Citizens’ Housing and Planning Association (CHAPA) is a non-profit umbrella organization for affordable housing and community development activities in Massachusetts. Established in 1967, CHAPA is the only statewide group which represents all interests in the housing field, including non-profit and for-profit developers, advocates, lenders, property managers, architects, consultants, homeowners, tenants, local planners, foundation and government officials, and others.

Citizens’ Housing and Planning Association’s mission is to encourage the production and preservation of housing which is affordable to low-income families and individuals. CHAPA pursues its goals through advocacy with local, state, and federal officials; research on affordable housing issues; education and training for organizations and individuals; programs to expand rental and homeownership opportunities; and coalition building among a broad array of interests in the housing and community development field.

The cornerstone of CHAPA’s success is its active and diverse membership of more than 1,500 people and hundreds of organizations. CHAPA’s research and policy recommendations flow from project committees with direction and support from board and staff. This broad-based volunteer participation enhances the quality of our work and increases our credibility and clout when seeking changes in public policies and programs.

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Chapa.org
Dear Members of CHAPA and Supporters of Affordable Housing:

The events of 2002 have amply demonstrated that the issue of affordable housing is caught in a massive tangle of cross currents. On every issue, we find reason for both optimism and frustration.

Working with our many allies, we achieved the passage of a major housing bond bill and we witnessed the preservation of funding for the Affordable Housing Trust Fund. At the same time, many of the state’s housing programs suffered sharp cutbacks. Public awareness of the need for affordable housing continued to grow, with regular attention from the media and statements of support from many of our elected leaders. Simultaneously, the legislature approved one city’s home rule petition to demolish state public housing.

In many communities, valiant efforts were made to preserve and produce affordable housing while a growing number of towns were, at the same time, launching a campaign to gut Chapter 40B, potentially taking away one of the few tools available to permit affordable housing. At the national level, the administration has proclaimed initiatives to increase homeownership, including proposals to create a homeownership tax credit, increase homeownership counseling funding, and provide a new downpayment assistance program. At the same time, we hear about growing deficits, new major tax cuts, and the need to shift funds to defense and homeland security. The House version of the HUD budget, adopted late in the year, proposes the first real cut in Section 8 funding levels in the history of the program, and public housing is experiencing unprecedented shortfalls.

It has been enough to induce simultaneous feelings of hope and despair. Unfortunately, our most difficult challenges are yet to come. In the face of unabated need and increasing homelessness, we now face a $2+ billion dollar state budget deficit and the near certainty of yet more cuts to housing programs at the state level (and perhaps at the federal level as well). On the production side, Chapter 40B will continue to be under tremendous pressure as its opponents organize to advocate for its abolition.

We are fortunate in New England to have an experienced and dedicated cadre of housing professionals—both non-profit and for-profit; many excellent public officials in the legislative, executive, and quasi-public arenas; sophisticated resident organizations, and an enviable record of working together to achieve our goals. In spite of difficult times, CHAPA will continue to be the united voice of housing advocacy in this region, facilitating productive consensus and tangible accomplishment. We are deeply grateful to all of you for your contributions to this effort.

Peter Gagliardi   Eleanor White
President         Incoming President
Annual Highlights of CHAPA’s Work in 2002

State Legislative Advocacy
Most of CHAPA’s legislative priorities passed this year, including: a $508.5 million housing bond bill; a bill to expedite the tax title process; legislation to allow CEDAC to assist non-profit groups in all areas of the state; useful changes to the Facilities Consolidation Fund; recapitalization of the Massachusetts Housing Partnership Fund; and full funding of the state housing trust fund. Unfortunately, many of the state’s housing programs suffered sharp cutbacks, and we were unable to defeat a home rule petition to demolish state public housing in Fall River.

Preserving and Improving Chapter 40B
In the face of unprecedented opposition, CHAPA spearheaded efforts to preserve Chapter 40B and recommended modifications to the regulations while successfully defeating legislation that would significantly weaken this important law.

Gubernatorial Candidates
CHAPA developed a policy paper for the candidates; met with all of the candidates; and co-sponsored a major candidates’ forum on affordable housing. CHAPA was also represented on Governor-Elect Romney’s housing and transportation transition team.

Federal Advocacy
In concert with the New England Housing Network, CHAPA advocated for adequate funding of HUD’s core programs; improvements to the Section 8 voucher program; passage of a new homeownership tax credit; and adoption of a new rental housing production program.

Information and Referral
CHAPA fielded 4,500 requests for information on housing and community development issues. The agency’s web site received nearly 100,000 “hits,” and we issued regular housing briefs and updates to our members.

Research
CHAPA completed five research and policy reports covering topics such as: preserving state public housing; Chapter 40B; expanding housing choices throughout the metropolitan region; and documenting the rising costs of homeownership. Our most recent report, entitled Greater Boston Housing Report Card 2002 and published in conjunction with Northeastern University and The Boston Foundation, documented recent housing trends and quantified the level of affordable housing production and preservation in the region.

Training
CHAPA sponsored 32 trainings and forums, attended by nearly 4,000 people.

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 18 months, 58 communities adopted the CPA and we are working to ensure that affordable housing is a focus in these communities.

Affordable Housing Development Competition
CHAPA and the Federal Home Loan Bank of Boston held this second annual competition, which matched students from area universities with community groups and municipalities to assist them in developing housing proposals for specific sites. Cash prizes were awarded to the winning proposals.

Homelessness
CHAPA’s homelessness committee continued to advocate for the production of permanent housing for households below 30% of median income, which involved advocating successfully for a 10% set-aside in state housing programs and encouraging the use of project-based Section 8 vouchers with housing production programs.
Employer Assisted Housing
CHAPA launched a new program with the Greater Boston Chamber of Commerce to encourage major employers in Massachusetts to provide housing assistance to their employees.

Smart Growth and Affordable Housing
CHAPA spearheaded a new advocacy and education initiative to ensure that affordable housing is an integral component of smart growth planning in Massachusetts. This has included the adoption of smart growth principles; an educational PowerPoint presentation shown across the region; a guidebook on local housing strategies; and participation in the possible formation of a statewide smart growth collaborative.

Supported Housing
CHAPA provided extensive technical assistance to the Department of Mental Health and the Department of Mental Retardation in improving their housing initiatives and helping consumers gain access to housing options in the community.

Section 8 Voucher Improvements
CHAPA’s Section 8 Committee has developed comprehensive recommendations to improve the utilization of Section 8 vouchers and has advocated with Congress and HUD to adopt new federal legislation.

Section 8 for Homeownership Option
CHAPA convened roundtable discussions on the new Section 8 homeownership option; conducted trainings and prepared information for local agencies; and worked with Fannie Mae and local lenders to develop a mortgage product.

The Massachusetts Homeownership Collaborative
CHAPA continued its certification of non-profit agencies offering homebuyer counseling classes, awarding a “Collaborative Seal of Approval” to 51 agencies since the process began in June 2000.

The Collaborative also continued to monitor the classes of certified agencies, conducted three trainings and a weeklong training institute for homebuyer counselors, and convened a broad-based advisory committee. CHAPA continued to administer a housing counseling grant from HUD to help fund homebuyer counseling services provided by 20 agencies in five New England states.

Mass Access Housing Registry
Fund 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. This year, the Mass Access website received approximately 2,000 “hits” per month. CHAPA tracked the availability of 2,400 developments statewide, including 11,643 accessible apartments; listed 541 vacancies throughout the year; and distributed this information daily via a computer network to eleven Independent Living Centers across the state and to the general public through our website.

Massachusetts Home of Your Own Program
This program provides financial and technical assistance to low-income people with disabilities so they may purchase a home. To date, the program has helped 48 households to buy a home and hundreds more in gaining more control over their living situation. This year, we assisted 12 people with disabilities into first-time homeownership; celebrated the Program’s 5-year anniversary; updated our 1999 homeownership guidebook; obtained additional downpayment assistance from the Federal Home Loan Bank of Boston; and launched the HomeChoice mortgage product with Fannie Mae and Citizens Bank.
2002 CHAPA conferences and trainings

Co-sponsored with the Joint Center for Housing Studies at Harvard University


Co-sponsored with the Joint Center for Housing Studies at Harvard University

SECTION 8 FOR HOMEOWNERSHIP: Implementing Successful Programs. April 2002.
Co-sponsored with Fannie Mae and the Massachusetts Section 8 Administrators Association


REDUCING LOCAL BARRIERS TO HOUSING PRODUCTION: A Dialogue on the Governor’s Special Commission on Barriers to Housing. May 2002.

Co-sponsored with Massachusetts Housing Partnership Fund and Massachusetts Department of Housing and Community Development.

MASSACHUSETTS HOMEOWNERSHIP COLLABORATIVE TRAINING. May 2002.

STAKEHOLDERS IN THE FUTURE OF PUBLIC HOUSING. June 2002.
Co-sponsored with Massachusetts Union of Public Housing Tenants, MassNAHRO, and Massachusetts Department of Housing and Community Development.


GUBERNATORIAL CANDIDATES’ FORUM. June 2002.

Co-sponsored with Massachusetts Affordable Housing Alliance.


Co-sponsored with the New England Housing Network.


NAVIGATING CHAPTER 40B. October 2002.
Co-sponsored with the Massachusetts Department of Housing and Community Development and Massachusetts Housing Partnership Fund.

Co-sponsored with The Boston Foundation and Northeastern University, Center for Urban and Regional Policy.

Sponsored by the Massachusetts Department of Housing and Community Development, MassDevelopment, MassHousing, Massachusetts Housing Partnership Fund, and Community Economic Development Assistance Corporation.

ORGANIZATIONAL MEMBERS FORUM WITH CUSHING DOLBEARE. December 2002.

MASSACHUSETTS HOMEOWNERSHIP COLLABORATIVE TRAINING. December 2002.

2002 CHAPA financial supporters

The following funders have contributed significant financial support to CHAPA over the past year (2001-2002).

United Way of Massachusetts Bay
The Boston Foundation
Boston Private Bank and Trust Company
Cambridge Savings Bank
Cambridgeport Bank
Citizens Bank
City of Boston, Department of Neighborhood Development
Community Economic Development Assistance Corporation
Eastern Bank
The Enterprise Foundation
Fannie Mae Corporation
Fannie Mae Foundation
FleetBoston Financial
Federal Home Loan Bank of Boston
Greater Boston Chamber of Commerce
The Hyams Foundation
John Hancock Financial Services
Keen Charitable Foundation
Massachusetts Department of Housing and Community Development
Massachusetts Department of Mental Health
Massachusetts Department of Mental Retardation
Massachusetts Developmental Disabilities Council
MassHousing
Massachusetts Housing Investment Corporation
Massachusetts Housing Partnership Fund
Massachusetts Rehabilitation Commission
Mellon New England
Melville Charitable Trust
Sovereign Bank
U.S. Dept. of Housing and Urban Development
Wainwright Bank
CHAPA’s 158 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 for Young Families
- AvalonBay Communities, Inc.
- Barkan Management Company, Inc.
- Bartlett Hackett Feinberg, P.C.
- Bay Cove Human Services
- BC Stewart & Associates
- Boston Capital Partners, Inc.
- Boston Community Capital
- Boston Federal Savings Bank
- Boston Housing Authority
- Boston Private Bank and Trust Company
- Brookline Housing Authority
- Brown Rudnick Berlack Israels LLP
- James Buechl, Esquire
- Cambridge Housing Authority
- Cambridge Savings Bank
- CAN-DO
- Carabetta Management Company
- Caritas Communities, Inc.
- CASCAP, Inc.
- Central Massachusetts Housing Alliance, Inc.
- CGM Limited Partnership
- Chestnut Hill Realty
- Citizens Bank
- City of Boston, Department of Neighborhood Development
- City of Cambridge, Community Development Department
- City of Chelsea, Office of Planning & Development
- City of Lawrence, Office of Planning & Development
- City of New Bedford, Office of Housing & Community Development
- City of Newton, Community Development Program
- City of Somerville, Office of Housing & Community Development
- City of Taunton, Mayor’s Office of Community Development
- Codman Square Neighborhood Development Corporation
- Committee for Boston Public Housing
- Community Economic Development Assistance Corporation (CEDAC)
- Community Teamwork, Inc.
- Continental Wingate Associates, Inc.
- John M. Corcoran & Company
- Cornu Management
- Department of Housing & Community Development
- Dietz & Company Architects, Inc.
- Eastern Bank
- Emmaus, Inc.
- Robert Ercolini & Company LLP
- Federal Home Loan Bank of Boston
- First Realty Management Corporation
- FleetBoston
- Franklin County Regional Housing and Redevelopment Authority
- Gatehouse Group, Inc.
- Goulston & Storrs
- Timothy J. Gray, Independent Consultants
- Hale & Dorr
- HallKeen Management
- HAP, Inc.
- Hickory Consortium
- Hill & Barlow
- Homeowners’ Rehab., Inc.
- Homes for Families
- HomeStart
- Housing Assistance Corporation
- Housing Investments, Inc.
- Housing Partners, Inc.
- Housing Resource Group, LLC
- Howard Benevolent Society
- Institute for Community Economics
- JER Hudson Housing Capital LLC
- Jewish Community Housing for the Elderly
- Joint Center for Housing Studies, Harvard University
- JPI Apartment Development
- Karam Financial Group
- Keen Development Corporation
- Keith Properties, Inc.
- Krokidas & Bluestein
- Lend Lease
- Local Initiatives Support Corporation (LISC)
- Long Bay Management Company
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<td>Lowell Housing Authority</td>
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<td>Lynn Economic Opportunity, Inc.</td>
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<td>MAPPLAN Associates, Inc.</td>
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<td>Kevin P. Martin &amp; Associates, P.C.</td>
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<td>Ziner, Kennedy &amp; Lehan, LLP</td>
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### Support and Revenue

**CONTRIBUTIONS**
- General: $8,857
- Foundations and corporations: 558,301
- Membership: 88,123

**PROGRAM SERVICES**
- Contracted Service Fees: $803,912
- Conferences and forums: 197,011
- Publications: 2,240

**OTHER**
- Cash on investments: ($26,907)
- Interest and dividends: 11,463

**TOTAL SUPPORT AND REVENUE**: $1,643,000

### Expenses

- Program Services: $1,289,513
- General and administrative: 183,262
- Fundraising: 92,784

**TOTAL EXPENSES**: $1,565,559

### Assets

**CHANGE IN NET ASSETS**: $77,441

**NET ASSETS- BEGINNING OF YEAR**: $746,301

**NET ASSETS- END OF YEAR**: $823,742
CHAPA Staff

Executive Director
Aaron Gornstein

Assistant Director
Chris Norris

Director of Homeownership Initiatives
Karen Wiener

Program Managers
Darlene Davis
Janna Peckham

Financial Consultant
Mike English

Executive Assistant
Joan Missick

Administrative Assistant
Shirley Milfort

CONSULTANTS
Emily Achtenberg
Bonnie Heudorfer
Judy Kelliher
Governmental Strategies, Inc.
New England Index
Charleen Regan
Cindy Rowe
Rowe Resources
Eric Segal
Ann Verilli

INTERNS
Jane Han
Patricio Rossi

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Peter Gagliardi

President-Elect
Eleanor White

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Ann Houston
Robert Kuehn, Jr.
Jeanne Pinado

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Jim Canavan
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Daniel Cruz
Larry Curtis
Robert DeSimone
Paul Douglas
Mary Doyle
Steve Dubuque
Lynn Duncan
Louise Elving
Ellen Feingold
Joseph Flatley
Paulette Ford

Jan Griffin
David Harris
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Marty Jones
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Eugene Kelly
Connie Kruger
Andrea Luquetta
John Mackey
Vincent McCarthy
Josephine McNeil
Nelson Merced
Samuel Mintz
Richard Muraida
Long Nguyen
Vincent O’Donnell
Charleen Regan
Marlena Richardson
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Dan Wunschel