



Board of Directors

October 8, 2020

President

Amy Schectman

The Honorable Charlie Baker

Governor of Massachusetts

State House, Room 280

Boston, MA 02133

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RE: Recommendations for Using Coronavirus Relief Funds for Eviction Prevention Strategies

Clerk

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Dear Governor Baker,

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As a broad group of affordable housing advocates, property owners, municipalities, and additional housing stakeholders, we respectfully request that \$215 million from the Coronavirus Relief Fund be used for eviction prevention strategies to preserve and support tenancies, properties, and our communities. We urge you to take immediate action on making resources available for residents and property owners in order to protect Massachusetts, prevent the further spread of the virus, and support the economy.

Too many residents are struggling to afford next month's rent because of the continued spread of the virus, loss of federal unemployment benefits, persistent unemployment, and the challenges many parents face when they are unable to send their children to school for more than a few hours a day.

The state's moratorium provided a much needed pause on evictions and foreclosures. Funds that have been made available through Residential Assistance for Families in Transition (RAFT), the Emergency Rental and Mortgage Assistance (ERMA) program, and local emergency rental assistance programs have made a big difference in helping people to stay afloat.

However, as the pandemic persists, more funding is required to meet the tremendous and continuing need. As infection rates rise and additional federal assistance taking more time to secure, providing \$175 million for emergency housing assistance through RAFT, with up to \$10,000 available per household, will help residents avoid eviction while also stabilizing owners, particularly small property owners.

Chief Executive

Officer

Rachel Heller

This assistance could help an estimated 17,000 households avoid eviction and keep properties stable through March as we work to defeat the virus, secure additional federal resources, and restore our economy. Without financial assistance, tenants and property owners will face ever mounting bills with tens of thousands of residents fearing eviction.¹

Preventing evictions early on by providing assistance for renters and property owners can stabilize tenancies, properties, and neighborhoods. The court process should only be used as a last resort option to try to stabilize a tenancy before an eviction. With thousands of eviction cases expected, the court process will take a long time, resulting in mounting debts for renters and property owners. Evictions also have long lasting impacts on households, which can make it difficult to find and maintain housing in the future.² In addition, evictions can lead to overcrowding due to households doubling up, multiple moves, or homelessness; all of which can lead to increase in infections and increased costs for the state.³

For cases that cannot be resolved through emergency rental assistance, \$15 million should be made available for case management and legal assistance for low-income property owners and tenants in Housing Court for COVID-19 related evictions. These services will help vulnerable parties effectively navigate the court process and help to ensure the best possible outcomes for tenants and property owners.

We thank you for making housing a priority as Governor by signing the \$1.8 billion Affordable Housing Bond Bill, increasing investments in affordable housing, and championing Housing Choice legislation to make it easier for communities to create new housing. As you know, Massachusetts faced an affordable housing crisis before COVID-19. The virus has exacerbated the challenges families face in finding safe, healthy, and affordable homes. As we continue to work to produce more of the affordable housing we need, we must also work to stabilize tenancies and support property owners as we recover from COVID-19.

Below are details on our proposal to invest \$215 million in Coronavirus Relief Funds for eviction prevention and property stabilization through March 31, 2021. It is important that we monitor housing stability over the next several months and continue to work together to develop strategies for preserving tenancies, properties, and neighborhoods.

¹ Metropolitan Area Planning Council, *The Covid-19 Layoff Housing Gap October Update: The Crisis Continues* (Oct. 5, 2020) <https://www.mapc.org/resource-library/covid-19-layoffs-october/>.

² Matthew Desmond, *Eviction and the Reproduction of Urban Poverty*, *American Journal of Sociology*, 118(1) (July 2012).

³ Centers for Disease Control & Prevention, *Temporary Halt in Residential Evictions to Prevent the Further Spread of COVID-19* (Sept. 4, 2020) (in enacting the federal eviction moratorium, the Centers for Disease Control cited the public health risk of evictions furthering the spread of COVID-19).

1. **Expand COVID RAFT with \$175 million** to provide housing assistance of up to \$10,000 to households impacted by COVID-19. To stabilize tenancies and properties, households would pay 30% of their income towards rent and use up to \$10,000 of COVID RAFT for back rent and to help cover rent through March 31, 2021. While this \$10,000 plus any additional tenant payments may not equal the total amount of rent due, owners of a given project that choose to participate in this voluntary program would forgive any further back rent owed since March 10, 2020, by such assisted household, and not pursue an eviction through March 31, 2021.
2. **Create a \$25 million targeted outreach campaign** to the communities that have been disproportionately impacted by COVID-19. The intensive campaign will work to connect residents and owners to all available housing assistance and resources, including COVID RAFT. The outreach campaign should include:
 - Working with organizations representing low-income people, people of color, social service agencies, immigrant organizations, property owners, and others to ensure that the outreach campaign is comprehensive and will reach people based on where they live and the programs and organizations they participate in;
 - Developing and sending communication materials to property owners and residents with information including, but not limited to, all applicable laws, responsibilities, available resources, and how to access these resources;
 - Increasing capacity, including the hiring of additional staff, at organizations working with targeted communities to help residents learn about and apply for all available assistance; and
 - Addressing language barriers by translating any materials and communications into all appropriate languages.
3. **Expedite the delivery of RAFT** by streamlining and improving the application process, increasing the capacity of administering agencies, and allowing property owners to access benefits with tenant approval. This will include:
 - Providing resources for administering agencies to hire and train additional staff to process applications;
 - Streamlining the RAFT application by allowing, among other changes, self-certification under the pains and penalties or perjury and modifying the RAFT screening process; and
 - Allowing property owners to apply directly for RAFT, with the tenant's approval.
4. **Provide \$15 million for low-income tenants and property owners to access case management and legal assistance** in COVID-19 eviction cases. This assistance will help people effectively navigate the court process – especially in new virtual formats. This will include connecting people with all available resources, including COVID RAFT, and to help both parties reach the best possible outcome through legal assistance.

Thank you for your consideration. Please do not hesitate to contact me with any questions.

Sincerely,



Rachel Heller
Chief Executive Officer

Alliance for Business Leadership
Beacon Communities
Berkshire County Regional Housing Authority
The Boston Foundation
Capstone Communities
City of Somerville, Mayor Joseph Curtatone and Somerville Office of Housing Stability
The Community Builders
First Resource Companies
Harborlight Community Partners
Madison Park Development Corporation
Massachusetts Affordable Housing Alliance
Massachusetts Association of Community Development Corporations
Massachusetts Coalition for the Homeless
Massachusetts Communities Action Network
Metro Housing|Boston
Metropolitan Area Planning Council
NAIOP Massachusetts
Preservation of Affordable Housing
Regional Housing Network of Massachusetts
Small Property Owners Association
WinnCompanies

cc: Secretary Michael Kennealy, Executive Office of Housing & Economic Development
Secretary Michael Heffernan, Executive Office of Administration & Finance
Undersecretary Jennifer Maddox, Department of Housing & Community Development
The Honorable Robert DeLeo
The Honorable Karen Spilka