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, local housing providers and 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.
FROM OUR PRESIDENT

We began 2009 with both caution and a sense of potential opportunity. The country was still in a deep recession, the need for production and preservation of affordable housing and services was growing, the financial market collapse was hampering the use of all of our normal tools and the state's budget was in an emerging crisis. On the other hand, we had a new federal administration and Congress, as well as a successful record of partnership with the Patrick/Murray Administration, and we anticipated both federal economic recovery legislation and new opportunities for federal-state and executive-legislative cooperation.

At the state level, amid the worst state budget crisis in recent memory, CHAPA worked to minimize budget cuts to affordable housing programs, including state rental assistance programs, public housing, RAFT, and the Soft Second Homeownership Loan Program, thus preserving the previous year’s major restoration of the housing budget. CHAPA also played a key role in the enactment of state legislation to preserve at-risk expiring use properties, and in the establishment of a new DHCD housing preservation advisory committee and an acquisition fund for non-profit and for-profit purchasers.

CHAPA also launched the Massachusetts Foreclosed Properties Initiative, seeking to reclaim foreclosed properties for affordable housing. The program has facilitated the purchase of more than 40 properties comprising approximately 100 units during its first six months. CHAPA also advocated successfully for a $20 million state foreclosed property acquisition fund and has established a web-based clearinghouse of information on foreclosed properties in Massachusetts and a statewide database of foreclosed properties.

CHAPA played a major role in the signature federal initiative of 2009, the massive American Recovery and Reinvestment Act (ARRA). We advocated successfully for a $2 billion increase in the federal Neighborhood Stabilization Program and played a lead role in the establishment of the Tax Credit Assistance Program and the Tax Credit Exchange Program, to help move stalled multifamily projects forward. Once those resources were in place, we immediately began to work closely with the Patrick/Murray Administration to ensure prompt and effective utilization of these new resources. CHAPA has also helped to develop a consensus federal legislative proposal for continued improvements to federal tax credit program, and has been actively supporting the Section 8 Voucher Reform Act and the pending omnibus preservation legislation.

CHAPA also successfully advocated for restoration of full twelve month appropriations for project-based Section 8 in both ARRA and the FY 2010 appropriation, for increased FY 2010 funding for Section 8 vouchers, and for changes to the voucher funding formula so states would not face a loss of vouchers.

Working with our many partners and stakeholders, CHAPA advanced other state legislative and policy initiatives during 2009, and will therefore be well-positioned for positive action in the coming year. These include: comprehensive statewide zoning reform to encourage multi-family housing production in smart growth districts, to protect open space, and to foster comprehensive local plans; prevention and mitigation of homelessness through production of permanent housing for extremely low-income households, including the use of project-based vouchers; and ensuring consistency between state and federal accessibility requirements.

CHAPA’s other successful activities included a range of research, training and technical assistance projects that included numerous reports and trainings; the Massachusetts Homeownership Collaborative; the Mass Access Housing Registry, which helps people with disabilities find accessible housing; a leadership role in the Community Preservation Coalition; and the Community Outreach Initiative, which assists municipalities and non-profit organizations to advance affordable housing proposals or initiatives at the local level.

Our housing programs and our economy have not yet recovered from this unprecedented downturn, and we now face new challenges, such as the effort to repeal Chapter 40B. Despite all this, CHAPA has once again successfully steered through a difficult course. Working with our partners and supporters, with an incredibly talented and dedicated board and staff, we have maintained and developed our most important assets: our deep commitment to our core principles, and the strength of our diverse coalition. As always, we do not know all the challenges of the next year, but we do know that we are prepared to meet them.

Vincent F. O’Donnell
President
### Public Policy Advocacy

#### State Housing Budget
Amid the worst state budget crisis in recent memory, CHAPA worked to minimize budget cuts to the affordable housing programs, including state rental assistance programs, public housing, RAFT, and the Soft Second Homeownership Loan Program. Prior to this crisis, the budget for DHCD increased from $80 million in FY05 to $155 million in FY09.

#### Foreclosure Prevention and Neighborhood Stabilization
In July, CHAPA launched a Massachusetts Foreclosed Properties Initiative, which seeks to reclaim foreclosed properties for affordable housing. The program has facilitated the purchase of more than 40 properties comprising approximately 100 units during the first six months of it being fully operational. CHAPA has also advocated successfully for a $20 million state acquisition fund and nearly $6 billion for a new federal Neighborhood Stabilization Program. We have also established a web-based clearinghouse of information on foreclosed properties in Massachusetts and a statewide database of foreclosed properties with The Warren Group.

#### Preservation of Expiring Use Properties
CHAPA advocated successfully for state legislation to preserve expiring use properties. CHAPA also advocated successfully for a new DHCD housing preservation advisory committee and an acquisition fund for non-profit and for-profit purchasers.

#### Low Income Tax Credit Program
CHAPA played a lead role in advocating successfully for the Tax Credit Assistance Program and the Tax Credit Exchange Program to help move projects forward that have been stalled due to the economic downturn. CHAPA has also helped to develop a consensus legislative proposal for continued improvements to federal tax credit program as well as enhancements to the state tax credit program.

#### Zoning Reform
In conjunction with the Massachusetts Smart Growth Alliance, the Patrick/Murray Administration, and others, CHAPA advocated for comprehensive statewide zoning reform to encourage multi-family housing production in smart growth districts, to protect open space, and to foster comprehensive local plans. Zoning reform legislation is expected to move forward in the coming year.

#### Section 8 Voucher Program
Members of CHAPA’s Section 8 Committee advocated successfully with Congress for increased funding levels for Section 8, and changes to the funding formula so states would not face a loss of vouchers. This year, CHAPA held a New England Section 8 summit and is advocating for passage of a comprehensive Section 8 reform bill, which is moving forward in Congress.

#### 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 vouchers with housing production programs, held an annual training for legislators and their staff on the challenges of searching for affordable housing, and advocated for new prevention policies with the Interagency Council on Housing and Homelessness and DHCD’s new Housing Stabilization Division.

#### Accessible Housing Codes
CHAPA launched a diverse committee to recommend policy changes to ensure consistency between the various state and federal accessibility requirements. A comprehensive study and recommendations was completed in the fall and briefings have been held with the Massachusetts Architectural Access Board and key state agencies and stakeholders.

#### New England Housing Network
The New England Housing Network, a coalition of advocacy groups in the six New England states, worked together this year to convey to Congress and the Obama Administration our region’s priorities for affordable housing. Our efforts have focused on: adequate funding for HUD’s and Rural Housing’s core programs; funding new project-based vouchers to be used with the National Affordable Housing Trust Fund; energy conservation in multifamily housing; improving the Housing Choice Voucher Program; enhancing the Low Income Housing Tax Credit Program; and preserving existing public and subsidized housing.
Training and Technical Assistance

Research
CHAPA completed several research and policy reports covering topics such as: the Greater Boston Housing Report Card (with CURP and The Boston Foundation); an annual public opinion poll on housing; an affordable housing guidebook; using project-based subsidies to produce housing for very low income families; Chapter 40R; the effectiveness of the Massachusetts Rental Voucher Program, and an analysis of state and federal access codes.

Trainings
CHAPA sponsored 30 trainings and forums, attended by more than 4,000 people. Some of the topics included: foreclosure prevention and neighborhood stabilization; Chapter 40B; creating affordable housing through adaptive reuse and preservation; preserving expiring use properties; and addressing the crisis in the capital markets.

Information and Referral
CHAPA fielded 4,500 requests for information on housing and community development issues. Last fall, CHAPA redesigned its web site, which receives more than 50,000 “unique visitors” monthly; we also issued regular housing briefs and updates to our members.

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 homebuyer counselors and updated the Seal of Approval application. CHAPA continued to administer a housing counseling grant from HUD to help fund homebuyer counseling services provided by 21 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. CHAPA launched an updated and redesigned Mass Access web site, which includes listings of all affordable rental housing and homeownership opportunities in Massachusetts.

Affordable Housing Development Competition
In partnership with the Federal Home Loan Bank of Boston, CHAPA coordinated the ninth 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 seven years, 142 communities have adopted the CPA. CHAPA published a guidebook on CPA and affordable housing with the Massachusetts Housing Partnership and is advocating for legislative improvements to the program.

Chapter 40B Monitoring
At the request of municipalities and the state’s housing agencies, CHAPA continued to provide monitoring services for Chapter 40B developments across the state. CHAPA reviewed developers’ marketing plans, oversaw the lottery process (CHAPA does not conduct lotteries), performed income certification reviews, coordinated the resale of affordable units, and reviewed requests from homebuyers who wanted to refinance their mortgages. CHAPA staff provided ongoing technical assistance to lottery administrators, local and regional housing agencies, and municipal officials.

Community Outreach Initiative
With funding from the Miller Foundation, CHAPA is providing technical and financial support to 14 municipalities and non-profit organizations to advance a specific affordable housing proposal or initiative at the local level, with a focus on community outreach, organizing, and education.
<table>
<thead>
<tr>
<th><strong>First Quarter (January-March)</strong></th>
<th><strong>Third Quarter (July-September)</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>&gt; Private Capital for Affordable Housing: How Will We Come Through the Financial Crisis?</td>
<td>&gt; State-Level Smart Growth Policies</td>
</tr>
</tbody>
</table>
| > Conducting Lotteries and Undertaking Affirmative Fair Marketing  
  *Co-sponsored with DHCD, MHP, MassHousing* | > Briefing on Federal Housing Issues for Massachusetts Congressional Staff |
| > New England Housing Network Retreat | > Foreclosure Research Roundtable  
  *Co-sponsored with Federal Reserve Bank of Boston* |
| > Massachusetts Foreclosed Properties Initiative | > Foreclosure Legislation and Court Decisions  
  *Co-sponsored with Real Estate Bar Association* |
| > State House Legislative Briefing on Affordable Housing | |
| > Preserving Expiring Use Properties | |

<table>
<thead>
<tr>
<th><strong>Second Quarter (April-June)</strong></th>
<th><strong>Fourth Quarter (October-December)</strong></th>
</tr>
</thead>
</table>
| > Conducting Lotteries and Undertaking Affirmative Fair Marketing  
  *Co-sponsored with DHCD, MHP, and MassHousing* | > New Innovations and Models in Supportive Housing |
| > Training for Massachusetts Homeownership Collaborative on Student Loan and Medical Debt | > CHAPA Annual Dinner |
| > Training for Legislative Staff on Resources to Prevent Homelessness | > Greater Boston Housing Report Card  
  *Co-sponsored with The Boston Foundation* |
| > Land Use and Zoning Reform in Massachusetts | > New England Housing Network Summit on Section Eight Voucher Reform Act III |
| > Affordable Housing Development Competition Reception and Presentation of Student Plans | > New England Smart Growth Leadership Forum  
  *Co-sponsored with Lincoln Land Institute of Land Policy and EPA* |
| > Chapter 40B: A Look at the Market and Innovative Design  
  *Co-sponsored with DHCD, MassHousing, and MHP* | > New England Housing Network Annual Conference |
| > Creating Affordable Housing Through Reuse and Revitalization  
  *Co-sponsored with MHP and Central Mass. Regional Planning Commission* | > Homeownership Collaborative Trainings on Fair Housing |
| > Massachusetts Housing Institute  
  *Co-sponsored with MHP and DHCD* | > HUD Housing Counseling Affiliate Training |
| > Homeownership Collaborative Advisory Committee Meeting | > Homeownership Collaborative Advisory Committee Meeting |
| > Statewide Foreclosure Conference | > Trainings for Property Managers on Mass Access Housing Registry |
ORGANIZATIONAL MEMBERS

CHAPA’s 179 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.
American Consumer Credit Counseling
Amesbury & Merrimac Housing Authorities
Apollo Equity Partners
Arc Massachusetts
AvalonBay Communities, Inc.
Bank of America
Barkan Management Company, Inc.
Bartlett Hackett Feinberg, PC.
Bay Cove Human Services
Beacon Communities
Bedford Housing Authority
Biatma, Bobrowski & Mead, LLC
B’nai B’rith Housing New England
Boston Capital
Boston Community Capital
Boston Financial Investment Management, LP
Boston Housing Authority
Boston Private Bank & Trust Company
Brookline Housing Authority
James Buechli, Esquire
Cambridge Housing Authority
Cambridge Savings Bank
CAN-DO
Caritas Communities, Inc.
CAS Financial Advisory Services
CASCAP, Inc.
Catholic Social Services
Central Massachusetts Housing Alliance, Inc.
CGM Limited Partnership
Chelmsford Housing Authority
Chelsea Neighborhood Developers
Chelsea Restoration Corporation
Chestnut Hill Realty
Citizens Bank
Citizens for Adequate Housing, Inc.
City of Boston, Dept. of Neighborhood Development
City of Cambridge, Community Development Department
City of Chelsea, Planning & Development
City of Lawrence, Community Development Department
City of Newton, Community Development Program
City of Somerville, Office of Housing & Community Development
City of Taunton, Mayor’s Office of Community Development
Coalition for a Better Acre
Codman Square Neighborhood Development Corporation
Committee for Boston Public Housing
Community Care Services, Inc.
Community Economic Development Assistance Corporation (CEDAC)
Community Healthlink, Inc.
Community Teamwork, Inc.
Cornu Management Company, Inc.
Crittenton Women’s Union
CSI Support & Development Services
Dietz & Company Architects, Inc.
DLA Piper US LLP
Eastern Bank
Emmaus, Inc.
Episcopal City Mission
Equity Residential
Ercolini & Company LLP
ETC Development Corporation
Federal Home Loan Bank of Boston
First Realty Management Corp.
First Sterling Financial
Framingham Housing Authority
Franklin County Regional Housing and Redevelopment Authority
GLC Development Resources LLC
Goulston & Storrs
Greater Boston Legal Services
HallKeen Management
HAPhousing, Inc.
Harvard Real Estate Services, Harvard University
Hilltown CDC
Homeowners Rehab., Inc.
ORGANIZATIONAL MEMBERS

HomeStart
Housing Assistance Corporation
Housing Corporation of Arlington
Housing Investments, Inc.
Housing Partners, Inc.
Housing Resource Group, LLC
Hudson Housing Capital LLC
ICON architecture, inc.
Jamaica Plain Neighborhood Development Corporation
Jewish Community Housing for the Elderly
John M. Corcoran & Company
Joint Center for Housing Studies, Harvard University
Karam Financial Group
Keith Properties, Inc.
Kevin P. Martin & Associates, P.C.
Klein Hornig LLP
Krokidas & Bluestein
Landmark Structures Corporation
Lawrence CommunityWorks
Local Initiatives Support Corporation (LISC)
Lowell Housing Authority
Lynn Economic Opportunity, Inc.
Madison Park Development Corporation
Maloney Properties
Massachusetts Affordable Housing Alliance
Massachusetts Association of Community Development Corporations
Massachusetts Department of Developmental Services
Massachusetts Department of Housing & Community Development
Massachusetts Developmental Disabilities Council
Massachusetts Housing Investment Corporation
Massachusetts Housing Partnership
Massachusetts Law Reform Institute
Massachusetts Mortgage Bankers Association
Massachusetts Union of Public Housing Tenants
MASSCAP
MassDevelopment
MassHousing
MassNAHRO
MB Management Company
Merrimack Valley Housing Partnership
Metropolitan Boston Housing Partnership
Metropolitan Credit Union
Mostue & Associates Architects, Inc.
Peter Munkenbeck, Consultant
National Development of New England
National Equity Fund
Needham Housing Authority
Neighborhood of Affordable Housing (NOAH)
NeighborWorks®America
New Boston Fund, Inc.
Newton Community Development Foundation, Inc.
Nixon Peabody LLP
Nolan Sheehan Patten LLP
Northpoint Realty Development
Nuestra Comunidad Development Corporation, Inc.
Peabody Properties, Inc.
Pine Street Inn
Planning Office for Urban Affairs, Archdiocese of Boston
Quincy Community Action Programs
Quincy Geneva Housing Corporation
Quincy Housing Authority
Rachemann, Sawyer & Brewster, P.C.
RBC Capital Markets
RCAP Solutions
Red Capital Group
Regional Housing Network of Massachusetts
Regnante, Sterio & Osborne LLP
Revere Housing Authority
Reznick Group
Rhode Island Housing
Rockport Mortgage Corporation
Rogerson Communities
RSM McGladrey
SalemFive
S-C Management Corporation
Schochet Associates, Inc.
seb
Sherin and Lodgen LLP
South Middlesex Opportunity Council
South Shore Housing Development Corporation
Sovereign Bank of New England
Springwood Development Corporation
State Street Development Management Corporation
TD Bank
Technical Assistance Collaborative
Tenants’ Development Corporation
The Boston Land Company
The Community Builders, Inc.
The Gatehouse Group, LLC
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
Vinfen Corporation
Wainwright Bank
Robert Whittlesey
Wilmer Cutler Pickering Hale and Dorr LLP
Wingate Management Company, LLC
WinnCompanies
Women’s Institute for Housing & Economic Development
Worcester Community Housing Resources, Inc.
## Financial Statement

### January 1 to December 31, 2008

### Contributions

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>General</td>
<td>$3,350</td>
</tr>
<tr>
<td>Foundations and corporations</td>
<td>$924,278</td>
</tr>
<tr>
<td>Membership</td>
<td>$132,180</td>
</tr>
<tr>
<td>Contract service fees</td>
<td>$1,386,213</td>
</tr>
<tr>
<td>Conferences and forums</td>
<td>$236,915</td>
</tr>
<tr>
<td>Rental income</td>
<td>$6,600</td>
</tr>
<tr>
<td>Realized gains on investments</td>
<td>($523,465)</td>
</tr>
<tr>
<td>Interest and dividends</td>
<td>$48,771</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>$628</td>
</tr>
<tr>
<td><strong>Total support and revenue</strong></td>
<td>$2,215,470</td>
</tr>
</tbody>
</table>

### Expenses

<table>
<thead>
<tr>
<th>Classification</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program services</td>
<td>$2,520,210</td>
</tr>
<tr>
<td>General and administrative</td>
<td>$201,291</td>
</tr>
<tr>
<td>Fundraising</td>
<td>$114,679</td>
</tr>
<tr>
<td><strong>Total expenses</strong></td>
<td>$2,836,180</td>
</tr>
</tbody>
</table>

### Change in Net Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Change in Net Assets</strong></td>
<td>($620,710)</td>
</tr>
<tr>
<td>Net Assets Beginning of Year</td>
<td>$2,359,756</td>
</tr>
<tr>
<td>Net Assets-End of Year</td>
<td>$1,739,046</td>
</tr>
</tbody>
</table>
Board of Directors

President
Vincent O’Donnell

President-Elect
Susan Schlesinger

Vice Presidents
Jack Cooper
Jeanne Pinado

Treasurer
Joseph Flatley

Clerk
Mary Doyle

Board Members
Emily Achtenberg
Amy Anthony
Paul Bailey
Howard Baker-Smith
Edward Blackman
Rachel Bratt
Barbara Burnham
Grace Carmark
Barbara Chandler
Howard Cohen
Bill Connolly
Larry Curtis
Robert DeSimone
Kerry Dietz
Lynn Duncan
Louise Elving
Ellen Feingold
Peter Gagliardi
Jan Griffin
David Harris
Bonnie Heudorfer
Ann Houston
Michael Jailet
William Kargman
Eugene Kelly
Chrysal Komegay
Connie Kruger
David Lee
Helen Lemoine
Josephine McNeil
Samuel Mintz
Richard Muraida
Jennifer Raitt
Charleen Regan
Marlena Richardson
Gregory Russ
Jeffrey Sacks
Robert Schafer
Esther Schlorholtz
Laura Shufelt
Marvin Siflinger
James Stockard, Jr.
Mathew Thall
Richard Walker III
Ruth Weil
Eleanor White
Robert Whittlesey
Michael Widmer
Ken Willis

Staff
Sean Caron, Director of Public Policy
Aaron Gornstein, Executive Director
Leonarda Hall, Bookkeeper
Dana LeWinter, Program Manager
Joan Missick, Executive Assistant
Elizabeth Palma-Diaz, Program Manager
Geeta Rao, Program Manager
Katy Trudeau, Program Manager
Ann Verrilli, Director of Research
Odessa Walton-Peele, Administrative Assistant
Karen Wiener, Deputy Director

Consultants
Michael English,
Barrington Wright Associates
Jonathan Klein, Klein Hornig, LLP
Mary Ann Mulligan,
Governmental Strategies
Cindy Rowe, Rowe Resources
Solomon McCown & Company