



MHA Matters

NEWSLETTER

Members of The Country Club of Wilbraham Crew Held a Coat Drive for MHA GRIT Ridgewood Program



What's in this issue?

Letter from Cheryl Fasano, President and CEO
Food Drive for National Association of Black Veterans
MHA Secures Grant for School-Based Therapy Services
Country Club of Wilbraham Crew Donates Coats for MHA
A Spooktacular Night!
Addressing Homeless Youth in Our Community
MHA Awarded Provider Access Improvement Grant
Local Singer-Songwriter Frank Manzi's Donation
23rd Annual Wellness Classic another Hole in One!
PV Financial Matches Donations on Giving Tuesday
YOU MATTER: Richard Johnson

Providers Council Honors MHA's Johnthan Jamieson
MHA Has 'Lifted Me Up'
GAIN: Nine More Graduates Honored
MHA Annual Meeting and Evening of Recognition
MEET OUR LIFE CHANGERS: Candace Garland
VIDEO SPOTLIGHT: Yale Street, Holyoke
Valentines Day: The Best Gift Card You Can Give
Welcome Tara Kurtz-Boucher
Open Your Heart and Your Home
Need to Get More Mileage Out of Your Paycheck?

Letter from Cheryl



Dear Friends,

Everything you read on the next few pages is the **direct result of our staff's efforts and the efforts of those in our community** who support our work. Financial contributions from many individuals, organizations, and funders make the delivery of our services possible, and for that, we are most appreciative.

We can't do what we do without such community involvement, and we are grateful for all those who engage with us through their donations and financial gifts to help those who are struggling with substance use and mental health conditions, homelessness, development disabilities and acquired brain injury.

This empathy and generosity does not go unnoticed by those we serve. The young men, ages 18 to 26, in our GRIT Ridgewood residential rehabilitation services program in Springfield for example were **particularly touched by the kindness of strangers** who donated winter apparel to them this fall through the Country Club of Wilbraham's coat drive.

Nearly two years of the Coronavirus pandemic has taken a physical and mental toll on all of us, our partnership with Springfield Pharmacy supports us in our efforts to keep employees and clients safe through convenient appointments for vaccination and booster shot clinics. Despite the lingering effects of COVID, MHA has continued to expand its outreach services and residential treatment programs and to welcome new staff.

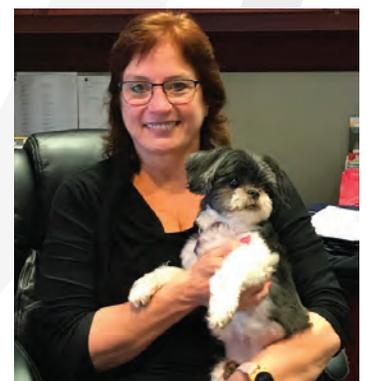
It is a privilege, as well as an honor for me to lead MHA and our team of compassionate and capable professionals. Every day, their dedication and commitment to MHA inspires me, and I thank them for their loyalty to MHA and those we serve. Together we continue to help the individuals in our programs in Hampden, Hampshire and Franklin counties to achieve their best life.

Respectfully,

A handwritten signature in black ink that reads "Cheryl Fasano". The signature is fluid and cursive, written over a light grey circular graphic element.

Cheryl Fasano

President & CEO



Cheryl & Carly
on Bring your Dog to Work Day

Four years
in a row



Voted "Best Place to Work"
and "Best Non-Profit"

Food Drive for National Association of Black Veterans

MHA's December food drive for the National Association of Black Veterans yielded a sleigh's worth of nonperishable food items and much support for NABVETS' Springfield chapter, one of whose members, Springfield resident Eugene L. Brice, a retired 73-year-old Vietnam Veteran was physically threatened and assaulted this fall with racial slurs.

Kimberley Lee, MHA Vice President of Resource Development and Branding, said MHA, whose founding ideals are "respect, integrity and compassion," wanted to "mobilize not only in support of Eugene and other veterans who sacrificed in their service to country, but also in support of the Springfield chapter of NABVETS."

Contributors included MHA staff as well as community members like Carl Baker of Arbor Associates and Massachusetts Representative Brian Ashe who met Brice and other NABVETS members Dec. 22 when the group

picked up the donations for their chapter's food pantry. It "warms my heart," Ashe said of the response, and Brice, whose 29 years with the U.S. Army included as a recruiter, added that he and other NABVETS members "are veterans and we do matter" and that "we are still sworn to look out for our community."



MHA Secures Grant for School-Based Therapy Services

"It's a perfect opportunity," said Representative Brian Ashe, who is in his seventh term representing the 2nd Hampden District in the Massachusetts Legislature, of why he helped MHA secure \$115,000 in pandemic-related funds for school-based therapy services.

The money is part of the \$4 billion package approved by Massachusetts legislators and signed by Governor Charlie Baker in December that authorizes how much of the commonwealth's direct federal aid from the American Rescue Plan Act is spent. Some \$5.286 billion in ARPA Coronavirus State Fiscal Recovery Funds to help mitigate the ongoing impact of the coronavirus disease pandemic was provided to Massachusetts in May and the package authorizes how \$2.33 billion of that money will be spent.

"During the pandemic people have suffered tremendous financial and other losses but an intangible in terms of knowing the full impact is mental health, especially with children," said Ashe, a long-time MHA supporter. "Children have had to deal with a lot of things children have not had to deal with in our life time or ever. It is important to get ahead of this to address these issues. You do not want to see something to a child at 5, 6, 7 or whatever age, stifle them for the rest of their life or become an obstacle they never get over because they did not have the resources to know what to do."

MHA, whose Bestlife Emotional Health and Wellness Center provides mental health outreach services to individuals and families, plans to pilot such a program in the Hampden/Wilbraham Regional School District that will help expand mental health services in its schools.

bestlife
Emotional Health & Wellness

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Respect • Integrity • Compassion

**If you or a young person in your life needs help.
1-844-MHA-WELL**

MHA Awarded Provider Access Improvement Grant

Sara Kyser, Vice President of MHA's New Way Division for adult survivors of an acquired brain injury, calls the nonprofit's award of a \$63,000 Mass Health Provider Access Improvement Grant Program (PAIGP) "life changing."

The grant will enable MHA to purchase additional equipment for those it serves who have a range of disabilities and enable them to more easily navigate appointments and other personal health care needs. Purchases include communication boards that enable those without speech to be able to advocate for themselves, as well as specialty scales to easily take individual weights; portable track and lift systems to assist wheelchair-bound individuals at health care appointments; automated external defibrillators for residents living with conditions like severe heart disease and wanting to avoid institutionalized care; voice-controlled smart speakers that can serve as reminders to people with memory issues and laptops with cameras for telehealth appointments.

"The use of these technologies will allow those we serve to access their health care in a far more robust way," said Kyser. "Those who rely solely on wheelchairs to access their world are at a disadvantage when it comes to their health care needs. Specifically, nearly all doctor's offices while required to be accessible, do not always have the equipment to transfer a person out of their wheelchair." She added, "With the mobile track and lift, this will allow those we serve the freedom and dignity of getting their healthcare needs met in a safe manner."

"The use of these technologies will allow those we serve to access their health care in a far more robust way"

Read the feature story here:
mhainc.org/mha-awarded-provider-access-improvement-grant/

Local Signer-Songwriter Frank Manzi Donates a Portion of Ticket Sales

Popular Pioneer Valley singer-songwriter Frank Manzi had a full house when he released his eighth recording, "Whispers of Grace," Nov. 26 at Gateway City Arts in Holyoke, and MHA was graced with a significant donation from ticket sales.

Manzi had provided entertainment for an MHA benefit in early June at the Country Club of Wilbraham, and Manzi said he was impressed to learn at the venue about the services and treatment MHA offers to those dealing with mental health and substance use disorders and wanted to "bring awareness to that."

"Ultimately, I think it is yourself that has to turn you around when things get tough, but MHA supplies guidance and help to get you there," said Manzi of his support. "Not everyone realizes what MHA does and it is good to bring awareness to that."

"Whispers of Grace" features nine songs, some written with long-time collaborator Donnie Moorhouse, that Manzi describes as about both change and hope. It is available for streaming and digital download distribution on a number of platforms including Spotify, Apple Music and YouTube.



23rd Annual Wellness Classic Golf Tournament another HOLE IN ONE!

Our 23rd Annual Wellness Classic Golf Tournament held on September 17th, was a huge success. It was a beautiful day for golf and a great way to raise funds for our programs and services. To the golfers, to our amazing staff, to our sponsors and to the Country Club of Wilbraham, we thank you for coming out swinging to support us!

Congratulations to our first place foursome group, USI Insurance Services, our second place, Florence Bank, third place, Pynchon Press Co and fourth place, Cambridge Credit Counseling Corp. We hope to see you all next year!



MHA
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Country Club of Wilbraham Crew Donates Coats for MHA

Wilbraham, MA - When Matthew Kowal, Golf Course Superintendent at the Country Club of Wilbraham, learned through a member of his team, Kevin Lee that young men in a residential rehabilitation services program at the Mental Health Association were in need of winter coats, he was a man on a mission. And, so were his team and others at the club. Kevin Lee was key in communicating the needs of MHA's young men as his wife, Kimberley Lee works for MHA.

"I went to my staff and our Head Golf Professional Bobby Downes and asked for coats," Kowal said. "Bobby and Kyle Whitney, who also work at the club, teamed up. We all thought it was a good cause and a way to give back to the community."

Their coat drive netted close to 70 hooded sweatshirts, parkas, jackets, and an assortment of both light and

heavy winter coats for the men who are between 18 and 26 and in MHA's GRIT Ridgewood program.



A BIG THANK YOU to Park Cleaners for Donating the cleaning of all of these coats.

A Spooktacular Night!

On October 28th, we hosted our inaugural Trunk or Treat event outside of our main office. The event was for MHA staff, their family and friends. Three candy runs and more than 100 visitors made for a fun filled evening!

We saw so many amazing costumes. Just a few of our trunk themes included skeletons, a Nightmare on Elm Street, a zombie family, cowboys, and not-so-scary-scare-crows.



Thank you to our "trunkers" and everyone who came! We had so much fun and we can't wait to host it again next year!

Addressing Homeless Youth in Our Community

Viewpoint by Olivia Bernstein

November was National Homeless Youth Awareness Month. More than four million youth and young adults experience homelessness annually in this country. It is estimated that at least 700,000 are not part of a family or accompanied by a parent or guardian. Risk factors include family conflict, a youth's sexual orientation or gender identity, substance use and school problems.

MHA is among the organizations that recently launched initiatives to address this issue in Massachusetts where it is said that on any given day, nearly 500 unaccompanied young people, ages 18 to 24, experience homelessness. Federal grant money received through our work with the Continuum of Care in Hampden County and the Three County Continuum of Care administered by Community Action of Pioneer Valley (CAPV), which serves Hampshire, Berkshire and Franklin counties, is funding two MHA projects over a 24-month period that support the needs of homeless youth.

One provides permanent supportive housing for eight beds annually in Springfield, as well as eight in Greenfield, and includes subsidies so participants pay only a third of their income for rent.

The other, referred to as a Housing Navigation and Rapid Re-housing program, helps youth and young adults navigate services to obtain housing. The program covers rental and related expenses for up to two years for six beds annually.

These projects represent a more comprehensive approach to youth homelessness by providing ongoing rental and individualized case management support.

In its pioneering report, "More Than Housing, Give Us Homes," CAPV called youth homelessness a "crisis in our region" and through \$1.96 million in federal funds, it and its partners received a "jump start" to ending the crisis. Guiding principles include prioritizing "evidence-based, low-barrier practices, such as housing first, trauma-informed care, and positive youth development."

As one of CAPV's partners, MHA couldn't agree more. This is a population just starting out in life and in need of

our support. This includes subsidized housing that is in short supply in the area, services tailored to individualized needs which may include access to behavioral health resources, learning life skills such as budgeting and pursuing employment or educational opportunities.

These youth and young adults, 18 to 24, have experienced more than anyone should have to in their young lives. Some of them have been out on the street or in shelters or exited foster care at 18 with no place to go. Some of them are in unsafe situations and at risk of harm.

They may be living with a family member or couch surfing in an unsafe place and many we serve identify as LGBTQ+. They may not feel accepted by their family or have family relationships that they don't feel are safe.

MHA is seeing early success in its work with youth involved in both projects. It is for some their first time involved with social services, but all are eager to move into the next stage of their lives which includes more independence and access to housing. Some are continuing a college education, others seeking employment in their chosen field and some in recovery programs.

"These young people have shown they are resilient and, like all of us, deserving of a place to call home. "

These young people have shown they are resilient and, like all of us, deserving of a place to call home. We see homelessness all over this country, but it is a huge systemic injustice that anyone should have to live out on the street.

MHA is both grateful and excited to be part of the Youth Homeless Demonstration Project funded through the Hampden County and Three County Continuum of care to help erase, along with other area agencies, homelessness among our youth, guiding them on their path to a better future.

Olivia Bernstein, a licensed certified social worker, is Clinical Director of Homeless Services at MHA



Giving Tuesday Donations To MHA Have Met Their Match!

The Mental Health Association was delighted to announce that Pioneer Valley Financial Group pledged to match donations to MHA up to \$5,000 for Giving Tuesday, 2021

“No act of giving however small, is ever wasted,” said Edward Sokolowski, Pioneer Valley Financial Group’s Financial managing partner and financial advisor, in announcing the matching grant. “We ask that local businesses join us in making our community better by supporting organizations that are helping to make this world a better place to live like MHA.”

An independent financial services, wealth management and consulting firm with offices in Ludlow and West Springfield, and a history of community engagement, Sokolowski noted the firm’s long “proud” support of MHA and the nonprofit’s mission of helping individuals live “their best life.”

“MHA has continually proved its irreplaceable value to the community through providing access to therapies for emotional health and wellness; services for substance use recovery, developmental disabilities, acquired brain injury; services for

housing and residential programming, and more,” Sokolowski said. “At PV Financial, we’re also willing to lend a helping hand to organizations like MHA who are doing incredible work year in and year out.”

Despite the duress of the ongoing coronavirus pandemic, MHA had much success during the last 12 months in delivery of services to the populations it serves, thanks in a large part to donations from both individuals and area businesses like PV Financial.



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YOU MATTER: Richard Johnson

Richard Johnson, Site Manager from MHA's New Way Division is our latest recipient of Pioneer Valley Financial Group's You Matter! Award.

Richard's commitment is profound. Not only to the adults challenged by brain injury who he serves with respect, integrity and compassion, but also to our community. Richard has been central to many volunteer projects including feeding the homeless, engaging with local college students on the topic of diversity, equity and inclusion, and delivering hand-made COVID care packages to our senior citizens.

Richard, YOU MATTER! Congratulations and thank you again to our good partners at Pioneer Valley Financial Group for continuing to sponsor this award.



Providers Council Honors MHA's Johnthan Jamieson

The Caring Force (TCF) was pleased to recognize Johnathan Jamieson, a transitional specialist with the Mental Health Association in its September TCF Hero Spotlight.

He began in the human services sector 16 years ago as a high school student. His commitment to helping those with physical and mental health challenges to be supported and seen as valued community members is exemplary. Thank you, Johnathan for all you do for MHA's participants.



To read the full article, visit: mhainc.org/providers-council

MHA Has 'Lifted Me Up'



Brian Paul is a good conversationalist. Easy to engage, quick to respond informatively and thoughtful. His talk is also filled with honest description of his 36 years of life. This includes being the son of a now-deceased alcoholic father, a history of chronic depression and self-harm, and years of substance use.

In late spring of this year, Brian ended up in the psychiatric unit of a hospital in Chicago where, homeless and stealing alcohol to support his addiction, he was assaulted and robbed on the street.

"I was in a great deal of despair and hopelessness, but I also decided I don't want to die," said the

Connecticut native who had been living in Boston. "I wanted to save my life. I looked virtually at 12 different rehabilitation programs in Massachusetts, and MHA's Yale Street was my first choice. I went through the application process from Chicago, and was accepted. I made my way here successfully and sober by train."

Brian was accepted into MHA's residential GRIT program in Holyoke for those with a substance use and mental health diagnosis. He now spends his days working to achieve what the program acronym stands for – "Growing, Re-imaging, Inspired, Transformed."

The program is housed in a welcoming 16-bed, renovated Tudor-style home that sits on nearly one acre of land in a quiet neighborhood. Brian likes the structure in contrast to other programs he has tried and the fact that it is for those with a dual diagnosis and who identify as LBGTO+.

"I have suffered from mental illness since I was a teenager and my addiction to alcohol started when I was 20 years old, so I have been fighting that battle for about 16 years now," he said.

He added Yale Street has already been "incredibly helpful in boosting my self-esteem and helping me to see that I do have the ability to manage my disease of alcoholism as well as my mental illnesses and to learn how to cope in healthy ways with the trauma I have experienced over the last decade. MHA has Lifted Me Up!"

To read the full article, visit: mhainc.org/mha-has-lifted-me-up/

STORY UPDATE: Please join MHA in congratulating and wishing, Brian the best of luck. Brian recently and successfully moved forward from GRIT/Yale Street on his road to recovery.

Growth And Investment Network: Nine More Graduates Honored

“These guys are the best,” Sara Kyser, MHA Vice President of New Way Services, told WWLP viewers. She was speaking of the nine MHA staffers who graduated recently from the six-month management training program (Growth And Investment Network, GAIN) she created four years ago to help employees advance in their careers. Staff at all levels are eligible and apply for admission into the program.

This year’s GAIN graduates, Sheterika Benjamin, Megan Billiel, Ashley Cutler, Rebecca Halle, Unique Hill, Tehya Karas, Leon McKeever, Shelby Matheus and Galita Nunez, represent the largest class to date. Mayor Domenic Sarno, along with MHA CEO Cheryl Fasano and her team of Vice Presidents, were among those who paid tribute to those Kyser called “the next generation of leaders” during the Dec. 8 graduation ceremony in the Carriage House at the Barney Estate in Forest Park.

<https://www.wwlp.com/news/local-news/hampden-county/nine-mha-employees-graduate-from-gain-program/>



MHA Annual Meeting and Evening of Recognition



Nearly 200 community stakeholders, elected officials and representatives from area businesses attended this year's Annual Evening of Recognition at the Forest Park Barney Estate, with special acknowledgement to Linda Kloss, who retired after 30 years of service.

Speakers including Dan Donermeyer, Area Director for the Massachusetts Department of Developmental Services, as well as Representative Brian Ashe paid tribute to MHA's Longevity and Core Value Award winners. Safe Haven resident and artist, Sheila Maldonado described her personal story of recovery and shared her life changing difference with MHA.



The 2021 Longevity Award winners for ten years of service: Rhonda Gilbert, Day Services Counselor, New Way Services; Shalon Merriman, Residential Support Specialist; Karyn Reigner, Program Director, Integration and Community Living; Chuck Doucette, Maintenance Supervisor, Association Properties Group, Inc.; 15 years of service, David Havens Program Director, Division of Recovery and Housing; Edward LeBlanc, Maintenance Technician, Association Properties Group, Inc.; Linda Christman, Director of Properties, Association Properties Group, Inc.; Michelle Barnes Program Director, Integration and Community Living; 20 years of service, Mary Gresham Program Supervisor, Integration and Community Living; Lisa Bull, Residential Support Specialist, Integration and Community Living ; 25 years of service, Daniel Williamson, Residential Support Specialist, Division of Recovery and Housing, Edward Zuckerman Residential Support Specialist, Integration and Community Living; 30 years of service to MHA is for, Estee Blue, Residential Support Specialist (DC II), Division of Recovery and Housing.



2021 Core Value award winners, Kim Barbero, ICL Director of Outreach Services; Rhonda Gilbert, ABI Day Services Coordinator; Robert Laviolette, ICL Outreach Worker; Andrea Neddermann, Director of Human Resources and Claritza Ortiz, DRH Price St. Residential Support Specialist.



Valentines Day: The Best Card To Give Yourself And Those You Love And Care For?

Your COVID-19 vaccination card! This has been MHA's signature message around immunization against the pandemic virus that has killed more than 5.5 million worldwide. MHA partnered early on with Springfield Pharmacy to provide ongoing employee access to the COVID-19 vaccines, and now to booster shots, and its educational efforts have included call-ins with Baystate Health care providers as well as from Springfield Pharmacy to give staff the opportunity to get informed answers to questions around what's in the vaccines, how safe are they and what protection do they give. A \$15,000 grant from Trinity Health Of New England is helping to continue MHA's efforts in promoting vaccination as both the best protection against severe illness and death from COVID-19, as well as stopping its transmission in our community.



Welcome Tara Kurtz-Boucher: Vice President of Integration and Community Living

Tara Kurtz-Boucher remembers accompanying a crisis-intervention trained police officer on a walk through downtown Northampton responding to individuals who had called emergency services with issues of substance use, co-occurring mental health disorders, and homelessness.

It was an "eye-opening" experience in Kurtz-Boucher's extensive career of helping others, and one which has taken her from direct care worker to supervisor, to director of residential and outreach services and now, Vice President of Integration and Community Living.

The appointment means Kurtz-Boucher will oversee MHA's outreach and residential programs for individuals referred by the Massachusetts Department of Developmental Services. These programs for individuals with a developmental disability include permanent community residences where residents work with staff on daily life skills, outreach services for individuals living independently and shared living which matches individuals with a certain level of independence with families willing to share their home.



"I liked the fact that this appointment, because of the efficient structure of MHA, will allow me the unique opportunity to be a vice president but still very much have my boots on the ground," Kurtz-Boucher said. "This is important because I think being a good leader means knowing what is happening on every level. I want to know what the challenges are for everyone on my team- from direct care to supervisors and directors in the work they do so I can give them correct advice or lead them in the right direction."

Read the Rest of Tara's Story Online
mhainc.org/there-is-just-a-basic-sense-of-humanity-in-helping-others/

MEET OUR LIFE CHANGERS: Candace Garland, Billing Manager

How long with MHA: Six Months

What do you love most about MHA and your role with MHA:

My job is very challenging and always pushes me to do more, be more, learn more. That's part of what makes MHA so wonderful as a whole. They absolutely encourage every employee to reach for the stars, be your best self. They provide all the caring support to achieve that.

One of those is the GAIN (Growth And Investment Network) program which is training for employees which provides an opportunity to learn and grow into Supervisory/ Management positions. There are so many programs here that provide growth opportunities. MHA also has many reward programs such as the 'Spin It To Win It' Wheel and COVID Vaccine raffles, as well as other types of reward programs just to thank and show appreciation for employees.

You matter at MHA – each and every employee matters. Senior Leadership knows employees by their first name and purposely walks around on a regular basis just to make contact with employees, say hello and ask “how are you today”. I have specifically been told by a member of the Senior Leadership, “If you're happy then I'm happy.” Wow! That is unique to MHA! There are so many companies where Senior Leadership barely knows who you are or even says “hello” to their employees. MHA is the best employer I have had over my 35-year career. It's no wonder they get the READER RAVE reviews they do – those are well deserved!

Three words to describe MHA and the staff who work here: Supportive, friendly, cooperative.

Favorite hobby: Diamond Painting. Many people saw the portraits I did as a gift for a family member for Christmas as I “hid” them in my office for quite a few weeks. They were well praised and that was very much appreciated.



“Supportive, friendly, cooperative.”

VIDEO SPOTLIGHT: Yale Street, Holyoke

“Being around like-minded people, I can identify and not feel a sense of fear,” says Ricky of MHA’s GRIT program for those with a dual diagnosis of mental health and substance use. Ricky is a resident of the program’s Yale Street House in Holyoke, the first LGBTQ+ residential recovery center

in the state. His comment mirrors the compassion and respect MHA seeks to deliver in providing behavioral health outreach and residential rehabilitation services across populations in need. “Living in the (Yale Street) home is a beautiful thing,” he adds. “It creates a sense of family, unity where we are all together and we are all working toward something. It helps teach you to move out in the real world because a lot of times when you are in addiction or struggling with identity or mental health you lose a sense of how to live again. You have to relearn everything.”

youtube.com/watch?v=GZtLS8T7jNY

Open Your Heart and Your Home to an Adult with Intellectual Disabilities.



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MHA is growing its Shared Living program for individuals served by the Massachusetts Department of Developmental Services and families willing to open their home environment to them. Additional providers, who are paid a tax-free stipend between \$30,000 to \$45,000 annually, are being sought in Hampden County.

“The placements are done carefully,” said Tracy Flynn, the case manager and supervisor for the program. “A lot of time and thoughtful planning goes into each Shared Living arrangement we make,” said Tara Kurtz-Boucher, MHA’s Vice President of Integration and Community Living. “We gauge both the client’s and the provider’s interests, their spiritual connection, their location and more to be sure that both are well suited for a successful match.”

“We might have, for example, someone who lives in a two-bedroom apartment downtown. We would find an individual who wants to take the bus independently and has connections in that area. It is very individualized which makes it fun when it works, but it can take time to find the right provider so the more providers we have to choose from, the more quickly we can place a referral.”

Tara added that participants in the program, which is also expanding to include individuals with brain injury, see it as an opportunity for a more independent as well as private lifestyle than is afforded in a group home setting with three or four other residents. She said expectations of providers, who are given any needed relevant training, such as learning CPR, include making “sure the person they care for makes all their doctors’ appointments, engages in any social activities they feel are important and, since most work or attend a day program, serving as a liaison to that program.”

She said families who have become Shared Living providers range from single moms to empty nesters to former foster care parents, as well as senior citizens and individuals who serve as key male role models for life.

“One of the ladies in Shared Living used to be in a group home, was nonverbal and had some anxieties,” Tracy said. “She was placed five years ago with a woman as her Shared Living provider and to see the participant now, she is so relaxed and pleasant and engages in so many activities on her own. You can just see the calm in her face and her actions. She has developed a relationship with the provider who is wonderful to her.”

Kimberley Lee, MHA Vice President of Resource Development and Branding, said the program’s expansion “reflects MHA’s mission of true integration and community living.”

“Shared Living allows much more flexibility for individuals who don’t need the 24-hour, seven-day-a week care that a group home provides, but are much more suited to a more independent, community-based living situation,” Kimberley said. “We are seeing people now who are much more appropriate for shared living than for a traditional group home environment.”

She added, “I am hoping when people read about our Shared Living program that they will think about the room in their homes and the room in their hearts to really bring someone into their life to become a Shared Living Provider. It can be long-term, it can be short-term, it can be respite. It can be all of those things, but most certainly, it can be life changing.”

For more information, email sharedliving@mhainc.org

Need to get more mileage out of your paycheck these days with prices on the rise?



Gordon Oliver, Director of Business Development at Cambridge Credit Counseling, offers some timely advice in this question-and-answer with MHA on how a budget can help. The non-profit's website, cambridgecredit.org, offers a range of budgeting and other information, including worksheets cambridge-credit.org/creating-a-budget.html

that can be downloaded for free to help better manage your income, expenses and even put aside savings for that rainy day.

Is budgeting a negative concept for some people?

People get very comfortable living paycheck to paycheck, thinking they have things under control. It can be overwhelming once they put things on paper and try to follow a system, but following a budget, or spending plan, is the first step toward achieving financial goals. You must know all of the income that is coming into your household and what income is going out and why.

How does one tackle budgeting for the first time?

Gather as many receipts and statements as you can, tracking your spending for 2-3 months to make sure you don't miss any occasional expenses, like clothing. Your goal is accuracy – you don't need to make reductions right away. You're just trying to create a true picture of where you stand. After you're confident your budget reflects your actual income and expenses, you can list your priorities. That's the best way to identify where you can make reductions.

Are there any techniques that you suggest for getting started?

Budgeting needs are different for all families and there are any number of approaches you can choose from. The 50-20-30 rule is a money management technique that divides money into three categories – 50% for essentials, 20% for savings and 30% for everything else. There is the envelope method where everything, from rent to groceries to a vacation fund, goes into its own envelope. There is the 80/20% rule which is 20% for savings and 80% for everything else. We try to be more specific with an actual budget because the more data you have to manage income and expenses, the better the decisions you'll make. The most important thing is just to get started, whatever method you choose.

How do you advise people to prepare for a month where expenses unexpectedly exceed income?

The best way to prepare for unexpected expenses is to create an emergency fund. You have a lot of things you may be saving for, such as a home down payment, a child's tuition, etc., but a general emergency fund is critical. You need to have a corner of your savings account that isn't dedicated to any single purpose. It exists solely to help you through an emergency. You don't really want to rely on credit cards in an emergency.

What are some of the biggest mistakes people make when it comes to keeping track of their income and keeping track of their bills?

The biggest mistake is failing to track expenses during different times of the year. Expenses often change with the seasons. Think of the way your utility bills fluctuate from winter to summer. There are times of the year when you may buy more gifts, and times when you buy more clothes. Taking a summer or winter vacation impacts your budget during those months. Tracking spending at different times of the year will provide a more accurate picture of your spending.

It is also important to identify your actual "needs" and separate those from your "wants." Needs include a roof over your head. This means money for rent or a mortgage and then for the utility bills that come with housing. Next is generally groceries, as you have to feed yourself and your family. Costs have risen around groceries. If you had a budget a year ago and you had a number for groceries, it is highly likely that number has gone up or you need to look at your shopping habits and find a way to pull back to make meals be less expensive and last longer. Transportation, a car, gas, insurance, is also a need because typically if you don't have transportation, you can't get to work. There are all kinds of things that come in the "wants" category that you have to be very attentive to, from cable TV to entertainment activities to the latest cellphone. Cutbacks usually start with the wants when things start to get tight.

[Read The Rest of Gordan's Interview Here](http://mhainc.org/how-budgeting-can-help-your-financial-wellness)

MHA is thankful for the partnership that Cambridge Credit Counseling has provided and the knowledge they share with our staff and client families.



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MHA Is Growing It's Shared Living Program

MHA Shared Living program for individuals served by the Massachusetts Department of Developmental Services and families willing to open their home environment to them. Additional providers, who are paid a tax-free stipend between \$30,000 to \$45,000 annually, are being sought in Hampden County. "The placements are done carefully," said Tracy Flynn, the case manager and supervisor for the program. "A lot of time and thoughtful planning goes into each Shared Living arrangement we make," said Tara Kurtz-Boucher, MHA's Vice President of Integration and Community Living. "We gauge both the clients and the provider's interests, their spiritual connection, their location and more to be sure that both are well suited for a successful match."

"I am hoping when people read about our Shared Living program that they will think about the room in their homes and the room in their hearts"

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