

# CHAPA

CITIZENS' HOUSING AND PLANNING ASSOCIATION

2009

ANNUAL REPORT

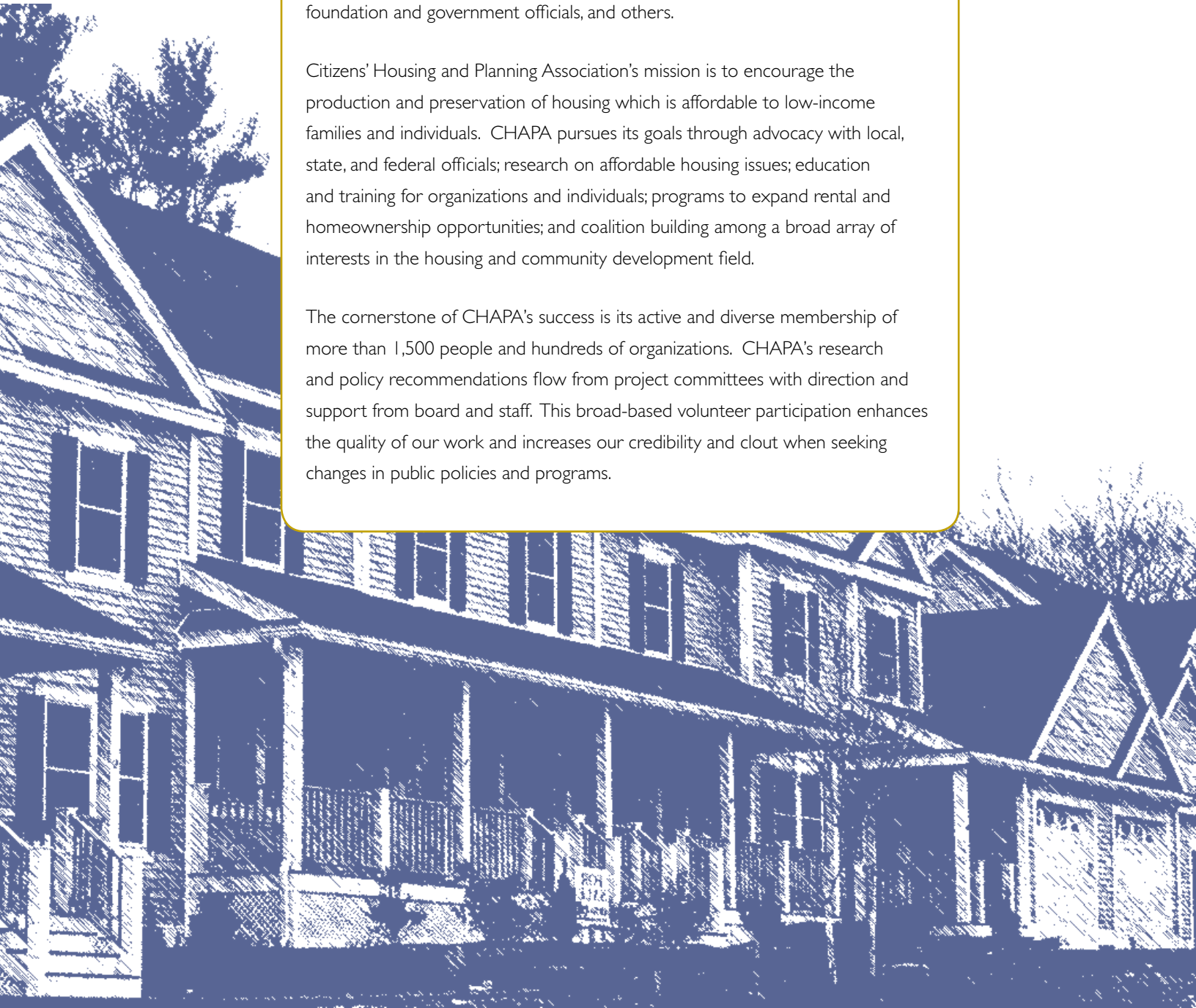


## MISSION STATEMENT

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.



## FROM OUR PRESIDENT

We began 2009 with both caution and a sense of potential opportunity. The country was still in a deep recession, the need for production and preservation of affordable housing and services was growing, the financial market collapse was hampering the use of all of our normal tools and the state's budget was in an emerging crisis. On the other hand, we had a new federal administration and Congress, as well as a successful record of partnership with the Patrick/Murray Administration, and we anticipated both federal economic recovery legislation and new opportunities for federal-state and executive-legislative cooperation.

At the state level, amid the worst state budget crisis in recent memory, CHAPA worked to minimize budget cuts to affordable housing programs, including state rental assistance programs, public housing, RAFT, and the Soft Second Homeownership Loan Program, thus preserving the previous year's major restoration of the housing budget. CHAPA also played a key role in the enactment of state legislation to preserve at-risk expiring use properties, and in the establishment of a new DHCD housing preservation advisory committee and an acquisition fund for non-profit and for-profit purchasers.

CHAPA also launched the Massachusetts Foreclosed Properties Initiative, seeking to reclaim foreclosed properties for affordable housing. The program has facilitated the purchase of more than 40 properties comprising approximately 100 units during its first six months. CHAPA also advocated successfully for a \$20 million state foreclosed property acquisition fund and has established a web-based clearinghouse of information on foreclosed properties in Massachusetts and a statewide database of foreclosed properties.

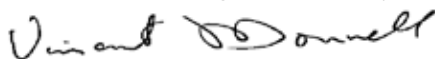
CHAPA played a major role in the signature federal initiative of 2009, the massive American Recovery and Reinvestment Act (ARRA). We advocated successfully for a \$2 billion increase in the federal Neighborhood Stabilization Program and played a lead role in the establishment of the Tax Credit Assistance Program and the Tax Credit Exchange Program, to help move stalled multifamily projects forward. Once those resources were in place, we immediately began to work closely with the Patrick/Murray Administration to ensure prompt and effective utilization of these new resources. CHAPA has also helped to develop a consensus federal legislative proposal for continued improvements to federal tax credit program, and has been actively supporting the Section 8 Voucher Reform Act and the pending omnibus preservation legislation.

CHAPA also successfully advocated for restoration of full twelve month appropriations for project-based Section 8 in both ARRA and the FY 2010 appropriation, for increased FY 2010 funding for Section 8 vouchers, and for changes to the voucher funding formula so states would not face a loss of vouchers.

Working with our many partners and stakeholders, CHAPA advanced other state legislative and policy initiatives during 2009, and will therefore be well-positioned for positive action in the coming year. These include: comprehensive statewide zoning reform to encourage multi-family housing production in smart growth districts, to protect open space, and to foster comprehensive local plans; prevention and mitigation of homelessness through production of permanent housing for extremely low-income households, including the use of project-based vouchers; and ensuring consistency between state and federal accessibility requirements.

CHAPA's other successful activities included a range of research, training and technical assistance projects that included numerous reports and trainings; the Massachusetts Homeownership Collaborative; the Mass Access Housing Registry, which helps people with disabilities find accessible housing; a leadership role in the Community Preservation Coalition; and the Community Outreach Initiative, which assists municipalities and non-profit organizations to advance affordable housing proposals or initiatives at the local level.

Our housing programs and our economy have not yet recovered from this unprecedented downturn, and we now face new challenges, such as the effort to repeal Chapter 40B. Despite all this, CHAPA has once again successfully steered through a difficult course. Working with our partners and supporters, with an incredibly talented and dedicated board and staff, we have maintained and developed our most important assets: our deep commitment to our core principles, and the strength of our diverse coalition. As always, we do not know all the challenges of the next year, but we do know that we are prepared to meet them.



Vincent F. O'Donnell  
President

# ACCOMPLISHMENTS 2009

## Public Policy Advocacy

### State Housing Budget

Amid the worst state budget crisis in recent memory, CHAPA worked to minimize budget cuts to the affordable housing programs, including state rental assistance programs, public housing, RAFT, and the Soft Second Homeownership Loan Program. Prior to this crisis, the budget for DHCD increased from \$80 million in FY05 to \$155 million in FY09.

### Foreclosure Prevention and Neighborhood Stabilization

In July, CHAPA launched a Massachusetts Foreclosed Properties Initiative, which seeks to reclaim foreclosed properties for affordable housing. The program has facilitated the purchase of more than 40 properties comprising approximately 100 units during the first six months of it being fully operational. CHAPA has also advocated successfully for a \$20 million state acquisition fund and nearly \$6 billion for a new federal Neighborhood Stabilization Program. We have also established a web-based clearinghouse of information on foreclosed properties in Massachusetts and a statewide database of foreclosed properties with The Warren Group.

### Preservation of Expiring Use Properties

CHAPA advocated successfully for state legislation to preserve expiring use properties. CHAPA also advocated successfully for a new DHCD housing preservation advisory committee and an acquisition fund for non-profit and for-profit purchasers.

## Low Income Tax Credit Program

CHAPA played a lead role in advocating successfully for the Tax Credit Assistance Program and the Tax Credit Exchange Program to help move projects forward that have been stalled due to the economic downturn. CHAPA has also helped to develop a consensus legislative proposal for continued improvements to federal tax credit program as well as enhancements to the state tax credit program.

## Zoning Reform

In conjunction with the Massachusetts Smart Growth Alliance, the Patrick/Murray Administration, and others, CHAPA advocated for comprehensive statewide zoning reform to encourage multi-family housing production in smart growth districts, to protect open space, and to foster comprehensive local plans. Zoning reform legislation is expected to move forward in the coming year.

## 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. This year, CHAPA held a New England Section 8 summit and is advocating for passage of a comprehensive Section 8 reform bill, which is moving forward in 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 Interagency Council on Housing and Homelessness and DHCD's new Housing Stabilization Division.

## Accessible Housing Codes

CHAPA launched a diverse committee to recommend policy changes to ensure consistency between the various state and federal accessibility requirements. A comprehensive study and recommendations was completed in the fall and briefings have been held with the Massachusetts Architectural Access Board and key state agencies and stakeholders.

## 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 and the Obama Administration our region's priorities for affordable housing. Our efforts have focused on: adequate funding for HUD's and Rural Housing's core programs; funding new project-based vouchers to be used with the National Affordable Housing Trust Fund; energy conservation in multifamily housing; improving the Housing Choice Voucher Program; enhancing the Low Income Housing Tax Credit Program; and preserving existing public and subsidized housing.

## **Training and Technical Assistance**

### **Research**

CHAPA completed several research and policy reports covering topics such as: the Greater Boston Housing Report Card (with CURP and The Boston Foundation); an annual public opinion poll on housing; an affordable housing guidebook; using project-based subsidies to produce housing for very low income families; Chapter 40R; the effectiveness of the Massachusetts Rental Voucher Program, and an analysis of state and federal access codes.

### **Trainings**

CHAPA sponsored 30 trainings and forums, attended by more than 4,000 people. Some of the topics included: foreclosure prevention and neighborhood stabilization; Chapter 40B; creating affordable housing through adaptive reuse and preservation; preserving expiring use properties; and addressing the crisis in the capital markets.

### **Information and Referral**

CHAPA fielded 4,500 requests for information on housing and community development issues. Last fall, 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.

### **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 two trainings 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 21 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. CHAPA launched an updated and redesigned Mass Access web site, which includes listings of all affordable rental housing and homeownership opportunities in Massachusetts.

### **Affordable Housing Development Competition**

In partnership with the Federal Home Loan Bank of Boston, CHAPA coordinated the ninth 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 seven years, 142 communities have adopted the CPA. CHAPA published a guidebook on CPA and affordable housing with the Massachusetts Housing Partnership and is advocating for legislative improvements to the program.

### **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 14 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.

# CONFERENCES AND TRAININGS 2009

## First Quarter (January-March)

- > Private Capital for Affordable Housing: How Will We Come Through the Financial Crisis?
- > Conducting Lotteries and Undertaking Affirmative Fair Marketing  
*Co-sponsored with DHCD, MHP, MassHousing*
- > New England Housing Network Retreat
- > Massachusetts Foreclosed Properties Initiative
- > State House Legislative Briefing on Affordable Housing
- > Preserving Expiring Use Properties

## Third Quarter (July-September)

- > State-Level Smart Growth Policies
- > Briefing on Federal Housing Issues for Massachusetts Congressional Staff
- > Foreclosure Research Roundtable  
*Co-sponsored with Federal Reserve Bank of Boston*
- > Foreclosure Legislation and Court Decisions  
*Co-sponsored with Real Estate Bar Association*

## Second Quarter (April-June)

- > Conducting Lotteries and Undertaking Affirmative Fair Marketing  
*Co-sponsored with DHCD, MHP, and MassHousing*
- > Training for Massachusetts Homeownership Collaborative on Student Loan and Medical Debt
- > Training for Legislative Staff on Resources to Prevent Homelessness
- > Land Use and Zoning Reform in Massachusetts
- > Affordable Housing Development Competition Reception and Presentation of Student Plans
- > Chapter 40B: A Look at the Market and Innovative Design  
*Co-sponsored with DHCD, MassHousing, and MHP*
- > Creating Affordable Housing Through Reuse and Revitalization  
*Co-sponsored with MHP and Central Mass. Regional Planning Commission*
- > Massachusetts Housing Institute  
*Co-sponsored with MHP and DHCD*
- > Homeownership Collaborative Advisory Committee Meeting
- > Statewide Foreclosure Conference

## Fourth Quarter (October-December)

- > New Innovations and Models in Supportive Housing
- > CHAPA Annual Dinner
- > Greater Boston Housing Report Card  
*Co-sponsored with The Boston Foundation*
- > New England Housing Network Summit on Section Eight Voucher Reform Act III
- > New England Smart Growth Leadership Forum  
*Co-sponsored with Lincoln Land Institute of Land Policy and EPA*
- > New England Housing Network Annual Conference
- > Homeownership Collaborative Trainings on Fair Housing
- > HUD Housing Counseling Affiliate Training
- > Homeownership Collaborative Advisory Committee Meeting
- > Trainings for Property Managers on Mass Access Housing Registry



## ORGANIZATIONAL MEMBERS

CHAPA's 179 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	Catholic Social Services	Community Teamwork, Inc.
Affirmative Investments, Inc.	Central Massachusetts Housing Alliance, Inc.	Cornu Management Company, Inc.
American Consumer Credit Counseling	CGM Limited Partnership	Crittenton Women's Union
Amesbury & Merrimac Housing Authorities	Chelmsford Housing Authority	CSI Support & Development Services
Apollo Equity Partners	Chelsea Neighborhood Developers	Dietz & Company Architects, Inc.
Arc Massachusetts	Chelsea Restoration Corporation	DLA Piper US LLP
AvalonBay Communities, Inc.	Chestnut Hill Realty	Eastern Bank
Bank of America	Citizens Bank	Emmaus, Inc.
Barkan Management Company, Inc.	Citizens for Adequate Housing, Inc.	Episcopal City Mission
Bartlett Hackett Feinberg, P.C.	City of Boston, Dept. of Neighborhood Development	Equity Residential
Bay Cove Human Services	City of Cambridge, Community Development Department	Ercolini & Company LLP
Beacon Communities	City of Chelsea, Planning & Development	ETC Development Corporation
Bedford Housing Authority	City of Lawrence, Community Development Department	Federal Home Loan Bank of Boston
Blatman, Bobrowski & Mead, LLC	City of Newton, Community Development Program	First Realty Management Corp.
B'nai Brith Housing New England	City of Somerville, Office of Housing & Community Development	First Sterling Financial
Boston Capital	City of Taunton, Mayor's Office of Community Development	Framingham Housing Authority
Boston Community Capital	Coalition for a Better Acre	Franklin County Regional Housing and Redevelopment Authority
Boston Financial Investment Management, LP	Codman Square Neighborhood Development Corporation	GLC Development Resources LLC
Boston Housing Authority	Committee for Boston Public Housing	Goulston & Storrs
Boston Private Bank & Trust Company	Community Care Services, Inc.	Greater Boston Legal Services
Brookline Housing Authority	Community Economic Development Assistance Corporation (CEDAC)	HallKeen Management
James Buechl, Esquire	Community Healthlink, Inc.	HAPHousing, Inc.
Cambridge Housing Authority		Harvard Real Estate Services, Harvard University
Cambridge Savings Bank		Hilltown CDC
CAN-DO		Homeowners Rehab., Inc.
Caritas Communities, Inc.		
CAS Financial Advisory Services		
CASCAP, Inc.		

## ORGANIZATIONAL MEMBERS

HomeStart	Massachusetts Mortgage Bankers Association	Revere Housing Authority
Housing Assistance Corporation	Massachusetts Union of Public Housing Tenants	Reznick Group
Housing Corporation of Arlington	MASSCAP	Rhode Island Housing
Housing Investments, Inc.	MassDevelopment	Rockport Mortgage Corporation
Housing Partners, Inc.	MassHousing	Rogerson Communities
Housing Resource Group, LLC	MassNAHRO	RSM McGladrey
Hudson Housing Capital LLC	MB Management Company	SalemFive
ICON architecture, inc.	Merrimack Valley Housing Partnership	S-C Management Corporation
Jamaica Plain Neighborhood Development Corporation	Metropolitan Boston Housing Partnership	Schochet Associates, Inc.
Jewish Community Housing for the Elderly	Metropolitan Credit Union	seb
John M. Corcoran & Company	Mostue & Associates Architects, Inc.	Sherin and Lodgen LLP
Joint Center for Housing Studies, Harvard University	Peter Munkenbeck, Consultant	South Middlesex Opportunity Council
Karam Financial Group	National Development of New England	South Shore Housing Development Corporation
Keith Properties, Inc.	National Equity Fund	Sovereign Bank of New England
Kevin P. Martin & Associates, P.C.	Needham Housing Authority	Springwood Development Corporation
Klein Hornig LLP	Neighborhood of Affordable Housing (NOAH)	State Street Development Management Corporation
Krokidas & Bluestein	NeighborWorks@America	TD Bank
Landmark Structures Corporation	New Boston Fund, Inc.	Technical Assistance Collaborative
Lawrence CommunityWorks	Newton Community Development Foundation, Inc.	Tenants' Development Corporation
Local Initiatives Support Corporation (LISC)	Nixon Peabody LLP	The Boston Land Company
Lowell Housing Authority	Nolan Sheehan Patten LLP	The Community Builders, Inc.
Lynn Economic Opportunity, Inc.	Northpoint Realty Development	The Gatehouse Group, LLC
Madison Park Development Corporation	Nuestra Comunidad Development Corporation, Inc.	The Life Initiative
Maloney Properties	Peabody Properties, Inc.	The Property and Casualty Initiative
Massachusetts Affordable Housing Alliance	Pine Street Inn	Town of Lincoln, Housing Commission
Massachusetts Association of Community Development Corporations	Planning Office for Urban Affairs, Archdiocese of Boston	Tri-City Community Action Program, Inc.
Massachusetts Department of Developmental Services	Quincy Community Action Programs	Trinity Financial
Massachusetts Department of Housing & Community Development	Quincy Geneva Housing Corporation	Twin Cities Community Development Corporation
Massachusetts Developmental Disabilities Council	Quincy Housing Authority	Urban Edge Housing Corporation
Massachusetts Housing Investment Corporation	Rachemann, Sawyer & Brewster, P.C.	Vinfen Corporation
Massachusetts Housing Partnership	RBC Capital Markets	Wainwright Bank
Massachusetts Law Reform Institute	RCAP Solutions	Robert Whittlesey
	Red Capital Group	Wilmer Cutler Pickering Hale and Dorr LLP
	Regional Housing Network of Massachusetts	Wingate Management Company, LLC
	Regnante, Sterio & Osborne LLP	WinnCompanies
		Women's Institute for Housing & Economic Development
		Worcester Community Housing Resources, Inc.



# FINANCIAL SUPPORTERS

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

United Way of Massachusetts Bay and Merrimack Valley

The Boston Foundation

Bank of America

Boston Private Bank and Trust Company

Center on Budget and Policy Priorities

CitiBank

Citizens Bank

City of Boston, Department of Neighborhood Development

Community Economic Development Assistance Corporation

Eastern Bank

Federal Home Loan Bank of Boston

Massachusetts Department of Housing and Community Development

Massachusetts Department of Developmental Services

Massachusetts Housing Investment Corporation

Massachusetts Housing Partnership

Massachusetts Rehabilitation Commission

MassHousing

Mellon New England/Bank of New York

Oak Foundation

Herman and Frieda L. Miller Foundation

The Home Funders

TD Bank

U. S. Department of Housing and Urban Development

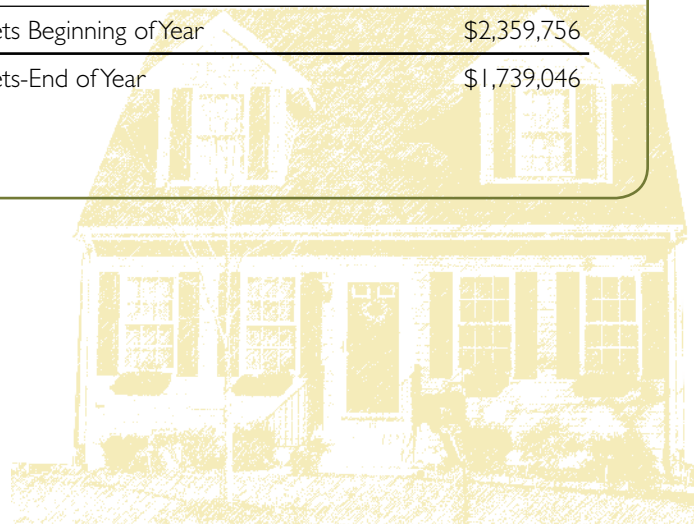
# FINANCIAL STATEMENT

January 1 to December 31, 2008

<hr/>	
Contributions	
General	\$ 3,350
Foundations and corporations	\$924,278
Membership	\$132,180
Contract service fees	\$1,386,213
Conferences and forums	\$236,915
Rental income	\$6,600
Realized gains on investments	(\$523,465)
Interest and dividends	\$48,771
Miscellaneous	\$ 628
Total support and revenue	\$2,215,470

<hr/>	
Program services	\$2,520,210
General and administrative	\$201,291
Fundraising	\$114,679
Total expenses	\$2,836,180

<hr/>	
Change in Net Assets	\$(620,710)
Net Assets Beginning of Year	\$2,359,756
Net Assets-End of Year	\$1,739,046



# CHAPA BOARD, STAFF, AND CONSULTANTS

## Board of Directors

### President

Vincent O'Donnell

### President-Elect

Susan Schlesinger

### Vice Presidents

Jack Cooper

Jeanne Pinado

### Treasurer

Joseph Flatley

### Clerk

Mary Doyle

## Board Members

Emily Achtenberg

Amy Anthony

Paul Bailey

Howard Baker-Smith

Edward Blackman

Rachel Bratt

Barbara Burnham

Grace Carmark

Barbara Chandler

Howard Cohen

Bill Connolly

Larry Curtis

Robert DeSimone

Kerry Dietz

Lynn Duncan

Louise Elving

Ellen Feingold

Peter Gagliardi

Jan Griffin

David Harris

Bonnie Heudorfer

Ann Houston

Michael Jaillet

William Kargman

Eugene Kelly

Chrystal Kornegay

Connie Kruger

David Lee

Helen Lemoine

Josephine McNeil

Samuel Mintz

Richard Muraida

Jennifer Raitt

Charleen Regan

Marlena Richardson

Gregory Russ

Jeffrey Sacks

Robert Schafer

Esther Schlorholtz

Laura Shufelt

Marvin Siflinger

James Stockard, Jr.

Mathew Thall

Richard Walker III

Ruth Weil

Eleanor White

Robert Whittlesey

Michael Widmer

Ken Willis

## Staff

Sean Caron, *Director of Public Policy*

Aaron Gornstein, *Executive Director*

Leonarda Hall, *Bookkeeper*

Dana LeWinter, *Program Manager*

Joan Missick, *Executive Assistant*

Elizabeth Palma-Diaz, *Program Manager*

Geeta Rao, *Program Manager*

Katy Trudeau, *Program Manager*

Ann Verrilli, *Director of Research*

Odessa Walton-Peele,  
*Administrative Assistant*

Karen Wiener, *Deputy Director*

## Consultants

Michael English,

*Barrington Wright Associates*

Jonathan Klein, *Klein Hornig, LLP*

Mary Ann Mulligan,  
*Governmental Strategies*

Cindy Rowe, *Rowe Resources*

Solomon McCown & Company





18 Tremont Street  
Boston, MA 02108

TEL 617.742.0820

FAX 617.742.3953

[www.chapa.org](http://www.chapa.org)