

ANNUAL REPORT 2021



*Citizens' Housing and Planning Association
2021 Annual Report*



LETTER FROM CHAPA BOARD PRESIDENT

Friends of CHAPA,

Thank you for your support. Your partnership in 2021 made it possible for CHAPA to do what we do best: bring people together to expand opportunities for everyone in the Commonwealth to have safe, healthy, affordable homes in the communities they choose. While CHAPA continued to address emergency needs exacerbated by the pandemic, we made significant steps towards long-term solutions for our affordable housing needs in zoning reform, critical funding, and coalition building.

This year, we worked together to prevent evictions, preserve housing, and build more affordable homes. CHAPA's policy team worked with a broad range of stakeholders to increase investments in emergency rental and mortgage assistance and affordable housing development, advocated for policies to support the production of affordable housing, and helped expand resources for homeownership with a focus on closing the racial homeownership gap. CHAPA's programs grew this year, enabling our homeownership team to serve more people across the Commonwealth who are looking to purchase an affordable home and our municipal engagement team to support more community coalitions promoting affordable housing.

None of this work would have been possible without the efforts of CHAPA's local partners. In addition to supporting local networks through our Municipal Engagement Initiative, CHAPA proudly invested in community-based organizations to help more people apply for financial assistance to avoid foreclosures, evictions, and homelessness. Based on the work of neighborhood groups, these one-time grants will inform policy development and the design of future programs to effectively serve people most in need of assistance.

As we strive for a vibrant and inclusive future for the Commonwealth, CHAPA has focused on expanding meaningful housing choices. For instance, in 2021, we revitalized our Fair Housing Committee to bring together people across Massachusetts to stop housing discrimination and advance policies that support inclusive housing development.

In Massachusetts, we flourish when the neighborhoods and communities we love flourish. After CHAPA successfully advocated for the new

state law requiring all 175 MBTA communities to zone for multifamily housing and additional reforms that make it easier for communities to say yes to housing, the Department of Housing and Community Development issued draft guidelines for the new zoning law that provide a path for meeting the Commonwealth's housing production needs. We're excited to see this progress and CHAPA's Municipal Engagement team will work with communities to use the full range of planning tools available to ensure that new development includes affordable housing.

There's never been a better moment to put Massachusetts on a path to equity, resilience, and sustainability through housing. CHAPA looks forward to joining with our partners in 2022 to provide more opportunities for people to have meaningful choice in where they call home. If we invest in production, preservation, planning, and people, Massachusetts can be a place where every community nourishes its residents and helps them grow.



Sincerely,

A handwritten signature in black ink, appearing to read 'Felicia Jacques', written in a fluid, cursive style.

Felicia Jacques
CHAPA BOARD PRESIDENT
MANAGING DIRECTOR | DEVELOPMENT,
MALONEY PROPERTIES, INC.

**“IN MASSACHUSETTS, WE FLOURISH
WHEN THE NEIGHBORHOODS AND
COMMUNITIES WE LOVE FLOURISH.”**

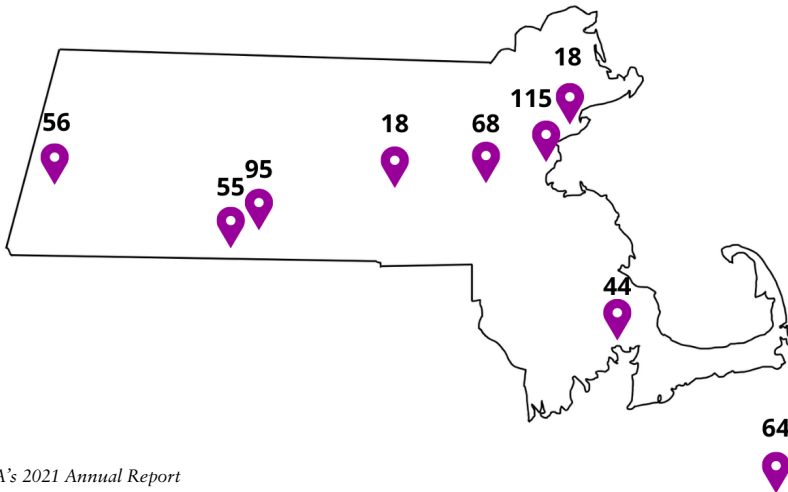
STATE LEGISLATION

In 2021, CHAPA filed a new state legislative agenda with the start of the 2021–2022 legislative session. With these legislative priorities and a renewed focus on fair housing, we can help our state recover from the impacts of COVID-19 while moving forward on long-term solutions to the affordable housing challenges we faced long before the pandemic. CHAPA’s legislative priorities would help **build more affordable housing, rehabilitate our public housing, strengthen fair housing protections, improve our state rental assistance program, and create dedicated revenue sources for affordable housing.**

CHAPA also worked to effectively implement new housing laws signed early in 2021, which have already begun to make an impact, including **Housing Choice legislation** and **abutter appeals reforms** to prevent frivolous lawsuits against affordable housing developments.

In addition, CHAPA helped to shape draft guidelines to implement the new law that requires communities served by the Metropolitan Bay Transportation Authority (MBTA) to have at least one zoning district around public transportation where denser **multifamily housing is allowed as-of-right.**

A snapshot of some of the 2021 homes supported by affordable housing resources CHAPA helped advocate for:



73K

HOUSEHOLDS
IMPACTED BY OUR
WORK

3.3K

HOMES
PRODUCED &
PRESERVED

7

HEARINGS CHAPA
TESTIFIED AT



The draft guidelines create a path forward for producing the 200,000 homes the Commonwealth needs while prioritizing the creation of new homes close to public transportation and community-made decisions about where they will guide development. The guidelines also emphasize equity and fair housing by providing more choice through a diversity of housing types while requiring new housing to be suitable for families with children. These principles are critical to meet growing demand and plan for the homes we need at all income levels so that every community can prosper.

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 **\$236 million** in affordable housing capital resources and state and federal low income housing tax credits to build or preserve more than **3,271 homes**, including **2,829 affordable homes and 611 homes for those with extremely low incomes**. This included 113 homes of supportive housing, 780 homes for those over 55, 98 homeownership opportunities built through the Commonwealth Builder program, 222 homes built to passive house standards, and 30 single room occupancy homes.

POLICY COMMITTEES

The participation and engagement of CHAPA members through our committees result in better policies and effective advocacy to advance affordable housing in Massachusetts. In 2021, CHAPA convened over 25 committee meetings with 30-45 members engaged every meeting. Virtual committee meetings helped to increase engagement and improve diversity and representation, especially from regions beyond Greater Boston.

PRODUCTION & PRESERVATION

The Production & Preservation Committee led on drafting and advocating for CHAPA's legislative priority to further zoning reforms and production of affordable housing. The committee also addressed issues with bid protest influencing construction of affordable housing and engaged more than 364 members.

PUBLIC HOUSING

The Public Housing Committee had seven meetings in 2021, including three working group meetings to work on policies to help redevelopment projects. The committee engaged 390 members including housing authorities, public housing residents, legal aid organizations, and affordable housing developers.

RENTAL ASSISTANCE

The Rental Assistance Committee worked toward identifying gaps in rental assistance programs, expanding them to reach everyone in need, and increasing the effectiveness and utilization of vouchers. The committee strategized and advocated improvements to the administration and distribution of RAFT and federally funded emergency rental assistance funds to assist those impacted by COVID-19. The committee hosted working groups on MRVP and engaged more than 360 members, including voucher administrators, housing authorities, quasi-state agencies, residents, legal aid organizations, and other interested stakeholders.

FAIR HOUSING

CHAPA re-established a Fair Housing Committee to bring together diverse stakeholders from across the state to intentionally advance fair housing and serve as a place to share information, work on legislation, coordinate efforts, and educate each other. This committee helped draft legislation to strengthen fair housing protections in Massachusetts as well as advocated for funding to support fair housing enforcement. The Committee also co-sponsored a legislative briefing on fair housing.

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 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.

POLICY LEADERSHIP COUNCIL

CHAPA's Policy Leadership Council (PLC), comprised of leading strategic-thinkers in the affordable housing and community development field, provided direction for CHAPA's policy and advocacy work. In 2021, the PLC provided input on issues related to CHAPA's COVID-19 policy response, ARPA spending, and CHAPA's advocacy strategy for state legislative priorities.

NEIGHBORHOOD EMERGENCY HOUSING SUPPORT PROGRAM

With approval from our Board, CHAPA utilized our own reserves to fund and launch a one-time pilot grant, the Neighborhood Emergency Housing Support Program (NEHS), to help prevent foreclosures, evictions, and homelessness in communities most impacted by the current health and economic crises. NEHS leverages and supports the robust work of community-based organizations and their vital connections to homeowners and tenants at risk of losing their homes, in coordination with and as a supplement to the work being done by the Regional Administering Agencies.

United Way and The Boston Foundation joined CHAPA in this initiative, which allowed us to nearly double our grantee cohort and funding, with 22 CBO grantees and a total funding award of \$715,000.

The 22 Grantee Cohort members of the NEHS Program are: **New England Wellness Foundation, Program of All-inclusive Care for the Elderly, Community Economic Development Center, SER-Jobs for Progress, Inc., Cape Verdean Association of Brockton, Brockton Area Multi-Services, Inc., HomeStart, Hildebrand Family Self-Help Center, Inc., Massachusetts Alliance of Portuguese Speakers, La Colaborativa, Lynn United for Change Empowerment Project, Everett Haitian Community Center, Community Action Inc., Lowell Alliance, Lawrence CommunityWorks, Inc., Centro de Apoyo Familiar, Centro Las Americas, Inc., Southeast Asian Coalition of Central Massachusetts, Inc., Making Opportunity Count, Inc., Amherst Community Connections, Quaboag Valley Community Development Corporation, and Central Berkshire Habitat for Humanity.**

EXTENDING COVID PROTECTIONS

In June, CHAPA helped to advocate for extending certain pandemic-era policies to keep families housed. Many of the policies established during the pandemic were tied to the end of the state of emergency which expired on June 15, 2021. The law extends certain pandemic policies including eviction protections for tenants and allowing public meetings to be held virtually. Specifically, the law requires courts to delay eviction cases if there is a pending application for emergency rental assistance applications. This protection is in place through April 1, 2022. The law also requires property owners to provide information on rental assistance and any relevant information on eviction protections when beginning an eviction.

VIRTUAL HOUSING LOBBY DAY

In April, CHAPA hosted its Virtual Housing Lobby to bring housing advocates and legislators together from across the Commonwealth to advocate for our shared legislative and budget priorities for affordable housing. During the event, which drew 192 guests, we presented Representative Andy Vargas and Senator Brendan Crighton with CHAPA's Housing Hero Award for their outstanding support for affordable housing.

EMERGENCY RENTAL ASSISTANCE

In May, CHAPA hosted a forum on Emergency Rental Assistance Resources in Massachusetts. The forum provided updates on existing relief efforts through the Eviction Diversion Initiative as well as new programs—the Emergency Rental Assistance (ERA) Program and Subsidized Housing Emergency Rental Assistance (SHERA) program. The forum shared perspectives from different regions of the state, including Boston, Springfield, and the South Shore. The nearly 500 people who registered for the event learned about how Massachusetts distributed these emergency resources as well as plans to further improve how these resources can help residents and property owners.

HOMEOWNERSHIP ASSISTANCE FUND

Massachusetts received \$178 million in Homeownership Assistance Funds from ARPA to assist income-eligible Massachusetts homeowners who, due to the impact of COVID-19, have suffered financial hardship and are having difficulty paying their mortgage. CHAPA convened key stakeholders to help advise the Baker Administration on how to most effectively use these funds. CHAPA provided written comments on the state's draft plan as well as hosted multiple meetings with state agencies. These funds are now being distributed statewide to assist homeowners.

STATE BUDGET

In 2021, despite a recovering economy and budget constraints, CHAPA exceeded or maintained funding for most of our state budget priorities for affordable housing, homelessness prevention, and community development programs. We helped pass a FY2022 state budget with historical increases to programs like the Massachusetts Rental Voucher Program (MRVP) and Public Housing, along with critical affordable housing resources.

More funding for programs like MRVP, which helped many households find or stay in an affordable, stable home and recover from the pandemic, means at least **200 NEW VOUCHERS** for families across the Commonwealth. The budget also helps support the operations of **45,000 PUBLIC HOUSING UNITS** while ensuring health and safety of the tenants, many of whom are at increased risk of the virus because they are elderly or have a disability.

CHAPA's critical budget priority wins include:

- **MASSACHUSETTS RENTAL VOUCHER PROGRAM** - 11% increase from FY2021
- **ALTERNATIVE HOUSING VOUCHER PROGRAM** - 13% increase from FY2021
- **HOUSING CONSUMER EDUCATION CENTERS** - 73% increase from FY2021
- **PUBLIC HOUSING OPERATING** - 6% increase from FY2021
- **FORECLOSURE AND HOUSING COUNSELING** - 7% increase from FY2021
- **TENANCY PRESERVATION PROGRAM** - 20% increase from FY2021

CHAPA achieved these budget wins by making the case that access to a safe and affordable home was critical for protecting ourselves and our communities from the further spread of the virus.

6

OF 14 PRIORITIES
WITH FUNDING
INCREASES

6%

AVERAGE FUNDING
INCREASE FOR
CHAPA PRIORITIES

\$27M

IN ADDITIONAL
FUNDING FOR
CHAPA PRIORITIES



ARPA FUNDS FOR AFFORDABLE HOUSING

In 2021, Massachusetts received \$5.3 billion in fiscal recovery dollars through the American Rescue Plan Act (ARPA). As the Legislature decided how to appropriate the funds, CHAPA organized the affordable housing community in Massachusetts to create a unified request for these ARPA funds to be used for affordable housing. CHAPA advocated for housing as the single best investment Massachusetts can make to secure a healthy future for all. To ensure our most vulnerable residents are not left behind as we continue to recover from the pandemic, CHAPA advocated for the state legislature to prioritize ARPA fiscal recovery funding for housing.

In December 2021, Governor Baker signed a spending bill sent to him by the Legislature for more than half of the state's ARPA Fiscal Recovery Funds. The law provides over \$600 million in affordable housing investments, including funds to create new rental and homeownership opportunities, build supportive housing, and restore public housing. Specifically, the law invests:

- **HOMEOWNERSHIP ASSISTANCE** - \$65 million
- **HOMEOWNERSHIP PRODUCTION** - \$115 million
- **RENTAL PRODUCTION & PRESERVATION** - \$115 million
- **SUPPORTIVE HOUSING** - \$150 million
- **PUBLIC HOUSING** - \$150 million
- **GREEN ENERGY RETROFITTING** - \$6.5 million

FEDERAL POLICY

In order to meet our state's affordable housing needs, advocacy on the local, state, and federal levels is crucial. In 2021, CHAPA continued to engage with the Massachusetts Congressional Delegation. CHAPA met with the offices of Representatives Auchincloss, McGovern, Neal, and Clark, and Senators Markey and Warren. CHAPA also sent comments to the Biden Administration regarding Treasury Guidance for Emergency Rental Assistance Programs and commented on the Biden Administration's proposed change to the Affirmatively Furthering Fair Housing rule to restore the rule after being rescinded by the Trump Administration.

The New England Housing Network (NEHN) continued to operate virtually. NEHN met 6 times in 2021 and engaged with federal policy makers.

The NEHN hosted virtual lobby days with the U.S. Department of Housing and Urban Development (HUD), the U.S. Department of Agriculture (USDA), the House and Senate Appropriations Committees, the House Ways and Means Committee, and the House Financial Services Committee.

The NEHN sent letters to the Federal Reserve with recommendations on how to strengthen the Community Reinvestment Act. The NEHN also sent its affordable housing policy and budget priorities to the Biden Administration and Congress.

VIRTUAL FEDERAL FORUM

In January 2021, CHAPA held its fifth annual federal forum with over 260 participants joining from the affordable housing community. With experts joining us from Washington, DC, and Massachusetts, the forum focused on expected changes to federal housing policy with the start of the Biden Administration, including renewed investments into affordable housing and federal housing relief funds coming to Massachusetts, and how these would impact affordable housing development and preservation in Massachusetts.

MUNICIPAL ENGAGEMENT INITIATIVE

CHAPA's Municipal Engagement Initiative (MEI) continued to work remotely in communities across the Commonwealth, including **ACTON, AGAWAM, AMHERST, ARLINGTON, BREWSTER, BROOKLINE, CHATHAM, ERVING, ESSEX, FOXBOROUGH, GREENFIELD, LYNN, MEDFORD, MONTAGUE, NEWTON,** and **REVERE.**

16

COMMUNITY PARTNERS

This year, MEI launched new regional efforts in **FRANKLIN COUNTY** and the **LOWER CAPE**, and expanded our broader network of communities through various working groups, open office hours, and engaging with partners like the Great Neighborhoods Network. MEI facilitated remote meetings and strived to make all of our meeting spaces as accessible as possible, including offering translation. The pandemic shined a bright light on the consequences of our state's housing shortage, and we witnessed many new advocates finding their way to housing through public health, climate activism, and racial equity work.

Looking towards 2022:

Milton looks to build a bigger base of advocates to address housing issues

[Wheeler Cowperthwaite](#) The Patriot Ledger
Published 5:30 a.m. ET Dec. 28, 2021 | Updated 9:41 a.m. ET Dec. 28, 2021

Berkshire Planning Commission Looks to Build Housing Coalition

By Brittany Polito

Berkshires Staff

02:45AM / Monday, November 08, 2021



MAKING THE CASE WORKING GROUP

MEI's monthly Making the Case Working Group calls continued to bring together housing practitioners from around the state – municipal staff members, community development corporations, elected officials, state and regional agencies, resident advocates, and more. Each meeting focused on a different topic, including: strategic casemaking, big tent coalition building, fair housing, community land trusts, advocating for local uses of ARPA funds, and practicing the “art of the pivot” in a public meeting.

AFFORDABLE HOUSING 101

Beginning in March 2021, CHAPA's MEI team began offering monthly Affordable Housing 101 webinars. CHAPA designed these webinars to give newer advocates an overview of how affordable housing is funded, built, preserved, and supported. We covered topics including Section 8 Vouchers, LIHTC, Affordable Housing Trust Funds, Community Preservation Act, Inclusionary Zoning, TOPA, and more. With over eight sessions in 2021, we had nearly 400 people register and offered Spanish translation at every session.

COMMUNICATIONS

CHAPA's organizational communications are just one tool through which we share information, highlight affordable housing issues, and further our legislative agenda. CHAPA news coverage exceeded pre-pandemic numbers while our social media following and email list increased by an average of 11%.

We also worked closely with TheCaseMade team this year to frame our work and adopt messaging that will bring us closer to affordable housing solutions in Massachusetts.

49

NEWS MEDIA
FEATURES

148K

WEBSITE
VISITORS

553K

WEBSITE
VISITS

7.5K

SOCIAL MEDIA
FOLLOWERS

565K

SOCIAL MEDIA
IMPRESSIONS

7.3K

EMAIL
SUBSCRIBERS

VIRTUAL 54TH ANNUAL DINNER

Over 300 affordable housing partners and supporters joined us for CHAPA's virtual 54th Annual Dinner. CHAPA was proud to honor **AMY SCHECTMAN** of 2Life Communities, **FRANCIS JHOAN GOYES FLOR** and **MONIQUE GIBBS** of MassHousing, **BOB TERRELL** of Tufts University, and **GLADYS VEGA** of La Colaborativa as our 2021 award winners for their contributions to the affordable housing community.

CHAPA also awarded special recognition to **GOVERNOR CHARLIE BAKER** for his leadership in affordable housing and closing the racial homeownership gap across the Commonwealth.



CHAPTER 40B MONITORING

CHAPA's Chapter 40B monitoring work ensures thousands of homes stay affordable and accessible to those who need them. This year, MassHousing selected CHAPA as their monitoring agent, expanding our 40B monitoring portfolio by 3,082 homes – 1,876 homeownership units and 1,206 rental homes – in addition to our existing portfolio of 192 homeownership and rental developments. Lotteries for these homes drew 400 applicants with an average purchase price of \$211,000.



CHAPTER 40B VIRTUAL CONFERENCE

CHAPA's virtual Chapter 40B training, "Taking the Initiative on Housing Production in Your Community," launched as a three-part event highlighting up-to-date information covering Chapter 40B, Chapter 40R (Smart Growth Districts), inclusionary zoning, public land utilization, fair housing, and other tools that create and preserve affordability in Massachusetts communities. Hosted in conjunction with our partners, MassHousing, DHCD and MHP, the virtual format drew over 275 planning and zoning board members, public officials, municipal staff, affordable housing developers and housing advocates to access presentations and interact with experts in the field during our breakout sessions.

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.



MASSACHUSETTS HOMEOWNERSHIP COLLABORATIVE

Managed by CHAPA, the Massachusetts Homeownership Collaborative worked with 48 non-profit agencies providing over 15,000 homebuyers with 350 objective, quality first-time homebuyer classes across the state. This year, the Collaborative awarded 25 agencies a Collaborative Seal of Approval and held two advisory committee meetings, including one dedicated to strategies for closing the racial homeownership gap. CHAPA also held two trainings: “Homebuying Class Facilitation: Train the Trainer” and “The Public Service Loan Forgiveness Program,” sponsored by JP Morgan Chase.

COMMONWEALTH BUILDER

CHAPA was selected as the sole monitoring agent for MassHousing’s Commonwealth Builder program. The development program is intended to help close the racial homeownership and wealth gap by strategically investing in target communities and using deed restrictions that expire, so they can provide a greater potential for equity growth and wealth creation. It is a first-of-its kind program that matches CHAPA’s homeownership goals, and we are excited to be a part of shaping the future of the program.

HUD HOUSING COUNSELING

CHAPA serves as a HUD-approved Intermediary for New England, helping ensure over \$868,000 in funding for housing counseling services at 17 partner agencies across four states. In 2021, this funding helped 5,219 households to receive services.

FAIR HOUSING MONTH

CHAPA’s annual Fair Housing Month Symposium had over 300 people in attendance. The three-hour virtual event included three panels and five award honorees, including:

- **BOSTON CITY COUNCILOR LYDIA EDWARDS AND MEMBERS OF THE AFFIRMATIVELY FURTHERING FAIR HOUSING COMMUNITY ADVISORY COMMITTEE**
- **AUTHORS OF “QUALIFIED RENTERS NEED NOT APPLY”** at the Suffolk University Law School, Housing Discrimination Testing Program
- **MERIS BERGQUIST**, Executive Director, Massachusetts Fair Housing Center
- **SYMONE CRAWFORD**, Director of Homeownership Education and Director of STASH, Massachusetts Affordable Housing Alliance
- **DISABILITY POLICY CONSORTIUM**, accepted by Executive Director Colin Killick

AFFORDABLE HOUSING DEVELOPMENT COMPETITION

Graduate students in architecture, real estate, planning, finance, public health, and policy from Harvard, MIT, Tufts, UMass Boston, and Wentworth Institute of Technology formed seven teams in partnership with New England affordable housing organizations to compete in the 21st consecutive (and first virtual) Affordable Housing Development Competition. Sponsored by the Federal Home Loan Bank of Boston with program support from CHAPA, the annual competition is designed to inspire a new generation of housing advocates to take on the challenges and opportunities in the field. Lancaster Commons, a proposal for a multi-phased, mixed-use project with 48 affordable rental units that aims to rehabilitate and reactivate an underutilized rural site of historic significance in Lancaster, MA received the first-place prize. Other submissions included sites in Portland, ME, Smithfield, RI, and Franklin, Salem, South Boston and Watertown, MA.



CHAPA STAFF

JENNA CONNOLLY	Communications & Events Manager
MICKY COX	Office Administrator
MARITZA CROSSEN	Director of Special Initiatives
WHITNEY DEMETRIUS	Director of Fair Housing Engagement
RYAN DOMINGUEZ	Policy Analyst
DAVID GASSER	Programs Director
RACHEL HELLER	Chief Executive Officer
ABHIDNYA KURVE	Policy Associate
DANA LEWINTER	Municipal Engagement Director
LILY LINKE	Municipal Engagement Program Associate
CAROL MARINE	Senior Program Manager
RON MCCORMICK	Program Manager
ELIZABETH PALMA-DIAZ	Senior Program Manager
ERIC SHUPIN	Director of Public Policy
KAREN WIENER	Chief Operating Officer



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Vince O'Donnell

Elton Ogden

Rosa Ordaz

Lynn Peterson

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Jeffrey Sanchez

Esther Schlorholtz

Laura Shufelt

Sadie Simone

Taisha Sturdivant

Maggie Super Church

Bob Terrell

Gladys Vega

Kenneth Willis

2021 CHAPA FINANCIAL SUPPORTERS

With their contributions, CHAPA's 2021 financial supporters helped 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 *	MassHousing
Beacon Communities*	Mr. Cooper*
Boston Private*	National Low Income Housing Coalition
Cambridge Trust Company	Needham Bank
Capital One	NEI General Contracting*
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Community Health Fund	Nixon Peabody LLP*
Eastern Bank*	Peabody Properties, Inc.*
Federal Home Loan Bank of Boston	People's United Bank
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Massachusetts Housing Investment Corporation*	Tufts Health Plan Foundation
Massachusetts Housing Partnership	WinnCompanies*

***SPECIAL THANKS TO
OUR 2021 PARTNERS!**

FY2021 FINANCIALS*

SUPPORT AND REVENUE

Foundations and Corporations	\$2,656,226
Membership	\$98,770
Contract Service Fees	\$761,007
Conferences and Forums	\$114,805
Rental Income	\$15,495
Interest and Dividends	\$51,892
TOTAL SUPPORT AND REVENUE	\$3,698,195

EXPENSES

Program Services	\$3,362,966
General and Administrative	\$190,095
Fundraising	\$49,978
TOTAL EXPENSES	\$3,603,039

Net Operating Income	\$95,156
Unrealized Gain on Investments	\$433,397
PPP Loan Forgiveness	\$358,426
CBO Grants	(\$200,000)
Net Assets at End of Year	\$5,305,957

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

2021 ORGANIZATIONAL MEMBERS

2Life Communities
Action Inc.
Affirmative Investments, Inc.
Affordable Housing and Services Collaborative, Inc.
Asian Community Development Corporation
Avanath
Bald Hill Builders
Beacon Communities
BlueHub Capital
B'nai B'rith Housing New England
Boston Private
Brookline Housing Authority
Cambridge Housing Authority
Cambridge Savings Bank
Capstone Communities LLC
Caritas Communities, Inc.
Casa Myrna Vazquez
Chelsea Restoration Corp.
Chestnut Hill Realty
Citizens Bank
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City of Lawrence, Office of Planning & Development
City of Newton, Community Dev. Program
Coalition for a Better Acre
Codman Square Neighborhood Development Corporation
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Community Economic Development Assistance Corporation
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Federal Home Loan Bank of Boston
First Resource Development Company
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Heading Home, Inc.
Holland & Knight LLP
Homeowner's Rehab, Inc.
Housing Assistance Corporation on Cape Cod
Housing Opportunities Unlimited
HousingToHome
HousingWorks RI at RWU
ICON Architecture, Inc.
Island Housing Trust
JP Morgan Chase
Klein Hornig LLP
Krokidas & Bluestein LLP
Kuehn Charitable Foundation
Landmark Structures Corporation
Lawrence CommunityWorks, Inc.

OUR 122 ORGANIZATIONAL MEMBERS REPRESENT A DIVERSITY OF GROUPS IN THE PRIVATE, NONPROFIT, AND GOVERNMENT SECTORS. WE THANK OUR 2021 ORGANIZATIONAL MEMBERS FOR THEIR VITAL CONTRIBUTIONS THIS YEAR.

LDS Consulting Group, LLC
Leader Bank
Local Initiatives Support Corporation
Madison Park Development Corporation
Malden Housing Authority
Malden Redevelopment Authority
Maloney Properties, Inc.
Massachusetts Association for Community Action
Massachusetts Association of Community Development Corporations
Massachusetts Housing Investment Corporation
Massachusetts Housing Partnership
MassDevelopment
MassHousing
MCO Housing Services LLC
Merrimack Valley Housing Partnership
Metro Credit Union
Metro Housing | Boston
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National Equity Fund, Inc.
NEI General Contracting
Neighborhood of Affordable Housing, Inc.
NeighborWorks Housing Solutions
New Ecology, Inc.
Newton Community Development Foundation
NewVue Communities
Nixon Peabody LLP
Nolan Sheehan Patten LLP
North Shore Community Development Coalition
Peabody Properties, Inc.
Pennrose
People's United Bank
Pinck & Co., Inc.
Pine Street Inn
Planning Office for Urban Affairs
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Quincy Geneva Housing Corporation/New Vision CDC
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Related Beal
Revitalize Community Development Corporation
Rockland Trust
Rockport Mortgage Corporation
Rural Development, Inc.
Salem Five Charitable Foundation
TD Bank
Technical Assistance Collaborative, Inc.
Tenants' Development Corporation
The Caleb Group
The Latino Support Network Inc
The Life Initiative
The Neighborhood Developers
The NHP Foundation
The Property and Casualty Initiative
Town of Ashland
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Citizens' Housing and Planning Association
2021 Annual Report



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