

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 businesses, institutions, individuals and community leaders pulling together to break the cycle of homelessness. Since its inception in 1999, CHAF has raised more than \$725,000, enough to open doors for nearly 700 households.

KENDRICK OLIVER'S NEW LIFE JAZZ ORCHESTRA AND THE NICOLE NELSON BAND STAR IN HOMELESS BENEFIT



Kendrick Oliver

CHAF's 6th Annual Benefit Concert on October 1st was a rousing tribute to the music of Count Basie, one of America's premiere big band leaders.

The Nicole Nelson Band opened the show. Boston's rising rhythm and blues star alternated between a lover's

whisper and a heartfelt shout in a mesmerizing performance. The band was augmented by blues pianist David Maxwell, who showed his stuff on a lively rendition of "Scratch My Back."

After intermission, Kendrick Oliver's 16-piece New Life Jazz Orchestra took over the stage, "swinging the Sanders Theater crowd to the rafters" according to Globe Correspondent Kevin Lowenthal. The vibrant energetic ensemble took the audience through several Count Basie classics, each piece highlighted by captivating saxophone and trumpet solos. After these high-powered instrumental numbers, the orchestra was



Nicole Nelson

joined by former Basie vocalist, Marlena Shaw, who brought the house down with her soulful, passionate voice and sensational charm. Boston's voice of jazz, Eric Jackson of WGBH/89.7fm, was once again the host of the evening.

CHAF RECIPIENT TONY CLEMONS SHARES HIS STORY



Tony Clemons with CHAF Co-Chair Kevin Fitzgerald

Tony Clemons was the honored guest at this year's pre concert reception at the Sheraton Commander Hotel.

He attended with his wife, two sons, his mother and mother in law. Tony, now a cab driver, received assistance from CHAF and came to share his story with Mayor Michael A. Sullivan,

"They were able to give me a second chance on life really."

State Representative Alice Wolf, various civic and business leaders and CHAF supporters.

"People don't become

homeless because they want to" said Clemons, "they become homeless because of circumstances. And I had some situations in my life that made it real hard for me to keep or obtain housing. This program that I went through with the Cambridge Multi-Service Center for the Homeless...and the Cambridge Housing Authority... they were able to give me a second chance on life really. You know, it was a bridge to a new life for me...and whenever I see somebody under a bridge with a car-

riage or somebody sleeping in an alley, I think of me. I think that could have been me if I didn't reach out for help or if there wasn't the organization (CHAF) that offers the help. And I'm really grateful."

SAVE THE DATE !

**Kickoff Reception
scheduled for Thursday
April 7, 2005
from 5:30-7:30 pm**

Cambridge Savings Bank Chairs 6th Annual Benefit Concert raising \$125,000

This year's fundraising efforts were led by Mr. Kevin J. Fitzgerald, President and COO and Mr. Robert M. Wilson, Executive Vice President of Cambridge Savings Bank, working with the Cambridge Community of Realtors and the CHAF Planning Committee.

"It's truly a terrific event for the City of Cambridge where so many people come together for such a great cause," said Kevin Fitzgerald. Bob Wilson echoed his comments, "we're very proud to be associated with the CHAF events and all the good work they do."

Thanks to the generosity

of the entire Cambridge Community, \$125,000 was raised, enough to help more than 125 homeless or near homeless families transition from life in a shelter or on the streets to a home of their own. This brings CHAF's six-year total to \$725,000 raised to assist nearly 700 households.



Co-Chairs Kevin J. Fitzgerald, President & COO, and Robert M. Wilson, Executive Vice President, of Cambridge Savings Bank

EAST CAMBRIDGE SAVINGS BANK ACCEPTS THE CHALLENGE FOR 2005

The torch has been passed from Cambridge Savings Bank to East Cambridge Savings Bank. Arthur C. Spears, President and C.E.O., and Susan Lapierre, Vice President of East Cambridge Savings Bank have agreed to act as Co-Chairs for CHAF's 2005 fundraising campaign.



Arthur C. Spears, President and C.E.O., and Susan Lapierre, Vice President of East Cambridge Savings Bank

"Susan and I are proud to represent East Cambridge Savings Bank as the 2005 CHAF Benefit Concert Co-Chairs," said Spears. "CHAF's opening of doors to 700 families who now have a place to call home is fantastic! CHAF is an example of a partnership that works. It is a tribute to what great things can happen when the public and private sectors come together to address the housing needs of our community."

Susan Lapierre was equally enthusiastic and spoke of East Cambridge Savings Bank's desire to see CHAF grow by associating other real estate re-

lated industries. "Having watched the growth of CHAF over its 7 years" said Lapierre, "I am totally in awe of its tremendous success. Many individuals and companies have

worked very hard to achieve this success. Going forward, we need to complement these efforts and elevate CHAF to

the next level. We need to ensure the good work that CHAF provides will continue for future generations. The scope of our sponsors needs to be broadened to bring in other major industries, specifically industries that prosper by providing services to tenants. Everyone should have a place to call home and the responsibility to help provide this *is a responsibility we should all share.*"

STATE REP ALICE WOLF PRESENTS CHAF WITH A CITATION

On behalf of the Cambridge Housing Assistance Fund, Director David Pap was the proud recipient of a citation presented by State Representative Alice Wolf from the Massachusetts House of Representatives. The citation was given to CHAF in recognition of its "passion and commitment in preventing homelessness." According to Representative Wolf, "from a statewide perspective, there's probably no more important activity that you can be doing than assisting people to remain in housing and to not fall into the specter of homelessness, both as a

human endeavor but also as a way of really preventing this continual cycle that has gone on."

"It's an honor to receive this acknowledgement of CHAF's successes from state officials," said Pap.



CHAF Director David Pap receives citation from State Representative Alice Wolf

YOU CAN MAKE A DIFFERENCE!

\$349 helps one child to have a home.
\$823 helps an entire family.

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

To find out how you can help
Call 617-864-8566 x244 or
Email David.Pap@NEMoves.com

RECEPTION GUESTS RISE TO THE CHALLENGE

After enjoying the good company and equally good fare at the Sheraton Commander, CHAF Reception guests were asked to accept a challenge put to them by the CHAF Planning Committee. And accept it they did!

CHAF Committee members offered a matching challenge of \$3,000. Paul Turcotte, President of the Cambridge

Community of Realtors, along with Honorary Committee member Ilona Kuphal, came forward with a 'big' check and declared, "I'd like to challenge you. I think that with not a whole lot of stretch of the pocket, we could probably beat that \$3,000, what do you think?"

Evidently the guests agreed. Additional pledges made at the reception by enthusiastic participants



went above and beyond that number, totaling \$4,200. This collective effort will

benefit seven more needy Cambridge families.

CHAF RECIPIENT FARAH JAMA SPEAKS AT BENEFIT CONCERT



Farah Jama

from the Cambridge Multi Service Center for the Homeless and then from the Cambridge Housing Assistance Fund. I was able to keep my apartment.

After that job I worked in human services...as a counselor at CASPAR...and again was laid off due to budget cuts and this time I couldn't keep my apartment. I went through a transitional program run by the Cambridge Department of Human Services, the Carey Program, and after that, with help from CHAF I've been able to move into my own apartment again.

I've been able to stay the course...and get a job doing what I like most, which is helping other people. I am very grateful for all the help CHAF has given people like me."

Farah Jama has been hired by HomeStart, to work as a Housing Advocate. He will be working with homeless adults in Cambridge, helping them move from shelter to their own apartments.

"I'm pleased to be here for the 6th Annual Benefit Concert for the Cambridge Housing Assistance Fund," said Jama.

"I've lived in Cambridge for 20+ years, working in

"I've been able to stay the course... and get a job doing what I like most, which is helping other people."

**Farah Jama
CHAF Recipient**

hotels and the service business. Due to layoffs and budget cuts after 9/11, I was on the verge of losing my apartment and sought help

FROM THE DIRECTOR



David Pap, CHAF Director

Sometimes people ask me, "Who are the homeless people we're trying to help?" Is it the woman we see sleeping in a store doorway in Harvard Square? Or the veteran with a shopping cart, carrying his few possessions? There's a dog sitting on top and he asks me for spare change?

Well, sometimes, it is those folks, but the picture is much more varied. For instance, it really surprised me when I learned that 40% of homeless people are employed, 60% graduated high school, and many have a college education.

And most people, including me, find it hard to believe that the average age

of a person without a home in Massachusetts is eight years old and that there are 2100 children without homes in Massachusetts schools. When they leave school at the end of the day, they go 'home' to a shelter, or a motel room, or sometimes to their parents' car.

The Cambridge Housing Assistance Fund assists people without homes and those about to lose their homes with the transition to a safe, secure and stable home of their own. They may be working and saving, and working and saving; and they finally find an apartment, only to be told they need first and last month's rent and a security deposit. That's a lot to save up on a minimum wage job. That's where CHAF comes in. We give people a financial boost over that last obstacle to a home of their own.

Your generous donation will help many more people like Tony Clemons and Farah Jama to obtain the keys to their own home and a roof over their head.



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Phone: 617-354-5678

2004 Benefit Co-Chairs

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Robert M. Wilson, Exec. VP
Cambridge Savings Bank

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- Francis H. Duehay**
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- Anthony D. Galluccio**
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HOMESTART REP TALKS BEYOND THE STATISTICS

Naomi Sweitzer, HomeStart Assistant Executive Director, paints a vivid picture of what homelessness is like beyond the statistics.

“I want you all to just think for a moment about where your house keys are. Maybe they're in your pocket or in your purse or your bag, and then just think for a moment of the jangling feeling of those keys and the security that is behind those keys when you go home tonight... and you're able to put that key in the lock and open the door... the certainty of those keys. Homelessness is about uncertainty. It's about being lonely, being cold; it's about your children missing school. It's about eating poorly, it's about a lack of privacy, it's about having to follow the rules and the schedule of the shelter...”

HomeStart is CHAF's lead public/private partner and meets weekly with the Cambridge Multi Service Center for the Homeless and the Cambridge Housing Authority to review applications for assistance. HomeStart's mission is “Ending homeless, one person at a time.”

“In many ways we are the Realtors for homeless people,” said Sweitzer. They come to us on their own or referred by a shelter and they all want one thing and that's a home. We help homeless families negotiate the maze of figuring out where to live, what they can afford and then transitioning into a home of their own. For the individuals and families that we work with, one of the things that is the most stressful for them is that they can be so close to an apartment and then they just don't have the money to bridge the gap for

“I want you all to just think for a moment about where your house keys are.”

that last month's rent, the security deposit, or a moving truck, and that's where CHAF comes in. It bridges the gap between their savings... and a home of their own. The three agencies that are the recipients of the fund are extremely grateful for its assistance. It makes our lives easier, but most of all it makes the lives of the people that we work with livable. Keys, a door, a kitchen, privacy, a home, they're all such simple things.”

HARVARD UNIVERSITY SPONSORS CONCERT AND RECEPTION

The Cambridge Housing Assistance Fund extends warm thanks to Alan Stone, Mary Ann Jarvis and Mary Power in the Office of Community Affairs at Harvard University for their contin-

ued support. For the sixth year, Harvard University sponsored CHAF's pre-concert reception and donated the use of Sanders Theatre for the concert.

HOMELESSNESS IN MASSACHUSETTS, DID YOU KNOW...?

- The number of homeless individuals has increased by 14% since 1999 and has doubled since 1990.
- 52% of these adults had paid jobs averaging \$992 per month.
- 60% of homeless people graduated high school with a GED, or had some college education.
- As of 11/03, 1,545 homeless families with 2,864 children were living in emergency family shelters and motels funded by MA Department of Transitional Assistance.
- The average age of a homeless person in Massachusetts is eight.
- One out of every 76 Massachusetts children experience homelessness each year.
- Elders are among the fastest growing group among emergency shelter population.

Sources:
Center for Social Policy, U Mass Boston (www.csp.umb.edu/Massshelter)
Massachusetts Coalition for the Homeless (www.mahomeless.org/facts)
Horizons for Homeless Children (www.horizonsforhomelesschildren.org)

PRIVACY NOTICE

CHAF will not share its mailing list with any other organization.

Breaking The Cycle of Homelessness

CHAF supporters gathered at the Sheraton Commander for the pre concert reception on Oct 1, 2004.



Shannon Halig-Blaine of Homestart, Roni Boyles and Monika Montrymowicz of Coldwell Banker



Maureen Ahearn, Barbara and Toby Stein of Hammond Residential



Paul Turcotte, President of Cambridge Community of Realtors and Naomi Sweitzer of Homestart



Elaine Wiemeyer and Anne Smith of Coldwell Banker and Robert MacAllister of Cambridge Trust



Yvonne McQuilken and Dura Winder of Coldwell Banker and Kate McCabe



Jen Maxwell, Mahmood Malihi and Ilona Kuphal of One First Condominiums and Bill Scott of Coldwell Banker



Heather Spinney and Felicia Stanley of Boston Residential Group, LLC



Alice M. and Kevin J. Fitzgerald and Maria and Robert M. Wilson of Cambridge Savings Bank

Thanks to our 2004 Sponsors

The 6th Anniversary Benefit Concert
for the Cambridge Housing Assistance Fund Raised
\$125,000 to Help the Homeless!

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