



www.CHAFund.org

PO Box 381332  
Cambridge, MA 02238  
Phone: 617-354-5678

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Susan Lapierre, Vice President  
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**Ellis Paul**

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back in song the stories of working class families hard hit by the Great Depression.

It is in the tradition of Guthrie that Ellis Paul has made his mark. He has traveled the same highways and byways and his intimate, soulful songs tell of the struggles and joys of those he's met along the way.

CHAF's work in Cambridge has brought hope and new horizons to hundreds of local homeless residents. It is a natural step to tap the rich vein of creativity that is the city's soulful acoustic music scene.

To listen to sound samples from Ellis Paul, go to [www.ellispaul.com](http://www.ellispaul.com).

By Kevin Sheehan,  
a Realtor at Coldwell Banker  
& Club Passim Board Member

**CHAF Director Receives Extra Mile Award**

CHAF Director David Pap received the Extra Mile Award from the Massachusetts Housing and Shelter Alliance (MHSA) at their May 17<sup>th</sup> fundraiser at the Hotel Marlowe. Recognized for his efforts in co-founding and stewarding CHAF through its first six years, Pap said that "while it is an honor to be recognized by MHSA, this award is also an acknowledgement of the entire CHAF community coalition: all the Realtors, bankers, universities, business and civic leaders, individuals and non profit providers who have contributed to CHAF's success in homeless prevention and in helping the homeless

in our community to find housing."

MHSA is a statewide public policy, advocacy and planning alliance of 87 organizations serving homeless individuals, which is "Initiating Solutions to End Homelessness".

David Pap was nominated for this award by Linda Wood Boyle, Executive Director of HomeStart, CHAF's lead homeless provider partner agency. "David works uncountable hours for CHAF almost 365 days a year and without him, CHAF wouldn't exist," said Wood-Boyle.

**HARVARD UNIVERSITY SPONSORS CONCERT AND RECEPTION**

Harvard University has once again generously offered to sponsor CHAF's fall events. In what is now a grand tradition, Sanders Theatre at Harvard's Memorial Hall will welcome the Benefit Concert. The Pre-concert Reception will take place at

the Harvard Faculty Club.

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

**Please Support CHAF's 2004 SPONSORS**

**Leadership Circle** \$15,000 and more  
Citizens Bank  
Cambridge Savings Bank

**Event Sponsor** \$10,000  
East Cambridge Savings Bank  
Harvard University

**Benefactor** \$5,000  
Cambridge Trust Company  
Coldwell Banker Huron Ave.  
Coldwell Banker Mass. Ave.  
Hammond Residential Real Estate

**Contributor** \$2,500  
Cambridge Community of Realtors

**Donor** \$1,500  
Central Bank  
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**Friend** \$750 and up  
Boston Private Bank & Trust Co.  
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One First Condominiums  
Prellwitz/Chilinski Associates  
Radius Financial Group  
REMax Destiny  
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Valentine Place Condominiums  
Wainwright Bank

**Breaking The Cycle of Homelessness**

[www.CHAFund.org](http://www.CHAFund.org)

**The Cambridge Housing Assistance Fund**

May, 2005

**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 for the Homeless, the Cambridge Housing Authority and CASCAP. CHAF provides a bridge to housing for homeless and near homeless families and individuals by assisting with the startup costs of renting an apartment.

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 over \$725,000, enough to open doors for nearly 700 households.

**ELLIS PAUL TO HEADLINE 7<sup>th</sup> ANNUAL BENEFIT CONCERT FOR THE HOMELESS**

CHAF is proud to announce that award-winning Rounder Recording Artist Ellis Paul will headline its Seventh Annual Benefit Concert on Friday, September 30<sup>th</sup> at Sanders Theater.



Ellis Paul

Ellis Paul emerged in the early 1990's from a rich and vibrant Boston acoustic music scene. Since his early days busking on the streets of Cambridge, Paul has rocketed to national prominence with 10 solo acoustic

"Ellis Paul enters peoples lives"  
- Joan Anderman  
- Boston Globe

albums and with songs that have been featured in sev-

music writer Joan Anderman to say "Ellis Paul enters people's lives".

CHAF's mission of lifting homeless families off the street and back into stable

"The quintessential Boston Songwriter, now a national folk star"  
- Boston Globe

housing naturally resonates with the best of the acoustic music tradition.

The father of American folk music, Woody Guthrie, spent a career reporting  
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eral major motion pictures.

Paul is known for his charismatic, personally authentic performance style, that has prompted Boston Globe

**EAST CAMBRIDGE SAVINGS BANK LEADS 7<sup>th</sup> ANNUAL BENEFIT SEEKING TO RAISE \$150,000**



Susan Lapierre and Arthur Spears

Arthur C. Spears, President and CEO, and Susan Lapierre, Vice President of East Cambridge Savings Bank are taking the lead as co-chairs of CHAF's 2005

fund-raising campaign.

"CHAF is a great organization," said Spears. "Since it's founding in 1999 it's been a great example of a partnership between the public and private sectors. Our goal is to raise \$150,000 and that amount will open doors to approximately 150 additional homes for people in Cambridge who would not otherwise have them."

Susan Lapierre, who has

been involved in CHAF from the start, spoke of her goals for the organization. "Over the past seven years I have watched CHAF grow. I'm in awe of the tremendous success that this organization has had. Going forward we need to complement these efforts. We need to take CHAF to the next level." Lapierre intends to target housing related business in order to broaden the scope of CHAF contributors.

**SAVE THE DATE!**

**CHAF Concert and Reception set for September 30<sup>th</sup>**

CHAF's Seventh Annual Benefit Concert with Ellis Paul and Friends will be held on Friday, September 30<sup>th</sup>, at 8 pm at Sanders Theatre, 45 Quincy Street, Harvard Square. The pre-concert reception will be held at The Harvard Faculty Club from 5:30 until 7:30. Ticket information is available on our website: [www.CHAFund.org](http://www.CHAFund.org) or by calling (617) 496-2222

## CHAF HELPS LAURA LOPEZ AVOID HOMELESSNESS

Sometimes one stroke of bad luck leads to another and homelessness becomes inevitable. And once you are in the streets, it becomes very difficult to conserve the mental and physical strength necessary to solve the endless problems you face. Homelessness is destructive. This is why prevention is so important and prevention is a big part of what CHAF's partner agencies do: keeping people in their housing so they never have to deal with all of the debilitating effects of homelessness.

Laura Lopez knows what it's like when things go



Laura Lopez

from bad to worse. Last year she lost her job due to budget cuts. Her unemployment compensation took several months to be approved. As a tenant in subsidized housing, she was entitled to have her rent adjusted

but through a series of administrative mix-ups, this was delayed and Ms Lopez found herself owing \$1,000

**"I lost my job, lost my car, I almost lost the apartment... and thank God I have my apartment today because of CHAF."**

in back rent. At risk of being evicted, she was then diagnosed with cancer.

Thanks to CHAF funds, provided by the Cambridge Multi-Service Center for the Homeless, Laura didn't end up on the streets. She was able to keep her apartment

and to keep on fighting for her health and a new job.

Laura spoke to CHAF supporters at the Kickoff Reception last month. "My name's Laura and I am one of those people that was at the edge of losing my apartment. Seven months ago, I lost my job, lost my car. I almost lost the apartment... and then I learned that there was an agency in Cambridge...I am so grateful because (CHAF) helped me...Through all these problems I ended up at the hospital and thank God I have my apartment today because of this program. Thank you all."

## VICE MAYOR MARJORIE DECKER SALUTES CHAF SUPPORTERS

At the CHAF's Spring Kick-off, Cambridge Vice Mayor Marjorie Decker gave an impassioned speech lauding the commitment and dedication of the people involved in CHAF.



Vice Mayor Marjorie Decker net... they lose completely when they have to leave Cambridge."

She added, "(CHAF) has helped a lot of people who are just there on the edge, be able to come right back until they can get on their feet. The city of Cambridge cannot do it on its own. There is a limit to what we can do as a city government so what you do makes such a critical difference. It matters in the lives of people... you really are angels in this community."

"As the vice mayor, I get calls all the time from people who just are on the edge," said Decker. "Some who haven't lost their housing yet, and many who have lost their housing and who share with me out of desperation how scared they are of losing

**"You really are angels in this community."**

their homes, because they are also losing their communities. They are losing their doctor that speaks their language because of our incredible community based health clinics. They are losing their schools. The social safety

## HOMESTART DIRECTOR TELLS OF A "REVERENT MOMENT OF SILENCE"

"I spend a lot of time thinking about homelessness," said Linda Wood-Boyle, Executive Director of HomeStart, "and the last year or two have been a real challenge with cuts in federal and state funding and the merger of all these

**"...every single dollar you raise makes an impact..."**

businesses, which affects philanthropy and foundation giving. It's really hard not to get depressed, so I started this thing about 18 months ago about counting my blessings."

"Now I'm honored to serve on the City of Cambridge's Ten Year Plan To End Homelessness Commission. As part of this city wide process, we are taking in-

ventory of what services there are here in Cambridge. And there was this delightful moment where the whole issue of CHAF came up and there was this reverent moment of silence... this moment of just 'wow, aren't we blessed to have CHAF'. I don't do a lot of front line, direct care any more, but I hear from my staff all the time, 'thank God we have CHAF because there was this client that was in this situation and that situation.' And we don't take it for granted. It may be the 7<sup>th</sup> year but it is something we treasure just as much as we did year one. And it makes just as much of an impact as it did year one. And every single dollar you raise makes an impact on a family or an individual who's avoiding homelessness."

## CHARITY BEGINS WITH A HOME - A COMMUNITY INVESTMENT THAT WORKS

In recent times, I have become convinced that the two greatest threats in any community, and especially in Cambridge, are homelessness and the loss of sense of community. There is nothing more essential to life than shelter. There is also nothing more supportive of an individual or a family than the sense that they are part of something larger than themselves.

The Cambridge housing market has seen incredible price growth, creating great pressure on low-income housing and rents. It's unfortunate that our real estate market has made it more difficult for low and middle-income Cantabrigians to afford to live here. This is a

loss not only for those families, but for our larger community as well.

We live in conflicted times, and these conflicts include public funding for housing. The current administration has promoted a goal of ensuring that every American family has the opportunity to own a home, and to try to eliminate homelessness before it happens. At the same time, federal (and state) funds to promote low cost housing and to aid the homeless have been severely cut.

The Cambridge Housing Assistance Fund has stepped into the gap with remarkable success. Consider this statistic: of the homeless families who have accepted

CHAF's one-time aid, 85% have stayed housed and off the homeless rolls after one year. If these families have received follow-up support services as well, this number increases to 95%. A donation to CHAF is an investment in the community which preserves the unique nature and diversity of Cambridge, making our city a more friendly and

welcoming place for all. If you care about your community; if you want to help nip homelessness in the bud, and catch those that are falling before they actually fall; and if you want your donation to actually matter, doesn't a contribution to CHAF make sense?

*By Daniel Malis, Esq  
Daniel Malis is a CHAF Board Member*

## FROM THE DIRECTOR



CHAF Director David Pap with recipient Phillip Yard

"Without CHAF I'd be in the streets," said Phillip Yard at CHAF's recent Kick-off Reception at the Charles Hotel. "If this program didn't come along in my life" he said, "I don't know where I'd be. The people who helped me out: Maria she went through thick and thin for me and I appreciate that from the bottom of my heart."

Phillip is the primary caretaker for his daughter and grandchild. He works full time and his expanding family needed rental assistance to move into public housing. He got it from CHAF.

Part of CHAF's mission is to erase the stereotypes and stigma of being without a home. We need to understand the obstacles faced by those who are seeking affordable hous-

ing.

In each of the nearly 700 households assisted by CHAF in the past six years, as Mayor Sullivan said, "are real people with real faces." Many of CHAF's clients are working families and individuals. Perhaps they've fallen on hard times, like Laura, whose story you'll read about in the accompanying article. Or, perhaps they just need a boost to a better living situation, like Phillip.

Many are working by day, in a shelter by night, scrimping and saving and barely surviving. They finally find an apartment and suddenly have to come up with first and last month's rent, security deposit, moving costs—it all adds up! Often they just need a boost: some matching funds to go with their savings. That's where CHAF comes in—we help them over that last hurdle to having a set of keys to their own home.

In these days of dwindling funding for non-profits, your assistance is more crucial than ever. Won't you help us reach our goal of assisting another 150 families this year?

## YOU CAN MAKE A DIFFERENCE!

Send your donation to CHAF  
PO Box 381332  
Cambridge, MA 02238

For more information, visit our website at  
[www.CHAFund.org](http://www.CHAFund.org)

## Realtors continue to support CHAF

"The Cambridge Community of Realtors ("CCR") is pleased to help CHAF again this year," said CCR President, Tamela Roche. "As real estate professionals, it is only natural that our members want to help families most in need of shelter. As Martin Luther King, Jr. once said, 'Faith is taking the first step even when you don't see the whole staircase.' CHAF gives families hope and faith and the Cambridge Community of Realtors is proud to be a part of

this very important service to our community."

The Cambridge Community of Realtors has always been a big supporter of CHAF. They are currently working on a project which will encourage buyers and sellers to donate the interest on their escrow accounts to a charitable fund. The monies will be divided equally between CHAF and Our Place, the Salvation Army's Center for Homeless Children.