



mbhp@home

Information and resources for program participants and their families

Metropolitan Boston Housing Partnership WINTER 2014

Applying for RAFT financial assistance



MBHP RAFT Case Manager Jamila Aden meets with RAFT applicants at MBHP's office.

One of the ways MBHP works with families is by helping them find ways to avoid entering the shelter system, either by finding new homes they can afford or by keeping the homes they have. One tool we use to do this is RAFT.

Residential Assistance for Families in Transition, or RAFT, provides families with funds they need to deal with a housing-related crisis. This financial assistance can help families in a number of ways, including:

- Help for families who have fallen behind in rent; for example, due to a temporary unemployment or illness.
- Paying utility bills arrears so that families can avoid having their heat turned off in the winter.

- A first/last month's rent or security deposit for a family making a new start in a new home.

How to apply for RAFT

MBHP serves as the Housing Consumer Education Center (HCEC) for Boston and the other 29 communities in our region. HCEC staff administer the RAFT program. To access RAFT funds, you will need to contact the HCEC to set up an appointment. At that appointment, an HCEC staff member will ask you a number of questions to learn about your situation in order to come up with the best solutions for you. This might include RAFT funds or there may be other programs you could be eligible for. The HCEC staff are the experts on these programs and will help you

Find an MBHP colocation near you!

With colocations, MBHP staff come to you, so you may not need to visit us at our Downtown Boston office. Applying for RAFT is one service offered at our colocation sites. For more information, including times and locations, call or email the HCEC or visit our website at www.mbhp.org and click on Programs > Housing Consumer Education Center > Colocations: MBHP in your community.



formulate a plan to resolve your problem as quickly as possible.

There are eligibility requirements for the program. For more information on whether or not RAFT can help you, contact the HCEC staff or visit our website at www.mbhp.org and click on Programs > Housing Supports and Homelessness Prevention > RAFT.

There are three ways to reach MBHP's Housing Consumer Education Center

Email ResourceLine@mbhp.org.

Call (617) 425-6700 and leave a voicemail message. Para espanol, llame (617) 425-6685.

Stop by the MBHP office on Tuesdays, Thursdays, or Fridays to set up an appointment.

More information on HCEC walk-ins policy is on page 5.

MBHP kicks off Mass LEAP

MBHP has been designated as one of the lead agencies for a new program to help eligible tenants in state-aided public housing developments and/or MRVP participants increase their incomes and become more self-sufficient. Mass LEAP (which stands for the Massachusetts Learning, Employment, and Asset Program) will offer a base of supportive services including employment and career development, financial literacy and asset development, and post-secondary education.

Eligible tenants will participate for a period of five years, meeting goals in each designation—career development, financial literacy, and education—along the way. The participants work primarily with their established service provider to set goals and track progress toward



Phoebe Mayor is MBHP's new Mass LEAP program coordinator.

these goals, while maintaining the existing relationship with the administering housing agency—in this case, MBHP.

The program is designed as a collaborative and cohesive effort amongst several housing authorities and agencies throughout the state. MBHP is partnering with Jewish Vocational Service (JVS) as our service provider partner for the program. JVS has been a valuable partner in the Secure Jobs program and we are excited to work with them and other partner agencies to launch Mass LEAP. MBHP is currently working with JVS to screen applications for eligibility. Once the screening is complete, we will hit the ground running with a group of 50 eligible participants.

For more information on Mass LEAP, contact Phoebe Mayor at phoebe.mayor@mbhp.org or (617) 425-6763.

MRVP Waiting List now closed

The Massachusetts Rental Voucher Program is a state-funded rental assistance program. Similar to the federal Housing Choice Voucher Program, commonly known as Section 8, the government pays a portion of the rent directly to a voucher-holder's landlord to help make rent more affordable for people with modest incomes. Many people have asked why there was no waiting list for MRVP, as there is one for Section 8. An MRVP Waiting List does now exist, though it is currently closed.

Between October 6 and November 3, the Massachusetts Department of Housing and Community Development

accepted applications for MRVP. MBHP was one of six agencies across the state accepting applications. MBHP advertised about this waiting list opening in nine newspapers, including the *Boston Globe*. Ads were placed in several languages, including English, Spanish, Portuguese, Haitian Creole, and Mandarin. We also reached out to our network of service providers who helped spread the word to their clients. Information was also shared on MBHP's website and on our Facebook and Twitter accounts.

In the four-week application period, MBHP received more than 10,000 applications. MBHP has

provided the applications to DHCD. The next step is to randomize this list in order to determine which families will receive one of about 70 vouchers that have been made available, and where the rest of the applicants fall on the waiting list. Once the list is finalized, applicants will be contacted by mail with their status and control number.

DHCD may make more MRVP vouchers available in the future, and may open the MRVP Waiting List from time to time. For more information, stay tuned to www.mbhp.org or follow us on social media: facebook.com/mbhphome or twitter.com/mbhphousing.

Share your story with MBHP

Do you have a rental assistance voucher through MBHP? Has a stable living environment given you the opportunity to improve your situation? If so, we want to hear from you! MBHP is looking for success stories we can share with audiences who influence funding for the programs we administer. Being able to share a personal story of how a program made a real difference in someone's life makes our message much more compelling. If you would like to help us by telling us your story, please contact Lisa Hacker at lisa.hacker@mbhp.org or (617) 425-6691.

MEET MBHP: Katharine Kaplan

As MBHP's manager for the Massachusetts Rental Voucher Program, Katharine Kaplan is kept very busy. The program has seen a lot of growth over the past few years, and Katharine spends a lot of time collaborating with her team and outside agencies to keep things running smoothly. November marked her ninth anniversary with MBHP.

Hometown: Plymouth, Mass.

Hobbies: Traveling, exploring, hiking, running, kayaking, and lots of eating along the way!

Food: Italian or Indian food. Pizza would have to be my go-to favorite. I can eat that multiple times a week (and I often do)!

Values: Honesty, humility, and compassion.

Motivation: When something in either my professional or personal life seems overwhelming, looking back at all of the things I have accomplished that seemed daunting at first motivates me. Everything works out in the end.



Accomplishments: Running the Boston Marathon (twice!) for MBHP. Raising money for our organization ended up being the easiest part. Motivating myself to run in the snow and wind throughout the winter was tough, but finding out that you really can do almost anything if you put your mind to it and just stick with it was the greatest reward.

Personal heroes: My parents. They have to be two of the most caring and modest people I know. They would do anything for my brother and me.

Personal motto: I have been trying to tell myself to stop, pause, and take a look around a lot more. I have a tendency to move too fast and want to begin truly appreciating where I am each day.

CAREER SPOTLIGHT: Résumé tips

Our friends at Jewish Vocational Service have compiled this list of Top Ten Résumé Tips to help put your best foot forward.

1. Lead with your strengths. Start with a summary. The top third of the résumé is very important. It is the section most read. Provide a short (3–5 lines) career overview of you, including your top strengths.

2. Let the reader know what you want to do. The person reading the résumé wants to know immediately what kind of work you're looking for. Include it in the Summary section, "Skilled auto mechanic with

five years of experience working for car dealership."

3. Keywords are important. Read the job posting carefully and look for what the employer is seeking.

4. Always have your readers' (the employer) point of view. Put yourself in her/his shoes. What would be of most interest to the employer?

5. Results, accomplishments. Whenever possible, try to include accomplishments in your experience section. For instance, "Handled large volume of inquiry calls from customers daily."

6. Prioritize the order of your bullets. Keep in mind what is of most interest to the employer; put those bullets first.

7. Summary, not history. You do not need to list all the details of your job to an employer.

8. Appearance counts. You need to be consistent with your spacing and formatting.

9. Tailor your résumé whenever possible. Each job may be slightly different; try your best to align your résumé to the job.

10. Be honest. If you lie, you probably will be fired, and the job may not be a good fit for you.

City Life/Vida Urbana: There's a lot we can do to stop displacement

The Cleveland Federal Reserve Bank has reported that Boston is the city hardest hit by gentrification in the country. That means rising rents and foreclosures are threatening thousands of us with displacement.

Definitely not good! But there is something we can do. All across the city, people are figuring out how to stop no-fault evictions and how to negotiate fair rent increases. Sometimes tenant associations negotiate multi-year deals to limit rent increases.

One place this is happening is at City Life/Vida Urbana. Every Tuesday, about 70 people gather at their office at 284 Amory St. in Jamaica Plain (and every Wednesday in East Boston at 28 Paris St.) to get legal information, to support each other, and to organize. Using a



Advocates from City Life/Vida Urbana spoke at the Boston City Council Hearing on Displacement on October 20.

model called “the shield and the sword” (legal defense and public protest), City Life is very effective at keeping people in their homes.

At the beginning of each meeting new people are introduced and get support from the crowd. Our motto is, “We’ll fight with you!” It’s about knowing your rights and not feeling alone.

City Life and Section 8 Tenants, Inc. are also organizing community meetings for Section 8 voucher-holders who are increasingly faced with rent increases that are swamping the program’s ability to pay.

For more information, call Steve Meacham of City Life at (617) 524-3541 or Edna Willrich at Section 8 Tenants, Inc. at (617) 942-7568.

Resources for cold relief

The Commonwealth of Massachusetts offers a number of programs to help households with low incomes weather the winter.

Fuel Assistance

The Low Income Home Energy Assistance Program (LIHEAP, commonly known as Fuel Assistance) provides eligible households with help in paying a portion of winter heating bills.

Weatherization Assistance Program

The Low Income Weatherization Assistance Program (WAP) provides eligible households with full-scale home energy efficiency services.

Heating System Repair & Replacement Program

Heating Emergency Assistance Retrofit Task Weatherization Assistance Program (HEARTWAP) provides

heating system repair and replacement services to low-income households.

There are many service providers across the state that can assist you. View a list by town at <https://hedfuel.azurewebsites.net/>.

For more information on these programs, visit www.mass.gov and search for “Cold Relief Information.” You can also call the Cold Relief Hotline at (800) 632-8175.

Winter energy savings tips

Below are some tips from Massachusetts’ Executive Office of Housing and Economic Development.

- Caulk and weatherstrip doors and windows that leak air.
- When the fireplace is not in use, keep the flue damper tightly closed.
- Set your thermostat as low as is comfortable and consider an automatic setback thermostat to save additional money.
- Clean or replace filters on furnaces every other month.
- Make sure that warm air registers, baseboard heaters and radiators are not blocked by furniture, carpeting, or drapes.
- Close your curtains and shades at night; open them during the day.
- Have your oil-fired heating system serviced annually and your gas-fired heating system serviced every three years.
- Contact the energy assistance agency in your community to find out about the programs they offer that can keep you warm this winter.

Massachusetts Community & Banking Council: Basic Banking for Massachusetts

Do you rely on check-cashing stores to cash your paycheck? Do you know that those services come with fees that take more money out of your pocket? An account with a reputable bank can help your household keep track of your funds and save more money. But finding a bank and a bank account that's right for you can be tough. The Massachusetts Community & Banking Council (MCBC), a partner of MBHP, wants to help make things easier.

MCBC offers Basic Banking, a service to help households establish banking relationships. Banks that participate in Basic Banking for Massachusetts voluntarily provide low-cost checking and savings accounts that work for families with modest incomes.

Visit www.basicbanking.org for more information, including:

- An online calculator to help you determine how much money you

BasicBanking.org

WHY AN ACCOUNT? FIND A BANK OPEN AN ACCOUNT MANAGE YOUR MONEY

The banner features four panels: 1. A smiling young man. 2. A microscope. 3. A 'CHECKING ACC APPLICAT' form. 4. A family sitting around a table with documents.

might save using a banking or savings account, rather than a check-cashing store.

- A list of participating banks and locations so you can find the one closest to you.
- Compare products and services available at different financial institutions so you can find the one that is right for you.
- Connect with online or in-person classes to learn how you can best manage your money.
- Learn about the account application process so you know what to expect.
- Information is available in English and Spanish and can be translated into 52 other languages.

Upcoming workshops at the MBHP office

The following workshops will be held at the MBHP office: 125 Lincoln Street, 5th Floor, Boston, MA 02111-2503.

Affordable Housing Basics—*January 13, February 10, March 10; 10 – 11:30 a.m.*

Learn about criteria, wait lists, and how to apply.

Eviction Prevention: Tips for Tenancy Preservation—*January 6, February 3, March 3; 10:30 – 11:30 a.m.*

Learn about common tenant mistakes and get empowered to practice your rights.

Housing Strategies Clinic—*January 20, February 17, March 17; 10 – 11:30 a.m.*

Become empowered and effective in meeting your housing goals.

Reservations are recommended for all MBHP workshops. To attend, call (617) 425-6605 or email workshops@mbhp.org.

You can also register online at www.mbhp.org.

For all reasonable accommodation requests, including sign language interpreters, the use of the building wheelchair platform lift, or the need for an interpreter in a language other than English, please contact us at (617) 425-6605 or workshops@mbhp.org at least **two weeks prior** to the scheduled date of the workshop.

Upcoming workshop at CONNECT

The following workshop will be held at 4 Gerrish Street, Chelsea, MA, 02150.

HCEC Orientation—*Every first and third Monday, 10 – 11:30 a.m.*

Learn how MBHP can help you with your housing-related questions. For more information, contact Elsa Jimenez at ejimenez@connectnow.org or (617) 889-1375, Ext. 45.

Connect with MBHP!

MBHP updates can come to you! Like us on Facebook and follow us on Twitter to stay up-to-date on MBHP happenings and the latest news on affordable housing.



www.facebook.com/MBHPHome



[@MBPHousing](https://twitter.com/MBPHousing)

Update to HCEC walk-ins policy

In order to better serve you, MBHP has updated how we handle HCEC walk-ins. The HCEC staff will not be available to meet with walk-ins on Mondays and Wednesdays, due to administration of the RAFT program. Please note: This does not affect

walk-ins for any other MBHP programs or services, such as Section 8 or other voucher programs.

MBHP has also changed how walk-ins are seen by HCEC staff. In order to provide better customer service, HCEC walk-ins will now be

asked to schedule an appointment on Tuesday, Thursday, or Friday of the same week. Again, this change does not affect clients who have previously scheduled appointments with MBHP staff or walk-ins for other MBHP programs or services.

