

Annual Report 2005



CITIZENS'

Housing

& Planning Association

CHAPPA



## 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, municipal officials, civic and business leaders, community-based organizations, lenders, homeowners, tenants, academics, 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.

## President's Letter

### DEAR MEMBERS OF CHAPA:

The past year has been both the best of times and the worst of times for housing and planning in the Commonwealth. This annual report details many of challenges and achievements of CHAPA in 2005, which I will summarize below.

Public awareness of the critical issue of housing affordability rose in our state because of a series of bad news events. Greater Boston was deemed the metro region with the highest cost of living in the country, driven in large measure by housing shortages. Massachusetts also lost population for the second straight year and housing was often cited as a reason that our citizens were voting with their feet. The economic laws of supply and demand, however, have not been allowed to seek equilibrium since our state's notoriously restrictive zoning and permitting regulations have limited the production of new housing. Indeed, Massachusetts still ranks in the bottom 10% of all states in terms of multi-family housing starts per capita.

However, CHAPA has done its best to turn this negative energy into a forward momentum. The Home@Last public awareness campaign in MetroWest has been exceptionally well received and was expanded this year to Essex County. The familiar Commonwealth sign posts have turned the housing issue into gentle jibes that everyone can recognize and respond to: That your kids cannot afford to live in their hometown, that your parents can't afford to retire there, or that the local workforce cannot find a place to live in the community they serve. This may be a breakthrough, and certainly a first in effectively applying a sense of humor to our very serious housing dilemma.

We are also pleased that the Legislature passed a \$200 million housing bond bill to recapitalize the Affordable Housing Trust and Housing Stabilization Funds. DHCD's budget was also increased from \$80 million to \$92 million and the refunding of the successful brownfields redevelopment program neared final passage by the end of 2005. However, we continue to remain very concerned about the funding needs of our state's 50,000 public housing units and will be emphasizing this in 2006.

Coalition-building has remained high on CHAPA's agenda. We have continued our partnering with the Commonwealth Housing Task Force,

the Massachusetts Smart Growth Alliance, the New England Housing Network, Building Blocks Coalition, and many others.

CHAPA has also continued as an active participant with the Community Preservation Coalition. By the end of 2005, the CPA was adopted by a total of 103 communities across the state. In just five years, the better part of \$200 million has been generated through local tax surcharges and state matching funds to support affordable housing, historic preservation, and land conservation. Equally important, these local initiatives have engendered collaboration between constituencies that often were at odds in the past, resulting in creative approaches to preserving the character of our communities.

CHAPA welcomes the recent enactment of the Chapter 40R zoning option as well as the companion 40S program to assist with school costs. However, we have also remained vigilant in advocating for the continued vigor of Chapter 40B. Since inception, 40B has accounted for 43,000 homes and apartments for families and seniors, over half of which are affordable to households earning less than 80% of median income. Over the past three years, over 30% of all housing produced in the state and 80% of all affordable housing is attributable to 40B (outside of the major cities). In the absence of this critical if not controversial tool, clearly our state's housing delivery system would be in that much worse shape.

In spite of these challenging times, CHAPA has continued to be the united voice of housing and planning advocacy in the region, facilitating productive consensus and tangible accomplishment. Foundation support and programmatic contracts from various agencies underscore the degree to which CHAPA is respected and valued in the broader community. But I would be sorely remiss if not acknowledging that the success of CHAPA's advocacy is primarily attributable to the remarkable energy and commitment of our staff, led by Aaron Gornstein and Chris Norris.

Thank you for your membership and continuing support.

Robert H. Kuehn, Jr.  
President

## Highlights of CHAPA's Accomplishments in 2005

### PUBLIC POLICY ADVOCACY

**HOUSING BOND BILL:** In July 2005, the Legislature passed a \$200 million bond bill to recapitalize the Affordable Housing Trust Fund and the Housing Stabilization Fund. With these funds, the trust fund will continue to make resources available to develop new affordable housing, modernize state-assisted public housing, and provide predevelopment loans for developments prior to construction. The Housing Stabilization Fund will help developers and municipalities acquire, preserve, and rehabilitate affordable housing.

**INCREASES IN HOUSING BUDGET:** The budget for the Department of Housing and Community Development (DHCD) increased from \$80 million to \$92 million, including important increases for the state public housing, rental assistance programs, RAFT homelessness prevention program, and the Soft Second Homeownership Loan Program.

**BROWNFIELDS FUNDING:** Brownfields legislation, supported by CHAPA, the Massachusetts Smart Growth Alliance and the Massachusetts Association of Community Development Corporations, has advanced this year. It appears likely that in 2006 the Legislature will provide \$30 million for the Brownfields Redevelopment Fund, extend the brownfields tax credit, and allow these credits to be transferred, sold, or assigned.

**STATE-ASSISTED PUBLIC HOUSING:** The Department of Housing and Community Development, responding to legislation filed at CHAPA's request, has promulgated new regulations that will allow public housing authorities more flexibility to raise private revenues and financing to supplement public resources, thereby helping to address the critical capital needs of state-assisted elderly and family public housing. CHAPA also worked closely with MassNAHRO to ensure adequate funding for public housing operating subsidies and modernization.

**DATA COLLECTION:** The Joint Committee on Housing has favorably reported a bill that CHAPA has worked on in coalition with the Fair Housing Center of Greater Boston and Action for Regional Equity. The bill would require the Department of Housing and Community Development to gather data and report annually on those benefiting from state-assisted housing programs and housing produced using federal funds that are passed through the state.

**EMPLOYER-ASSISTED HOUSING:** The Joint Committee on Housing has favorably reported a bill that CHAPA drafted to assist employers in recruiting and retaining workers through creation of a matching fund program to help employees purchase and rent housing in Massachusetts. We are seeking to have this legislation included as part of the pending economic stimulus package.

**SURPLUS STATE LAND DISPOSITION:** CHAPA has worked closely with a coalition of groups, led by the Metropolitan Area

### 2005 CHAPA CONFERENCES AND TRAININGS

#### January/February

**Smart Growth and Affordable Housing: A Progress Report on the Office of Commonwealth Development**  
**Section 8: Tactics to Preserve Funding for Massachusetts Families** – Co-sponsored with the Massachusetts Nonprofit Housing Association, Massachusetts Department of Housing and Community Development, National Association of Housing and Redevelopment Officials (NAHRO), Massachusetts Chapter, and Section 8 Administrators Association

#### March

**CHAPA Legislative Briefing on Affordable Housing**  
**Municipal Affordable Housing Trust Funds: A Tool for Local Affordable Housing**  
 – Co-sponsored with the Massachusetts Housing Partnership  
**Implementing Chapter 40R: New Regulations for Smart Growth Zoning Districts**

#### April

**Affordable Housing Development Competition Awards** – Co-sponsored with the Federal Home Loan Bank of Boston and The Boston Foundation  
**Implementing Local Preferences in Affordable Housing Programs** – Co-sponsored with the National Association of Housing and Redevelopment Officials (NAHRO), Massachusetts Chapter

Planning Council, on legislation to establish a process for the disposition of surplus state land that encourages the timely sale of properties while allowing greater municipal input and the first option to purchase the land.

**SMART GROWTH AND AFFORDABLE HOUSING:** CHAPA continued its key role in the Massachusetts Smart Growth Alliance (statewide) and Action for Regional Equity (Boston region); advocated with the Romney Administration to ensure new smart growth criteria do not curtail much-needed housing production; completed a second round of the Smart Growth Demonstration initiative (a total of 13 communities have received assistance); advocated for new Chapter 40R regulations and funding; completed four case studies of smart growth projects; and produced a powerpoint presentation highlighting model developments that combine affordable housing with open space protection.

**SECTION 8 VOUCHER PROGRAM:** Members of CHAPA's Section 8 Committee advocated with Congress for increased funding levels for Section 8, rejection of the Bush Administration's proposal to block grant the program, and changes the funding formula so states would not face a loss of vouchers. CHAPA also encouraged the federal government to provide emergency housing support so that the survivors of Hurricane Katrina who choose to remain in Massachusetts will have access to housing assistance without having to draw on the same funding as those on the waiting lists for Section 8 and public housing.

**HOMELESSNESS:** CHAPA's homelessness committee continued to advocate for the production of permanent housing for households below 30% of median income, encouraged the use of project-based Section 8 vouchers with housing production programs, provided tours for policymakers of successful mixed income developments, and facili-

tated the formation of an advisory group to Lt. Governor Kerry Healey regarding permanent housing for chronically homeless individuals.

**NEW ENGLAND HOUSING NETWORK:** The New England Housing Network, a coalition of advocacy groups in the six New England states, focused on defeating the Bush Administration's proposal to eliminate CDBG and to block grant the Section 8 voucher program. The Network held its 10th annual conference, advocated for adequate funding for a variety of HUD programs, sponsored a lobby day in Washington, D.C. with the New England delegation, and continued to share best practices across the region.

**SENIOR HOUSING:** CHAPA helped to launch a new statewide Coalition for Senior Housing to advocate for supported housing with services so that low and moderate income elders can age in the community with dignity. The Coalition includes 16 major organizations in the elder housing and services fields. CHAPA's elderly housing and affordable assisted living committee has launched a research project on the benefits of supported housing and has shared information on model programs across the state.

## TRAINING AND TECHNICAL ASSISTANCE

**RESEARCH:** CHAPA completed several research and policy reports covering topics such as: preservation of existing subsidized housing; the proliferation of age-restricted housing; a public opinion poll on housing issues; state public housing operating costs; the Greater Boston Housing Report Card; strategies for combining affordable housing development with open space protection; a legislative guidebook on housing; and implementing local preferences in affordable housing programs.

### Keeping Current with Chapter 40B –

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

### Housing Assistance Training for DMH staff

(April, May and June) – Co-sponsored with the Department of Mental Health

### May

#### Fostering Community Development in Resident

Controlled Housing – Co-sponsored with the Association for Resident Control of Housing Committee

#### Massachusetts Homeownership Collaborative Training

Organizational Members Forum with Administration and Finance Secretary Eric Kriss

### June/July

#### Stakeholders in the Future of Public Housing –

Co-sponsored with the Massachusetts Department of Housing and Community Development, Massachusetts Union of Public Housing Tenants, and National Association of Housing & Redevelopment Officials (NAHRO), Massachusetts Chapter

**TRAININGS:** CHAPA sponsored 32 trainings and forums, attended by more than 4,000 people. Some of the topics included: Section 8 voucher program changes; Chapter 40B; Chapter 40R; district improvement financing; public housing; producing housing for households below 30% of median income; and smart growth.

**INFORMATION AND REFERRAL:** CHAPA fielded 4,500 requests for information on housing and community development issues. The agency's web sites received more than 30,000 "visitors" and 100,000 "hits" monthly; we also issued regular housing briefs and updates to our members.

**HOUSING AWARENESS CAMPAIGN:** Last year, CHAPA launched a public awareness campaign in the MetroWest region in partnership with the 495/MetroWest Corridor Partnership to provide a new and positive message about affordable housing issues. We expanded the home@last campaign to Essex County in the fall of 2005 in partnership with the North Shore Housing Trust and a broad-based steering committee of municipal, civic, academic, and business leaders. This involves working with the media, producing a video, placing ads, making presentations at community meetings, and distributing posters throughout the region.

#### **THE MASSACHUSETTS HOMEOWNERSHIP**

**COLLABORATIVE:** CHAPA continued its certification of non-profit agencies offering homebuyer counseling classes, awarding a "seal of approval" to 58 agencies, and continued to monitor the classes of certified agencies. The Collaborative also conducted two trainings for 60 homebuyer counselors and developed standardized registration and

participant intake forms to better track data on workshop participants. 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.

#### **AFFORDABLE HOUSING DEVELOPMENT COMPETITION:**

In partnership with the Federal Home Loan Bank of Boston and The Boston Foundation, CHAPA coordinated the fifth annual competition, which matched students from area universities with community groups and municipalities to assist them in developing housing proposals for specific sites.

**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 four years, 103 communities have adopted the CPA and 42% of local funds raised have gone to affordable housing activities. CHAPA successfully advocated for defeat of the Governor's proposal to divert \$10 million from the CPA Trust Fund to the Smart Growth Housing Trust Fund.

**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 3,000 visits per month. CHAPA tracked the availability of more than 2,500 developments statewide, including nearly 13,000 accessible apartments; listed over 800 vacancies; and distributed this information daily via a computer

### 2005 CHAPA CONFERENCES AND TRAININGS

#### September/October

**The Latest on Federal Housing Policy: A Forum with Congressman Barney Frank**

**Tools for Producing Affordable Housing with Limited Resources: A MetroWest**

**Regional Workshop** – Co-sponsored with the Massachusetts Housing Partnership, Metropolitan Area Planning Council and MetroWest Growth Management Committee

**CHAPA Regional Meetings: Affordable Housing Updates and Priorities for 2006**  
Beverly, Gardner, Hyannis, Lawrence, Northampton, and Plymouth

**Legislative Staff Briefing on Housing Search Resources** – Co-sponsored with HomeStart, Massachusetts Coalition for the Homeless, Homes for Families, Vinfen, and DMH

#### November/December

**Smart Growth Criteria and Chapter 40B Update** – Co-sponsored with the Massachusetts Department of Housing and Community Development and the Massachusetts Housing Partnership

**The Potential Payoff from Smart Growth** – Co-sponsored with the Massachusetts Housing Partnership

network to eleven Independent Living Centers across the state and to the general public through our website. CHAPA also made the program available to Spanish speakers through our website and distributed Spanish language informational materials.

**TECHNOLOGY INITIATIVE:** This year, CHAPA began working with One Economy, Inc.--a national non-profit organization--to encourage high-speed internet access in affordable housing developments and to launch a website for residents of affordable housing who may be interested in accessing community services or job development resources. Pilot programs are being implemented with three Boston CDCs.

**HIGH SCHOOL SERVICE LEARNING PROJECT:** In partnership with the Education Development Center, CHAPA began a pilot project to develop curriculum on affordable housing as part of Service Learning Programs in four high schools across the state. The high school students will be linked with non-profit organizations to undertake a variety of affordable housing and community development projects in their communities and will be participating in innovative classroom activities.

**CHAPTER 40B MONITORING:** CHAPA continued to provide monitoring services for Chapter 40B developments across the state. CHAPA reviewed developers' marketing plans, oversaw the lottery process, conducted income certification reviews, coordinated the resale of affordable units, and conducted cost-certification reviews after projects were completed. In 2005, we developed policies on refinancing procedures and capital improvements, coordinated efforts with DHCD and MassHousing, and offered technical assistance to lottery administrators and municipal officials.

**Forging Ahead: Meeting Affordable Housing Needs in New England** — Co-sponsored with the New England Housing Network

**Massachusetts Homeownership Collaborative Training**



## Financial Supporters

The following funders have provided significant support to CHAPA over the past year (2004-2005):

United Way of Massachusetts Bay  
 The Boston Foundation  
 Bank of America  
 Banknorth  
 Boston Private Bank and Trust Company  
 Cambridge Savings Bank  
 Citizens Bank  
 City of Boston, Department of Neighborhood Development  
 Community Economic Assistance Corporation  
 Jessie B. Cox Charitable Trust  
 Eastern Bank  
 Fannie Mae Corporation  
 Fannie Mae Foundation  
 Federal Home Loan Bank of Boston  
 Homebuilders Association of Massachusetts  
 The Hyams Foundation  
 Massachusetts Department of Mental Health  
 Massachusetts Department of Mental Retardation  
 Massachusetts Developmental Disabilities Council  
 Massachusetts Housing Investment Corporation  
 Massachusetts Mortgage Bankers Foundation  
 Massachusetts Rehabilitation Commission  
 MassHousing  
 Mellon New England  
 Melville Charitable Trust  
 Sovereign Bank  
 U.S. Department of Housing and Urban Development  
 Wells Fargo Housing Foundation



## CHAPA ORGANIZATIONAL MEMBERS in 2005

CHAPAs 174 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	Chestnut Hill Realty	Federal Home Loan Bank of Boston
Affirmative Investments, Inc.	Citizens Bank	First Realty Management Corp.
Allston Brighton Community Development Corp.	City of Boston, Dept. of Neighborhood Development	Franklin County Regional Housing and Redevelopment Authority
Apollo Housing Capital, LLC	City of Cambridge, Community Development Department	Freeman Law Group
Arc Massachusetts	City of Chelsea, Office of Planning & Development	Gatehouse Group, Inc.
AvalonBay Communities, Inc.	City of Lawrence, Office of Planning & Development	GLC Development Resources LLC
Bank of America	City of New Bedford, Office of Community Development & Housing	Goulston & Storrs
Banknorth Mortgage Group	City of Newton, Community Development Program	Greystone
Barkan Management Company, Inc.	City of Somerville, Office of Housing & Community Development	Timothy J. Gray, Independent Consultants
Bartlett Hackett Feinberg, P.C.	City of Taunton, Mayor's Office of Community Development	HallKeen Management
Bay Cove Human Services	Codman Square Neighborhood Development Corporation	HAP, Inc.
Blatman, Bobrowski & Mead, LLC	Community Economic Development Assistance Corporation (CEDAC)	Harvard Real Estate Services, Harvard University
Boston Capital	Community Teamwork, Inc.	Homeowners' Rehab., Inc.
Boston Community Capital	Continental Wingate Company, Inc.	Homes for Families
Boston Housing Authority	John M. Corcoran & Company	HomeStart
Boston Private Bank & Trust Company	Cornu Management	Housing Assistance Corporation
Boston Redevelopment Authority	Dietz & Company Architects, Inc.	Housing Corporation of Arlington
Brookline Housing Authority	DLA Piper Rudnick Gray Cary	Housing Investments, Inc.
Brown Rudnick Berlack Israels LLP	Eastern Bank	Housing Partners, Inc.
James Buechl, Esquire	Emmaus, Inc.	Housing Resource Group, LLC
Cambridge Housing Authority	Episcopal City Mission	Howard Benevolent Society
Cambridge Savings Bank	Equity Residential	Hudson Housing Capital LLC
CAN-DO	Robert Ercolini & Company LLP	Institute for Community Economics
Caritas Communities, Inc.	ETC Developers, Inc.	Jamaica Plain Neighborhood Development Corporation
CASCAP, Inc.		Jewish Community Housing for the Elderly
Catholic Social Services		Joint Center for Housing Studies, Harvard University
Central Massachusetts Housing Alliance, Inc.		Karam Financial Group
CGM Limited Partnership		Keen Development Corporation
CharterMac		Keith Properties, Inc.
Chelsea Neighborhood Housing Services		
Chelsea Restoration Corporation		



Klein Hornig LLP  
 Krokidas & Bluestein  
 Landmark Structures Corporation  
 Local Initiatives Support Corporation (LISC)  
 Lowell Housing Authority  
 Lynn Economic Opportunity, Inc.  
 George B.H. Macomber Company  
 Madison Park Development Corporation  
 Maloney Properties  
 Kevin P. Martin & Associates, P.C.  
 Massachusetts Affordable Housing Alliance  
 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 Law Reform Institute  
 Massachusetts Mortgage Bankers Association  
 Massachusetts Nonprofit Housing Association  
 Massachusetts Union of Public Housing Tenants  
 MassDevelopment  
 MassHousing  
 MB Management Company  
 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  
 National Development of New England  
 National Equity Fund  
 Neighborhood of Affordable Housing (NOAH)  
 Neighborhood Reinvestment Corporation  
 New Boston Fund, Inc.  
 Newton Community  
 Development Foundation, Inc.  
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 Northstar Realty LLC  
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 OKM Associates, Inc.  
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 Peabody Properties, Inc.  
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 RCAP Solutions  
 Recapitalization Advisors, Inc.  
 Red Capital Group  
 Regnante, Sterio & Osborne LLP  
 Revere Housing Authority  
 Rhode Island Housing & Mortgage  
 Finance Corporation  
 Rockport Mortgage Corporation  
 Rogerson Communities

Salem Five Charitable Foundation  
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 Shelter, Inc.  
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 Sovereign Bank of New England  
 State Street Development  
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 Symes Associates, Inc.  
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 The Beacon Companies  
 The Boston Land Company  
 The Community Builders, Inc.  
 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  
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 WinnCompanies  
 Women's Institute for Housing &  
 Economic Development  
 Worcester Community Housing  
 Resources, Inc.  
 YWCA Boston  
 Ziner, Kennedy & Lehan, LLP



# Financial Statement

JANUARY 1 TO DECEMBER 31, 2004

## SUPPORT AND REVENUE

### CONTRIBUTIONS

General	\$ 13,718
Foundations and corporations	\$936,737
Membership	\$ 116,909

### PROGRAM SERVICES

Contracted Service Fees	\$1,490,910
Conferences and forums	\$ 205,995
Publications	\$ 4,583

### OTHER

Cash on investments	\$ 57,982
Interest and dividends	\$ 26,331

<b>TOTAL SUPPORT AND REVENUE</b>	<b>\$2,853,165</b>
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## EXPENSES

Program Services	\$2,072,368
General and administrative	\$ 165,091
Fundraising	\$ 134,557

<b>TOTAL EXPENSES</b>	<b>\$2,372,036</b>
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## ASSETS

Change in Net Assets	\$481,129
Net Assets-Beginning of Year	\$1,515,159
Net Assets-End of Year	\$1,996,288

# CHAPA Board of Directors, Staff and Consultants

## BOARD OF DIRECTORS

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