

CHAPA
COVID-19 Affordable Housing Response Meeting
Friday, May 1st, 2020 at 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

Heller welcomed everyone on the call, this our eighth weekly call, and reiterated CHAPA's intention to keep the community informed and updated on all housing and non-housing issues, resources and solutions.

Division of Banks Update on Forbearance

Mayte Rivera, Deputy Commissioner of Consumer Protection & Outreach

Rivera noted that the Division continues to develop and publish FAQs in an effort to be responsive to questions that arise regarding the implementation of the eviction and foreclosure moratorium statute. Of particular concern is ensuring that the public understands the differences between provisions in the CARES Act and in the MA statute. Rivera encouraged people to prevail upon the robust network of housing counselors in the state to help them address individual circumstances. Heller acknowledged Rivera's and the DOB's continued support of the counseling agencies.

Rivera entertained questions from the audience including issues of extent of coverage of the law, its relationship to M.G.L. Chapter 244 and overall liquidity in the mortgage servicer market. For a more complete guide to the Division's guidance, Rivera referred attendees to the recently updated FAQ page of the DOB website [here](#).

Update from Massachusetts Housing Partnership

Clark Ziegler, Executive Director, Massachusetts Housing Partnership

Ziegler updated the audience on MHP's three program areas, rental finance, home ownership, and community assistance and underscored the need to increase housing production across all tenures.

MHP's current rental housing portfolio includes 14,000 units across 1,300 developments. Ziegler acknowledged MHP's Center For Housing Data for providing current financial modeling on the health of the portfolio. The Center's modeling will guide MHP's options in addressing shortfalls in operations during the crisis.

The model has identified forty-five developments at the highest risk and MHP has reached out to and is working with those owners. Options under consideration to address the revenue gap include draws on operating reserves, suspension of replacement reserve payments, loan forbearance, and payment deferrals.

Ziegler encouraged anyone on the call with an MHP loan to please reach out to him or your MHP contact. Ziegler noted that MHP has proactively reached out to owners to provide their tenants with messaging on how to handle rent payments.

Underscoring the need to increase housing production across all tenures, Ziegler noted that with the exception of Boston, all development projects continue to proceed, two multifamily development loans have recently closed, and four new financings have been recently approved.

The home ownership portfolio of over 22,000 home owners has 12,000 active loans. Similar to the City of Boston, MHP will be following best practices for lenders in addressing mortgage payment shortfalls including tapping loan loss reserves, if necessary. MHP has sent individual mailings to its ONE Mortgage and SoftSecond customers encouraging homeowners to reach out both to their MHP contact and to their housing counselor through their HomeSafe provider network which can be accessed [here](#).

The Community Assistance team has been actively supporting communities, ensuring their affordable housing priorities can move forward as planned. Assistance is now focused on the use of [CPA funds](#) for rental assistance, establishing protocols for running public meetings and proceeding with permitting during the time of COVID. MHP and CHAPA recently offered a virtual training on establishing an Emergency Rental Assistance (ERA) program and training materials can be found [here](#). Among communities that have established or are in the process of establishing ERAs are Boston, Barnstable, Cambridge, Newton and Waltham.

Update on Unaccompanied Adult Homeless System

Caitlin Golden, Director of Public Policy, Massachusetts Housing and Shelter Alliance
Golden gave an update on the current status of the unaccompanied adult homeless system along with proposed long term goals. Shelters across the state have de-populated many congregate sites pursuant to CDC guidelines. Municipal leaders and MEMA have worked collaboratively to secure more space, on an interim basis, in places such as school buildings and gymnasiums. This temporary housing has been essential to assure the health and safety of residents and workers. However, these interim spaces will no longer remain available as the economy reopens.

Following the de-populated model, advocates seek to identify and secure some vacant hotels to convert to permanent supportive housing. Golden hopes to work with FEMA and affordable housing partners to purchase the properties. How the properties will be run and what guidelines and restrictions will be imposed has yet to be determined. Worcester is anticipated to commit resources to a rapid rehousing initiative and this may serve as a model for other communities. Shelter discharge planning, along with funding, are critical to insure that individuals are not channeled back into homelessness.

Federal Update

Ryan Dominguez, Senior Policy Analyst, CHAPA

Dominguez reiterated that no federal action is anticipated until the House and Senate both return to Washington, DC. There is party disagreement on the scope of the next federal relief package. Dominguez summed up the highlights in the proposed legislation with \$100B for rental assistance through several voucher programs and \$11.5B for the expansion of shelter access.

Dominguez also noted that the HUD Office of Multifamily Programs issued additional FAQs and underscored that stimulus checks are not counted toward tenant income.

Shupin added that the table identifying the Housing Related COVID Federal Relief Funds for MA can be found [here](#). The sign on letter from the Mass Alliance of HUD Tenants and other organizations advocating the for same priorities that Dominguez articulated can be found [here](#).

State Updates

Eric Shupin, Director of Public Policy, CHAPA

Shupin indicated DHCD has published the [emergency regulations](#) for use in filing for relief under the Eviction and Foreclosure Moratorium. While the regulations are intended to be “user friendly”, some are raising concerns that they are too complicated. Anyone who needs assistance with the forms is encouraged to reach out to the appropriate HCEC or to legal services. Several in the audience noted that to avoid late fees and negative credit reporting, applicants need to send the appropriate **form each month and within 30 days of the payment due date**. It was also noted that no form has to be completed to stop an eviction.

DHCD has posted guidance on rent increases to its 40B home ownership portfolio, encouraging developments to perform no rent increases for 120 days.

Shupin indicated that the status of the legislative process is being closely watched in anticipation of a vote on how to proceed with the legislative process during the state of emergency. At present, most of the legislative action is focused on the COVID response. The state budget process is expected to move forward in the coming weeks. However, it is unlikely that the FY2021 will be complete before the end of the current fiscal year on June 30. It's expected that there may be a short term state budget passed to allow time for the Legislature to complete the full state budget.

Discussion/Q&A

Next Meeting scheduled for May 8th from 2:30-3:30