

CHAF REPORTS



CHAF Basics

The Cambridge Housing Assistance Fund is operated by the Cambridge Community of Realtors in a public/private partnership with the Cambridge banking community, HomeStart, the Cambridge Multi-Service Center and the Cambridge Housing Authority. CHAF provides a bridge to housing for homeless and near homeless families and individuals by assisting with the startup costs of renting an apartment and providing one time assistance grants to families at risk of becoming homeless.

CHAF is a broad-based community coalition of Realtors, civic and business leaders, universities and local banks pulling together to break the cycle of homelessness. Since its inception in 1999, CHAF has raised a million dollars, enough to open doors for more than 1,070 households.

CHAF Benefit presents World Premiere of *regardisregard* and Broadway's Best

On September 29, Boston Secession and a group of talented soloists brought a piece of Broadway to Cambridge at the annual CHAF Benefit Concert for the Homeless at Sanders Theatre.

This year's concert was dedicated to the music of legendary composers Stephen Sondheim and



Set of *regardisregard*
Photo by Andy Zimmerman

Boston Secession, is a 25 member chorus, characterized by the Boston Phoenix as "innovative and intrepid". The program, designed by the chorus's artistic director, Jane Ring Frank, was carefully crafted not only to heighten the dramatic effect of the music, but also to introduce concert-goers to these nontraditional composers and their varying musical styles.

The highlight of the evening was the astonishing world premiere of *regardisregard*, presented in the middle of the program. Sanders Theatre's traditional stage of 150-year old mahogany was transformed by a set impro-

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Cambridge's own, Harvard-trained Leonard Bernstein, as well as the world pre-

miere of *regardisregard*, a multimedia presentation by local Brandeis scholars, Ruth Lomon and Mary Oestereicher Hamill, featuring words and images of and by the homeless.

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Citizens leads CHAF during its best year yet



David Connell presenting Citizens' additional donation at the CHAF Fall Reception

CHAF is proud to announce that under the energetic leadership of Citizens Bank, \$170,000 has been raised, making this year the most successful to date.

David Connell, Senior Vice President of Citizens, and chair of the CHAF planning committee, was instrumental in obtaining an increased donation from Citizens Bank, one of CHAF's most generous sponsors at \$25,000.

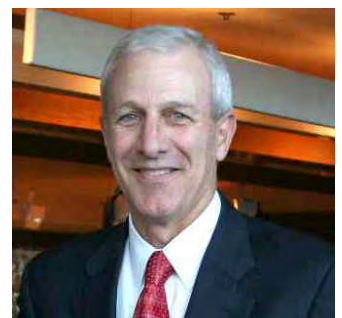
"It has been an exciting year and we are pleased and proud to have raised enough to help close to 200 underprivileged households make the important transition to safe and secure permanent housing," said Connell.

Cambridge Trust to lead CHAF in 2007

Joseph V. Roller II, president and CEO of Cambridge Trust Company, will chair CHAF's 2007 fundraising efforts.

Cambridge Trust was one of CHAF's first sponsors and has steadfastly supported the organization, through both its contributions and the continued presence on the board of Vice President Robert Siegrist. Roller was chair in 2003, a year highlighted by Neena Freelon's memorable performance.

"We are pleased to have the opportunity to provide a lead-



Joseph V. Roller II

ership role and look forward to continuing CHAF's good work in breaking the cycle of homelessness in the Cambridge community."

December 2006

Dear CHAF Supporter,

I am very pleased to share my experiences and express my heartfelt gratitude for the help that CHAF provided me with.

The CHAF - HomeStart partnership is a model of how all segments of society can work together to solve the complex and difficult problems of homelessness.

I fell victim to the disease of alcoholism and the effects of bi-polar disorder after a series of events plunged me on a downward pattern and into homelessness. In one year, because of the progressive and long term effects of these conditions, my wife and children of twenty years left me, my family distanced themselves from me, I lost a business I worked twenty years to build (a major restaurant in Abbingdon), and I lost my mother, who I adored.

These events were just too devastating to overcome and led to my inability to resist the fall into homelessness. Over the past thirteen years, I have been able to get into recovery, obtained extensive therapy and built a support system. Getting an apartment is the first step back and I could not have obtained it without all the help CHAF and HomeStart gave me.

Thanks to CHAF, which helped me with the security deposit and moving costs, I was able to move into an apartment of my own. I have since been able to reunite with my family and have a home where my daughters and grandchildren are a full part of my everyday life again. A home is a necessary part of one's dignity and living an abundant life.

I hope my humble story in some small way helps each who reads it to understand how important your contributions to CHAF's efforts are. They directly impact the homeless in a significant way.

I do this for all those behind me, the wait is far too long and so many need help. Everyone deserves a new beginning.

God Bless.

George Caponigro



George Caponigro,
formerly homeless

Focus on the Cambridge Multi-Service Center

Located on Brookline Street in Central Square, the Multi-Service Center (MSC) is aptly named. This city agency provides a wide variety of social services to the community. The primary mission of the MSC is centered around housing: securing permanent, appropriate housing for individuals and families and assisting people at risk of becoming homeless.

CHAF Assistant Director Lois Brunet spoke to Len Thomas, the Director of the MSC for the last 10 ½ years.

LB: Can you tell us about housing search and how CHAF fits in?

LT: Well, we have two staff who do walk-ins, short-term case management. Many of the people we see are so precariously housed that in another week they may be homeless. Often they have found a place but they can't afford the security deposit. Or they may have arrearages. Now, the number of beds in the shelter system available to families is quite limited and for the vast majority of those beds, there are quite restrictive income guidelines, determined by the Department of Transitional Assistance. So that if a family hits a wall for whatever reason, they may not be able to even find room in a family shelter. This is why it is so important to maintain the tenancy when we can. CHAF is a godsend for these families.

LB: Can you give me an example.

LT: We recently had a young man going to college and living with his mother who had major mental health issues. She was institutionalized, and he was left paying for everything, his school, the bills and the home. When he began to realize that she hadn't paid this and that and eviction letters started arriving, he was totally overwhelmed. It was very important to maintain their residency in the hope that his mother would come out and that she would have a place to go. CHAF helped with his arrearage, and we worked with him on an on-going basis to help him rebudget the money that he had and to make sure that everything was getting paid off. It worked so well because he really became stabilized, and she is now there, living with him again.

LB: So oftentimes you look beyond the immediate financial need and try to address the larger problems.

LT: Yes. The financial assistance is absolutely crucial. And the CHAF fund is particularly effective because we can act fast when we need to. But when we have people coming in with an

immediate need for financial assistance, I look upon that as a opportunity to engage with them, and help them get a better view of their situation, and we often address other needs at the same time, such as job training or budgeting.

LB: What about families who are in shelters. How many are you working with now?



Part of the team at the MSC, from left to right: Stephen Johnson, Coordinator of the Carey Transitional Housing Program, John Taylor, Human Service Case Manager, Jose Soares, Family Housing Search Worker, Naty Morrissey, Family Housing Search Worker, Len Thomas, Director, Jesse McCree, Coordinator of the Cambridge Student Partnership

LT: Right now we've got about 44 families in shelters. It's very difficult because these families have many obstacles to overcome. If you have been evicted from public housing, then you will never get into public housing again anywhere in the country. So we look for other types of subsidies, section 8s, for example. It's difficult and I'm amazed that we can house as many as we do. Now these families must save 30% of their income while they are in the shelter system. But this often goes to pay off their debts. So when a housing opportunity is found, the burden of coming up with first month's rent, security deposit, and so forth is significant. And CHAF is a huge help here too.

LB: What other services do you provide at the MSC?

LT: We house a number of affiliated programs which provide a whole variety of services from legal assistance and money management services, offered by CASLS and CASCAP, to help with job search and resume writing. Harvard students help with the resumes in a wonderful collaboration called Cambridge Student Partnership.

LB: Sounds like a one stop shop for people needing assistance.

LT: That is our goal. And because we have a very dedicated, stable group of people working here - our most recent employee has been here for 5 ½ years! - we are known within the community that we serve and people understand that they can come back if they run into trouble again.

LB: And does that happen a lot?

LT: Well, when you look at the root cause of these situations - it's poverty. As long as the minimum wage is going to lag so far behind the cost of living, then there will be many people living in fundamentally fragile situations. And they will continue to depend on the solidarity of the community to help them through the unexpected hardships that come their way.

CHAF supporters at the pre-concert reception at the Regattabar at the Charles Hotel on September 29th, 2006.



Sue Butler and Connie Perin



David Connell, Paul O'Donnell, Kate McGahan of Citizens Bank, and Paula Murphy



Paul Turcotte of RE/MAX Destiny, Mayor Kenneth Reeves, and Susan Lapierre of East Cambridge Savings Bank



Art Spears (East Cambridge Savings Bank), Tina & Joe Pacheco (Pacheco Jewelers & East Cambridge Savings Bank), Gilda (East Cambridge Savings Bank) and Joe Nogueira, Joe Amoroso (August & Simmons & East Cambridge Savings Bank), Richard and Susan (East Cambridge Savings Bank) Lapierre, and Kathleen Darcy of Leader Bank



State Representative Alice Wolf with Howard and Jean LeVaux of Coldwell Banker



Kevin Holmes, Janice McGunnigle (Cambridge Trust), Cecilia Sagarese, Joseph Roller (Cambridge Trust), John (Cambridge Trust) and Joyce LeSanto

Coldwell Banker Cares contributes \$25,000

The sales associates of the Coldwell Banker offices in Cambridge, in conjunction with Coldwell Banker Cares, the charitable arm of the organization, donated \$25,000 this year, making Coldwell Banker CHAF's biggest contributor along with Citizens Bank.

Bill Scott, Sales Manager of the Huron Avenue Office: "I'm proud of the good work CHAF has done over the years to help the underprivileged in our community. This increased contribution reflects our deep commitment to this organization and the work it does."



Left to right: Tamela Roche, Bill Scott, Barbara Ford, Executive Vice President Mark Lippolt, David Pap, John Angier, Peter Cote all of Coldwell Banker

Save the date: January 9th, shop at any Whole Foods Market in Cambridge and you'll be helping the homeless.



5% of the day's profits will be donated to CHAF

HARVARD UNIVERSITY SPONSORS CONCERT AND RECEPTION

Harvard University has once again generously sponsored CHAF's fall fundraisers by graciously providing Sanders Theatre at Harvard's Memorial Hall and underwriting the cost of the pre-

concert reception.

CHAF extends its warmest thanks to Alan Stone, Mary Ann Jarvis and Mary Power in the Office of Community Affairs for their continued support.

FROM THE DIRECTOR



CHAF Director David Pap

As I walk through Harvard Square today to a CHAF board meeting at Cambridge Trust, there is a woman who has spent the night in a doorway. It is a cold and rainy fall day and windswept remains of fall foliage cover the brick sidewalk. There's a taste of winter in the air and they're predicting temperatures in the 40s.

This woman has left her sleeping bag out in the rain and it's soaked. She stands there upright, with her arm stretched straight out and her palm facing up flat. She seems oblivious to those around her and almost indifferent to whether anyone puts money on her palm. I can't really tell if she's asking for money. She may be trying to feel if it's raining.--it is. If I put a dollar bill on her palm, it would probably blow away.

There is a spectrum of homeless people in this country. They range from the chronically homeless, many of whom are disabled or suffering from mental illness and substance abuse, to working families who have fallen on hard times and into

homelessness.

HomeStart, one of CHAF's partner agencies, has a new "Housing First" program, which helps long term homeless move to permanent housing paired with supportive services. One client, after 38 years on the street, finally has a place to call home.

The clients CHAF assists tend to be at the bottom of the economic ladder. Many are working one or more minimum wage jobs, trying to get by without any health insurance. If a spouse or single mother falls ill and behind in the rent, eviction to the streets may be around the corner.

CHAF assists these clients, in a very cost effective manner, to either avoid or escape from homelessness. Coupled with HomeStart services, CHAF spends only \$670 in a one time assistance grant to prevent a family from falling into homelessness. Once homeless, it costs the state \$37,000 per year to maintain that same family in the state shelter system. In these days of political talk about tax cuts, which do we prefer? And which is more compassionate?

CHAF needs your help to continue its mission of assisting families and individuals to find and keep a roof over their heads. Please donate generously so that, like you and me, our neighbors in need can celebrate a joyous holiday season in the safety and security of their own home.

May the new year bring you all you wish for!



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Cambridge, MA 02238

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David Connell, Senior Vice President
Citizens Bank

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www.CHAFund.org

Thanks to our 2006 Friends and Sponsors the 8th Annual Benefit Concert raised \$170,000 to help the homeless!

Leadership Circle (\$25,000)

Citizens Bank
Coldwell Banker Cares

Event Sponsors (\$10,000)

Charles Hotel
East Cambridge Savings Bank
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Benefactors (\$5,000)

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Raise the Roof

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vised by Mary Ostreicher Hamill from cardboard boxes, symbolizing the shelters that the homeless are often forced to live in during our harsh times.

This set served not only as a performance backdrop, but as a screen for video images filmed by homeless individuals provided with cameras during the development of the work. The vocal score by Ruth Lomon was stark and moving, varying from vocalized whispers to haunting harmonies. The piece culminated with a repeated mantra of the invisible homeless, "Listen to us . . . see us . . . look at us . . . hear us . . ."

The evening ended with a swell of vocal optimism: a series of Bernstein works showing the choral strengths of Boston Secession, culminating in Bernstein's slowly building "Make Our Garden Grow" from *Candide*.

Sobered by Hamill and Lomon's work, the audience nevertheless left Sanders both uplifted and inspired by the hopeful tone and power of this evening's work.

CHAF THANKS
AMBIT PRESS
FOR DONATING
THE PRINTING OF
THIS NEWSLETTER.

**Breaking The Cycle
of Homelessness**