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.
Dear Friends,

On behalf of CHAPA’s Board of Directors and Staff, I appreciate your strong support for our work throughout the year as we advocate for safe and affordable homes for all.

The year began with new leadership in the Governor’s office and a new Senate President. Housing advocates were sorry to see Aaron Gornstein step down as the Undersecretary for Housing and Community Development (DHCD) and Greg Bialecki as Secretary for Housing and Economic Development (HED), but we thank them for their strong support and understanding of the importance of our work. At the same time, we were excited by the Governor’s appointment of two seasoned professionals, Chrystal Kornegay as the new Undersecretary for DHCD and Jay Ash as the new Secretary of HED. With their appointments, we are heartened by Governor Baker’s strong message that housing and community development issues are high priorities in his Administration.

At the time of her appointment, Chrystal was just beginning her term as CHAPA president. Obviously in her new role as Undersecretary, she was unable to continue to serve, but our loss was the Commonwealth’s gain! My colleagues selected me to fill the President’s role for the year. Seeing this leadership transition as an opportunity, the Board appointed a Governance committee to make recommendations about our organizational structure. The committee worked hard and all of our proposed changes were approved by membership and duly certified by the MA Secretary of State. Thanks to chairs Naomi Sweitzer and Ken Willis and other committee members, as well as CHAPA staffers Erin Roussinova and Karen Wiener, for their efforts.

Despite record-breaking snowfall in the Commonwealth, CHAPA’s staff continued to work hard on many initiatives. Our policy team, led by our Policy Director Rachel Heller, successfully advocated for a strong state housing budget to fund the resources needed to provide housing for low-moderate income families and individuals. CHAPA also convened the On Solid Ground Coalition, which brought together advocates from numerous fields to address family homelessness. Our housing production committee, chaired by Susan Schlesinger and Eliza Datta, began work to develop legislation to increase housing production. Our strong housing champion, Chair Kevin Honan, introduced H-1111, which seeks to sharpen existing tools and create new incentives to increase housing production. We also welcome Senator Linda Dorcena Forry, who took over as co-chair of the Joint Committee on Housing and is working with Senator Harriette Chandler on a special Senate Commission on Housing.

In addition to our policy work, CHAPA’s staff were busy running numerous programs, including the MA Homeownership Collaborative, MassAccess, Community-Based HomeCorps (in partnership with the AGO), 40B monitoring activities for 3,000 affordable units and the New England Housing Network, which celebrated its 20th anniversary in December. Under Maritza Crossen’s leadership, our Young Professionals Initiative has grown and proven very popular. This year, CHAPA partnered with the Alliance – Advancing Community Development by Confronting Racism on a mentoring program that paired 15 young professionals with 15 more experienced colleagues. We plan to double the size of the program next year!

We look forward to working with you all in 2016 as we promote and advocate for affordable housing throughout the Commonwealth. Thanks again for all of your support.

Vince O’Donnell, President
Despite continued budget challenges, CHAPA helped secure an increase in state budget funding for the core affordable housing programs during 2015, including a $25.9 million increase to the Massachusetts Rental Voucher Program (MRVP), a $1.5 million increase for Rental Assistance for Families in Transition (RAFT), a $1 million increase for the Affordable Housing Voucher Program (AHVP), and recapitalization of the Housing Preservation and Stabilization Trust Fund at $11.5 million.

CHAPA launched a legislative campaign focused on Production, Preservation, and Planning. Three bills filed in January of 2015 aim to increase housing production across income levels (H.1111, An Act relative to housing production), preserve the state’s 13A affordable housing stock (H.2540, An Act relative to Low-Income Housing Tax Credits), and modernize the Commonwealth’s zoning laws (S.122, An Act promoting the planning and development of sustainable communities). CHAPA’s Housing Advocacy Day at the State House brought together more than 200 people from around the state to advocate for the passage of these bills during the legislative session that ends on July 31, 2016.

CHAPA convened the “On Solid Ground” Coalition, bringing together more than 30 organizations representing housing and homelessness, health, early education and care, and income maximization to address the root causes of family homelessness using research-based strategies. The Coalition released a report in February documenting the contributing factors to family homelessness and recommending a strategy to increase housing stability and economic mobility for families with extremely low incomes. The Coalition also met with the Governor and other members of the Administration, supported successful efforts to increase funding for MRVP and the Earned Income Tax Credit, and helped add language in the state budget requiring coordination between state agencies.

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; 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. We were pleased that capitalization for the National Housing Trust Fund was finally announced in 2015 and funds will begin flowing to communities in 2016. The Network also celebrated its 20th anniversary this year.

As a core member of the Massachusetts Smart Growth Alliance, CHAPA is working to pass comprehensive zoning reform and recapitalize the Brownfields Redevelopment Fund. CHAPA also continued to participate in 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 equitable sharing of regional power and resources.

As a member of the Community Preservation Coalition’s executive committee, CHAPA worked to secure $10 million from the state budget surplus for the state’s CPA matching fund and is working on legislation for increased funding to ensure a stable state match for communities.
CHAPA’S YOUNG PROFESSIONALS PROGRAM

CHAPA now has over 180 young professionals participating in regular brown bag lunches and volunteer opportunities. In the Spring we completed our first round of a joint mentoring program with The Alliance – Advancing Community Development by Confronting Racism. Thirty community development professionals (15 pairs) participated in the program. In the Fall we began the application process for the 2016 Community Development Mentoring Program, which will launch in January 2016 with 60 participants – twice the number as 2015.

AFFORDABLE HOUSING DEVELOPMENT COMPETITION

This year marked the 15th anniversary of the annual competition, hosted by the Federal Home Loan Bank of Boston with assistance from CHAPA. Student enrollment hit a record high with 84 graduate students from area universities on 10 teams, partnering with community groups to develop housing proposals for specific sites.

MASSACCESS HOUSING REGISTRY

Funded by the Massachusetts Rehabilitation Commission (MRC), the MassAccess Program works with property managers to market vacant, accessible apartments to help people with disabilities find accessible housing. This year the website received an average of 80,000 hits a month. MassAccess currently has over 9,900 registered consumers, 1,500 property managers and lists over 9,000 units throughout the state of Massachusetts.

THE MASSACHUSETTS HOMEOWNERSHIP COLLABORATIVE

CHAPA continued its certification of non-profit agencies offering homebuyer counseling classes; 48 agencies now hold a Collaborative “Seal of Approval” and worked with over 17,000 first time homebuyers. CHAPA also continued to administer a housing counseling grant from HUD to help fund 10,000 homebuyer counseling services provided by 24 agencies in five New England states.

MYMASSMORTGAGE

CHAPA continued to maintain this website on behalf of the Department of Housing and Community Development (DHCD), MassHousing, the Massachusetts Housing Partnership (MHP) and the Massachusetts Affordable Housing Alliance (MAHA), as part of the state's Massachusetts Mortgage Compact. The website received an average of 7,500 hits a month and currently has 26 lenders who have pledged to adhere to the Compact.

COMMUNITY BASED HOMECORPS

This program completed its one-year cycle in the Summer. CHAPA coordinated and managed a state-wide network of ten local non-profit organizations which provided loan modification and homelessness prevention services. By the end of the program, we had handled 1,450 requests from homeowners facing foreclosure, resulting in 30% receiving trial payment plans or permanent modifications and 29% benefiting from reinstatement, short sales, deeds in lieu, or other non-foreclosure outcomes; only 2.6% of the cases resulted in a foreclosure.

CHAPTER 40B MONITORING

At the request of municipalities and the state’s housing agencies, CHAPA continued to provide monitoring services for 170 Chapter 40B developments with 3,000 affordable units across the state. CHAPA successfully supported the resale of affordable homeownership units to 54 low and moderate income homebuyers, and assisted in 26 refinances.

INFORMATION & REFERRAL/ SOCIAL MEDIA

CHAPA fielded approximately 4,500 requests for information on housing and community development issues. Over 2,200 individuals are on CHAPA’s email list and receive regular housing briefs and updates. At the end of 2015, CHAPA had over 1,500 Twitter followers and more than 380 Facebook “likes.”
Conferences & Trainings

CHAPA sponsored approximately 40 trainings, forums and events, attended by over 3,000 people. Topics included the Supreme Court ruling on disparate impact, Chapter 40B, a Homeowner Advocates’ appreciation event with AG Maura Healey, and more (see full list below).

FIRST QUARTER (JANUARY-MARCH)

- CHAPA Young Professionals: Volunteer Day at the Greater Boston Food Bank
- Special Event: Honoring DHCD Undersecretary Aaron Gornstein
- Webinar on MA Chapter 35B and the Loan Modification Process
  Co-sponsored with the MA Attorney General’s Office
- Affordable Housing Development Competition workshops
  Co-sponsored with the Federal Home Loan Bank of Boston
- New England Housing Network Retreat
- CHAPA Young Professionals Brown Bag Lunch Series: “Race - the Power of an Illusion; The House We Live In”
- Co-sponsored Citizen Planner Training Collaborative Annual Conference
- The Massachusetts Homeownership Collaborative webinar: The ONE Mortgage Product
- The Massachusetts Homeownership Collaborative webinar: MassHousing Mortgage Products

SECOND QUARTER (APRIL-JUNE)

- CHAPA Breakfast Forum: Implementation of the National Housing Trust Fund
- Stand Against Racism Event
  Co-sponsored with the Alliance - Advancing Community Development While Confronting Racism and the Boston YWCA
- CHAPA Young Professionals Brown Bag Lunch Series: On Solid Ground: Building Opportunity, Preventing Homelessness
- CHAPA Breakfast Forum: Chapter 40T – Five Years of Preserving Affordable Housing in Massachusetts
  Co-sponsored with CEDAC
- Affordable Housing Development Competition Awards Ceremony
  Co-sponsored with the Federal Home Loan Bank of Boston
- Co-sponsored MHP Annual Affordable Housing Institute
- Massachusetts Homeownership Collaborative Spring Advisory Committee Meeting
- CHAPA Breakfast Forum: Innovative Affordable Housing Proposals from the Next Generation of Community-Based Developers
  Co-sponsored with the Federal Home Loan Bank of Boston
- Homeowner Advocate Appreciation Event with Attorney General Maura Healey
  Co-Sponsored with the MA Attorney General’s Office
THIRD QUARTER (JULY-SEPTEMBER)

- CHAPA Breakfast Forum: What do the Supreme Court Ruling on Disparate Impact and HUD’s Final Rule Mean for Fair Housing? (Boston)
  Co-sponsored with the Mel King Institute
- CHAPA Young Professionals Brown Bag Lunch Series: Unlock the Commonwealth: New housing and growth policies for Massachusetts
- Foreclosure Counselors Convening
- Informational Session on the 2016 Community Development Mentoring Program
  Co-sponsored with the Alliance – Advancing Community Development While Confronting Racism

FOURTH QUARTER (OCTOBER-DECEMBER)

- CHAPA Training
  Chapter 40B: Hot Topics in a Hot Market – A Training on the Latest Developments in the Affordable Housing Law
- CHAPA’s 48th Annual Dinner
- CHAPA Housing Day at the State House
- CHAPA Breakfast Forum: What do the Supreme Court Ruling on Disparate Impact and HUD’s Final Rule Mean for Fair Housing? (Worcester)
  Co-sponsored with the Mel King Institute
- CHAPA Breakfast Forum: Barriers to Homeownership and Local Solutions
- New England Housing Network Annual Conference
- Massachusetts Homeownership Collaborative Winter Advisory Committee Meeting
Organizational Members

CHAPA’s 173 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
Asian Community Development Corporation
AvalonBay Communities, Inc.
B’nai B’rith Housing New England
Barkan Management Company, Inc.
Beacon Communities
Bedford Housing Authority
Blatman, Bobrowski & Mead, LLC
Boston Capital
Boston Community Capital
Boston Financial Investment Management, LP
Boston Housing Authority
Boston Private
Brookline Housing Authority
Cambridge Housing Authority
Cambridge Savings Bank
CAN-DO
Capstone Communities LLC
Caritas Communities, Inc.
Catholic Social Services
Central Massachusetts Housing Alliance, Inc.
Chelsea Restoration Corp.
Chestnut Hill Realty
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
Community Teamwork, Inc.
Corcoran Management Company, Inc.
CSI Support & Development Services
Cumsky & Levin LLP
Dakota Partners
David L. Bennet & Associates
Davis Square Architects, Inc.
Dietz & Company Architects, Inc.
Eastern Bank
Emmaus, Inc.
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
Heading Home, Inc.
Heath, Inc.
Holland & Knight LLP
Home Funders Collaborative LLC
Homeowner’s Rehab., Inc.
HomeStart, Inc.
Housing Assistance Corporation
Housing Corporation of Arlington
Housing Management Resources, Inc.
Housing Partners, Inc.
Housing Resource Group, LLC
ICON Architecture, Inc.
Jamaica Plain Neighborhood Development Corporation
James L. Buechle, Esquire
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 LLP
Kuehn Charitable Foundation c/o DLA Piper US LLP
Landmark Structures Corporation
Lawrence CommunityWorks, Inc.
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 Housing Investment Corporation
Massachusetts Housing Partnership
Massachusetts Union of Public Housing Tenants
MASSCAP
MassDevelopment
MassHousing
Merrimack Valley Housing Partnership
Metro Credit Union
Metro West Collaborative
RBC Capital Markets, LLC
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
SEB LLC
South Middlesex Opportunity Council
South Shore Housing Development Corporation
Springfield Housing Authority
Springwood Development Corporation
TD Bank
Technical Assistance Collaborative, Inc.
Tenants' Development Corporation
The Boston Land Company
The Caleb Group
The Community Builders, Inc.
The Gatehouse Group
The Housing Partnership Network
The Life Initiative
The Neighborhood Developers
The NHP Foundation
The Property and Casualty Initiative
The Schochet Companies
Town of Lincoln, Housing Commission
Trinity Financial
Trinity Management, LLC
Twin Cities Community Development Corporation
Urban Edge Housing Corporation
Victory Programs, Inc.
Vinfen Corporation
Walker & Dunlop
Watertown Housing Authority
WaypointKLA
Wilmer Cutler Pickering Hale & 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>Amount</th>
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<td>Rental Income</td>
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<td>Realized and Unrealized Gains on Investments</td>
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**Total Support and Revenue** $4,037,123

**EXPENSES**

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**Total Expenses** $4,128,259

**ASSETS**

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<td>Net Assets at Beginning of the Year</td>
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<tr>
<td>Net Assets at End of year</td>
<td>$3,442,860</td>
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Financial Supporters

*The following provided financial support to CHAPA in 2015:*  

- United Way of Massachusetts Bay and Merrimack Valley  
- Oak Foundation  
- The Boston Foundation  
- Attorney General’s Office  
- Bank of America Charitable Foundation  
- Blue Cross Blue Shield of MA Foundation  
- Boston Private Bank & Trust Company  
- Capital One  
- Citi  
- City of Boston, Department of Neighborhood Development  
- Corporation for Supportive Housing  
- Eastern Bank Charitable Foundation  
- Federal Home Loan Bank of Boston  
- Housing Ministries of New England  
- Kuehn Foundation  
- Leader Bank  
- Massachusetts Housing Investment Corporation  
- Massachusetts Housing Partnership  
- Massachusetts Rehabilitation Commission  
- Massachusetts Smart Growth Alliance  
- MassHousing  
- Mortgage Master  
- Nationstar Mortgage  
- Neighborworks America  
- Rockland Trust – Peoples Federal Foundation  
- Santander Bank, N.A.  
- TD Bank Charitable Foundation  
- Tufts Health Plan Foundation  
- U.S. Department of Housing and Urban Development  
- Vermont Housing Finance Agency  
- Wells Fargo Housing Foundation  
- Women’s Institute for Economic Justice
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