

The doors of **JUST-A-START**

Annual Report | 2016



Creating Opportunity, Strengthening Community, Improving Lives





Come Share JAS's Mission And Vision!

Mission: Just-A-Start (JAS) is a community development corporation (CDC) dedicated to building the housing security and economic stability of low- to moderate-income people in Cambridge and nearby communities.

Vision: JAS's vision is a better future for each and every resident: a secure home, a sustaining career, and engagement in the community.

Be A Part Of JAS's Community Connection!

JAS's community roots were planted in Cambridge in 1968 when JAS was founded as a summer community assistance program sponsored by the Cambridge Redevelopment Authority in the Wellington-Harrington Neighborhood Improvement Area. In 1968, JAS was a nine-week program that employed 25 Cambridge youth, ages 17 to 21, who were joined by young people from surrounding communities. The youth from the surrounding communities were funded by their local churches. The JAS workers assisted with recreation programs as well as residential rehabilitation projects throughout the neighborhood. Almost 50 years later, JAS has grown to be a leading resource in Cambridge and surrounding communities by creating and maintaining affordable housing, providing housing resources and services, offering education and workforce training for youth and adults, and building community engagement. JAS touches the lives of over 3,500 community friends and neighbors every year.



A Letter From JAS's Board Chair and Executive Director

Welcome to "The Doors of Just-A-Start" 2016 Annual Report! We are excited to share the highlights of 2016 with you, as the organization continues to grow and change with each new opportunity.

Opportunity. Such a powerful word. For us, the doors of Just-A-Start (JAS), the 19 properties on the cover that are owned by the organization, symbolize the possibility and connection that opportunity can bring to each individual. But as we all know, each individual does not have equal access to opportunities, and that inequity challenges every community. The opportunity gap continues to widen. JAS is here to build the bridge across the gap, champion opportunities in housing and job training, and advocate for all individuals to have access to these opportunities, particularly those individuals who are less able to advocate for themselves. We've been doing it for 50 years and, with your partnership, will continue to do so for another 50 years!

This means a steadfast commitment to the creation and maintenance of safe, affordable housing as well as the ongoing provision of housing resources and services to residents and non-residents alike. Home is the foundation upon which everything else is built. 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 assures safe, long-term housing security.

"Opportunity. It is the goal that inspires everything we do and everyone we touch, in all of our endeavors."

This also means staying true to JAS's roots, and sprouting new branches, in education and job training for youth and adults alike. JAS helps low-income community members develop knowledge and marketable skills, and provides

more education and career opportunities for individuals who are trying to build economic resiliency and mobility. Whether in high school, out of high school, going to college, developing new skills or exploring career possibilities, JAS has programs and resources to expand career options and earning power.

Opportunity. It is the goal that inspires everything we do and everyone we touch, in all of our endeavors. And this year's Annual Report is an opportunity for you to open a door, come on in, get to know JAS better, and join our growing network of friends and partners!

Peter Munkenbeck
Chair, Board of Directors

Deborah Ruhe
Executive Director

Safe, Affordable Housing

Real Estate Development

Affordable Rental Housing: JAS develops and owns affordable apartments that allow low and moderate-income residents to live in Cambridge at rents that are within their means. JAS's portfolio of rental properties includes 598 units across 41 properties, ranging in size from efficiencies to one-four bedroom units. Currently, JAS also has 134 units of new affordable and workforce housing in early stages of development and is over halfway through a refinancing preservation and modernization program of its entire existing portfolio.

Homeownership Development: JAS develops homes sold at prices within reach for low and moderate-income households. All units are sold pursuant to an Affordable Housing Agreement with the City of Cambridge, allowing the City to repurchase the units and resell at a restricted sales price.

Condo Resale Program: There are more than 500 homeownership units in the City of 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.

JAS's Real Estate staff of six professionals has over 90 years of direct experience developing affordable housing.

Housing Resources

Home Improvement Program (HIP): HIP helps qualified homeowners, condominium owners, and landlords get technical assistance and financing through loans and grants to undertake home improvement projects, with guidance from JAS's experienced rehab specialists.

Housing Stabilization and Mediation Services: JAS works to avoid evictions and homelessness and stabilize housing. JAS's professional mediators use a variety of tools to assist at-risk families, such as dispute resolution between landlords and tenants, emergency rental assistance, coaching, legal education, and referrals to other resources. JAS's staff also mediate the eviction session at three District Courts. In 2016, JAS began offering Rapid Rehousing services to Cambridge homeless individuals and families. These combined services helped over 500 households in the Metro North region in 2016.

Resident Services: JAS has two Community Coordinators on staff to provide tenants of its 598 affordable rental apartments with resident services focused on housing stabilization, community building, educational workshops (e.g. wellness, resume drafting, parenting support groups), and referral services to tenants. JAS works with Wingate Companies and Maloney Properties to address resident issues and provide resources for residents.

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

Financial Capability Services: JAS has begun integrating financial capability education and services into its work with JAS residents, community members, and YouthBuild students. This work has been made possible by a grant from Santander Bank.



Amelia

JAS HOUSING
STABILIZATION/
HOMELESSNESS
PREVENTION PROGRAM

Amelia loves to walk, and walks everywhere! In her home country of Trinidad, everyone walked—it was a social occasion for the community. Amelia came to the U.S. in the 1970s, and has always continued her tradition of walking, even now, when she is in her 80s. Amelia worked for years as a nurse's aide in a local nursing home; lived in the same apartment since 1981; had two sons (and lots of grandchildren!) and, being very faith-based, never missed attending church on Sundays. In late 2015, however, Amelia's building

Now, at 81, Amelia can afford to stay in her apartment, pay her rent and bills on time, buy food, and enjoy time with friends.

was sold to a new owner who notified tenants that rents would be raised significantly. Amelia had already been using her entire income for her rent payments, with no money left over to pay bills or buy food. She was walking to local food pantries and had to rely on her church members to help with bills. One winter, she couldn't afford heat. With the rent increase, there was no way she would be able to stay in her apartment; as an elderly person, she would be displaced with nowhere else to live. Amelia also began to have health issues. Finally, in 2016, the Cambridge Health Alliance called Gerry Zipser, JAS's Director of Housing, to see if Amelia could participate in JAS's Housing Stabilization/Homelessness Prevention Program. Once in JAS's program, Gerry worked with Amelia, the landlord, and the Cambridge Housing Authority (CHA) to get Amelia into their in-place voucher program. A new lease was signed and Amelia got into the CHA voucher program. Now, at 81, Amelia can afford to stay in her apartment, pay her rent and bills on time, buy food, and enjoy time with friends. And Amelia continues to walk!





Emily Antonitus |

HOME IMPROVEMENT PROGRAM (HIP)

Emily Antonitus has lived in Cambridge her whole life — well, as she puts it, since she was 5! She has lived on Plymouth Street for 23 years, in a house that belonged to her late husband’s grandmother (who also owned the house next door)! Four generations have lived in the house on Plymouth Street; Emily raised her son and daughter there also. She still works as a teacher’s assistant at the Baldwin School, an elementary school in Cambridge. Emily is a hard-working, good neighbor in the community, who values family above all else.

Four generations have lived in the house on Plymouth Street; Emily raised her son and daughter there also.

Emily learned about the JAS Home Improvement Program (HIP), and began working with JAS’s Rehab Specialist, Jim Sleeper (who also grew up in that neighborhood!) to update the house and make it more energy efficient. With a combination of loans and grants JAS helped Emily obtain from the Cambridge Historical Commission and Community Action Programs Inter-City (CAPIC) and Menotomy Weatherization Programs, Emily was able to install a new heating system; have the house completely insulated; renovate the outside of the house with new clapboard, a new roof, and all new windows; and update the interior of the house (new kitchen, new bathrooms, painting, etc.). The before, during, and after photos say it all!

JAS Celebrates Dave McNamara

“IT’S NEVER BEEN JUST A JOB”

What do leaky roofs, broken bathroom faucets, flooded basements, and frozen pipes have in common? For everyone in JAS’s community, the answer is easy: Dave McNamara (known to all by Dave Mac) knows how to fix them! Dave Mac has worked at JAS as a Rehab Specialist in the Home Improvement Program (HIP) and has helped hundreds of JAS’s neighbors, friends, and young people renovate and repair their homes. After almost 24 years of service, Dave Mac is planning to retire. Dave graduated from the Northeastern University Building Design Management Program in 1993, and then discovered his long-time career at JAS. “It’s never been just a job, I was given the opportunity to help people live in safe homes. I love old homes and helping people; and I have been blessed doing community work for a wonderful organization.”

One of the homeowners Dave worked with was Barbara Aiken. She describes the experience:

I participated in JAS’s HIP and expected I would receive a check, then be on my own to get my home repairs taken care of. Instead, an incredible gift arrived at my front door — the energetic, enthusiastic, dedicated Dave McNamara. He introduced himself with “Call me Dave Mac.”

Thus began a working relationship that I marveled at daily. Dave worked with me to determine the improvements necessary to bring my house up to code. He explained to me, in layman’s terms, how the repairs should be done, we discussed the most cost-effective approaches, and he guided me in making decisions. We then prioritized projects and interviewed and hired contractors, with Dave overseeing the work and giving me confidence

that, because of his vigilance, the improvements to my home would be completed to the highest standards. He handled any complications, unexpected situations and diverse personalities with the utmost diplomacy, all the while maintaining his sense of humor. Because of Dave’s generous spirit—he can be counted on to give 110%—I not only survived a complex home improvement project, but I now live in a beautifully restored (and code-compliant!) home that makes me smile every day. I will be forever grateful for the dedication, expertise, and friendship of Dave Mac.

All of his colleagues at JAS and the YouthBuild students he worked with couldn’t agree more. Dave Mac’s compassion and commitment also extends beyond JAS. “Retirement” for Dave means continuing his work with veterans dealing with addiction and post-traumatic stress disorder and being more active in the Boy Scouts Order of the Arrow Service Corps.

“It’s never been just a job; I was given the opportunity to help people live in safe homes. I love old homes and helping people, and I have been blessed doing community work for a wonderful organization.”

From all of us at JAS—for Dave’s many years of dedicated services—we thank him for his compassion, pride, and faith in the meaningful mission of JAS. Dave Mac will be deeply missed.



Education And Career Pathways

JAS began, in 1968, as a summer youth training program and, over 50 years, our community-based education and career pathways programs have expanded to help thousands of individuals. JAS's programs connect youth and adults with education and career opportunities while also connecting employers with a racially and ethnically diverse pool of employees.

Biomedical Careers Program: Celebrating its 25th Anniversary in 2017, this tuition-free, nine-month job training program helps adults find careers in the biotechnology, life sciences, and medical research industries.

IT Training Program: JAS is currently developing a new workforce development program to train adults for careers in information technology (IT) in IT user support roles. The first cohort of the new IT Training Program will be enrolled in 2018.

JAS YouthBuild: JAS YouthBuild is a comprehensive youth development program for out-of-school youth. The program provides education leading to high school credentials (HiSET or diploma); career exploration and employment skills building; and leadership and life skills training.

Youth Program: JAS's Youth Program provides high school youth and recent graduates with increased awareness of and preparation for future sustainable career pathways. By increasing the career readiness of youth, the Youth Program also impacts academic performance by connecting the importance of education to future success and youth community involvement through direct service to the community and other local nonprofit organizations.



Daniel is a loving husband and father of two children. He moved to the United States from Ethiopia 8 years ago. He has an Associate's degree in physics and Bachelor's of Education in mathematics from a university in Ethiopia and he was teaching high school mathematics and physics before immigrating. After moving to the U.S., Daniel held several jobs from a cashier at concession stands to a general manager at Boston Convention Center, and he met his wife while working in a restaurant at Logan Airport.

“After a challenging three years, I really needed a jump start in a career direction. Just-A-Start became my jumpstart, my hope for a brighter future”

After Daniel's first son was born, it became increasingly hard to keep his full-time job and go to school so he resigned, discontinued school, and began working as a driver for Uber which allowed for more flexibility in his schedule to help care for his son while his wife worked. Soon after, his wife became pregnant again and they had their second child. One evening, while driving for Uber, Daniel had a customer who was a graduate of JAS's Biomedical Careers Program; she told him about the program and he decided to apply. Daniel has enjoyed learning a lot and forming close bonds with his classmates, who he knows will be lifelong connections, and is looking forward to getting back to a full-time career.

Daniel Sifir |

BIOMEDICAL CAREERS PROGRAM STUDENT

Every now and then, JAS is fortunate to have some wonderful volunteers from all walks of life.

Catherine was one of such volunteers. Catherine was a MBA candidate at the MIT Sloan School of Management. She has been committed to her community through volunteerism most of her life and has a passion for urban communities. Catherine wanted graduate school to be about more than just studying. She learned about JAS YouthBuild through the MIT's Priscilla King Gray Public Service Center and was drawn to the program because it was one



Catherine Gillespie
VOLUNTEER AT JAS YOUTHBUILD

“I get to work with students to build relationships. I love the 10–15 minute breaks where I have personal conversations with the students to understand their family life and the challenges they are facing.”

of very few opportunities that allowed her to work in the community and not on campus. She started volunteering with JAS in February 2016 and continued to work with JAS YouthBuild students until she graduated in May 2017, tutoring students in math and English twice a week.

Prior to starting her MBA at the Sloan School, Catherine worked at a tech company. Although she enjoyed working there, she would like a job at the intersection of social impact and technology. When

asked about her experience at JAS, she says “Volunteering with Just-A-Start has been a really great experience, I've learned a lot from the students and I've really enjoyed being a facilitator to remind youth that they are capable. I get to work with students to build relationships. I love the 10–15 minute

breaks where I get to have personal conversations with the students to understand their family life and the challenges they are facing.”

Volunteers like Catherine embody the JAS spirit of helping to create opportunity, strengthen the community, and improve lives. JAS is grateful for her service and we wish her the best of luck in her future endeavors.



JAS YouthBuild Graduation



Biomedical Careers Program Graduation

Jorge Carcamo

JAS YOUTHBUILD GRADUATE AND
APPRENTICE CONSTRUCTION SUPERVISOR

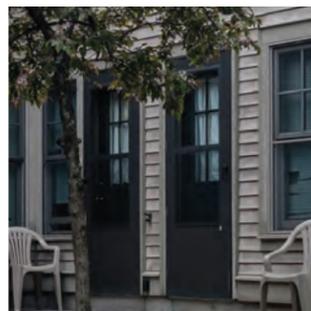
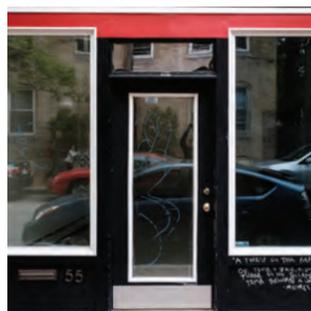
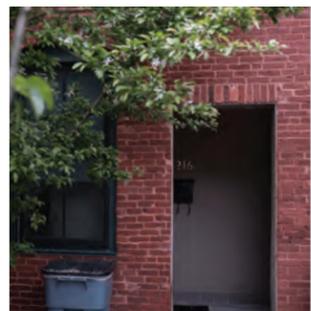


“If you were to ask me what I would change from my past, I would say nothing, because I wouldn’t be the person I am today. It put me in the position to relate and understand many of the students that come to JAS YouthBuild and show that there is a better path.”

Jorge was born in Cambridge and grew up in Chelsea. At a young age, Jorge fell in with the wrong crowd, and experienced the consequences. He started out committing minor crimes, which eventually led to more serious offenses and, eventually, time in prison. After six months in prison, Jorge decided to turn himself around: he joined a program in prison designed to help develop coping skills, became a Christian, and began attending church regularly. He resolved to be a better person and not to end up in trouble again.

After he got out of prison, Jorge went to work for his uncle who owns a granite company. However, Jorge knew he needed to get an education if he wanted to get ahead, but he needed to keep earning money while he was doing it. A JAS YouthBuild alum told Jorge about the program; he joined JAS YouthBuild and fully committed himself. Jorge enjoyed how staff encouraged him to challenge himself to think about

bigger career goals. After completing his HiSET and graduating from the program, Jorge enrolled in classes at Bunker Hill Community College and began studying Human Services. At the same time, he was offered the opportunity to stay with JAS YouthBuild as a full-time AmeriCorps member and, after serving as an AmeriCorps member for a year, Jorge was offered a full-time staff position with JAS YouthBuild as an Apprentice Construction Supervisor. He is also now in his third semester at Bunker Hill Community College. Jorge is enjoying working with youth while he is learning about psychology and youth development, which ties into his current position at JAS YouthBuild. “Jorge is an example of why YouthBuild exists. His humility, wisdom, and demeanor make him a talented teacher and role model. I simply can’t express how grateful we are to have him on our team,” states Dolores Ortiz, JAS YouthBuild Program Director.



Messay Engidawork

JAS RESIDENT AND BIOMEDICAL CAREERS PROGRAM GRADUATE

Messay and her husband have lived at Just-A-Start’s Rindge Tower for seven years. Their home was Ethiopia, filled with warm memories, but little opportunity. They came to the U.S., started a family and Messay graduated from the JAS Biomedical Careers Program in 2015. Within two months, she got a job as a Product Builder in Quality Control.

Messay says it took “balance” between her and her husband to address issues such as childcare and daily chores when she was in the program, and still now that they are both working. Science was not Massey’s favorite subject, but once she began classes, “the instructor made all the difference. I want to learn more chemistry because I had a great teacher who inspired me.”

Messay and her husband are now joining the Homebuyers Program through the City’s Community Development Department, with hopes to purchase a home in Cambridge. “The community has much to offer and we have worked hard to stay here.” We have a feeling Messay and her family will continue to fulfill their dreams, step by step.



Shawn Watson

HOUSING STABILIZATION/
HOMELESSNESS
PREVENTION PROGRAM

Shawn Watson has a plan—for his 10-year-old son, for himself, for both of their futures. Shawn has a plan to find and keep his own apartment, to keep a good job, and to never find himself homeless again. Raised by his grandparents in Grove Hall, Dorchester, Shawn graduated from Brighton High School and went to Mount Wachusett Community College in Gardner, MA where he earned an Associate’s degree in Culinary Arts. Shawn has had several jobs; one of his favorites was working at the Boston Public Health Commission. As he says: “Life is full of different people—it’s a kaleidoscope of different people and personalities.” Shawn got sick in 2016, couldn’t work, and his life started a downward spiral. He lost his job, his apartment, and connection to all the things that mattered most to him, particularly his son. He ended up in a homeless shelter in Cambridge. But his life changed when he met JAS’s Meg Alfoni, a Housing Specialist and Mediator. Meg was able to provide Shawn with rental assistance and case management support, and help him find an apartment.

“You’ve got to have love in your heart and compassion for each other.”

He moved in December 2016, found a job, is saving money and re-establishing his credit, and moving forward with his plans. Shawn never fails to remind everyone: “You’ve got to have love in your heart and compassion for each other.”

HIGHLIGHTS OF 2016



Sarah Ayres Steinberg, JPMorgan Chase

JAS Resident Events: JAS's Resident Services program, working with Wingate Companies and Maloney Properties, has events throughout the year that bring everyone together to share holidays, involve families in fun activities, and create opportunities for everyone to get to know each other! Activities include Family Fun Day, a BBQ, Winter Wonderland, and Thanksgiving dinner.

Innovation Forum: In April, JAS organized an Innovation Forum titled *Stoking a 21st Century STEAM Engine: Rocket Fuel for the Innovation Economy*, with a group of local leadership organizations. The Forum focused on the need for individuals to have access to the training and preparation they need to build careers that give them access to opportunity and a share in the prosperity innovation has brought to Cambridge and the region.



November 3rd JAS Reception: JAS hosted a reception for its supporters, special friends, and community partners on November 3rd to celebrate the successes of the organization today and to share updates on JAS's plans for the future.



Free turkeys for Thanksgiving for the residents!

New web site launch: JAS launched a newly-designed web site as part of the organization's ongoing activities to increase visibility and awareness of JAS and also be a more easily-accessible and user-friendly resource for community residents and donors.



St. Pat's/York Street Fire: On Saturday, December 3, a 10-alarm fire raged through the Berkshire and York Streets neighborhood in East Cambridge, devastating 18 buildings. JAS's St. Patrick's Place at 50 York Street sustained significant damage and 18 families living in the affordable apartments in the former church lost their homes and belongings. All the JAS families have been relocated to new affordable units, and the 50 York Street building has been demolished to make way for a new affordable building to be located on that spot.



JAS 2016 Community Investment Tax Credit (CITC) Program: In 2016, JAS received another \$100,000 allocation of tax credits from the Massachusetts Department of Housing and Community Development (DHCD), to continue participating in the Community Investment Tax Credit (CITC) Program. To receive the tax credits, JAS had to raise \$200,000 in philanthropic contributions and, with the support and commitment of all CITC donors, JAS raised MORE than the goal of \$200,000! JAS applied to DHCD again in November 2016, and received an additional allocation of \$50,000 in tax credits to continue expanding philanthropic partnerships and strengthening JAS's resources for the community.

Just-A-Start House (JASH) Update: In April, JAS made the strategic decision regarding JASH, a supportive transitional housing program for young mothers, to end the program's contract with the Department of Children and Families (DCF), and sell the property to FOCUS-For Our Communities to be used as housing for young women aging out of foster care.

Welcome to new Board members!

JAS welcomed seven new members to its Board of Directors.

Barbara Aiken: Barbara, a long-time Cambridge resident, participated in JAS's Home Improvement Program.

Jesse Kanson-Benanav: Jesse is a Senior Project Manager at Somerville Community Corporation.

Tara Dendy: Tara is the Program Director for Community Cooks.

Lisa Drapkin: Lisa is a real estate agent at Coldwell Banker in Cambridge.

Gustavo Gallego: Gustavo works for JVS Boston as a Manager of Secure Jobs Partnership and participated in JAS's First-Time Homebuyers Program to buy his house.

Michael Kuhn: Mike is First Vice President in Commercial Lending at Cambridge Savings Bank, one of JAS's most important community partners.

Shane Steffens: Shane is President of EF Educational Tours.



402 Rindge

402 Rindge Rehab: Rindge Tower Apartments, a 273-unit affordable apartment building owned by JAS, was rehabbed in 2016, with significant improvements and upgrades to all the units, electrical wiring, and plumbing in the building. 402 Rindge now also has a renovated Community Room and a refurbished Computer Lab for the residents. MassHousing was a major partner in the renovations.



Congressman Mike Capuano visited JAS YouthBuild.

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 David Straus
 David Sullivan

Mannan Syed
 Jack Turner and Tee Taggart
 Karla Talanian
 Karin Turer
 Magdalena Varona-Lavernia
 Emilia Varona-Vicente
 Rafael Vicente
 Myra vonTurkovich
 Marsha Warren
 Rachel Webb
 Caroline Wee
 Zoe Weinrobe*
 Maurice Weinrobe*
 Sharon White
 Alice Wolf
 Cody Wopschall
Organizations
 Community Consulting Teams/Boston
 Hancock United Church of Christ
 Harvard University
 Massachusetts Housing Investment Corporation*
 Massachusetts YouthBuild Coalition
 Tufts University

Another Benefit To Supporting JAS!

JAS continues to participate in the Commonwealth's Community Investment Tax Credit (CITC) Program, and offer donors the CITC benefit for making an investment in JAS's community work. The CITC Program gives donors of \$1,000 or more a 50% Massachusetts state tax credit for their donation – individuals, foundations, corporations, and other nonprofits are all eligible. For example, if a donor contributes \$5,000 to JAS, s/he is entitled to a credit of \$2,500 on her/his Massachusetts state taxes that year. Tax credits support a broad array of JAS's community development efforts in affordable housing, education and job training, and community engagement. JAS's CITC Program improves the quality of life and economic opportunities for all the individuals and families involved in JAS's programs. Please consider participating in JAS's CITC Program!

For more information, please contact Kathleen Carney

kathleencarney@justastart.org | 617.918.7558

Just-A-Start Corporation

Summary Financial Statements*

For Fiscal Year 2016
 (January 1–December 31, 2016)
 Audited December 31, 2016

STATEMENT OF FINANCIAL POSITION

Total Assets	\$ 17,413,026
Total Liabilities	\$ 8,800,027
Ending Net Assets	\$ 8,612,999
Total Liabilities and Net Assets	\$ 17,413,026

STATEMENT OF ACTIVITIES

Operating Revenue	\$ 4,993,742
Operating Expenses	\$ 4,884,071
Change in Unrestricted Net Assets from Operations	\$ 109,671
Other Income and Expenses	\$ 25,040
Change in Unrestricted Net Assets	\$ 134,711
Change in Temporarily Restricted Net Assets	\$ 121,734
Change in Net Assets	\$ 256,445

* The financial information shown here represents that of Just-A-Start Corporation operations only. Excluded are the JAS rental properties.

