

## MBHP Honors Five Property Owners at Annual Appreciation Evening

MBHP's Fourth Annual Property Owner Appreciation Evening took place on October 19th. The event, created to thank the 4,000 property owners who rent to MBHP tenants, was hosted by Executive Director Julia Kehoe and featured remarks by Board of Directors Co-Chair Steven Rioff, Director of the Department of Housing and Community Development (DHCD) Jane Wallis Gumble, and featured speaker Boston Mayor Thomas M. Menino. Nominated by MBHP staff and tenants, five property owners received appreciation awards: Bernadette Charles (Dorchester), Vincent Craig (Dorchester), David Richardson (Woburn), Hearn Properties (Mattapan), and Peabody Properties (Chelsea).

Co-Chair of the Board of Directors and President of MB Management Company Steven Rioff had kind words for MBHP, "Julia [Kehoe] has really taken this organization to far higher levels of effectiveness, relevance in the communities we work in, creative programming, and staff enthusiasm."



*Property Owner Appreciation Award winners (from left to right): Steve Sullivan from Peabody Properties, Debbie Flynn from Hearn Properties, Vincent Craig, Bernadette Charles, and David Richardson*

Mayor Thomas M. Menino explained the importance of affordability in Greater Boston, "Affordable housing brings stability to people's lives. When they don't have to struggle to pay the rent every month, they can focus on taking care of their families." Menino also offered some recent statistics on the

success of his program, Leading the Way II—to date, 1,361 units of affordable housing have been preserved. Of the 16,000 rental units in the city of Boston, one third are now affordable.

Award winners received a certificate of appreciation and a one-year membership to the Boston Building Materials Co-Op.

The Property Owner Appreciation Evening was made possible by Sovereign Bank; Boston Private Bank and Trust; Appleby & Wyman Insurance Agency, Inc.; The Paul and Phyllis Fireman Foundation; Intercontinental Management Corporation; Adams & Sammon, Counselors at Law; Automatic Temperature Control Corporation; M.D. Guappone Insurance Agency; and by the support of A Moveable Feast; Boston Building Materials Cooperative; and Central Parking, Inc.



*Mayor Menino was the featured speaker at our Property Owner Appreciation Evening.*

## Protect Yourself From Identity Theft

Identity theft is something that can happen to anyone, at anytime, no matter what your financial background. The most unusual aspect of identity theft as a criminal activity is that most victims don't even know that their identity has been stolen! Thieves obtain personal information and then use it to establish credit in their name or charge stolen credit cards. The kind of information that thieves want to obtain are social security numbers, credit card numbers, PIN numbers, birth dates, and driver license numbers. Victims usually do not realize that their identity has been stolen until they receive credit card bills, debt collectors begin calling, or they are denied credit.

Where do identity thieves get their information? Documents like bank statements, discarded credit card and ATM receipts, falsely obtained credit reports, pre-approved credit card applications, or stolen mail, wallets/purses, credit cards, social security cards, or passports can all provide the information an identity thief needs.

If you think that you may be a victim, there are steps you can take to prevent it from taking over your life and ruining your credit!

- Go to your local police station and file a police report. Be sure to bring any pertinent documentation, like a credit card bill of charges that you didn't make.
- Call one of the three major credit agencies to place a "fraud alert" in your file to let potential creditors and others know that you may be a victim of identity theft. You only have to call one of the agencies to place the fraud alert, and that agency will notify the other two. An initial fraud alert stays in your file for 90 days. An extended fraud alert stays in your file for seven years.

**Equifax:** 1-800-525-6285.  
www.equifax.com

**Experian:** 1-888-397-3742  
www.experian.com

**TransUnion:** 1-800-680-7289  
www.transunion.com

- File a report with the Federal Trade Commission. You can call 1-877-438-4338 or go to their website, which is an excellent resource for victims of identity theft. [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).
- Immediately notify all of your credit card companies if your credit card number was stolen.
- By law, you have a right to obtain a free copy of your credit report every year. It is a good idea to have a copy so as to familiarize yourself with what should and should not appear on your credit report. Visit the Federal Trade Commission website at [www.ftc.gov/credit](http://www.ftc.gov/credit) or [www.freecreditreport.com](http://www.freecreditreport.com) for more information.

Here are some practical preventative measures to keep you from becoming a victim (or from becoming a victim more than once!):

- Never disclose your social security number unless absolutely necessary
- Change your driver license number to a randomly assigned "S" number
- Cancel all unused credit cards
- Keep an accurate list of all your current credit cards and bank accounts including name, mailing address, and telephone number of creditor, the account number, and expiration date.
- Carefully review your credit card statements every month to detect unusual activity or unauthorized charges.
- Destroy all pre-approved credit card solicitations, and contact all three major credit reporting agencies in writing to "opt-out" of pre-screening lists.
- Most important, open all of your junk mail! Even if something looks like junk mail, it could be a bill or another piece of correspondence related to the fraudulent use of your credit card(s) or social security number.

Taking these precautions will ensure that your chances of becoming a victim are slim to zero, and ensure that no one uses your personal information to commit crimes.

*Information taken from Cambridge Police Department pamphlet "Credit Identity Theft, Citizen's Information" and the FTC website on identify theft, [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).*

## The Back-to-School Resource Fair: More than Paper and Pencils

The first Back-to-School Resource Fair at MBHP was held on September 23rd. The event featured free school supplies from WB Mason and BJ's Wholesale Club, books from Read It!, ice cream cake from Cold Stone Creamery, and resource materials from the Boston Public Library, the Girl Scouts, and WIC. Approximately 75 children received school supplies.



*Our first Back-to-School fair—hosted by the Childhood Enrichment Committee—was a great success.*

Children in attendance especially enjoyed the ice cream and several created original artwork for MBHP's Holiday Card Contest. Parents appreciated the free notebooks, folders, pencils, and rulers. Families left the event with bags filled with free books.

The Back-to-School Resource Fair was so successful, the committee hopes to produce an even larger event in 2006.

## Utilities: Know Your Shut-Off Rights

With the forecast of a cold winter and high energy prices, you may need help with your winter heating bill. If you have received a shut-off notice from your utility company, you may be eligible for protection from having your gas or electricity shut-off if you have a financial hardship **and:**

- 1) you, or someone in your home, is seriously ill, **or**
- 2) you have an infant in the home under 12 months, **or**
- 3) it is between November 15 and March 15 and you need the service to heat your home.

A financial hardship exists when a customer is unable to pay an overdue bill and meets income eligibility requirements set at 200% of the federal poverty level or \$38,700 for a family of four. You may also be protected from shutoff if all household members are 65 or older. Contact your utility company immediately if you receive a shutoff notice and one or more of the above protections apply.

If you need financial assistance with your utility bill, the following programs are available to help you:

### **Low-Income Home Energy Assistance Program (LIHEAP)**

Also known as "Fuel Assistance." Call 1-800-632-8175.

**Salvation Army's Good Neighbor Fund** offers one-time grants for eligible consumers. Call 1-800-334-3047.

MBHP offers other programs to help individuals and families in need. For information on how to apply, call the Housing Consumer Education Center (HCEC) at 617-425-6700.

If you are eligible for fuel assistance or you receive a means-tested public benefit program (SSI, SSDI, TAFDC, EAEDC), you may qualify for a discount rate. This discount can be applied retroactively, reducing your

past due utility bill as well as lowering future bills. Contact your utility company directly to see if you qualify:

**NSTAR (electric and gas):** 1-800-592-2000 or [www.nstaronline.com](http://www.nstaronline.com)

**Massachusetts Electric:** 1-800-322-3223 or [www.masselectric.com](http://www.masselectric.com)

**Keyspan (gas):** 617-469-2300 or [www.keyspanenergy.com](http://www.keyspanenergy.com)

If you use oil to heat your home, you can apply for fuel assistance through the LIHEAP program (see above). You may qualify to receive a one-time delivery of discounted home heating oil through the Citizens Energy Corporation (1-877-563-4645).

## Earned Income Tax Credit Eligibility

You may be eligible for a tax refund. The Earned Income Tax Credit (EITC) is available to eligible working low-income taxpayers who need money to put food on the table, move into better housing, invest in education, or save for the future. The amount of the EITC is determined by income and family size. When the EITC exceeds the amount of taxes owed, it results in a tax refund. You must claim and qualify for the EITC in order to receive a refund. To qualify, you must:

- Have earned income
- Have a valid social security number
- Not exceed investment income of \$2,650
- Not have filing status of "married filing separately"
- Be a U.S. citizen or resident alien all year
- Not be a qualifying child of another person
- Not file Form 2555 or 2555-EZ

Make sure you are eligible for the EITC **before** you mail your tax return. For more information call 1-800-829-1040 or visit [www.irs.gov](http://www.irs.gov).

## Want to go to the movies for free?

TELL US HOW WE'RE DOING!

MBHP is always looking for ways to improve its programs and services.

### WE WANT YOUR FEEDBACK!

Send us a letter or postcard to tell us  
*What is MBHP doing well?*  
*How can we improve?*

Entries should be typed or neatly printed.

Two responses will receive four free movie tickets to AMC Theatres.



The winner will be notified by mail.

All material submitted becomes the property of MBHP and may be used in MBHP's printed and online publications, presentations, and display materials.

Send your entry along with your name, address, and MBHP program to:

**MBHP Feedback Contest**  
125 Lincoln Street  
Boston, MA 02111

**Metropolitan  
Boston Housing  
Partnership**

125 Lincoln Street, 5th Floor  
Boston, MA 02111  
617-859-0400

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**Free Family Concerts!**

The Chameleon Arts Ensemble of Boston is offering MBHP tenants free tickets to its concerts "Dreaming Fair Songs" on Saturday, February 4, 2006 and "A Strain of Music in the Night" on Saturday, March 18, 2006. Both concerts take place at 8 p.m. at the Goeth-Institut, 170 Beacon Street, Boston. For tickets, contact Elizabeth Guiney at 617-425-6630 or [elizabeth.guiney@mbhp.org](mailto:elizabeth.guiney@mbhp.org).

## Start Planning Now for Summer Camp 2006

It's never too early to plan for your child's summer activities. Summer camps begin accepting applications in the early spring and many are full or are taking names for waitlists a few months before camp begins.

There are many things to consider when sending your child to summer camp. What type of camp would interest your child? Options include traditional camps or specialized camps for sports, music, or academic enrichment. For overnight camps, you may want to consider the individual needs of your child and how she will handle an extended period of time away from home.

If you apply early, you will have more options for assistance with meeting the high costs of summer camps. Many camps take financial aid applications and make scholarship awards on a first-come, first-

served basis. Some camps also offer sibling discounts, early registration discounts, or reduced fees for returning campers. Other camps determine tuition costs on a sliding scale depending on a family's total income. Look carefully at what is included in the price of the camp. Some camps may charge additional fees for participation in special field trips, transportation, or extended-day programs.

You can look for camps through the American Camp Association's website at [www.acacamps.org](http://www.acacamps.org). At [www.mysummercamps.com](http://www.mysummercamps.com) you can search for camps by location and by specific categories such as sports, academics, or adventure.

There are a variety of options for summer camps, with a variety of plans for payment. Begin your research early to ensure a safe and productive summer 2006.

## RECIPE

For some holiday fun, bake up some

### Toffee Squares

Preheat oven to 350. Combine 2 cups flour, ½ cup butter and 1 cup brown sugar and mix well. Pat firmly into ungreased 10 x 15 pan. Sprinkle ½ cup chopped walnuts, ½ cup coconut and 1 cup chocolate chips over unbaked crust.

In a sauce pan, melt ⅔ cup butter, add ½ cup brown sugar and cook over medium heat, stirring constantly until entire surface of mixture begins to boil. Boil for one minute, stirring constantly. Pour evenly over crust. Bake near center of the oven for 15 or 20 minutes or until caramel layer is bubbly and crust is golden brown.

Note: these freeze well!

# FSS UPDATE

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INFORMATION AND RESOURCES FOR MBHP'S FAMILY SELF-SUFFICIENCY PROGRAM

## Career Spotlight: Building Trades

The building trades include skilled craftspeople such as floor layers, pile drivers, cabinet makers and mill workers. **Floor layers** install carpeting, hardwood flooring, and soft tiles and linoleum in commercial buildings, hotels, homes, and churches.

**Cabinet makers/millworkers** use fine craftsmanship to create woodwork, cabinetry, and décor in shopping malls, bank buildings, hotels, and office buildings. They cut, shape, and assemble wood products including moldings, paneling, and furniture. They fabricate store fixtures using metal, plastics, and glass.

**Pile drivers** work with pile driving rigs to drive metal, concrete, and wood piling into the earth during the early stages of construction. They sometimes work on off-shore oil rigs and as commercial divers involved in underwater construction.

### What Do I Have to Do to Work in One of These Trades?

Training usually starts with an *apprenticeship*. An *apprentice* is someone who is learning a trade while working under the guidance of skilled workers called *journeymen*. Apprentices are paid from their first day on the job, starting at about half the rate of pay of a journeyman. Wages are increased periodically, usually every 6 months, until the full journeyman scale is reached at the end of the apprenticeship period (usually about four years).

### Hours, Salary, Working Conditions

**Floor layers** usually work in crews of two or more, and teamwork is essential. The work is usually indoors,

installing carpets and flooring, or replacing old flooring in furnished buildings. Floor layers must know the safe and proper use of many types of adhesives and fastening systems. In 2004, the median average salary for a floor layer in Boston was \$16.82/hour.

**Cabinet makers/mill workers** generally work eight hour days inside a shop or large plant. They spend a lot of time learning about safety precautions when using woodworking machinery such as cut-off saws, table saws, and joiners. In 2004, the median average salary for a cabinet maker in Boston was \$16.98/hour.

**Pile drivers** generally work eight hour days starting at 7:00 or 8:00 a.m. Depending on the project, they may be required to work nights and weekends or to travel long distances. They work with a variety of hand and portable power tools and frequently cut, join, and fasten metal construction materials using welding equipment and oxy acetylene torches. In 2004, the median average salary for a pile driver in Boston was \$26.94/hour.

### How Do I Get Started?

Training is generally available through local labor-management apprenticeship committees that are made up of contractor and union representatives who make sure that each apprentice gets proper instruction while working to earn a decent wage.

*Information taken from United Brotherhood of Carpenters and Joiners of America pamphlets entitled "You Can Become a Floor Layer," "You Can Become a Pile Driver," "You Can Become a Cabinetmaker or Mill Worker." Salary information was provided by the Bureau of Labor Statistics, [www.bls.gov](http://www.bls.gov).*

## Free Homework Help at the BPL

If your children need help with homework, the Boston Public Library's Homework Assistance Program (HAP) provides two services to students in Boston: a mentoring program serving 3rd–8th graders at every local branch, and an online service serving 4th–12th graders.

Through HAP, kids can:

- Get free homework help
- Work one-on-one with a mentor
- Earn prizes for their commitment to schoolwork
- Learn about library resources
- Have a safe place to go after school

### How Does It Work?

HAP places 90 high-performing 10th–12th graders in the 27 libraries across Boston. These mentors offer assistance Monday through Thursday from 3:00 to 5:00 p.m. in most branches (contact your branch for exact times).

HAP Mentors:

- Help 3rd–8th graders with their homework
- Assist 4th–12th graders with library resources including HAP Online
- Read with kids pre-K and up

HAP Online offers free online help with math, science, social studies, and English. It is available every day from 2:00 to 10:00 p.m. at the library. Help is available in Spanish Sunday through Thursday.

The Boston Public Library's partners in the Homework Assistance Program include the City of Boston, the Harvard Online Tutoring Program, the Boston Public Library Foundation and tutor.com.

For more information, visit [www.bpl.org](http://www.bpl.org) or call 617-536-5400.

## Seasonal Affective Disorder (SAD)

Many people may experience cabin fever during the fall and winter months; others tend to eat and sleep more when the temperature drops. Seasonal Affective Disorder (SAD) goes well beyond these symptoms. SAD is much more than the winter blahs—it's a type of depressive disorder. If you have SAD, winter's short days and long nights may induce feelings of depression, lethargy, fatigue, headaches, and sleep problems.

It's estimated that about six percent of Americans suffer from SAD. The disorder usually begins during the young adult years and is more common in women than in men.

The symptoms of SAD usually appear during the winter, although some people have worsened symptoms of depression in the spring, and others—about one in ten—experience symptoms in summer (reverse SAD). Characteristics of mania may include persistently elevated mood, hyperactivity, and inflated self-esteem.

### Winter SAD Symptoms:

- Depression
- Loss of energy
- Social withdrawal
- Increased sleep and sleepiness
- Overeating, especially foods high in carbohydrates
- Weight gain
- Difficulty concentrating and processing information, especially in the afternoon

The cause of SAD may be related to the amount of sunlight you receive. SAD can affect people anywhere, but is more common in people living in northern latitudes, like Alaska, where the amount of daylight is decreased for months at a time. Reduced sunlight may disrupt your body's internal clock, which lets you know when it's time to sleep and when it's time to wake up. This disruption may cause depression.

Heredity, age, and your body's chemical makeup also play a role. Some scientists have theorized that *melatonin*, a sleep-related hormone that's also linked to depression, may be the cause. Production of melatonin increases during the winter. Other research suggests that lack of *serotonin*, a brain chemical (neurotransmitter) that seems to be triggered by sunlight, is the reason for winter depression. People who are depressed are known to have decreased levels of serotonin in their brains.

### When to Seek Medical Advice

If you feel down for days at a time and life seems to be losing its pleasure, see your doctor—especially if your sleep patterns and appetite have changed. SAD is difficult for doctors to diagnose because it is similar to other types of depression, but usually depends on whether:

- You've experienced depression and other symptoms of SAD for at least two consecutive years, during the same season each year.
- These periods of depression have been followed by non-depressed seasons.
- There are no other explanations for the changes in your mood.
- You think about suicide.

Although there's no cure for SAD, there are treatments to help you successfully manage the condition so that you can go through all of the seasons of the year in relative comfort.

Light therapy is the main treatment for many people with winter depression. In light therapy, you sit a few feet from a special lamp that's 10 to 20 times brighter than ordinary indoor lights for 30 or more minutes each day, usually in the morning. Up to 80 percent of people experience a reduction of their symptoms from daily light therapy.

### Sources of information:

- [www.sada.org.uk/whatis.htm](http://www.sada.org.uk/whatis.htm)
- [www.nmba.org/infoctr/factsheets/27.cfm](http://www.nmba.org/infoctr/factsheets/27.cfm)

## Planning for College with TERI

The Education Resources Institute (TERI) is a non-profit organization which provides information and assistance to students who plan to go to college.

The TERI College Access Centers, located in Boston, Brockton, and Chelsea, provide free, one on one guidance and resources to help students and families select colleges, identify financial aid resources, and apply for admissions. Their multi-lingual staff can help you research colleges, find scholarships and complete applications for financial assistance. Within each of the Centers, TERI College Access also manages Educational Opportunity Centers and federally funded TRIO Programs that focus on providing low-income, first-generation students over the age of 18 with assistance to pursue post-secondary education.

### College Access Center in Copley Square

Boston Public Library  
700 Boylston Street  
Boston, MA 02116  
(617) 536-0200

### College Access Center in Brockton

Career Works  
34 School Street  
Brockton, MA 02301  
Toll Free: (866) 891-4716

### College Access Center in Chelsea

Bunker Hill Community College  
Chelsea Campus  
175 Hawthorne Street  
Bellingham Square  
Chelsea, MA 02150  
(617) 536-0200

TERI College Access offers a Toll-Free Education Hotline for Massachusetts residents with questions about all aspects of college planning, the admission application process, and financial aid. Call toll-free: 1-877-332-4348. Outside Mass. call (617) 536-0200. For more information, visit [www.teri.org](http://www.teri.org).