Dear friends,

It’s no secret that this is a difficult time for those searching for affordable housing. Just open a newspaper—the headlines speak about thousands of families placed in motels, skyrocketing rents displacing longtime renters from their beloved communities, and a wealth gap that marginalizes the working class. It’s frustrating, demoralizing even, for people who struggle so hard, yet can’t seem to break through the mantle of poverty.

But at MBHP, we refuse to be discouraged. MBHP is stepping up.

With our programs and the hard work of our dedicated staff members, MBHP has worked diligently this past year to dial back the numbers of families who are homeless, on the brink of homelessness, or looking for help to stay stably housed.

This year, we helped nearly 600 families move out of motels and into new homes. We provided rental assistance vouchers to help make rent affordable for 9,300 households.

We conducted more than 19,000 inspections to ensure that Section 8 participants were living in safe, decent homes.

We’ve added new programs like Secure Jobs and, thanks to the state Legislature and the Patrick administration, expanded the number of families we serve through the Massachusetts Rental Voucher Program.

And we’re not finished.

This report is a snapshot of the thousands of lives MBHP has positively affected this year. We hope you’ll join us in our work until everyone has a place to call home.

Sincerely,

Cynthia Lacasse
Co-Chair, MBHP Board of Directors

Christopher T. Norris
Executive Director

MISSION STATEMENT
MBHP’s mission is to ensure that the region’s low- and moderate-income individuals and families have choice and mobility in finding and retaining decent affordable housing; all of our programs and initiatives are designed to encourage housing stability, increase economic self-sufficiency, and enhance the quality of the lives of those we serve. To achieve our mission and to promote efficient service delivery, we work collaboratively with a broad array of service providers and neighborhood-based organizations. We believe that everyone deserves a place to call home.

MBHP’S PROGRAMS
There are three different entry points for accessing our programs and services.

We help homeless families and individuals find and retain safe, affordable housing through rental assistance programs, including Section 8 and the Massachusetts Rental Voucher Program.

We help families on the brink of homelessness stay in their homes or find other suitable living arrangements, rather than enter the shelter system. One way we do this is through administering the RAFT financial assistance program.

Once a family or individual is stably housed in a safe, affordable home, we help keep it that way. We conduct inspections to ensure apartments meet all health and safety standards and offer education, trainings, and counseling services to tenants and landlords.

A complete list of all the programs and services MBHP offers is on the back cover. For more information on the many programs and services we administer, visit us at www.mbhp.org or call our Housing Consumer Education Center at (617) 425-6700.

HOMELINESS IN THE HEADLINES

Number of homeless Massachusetts families in hotels surges
By The Associated Press December 2, 2013

Lack of affordable housing puts the squeeze on poor families
By Katie Johnston / GLOBE STAFF June 26, 2014

Minimum wage increase doesn’t add up to a living wage
By Kathy McCabe / GLOBE STAFF June 26, 2014

Boston’s homeless population rises, city census finds
WBUR / By Benjamin Swasey January 31, 2014

Boston 4th for income gap between rich and poor
By Deirdre Fernandes / GLOBE STAFF February 21, 2014

Mass. scrambling to find housing for its homeless
By Megan Woodhouse and David Abel / GLOBE STAFF December 02, 2013

Homeless teens battle odds to stay in school
By Steven A. Rosenberg / GLOBE STAFF December 26, 2013

Housing plight has grim forecast
By Kathy McCabe / GLOBE STAFF February 02, 2014

It’s a tough time for affordable housing, but MBHP is STEPPING UP
RONALD’S ROXBURY APARTMENT has fresh paint, walls of windows, and a playground across the street. It’s a breath of fresh air for Ronald, his fiancée Robin, and their five children. Especially considering that their last “home” was a cramped motel room.

In 2011, Ronald had held the same job as a warehouse manager for five years, yet his income was not enough to cover his rent. For a while, he was able to make ends meet with help from the HomeBASE Rental Assistance program, but when the state ended that portion of the program Ronald found himself in the same position he was two years before. In August 2013, he and his family became homeless.

Ronald continued to work and, with help from MBHP’s HomeBASE staff, search for a home. But many landlords were not willing to take in a formerly homeless tenant.

“When people hear ‘homeless,’ a lot of them don’t want to rent to me,” said Ronald. “Even though I have a job, I have money saved up.” Those apartments that were offered to him had space and sanitation issues. Ronald was getting discouraged.

Then, in September, MBHP heard about a newly-renovated four-bedroom apartment with an MRVP voucher attached. MBHP staff worked with the property owner to determine that Ronald was the right tenant for the apartment.

Now, the kids have room to run and play. Ronald feels secure enough to start thinking about the future—he’s starting a trade school program and has hopes to someday buy his own home.

“It feels calm, peaceful here,” Ronald said, gazing out the window at the tree-lined street. “It’s a blessing.”

DARLENE, A DEDICATED MOTHER and dog lover, has a tough exterior. She’s had to be tough to deal with the past five years.

In 2009, when a fire displaced her family from their home, Darlene began bouncing around from rental to rental, experiencing all manner of setbacks. When neighbors collected funds to help her get back on her feet, she was robbed. The apartments she could afford had safety and sanitation issues. She gave one landlord two month’s rent in cash only to find out two weeks later that the home was up for auction. She began experiencing anxiety attacks and worried constantly about her daughter, Alexia.

In 2011, when her funds ran out and with nowhere else to turn, Darlene was placed in a motel. After health and safety concerns arose, Alexia went to stay with her grandmother. The separation was hard on both of them, and the instability was hard to bear.

“Not being able to put a roof over your child’s head, you don’t feel good as a parent,” she said. “Had I not gotten out of bouncing from house to house, mentally, it would have crushed me.”

Then, after a year in the motel, MBHP connected Darlene with the City of Boston’s Families at Home program, a rental assistance program that helped her move into her Revere apartment. Darlene meets regularly with Rob, her case manager with MBHP’s Housing Consumer Education Center, to ensure that she has the resources and support she needs to stay housed.

Darlene is taking control of her future. When utility costs were getting the best of her, she made the decision to downsize to a smaller apartment next door. She recently became a certified dog groomer. And she’s finding ways to cope with her anxiety.

“Darlene has taken the lead on her own case management,” says Rob. “When we meet, it’s her filling me in on her plans. She’s charting her own path to success.”

The goal of the state’s HomeBASE program is, through prevention and re-housing, to reduce the number of families in shelters and motels. Working with families, MBHP determines if there are any alternatives to entering the shelter system, provides housing search assistance for families already in motels, and offers stabilization services for families after they find a place to live.

As part of the HomeBASE program, MBHP’s Motel Re-Housing and Stabilization teams work tirelessly to help families placed in motels to find housing, and, once they find it, to provide them with the resources and support they need to stay housed.

1,213 families received Stabilization through MBHP and our subcontractors
595 families moved out of motels/shelters and into a new home

MBHP serves as the Housing Consumer Education Center for Greater Boston, responding to housing-related requests, including help with housing search, eviction prevention, housing discrimination, and mediation between property owners and tenants. HCEC staff members meet with each person to assess their situation and arrive at a plan of action that meets their unique needs. This can include referring then to educational workshops or services provided by partner agencies in MBHP’s network.

1,936 people received in-person brief counseling services
473 received intensive case counseling services, including housing search
1,835 participants received in-person case management, including housing search
103 workshops with a total of 1,835 participants, including tenants, property owners, and providers

Responded to 13,434 housing inquiry calls and 2,343 walk-ins

Participants of MBHP’s FAMILY SELF-SUFFICIENCY PROGRAM are partnered with an advisor to set and achieve financial, educational, and career goals. At the start of this five-year program, each participant is enrolled in an escrow account, allowing them to save as their earnings increase. Thanks to the support of The Boston Foundation, MBHP continues to recruit families in the Fairmount Corridor. The FSS program is available to any Section 8 voucher-holder.

- **321 participants** as of June 30, 2014
- **51 new participants** with **26** living in the Fairmount Corridor of Boston
- **42** completed program in FY14
- Average increase in earned income: **$20,189**
- Disbursed **$396,494** in escrow accounts at FY14 graduation

"I know in a couple years I’ll buy a house," she says, "and if I buy a three-family, I’ll probably rent out to people with Section 8. And I’ll tell them about the FSS program."

PRESHIOX IS A PRECOCIOUS LITTLE GIRL. At four years old, she rarely raises her voice. Her somber brown eyes and staid expression give the impression she is much older than she is. Not surprising when you consider what she has already experienced in her short life.

For more than two years, Preshiox and her mother, Naromie, were homeless. After being laid off from her full-time food service job, and again from a part-time retail position, Naromie fell behind on her bills and lost her home. She and Preshiox were placed in emergency shelter and, over the course of 27 months, were moved around between three different motels.

"I found that, as a parent in shelter, I didn’t really have control over a lot of much when it came to my child," Naromie says. Things like bedtime, nutrition, playtime, and Preshiox’s visits with her father, whom she is very close to, were all made difficult, and sometimes impossible, by their situation. This was compounded by Preshiox’s health issues which landed her in a Brighton hospital, 40 minutes away from the Bedford motel where Naromie had been placed.

But then, in January, Naromie experienced a "total game-changer" when MBHP called to tell her she had been selected to receive a voucher through the Massachusetts Rental Voucher Program.

Now Preshiox has her own room and sees her father regularly. Naromie happily pays her share of the monthly rent and plans to take college courses toward earning her degree. "This is a fresh start for the both of us," she says, "in a place we can now call home."

WHEN NANCE FIRST MET with her FSS advisor she felt overwhelmed, but in a good way.

"I had all these things in my head—I want to buy a house someday, I want to get a good job. These were just things that were constantly floating in and out of my head," she says. "The Family Self-Sufficiency Program made me think about it and actually put it down in writing." Her goals were: to finish her degree, improve her credit, get budgeting help, and maintain employment. This year, she graduated from the program having achieved all four.

Nance credits David, her FSS advisor, with keeping her focused and making connections she never would have been able to make. For instance, when she had a job interview coming up, David connected her with an organization that helped her get an appropriate outfit. "It was a really great organization that I would have never known about," she says, "but David knew and he helped me along."

In May, Nance graduated with a bachelor’s in Business Management from Bentley University. Her success has had a ripple effect in her community, inspiring others to go back to school. Recently, she started a new job as a tax accountant at a leading financial services firm. She also belongs to an FSS Mentoring Group set up by David for graduates of MBHP’s program to keep the momentum going. She describes herself as a life-long advocate of the program.

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MBHP is the largest regional provider of RENTAL ASSISTANCE vouchers in Massachusetts. This includes the federal Housing Choice Voucher Program (Section 8), the state-funded Massachusetts Rental Voucher Program, and specialized programs such as Families at Home, Shelter Plus Care, Community Choice Voucher Program, and Veterans Affairs Supportive Housing.

- Administered rental assistance vouchers to **9,300** households, including **6,478** Section 8 vouchers and more than **1,500** MRVP vouchers
- **53%** went to people with a disability
- **46%** went to families with children
- **14%** went to elders
- Average annual income of all voucher holders is **$15,555**
MARIOLY WANTED TO WORK. A single mother of four, she had been paying rent for her Mattapan apartment with help from MBHP’s HomeBASE and RAFT programs. But those time-limited funds were coming to an end and she still could not pay the market rent. She knew she did not want her family to go back to where they had been before—homeless, sleeping on the dining room floor of her sister’s one-bedroom apartment.

Felix, her MBHP case manager, recognized Marioly’s determination. He knew she had ambitious career goals and was willing to work hard to achieve them—she had already earned her associate’s degree and was pursuing a bachelor’s. He referred her to Secure Jobs.

Through Secure Jobs, Marioly worked with Jewish Vocational Service on résumé writing, interview preparation, and job seeking, while continuing to work with Felix to keep her housing stable. “Secure Jobs has been wonderful,” she says. “Felix is great. He helped lead me to the correct path.”

In April, MBHP recognized Marioly’s hard work by selecting her as the first program participant to receive the Lowell Richards Participant Fellowship. This was a paid internship hosted by JVS. Marioly now works there full-time while pursuing a degree in Human Services from the University of Massachusetts Boston. Her ultimate goal is to become a social psychologist, working with people with experiences similar to her own.

“I have been in situations where I have needed help,” she says, “And that’s exactly what I want to deliver.”

LILY* MOVED TO BOSTON from China in 2006. While her husband studied at a local medical school, Lily trained to be a medical technician. Then, in April 2013, she began to notice strange spots on her legs. She used her training to test a sample of her own blood—and found cancer.

Just two weeks before her college graduation, Lily’s doctor confirmed that she had a rare, fast-acting cancer in her brain. Days later, she started her first chemotherapy treatment. School was put on hold and a job offer disappeared as Lily began fighting for her life. As if this wasn’t enough to deal with, an issue that had been plaguing Lily for years reared its head: her husband’s abuse.

After a number of restraining orders were filed, her husband eventually left the area and left her destitute. Alone, sick, and without financial support, Lily was behind in rent and in danger of losing her home as well. “During that time, I was having really negative thoughts,” she says, “I had no hope at all.” Then she met Sylvia.

Sylvia, MBHP’s specialized intensive program and services coordinator, pulled together emergency funds to prevent Lily’s eviction. She accompanied her to court and other appointments, took her grocery shopping, and generally provided her with the support she needed. “Sylvia and her program saved my life,” says Lily.

Lily is still fighting cancer, and she and Sylvia continue to work on her health, housing, and legal issues so that she can finish school, find a job, and start her own life. “Sylvia always encouraged me and gave me really bright direction,” Lily says. “She’d ask me, ‘What’s your next step? What’s your future?’ She’s really like my sister. I’m so lucky to have met her.”

*Client’s name has been changed to protect her privacy.

MBHP is a proud partner of the SECURE JOBS pilot program. Funded by the Paul & Phyllis Fireman Foundation and the Commonwealth of Massachusetts, Secure Jobs helps families transitioning from shelter into housing by combining employment training with short-term housing support. In an effort to increase participant employment skills and incomes, MBHP is partnering with Jewish Vocational Service to recruit program participants and continue providing housing stabilization services while participants work with JVS on job search and training.

MBHP’s SPECIAL INTENSIVE PROGRAMS AND SERVICES (SIPS) offers case-by-case support for people with unique and challenging housing situations. SIPS includes MBHP’s Hoarding and Sanitation Initiative, which helps people with hoarding issues avoid eviction and maintain safe, healthy homes.

HELPING WAGE EARNERS EARN MORE

- Enrolled 130 participants with 70% retention rate
- 88 participants placed in new jobs

PREVENTING EVICTIONS

- Provided case management and advocacy to 296 people who need more intensive levels of support
- Of these, 292 either remained housed or were successfully rehoused following eviction
Through the state-funded RESIDENTIAL ASSISTANCE FOR FAMILIES IN TRANSITION (RAFT) program, MBHP provided financial assistance to help 986 families in 10 cities/towns with rent, utility, and moving costs. The average benefit received was $2,692.

This year, MBHP provided RAFT funds to nearly every community in our region through our colocations, partnerships with local community agencies to take MBHP services “on the road,” thus cutting down on travel time for clients and lowering the barriers to their participation. In FY14, supported in part by the Bank of America Charitable Foundation, MBHP opened its newest colocation at the Somerville Homeless Coalition in Davis Square.

MBHP’s FAIR HOUSING team works proactively, leading trainings on discrimination issues, as well as working case by case with the more than 100 tenants who called MBHP with fair housing complaints this year. In June, the City of Medford recognized Barbara Chandler, MBHP’s senior advisor on fair housing and civil rights, with its 2014 Disability Awareness Award for her work in Medford and around the state.

At this year’s PROPERTY OWNER APPRECIATION EVENING, MBHP recognized Mario Barros, Clifton Management owner David Rufo, and Rob Nakashian for going above and beyond expectations for MBHP tenants. Barry Bluestone, founding director of Northeastern University’s Dukakis Center for Urban and Regional Policy, spoke at the event.

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People with mobility issues often have trouble getting around their home. Through no- and low-interest loans from the state-funded HOME MODIFICATION LOAN PROGRAM, MBHP and the Community Economic Development Assistance Corporation help elderly homeowners and homeowners with cognitive and physical disabilities make the changes they need to stay safe at home.

MBHP’s Home Modification Loan Program is administered by our PROPERTY OWNER RESOURCES AND INSPECTIONAL SERVICES team, which works with more than 4,300 property owners in our region to ensure that they have the resources and knowledge they need to meet the needs of their tenants.

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<tr>
<th>HMLP staff closed 27 new loans</th>
<th>to lend a total of $610,780</th>
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<tr>
<td>Inspectional Services team conducted 19,360 inspections</td>
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<td>Property Owner Resources team hosted 14 workshops, focus groups and events, with a total attendance of 425 property owners</td>
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In January, Steven woke up paralyzed in his legs and right arm. While recuperating at Spaulding Rehabilitation Hospital, he decided he had to make a change—he either had to make his home safer or sell it and find a new place to live. Neither option seemed financially viable.

Then one of Steven’s health care professionals referred him to MBHP’s Home Modification Loan Program. MBHP staff worked with Steven to help him pay for and oversee the installation of a stair lift, sending an inspector out to ensure it was done properly. He describes the whole process as “quick, seamless, and smooth.” By the time Steven got home from rehab, the new stair lift was waiting for him.

Steven was able to stay in his home and make the changes he needed without incurring severe financial hardship. “It’s comforting,” Steven says. “At a time when so little was in my control, to have this piece of mind, I’m really grateful. With this stair lift, we could live here forever.”

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### FISCAL YEAR 2014 CONTRIBUTORS

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<tr>
<th>FOUNDATIONS</th>
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<td>$100,000+</td>
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<td>$10,000 – $40,000</td>
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<td>Oak Foundation</td>
<td>City of Boston, Department of Neighborhood Development</td>
<td>State Street Corporation</td>
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<td>Community Economic Development Assistance Corporation (CEDAC)</td>
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<td>The Boston Foundation</td>
<td>Executive Office of Health and Human Services</td>
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<td>Housing Partnership Network</td>
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<td>CFI</td>
<td>Jewish Vocational Service</td>
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<td>$2,500 – $4,999</td>
<td>Justice Resource Institute</td>
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<td>Mabel Louise Riley Foundation</td>
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### GIVE TO MBHP

**Fiscal Year Contribution Levels:**
- **HOW PEOPLE GIVE TO MBHP**
- $4,999 – $9,999
- $9,999
- $99,999
- **LOWELL RICHARDS FELLOWSHIP**
- MBHP’s longtime board co-chair Lowell Richards passed away unexpectedly in 2012. The following year, MBHP’s board, along with Lowell’s wife Karen, established the Lowell Richards Fellowship for Leadership and Public Service to continue Lowell’s legacy. Our first Lowell Richards Fellow, Kate Calahan, was hosted by Massachusetts Port Authority. This year, because of the generosity of our donors, MBHP was able to name two fellows: Stephen Donovan, who was also hosted by MassPort, and Marilyo Brito, the first Lowell Richards Participant Fellow. Learn more about Marilyo’s story on page 5.

### BOSTON MARATHON

For eight years running, thanks to the John Hancock’s Boston Marathon Nonprofits Program, a team of volunteers that race the Boston Marathon to support MBHP. The members of Team MBHP 2014 were joined by the previous year’s team, who had been invited back to complete the race they were prevented from finishing in 2013. All nine runners crossed the finish line and enjoyed another record-breaking year, raising more than $40,000.

To celebrate our runners and their supporters past and present, MBHP held our first ever Marathon Celebration with the theme “Calling all Housing Heroes!” Thirteen MBHP runners from seven of the eight Boston Marathon teams were reunited. The event, held May 8 at Hotel 140, was sponsored by Maloney Properties, Inc., Fidelity Investments, Boston Beer Company, Vargas & Vargas Insurance, Domain Select Wine Estates, and Burns & Levinson LLP.

### STAFF GIVING

MBHP is fortunate to have a team of the talented, dedicated staff members, employees who are willing to go the extra mile for their clients, their partners, and for each other. MBHP employees are also generous contributors. In addition to their everyday work, they solicit in-kind contributions, donate their time, and contribute financially to MBHP. Much of the excitement revolves around the theme “Calling all Housing Heroes!” Thirteen MBHP runners from seven of the eight Boston Marathon teams were reunited. The event, held May 8 at Hotel 140, was sponsored by Maloney Properties, Inc., Fidelity Investments, Boston Beer Company, Vargas & Vargas Insurance, Domain Select Wine Estates, and Burns & Levinson LLP.
CONSOLIDATED STATEMENTS OF ACTIVITIES

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>Net Assets, End of Year</th>
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<tr>
<td>FY 13</td>
<td>$8,652,554</td>
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<tr>
<th>Total Assets</th>
<th>Salaries and Benefits</th>
<th>General and Administrative Expenses</th>
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<td>$131,630,859</td>
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<td>$131,328,890</td>
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For a complete list of all our donors, please visit www.mbhp.org/annual-report.

IN MEMORY

In Memory of Euclide Chandler

In Memory of Mary Doyle Havurat Shalom Community Seminary

In Memory of Adeline Mayungbe

In Memory of Robert Mullen

In Memory of Lowell L. Richards, III

In Memory of Rose Feldborg Silverman

Estate Gift-Veteran Challenge

IN KIND

Bank of America

Boloco Restaurant

Boston Building Co-op

Boston Private Bank & Trust

Boston Public Health Commission

Burns & Levinson

Cape for Kids

Cranberries Ice Creams

Dolce Café

DSWE

Doyles Café

Doyles Café

Doyles Café

Doyles Café

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MBHP PROGRAMS AND SERVICES

**Housing Supports**
- Eviction Prevention
- Hoarding and Sanitation Initiative
- HomeBASE
- Housing Consumer Education Center
- Residential Assistance for Families in Transition (RAFT)
- Specialized Intensive Programs and Services
- Workshops and Trainings

**Rental Assistance**
- Housing Choice Voucher Program [Section 8]
- Family Self-Sufficiency Program
- Massachusetts Rental Voucher Program (MRVP)
- Families at Home
- Family Economic Stability program
- Shelter Plus Care
- Veterans Affairs Supportive Housing
- Community Choice Voucher Program

**Inspectional Services and Property Owner Resources**
- Apartment Listings
- Home Modification Loan Program
- Inspections
- Leasing Assistance
- Rent Determination

**Colocations**

**Fair Housing**

**Money Follows the Person**

**MBHP SENIOR STAFF**

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Susan Nohl  
*Deputy Director*

Rev. Anne M. Rousseau  
*Chief Financial Officer*

Brunette Beaupin-Jaramillo  
*Director of Leased Housing*

Howard Clayman  
*Director of Information Technology*

Kevin Donaher  
*Director of Inspectional and Property Owner Resources*

Steven Farrell  
*Director of Communications, Development, and Policy*

Kate Fulton  
*Director of Housing Supports*

Mike Jackson  
*Director of Human Resources*

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