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Information and resources for program participants and their families

Metropolitan Boston Housing Partnership WINTER 2009

MBHP Selects Its 2009 Marathon Team

They have committed to months of tough training and fund-raising because they are committed to affordable housing.

Metropolitan Boston Housing Partnership is pleased to announce its 2009 Marathon team: Sean Caron, Hector Cruz and Carolyn Edsell-Vetter. Thanks to the generous donation of three Marathon entries to MBHP by John Hancock Financial Services, Caron, Cruz and Edsell-Vetter will take to the streets of Greater Boston April 20 and run on MBHP's behalf.

Team members were selected based on their commitment to train for the marathon and on their passion to make housing affordable for Greater Boston's most at-risk residents, specifically those who are homeless, elderly, disabled or of low or moderate income.

Each runner has set a personal sponsorship goal of \$5,000, all to be used in support of MBHP's efforts to

help individuals and families access quality, affordable housing in communities of their choice, to help them remain stable in their housing, to help them improve the quality of their lives, and to help them increase their possibility for economic self-sufficiency.

So the runners can meet and even exceed their individual fund-raising goals, MBHP has made it easy to contribute to their efforts. The Marathon Team page is linked to MBHP's home page, www.mbhp.org. From the team page, each runner's individual "firstgiving.com" site can be accessed and a donation made online securely with just a few keystrokes.

"Now more than ever it's important to have people willing to go the distance for affordable housing," said MBHP Executive Director Chris Norris. "The current economic situation has put even more pressure on affordable housing advocacy. These



MBHP's 2009 Marathon Team runners Hector Cruz, Carolyn Edsell-Vetter and Sean Caron.

runners are committing their time and effort not just to raise money but also to raise awareness of an issue that touches tens of thousands of Boston-area lives every day. It's a large time commitment on the runners' part, and it's exciting to have a team that committed to MBHP and its mission."

Good luck to our runners!

Metro Boston Region Awarded \$1.18 Million for Housing Pilot Network

On Dec. 16, MBHP and several partnering agencies learned we will receive \$1.18 million from the state for a pilot program to help end homelessness through better coordination, integration and implementation of services and housing options.

MBHP serves as the lead agency for the Metro Boston Regional Network, bringing together a diverse network of partners to develop a comprehensive, coordinated approach to end homelessness. The Metro Boston Region submitted a plan with

a focus on Housing First, homelessness prevention and housing stabilization programs, as well as a plan to increase the supply of housing for residents with low incomes.

The Housing First program moves people as quickly as possible from shelter or the street to housing, with services to maintain the housing. The prevention and stabilization programs target work with courts, area housing authorities, the offices of the Department of Transitional Assistance, and large property owners and

management companies to help families stay in their homes and avoid homelessness.

"The partnerships are key to the success of the programs," said MBHP Executive Director Chris Norris. "We are thrilled to work with so many dedicated and knowledgeable service professionals and community members in the region who are committed to ending homelessness."

MBHP will continue to have a leadership role in the development and implementation of the program.

MONEY MATTERS! — THE TOOLS YOU NEED TO SUCCEED

Do you need an updated resume?
Do you need help looking for a job?
Are you tired of paying check-cashing fees?
Would you like information on banking and smart credit?
Do want to learn the Top 20 tips for job seekers?



MBHP is excited to sponsor Money Matters!, an **Employment and Money Management Resource Fair**, from 4 to 7 p.m. Tuesday, March 10, at our offices just a few blocks from South Station.

Boston Private Bank and Citizens Bank are co-sponsoring the event that will help you get the tools you need to succeed. Spend time with vendors, attend workshops, grab a bite to eat and even schedule a tax preparation session—all in one evening. And all for free!

Workshops will include money management, resume writing and interviewing skills, and income tax filing and predatory lending tips. Vendors will include employment resource organizations, banks, voca-

tional services, MBHP Tax Preparation Program staff and volunteers, and more.

Scheduled vendors include Career Collaborative, Mission Works, Jewish Vocational Services, Operation Able, Boston Private Bank, Citizens Bank, Women at Work, MBHP Tax Preparation Program, and CityLab Academy.

The first 85 attendees to RSVP will receive their own Career Success Packets, so RSVP early! Call Iris Sierra at (617) 425-6650 or e-mail workshops@mbhp.org.

PREVIEW THE FAIR

The following career search tips are just a preview of what you'll find at Money Matters!

- Let your fingers do the research—check out these Web sites for job postings: BostonWorks.com, Idealist.org, Craigslist.org, Monster.com, CareerBuilder.com.
- Register with a local temporary employment agency, such as Ace Employment Agency, Bulfinch Temporary Service, Adecco, Kelly Services or Professional Staffing Group.
- Network, network, network! Joining FaceBook, Linked-In or other social networking sites can bring about unknown job leads.
- Don't be afraid of cold calling/door-to-door searches—they are effective in poor economic conditions, and they allow you to stand out against your competition.
- Watch for and attend job/career fairs.

Remember to mark you calendars to be at MBHP March 10!

SEE YOU AT THE FAIR!

MBHP Offers FREE Income Tax Help

Wouldn't it be great to have your income tax prepared and filed for free AND receive your full refund within two weeks?

If you were employed and earned less than \$40,000 in 2008, MBHP can help you file your tax return and get your refund in as early as 7 to 10 days—for free! We can even check to see if you qualify for the earned income tax credit, which in some cases can net the wage earner more in the refund than he/she actually paid in taxes!

Beginning Feb. 1 and running through April 15, free tax preparation will be available by appointment only at our offices located at 125 Lincoln St., 5th Floor, Boston (near South Station).



MBHP tax preparation volunteer Penelope Cuevas helps Amine file his 2007 tax form during last year's tax preparation services.

To schedule your appointment, call (617) 425-6685 and leave your name and phone number—someone will return your call and set up a time for you to come in.

For your appointment, you will need the following:

- Proof of health insurance.
- Photo ID for you and your spouse.
- Social Security card or Individual Taxpayer ID Number for you, your children, and your spouse.
- All W-2 forms (earnings statements).
- All 1099 Forms, including 1099G (government payments) and 1099R (pension payments).
- All 1098T forms (tuition payments).
- Any IRS correspondence(s).
- Total child care expenses in 2008—name, address, Employer ID Number (EIN) or SSN of child care provider.
- Total student loan interest paid.
- Total rent paid in 2008—property owner's name and address.

Meet MBHP: A Day on the Job with Scott Bernard

Q: *What do you do at MBHP? What are your responsibilities?*

Scott: I administer various kinds of hearings, which our tenants have a right to request when MBHP makes certain types of decisions, such as terminating a voucher or denying a reasonable accommodation request. I take evidence and testimony, given under oath, from both sides. In doing so, I determine whether MBHP's actions complied with the regulations and statutes of our various programs. Once I have done this, I issue a written decision, reciting the relevant facts, explaining the rules, and making a determination justified by the rules in light of the facts.

Q: *How long have you worked at MBHP?*

Scott: A little over one year.

Q: *What previous work experiences led you to your position at MBHP?*

Scott: Before joining MBHP, I was an attorney with two legal services organizations, one in Delaware and the other right here in Massachusetts.



MBHP Hearing Officer Scott Bernard

My responsibilities included representing tenants being terminated from Section 8. I also have extensive experience representing clients seeking benefits from various other administrative agencies.

Q: *What advice would you give to someone who wants to work in the area of affordable housing?*

Scott: The area of affordable housing needs staff members who

understand the importance of providing safe, affordable housing to individuals and families and who are committed to that goal. Housing is a cornerstone in breaking any cycle of poverty.

Q: *What do you enjoy most about working at MBHP?*

Scott: I enjoy the challenge and responsibility of my position. More importantly, I enjoy the idea that I am making a difference in helping (in my small way) in the effort to administer our program fairly and correctly.

Q: *What are some of the challenges that you face in your work?*

Scott: I think that the biggest challenge is always remaining impartial and assuring tenants, staff and property owners that I will evaluate each case fairly under the laws and regulations. The hearings I do can become emotional, but I think it's important to trying to take as much emotion out of it as possible without being completely cold hearted. It can be a balancing act.

Utility Shut-off Protections in Place for Special Needs

Called a "winter moratorium," utilities are prohibited from terminating heat-related (natural gas and electricity if either/both are used for heating purposes) services between Nov. 15 and March 15 if the household has a financial hardship.

However, other protections also are in place. If you have a serious illness, if you have an infant under the age of 12 months, or if all adults in the home are 65 or older and there is a minor child in the home, and you are in jeopardy of losing your utilities in a shut-off action, know your rights!

According to the Boston-based National Consumer Law Center

NCLC, several key protections for utility customers exist to help keep those most at risk of shut-off from experiencing hardship due to loss of service. In each case, you will need to provide the utility company proof of financial hardship. Anyone who receives LIHEAP fuel assistance automatically is presumed to have a financial hardship.

Utilities cannot be shut off—and if shut off, must be restored—if a household member has a serious illness. The illness can be physical or mental, short term or long term. A call from a doctor with a follow-up letter, both verifying the existence of

a serious illness, to the utility company will be required. Note that the utility company does not decide what constitutes a serious illness—the doctor makes that determination.

Should you have a child under the age of 12 months in the home, a utility company cannot terminate service, and if service was terminated while the child was in the home, it must be restored. The child's age can be documented by birth certificate, baptismal certificate, or any other reasonable means.

Finally, if all adult members of the household are age 65 or older

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MBHP NEWS BRIEFS

Foreclosures and Evictions Curbed

Thanks to support from our funders, MBHP continues to advocate for our tenants through our Foreclosure Prevention and Tenancy Preservation Initiative.

Nationally, Freddie Mac and Fannie Mae have agreed to freeze homeowner evictions due to foreclosure through March. Also, Freddie Mac recently announced that it will allow rental tenants to remain in repossessed homes using market-rate monthly leases. Other mortgagors are suspending or curtailing foreclosures pending details of the upcoming federal loan modification program.

If you are a tenant in a property undergoing foreclosure and need information regarding your rights, contact MBHP at (617) 425-6700.

Tuition Help Available for Wards of the State

In 2001, Massachusetts passed the Foster Child Grant Program to provide tuition assistance to foster children for post-secondary education. Individuals who were wards of the state at the time of their adoptions may qualify.

If you are applying to a Massachusetts public institution, you may qualify for a tuition waiver. Write to the adolescent specialist at Adolescent Services Unit, 24 Farnsworth St., Boston, MA 02210.

If you are applying to a school outside of Massachusetts, you can apply for up to \$6,000 in tuition by contacting your case worker at the Massachusetts Department of Children and Families.

For more information, visit www.osfa.mass.edu/default.asp?page=fosterChild.

Utility Shut-off

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and there is a minor child in the home, the utility company needs explicit approval of the Department of Public Utilities to terminate service, which almost never is granted, according to the NCLC.

Low-income discount utility rates are mandated by law for qualifying households—if you qualify for LIHEAP and have a household income at or below 200 percent of the poverty level, you are eligible. Section 8 and MRVP voucher holders generally qualify for this benefit. Additionally, all utility clients are entitled to payment plans, which allow households that are behind on their utility bills to spread the payments over several months.

Need further help? Call MBHP's Housing Consumer Education Center at (617) 425-6700 to speak with a staff member or to sign up for one of our monthly utility workshops.



FSS Update

WINTER 2009

INFORMATION AND RESOURCES FOR METROPOLITAN BOSTON HOUSING PARTNERSHIP'S FAMILY SELF-SUFFICIENCY PROGRAM

MBHP Family Self-Sufficiency Program Graduates Thirty-three

What would you do with more than \$12,000?

Thirty-three Metropolitan Boston Housing Partnership's rental assistance recipients celebrated their completion of the partnership's Family Self-Sufficiency (FSS) Program on Oct. 16 in a graduation ceremony at the Boston Private Bank & Trust Company. And, at graduation, many participants asked themselves this very question.

The FSS Program helps tenants with rental assistance move toward increased economic self-sufficiency and housing stability. FSS participants create a five-year plan to work toward educational and career goals. As their incomes rise, they pay a larger portion of the rent, and this increased rental payment is put into individual escrow savings accounts. Upon graduation, the FSS participants receive the escrowed money. Many apply it toward higher education or a home down-payment, or they use it to pay significant bills.

On average, this year's FSS graduates increased their incomes by more than \$15,800 over the course of their participation. Their average



Alice Beato, second from left, is shown here at the FSS graduation ceremony with FSS Program Manager Thomas Graham, Bureau of Federal Rental Assistance Special Initiatives and Consumer Education Manager Leslie Gleason, FSS Advisor Marshall James, MBHP Board Member Esther Schlorholtz, and MBHP Executive Director Chris Norris.

savings at the time of graduation topped \$12,000.

"It is exciting to have good news to share in this time of economic uncertainty," said MBHP Executive Director Chris Norris. "Each of these families made a commitment to increase their incomes, and with support from MBHP, succeeded in a way that will change their lives."

Alice Beato joined the FSS program in January 2002. With help from MBHP FSS advisor Marshall James, Beato was able to find a

number of part-time jobs to give her professional work experience. She attended school and participated in smart credit, budgeting and home ownership workshops while keeping her eye on her goal: home ownership for her and her two sons.

Her goal became her reality in April 2007 when she used her escrow dollars toward a home purchase.

"I'm very proud of me and I'm very, very grateful to the FSS program," Beato said. "This program is to help you when you need it."

Free (and Almost Free) Family Fun!

The annual **St. Patrick's Day Parade** will take place in South Boston on March 15. The parade begins at the Broadway T Station and ends at Andrew Square. Best bet for viewing the parade is anywhere along Broadway. www.bostoncentral.com/events/parade/p1130.php

Boston's 113th Marathon is April 20. www.bostonmarathon.org

The **Institute of Contemporary Art**, 100 Northern Ave., Boston, offers family events and free admission on Thursday evenings and the last Saturday of the month. (617) 478-3100 www.icaboston.org/programs/families

The **Boston Children's Museum**, 300 Congress St., offers \$1 Fridays. (617) 426-6500, www.bostonchildrensmuseum.org

The **Boston Family Life Web** site offers great ideas for free family fun. Go to www.bostonfamilylife.com and explore the options!

MBHP Teen Summer Internship Opportunity

Teens: What will you do with your summer vacation?

If your answer is earn some money, work for an organization that helps make a difference in peoples' lives, and start building your resume toward a future career, check us out!

In conjunction with the Boston Youth Fund, MBHP has several paid summer internships available for teens ages 15–17. To apply, you must be a resident of the city of Boston, a member of a MBHP program participant household, and a full-time high school student. You also must be 15 years old as of July 5, 2009, but not turn 18 before Aug. 14, 2009.

MBHP is looking for responsible, motivated, and mature teens to be a part of the MBHP team this



MBHP Summer 2008 Intern Mysbayla Rhodes, of Dorchester, wrote an energy-savings tips article that appeared in the Fall 2008 edition of mbhp@home.

summer! To apply, register online now through March 16 at www.bostonyouthzone.com by clicking on the Summer Jobs link.

CROSSROADS FOR KIDS OVERNIGHT SUMMER CAMPS

Crossroads for Kids offers engaging overnight summer camp programs for youth ages 7–14.

Financial aid is available!

Call (781) 834-2700 or visit www.crossroads4kids.org to request an application.

SESSION 1 (14 days):
June 27–July 10

SESSION 2 (20 days):
July 12–July 31

SESSION 3 (20 days):
August 3–August 22

Students Help Make Sure All Have Access

They measured doorways and countertop heights. They took photos of client meeting areas and counted bathroom stalls. They documented parking options and the status of sidewalks and curb cuts. They looked at building signage and drinking fountains.

Students in David Leib's New England Institute of Art code compliance class recently spent a few days at MBHP with their rulers, cameras and charts to evaluate accessibility for both clients and staff with disabilities.

The visits were part of the students' class work, but the benefits to MBHP will extend well beyond helping them get a good grade.

"The accessibility audit will help MBHP enhance its service for persons with disabilities" said Barbara Chandler, MBHP's fair housing manager. "It also will help us identify ways we can better hire and accommodate employees with disabilities."

Lieb said the audit is providing the students "a great learning oppor-



Amanda Brown and Cbi Tran evaluate the height of the counter in MBHP's main kitchen area.

tunity. They get to take an awareness of disability culture and laws and integrate it with the technology guidelines. It's a great way for them to understand that it's about civil rights."

Lieb and the students will consolidate the information collected and issue a report that documents findings and make suggestions for improved access. He said the students will have an active role in the presentation of the report and findings.

Camp Wing, Duxbury, MA

Activities include swimming, boating, creative arts, sports, teambuilding, outdoor pursuits and more. The camp fosters development of coping skills, peer relation abilities, conflict resolution and other life skills (ages 7–14).

Camp Mitton, Brewster, MA

In a family-style environment, Camp Mitton provides traditional summer camp experiences for youth who have experienced, or are experiencing, crisis situations such as homelessness, abuse or neglect. It especially helps youths experiencing a low self-image, feelings of hopelessness, and an inability to understand and communicate their personal feelings in healthy ways and who are struggling with behavioral manifestations of these problems (ages 7–12).