



# CHAPA POLICY PRIORITIES FOR COVID-19 RESPONSE

## PRESERVING HOUSING STABILITY IS A PUBLIC HEALTH NECESSITY

Many Massachusetts residents were burdened by high housing costs long before the COVID-19 emergency. As the public health crisis unfolds, even more households across incomes will face great challenges due to job losses and decreased incomes. The impacts will be hardest for households with the lowest incomes. No one should lose their home in the middle of a public health emergency. Our state's and our country's collective health depends on the ability for people to practice social distancing, self-isolate, or quarantine in their homes.

In order to help stop the spread of the virus and preserve housing stability, multiple strategies are needed to support renters, homeowners, and landlords and to preserve the state's affordable housing stock. CHAPA requests urgent action on state policies that will:

- Freeze nonessential evictions and foreclosures during the declared state of emergency;
- Help residents pay rent or mortgage payments in cases of financial hardship exacerbated or caused by COVID-19;
- Provide landlords and owners the resources they need to maintain their properties and operations while rental income declines and costs associated with COVID-19 increase;
- Increase the capacity of emergency shelter providers, housing authorities, and regional housing agencies to respond to the public health crisis; and
- Ensure the continued development and operation of high-quality affordable housing.

## EVICITION AND FORECLOSURE MORATORIUM LEGISLATION (H.4539)

SPONSOR: REPS. KEVIN HONAN AND SEN. MIKE CONNOLLY

CHAPA urges the Legislature to pass HD.4539 to establish a moratorium on non-essential evictions and foreclosures in Massachusetts during the emergency declaration. This will also help prevent the spread of the virus by keeping people stably housed during the outbreak. HD.4935 would not eliminate rent that is owed but ensures residents who have reduced or lost income during the crisis do not have to worry about losing their homes during this already difficult time.

## EXPAND RESIDENTIAL ASSISTANCE FOR FAMILIES IN TRANSITION (RAFT) (7004-9316)

BUDGET REQUEST: \$50 MILLION EMERGENCY APPROPRIATION & PROGRAM CHANGES

CHAPA asks the Legislature to provide \$50 million in new funding for RAFT and temporarily expand access to the program across a wider range of incomes to help people pay rent, mortgages, and other housing-related expenses as people face financial hardship. Currently, this homelessness prevention program helps households with very low-incomes cover housing-related expenses to remain stably housed. As people lose jobs and incomes or face additional expenses because of COVID-19, new funding for RAFT, along with a temporary expansion of the program to allow households who earn up to 80% of the area median income, will provide a critical tool to help people pay rent and mortgages through this challenging time. In addition, making changes to the program to allow applications to be transmitted electronically and to allow households to access RAFT quickly after falling behind on housing payments will help to preserve housing stability and ensure property owners can maintain properties and operations.

## SUPPORTING LANDLORDS & PROPERTY OWNERS

CHAPA asks the Legislature to provide financial resources and other support to landlords and owners during the COVID-19 crisis. As many tenants fall behind on rent because of reduced or lost incomes, landlords and property owners will also need additional resources during the eviction moratorium to maintain their buildings, make repairs, pay for increased costs due to COVID-19, and cover expenses like mortgage payments and property taxes.

## PERMANENT SUPPORTIVE HOUSING FOR PEOPLE EXPERIENCING HOMELESSNESS

BUDGET REQUEST: **\$10.8 MILLION EMERGENCY APPROPRIATION**

An additional \$10.8 million is needed to support organizations that provide low-threshold permanent supportive housing for vulnerable populations experiencing homelessness. The additional funds, administered through the Home and Healthy For Good program (7004-0104), will help cover the costs incurred and anticipated through June 30, 2020, as the result of the COVID-19 pandemic. These additional funds will help in controlling the transmission of this illness, and create the necessary chain of supplies for sanitation and services like adequate staffing to enable “shelter in place” for this population.

## PUBLIC HOUSING AUTHORITY OPERATION SUBSIDY (7004-9005)

BUDGET REQUEST: **\$5 MILLION EMERGENCY APPROPRIATION**

State-assisted public housing provides homes to more than 70,000 residents with low-incomes in Massachusetts. 65% of this population is elderly, the demographic most vulnerable to the virus. Local Housing Authorities (LHAs) face a reduction in rental income as residents experience job losses or reductions in pay and increased costs of supportive services for residents in isolation, maintenance staff hours for sanitizing common areas, and contract costs for vendors to sanitize quarantined units. The LHAs also have to incur additional costs for bulk purchases of protective gear and supplies and purchasing of equipment for working remotely. This emergency appropriation will allow LHAs to make up for the loss of revenue and additional costs.

## HOUSING CONSUMER EDUCATION CENTERS (HCECs) (7004-3036)

BUDGET REQUEST: **\$2.25 MILLION EMERGENCY APPROPRIATION**

HCECs are regional housing agencies that offer anyone in the Commonwealth a wide range of housing resources. HCECs are essential to delivering housing and homelessness prevention resources, including rental vouchers, RAFT, HomeBASE, and housing counseling assistance. The HCECs have deep experience in effectively and rapidly addressing sudden housing crises such as after natural disasters. As the COVID-19 crisis continues, HCECs will need additional funding to expand their capacity to serve the anticipated increase in residents in need of programs like RAFT because of reduced or lost incomes.

## EMERGENCY ACTION TO SUPPORT AFFORDABLE HOUSING

CHAPA calls on local, state, and federal officials to take emergency action to ensure the continued development and operation of high-quality affordable housing. This includes increasing local, state, and federal resources for production and preservation of affordable housing, increasing funding for rental assistance, and resuming construction and local zoning and permitting decision as quickly as possible. While we are all focused on the immediate health crisis, the long-standing affordable housing crisis continues.



**FOR MORE INFORMATION:**  
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