

## **Just-A-Start Community Investment Plan 2024-2027 For the Community Investment Tax Credit Program**

Just A Start is pleased to present our 2024-2027 Community Investment Plan (CIP) in response to the recent Community Investment Tax Credit (CITC) NOFA. Just A Start envisions an equitable community where everyone can secure an economic foundation. Our partnership with the Executive Office of Housing and Liveable Communities (EOHLC) in general, and through CITC specifically, is vitally important to the ongoing realization of JAS's mission to promote equity by creating access to stable housing and building pathways to economic opportunity.

### **Section 1: Community or constituency to be served**

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JAS's primary geographic focus is Cambridge in addition to Boston and the Metro North communities of Somerville, Chelsea, Everett, Malden, Medford, and Revere. Cambridge has been the focus of our efforts in the development and preservation of affordable housing, as well as home improvement. Our education, training, mediation, and homelessness prevention programs are available to residents of Cambridge as well as neighboring communities. Our primary and secondary service areas are outlined on the map included as Attachment 1.

Cambridge is the fourth largest city in Massachusetts, with a population of 118,448 (2022), comprising 49,475 households with a median household income of \$112,565. In 2021, 13.8% of Cambridge residents had incomes below the poverty line - 24.7% higher than Massachusetts' overall poverty rate of 10.4%. Approximately 38% of the residents are between the ages of 25 and 44 years old, with 9.2% over the age of 65. The city is racially and ethnically diverse with 11% of residents identifying as African American, 20.8% Asian and Pacific Islander, 8.7% Hispanic and 59.3% Caucasian.

Real estate and rental rates are escalating all over Massachusetts, but even more acutely in Cambridge. As of April 2023, the average monthly rent for a one-bedroom apartment in Cambridge is \$3,390. This is 74% higher than the national average. According to a 2021 report by the Cambridge Community Development Department, the City's non-white residents are more likely to be low-income, and 30% of people live below the poverty line in the Port, Riverside and North Cambridge neighborhoods. 42% of Cambridge households are cost-burdened, meaning more than 30% of their income goes toward housing costs, and 20% are severely cost-burdened, with 50% or more of their income going toward housing costs.

JAS works with the City of Cambridge Community Development Department and the Affordable Housing Trust to create, preserve, and maintain high-quality housing that is integrated into the greater community and which will remain affordable for future generations. JAS, Cambridge housing advocates, and the City of Cambridge have prioritized the creation of family-sized housing to assure the city remains accessible and supportive of low- to moderate-income families.

In 2022, the economy of Cambridge employed 72,445 people with a resident unemployment rate of 2.5%. Particularly unique to Cambridge is its reputation as an innovator in the life sciences and biomedical sectors. The Economic Development Division of Cambridge lists 488 companies in Cambridge working in the life sciences and IT technology sectors. In 2019, lab vacancy rates fell to an all-time low of 1%, contributing to Massachusetts' push to develop 20 million new square feet of lab and biomanufacturing space, which will create demand for 40,000 new jobs.

Nearly all clients served by JAS's programs, housing, and services are low- to moderate-income individuals and families. Each program has separate intake and income requirements, shown in the table included as Attachment 2. As the diversity table in Attachment 3 indicates, JAS serves diverse racial and ethnic groups.

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### **Section 2: Involvement of community residents and stakeholders**

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JAS works closely with a wide diversity of community residents, businesses, corporations, organizations, public agencies and officials, and partners through our housing, education and training, and community engagement activities and initiatives.

JAS's real estate development projects involve extensive community outreach and feedback. We work with the City of Cambridge Community Development Department and the Affordable Housing Trust to create, preserve, and maintain high-quality housing that is integrated into the greater community and which will remain affordable for future generations. The City is a core funder of JAS's housing programs and the regulatory enforcer behind our deed restricted housing. In addition to our engagement with the City, all of our real estate development projects solicit input from community members through regular community meetings. We also create website landing pages for new projects like 52 New Street and Rindge Commons, which allows us to share regular updates, answer questions, and receive input from community members.

JAS's residents are engaged on an ongoing basis with JAS through our Resident Services team. With two Resident Services Coordinators located on-site at our residential buildings, we cultivate relationships with our residents through holiday celebrations, summer fun activities, cookouts, and other one-on-one support and engagement. JAS's Resident Services Coordinators ensure residents stay informed of services and resources available to them through JAS and other community partners through monthly newsletters, texts, and emails. We also survey residents and hold resident meetings to solicit feedback. In 2023, JAS began piloting a Digital Navigator position. We employed a graduate of our IT training program to help our residents bridge the digital divide and advance technical equity by offering IT support, including assistance in accessing affordable internet connectivity, troubleshooting devices, and digital literacy.

JAS's Education and Training programs collaborate with local organizations and businesses to help students assess and address their educational needs and realize their career aspirations. JAS's Biomedical and IT Career Programs both have advisory boards composed of representatives from local biotech firms and the IT field. Partners in our Biomedical and IT Careers Programs include: Bunker Hill Community College (BHCC), the City of Cambridge, the Massachusetts Life Sciences Center, JPMorgan Chase, Sanofi, Life Science Cares and other industry representatives. Additionally, our alumni working locally offer a network to aid in recruitment of new students and job placement post-graduation.

Participants in JAS's YouthBuild program benefit from the support of our partners, such as the Mass. YouthBuild Coalition, the Metro North Regional Employment Board Youth Council and Cambridge's Office of College Success. These agencies provide staff and student professional development and opportunities for young people through employer panels, training, tours, workshops, and job opportunities. Community organizations and school counselors also provide consultation and student referrals.

Our 18-member Board of Directors reflects the diverse talents, backgrounds, and circumstances of JAS's service area, including tenants of our properties, alumni from our workforce training and YouthBuild programs. Thirty-three percent are low-income or live in a low income census tract, and 61% are people of color. Board members participate with staff on three committees to support JAS's DEIB Action Plan goals: equitable compensation, better feedback loops, and community connection.

JAS's Board of Directors and Leadership Team monitor the annual progress towards the goals of the CIP. All Leadership Team members regularly connect with residents, program participants, and external stakeholders to ensure ongoing "learning loops" from JAS's diverse constituents (see Attachment 4). We

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also regularly solicit feedback from program participants, residents of JAS rental properties, private and public investors and funders, and staff to assess progress and identify trends and community needs.

### Section 3: Community Investment Plan Goals

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JAS's vision is an equitable community where everyone can secure a solid economic foundation. Our mission is to promote equity by creating access to stable housing and building pathways to economic opportunity. Guided by this vision and mission, our CIP goals are:

**GOAL #1: Create Access to Stable Housing:** Increase housing stability and options for low- to moderate-income individuals and families (a) through the development of high-quality affordable housing in and around Cambridge and (b) by assisting families and individuals to secure and maintain stable housing through a range of housing services.

**GOAL #2: Build Career Pathways:** Support the economic resiliency and mobility for low- and moderate-income individuals and families through the operation and expansion of JAS's well-regarded and longstanding workforce training programs for youth (YouthBuild) and adults (Biomedical and IT Career Programs).

**GOAL #3: Foster Financial Empowerment:** Assist residents in navigating financial systems and asset building through accredited financial coaching, tax preparation services, and economic mobility mentorship programs.

### Section 4: Activities to be undertaken

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Below is a description of the activities that JAS will undertake to meet its three CIP goals:

#### GOAL #1: Create Access to Stable Housing:

##### Real Estate Development

1. **Rental Properties:** JAS develops and preserves affordable rental housing for individuals and families. JAS currently owns 621 apartments, housing over 1,500 individuals, with 130 units under construction in 2024, and 141 units in the pipeline for 2024-2027.
2. **Affordable Homeownership:** JAS has developed 130 homeownership units over the last 30 years. JAS is in the pre-development phase on 6 new affordable housing projects, including 14 homeownership units.
3. **Condo Resale Program:** There are more than 500 homeownership units in Cambridge currently subject to Affordable Housing restrictions, including many originally developed by JAS. In partnership with the City of Cambridge, JAS manages the preservation, rehab, and resale when owners decide to sell their units, with approximately 10 condo resales annually.

##### Housing Resources

1. **Resident Services:** JAS provides services to enhance the capacity of about 1,500 residents in JAS-owned housing to retain stable housing and thrive in their community.
2. **Home Improvement Program:** JAS helps Cambridge residents and landlords preserve, stabilize, and renovate their properties through technical and/or financial assistance.
3. **Mediation/Homelessness Prevention:** JAS supports stable housing by mediating tenant-landlord

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disputes in court and in the community to prevent eviction. We also administer rental assistance to at-risk families.

### GOAL #2: Build Career Pathways:

#### Education and Training

1. **Career Connect** trains low-income adults for family-sustaining wage careers in the Biomedical and Information Technology industries. Within the next two years, we plan to grow the Career Connect program to serve 105 students annually.
  - i. **Biomedical Careers Program:** In 2024, the Biomedical Careers program will double program enrollment at the newly opened Rindge Commons, from 18 to 36 students annually. We are also planning to collaborate with the Seaport Circle life science development project in Boston's Seaport District to add another Biomedical cohort (18 students) in 2026.
  - ii. **Information Technology (IT) Careers Program:** In 2024, the IT Careers program will double program enrollment at Rindge Commons, from 18 to 36 students annually.
2. **Animal Care** is an accelerated 10-12 week program beginning in 2024 as a response to the need for trained animal care technicians in the medical, research and life science fields. This pilot program will train 10 students for these careers annually.
3. **JAS YouthBuild** enables youth between ages 16 and 24 who have dropped out of school to obtain high school credentials while gaining employment, life, and leadership skills. JAS serves approximately 60 diverse, high-risk youth each year in either a construction track or retail track.

### GOAL #3: Foster Financial Empowerment:

1. **Tax preparation and Coaching:** JAS offers financial education, one-on-one coaching, and tax preparation services to JAS affordable housing residents, education and training clients, and other community members to increase their overall financial stability, resiliency, and independence.
2. **Families Moving Forward:** The Families Moving Forward program uses one-on-one coaching for participants in which coaches are paired with single-parent families to assess, establish, and achieve individualized goals over a three-year period. JAS is the lead organization, partnering with five other local nonprofits including: Bridges Homeward, Cambridge Health Alliance, Cambridge Housing Authority, Institute for Health & Recover, and Community Action Agency of Somerville.

### Section 5: How success will be measured and evaluated

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JAS consistently and methodically collects data on program outcomes and finances as a means to evaluate program impact, cost effectiveness, and to modify programs accordingly. We do this through an agency-wide CRM platform (Salesforce) for both program data collection and to track philanthropic support. This data collection aligns with reporting requirements for public and private funders. Program staff use data collection and monitoring systems to report programmatic progress to department leadership on a regular basis. Programs use appropriate tools to measure participant progress (internally developed assessments, Massachusetts Work Based Learning Plans, Test of Adult Basic Education, etc.). In addition, different programs are monitored and assessed quarterly and on an annual basis by entities such as the Metro North Regional Employment Board, the U.S. Department of Labor, the Workforce Development Office of

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Cambridge, the Cambridge Community Development Department, and the Massachusetts Attorney General's Office. The Mass. YouthBuild Coalition conducts a biannual peer evaluation of JAS YouthBuild.

The diverse and comprehensive nature of JAS's programs and services result in the generation of a large amount of data that inform the flow of program activities, track participant progress, and monitor outcomes. Staff have relied on Salesforce to collect, track, and monitor program-related data that is relevant to their needs, which vary by program. JAS's programs refine their own intake processes and methods of recording, saving, and reporting client data, which differ from program to program based on outcome tracking and reporting needs. All files that contain participant data are maintained in compliance with Massachusetts General Law 201 CMR 17.00: Standards for the Protection of Personal Information of Residents of the Commonwealth.

The adoption of Salesforce has helped to standardize and improve intake practices organization-wide, streamline outcome measurement, and increase cohesion across JAS's various programs. Salesforce has improved the efficiency of contract reporting, and fundraising, thereby reducing the staff time required for these activities and allowing staff to focus more on services offered directly to the community. JAS's Manager of Learning and Evaluation and our Database Administrator oversee the organization's data and analytical infrastructure and continue to streamline our data tracking systems.

Outcomes and the impact of the programs to be measured and tracked each year are as follows:

### **Goal# 1: Create Access to Stable Housing**

#### **Rental Properties**

- 1,500 residents who live in JAS's 621 affordable rental units will be provided quality housing.
- JAS will complete construction of 24 new affordable apartments at Rindge Commons in the first quarter of 2024.
- JAS will achieve 50% completion of 106 additional affordable apartments at 52 New Street by the end of 2024, with completion slated in late 2025.
- JAS will advance at least four additional affordable housing development projects comprising 150 additional affordable homes.
- All JAS residents will have access to JAS resident services, to enhance their capacity to retain stable housing and thrive. Services will enable 95% of households to remain housed.
- All JAS rental residents will be connected to JAS programs and resources including all Education and Training programs; Financial Opportunity services, including free VITA tax preparation services on site; and resident services activities including holiday celebrations, health and wellness programs, etc.
- All JAS residents will be provided with community resources including: English for Speakers of other Languages (ESOL), adult basic education, parenting classes, elder services, and job search assistance.

#### **Affordable Homeownership**

- About 10 affordable housing units will be sold through the resale of City deed restricted condos annually.

#### **Home Improvement Program (HIP)**

- JAS will provide low-interest home improvement loans and technical assistance to 30 homeowners.

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- JAS will provide targeted outreach to the growing population of persons aging in place who have a need for mobility modifications and accessibility improvements.

### **Mediation/Homelessness Prevention**

- 75 households will receive short-term rental assistance, have their housing stabilized, and avoid homelessness for 12 months or longer.
- 400+ households will receive mediation services to resolve conflicts and prevent homelessness.

## **Goals #2: Build Career Pathways**

### **Biomedical Careers Program**

- Annually provide 36 low- to moderate-income adults with intensive training in the biomedical industry, beginning in 2024.
- 90% of students will graduate from the nine-month program.
- 75% of graduates will obtain employment in biomedical careers within a year of graduation.
- Graduates who are placed in the biomedical sector will increase their annual income by an average of \$15,000.

### **Animal Care Program**

- Provide animal care training to 10 students in the pilot program, 15 students annually after 2024.
- 70% of students will graduate from the program and be connected with employment opportunities

### **IT Careers Program**

- Annually, provide 36 low- to moderate-income adults with technical and soft skill training, designed to help them enter careers in IT user support roles, beginning in 2024.
- 85% of students will graduate from the nine-month program.
- 75% of graduates will obtain employment in IT user support or similar positions within one year of graduation from the program.
- Graduates who are placed in IT positions will increase annual income by an average of \$15,000.

### **YouthBuild**

- Annually provide full-time youth development, academic, and job training to:
  - 20 actively-enrolled students, including nine Cambridge youth.
  - Follow-up and supportive services to an additional 30 formerly-enrolled youth.
- 70% of actively-enrolled participants will demonstrate learning gains (literacy and/or math).
- 60% of actively enrolled youth will attain HiSET (High School Equivalency Diploma).
- 70% of actively-enrolled participants will attain industry-recognized credentials: HBI PACT (Pre-Apprenticeship Certificate Training), OSHA (Occupational Safety and Health Administration certification)/or RIF (Retail Industry Fundamentals).
- 70% of youth served (actively and formerly enrolled) will obtain employment.

## **Goal # 3: Foster Financial Empowerment**

### **Tax Preparation and Coaching**

- In 2024, JAS will open a storefront space in Cambridge's Central Square neighborhood called the Financial Empowerment Collaborative to create greater access to its financial opportunity services.

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- 75 program participants will complete one-on-one sessions where they will learn cash flow analysis and budgeting, sign up for free credit monitoring, and/or establish SMART goals for their monthly surplus.
- 20 of these participants will use one of the program incentives: an emergency-only groceries gift card, seed capital to open a bank account, match savings for a personal emergency fund, or a match incentive for a secured credit card.
- 300 clients will have their tax returns prepared at the VITA Tax Help Clinic, receiving \$100,000 in EITC in the aggregate.
- IT, Biomedical, and YouthBuild students will participate in six hours of financial education focused on cash flow analysis and budgeting, credit monitoring, debt management, “cliff effects”, employment, and other financial topics.
- Host workshops in collaboration with other community organizations on the topics of student loans, credit, budgeting and cash flow, home ownership, and purchasing a vehicle.

### Families Moving Forward

The Families Moving Forward program is transitioning from its pilot funder through the City of Cambridge during 2024. Based on our evaluation of the efficacy of the program, we are streamlining the program to keep its core components and actively seeking sustainable funding. For 2024, we will work with a rolling admissions of up to 20 participants as follows:

- Participants will set 8 goals for themselves annually and achieve a 50% completion rate.
- Mentors will conduct 240 coaching sessions/year.
- Participants will have an increase in financial stability indicators (net income, savings, decreased debts, and/or credit score).
- 75% of participants will save \$1,000 over 2 years and receive a match of \$1,000.
- Participants will increase their housing stability.
- Participants will have increased self-efficacy scores.
- Participants will have increased and better access to holistic services to address physical and mental & behavioral health issues.

### Section 6: Collaborative efforts to support implementation:

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JAS’s success has depended on the extensive partnerships we have forged over our 56-year history. Some of these partners are listed below by program:

Activity	Partner(s) and Role(s)
Biomedical Careers Program	<ul style="list-style-type: none"> <li>● Massachusetts Life Sciences Center: Provided substantial funding for the equipment for our Rindge Commons bio training lab.</li> <li>● Bunker Hill Community College: Provides lab space, awards graduates college credits and a Biomedical training certificate, serves on advisory board, and assists in curriculum development.</li> <li>● Biogen, Vericel, Sanofi, Triumvirate Environmental, Inc., Boston Medical Center, LifeMine Therapeutics, Indigo Agriculture, Addgene, Takeda Pharmaceuticals: Hire program graduates.</li> <li>● Argosight, Bluebird Bio, Indigo Agriculture, MIT, Novartis, Praxis Precision Medicines, Ribon Therapeutics, Shire Pharmaceuticals, Triumvirate Environmental: Serve on Advisory Board.</li> </ul>

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Activity	Partner(s) and Role(s)
	<ul style="list-style-type: none"> <li>● Sanofi: Provides program and Rindge capital campaign funding, hosts graduation annually, hires program graduates.</li> <li>● City of Cambridge: JAS participates in the City's STEAM Initiative Advisory Committee, which was created to enhance and expand access to quality STEAM learning experiences from birth to adulthood.</li> <li>● City of Boston, City of Somerville - funding to support training slots for residents of these two cities.</li> </ul>
Information Technology (IT) Careers Program	<ul style="list-style-type: none"> <li>● Capital One: Provides funding and hosts graduation.</li> <li>● Fenaghan Engineering Company, Agility Health, Ryzen Solutions, Dana Farber Cancer Institute, Brockton Public High School, and Chewy: Employ graduates.</li> <li>● Bunker Hill Community College: Accepts program graduates.</li> </ul>
YouthBuild	<ul style="list-style-type: none"> <li>● City of Cambridge Community Development Department and Office of Workforce Development: Provide financial support to the program</li> <li>● Cambridge Rindge and Latin School, Excel Academy Charter School, Prospect Hill Academy Charter School, Chelsea High School, Malden High School, Medford High School, Somerville High School, Somerville Full Circle / Next Wave School, Everett High School, Revere High School, Winthrop High School all refer students to the program.</li> <li>● Massachusetts YouthBuild Coalition: Provides support and connection for all YouthBuild programs in Massachusetts. They also provide lobbyists for State House Day where we share YB stories and advocate for continued funding through the Department of Elementary and Secondary Education (DESE)</li> <li>● DESE: Funds individual YouthBuild organizations through the Massachusetts YouthBuild Coalition</li> <li>● Somerville Center for Adult Learning Experiences (SCALE): Provides diplomas for students, keeps curriculum aligned with state-side standards and provides academic support and curriculum for students.</li> <li>● Metro North Regional Employment Board: Funds the program and also provides employment resources.</li> <li>● US Department of Labor: Longtime funder of program</li> <li>● YouthBuild USA: Provides connections to funding and share best practices</li> <li>● The Neighborhood Developers: Assists in recruitment of YB students.</li> </ul>
JAS Rental Properties	<ul style="list-style-type: none"> <li>● Cambridge Housing Authority: A significant percentage of our apartments and residents have rental subsidies administered through CHA.</li> <li>● Maloney Properties: Management agent of 325 units.</li> <li>● Wingate Companies: Management agent of 273 units.</li> <li>● City of Cambridge: Capital funding provider, and monitor and regulator affordable housing restrictions associated with JAS affordable rental properties.</li> <li>● EOHLC: Allocator of state and federal housing funds, including Low Income Housing Tax Credits (LIHTC), and monitor of affordability restrictions for JAS developments.</li> </ul>



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<b>Activity</b>	<b>Partner(s) and Role(s)</b>
	<ul style="list-style-type: none"> <li>● MassHousing: Lender and partner on several JAS affordable developments.</li> <li>● Mass. Housing Investment Corp (MHIC): LIHTC investor on 3 JAS developments.</li> <li>● RBC Capital Markets: LIHTC Investor on 3 JAS Developments</li> <li>● Multiple local banks (Cambridge Savings Bank, East Cambridge Savings Bank, Cambridge Trust Corp, Rockland Trust, Boston Private Bank &amp; Trust, Citizens Bank, Santander): Construction and/or permanent lenders on JAS developments.</li> </ul>
JAS Affordable Homeownership	<ul style="list-style-type: none"> <li>● City of Cambridge: Capital funding provider and monitor and regulator of affordable housing restrictions associated with JAS homeownership projects.</li> <li>● EOHLC and Mass. Affordable Housing Trust: Regulatory enforcement on previously developed and financed projects.</li> <li>● City of Cambridge Historical Commission: Provides funds to help preserve historic architectural elements of many properties we redevelop.</li> </ul>
JAS Home Improvement Program	<ul style="list-style-type: none"> <li>● City of Cambridge CDBG: Provides funds to homeowners, as well as operational funding.</li> <li>● Cambridge Historical Commission: Provides funds to homeowners for restoration of historic architectural elements.</li> <li>● MassHousing: Provides financing for lead paint removal</li> <li>● CAPIC: Provides energy efficiency audits and utility rebates.</li> <li>● Mass Save: Provides loans for insulation upgrades, replacement windows; and heating, hot water, and air conditioning equipment.</li> <li>● Mass Rehab Commission: Provides financing for home modification for accessibility needs.</li> <li>● Somerville Cambridge Elder Services: Supports many clients and HIP participants with services to allow them to “age in place.”</li> </ul>
JAS Homelessness Prevention/Housing Stabilization	<ul style="list-style-type: none"> <li>● City of Cambridge, through CDBG funding, partners with JAS to provide conflict resolution services to Cambridge residents.</li> <li>● The Attorney General’s Office of Massachusetts funds the Face to Face Program, in which JAS provides mediation services.</li> <li>● The Executive Office of the Trial Court of Massachusetts funds JAS’s mediation services in several District Courts.</li> <li>● City of Boston: The Mayor’s Office of Housing Stability partners with JAS to provide tenant-landlord mediation and small landlord counseling.</li> <li>● City of Malden: Partners with JAS to provide Malden individuals and families with mediation services at Malden District Court and throughout the Malden community. This partnership has expanded to include rental assistance.</li> <li>● City of Somerville: Partners with JAS to provide rental assistance, mediation, and tenant stabilization for its residents.</li> </ul>

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<b>Activity</b>	<b>Partner(s) and Role(s)</b>
	<ul style="list-style-type: none"> <li>● Metro Housing Boston: Provides RAFT (Rental Assistance for Families in Transition). We refer many clients who need additional tenant stabilization services.</li> <li>● Liberty Mutual, Sincere Foundation, and Mifflin Memorial Fund: Help fund rental assistance and mediation to promote housing stabilization.</li> </ul>
Financial Opportunity Program	<ul style="list-style-type: none"> <li>● Santander Bank, Capital One, and Webster Bank: Philanthropic support for Financial Opportunity program.</li> <li>● Social Innovation Forum, intensive consulting support.</li> <li>● City of Cambridge, Community Engagement Teams, Cambridge Community Learning Center, and Found in Translation: Partners for some Financial Opportunity workshops.</li> </ul>
Families Moving Forward	<ul style="list-style-type: none"> <li>● City of Cambridge: Funds planning and implementation grants for the program.</li> <li>● Community Action Agency of Somerville, Cambridge Housing Authority, Cambridge Health Alliance, Institute for Health and Recovery, Bridges Homeward: Program partners.</li> </ul>

### **Section 7: Integration of activities/consistency with community strategy and vision**

Since JAS's founding as a youth-serving organization in 1968, the City of Cambridge has been JAS's most important partner. We have worked together over these 56 years to identify community needs, and to develop and implement programs and projects to address them. Consistent with that history, JAS's Community Investment Plan closely aligns with the City of Cambridge's FY 2021-2025 Consolidated Plan, which covers the time period from July 1, 2021 to June 30, 2025. The plan describes the City's initiatives to provide (1) a suitable living environment, (2) decent housing, (3) economic opportunities for its residents, and (4) support for families living with HIV. JAS is a key partner in particular with the second and third of these priorities.

The plan highlights the City's efforts to preserve and expand the stock of affordable rental and homeownership units. JAS's Real Estate Development team plays a key role in this strategy by maintaining a portfolio of 621 apartments in Cambridge. JAS also has 130 affordable apartments under construction and approximately 150 more in various stages of pre-development, most of which have or will receive City funding support. In addition, JAS's Condo Buyback/Resale and Home Improvement programs advance the City's priority to increase affordable homeownership opportunities and stabilize owner-occupied 1 to 4 family properties.

In addition, key to the City's economic opportunity objectives is its support of efforts "to sustain a diverse array of employment opportunities accessible to Cambridge residents for jobs in existing and emerging industries." Related to this, the plan specifically cites JAS's Biomedical Careers Program, for which the City of Cambridge has been a consistent funder. JAS's IT Careers Program also supports this City objective.

The City also advances its economic opportunity objective through its support of the JAS YouthBuild program, which provides low-income, out-of-school youth with pathways to earning high school credentials,

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while gaining valuable experience in the construction industry or in the customer service/retail field. At the same time, JAS's YouthBuild students rehabilitate affordable housing units in the city in support of the City's affordable housing priority.

JAS has been an integral part of the Cambridge community for 56 years. We connect with the community in many other ways: most of our board members are Cambridge residents; staff and board leaders regularly attend community meetings and forums; all JAS departments collaborate with a significant number of community-based organizations and programs; JAS is a member of Massachusetts Association of Community Development Corporations (MACDC) and many other community-based associations; and our executive director serves as a board member for the Cambridge Chamber of Commerce. Through these associations and activities, JAS has become increasingly effective at advancing policy changes in support of our affordable housing and economic opportunity mission.

### **Section 8: Financing strategy**

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JAS has a diverse portfolio of funding sources. In addition to our CITC donors, JAS receives funding annually from federal, state, and local governments, private foundations and corporations, as well as various organizations and individuals. These funders have supported JAS's general operations in addition to specific programs including all of our Education & Training Programs, Housing Services, and affordable housing developments. JAS has strong financial standing and our annual audited financial statements have confirmed our strong financial controls and systems. The organization has a track record of compliance with its many contracts and with regulatory requirements.

JAS's Resource Development Department ( a team of 4 staff members) continues to strengthen and expand connections and partnerships between the organization and its stakeholders. JAS embarked on its first capital campaign for the Rindge Commons project with an initial goal of \$3 million, and so far has raised over \$4.9 million through individual, corporate, and foundation support. Our 20-member Capital Campaign Cabinet was instrumental in the success of the campaign by connecting us with supporters. We have successfully increased our grant and donor pipeline through this process, adding more than 100 prospects to our database since 2022, and we strongly believe that we can steward many of these supporters to be annual fund donors after the campaign.

Just A Start has maintained and implemented new fundraising plans with prospecting, stewardship, direct mail, and face-to-face solicitation. We have improved our CITC tracking system in Salesforce, which allows us to have the most up-to-date donor utilization and registration records. The CITC program continues to be an essential part of JAS's fundraising efforts and success.

In addition to these sources of funds, JAS earns fees from our rental properties to support Resident Services activities and other programs. Financing for JAS developments include Low Income Housing Tax Credits, taxable and tax-exempt bonds, HOME funds, Affordable Housing Trust Funds, Workforce Housing Funds, Federal and State Historic Tax Credits, and conventional bank loans. With the above listed sources of funds – real estate development, asset management, and resident services fees; public contract revenue; and an increase in investments by individuals, foundations and corporations – JAS has the resources needed to support the activities that make up its CIP.

A breakdown of JAS's funding sources for contributions and public grants and funding allocations for FY2023 can be found in Attachment 5. JAS has a fiscal year of January 1-December 31 so the organizations audited financial statements for FY2023 are not yet available, but the organization's FY2023 and anticipated

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FY2024 budgets can be found in Attachment 6 and Attachment 7. The chart found in Attachment 8 shows JAS's FY2024 projected incomes sources by type.

### **Section 9: History, track record, and sustainable development**

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#### **History & Track Record**

JAS has been providing community development services to Cambridge and surrounding communities since 1968 when it was founded to support the Wellington-Harrington Neighborhood Stabilization Program. JAS played a key part in the revitalization of that community and provided summer jobs for neighborhood teens. In 1971, Just A Start was incorporated as a community development corporation. In 1974, JAS expanded services citywide. Since its inception in 1968, JAS has grown to 45 full-time staff members. Programs and housing developed over the past 56 years include:

- 1968: Summer Youth Enrichment Program begins, JAS's core program.
- 1973: Linwood Court opens, providing 45 affordable apartments in 8 buildings.
- 1975: JAS's Home Improvement Program helps stabilize owner-occupied housing.
- 1978: The Housing Development team begins creating affordable rental housing.
- 1982: Teen Work helps teens find afterschool and summer jobs.
- 1984: JAS provides the city's first affordable homeownership condo development with 2 units.
- 1986: JAS adds mediation as a tool to help resolve conflict and stabilize housing through landlord-tenant negotiations.
- 1988: JAS's Teen Living Program provides housing and life skills for pregnant and parenting teens.
- 1991: St. Patrick's Place opens, providing 32 affordable apartments.
- 1992: The Biomedical Career Training Program launches, helping unemployed and underemployed adults find gainful employment and meeting the workforce demand for Cambridge-based biomedical companies.
- 1993: Youth work training evolves into YouthBuild, supporting students in getting high school credentials and practical work skills.
- 1996: JAS acquires 402 Rindge Avenue, preserving and upgrading affordable housing for 273 families.
- 1999: Career Connections develop to work with high-risk students at Cambridge Rindge and Latin, providing mentoring, job placement and support.
- 2000: JAS opens Hovey Avenue Apartments, providing 17 affordable apartments.
- 2001: JAS acquires Squirrel A. Brand Building, providing 20 affordable apartments.
- 2005: Next Step (for graduates of the Just-A-Start House) opens to house three families.
- 2007: JAS purchases 821-825 Main Street, and redevelops the Nightstage nightclub, vacant since the early 1990s, into 10 affordable condominiums. The building received LEED Platinum status.
- 2008: JAS House Teen Living Program relocates to the newly acquired rectory of St. Polycarp Village in Somerville.
- 2011: Elm Place opens, providing 19 LEED Platinum certified affordable apartments.

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- 2012: JAS opens LEED Platinum certified Windsor Church Affordable Home Ownership Condos with 14 condos, bringing the total number of affordable JAS-developed affordable condos to 130 since the program began.
- 2015: JAS purchases and rehabs a 32-unit expiring use property on Bishop Allen Drive. The four historic buildings near Central Square consist of large family units and were beautifully restored using historic tax credits.
- 2017: JAS refinances and rehabs 402 Rindge (273 affordable rental units), using tax-exempt financing and 4% LIHTC equity, with a focus on improvements to building infrastructure and quality of life for the residents.
- 2018: IT Careers Program launches.
- JAS celebrates its 50<sup>th</sup> anniversary through various events and activities throughout the year to reflect on JAS's and look ahead to the next 50 years.
- 2019: JAS completes the Consolidated Project, which includes the rehab and refinancing of 10 sites and 112 apartments in Cambridge. 19 buildings were renovated, in addition to the new 16-unit building to replace the former St. Pat's Church (50 York Street) apartments that were destroyed in the neighborhood fire in December 2016 that displaced over 60 families.
- JAS YouthBuild and Real Estate teams renovate a single-family home at 152 Fifth Street – a house bequeathed to JAS – for a first-time homebuyer through the City's affordable housing lottery.
- JAS breaks ground on its Squirrelwood project, which includes the refinancing and rehabilitation of 65 apartments at two existing JAS projects (Squirrel Brand and Linwood Court), as well as the construction of 23 new affordable apartments.
- 2020: JAS launches Families Moving Forward, a comprehensive direct service program designed to help families improve their self-sufficiency, health, housing stability, and economic independence, along with five partner nonprofits.
- In response to the COVID-19 pandemic, JAS launches and raises nearly \$170,000 for the Safe & Secure Fund, which has to date provided direct support to over 220 residents, students, and program participants.
- 2021: JAS completes construction on the 88-unit Squirrelwood project, which includes two newly constructed buildings built to the Passive House energy efficiency standard.
- 2022: JAS launches its first Capital Campaign (January) for the Rindge Commons Economic Mobility Hub, which will include a universal pre-k program for 68 children run by the City of Cambridge, 24 affordable apartments, and all of JAS' programs and operations. The Rindge Commons' groundbreaking takes place in October.
- 2023: JAS closes on the financing for and breaks ground on the construction of 106 affordable family-sized apartments at 52 New Street, the first project permitted through the City of Cambridge's groundbreaking Affordable Housing Overlay zoning.
- JAS secures two central Cambridge sites that will eventually yield 25 affordable homes.
- 2024: The Families Moving Forward pilot program releases a white paper detailing successful program outcomes, including that the cohort of 25 mothers increased their aggregate salary from

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\$404,679 to \$915,358 (a 126% increase) and increased their savings by \$110,000, including match savings.

JAS is scheduled to move into Rindge Commons during the first half of the year. We plan to add an additional Animal Care pilot program in the spring of 2024 as part of Career Connect, and increase enrollment in the Bio and IT Careers programs from 36 to 72 students in September.

JAS has several core competencies and a solid track record that includes:

- Administration of complex government grants
- Ability to secure permanent financing and soft debt for affordable housing developments
- Real estate project management
- Development and management of innovative, comprehensive education and training programs
- Mediation related to housing and other disputes
- Financial coaching
- Support services to low/moderate-income tenants

### **Massachusetts Sustainable Development Principles**

JAS's past practices and future plans fulfill the Commonwealth's Sustainable Development Principles in the following ways: **Concentrate Development and Mixed Uses (Principle 1)**; **Advance Equity (Principle 2)**; **Make Efficient Decisions (Principle 3)**; **Expand Housing Opportunities (Principle 6)**, **Increase Job and Business Opportunities (Principle 8)**, and **Promoting Clean Energy (Principle 9)**.

### **Principle 1 - Concentrate Development and Mix Uses**

JAS's two in-process real estate development projects, Rindge Commons and 52 New Street, are emblematic of our commitment to this particular Sustainable Development principle. Both projects are being built to the Passive House standard and are in proximity to transit, minimizing their carbon footprints. The Rindge Commons project, which will be complete in the spring of 2024, replaces car parking with a mixed-use economic mobility hub, which will include affordable housing, an education and training center, space for all of JAS's programs, and four pre-kindergarten classrooms for 68 children. The New Street project, on which we began construction in December 2023, will replace a one-story former warehouse building with a six-story building that will provide 106 high-quality affordable apartments for families, with a small ground floor commercial space. The project is being built on a brownfield site. It abuts Danehy Park, a former landfill reclaimed 35 years ago as a park.

JAS's development projects are all within close proximity to public transportation, which allows our residents, very few of whom own cars, to commute to work and access necessary goods and services. We have a strong track record for protecting historic resources, remediating sites, and reusing existing structures. Our adaptive re-use and historic preservation projects include the redevelopment of churches and former candy factories to affordable housing.

### **Principle 2 – Advance Equity**

As highlighted in our last CIP, JAS's recently-revised mission and vision statements make explicit our commitment to promoting equity through our work. JAS's staff and board have been engaged in a process to identify all the ways that equity can and should be integrated into our work and into the way we run the organization.

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Our commitment to equity is a driving force behind our Rindge Commons project, which we consider to be a spatial justice project. Specifically, by bringing all of our programs together in a state-of-the-art facility, we will be building pathways to economic opportunity for residents who have lacked access to those opportunities.

As we highlighted in our last CIP, JAS has prioritized policy advocacy work to address systemic inequities. For example, in coalition with other housing advocates, JAS played an important role in implementing the Affordable Housing Overlay (AHO), a first-in-the-nation change to Cambridge's zoning that has incentivized the development of affordable housing. In addition to substantially influencing the process that led to the AHO and a recent amendment to it, JAS's 52 New Street was the first project to be permitted under the AHO.

JAS is equally committed to operating the organization equitably and inclusively. To this end, the staff and board composition now better reflect the people and communities we serve. A recent staff survey conducted as part of our strategic planning process indicated that staff feel that JAS has a transparent, self-reflective and inclusive culture where people of all backgrounds have a voice and a sense of belonging.

JAS engaged a DEIB (Diversity, Equity, Inclusion, and Belonging) consultant in 2023 to provide learning and engagement training with both staff and board. In the current phase of our DEIB work, we are focused on the following 3 goals:

1. Community Connections: Develop and maintain a welcoming, caring, and learning culture with a shared social justice vision.
2. Equitable Compensation: Evaluate and modify compensation using an equity lens.
3. Feedback Loops: Develop a culture of collecting stakeholder feedback equitably, analyzing and acting on feedback, and reporting back on results.

### **Principle 3 – Make Efficient Decisions**

JAS's decision-making framework uses community needs as a catalyst towards actionable steps forward. We strive to make decisions without unnecessary delay and, at the same time, in ways that allow for input from a variety of stakeholders, most notably those who will be impacted by those decisions and those charged with implementing them. Finding a balance between efficiency and inclusivity allows us to pursue opportunities in a mission- and equity-driven way. It also builds external confidence for important organizational decisions. We strive to be clear as to how particular types of decisions will be made and by whom. One of our current DEIB goals relates to improving our "feedback loops" within the organization and with our tenants and program participants. We have implemented these principles into our in-progress strategic planning process, which so far has included input from over 100 stakeholders. This will help assure that our decisions about JAS's future reflect a wide-range of input, including from staff, community residents and program participants.

### **Principle 6 – Expand Housing Opportunities**

Expanding affordable housing opportunities is a key component of JAS's mission. JAS has developed or preserved 621 rental affordable apartments. We have also developed 130 affordable homeownership units. In addition, we have 130 new affordable apartments currently under construction, and approximately 150 more in our pipeline to be developed over the next five years. The homes developed by JAS for sale are restricted to low- and moderate-income homebuyers and are mostly condominiums. Our portfolio of rental housing and the units/projects in our pipeline consist of a mix of unit sizes, including a significant

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percentage of family-sized homes. JAS-owned affordable rental properties range in size from 6 to 273 apartments, providing a variety of housing options to accommodate different family sizes and needs.

In addition to the work we are already doing, JAS is looking forward to even more opportunities with the passing of new ordinances like the Affordable Housing Overlay and its recent amendment by the Cambridge City Council (2.0). The new amendment (AHO 2.0) will expand the height limits (up to 12-15 stories) for affordable housing projects in Cambridge, thereby providing new opportunities for JAS to increase the number of units we can add to our projects.

In addition to the extensive impact we have had through our housing developments, we also provide a continuum of housing services including eviction prevention via mediation and short-term rental assistance, rehousing assistance for homeless families, and providing low and no-interest loans and technical assistance to allow homeowners of modest means make necessary repairs.

### **Principle 8 – Increase Job and Business Opportunities**

JAS has core programs that expand access to education, and training opportunities for careers that offer a sustainable wage. These include YouthBuild and the Biomedical and Information Technology (IT) Careers Programs. As detailed earlier in this application, these programs provide education, training, and employment assistance services to participants who range from freshman in high school to adults. With the planned expansion of our Bio and IT programs and shorter-term options later this year, these programs will serve approximately 180 individuals annually. We also provide alumni support for continuing career growth.

### **Principle 9 – Mitigate and Adapt to Climate Change**

In December of 2010, JAS adopted a series of “Green and Healthy Property Management Policies” that were approved by our Board of Directors and currently guide JAS’s housing development and property management efforts. These policies were designed to help us reduce the use of energy, water, and harmful chemicals in our properties; reduce waste generated onsite; create healthier living environments for residents; and reduce the carbon and environmental footprint associated with properties. Goals of these policies included measuring energy usage to inform maintenance and management activities, reducing energy use in existing buildings and new construction, evaluating water usage and identifying where usage exceeds targets, carrying out green cleaning practices, and reducing waste and encouraging recycling.

In addition to complying with these policies, JAS’s most recently completed projects (2 new buildings in the Squirrelwood project) and in-progress housing developments (Rindge Commons and 52 New Street) conform to Passive House standards. This allows our residents to benefit from lower utility costs and helps the City of Cambridge further its goal to be carbon neutral by 2050. JAS has also developed two LEED Platinum certified new construction projects. We are also excited about collaborating with organizations for more eco-friendly modes of transportation; for example, we are partnering with MetroMobility to provide a low-cost e-bike program at Rindge Commons, which includes a solar charging station right next to the building.

### **Conclusion**

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JAS is pleased to present this Community Investment Plan for a 2024-2027 Community Investment Tax Credit allocation of \$300,000. We do so at an exciting time in JAS’s history. The imminent completion of our Rindge Commons project will enable JAS to expand, enhance and better integrate our housing and economic mobility work by bringing all of our programs under one roof in this state-of-the-art facility. This CIP capitalizes on this opportunity by detailing how we will not only do more: train more students, build



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more affordable homes, assist more families to remain stably housed, but also how we will serve families and the community more comprehensively towards our vision of a more equitable community with brighter prospects for people and families who have lacked access to the region's abundant opportunities.

This community investment plan coincides with the launching of the organization's strategic plan for the next five years. With the new space, we will better connect JAS and our programs with underserved populations and communities, including cities and towns near Cambridge that lack the community development programs offered by JAS, by expanding outreach efforts and adding community engagement positions to our adult training and youth programs. We are intentional about enhanced and better integrated intake, cross referral, data collection and outcome measurement systems in order to fully reflect the populations we serve and the impact we are creating in the community. Equity has always been and will remain a guiding principle as we navigate our expansion efforts, both within our programs and through external partnerships.

The Community Investment Tax Credit program has been a critical part of the "big thinking" mindset that led to our development of Rindge Commons and to the program expansion and integration plans that are part of it. Specifically, our CITC allocations have enabled us to raise additional funds, build partnerships, and raise our profile, which together laid the groundwork for Rindge Commons and the capital campaign that funded approximately 20% of the entire project. The CITC program will be similarly essential to implementing the Economic Mobility Hub model of expanded and integrated resources to support economic mobility.

Just A Start looks forward to continuing our partnership with EOHLC towards our vision of an equitable community where everyone can secure a solid economic foundation.