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 42nd Annual Gala on June 12, 2014, the National Housing Conference (NHC) and housing community honored Citizens’ Housing and Planning Association (CHAPA) with the 2014 Housing Visionary Award for its work to ensure the passage of a $1.4 billion housing production and preservation bond bill.

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Dear Friends,

2014 was another busy year at CHAPA. Despite state government’s continued fiscal challenges, we successfully advocated for increased state funding for core affordable housing programs, including a $7.5 million increase to the Massachusetts Rental Voucher Program and an $11 million increase in the capital budget. We also successfully advocated for the passage of the Public Housing Reform Bill and important housing provisions within the Economic Development bill. After working to pass a $1.4 billion housing bond bill in late 2013, we were successful this year in advocating for the largest housing bond cap ever - $190.5 million.

In addition to our regular advocacy work at the State House, CHAPA also continues to coordinate the New England Housing Network, working with our colleagues throughout the region, and work closely with our national advocacy partners. Our Executive Director, Brenda Clement, currently serves as Chair of the National Low-Income Housing Coalition and our Deputy Director, Karen Wiener, was appointed to the National Industry Standards for Homeownership Counseling and Education Committee.

Our dedicated staff continues to administer numerous programs. Under the Massachusetts Homeownership Collaborative, we were pleased to start an on-line housing education program this year. With funding and support from MassHousing and the Massachusetts Housing Partnership, and in partnership with the Massachusetts Affordable Housing Alliance, we started administering a new website -- mymassmortgage.org -- that helps consumers navigate the home-buying process. MassAccess, an on-line registry to help consumers find affordable and accessible housing, received an upgrade this year, with funding and support from MassHousing, the Massachusetts Rehabilitation Commission and the Department of Housing and Community Development.

Our Young Professionals Group, which was established last year, is thriving. We continue to explore the connections between health and housing and, thanks to funding from NeighborWorks America, convened several regional forums throughout the state to develop and strengthen local connections among practitioners in both fields. And we were pleased to be selected this year by the Attorney General’s office (AGO) to administer the Community-Based HomeCorps program, working closely with ten local partner agencies and the AGO staff.

Finally, we were honored to receive the Housing Visionary Award from the National Housing Conference in June. We received the award largely due to our successful advocacy for a $1.4 billion housing bond bill. We were successful because of the hard work of our fabulous Policy Director, Rachel Heller, and the Housing Committee Co-Chairs -- Representative Kevin Honan and Senator Jamie Eldridge -- as well as the two people to whom we awarded our Community Service Awards at our Annual Dinner in October – Governor Patrick and our own Aaron Gornstein.

Thank you for all of the work you do every day to make our state a better place.

Joseph Flatley, President
Despite continued budget challenges, CHAPA helped secure an increase in state budget funding for the core affordable housing programs during 2014, including a $7.5 million increase to the Massachusetts Rental Voucher Program (MRVP), a $1 million increase for Rental Assistance for Families in Transition (RAFT), $100,000 increase for the Affordable Housing Voucher Program (AHVP), a $200,000 increase for Home and Healthy for Good, and an $11 million increase in the capital budget.

CHAPA successfully advocated for passage of the Public Housing Reform Bill and important housing provisions within the Economic Development Bill, and defended the state’s Affordable Housing Law, Chapter 40B, from numerous bills that would have weakened or gutted the law. After working to pass a $1.4 billion housing bond bill in late 2013, CHAPA was successful this year in advocating for the largest housing bond cap ever - $190.5 million.

CHAPA completed “On Solid Ground,” a white paper with research and policy recommendations for reducing family homelessness. We engaged a broad range of stakeholders to form the On Solid Ground coalition, comprised of more than 20 organizations representing housing and homelessness, health, early education and child care, and income maximization. The paper is being shared with the state’s new Governor and his Administration, and will be released in early 2015.

The paper lays out a path to housing stability and economic mobility by seeking to reduce family homelessness through a four-pronged approach. This approach includes government systems change; expanding affordable housing opportunities; supporting services to increase incomes and tracking progress at state agencies and their nonprofit partners.

As a core member of the Massachusetts Smart Growth Alliance, CHAPA worked on successful partial recapitalization of the Brownfields Redevelopment Fund at $15 million through the supplemental budget. CHAPA also continued to assist the Great Neighborhoods Initiative, working to facilitate the creation of affordable housing, access to jobs and healthy environments that promote a sustainable pattern of metropolitan development and an equitable sharing of regional power and resources.

As a member of the executive committee of the Community Preservation Coalition, CHAPA worked to successfully secure legislation to improve the CPA. The coalition also was successful in securing $25 million from state budget surplus for the state’s CPA matching fund.

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 focused on: ensuring adequate funding for HUD and Rural Housing core programs; capitalizing the National Housing Trust Fund; restoring funds to the HOME program; supporting the continuation and restoration of Housing Choice Vouchers (Section 8); enhancing the Low Income Housing Tax Credit Program; and preserving existing public and subsidized housing.
ACCOMPLISHMENTS
PROGRAM IMPLEMENTATION

CHAPA’S YOUNG PROFESSIONALS PROGRAM

CHAPA continued to reach out to and support young professionals in the housing and community development field through regular brown bag lunches and volunteer opportunities, with over 150 young professionals participating. In the Fall, we launched a successful mentoring program in conjunction with The Alliance – Advancing Community Development by Confronting Racism.

COMMUNITY BASED HOMECORPS

In conjunction with the state Attorney General’s Office, CHAPA launched the Community Based HomeCorps program (CHBC) in July. CHAPA coordinated and managed a statewide network of ten local non-profit organizations, which in turn employed 18 Homeowner Advocates to provide loan modification and homelessness prevention services to low and moderate income homeowners. By the end of the year, the program was handling 970 potential foreclosure cases.

THE MASSACHUSETTS HOMEOWNERSHIP COLLABORATIVE

CHAPA continued its certification of non-profit agencies offering homebuyer counseling classes; 52 agencies now hold a Collaborative “seal of approval.” The Collaborative also launched an on-line education program. 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.

MASSACCESS HOUSING REGISTRY

Funded by the Massachusetts Rehabilitation Commission (MRC), the MassAccess Housing Registry works with property managers to market vacant, accessible apartments to help people with disabilities find accessible housing. This year CHAPA completed significant upgrades to the system, funded by MassHousing, DHCD, and MRC.

AFFORDABLE HOUSING DEVELOPMENT COMPETITION

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

MYMASSMORTGAGE

CHAPA designed and developed www.MyMassMortgage.org, launched by the Department of Housing and Community Development (DHCD), MassHousing, the Massachusetts Housing Partnership (MHP) and the Massachusetts Affordable Housing Alliance (MAHA) in August, as part of the state’s Massachusetts Mortgage Compact.

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 successfully supported the resale of affordable homeownership units to 65 low and moderate income homebuyers, and assisted in 25 refinances.

INFORMATION & REFERRAL/SOCIAL MEDIA

CHAPA fielded approximately 4,500 requests for information on housing and community development issues. Over 1,989 individuals are on CHAPA’s email list and receive regular housing briefs and updates. At the end of 2014, CHAPA had over 1,000 Twitter followers and more than 200 Facebook “likes.”

This year, the CHAPA Young Professionals Group joined forces with The Alliance to create the 2014-2015 CHAPA & The Alliance Mentoring Program. The Mentoring Program was designed to promote and support a culture of learning and mentoring within the Community Development and Housing fields. There are 14 pairs participating this year covering a broad spectrum of organizations and expertise in the field.

© Leise Jones Photography 2014

Developed this year as a result of the Massachusetts Homeownership Compact, MyMassMortgage.org assists potential homebuyers purchase their first home.

This year the Attorney General named CHAPA as Master Grantee to oversee the Community Based HomeCorps program, designed to assist homeowners facing foreclosure.
CONFERENCES & TRAININGS

CHAPA sponsored 50 trainings, forums and events, attended by over 3,000 people. Topics included health and housing, loan modifications, energy policy, urban transportation and more.

FIRST QUARTER (JANUARY-MARCH)

• CHAPA’s First Annual Housing Day (“Lobby Day”)
• Brown Bag Lunch for Young Professionals – Converting the Pine Street Inn from an Emergency Shelter Provider to an Affordable Housing Developer/Manager
• Brown Bag Lunch for Young Professionals – Learning from the Pacific Northwest: A Discussion on Shared Housing
• Making Sense of Mortgage Loan Modification Rules in 2014: A Workshop for Housing Counselors
• Foreclosure counseling training calls (ongoing throughout the year) Co-sponsored with the Attorney General’s Office
• Affordable Housing Development Competition workshops Co-sponsored with the Federal Home Loan Bank of Boston
• New England Housing Network Retreat
• Co-sponsored Citizen Planner Training Collaborative Annual Conference

SECOND QUARTER (APRIL-JUNE)

• Brown Bag Lunch for Young Professionals – A Look into the City of Boston’s Energy Policy and Programs
• CHAPA Young Professionals and The Alliance - 2014-2015 Mentoring Program Information Session
• CHAPA Breakfast Forum - The Intersection Between Health and Housing: Working Together to Create Policy Solutions for All
• AGO HomeCorps Webinar Series – The Math Behind Loan Modifications Co-Sponsored with the Attorney General’s Office
• Volunteer Event for Young Professionals – Chinatown Walking Tour with the Asian Community Development Corporation
• Workshop - Mortgage Servicing 101: What Counselors and Consumers Need to Know from Regulators
• CHAPA & NeighborWorks America Health and Housing Roundtable Discussions - Springfield, Lawrence and Fitchburg
• Brown Bag Lunch for Young Professionals – CONNECT - A New Model for Building Community Economic Security
• Affordable Housing Development Competition Awards Ceremony Co-sponsored with the Federal Home Loan Bank of Boston
• Co-sponsored MHP Annual Affordable Housing Institute
• Homeownership Collaborative Spring Advisory Committee

THIRD QUARTER (JULY-SEPTEMBER)

• Gubernatorial Forum on Affordable Housing & Community Development Co-sponsored with numerous organizations
• Community Based HomeCorps Week-long Intensive Training for Homeowner Advocates
• Brown Bag Lunch for Young Professionals – The Massachusetts Housing Data Portal
• CHAPA Regional Meetings - Boston, Brockton, Sudbury, Plymouth
• HUD Housing Counseling Network Compliance Training
• CHAPA Young Professionals and The Alliance - Advancing Community Development by Confronting Racism

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Gubernatorial Forum on Housing & Community Development and Charlie Baker visits the CHAPA Board

Boston Regional Meeting
• Community-Based HomeCorps Webinar – Working with Legal Aid on the Loan Modification Process
• Brown Bag Lunch for Young Professionals – Livable Streets: Rethinking Urban Transportation

FOURTH QUARTER
(OCTOBER-DECEMBER)

• CHAPA Regional Meetings - Pittsfield, Northampton, Springfield, Fall River, Lawrence, Gardner, Worcester, Hyannis, Salem
• CHAPA Breakfast forum - Understanding the Loan Modification Process
• Brown Bag Lunch for Young Professionals – Affordable Housing Around the World
• Massachusetts Homeownership Collaborative Webinar – New Appraisal Materials for Homebuyer Education
• CHAPA’s 47th Annual Dinner
• Brown Bag Lunch for Young Professionals - A Health Impact Assessment for the Community Investment Tax Credit Grant Program
• Community Development Mentoring Program Learning Session - Race: the Power of an Illusion
• Community Based HomeCorps day-long Training for Homeowner Advocates
• Massachusetts Homeownership Collaborative Winter Advisory Committee Meeting
• New England Housing Network Annual Conference
CHAPA’s 183 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.
Affordable Housing and Services Collaborative, Inc.
Appleton Corporation
Arc Massachusetts
ARS Restoration
AvalonBay Communities, Inc.
Bank of America
Barkan Management Company, Inc.
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
Buechl, James L., Esquire
Cambridge Credit Counseling Corp.
Cambridge Housing Authority
Cambridge Savings Bank
CAN-DO
Capristo Communities LLC
Caritas Communities, Inc.
Catholic Social Services
Central Massachusetts Housing Alliance, Inc.
Chelmsford Housing Authority
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, Office of Planning & Development
City of Lawrence, Community Development Department
City of Newton, Housing & Community Development
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
CohnReznick LLP
Community Economic Development Assistance Corporation (CEDAC)
Community Teamwork, Inc.
Corcoran Management Company, Inc.
CSI Support & Development Services
Cumsky & Levin LLP
Dakota Partners
Davis Square Architects, Inc.
Dietz & Company Architects, Inc.
Eastern Bank
Emmaus, Inc.
Episcopal City Mission
Ercolini & Company LLP
Father Bill’s & MainSpring
Federal Home Loan Bank of Boston
First Realty Management Corporation
First Resource Development Company
Framingham Housing Authority
Franklin County Regional Housing and Redevelopment Authority
Goulston & Storrs
Greater Boston Legal Services
Hackett Feinberg, P.C.
HallKeen Management
HAPHousing
Harbor Management
Hearth, Inc.
Holland & Knight LLP
Home Funders Collaborative LLC
Homeowner’s Rehab., Inc.
HomeStart
Housing Assistance Corporation
Housing Corporation of Arlington
Housing Management Resources
Housing Partners, Inc.
Housing Partnership Network
Housing Resource Group, LLC
ICON architecture, inc.
Jamaica Plain Neighborhood Development Corporation
Jewish Community Housing for the Elderly
Joint Center for Housing Studies, Harvard University
Just-A-Start Corporation
Karam Financial Group
Keith Properties, Inc.
Kevin P. Martin & Associates, P.C.
Klein Hornig LLP
Krokidas & Bluestein
Kuehn Charitable Foundation
Landmark Structures Corporation
Lawrence CommunityWorks
Leader Bank
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 Housing & Community Development
Massachusetts Developmental Disabilities Council
Massachusetts Housing Investment Corporation
Massachusetts Housing Partnership
Massachusetts Law Reform Institute
Massachusetts Union of Public Housing Tenants
Planning Office for Urban Affairs, Archdiocese of Boston
Plymouth Housing Authority
Preservation of Affordable Housing (POAH)
Quincy Community Action Programs
Rackemann, Sawyer & Brewster, P.C.
RBC Capital Markets
RCAP Solutions, Inc.
Recap Real Estate Advisors
Regional Housing Network of Massachusetts
Regnante, Sterio & Osborne LLP
Reno & Cavanaugh, PLLC
Rhode Island Housing
Rockland Trust
Rockport Mortgage Corporation
Rogerson Communities
SalemFive
Santander
S-C Management Corporation
SEB LLC
South Middlesex Opportunity Council
South Shore Housing Development Corporation
Springfield Housing Authority
St. Mary’s Credit Union
Stratford Capital Group
TD Bank
Technical Assistance Collaborative

Tenants’ Development Corporation
The Boston Land Company
The Caleb Group
The Community Builders, Inc.
The Gatehouse Group
The Life Initiative
The Neighborhood Developers
The Property and Casualty Initiative
The Schochet Companies
Town of Lincoln, Housing Commission
Tri-City Community Action Program, Inc.
Trinity Financial
Trinity Management, LLC
Twin Cities Community Development Corporation
Urban Edge Housing Corporation
Victory Programs, Inc.
Vin芬 Corporation
Walker & Dunlop
Weston Development Group
Robert Whittlesey
Wilmer Cutler Pickering Hale and Dorr LLP
Wingate Management Company, LLC
WinnCompanies
Women’s Development Corporation
Women’s Institute for Housing & Economic Development
Worcester Community Housing Resources, Inc.

THANK YOU.
## Financial Statement

### Support and Revenue

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<th>Source</th>
<th>Revenue</th>
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<tr>
<td>Foundations &amp; Corporations</td>
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<td>Membership</td>
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<td>Contract Service Fees</td>
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<td>Conferences and Forums</td>
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<td>Rental Income</td>
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<td>Realized and Unrealized Gains on Investments</td>
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<td>Interest and Dividends</td>
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<td><strong>Total Support and Revenue</strong></td>
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### Expenses

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<th>Expense</th>
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<td>Program Services</td>
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<tr>
<td>General and Administrative Development</td>
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<td>Development</td>
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<td><strong>Total Expenses</strong></td>
<td><strong>$3,758,175</strong></td>
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### Assets

- **Change in Net Assets**: $74,882
- **Net Assets Beginning of the Year**: $3,583,476
- **Net Assets End of Year**: $3,658,358
Staff

Brenda Clement, Executive Director
Maritza Crossen, Senior Program Manager
Leonarda Hall, Bookkeeper
Rachel Heller, Director of Public Policy
Cassie Mann, Intern
Carol Marine, Senior Program Manager
Joan Missick, Executive Assistant
Emmanuel Owusu-Boakye, Program Manager

Consultants

Charles River Web
Michael English, Indigo Associates
Isovera
Jonathan Klein, Klein Hornig, LLP
Mary Ann Mulligan, Governmental Strategies
Cindy Rowe, Rowe Resources
Solomon McCown & Company