

# Housing in the Gateway Cities

## Reminders

- **Mute** your microphone
- Update your **nametag** (click on blue box at top right of your window) to your preferred name, pronouns, and organization
- Keep your Zoom to **Speaker View** (click on 'View' at top right of Zoom) for a better experience throughout the event
- Submit questions through the **Chat**
- **The webinar will be recorded**

# Agenda

1:00pm	<b>Logging In / Housekeeping</b>	
1:05pm	<b>Welcome</b>	David Bryant, Director of Advocacy, MACDC
1:08pm	<b>Opening Remarks</b>	Representative Antonio F.D. Cabral Senator Eric P. Lesser
1:15pm	<b>The Data on Neighborhoods and COVID-19</b>	Alan Mallach, Senior Fellow, Center for Community Progress
1:35pm	<b>The State's Response</b>	Undersecretary Jennifer Maddox, DHCD
1:42pm	<b>The Neighborhood Hub</b>	Chrystal Kornegay, Executive Director, MassHousing
1:50pm	<b>Neighborhood Stabilization in Action</b> Moderator: Lauren Liss, CEO and President, MassDevelopment	Mayor Rivera, City of Lawrence Emily Hall, Community Development + Compliance Director, Brockton Redevelopment Authority Robert DeMusis, Deputy Director, Office of Housing, Springfield Marc Dohan, Executive Director, NewVue Communities Michael Moriarty, Executive Director, OneHolyoke CDC
2:15pm	<b>Closing Remarks</b>	Lauren Liss, CEO and President, MassDevelopment

# Housing in the Gateway Cities

## Presented by the Neighborhood Hub

The Neighborhood Hub is a multi-agency partnership that includes:

- MassHousing
- MassDevelopment
- Massachusetts Housing Partnership (MHP)
- Massachusetts Association of Community Development Corporations (MACDC)
- Massachusetts Institute for a New Commonwealth (MassInc)
- Department of Housing and Community Development (DHCD)
- In collaboration with the Attorney General's Office

# Hope for the best, plan for the worst: exploring the after-effects of the COVID-19 pandemic

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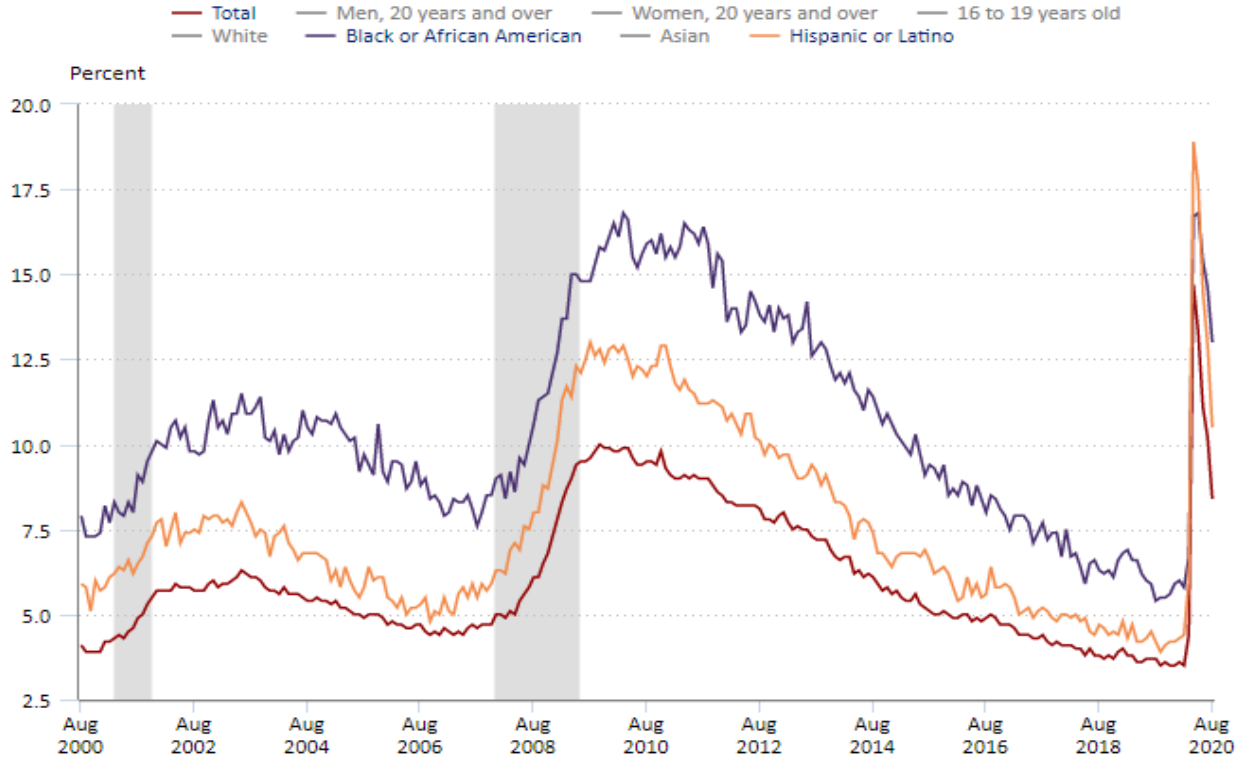
ALAN MALLACH  
SENIOR FELLOW  
CENTER FOR COMMUNITY PROGRESS  
WASHINGTON DC

MASSACHUSETTS ASSOCIATION OF CDCS  
MASSINC  
SEPTEMBER 15, 2020

# Unemployment remains at unhealthy levels

**Civilian unemployment rate, seasonally adjusted**

Click and drag within the chart to zoom in on time periods

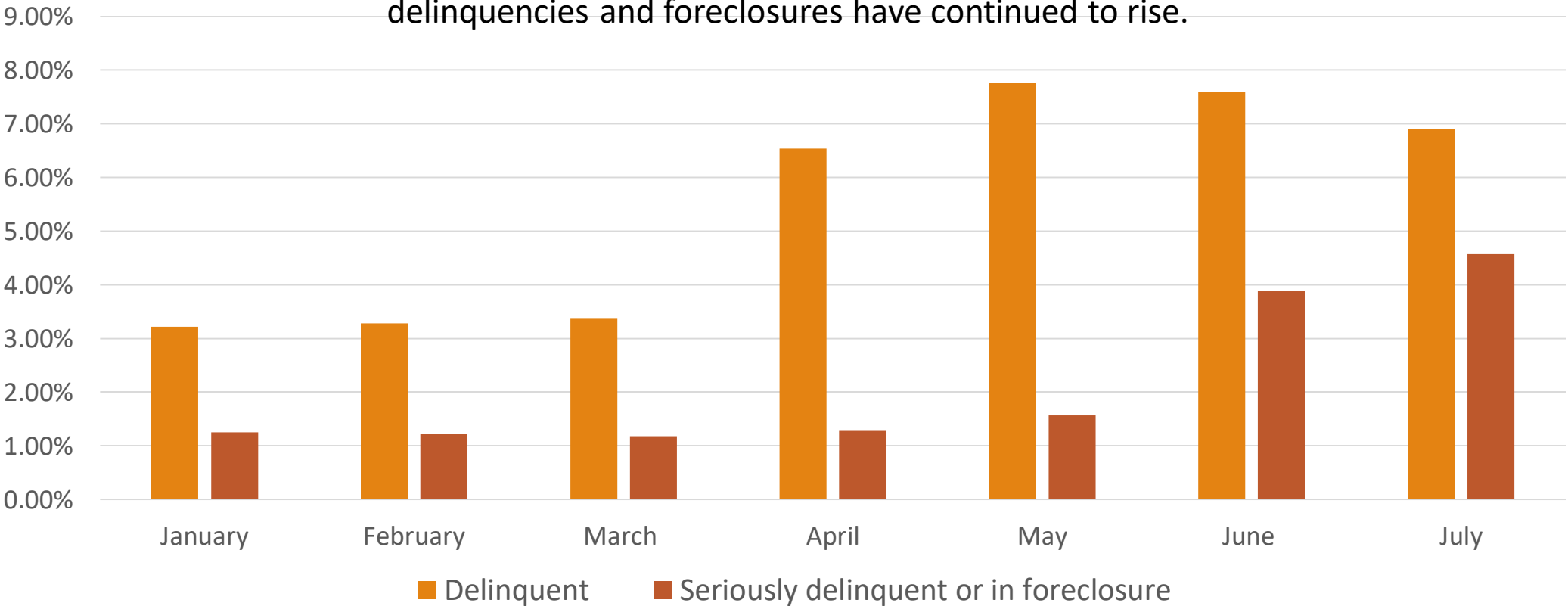


## UNEMPLOYMENT BY RACE/ETHNICITY

	APRIL 2020	AUGUST 2020
White	14.2%	7.3%
Black	16.7%	13.0%
Latinx	18.9%	10.5%

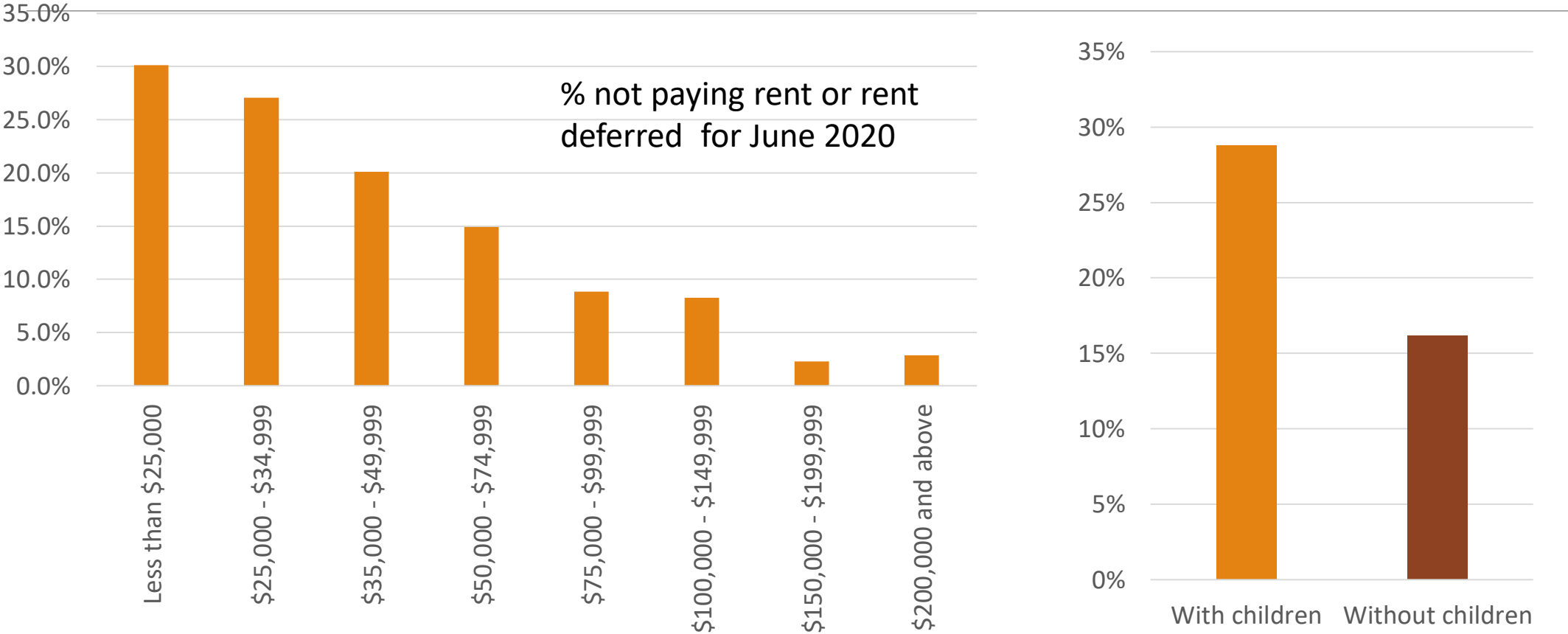
# Mortgage delinquencies have more than doubled since March

➤ Although total delinquencies have dropped slightly, 90+ day delinquencies and foreclosures have continued to rise.



Source: Black Knight

# Millions of lower income renters are behind on rent



Source: Census Household Pulse Survey

# And even more lack confidence that they will be able to pay next month's rent





Thousands (perhaps millions) of small businesses are closing

# More than 100,000 small businesses have permanently closed due to coronavirus, study estimates

A new study estimates about 2 percent of small American businesses have closed for good.

By Joseph Guzman

May 13

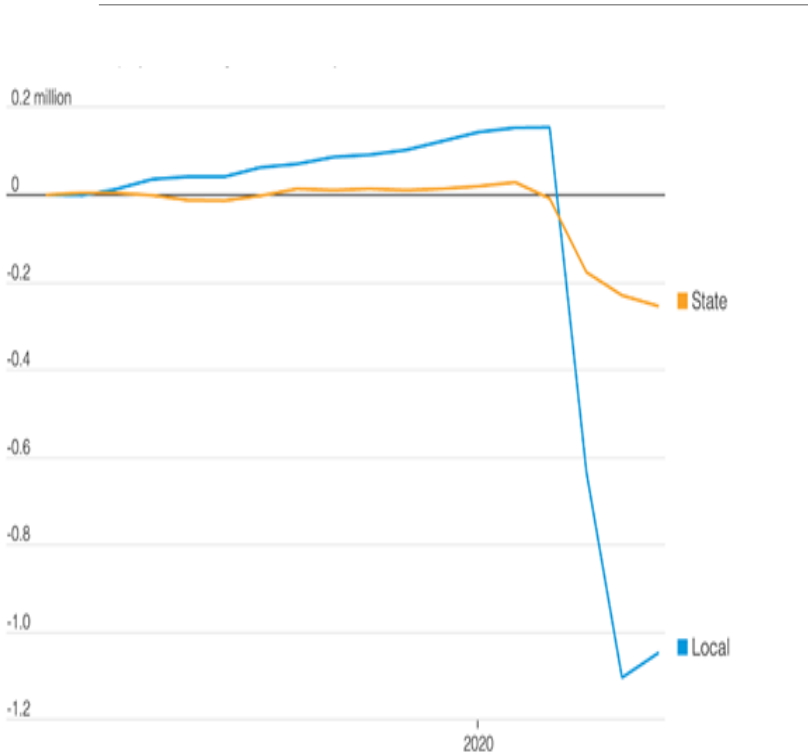
June 16.

**Small Businesses for America's Future, a new coalition of small-business owners and leaders, recently found that 1 in 4 businesses have considered closing permanently because of the coronavirus pandemic.**

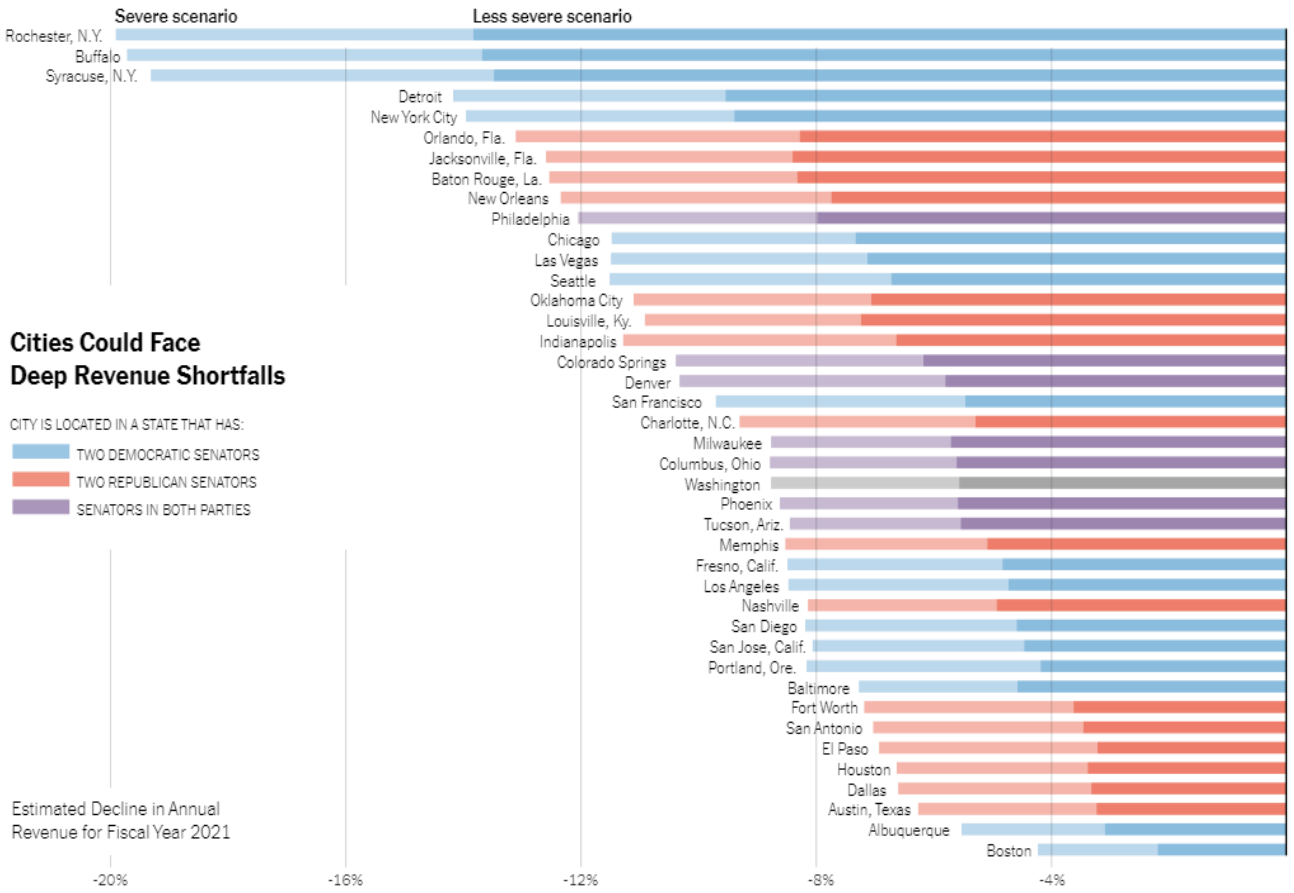
# Home sales appear to be rebounding



# State and local governments are facing massive budget shortfalls



Change in state and local government employment since January 2019

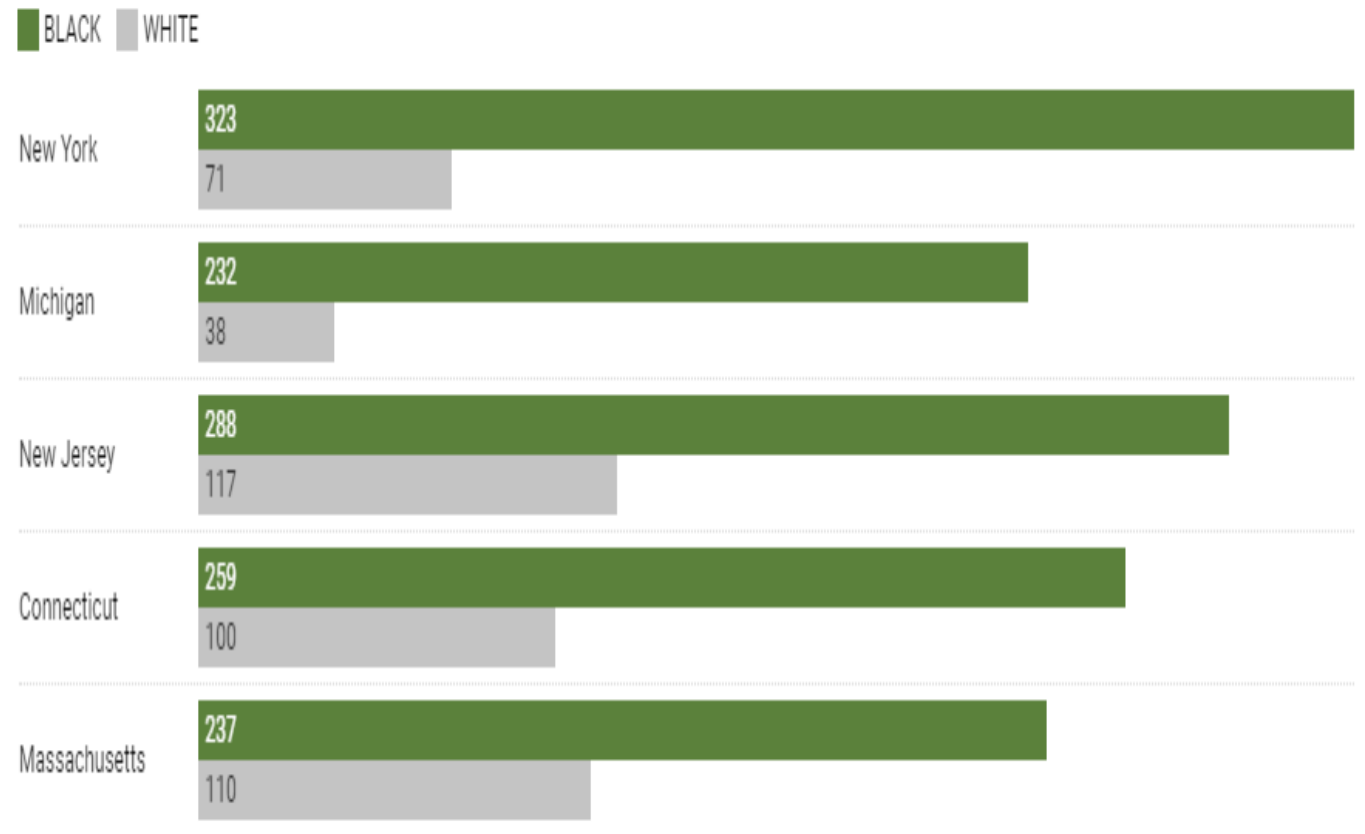


Source: New York Times

# Key takeaways

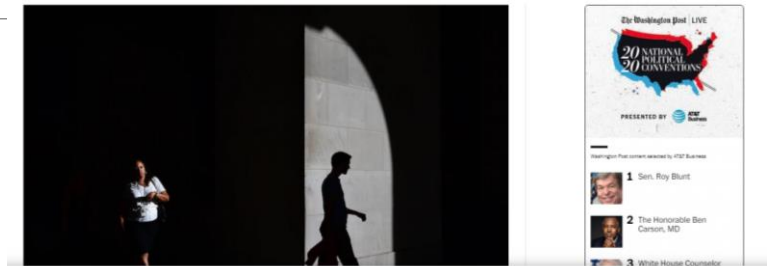
- All these impacts interact with and reinforce each other
- These impacts are not racially or economically neutral, but disproportionately impact lower income areas and communities of color.
- They are not likely to disappear quickly after the pandemic itself has passed, but last for years

Black COVID-19 death rate compared to White rate for 5 states with highest Black COVID death rates through August 18



# We don't know how long it will go on or how bad it will get

Health  
Experts project autumn surge in coronavirus cases, with a peak after Election Day



### New reported cases by day in the United States



Note: The seven-day average is the average of a day and the previous six days of data.

Source: New York Times

# What do these impacts mean for communities?



## DIRECT EFFECTS

Accumulated rent arrears

Accumulated mortgage arrears

Housing sales slowdown

Reduced municipal revenues



## POSSIBLE OUTCOMES

Property deterioration  
Vacancy and abandonment  
Foreclosures  
Declining homeownership  
Increasing physical and behavioral health problems  
Weak housing market  
Deteriorating public services and facilities  
Homelessness  
Poverty



## DRIVING FACTORS

HIGH UNEMPLOYMENT

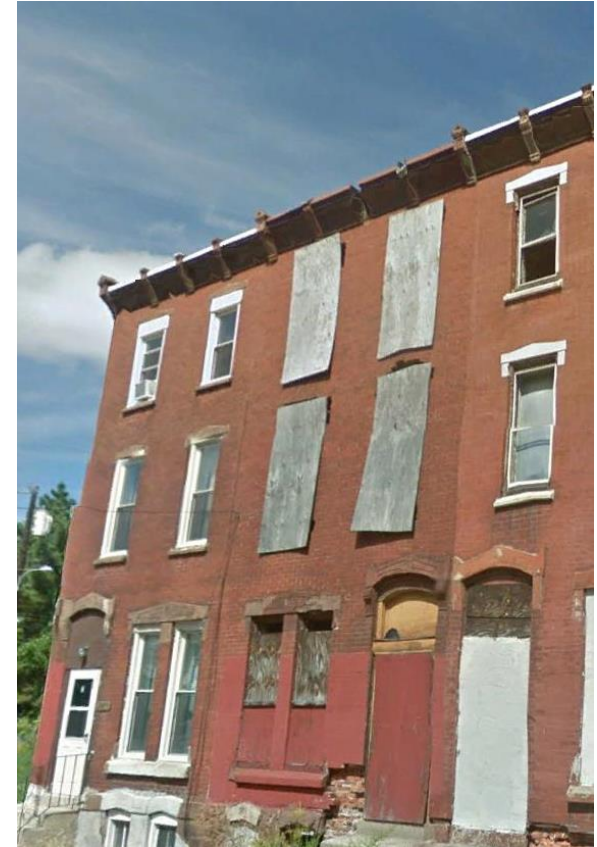
SMALL BUSINESS CLOSINGS

LOSS OF CONSUMER CONFIDENCE

# Key Challenges

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- ❑ Preventing evictions and sustaining tenants and landlords
- ❑ Preventing foreclosures and sustaining homeowners
- ❑ Preventing increased property deterioration and abandonment
- ❑ Preventing small business closures
- ❑ Providing relief to prevent tax foreclosure
- ❑ Rebuilding hard-hit housing markets
- ❑ Maintaining essential county and municipal services



# Two big questions

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- ❑ Will the federal government act, and will it be big enough and strategic enough to make a real difference?
- ❑ Could we see this challenge as an opportunity not simply to return to the status quo, but build better systems for a better society?





# Housing in the Gateway Cities

**THANK YOU!!!**

- Please email Francis Goyes Flor at [fgoyesflor@masshousing.com](mailto:fgoyesflor@masshousing.com) to learn more about the Neighborhood Hub.
- We will share PowerPoint presentation and recorded webinar soon!