

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 more than \$1.6 million - enough to open doors for more than 1,500 households.

Home Sweet Home Raises \$155,000

110+ homeless and near homeless to be assisted

The Cambridge Housing Assistance Fund held its 12th annual fundraiser on October 16, 2010 at the Cambridge Hyatt Regency. Home Sweet Home was a huge success and capped off a year of fundraising in which over \$155,000 was raised to open doors for more than 110 homeless and near homeless families and individuals in Cambridge.

"The event was a huge success thanks to the generosity of our participating supporters, vendors, sponsors and guests." said David Pap, CHAF Board Chair. "This was another challenging year for fundraising, and I'd like to thank the many businesses and individuals who have helped us to continue our efforts."

As Host Chef Robert Dougherty and the Hyatt 'rolled out the red carpet' for CHAF and



Chefs from Aura Restaurant at the Seaport Hotel present Hogan Brothers Chocolate Mousse

Event Host, Billy Costa (NECN's *TV Diner*); Celebrity Judges Jill Epstein (Publisher of *Where to Eat Boston*), Ilene Bezahler (Publisher/ Editor of *Edible Boston*) and Lynne Viera (President & CEO, *How2Heros Inc*) sampled an illustrious array of top pastry chefs from the greater Boston area who competed with tasty

treats for the coveted Yummy Awards. The nearly 500 guests and volunteers checked their diets at the door, and while sampling sumptuous and sweet concoctions, also bid on fabulous auction items.

The awesome Love Dogs kept the dance floor hopping with their rockabilly sounds; and Cort Furniture and Pure Energy Entertainment provided a comfortable lounge-style setting. The VIP room featured a pasta bar and turkey carving station from the Hyatt's Zephyr Restaurant and a variety of local wines from Westport River Vineyard and Winery and Still River Winery.

We hope that you will support all of our incredible vendors throughout the year and please let them know you are a friend of CHAF's. Home Sweet Home was conceived and organized by Carolyn Oliveri of CoolCatEvents.com. Save the date for next year's event on Saturday, October 22, 2011 and check the website at www.CHAFund.org for more updates.

Cambridge Trust Leads CHAF to 2010 Goal

CHAF is proud to report that under the committed leadership of Joseph Roller, President and CEO of Cambridge Trust Co., CHAF has exceeded its goal of raising \$150,000 in 2010.

"It has been an exhilarating year and we are pleased to be part of raising enough to help 110+ households break the cycle of homelessness," noted Roller. "As we applaud CHAF's good work, we also celebrate the compassion and strength of our community. It has become clear that this public/private partnership works because of the ongoing financial and volunteer support of individuals along with local



Cambridge Trust Company presents a 'big' check to CHAF board members.

banks, businesses, realtors and universities. We recognize and thank them for their sustained support."

"Cambridge Trust has been a key contributor since CHAF's

founding in 1999," said David Pap, CHAF Board Chair. "Joe Roller went above and beyond in this year's fundraising, demonstrating the Bank's commitment to the Cambridge community."

CHAF Thanks

its many business supporters and the restaurants and vineyards that make Home Sweet Home such a big success.

Please give them your patronage and tell them "CHAF sent me!"

After 20 Years Sleeping on a Park Bench, Jeff Finds a Home

Jeff*, now in his sixties, was talking of beginning a life of trouble as a teen-ager with 14 younger siblings, and how he was thrust into a parental role when his parents were unavailable. In prison before age 20, he got out, fell in love, got married, found a job and spent 14 years happily raising a family.

"Then unfortunately, we separated," he said. "I became extremely lonely. My life was empty. Needing to fill the hole in my heart, I started using drugs as a painkiller at first, but the drugs soon took over my life."

Jeff worked for a while driving a cab nights, but he couldn't keep it together and eventually lost his license and the room he was

renting. "For the next 20 years, I was homeless," he said. "I mostly stayed in the Cambridge Common and slept on a bench. When it rained or snowed, I would try to find as much shelter as I could in building doorways. When you are homeless, you are constantly in flight and in transit."

He eventually got help with his addiction but stayed homeless until one day, a Cambridge police officer named Eric Helberg approached him as part of the department's homeless outreach division. Jeff took a card for CHAF's partner HomeStart and began working with an advocate there who helped him with housing applications and budgeting. He found an

apartment but couldn't put together the security deposit.

"At first I thought I was a lost cause," he said, "but fortunately, the Cambridge Housing Assistance Fund was able to pay for that up-front cost. When I first walked in the door of my new place, I said, 'Wow, is this really MY home?' I have a ceiling to keep the rain and snow off me....and I have my own door I can close whenever I want to be alone. I want to tell you I just love my place and I am truly grateful and thankful to all who have worked on my behalf."

"Such alienation comes with being homeless," Jeff said.

"People refer to us as 'the homeless,' but we're all individuals, each with our own unique set of circumstances and problems." Jeff recently celebrated his first year indoors. "Today, all things are new and possible," said Jeff, who said he remains friends with Officer Helberg to this day.

"There is so much potential in my life now. I am back in contact with my children and I am at peace with myself. Now I try to find the upside of every down and live a joyous life." With follow up support from HomeStart, 95% of CHAF recipients remain housed one year later.

**Name changed to protect privacy*

Painting by Muriel Brunet

"Last year, I took a beginner's painting class at my school, Cambridge Rindge and Latin High School, and our end of the year project was on problems in our community," says junior Muriel Brunet. "While some of my friends decided on gang violence, I chose homelessness as my subject. There are many homeless people in, not only Cambridge, but the rest of America as well. This problem is something everyone has been dealing with for so long and I thought it would be

interesting to bring it up again through the eyes of a homeless man, sleeping on a bench, on a newspaper filled with articles on how to help him. I feel connected to this subject because, like everyone else, it hurts to walk by these people everyday and know that you can't do anything immediately to help them. However, through CHAF and other organizations, it has become increasingly easier to help them out.



Homeless Man Sleeping on a Bench by Muriel Brunet, Junior at Cambridge Rindge and Latin School

Cambridge Savings Bank to Lead CHAF's Fundraising Drive in 2011



President & CEO Robert M. Wilson

"Once again, Cambridge Savings Bank is proud to be the lead sponsor of CHAF's fund-

raising efforts, and its signature event, Home Sweet Home," said President and CEO Robert M. Wilson.

"I have thoroughly enjoyed carrying the torch before for CHAF, and I am inspired by the determination of the volunteers from area businesses that give so much of their time and energy to serve its mission of providing individuals with a place to call home.

"Since CHAF's inception in

1999, over \$1.6 million has been raised to help more than 1,500 households move from shelters to homes or, avoid falling into homelessness. ***This is significant!***

Even more significant is that it currently costs CHAF on average \$800 to prevent one family from losing their home. Once homeless, it costs the Commonwealth (all of us, as taxpayers), approximately \$45,000 annually per family to provide shelter and services.

In addition to saving a family the trauma and disruption of being homeless, prevention translates into huge savings!

"It's truly gratifying to know that our donations do make a difference. We recognize that these are challenging times, however, please be as generous as you can in supporting CHAF.

"What more can I say other than - the mission is right and the math makes sense!"

Home Sweet Home “Yummy Award” Winners

Best Chocolate Dessert	Finale Desserterie: Dark Chocolate Decadence
Best Slow Food Dessert	Abby Park: Pumpkin Charlotte
Best Non-Chocolate Dessert	Cambridge School of the Culinary Arts: Cranberry Bread Pudding & Maple Crème Anglaise
Most Creative Dessert	Zephyr on the Charles for Most Creative: Apple Cinnamon Ice Cream Stuffed Profiteroles with Taza Chocolate Fondue and Pumpkin Seed Brittle
Celebrity Judge's Choice Award	Harvest Restaurant: Chocolate Peanut Butter Gianduja with Caramel Sauce and Toasted Peanuts

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



Henrietta's Table Chefs with Jack-O-Lanterns & Native Pumpkin Whoopie Pies



Bill Russell and his wife from Westport Vineyards serve Champagne to Julie Lungaro



Apple Cinnamon Ice Cream Stuffed Profiteroles with Taza Chocolate Fondue and Pumpkin Seed Brittle from Zephyr on the Charles



Hyatt Regency's Zephyr on the Charles prepares 'slow food' pasta with fresh greens and locally grown wild mushrooms

Warmest Thanks to Our Celebrity Judges, Chefs, Vineyards and Emcee

DESSERT COMPETITORS

Abby Park: *Pumpkin Charlotte**

Aura Restaurant at the Seaport Hotel: *Hogan Brother's Chocolate Mousse*

Bergamot Restaurant: *Salt & Pepper Taza Chocolate Pave, Verrill Farm Pumpkin Caramel**

Cambridge Culinary School: *Cranberry Bread Pudding & Maple Crème Anglaise**

City Table at the Lenox Hotel: *Dulce de Leche Bread Pudding The Fireplace: Open Face Pumpkin Whoopie Pie**

Finale Desserterie: *Dark Chocolate Decadence*

Harvest Restaurant: *Chocolate Peanut Butter Gianduja with Caramel Sauce and Toasted Peanuts*

Henrietta's Table: *Native Pumpkin Whoopie Pies**

Kickass Cupcakes: *Lotus Blossom Mini Cup Cakes with Local Asian Pears**

Middle East/ZuZu: *Baklava*

Rosie's Bakery & Dessert Shop: *Sogo Globbs — Fudgy Little Chocolate Cookies with Chocolate Chips, Walnuts and Pecans*

Introducing Home Sweet Home's Celebrity Judges



Ilene Bezhler
Publisher & Editor



Lynne Vierra
Founder & CEO



Jill Epstein
Publisher & Co-Creator



Host Emcee: **Billy Costa** of “TV Diner”

Toscanini's Ice Cream: *Black Bottom Pie, Khulfee, Apple Sorbet, Pumpkin Rum, Belgian Chocolate, Coffee Ice Cream Sandwich*

Verrill Farm: *Ginger Bread Pudding with Local Apple Compote and Boozy Caramel Sauce**

Zephyr on the Charles: *Apple Cinnamon Ice Cream-Stuffed Profiteroles with Taza Chocolate Fondue and Pumpkin Seed Brittle**

Home Sweet Home at the Cambridge Hyatt Regency on October 16, 2010



Home Sweet Home is the place to be!



Dancing the night away!



Donald Wexler and June Mendelson (left) cut a rug



Alex Steinbergh and his wife Becky



The Love Dogs



Guests enjoy the VIP buffet dinner



CHAF Board member Andrea Kantaros, Cambridge Branch Manager from Danversbank (L) with a guest



A good time was had by all!



Steven Karidoyanes, Music Director of the Masterworks Chorale, and his wife, Amy

CHAF Receives MAR Grant

The Massachusetts Association of REALTORS® Charitable Foundation recently announced the fall 2010 recipients of its Housing and Homeless Assistance Grants.

The Cambridge Housing Assistance Fund was nominated by the Greater Boston Association of Realtors and was selected along with five other agencies to receive a \$2,000 grant based on its initiatives to provide affordable housing, shelter and other emergency care services within Massachusetts.

“We are all having to adjust to the new economic landscape and that includes charitable organizations whose services are in even more demand today,” said

MAR Charitable Foundation Chairman Lynette Helms. “These charities make an important difference in the communities we live and work in everyday and we are again honored to assist them by awarding each a \$2,000 Housing and Homeless Assistance Grant this fall.”

The Charitable Foundation’s Board of Trustees created this program in 2000 to encourage REALTOR® support for local non-profit groups and their initiatives.

Thanks to Realtor Anathasia Prapas of Keller Williams Realty for applying for this grant.

FROM THE BOARD



CHAF Board Chair David Pap

Homeless and depressed, John* had been living in a state shelter for months with state assistance and was using it for a home address for his correspondence. One day he got a letter saying “The Division will stop your assistance on March 4 because we do not know where you are living.” After a few moments of confusion, John said to his case manager, “If they don’t now where I live, how did they send me a letter?” **

This is the kind of frustration the homeless experience on a daily basis. Many are working several minimum wage jobs to survive. Others are trying to raise children while living in a motel room paid for by the state. Imagine what it’s like trying to raise a family in a motel room and how difficult it is to

educate children when they change schools often.

It costs CHAF only \$800 to prevent a family from becoming homeless. Once homeless, it costs the state nearly \$40,000/year of our tax dollars to maintain that same family in the state shelter system.

The recent recession and home foreclosures mean greater need and increasing numbers of homeless people. **With your help, CHAF can help even more families move from shelters to homes, or avoid falling into homelessness.**

Thank you for your past support and please give generously to help homeless have homes.

**Name changed to protect privacy*

***From a story by Elissa Ely in the 8/31/10 Boston Globe.*



YOU CAN HELP BREAK THE CYCLE OF HOMELESSNESS

\$800 will keep one family from falling into homelessness. It costs the state \$40,000 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**

Want to Receive Your CHAF Notices by Email?

Please send your email, name, and address to email@CHAFund.org to help CHAF save printing and mailing costs



678 Massachusetts Ave, Suite 502

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www.CHAFund.org

CHAF Receives Honorable Mention Grant From MBA

The Massachusetts Bankers Association (MBA) Charitable Foundation announced the recipients of its annual community grants for 2010. The 32 grants are a record number and total \$128,500, also a record amount for the foundation, which now has provided gifts totaling \$1.3 million over its 14-year history. CHAF received an Honorable Mention and a \$1,500 grant.

The foundation, supported by the nearly 200 member banks of the MBA throughout Massachusetts and New England, is distributing the grants over eight geographic regions in Massachusetts, giving awards to deserving social service agencies.

"There is terrific need all across the region," said Norman S. Seppala, chairman of the MBA Charitable Foundation, "and there are so many deserving social service agencies. We're pleased to be able to help support the work of so many individuals and organizations in their time of need."

CHAF Welcomes New Board Members

CHAF welcomed four new board members this year who helped considerably by shepherding CHAF through another year of fundraising in a difficult economic environment.

CHAF thanks Cheryl Gorman, Exec. VP of the Harvard Employees Credit Union, Andrea Kantaros of Danversbank, Jinny Nathans, President of the Cambridge Historical Society and Barbara Broussard, President of the East Cambridge Planning Team. "It takes a village to raise not only a child but awareness of problems that need to be addressed," said Broussard. "We can all contribute in some way to help our neighbors in need."

CHAF Welcomes New Sponsors

In a year when individual donations decreased, business sponsorships increased and helped to take up the slack. CHAF welcomes and thanks new sponsors: Eastern Bank, Leader Bank, Beal Companies/One Kendall Square, Leader Mortgage, Mirant Corporation, Congress Group, Keller Williams Realty, McKinnon Company and University Common Real Estate Co. LLP. CHAF invites these new sponsors to join us next year as well.

CHAF Thanks 2010 Supporters

Leadership Circle • \$15,000+

Cambridge Trust Company
Cambridge Savings Bank

Event Angel • \$10,000+

Citizens Bank Foundation
Coldwell Banker Residential
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