

ANNUAL REPORT 2020



LETTER FROM CHAPA BOARD PRESIDENT

Friends of CHAPA,

This year certainly was challenging! As the pandemic put everyone's life at risk, COVID-19 exacerbated racial health and economic disparities and placed workers in low wage jobs and seniors in the greatest danger. The links between housing and health have never been clearer as social distancing, working from home, and being in quarantine **require** people to have safe, healthy, and affordable homes. CHAPA quickly mobilized to address emergency needs to help people pay their rent and mortgages, while also moving forward on the long term solutions to the tremendous affordable housing challenges we were facing long before the pandemic.

At the start of the pandemic, CHAPA quickly shifted our work online, bringing together hundreds of people on a weekly basis to learn about the impacts of the pandemic, supporting each other and sharing best practices, and developing a COVID resources webpage to help people find housing help. We supported the state's eviction moratorium, submitted an amicus brief to defend the policy when it was challenged in court, and advocated to ensure seniors living in public and subsidized housing were prioritized for vaccinations. CHAPA also successfully advocated at the state and federal levels for hundreds of millions of dollars for emergency rental assistance, worked with the Administration on Governor Baker's Eviction Diversion Initiative and joined MassHousing, DHCD, and MACDC to sign property owners onto the Eviction Diversion Initiative pledge. In addition, CHAPA's Municipal Engagement Initiative worked with Mass Housing Partnership and the Community Preservation Coalition to host trainings for communities to create local emergency rental assistance programs—which many did.

After years of advocacy for zoning changes at the state level to accelerate the production of affordable housing, we successfully achieved an historic package of zoning reforms, including the Governor's Housing Choice legislation, multifamily zoning requirements for MBTA communities, and abutter appeals reform. The new zoning laws were passed as part of a larger economic development bill that included a doubling of the state's Low Income Housing Tax Credit as well as funding for climate-resilient affordable housing and affordable housing near transit.

As we work to put new policies in place, we remain committed to increasing access to affordable housing through our Massachusetts Homeownership Collaborative and by assisting people to navigate the Chapter 40B homeownership process. In partnership with the Kuehn Charitable Foundation, we are proudly working to launch the Housing Navigator, to help people find and apply for affordable housing in every community from one central online site. And that's not all; stay engaged as we continue to push a comprehensive housing agenda.

It takes many positive voices for housing at the table to make a difference, and we're happy to have you at ours. We're looking forward to a brighter 2021, and we hope you'll continue to join us in advancing opportunity for everyone to have safe, healthy, and affordable places to call home.

Sincerely,



Amy Schectman
CHAPA BOARD PRESIDENT
PRESIDENT & CEO, 2LIFE COMMUNITIES



“IT TAKES MANY POSITIVE VOICES FOR HOUSING AT THE TABLE TO MAKE A DIFFERENCE, AND WE’RE HAPPY TO HAVE YOU AT OURS.”

STATE LEGISLATION

In 2020, CHAPA advanced and achieved many long-standing state legislative priorities, including the first meaningful zoning reforms in the last 40 years, **HOUSING CHOICE** legislation, **MULTIFAMILY ZONING REQUIREMENTS AROUND PUBLIC TRANSPORTATION**, and **ABUTTER APPEALS REFORMS**.

CHAPA advocated for a doubling of the **MASSACHUSETTS LOW INCOME HOUSING TAX CREDIT (LIHTC)**, increasing its annual allocation from \$20 million to \$40 million. The additional resources for the program will support thousands of new affordable homes and create quality construction jobs to aid in the state's economic recovery. CHAPA also helped to pass legislation to improve the governance of public housing by ensuring that at least one resident is on the board of every housing authority in Massachusetts.

CHAPA helped to secure millions in new resources to build and preserve affordable housing. These resources, together with zoning reform, offer the greatest opportunity for communities to approve and build affordable housing in a generation.

73K

HOUSEHOLDS IMPACTED

3.3K

HOMES PRODUCED & PRESERVED

A snapshot of 2020 homes supported by affordable housing resources CHAPA helped advocate for:



CHAPA's advocacy for resources to finance the production and preservation of affordable housing supported thousands of affordable homes across Massachusetts. The state distributed over **\$200 MILLION** in affordable housing capital resources and state and federal low-income housing tax credits (LIHTC) to build or preserve more than **3,350 HOMES**.

To provide more homes for our most vulnerable residents, CHAPA successfully advocated for the Massachusetts Department of Housing and Community Development (DHCD) to publish the 2020-2021 Qualified Allocation Plan (QAP), which determines how DHCD distributes affordable housing financing resources, with changes that raised the minimum requirement for the number of homes set aside as affordable to extremely low-income households from 10% to 13%.



CHAPA staff and board president meet with former House Speaker Robert DeLeo in early 2020.

POLICY COMMITTEES

The participation and engagement of CHAPA members through our Policy and Research Committees result in better policies and effective advocacy to advance affordable housing in Massachusetts. Over the last year, CHAPA convened over 25 Committee meetings with attendance of 30 to 45 members at every meeting.

PRODUCTION & PRESERVATION

In 2020, CHAPA engaged over 355 people in the work of this Committee, which focused on and helped to lead the way in the passage of critical zoning reforms legislation. The Committee also helped to implement a new state down payment assistance program for Massachusetts first-time homebuyers with lower incomes.

PUBLIC HOUSING

This Committee was key in helping to pass legislation to improve the governance of housing authorities by ensuring that at least one resident serves on every housing authority board in Massachusetts. Committee members also focused on Small Area Fair Market Rents, the rollout of an online application for public housing, and the resources housing authorities needed to protect residents from COVID-19.

RENTAL ASSISTANCE

Newly formed in 2020, this Committee identified gaps in rental assistance programs and focused on expanding them to reach all populations who need them, as well as increasing the effectiveness and utilization of vouchers. The Committee helped to advocate for over \$26 million more in the state budget for rental assistance programs and recommended improvements to the administration of emergency rental assistance to distribute funds more quickly to those impacted by COVID-19.

HOUSING STABILITY & ECONOMIC MOBILITY

This Committee helped implement a new pilot program that assists with rent and mortgage arrearages, while also advocating for the creation of a right to counsel program to provide legal assistance for low-income households facing eviction. Through the pandemic, the Committee advocated for the expansion of RAFT while also making recommendations to the Baker Administration on how to effectively distribute federal relief resources most effectively serve those experiencing or at risk of homelessness.

RESEARCH

CHAPA hosted researchers from local universities, non-profit organizations, think tanks, foundations, and quasi-state agencies to help identify gaps in affordable housing research and to discuss how research could support policy work. The Research Committee explored research by: Massachusetts Housing Partnership around Transit Oriented Development; Massachusetts Institute of Technology and City Life related to eviction in the City of Boston; the Boston Indicators and Brookings Institute on zoning reform; and Metro Housing | Boston on RAFT during the pandemic.

COVID-19 RESPONSE

The outbreak of the pandemic required CHAPA to create an entirely new set of federal, legislative, and state budget priorities to respond to and help aid recovery from COVID-19. CHAPA quickly made the case that **housing stability is critical to positive health outcomes, protecting public health, and supporting economic development and recovery.**

CHAPA helped draft and pass the strongest eviction and foreclosure moratorium in the nation. The moratorium halted nearly all evictions in Massachusetts between April and October 2020. CHAPA also helped to design, advocate for, and implement a statewide legal assistance program for low-income residents facing eviction because of COVID-19, securing \$12 million from Governor Baker to establish the COVID Eviction Legal Help Project.

In July 2020, CHAPA filed an Amicus Brief with the Massachusetts Public Health Association and Massachusetts Association of Community Development Corporations to help successfully defend the eviction moratorium from a challenge in state court. CHAPA's amicus brief argued that **safe, healthy and affordable housing for all is critical to stemming the spread of COVID and insuring public health in every community.**

By bringing together a broad group of affordable housing stakeholders, CHAPA helped secure \$175 million in housing assistance resources from Governor Baker for an Eviction Diversion Initiative, including:

- **\$100 million** for emergency rental assistance along with a commitment to streamline the administering process to distribute funds more quickly;
- **\$47 million** for homelessness prevention;
- **\$12 million** to create a statewide legal assistance program for low-income residents facing eviction because of COVID; and
- Statewide expansion of mediation services.

In November, CHAPA, in partnership with the Baker-Polito Administration, MassHousing, and the Massachusetts Association of Community Development Organizations announced a five-point Eviction Diversion Pledge, a commitment from Massachusetts property owners and operators to work with tenants facing financial difficulties because of the pandemic and support housing stability during the ongoing fight against the spread of COVID-19. By the end of the year, 67 property owners committed to the Pledge, representing 140,895 homes across the Commonwealth.

CHAPA helped advocate for Governor Baker to prioritize affordable housing for seniors for COVID-19 vaccines in December. Recognizing that senior affordable housing residents and staff were in urgent need of vaccinations, the Governor updated the state's distribution plan to prioritize these vulnerable residents.

AFFORDABLE HOUSING CORONAVIRUS RESPONSE

CHAPA hosted 15 virtual meetings since March 2020, virtually engaging over 2,000 people, to share challenges, best practices, and updates on the coronavirus's impact on the affordable housing community. CHAPA facilitated a dialogue between state agencies, state and federal housing advocates, tenant groups, legislators, emergency shelters, and many other housing stakeholders for rapid policy making during the fast spreading pandemic.

EMERGENCY RENTAL ASSISTANCE

In April, CHAPA's Municipal Engagement Initiative hosted a training with MHP and DHCD on how to establish a local Emergency Rental Assistance (ERA) Program, attended by over 300 participants. Following this session, CHAPA, MHP and DHCD conducted a survey to determine where and to what extent local ERA programs were being adopted and rolled out, including the amount of funding available. This resulted in a comprehensive database, available on the Housing Toolkit. A follow-up training on lessons learned was held in September with close to 500 participants, with a survey to determine the effectiveness of the local ERA programs to follow in 2021.

RAFT WEBINAR

With COVID-19 threatening the housing stability of thousands of residents across Massachusetts, CHAPA and the Regional Housing Network of Massachusetts hosted a webinar on how to access RAFT to assist with rent and mortgage payments. Over 1,000 participants heard from experts on how to apply for RAFT, who is eligible, what expenses RAFT can cover, changes to the program in response to COVID-19, and how RAFT can work with other local emergency rental assistance programs.

STATE BUDGET

Despite a struggling economy and decreased revenue because of COVID-19, CHAPA achieved and exceeded most of our state budget priorities for affordable housing, homelessness prevention, and community development programs, without a single priority having a proposed cut. We helped pass an FY2021 state budget and two supplemental budgets for FY2020 with critical affordable housing resources.

This included a supplemental budget in response to COVID-19 with:

- \$20 million for additional **RAFT** homelessness prevention resources for families and individuals impacted by COVID-19. The budget also allowed households to access up to \$10,000 in RAFT assistance to help pay missed rent or mortgage payments, raising the maximum benefit from \$4,000;
- \$1.5 million for **HOUSING CONSUMER EDUCATION CENTERS**;
- \$13.5 million for **LOCAL HOUSING AUTHORITIES**;
- \$5.8 million for **PERMANENT SUPPORTIVE HOUSING** for chronically homeless individuals; and
- \$1 million more for housing and services for **UNACCOMPANIED YOUTH EXPERIENCING HOMELESSNESS**.

In March 2020, CHAPA helped pass a supplemental budget with \$5 million for the Get the Lead Out Program to support lead paint remediation and \$2 million in additional funding for HomeBASE.

10

OF 14 PRIORITIES
WITH FUNDING
INCREASES

31%

AVERAGE FUNDING
INCREASE FOR
CHAPA PRIORITIES

\$76M

IN ADDITIONAL
FUNDING FOR
CHAPA PRIORITIES

FEDERAL POLICY

The New England Housing Network (NEHN) hosted three virtual lobby days with three federal agencies, ten Congressional committees, and legislative staff from the twenty-one Congressional offices in New England. This included the U.S. Department of Housing and Urban Development (HUD), the U.S. Department of Agriculture (USDA), the Senate and House Appropriations Committees, Senate Finance Committee, the Senate Banking Committee, the House Ways and Means Committee, and the House Financial Services Committee.

The NEHN sent six letters advocating for federal housing priorities to provide immediate housing relief for those impacted by COVID-19 as well as federal budget and legislative affordable housing priorities. This helped to protect against cuts in the federal budget to HUD and USDA Rural Housing programs, including the Housing Choice Voucher program and public housing.

The NEHN helped advocate for Congress to include critical housing resources in two COVID relief packages, including \$25 billion for emergency rental relief, and billions more for Community Development Block Grants and Emergency Solutions Grants. The federal relief packages also included a 4% fix to the Low Income Housing Tax Credit program to provide millions in additional equity for affordable housing developments in Massachusetts.

From these federal relief packages, Massachusetts received:

- **\$422 MILLION** for emergency rental relief;
- **\$60 MILLION** in COVID-19 Community Development Block Grants;
- **\$30.4 MILLION** in COVID-19 Emergency Solutions Grants; and
- **\$14 MILLION** for Local Housing Authorities.

CHAPA submitted three formal comment letters to the Trump Administration opposing changes to the Community Reinvestment Act, the rescinding of the Affirmatively Furthering Fair Housing Rule, and the removal of protections for LGBTQ people experiencing homelessness through the Equal Access Rule.



FEDERAL FORUM

CHAPA held its fourth annual federal forum in early 2020, where over 280 partners from the affordable housing community discussed how changes in key federal housing policies like LIHTC, the Community Reinvestment Act, and the federal budget 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 Undersecretary Janelle Chan of DHCD. Panelists included Andrew Grossman of the U.S. House Ways and Means Committee, Bonita Irving from the Office of the Comptroller of the Currency, David Gasson from the Housing Advisory Group, Sarah Saadian from the National Low Income Housing Coalition, Kate Racer from DHCD, Bart Mitchell from The Community Builders, Kenan Bigby of Trinity Financial, Chuck Karimbakas of MassHousing, and Clark Ziegler from Massachusetts Housing Partnership (MHP).

MUNICIPAL ENGAGEMENT INITIATIVE

CHAPA's Municipal Engagement Initiative (MEI) continued to grow this year to include 11 communities:

ACTON, AGAWAM, AMHERST, ARLINGTON, BROOKLINE, ESSEX, FOXBOROUGH, LYNN, MEDFORD, NEWTON, and REVERE.

11

COMMUNITY PARTNERS

This work helped to build support for affordable housing and production across the state, with each of the local MEI groups meeting monthly to keep the momentum going and pivoting to virtual gatherings in the wake of the pandemic. Success in these communities ranged from adoption of new rental assistance programs, zoning changes, funding allocation, creation of Affordable Housing Trusts, and a huge win in Newton at the ballot to allow multi-family zoning to move forward.

FAIR HOUSING MONTH

For National Fair Housing Month in April, CHAPA created daily social media posts to elevate the issues of Fair Housing. Posts included videos from experts in Affirmatively Furthering Fair Housing, including Bob Van Meter from Housing for All in Acton, Nadine Cohen from Greater Boston Legal Services, Alexis Smith from Metropolitan Area Planning Council and Jenny Raitt from the Town of Arlington. Posts directed CHAPA members and partners to read, watch, and listen to Fair Housing resources and get involved locally.

MAKING THE CASE

In February, MEI partnered with MHP to bring Dr. Tiffany Manuel of *TheCaseMade* to change the narrative around affordable housing in our communities. The first day of her engagement brought together advocates from across the state to learn how to reframe the housing crisis and provide a blueprint for communities looking to change the narrative. On the second day, MEI Communities joined Dr. Manuel for an all-day retreat to determine the biggest adaptive challenges facing their community and work on a game-plan moving forward.

Growing out of this work, the MEI team has convened a monthly Making the Case session with interested communities to keep this conversation going, share best practices, challenges, and workshop strategies. The group continues to grow as new communities start coalitions and take up local housing advocacy.



It's incumbent on all of us to open our communities to affordable housing

Updated December 8, 2020, 7:15 a.m.

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 84% this year while our social media following and email list increased by an average of 31%.

In response to the pandemic, CHAPA created two affordable housing resource website pages: a COVID-19 housing policy updates page which garnered over 30,000 visits, and a COVID-19 direct assistance page that received over 19,000 visits.

62

NEWS MEDIA
FEATURES

135K

WEBSITE
VISITORS

564K

WEBSITE
VISITS

6.7K

SOCIAL MEDIA
FOLLOWERS

492K

SOCIAL MEDIA
IMPRESSIONS

6.7K

EMAIL
SUBSCRIBERS

MASSACCESS

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

16.6K

AVERAGE
MONTHLY VISITS

115

AVERAGE HOMES
POSTED MONTHLY

11.9K

REGISTERED
USERS

2.2K

REGISTERED
PROPERTY OWNERS

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, the Network hosted a Young Professional Brown Bag session on Transit-Oriented Development and a virtual happy hour event, while offering young professionals complimentary tickets to several educational events.



EVENTS



MEMBERS
ENGAGED



EMAIL
SUBSCRIBERS

THE COMMUNITY DEVELOPMENT MENTORING PROGRAM



Mel King Institute
for community building
Community Development
Mentoring

Twenty-six mentors and mentees participated in the 2020 Community Development Mentoring Program cycle. The 9-month program, a joint effort of the Mel King Institute's Alliance for Racial Equity and CHAPA, launched this year's session virtually in June 2020 with an orientation. After participants outlined goals for their mentoring relationship, the pairs met once or twice a month throughout the year. The Mentoring Program includes learning sessions led by Community Development leaders on topics such as careers in housing, racial equity, networking, and leadership development.

CHAPTER 40B MONITORING

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



HOMES
MONITORED



RESALES



REFINANCES

HUD HOUSING COUNSELING

CHAPA served as a HUD-approved Intermediary for New England, helping ensure over \$720,000 in funding for housing counseling services at 17 partner agencies across four states. This funding helped 5,219 households to receive services.

MASSACHUSETTS HOMEOWNERSHIP COLLABORATIVE

Managed by CHAPA, the Massachusetts Homeownership Collaborative worked with 48 non-profit agencies providing over 20,000 homebuyers with objective, quality first-time homebuyer education across the state. This year, the Collaborative awarded 17 agencies a “Collaborative Seal of Approval” and held two advisory committee meetings, covering the impact of the pandemic on the homebuying process, the state of virtual classes, Chapter 40B resales, and MassHousing’s new mortgage product: Workforce Advantage 2.0. CHAPA also held a training for homebuyer counselors on best practices for offering homebuyer education classes in a virtual format.



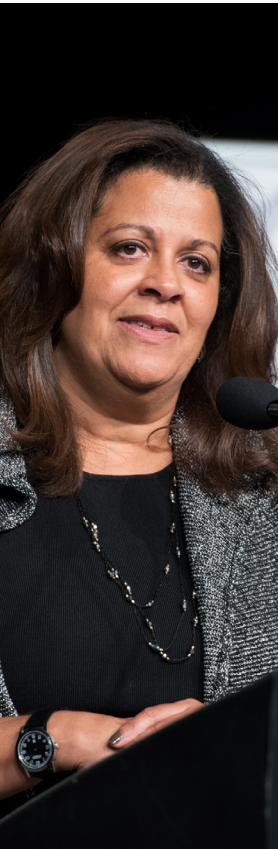
AFFORDABLE HOUSING DEVELOPMENT COMPETITION

Sponsored by the Federal Home Loan Bank of Boston with program support from CHAPA, this year marked the 20th anniversary of the annual competition, designed to focus a new generation of housing advocates on the challenges and opportunities in the field. Five teams of graduate students from local universities partnered with affordable housing developers to create housing proposals for sites in Roxbury, Brighton, Natick, Somerville, and Brockton. Wilson Gardens, a proposal to develop a 48-unit affordable multigenerational housing development for veterans in Natick, received the first-place prize.

VIRTUAL ANNUAL DINNER

Over 600 affordable housing advocates, partners, developers, supporters, and more joined us for CHAPA's first virtual Annual Dinner. CHAPA was proud to honor **JEANNE PINADO**, formerly of Madison Park Development Corporation, **JARRED JOHNSON** of TransitMatters, and **ENGINE 6** and **YES FOR NEWTON'S FUTURE** as our 2020 award winners for their contributions to the affordable housing community.

CHAPA extends a special thank you to keynote speaker **CONGRESSWOMAN AYANNA PRESSLEY** for joining us!



CHAPA STAFF

JENNA CONNOLLY	Communications & Events Manager
MARITZA CROSSEN	Programs Director
WHITNEY DEMETRIUS	Director of Fair Housing Engagement
RYAN DOMINGUEZ	Policy Analyst
DAVID GASSER	Program Manager
RACHEL HELLER	Chief Executive Officer
ABHIDNYA KURVE	Policy Associate
DANA LEWINTER	Municipal Engagement Director
CAROL MARINE	Senior Program Manager
ELIZABETH PALMA-DIAZ	Senior Program Manager
MONIQUE SCOTT	Membership & Office Operations Manager
ERIC SHUPIN	Director of Public Policy
KAREN WIENER	Chief Operating Officer



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Maggie Super Church

Bob Terrell

Bob Van Meter

Eleanor White

2020 CHAPA FINANCIAL SUPPORTERS

With their contributions, CHAPA's 2020 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!

OAK FOUNDATION THE BOSTON FOUNDATION UNITED WAY OF MASSACHUSETTS BAY & MERRIMACK VALLEY

Bank of America*	Massachusetts Housing Partnership
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BlueCross BlueShield	Mr. Cooper Group*
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***SPECIAL THANKS TO
OUR 2020 PARTNERS!**

FY2020 FINANCIALS*

SUPPORT AND REVENUE

Foundations and Corporations	\$2,332,998
Membership	\$116,663
Contract Service Fees	\$1,435,571
Conferences and Forums	\$120,255
Rental Income	\$15,135
Interest and Dividends	\$41,865
TOTAL SUPPORT AND REVENUE	\$4,062,488

EXPENSES

Program Services	\$3,679,636
General and Administrative	\$169,332
Fundraising	\$44,333
TOTAL EXPENSES	\$3,893,300

Net Operating Income	\$169,187
Unrealized Gain on Investments	\$195,988
Net Assets at End of Year	\$4,068,415

**Results include CHAPA's fiscal sponsor agencies; unaudited*

2020 ORGANIZATIONAL MEMBERS

2Life Communities
Affirmative Investments, Inc.
Affordable Housing and Services Collaborative, Inc.
Asian Community Development Corporation (Asian CDC)
Beacon Communities
BlueHub Capital
B'nai B'rith Housing New England
Boston Housing Authority
Boston Private
Cambridge Housing Authority
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HousingWorks RI at RWU
ICON Architecture, Inc.
Island Housing Trust
J.P. Morgan Chase
Klein Hornig LLP
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Kuehn Charitable Foundation
Landmark Structures Corporation

OUR 110 ORGANIZATIONAL MEMBERS REPRESENT A DIVERSITY OF GROUPS IN THE PRIVATE, NONPROFIT, AND GOVERNMENT SECTORS. WE THANK OUR 2020 ORGANIZATIONAL MEMBERS FOR THEIR VITAL CONTRIBUTIONS THIS YEAR.

Lawrence CommunityWorks, Inc.
Leader Bank
Local Initiatives Support Corporation (Boston LISC)
Madison Park Development Corporation
Malden Housing Authority
Malden Redevelopment Authority
Maloney Properties
Massachusetts Association for Community Action (MASSCAP)
Massachusetts Association of Community Development Corporations (MACDC)
Massachusetts Housing Investment Corporation (MHIC)
Massachusetts Housing Partnership (MHP)
MassDevelopment
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Neighborhood of Affordable Housing, Inc. (NOAH)
NeighborWorks Housing Solutions
Newton Community Development Foundation
NewVue Communities
Nixon Peabody LLP
Nolan Sheehan Patten LLP
North Shore Community Development Coalition (North Shore CDC)
Peabody Properties, Inc.
Pennrose
People's United Bank
Pinck & Co., Inc.
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Rockport Mortgage Corporation
Rural Development, Inc.
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Technical Assistance Collaborative, Inc.
Tenants' Development Corporation
The Caleb Group
The Community Builders
The Life Initiative
The Neighborhood Developers
Urban Edge Housing Corporation
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Citizens' Housing and Planning Association
2020 Annual Report



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