

CHAPA

CITIZENS' HOUSING AND PLANNING ASSOCIATION

2008 Annual Report



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, municipal officials, local housing providers and 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

Dear Friends:

It's virtually impossible to summarize the significance of the past year for affordable housing, and for our economy as a whole. We began 2008 wondering and worrying just how far the looming problems of mortgage foreclosure, stresses to the financial system and general economic weakness would go before turning around. We ended a year of unprecedented systemic challenge still not knowing what lies ahead, but also having accomplished a great deal. Our progress reflects CHAPA's most important asset: its diverse representation of all sectors of the affordable housing community, and our collective commitment to work together for a common purpose.

CHAPA's partnerships with the Patrick-Murray Administration have continued to develop constructively. The administration has now implemented more than 15 CHAPA-recommended housing policy changes affecting: the availability of affordable housing preservation funds; the affordable housing trust fund; federal tax-exempt bonds for multifamily housing; new regulations for Chapter 40B; a gateway cities initiative; and the state bond cap for the Department of Housing and Community Development, which increased from \$130 million to over \$200 million.

In a year of enormous funding challenges, the state legislature increased the FY09 budget for the Department of Housing and Community Development by 21%, to \$155 million, 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. In addition, an unprecedented \$1.275 billion housing bond bill will recapitalize the state's primary housing production and preservation programs and increase the state low income housing tax credit from \$4 million to \$10 million annually, while making that program permanent.

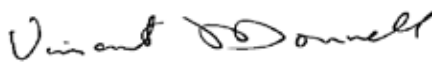
CHAPA also played a key role in the passage of a comprehensive state foreclosure bill and key provisions of the federal housing stimulus bill. Together, these measures have created a \$20 million state acquisition fund, a \$3.9 billion federal stabilization fund, and significant resources for foreclosure counseling. CHAPA continues its leadership in addressing the foreclosure issue through: the Foreclosed Properties Task Force; publication of a major briefing paper on local, state, and national initiatives; a web-based information clearinghouse; an online database of foreclosed properties; and a new program to transform foreclosed properties into new affordable homeownership and rental opportunities.

CHAPA, in partnership with the Massachusetts Smart Growth Alliance, continued its advocacy for zoning and land use reform that reflects both smart growth principles and the need for affordable housing. Other areas where CHAPA is working with its partners toward a better housing environment include: addressing the problem of homelessness through new permanent housing for extremely low-income households, adoption of prevention policies, and other measures; a comprehensive approach towards the housing and service needs of low income elders; a new strategy for Gateway Cities, and a regional approach, through the New England Network, to federal housing priorities.

We begin 2009 with many challenges, including a significant recession, a resulting state budget crisis, growing needs for affordable rental and homeownership opportunities and housing services; and a continuing market collapse that has paralyzed the most basic housing finance tools. But we already see solutions taking form: affordable housing provisions in the anticipated federal economic recovery and reinvestment legislation, a talented and committed new federal Administration and Congress, and prospects for federal-state and executive-legislative cooperation that have not been seen for decades. CHAPA will be creatively involved in all of these actions, and although we cannot know the future, we are as well-positioned for progress as any of us can remember.



Ann Houston
Outgoing President



Vincent F. O'Donnell
Incoming President

ACCOMPLISHMENTS

PUBLIC POLICY ADVOCACY

2

Increases in Housing Budget: In recent years, the budget for the Department of Housing and Community Development (DHCD) has increased from \$80 million in FY05 to \$1.55 billion in FY09, 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.

Short-Term Priorities with the Patrick Administration: CHAPA developed and advocated successfully for more than 15 housing policy changes during the first 18 months of the Patrick Administration, including: lifting restrictions on preservation funds; restarting the Capital Improvement and Preservation Fund; doubling funding for the affordable housing trust fund; increasing federal tax-exempt bonds for multifamily housing; new regulations for Chapter 40B; launching a gateway cities initiative; and increasing the state bond cap for the Department of Housing and Community Development from \$130 million to \$191 million.

Housing Bond Bill: CHAPA spearheaded passage of a \$1.275 billion housing bond bill (the largest in state history), which recapitalizes the state's primary housing production and preservation programs and increases the state low income housing tax credit from \$4 million to \$10 million annually and makes the program permanent.

Foreclosure Prevention and Neighborhood Stabilization: CHAPA played a key role in the successful passage of a comprehensive foreclosure bill and is working with the Patrick Administration and housing advocacy groups on reclaiming foreclosed properties for affordable housing. With funding from The Boston Foundation and Massachusetts Housing Partnership, CHAPA coordinated the efforts of the Foreclosed Properties Task Force; advocated successfully for a \$20 million state

acquisition fund and a \$3.9 billion federal stabilization fund; completed a briefing paper on local, state, and national initiatives; established a web-based clearinghouse of information; created an online database of foreclosed properties in partnership with The Warren Group; and is developing a new program to dispose of foreclosed properties from top lenders in Massachusetts for reuse as affordable homeownership and rental opportunities.

Smart Growth and Affordable Housing: CHAPA continued its key role in the Massachusetts Smart Growth Alliance, and has played an active role in the Patrick Administration's task force on reforming zoning and land use laws in Massachusetts. Draft zoning reform legislation was released in December 2008 and was filed for the 2009-2010 legislative session.

Section 8 Voucher Program: Members of CHAPA's Section 8 Committee advocated successfully 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 advocated for passage of a comprehensive Section 8 reform bill, which passed the House and will be introduced in the next session of Congress.

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 vouchers with housing production programs, held an annual training for legislators and their staff on the challenges of searching for affordable housing, and advocated for new prevention policies with the homelessness commission.

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. The priorities of the coalition have included the preservation of state elderly/disabled public housing, passage

of the Choice bill, and improving the Group Adult Foster Care Program for very low income seniors in Assisted Living. In December, the Coalition held a forum with key legislators and Patrick Administration officials to discuss the need for supportive housing for low income elders.

Gateway Cities: Following a report and conference in late 2006, CHAPA and the Massachusetts Association of CDCs advocated for a new urban strategy for smaller cities in Massachusetts. As part of this effort, the Patrick Administration recently launched a \$2 million neighborhood planning and development program to help spur revitalization in these cities.

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. Our efforts have focused on: adequate funding for HUD's core programs; passage of a National Affordable Housing Trust Fund; creation of a new \$3.9 billion Neighborhood Stabilization Grant Program; improving the Housing Choice Voucher Program; modernizing FHA; enhancing the Low Income Housing Tax Credit Program; reauthorizing HOPE VI; and preserving existing subsidized housing. The Network also held its annual conference in November, which included a focus on policies of the new Obama Administration and the 111th Congress.

TRAINING AND TECHNICAL ASSISTANCE

Research: CHAPA completed nine research and policy reports covering topics such as: the Greater Boston Housing Report Card (with CURP and The Boston Foundation); the fiscal impacts of mixed income housing development; an affordable housing guidebook for Massachusetts; using project-based rental assistance to produce housing for very low income families; a comprehensive summary of the recently passed federal housing legislation; zoning litigation and affordable housing; a guidebook on using CPA funds for affordable housing (with MHP); and an update on 40B housing production.

Trainings: CHAPA sponsored 30 trainings and forums, attended by more than 4,000 people. Some of the topics included: foreclosure prevention; Chapter 40B; adaptive reuse; revitalization of smaller cities; and homeless prevention strategies.

Information and Referral: CHAPA fielded 4,500 requests for information on housing and community development issues. CHAPA redesigned its web site, which receives more than 50,000 "unique visitors" monthly; we also issued regular housing briefs and updates to our members.



TRAINING AND TECHNICAL ASSISTANCE

4

The Massachusetts Homeownership Collaborative: CHAPA continued its certification of non-profit agencies offering homebuyer counseling classes, awarding a "seal of approval" to 60 agencies since 2000, and continued to monitor the classes of certified agencies. The Collaborative also conducted trainings for homebuyer counselors and distributed new handout materials in English and Spanish.

HUD Counseling Grant: CHAPA continued to administer a housing counseling grant from HUD to help fund homebuyer counseling services provided by 21 agencies in five New England states. These agencies provided counseling services to approximately 10,000 households.

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. CHAPA updated and redesigned the Mass Access web site, which will include listings of all affordable rental housing opportunities in Massachusetts.

Affordable Housing Development

Competition: In partnership with the Federal Home Loan Bank of Boston, CHAPA coordinated the eighth annual competition, which matched students from area universities with community groups and municipalities to assist them in developing housing proposals for specific sites and began planning for the 2009 competition.

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 seven years, 140 communities have adopted the CPA and more will be on the ballot

in the upcoming year. This year, CHAPA published a guidebook on CPA and affordable housing with the Massachusetts Housing Partnership.

Chapter 40B Monitoring: At the request of municipalities and the state's housing agencies, 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 affordable units, and reviewed requests from homebuyers who wanted to refinance their mortgages. CHAPA staff provided ongoing technical assistance to lottery administrators, local and regional housing agencies, and municipal officials.

Community Outreach Initiative: With funding from the Miller Foundation, CHAPA is providing technical and financial support to seven municipalities and non-profit organizations to advance a specific affordable housing proposal or initiative at the local level, with a focus on community outreach, organizing, and education. CHAPA received additional funding to coordinate a second round of grants in 2009.



CONFERENCES AND TRAININGS

FIRST QUARTER: January-March

The Homelessness Commission Recommendations and Next Steps for Implementation

State House Briefing and Training on Homelessness Issues

SECOND QUARTER: April-June

Strategies to Create More Deeply Affordable Permanent Housing
Co-sponsored with Home Funders

New Changes to Chapter 40B

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

Affordable Housing Through Reuse and Preservation

Co-sponsored with the Metropolitan Area Planning Council and Massachusetts Housing Partnership

CHAPA Regional Meetings – Affordable Housing Updates at the State and Federal Levels - Boston, Hyannis, Lowell, Pittsfield, Springfield, and Worcester

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

Developing Affordable Housing in Towns Without Public Sewer Systems: The Challenges and Opportunities

Massachusetts Housing Institute: Annual Training for Local Officials

Co-sponsored with Massachusetts Housing Partnership, Department of Housing and Community Development, and American Planning Association, Mass. Chapter.

Briefing on Federal Housing Issues for the Massachusetts Congressional Delegation

Briefing on Federal Housing Issues for the New England Congressional Delegation in Washington, D.C.

Sponsored by New England Housing Network

Workshop on Developing and Managing Supportive Housing

Co-sponsored with Federal Home Loan Bank of Boston

How to Buy a Foreclosed Property and Available Rehabilitation Programs

Massachusetts Homeownership Collaborative Training for Homebuyer Counselors

THIRD QUARTER: July-September

The State of the Nation's Housing in 2008 and Preparing for the New Administration

To Be Strong Again: Innovation and Policy in Massachusetts' Smaller Cities

Co-sponsored with Massachusetts Smart Growth Alliance

A New Look at an Old 40B

Co-sponsored with Suffolk University Law School

Working Through Grief with Homeowners Experiencing Foreclosure and Stress

Management Techniques for Counselors

Massachusetts Homeownership Collaborative Training for Homebuyer Counselors

Co-sponsored with NeighborWorks America, New England District

FOURTH QUARTER: October-December

Open Doors: Making New Foreclosure Relief Program Work

Co-sponsored with The Warren Group

Keeping Current With Chapter 40B

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

Increasing Diversity in the Housing and Community Development Field

Co-sponsored with The Alliance – Advancing Community Development by Confronting Racism

New England Housing Network Annual Conference: Providing Affordable Housing in a Time of Financial Uncertainty

Co-sponsored with the New England Housing Network – Connecticut Housing Coalition, Housing Action Coalition of Rhode Island, Maine Affordable Housing Coalition, New Hampshire Housing Forum, and Vermont Affordable Housing Coalition

Credit Counseling for Maximum Results

Co-sponsored with NeighborWorks America

Annual HUD Housing Counseling Affiliate Training

ORGANIZATIONAL MEMBERS

CHAPA's 182 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

Abrams Management Company
Affirmative Investments, Inc.
Amesbury & Merrimac Housing Authorities
Apollo Equity Partners
Arc Massachusetts
AvalonBay Communities, Inc.
Bank of America
Barkan Management Company, Inc.
Bartlett Hackett Feinberg, P.C.
Bay Cove Human Services
Beacon Communities
Bedford Housing Authority
Blatman, Bobrowski & Mead, LLC
B'nai B'rith Housing New England
Boston Capital
Boston Community Capital
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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 Developers
Chelsea Restoration Corporation
Chestnut Hill Realty
Citizens Bank
Citizens for Adequate Housing, Inc.
City of Boston, Dept. of Neighborhood Development
City of Cambridge, Community Development Department
City of Chelsea, Planning & Development
City of Lawrence, Community Development Department
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
Codman Square Neighborhood Development Corporation
Committee for Boston Public Housing
Community Care Services, Inc.
Community Economic Development Assistance Corporation (CEDAC)
Community Healthlink, Inc.
Community Teamwork, Inc.
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Episcopal City Mission
Equity Residential
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ETC Development Corporation
Federal Home Loan Bank of Boston
First Realty Management Corp.
First Sterling Financial
Framingham Housing Authority
Franklin County Regional Housing and Redevelopment Authority
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Housing Corporation of Arlington
Housing Investments, Inc.
Housing Partners, Inc.
Housing Resource Group, LLC
Hudson Housing Capital LLC
ICON architecture, inc.
Jamaica Plain Neighborhood Development Corporation
Jewish Community Housing for the Elderly
John M. Corcoran & Company

Joint Center for Housing Studies, Harvard University
Karam Financial Group
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Landmark Structures Corporation
Lawrence CommunityWorks
Local Initiatives Support Corporation (LISC)
Lowell Housing Authority
Lynn Economic Opportunity, Inc.
Madison Park Development Corporation
Maloney Properties
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
MASSCAP
MassDevelopment
MassHousing
MassNAHRO
MB Management Company
Merrimack Valley Housing Partnership
Metropolitan Boston Housing Partnership
Metropolitan Credit Union
Milton Residences for the Elderly
MMA Financial, LLC
Mostue & Associates Architects, Inc.
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Neighborhood of Affordable Housing (NOAH)
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New Boston Fund, Inc.
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Nixon Peabody LLP
Northpoint Realty Development
Northstar Realty LLC
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Peabody Properties, Inc.
Pine Street Inn
Planning Office for Urban Affairs,
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Princeton Properties
Quincy Community Action Programs
Quincy Housing Authority
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RCAP Solutions
Recap Advisors, LLC
Red Capital Group
Regnante, Sterio & Osborne LLP
Revere Housing Authority
Reznick Group
Rhode Island Housing
Rockport Mortgage Corporation
Rogerson Communities
RSM McGladrey, Inc.
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South Shore Housing Development Corporation
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Development
Worcester Community Housing Resources, Inc.

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

United Way of Massachusetts Bay
 The Boston Foundation
 Bank of America
 Boston Private Bank and Trust Company
 Cambridge Savings Bank
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Massachusetts Department of Mental Retardation
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 Massachusetts Rehabilitation Commission
 MassHousing
 Mellon New England/Bank of New York
 NeighborWorks America
 Oak Foundation
 Herman and Fieda L. Miller Foundation
 Sovereign Bank
 The Home Funders
 TD Banknorth
 U. S. Department of Housing and Urban
 Development

FINANCIAL STATEMENT

January 1 to December 31, 2007

Support and Revenue

Contributions

General	\$	800
Foundations and corporations	\$	871,755
Membership	\$	129,925

Contract service fees	\$	1,408,495
Conferences and forums	\$	273,889
Rental income	\$	7,527
Publications	\$	831
Realized gains on investments	\$	111,187
Interest and dividends	\$	53,555
Miscellaneous	\$	310
Total support and revenue	\$	2,858,274

Expenses

Program services	\$	2,515,439
General and administrative	\$	196,382
Fundraising	\$	125,311
Total expenses	\$	2,837,132

Assets

Change in Net Assets	\$	21,142
Net Assets Beginning of Year	\$	2,338,614
Net Assets-End of Year	\$	2,359,756

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CHAPA

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