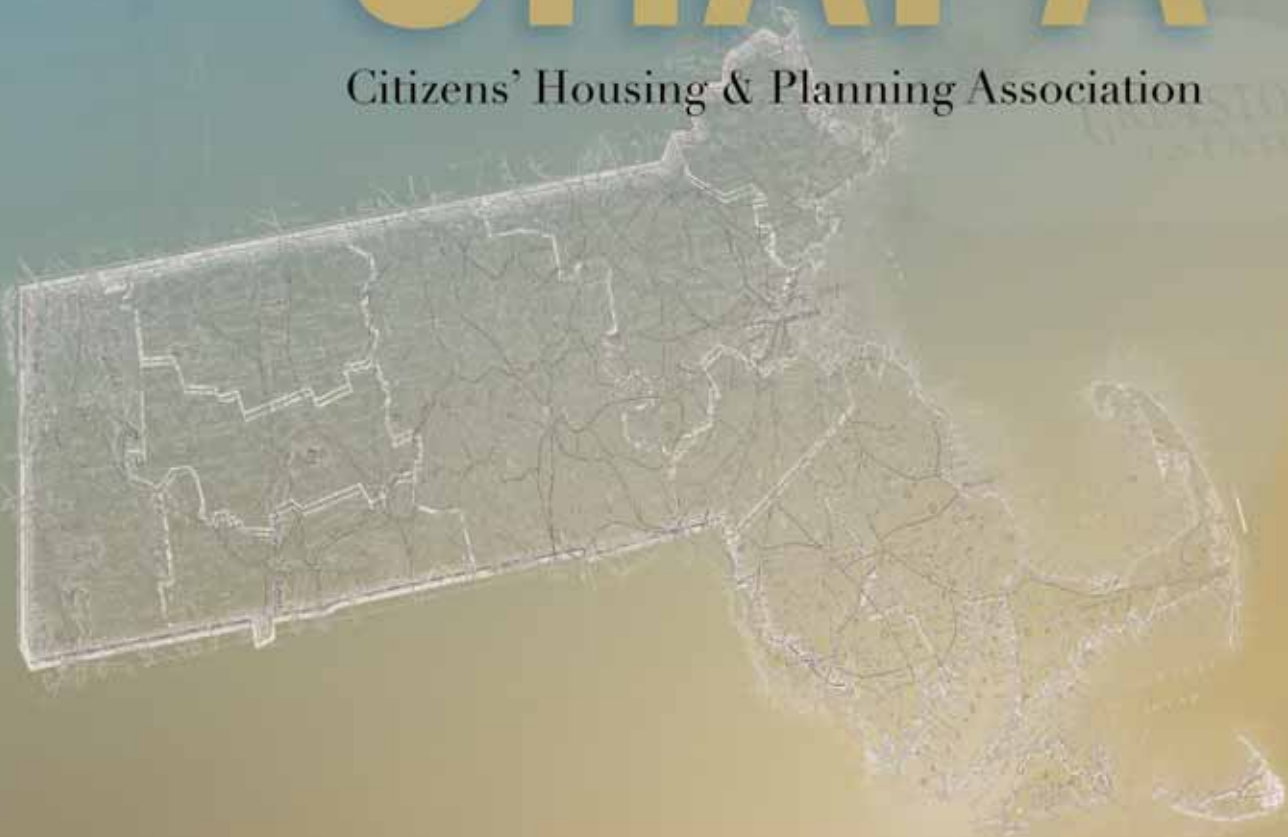




# CHAPA

Citizens' Housing & Planning Association



Annual Report 2006



## 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.

# President's Letter

The past year has been one in which Massachusetts residents' concern about the cost of housing grew. It has marked a time of hard fought victories in support of affordable housing and it raised hopes for a more sustained support for the programs that serve the housing needs of the Commonwealth's renters and homeowners with sweeping leadership changes in Washington and at the State House.

According to the 2006 UMass Donahue Institute/ CHAPA Housing Poll, the cost of housing surpasses all other issues as the most important concern for residents across the Commonwealth. In 2006, 66% of Massachusetts residents polled rated the cost of housing as a significant concern, up from 48% in 2005. The Greater Boston Housing Report Card 2005-2006, developed and produced by Northeastern University's Center for Urban and Regional Policy in collaboration with The Boston Foundation and CHAPA, found that more than half of all renters in the region are paying more than 30% of their incomes for rent and 21% are spending more than half.

The membership, board and staff of CHAPA are committed to meeting this ongoing challenge to preserve the housing resources we have, and expand options to produce new housing along the entire spectrum of need, and in every community in the state.

In 2006, CHAPA's advocacy for increased state resources yielded an increase in the budget for the Department of Housing and Community Development (DHCD) from \$80 million in FY05 to \$111 million in FY07. An additional \$30 million was allocated to recapitalize the Brownfield Fund, to clean up contaminated land for redevelopment. Chapter 40B, the state's Comprehensive Permit statute, continued to be a highly productive engine for both affordable and market rate housing. Newer zoning based incentives provided under Chapter 40R, designed to encourage development in town centers and along transit lines, are beginning to spur production in pioneer communities.

Significant groundwork was laid for creative approaches to address long standing problems plaguing state-assisted public housing, long under-funded and stymied by regulatory restrictions. New regulations provide housing authorities more flexibility to raise public revenues and financing to supplement public resources. Near year's end, a lawsuit filed by the Boston, Brookline and Cambridge Housing Authorities has been answered by the Patrick Administration with a commitment to address the "dramatic under-funding" at the heart of the suit. CHAPA looks forward to working with the state, local housing authorities, tenants groups, and Mass NAHRO to reinvigorate state public housing.

CHAPA continues to work as a founding member of the Massachusetts Smart Growth Alliance to insure that affordable housing and regional equity are cornerstones to the Commonwealth's understanding of what constitutes good growth. New legislation requiring collection of occupancy data on affordable housing developments will help direct state resources to achieve equitable outcomes. CHAPA and Mass Association of Community Development Corporations teamed to bring new focus to the revitalization needs of small cities struggling to make the transition to a more diverse economy. Often left out of the surging economy of recent years, many small cities are uniquely positioned with development opportunities and existing infrastructure.

In June, 2006 CHAPA president, friend and colleague Robert Kuehn passed away. There have been many moving tributes to Bob. We have seen the housing he produced, learned about his fishing and poker, remembered his great wit. But for me, the most profound tribute came when we were testing the equipment at our Annual Meeting, and ran the video Chris Norris produced about Bob. When the Baker Chocolate Factory came on the screen, one of the wait staff said, "why I grew up there! It was a great place to live". And in the end, that simply is our goal: that all residents in the Commonwealth will think of their homes as a great and affordable place to live.

It is an honor to work with all of you to achieve this goal. CHAPA's extraordinary productiveness stems from the active involvement of its members on committees and study groups, supported by the talented staff Aaron Gornstein leads. We look forward to the year ahead.

Ann Houston

*President*

# Highlights of CHAPA's Accomplishments in 2006

## PUBLIC POLICY ADVOCACY

### **Increases in Housing Budget:**

The budget for the Department of Housing and Community Development (DHCD) increased from \$80 million in FY05 to \$111 million in FY07, including important increases for state public housing, rental assistance programs, the RAFT homelessness prevention program, the Soft Second Homeownership Loan Program, and the Affordable Housing Trust Fund.

**Brownfields Funding:** In coordination with the Massachusetts Smart Growth Alliance and the Massachusetts Association of Community Development Corporations, CHAPA advocated successfully for brownfields legislation. The Bill provides \$30 million for the Brownfields Redevelopment Fund, extends the brownfields tax credit, and allow these credits to be transferred, sold, or assigned.

**State-Assisted Public Housing:** The Department of Housing and Community Development, responding to legislation filed at CHAPA's request, promulgated new regulations that will allow public housing authorities more flexibility to raise private revenues and financing to supplement public resources, thereby helping to address the critical capital needs of state-assisted elderly and family public housing. CHAPA also worked closely with MassNAHRO to ensure adequate funding for public housing operating subsidies and modernization. CHAPA also developed new state

legislative proposals for public housing reform, which were filed for the upcoming 2007-2008 session.

**Data Collection:** Working with the Fair Housing Center of Greater Boston, Action for Regional Equity, and the Massachusetts Smart Growth Alliance, CHAPA successfully advocated for passage of legislation which requires certain information to be collected on affordable housing developments and the occupants of these developments. This will help to identify who is being assisted by affordable housing and how we can target the state's resources to better meet the housing needs of low and moderate income households.

**Smart Growth and Affordable Housing:** CHAPA continued its role in the Massachusetts Smart Growth Alliance (statewide) and Action for Regional Equity (Boston region); convened a working group to examine ways to reform zoning and land use laws in Massachusetts while increasing affordable housing production; took the lead on developing a candidates' briefing book on smart growth issues; completed a second round of the Smart Growth Demonstration initiative (a total of 13 communities have received assistance); and conducted community presentations on combining affordable housing development with open space protection.

**Section 8 Voucher Program:** Members of CHAPA's Section 8 Committee advocated with Congress for increased funding levels for Section 8, and changes to the funding formula so states

would not face a loss of vouchers. CHAPA brought together over 200 housing advocates and administrators at a fall conference to examine the long-term funding and programmatic trends for Section 8 on the national and state levels and is developing proposals for the 2007-2008 Congressional session.

**Homelessness:** CHAPA's homelessness committee continued to advocate for the production of permanent housing for households below 30% of median income, encouraged the use of project-based Section 8 vouchers with housing production programs, provided tours for policymakers of successful mixed income developments, and facilitated the formation of an advisory group to Lt. Governor Kerry Healey regarding permanent housing for chronically homeless individuals. The committee also held a second legislators and their staff on the challenges of searching for affordable housing.

**Housing for People with Disabilities:** Working with the disability community, CHAPA developed principles for developing integrated and accessible housing in the community, released a policy paper regarding the disposition of former state hospitals sites, sponsored regional trainings for DMR providers and staff, and advocated successfully for a funding increase in the Alternative Housing Voucher Program.

### New England Housing Network:

The New England Housing Network, a coalition of advocacy groups in the six New England states, worked together this year to convey to Congress our region's priorities for affordable housing creation and preservation. The Network advocated for adequate funding for a variety of HUD programs, sponsored a lobby day in Washington, D.C. with the New England delegation, and continued to share best practices across the region. The Network also worked in cooperation with the Federal Home Loan Bank of Boston to bring key leaders together from all six states to seminars focused on green building techniques, and the use of land use tools (such as zoning and tax incentives) to create more affordable housing options.

**Senior Housing:** In 2005, CHAPA helped to launch a new statewide Coalition for Senior Housing to advocate for supported housing with services so that low and moderate income elders can age in the community with dignity. This year, the priorities of the Coalition included the preservation of state elderly/disabled public housing, passage of the Choice bill, improving the Group Adult Foster Care Program for very low income seniors in Assisted Living, and completing a research project on supported housing.

## TRAINING AND TECHNICAL ASSISTANCE

**Research:** CHAPA completed several research and policy reports covering topics such as: revitalization strategies for urban communities in Massachusetts (with MACDC); a public opinion poll on housing issues; the Greater Boston Housing Report Card (with CURP and The Boston Foundation); a policy paper for the Gubernatorial candidates; mixed-income housing in the suburbs; and strategies for combining affordable housing development with open space protection.

**Trainings:** CHAPA sponsored 34 trainings and forums, attended by more than 4,000 people. Some of the topics included: Gubernatorial Candidates' Forum; foreclosure prevention; Section 8 voucher program; Chapter 40B; state public housing; Community Preservation Act; green building techniques; and integrated housing for people with disabilities.

**Information and Referral:** CHAPA fielded 4,500 requests for information on housing and community development issues. The agency's websites received more than 36,000 "unique visitors" monthly; we also issued regular housing briefs and updates to our members.

### The Massachusetts

**Homeownership Collaborative:** CHAPA continued its certification of non-profit agencies offering homebuyer counseling classes, awarding a "seal of approval" to 58 agencies, and continued to monitor the classes of certified agencies. The Collaborative also conducted a training for homebuyer counselors and updated

the Seal of Approval application. CHAPA continued to administer a housing counseling grant from HUD to help fund homebuyer counseling services provided by 19 agencies in five New England states.

### 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 3,500 visits per month. CHAPA tracked the availability of more than 2,500 developments statewide, including nearly 13,500 accessible apartments; listed over 900 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 is working on expanding the registry to include additional information on housing units set aside for households below 30% of area median income.

### High School Service Learning

**Project:** In collaboration with the Education Development Center, CHAPA developed an affordable housing curriculum for high school students, which was piloted in three schools and will expand to five additional schools in 2007. In addition to interactive classroom activities, the high school students are linked with non-profit organizations to undertake a variety of affordable housing and community development projects in their communities.

#### **Housing Awareness Campaign:**

In the fall of 2005, CHAPA launched a public awareness campaign in Essex County to provide a new and positive message about affordable housing issues. In partnership with the North Shore Housing Trust and a broad-based steering committee of municipal, civic, academic, and business leaders, CHAPA worked with the media, produced a video about the “faces and places” of Essex County, placed ads, made presentations at community meetings, and distributed posters and brochures throughout the region. CHAPA will be implementing a third regional campaign on Cape Cod.

#### **Affordable Housing Development**

**Competition:** In partnership with the Federal Home Loan Bank of Boston and the Greater Boston Chamber of Commerce, CHAPA coordinated the sixth annual competition, which matched students from area universities with community groups and municipalities to assist them in developing housing proposals for specific sites.

#### **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 five years, 119 communities have adopted the CPA. CHAPA will be focusing on coordinating technical assistance to help communities make effective use of their CPA funds for affordable housing initiatives.

**Increasing Diversity:** CHAPA joined an alliance (initiated by LISC) to increase diversity in the community development field. As part of its participation, CHAPA formed a board committee to address these issues. The committee will be furthering efforts on recruitment and hiring through our web-based job postings and better inform our membership of diversity training opportunities.

**Chapter 40B Monitoring:** At the request of the state’s housing agencies and municipalities, CHAPA continued to provide monitoring services for Chapter 40B developments across the state. CHAPA reviewed developers’ marketing plans, oversaw the lottery process (CHAPA does not conduct lotteries), performed income certification reviews, coordinated the resale of afford-

able units, reviewed requests from homebuyers who wanted to refinance their mortgages, and conducted reviews of cost-certification audits after projects were completed. CHAPA staff provided ongoing technical assistance to lottery administrators, local and regional housing agencies, and municipal officials.

**Technology Initiative:** CHAPA continued working with One Economy, Inc.—a national non-profit organization—to encourage high-speed internet access in affordable housing developments and to launch a website for residents of affordable housing who may be interested in accessing community services or job development resources. CHAPA advocated successfully for a new change in the Qualified Allocation Plan (QAP) to require high speed internet access in new developments. In addition, pilot programs are being implemented with three Boston CDCs and the Boston Beehive website was launched with the United Way of Massachusetts Bay.

# 2006 CHAPA Conferences and Trainings

## JANUARY/FEBRUARY

**The Final Rules for the Section 8 Project-Based Voucher Program**

**The Outlook for the Massachusetts Economy and Housing Market in 2006**

## MARCH

**Keeping Current with Chapter 40B**

Co-sponsored with the Massachusetts Department of Housing and Community Development, the Massachusetts Developmental Disabilities Council, and the Massachusetts Housing Partnership

**Zoning for Affordable Housing: Inclusionary Zoning and Beyond**

(repeated twice) Co-sponsored with the Massachusetts Department of Housing and Community Development, Massachusetts Housing Partnership, Metropolitan Area Planning Council, and MA Chapter of American Planning Association

**Rising Foreclosures in Massachusetts: Lessons from the Past & Prevention Strategies for Today**

## APRIL/MAY

**Affordable Housing Development Competition Awards**

Co-sponsored with the Federal Home Loan Bank of Boston, the Greater Boston Chamber of Commerce, and Kevin P. Martin & Associates, P.C.

**Budget, Taxes and Affordable Housing: The Outlook for the 2006 State Legislative Session**

## JUNE/JULY

**The Future of Public Housing in Massachusetts**

Co-sponsored with The Boston Bar Association's Affordable Housing Committee

**Massachusetts Homeownership Collaborative Training**

**Gubernatorial Candidates' Forum on Affordable Housing, Homelessness, and Community Development**  
Co-sponsored with Building Blocks Coalition

**Bringing High Speed Internet into Affordable Housing Developments**

Co-sponsored with the Massachusetts Department of Housing and Community Development

**The State of the Nation's Housing 2006**

## SEPTEMBER

**Developing Integrated Housing in the Community for Individuals with Disabilities**

Co-sponsored with the Boston Center for Independent Living and the Massachusetts Developmental Disabilities Council

**Assessing the Track Record of the Community Preservation Act**

Co-sponsored with the Community Preservation Coalition and the Massachusetts Housing Partnership

**The Section 8 Voucher Program: Dealing with Change**

Co-sponsored with the Massachusetts Department of Housing and Community Development, Massachusetts Nonprofit Housing Association, National Association of Housing & Redevelopment Officials (NAHRO), Mass. Chapter, New England Housing Network, and the Section 8 Administrators Association

## OCTOBER

**CHAPA Regional Meetings: Affordable Housing Updates and Priorities for 2007 Boston, Gardner, Hyannis, Lowell, Pittsfield, Plympton, Salem, and Springfield**

**Building Strong Communities Using Affordable Homeownership**

Co-sponsored with the Massachusetts Department of Housing and Community Development, the Massachusetts Nonprofit Housing Association, and the Massachusetts Housing Partnership

**Regional Trainings on Affordable Housing Development and Access for People with Mental Retardation**

Co-sponsored with the Massachusetts Department of Mental Retardation

**Conducting Lotteries for Affordable Homeownership Developments Utilizing Chapter 40B**

Co-sponsored with the Massachusetts Department of Housing and Community Development

# Financial Supporters

## NOVEMBER

### **Legislative Staff Briefing on Housing Search Resources**

Co-sponsored with Caritas Communities, Homes for Families, HomeStart, Inc., Klein Hornig LLP, JRI Health, Massachusetts Coalition for the Homeless, Massachusetts Department of Mental Health, Massachusetts Law Reform Institute, Metropolitan Boston Housing Partnership, Vinfen, and other members of the CHAPA Homelessness Committee

### **Producing Affordable Housing through Land-Use Tools**

Co-sponsored with the Federal Home Loan Bank of Boston and the New England Housing Network

### **Chapter 40B: Trends and Innovations**

Co-sponsored with the Massachusetts Department of Housing and Community Development and the Massachusetts Housing Partnership

## DECEMBER

### **Energy Assistance and Conservation Strategies for Affordable Housing**

Co-sponsored with the Massachusetts Technology Collaborative

### **The State of the Cities: Revitalization Strategies for Smaller Cities in Massachusetts Sponsored with the Massachusetts Association of Community Development Corporations**

Co-sponsored with the American Planning Association, Massachusetts Chapter; City of Worcester, City Manager's Office of Economic and Neighborhood Development; Massachusetts Housing Partnership; Massachusetts Nonprofit Housing Association; Metropolitan Mayors' Coalition; National Community Development Association, New England Chapter

### **Massachusetts Homeownership Collaborative 10-Year Anniversary Celebration**

The following have provided significant support to CHAPA over the past year:

United Way of Massachusetts Bay

The Boston Foundation

Bank of America

Banknorth

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 Corporation

Fannie Mae Foundation

Federal Home Loan Bank of Boston

Greater Boston Chamber of Commerce

Massachusetts Department of Mental Health

Massachusetts Department of Mental Retardation

Massachusetts Housing Investment Corporation

Massachusetts Rehabilitation Commission

MassHousing

Mellon New England

Miller Foundation

Roberta Thall Charitable Trust

U. S. Department of Housing and Urban Development



# CHAPA Organizational Members in 2006

CHAPA's 170 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:

Abrams Management Company  
Affirmative Investments, Inc.  
Allston Brighton Community Development Corp.  
Apollo Housing Capital, LLC  
Arc Massachusetts  
AvalonBay Communities, Inc.  
Bank of America  
Banknorth Mortgage Group  
Barkan Management Company, Inc.  
Bartlett Hackett Feinberg, P.C.  
Bay Cove Human Services  
Beacon Communities  
Blatman, Bobrowski & Mead, LLC  
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Boston Private Bank & Trust Company  
Boston Redevelopment Authority  
Brookline Housing Authority  
James Buechl, Esquire  
Cambridge Housing Authority  
Cambridge Savings Bank  
CAN-DO  
Caritas Communities, Inc.  
CASCAP, Inc.  
Catholic Social Services  
Central Massachusetts Housing Alliance, Inc.  
CGM Limited Partnership  
CharterMac  
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, Community Development Department  
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  
Coalition for a Better Acre, Inc.  
Codman Square Neighborhood Development Corporation  
Committee for Boston Public Housing  
Community Economic Development Assistance Corporation (CEDAC)  
Community Teamwork, Inc.  
Continental Wingate Company, Inc.  
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DLA Piper Rudnick Gray Cary  
Eastern Bank  
Emmaus, Inc.  
Episcopal City Mission  
Ercolini & Company LLP  
ETC Development Corporation  
Federal Home Loan Bank of Boston  
First Realty Management Corp.  
Franklin County Regional Housing and Redevelopment Authority  
Freeman Davis & Stearns LLC  
Gatehouse Group, LLC  
GLC Development Resources LLC  
Goulston & Storrs  
Timothy J. Gray, Independent Consultants  
Greystone  
HallKeen Management  
HAP, Inc.  
Harvard Real Estate Services, Harvard University  
Homeowners Rehab., Inc.  
Homes for Families  
HomeStart  
Housing Assistance Corporation  
Housing Corporation of Arlington  
Housing Investments, Inc.  
Housing Partners, Inc.  
Housing Resource Group, LLC  
Howard Benevolent Society  
Hudson Housing Capital LLC  
Jamaica Plain Neighborhood Development Corporation  
Jewish Community Housing for the Elderly  
Joint Center for Housing Studies, Harvard University  
Karam Financial Group  
Keen Development Corporation  
Keith Properties, Inc.  
Klein Hornig LLP  
Krokidas & Bluestein  
Landmark Structures Corporation  
Local Initiatives Support Corporation (LISC)  
Lowell Housing Authority  
Lynn Economic Opportunity, Inc.  
Madison Park Development Corporation  
Maloney Properties  
Kevin P. Martin & Associates  
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 Law Reform Institute  
Massachusetts Mortgage Bankers Association  
Massachusetts Nonprofit Housing Association  
Massachusetts Union of Public Housing Tenants  
MassDevelopment

MassHousing  
 MB Management Company  
 Meredith Management Corporation  
 Merrimack Valley Housing Partnership  
 Metropolitan Boston Housing Partnership  
 Metropolitan Credit Union  
 Milton Residences for the Elderly  
 MMA Financial, LLC  
 Mostue & Associates Architects, Inc.  
 National Development of New England  
 National Equity Fund  
 Neighborhood of Affordable Housing (NOAH)  
 NeighborWorks America  
 New Boston Fund, Inc.  
 Newton Community Development Foundation, Inc.  
 Nixon Peabody LLP  
 Northstar Realty LLC  
 Nuestra Comunidad Development Corporation, Inc.  
 OKM Associates, Inc.  
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 Peabody Properties, Inc.  
 Pine Street Inn  
 Planning Office for Urban Affairs, Archdiocese of Boston  
 Plymouth Housing Authority  
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 RBC Dain Rauscher  
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 Rockport Mortgage Corporation  
 Rogerson Communities  
 RSM McGladrey  
 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.  
 Technical Assistance Collaborative  
 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  
 Urban Edge Housing Corporation  
 Vinfen Corporation  
 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

## Financial Statement

January 1 to December 31, 2005

### SUPPORT AND REVENUE

Contributions	
General	\$3,229
Foundations and corporations	\$638,177
Membership	\$115,805
Contract service fees	\$1,404,006
Conferences and forums	\$199,630
Rental income	\$6,400
Publications	\$1,470
Realized gains on investments	\$44,811
Interest and dividends	\$30,588
Total support and revenue	\$2,444,116

### EXPENSES

Program services	\$2,141,368
General and administrative	\$205,950
Fundraising	\$111,354
Total expenses	\$2,458,672

### ASSETS

Change in Net Assets	(\$14,556)
Net Assets Beginning of Year	\$1,996,228
Net Assets-End of Year	\$1,981,732

# CHAPA Board of Directors, Staff and Consultants

## BOARD OF DIRECTORS

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University of Massachusetts, Donahue Institute

Ann Carten Verrilli



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