

# Housing Resources Overview for Waltham



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# About CHAPA

## What Does CHAPA Do?



Advocate for  
Opportunity



Expand Access to  
Housing



Develop the Field

# COVID-19 Housing Crisis

**45,000**

Estimated # of households that will  
have trouble covering rent

**\$40 million**

Estimated monthly amount needed to  
help COVID-impacted households pay  
rent

**60,000**

Renter households that fear eviction  
because they are already behind on rent

Metropolitan Area Planning Council, *The Covid-19 Layoff Housing Gap October Update: The Crisis Continues* (Oct. 5, 2020) <https://www.mapc.org/resource-library/covid-19-layoffs-october/>.

# Emergency Rental Assistance Program Overview

	RAFT	ERMA	Waltham Emergency Rental Assistance
<b>Administered by</b>	<a href="#">Metro Housing   Boston</a>	<a href="#">Metro Housing   Boston</a>	<a href="#">City of Waltham</a>
<b>Income Eligibility</b>	<50% AMI	<50-80% AMI	<100% AMI
<b>Maximum Benefit</b>	\$10,000	\$4,000	\$5,400

# Governor's Eviction Diversion Initiative

## New or Expanded Programs

- Public Media Campaign - [mass.gov/covidhousinghelp](https://mass.gov/covidhousinghelp)
- Housing Consumer Education Centers (HCECs)
- Residential Assistance for Families in Transition (RAFT)
- Legal Representation and Related Services in Eviction Cases
- Community Mediation
- Tenancy Preservation Program (TPP)
- Rapid Rehousing/Post Eviction Diversion

# Programs & Protections Overview

- MA Moratorium** –Suspends most residential and small business evictions from April 20, 2020 –October 17, 2020, though does not relieve tenants/homeowners of obligation to pay rent or make mortgage payments.
- CDC Moratorium** –Action by federal Centers for Disease Control and Prevention providing for a “Temporary Halt in Residential Evictions To Prevent the Further Spread of COVID-19,” effective September 4, 2020 through December 31, 2020. Applies to households making under \$99,000/year, or \$198,000 if filing jointly, barring eviction if the household is making best efforts to pay, has sought rental assistance, and an eviction would otherwise render them homeless or “doubled-up”, and tenant gives declaration in CDC form to landlord.
- RAFT/ERMA** –Residential Assistance for Families in Transition (RAFT)and Emergency Rent and Mortgage Assistance (ERMA, new for FY21) programs provide short-term financial assistance to low (RAFT) and moderate (ERMA) income households who are facing a housing crisis and may soon become homeless.
- TPP** –Tenancy Preservation Program(TPP) is a homelessness prevention program. TPP works with tenants, including families with children with disabilities, facing eviction as a result of lease violations related to a disability (including mental illness) and connects those families with other resources, including but not limited to RAFT. TPP functions as a neutral party to the landlord and tenant. In consultation with the Housing Court Department, TPP works with the property owner and tenant to determine whether the disability can be reasonably accommodated and the tenancy preserved.
- HomeBASE**-HomeBASEis the Commonwealth’s rapid re-housing benefit, offering up to \$10,000 and stabilization case management services to secure stable housing. HomeBASE is offered both to Emergency Assistance-eligible households at the shelter system’s “front door” to divert EA-eligible families to safe alternatives to shelter, as well as a tool to help families exit shelter.

# Other Affordable Housing Resources

# Other Housing Assistance in Massachusetts

Assistance Program	# of Assisted Households
Privately-Owned Subsidized Housing	98,500
State-Assisted Public Housing	39,600
Federally-Assisted Public Housing	34,400
Federal Housing Choice Section 8 Rental Vouchers	84,400
State Rental Voucher	8,100
<b>Total</b>	<b>265,000</b>

DHCD, 2017 Massachusetts Data Collection; HUD, 2017 Picture of Subsidized Household Reporting



# Public Housing & Rental Assistance Programs Overview

	Public Housing	Section 8	MRVP	AHVP
<b>Administered by</b>	Local Housing Authorities	Regional Housing Agencies & Housing Authorities	Regional Housing Agencies & Housing Authorities	Participating Housing Authorities
<b>Income Eligibility</b>	<80% AMI	<50-80% AMI	<80% AMI	<80% AMI
<b>Other Requirements</b>				Disabled person under age 60
<b>Rent Level</b>	About 30% of income	About 30% of income	30-40% of income	25-30% of income
<b>Where to Apply</b>	<a href="#">Online</a> or at the housing authority	<a href="#">Online</a> ; at regional housing agencies; or housing authorities	At regional housing agencies or housing authorities	Online or at an administering housing authority
<b>Waitlist</b>	Ask about local priority for current residents – time depends on LHA	Online & Centralized	Individual regional housing agencies & housing authorities; waiting lists may be closed	At administering housing authorities

# Other Affordable Housing Opportunities

- Affordable housing that is owned and managed privately, including rental & homeownership units

- Developers receive grants, tax credits, or other incentives in exchange for creating affordable housing units

- Examples

- Inclusionary Zoning Units – developer required to set aside certain percentage of new units as affordable
- 40B Developments
- Units built by Community Development Corporations (CDCs) or other affordable housing developers

# State Budget for Affordable Housing

Program	FY2020	FY2019
Mass. Rental Voucher Program	<b>\$116,500,000</b>	\$100,000,000
Alternative Housing Voucher Program	<b>\$8,000,000</b>	\$6,150,000
Public Housing	<b>\$72,000,000</b>	\$65,500,000
Residential Assistance for Families in Transition	<b>\$21,000,000</b>	\$20,000,000

# Housing Policy Issues

- COVID Housing Policies
- Zoning Reforms
- New Revenue for Housing
  - Deeds Excise
  - Transfer Fees
- Fair Housing
  - Disparate Impact
  - Affirmatively Furthering Fair Housing
  - Voucher Discrimination
- Public Housing Reforms
- Financing & Acquisition
- Anti-Displacement & Tenant Protections
  - Right to Counsel
  - Rent Stabilization
  - Just Cause Evictions
  - Tenant Opportunity to Purchase

Thank you!