible to be served with funding from the HAF related to foreclosure prevention or displacement”

#6

Question: How do we make the ask & how do we parlay it with the other projects/funds available

Answer: Local advocates can write a letter, call, or meet with their city manager, council, and/or other local municipal officials to make the ask. Can parlay it with other projects funds by

#7

Question: County vs. municipality and how do you coordinate it

Answer: Where there is no county government, municipalities will receive funding based on a need-based formula.

#8

Question: What do county allocations mean, given the lack of real county-level government in MA, as compared to some other states that run a ton of programming at the county gov’t level?

Answer: Where there is no county government, municipalities will receive funding according to a need-based formula that will be developed.

#9

Question: How are Housing Advocate able to obtain some of these resources to be able to outreach to tenants in need to prevent eviction

Answer: CHAPA is pushing for \$5 million for local community based organizations to do tenant outreach and assist tenants with applying/accessing resources.

#10

Question: Is there a definition of most/disproportionately impacted families?

Answer: No unified state or federal definition. As of now, municipalities have the ability to define it for their locality as long as they are able to report back to the Treasury on how they made that determination.

#11

Question: Is there anything in the funding for bringing properties back on line that may already be foreclosed and/or in receivership and could be rehabbed for affordable home ownership.

Answer: It is unknown if properties that have been foreclosed already can be brought back, but CHAPA is prioritizing \$50 million for the Affordable Housing Trust Fund for Naturally Occurring Affordable Housing acquisition.

#12

Question: We are hearing from families who are afraid of losing their homes due to lack of ability to make tax and insurance payments. Is there funding available to specifically target these needs?

Answer: ARPA Fiscal Recovery Dollars may not be used for tax and insurance payments. However, the ARPA Homeowners Assistance Fund (HAF) provides that funds can be used for “payment assistance for delinquent property taxes to prevent homeowner tax foreclosures” and “homeowner’s insurance, flood insurance, and mortgage insurance.”

#13

Question: We need more time to think about them. Is it possible to request more time for communities to meet and talk about this?

Answer: Communities can take as much time as they want as long as the funds are obligated by December 31, 2024, and expended by December 31, 2026

#14

Question: How do we advocate for public input on how these funds should be spent given there seem to be no requirements for this and people trying to get the funds out as quickly as possible?

Answer: Local advocates can write a letter or call their city manager, council, and/or other local municipal officials to request a public hearing, town meeting, or other public process.

#15

Question: For ARPA funds allocated to a housing trust, we assume the same requirements will apply (disproportionately impacted population, deadline for expenditure, etc.)

Answer: See answer to Question 1.

#16

Question: For municipalities that have very small low-income populations but affordable housing projects in the pipeline, will they potentially qualify for some of the funding being distributed by the state? Will there be screening for eligibility?

Answer: See answer to Question 2.

#17

Question: Will retrofits be eligible for ARPA funding, if they are lowering energy costs for low-income households/residents of affordable housing?

Answer: See answer to Question 3.