



REPORT ON JUST-A-START'S 2016 PROGRESS TOWARDS COMMUNITY INVESTMENT PLAN GOALS

For the past several years, Just-A-Start (JAS) has produced a Community Investment Plan (CIP) as part of the Community Investment Tax Credit (CITC) application for the Department of Housing and Community Development (DHCD). The CIP sets goals and outcomes for each of JAS's programs, and JAS reports back to DHCD at the end of the year on the impact of the programs. This is the 2016 CIP report submitted to DHCD as part of JAS's application for a 2017 allocation of tax credits through the CITC Program.

CIP 2016 REPORT

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. Through innovative, comprehensive, and integrated programs, JAS provides and preserves affordable housing, offers education and workforce training for youth and adults, and builds community engagement. JAS's vision is a better future for all of its constituents: a secure home, a sustaining career, and engagement in the community.

GOAL #1: A SECURE HOME: Increase housing stability for low- to moderate-income individuals and families. JAS is committed to expanding housing opportunities as a developer and owner of quality affordable housing. JAS also seeks to help local families stabilize and sustain affordable housing and enhance housing safety and quality for 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 marketable skills to 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.

JAS was founded in 1968 as a community revitalization and youth training program focused on the goal of improving Cambridge's then-struggling Wellington-Harrington neighborhood. JAS was officially incorporated as a multi-service organization for community development programs in 1971 and grew to provide affordable housing programs, housing stabilization, and training, education, career development services for thousands of low- to moderate-income youth and adults every year. As a dynamic nonprofit organization, JAS continues to evolve to reinforce its impact on Cambridge and surrounding communities.



1035 Cambridge Street, #12 | Cambridge, MA 02141 | T: 617-494-0444 | www.justastart.org

Community or constituency to be served

JAS has been headquartered in Cambridge for almost 50 years, and Cambridge remains the primary geographic focus for JAS. Several of JAS's programs (e.g. Homelessness Prevention, Housing Stabilization, and Mediation) also serve individuals from surrounding communities (e.g. Chelsea), particularly Metro North: Somerville, Malden, and Everett.

About 80% of the approximately 600 households living in JAS's rental properties are at or below 50% of the Area Median Income (AMI) and 50% of households are at or below 30% of AMI. Just 7% of JAS rental property residents have incomes above 80% AMI, which is the HUD demarcation for "low-income." JAS's Home Improvement Program is available to property owners earning less than 120% AMI. Most families who access JAS's homelessness prevention and rapid re-housing services earn less than 50% of AMI, or 130% of the federal poverty level.

In JAS's education and training programs, JAS YouthBuild students and certain Youth Program participants must meet Workforce Investment and Opportunity Act (WIOA) low-income guidelines to participate in programs, and approximately 80% of all Youth Program participants are from low-income families. About a third of participants in the Biomedical Careers program are unemployed when entering the program, and in the class of 2017, those who were employed earned an average of \$12 an hour.

Involvement of community residents and stakeholders

As a CDC, JAS works closely with a wide diversity of community residents, businesses, corporations, organizations, public agencies and officials, and partners through its housing, education and training, and community engagement activities and initiatives. It is an organization goal to fully engage all community stakeholders in JAS's strategic growth over the next 3-5 years.

Of the 17 current members of JAS's Board of Directors, 16 live and/or work in Cambridge or other communities served by JAS (e.g. Somerville). The remaining Board member works at Shire and is a graduate of JAS's Biomedical Careers Program. Two members of the Board are residents of JAS's affordable rental properties, one is a former YouthBuild participant, and two have participated in JAS's Home Improvement Program (HIP).

Another activity that represent the depth and scope of the involvement of community residents and stakeholders in JAS initiatives was the Innovation Forum in April, 2016. With support JPMorgan Chase, JAS convened employers to expand partnerships within the biomedical industry and among workforce development agencies. JAS partnered with SkillWorks, Cambridge Community Foundation, Kendall Square Association, the City of Cambridge, and the Metro North Regional Employment Board to bring together leaders from business, higher education and the community to present a forum focused on the need to maintain the flow of high-quality, well-prepared talent necessary to drive the local Innovation Economy. Over 200 individuals attended The Innovation Forum and listened to keynote speakers Sarah Ayres Steinberg, Vice President for Global Philanthropy at JPMorgan Chase, and Steve Vinter, Site Director of Google Cambridge, along with a panel of experts, share their thoughts and expertise around these issues.

JAS also hosted a luncheon following the Innovation Forum, to release the results of an outside evaluation of the Biomedical Careers Program by University of Massachusetts (UMass) Boston's Center for Social Policy, J.W. McCormack Graduate School of Policy and Global Studies. This

evaluation provided several insights into the program's strengths, and opportunities to expand its impact. It focused recommendations on improvements in four areas in which the Biomedical Careers Program was consistently successful; JAS is currently working on all four of these recommendations for the coming year.

JAS has continued to strengthen its partnership with Sanofi Genzyme, which recently renewed its funding for the Biomedical Careers Program for another year. Sanofi Genzyme also hosted the program's graduation ceremony for the second time on Tuesday, May 17, 2016. Additionally, the company is considering a request from the Biomedical Careers Program for a paid internship position at one of its manufacturing sites.

JAS's Strategic Plan for 2016 to 2020 included a goal for the Education and Training Department to research and assess opportunities for new JAS career pathways programs, with hopes of expanding the resoundingly successful results of the organization's other education and training programs. A new training program will allow JAS to serve a larger number of under-resourced adults from Greater Boston, and provide a new career opportunity for members of this population who are trying to achieve upward economic mobility. JAS has begun assessing options for a new program, and training in the IT sector appears to have the most potential. An entry level IT program could include a wide range of positions, however, as a part of initial research, JAS has narrowed down its focus to most likely implement a program tailored for positions in user support or data management. The new program would draw from elements of certificate programs that educate students for these types of positions offered at Bunker Hill Community College, a likely partner in the program.

To assess opportunities for a new program, JAS applied for and was selected to receive pro-bono services as a client of CCT (Community Consulting Teams - Boston). CCT amplifies the impact of Boston-area nonprofits through pro bono management consulting projects performed by teams of experienced MBAs from top-tier business schools. CCT conducted a six month analysis from January-June 2016 that identified and analyzed industries and occupations that have an unmet need for skilled entry-level labor and assessed the current workforce training landscape serving low-income adults. CCT's recommendation was to develop an entry-level IT and Business Fundamentals program that, over time, could be expanded to a more advanced training using a modular approach. In addition to working with CCT, JAS also brought on Mt. Auburn Associates as a consultant to take a deeper look into best practices in IT workforce training programs, as well as where there are gaps in this field. Ultimately, Mt. Auburn Associates presented a report to JAS outlining the pros and cons of different training options, which JAS is taking into consideration in designing the new program.

JAS has already met with representatives from the Boston Private Industry Council (PIC), Bunker Hill Community College, the City of Cambridge's Office of Workforce Development and Community Development Department, the Metro North Regional Employment Board, and SkillWorks regarding IT program development, all of whom are committed partners of JAS, supporting the organization's workforce development efforts. JAS has also begun to build new partnerships with the Federal Reserve Bank of Boston's IT Department, HCL America (as a provider of IT services to Shire Pharmaceuticals), Jewish Vocational Services, Launch Academy, Resilient Coders, and Tech Foundry. Paul Brassil, Vice President of Information Technology at the Federal Reserve Bank of Boston, has agreed to serve on the Advisory Board, as has Dan Pickett, Co-Founder of Launch Academy. Stanly Jaganathan, Senior Manager at HCL America, expressed

willingness to take on paid interns in their work with Shire Pharmaceuticals, if Shire is open to this suggestion.

JAS continues to increase its contact with and services offered to residents of its affordable rental properties. A new Financial Capability Program is being piloted at 402 Rindge, a 273-unit affordable apartment building owned by JAS, and at JAS’s YouthBuild program. With two Community Coordinators, JAS is building relationships with residents through holiday celebrations, summer fun activities, cookouts, health and wellness programs, and other ongoing support and engagement. JAS’s Home Improvement Program (HIP) continues to work closely with local residents to provide assistance in managing home improvement projects and help homeowners, condominium associations, and landlords secure financing for housing improvements.

On Saturday, December 3, 2016, a 10-alarm fire raged through the Berkshire and York Streets neighborhood in East Cambridge. Among the buildings that sustained significant damage was St. Patrick’s Place at 50 and 40 York Street, owned by JAS, home to over 50 individuals and families living in the affordable apartments in the former church and surrounding buildings. The collaborative response to the fire on Berkshire and York Streets from the City of Cambridge, partner agencies, and the greater Cambridge community was astounding. In the first week following the fire, the City dispersed \$186,800 from the Mayor’s Fire Relief Fund to the impacted families. To respond to housing needs, the City, partner agencies, and JAS, worked one-one-one with a total of 40 displaced families that needed permanent new housing, including 19 households who were residents of JAS’s St. Patrick’s Place. These combined efforts resulted in 25 families beginning to relocate to new permanent housing in Cambridge, including 19 households from St. Patrick’s Place relocating to affordable units, some of which are in other JAS properties. The real estate development team at Just-A-Start is working with the City and other groups to begin the important planning process to return the value of the St. Patrick’s Place property to the community, including hosting a community meeting in that neighborhood on January 31, 2017.

JAS also hosted a reception in November 2016 to welcome Cambridge’s new City Manager, Louis DePasquale, which was attended by JAS residents, Board members, donors and funders, City of Cambridge officials, vendors, and community partners.

Activities to be undertaken and measures of success

Provision of workforce development, education, and youth development services: In 2016, JAS provided these services to 221 individuals in a variety of programs, which all have the same goal: increasing the economic stability and mobility of low- to moderate-income community members.

Career Connection participants had the following outcomes in 2016:

Goal	2016 Target	2016 Outcome
Provide at-risk Cambridge teens with academic and career development support	14 youth	15 youth
Students will be promoted to next grade or graduate from high school	95%	100%

High school graduates will be placed in post-secondary education, training, or employment	90%	100% (UMass Dartmouth, Bunker Hill Community College, UMass Boston (2), Fitchburg State, New England College, Salem State, Mass Bay)
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Summer Youth Enrichment Program participants had the following outcomes in 2016:

Goal	2016 Target	2016 Outcome
Provide Cambridge youth with academic enrichment and community service work experience	75 youth	66 as participants and 16 as Junior Staff
Youth will participate in morning education program	80%	86% (57 of 66)
Youth will participate in extended day programming	35%	38% (25 of 66)

TeenWork participants had the following outcomes in 2016:

Goal	2016 Target	2016 Outcome to Date
Prepare Cambridge youth for employment via the completion of job readiness workshops and interviews	80 youth	53 (45 not in Career Connection)
Youth complete a professional resume by the end of workshops	95%	92% (49 of 53)
Youth secure jobs in diverse fields such as office work, sales, and food service	65%	49% (26 of 53)
Youth earn wages to supplement family income	Average wage of \$9.90/hour	Average wage of \$10.15/hour

JAS YouthBuild participants had the following outcomes in 2016:

Goal	2016 Target	2016 Outcome to Date
Provide youth who have dropped out of high school with a second chance to earn a high school credential and gain work experience and skills	36 youth	32 (students in program full-time from Oct. 2015 – Aug. 2016 - Cohort 22)
Youth will complete the program with an industry-recognized credential	80%	Among the last two cohorts (21-22) 20 students have attained their HS credential to date. Another 12 from prior cohorts attained HS credential. 14 (from 22 cohort) obtained OSHA certification.
Graduates will enroll in post-secondary education or training	25%	15 youth (from 21-22 cohorts)

Graduates will be placed in employment	60%	27 youth (from 21-22 cohorts)
Graduates will retain employment after 6 months	50%	15 youth (from 21-22 cohorts) confirmed retention.

Note: JAS YouthBuild is currently in the process of refining data collection, definitions, and reporting practices to report more accurate results and provide more useful data for reflective evaluation of the program. As the program deals with a high-need population of at-risk youth, it can often take more than one year for students to complete the program. Students also frequently return to the program and continue to be provided support services after graduation. As demonstrated above, this trend facilitates the need to report on multiple cohorts to fully demonstrate program outcomes, creating difficulty reporting on objectives as they were written in JAS’s previous proposal. This new outlook on reporting will be reflected in a significant revision of objectives included in this year’s application.

Biomedical Careers Program participants had the following outcomes 2016:

Goal	2016 Target	2016 Outcome
Provide education, training, and support services to low-income adults to facilitate placement in the biotech, research, or medical industry	25 students	27 students
Students will graduate from nine-month training program	90%	89% (24 of 27)
Graduates will be placed in employment relevant to the training provided	75%	71% (17 of 24) as of 2/8/17 (expected to be 75% or greater by May 2017) – 100% of placements in Biomedical careers
Graduates who are placed in the biomedical sector will increase their earnings	\$10,000 average annual increase in income	For students placed in sector jobs: Average salary before: \$24,400 (Avg \$11.76/hr) Average salary after: \$34,216 (Avg \$16.34/hr) Average increase: \$9,816

Just-A-Start House (JASH): In April 2016, JAS’s Board of Directors supported a recommendation to terminate this program’s contract with the Department of Children and Families (DCF) which was a very difficult decision for all concerned. For more than 20 years, JASH provided a much-needed service for DCF by offering safe, supportive transitional housing for young mothers. However, during our strategic planning process in 2015, JASH was identified as a program to be evaluated for continuation, for several reasons. Of concern was JAS's ability to adequately support this program, maintain the stringent licensing requirements, and meet the desired goal for greater integration and expansion of education and training programs. There is currently a trend for the consolidation of these types of residential programs to be part of larger organizations who have multiple, licensed, residential programs and facilities, specialized staff, and greater expertise in administering the program. In addition, staff transitions motivated JAS to terminate the contract with DCF, rather than rehire and rebuild the program. By May 2016, JASH was closed, with all residents being

transferred to similar Teen Parent Programs under the oversight of DCF, or to independent living arrangements. JAS is currently in the process of working with CEDAC to choose another nonprofit organization to run a similar direct service program in that location.

Provision of housing and housing related services: In 2016, JAS provided over 3,000 individuals with affordable housing and housing resources towards the goal of expanding housing opportunities and promoting long-term housing security.

JAS Rental Properties had the following outcomes 2016:

- JAS continued to provide safe, quality, affordable rental housing to approximately 1,500 residents in 598 rental units across Cambridge.
- JAS’ two Community Coordinators continue to bring programs, resources, and on-site presentations which are tailored to residents’ needs on a weekly basis. Examples include employment presentations, computer training, an annual health fair, blood pressure clinics, cooking classes, parent support groups, and health and wellness programs. Staff has developed partnerships with a variety of local organizations, including: the Cambridge Multi-Service Center, Lesley University, City of Cambridge Engagement Team, City of Cambridge Employment Programs, Cambridge Health Alliance, Somerville and Cambridge Elder Services, The Guidance Center, and Transition House. Our largest rental building is undergoing an occupied rehab. The Community Coordinator has been working intensively with the construction, relocation, and property manager staff to support residents during this process which can be challenging.

Affordable Homeownership had the following outcomes in 2016:

Goal	2016 Target	2016 Outcome to Date
JAS will repair and resell affordable first-time homebuyer condo units in collaboration with the City of Cambridge Community Development Dept. and Affordable Housing Trust	10 units	11 units

- The average sale price of condos was \$186,500, ranging from \$135,000 to \$300,000 for one- to three-bedroom condos.

Home Improvement Program (HIP) had the following outcomes in 2016:

Goal	2016 Target	2016 Outcome to Date
Provide low- to moderate-income clients with financial and/or technical assistance to make necessary home repairs.	30 units	66 units (including cases carried over from 2015)

- The HIP program has increased its outreach and marketing efforts to include: Attendance at community fairs, placing signs at homes currently being renovated with program funds, and flyers delivered to homeowners. The program also encourages referrals from the Cambridge Inspectional Services Department and agencies that work with seniors.

Housing Stabilization had the following outcomes in 2016:

Goal	2016 Target	2016 Outcome to Date
Provide low- to moderate-income clients with mediation, conflict resolution, and/or financial assistance to prevent homelessness and stabilize housing	300 households	527 households

Asset Building had the following outcomes in 2016:

- JAS hired a part-time Financial Capability Program Coordinator to take the lead on designing more comprehensive financial education and asset development services to serve JAS clients across the organizations programs
- Financial Capability Program Coordinator set up the infrastructure to offer free tax preparation on-site at 402 Rindge, JAS’s single largest residential development (273 units), through a partnership with the Boston Tax Help Coalition. This included hiring a part-time, seasonal Tax Site Coordinator, setting up a tax preparation space outside of the building’s normal computer lab in a vacant apartment unit (as 402 Rindge’s common area is currently under renovation as a part of the occupied rehab of the whole building), recruiting volunteer tax preparers, and developing and distributing marketing materials to building residents, as well as residents of other JAS properties, and JAS YouthBuild students, for whom a group visit to the tax site is scheduled. The tax site began serving clients on January 24, 2017 and JAS’s goal is to prepare 100 tax returns in the first year of tax site operations.
- The Program Coordinator also plans to begin offering small group workshops on financial education and asset building topics, now being advertised to tax site clients. Workshops will include direct steps towards improving financial outcomes such as opening bank accounts.
- JAS YouthBuild began planning for and was awarded funding to pilot a matched savings program, which will be accompanied by one-on-one financial coaching.
- In 2016, 67% of education and training program participants (149 individuals) received financial education and/or asset building services, including lessons on banking, credit, debt, and financing post-secondary education.

2016 CITC Allocation Utilization

JAS received tax credit allocations of \$100,000 in 2015 and \$100,000 in 2016. In 2016, 47 donors supported JAS’s Community Investment Tax Credit (CITC) Program, an increase of 18 donors from the 2015 CITC Program, with contributions that totaled \$284,852 (compared to \$179,063 in 2015, an increase of \$105,789.) Of the total raised, 82% or \$233,500 was from corporate donors and 18% or \$51,352 was from individual donors (compared to \$133,000 from corporate donors and \$46,063 from individual donors in 2015.) For 2016, JAS not only raised the balance of the philanthropic donations needed to fully realize the 2015 tax credit allocation, but also raised more than the \$100,000 allocation for 2016. In November, JAS applied for an additional allocation of \$50,000 in tax credits for 2016 in order to continue its successful fundraising activities. The donor pipeline includes ongoing growth in the major donor solicitations; effective stewardship and ongoing solicitation of all current donors; and additional prospects from the corporate community.