

Cambridge People

Housing fund gives those struggling a needed boost

By Chris Helms
CHRONICLE STAFF

First month's rent, last month's rent and a security deposit.

It takes a hefty pile of cash to rent an apartment, no matter what your salary.

And when you make minimum wage, a little help knocking down these barriers can be the difference between keeping a roof over your head and being on the streets.

That was the case for Farah Jama, one of the more than 700 people and families helped by the Cambridge Housing Assistance Fund.

"CHAF has changed my life," said the crisply spoken Jama as he sat in the living room of his Brookline Street, one-bedroom apartment. "Being helped by them in a very practical, tangible way, it's had a dramatic impact on my life."

CHAF holds its seventh annual benefit concert next week at Sanders Theatre.

Cambridge Realtor David Pap helped found the organization in 1999. He said people who have done well in the city's thriving real estate market, from agents like himself to lawyers and building inspectors and bankers, have a special obligation to help lower-income earners stay in Cambridge.

"The city's trying to increase the supply [of affordable housing]. CHAF is servicing people who aren't on the bottom of the ladder ... They're somewhere on the ladder," said Pap.



Farah Jama has twice been helped by the Cambridge Housing Assistance Fund, which provides grants to people in danger of losing their homes. A concert to benefit the agency is scheduled for Sept. 30 at Sanders Theatre.

The average grant CHAF provides is \$700. Since 1999, the group has raised a total of \$725,000.

Jama has twice been aided by CHAF. Once came in the aftermath of the Sept. 11, terrorist attacks. Jama was let go from a good job managing room service for the Charles Hotel in the cuts made

because of the drop-off in tourism. The Kenyan-born Jama had spent two decades building a career in the hospitality industry, and suddenly was in danger of losing his home.

"I wasn't homeless, but I was about to lose my house," said Jama, who recalls having a 14-day eviction notice for the Windsor Street one-bedroom he then rented

for \$1,200 a month.

Through CHAF, Jama connected with agencies that helped him realize he was eligible for a federal housing voucher. The reduced rent made possible through the voucher allowed Jama to make a career change into human services.

"It gave me room to breathe," he said.

Benefit concert

■ **Who:** Folk artist Ellis Paul with guests including Vance Gilbert and Jennifer Kimball

■ **What:** Proceeds benefit the Cambridge Housing Assistance Fund

■ **When:** 8 p.m. Sept. 30

■ **Where:** Sanders Theatre, 41 Quincy St.

■ **How much:** \$22/\$25

■ **Information:** Call 617-496-2222

The second time CHAF helped Jama came when state budget cuts eviscerated the Cambridge Multi-Service Center for the Homeless where Jama worked. His was among 13 jobs lost in the cuts.

"I was on the verge [of homelessness]," said Jama, as his elegant long-haired cat, Tank strolled through the room. "My community came through. That's why I'm living here."

Now, he volunteers teaching English to other Somali-speaking immigrants from Africa, and works as a housing advocate at Home Start Inc., where he pulls in less than \$30,000. He is able to stay in Cambridge because of his federally funded voucher, with which CHAF connected him.

"It's wonderful work. Since I've experienced near-homelessness, I'm more attuned to their needs," Jama said.

Contact Chris Helms at chelms@cnc.com.