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- Will Sherwood & Blaine Bershad
- Worcester City Manager's Division of Neighborhoods and Housing Development
- Worcester Magazine
- Worcester Regional Association of Realtors
- Worcester Telegram & Gazette



CENTRAL MASSACHUSETTS HOUSING ALLIANCE

2006 Annual Report



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MISSION

The Central Massachusetts Housing Alliance is committed to a leadership role in helping the communities of Greater Worcester and Worcester County respond to the needs of the homeless and near homeless by supporting prevention programs; ensuring the availability of high quality and appropriate sheltering and support services; encouraging the availability and access to decent affordable housing; and empowering people through education.



A MESSAGE FROM THE EXECUTIVE DIRECTOR

The year 2006 was devoted to what we do best and that is working with one family, one person at a time and using lessons learned from those families to improve the service delivery systems and public policy to remove barriers and increase opportunities for all. I thank the staff, board and many partner agencies for their hard and thoughtful work in connecting the dots between the real people we serve and the large picture of systems breakdowns and policies that need to be fixed in order to eradicate homelessness and increase access to safe, affordable housing in our community.



At the heart of our work is the inspiration and education we receive each day from those whom we are honored to serve. Their struggles and stories provide direction in how to better do our jobs and inform advocacy that strives to achieve common sense solutions that encourage long-term self-sufficiency. Their successes are proof positive that flexible resources targeted to the needs, strengths and realities of a family or individual is indeed a constructive and successful investment. Here are just a few stories that reflect the thousands we served this year.

Maria, a young single mom found herself homeless and jobless at the Village. She shared with us the guilt she felt over being in this situation and the stigma she encountered in the community. But, Maria was filled with dreams, goals and determination. Within a year, we assisted her in landing a terrific job. She has a beautiful apartment and received the first ever One Family academic scholarship in Worcester to continue to improve her employment opportunities and the quality of life for her family. We thank her and know that wise investments in employment and education are key to solving homelessness.

HOUSING ASSISTANCE PROGRAM

- Provides homelessness prevention, housing stabilization services, and housing search assistance to income eligible families in Worcester County. Must have referral from Department of Transitional Assistance
- Works with local landlords, Realtors, and Housing Developers to increase the number of available units affordable to low income families,

In FY 2006, HAP assisted **84 families** to move from shelter and secured affordable housing for an additional **61 families** at risk of becoming homeless. HAP provided homelessness prevention services for **970 families**, and provided follow-up housing stabilization services to an additional **115 families**.

THE ANNUAL WALK FOR THE HOMELESS

This event raises awareness about housing & homelessness in Worcester County, and financial support to combat homelessness. This year, 600 Walkers raised \$90,000 in cash and in-kind donations.

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- reclaim neighborhoods, and prevent homelessness
- Coordination of Continuum of Care in Worcester County including submission of annual McKinney Grant to HUD to fund Homeless Services, Shelter and Permanent Housing opportunities
- Advocacy on legislative and budget issues to increase affordable housing options, homelessness prevention and adequate supportive services to those who are homeless or at risk of homelessness

This program is the heart CMHA’s mission striving to get to the root causes with solutions that will realize the dream of reducing the need for services and providing safe quality housing and shelter to help people transition to self-sufficiency. In 2006, more than 700 participated in advocacy forums, a Speakers Bureau of people whose lives had been directly impacted by homelessness was formed, and broad based advocacy resulted in key legislative victories for homelessness prevention, shelter eligibility and affordable housing programs. \$4.9 million in funding was secured for homeless service, shelter, and permanent housing programs on behalf of the Worcester County Continuum of Care.

THE VILLAGE AT CAMBRIDGE STREET

The Village is an apartment based family shelter program providing short-term housing, employment training, housing search and other educational programming and services to assist displaced families transition to self-sufficiency . The Village celebrated its second birthday in February of 2006. The Village is an innovative program which takes a strength-based approach in working with families to achieve independence.



Since opening our doors, 127 families have successfully moved on to permanent housing.

Jessica was pregnant and fled an abusive situation when she entered shelter. During her shelter stay she passed the GED and completed a medical assistance certificate program. She moved into a fair market apartment with a shallow subsidy known as “tool box” to help her for twelve months. She found employment as a medical records technician within six months, earning \$13.50 an hour and during this time was able to accumulate savings to successfully maintain her apartment independently. For the first time in her life she had savings intact as a safety net for the future. We applaud Jessica and know that in an expensive housing market, shallow subsidies are critical to support the long-term stability of a family.

A young mom moved from shelter to her own home, but found herself sleeping on her daughter’s stuffed animals at night. The Donations Clearinghouse was able to provide the basics that so many of us take for granted. Her pride in her home is proof that this public/private partnership that gives residents of Central Mass the opportunity to assist others in making a home a home is an investment that meets basic needs in a common sense and simple fashion.

An elderly widow with some medical challenges and no family supports wanted more than anything, to remain independently living in her home in the neighborhood in which she had lived for many years. The Elder Home Repair Program was able to do minor repairs to keep her home safe. Additionally the long-term integrity of the housing structure was preserved, neighborhood stability was promoted and most importantly her independence and dignity were maintained. Among elder homeowners, the short-term investments of programs like Elder Home Repair reap long-term benefits for a community and avoid the costly and less independent alternatives for our senior homeowners.

In 2006, the cost of housing continued to escalate beyond the reach of those on limited and fixed incomes. Drastic increases in housing related costs and increases in property taxes fueled the fire and placed more working families at risk of losing their home. The loss of one’s home is the loss of independence and a center from which to thrive as a family. The ripple effect of increasing homelessness threatens the larger community in turn with reduced stability in our neighborhoods and schools as well as increased costs in managing those in crisis.

CMHA plays a key role with many community partners in finding workable solutions for one family and one person at a time coupled with strong advocacy for changes that move us beyond managing homelessness to solving homelessness. Let us dedicate ourselves this coming year to listening and learning from the determined and courageous folks we serve to create lasting and real solutions for the community that are within our reach.

Grace K. Carmark
Executive Director



PROGRAMS

HOUSING COUNSELING AND HOMELESSNESS PREVENTION SERVICES

- Tenant/landlord mediation
- Individual counseling on Landlord/Tenant rights and responsibilities
- Emergency payments for rental and utility arrearages (as funds are available)
- Housing rights and responsibilities trainings to landlords, tenants and service providers
- Walk-in and telephone counseling, information and referral to tenants and landlords

In FY06 – 5,736 Households from 73 cities and towns were assisted through the Housing Counseling program

NEIGHBORWORKS® HOMEOWNERSHIP CENTER OF WORCESTER

CMHA is proud to partner with the Oak Hill CDC, the Worcester City Manager's Division of Neighborhoods and Housing Development, Worcester Community Housing Resources to assist residents to realize and retain the American Dream of Homeownership.

The Neighborworks® Homeownership Center of Worcester is located in the beautifully restored Odd Fellows Building 674 Main Street in Worcester. The HOCW provides the following services:

- Homeownership Orientation and Financial Fitness Classes
- Revolving 5 week First Time Homebuyer certification classes training prospective homebuyers from credit to closing
- Pre and Post Purchase Counseling
- Counseling Services for existing homeowners
- Downpayment Assistance, Affordable loan and insurance products

In FY06, the center

- **Trained 528 families in Homebuyer Orientation**

- **Trained 397 households who completed the First Time Homebuyers course, an increase over 2005**
- **Fully documented 172 first time homebuyers representing more than \$26.5M in purchases**

ELDER HOME REPAIR AND MAINTENANCE

- Minor home repairs for elder homeowners in Worcester and Southern Worcester County. Work done by professionals for free. Charges for materials only.
- Routine Maintenance such as snow removal, yard work, and gutter cleaning for elder homeowners in the City of Worcester. Volunteers Welcome. Donations accepted.



In 2006, 287 low income elder homeowners benefited from repair and or maintenance services through this program which allows seniors to remain independently in their own homes and promotes the preservation of valuable housing stock

DONATIONS CLEARINGHOUSE

- Donated furniture and household goods assistance for families and individuals moving out of shelter, victims of fire, victims of domestic violence. Referrals from shelters and agencies working with the homeless. No Charge.
- Curbside delivery is available for a small fee.
- Rotmans Furniture Exchange Program.



In FY 2006, 879 families received furniture and household goods to make a fresh start and over 1,450 Worcester County residents donated items to make it all possible.

PUBLIC EDUCATION, ADVOCACY AND ORGANIZING

- Plan and support community response to need for safe affordable housing, shelter and appropriate supportive services
- Promote community awareness and support for best practices and new solutions to provide affordable housing,

