

**CHAPA
COVID-19 Affordable Housing Response Meeting
Friday, April 3rd, 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 and reiterated CHAPA's intention to keep the community informed and updated on all housing and non-housing issues and resources.

City of Boston

Sheila Dillon, Chief of Housing and Director of Neighborhood Development

Dillon provided an update on the City's work with individual shelters which report completing almost 100% COVID-19 screenings. Some shelters are reporting high incidences of positive testing and the City is working to de-densify locations in an effort to slow the spread. Dillon reported that the Newton Pavilion and the Boston Convention and Exposition Center will provide additional beds for homeless individuals who have tested positive but do not require full hospitalization. The City expects an early surge of positive cases and the de-densification efforts reflect a nimble planning process that is responsive to shelter needs.

Dillon reported that the City has launched a \$3 million Rental Relief Fund to assist Bostonians who are at risk of losing their rental housing. The Fund is set up to provide direct financial relief to assist "hardest hit" populations with rental payments. "Hardest hit" populations are people in the gig economy, undocumented residents and others who do not qualify for extended unemployment insurance. The City and fund partners expect the Fund to be available on April 6th. Applications and qualification information can be found at: <https://www.boston.gov/departments/neighborhood-development/office-housing-stability/rental-relief-fund>.

The City also announced the formation of a Small Business Relief Fund which is expected to be operational on April 6th and applications for that Fund can be found at <https://www.boston.gov/departments/economic-development/small-business-relief-fund>.

Dillon cited the importance of advocacy on H.4165, the eviction and foreclosure moratorium legislation, which creates relief for impacted tenants and homeowners until funds from the CARES ACT and other resources are made available.

On other matters the City is working develop a process to hold public meetings that will insure access to all.

Home Ownership

Maureen Flynn, Deputy Director of the City of Boston's Home Center

Flynn offered an update on the Home Center's deferred loan payment initiative with the 30 financial institutions, including both community banks and commercial lenders, in its loan portfolio. Flynn is asking lenders to commit to offering homeowners a "baseline" relief package including: 90-day payment deferral, no reporting of late payments, no fees and all "workout plans" for borrowers to maintain constant loan payments with any increases to be made up at the end of the loan. A list of participating lenders can be found at the Center's website at: <https://www.boston.gov/departments/neighborhood-development/boston-home-center>.

Additionally, the Center is asking its lenders and mortgage servicers to adopt the new FHA guidelines extending forbearance for up to six months if requested by borrowers. Flynn reported a positive response from most lenders. Flynn's office will continue negotiations with lenders.

Flynn stressed that customers need to know the identification of their current mortgage servicer. It is important for that information to be communicated to both customers and housing counseling agencies so that borrowers can initiate communication when necessary.

Family Emergency Shelters

Liz Peck, Interim Executive Director, Homes For Families

Echoing Dillon on the need to de-densify spaces, EA agencies moved quickly to do so especially in the congregate shelters. As a temporary measure, residents have been asked if they are able to seek housing with friends or family for an extended stay. Shelters with larger areas are creating separate quarantine space in dedicated wings of buildings. Peck reports that DHCD has provided accommodations for holding open units past five days allowing shelters to provide the needed quarantine space. Peck continues to work with DHCD on finding additional quarantine space and while no firm contracts have been signed, this is a high priority along with identifying alternative child care should a family member fall ill.

Peck reinforced the need for even greater advocacy and collaboration among all housing organizations and encourages others to reach out to partner on identifying resources for mounting and often unanticipated expenditures. Peck made a strong case for supporting hazard pay or stipends for staff providing direct care.

On the testing side, no shelters have yet reported positive COVID-19 results although the expectation is that there will be a surge in cases underscoring the need for quarantine planning for residents, including alternate child care.

HFF drives the sharing of innovative ideas, both in times of crisis and beyond in thinking of best practices in resiliency and trauma informed care, de-escalation and connections with families that build resiliency and minimizes challenging behavior within a challenging environment. Peck encouraged others to connect to develop and share these resources.

In response to a question about shelter denials, Peck stated that EA advocates are asking for a waiver of the denial of shelter rule that applies to those evicted from public housing during the last 12 months while the state's emergency order is in place.

Senior Housing

Emily Cooper, Chief Housing Officer, Executive Office of Elder Affairs (EOEA)

Cooper reported that EOEA has developed new resources to allow better communication with independent affordable senior housing providers. EOEA has created a Listserv which will allow for immediate sharing of updated State guidance and best practices from a range of organizations. Access to the Listserv can be found by clicking on the link below:

https://docs.google.com/forms/d/e/1FAIpQLScI-rTpNYXjqm9tL9AUT9Y3MlFFGXOLChINiE4Jt5Df79QXkA/viewform?usp=pp_url

In addition to the Listserv, EOEA has created a centralized email at: Seniorhousingcovid19@mass.gov for housing providers. Email inquiries will be funneled to the appropriate person in EOEA to address specific provider issues. Also, Cooper states that EOEA, in collaboration with Leading Age MA, will host weekly calls.

Cooper emphasized the importance of partnering with the Aging Service Access Points (ASAPs), the 26 regional, non-profit service agencies that cover the State. Any resident receiving services from MassHealth qualifies for ASAP services. ASAP providers are following specific protocols (temperature checks and identifying themselves as essential workers) before entering senior housing developments to prevent viral spread.

Cooper reiterated the importance of the many ASAP services, including identifying residents who are food insecure, and encouraged housing providers to reach out to the ASAP in their region. Cooper shared the listing of ASAPs with current contact information [which is available here](#).

Lastly, Cooper noted that MassHealth has recently issued guidance on telehealth services that will insure access to care in response to COVID-19.

Regional Housing Agencies

Stefanie Coxe, Executive Director, Regional Housing Network

Coxe thanked CHAPA for the collaboration and convening of the weekly phone calls. As administrators for both RAFT and MRVP, the RHAs are the first stop for people in need and they have all reported a massive spike in phone inquiries from people looking for resources. Coxe reported that DHCD has issued guidance to the RHAs that enables them to operate remotely.

Coxe echoed Flynn in identifying mounting rent arrearages for tenants who have lost income as a most pressing concern. Despite \$5 million recently added to RAFT by MassHousing, Coxe stated that the need is much greater and the RHAs are requesting an additional \$50M for RAFT to meet anticipated needs. RHAs are also seeking to extend the program to households with income of up to 80% AMI and increase the annual maximum distribution. Both mechanisms are key to maintaining stable housing for all. Coxe indicated they will be requesting and additional \$1.5 million to support the Housing Consumer Education Centers (HCECs) – the regional non-profit housing agencies that administer critical housing resources and services.

Coxe urged constituents to reach out to their local HCEC regarding qualifications. HCEC contact information can be found at <https://www.masshousinginfo.org/>

Worcester Region

Barbara Fields, President & CEO, and Chris O’Keefe, Vice President of Programs, Greater Worcester Community Foundation

Fields reported that the Foundation, in conjunction with the United Way, the City of Worcester, and other partners, launched the Worcester Together Fund to offer grants and other resources to organizations in Worcester County. Started just three weeks ago with \$475,000, the Fund has now raised \$3.5 million. It announced the award of its first \$150,000 in grants late last week. Items funded included staffing for four new shelters and providing baby food, diapers and translation services as well as shelters for those fleeing domestic violence.

The Foundation has also reached out to area CDCs to solicit their input on community needs and leverage connections to local businesses. While the Foundation cannot fund local businesses, the CDCs can help with the new SBA Paycheck Protection Program loan applications.

O’Keefe echoed Fields’ remarks and added that the grants will be made to community organizations that work with people with limited English language proficiency, workers with inadequate access to health care and sick pay such as healthcare and gig economy workers, seniors and communities of color, all populations that “do not have a voice at the table.” On the business side, he noted that small businesses in surrounding towns including Dudley, Southbridge, Webster and others all contribute to the greater Worcester economy and will be included in the relief efforts.

Federal Update

Ryan Dominguez, Senior Policy Analyst, CHAPA

Dominguez reported that of the \$2 trillion CARES ACT, \$12.4 billion went to HUD to address housing and homelessness issues. Formulas for allocation of the funds will be based on a variety of measures including public health data and housing and market disruptions and should be known within 45 days. Currently, there is a small allocation to states based on normal priorities which includes \$60,713,521 for the Community Development Block Grant program (CDBG), \$30,407,255 for Emergency Solutions Grants (ESG), and \$958,584 for Housing Opportunities for Persons With Aids (HOPWA) here in Massachusetts. Dominguez indicated that guidance on uses for the new CDBG funds appears to be flexible. HUD guidance indicates that CDBG funds may be used for rent arrearages, food and retroactive reimbursements.

CHAPA will continue to advocate with our partners in the Massachusetts Federal Delegation for a Phase 4 COVID-19 response that will broadly include increasing the LIHTC 4% credit, \$10 billion for HOME funds, and additional revenue for Housing Choice Vouchers, the National Housing Trust Fund, and PPE. These priorities and others will continue to be reviewed by our delegation and others.

Dominguez reported that the Community Reinvestment Act (CRA) open comment period will be closing on April 8th. CHAPA has created a template letter for our partners and others to adopt. Thus far, 3000 comments have been received but more are needed.

Dominguez noted that all updated activities and guidance will continue to be posted to CHAPA's COVID-19 Housing Response page.

Other State Policy Updates

Eric Shupin, Director of Public Policy, CHAPA

Shupin confirmed that the Massachusetts House of Representatives has passed H.4165, covering eviction and foreclosure moratorium. Under this bill, the moratorium extends to all residential and commercial evictions except those involving health or public safety and will remain in place until 30 days after the state's emergency declaration has ended. Additional provisions prevent both new or current eviction cases from proceeding, prohibit landlords from issuing notices to quit or levy executions and prohibit negative credit reporting for cases related to Covid-19. DHCD is directed to come up with forms for tenants to submit to landlords to document loss of income and inability to pay. All foreclosures are prohibited and reverse mortgage counseling can be done virtually until the crisis ends.

The Senate is also considering its own bill which offers weaker protections for tenants. The Senate applies only to non-essential residential evictions due to financial losses related to COVID-19. It does not prevent new eviction cases or the issuances of notices to quit. It does prohibit late fees and it does pause existing evictions. This measure would remain in effect for 90 days or until the

lifting of the emergency declaration, whichever is shorter. It does include virtual counseling for reverse mortgages. Neither the House nor the Senate bills address expiring leases.

CHAPA supports H.4165 and urges people to reach out to the Senate President's office as well as their own state senator to weigh in and support the House version. The Senate is expected to take up its moratorium bill on Monday, April 6.

Discussion / Q&A

Next meeting scheduled for Friday, April 10th from 2:30-3:30