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 that 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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[1.] president’s letter
[2.] activity highlights
[4.] trainings and conferences
[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:

2003 has been a remarkable year for CHAPA! This report details CHAPA’s many activities. I would like to highlight those achievements that have been particularly meaningful to me. We have made major progress in creating new alliances and coalitions to advance the cause of affordable housing. We have been honored to receive unprecedented financial support from a growing list of funders. We have taken great pride in the recognition bestowed upon our Executive Director, Aaron Gornstein, in being selected as a Fannie Mae Foundation Fellow. And we have been gratified (but certainly not surprised) at the way in which CHAPA’s excellent staff has maintained the quality of work and commitment as Aaron devoted the necessary time to his fellowship.

CHAPA has taken a leadership role in the Commonwealth Housing Task Force, assuring that affordability concerns were integrated into the substance of the Task Force production recommendations, and that a call for substantially increased funding for affordable housing survived many pressures in a time of State budget crisis. The coalition of interests created and maintained as part of the Task Force represents a historic step toward making housing a recognized priority among many constituencies.

CHAPA has continued extremely effective advocacy on the issue of Chapter 40B. Although we were disappointed that the 40B reform bill did not pass in 2003, 40B nonetheless has survived as a critically-important tool for affordable housing production in Massachusetts. Our efforts will continue in 2004. We also worked closely with the Building Blocks Coalition to save the state affordable housing trust fund and extend it for another five years when it faced possible elimination.

Through the Smart Growth Alliance, CHAPA has been a leader in bringing together the housing and environmental communities, reaching another historic point in which both communities are committed to intelligent affordable housing development in smart growth areas. As of the end of 2003, Smart Growth does not mean No Growth in this state.

Through the New England Housing Network, CHAPA has demonstrated the strength of regional cooperation and advocacy, and has generated effective information-sharing across state lines for program development and support.

In other examples of coalition-building, CHAPA has partnered with MassALFA, the assisted living association, to co-sponsor the statewide Task Force on Affordability in Assisted Living, assuring that the interests and needs of low-income and frail elders are addressed in assisted living policy and programs. And CHAPA has partnered with the Greater Boston Chamber of Commerce to support an Employer-Assisted Housing bill, one that we hope will be enacted in 2004.

Finally, I am delighted to welcome Bob Kuehn, of Keen Development Company, as the President-Elect of CHAPA. Bob will work closely with me this year until he assumes the Presidency in October of 2004.

In spite of very challenging times, CHAPA has continued to be the united voice of housing advocacy in this region, facilitating productive consensus and tangible accomplishment. I am deeply grateful to all of you for your commitment to this effort.

Eleanor White
President
 STATE LEGISLATIVE ADVOCACY
CHAPA and the Building Blocks Coalition advocated successfully for preserving the state housing trust fund by moving it to the state's capital budget and urging a corresponding increase in the state's housing bond cap. CHAPA also advocated successfully for passage of legislation to allow owners of limited equity co-ops to receive a local property tax exemption and the creation of Tax Increment Financing for new housing development.

Other CHAPA legislative priorities advanced during 2003, including the production and modification of housing for people with disabilities and a matching grant program for employer assisted housing. Unfortunately, many of the state's housing programs, such as public housing and rental assistance, suffered cutbacks in the FY '04 state budget.

CHAPA and the Metropolitan Area Planning Council also advocated to ensure that proposed changes to Chapter 40A zoning laws do not negatively impact affordable housing and the ability to site group homes using Section 3 exemptions.

PRESERVING AND IMPROVING CHAPTER 40B
In the face of unprecedented opposition, CHAPA spearheaded efforts to preserve Chapter 40B and recommended modifications to the regulations that address legitimate local concerns. CHAPA was actively involved in the Governor's 40B Task Force and is working closely with the Legislature and the Romney Administration on proposed legislative reforms.

FEDERAL ADVOCACY
In concert with the New England Housing Network, CHAPA advocated for adequate funding of HUD's core programs, especially the Section 8 voucher program, HOME, CDBG, and public housing; passage of a new homeownership tax credit; restoration of funds for rural housing production; and adoption of a new rental housing production program. In addition, CHAPA's Section 8 Voucher Committee worked closely with our Congressional delegation and national advocacy groups to help defeat a proposal to block grant Section 8 funds.

INFORMATION AND REFERRAL
CHAPA fielded 4,500 requests for information on housing and community development issues. The agency's web site received more than 100,000 "hits," and we issued regular housing briefs and updates to our members.

RESEARCH
CHAPA completed eight research and policy reports covering topics such as: Chapter 40B; the fiscal impact of new housing development; the Greater Boston Housing Report Card, which evaluates key housing trends in the region; and housing guidebooks for the legislature and the media.

TRAININGS
CHAPA sponsored 30 trainings and forums, attended by more than 3,500 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 two years, 61 communities adopted the CPA and we are providing training and technical assistance on affordable housing issues in these communities.

AFFORDABLE HOUSING DEVELOPMENT COMPETITION
CHAPA, the Federal Home Loan Bank of Boston, and The Boston Foundation held the third annual competition. Twenty-nine students from four Boston-area universities worked with five community development corporations to produce development proposals for actual sites. Cash prizes were awarded to the winning proposals. The competition provides an opportunity for community developers to build relationships with graduate students, and gives the students a chance to find creative solutions to the challenges of developing affordable housing.

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. The committee also hosted discussions with key state and federal officials regarding their housing programs.
SMART GROWTH AND AFFORDABLE HOUSING
CHAPA continued its advocacy and education initiative to ensure that affordable housing is an integral component of smart growth planning in Massachusetts. This has included assisting in forming the Massachusetts Smart Growth Alliance (statewide) and Action for Regional Equity (Boston region); launching a new smart growth demonstration project with six communities; and conducting extensive outreach and education on affordable housing issues in suburban communities.

HOUSING FOR PEOPLE WITH DISABILITIES
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. The agency also started a new broad-based committee to advocate for housing needs and solutions.

SECTION 8 FOR HOMEOWNERSHIP OPTION
CHAPA convened roundtable discussions on the new Section 8 homeownership option; conducted a training in Holyoke for Western Massachusetts agencies; surveyed local housing authorities regarding their experience with the program; worked with Fannie Mae and local lenders on financing options; and began preparing a “best practices” guide for Massachusetts.

THE MASSACHUSETTS HOMEOWNERSHIP COLLABORATIVE
CHAPA continued its certification of non-profit agencies offering homebuyer counseling classes, awarding a “Collaborative Seal of Approval” to 56 agencies since the process began in June 2000. The Collaborative continued to monitor the classes of certified agencies, conducted two four-part training series in Boston and Springfield on budget and credit counseling, convened a broad-based advisory committee, and neared completion of revisions to its 1998 Homebuyer Counseling Curriculum.

HUD HOUSING COUNSELING PROGRAM
CHAPA secured its largest grant to date from the U.S. Department of Housing and Urban Development (HUD) to provide housing counseling through 20 non-profit organizations in five New England states. During the past year, HUD housing counseling funds assisted over 5,000 low and moderate income renters, homebuyers, and homeowners throughout New England.

ASSISTED LIVING
CHAPA and the Massachusetts Assisted Living Facilities Association formed a joint task force to promote the development of affordable Assisted Living in Massachusetts. The task force convened quarterly meetings to discuss key state and federal policy issues and to identify model programs in our state.

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. The Mass Access Program saw an increase in use by both consumers and housing providers. This year, web site “hits” increased 21% for an average of 2,400 per month, and the number of listed vacancies reported by managers and owners increased by 20%.

CHAPA tracked the availability of more than 2,400 developments statewide, including more than 12,000 accessible apartments; listed 600 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. We are in the process of developing print and web resources in Spanish so they are more accessible to Latino communities.

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 60 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; provided four regional trainings on housing options for people with disabilities; and received $185,000 from the Federal Home Loan Bank of Boston to assist new homebuyers.
FEBRUARY 2003
• Confronting the Homeless Crisis: Providing Permanent Housing for Families Who Are Homeless
• Legislative Briefing on Affordable Housing

MARCH 2003
• Housing Seminar for Reporters and Editors Co-sponsored with Banker & Tradesman
  • Keeping Current with Chapter 40B Co-sponsored with Massachusetts Housing Partnership and Massachusetts Department of Housing and Community Development

APRIL 2003
• Affordable Housing in MetroWest: An Action Plan for Our Region Co-sponsored with the American Planning Association (MA Chapter), League of Women Voters of Framingham, and MetroWest Growth Management Committee
  • The State of Resident Controlled Housing in Massachusetts Co-sponsored with the Association for Resident Control of Housing Committee
  • Unlimited by Design: The Advantages of Universal Design in Affordable Housing Co-sponsored with Adaptive Environments, the Boston Society of Architects, Massachusetts Developmental Disabilities Council, and Massachusetts Families Organizing for Change
  • AFFORDABLE HOUSING SYMPOSIUM—Housing at a Crossroads: Learning from the Past and Looking Ahead
  • Funders’ Roundtable on Housing Development Costs Co-sponsored with the Federal Home Loan Bank of Boston
  • Affordable Housing Development Competition: Awards and Reception Co-sponsored with Federal Home Loan Bank of Boston and The Boston Foundation

MAY 2003
• Massachusetts Homeownership Collaborative Training
  • House by House, Block by Block: Reception and Booksigning with Alexander Von Hoffman Co-sponsored with The Boston Foundation and LISC

MAY/JUNE 2003
• Encouraging Independence: Self-Determination in Housing for People with Disabilities Series of Trainings Co-sponsored with the Governor’s Commission on Mental Retardation, Massachusetts Department of Mental Health, Massachusetts Department of Mental Retardation, Massachusetts Developmental Disabilities Council and Massachusetts Rehabilitation Commission

JULY 2003
• Chapter 40B: Looking Ahead Co-sponsored with Massachusetts Housing Partnership and Massachusetts Department of Housing and Community Development
  • HUD Conference: Establishing New Partnerships in Your Community Co-sponsored with HUD Boston Regional Office

AUGUST 2003
• The State of the Nation’s Housing in 2003

SEPTEMBER 2003
• Overcoming the Obstacles: Creating and Preserving Affordable Housing Co-sponsored with the New England Housing Network
  • Massachusetts Homeownership Collaborative Training
  • Organizational Members Forum with Congressman Artur Davis
  • The Community Preservation Act: What’s the Record on Affordable Housing?

DECEMBER 2003
• Chapter 40B: Best Practices Co-sponsored with Massachusetts Housing Partnership and Massachusetts Department of Housing and Community Development
The following funders have contributed significant support to CHAPA over the past year:

<table>
<thead>
<tr>
<th>Financial Supporter</th>
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<td>UNITED WAY OF MASSACHUSETTS BAY</td>
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<td>THE BOSTON FOUNDATION</td>
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<td>BANKNORTH</td>
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<td>COMMUNITY ECONOMIC DEVELOPMENT ASSISTANCE CORPORATION</td>
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<td>JESSIE B. COX CHARITABLE TRUST</td>
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<td>THE HYAMS FOUNDATION</td>
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<td>U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT</td>
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CHAPA'S 169 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:

A
Abrams Management Company
Affirmative Investments, Inc.
Arc Massachusetts
AvalonBay Communities, Inc.

B
Banknorth Mortgage Group
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 & Trust Company
Boston Redevelopment Authority
Brookline Housing Authority
Brown Rudnick Berlack Israels LLP
James Buechel, Esquire

C
Cambridge Housing Authority
Cambridge Savings Bank
CAN-DO
Carabetta Management Company
Caritas Communities, Inc.
CASCAP, Inc.
Catholic Social Services
Central Massachusetts Housing Alliance, Inc.
CGM Limited Partnership
Chelsea Restoration Corporation
Citizen's Bank
City of Boston, Dept. 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 Community Development & Housing
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
Community Economic Development Assistance Corporation (CEDAC)
Community Teamwork, Inc.
Continental Wingate Associates, Inc.
John M. Corcoran & Company
Cornu Management

D/E
Dietz & Company Architects, Inc.
Eastern Bank
Emmaus, Inc.
Robert Ercolini & Company LLP
ETC Developers, Inc.

F/G
Federal Home Loan Bank of Boston
First Realty Management Corp.
FleetBoston
Franklin County Regional Housing and Redevelopment Authority
Gatehouse Group, Inc.
Goulston & Storrs
Timothy J. Gray, Independent Consultants

H
Hale & Dorr
HallKeen Management
HAP, Inc.
Harvard Real Estate Services, Harvard University
Hickory Consortium
Homeowners' Rehab., Inc.
Homes for Families
HomeStart
Housing Assistance Corporation
Housing Investments, Inc.
Housing Partners, Inc.
Housing Resource Group, LLC
Howard Benevolent Society

I/J
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

K
Karam Financial Group
Keen Development Corporation
Keith Properties, Inc.
Klein Hornig LLP
Krokidas & Bluestein

L
Local Initiatives Support Corporation (LISC)
Lowell Housing Authority
Lynn Economic Opportunity, Inc.

M
George B.H. Macomber Company
Madison Park Development Corporation
Maloney Properties
Kevin P. Martin & Associates, P.C.
Massachusetts Affordable Housing Alliance
Massachusetts Alliance on Teen Pregnancy
Massachusetts Association of Community Development Corporations
Massachusetts Department of Housing & Community Development
Massachusetts Department of Mental Health
Massachusetts Department of Mental Retardation
Massachusetts Developmental Disabilities Council
Massachusetts Housing Investment Corporation
Massachusetts Housing Partnership
Massachusetts Human Services Coalition
Massachusetts Law Reform Institute
Massachusetts Mortgage Bankers Association
Massachusetts Union of Public Housing Tenants
MassDevelopment
MassHousing
MB Management Company
MBL Housing and Development, Inc.
Meredith Management Corporation
Merrimack Valley Housing Partnership
Metropolitan Boston Housing Partnership
Milton Residences for the Elderly
Mintz Levin Cohn Ferris Glovsky & Popeo, PC
MMA Financial, LLC
Mostue & Associates Architects, Inc.
Multi-Family Specialists
Peter Munkenbeck, Consultant
N/O
National Development of New England
National Equity Fund
Neighborhood of Affordable Housing (NOAH)
Neighborhood Reinvestment Corporation
Newton Community Development Foundation, Inc.
Nixon Peabody LLP
Northampton Housing Partnership
Northpoint Realty Development
Northstar Realty LLC
Nuestra Comunidad Development Corporation, Inc.
OKM Associates, Inc.
P
Peabody Construction Company
Peabody Properties, Inc.
Pine Street Inn
Piper Rudnick LLP
Planning Office for Urban Affairs, Archdiocese of Boston
Plymouth Savings Bank
Princeton Properties
Q/R
Quincy Community Action Programs
Quincy Housing Authority
RBC Dain Rauscher
RCAP Solutions
Recapitalization Advisors, Inc.
Revere Housing Authority
Rhode Island Housing & Mortgage Finance Corporation
Rockport Mortgage Corporation
Rogerson Communities
S
Salem Five Charitable Foundation
S-C Management Corporation
Shelter, Inc.
South Middlesex Opportunity Council
South Shore Housing Development Corporation
Sovereign Bank of New England
State Street Development Management Corporation
Stockard & Engler & Brigham
T/U/V
Technical Assistance Collaborative
The Beacon Companies
The Boston Land Company
The Community Builders, Inc.
The Cushing Companies
The Life Initiative
The Property and Casualty Initiative
Town of Lincoln, Housing Commission
Tri-City Community Action Program, Inc.
Trinity Financial
Twin Cities Community Development Corporation
Urban Edge Housing Corporation
Vietnam Veterans Workshop, Inc.
Vinfen Corporation
W/Z
Wainwright Bank
Robert Whittlesey
WinnCompanies
Women’s Institute for Housing & Economic Development
Worcester Community Housing Resources, Inc.
YWCA Boston
Ziner, Kennedy & Lehan, LLP
### Support and Revenue

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**Total Support and Revenue** $1,318,568

### Expenses

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**Total Expenses** $1,210,220

### Assets

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Board of Directors
President
Eleanor White

President-Elect
Robert Kuehn, Jr.

Vice Presidents
Jack Cooper
Ann Houston
Vincent O’Donnell
Jeanne Pinado

Treasurer
Matthew Hobbs

Clerk
Sharon Anderson

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Amy Anthony
Paul Bailey
Howard Baker-Smith
Ray Berry
Edward Blackman
Rachel Bratt
Barbara Burnham
Jim Canavan
Howard Cohen
Joy Conway
Daniel Cruz
Larry Curtis
Robert DeSimone
Paul Douglas
Mary Doyle
Steve Dubuque
Lynn Duncan
Louise Elving
Ellen Feingold
Joseph Flatley
Paulette Ford
Peter Gagliardi
Jan Griffin
Florence Hagins
David Harris

Bonnie Heudorfer
Marty Jones
Diana Kelly
Eugene Kelly
Connie Kruger
David Lee
Helen Lemoine
John Mackey
Josephine McNeil
Nelson Merced
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Richard Muraida
Charleen Regan
Marlena Richardson
Jeffrey Sacks
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Esther Schlorholtz
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Marvin Siflinger
James Stockard, Jr.
Mathew Thall
Paulette Turner
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Robert Whittlesey
Michael Widmer
Dan Wuenschel

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Assistant Director
Chris Norris
Director of Special Projects
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Darlene Davis
Melissa Quirk
Janna Peckham
Financial Consultant
Mike English
Executive Assistant
Joan Missick
Administrative Assistant
Shirley Milfort

Consultants
Barrington, Wright Associates
Judy Kelliher
Governmental Strategies, Inc.
New England Index
Charleen Regan
Rowe Resources
Ann Carten Verrilli
Ziner, Kennedy & Lehan
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