

CHAPA Housing Briefs

October 2020



State Updates

Housing Committee Reports Out Housing Stability Bill

On October 1, the Joint Committee on Housing reported out an amended [Housing Stability Bill \(H.5018\)](#), sponsored by Rep. Honan and Rep. Connolly. The bill includes protections for tenants, homeowners, and property owners during the ongoing COVID-19 outbreak, including a tax credit for landlords to cover the rental losses incurred during the COVID-19 emergency; an extension of the state eviction and foreclosure moratorium; "just cause" eviction protections; and a fund to assist property owners during the pandemic. The bill now moves to be considered by the House and Senate Ways and Means Committees.

Governor Baker Files FY2020 Closeout Budget

On September 30, Governor Baker filed the [FY2020 Closeout Budget](#) to wrap up the previous fiscal year. Due to COVID-19, FY2020 tax collections were \$693 million below expectations. To fill the budget gap, the Governor proposed diverting money from excess capital gains taxes, which otherwise would go into the state's \$3.5 billion rainy day fund. The Governor does not anticipate withdrawing from this fund. The only housing-related allocation in the closeout budget was \$1.9 million for Accessible Affordable Housing Grants.

Federal District Court Upholds Massachusetts Eviction Moratorium

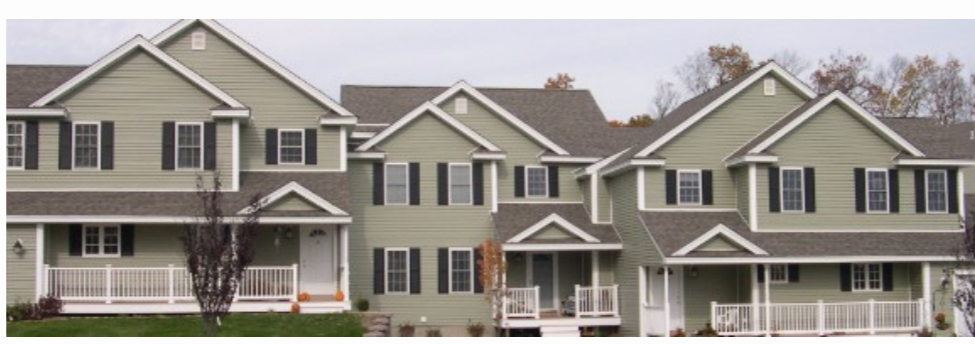
On September 25, in the case of Baptiste v. The Commonwealth of Massachusetts, [Judge Wolf of the federal U.S. District Court in Boston denied the request](#) of two Massachusetts landlords to stay the eviction moratorium, claiming the landlords were unlikely to prevail on most of the merits of the case. The eviction moratorium was passed by the Legislature in April and has been extended by Governor Baker until October 17, 2020. Judge Wolf indicated the moratorium was envisioned as a temporary measure and may not survive future challenges if the moratorium remains in place indefinitely.

DHCD Issues Guidance on Public Hearings for Housing Applications

The Massachusetts [Department of Housing and Community Development \(DHCD\) has issued guidance](#) to confirm with municipalities that public hearings must be held for all applications related to housing in a fair manner, consistent with state and federal fair housing laws and the state's public health needs during the COVID-19 pandemic. Since the state emergency was enacted, most municipal governments in Massachusetts have initiated public hearings using remote services like Zoom or held in-person meetings with social distancing for land use boards, town meetings, and city council hearings.

Massachusetts DPH Launches COVID-19 Community Impact Survey

The Massachusetts Department of Public Health (DPH) has expressed their commitment to better serving people of color and other historically underserved communities by learning about their experiences through their [COVID-19 Community Impact Survey](#) and using the answers to create new solutions. Anyone 14 years or older who lives in Massachusetts is encouraged to participate.



Federal Updates

House Passes \$2.2 Trillion Coronavirus Relief Package

The [U.S. House of Representatives passed a \\$2.2 Trillion Coronavirus Relief Package](#), which includes approximately \$68 billion in supplemental federal funding for housing programs. The bill is not expected to be taken up in the Senate and signals dim prospects for a relief package deal before the November election.

President Trump Signs Continuing Appropriations Act

[President Trump signed a continuing resolution \(CR\)](#) that extends federal government funding through December 11, 2020 and avoids a government shutdown. The CR funds most federal programs and activities at current FY20 budget levels.

Fannie Mae and Freddie Mac Extend Deadline for Buying Loans in Forbearance

The [Federal Housing Finance Administration announced](#) that Fannie Mae and Freddie Mac have extended buying loans in forbearance and COVID-related loan processing flexibilities, including alternative appraisals on refinance loans and alternative income and employment verifications, until October 31, 2020.

Federal Reserve Board Releases New CRA Proposal

The [Federal Reserve Board issued an advance notice of proposed rulemaking \(ANPR\)](#) for comments on its proposal to update the Community Reinvestment Act (CRA) regulations. The ANPR will be subject to a 120-day public comment period once it is officially published in the Federal Register.



Recent Research

MAPC Releases Updated COVID-19 Layoff Housing Gap Report

The [Metropolitan Area Planning Council \(MAPC\) released an updated analysis](#) of COVID-19 unemployment and associated housing insecurity in Massachusetts. MAPC's research found the rent gap for households with one unemployed individual could exceed \$40 million in October alone.

Metro Housing|Boston Releases RAFT Report

[Metro Housing|Boston released a report](#) on the demand and use of the Residential Assistance to Families in Transition (RAFT) program during the pandemic. Their research found demand for housing assistance through the RAFT program has increased 62% in the metro Boston region since the beginning of the COVID-19 pandemic in March compared to one year ago.

NCSHA Expects Millions of Renters to Face Eviction by January 2021

The [National Council of State Housing Agencies \(NCSHA\) released a report](#) which estimates up to 8.4 million renter households could face an eviction filing in January 2021. The report also projects that renters will owe up to \$34 billion in back rent once the CDC moratorium expires.

NLHA Analyzes Impacts of COVID-19 on Affordable Housing Providers

The [National Leased Housing Association \(NLHA\) released a report](#) on the impacts of COVID-19 on low- and moderate-income housing providers. The report shows 74% of increased their operating expenses due to COVID-19, and 89% reported a decline in rental income.

NCRC Explores COVID-19 Impact on Redlined Neighborhoods

The [National Community Reinvestment Coalition \(NCRC\) issued a study](#) exploring poor outcomes from COVID-19 on redlined neighborhoods. The report found lower-income and minority neighborhoods that were redlined suffer from lower life expectancy and higher prevalence of chronic diseases.

CBPP Releases Research on COVID-19 Recession's Effects on Food, Housing, and Employment Hardships

The [Center on Budget and Policy Priorities \(CBPP\) released updated research](#) on the effects of COVID-19 on housing. The report found that approximately 13 million renters, or 1 in 6 renters, were behind on rent in early September.

UPCOMING EVENTS

October 21st, 2020
[MA Homeownership Collaborative Training: Virtual Classes Best Practices](#)

October 21st, 2020
[CHAPA's 53rd Annual Dinner](#)

January 2021
["SAVE THE DATE" CHAPA's Virtual Chapter 40B Conference](#)



Our Annual Dinner is only two weeks away! Don't miss our first-ever [virtual Annual Dinner on October 21, 2020](#). Awards, details, and tickets available on our website.



We're excited to announce CHAPA's Municipal Engagement Initiative has been chosen as a recipient of the inaugural **Massachusetts Community Health and Healthy Aging Funds awards**. Read [more about the awards on our website](#).

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