

2014 Regional Meetings

This fall, CHAPA hosted thirteen Regional Meetings across the Commonwealth to meet with housing professionals, advocates, community members, elected officials, and other stakeholders that want to expand access to safe, quality, and affordable housing. We asked our partners to share housing challenges facing their communities and state policies that can help each community's efforts to provide affordable housing. Highlights included:

Housing & Economic Development

In communities across the Commonwealth with recovering economies, our partners stressed the importance that housing and economic development go hand-in-hand. For the housing market to recover, there must be jobs to support residents. Conversely, for there to be jobs, there must be homes for workers. Housing advocates also stressed the importance of provided well-paying jobs with career ladders. In Lawrence, for example, service providers work with families who are working full time jobs but who still can't afford housing because they are earning the minimum wage or just above the minimum wage.

The Continuing Foreclosure Crisis

Communities throughout the Commonwealth continue to deal with the lingering effects of the foreclosure crisis. Particularly, in certain Gateway Cities, families continue to be foreclosed on and large numbers of homes remain vacant and abandoned.

Solutions included continuing to support foreclosure counselors and keeping the Community Based Home Corps program funded.

Housing for an Aging Population

The looming crisis of housing for the aging baby boom population came up at every regional meeting. Western Massachusetts was particularly concerned about the lack of supportive and accessible housing for the aging population.

Solutions included funding home modifications to help seniors age in place by, for example, installing ramps or low-threshold showers. Other solutions included working with LHAs and other housing providers to build and renovate accessible units.

Housing for Persons with Disabilities

At each meeting, participants brought up difficulties in finding adequate housing for persons with disabilities. This is evidenced by the high rate of homelessness among the disabled. This is also supported by the high rates of the handicapped at nursing homes.

For example, in Boston, a representative from the disabled community said that cuts to housing programs have a disproportionate effect on the handicapped. Additionally, caps on the number of disabled at accessible buildings for the elderly have to be carefully watched. Finally, housing

standards for accessible units must be better enforced to make sure that an accessible unit is actually accessible.

Small Housing Developments

Developers, municipal officials, and housing providers throughout the state spoke of the difficulty in financing small affordable housing developments.

This issue came up particularly in Western and Central Massachusetts where large-scale affordable housing developments are not practical.

The MetroWest region also brought up the issue of promoting more small-scale development to better meet the needs of its town. Representatives from these suburbs cited the negative economic and environmental effects of large developments. They said that they would be more open to developments that did not include so many units.

Private developers also said that they would be involved in small-scale affordable housing developments if there were access to cheaper capital.

Increasing Homeowner Education Opportunities

Participants throughout the Commonwealth spoke about the need for homeowner education opportunities.

In Brockton, for example, representatives from Habitat for Humanity spoke of the need to link their homeowners to education opportunities about owning a home – including paying the mortgage, basic upkeep responsibilities, and other responsibilities of homeowners.

In Boston, a non-profit developer spoke of the need for education to go beyond homeownership and teach residents about asset building so a family can handle an unexpected hardship.

On the Cape, housing counselors explained the need for increased funding for their services, especially in light of federal budget cuts for their programs.

A solution for increasing homeownership education is offering incentives to homeowners for completing counseling or education, such as down payment assistance or help with closing costs.

Increasing Homeownership Opportunities

Participants across the Commonwealth asked for a renewed focus on increasing homeownership opportunities at all income levels. In Boston, representatives of public housing tenants asked for homeownership opportunities for extremely low income families so that families can eventually move out of public housing and start building assets and equity. On the Cape, where house prices are high, participants asked for mortgage products to help middle income families achieve

homeownership. A suggested solution included an insurance fund to help fill the gap between the buyer and the bank.

Health & Housing

Cities and towns throughout Massachusetts called for better promoting health and housing.

Suggested solutions include better enforcing the housing code, refunding lead abatement programs, and partnering with hospitals in local communities. In Worcester, a participant advocated for weatherization and green-retrofitting programs to help make homes more energy efficient, especially with the increasing cost of utilities and the looming winter.

Homeless Families

Homeless families were discussed at several meetings, particularly around the resources these families need, the drain on town resources, and the inadequate living situation families are put in when they are moved across the state and put into a motel.

Solutions included investing more in prevention services and case management.

Transportation

Transportation issues came up in the cities in Western and Central Massachusetts. In places such as Pittsfield, there is no reliable public transportation that families can use to get to jobs, coordinate childcare, or get children to school. Transportation opportunities, either public or private, need to be increased so families can get and keep jobs. Increased public transportation would also help the disabled and elderly remain in their homes.

Solutions included allowing flexible funds to be used for transportation related expenses and using social service vans for transportation, and developing better public transportation systems.

Complexity & Cost of Putting Together Financing

In several communities, the complexity and cost of putting together financing for affordable housing developments was brought up as a barrier to producing more rental and homeownership opportunities. This problem included lining up multiple funding streams, timing these commitments correctly, development fees, and the legal fees associated with developing affordable housing.

An example included lining up historic tax credits with the state low income tax credits, which are administered by two different agencies on two different calendars.

Vouchers

While in Western Massachusetts, the waitlist for MRVPs opened in Springfield. In three days, HAPHousing distributed 2,000 applications for 58 vouchers. This demonstrates the incredible

demand for this resource and suggests that our system is broken. Vouchers also came up at other meetings throughout the state. For example, in Lawrence, it came up that we need to find a way to increase funding for vouchers or find a better way to have the current vouchers meet the needs of more families, such as by time-limiting the vouchers.

Zoning Reform

Zoning came up in almost every meeting as a barrier to true progress in allowing for more affordable housing opportunities. Participants suggested passing zoning reform which including multifamily and inclusionary zoning to produce more housing.

Income Limits

Representatives from towns across Massachusetts all spoke about how the HUD income limits that determine eligibility for many state housing programs do not reflect the realities of living in a high cost state. On the Cape, for example, service providers cited unrealistic program guidelines that prevented them from helping families who were just above income limits.

Chapter 40B

Several communities spoke about the lack of control over 40B developments. Particularly in the suburbs, participants spoke of the negative economic and environmental effects of large-scale 40B developments that towns cannot stop.

Solutions for the challenges posed by 40B developments included regulatory reform, commissioning studies on the true cost of a 40B development, and changing how units are counted towards the SHI.