

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

## ELLIS PAUL AND FRIENDS STAR IN BENEFIT CONCERT FOR THE HOMELESS

CHAF's 7th Annual Benefit Concert on September 30th featuring acclaimed singer-songwriter Ellis Paul was a resounding success.

This was CHAF's first folk music concert, and the warm, soulful songs of Paul were a hit with the audience, comprised of both CHAF supporters, new to the artist, and devoted fans, new to CHAF.

Paul alternated between the classics that have made him famous, such as "3,000 Miles" and "Maria's Beautiful Mess", and songs off his latest album, *American Jukebox Fables*. He said that the concert is a great way for musicians to make a



Ellis Paul

difference. "It's nice to see an organization that's focused on making a difference," said Paul, a former social worker with homeless families, "and I was hon-

ored to be asked to help out such a great public service."

In addition to a stellar performance by Paul, this year's concert featured an opening set by singer-songwriter Christopher Wil-

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"I was honored to be asked to help out such a great public service"

- Ellis Paul

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liams. He regaled the crowd with a witty improvised song about the simultaneous Red Sox Yankee game that everyone seemed to have on their minds. The good-natured musicians kept the

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## EAST CAMBRIDGE SAVINGS BANK LEADS CHAF SUCCESSFULLY TO \$150,000 FUND RAISING GOAL



Arthur Spears and Susan Lapierre

CHAF is proud to announce that under the leadership of East Cambridge Savings Bank, the \$150,000 fund-raising goal for 2005 has been reached.

Arthur C. Spears, President & CEO, and Susan Lapierre, Vice President of East Cambridge Savings Bank led this year's fund-raising events as co-chairs. Thanks to their energy and dedication, another 150 homeless and near homeless families and individuals here in Cambridge will receive the help they need to get into safe and secure housing.

Spears and Lapierre brought on several new sponsors this year, including Cambridge-

Side Galleria, who has joined CHAF with a \$3,000 Contributor level sponsorship. (see article page 5)

In another generous initiative, East Cambridge Savings Bank offered to match donations made the night of the Annual Benefit Concert up to \$5,000. This challenge brought in a whopping \$11,100 in additional donations, pushing the fund-raising total right up to CHAF's \$150,000 goal.

"It has been wonderful working with the CHAF Board and supporters," said Lapierre, "towards our goal of providing help to those in need within our community, so that everyone has a place to call home."

Spears was equally pleased, reflecting back on the year's efforts. "We are very proud of CHAF's successes this year and wish the best of luck to David Connell of Citizens Bank for the 2006 campaign."

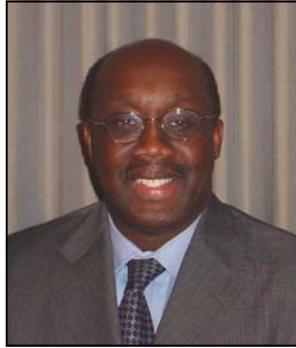
## CITIZENS BANK ACCEPTS THE CHALLENGE

The torch has been passed. David Connell, Senior Vice President at Citizens Bank has agreed to act as Chair for CHAF's 2006 fund-raising campaign. Citizens Bank has been a major supporter of CHAF for the past three years.

"It is exciting to be a part of an organization that focuses on helping the under-served segment of our community," said Connell. "CHAF is an excellent organization providing linkage between the Private and Public sectors."

This will be Connell's first year with CHAF, and his enthusiasm is palpable.

"While I am personally new to the CHAF board, it



David Connell

is clear that commitment and dedication to the fund-raising efforts will lead to strong community support in the 2006 campaign. We will outreach to more businesses to complement our loyal contributors and we encourage both businesses and individuals to support our efforts."

## MAYOR SULLIVAN ON "THE TWO'S"

Mayor Michael Sullivan addressed CHAF supporters at the Fall pre-concert reception. He began by reminding listeners that Boston was recently ranked as the most expensive metropolitan area in the country.



Mayor Michael Sullivan posit."

"Many people in our society, but particularly in the greater Boston area and in Cambridge too, are only two pay checks away from being homeless," said Sullivan.

He went on to point out a cruel irony in today's world. He called it "the two's". "Yet once you're able to get yourself back up, *you're still two checks away* from having a key to a front door and frankly that's the first and last month and security de-

Sullivan called this "the gap, the piece that no government agency has figured out."

This is where CHAF comes in. CHAF provides one time grants to help people with initial apartment rental costs that can often represent an impossible sum to save on wages that are sometimes, impossibly low.

## REBECCA'S STORY: WHEN WORKING FULL-TIME ISN'T ENOUGH

In today's world, working full-time doesn't open doors like it used to. Minimum wage has fallen so far behind the cost of living that a single person in Massachusetts needs to be earning more than three times that amount to be able to afford a single bedroom apartment (see *Did you know*, page 6). And even if affordable housing is available, saving for a security deposit is often an impossible goal. Witness Rebecca, a young single mother, life-time Cambridge resident, employed and yet virtually homeless in her own home town.

"I was born and raised in Cambridge," said Rebecca, "living with my parents and a seven year old son. My parents were relocating out of state, forcing me into homelessness. I had been looking and trying to save money for an apartment in Cambridge



Rebecca

since my son was born. But it seemed that every time I got ahead, I fell three steps back. The rental market is just so expensive. I felt like I was never going to be able to find an affordable apartment to raise my child in Cambridge. I knew that I would never be able to afford to come up with rent and a security deposit and *I have been working full time since I was 17 years old.*"

With the help of CHAF's partner, the Cambridge

Multi-Service Center for the Homeless, Rebecca was able to locate an affordable apartment. She was thrilled but scared she wouldn't be able to take it: "I had enough money saved for the

"I knew I would never be able to afford a security deposit..."

first month's rent but not for the security deposit."

Rebecca's case manager at the Multi-Service Center, Naty Morrissey, immediately thought of CHAF.

"Naty told me not to worry and assured me that she could get some help. Well sure enough, she got back to me with great news. Because of CHAF's extremely generous service I was able to move into my own apart-

ment. Their wonderful program provided me with enough money to cover the security deposit that I was just never able to come up with on my own. I'm incredibly grateful that CHAF's program is here to assist people like me to create a wonderful and happy home."

Rebecca now lives with her son in the same Cambridge neighborhood she grew up in.

**Help select the music for CHAF's 8th Annual Benefit Concert. If you have suggestions or contacts with any musicians you would like to hear, contact David Pap at david.pap@nemoves.com**

# Thanks to our 2005 Sponsors

the 7<sup>th</sup> Annual Benefit Concert  
for the Cambridge Housing Assistance Fund raised  
\$150,000 to help the homeless!

## *Leadership Circle*

East Cambridge Savings Bank, Citizens Bank

## *Event Sponsors*

Cambridge Savings Bank, Harvard University

## *Benefactors*

Cambridge Trust Company, Coldwell Banker Huron Ave.  
Coldwell Banker Mass. Ave, Hammond Residential Real Estate

## *Contributors*

Cambridge Community of Realtors  
CambridgeSide Galleria, Sovereign Bank

## *Donors*

The Charles Hotel, Federal Home Loan Bank  
Houghton Place / 1008 Mass Ave, Novartis, REMax Destiny  
W.T. Phelan Insurance, Wyeth

## *Friends*

Cambridge Police Officers Association, Central Bank, Century Bank, Chestnut Hill Realty  
One First Condominiums, Boston Private Bank & Trust Co., Draper Laboratory  
Gentle Giant Moving Company, Harvard University Employees Credit Union  
MIT Federal Credit Union, Prudential Maxfield Real Estate Services  
Shippen L. Page, Esq., Summit Mortgage, TAGS Hardware



Jane Lewis, Ellen Semenov, Cambridge Department of Human Resources, Alice Wolf, State Representative and Frank Duehay, former Mayor



Mary Power and Mary Ann Jarvis of the Office of Government and Community Relations at Harvard, Gene Foley of Harvard Employees Credit Union



Arthur C. Spears, CHAF 2005 Benefit Co-Chair, Tina Pacheco, and Al Pacheco, Pacheco Jewelers and East Cambridge Savings Charitable Foundation Board Member



Lee C. Craig, East Cambridge Savings Bank Board Chairman, Timothy E. Bombard, Vice President, East Cambridge Savings Bank, Joseph Amoroso, Associate/Attorney, August & Simmons and Joe Nogueira



Justin Slate of Bob Slate, Inc., Cheryl Bugley, Ruth Crocker and Bob Crocker of Coldwell Banker



Tamela Roche, John Angier and Andreas Kreutzer of Coldwell Banker and Paula Kreutzer



Back Row: CHAF Board Members David Pap, Lois Brunet, Dan Malis, Front Row: Jean LeVaux, Frances Pierce, Ronald Benjamin, Susan Lapierre, CHAF 2005 Co-chair, Barbara Ford, Paul Turcotte



Ronna Sanchez, social worker, yoga instructor, CHAF volunteer and Kim Romano, filmmaker, Romano Productions

## CHAF WELCOMES NEW SPONSORS

CHAF is proud to announce the addition of three new sponsors to its circle of supporters.

**CambridgeSide Galleria** joined CHAF as a Contributor Sponsor. The Galleria is Cambridge’s waterfront mall with over 120 stores. They are celebrating their 15<sup>th</sup> anniversary this year. “We are committed to giving back to our area non-profits because the Cambridge community has been so supportive of us for so long and most importantly, because it’s the right thing to do,” says Issie Shait, Mall Manager at CambridgeSide Galleria.

“We believe that it is important that companies such as ours support non-profits such as CHAF. It’s a part of CambridgeSide’s mission. We respect and appreciate CHAF’s dedication to assisting the homeless in our area.”

CHAF also welcomes **The Law Office of Shippen L. Page** and Prudential Maxfield Real Estate Services who both joined as Friend Sponsors.

Shippen Page, a lawyer with 20 years of practice in Cambridge and a long-time resident, had this to say. “There is a serious shortage

of affordable housing in Cambridge and across Massachusetts. My view of giving is to help those who are less fortunate than I am in any way I can. Supporting CHAF makes all the sense in the world.”

“**Prudential Maxfield** is proud to be a CHAF sponsor this year,” said Judy Ober, Cambridge Branch Manager. “What better charita-

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“Supporting CHAF makes all the sense in the world.”

- Shippen L. Page, Esq.

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ble focus for a real estate company than housing? Part of the wonderful fabric of Cambridge is its diversity. On a personal level I have always felt strongly that one should be a contributing member to the community. I am still inspired by John F. Kennedy’s challenge to Americans, ‘Ask not what your country can do for you, ask what you can do for your country!’”

Finally we would like acknowledge the very generous donation of \$5,000 made at the Fall reception by **Alex Steinberg of Resource Capitol Group**. Steinberg has been a regular supporter of CHAF over the years. Thank you Alex!

## FROM THE DIRECTOR



CHAF Director David Pap

This year we witnessed up close what homelessness can be like. TV images of the extreme devastation wrought by Hurricanes Katrina and Rita showed hundreds of thousands of people losing their homes. Some estimates were a million new homeless—that’s ten times the population of Cambridge.

We have our own homeless here in Cambridge. And while we haven’t had a hurricane, we have had a hurricane of budget cuts in health and human services; and there is a quiet disaster of people living on the street without a home. As the gap between the haves and have-nots gets wider and wider in this country, more and more people are falling off the economic ladder, unable to make ends meet, and they are losing their homes.

Many of Cambridge’s homeless are working families. They may leave their children in a homeless day care center or in a school during the day while they work a minimum wage job, trying to save up for an apartment.

According to Shelter, Inc., a parent making minimum wage would have to work 124 hours a week (19 hours a day, everyday) to afford an apartment in Massachusetts. Two parents would have to work almost 70 hours a week.

Many in Cambridge are ‘near homeless’ or ‘precariously housed’. What if their rent goes up, and

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Next year with your help we can reach the million dollar mark.

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they face eviction? What if a parent falls sick and cannot work to pay the rent?

This is where CHAF makes a difference. By supplementing initial rental costs like first and last months’ rent, security deposit, etc., CHAF assists homeless and near-homeless households to surmount the final obstacle to renting their own home.

I’d like to thank everyone involved in achieving this year’s goal of raising \$150,000 to assist 150 households to move from streets and shelters to homes. That brings CHAF’s seven year total to \$875,000 raised to assist 850 households.

Next year, with your help, we can reach the million dollar mark and be satisfied knowing that, while a lot needs to be done to end homelessness in our community, we, you and I, will have personally helped over 1,000 families to put their lives back together.

### YOU CAN MAKE A DIFFERENCE!

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

More information at [www.CHAFund.org](http://www.CHAFund.org)



PO Box 381332  
Cambridge, MA 02238

**2005 Benefit Co-Chairs**

Arthur C. Spears, President & CEO  
Susan Lapiere, Vice President  
East Cambridge Savings Bank

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- Marjorie C. Decker  
Vice Mayor
- Francis H. Duehay  
Former Mayor
- Anthony D. Galluccio  
Former Mayor
- Jarrett T. Barrios  
State Representative
- Alice K. Wolf  
State Representative
- Kenneth E. Reeves  
City Councilor
- Henrietta Davis  
City Councilor
- Alan Stone  
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Cambridge Savings Bank
- Joseph V. Roller II, President & CEO
- Norm McIver  
Cambridge Trust Company
- John M. Angier, SVP  
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- Tod Beaty, President  
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Coldwell Banker Huron Ave.
- Barbara Ford  
Coldwell Banker Mass. Ave.
- Tamela Roche  
Cambridge Community of Realtors
- Robert Siegrist  
Cambridge Trust Company
- Frances Pierce

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

**Ellis Paul**  
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audience informed of the score, and a round of applause went up when victory was announced.

Paul was joined on stage

throughout the show by an impressive group of folk singers: Jennifer Kimball, Flynn, Don Conoscenti and Antje Duvokot. Vance Gilbert hosted the show and performed with Paul as well.

**HomeStart Director on Prevention - It just makes fiscal sense!**



Linda Wood-Boyle

Linda Wood-Boyle is Executive Director of HomeStart, one of CHAF's partner agencies. At CHAF's Fall Reception, she spoke in plain terms of how important CHAF is in the work that HomeStart and the other partner agencies are able to accomplish here in Cambridge.

"This is my 6<sup>th</sup> year standing here at this podium," said Wood-Boyle, "and I've been thinking, what would we do without CHAF. So I asked some of our staff that are here tonight and they said, 'Well it's very simple Linda. There would be more homeless people in Cambridge, there would

be fewer people getting into housing because of the first and last months' rent, and there would be people that would have housing, but they wouldn't have lights or heat because of arrearages.' They looked at me like, are you crazy? And that's it, it's that simple." CHAF *does* make a difference here in Cambridge.

Wood-Boyle went on to address the issue of prevention which has been getting more attention in recent years. And of course, it comes as no surprise, an ounce of prevention is worth a pound of cure.

"I want to give you a number," said Wood-Boyle. "The average cost of keeping a family in shelter for a year is \$37,000. The average cost of preventing a family from becoming homeless is \$665. So never mind the moral imperative about helping people and families. *It just makes fiscal sense*, it makes absolute fiscal sense."

**HARVARD UNIVERSITY SPONSORS CONCERT AND RECEPTION**

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.

For the seventh year, Harvard University sponsored CHAF's Fall Reception at the Harvard Faculty Club and donated the use of Sanders Theatre for the concert.

**AFFORDABLE HOUSING IN MASSACHUSETTS, DID YOU KNOW...?**

- A minimum wage earner (\$6.75 per hour) can afford<sup>1</sup> monthly rent of no more than \$351 while the Fair Market Rent<sup>2</sup> for a one-bedroom unit is \$912 in Massachusetts.
- In Massachusetts, a worker earning the Minimum Wage must work 124 hours per week in order to afford a two-bedroom unit.
- A full time worker must earn \$20.93 per hour in order to afford a two-bedroom unit.
- In Massachusetts, an extremely low income household earning \$22,563 or 30% of the median income, can afford monthly rent of no more than \$564, while the Fair Market Rent for a two bedroom unit is \$1,088.

<sup>1</sup> A unit is considered affordable if it costs no more than 30% of the renter's income.

<sup>2</sup> Fair Market Rents are determined by the Department of Housing and Urban Development.

All data is from:  
National Low Income Housing Coalition ( NLIHC)  
*Out of Reach 2004*  
(<http://www.nlihc.org/oor2004>)

