

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 and the Cambridge Multi-Service Center for the Homeless. CHAF provides a bridge to housing for homeless and near homeless families and individuals by assisting with the initial 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 \$1,350,000 - enough to open doors for more than 1,425 households.

Home Sweet Home raises \$150,000 125 homeless and near homeless families will be assisted

The Cambridge Housing Assistance Fund proudly hosted its inaugural Home Sweet Home event on November 14th, 2008 at the Cambridge Hyatt Regency.

The event capped a year of fundraising for CHAF in which \$150,000 was raised to benefit 125 homeless or near homeless families in Cambridge.

The event featured an exciting dessert competition between a diverse selection of the top pastry chefs in Cambridge and Boston. Many of the guests also participated in a Port discussion and tasting with Sommelier Augusto Gabriel of Signature Imports.



TV Diner's Billy Costa and Celebrity Chef Judy Rosenberg of Rosie's Bakery

The nearly 500 guests and volunteers enjoyed dancing to the lively reggae and funk sounds of Toussaint and the China Band. Everyone was in great spirits and the room was abuzz with enthusiasm

for the evening!

After the guests had sampled the multitude of sinful desserts ranging from outrageous ice-cream and cupcakes to layered chocolate delicacies and chocolate soup to innovative creations like pumpkin bread pudding and Danish krepes, they waited with great anticipation for the winners to be announced. Billy Costa of NECN's TV Diner presented the first annual "Yummy Awards". See page 3 for the full list of winners.

SAVE THE DATE!

Next year's Home Sweet Home is scheduled for Friday October 30th.

Cambridge Savings Bank leads the way with a \$5,000 match

CHAF is pleased to announce that under the leadership of Robert M. Wilson, president and CEO of Cambridge Savings Bank, assisted by SVPs Susan Lapierre and Karen Marryat, \$150,000 was raised in 2008.

"Cambridge Savings Bank was proud to be lead sponsor of Home Sweet Home this year. The chefs did a fantastic job, and we were able to raise a lot of money to help those in need," commented Wilson. "This represents the tenth year we've been involved with CHAF, and we're happy to



Kevin Sheehan, Robert M. Wilson and David Pap with the big check

play a role in helping CHAF serve homeless or near homeless people in Cambridge," he added.

To finish up the year, Cambridge Savings Bank and its employees have generously offered to match 2008 donations up to \$5,000!

Facing eviction at year's end

Ever imagine what walk-in hours are like at CHAF's partner agency HomeStart?

For some people, this is the first place they turn when they realize homelessness is around the corner. When Frank* came into Ashley's office last Thursday, he put down his backpack and got out a yellow legal pad and pen and told her his story.

At the beginning of this year, things were fine. He was living in a rental apart-

* Names have been changed to protect privacy.

ment, but then he got laid off. As a veteran, he applied for benefits with the VA which helped some but not enough. His rent was \$800 and his income from unemployment compensation and as a vet, only totaled \$1,200. The situation wasn't sustainable.

After several months of job hunting, Frank went through his savings and his landlord finally came with the news he was dreading - he was going to be evicted. Frank had always been a good tenant so his landlord was not unreasonable. Frank was able to

Dear CHAF Supporters,

My name is Fulgencia. I'm glad to be here tonight to share my story with you. I moved here from Uganda when I was nine years old with my aunt and uncle for political asylum. We lived in Cambridge and I graduated from the Cambridge Rindge and Latin High School.

When I was nineteen, I started working, going to school and had my own apartment. I graduated with a Bachelor's degree in Business Administration from Lesley College. Over the years, I had jobs doing administrative work at Harvard, MIT and Mass General Hospital.

A few years ago, I became very depressed and I was diagnosed with clinical depression. I couldn't sleep or motivate myself anymore and had a hard time getting to work. I lost my job.

I started using my savings, then my retirement funds to pay rent and to pay for medicine. Eventually, when the money ran out, I was evicted from my apartment. I could no longer afford the \$1000 rent.

At first I stayed with a friend but the landlord there eventually wanted more money for my being there and so I needed to leave. I ended up at a shelter. At the shelter, I connected with a HomeStart advocate to get help finding housing again. HomeStart gave me a housing voucher that would help me pay the rent on a private apartment plus they helped me look for an apartment.

One day, they called me and said, "come look at an available apartment in Inman Square. We know the landlord. The unit is being renovated." I went to look at it. It was great. I said, "I'll take it. What do I need to do?"

The landlord offered me the unit. I wasn't able to save much money for upfront costs because I had used all my savings and I was on a very limited disability income. The Cambridge Housing Assistance Fund helped me with the upfront costs I needed to be able to move into my apartment.

It was such a blessing to not be homeless, to have a home to come and go as I pleased, to take a nap when I was tired. I have a great view from the top floor—I can see Harvard and much of Cambridge from my windows. There is so much sunlight. I love walking in and know that it's mine.

I thank you for your support of CHAF. Your support really does make a difference.

Most gratefully yours, Fulgencia



Fulgencia,
formerly homeless

Home Sweet Home “Yummy Award” Winners

Best chocolate dessert	Henrietta's Table for their Chocolate Fantasy”- seven layers and textures of chocolate mousses, hazelnut cream and caramel
Best non-chocolate dessert	Zephyr's at the Cambridge Hyatt Regency for their Pumpkin and Candied Pecan Bread Pudding
Most decadent dessert	Rosie's Bakery for their Chocolate Orgasm
Most creative dessert	Burdick Chocolate for their Chocolate Torte with honey lavender anglaise and sprinkled bee pollen
Chef's Choice Award	Zephyr's at the Cambridge Hyatt Regency for their Pumpkin and Candied Pecan Bread Pudding

and some of the other delectable delights offered to CHAF guests....



Carberry's Bakery's Krepes 'n' Kransa Lista



Students from the Cambridge School of Culinary Arts show off their Petits Fours



Toscanni's Ice Cream Samples



Kick Ass Cupcakes' Mini Cupcakes

Warmest Thanks to our Chefs, Sommelier and Emcee

Host Chefs:

Robert Daugherty of Zephyr's, Cambridge Hyatt Regency
 Judy Rosenberg of Rosie's Bakery
 Jed Hackney of Harvest Restaurant

Sommelier: Augusto Gabriel of Signature Imports

Host Emcee: Billy Costa of TV Diner



Dessert Competitors:

Au Bon Pain - Chef Thomas John
 Azure at the Lenox Hotel - Chef Dennis Wilson
 Burdick Chocolate - Chef Michael Klug
 The Cambridge School of Culinary Arts - Julie Burba
 Carberry's Bakery - Tara Pina
 Christina's Ice Cream - Ray Ford
 Gran Gusto - Chef Giuseppe Castellano
 Grafton Street Pub & Grill - Chef Meghan McCarry

Harvest Restaurant - Chefs Jed Hackney & Lindsey Mason
 Henrietta's Table at the Charles Hotel - Chef Peter Davis
 Kick Ass Cupcakes - Sara Ross
 Middle East Restaurant - Nabil Sater
 Rosie's Bakery - Judy Rosenberg
 Temple Bar - Chef Meghan McCarry
 Toscanini's Ice Cream - Gus Rancatore
 Zephyr on the Charles - Chef Robert Daugherty

Home Sweet Home at the Cambridge Hyatt Regency on November 14th, 2008



Emcee Billy Costa of TV Diner with Chef Michael Klug From Burdick Chocolate, winner of Most Creative Dessert Award



Award winning Chocolate Fantasy from Henrietta's Table



Guests Rosaleah Brown of the office of the Mayor with Jada Simmons



Sommelier Augusto Gabriel pours Port for guest Ron Rivera



Arthur Spears enjoys Ice Cream from Toscanini's with guests



Home Sweet Home Volunteers await guests at the reception



Guest Richard Lapierre samples Chocolate Baklava from the Middle East

East Cambridge Savings Bank to lead in 2009

“East Cambridge Savings Bank is pleased to lead CHAF’s Fundraising Campaign in 2009” said Arthur C. Spears, the Bank’s President and CEO. He noted that CHAF fundraising brings together local banks and Realtors to raise money for people who cannot afford housing in the Cambridge area.



Arthur C. Spears

East Cambridge Savings Bank was one of CHAF’s first sponsors and has steadfastly supported the organization, through both its financial contributions and its leadership role on the Planning Committee. Spears was chair in 2005, a year highlighted by Ellis Paul’s memorable performance at Sanders Theatre.

Mr. Spears will be joined by Janine M. Mahoney, Community Relations Officer of East Cambridge Savings Bank, in working with CHAF’s Planning Board of extraordinary volunteers to make the 2009 campaign a successful one.

FROM THE BOARD



CHAF Board Chair
David Pap

Can you imagine what it's like trying to raise children in a homeless shelter?

At the end of the day, Zack watches his friends go home to parents waiting with milk and cookies; while Zack takes the bus 'home' to a crowded, chaotic shelter.

There are as many as 50,000 homeless children in the state public school system, according to the Mass Department of Education. The average age of a homeless child is eight. Grades falter in times of transition as children change schools on average twice a year. It takes 4-6 months just to catch up.*

The statistics are alarming. As the econ-

omy “melts down” and goes through its adjustment, numbers of homeless are rising. Services will be cut as state budgets are cut. And where's the bailout for the homeless? We've seen Wall Street bailed out and people say “Why not Main Street?” Well, what about people who are 'on the street'?

Since 1999, CHAF's community coalition has raised \$1,350,000 to open doors for more than 1,400 homeless and near homeless at risk families.

You can help! Volunteer, join CHAF's board, talk to your local business about sponsoring, or make a contribution. You can help the homeless to find homes!

Can you imagine what it's like trying to raise children in a homeless shelter?

*Info from *Homework Help for Kids Without Homes* by Monica Brady-Myerov at WBUR.org

Donations matched up to \$5,000 by Cambridge Savings Bank!



YOU CAN HELP BREAK THE CYCLE OF HOMELESSNESS

\$670 will keep one family from falling into homelessness. It costs the state \$37,000 to house that family in the shelter system for a year.

Donate online at www.CHAFund.org

**Or send your check to CHAF
678 Massachusetts Ave, suite 502
Cambridge MA 02139**



678 Massachusetts Ave, suite 502
Cambridge, MA 02139

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www.CHAFund.org

- continued from page 1

negotiate a couple of extra months. He could stay until the end of the year, but job hunting hasn't gotten any easier. So, mid-December, with the holidays around the corner, Frank has to figure out where to go.

His primary concern is to find a place where he can keep his bare essentials: clothes, toiletries and what he needs to job hunt – his yellow pad of notes, his appointment calendar and pens. His landlord will store the rest of his things until he gets settled again.

He'd like to find something semi-permanent so he doesn't have to worry every day about where he'll be sleeping that night. He's concerned that if he ends up in a shelter, he won't be able to get enough sleep and it'll be too hard to stay focused on the job hunt.

Ashley goes through the options with him. He can and should apply for subsidized housing – and Frank tells her he already has. But they both know that the waiting list are long, especially for those who are not yet homeless. For most housing authorities, the best way to get to the top of the list is to be living in a shelter but that's just what he wants to avoid.

They discuss single room occupancies. It would mean sharing a bathroom and kitchen, but at least he'd have a room of his own. And with the income he has, he could probably afford a "market rate unit" and those are usually available short term. Frank is concerned about the security deposit, but Ashley says she knows of a fund they could use to help him cover that – CHAF.

Frank thinks this is probably his best option. He'll be able to shower and have the security of a place to come back to. And he'll be able to keep up his job hunt.

Ashley talks about food stamps and health insurance. After 30 minutes, Frank heads out, with a little more peace of mind, but a lot to work out still. Once he gets work again, no easy task in today's economy, he'll be able to look for a permanent home. Thanks to the time and expertise that Ashley shared, things are looking a little more hopeful.

**Breaking The Cycle
of Homelessness**