



CITIZENS' HOUSING AND PLANNING ASSOCIATION

2002 annual report



mission statement

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.



C H A P A

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table of contents

- [1]. president's letter
- [2]. annual highlights
- [4]. conferences and trainings
- [5]. financial supporters
- [6]. organizational members
- [8]. financial statement
- [9]. board of directors, chapa staff, consultants

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
President

Eleanor White
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 cut-backs, 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

Funded by the Massachusetts Rehabilitation Commission, the Mass Access program works with property managers to market vacant, accessible apartments to help people with disabilities find accessible housing. 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

SOCIAL AND ECONOMIC DISPARITIES IN METROPOLITAN BOSTON: Achieving Greater Regional Cooperation. **January 2002.**
Co-sponsored with the Joint Center for Housing Studies at Harvard University

AFFORDABLE HOUSING SUMMIT. **January 2002.**

CHAPA REGIONAL MEETINGS: Affordable Housing Updates and Priorities for 2002. **February/March 2002.**

The Congressional Commission on Affordable Housing and Health Care Facility Needs for Seniors in the 21st Century. **March 2002.**

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

Organizational Members Forum with Robert Reich. **April 2002.**

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

UNDERSTANDING AND MANAGING CHAPTER 40B: A Training for Town Officials, Concerned Citizens and Developers. **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.

MEETING OUR NATION'S HOUSING CHALLENGES: A Forum on the Millennial Housing Commission Report. **June 2002.**

GUBERNATORIAL CANDIDATES' FORUM. **June 2002.**

AFFORDABLE HOUSING AND THE COMMUNITY PRESERVATION ACT. **August 2002.**
Co-sponsored with Massachusetts Affordable Housing Alliance.

CHAPA REGIONAL MEETINGS: Affordable Housing Updates and Priorities for 2003. **October 2002.**

SHARING STRATEGIES: Affordable Housing in a Tough Fiscal Climate. **October 2002.**
Co-sponsored with the New England Housing Network.

5TH YEAR CELEBRATION OF THE MASSACHUSETTS HOME OF YOUR OWN PROGRAM **October 2002.**

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

GREATER BOSTON HOUSING REPORT CARD 2002. **October 2002.**
Co-sponsored with The Boston Foundation and Northeastern University, Center for Urban and Regional Policy.

THE MASSACHUSETTS CONFERENCE ON HOUSING: KEEPING THE COMMONWEALTH COMPETITIVE. **November 2002.**
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.**

SMART GROWTH AND COMMUNITY DEVELOPMENT: National Models and Massachusetts Initiatives. **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

2002 chapa organizational members

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	City of Chelsea, Office of Planning & Development	Gatehouse Group, Inc.
Affirmative Investments, Inc.	City of Lawrence, Office of Planning & Development	Goulston & Storrs
Alliance for Young Families	City of New Bedford, Office of Housing & Community Development	Timothy J. Gray, Independent Consultants
AvalonBay Communities, Inc.	City of Newton, Community Development Program	Hale & Dorr
Barkan Management Company, Inc.	City of Somerville, Office of Housing & Community Development	HallKeen Management
Bartlett Hackett Feinberg, P.C.	City of Taunton, Mayor's Office of Community Development	HAP, Inc.
Bay Cove Human Services	Codman Square Neighborhood Development Corporation	Hickory Consortium
BC Stewart & Associates	Committee for Boston Public Housing	Hill & Barlow
Boston Capital Partners, Inc.	Community Economic Development Assistance Corporation (CEDAC)	Homeowners' Rehab., Inc.
Boston Community Capital	Community Teamwork, Inc.	Homes for Families
Boston Federal Savings Bank	Continental Wingate Associates, Inc.	HomeStart
Boston Housing Authority	John M. Corcoran & Company	Housing Assistance Corporation
Boston Private Bank and Trust Company	Cornu Management	Housing Investments, Inc.
Brookline Housing Authority	Department of Housing & Community Development	Housing Partners, Inc.
Brown Rudnick Berlack Israels LLP	Dietz & Company Architects, Inc.	Housing Resource Group, LLC
James Buechl, Esquire	Eastern Bank	Howard Benevolent Society
Cambridge Housing Authority	Emmaus, Inc.	Institute for Community Economics
Cambridge Savings Bank	Robert Ercolini & Company LLP	JER Hudson Housing Capital LLC
CAN-DO	Federal Home Loan Bank of Boston	Jewish Community Housing for the Elderly
Carabetta Management Company	First Realty Managment Corporation	Joint Center for Housing Studies, Harvard University
Caritas Communities, Inc.	FleetBoston	JPI Apartment Development
CASCAP, Inc.	Franklin County Regional Housing and Redevelopment Authority	Karam Financial Group
Central Massachusetts Housing Alliance, Inc.		Keen Development Corporation
CGM Limited Partnership		Keith Properties, Inc.
Chestnut Hill Realty		Krokidas & Bluestein
Citizens Bank		Lend Lease
City of Boston, Department of Neighborhood Development		Local Initiatives Support Corporation (LISC)
City of Cambridge, Community Development Department		Long Bay Management Company

Lowell Housing Authority	Milton Residences for the Elderly	Shelter, Inc.
Lynn Economic Opportunity, Inc.	Mostue & Associates Architects, Inc.	South Middlesex Opportunity Council
George B.H. Macomber Company	Multi-Family Specialists	South Shore Housing Development Corporation
Madison Park Development Corporation	Peter Munkenbeck, Consultant	Sovereign Bank of New England
Maloney Properties	National Development of New England	State Street Development Management Corporation
MAPPLAN Associates, Inc.	National Equity Fund	Stockard & Engler & Brigham
Kevin P. Martin & Associates, P.C.	Neighborhood of Affordable Housing (NOAH)	Technical Assistance Collaborative
Massachusetts Affordable Housing Alliance	Neighborhood Reinvestment Corporation	The Beacon Companies
Massachusetts Association of Community Development Corporations	Newton Community Development Foundation, Inc.	The Boston Land Company
Massachusetts Department of Mental Health	Nixon Peabody LLP	The Community Builders, Inc.
Massachusetts Department of Mental Retardation	Northampton Housing Partnership	The Cushing Companies
Massachusetts Developmental Disabilities Council	Northstar Realty LLC	The Life Initiative
Massachusetts Housing Investment Corporation	Nuestra Comunidad Development Corporation, Inc.	Tri-City Community Action Program, Inc.
Massachusetts Housing Partnership Fund	OKM Associates, Inc.	Trinity Financial
Massachusetts Human Services Coalition	Peabody Construction Company	Twin Cities Community Development Corporation
Massachusetts Law Reform Institute	Peabody Properties, Inc.	Urban Edge Housing Corporation
Massachusetts Union of Public Housing Tenants	Pine Street Inn	Vietnam Veterans Workshop, Inc.
MassDevelopment	Plymouth Savings Bank	Vinfen Corporation
MassHousing	Property and Casualty Initiative	Wainwright Bank
MB Management Company	Quincy Community Action Programs	WATCH Community Development Corporation
MBL Housing and Development, Inc.	Quincy Housing Authority	Robert Whittlesey
Mental Health Association of Greater Springfield	RBC Dain Rauscher	WinnCompanies
Meredith Management Corporation	Recapitalization Advisors, Inc.	Women's Institute for Housing & Economic Development
Merrimack Valley Housing Partnership	Revere Housing Authority	Worcester Community Housing Resources, Inc.
Metropolitan Boston Housing Partnership	Rhode Island Housing & Mortgage Finance Corporation	YWCA Boston
	Rockport Mortgage Corporation	Ziner, Kennedy & Lehan, LLP
	Rogerson Communities	
	Rural Housing Improvement, Inc.	
	S-C Management Corporation	

financial statement

chapa audited financial statement

January 1, 2001 to December 31, 2001

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

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Patricio Rossi

CHAPA Board

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Eleanor White

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