

# CHAF reports

[www.CHAFund.org](http://www.CHAFund.org)  
SUMMER 2016

THURSDAY, NOVEMBER 17: CHAF PRESENTS

## Open Doors for the Homeless

**CHAF'S 18TH ANNUAL FUNDRAISER WILL BE HELD AT THE REGATTABAR IN CAMBRIDGE**

**T**he Cambridge Housing Assistance Fund (CHAF) is proud to announce its 18th annual fundraiser "Open Doors for the Homeless" on Thursday, November 17, 2016 from 5:30 to 8:30 p.m. at the Regattabar in the Charles Hotel in Cambridge. There will be live jazz by the Bertram Lehmann Quartet from the Berklee College of Music, networking, delectable heavy hors d'oeuvres, cocktails, and a fabulous silent auction! Sports tickets, restaurant gift certificates, art, hotel stays and more will be up for auction, all to support CHAF's goal of ending and preventing homelessness in our community.

We will also have the opportunity to hear the story of a formerly homeless client, whose life was transformed for the better thanks to CHAF funds, and the support services of our agency partner HomeStart, Inc. As always, we are grateful to our sponsors and guests, as this event would not be possible without their support. **Tickets for the event will be \$75 each, or \$65 if purchased before October 17.** If you or your business is interested in becoming a sponsor or would like to purchase a ticket, please visit our website, [www.chafund.org](http://www.chafund.org). Or, email CHAF's Director of Development Jessica Langer at [Langer@homestart.org](mailto:Langer@homestart.org).

We encourage local businesses who are interested in supporting our mission of ending homelessness in Cambridge to become a sponsor. Sponsors enjoy publicity at the event, ad space in the program book, and advertisements in other various local print and social media. Sponsorships are also an investment! **Did you know? It costs CHAF, on average, \$1,250 to prevent an entire family from losing their home. It costs the state of Massachusetts approximately \$30,000 per year to provide emergency shelter to that same family once they lose their home. Prevention works!**



Colleagues and members of the Board of Directors of East Cambridge Savings Bank, Lead Sponsor of Open Doors 2015.



**Denis K. Sheahan**  
*President and CEO,*  
*Cambridge Trust*  
*Company*

### Cambridge Trust Company to lead CHAF in 2016

**GOAL IS TO RAISE \$150,000 TO HELP 120 FAMILIES**

**C**ambridge Trust is pleased to once again take the lead for CHAF's 2016 fundraising campaign. "The commitment and leadership of CHAF has made a very real difference in the lives of over 1,900 individuals and families here in Cambridge," said Denis Sheahan, president and CEO of Cambridge Trust. "Since its inception in 1999, CHAF has been an example of a partnership that works by bringing the resources of businesses, individuals, and community leaders together to raise funds for local families in need. The personal stories of CHAF recipients overcoming some difficult challenges are heart-warming. With the generosity and help of the Cambridge community and beyond, our goal is raise

\$150,000 in 2016 which will assist more than 120 homeless or near-homeless families in securing a place to live," added Sheahan. To kick off the fundraising effort, Cambridge Trust Company announced that it will donate \$15,000 to this year's campaign.

## CAMBRIDGE HOUSING ASSISTANCE FUND

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## A message from the organization

BY DAVID PAP AND MATT PRITCHARD



**Matt Pritchard (left), CHAF client Hope and her daughter, David Pap, CHAF Planning Board Chair and Jessica Langer, Director of Development.**

everyone that has supported CHAF over the last 18 years. All of your loyal contributions, large and small, have helped thousands of our neighbors. Lend a hand this year and do not miss Open Doors for the Homeless 2016!

*Sincerely, David Pap, CHAF Planning Board Chair*

For 18 years, CHAF has been relieving suffering in ways that no one else has. CHAF was founded because “ordinary” people understood that pooling resources in a thoughtful way could positively impact not only individual people and families, but also systems as a whole. CHAF has been nimble to meet the changing needs of Cambridge’s most vulnerable people, and the legacy of this success gives us momentum for increasingly positive impact.

This May, the U.S. Department of Housing and Urban Development (HUD) delivered the news that roughly half of its supportive services to individuals experiencing homelessness across the country were being cut. No one could have prepared for the extent of the cuts. The City of Cambridge avoided many of these cuts because of its excellent performance, but the restructuring of contracts means that many critical services will still not be funded. “Bridging the gap” for those services is a perfect example of how CHAF’s impact is felt; significantly less people will be sleeping on Cambridge’s streets this year because of CHAF.

At HomeStart, we are so thankful for the loyal supporters of CHAF. Funds raised through CHAF can be used by HomeStart, meaning that we can help our most vulnerable neighbors in the most impactful ways. I would like to thank you, for allowing us to do more.

I would also like to thank David Pap and the rest of the Planning Committee for their years of dedication to ending and preventing homelessness. They are anything but “ordinary” and their invitation to all of us allows us to do the “extraordinary.”

*Matt Pritchard, HomeStart, Inc. President & Executive Director*

## East Cambridge Savings Bank lends a hand to make 2015 a great success!

East Cambridge Savings Bank has a deep-rooted tradition of supporting our customers and the community. We are proud of our history of partnering with the Cambridge Housing Assistance Fund (CHAF) both through volunteerism and financial support. It is part of the East Cambridge Savings Bank mission to help lead the way to end homelessness in our community. Through the generous support of local businesses, many of CHAF’s homeless who have fallen on hard times have been given assistance to get back on their feet. Because of CHAF’s work in the community, 96% of CHAF’s clients who receive follow up support remain in their home one year after receiving community assistance. East Cambridge Savings Bank remains dedicated to help CHAF reach their 2016 goals. Through their hard work and dedication, CHAF has positively changed the lives of more than 1,900 families and individuals in Cambridge



**Gilda M. Nogueira**  
President & CEO,  
East Cambridge  
Savings Bank

# Conquering cancer and homelessness

## A CHAF CLIENT SHARES HER STORY

BY DANNY NEILSON, DEVELOPMENT ASSOCIATE FOR HOMESTART

**A** native of Korea, Marsha developed a nomadic spirit, as her family moved from one military base to the next due to her father's career in the Navy. She began to take pride in her ability to thrive anywhere in the world. The family faced challenges as a result of her mother's mental health issues, but her father managed to hold the family together. But when Marsha turned 18, her parents divorced and she moved to the U.S. to pursue a business degree. It was time for a change. Marsha never expected that change to result in becoming homeless.

Before finishing her degree, Marsha dropped out to follow in her father's footsteps. She joined the Navy with her husband, initially serving as a Quartermaster and later in an administrative capacity. Unfortunately, her marriage ended in divorce and at the age of 28, she moved to Mission Hill while attending UMass Boston to complete her degree.

After college, she worked for many years as a waitress and in a variety of administrative roles throughout the Cambridge Area. Things were going well. Marsha was proud of the life she had created in the U.S. But one day, a visit to the doctor changed everything. Marsha had breast cancer, and was advised to begin chemotherapy immediately.

Her professional career began to fall apart as the medical bills piled up. The chemotherapy and medication wreaked havoc on her body, leaving her weak and unable to hold down a full time job. She fought through it, and began to pick up the pieces of her old life. And then, after two years of remission, the cancer returned. With the same determination as before, Marsha braced herself for battle and began to undergo chemotherapy five times per week. The last month of her treatment was the most difficult and she withered to a frail 91 pounds, only able to stomach yogurt and rice. Yet she emerged triumphant once again, cancer free. Marsha eventually healed and resumed her old life, returning to the workforce with the knowledge that her body could handle anything the world threw at it. But what happened next was something else entirely: a crushing blow to her heart and mind. Marsha's father, the anchor of her childhood, passed away unexpectedly.

A deep depression and anxiety began to set in. To make matters worse, her landlord increased her monthly rent without notice. Marsha knew she would be unable to stay in her apartment. Her childhood experiences allowed her to adjust to life living in her car, interspersed with weekend stays in hotels, but her mental health issues persisted, interfering with her professional life and making it difficult to find a new place to live. Running low on money and facing cold temperatures in her car each night, she eventually moved into a Cambridge shelter, but felt unsafe there. Her housing voucher for a subsidized apartment was set to expire. Time was running out. Marsha knew she had to do something before becoming stuck in the downward spiral of homelessness.

Finally, she found CHAF and HomeStart. Matt, a Housing Search advocate working at her shelter, stepped in and found Marsha an affordable, one bedroom unit near Lechmere. She acknowledges that her current housing situation is all thanks to the support that CHAF was able to provide. She says "I wouldn't be where I am today without Matt. He's meant so much to me. I also know I couldn't have afforded to move in without CHAF's assistance. They paid the first and last month of rent for me, and I couldn't have afforded this apartment otherwise". Marsha has been successfully housed since March and is hopeful to see what the next phase of her life holds.

**Time was running out. Marsha knew she had to do something before becoming stuck in the downward spiral of homelessness.**

## ▶ CHAF Basics:

The Cambridge Housing Assistance Fund (CHAF) is a broad-based community coalition of Realtors, local banks, civic and business leaders and universities, united by the common goal of ending and preventing homelessness in Cambridge. Operated by Cambridge Realtors in a public/private partnership with the Cambridge banking community, HomeStart, Inc. and the Cambridge Multi-Service Center for the Homeless, CHAF provides a bridge to housing for homeless and near homeless families and individuals in two ways. First, by assisting with the initial costs of renting an apartment (first, last, security deposits, moving costs, etc.) and by providing one-time assistance grants to households at risk of becoming homeless. CHAF acts as a crucial life raft to those that need it most. Recently, CHAF has expanded its initiative, by adding CHAF-funded services, and placing a CHAF advocate in the Cambridge office of HomeStart, Inc. This expansion added capacity to serve those on the brink of homelessness. And, should a household need assistance getting off the streets or out of a shelter and into permanent housing, they can access the vital support they need to make this happen by meeting with a specialized advocate at HomeStart. Advocates provide a variety of services, such as housing search, coordination with landlords and movers, homelessness prevention, eviction intervention, and stabilization and budget help once the client is housed. This helps break the cycle of homelessness permanently. Since its inception in 1999, CHAF has raised more than \$2.2 million — enough to open doors for more than 1,900 households. And, with follow up services from CHAF partner HomeStart, 96 percent of clients remained housed one year later and beyond!

# Open Doors for the Homeless

**THURSDAY, NOVEMBER 17 | 5:30–8:30 PM**  
**THE REGATTABAR IN THE CHARLES HOTEL**  
**ONE BENNETT STREET, CAMBRIDGE, MASSACHUSETTS**

Join us for an evening of *live jazz, hors d'oeuvres, cocktails, storytelling, networking,* and working together to end and prevent homelessness in our neighborhood.

**IT'S NOT TOO LATE TO SPONSOR THIS YEAR'S EVENT — THE DEADLINE IS NOVEMBER 4, 2016! CONTACT JESSICA LANGER AT LANGER@HOMESTART.ORG OR VISIT CHAFUND.ORG**

## THANK YOU TO OUR 2015 SPONSORS

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East Cambridge Savings Bank

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CHAF NEWSLETTER COMPILED AND EDITED BY JESSICA LANGER, DIRECTOR OF DEVELOPMENT FOR CHAF, DEVELOPMENT MANAGER FOR HOMESTART.

## A LOOK AT OPEN DOORS 2015

PHOTOS BY STEPHEN MACLONE



**LEFT:** Enjoying the evening at Open Doors for the Homeless 2015 are (from left) Karen Sexton of Hammond Real Estate, a guest, Jono Sexton of Blue Hills Mortgage and Doug Hannah of S&H Construction. **CENTER:** Laurie Crane, Nancy Dixon and Debbie Lewis from True Home Partners. **RIGHT:** State Representative Marjorie Decker, last year's emcee.



**LEFT:** Long-term CHAF supporters (from left) Bill Scott and Jasmin Lucci of ePlace Realty with David Pap of Coldwell Banker and Attorney Joe Lopisi. **RIGHT:** David Pap (left); Jean and Howard LeVaux of Cambridge Realtors (second from left, and seated, left); Paul Grover of RE/MAX; Bri Grady, Wissy Wendt, Louise Olson and Ilona Kuphal of Robert Paul Properties; Ronald Gonzalez and Bill Hayden (back row); and Terrie Hayden of REMAX (seated, right).