



SUPPORTERS

- ~ United Way of Central Massachusetts
- ~ Central Massachusetts Agency on Aging
- ~ Worcester City Manager's Division of Neighborhoods and Housing Development
- ~ Greater Worcester Community Foundation
- ~ Executive Office of Elder Affairs
- ~ Mass. Department of Transitional Assistance
- ~ Elder Services of Worcester
- ~ Allmerica Financial
- ~ The Stoddard Foundation
- ~ LaVigne Inc.
- ~ The Palmgren Memorial Road Race
- ~ Diocese of Worcester
- ~ Rotmans Furniture and Carpets
- ~ Will Sherwood & Blaine Bershad
- ~ Morgan Stanley Foundation
- ~ MLS/Property Information Network
- ~ Webster Five Cents Savings Bank
- ~ PALLEY Advertising
- ~ Unum Provident
- ~ Bay State Savings Bank
- ~ Mass. Department of Housing & Community Development
- ~ U.S. Department of Housing & Urban Development
- ~ Price Chopper, The Golub Foundation
- ~ Hoche Schofield Foundation
- ~ Creative Form Graphics
- ~ E&G Foods Corporation
- ~ Holy Angels Parish
- ~ St. George Parish
- ~ Worcester Regional Association of Realtors



STAFF

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Assistant Executive Director, Ann Gibbons-Smith
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Director, Housing Counseling, Noemi Martinez
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Village Support Staff, Emilia Ibenez
Director, Donations Clearinghouse, Luis Cotto
Elder Home Maintenance, Michael Cahill
Shelter Housing Search Services, Maritza De La Cruz
The Affordable Housing Connection, Patricia Gittes
Village Support Staff, Krzysztof Budzynski
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Donations Clearinghouse Assistant, Javier Cosme
HAP Prevention Case Manager, Jessica Cox

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Village Support Staff, Michelle Mazieka
Village, Case Manager, Sisouvanh Phommasinh
Director of Placement and Stabilization, Laurie Krushesky
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Village, Case Manager, Leonor Cintron
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Village, Child Care Services, Maria E. Trepanier
HAP Prevention Case Manager, Maria Charles
Shelter Housing Search Services, Leticia Anaya
Housing Counselor, Miurka Torres
Donations Clearinghouse Coordinator, Patrick Smith
HMIS Coordinator, Patrick Mahoney
HAP Prevention Case Manager, Sheila Santana
Village Support Staff, Barbara Duda
HAP Prevention Case Manager, Johanna Diaz
Shelter Housing Search Services, Maria Fuentes



CENTRAL MASSACHUSETTS HOUSING ALLIANCE

2005 Annual Report



CMHA

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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

As the year 2005 draws to a close, we celebrate the work of a dedicated, compassionate and hard working staff and Board at CMHA and extend our thanks to the staff and Boards of the many agencies that we have had the honor of partnering with throughout this and past years. 2005 was not the easiest year to be a front line worker in a homeless service, sheltering or affordable housing agency in Central Massachusetts, with emotions running high around the issue of siting programs and a court case grinding along against the Village at Cambridge Street.

Amidst a dialogue that was not always respectful of the work we do or the people we serve, staff in these programs did exactly what is the true measure of excellence through delivering a high quality service to the people they serve benefiting the entire community. In an atmosphere that could be demoralizing, they amazed us all in redoubling their efforts with a clear and consistent focus on helping others to gather the tools to succeed and achieve a better quality of life.

We salute the too often unsung heroes and heroines who day in day out push forward against all obstacles so that they might serve as an agent of change in the lives of one person, one family and one community. We thank the communities of Worcester and Worcester County who supported and honored that work through their many donations, volunteer hours and simple thank yous in a difficult year.

This year, CMHA continued to put our mission into action combining quality direct services with a strong focus on advocating for changes that will over time lessen the need for services. We are grateful to our legislative delegation for their strong support of many key initiatives

Since opening our doors, 91 families have successfully moved on to permanent housing.

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 2005, HAP assisted 133 families to move from shelter to permanent housing, prevented homelessness for 550 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, 550 Walkers raised \$85,000 in cash and in-kind donations.



CMHA BOARD OF DIRECTORS

- | | | |
|-----------------------------|------------------|-------------------|
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- Property Management Services
- Assistance in tenant selection and after care services

Since its establishment in 2003, the program has brought 40 previously vacant apartments back on line providing affordable housing to families in need and assisting senior and disabled homeowners to lease those apartments.

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, 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 2005, 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. \$4.2 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 first birthday in February of 2005. The Village is an innovative program which takes a strength-based approach in working with families to achieve independence.

to assist those who experience homelessness or are at risk of homelessness. Increasing income eligibility requirements for homelessness prevention and shelter services ensured that working families would not fall through the cracks, the Residential Assistance to Families in Transition Program received funding to assist thousands more in maintaining a safe and affordable home for their families, the State Rental Voucher program was supported in the budget and the Donations Clearinghouse funding was restored so that those moving from homelessness can access the basic items that make a house a home.

In 2005, the gap between wages of those on a low or fixed income and the cost of housing continued to widen with the average household needing a wage of \$16.15 an hour in order to afford a modest two bedroom apartment in Worcester. Families with children grew to represent 42% of the homeless population. Children continued to be the fastest growing segment of the homeless population including more than 200,000 children in the Commonwealth with over half of them under the age of five. Tragically in September Hurricane Katrina added an estimated 500,000 displaced households to the ranks of the nation's homeless.

Hurricane Katrina exposed the real, raw issues of poverty and brought out the best in our nation and our community's people in wanting to help those in need. It is important that we remember that the heartbreak of losing one's home and all that once was secure is a tragedy whenever and however experienced.

One hundred families in Worcester shelters tonight have each experienced their own unique version of horrific loss and need our support and compassion to make a new start. Let us take a lesson from this unimaginable public tragedy of poverty and loss and commit to doing better for all in need. In 2006, let us roll up our sleeves, voice our commitment and open our hearts to face the difficult but solvable challenge of ending homelessness for all right here in Central Massachusetts. 2005 was for all of the difficult community dialogue and the painful tragedy, truly a year that tested and confirmed our community's commitment and compassion. It is in that spirit that we embrace all that is within our reach to accomplish in 2006.

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 FY05, 5,400 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 Neighborhood Services 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 FY05, 557 families attended the orientation sessions, 365 residents received certificates for the FTHB class, 156 successful became first time homebuyers, representing more than \$29.4 million in purchases 207 owners received post purchase counseling, including 17 who avoided foreclosure.

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 2005, 278 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 2005, 1,389 received furniture and household goods to make a fresh start and over 1,650 Worcester County residents donated items to make it all possible.

THE AFFORDABLE HOUSING CONNECTION



CMHA is the lead agency for this initiative. Partners in the effort are the Worcester City Manager's Division of Neighborhoods and Housing Development, Oak Hill CDC and Worcester Community Housing Resources. The program creates matches between families who have been impacted by the severe shortage of affordable housing and owner occupied senior landlords with vacant apartments. Income eligibility for both landlords and tenants is restricted to those whose income does not exceed 80% of the area median income. Services include:

- Needs assessment
- Assistance in apartment repair and correction of sanitary code issues
- Assistance in arranging for moderate rehab of vacant apartments
- Tenant Screening
- Tenant/Landlord Education and Mediation of Disputes