



2004 annual report Citizens' Housing and Planning Association

advocacy • training • research • coalition-building



chapa

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chapa mission statement

Citizens' Housing and Planning Association (CHAPA) is a non-profit umbrella organization for affordable housing and community development activities in Massachusetts. Established in 1967, CHAPA is the only statewide group that represents all interests in the housing field, including non-profit and for-profit developers, advocates, lenders, property managers, architects, consultants, homeowners, tenants, local planners, foundation and government officials, and others.

Citizens' Housing and Planning Association's mission is to encourage the production and preservation of housing which is affordable to low-income families and individuals. CHAPA pursues its goals through advocacy with local, state, and federal officials; research on affordable housing issues; education and training for organizations and individuals; programs to expand rental and homeownership opportunities; and coalition building among a broad array of interests in the housing and community development field.

The cornerstone of CHAPA's success is its active and diverse membership of more than 1,500 people and hundreds of organizations. CHAPA's research and policy recommendations flow from project committees with direction and support from board and staff. This broad-based volunteer participation enhances the quality of our work and increases our credibility and clout when seeking changes in public policies and programs.

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letter from the president

DEAR MEMBERS OF CHAPA AND SUPPORTERS OF AFFORDABLE HOUSING:

2004 brought both challenges and achievement for CHAPA! This report details CHAPA's many activities. We would like to highlight those achievements that have been particularly meaningful to us. We have continued 2003's major progress in creating new alliances to advance the cause of affordable housing, and we have continued to receive unprecedented financial support from a growing list of funders. Foundation support and programmatic contracts extended to CHAPA underscore the degree to which CHAPA is respected and valued in the broader community.

CHAPA has continued to take a leadership role in the Commonwealth Housing Task Force, assuring that affordability concerns remain at the top of the CHTF agenda. The coalition of interests created and maintained as part of the Task Force represents a historic step toward making housing a recognized priority among many constituencies, and led to the remarkable achievement of passing Chapter 40R, the Smart Growth Zoning and Housing Production Act in June of 2004. Drafting of program regulations was completed by the end of the year.

CHAPA has continued extremely effective advocacy on the issue of Chapter 40B. In 2004, Chapter 40B generated 5000 units of housing starts and accounted for 85 percent of all affordable multifamily housing units in the state.

CHAPA has put coalition-building high on its agenda, partnering with and participating in the Massachusetts Smart Growth Alliance, the New England Housing Network, Building Blocks Coalition, MassALFA, Action for Regional Equity, Greater Boston Chamber of Commerce, Greater Boston Real Estate Board, Community Preservation Coalition, 495/MetroWest Corridor Partnership, and many others.

Our housing awareness campaign in the MetroWest area (dubbed Home@Last) has been extremely well-received. We will be expanding this initiative to other parts of the state in 2005.

As we have transitioned to Bob Kuehn's Presidency of CHAPA, Eleanor White will chair the new Elderly Housing and Affordable Assisted Living committee, as well as the new Past Presidents' committee. Leading this organization with the remarkable Aaron Gornstein will always be one of Eleanor's most cherished experiences.

In spite of very challenging times, CHAPA has continued to be the united voice of housing advocacy in this region, facilitating productive consensus and tangible accomplishment. We are deeply grateful to all of you for your commitment to this effort.

BOB KUEHN
President

ELEANOR WHITE
Immediate Past President



highlights of **chapa's** accomplishments in 2004

HOUSING BOND BILL

Capping a two-year advocacy campaign, on July 31 the Legislature passed a \$200 million bond bill for key programs that will expand community-based housing options for people with disabilities, elders, and other special needs populations. The bill also ensures continuation of the successful Soft Second Homeownership Program.

STATE HOUSING TAX CREDIT

CHAPA led a significant effort to extend the state's low income housing tax credit program. On July 31, the Legislature authorized \$100 million to extend the program for another five years. Similar to the federal housing tax credit, the program has yielded some 1,600 apartments for low-income households over the past four years. CHAPA also advocated along with the Romney Administration for a favorable IRS opinion on the state tax credit, which will greatly increase the value and efficiency of the credit.

PRESERVING CHAPTER 40B

The state's affordable housing zoning law remains intact and continues to be the housing production engine for the state. Last year, approximately 5,000 units were produced using the comprehensive permit and it accounted for 85% of multifamily affordable housing built in suburban communities.

STATE HOUSING TRUST FUND

In light of enormous budget pressures last year, the Legislature protected the affordable housing trust fund by shifting it from the state's operating budget to the capital budget. The Governor has funded the program at \$20 million a year and the Legislature added \$2 million to the program in the FY05 budget.

INCREASES IN HOUSING BUDGET

The budget for the Department of Housing and Community Development (DHCD) increased from \$66 million to \$78 million, including important increases for the state public housing and rental assistance programs.

SMART GROWTH AND AFFORDABLE HOUSING

CHAPA was a founding member of the Massachusetts Smart Growth Alliance (statewide) and Action for Regional Equity (Boston region); has completed a new smart growth demonstration project with six communities; advocated for passage of a new local option zoning bill (Chapter 40R) that provides financial incentives for communities to adopt overlay zoning districts that permit mixed-income housing development at increased densities in "smart-growth" locations; and advocated for \$30 million for a new "transit-oriented" development program.

SECTION 8 VOUCHER PROGRAM

After DHCD faced an unanticipated \$2 million shortfall in its program this spring, CHAPA helped to mobilize the housing community and low-income tenants to successfully restore these funds as well as shortfalls at various local housing authorities. In addition, CHAPA has played a leading role in opposing the Bush Administration's drastic funding cuts and block grant proposal in the FY05 budget and we are now working to change the proposed Fair Market Rents to more accurately reflect the real estate market.

INFORMATION AND REFERRAL

CHAPA fielded 4,500 requests for information on housing and community development issues. The agency's web sites receive more than 200,000 "hits," and we issued regular housing briefs and updates to our members.

RESEARCH

CHAPA completed six research and policy reports covering topics such as: Chapter 40B; school costs and new housing development; the Greater Boston Housing Report Card; Section 8 Homeownership; and implementing local preferences in affordable housing programs.

TRAININGS

CHAPA sponsored 32 trainings and forums, attended by more than 3,000 people.

2.

highlights of chapa's accomplishments in 2004 *continued*



COMMUNITY PRESERVATION ACT

CHAPA is a member of the executive committee of the Community Preservation Coalition, which is providing assistance to communities regarding passage and implementation of the Community Preservation Act. Over the past four years, 75 communities have adopted the CPA and 42% of local funds raised have gone to affordable housing activities.

HOMELESSNESS

CHAPA's homelessness committee continued to advocate for the production of permanent housing for households below 30% of median income, which involved advocating for a 10% set-aside in state housing programs, encouraging the use of project-based Section 8 vouchers with housing production programs, and launching of a new \$2 million state homelessness prevention program.

HOUSING AWARENESS CAMPAIGN

In June, CHAPA launched a comprehensive housing awareness campaign in the MetroWest region in partnership with the 495/MetroWest Corridor Partnership and the Homebuilders Association of Massachusetts to provide a new and positive message about affordable housing issues. The *home@last* campaign involves working with the media, placing ads, producing a video, making presentations at community meetings, and distributing posters.

AFFORDABLE HOUSING DEVELOPMENT COMPETITION

CHAPA, the Federal Home Loan Bank of Boston, and The Boston Foundation held the fourth annual competition, which matched students from area universities with community groups and municipalities to assist them in developing housing proposals for specific sites. Cash prizes were awarded to the winning proposals.

THE MASSACHUSETTS HOMEOWNERSHIP COLLABORATIVE

CHAPA continued its certification of non-profit agencies offering homebuyer counseling classes, awarding a "seal of approval" to 56 agencies since the process began in 2000 and continued to monitor the classes of certified agencies. The Collaborative also conducted

two trainings for 60 homebuyer counselors and revised the homebuyer counseling curriculum. CHAPA continued to administer a housing counseling grant from HUD to help fund homebuyer counseling services provided by 20 agencies in five New England states.

MASSACHUSETTS HOME OF YOUR OWN PROGRAM

This program provides financial and technical assistance to low income people with disabilities so they may purchase a home. To date, the program has helped 66 households to buy a home and hundreds more in gaining more control over their living situation. This year, we assisted three people with disabilities into first-time homeownership.

SECTION 8 FOR HOMEOWNERSHIP OPTION

CHAPA continued to convene roundtable discussion on the Section 8 homeownership option and completed a major study on implementation of new programs in Massachusetts.

MASS ACCESS HOUSING REGISTRY

Funded by the Massachusetts Rehabilitation Commission, the Mass Access Program works with property managers to market vacant, accessible apartments to help people with disabilities find accessible housing. This year, the Mass Access website received approximately 2,400 "hits" per month. CHAPA tracked the availability of more than 2,500 developments statewide, including 12,000 accessible apartments; listed over 800 vacancies; and distributed this information daily via a computer network to eleven Independent Living Centers across the state and to the general public through our website. CHAPA also made the program available to Spanish-speakers by developing materials and the web site in Spanish, and by holding training sessions on using the registry and marketing the program to Latino communities.



chapa trainings and conferences in 2004

JANUARY/FEBRUARY/MARCH

- Brownfields Revitalization
- Candidates Forum on Affordable Housing: How Will Our Next State Senator Help to Solve the Housing Crisis? Co-sponsored with the MetroWest Affordable Housing Coalition

APRIL

- Organizational Members Forum with Lt. Governor Kerry Healey
- Section 8: The Changing Landscape Co-sponsored with the Massachusetts Nonprofit Housing Association and National Association of Housing & Redevelopment Officials (NAHRO), Massachusetts Chapter
- Affordable Housing Development Competition Awards Co-sponsored with the Federal Home Loan Bank of Boston and The Boston Foundation
- 4. • SMART GROWTH COMMITTEE: Brown Bag Lunch Series (April, May, and June)

MAY

- United We Stand, Divided We Fall: Best Practices in Resident Controlled Housing in Massachusetts Co-sponsored with The Association for Resident Control of Housing Committee
- Seizing the Opportunity: Making Transit-Oriented Development Work in Massachusetts
- The Affordable Housing Crisis in Greater Boston: MetroWest Viewpoints Sponsor: MetroWest Affordable Housing Coalition. Co-sponsored with American Planning Association-Massachusetts Chapter, Federal Home Loan Bank of Boston, Framingham League of Women Voters, Housing for All, and MetroWest Growth Management Committee
- Massachusetts Homeownership Collaborative Training

JUNE

- Stakeholders in the Future of Public Housing Co-sponsored with the Massachusetts Department of Housing and Community Development, Massachusetts Union of Public Housing Tenants, and National Association of Housing & Redevelopment Officials (NAHRO), Massachusetts Chapter
- Working with Chapter 40B Co-sponsored with the Massachusetts Department of Housing and Community Development and the Massachusetts Housing Partnership
- Housing Development Training for DMH Staff Co-sponsored with the Department of Mental Health

JULY

- Neighborhoods on Tour: Renewed Communities of Boston Co-sponsored with Living Cities: The National Community Development Initiative, Local Initiatives Support Corporation, Massachusetts Association of Community Development Corporations, The Campaign for Affordable Housing, and The Community Builders

AUGUST/SEPTEMBER

- Uniting the New England Region: Strategies to Create Affordable Housing and Raise Public Awareness Co-sponsored with the New England Housing Network
- An Update: Successful Strategies to Preserve Expiring Use and Project-Based Section 8 Housing Co-sponsored with Community Economic Development Assistance Corporation and Local Initiatives Support Corporation
- CHAPA REGIONAL MEETINGS: Affordable Housing Updates and Priorities for 2005: Beverly, Boston, Duxbury, Hyannis, Pittsfield, and Springfield Co-sponsoring Organizations: Berkshire Housing Development Corporation, Community Teamwork, Inc., HAP, Inc., Homes for Families, Housing Assistance Corporation, Massachusetts Coalition for

the Homeless, North Shore Housing Trust, and South Shore Housing Development Corporation

- Massachusetts Homeownership Collaborative Workshop on Predatory Lending

OCTOBER

- CHAPA Regional Meeting: Affordable Housing Updates and Priorities for 2005 Worcester Co-sponsored with Central Massachusetts Housing Alliance

NOVEMBER

- New Tools for Housing and Economic Development: District Improvement Financing and Urban Center Housing Zones-Tax Increment Financing Co-sponsored with the Center for Urban and Regional Planning at Northeastern University
- Southcoast Regional Meeting on Affordable Housing Co-sponsored with Southcoast Housing Coalition and Massachusetts Housing Partnership

DECEMBER

- Putting the "Mix" into Mixed-Income Housing: Including Housing for Households with Incomes Below 30% of Median Income in New Development
- Organizational Members Forum with Transportation Secretary Dan Grabauskas
- Working with Chapter 40B Co-sponsored with the Massachusetts Department of Housing and Community Development and the Massachusetts Housing Partnership

chapa financial supporters in 2004



THE FOLLOWING FUNDERS HAVE CONTRIBUTED SIGNIFICANT SUPPORT TO CHAPA OVER THE PAST YEAR

UNITED WAY OF MASSACHUSETTS BAY

THE BOSTON FOUNDATION

BANKNORTH

BOSTON FEDERAL SAVINGS BANK

BOSTON PRIVATE BANK AND TRUST COMPANY

CAMBRIDGE SAVINGS BANK

CITIZENS BANK

CITY OF BOSTON, DEPARTMENT OF NEIGHBORHOOD
DEVELOPMENT

COMMUNITY ECONOMIC DEVELOPMENT ASSISTANCE
CORPORATION

JESSIE B. COX CHARITABLE TRUST

EASTERN BANK

FANNIE MAE FOUNDATION

FEDERAL HOME LOAN BANK OF BOSTON

FIDELITY FOUNDATION

FLEETBOSTON FINANCIAL

THE HYAMS FOUNDATION

MASS. DEPT. OF HOUSING AND COMMUNITY
DEVELOPMENT

MASS. DEPT. OF MENTAL HEALTH

MASS. DEPT. OF MENTAL RETARDATION

MASS. DEVELOPMENTAL DISABILITIES COUNCIL

MASS. HOUSING INVESTMENT CORPORATION

MASS. HOUSING PARTNERSHIP

MASS. REHABILITATION COMMISSION

MASSHOUSING

MELLON NEW ENGLAND

MELVILLE CHARITABLE TRUST

SOVEREIGN BANK

U.S. DEPARTMENT OF HOUSING AND URBAN
DEVELOPMENT

WELLS FARGO HOUSING FOUNDATION

5.



chapa organizational members in 2004

CHAPA's 169 organizational members represent a diversity of groups in the private, non-profit, and government sectors. We thank the following organizational members for their important financial support:

6.

A

Abrams Management Company
Affirmative Investments, Inc.
Apollo Housing Capital, LLC
Arc Massachusetts
AvalonBay Communities, Inc.

B

Bank of America
Banknorth Mortgage Group
Barkan Management Company, Inc.
Bartlett Hackett Feinberg, P.C.
Bay Cove Human Services
BC Stewart & Associates
Boston Capital
Boston Community Capital
Boston Federal Savings Bank
Boston Housing Authority
Boston Private Bank & Trust Company

Boston Redevelopment Authority
Brookline Housing Authority
Brown Rudnick Berlack Israels LLP
James Buechl, Esquire

C

Cambridge Housing Authority
Cambridge Savings Bank
CAN-DO
Caritas Communities, Inc.
CASCAP, Inc.
Catholic Social Services
Central Massachusetts Housing Alliance, Inc.
CGM Limited Partnership
Chelsea Neighborhood Housing Services
Chelsea Restoration Corporation
Chestnut Hill Realty
Citizens Bank
City of Boston, Dept. of Neighborhood Development
City of Cambridge, Community Development Department
City of Chelsea, Office of Planning & Development
City of Lawrence, Office of Planning & Development
City of New Bedford, Office of Community Development & Housing
City of Newton, Community Development Program

City of Somerville, Office of Housing & Community Development
City of Taunton, Mayor's Office of Community Development
Codman Square Neighborhood Development Corporation
Community Economic Development Assistance Corporation (CEDAC)
Community Teamwork, Inc.
CompassBank
Continental Wingate Company, Inc.
John M. Corcoran & Company
Cornu Management

D/E/F

Delphic Associates LLC
Dietz & Company Architects, Inc.
Eastern Bank
Emmaus, Inc.
Equity Residential
Robert Ercolini & Company LLP
ETC Developers, Inc.
Federal Home Loan Bank of Boston
First Realty Management Corp.
Franklin County Regional Housing and Redevelopment Authority

G

Gatehouse Group, Inc.
GLC Development Resources LLC
Goulston & Storrs
Timothy J. Gray, Independent Consultants

H/I

HallKeen Management
HAP, Inc.
Harvard Real Estate Services, Harvard University
Homeowners' Rehab., Inc.
Homes for Families
HomeStart
Housing Assistance Corporation
Housing Investments, Inc.
Housing Partners, Inc.
Housing Resource Group, LLC
Howard Benevolent Society
Institute for Community Economics

J/K/L

JER Hudson Housing Capital LLC
Jewish Community Housing for the Elderly
Joint Center for Housing Studies, Harvard University
JPI Apartment Development
Karam Financial Group
Keen Development Corporation
Keith Properties, Inc.
Klein Hornig LLP
Krokidas & Bluestein
Local Initiatives Support Corporation (LISC)
Lowell Housing Authority
Lynn Economic Opportunity, Inc.

chapa organizational members in 2004 *continued*



M

George B.H. Macomber Company
Madison Park Development Corporation
Maloney Properties
Kevin P. Martin & Associates, P.C.
Massachusetts Affordable Housing Alliance
Massachusetts Association of Community Development Corporations
Massachusetts Department of Housing & Community Development
Massachusetts Department of Mental Health
Massachusetts Department of Mental Retardation
Massachusetts Developmental Disabilities Council
Massachusetts Housing Investment Corporation
Massachusetts Housing Partnership
Massachusetts Human Services Coalition
Massachusetts Law Reform Institute
Massachusetts Mortgage Bankers Association
Massachusetts Union of Public Housing Tenants
MassDevelopment
MassHousing
MB Management Company

Meredith Management Corporation
Merrimack Valley Housing Partnership
Metropolitan Boston Housing Partnership
Milton Residences for the Elderly
Mintz Levin Cohn Ferris Glovsky & Popeo, PC
MMA Financial, LLC
Mostue & Associates Architects, Inc.
Multi-Family Specialists

N/O

National Development of New England
National Equity Fund
Neighborhood of Affordable Housing (NOAH)
Neighborhood Reinvestment Corporation
New Boston Fund, Inc.
Newton Community Development Foundation, Inc.
Nixon Peabody LLP
Northpoint Realty Development
Northstar Realty LLC
Nuestra Comunidad Development Corporation, Inc.
OKM Associates, Inc.

P/Q

Peabody Construction Company
Peabody Properties, Inc.
Perkins Smith & Cohen LLP

Pine Street Inn
Piper Rudnick LLP
Planning Office for Urban Affairs, Archdiocese of Boston
Plymouth Savings Bank
Princeton Properties
Quincy Community Action Programs
Quincy Housing Authority

R

RBC Dain Rauscher
RCAP Solutions
Recapitalization Advisors, Inc.
Revere Housing Authority
Rhode Island Housing & Mortgage Finance Corporation
Rockport Mortgage Corporation
Rogerson Communities

S

Salem Five Charitable Foundation
S-C Management Corporation
Shelter, Inc.
South Middlesex Opportunity Council
South Shore Housing Development Corporation
Sovereign Bank of New England
State Street Development Management Corporation
Stockard & Engler & Brigham
Symes Associates, Inc.

T

Technical Assistance Collaborative
The Beacon Companies
The Boston Land Company
The Community Builders, Inc.
The Life Initiative
The Property and Casualty Initiative
Town of Lincoln, Housing Commission
Tri-City Community Action Program, Inc.
Trinity Financial
Twin Cities Community Development Corporation

U/V

Urban Edge Housing Corporation
Vinfen Corporation

W/Z

Wainwright Bank
Robert Whittlesey
Wilmer Cutler Pickering Hale and Dorr LLP
WinnCompanies
Women's Institute for Housing & Economic Development
Worcester Community Housing Resources, Inc.
YWCA Boston
Ziner, Kennedy & Lehan, LLP

7.



chapa 2004 financial statement

JANUARY 1 TO DECEMBER 31, 2003

support and revenue

CONTRIBUTIONS

General	\$ 8,847
Foundations and corporations	912,559
Membership	100,685

PROGRAM SERVICES

Contracted Service Fees	1,188,007
Conferences and forums	213,874
Publications	9,366

OTHER

Cash on investments	119,948
Interest and dividends	20,777

Total Support and Revenue \$ 2,574,103

expenses

Program Services	\$ 1,708,305
General and administrative	184,285
Fundraising	98,484

Total Expenses \$ 1,991,034

assets

Change in Net Assets	\$ 583,069
Net Assets-Beginning of Year	\$ 932,090
Net Assets-End of Year	\$ 1,515,159

8.

chapa board of directors, staff and consultants



Board of Directors

President

Robert Kuehn, Jr.

Vice Presidents

Jack Cooper

Ann Houston

Vincent O'Donnell

Jeanne Pinado

Treasurer

Rick Muraida

Clerk

Sharon Anderson

Board Members

Emily Achtenberg

Dorothy Altman

Amy Anthony

Paul Bailey

Howard Baker-Smith

Edward Blackman

Rachel Bratt

Barbara Burnham

Barbara Chandler

Minnie Clark

Howard Cohen

Joy Conway

Daniel Cruz

Larry Curtis

Robert DeSimone

Kerry Dietz

Paul Douglas

Mary Doyle

Steve Dubuque

Lynn Duncan

Louise Elving

Ellen Feingold

Joseph Flatley

Paulette Ford

Peter Gagliardi

Jan Griffin

Florence Hagins

David Harris

Sandy Henriquez

Bonnie Heudorfer

Marty Jones

William Kargman

Diana Kelly

Eugene Kelly

Connie Kruger

David Lee

Helen Lemoine

John Mackey

Josephine McNeil

Samuel Mintz

Charleen Regan

Marlena Richardson

Jeffrey Sacks

Robert Schafer

Susan Schlesinger

Esther Schlorholtz

Laura Shufelt

Marvin Siflinger

James Stockard, Jr.

Mathew Thall

Paulette Turner

Richard Walker III

Eleanor White

Robert Whittlesey

Michael Widmer

CHAPA Staff

Executive Director

Aaron Gornstein

Assistant Director

Chris Norris

Director of Special Projects

Karen Wiener

Program Managers

Darlene Davis

Janna Peckham

Melissa Quirk

Financial Consultant

Mike English

Executive Assistant

Joan Missick

Administrative Assistant

Odessa Walton-Peele

Consultants

Bonnie Heudorfer

Judy Kelliher

Governmental Strategies, Inc.

New England Index

*Northeastern University,
Center for Urban and
Regional Policy*

Charleen Regan

Cindy Rowe

Rowe Resources

*Solomon McCown &
Company, Inc.*

*University of Massachusetts,
Donahue Institute*

Ann Carten Verrilli

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United Way
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