



2010

ANNUAL REPORT

welcome home

CITIZENS' HOUSING AND PLANNING ASSOCIATION



MISSION

Citizens' Housing and Planning Association's (CHAPA) mission is to encourage the production and preservation of housing which is affordable to low-income families and individuals and to foster diverse and sustainable communities through planning and community development.

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.

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.



> HASTINGS VILLAGE

we believe

P R E S I D E N T ' S L E T T E R

At the outset of 2010, we were fully aware of the many challenges posed by a still-sluggish economic recovery, serious state and federal budget constraints and the effort to repeal Chapter 40B. We are happy to report that CHAPA had a remarkable set of accomplishments in the face of these multiple challenges.

A decision was made early in 2010 that protecting Chapter 40B would be CHAPA's top priority. The success of the resulting campaign speaks for itself. CHAPA's Board and staff provided extensive in-kind and strategic support to the Campaign to Protect the Affordable Housing Law. We all should be proud that this effort, which included a daunting fund-raising goal and a massive media campaign, was conducted in a sophisticated, dignified and fact-based manner. The campaign recruited a broad-based coalition that included more than 1,600 civic, municipal, business, labor, housing, environmental, civil rights, academic, and religious leaders. This campaign affirmed the grass-roots support for one of CHAPA's core principles – fair access to affordable housing everywhere in the state – and we can now continue to focus on the many remaining housing needs of our low- and moderate income citizens.

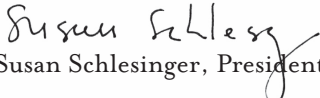
CHAPA had other successes at the state level. Amid a continued state budget crisis, we worked to minimize budget cuts to the affordable housing programs, including state rental assistance programs, public housing, foreclosure prevention counseling funds and the RAFT Program. Working in coalition with a broad range of groups, CHAPA secured passage of comprehensive state legislation to help stem the tide of rising foreclosures and to protect tenants living in these properties.

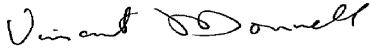
Following CHAPA's successful advocacy for state legislation in 2009 to preserve expiring use properties, that program was fully implemented in 2010, through the establishment of regulations. In addition, CHAPA supported the creation and implementation of a new DHCD housing preservation advisory committee and an acquisition fund for non-profit and for-profit purchasers managed by CEDAC and MHIC.

With regard to federal legislative advocacy, CHAPA advocated for adequate funding for the core HUD budget and helped to develop a consensus legislative proposal for continued improvements to the federal tax credit program. The affordable housing preservation and Section 8 voucher reform bills, while not successful, reflected significant input from CHAPA, and will provide a starting structure for this year's legislative agenda. CHAPA also convened numerous forums and meetings on the Obama Administration's proposed Transforming Rental Assistance initiative.

Other CHAPA main-stay activities are continuing, including a full range of training and technical assistance activities; support for the New England Housing Network; advocacy for permanent housing for households below 30% of median income and other homelessness prevention measures; and policy recommendations for greater accessibility in housing for people with disabilities.

This year, both the state and federal budgets will pose major hurdles to the achievement of CHAPA's goals. In particular, avoiding potential deep cuts to the Section 8 voucher and project-based programs will be a major priority. Nevertheless, CHAPA has repeatedly demonstrated that smart advocacy and broad coalition building are the keys to success in the face of such challenges, and we look forward to working together towards our goals.


Susan Schlesinger, President


Vince O'Donnell, Past President

ACCOMPLISHMENTS

PUBLIC POLICY ADVOCACY

State Housing Budget

Amid a continued state budget crisis, CHAPA worked to minimize budget cuts to the affordable housing programs, including state rental assistance programs, public housing, foreclosure prevention counseling funds and the RAFT Program. Even with this crisis, the budget for DHCD housing resources increased from \$80 million in FY05 to \$111 million in FY11.

Foreclosure Prevention and Neighborhood Stabilization

Working in coalition with a broad range of groups, CHAPA secured passage of comprehensive legislation to help stem the tide of rising foreclosures and to protect tenants living in these properties. Last year, CHAPA launched a Massachusetts Foreclosed Properties Initiative, which seeks to reclaim foreclosed properties for affordable housing. Over the past year, the program has facilitated the purchase of approximately 150 units in one-to-four family homes. CHAPA also advocated for an additional \$1 billion for the federal Neighborhood Stabilization Program. We also continued to manage 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, a multi-year effort that involved developing a consensus among diverse stakeholders. 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 for implementation of the Tax Credit Assistance Program and the Tax Credit Exchange Program to help move more than 30 developments forward that had been stalled due to the economic downturn. CHAPA has also helped to develop a consensus legislative proposal for continued improvements to the federal tax credit program and advocated successfully for improvements to the state tax credit program as part of the economic development bill.

Campaign to Protect the Affordable Housing

CHAPA helped to spearhead an unprecedented coalition, which defeated the proposed repeal of the Massachusetts Affordable Housing Law (Chapter 40B) on the November ballot by a vote of 58% to 42%. This broad-based coalition included more than 1,600 civic, municipal, business, labor, housing, environmental, civil rights, academic, and religious leaders. This grassroots campaign has mobilized thousands of volunteers and supporters across the state.

Smart Growth

As a core member of the Massachusetts Smart Growth Alliance, CHAPA helped launch the Great Neighborhoods Initiative, which will establish partnerships with local entities to help create communities with a high quality of life that are affordable, diverse, and walkable. Through Great Neighborhoods, CHAPA will work to facilitate the creation of affordable housing, access to jobs and healthy environments in specific locations that will promote a sustainable pattern of metropolitan development and an equitable sharing of regional power and resources.

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 was reported out of the Joint Committee on Municipalities and Regional Government for the first time in over 20 years.

Clarifying Condominium Law

CHAPA successfully advocated for legislation clarifying how percentage interest may be set in condominium associations. The ambiguous language had created difficulty for mixed-income condo associations with a high percentage of affordable units.

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 convened numerous forums and meetings on the Obama Administration's proposed Transforming Rental Assistance initiative and continued to push for passage of the Section 8 Voucher Reform Act.

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, advocated for the coordination of community services and affordable housing, and advocated for new prevention policies with the Interagency Council on Housing and Homelessness and DHCD's Housing Stabilization Division, including use of the federal stimulus funds. The Committee focused on the need to avoid "cliff effects" when short-term housing assistance provided to previously homeless families and individuals ends.



DEBRA WIGGINS

Debra and her family moved into their home in Bedford in Summer of 2010 as part of the Habitat for Humanity program.

bedford

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.

Accessible Housing Codes

CHAPA continued to convene a diverse committee to recommend policy changes to ensure consistency between the various state and federal accessibility requirements. A comprehensive study and recommendations were completed and presentations were made to the Massachusetts Architectural Access Board, key state agencies and commissions, Boston Society of Architects, the disability community, and others.

ACCOMPLISHMENTS



LEN PIRO
North Andover

Lifelong renters, Len and his wife of 30 years recently became homeowners of an affordable home in North Andover.

CHAPA sponsored 30 trainings and forums, attended by more than 4,000 people.

TRAINING AND TECHNICAL ASSISTANCE

Research

CHAPA completed several research and policy reports covering topics such as: a policy paper for the Gubernatorial candidates; the Greater Boston Housing Report Card (with CURP and The Boston Foundation); Chapter 40R; and the foreclosure crisis.

Trainings

CHAPA sponsored 30 trainings and forums, attended by more than 4,000 people. Some of the topics included: the Massachusetts Affordable Housing Institute (with MHP and DHCD); preserving expiring use properties; energy conservation in assisted housing; regional membership meetings; revitalization of gateway cities; a briefing on critical affordable housing programs for state legislators and smart growth strategies.

Information and Referral

CHAPA fielded 4,500 requests for information on housing and community development issues. CHAPA's web site 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 34 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. Following the launch of our redesigned and expanded Mass Access web site, CHAPA conducted trainings with more than 200 property managers, housing search workers, and service providers.

Affordable Housing Development Competition

In partnership with the Federal Home Loan Bank of Boston, CHAPA coordinated the tenth 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, 147 communities have adopted the CPA. CHAPA worked with the Coalition to advance legislation to improve the CPA (such as increasing the state match), which was reported out of the House Ways and Means Committee and the House Committee on Third Reading.

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 has been building an active network of affordable housing supporters at the community level who can help communicate to their fellow residents the need and benefits of affordable housing. We are working to help strengthen community-based groups that can serve as a permanent presence at the local level to champion an increase in affordable housing and effectuate its development.

CONFERENCES AND TRAININGS

First Quarter (January-March)

- > New Tools for Preserving Expiring Use Properties in Massachusetts
- > Prospects for Affordable Housing and Financial Reform in 2010 with Congressman Barney Frank
- > Incorporating Clean and Efficient Energy Technologies in Affordable Multi-Family Housing
- > Opportunities in the Non-Profit Sector: A Roundtable Discussion for Non-Profit Developers of Affordable Housing
- > Regional Training for Owners of Affordable Homes (Deed Restrictions and Condominium Associations)

Second Quarter (April-June)

- > CHAPA Spring Regional Meetings (Framingham, Worcester, Lowell, Hyannis, New Bedford, Pittsfield, Springfield, Danvers, and Boston)
- > Affordable Housing Development Competition Event (co-sponsored by the Federal Home Loan Bank of Boston)
- > Homeownership Collaborative Training on Changes to the RESPA Guidelines
- > Successful Revitalization Strategies in the Smaller Cities
- > State Legislative Briefing on Affordable Housing Priorities
- > Fourth Annual Massachusetts Affordable Housing Institute
- > Obama Administration's Transforming Rental Assistance Proposal

Fourth Quarter (October-December)

- > Resources for New England Sustainable Communities (co-sponsored by Federal Home Loan Bank of Boston)
- > Greater Boston Housing Report Card 2010 (co-sponsored by The Boston Foundation)
- > Recently Approved State Legislation Impacting Affordable Housing and Community Development
- > CHAPA Annual Dinner
- > Homeownership Collaborative Advisory Committee Meeting



> EDGEWATER APARTMENTS

westport

ORGANIZATIONAL MEMBERS

CHAPA's 181 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.
 Alliance of Cambridge Tenants
 Amesbury & Merrimac Housing Authorities
 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
 Boston Financial Investment Management, LP
 Boston Housing Authority
 Boston Private Bank & Trust Company
 Brookline Housing Authority
 James Buechl, Esquire
 Cambridge Credit Counseling Corp.
 Cambridge Housing Authority
 Cambridge Savings Bank
 CAN-DO
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 CASCAP, Inc.
 Catholic Social Services
 Central Massachusetts Housing Alliance, Inc.
 Chelmsford Housing Authority
 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, Office of 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.
 Cornu Management Company, Inc.
 Crittenton Women's Union
 CSI Support & Development Services
 Cumsky & Levin LLP
 Davis Square Architects, Inc.
 Delphic Associates LLC
 Dietz & Company Architects, Inc.
 DLA Piper US LLP
 Eastern Bank
 Emmaus, Inc.
 Episcopal City Mission
 Equity Residential
 Ercolini & Company LLP
 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
 GLC Development Resources LLC
 Goulston & Storrs
 Greater Boston Legal Services
 HallKeen Management
 HAPHousing
 Hearth, Inc.
 Hilltown CDC
 Homeowners Rehab., Inc.
 HomeStart
 Housing Assistance Corporation
 Housing Corporation of Arlington
 Housing Investments, Inc./POAH
 Housing Partners, Inc.
 Housing Resource Group, 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
 JPI Apartment Development
 Karam Financial Group
 Keith Properties, Inc.
 Kevin P. Martin & Associates, P.C.
 Klein Hornig LLP
 Krokidas & Bluestein
 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 Developmental Services
 Massachusetts Department of Housing & Community Development
 Massachusetts Developmental Disabilities Council
 Massachusetts Housing Investment Corporation
 Massachusetts Housing Partnership
 Massachusetts Law Reform Institute
 Massachusetts Mortgage Bankers Association
 Massachusetts Union of Public Housing Tenants
 MASSCAP
 MassDevelopment
 MassHousing
 MassNAHRO
 MB Management Company
 Merrimack Valley Housing Partnership
 Metropolitan Boston Housing Partnership
 Metro Credit Union
 Peter Munkenbeck, Consultant
 National Development Associates of New England
 National Equity Fund
 Needham Housing Authority
 Neighborhood of Affordable Housing (NOAH)
 NeighborWorks®America
 New Boston Fund, Inc.

Organizational Members (continued)

Newton Community Development Foundation, Inc.
Nixon Peabody LLP
Nolan Sheehan Patten LLP
Nuestra Comunidad Development Corporation, Inc.
Peabody Properties, Inc.
Pine Street Inn
Pioneer Valley Planning Commission
Planning Office for Urban Affairs, Archdiocese of Boston
Quincy Community Action Programs

Quincy Geneva Housing Corporation
Quincy Housing Authority
Rackemann, Sawyer & Brewster, P.C.
RBC Capital Markets
RCAP Solutions
Recap Real Estate Advisors
Red Capital Group
Regional Housing Network of Massachusetts
Regnante, Sterio & Osborne LLP
Revere Housing Authority
Reznick Group
Rhode Island Housing
Rockport Mortgage Corporation



STEVEN AND MISTY GUTIERREZ

Steven and Misty rent their affordable home in Billerica. Steven has been a Staff Sargeant in the U.S. Air Force for the past nine years.

Watermark



> INDIAN POND HOMES

westborough



Organizational Members (continued)

Rogerson Communities
 RSM McGladrey, Inc.
 SalemFive
 S-C Management Corporation
 Schochet Associates, Inc.
 SEB LLC
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 South Shore Housing Development Corporation
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 Springwood Development Corporation
 State Street Development
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 TD Banknorth
 Technical Assistance Collaborative
 Tenants' Development Corporation
 The Boston Land Company
 The Community Builders, Inc.

- The Gatehouse Group, LLC
- 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
- Victory Programs, Inc.
- Vinfen Corporation
- Wainwright Bank
- Robert Whittlesey
- Wilmer Cutler Pickering Hale and Dorr LLP
- Wingate Management Company, LLC
- WinnCompanies
- Women's Institute for Housing & Economic Development
- Worcester Community Housing Resources, Inc.

FINANCIAL STATEMENT

January 1 to December 31, 2009

Support and Revenue

CONTRIBUTIONS

Foundations and corporations	\$ 926,098
Membership	\$ 129,060
Contract service fees	\$ 1,76,066
Conferences and forums	\$ 213,203
Rental income	\$ 7,440
Publications	\$ 35
Realized gains on investments	\$ 237,974
Interest and dividends	\$ 38,005
Miscellaneous	\$ 656

Total support and revenue \$ 3,278,537

EXPENSES

Program services	\$ 2,800,153
General and administrative	\$ 216,240
Fundraising	\$ 101,646

Total expenses \$ 3,118,039

ASSETS

Change in Net Assets	\$ 160,498
Net Assets Beginning of Year	\$ 1,739,046

Net Assets-End of Year \$ 1,899,544

FINANCIAL SUPPORTERS

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
 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
 Massachusetts Smart Growth Alliance
 MassHousing
 Herman and Frieda L. Miller Foundation
 Oak Foundation
 Sovereign Bank
 TD Bank
 U. S. Department of Housing and
 Urban Development

CHAPA BOARD, STAFF, AND CONSULTANTS



MARGUERITE & LEO SOUSA Middleboro

Marguerite and Leo live with the two children in Middleboro. They purchased an affordable home in 2004 after living with extended family for three years.

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> GIFFORD STREET

Salem