

CHAPA
COVID-19 Affordable Housing Response Meeting
Friday, March 20, 2020, 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 to the call and reiterated CHAPA's intention to keep the community informed and updated on all housing and non-housing issues and resources.

Follow-Up from Previous Meeting

Eric Shupin, Director of Public Policy, CHAPA

Shupin indicated that there has been significant movement on eviction moratoria in the last week. The Housing Court has halted most evictions through April 20th. Private property owners, in partnership with the City of Boston, including Winn Development, Trinity Financial, POAH, Beacon Communities, and others have agreed to halt all non-emergency evictions. Rep Connolly and Rep. Honan have introduced a bill to stop all foreclosures and evictions during this emergency although there is no current timeline for moving the bill forward.

City of Boston Update

Sheila Dillon, Chief of Housing and Director of the Department of Neighborhood Development (DND)

Dillon highlighted collaborative and systematic responses among DND, BHA, DHCD, private building owners and others to address critical issues facing the shelters including large scale distribution of food and other supplies for families and children and securing additional shelter locations to alleviate crowded conditions, allow for self-isolation and quarantine when necessary. Currently, two tents have been constructed behind the Southampton Street Shelter, one for residents showing symptoms and awaiting test results and the other for those exposed to a COVID-19 positive person. Boston Public Health Commission and Health Care for the Homeless are taking the lead on organizing COVID-19 testing.

With respect to the current construction moratorium, waivers are housing production being processed. In terms of leasing, the City of Boston will soon issue guidance on showing of properties that will minimize putting tenants and prospective tenants at risk for COVID-19.

Federal Policy

David Gasson, Vice President and a Director at Boston Capital Corporation

Gasson stated that federal policymakers are committed to facilitate relief to both tenants who have lost income and landlords and property owners who will lose operating revenues. Discussion now revolves around choosing a mechanism that eases regulatory hurdles. On low income housing tax credit issues, Gasson indicated that policymaker's main objective is to extend or waive deadlines pertaining to placed in service dates, project acquisition qualification dates and other deadlines. Extension language will be taken up by legislators and the Internal Revenue Service. It is unlikely that the 4% credit will be adjusted in any immediate legislation, Gasson reports. Overall, several stimulus packages are expected. With regard to housing production, discussion remains focused solely on ongoing construction.

Ryan Dominguez, Senior Policy Analyst, CHAPA

Dominguez confirmed that Families First Coronavirus Response Act was signed into law by President Trump. While it includes free testing for COVID-19, paid emergency family and sick leave, increases to unemployment insurance and food security, it does not include housing relief. Rodriguez confirmed that legislators are working on new proposals to expand benefits to individuals, small businesses and industries. President Trump has announced suspension of foreclosures but HUD clarified that suspension is limited to FHA insured mortgages on single family homes.

Regional Housing Network of Massachusetts Updates

Chris Norris, Executive Director, Metro Housing|Boston

Norris indicated that Metro North's priority is to ensure that rental assistance and RAFT payments are processed in a timely manner. The office will shortly transition to an online platform offering as many services as possible. In person appointments and inspections will be rescheduled. It is anticipated that voucher deadlines will be extended. In an effort to expedite the leasing process, there are discussions with DHCD to determine if applications can be processed remotely.

Brad Gordon, Executive Director and Staff Attorney Berkshire Housing

Development Corporation and Berkshire County Regional Housing Authority

Gordon indicated the most immediate need in Berkshire County is to rehouse displaced residents of a 40 unit SRO that caught fire in the last week. The Agency is also working to expand shelter capacity with additional temporary space and is further working to expand RAFT eligibility to address increased need to do the virus.

Shelter Updates

Kelly Turley, Associate Director, Massachusetts Coalition for the Homeless

Turley emphasized the difficult challenges shelters continue to face because their communal nature does not allow for social distancing, self-isolation or quarantining when necessary. Access is via telephone but the lines are jammed and of no use for those without phones. Language barriers are another issue.

Shelter providers report that cleaning supplies are inadequate, if available at all. Turley expressed gratitude that partner organizations are working to shore up RAFT and cash assistance as well as place a moratorium on shelter termination.

Caitlin Golden, Director of Public Policy, Massachusetts Housing & Shelter Alliance

Golden echoed Turley's remarks and added that MHSA is working with Massachusetts Emergency Management Agency (MEMA) to identify additional shelter space that would allow social distancing, self-isolation and quarantine sites. Golden also reports that DHCD is encouraging shelter providers and permanent supportive housing providers to track all expenses related to COVID-19.

Housing Authority Update

Donna Brown-Rego, Executive Director, MassNAHRO

Brown-Rego emphasized the challenges local housing authorities (LHAs) face in assuring routine property maintenance and critical cleaning of communal areas. Where needed, LHAs are hiring contractors to increase cleanings and sanitization in common areas and ordering cleaning supplies in bulk purchases to the extent available. Non-maintenance staff will work remotely to the extent possible but are further challenged as most housing authorities do not have the technology to set up remote systems.

MassNAHRO has sent a letter to state legislative leadership asking for supplemental financing of \$5 million to cover anticipated revenue loss from slower lease up and rental adjustments. Additionally, in an effort to transition residents out of shelters and into vacant units, all housing authorities will try to fill vacant units via remote application process, subject to DHCD agreement.

MassHousing Update

Francis Goyes, Policy Innovation Associate

Goyes reported that MassHousing's homeownership division is fully remote and continuing to serve all clients. They are expecting an increase in requests from borrowers in the Mortgage Insurance Plus (MI Plus) loan program which offers mortgage support of \$2,000 for up to six months. Additionally, they are addressing how to close loans in process with inspection workarounds and some registries offline. Freddie and Fannie cannot purchase loans in the absence of inspections and document recordings. On the rental side, MassHousing is working with existing customers to support their liquidity needs.

Massachusetts Housing Partnership Updates

Clark Ziegler, Executive Director

Ziegler reported that One Mortgage lenders are seeking a portfolio wide solution such as mortgage forbearance or loan modifications that do not place borrowers in delinquency or default situations.

Mark Curtis, Managing Director

With its rental portfolio, MHP remains concerned about low income residents without rental subsidies. MHP is in discussion with property owners about tools to offset rental losses such as the use of operating and replacement reserves and deferral of debt services as the nature and depth of the losses becomes clearer.

Massachusetts Affordable Housing Alliance Update

Tom Callahan, Executive Director

Callahan addressed the specific question of whether municipalities can use monies collected under the Community Preservation Act for rental assistance indicating that the Community Preservation Coalition will be issuing guidance within the coming week on how to tap funds.

Discussion / Q&A

Next Steps

Next meeting scheduled for Friday, March 27th from 2:30-3:30