Citizens’ Housing and Planning Association’s (CHAPA) mission is to encourage the production and preservation of housing which is affordable to low-income families and individuals and to foster diverse and sustainable communities through planning and community development.

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.

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.
At the outset of 2010, we were fully aware of the many challenges posed by a still-sluggish economic recovery, serious state and federal budget constraints and the effort to repeal Chapter 40B. We are happy to report that CHAPA had a remarkable set of accomplishments in the face of these multiple challenges.

A decision was made early in 2010 that protecting Chapter 40B would be CHAPA’s top priority. The success of the resulting campaign speaks for itself. CHAPA’s Board and staff provided extensive in-kind and strategic support to the Campaign to Protect the Affordable Housing Law. We all should be proud that this effort, which included a daunting fund-raising goal and a massive media campaign, was conducted in a sophisticated, dignified and fact-based manner. The campaign recruited a broad-based coalition that included more than 1,600 civic, municipal, business, labor, housing, environmental, civil rights, academic, and religious leaders. This campaigned affirmed the grass-roots support for one of CHAPA’s core principles – fair access to affordable housing everywhere in the state – and we can now continue to focus on the many remaining housing needs of our low- and moderate income citizens.

CHAPA had other successes at the state level. Amid a continued state budget crisis, we worked to minimize budget cuts to the affordable housing programs, including state rental assistance programs, public housing, foreclosure prevention counseling funds and the RAFT Program. Working in collaboration with a broad range of groups, CHAPA secured passage of comprehensive state legislation to help stem the tide of rising foreclosures and to protect tenants living in these properties.

Following CHAPA’s successful advocacy for state legislation in 2009 to preserve expiring use properties, that program was fully implemented in 2010, through the establishment of regulations. In addition, CHAPA supported the creation and implementation of a new DHCD housing preservation advisory committee and an acquisition fund for non-profit and for-profit purchasers managed by CEDAC and MHIC.

With regard to federal legislative advocacy, CHAPA advocated for adequate funding for the core HUD budget and helped to develop a consensus legislative proposal for continued improvements to the federal tax credit program. The affordable housing preservation and Section 8 voucher reform bills, while not successful, reflected significant input from CHAPA, and will provide a starting structure for this year’s legislative agenda. CHAPA also convened numerous forums and meetings on the Obama Administration’s proposed Transforming Rental Assistance initiative.

Other CHAPA main-stay activities are continuing, including a full range of training and technical assistance activities; support for the New England Housing Network; advocacy for permanent housing for households below 30% of median income and other homelessness prevention measures; and policy recommendations for greater accessibility in housing for people with disabilities.

This year, both the state and federal budgets will pose major hurdles to the achievement of CHAPA’s goals. In particular, avoiding potential deep cuts to the Section 8 voucher and project-based programs will be a major priority. Nevertheless, CHAPA has repeatedly demonstrated that smart advocacy and broad coalition building are the keys to success in the face of such challenges, and we look forward to working together towards our goals.
PUBLIC POLICY ADVOCACY

State Housing Budget
Amid a continued state budget crisis, CHAPA worked to minimize budget cuts to the affordable housing programs, including state rental assistance programs, public housing, foreclosure prevention counseling funds and the RAFT Program. Even with this crisis, the budget for DHCD housing resources increased from $80 million in FY05 to $111 million in FY11.

Foreclosure Prevention and Neighborhood Stabilization
Working in coalition with a broad range of groups, CHAPA secured passage of comprehensive legislation to help stem the tide of rising foreclosures and to protect tenants living in these properties. Last year, CHAPA launched a Massachusetts Foreclosed Properties Initiative, which seeks to reclaim foreclosed properties for affordable housing. Over the past year, the program has facilitated the purchase of approximately 150 units in one-to-four family homes. CHAPA also advocated for an additional $1 billion for the federal Neighborhood Stabilization Program. We also continued to manage 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, a multi-year effort that involved developing a consensus among diverse stakeholders. 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 for implementation of the Tax Credit Assistance Program and the Tax Credit Exchange Program to help move more than 30 developments forward that had been stalled due to the economic downturn. CHAPA has also helped to develop a consensus legislative proposal for continued improvements to the federal tax credit program and advocated successfully for improvements to the state tax credit program as part of the economic development bill.

Campaign to Protect the Affordable Housing
CHAPA helped to spearhead an unprecedented coalition, which defeated the proposed repeal of the Massachusetts Affordable Housing Law (Chapter 40B) on the November ballot by a vote of 58% to 42%. This broad-based coalition included more than 1,600 civic, municipal, business, labor, housing, environmental, civil rights, academic, and religious leaders. This grassroots campaign has mobilized thousands of volunteers and supporters across the state.

Smart Growth
As a core member of the Massachusetts Smart Growth Alliance, CHAPA helped launch the Great Neighborhoods Initiative, which will establish partnerships with local entities to help create communities with a high quality of life that are affordable, diverse, and walkable. Through Great Neighborhoods, CHAPA will work to facilitate the creation of affordable housing, access to jobs and healthy environments in specific locations that will promote a sustainable pattern of metropolitan development and an equitable sharing of regional power and resources.

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 was reported out of the Joint Committee on Municipalities and Regional Government for the first time in over 20 years.

Clarifying Condominium Law
CHAPA successfully advocated for legislation clarifying how percentage interest may be set in condominium associations. The ambiguous language had created difficulty for mixed-income condo associations with a high percentage of affordable units.

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 convened numerous forums and meetings on the Obama Administration’s proposed Transforming Rental Assistance initiative and continued to push for passage of the Section 8 Voucher Reform Act.

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, advocated for the coordination of community services and affordable housing, and advocated for new prevention policies with the Interagency Council on Housing and Homelessness and DHCD’s Housing Stabilization Division, including use of the federal stimulus funds. The Committee focused on the need to avoid “cliff effects” when short-term housing assistance provided to previously homeless families and individuals ends.
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.

Accessible Housing Codes
CHAPA continued to convene a diverse committee to recommend policy changes to ensure consistency between the various state and federal accessibility requirements. A comprehensive study and recommendations were completed and presentations were made to the Massachusetts Architectural Access Board, key state agencies and commissions, Boston Society of Architects, the disability community, and others.

DEBRA WIGGINS
Debra and her family moved into their home in Bedford in Summer of 2010 as part of the Habitat for Humanity program.
TRAINING AND TECHNICAL ASSISTANCE

Research
CHAPA completed several research and policy reports covering topics such as: a policy paper for the Gubernatorial candidates; the Greater Boston Housing Report Card (with CURP and The Boston Foundation); Chapter 40R; and the foreclosure crisis.

Trainings
CHAPA sponsored 30 trainings and forums, attended by more than 4,000 people. Some of the topics included: the Massachusetts Affordable Housing Institute (with MHP and DHCD); preserving expiring use properties; energy conservation in assisted housing; regional membership meetings; revitalization of gateway cities; a briefing on critical affordable housing programs for state legislators and smart growth strategies.

Information and Referral
CHAPA fielded 4,500 requests for information on housing and community development issues. CHAPA’s web site 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 34 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. Following the launch of our redesigned and expanded Mass Access web site, CHAPA conducted trainings with more than 200 property managers, housing search workers, and service providers.

Affordable Housing Development Competition
In partnership with the Federal Home Loan Bank of Boston, CHAPA coordinated the tenth 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, 147 communities have adopted the CPA. CHAPA worked with the Coalition to advance legislation to improve the CPA (such as increasing the state match), which was reported out of the House Ways and Means Committee and the House Committee on Third Reading.

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 has been building an active network of affordable housing supporters at the community level who can help communicate to their fellow residents the need and benefits of affordable housing. We are working to help strengthen community-based groups that can serve as a permanent presence at the local level to champion an increase in affordable housing and effectuate its development.
CONFERENCES AND TRAININGS

First Quarter (January-March)
> New Tools for Preserving Expiring Use Properties in Massachusetts
> Prospects for Affordable Housing and Financial Reform in 2010 with Congressman Barney Frank
> Incorporating Clean and Efficient Energy Technologies in Affordable Multi-Family Housing
> Opportunities in the Non-Profit Sector: A Roundtable Discussion for Non-Profit Developers of Affordable Housing
> Regional Training for Owners of Affordable Homes (Deed Restrictions and Condominium Associations)

Second Quarter (April-June)
> CHAPA Spring Regional Meetings (Framingham, Worcester, Lowell, Hyannis, New Bedford, Pittsfield, Springfield, Danvers, and Boston)
> Affordable Housing Development Competition Event (co-sponsored by the Federal Home Loan Bank of Boston)
> Homeownership Collaborative Training on Changes to the RESPA Guidelines
> Successful Revitalization Strategies in the Smaller Cities
> State Legislative Briefing on Affordable Housing Priorities
> Fourth Annual Massachusetts Affordable Housing Institute
> Obama Administration’s Transforming Rental Assistance Proposal

Fourth Quarter (October-December)
> Resources for New England Sustainable Communities (co-sponsored by Federal Home Loan Bank of Boston)
> Greater Boston Housing Report Card 2010 (co-sponsored by The Boston Foundation)
> Recently Approved State Legislation Impacting Affordable Housing and Community Development
> CHAPA Annual Dinner
> Homeownership Collaborative Advisory Committee Meeting

> EDGECWATER APARTMENTS
CHAPA’s 181 organizational members represent a diversity of groups in the private, non-profit, and government sectors. We thank the following organizational members for their important financial support:

Abrams Management Company
Affirmative Investments, Inc.
Alliance of Cambridge Tenants
Amesbury & Merrimac Housing Authorities
Arc Massachusetts
AvalonBay Communities, Inc.
Bank of America
Barkan Management Company, Inc.
Bartlett Hackett Feinberg, P.C.
Bay Cove Human Services
Beacon Communities
Bedford Housing Authority
Blatman, 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 Buechl, Esquire
Cambridge Credit Counseling Corp.
Cambridge Housing Authority
Cambridge Savings Bank
CAN-DO
Caritas Communities, Inc.
CASCAP, Inc.
Catholic Social Services
Central Massachusetts Housing Alliance, Inc.
Chelmsford Housing Authority
Chelsea Neighborhood Developers
Chelsea Restoration Corporation
Chestnut Hill Realty
Citizens Bank
Citizens for Affordable Housing, Inc.
City of Boston, Dept. of Neighborhood Development
City of Cambridge, Community Development Department
City of Chelsea, Office of 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.
Corinu Management Company, Inc.
Crittenton Women’s Union
CSI Support & Development Services
Cusmky & Levin LLP
Davis Square Architects, Inc.
Deipch Associates LLC
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
Heath, Inc.
Hilltown CDC
Homeowners Rehab., Inc.
HomeStart
Housing Assistance Corporation
Housing Corporation of Arlington
Housing Investments, Inc./POAH
Housing Partners, Inc.
Housing Resource Group, 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
JPI Apartment Development
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
Metro Credit Union
Peter Munkemback, Consultant
National Development Associates 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
Nuestra Comunidad Development Corporation, Inc.
Peabody Properties, Inc.
Pine Street Inn
Pioneer Valley Planning Commission
Planning Office for Urban Affairs, Archdiocese of Boston
Quincy Community Action Programs
Quincy Geneva Housing Corporation
Quincy Housing Authority
Rackemann, Sawyer & Brewster, P.C.
RBC Capital Markets
RCAP Solutions
Recap Real Estate Advisors
Red Capital Group
Regional Housing Network of Massachusetts
Regnante, Sterio & Osborne LLP
Revere Housing Authority
Reznick Group
Rhode Island Housing
Rockport Mortgage Corporation

STEVEN AND MISTY GUTIERREZ
Steven and Misty rent their affordable home in Billerica. Steven has been a Staff Sargeant in the U.S. Air Force for the past nine years.
Organizational Members (continued)

Rogerson Communities
RSM McGladrey, Inc.
SalemFive
S-C Management Corporation
Schochet Associates, Inc.
SEB LLC
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 Banknorth
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
Victory Programs, Inc.
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.
January 1 to December 31, 2009

**Support and Revenue**

**CONTRIBUTIONS**

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<td>Foundations and corporations</td>
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**Total support and revenue** $ 3,278,537

**EXPENSES**

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<td>Program services</td>
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**Total expenses** $ 3,118,039

**ASSETS**

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<td>Net Assets Beginning of Year</td>
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**Net Assets-End of Year** $ 1,899,544

The following have provided significant support to CHAPA over the past year:

- United Way of Massachusetts Bay
- The Boston Foundation
- Bank of America
- Boston Private Bank and Trust Company
- Center on Budget and Policy Priorities
- Citibank
- Citizens Bank
- City of Boston, Department of Neighborhood Development
- Community Economic Development Assistance Corporation
- Eastern Bank
- Federal Home Loan Bank of Boston
- Massachusetts Department of Housing and Community Development
- Massachusetts Department of Developmental Services
- Massachusetts Housing Investment Corporation
- Massachusetts Housing Partnership
- Massachusetts Rehabilitation Commission
- Massachusetts Smart Growth Alliance
- MassHousing
- Herman and Frieda L. Miller Foundation
- Oak Foundation
- Sovereign Bank
- TD Bank
- U. S. Department of Housing and Urban Development
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Robert Sacher
Eather Schorholtz
Laura Shufelt
Marvin Siflinger
James Stockard, Jr.
Naomi Sweitzer
Mathew Thall
Richard Walker III
Michael Weekes
Eleanor White
Robert Whittlesey
Ken Willis

Marguerite and Leo Sousa
Middleboro

Marguerite and Leo live with the two children in Middleboro. They purchased an affordable home in 2004 after living with extended family for three years.

Staff
Sean Caron, Director of Public Policy
Aaron Gornstein, Executive Director
Leonarda Hall, Bookkeeper
Dana LeWinter, Program Manager
Joan Missick, Executive Assistant
Carol Marine, Program Manager
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, Indigo Associates
Isovera
Jonathan Klein, Klein Hornig, LLP
Mary Ann Mulligan, Governmental Strategies
Cindy Rowe, Rowe Resources
Solomon McCown & Company

Marguerite & Leo Sousa
Middleboro

Marguerite and Leo live with the two children in Middleboro. They purchased an affordable home in 2004 after living with extended family for three years.