



CHAPA FY2019 ANNUAL REPORT

LETTER FROM BOARD PRESIDENT

Friends of CHAPA,

Housing is once again at the top of everyone's agenda. 2019 saw words like "crisis" and "urgency" associated with the lack of housing supply, which is dramatically increasing rents and home prices, causing community-destructive displacement, and preventing people of all ages from finding safe, secure homes – the foundation of economic and social security. CHAPA continues to make a difference in advancing programs and information to address these challenges and housing availability for all.

This past year we accomplished a lot. **Together, we successfully advocated for a \$25 million increase in affordable housing and homelessness prevention programs** in the state FY20 budget, including increases for rental assistance programs and public housing. We also successfully advocated for an increase to the capital budget for affordable housing production and preservation. Our combined state advocacy impacted more than **68,500 households in Massachusetts** this year through program funding.

We know that there is so much more to do. Incomes are simply not keeping pace with the rise in home prices and rents. We are not building homes fast enough to meet the demand, impacting our quality of life and our economy. Our outdated land use policies make it challenging to build the homes that we so desperately need, leaving people struggling and often resulting in people moving farther from their networks, jobs, and communities. Homeownership continues to be out of reach for so many and disproportionately for people of color, and homelessness continues to rise.

Despite these challenges, we remain optimistic. We will continue to advocate at the state and federal levels for resources and policies to produce affordable housing, preserve our affordable housing stock, plan for more of the housing we need, and work to ensure that people have opportunities to prosper in any community where they choose to live. We need to keep up the progress and push forward at every level, relentlessly.

As we make progress at the state and federal levels, we know that development decisions are ultimately made locally, where there can be



great resistance to affordable housing production. **CHAPA's Municipal Engagement Initiative is now working in nine communities** to help local advocates change the conversation around housing in their cities and towns and build support for the types of homes we need: multifamily, mixed income, and homes near transit and town centers.

Increasing the number of affordable homes is only part of the solution; increasing access for people is critical. CHAPA remains committed to increasing access to affordable housing through the Massachusetts Homeownership Collaborative and by assisting people to navigate the Chapter 40B homeownership process. In partnership with Kuehn Charitable Foundation, we proudly launched the Housing Navigator this year, which tackles one of the many barriers to accessing affordable housing – finding it! When completed, the Navigator will **help people to easily find and apply for affordable housing in every community from one central online database.**

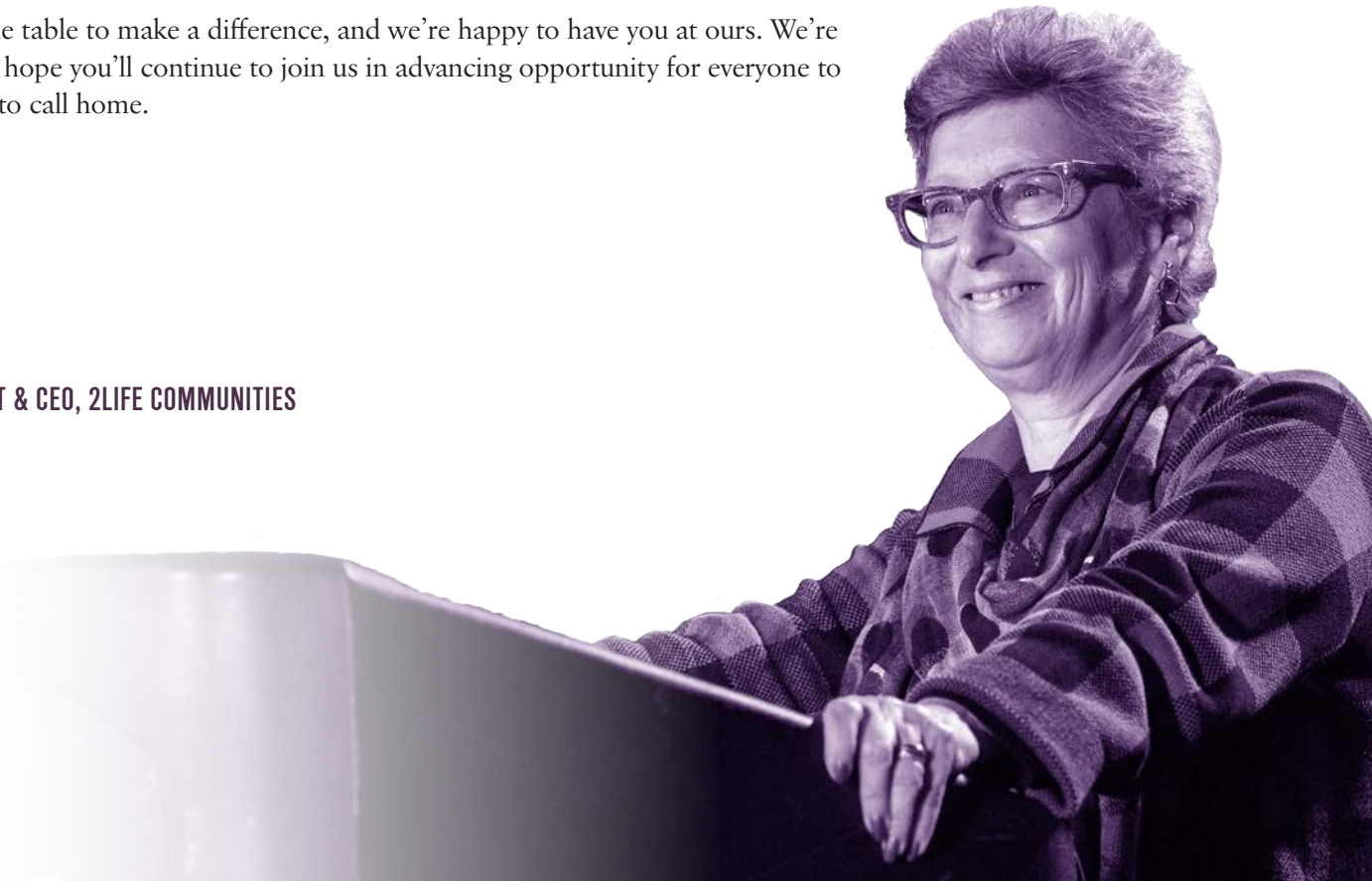
It takes many positive voices at the table to make a difference, and we're happy to have you at ours. We're looking forward to a bright 2020, and we hope you'll continue to join us in advancing opportunity for everyone to have a safe, healthy, and affordable place to call home.

Sincerely,



Amy Schectman
CHAPA BOARD PRESIDENT

PRESIDENT & CEO, 2LIFE COMMUNITIES



STATE LEGISLATION

This year, we helped advocate for the following legislative priorities:

- ZONING REFORM
- RIGHT TO COUNSEL
- RENT ARREARAGE
- STRENGTHENING FAIR HOUSING LAWS & MASSACHUSETTS RENTAL VOUCHER PROGRAM
- IMPROVING GOVERNANCE OF AND PRESERVING PUBLIC HOUSING
- PROMOTING ECONOMIC MOBILITY
- EXPANDING AND CREATING NEW AFFORDABLE HOUSING FUNDING SOURCES

CHAPA successfully helped advocate for the creation of a statewide rent arrearage program, which will allow households with low incomes who have fallen behind on rent or mortgage payments to avoid homelessness. In addition, we helped secure important program improvements to state rental assistance programs, including raising the fair market rent standard to current levels - **the first update since 2005** - and increasing the administrative fee for all state funded rental vouchers. Finally, we helped advocate for **\$2.5 million in funding to support the first state-wide down payment assistance program** for first time homebuyers with low and moderate incomes. Overall, CHAPA's work on these priorities positively impacted over 68,000 households across the state.

We didn't do this alone; we gained broad support for our legislative priorities. **148 different legislators, 74% of the entire Massachusetts Legislature, signed-on as a co-sponsor to one or more of our bills.** Through Housing Day and individual meetings, CHAPA met directly with 91 legislators or their staff on our priorities.

CHAPA convened three standing public policy committees: the Homelessness Committee, the Public Housing and Rental Assistance Committee, and the Production & Preservation Committee. Each committee met bimonthly to discuss and develop our policy priorities as well as to educate and inform our committee members on the issues.

CHAPA remained a core member of the **MASSACHUSETTS SMART GROWTH ALLIANCE** and continued to jointly lead the **ON SOLID GROUND COALITION** with Homes For Families and the Center for Social Policy at UMass Boston, convening over 40 other organizations. The Coalition worked to address the root causes of homelessness through a cross-sector approach directed by research, meaningful family engagement and legislative advocacy. In 2019, the Coalition focused on improving economic mobility programs, increasing awareness around "cliff effects" faced by families, and advancing policies that promote housing stability.

68K

HOUSEHOLDS
IMPACTED

500

COMMITTEE
PARTICIPANTS

148

LEGISLATOR
COSPONSORS OF
OUR BILLS

HOUSING DAY AT THE STATE HOUSE

CHAPA's fourth annual Housing Day brought together 150 affordable housing supporters who were ready to advocate for increased housing production, fair housing protections, anti-displacement measures, and public housing reforms.

We presented our Housing Hero award to Senator Joseph Boncore for his leadership and support for affordable housing, homelessness prevention, and community development.



77
LEGISLATORS

64
MEETINGS

150
ADVOCATES

FUTURE OF HOUSING SEARCH



By modernizing the toolbox for affordable housing search, we can imagine a more streamlined, inclusive future for housing access. During this CHAPA forum, we learned about the launch of Massachusetts's online portal for state public housing, how Minnesota provides a statewide online housing search tool, and fresh ideas to update and upgrade this fundamental piece of our housing infrastructure. Panelists included Zeila Chicoma of WinnCompanies, Sue Speakman-Gomez of Minnesota's HousingLink, Amy Stitely of DHCD, and Lanai Tolentino of Metro Housing | Boston.

STATE BUDGET

In 2019, CHAPA helped secure increased funding for ten of our budget priorities, including the Massachusetts Rental Voucher Program, the Alternative Housing Voucher Program, Public Housing, Housing Consumer Education Centers, Residential Assistance for Families in Transition, Tenancy Preservation Program, Home and Healthy for Good, housing and services for unaccompanied homeless youth, and New Lease for Homeless Families.



As a member of the Community Preservation Coalition’s executive committee, CHAPA helped to pass the first permanent increase to statewide funding for Community Preservation Act (CPA) communities since 2000, providing an estimated **\$36 million more annually to CPA communities** to support affordable housing, open space, and historic preservation. Our **BUILDING BLOCKS COALITION** also met throughout the year to coordinate advocacy on the state budget.

PROGRAM	FY20 REQUEST	FINAL FY20 BUDGET	GOV FY20 BUDGET	FY19 BUDGET
MRVP	\$130,000,000	\$116,000,000	\$100,000,000	\$100,000,000
AHVP	\$8,000,000	\$8,000,000	\$6,150,000	\$6,150,000
Public Housing Operating	\$72,000,000	\$72,000,000	\$65,500,000	\$65,500,000
Public Housing Reform	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Housing Consumer Ed. Centers	\$4,000,000	\$3,750,000	\$3,000,000	\$3,000,000
RAFT	\$27,000,000	\$21,000,000	\$15,274,232	\$20,000,000
HomeBASE	\$28,000,000	\$25,825,000	\$25,825,000	\$32,000,000
Foreclosure Prevention	\$2,050,000	\$2,850,000	\$2,050,000	\$1,550,000
Tenancy Preservation Program	\$1,300,000	\$1,300,000	\$1,300,000	\$1,300,000
Home & Healthy for Good	\$2,390,000	\$2,890,000	\$2,390,000	\$2,390,000
MassAccess	\$80,000	\$80,000	\$80,000	\$80,000
Unaccompanied Homeless Youth	\$5,000,000	\$5,000,000	\$3,300,000	\$3,300,000
New Lease	\$250,000	\$250,000	\$250,000	\$250,000
Housing Choice	\$5,300,000	-	\$5,301,159	-

MEETING THE AFFORDABLE HOUSING SHORTAGE: REPORT RELEASE

In partnership with Metro Housing|Boston and Homes for Families, CHAPA was pleased to support the New England Public Policy Center at the Federal Reserve Bank of Boston in the release of their report, *The Growing Shortage of Affordable Housing for the Extremely Low Income in Massachusetts*. Author Nicholas Chiumenti presented his findings at our forum before panelists explored policies, programs, tools, and strategies for producing more homes that are affordable to people with extremely low incomes. These panelists included State Representative Chynah Tyler, Bill McGonagle of BHA, Bill Brauner of CEDAC, and Beverly Bates of The Community Builders. Secretary Michael Kennealy shared opening remarks while Byron Rushing, former State Representative, moderated the discussion.



PHOTO CREDIT:
FEDERAL RESERVE
BANK OF BOSTON

RESEARCH

All affordable housing efforts need high quality data and research. With the Massachusetts Smart Growth Alliance and other key housing groups, CHAPA partnered with researcher Amy Dain to release *The State of Zoning for Multi-Family Housing in Greater Boston*, a study on multifamily development, accessory apartments, and subdivisions in 100 cities and towns in Eastern Massachusetts. We also conducted public opinion polling to better inform our advocacy at the state and municipal levels.

FEDERAL POLICY

This year, CHAPA continued to engage with and inform the Massachusetts Congressional delegation about the impacts of federal housing policy on Massachusetts, including the federal budget, proposed changes to the federal Low Income Housing Tax Credit (LIHTC), eligibility changes for receiving housing assistance, and weakening federal fair housing protections. We met directly with all but two members of the delegation and submitted formal comments on the federal budget, the proposal to change the house price limit for formal appraisals, the proposal to remove mixed-status families from public housing, legislation to improve the LIHTC, and changes to the disparate impact rule. We also continued to work with federal advocacy partners on affordable housing policy.

DOING BUSINESS IN TIMES OF UNCERTAINTY, PART III

CHAPA held our third annual federal forum, where we discussed how changes in key federal housing policies like the LIHTC, the Fair Housing Act, and the Community Reinvestment Act would impact affordable housing development and preservation in Massachusetts. Speakers included Secretary Mike Kennealy of the Massachusetts Executive Office of Housing and Economic Development and Chrystal Kornegay of MassHousing with panelists David Gasson of Housing Advisory Group, Dara Kovel of Beacon Communities, Kathy McGilvray of MHIC, Rick Muraida of Rockland Trust, Jeanne Pinado of MPDC, Kate Racer of DHCD, Diane Yentel of NLIHC, and Clark Ziegler of MHP.



CHAPA's New England Housing Network met with key Congressional members and staff in Washington, DC, and continued to convey to Congress and the Trump Administration our region's affordable housing priorities, including ensuring adequate funding for HUD and Rural Housing programs, restoring and protecting funds for the HOME and Community Development Block Grant program, supporting the continuation and restoration of the Housing Choice Vouchers (Section 8) program, and preserving existing public and subsidized housing.



HOMEOWNERSHIP COLLABORATIVE

The Massachusetts Homeownership Collaborative, managed by CHAPA, awarded 48 agencies a seal of approval this year, providing over 20,000 homebuyers with objective, quality first-time homebuyer education across the state. We held two advisory committee meetings with a presentation by The Racial Equity Advisory Council for Homeownership and another on down payment assistance programs.

HUD HOUSING COUNSELING

CHAPA serves as a HUD-approved Intermediary for New England, helping fund housing counseling services at various partner agencies.

17

AGENCIES FUNDED
ACROSS 4 STATES

11K

HOUSEHOLDS
RECEIVING SERVICES
FROM FUNDING

CHAPTER 40B

CHAPA monitors 170 40B developments throughout Massachusetts in order to ensure these homes stay affordable and accessible to those who need them.

3K

AFFORDABLE
HOMES MONITORED

60

HOMEBUYERS
ASSISTED

19

REFINANCES
PROCESSED

MASSACCESS

Managed by CHAPA, the MassAccess Housing Registry helps people find affordable rental and homeownership opportunities in Massachusetts, especially those with disabilities who need accessible or barrier-free housing.

11.1K

REGISTERED
USERS

2K

PROPERTY
MANAGERS

9.8K

HOMES
POSTED

MUNICIPAL ENGAGEMENT INITIATIVE

CHAPA's Municipal Engagement Initiative (MEI) grew this year to include nine communities: **ACTON, AMHERST, ARLINGTON, ESSEX, FOXBOROUGH, LYNN, MEDFORD, NEWTON,** and **REVERE**. Success in these communities ranged from passage of a new Inclusionary Zoning Ordinance, overwhelming support at town meeting for an improved Accessory Dwelling Unit by-law and disposition of town-owned land for affordable housing, to City Council approval of large multi-family developments with significant affordability, allocation of CPA funds for affordable housing, creation of new Affordable Housing Coalitions, and educational forums. The launch of CHAPA's first MEI Lite in Brookline will be the first of many to help broaden our local reach and impact.

All of this work helped to build support for affordable housing and production, with each of the Municipal Engagement Initiative groups meeting monthly across the state to keep the momentum going.

73

COALITION
MEETINGS &
EVENTS

9

COMMUNITY
PARTNERS



Stakeholders discuss their priorities and set an agenda for 2020 at Housing Medford's Policy Priority Meeting in November at the West Medford Community Center. Housing Medford was launched with support from CHAPA's Municipal Engagement Initiative.

PLANNING FOR FAIR HOUSING UP FRONT

For National Fair Housing Month in April, CHAPA traveled to Newton to discuss the role of fair housing at the structural level and how municipalities can create truly welcoming and diverse cities and towns, rather than simply following technical requirements. Our panelists and presenters included Andrew DeFranza of Harborlight Community Partners, Shelly Goehrig of MHP, Wendell Joseph of City of Cambridge, and Henry Korman of Klein Hornig LLP.



WHO SHAPES LOCAL HOUSING DECISIONS?

CHAPA's first forum on this topic in 2018 was so informative that we had to bring it out to Springfield! Boston University's Katherine Levine Einstein presented her research with Maxwell Palmer and David Glick, *Who Participates in Local Government? Evidence from Meeting Minutes*. Jeff Bagg of the City of Easthampton, Joanne Campbell of Valley CDC, and Darcy Jameson of Beacon Communities weighed in as panelists with moderator Preston H. Smith II of Mount Holyoke College leading the discussion.



COMMUNICATIONS

CHAPA's organizational communications are just one tool through which we share information, highlight affordable housing issues and needs, and further our legislative agenda. CHAPA news coverage was up by 30% this year while our social media following increased by an average of 36%.

35

NEWS MEDIA
FEATURES

5K

EMAIL LIST

418K

SOCIAL MEDIA
IMPRESSIONS

5.4K

SOCIAL MEDIA
FOLLOWERS

100K

WEBSITE
VISITORS

500K

WEBSITE
HITS



Other states are tackling their housing crises. So why not Mass.?

By [Tim Logan](#) Globe Staff, December 3, 2019, 7:12 p.m.

The Herald News

More spending could ease affordable housing crunch, advocates say

By [Chris Lisinski](#) / State House News Service
Posted Apr 19, 2019 at 5:04 PM

"This shows what is the case in most of the country: there's just not enough housing for our extremely low-income households, for households that might be the most vulnerable to becoming homeless," said Eric Shupin, director of public policy for the Citizens' Housing and Planning Association in Boston. "We need to create more housing opportunity."

--- State House News Service, March 15th, 2019



YOUNG PROFESSIONALS NETWORK

CHAPA's Young Professionals Network aims to better engage younger professionals from the housing and planning fields with the work we do on our policy agenda while providing opportunities for professional development, collaboration, and networking. This year, our events included a mixer and brown bag lunches covering zoning, MAPC's regional plan, and a screening of *Race: The Power of Illusion*.

4

EVENTS

137

ENGAGED

460

ON OUR
EMAIL LIST

THE COMMUNITY DEVELOPMENT MENTORING PROGRAM

Sixteen pairs of mentors and mentees completed the Community Development Mentoring Program this year. The program, a joint effort of the Mel King Institute's Alliance for Racial Equity and CHAPA, facilitates building meaningful professional networks and skills for career advancement. The Mentoring Program facilitated five events throughout the nine-month program cycle, covering topics like implicit bias, goal setting, leadership development, networking, and maintaining partnerships.



Mel King Institute
for community building
Community Development
Mentoring



ANNUAL DINNER

Over 1,300 affordable housing advocates, partners, developers, supporters, and more joined us for CHAPA's 52nd Annual Dinner in October, making this one of our largest dinners to date!

CHAPA extends a special thank you to Governor Charlie Baker for speaking to the importance of local support in getting more affordable housing built.

CHAPA was proud to honor Howard Cohen of Beacon Communities, Anabelle Rondon of Massachusetts Smart Growth Alliance, Jesse Mermell for her work at The Alliance for Business Leadership, and Wendell Joseph of City of Cambridge's Community Development Department as our award winners this year and to announce the launch of the **HOUSING NAVIGATOR**, a new interactive tool to make affordable housing searches more accessible for all.



AFFORDABLE HOUSING DEVELOPMENT COMPETITION

Sponsored by the Federal Home Loan Bank of Boston with program support from CHAPA, this year marked the 19th anniversary of the annual competition, designed to focus a new generation of housing advocates on the challenges and opportunities in the field. Seven teams of 10-12 graduate students from local universities partnered with affordable housing developers to create housing proposals for specific sites in Lawrence, New Bedford, South Boston, Spencer, and Watertown as well as Hartford, Connecticut and Pawtucket, Rhode Island.

WICKED LOCAL WATERTOWN
Includes content from the Watertown TAB

Watertown redevelopment proposal wins award

Posted at 12:37 PM
Updated at 12:37 PM

A proposal to redevelop a convent in Watertown into 36 housing units for low-income seniors that supports health and wellness received the first place prize at the 19th annual Affordable Housing Development Competition.



CONSTRUCTION & DESIGN FOR TODAY AND TOMORROW, PART II

For the second installment of this forum series with MassHousing, CHAPA continued to explore and think through strategies for diversifying the methods and materials used in housing development. Panelists and speakers included Pat Caldwell of East Coast Interiors, Dr. Andrea Chegut of MIT, Tim Czerwienski of BPDA, Michael Hindle of Passive to Positive, Ryan Jennette of Consigli, Kristi Matthews of Jobsite Steel, and Frank Valdes of DiMella Shaffer with moderator Kenan Bigby of Trinity Financial.

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OF THE BOARD OF
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US MAKE A DIFFERENCE
THIS YEAR.

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2019 CHAPA FINANCIAL SUPPORTERS

With their contributions, CHAPA's 2019 financial supporters help bolster our year-round activities including advocating for opportunity, expanding access to housing, and developing the field. Thank you to our generous supporters for their contributions this year!

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*SPECIAL THANKS TO OUR 2019 PARTNERS!

FY2019 FINANCIALS

SUPPORT AND REVENUE

Foundations and Corporations	\$1,867,095
Membership	\$137,535
Contract Service Fees	\$1,266,827
Conferences and Forums	\$262,060
Rental Income	\$13,000
Realized and Unrealized Gains on Investments	-
Interest and Dividends	\$52,651
Miscellaneous	\$557
Release from Temp. Restricted	-
TOTAL SUPPORT AND REVENUE	\$3,599,726

EXPENSES

Program Services	\$3,347,753
General and Administrative	\$183,797
Fundraising	\$50,256
TOTAL EXPENSES	\$3,581,806

Net Operating Income	\$17,919
Unrealized Gain on Investments	\$480,458
Net Assets at End of Year	\$3,788,714

2019 ORGANIZATIONAL MEMBERS

2Life Communities
Action for Boston Community Development (ABCD)
Affirmative Investments, Inc.
Affordable Housing and Services Collaborative, Inc.
Asian Community Development Corporation (Asian CDC)
Bald Hill Builders
Beacon Communities
Bethany Community Services, Inc.
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Boston Private
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Brookline Improvement Coalition
Cambridge Housing Authority
Cambridge Savings Bank
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Housing Vermont
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Just-A-Start Corporation
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Massachusetts Association of Community Development Corporations (MACDC)
Massachusetts Housing Investment Corporation (MHIC)
Massachusetts Housing Partnership (MHP)
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Peabody Properties, Inc.
Pennrose
People's United Bank
Pinck & Co., Inc.
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Pioneer Valley Planning Commission
Planning Office for Urban Affairs
Plymouth Housing Authority
Preservation of Affordable Housing, Inc. (POAH)
Quincy Community Action Programs
Quincy Geneva Housing Corporation/New Vision CDC
RCAP Solutions, Inc.

Regional Housing Network of Massachusetts
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(Revitalize CDC)
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Rockland Trust
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Rogerson Communities
Rural Development, Inc.
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Salem Five Mortgage Company
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Springfield Housing Authority
TD Bank
Technical Assistance Collaborative, Inc.
Tenants' Development Corporation
The Caleb Group
The Community Builders
The Housing Partnership Network
The Life Initiative
The Neighborhood Developers
The NHP Foundation
The Pelham Corporation
The Schochet Companies
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Trinity Management, LLC
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US Housing Consultants
Vinfen Corporation
Watertown Housing Authority
Way Finders
WinnCompanies
WNC
Women's Development Corporation
Women's Institute for Housing and Economic Development
(WIHED)
Worcester Community Housing Resources, Inc.



Spotlight on Housing Choice

OUR 150 ORGANIZATIONAL MEMBERS REPRESENT A DIVERSITY OF GROUPS IN THE PRIVATE, NONPROFIT, AND GOVERNMENT SECTORS. WE THANK OUR 2019 ORGANIZATIONAL MEMBERS FOR THEIR VITAL CONTRIBUTIONS THIS YEAR.



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