

Real estate lawyer does his part to help out would-be homeless



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Welcome back to Boomtown

"Every silver lining has a touch of grey," offered Jerry Garcia in the late 1980s. And while it is unlikely that the Grateful Dead front man was crooning about matters of real estate finance, his lyrics read nonetheless like a poignant forecast of the meteoric rise of the U.S. housing market in the decade to come.

While more than a few lawyers, bankers and real estate agents reveled in the real estate boom of the 1990s, there was a resultant dark side to the market explosion: As cities and towns attracted more white, upper-class residents, struggling families, many of them minorities, suddenly found the rent in their lifelong neighborhoods unaffordable.

Enter **personal injury and real estate lawyer Daniel Malis of Cambridge**. Malis is a longtime active board member of the Cambridge Housing Assistance Fund, a community group of business people, lawyers and other individuals dedicated to fighting area homelessness by donating start-up costs of rental housing to families in need. Founded by the Cambridge Community of Realtors in 1999 as a response to the city's growing homeless population and the desire to promote citywide diversity, CHAF has grown from a modest group of forward-thinking citizens into a coalition that includes city officials, Harvard University and other prominent Cambridge institutions.

The fund is operated in a public/private partnership with the city's banking community and the organizations HomeStart and the Cambridge Multi-Service Center for the Homeless. "There are no deserving or undeserving homeless," says Malis. "The real estate boom simply drove many people out and threatened the city's character and diversity. Cambridge is not just for wealthy people."

CHAF offers "micro-grants" to families for whom a simple down payment of first and last month's rent can be the difference between the street and a place of their own. "These are hard-working people," he says. "They work and arrange to put enough away to prepare for the lease and living expenses, then they are faced with having to come up with first and last month's rent, plus a security deposit - that can be \$2,000 that they simply do not have. Once people get that leg up, they will work hard to keep their homes." The results of these seemingly small financial boosts are surprisingly impressive. Of all the families who receive grants, approximately 85 percent are still in their homes a year later.

For families who receive additional assistance, the figure rises to 95 percent. Indeed, the fund's success gives renewed clout to the adage: "A little goes a long way." "The average annual cost to the state to house a single family in a shelter is between \$30,000 and \$40,000," Malis points out. "Our average grant is between \$700 and \$800." Malis says that the current unprecedented housing swoon may finally "upset the apple cart" regarding what he perceives as the prejudiced myth surrounding homeless individuals. "The notion of 'deserving versus undeserving' homeless is absurd. There are no deserving or undeserving homeless. As attorneys, we owe this duty to our communities. It's implied in our oath."