

- George I. Alden Trust
- Bay State Savings Bank
- Central Massachusetts Agency on Aging
- Commonwealth National Bank
- Creative Form Graphics
- The Diocese of Worcester
- Elder Services of Worcester
- City of Worcester Division of Elder Affairs
- The Fallon Founation
- George F. & Sybil H. Fuller Foundation
- Price Chopper, The Golub Foundation
- Greater Worcester Community Foundation
- The Hanover Insurance Group Inc.
- Hoche Schofield Foundation
- Holy Angels Church, Upton
- LaVigne, Inc.
- Mass. Dept. of Housing & Community Development
- Mass. Dept. of Transitional Assistance
- MLS/Property Information Network
- One Family Inc/ The Paul and Phyliss Fireman Charitable Foundation



Executive Director, Grace K. Carmark *Assistant Executive Director,* Ann Gibbons Smith *Administrative Assistant,* Nydia Febo

HMIS Coordinator, Patrick Mahoney

Data Management and HMIS, Patrick Smith

Neighborworks Home Ownership Center, Rosa Salas

Public Education & Advocacy, Gabriella Volante

Elder Home Repair and Maintenance Sam R. Niford–Director Mike Cahill

Donations Clearinghouse

Jessica Cox Torrance Shannon Efrain Mercado

Housing Counseling Noemi Martinez- *Director* Miurka Torres

Metso Automation

- Penny Wise Markets
- The Planting the Seed Foundation
 - Polar Beverages
 - Rotmans Furniture and Carpet Store
 - St. George Parish
 - South High School
 - Sovereign Bank
 - The Stoddard Foundation
 - United Congregational Church
 - United Way of Central Massachusetts
- Unum
- U.S Dept. of Housing & Urban Development
- Webster Five Cents Savings Bank Foundation
- Will Sherwood & Blaine Bershad
- Worcester City Manager's Division of Neighborhoods and Housing Development
- Worcester Magazine
- Worcester Regional Association of Realtors
- Worcester State College Foundation
- Worcester Telegram & Gazette
- WTAG 580 AM/ WSRS 96.1 FM

Housing Assistance Program

Kelly Filock – Director Leticia Anaya Maria Fuentes Lynn Millette Jane Henderson Anita Rosinvil

Village at Cambridge Street

Laurie Krushefsky – Director Bethzaida Rodriguez Evelyn Trepanier Barbara Duda Krystof Budzynski Emilia Ibanez Leonor Cintron Kristy De Mendoza Sara Skonieczny Portland Relf



2007 Annual Report



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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.



The Central Massachusetts Housing Alliance welcomes 2008 after a successful year devoted to serving, learning, and building innovative partnerships to forge new directions toward ending homelessness in Worcester County. Franklin Roosevelt once said. "There are many ways of going forward, but only one way of standing still." The real spark of CMHA



is a Staff, Board and host of Community Partners who refuse to stand still and continue with relentless determination to pursue dynamic, common sense solutions to homelessness and to increase access to safe, affordable housing in Worcester County. A solid commitment from a new State Administration and local community leaders to change a system that has been stuck in crisis management to one that offers a new course provides great hope for progress in the coming year.

2007 saw record shelter capacity levels with a 25% increase in the numbers of homeless families in Worcester County. A weak economy with rental housing costs far exceeding low and moderate income wages, coupled with ballooning foreclosure rates and skyrocketing utility and gasoline prices presented a crisis calling

vices. The Village has assisted 200 families to move from homelessness to permanent housing since opening its doors in 2004.

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 2007, HAP assisted 102 families to move from shelter to permanent housing, prevented homelessness for 98 families, and provided follow-up housing stabilization services to an additional 190 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.



CMHA BOARD OF DIRECTORS

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safe affordable housing, shelter and appropriate supportive services

- Promote community awareness and support for best practices and new solutions to provide affordable housing, 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 2007, more than 600 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. \$5.2million 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 third birthday in February of 2007. The Village is an innovative program which



takes a strength-based approach in working with families to achieve independence.

In FY'07 the Village assisted 120 homeless families with shelter and wrap around ser-

for dramatic action. CMHA worked with all sectors in the community, to design strategies to move from a system of managing homelessness through costly emergency shelter in which capacity and length of stays have escalated to a solutions based housing focused model.

Moving from an emergency driven response to homelessness to a focus on permanent housing makes fiscal sense and assists families and individuals to gain the tools to move beyond homelessness and out of poverty. Systems change of this magnitude will require political will to allocate resources accordingly and a shared philosophy of empowerment that provides hope, flexible resources for opportunity, and respect for the individual strengths of each family served. Genuine change starts at the grassroots and CMHA was proud to partner with many grassroots, community driven initiatives this past year.

The faith based Hope For Housing coalition saw 15 faith congregations partner with local supermarkets this fall to launch a new Homelessness Prevention fund to keep families from experiencing the tragedy of homelessness. Worcester State College led The BOLD STEPS initiative bringing together a broad coalition to offer educational, employment, mentoring, and recreational opportunities for homeless families and their children. The Planting the Seed Foundation formed to provide flexible resources to compliment these goals. A spirited committee of students from local high schools brought new energy and community outreach this year establishing the YAH (Youth Against Homelessness). The call for solutions and action on homelessness came from every corner of the community in 2007.

A place to call home anchors each of us and in turn strengthens the fabric of our community. CMHA provides services one family/ one person at a time with an emphasis on prevention, housing stabilization and preservation, education, and empowerment. CMHA's mission combines direct services and flexible resources with leadership and advocacy on policy and program development to ultimately reduce the need for services by addressing the root causes of home-lessness. In that spirit, let us all roll up our sleeves and resolve to move forward in positive directions in 2008!

Grace K. Carmark Executive Director



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 FY'07: 5,729 Households 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 Executive Office of Economic and Neighborhood Development and 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
- Foreclosure/default prevention counseling

- In FY'07, 783 households attended the orientation sessions, 453 residents received certificates for the FTHB class,
- > 213 successfully became first time homebuyers, representing more than \$43.7 million in purchases. Additionally
- 226 owners received post purchase counseling, including 77 who received foreclosure prevention counseling.

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 2007, 249 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 2007, 897 unduplicated households re-

ceived furniture and household goods to make a fresh start and over 1,000 Worcester County residents donated items to make it all possible. Referrals came from 53 area agencies or service providers.

PUBLIC EDUCATION, ADVOCACY AND ORGANIZING

• Plan and support community response to need for