

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 and by helping families avoid eviction.

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 \$875,000, enough to open doors for nearly 850 households.

Raise the Roof—Celebrating Broadway’s Best: Sondheim & Bernstein

CHAF is proud to announce the Eighth Annual Benefit Concert for the Homeless, “Raise the Roof”. Boston Secession, “the Valrhona chocolate of choral groups” according to the Boston Phoenix, will perform music by Broadway greats, Stephen Sondheim and Leonard Bernstein. The world premiere of *regardisregard*, a multi-media presentation featuring words and images of and by the homeless, will also be presented (see page 2 for more on *regardisregard*).

Boston Secession is a 25-voice professional choral ensemble dedicated to superlative performance and to forging connections between



Sarah deLima performing at CHAF’s Spring Reception

music and the wider sphere of cultural life. Under the artistic direction of Jane Ring Frank, this innovative performing group, credited by Boston Magazine for “revitalizing the concert experience,” will perform

Broadway songs both well known and less familiar. They’ll be joined by Boston musical theater star Sarah deLima and other celebrated cabaret performers.

“ Boston Secession
- the Valrhona
chocolate of choral
groups”
- Boston Phoenix

Previous CHAF concerts have presented musical themes from various forms of the American sound, from jazz, with salutes to Basie and Ellington, to soul and R&B, with the *tours de force* of Nneena Freelon and Kevin Mahogany, to last

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CHAF HELPS ZOBEIDA AVOID EVICTION



Zobeida

Zobeida is used to doing things right. She has an associates degree and had been working in bookkeeping for several years when she decided it made sense to return to school and go for

her bachelors in accounting. With a four year degree in hand, she could get more interesting work, and better pay at the same time. She’d been saving by working an additional part-time job. So in September 2004, she enrolled at Bentley College and began to study.

Unfortunately, because of the course load, she could no longer work the two jobs, and her savings didn’t go as far as she’d hoped. Zobeida realized that she was going to have trouble paying her rent. Her family couldn’t

help her out financially, so she spoke to her landlord who arranged for her to move to a more affordable unit in East Cambridge.

Then the real problems began. She was laid off in September 2005 and during the five months she was out of work, she couldn’t keep up with the bills.

Her unemployment benefits didn’t start coming until the middle of October. Again, Zobeida anticipated the problem and spoke to her

CHAF Concert and Reception set for September 29th

CHAF’s Eighth Annual Benefit Concert for the Homeless: Raise the Roof, Celebrating Broadway’s Best, Sondheim and Bernstein will be held on Friday, September 29th, at 8 pm at Sanders Theatre.

Reception from 5:30 until 7:30 at the Charles Hotel.

Concert tickets: \$25, \$20, students \$10. Reception \$75.

Call 617-496-2222 or go to www.CHAFund.org.

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CHAF to Present World Premiere of *regardisregard* at Fall Benefit

Boston Seccession will perform the world premiere of *regardisregard* at CHAF's Eighth Annual Benefit Concert for the Homeless, September 29th at Sanders Theatre. *regardisregard* is a multi media presentation for chorus and soloists featuring words and images of and by the homeless.

This piece is part of an ongoing collaborative art project by Mary Oestereicher Hamill, a resident scholar at Women's Studies Research Center at Brandeis University. After twenty years in higher education, Hamill's desire to make an impact on issues of social justice, led her to concentrate on the visual arts.



Mary Hamill

In this project, Hamill traveled throughout Boston and Cambridge and lent her video camera to homeless men and women so that they could film their lives as they saw fit.

"I was surprised people were so ready to do this," Hamill says. "It resulted in almost entirely useful and rich ma-

terial. You really don't have to scratch the surface very deep for people to do and say things that are important."

The words and images that were captured have been used in a variety of ways.

At an installation at the MFA in March 2004, Hamill hung strips of film from the ceiling while a soundtrack softly played the words of the homeless. In an interesting twist, museum goers were simultaneously filmed and broadcast live to monitors in Central Square and elsewhere in Boston, so that the homeless could view the public as they viewed the installation about the homeless.

For the CHAF Benefit, Boston Seccession will present a composition by resident Brandeis scholar Ruth Lomon. Lomon is a composer of orchestral, choral and chamber music, song cycles, solo compositions and works for multi media. For this project she first worked with Mary Hamill to produce a libretto using the words of the homeless, and then composed the music for *regardisregard*.

Hamill and Lomon's work provides a forum of expression for the homeless, who rarely get to speak for themselves *and be heard*. CHAF is honored to present the world premiere of *regardisregard* at this year's benefit concert.

DAVE CONNELL, 2006 BENEFIT CHAIR



David Connell

David Connell, Senior Vice President at Citizens Bank is chairing this year's benefit and fund-raising campaign. He is working with the CHAF Planning Committee towards its 2006 goal of \$175,000. This will allow CHAF to help over 200 Cambridge families.

Connell spoke at CHAF's Spring Reception and had this to say about his commitment: "At Citizens Bank, we have, as part of our credo, the

area of community and it's about giving back and caring about our community."

"So when the call came," Connell continued, "and I was asked to spend a year working on this committee and being the chairperson of fundraising, I quickly said yes. And I said yes, because I find that homelessness is a very critical issue. In one of the sacred books, it says that at the end of the day, a question will be asked, 'What have you done? Did you feed the hungry, did you help the homeless.' From a personal perspective I think that the opportunity to help someone is key."

Citizens Bank is one of CHAF's most generous contributors to date, donating \$20,000 per year since 2004.

CHAMBER OF COMMERCE HONORS CHAF

CHAF was honored to be selected as one of three finalists for Nonprofit of the Year by the Cambridge Chamber of Commerce. Fifteen local nonprofits had been nominated for the award. The winner was the Boston Area Rape Crisis Center. "Although we didn't win, the recognition as finalists by the Chamber community was a tribute to the entire Cambridge coalition which has contributed to the success of CHAF," said director David Pap.

CHAF Planning Board member and 2005 co-chair, Susan Lapierre, Vice-President at East Cambridge Savings Bank, received the Carl F. Barron Business Person of the Year award. CHAF salutes Susan for the continued commitment and endless energy she has de-

voted to CHAF and to the entire Cambridge community.

This honor follows a 2005 distinction of CHAF's director by the Massachusetts Housing and Shelter Alliance. David Pap was awarded the Extra Mile Award for his efforts in co-founding and stewarding CHAF through its first seven years. And in 2004, CHAF was presented with a citation by State Representative Alice Wolf "in recognition of its passion and commitment in ending homelessness."

"This series of recognitions is wonderful," said Director David Pap. "It's great to see our efforts acknowledged, and we hope that this will inspire more people and organizations to join us."

Focus on HomeStart

CHAF is part of a family of services that partner agency HomeStart provides to the people it serves. CHAF Reports spoke to Linda Wood-Boyle, HomeStart's Executive Director.

CHAF Reports: How does CHAF fit into the big picture at HomeStart?

LWB: CHAF is a tool in our toolbox, and it's a critical one. As we have people that move from homelessness to permanent housing, we have a variety of tools that help them get there. CHAF is a huge one in Cambridge in terms of upfront costs. It's often the last barrier for families and individuals on fixed incomes, who can't possibly save the amount of money they need for upfront costs, first and last, security deposit, moving costs, beds... The other area where CHAF plays a big role is in prevention.

CHAF Reports: And how does that work?

LWB: Well, none of the federal agencies will fund prevention. It's, "Sorry, call me when you get to a shelter." We use CHAF money to keep people from losing their housing when they hit a bump in the road. And when you consider the cost of housing people in shelter, close to \$37,000 a year, compared to the average cost of prevention, which is \$670...this is really an area where a little bit goes an awful long way.

CHAF Reports: Can you give us an example.

LWB: Well, we recently worked with a single mom with two kids in her 30's. She was working just above minimum wage, with no benefits. She had a bad bout of pneumonia, and she couldn't go to work, it's very infectious. Her budget was so tight that to lose two or three weeks pay meant the whole apple cart was upset. She got behind about \$600 on rent and about \$300 on utilities. It was less than \$1000. The landlord was making noises about evicting her and she realized that she was going to sink without help.

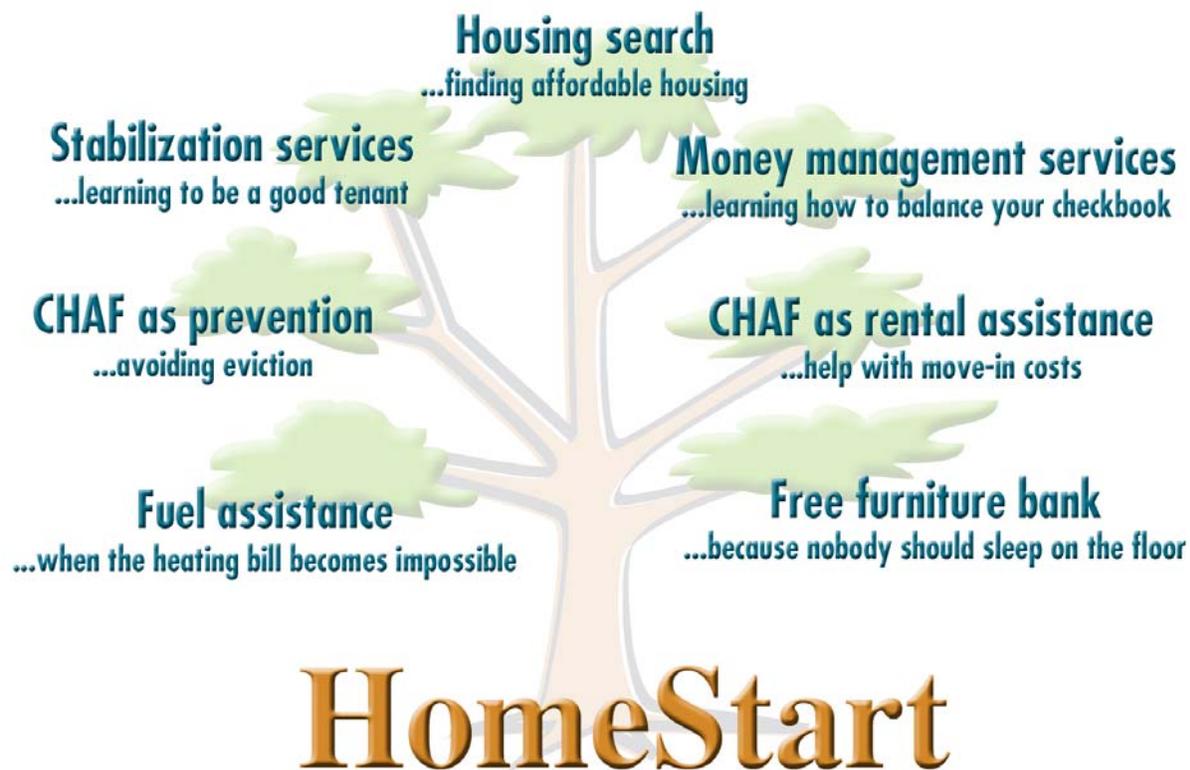
CHAF Reports: It's hard to imagine facing all that on your own.

LWB: That's just it. These are people who don't have the family support most of us can count on. To be able to say, listen, I'm 100 bucks short, or I need you to take the kids for three hours. Things as simple as that.

CHAF Reports: So in a sense, you step in as a partner, so they're not alone facing the rent, the bills, the kids, work, day-care. And you plug them into a network of support systems.

LWB: Exactly. These people are on such a treadmill trying to stay ahead. They can't find the time to look at the big picture and they often don't know the questions to ask. They don't know about fuel assistance for example. We help them step back and get the help they need.

Below, an illustration of some of the services HomeStart either provides directly or helps its clients obtain.



CHAF supporters at the Spring Reception at the Hotel @ MIT on May 11th.



David Connell, CHAF 2006 Benefit Chair with Jane Gilbertie and Paul O'Donnell of Citizens Bank



Rick Sullivan of Citizens Bank, Lois Brunet CHAF Assistant Director, Susan Wayne of Coldwell Banker, and Dan Malis of malislaw.com



Anne Munson of RE/MAX Destiny and Frances Pierce



Mark Lippolt, senior executive VP, Monika Montrymowicz, director of Corporate Giving, Roni Boyles, director of Public Relations, all of Coldwell Banker Residential Brokerage with Rob Siegrist of Cambridge Trust



Jane Ring Frank, Boston Secession Artistic Director, Dan Malis of malislaw.com, Sarah deLima, cabaret star



Back row: CHAF Board Members Paul Turcotte, Dan Malis, Rob Siegrist, Lois Brunet, David Pap, Anne Munson, Bill Scott, Front row: David Connell, Jean LeVaux, Barbara Ford, Susan Lapierre

Spring Reception brings in over \$4,800

Over one hundred CHAF supporters gathered at the Hotel @ MIT on May 11th to jumpstart the 2006 fundraising season. The evening included music by the Mofongo Latin Jazz Quintet and a silent auction and was sponsored by the Hotel @ MIT and MIT.

The silent auction had a grand prize of a pair of tickets to *Rent* and an overnight stay at the Hotel Marlowe. Other items included a fam-

ily portrait from the Maclone Studios of Photography, more theatre tickets, overnight stays, and Cambridge restaurant gift certificates, all generously donated by area businesses and CHAF supporters.

The bidding was fierce and over \$4,800 was raised – a tidy sum for CHAF’s first foray into the silent auction arena. Thank you bidders, donors, sponsors and attendees!

Please help CHAF keep 200 families in their homes this year.

You can prevent one family from becoming homeless with a \$670 donation.

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

REALTORS RAISING THE BAR

The Cambridge Community of Realtors is one of the original founders of CHAF and remains passionate to the cause. There are a variety of ways we participate, yet our goal remains the same: to raise money for CHAF and to raise *awareness* around homelessness in Cambridge.

One new fundraising idea initiated by Susan Wayne of Coldwell Banker Huron Avenue was to donate \$100 from each of her home sales to CHAF. This idea was enthusiastically picked up by several other realtors including Ken Sazama, also with Coldwell Banker Huron Avenue and myself.

Ken takes the donation one step further: at the closing

table, he explains CHAF’s mission to everyone present and lets them know that he will be donating \$50 from the transaction to CHAF. He then asks if anyone else would like to contribute to CHAF with him. In this way Ken raises money *and* raises awareness.

Initiatives like this one and the yard sale hosted by the MCNA are inspiring (see above). New fundraising ideas are always welcome – how about hosting a garden party or your own yard sale... Whatever you want to do – because CHAF is about people helping people here in our own community.

Anne Munson, CHAF Board Member and realtor at RE/MAX Destiny

MCNA Hosts Yard Sale for CHAF

The Mid-Cambridge Neighborhood Association sure knows what being neighborly means. On June 11, they hosted a yard sale covering several blocks. A charity table was featured, with the proceeds being donated to CHAF.

The event was quite a success, bringing in over \$240.

Margaret McMahon, member of the Coordinating

Committee for MCNA said "We were attracted to CHAF because of the important work you do in the area of homelessness and your success in keeping families housed. We want Cambridge to remain the vibrant place it is and always has been. We believe CHAF is helping make that happen, and we want to support your work."

FROM THE DIRECTOR



CHAF Director David Pap

Remember the old saying ‘an ounce of prevention is worth a pound of cure?’ Well, at CHAF, \$670 of prevention is worth \$37,000 of a cure that doesn’t work. \$670—that’s the average it costs CHAF to prevent a family from becoming homeless. Once a family loses its home, it costs the state \$37,000 to keep them in the shelter system.

Can you imagine what it must be like for a working family with children to be living in a shelter? It takes *several* minimum wage jobs for a family to make ends meet. Many of these jobs don’t provide health insurance. If one spouse falls ill or gets downsized, there is no cushion, and when the rent goes unpaid, these families face eviction.

There’s more and more talk nowadays about prevention. Government officials at all levels have come to realize that it’s cheaper to prevent homelessness than to cure it. Agencies cannot deliver services to people who don’t have an address—they need to have a home where they can receive the support services they need to get by. Although it’s hard to deliver services to someone without an address, oddly and absurdly enough, many about to be evicted are told they won’t qualify for services and assistance until they actually become homeless.

That’s where CHAF comes in. Aside from raising awareness and alleviating homelessness, an important part of CHAF’s mission is prevention. So your donations help not only to move people out of shelters and into homes but also to stem the flow into the shelter system. With your help, we will reach our goal of raising \$175,000 this year, enough to help more than 200 families and individuals to either ‘prevent’ or ‘cure’ homelessness.



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Cambridge, MA 02238
Phone: 617-354-5678

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David Connell, Senior Vice President
Citizens Bank

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www.CHAFund.org

Raise the Roof

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year's remarkable celebration of folk music with Ellis Paul and Friends.

This year's concert will pay homage to yet another uniquely American musical form with "Raise the Roof", a salute to Broadway, focusing on two of its most innovative and unique composers, Bernstein and Sondheim.

While stage music in other hands can drift into the ba-

Zobeida

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landlord. "I was told by the manager that nothing could be done. My December rent went unpaid. I had to finish paying November and put money down on my other bills. In January 2006, I received the eviction letters." Zobeida had never been evicted before and continued to try to talk with the landlord and explain that she was still unemployed but actively seeking work.

In the end, it was Zobeida's landlord who referred her to Maria Melo, a case manager at the Multi-Service Center for the Homeless. Maria was able to provide CHAF funds to cover

nal, these two contemporary composers have challenged the classic notion of stage musicals, with daring productions exploring art, history, prejudice, and passion in shows such as *West Side Story*, *Candide*, *A Little Night Music*, *Sweeney Todd* and *Assassins*.

Help us "Raise the Roof" on September 29th with a salute to the Broadway brilliance of Sondheim and Bernstein. Tickets (\$20/\$25, \$10 students) are available at 617-496-2222.

Zobeida's back rent. She also negotiated to have her rent reduced.

"Without this assistance I'd have been homeless, living in a shelter, and most likely would have had to quit school. I am very thankful that didn't happen."

Zobeida is back on her feet with a job that she loves at the Massachusetts College of Arts which pays enough for her to continue working toward her bachelors at Bentley College.

It costs CHAF on average \$670 to prevent a family or individual like Zobeida from falling into homelessness. Once homeless, it costs \$37,000 to keep them in the shelter system for a year.

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 Regattabar at the

Charles Hotel.

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 SPONSORS

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Cambridge Community of Realtors
CambridgeSide Galleria
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**Breaking The Cycle
of Homelessness**