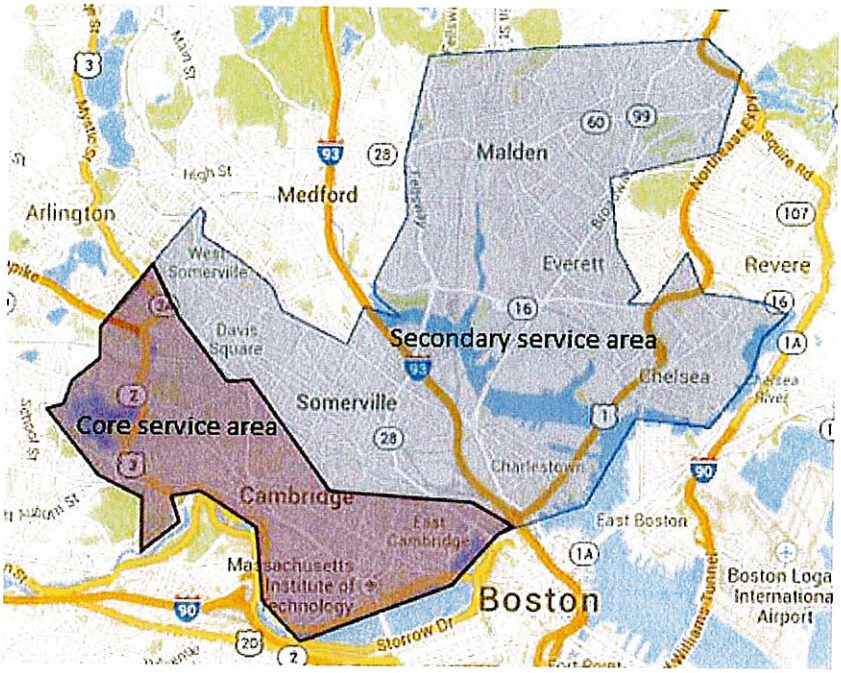
Just-A-Start Community Investment Plan 2017
For the Community Investment Tax Credit Program

Just-A-Start is pleased to present the 2017 Community Investment Plan (CIP) as part of the organization's application for a 2018 Community Investment Tax Credits (CITC) allocation, in response to the recent CITC NOFA from DHCD. 2018 is Just-A-Start's 50th Anniversary and the organization is looking forward to celebrating the power of a caring community! Just-A-Start is a bridge to opportunity for youth and adults in Cambridge and surrounding communities, and the partnership with DHCD is vitally important to the ongoing realization of Just-A-Start's meaningful mission.

Section 1: Community or constituency to be served

The primary geographic focus for Just-A-Start Corporation (JAS) is Cambridge, MA (population of 110,651 [2016]) with a secondary focus for several programs including Greater Boston communities, e.g. Chelsea, Everett, Malden and Somerville. Cambridge has been the focus of JAS efforts in the development and preservation of affordable housing, as well as home improvement. The education, training, mediation and homeless prevention programs are available to residents of neighboring communities. The primary and secondary service areas are outlined on the map below.



Cambridge is an urban municipality, the second most densely populated city in Massachusetts, with a population of 110,651 comprising 44,032 households. The median household income is $79,416 and 14.0% of the population has income below the poverty level. Approximately 50% of the residents are between ages of 20 and 39 years old with 10% over the age of 65. The City is racially and ethnically diverse with: 12% African American, 15% Asian, 8% Hispanic and 66% Caucasian.

While maintaining much diversity in class, race, and age, the value of real estate and apartment rents have escalated to a point that threatens economic diversity of the city. The 2015 median market rate sales price of a single family home was $1,253,000; for a two-family $1,100,000; and for a condominium $600,000. According to Zillow's rent index of July, 2017 (advertised rates) , the monthly median asking rent for market-rate Cambridge apartments was $2,313 for a one-bedroom; $2,714 for a two-bedroom; and $3,027 for a three-bedroom.

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 and housing advocates within the City maintain an emphasis on the creation of family-sized housing to assure the city remains accessible and supportive of low- to moderate-income families.

The Massachusetts Executive Office of Labor and Workforce Development reported an average of 120,594 jobs in Cambridge during the third quarter of 2016 (this represents employees for whom unemployment tax is paid; it does not include self-employed individuals or sole proprietors.) The average annual wage earned in Cambridge was $110,032 and during May 2017, the unemployment rate in Cambridge was 2.9% (unadjusted).

While JAS is not place-based in the program offerings, where services are offered outside of Cambridge, income limitations do apply. Nearly all clients served by the programs, housing, and services of JAS are low- to moderate-income individuals and families. Each program has separate intake and income requirements, show in the table below.

Program /Service	Income	Number served annually	Geographic Area
Rental Housing	50% are under 50% AMI, 23% are between 50% and 80% AMI, 27% are between 80% and 100% AMI	598 Units Estimated 1,600 residents	Cambridge (592) and Somerville (6)
Affordable Home Ownership	Up to 80% of Area Median Income	7-10 units developed or restored annually	Cambridge
Home Improvement Program	Up to 120% of Area Median Income	Approximately 30 units	Cambridge
Housing Services, Mediation, Rental Assistance	Less than 30% to 80% of Area Median Income	500+ households	Cambridge, Boston, and Greater Boston
YouthBuild	Up to 80% of Area Median Income	60 students with 30+ enrolled annually	Chelsea, Cambridge, and Greater Boston
Biomedical Careers Training	Up to 80% of Area Median Income	Up to 25 students per year	Cambridge and Greater Boston
IT Careers Program	Up to 80% of Area Median Income	40 students per year	Cambridge and Greater Boston
Youth Program (includes TeenWork, Summer Youth Enrichment, and Career Connection)	Up to 80% of Area Median Income	70	Cambridge

Just-A-Start Program Diversity Data

January-December 2016

	Asian		*Black*		*Latino(a)*		*White*		*Other*		
Program	***Female***	***Male***	***Female***	***Male***	***Female***	***Male***	***Female***	***Male***	***Female***	***Male***	***TOTAL***
Rental Housing	198	212	334	251	94	53	88	78	148	108	1564
HIP	2	2	15	0	3	1	13	7	2	3	48
Housing Stabilization	31	21	91	48	98	79	279	239	2	1	889
Biomedical Careers Program	4	4	6	6	0	1	3	2	1	1	28
IT Careers Program **											
JAS YouthBuild	0	0	2	9	13	20	3	6	0	2	55
Youth Program	6	9	21	73	1	7	4	9	4	7	141
TOTAL	241	248	469	387	209	161	390	341	157	122	2725

** Will launch in 2018

Section 2: Involvement of community residents and stakeholders

JAS engages community residents and stakeholders in its work through an extensive network of methods, which include the following.

- The JAS Board of Directors membership represents stakeholders in JAS's meaningful work: donors; program graduates; participants in the HIP; local companies and academic institutions; other nonprofit organizations; program partners; etc. Nine of the 15 members reside in Cambridge and/or communities served by JAS. All Board members are employed by or involved in local businesses in the Greater Boston area or nonprofit community organizations, and/or are

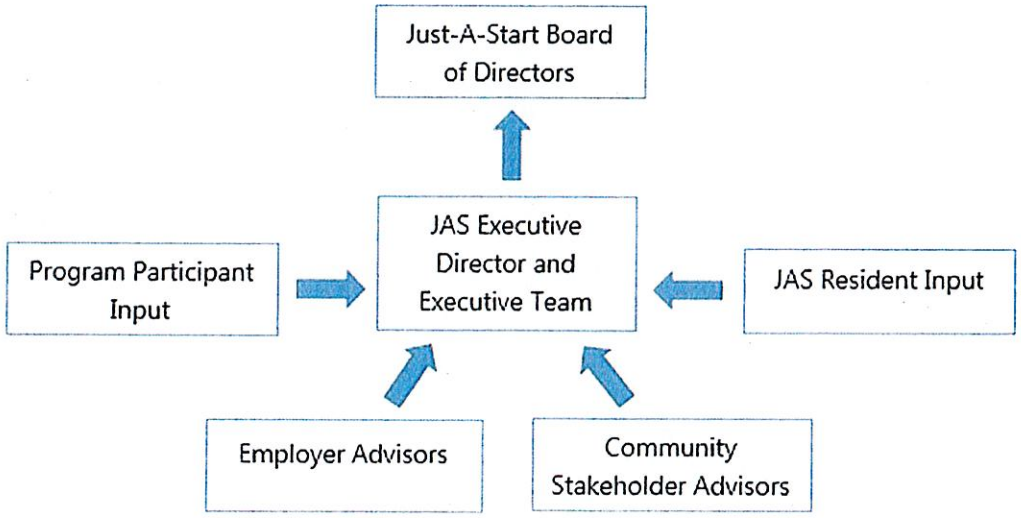
- The JAS Biomedical Careers Program benefits from several collaborations with local organizations and businesses which support students' education and future career placement, and help assess students' educational and employment needs. Partners include: Bunker Hill Community College (BHCC), the City of Cambridge, the Massachusetts Life Sciences Center, the Massachusetts Biotech Council, the Metro North Regional Employment Board, JPMorgan Chase, Sanofi Genzyme, and other members of the biomedical industry. Additionally, the 25 years of program alumni working locally offer a network to aid in recruitment of new students and job placement post graduation. An active Facebook page of alumni fosters engagement and community.

- The core of JAS's YouthBuild (YB) program is empowering young people to complete their high school educations, learn trades in the construction industries, and give back to their communities; advice and support from the youth participants is a key part of this program. Enrolled youth meet regularly with staff to review and advise on needs, resources, and services provided, or the need further refinement. Through a Youth Policy Committee, Town Hall meetings, individual conversations, and anonymous surveys, the program receives ongoing feedback from participants. YB also has an active Facebook community which students participate in on a regular basis.

Additionally, YB benefits from the support of organizations that are community stakeholders, such as the Massachusetts YouthBuild Coalition, the Metro North Regional Employment Board Youth Council, Cambridge's Office of College Success, and The WorkPlace. These agencies provide staff and student professional development and opportunities for young people through employer panels, trainings, tours, workshops, and job opportunities. Similarly, students' academic preparation has benefited from support from the Somerville Center for Adult Learning Experiences (SCALE) whose curriculum is aligned to the College and Career Readiness framework used by the Department of Secondary Education. Chelsea High School also provides consultation and student referrals.

- JAS's TeenWork program engages the community through relationships with local businesses who hire program participants to employ 25 youth afterschool and 50 in the summer.

- JAS's Board of Directors and Executive Team monitor the annual progress towards the goals of the CIP. All members of the Executive team regularly connect with residents, program participants, and all external stakeholders to ensure ongoing "learning loops" from the diverse constituents of the organization. Board members and outside community stakeholders participate on several Committees that also provide ongoing oversight and assessment for JAS; these Committees include Program and Engagement; Finance; Governance; Real Estate; and Resource Development. Input is continually solicited from program participants, residents of JAS rental properties, organization investors and funders (both public and private), and staff on an ongoing basis to assess progress and identify trends and community needs.



Section 3: Community Investment Plan goals

JAS's vision is a better future for each and every community member through a safe, secure home, a sustaining career, and engagement in the community. To accomplish this, JAS is a bridge to opportunity for all youth and adults in Cambridge and surrounding communities, and helps build economic resiliency among low- to moderate-income residents and program participants to allow them to attain economic security and upward mobility. Given these guiding principles, the goals of the CIP are:

GOAL #1: A SECURE HOME: Increase housing stability and options for low- to moderate-income individuals and families. JAS is a responsible developer and owner of quality affordable housing

and works to preserve these important assets and expand housing opportunities. JAS helps families stabilize their housing and assure safe, long-term housing security.

GOAL #2: A SUSTAINABLE CAREER: Build economic resiliency and mobility for low- and moderate-income individuals and families. JAS helps people develop knowledge and skills to the take advantage of opportunities for a better future and attain economic stability.

GOAL #3: AN ENGAGED COMMUNITY: Expand leadership opportunities and community engagement for low- to moderate-income individuals and families. JAS empowers people to use their voices and capabilities to strengthen their communities.

Section 4: Activities to be undertaken

Below are the activities to be undertaken to meet the goals of the CIP, which are organized by the programs and services provided by JAS that promote the economic mobility of residents and program participants.

JAS offers a continuum of services to support the economic resiliency of low-income clients, organized in three functional areas (Real Estate, Education and Training, and Housing Resources):

1. Real Estate
   - Rental Properties: JAS develops and preserves affordable rental housing for individuals and families while they work towards greater financial stability. JAS currently owns 598 units, housing 1,500 individuals, with plans to build over 150 new affordable and workforce housing units in the coming years.
   - Affordable Home Ownership: JAS develops, preserves, rehabilitates, and sells deed restricted housing for income-eligible first time homebuyers in partnership with the City of Cambridge. All units are sold pursuant to an Affordable Housing Agreement with the City, allowing the City to repurchase the units and resell at restricted sales prices. JAS has developed 130 homeownership units and coordinates the resale of about 10 units every year.
   - Condo Resale Program: There are more than 500 homeownership units in Cambridge currently subject to Affordable Housing restrictions including many developed by JAS. JAS manages the preservation, rehab, and resale when owners decide to sell their units.

2. Housing Resources
   - Resident Services: Provides services to enhance the capacity of about 1,500 residents to retain stable housing and thrive in their community.
   - Financial Capability Program: Offers financial education and services to JAS affordable housing residents and education and training clients to increase their overall financial stability, resiliency, and independence. In JAS's first year of having a free tax preparation site, clients received $63,000 in tax refunds and credits.
   - Home Improvement Program: Helps Cambridge residents and landlords preserve, stabilize, and improve their properties through technical and/or financial assistance.
   - Mediation/Homelessness Prevention: Stabilizes housing to prevent or end homelessness through resolving tenant-landlord disputes to prevent eviction, re-housing homeless families, offering rental assistance, and providing technical assistance to condo associations. In court cases alone, JAS staff mediated 344 cases with a total of $722,000 in dispute for the 12 months ending June 30, 2017. In 2016, the program worked with 527 households, approximately 1,500 individuals.

- Condominium Stewardship Services: To meet the ongoing needs of Cambridge's affordable condo associations, JAS offers advisory services for condo association finances, management, and compliance including education, training, and leadership development for owners and volunteers Board members.

3. Education and Training
   - Biomedical Careers Program: Enables low-income adults to gain the training needed to enter sustainable career pathways in the life sciences industry, increasing their income by an average of $15,000 in the first year after graduation.
   - Information Technology (IT) Careers Program: To be launched in 2018, this program will provide underemployed and unemployed adults with training in technical and soft skills, as well as experiential learning through internships, to help them enter careers in IT user support roles.
   - JAS YouthBuild: Enables youth between 16 and 24 who have dropped out of school to obtain high school credentials while gaining employment, life, and leadership skills, serving approximately 60 diverse, high-risk youth each year.
   - Youth Program: Offers career exploration opportunities, support services, and academic enrichment to 100 teens each year during the summer and out-of-school time.

Section 5: How success will be measured and evaluated

All of JAS's programs have measurable objectives for which outcomes are tracked at different times throughout the year, depending on the timelines of the programs. Outcomes for each one of JAS's programs are measured and evaluated by program managers and staff with extensive experience in their field; these individuals include licensed social workers, teachers, trained mediators, long-time development professionals, contractors, seasoned program managers, and the Executive Team. JAS also recently revised and updated its Strategic Plan (2016-2020; attached) to support the organization's focus on its three strategic priorities (secure home; sustainable career; organizational excellence), and measure its community impact within those three priorities.

JAS continues to build internal evaluative infrastructure and staff capacity to inform effective and efficient programs, towards JAS's goal of being a data-driven, learning organization. JAS is building a centralized database in Salesforce and developing tools for the organization to measure effectiveness, including refined logic models and data maps that inform the design of customizations to Salesforce to optimize the data collection and entry processes for program staff. By building a more robust data infrastructure, creating an organizational culture that embraces data for long-term planning, and establishing regular feedback loops with workforce development and financial capability program participants and affordable housing residents, JAS's internal evaluation efforts are expanding to a new level of maturity, allowing the organization to more effectively provide economic resiliency services to the community. JAS's Program Evaluation Manager oversees the process of building the organization's data and analytical infrastructure, working with a consultant with expertise in Salesforce development and administration and with a full-time Evaluation and Database Administrator. Working with each program in a collaborative and iterative process to tailor data fields, indicators, and reports to their needs, the steps JAS is building an optimal data infrastructure that includes:

1) Developing refined program logic models detailing activities, outputs, short-term outcomes, and intermediate and long-term outcomes that are measurable and have fidelity to the program's model, vision, and intended community impact.

2) Working with the outputs and outcomes identified in the logic models, define data flow, examining the step-by-step data collection process from recruiting program participants, through assessing students, recording attendance, or otherwise documenting data points, to gathering outcome data from alumni after they have exited programs.

3) Using data flow charts to map program's needs, work with the consultant to customize Salesforce to document all identified data including (when relevant to the program): identifying information, contact information, demographics, data on income and public benefits, assessment results, grades, attendance, case notes, personal financial information, job and/or post-secondary education placement information, etc. During this phase, the Program Evaluation Manager will work with the consultant and program staff in a multi-stage process, with JAS staff working through data entry to identify potential problems after the consultant builds each component of the system, and providing feedback which will inform the consultant to make revisions.

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

BIOMEDICAL CAREERS PROGRAM

- Provide 18-20 low- to moderate-income adults with intensive training in the biomedical industry.
- 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 $10,000.

FINANCIAL CAPABILITY PROGRAM

- Establish a mobile tax site to serve a wider scope of JAS clients with free tax services.
- Prepare 100 tax returns, returning $100,000 in refunds and EITC (Earned Income Tax Credit); 90% of tax clients will complete a survey on service quality and financial needs.
- Design and hold 2 credit workshops for 30 JAS clients; 60% of participants will complete surveys on credit knowledge and 60% will demonstrate increased knowledge of credit topics.
- Design and hold workshop on car purchasing topics: setting a budget, obtaining financing, etc.
- Collaborate with Cambridge Community Development Department to host 2 home ownership workshops targeted JAS clients.
- Hold interactive saving-for-college workshops, including completion of FAFSA forms.

IT CAREERS PROGRAM

- Provide 40 low- to moderate-income adults with technical and soft skill training, designed to help them enter careers in IT user support roles.
- 90% of students will graduate from the 9-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 $10,000.

JAS YOUTHBUILD

- Provide full-time youth development, academic, and job training to 30 actively-enrolled students, including 9 Cambridge youth.
- Offer 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 high school diplomas or HiSET.
- 10% of youth (actively and formerly enrolled) will go on to post-secondary education/training.
- 70% of actively-enrolled participants will attain industry recognized credentials (HBI PACT/OSHA).
- 70% of youth served (actively and formerly enrolled) will obtain gainful employment.

YOUTH PROGRAM

- 100 youth will participate in career readiness activities including developing career inventories, creating resumes, completing job applications and mock interviews, conducting job searches, etc.
- 75 youth will receive job readiness training.
- 30 youth will be placed in external employment.
- 70 youth will be provided supportive employment with JAS.
- 40 youth will receive career development and post-secondary education readiness services.
- 40 youth will be provided financial capability strategies.

RENTAL PROPERTIES

- 1,500 residents who live in JAS's 598 affordable rental units will be provided quality housing.
- All JAS residents will have access to Community Coordinators whose goal is to enhance the capacity of the residents to retain stable housing and thrive. Services to assure that 95% of households at risk of eviction remain housed.
- All JAS rental residents will have opportunities to take advantage of JAS programs and resources including all Education and Training programs, Financial Capability Programs, including free VITA tax preparation services on site, and resident services activities including holiday celebrations, health and wellness programs, etc.
- All JAS rental property residents will be provided with links to community resources including: English for Speakers of other Languages (ESoL), adult basic education, parenting classes, elder services, and job search assistance.

AFFORDABLE HOMEOWNERSHIP

- Roughly 10 affordable housing units will be sold through Resale of City Deed restricted condos.
- Over the next 8 years, an average of 7 new affordable housing units will be developed per year.

HOME IMPROVEMENT PROGRAM (HIP)

- 30 units will be provided with HIP services through technical assistance and low/no-interest loans.
- Provide targeted outreach to the growing population of persons aging in place who have a need for mobility modifications and handicap accessibility improvements.

MEDIATION/HOMELESSNESS PREVENTION

- 30 households served will receive short-term rental assistance, have their housing stabilized, and evaded homelessness for a sustained period of 12 months or longer.
- 10 homeless households will receive housing search assistance, but housed with rental assistance, and receive case management services under a Rapid Re-Housing program.
- 400+ households will receive mediation services to resolve conflicts and prevent homelessness.

Section 6: Collaborative efforts to support implementation: JAS has an extensive list of partners, collaborators, and supporters, having been an integral part of the Cambridge community – and a good neighbor – for 50 years. Some of the programs partners are listed below.

Activity	Partner(s) and Role(s)
Biomedical Careers Program	• Massachusetts Life Sciences Center: Provided funding for capital improvements and impact study of the program • Bunker Hill Community College: Provides lab space, awards graduates college credits and a Biomedical training certificate, and assists in curriculum development • Biogen: Hires program graduates • Sanofi Genzyme: Provides funding, serves on Advisory Board, hosts graduation annually, hires program graduates • Shire Pharmaceuticals: Provides funding, serves on advisory board, hires program graduates, and has an employee on the JAS Board of Directors • UMass Boston: Performed comprehensive impact study and connects JAS to ongoing workforce development programs and conferences • Metro North Regional Employment Board: Program participants are jointly enrolled through this partnership each year, as it is an approved provider of training services under the Workforce Investment Act, which provides funding for those program participants who qualify. Additionally, JAS participates in the Board's Education and Training Provider meetings and their STEM Network meetings, which facilitate a great deal of dialogue in regards to trends in workforce development as it relates to the biotechnology arena.
YouthBuild	• Bunker Hill Community College: Provides guidance in curriculum development and dually enrolls YouthBuild students in college-level courses • City of Cambridge Community Development Department: Provides financial support to the program • City of Cambridge Office of Workforce Development: Provides financial support to the program • Cambridge Rindge and Latin School: Works with YouthBuild staff and students for case management assistance

Activity	Partner(s) and Role(s)
	• Chelsea Housing Authority: Worksite where students preform construction/rehabilitation projects as a community service activity • Chelsea High School: Refers students to the program • Chelsea Soldiers Home: Worksite where students preform construction/rehabilitation projects as a community service activity • Cambridge Housing Authority: Worksite where students preform construction/rehabilitation projects as a community service activity • Massachusetts YouthBuild Coalition provides support and connection for all YouthBuild programs in Massachusetts • Somerville Center for Adult Learning Experiences (SCALE): provides diplomas for students and keeps curriculum aligned with state-side standards • Metro North Regional Employment Board: Funds the program and also provides employment resources • US Department of Labor: Long time funder of program • Boston University: Provides social work graduate students on a volunteer basis • MIT: Provides student volunteers • YouthBuild USA: Provides connections to funding and share best practices • The Neighborhood Developers: Providing students with financial literacy and adult education services and aiding in recruitment of students to participate in YB. • The Chelsea Collaborative: Provides classroom space for students • Somerville Center for Adult Learning Experiences (SCALE): provides academic support and curriculum for students
Youth Program	• Cambridge Rindge and Latin School: hosts program and refers students to participate in program and provides space for programming • City of Cambridge Office of Workforce Development: Provides funding for youth employment and collaborate to assist with youth job placements • Cambridge Savings Bank/East Cambridge Savings Bank: Representatives present to youth participating in the program • Cambridge Housing Authority: Youth work on service projects on their properties.
JAS Rental Properties	• Cambridge Housing Authority: A significant percentage of our residents receive rental subsidy through the housing authority and its administration of the Federal Section 8 program • Maloney Properties: Management Agent of 325 units

Activity	Partner(s) and Role(s)
	• Wingate Companies: Management Agent of 273 units • City of Cambridge: Core funder of program and the regulatory enforcer behind the Affordable Housing restrictions • Multiple State Funding and use of the Federal Low Income Housing Tax Credit (LIHTC) program • Massachusetts Housing Investment Corp (MHIC): On three of JAS's LIHTC deals tax credits are syndicated with MHIC • Multiple local banks (Cambridge Savings Bank, East Cambridge Savings Bank, Cambridge Trust Corp, Boston Private Bank & Trust): Partnered in the financing properties
JAS Affordable Homeownership	• City of Cambridge: Core funder of program and the regulatory enforcer behind the deed restricted housing • DHCD and Mass affordable Housing Trust: Both provide state funding and regulatory enforcement • City of Cambridge Historical Commission: Provides funds to help preserve historic architectural elements of many properties we redevelop into housing
JAS Home Improvement Program	• City of Cambridge CDBG: Provides funds for lending, as well as operational support to run program • Cambridge Savings Bank: Provides financing options for subset of the qualified households, as well as refinancing options through the "Second Chance Program" • Cambridge Historical Commission: Provides funds to homeowners help restore historic architectural elements • MassHousing: Provides Financing for lead paint removal • Menotomy: Provides energy efficiency audits and utility rebates. • Mass Save: Provides loans for Insulation Upgrades & Replacement Windows, Heating, Hot Water, and air Conditioning Equipment. • Mass Rehab Commission: Provides financing for home modification for handicap needs. • Somerville Cambridge Elder Services: Supports many clients as a way to stay in their homes as they age.
JAS Homelessness Prevention	• Metropolitan Boston Housing Partnership (MBHP): Provides HomeBASE Tenant Stabilization services to prevent homelessness for Emergency Assistance (EA) eligible families as a contractor. • Massachusetts Department of Transitional Assistance: Malden Department of Transitional Assistance office provides HomeBASE Tenant Stabilization Services for EA eligible families served by DHCD's Homeless Services Unit. • Greater Boston Legal Services (GBLS): Provides court-based legal services for tenants who have received rental assistance through JAS's Emergency Solutions Grant program administered by the City of Boston as a contractor.

Activity	Partner(s) and Role(s)
	• City of Boston: Department of Neighborhood Development provides homelessness prevention services through a HUD funded Emergency Solutions Grant that includes rental assistance, mediation and tenant stabilization • HomeStart: Provides referrals for clients to JAS for rental assistance, mediation and tenant stabilization services • City of Malden: Partners with JAS to provide Malden individuals and families with mediation services at Malden District Court and throughout the Malden community • South Middlesex Opportunity Council (SMOC): Partners to provide rental assistance, mediation, and tenant stabilization for families in Chelsea and Revere at risk of eviction and homelessness, through a HUD Emergency Solutions Grant. • Tri-Cities Community Action Program (Tri CAP): Works with JAS to provide rental assistance, mediation and tenant stabilization services for families in Malden, Everett and Medford at risk of eviction and homelessness, through a HUD-funded Emergency Solutions Grant.

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

JAS's vision for the CIP closely aligns with The City of Cambridge's FY2016-2020 Consolidated Plan/FY2017 One-Year Action Plan; for 50 years, the City of Cambridge has been one of JAS's more important partners in strategic visioning, implementation of programs, funding, and overall organizational support. In 1968, JAS was created as a summer youth program in Cambridge, sponsored by the Cambridge Redevelopment Authority, and has sustained a close, effective working relationship with City for the past 50 years.

The City of Cambridge's FY2016-2020 Consolidated Action Plan covers the time period from July 1, 2015 to June 30, 2020 and describes the City's initiatives to: 1) Create a Suitable Living Environment for its residents, 2) Provide Decent Housing for its residents, and 3) Create Economic Opportunities for its residents. Towards these ends, the City strives to preserve and expand the stock of affordable rental and homeownership units. JAS's Housing Division plays a key role in this strategy by maintaining a portfolio of 598 affordable rental units in Cambridge and continuing to develop and preserve properties, mostly condominiums, which provide opportunities for affordable home ownership to low- to moderate-income households. JAS is referenced on page 17 of the plan as a member of the Affordable Housing Development Working Group of the City. JAS is one of only two CDCs in Cambridge and, therefore, a vitally important partner to the City in the development and preservation of affordable housing for residents.

Additionally, one of the City's objectives is to "Support efforts to sustain a diverse array of employment opportunities accessible to Cambridge workers, including support for training of low and low-moderate Cambridge residents for jobs in the biomedical and "Green" industries." JAS supports these efforts through its Biomedical Careers Program, which trains 20-25 low-income participants each year. The City of Cambridge is one of the funders of this program, which is specifically referenced in the Consolidated Action

Plan as one strategy to meet this objective. The new JAS IT Careers Program, which will launch in 2018, will also support this City objective.

The City's Plan also highlights the need to support public education and other learning in Cambridge for residents of all ages. Towards this end, it supports the JAS YouthBuild program, which provides low-income, high school dropouts with pathways to earning high school credentials, while gaining valuable experience in the construction industry. At the same time, JAS YouthBuild students rehabilitate affordable housing units in the City, providing a valuable community service. JAS's Youth Program is also supported by the City, as it provides academic support, life skills training, and job placement for disadvantaged high school students in Cambridge. The Youth Program is referenced on page 28 of the City of Cambridge's FY2016-2020 Consolidated Plan.

JAS has been an integral part of the Cambridge community for 50 years, and the organization connects with the community in many other ways: the Executive Director is on the Board of the Cambridge Chamber of Commerce and the Kendall Square Association; the Executive Director and Board Chair are residents of Cambridge; the executive team regularly attends community meetings and forums; all departments of the organization partner and collaborate with a significant number of community-based organizations and programs; JAS is a member of MACDC and many other community-based/placed associations; JAS staff connect with Cambridge's business associations regularly – the list is extensive and supported by 50 years of history working in this community.

Section 8: Financing strategy

JAS has a long history of receiving and managing funds from federal, state, and local government sources. These sources of public funds include:

- Cambridge Housing Authority
- Cambridge School Department
- City of Boston, Department of Neighborhood Development
- City of Cambridge, Community Development Department
- City of Cambridge, Office of Workforce Development
- City of Cambridge, Department of Human Services Programs
- City of Somerville
- Commonwealth of Massachusetts, Executive Office of Health and Human Services
- Commonwealth of Massachusetts, Attorney General's Office
- Commonwealth of Massachusetts, Department of Children and Families
- Commonwealth of Massachusetts, Department of Elementary and Secondary Education
- Commonwealth of Massachusetts, Department of Housing and Community Development
- Malden Redevelopment Authority
- U. S. Department of Housing and Urban Development
- U. S. Department of Labor
- University of Massachusetts Medical School/SNAP

Additionally, JAS has partnered with and received grants from other organizations including:

- Economic Development & Industrial Corporation of Boston
- Jewish Vocational Service, Inc.

- Massachusetts Bar Foundation
- Metropolitan Boston Housing Partnership
- South Middlesex Opportunity Council (SMOC)
- Tri-City Community Action Program
- Wayside Youth and Family Support Services
- YouthBuild USA

Private corporations and foundations have also played an increasing role in funding JAS programs and activities; philanthropic funders include:

- JPMorgan Chase
- ECMC Foundation
- Biogen
- The Hyams Foundation
- Cambridge Savings Charitable Foundation
- Cambridge Trust Company
- Cambridge Community Foundation
- Franklin Square House Foundation
- Richard and Susan Smith Family Foundation
- Moses Kimball Fund
- MIT
- Harvard University
- Sanofi Genzyme
- Frederick C. Lutz and Christian Rausch Foundation

In addition to these sources of funds, JAS is able to earn fees from its rental properties to support Resident Services activities and programs. With the above listed sources of funds, real estate developer fees, asset management, and resident services fees, along with an increase in investments by individuals, foundations and corporations, JAS has the resources needed to support the CIP.

In 2015, a Resource Development Department was created and a Director of Resource Development hired to develop and implement a philanthropic program for the organization, for the first time in its history. Philanthropic revenue has continued to increase, particularly from individuals and corporations through the CITC Program, and in 2016, JAS used all its CITC allocation before the end of year and had to apply again to DHCD in November 2016 for an additional allocation. With the launch of the 50th Anniversary for JAS on January 1, 2018, the organization will continue to strengthen its strategic commitment to expanding and deepening its culture of philanthropy across the entire fiscal year with special fundraising initiatives and activities focused on the 50th Anniversary – to celebrate the power of this caring community. The CIP and the CITC Program are invaluable components of this philanthropic program.

Section 9: History, track record, and sustainable development

Past Approaches and Financing

JAS has been providing community development services to Cambridge since 1968 when it was developed as a model to support the Wellington Harrington Neighborhood Stabilization Program. JAS played a key

part in the revitalization of that neighborhood and provided summer jobs for teens in the neighborhood. In 1974, JAS expanded services citywide and began receiving Community Development Block Grant funding. Since 1968 JAS has grown its Real Estate Development and Housing Resources staff to over 10 employees. 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, conventional bank loans and more. Programs and housing developed over the past 50 years are listed below.

1968 Summer Youth Enrichment Program, the core program of the original Just-A-Start
1973 Linwood Court opens, providing affordable rental options of 45 units in 8 buildings
1975 Home Improvement Program helps stabilize owner occupied housing
1978 Housing Development begins creating affordable rental housing
1982 Teen Work helps teens find jobs, after school or in the summer
1984 JAS provides city's first affordable home ownership condo development - 2 units
1986 Mediation is added as a tool to help resolve conflict and securing housing by negotiating landlord-tenant issues
1988 JAS Teen Living Program provides housing and life skills for pregnant and parenting teens.

1991 St. Patrick's Place opens, providing 32 units of affordable housing
1992 Biomedical Career Training Program opens, helping unemployed and underemployed adults find gainful employment and meet the workforce demand for Cambridge-based biomedical companies.
1993 Youth work-training evolves into YouthBuild, supporting students in getting high school credential and practical work skills
1996 402 Rindge Avenue is acquired, providing affordable housing for 273 families
1999 Career Connections developed 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 housing units
2001 Squirrel A. Brand Building acquired, providing 20 affordable housing units
2005 Next Step (for graduates of the Just-A-Start House) opens to house three families
2007 JAS purchases 821-825 Main Street, the site of the former Nightstage nightclub. The site had sat vacant since the early 1990s, and was blight on this busy portion of Main Street. With support from the City, JAS redeveloped the site into ten affordable condominium units. The building received LEED Platinum status
2008 Just-A-Start House Teen Living Program relocated to newly acquired rectory of St. Polycarp Village in Somerville, MA
2011 Elm Place opens, providing 19 LEED Platinum certified affordable housing units
2012 JAS opens LEED Platinum certified Windsor Church Affordable Home Ownership Condos with 14 units, bringing total number of affordable condos developed by JAS to 130 since program began
2015 Bishop Allen, a 32-unit expiring use property, is purchased and rehabbed. The four historic buildings near Central Square consist of large family units and were beautifully restored utilizing historic tax credits.
2017 402 Rindge, a 273-unit expiring use property, was preserved and rehabbed utilizing private activity bonds and 4% LIHTC equity. Primary focus of the work involved building infrastructure and quality of life improvements for the residents.
2017 JAS Consolidation (Fall 2017 closing) starts rehab of this scattered-site refinance of 10 sites in Cambridge with 112 units. Nineteen buildings are being updated and modernized, and

one 16-unit new building being constructed to replace the former St. Pat's Church (50 York Street) apartments that was destroyed in the neighborhood fire in December 2016 that displaced over 60 families. Project is to be completed in Spring, 2019.

JAS also has strong financial standing and has enjoyed unremarkable annual audits. The organization has a track record of compliance with its many contracts and with all regulatory requirements. As outlined above in Section 8, JAS has historically garnered funding to finance its programs from a wide variety of sources. Since the organization's incorporation, JAS has had a consistent financial partnership with the City of Cambridge. The agency also has also a strong track record of receiving funding from federal agencies, including HUD and DOL. Funding from these sources has been bolstered from grants from private foundations and corporations. JAS's education and training programs have been funded by a variety of sources, most of which have been stable over time. The development of rental housing and of deed-restricted affordable condominiums have been financed and funded by a combination of public and private lenders that have included:

- Boston Private Bank & Trust Company
- Brookline Bank
- Cambridge Affordable Housing Trust
- Cambridge Savings Bank
- Cambridge Trust Company
- Clocktower Tax Credits
- Community Economic Development Assistance Corporation (CEDAC)
- FHLB Banks
- U.S Department of Housing & Urban Development
- Massachusetts Department of Housing and Community Development
- Massachusetts Housing Investment Corporation
- Winter Hill Bank
- Eastern Bank
- JP Morgan Chase Bank
- Santander
- Massachusetts Housing Finance Agency

JAS has several core competencies that include:

- Expertise in administration of complex government grants,
- Ability to secure permanent financing and soft debt for affordable housing developments within Cambridge,
- Expertise in real estate project management,
- Proficiency in the development and management of innovative, comprehensive education and training programs.

Massachusetts Sustainable Development Principles

JAS's past practices and plan moving forward work to fulfill the Commonwealth's Sustainable Development Principles in several ways, including by: **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

Working in an urban environment JAS has established itself as a developer committed to protecting historic resources, remediating sites and reusing existing structures. The agency also strives to develop affordable housing within close proximity to public transportation, as this is crucial for many low-income people to commute to work and access necessary goods and services. JAS has completed three significant adaptive reuse properties, its first was the 1992 conversion of a church located in heart of the agency's service area into 32 units of affordable housing. The second major effort in protecting the historic fabric of the neighborhood was the 2001 redevelopment of a former candy factory into 20 units of housing with an expansive community garden developed on the site. JAS's completed in 2012, a former church to create 14 new homes for purchase by income eligible first-time home buyers. As part of JAS's refinancing and updating its entire portfolio, the organization is looking at ways to use existing sites to add new affordable housing. This led to the creation of new affordable housing while minimizing the need for new infrastructure.

Principle 2 – Advance Equity

In all of JAS"s developments there is a community process with JAS's own residents and neighbors. In addition, JAS collaborates with the City as the organization develop plans. This process ensures that JAS's housing developments involved a community process and that, as much as possible social, economic and environmental justice is achieved.

Principle 3 – Make Efficient Decisions

All of JAS's development requires regulatory and permitting processes. The current Real Estate staff includes an attorney who advises and guides the regulatory and permitting processes; it is invaluable to have this capacity in house and leads to very strategic, clear and well-coordinated approval processes. All of JAS's developments consider Smart Growth principles.

Principle 6 – Expand housing opportunities

Expanding affordable housing opportunities is a key component of JAS's mission and the main goal of its Housing Division. The agency provides a continuum of housing services from helping people to find emergency shelter, to affordable rental housing, to home ownership that is affordable for low- to moderate-income individuals in Cambridge's particularly expensive housing market. JAS's Housing Services also help keep people in their homes, both through mediation to solve tenant-landlord issues and through providing low and no-interest loans to allow homeowners of modest means make necessary repairs. JAS owned affordable rental properties range greatly in size from 6 units to 273 units in one building, providing a variety of housing options. The homes developed by JAS for sale are restricted to low and moderate income homebuyers and are mostly condominiums, which are in properties ranging in size from 1 to 14 units. JAS has developed or preserved 598 rental units and has added more than 130 affordable homeownership units to the regions housing stock. In addition to the 598 rental units, JAS has 150 units of new affordable housing in the pipeline to be developed over the new 4 years. As JAS develops new units, the organization works hard to create a unit mix that ensures housing choices for both existing and new tenants. It is always a goal to right size units to ensure that over-housed families have units to move into, and that under-housed families can be moved to larger and appropriate units.

Principle 8 – Increase Job and Business Opportunities

JAS has several programs that expand access to education, training, and entrepreneurial opportunities. These include: YouthBuild, the Biomedical Careers Program, Youth Program (consolidating TeenWork, Career Connection, and Summer Youth Enrichment), and JAS's new Information Technology (IT) Careers

Program (to launch in January 2018). As detailed earlier in the application, these programs provide education, training, and employment assistance services to participants who range from freshman in high school to adults. The services provided range from high school level education and test preparation, to real-life skills development in construction, to support with developing a resume, search for a job, and retaining employment. All together, these programs serve more than 200 individuals annually.

Principle 9 – Promote clean energy

In December of 2010, JAS adopted a series of "Green and Healthy Property Management Policies," which were approved by its Board of Directors, and currently guide the agency's housing development and property management efforts. These policies were designed to help JAS reduce the use of energy, water, and harmful chemicals in agency-owned properties, reduce waste generated onsite, create healthier living environments for residents, and reduce the carbon and environmental footprint associated with properties. Some 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, reducing water usage to below 55 gallons per day per person, maintain green cleaning practices to reduce use of toxic chemicals, reducing waste and encouraging recycling, etc.

In addition to complying with these policies, in recent years JAS has developed several properties with energy efficient features and was awarded LEED Platinum certification for each of its last two new construction developments. Before the LEED system was employed as a benchmark, JAS built to the ENERGY STAR Homes standard in all of its new construction developments, this includes Scouting Way, a 13 unit project that incorporated a variety of eco-friendly features, and energy efficient building systems. Three of the developments mentioned above include extensive solar energy systems, two involve PV arrays and JAS's converted candy factory has been retrofitted with a solar thermal water system, which has significantly reduced its energy consumption.

Conclusion

Investment in a community is a vibrant, complex, and dynamic process that involves the ongoing commitment and participation of a very diverse group of stakeholder partners: residents, businesses, government, nonprofits, academic institutions, health care programs – the list is extensive, inclusive, and ever-changing. The "connection loop" of community investment brings a constant exchange of resources, benefits, and growth between all – from all individuals to the community and from the community back to the individuals. As Robert Putnam said: *"School performance, public health, crime rates, clinical depression, tax compliance, philanthropy, race relations, community development, census returns, teen suicide, economic productivity, campaign finance, even simple human happiness - all are demonstrably affected by how (and whether) we connect with our family and friends and neighbours and co-workers."*

For almost 50 years, JAS has been the connection, the bridge to opportunity for youth and adults in Cambridge and surrounding communities. JAS has changed the lives of thousands of community neighbors, friends, partners, and supporters and, with the ongoing implementation of its Community Investment Plan (CIP) and the support of partners such as DHCD through the CITC Program, JAS will continue to impact the development of the community in Cambridge and surrounding towns. JAS's Board of Directors will vote on the CIP at their next meeting on Wednesday, December 13, 2017. JAS is proud to present this CIP for a 2017 tax credit allocation of $125,000, and looks forward to continuing to share with DHCD our vision of a better future for every community resident through a secure home, a sustainable career, and engagement in the community.