Archival photo of the intersection of Cambridge and Columbia Streets. Just-A-Start is now located at 1035 Cambridge Street on the site of the former Hyde building.
Welcome to fifty years of Just-A-Start! With this report I invite you to get to know Just-A-Start—both our impact today, and our fifty years of leadership in Cambridge. As we look back on our legacy, we celebrate the individuals and partnerships that have created this extraordinary community of residents, students, advocates, and leaders.

Yet as always, we also look forward, guided by our vision of a future in which all community members can securely and affordably live, study, work, and thrive.

Thank you for your support of Just-A-Start!

-PETER MUNKENBECK

JAS’S BOARD CHAIR

**OUR MISSION**

Just-A-Start (JAS) is a community development corporation dedicated to building the housing security and economic stability of low- to moderate-income people in Cambridge and nearby communities.
2018 in Review

First IT Careers Program Cohort

In January, 15 students began study in the pilot year of the Information Technology Careers Program. In partnership with Bunker Hill Community College, students earned college credits as they completed technical and soft-skills coursework to prepare them for Help Desk User Support positions. After nine months of intensive study, graduates are now employed at local companies including TEKsystems, Granite Telecommunications, Accion, and more!

Graduations

21 YouthBuild students, 17 Biomedical Careers Program students, and 13 IT Careers Program students celebrated their graduations this fall! These diverse and determined graduates took their next steps towards better jobs, new careers, and post-secondary education. In the words of Jharana Joshi Shrestha, Biomedical program valedictorian, “JAS has given me hope to dream again.” JAS knows that these graduates will turn their dreams into reality.

YouthBuild International Exchange

Following JAS YouthBuild’s trip to Brazil in 2017, students from YouthBuild Brazil came to visit Cambridge in July 2018! Students from both programs participated in cross-cultural exchange and education, and visiting students had an opportunity to explore YouthBuild’s full renovation of 152 Fifth Street.
Board of Directors

JAS welcomed two proud Cambridge residents and service-oriented professionals to its Board of Directors!

- **Samuel M. Gebru** is the Director of Partnerships at the Cambridge Community Center
- **Richard Harding** runs the Men of Color Health Initiative at Cambridge Health Alliance

Community Investment Tax Credit (CITC) Program

Thanks to Just-A-Start’s generous donors and committed supporters, JAS utilized its full $150,000 CITC allocation in 2018! The CITC program, administered by the Department of Housing and Community Development, provides a 50% refundable state tax credit to donations of $1,000 or more to JAS. Credits enable donors to double the impact of their contribution, helping JAS to raise $300,000 to support its programs. Thank you, donors!

Housing Stabilization Fund

To commemorate fifty years of Just-A-Start’s commitment to safe, affordable housing, JAS established the Housing Stabilization Fund in 2018. The fund provides short-term financial assistance to individuals and families who need support to weather an economic challenge. These relatively small sums of money can be the difference between remaining stably housed or becoming homeless. Medical emergencies, job loss, family care needs, and other challenges are amplified when families are locked into living month-to-month without a financial safety net. Whether the funds are used to keep the lights on, provide transportation assistance, or help to catch up on overdue rent, the fund finally offers JAS the flexibility to help families quickly and in their greatest area of need. Thank you to all of the fund’s donors for making this opportunity possible!

50th Anniversary!

In 2018, JAS celebrated its 50th anniversary. JAS is honored to have advocated for affordable homes and sustaining careers in Cambridge since 1968.

SPECIAL SECTION

See the special **Timeline Foldout Section** on pages 16-17 to read more about our history and this 50th year milestone.

“JAS has given me hope to dream again.”

-JHARANA JOSHI SHRESTHA, BIOMEDICAL CAREERS PROGRAM CLASS OF 2018
Our Programs

Just-A-Start’s vision is a better future for each and every resident: **a secure home, a sustaining career**, and connection to the community. JAS’s Real Estate, Housing Resources, and Education & Training departments serve over 2,500 individuals and families each year.

Learn more about our programs on the following pages.

---

**A SECURE HOME**

Safe, Affordable Housing Programs

- Affordable Rental Housing
- Homeownership Development
- Condo Resale Program
- Resident Services
- Housing Stabilization and Mediation Services
- Financial Opportunity Program
- Home Improvement Program
- Condominium Stewardship

**A SUSTAINING CAREER**

Education & Training Programs

- Biomedical Careers Program
- Information Technology Careers Program
- TeenWork
- YouthBuild
Affordable Rental Housing

JAS owns 598 affordable apartments throughout Cambridge that allow low- to moderate-income residents to live in the city at rents that are within their means.

RESIDENT STORY

Cynthia Royston, JAS Resident since 2007

I love Cambridge, I really do. I love my building, my neighbors, my management team. I love where I live.

In this building, we're real close. It's just in passing, or we go visit each other, or when it's really nice we sit outside. When you live with somebody and they live above you or next door to you, you're going to interact with them, and then when you've known them for 11 or 12 years, they're more than neighbors, really. They're more like family. I really know my neighbors. I make a point of knowing my neighbors and watching out for them. If they're sick, I check in on them. We all do. They do it for me. We're really tight in this building. The building is peaceful, no strangers. I feel totally safe here. There's always something to do, always somewhere to go, a melting pot of different cultures, it's nice out here.

I know if there's anything I need, I know I'll call [JAS] and they'll accommodate me. And if they can't, they'll direct me in the right direction where I can find help I might need. They're good to me, they always have been.
Resident Services
Two Community Coordinators provide JAS’s 1,500 residents with the services and connections to help them thrive in their housing.

Condominium Stewardship
JAS offers advisory services on finances, management, and compliance to affordable condo associations in Cambridge.

18 AFFORDABLE CONDOS AND 212 AFFORDABLE CONDO OWNERS were served by JAS

Condo Resale Program
JAS manages the preservation, rehab, and resale of affordable housing-restricted units to ensure future access to affordable condos in the city.

9 AFFORDABLE FIRST-TIME HOMEBUYER CONDO UNITS were repaired and resold by JAS

Homeownership Development
JAS develops and sells affordably priced homes to first-time homebuyers. The homes are protected under covenants so that they will remain affordable for generations of Cambridge homebuyers.
Housing Stabilization and Mediation Services

To avoid evictions, prevent homelessness, and stabilize housing, JAS provides at-risk individuals in Cambridge and surrounding communities with mediation, emergency rental assistance, legal education, and Rapid Re-Housing services.

PARTICIPANT STORY

M.E., Rapid Re-Housing Program Participant

M.E. is a woman of vision and faith who radiates a warm and thoughtful presence. After building and managing a thriving business in her home country, she moved to the United States in 2013 so her adolescent son could attend school. A certified medical interpreter who speaks five languages, she was working hard and raising her son until a violent trauma left them homeless in 2017. They were living in a shelter when she was referred in May 2018 to Meg Alfoni, Just-A-Start’s Senior Case Manager for its Rapid Re-Housing Program. The program provides immediate housing assistance to homeless families and individuals, in addition to financial rental support and comprehensive follow-up.

“In June, I was already moving to an apartment with furniture and everything, and with a smile on my face!” she recalls. “Being in a shelter, thank god there are shelters that help families in those situations, but it is not easy at all. For me and my son, Just-A-Start brought hope to our life.” As she focused on regaining her sense of safety, strength, and stability, Meg was a partner to support her. “Even though you’re in the [Rapid Re-Housing] program for two years, they keep you updated with all the opportunities out there to apply for affordable houses,” she explains. “It’s a complete program for those that are starting from zero, trying to get back on their feet. It’s a permanent follow up, that’s what I like so much about it.”

Despite the adversity she has faced, M.E. has remained committed not only to her family but to others as well, even helping other women to become certified as interpreters. “After everything I went through, to still be able to be standing here, strong as I am, I learned that it’s good to plan, but I want to live my life one day at a time. Hoping for the best, prepared for everything. I think I am ready to challenge myself to bigger things now, and inspiring others always.” When asked about her outlook now, she is optimistic and determined to support her son’s college education, return to work, and secure their future. “When I dream about things, when I have a project, I start from the end,” she reflects. “When I see everything ready in my mind, then I start taking steps to put it together. And it’s been working.”
Financial Opportunity Program

JAS offers financial education to residents, students, and community members through workshops, one-on-one financial coaching, and free tax preparation.

213 TAX RETURNS COMPLETED

The Financial Opportunity Program more than tripled its free tax filing services in its second year, completing 213 tax returns and returning $451,065 to community members through refunds and the Earned Income Tax Credit.

Home Improvement Program

HIP helps income-qualified homeowners and landlords to undertake and finance essential home improvement projects.

27 UNITS REPAIRED

through JAS-provided financial and technical assistance.

PARTICIPANT STORY

Bill Marcus, Housing Stabilization participant

A journalist and professor, Bill Marcus follows opportunities where they lead him, constantly adapting. After many years spent reporting internationally in Shanghai, his career took him to Boston where he settled in Somerville. Bill came to enjoy Somerville and met many interesting people as roommates, but the instability of the housing market took a toll, as unit turnover and rising rents forced him to move several times within a few years.

When Bill first connected with JAS, he was in a bittersweet situation—he had been accepted off the lottery for an inclusionary unit in Somerville, but faced the stress of another move and the expense of starting over in a new apartment. "I had mixed feelings," Bill says. "I thought, 'how am I going to get out of this lease?' " JAS was able to help bridge the gap—thanks to a contract with Somerville’s Affordable Housing Trust Fund, JAS covered Bill’s security deposit and first month’s rent on his new affordable apartment. "I wish I’d known JAS existed earlier!" Bill reflects. Today, he’s settling into the stability that a permanently affordable apartment offers. With fewer worries about rent rising or relocating, Bill can focus on caring for his health, pursuing career opportunities, and meeting new people in Somerville.
Information Technology Careers Program

Piloted in 2018, this program trains adults to begin IT careers through Help Desk User Support positions while also offering community college credits.

STUDENT STORY

Elijah Cheeks, IT Careers Program Student

Elijah Cheeks has always liked technology and helping people, but this phase of his life as a student studying information technology still came as a surprise. “Never in a million years would I have thought that I’d be able to stop a hacker or take apart a computer and put it back together,” he says with a smile. A longtime Cambridge resident, he decided to sign up for the program while on a break from pursuing a degree in business at UMass Dartmouth. He has interests in computer protection, entrepreneurship, and teaching technology to youth, so he jumped at the opportunity to add a new skill set and professional experiences to his resume.

Currently, Elijah is also taking a college course online and balances a busy schedule, but he says that JAS gives him the support he needs because “people here really care and want to see us succeed.” When asked about his motivation, his answer is clear—“the fact that I want to prove to myself that I can do it and see how far I can go with it,” he responds. “The program pushes you in the right direction, guides you, and opens up pathways.” JAS is confident that Elijah will follow his own pathways to a rewarding career!

13 STUDENTS GRADUATED
from the first year of the IT Careers Program

“I want to prove to myself that I can do it and see how far I can go with it. The program pushes you in the right direction, guides you, and opens up pathways.”

—ELIJAH CHEEKS
Biomedical Careers Program

Celebrating its 26th year of success, this tuition-free, nine-month program trains adults for life sciences and biotechnology careers.

26 YEARS OF SUCCESS
in the Biomedical Careers Program

$14,000 AVG. SALARY INCREASE
Graduates increase their annual salary an average of $14,000 with their first job placement

TeenWork/ Summer Youth Program

TeenWork helps high school youth prepare for future educational and career goals through career readiness activities and supported employment.

58 HIGH SCHOOL STUDENTS
in Cambridge received career and college readiness services through TeenWork and the Summer Youth Program
YouthBuild

Following the national YouthBuild model, this comprehensive youth development program for out-of-school youth provides education leading to a high school credential, career exploration and employment skills building, and life skills training in a safe, supportive environment.

“There’s so much love, there’s so much support—everything you want from a school environment you actually get here.” After several years, Dylan Bartolomeu has finally found his home at JAS YouthBuild. After dropping out of high school his plan was to get his GED and immediately enroll in college, but instead he needed to begin working to help support his household. For five years he worked as a manager at McDonald’s and in construction with his uncle, but he always aspired to complete his education.

“Even when I was in school I wanted to go to college. I always wanted to have a successful future, but I told myself “it’s been so long, I don’t think it’s going to be possible,” he recollects. After discovering YouthBuild through his sister, he found that a supportive academic environment was just what he needed as his next step. Now, he has almost completed his HiSET requirements and is applying to college.

“I’m really good at math and I always loved numbers, so I always wanted to be an accountant. But now, after all I’ve been through here, I want to go to college for Psychology or Behavioral Science, so I can give back and help people who don’t get an equal chance.”

Dylan’s commitment to helping others is evident when he reflects on how YouthBuild has changed him. He says, “Since I’ve been here, I’ve been back to my positive energy. It brought the better out of me, what I was losing in myself. With everyone around me not only giving me their support but asking me for my help, and me seeing that I can help other people, it makes me feel so much better about myself.”

That commitment hasn’t gone unnoticed by YouthBuild staff, who recognized him with a Leadership Award that Dylan prizes. “When they told me that the staff voted for me to be a leader, that was one of the best moments. I got trophies in sports, but I can’t remember any other award just for being me. Even after finishing all my tests and doing all that hard work, I still think that’s my favorite thing.”

81 YOUTHBUILD STUDENTS
worked towards their high school credential

1,500 HOURS OF CONSTRUCTION COMMUNITY SERVICE
completed by YouthBuild students on job sites in Cambridge and nearby communities
can you get the kids to pose the same as the kids in the 1968 photo... with the bunny ears...
1968
Just-A-Start
Founded with the Summer Youth Enrichment Program at its core, providing summer jobs and learning experiences for teens.

1975
Home Improvement Program
is developed to stabilize owner-occupied housing and provide technical and financial assistance to homeowners seeking to complete repairs.

1982
TeenWork
is created to help teens find jobs and internships both after-school and in the summer.

In 1968...
JAS was founded as a youth training and community revitalization program in Cambridge’s Wellington-Harrington neighborhood.
1975
The Real Estate and Housing departments begin to develop and create affordable rental housing, beginning with the Linwood Court project.

1986
Mediation is added to help stabilize housing by offering conflict resolution services both in and out of court.

2015
Just-A-Start is awarded tax credits through the Commonwealth’s Community Investment Tax Credit (CITC) program for the first time, allowing the organization to leverage the benefits of the program and deepen the community impact of its services.

2017
Just-A-Start completes a full-scale renovation of its largest residential tower, 402 Rindge Avenue, refurbishing all 273 units, adding community amenities, and completing health and safety improvements to the shared corridors, windows, and exterior.

1992
The Biomedical Careers Program is created to help unemployed or underemployed adults enter sustaining careers in Cambridge’s growing life sciences industry.

1993
YouthBuild evolves into YouthBuild to support out-of-school youth in earning their high school credential and developing practical work and life skills.

1999
The Career Connections Program is developed to offer students at Cambridge Rindge and Latin School supported employment, mentoring, and job placement services.

1999
The Career Connections Program is developed to offer students at Cambridge Rindge and Latin School supported employment, mentoring, and job placement services.

2016
The Financial Opportunity Program is developed to provide no-cost financial education, coaching, and tax preparation to JAS residents, students, and community members.

2017–2018
The Information Technology (IT) Careers Program is created and implemented, following in the model of the Biomedical Careers Program, to provide even more adults with opportunities to develop economic stability and sustaining careers.

TODAY...
JAS is a multi-service community development corporation serving Cambridge and nearby communities. With 46 staff spread across five departments, JAS offers affordable housing, education and workforce training, housing resources, and community services.
YouthBuild USA CEO John Valverde visits 152 Fifth Street

50th Anniversary Events

Why Do You Support JAS?

“I have been honored to support and serve on the Board of Directors at Just-A-Start for many years, particularly because of JAS’s commitment to affordable housing in Cambridge. As a long time Cambridge resident and affordable housing professional, I truly believe that affordable housing is the key to maintaining economic diversity and inclusivity in Cambridge. JAS has an incredible track record in developing affordable housing across the City and I look forward to supporting the amazing developments to come!”

– Zoe Weinrobe, donor and Vice Chair, JAS Board of Directors

“This is an incredible track record in developing affordable housing for individuals and families, empowering individuals to build economic resiliency and attain financial stability through job training, and preparing youth with job readiness skills for a smooth transition to the labor force, which contributes to building stronger communities for all of us.”

– Hayno Patenaude, President and CEO, Cambridge Savings Bank

Presentation Sponsor Cambridge Savings Bank

Board of Directors

OFFICERS

CHAIR
Peter Munkmeier, Consultant
VICE CHAIR
Zoe Weinrobe, 2J6 Communities
TREASURER
Michael R. Kahn, Cambridge Savings Bank
CLERK
Lisa J. Drapkin, Comptroller

MEMBERS
Barbara Allen, Commonwealth of MA (retired)
Paul Brand, Federal Reserve Bank of Boston
Tara Dendy
Shawn Fitzgerald, Takeda Pharmaceutical
Gustavo Gallegos, Cambridge Economic Opportunity Committee
Samuel Gordon, Cambridge Community Center
Richard Harding, Cambridge Health Alliance
John Heinz, Fidelity National
Jesse Kamen-Rimany, R & F Fifth Housing
Joel Miranda, YouthMāv USA
Paul Parravano, MIT
Shane Stoffens, FY (Education Fund)
Susan Stockard, For Our Communities, Inc. (FOCUS)

Executive Team

Deborah Rohr, Executive Director
Kathleen-Carney, Director of Resource Development
Nosh Sawyer, Director of Real Estate
Gerry Zipser, Director of Housing Resources

It’s all about the young people and the families of Cambridge. Everything I’ve done has been for them. I hope I have made life better for our neighbors, our families, and our friends by helping children and their parents take advantage of every opportunity I could find that would open doors for them. A blessing for them. More like a thousand blessings for me to have touched the lives of so many wonderful people.”

– Ruby Pierce Donohue, donor and community partner

Community Spirit Award honorees Paul Parravano and Ruby Pierce Donohue

Custom 50th anniversary hard hats for YouthBuild students

JAS residents celebrating at the gala

CITC Mitch Goldstein shares his vintage 1975 JAS t-shirt

YouthBuild USA CEO John Valverde

Partners

Donors

CORPORATIONS

AAPD*
Aeronaut Brewing Company
American Repertory Theater
Atlantic Wine & Liquors
Bank of New York Mellon
Belmont Savings Bank
Berley
Boston Celtics
Boston Financial Investment Management
Boston Private Bank & Trust Company*
Brookline Bank*
Cambridge Brewing Company
Cambridge Savings Charitable Foundation*
Cambridge School of Culinary Arts
 Cambridge Trust Company
Capstone Communities
Charles Riverboat Company
CliftonAronsonAkin
Colin Rezick
Curts Construction Company*
Devin Square Architects
Delphin Construction
East Cambridge Savings Bank*
Eastern Bank Charitable Foundation*
Flour Bakery
Foley Hoag
Forest City Realty Trust
Guiliano
Google
Housing Opportunities Unlimited
Iggy’s Bread
Izumi Square Wine & Spirits
Institute of Contemporary Art
Boston
InterContinental Boston
J.P. Morgan Chase & Co
Kendall Square Business Association
Klein Hering LLC*
Lamplighter Brewing Company
Laugh Boston
Leiden Bank
Liberty Mutual
Maloney Properties, Inc.
McGraw Hill Education
MEM Tea
Mulligan Contracting*
New England Aquarium
NDCA Glass School
Nolan Watts Management
Pacheco/Jewlers
Paxton Spils & Salon
RBC Capital Markets
Rock Spot Climbing
Royal Sonesta
Samuel Adams
Sawtooth Genzyme
Santander Bank
S spying Confections
Swan Boats Boston
Takeda Pharmaceutical
Taco’s Chilete
The Graham Group
The Red Inn
The Wired Puppy
Vertex Pharmaceuticals
Unlimited
Wachusett Mountain
Wardle Bank
Wingate Co-Operative Bank
Wingate Management Company
LIMITED

Paine Senior Services
Metro Area Planning Commission
Pipeline Housing
Somerville-Cambridge Elder Services
Somerville Center for Adult Learning
Experience (SCALE)
South Middleton Opportunity Council (SMOC)

U.S. Department of Housing and Urban Development

U.S. Department of Labor

University of Massachusetts Medical School/SPNAP

YouthBuild USA

MEMBER

Zoe Weinrobe, donor and community partner

Susan Stockard, For Our Communities, Inc. (FOCUS)

BayState Health
Commonwealth of MA (retired)
Cambridge Community Center
EF (Education First)
MIT
For Our Communities, Inc. (FOCUS)
Cambridge Health Alliance
Takeda Pharmaceutical

The Wired Puppy
Vertex Pharmaceuticals, Inc.

The Red Inn
The Grafton Group
The Red Inn
The Wired Puppy

Vertex Pharmaceuticals

Wachusett Mountain
Wardle Bank
Wingate Co-Operative Bank
Wingate Management Company
LIMITED
Donors, cont.

FOUNDATIONS
Atlas Foundation
A. C. Ratshesky Foundation
Albert O. Wilson Foundation, Inc.
Cambridge Community Foundation
ECMC Foundation
Frederick C. Luitze and Christian Rausch Family Foundation
Mifflin Memorial Fund
Moses Kimball Fund
Summer Fund

ORGANIZATIONS
Harvard University
Kendall Square Business Association
Lesley University
Life Science Cares
Massachusetts Housing Investment Corporation*
MassHousing
MIT
United Way of Mass Bay and Merrimack Valley

INDIVIDUALS
Anonymous*  
Anonymous
Jane Adler
Barbara Aiken
Jeanette Atkinson
Gordon Axtman
Michael Beaudoin
Gabriel Belfort
Laura Berg
Kate Berseth*
Kathy Born
Salvatore Bosco
Kelly Boucher
Paul Brassil*  
Edward Brody*
Bob Brown
Judith Bryant
Chris Burke
Carol Burt
Tessa Byer
Audra Cullanan
Tina Caruso
Dave Cedrone
Rob Charlest
Mary Christie
Susan Crudde
Ann and James Roosevelt
Mike Connolly
Christopher Cotter
Laurie Crane
Barbara Crystal
Lauren Curry
Jessica Daniels
Louis DePasquale
Debbie Dobkins
Ruby Pierce Donohue
Monique Doyle
Bethany Drapkin* and Debbie Lewis*
Kevin Drew
Peter Ellis and Cynthia White
Mark Falvey
Iram Farooq
Peter Farrow
Laurence Field
Mark Fisher
Shawn Fitzpatrick
Joe Flatley
Carolyn Fuller and Bill McAvinnney*
Katy Gall
Gustavo Gallego
Anthony D. Galluccio
Stephen and Ann Gardiner
Penny Garver
Samuel M. Gebru
Mike Gilles
Mitchell Goldstein*
Peter Graham
Richard Grudziński*
Anna Haggerty
Elizabeth Halstead
Fay Hannon
Steven Hansen
Denise Hayes
Barry Hazard
John Henn*
Lauren Holleran*
Sean Hope
Consuelo and John Isaacson
Becky Jacobson
M.M. Jandl
Sally Kaldas
Teresa Kalinowsky
Jesse Kanso-Benanav
Jasmine Kantor
Susan Keane
Mark Kellett
Allen Kesten
Elena Kirkiles
Ernest Kirwan
Donald Kneer
Yolanda Kedzirczyck and Scott Miroirartey
Jason Korb
Joe Kriesberg
Richard Krushnic
Michael Kuhn
Andrew Langone
Daniel LeBlanc
Stephen Leonard
Sally Lesser
Michael Lindgren
Hannah Lodi
Andrew Low
Blue Magruder and John Hurwitz
David P. Maher
David Mahoney
Janis Mamayek
Michael Manshp
Sarah Maxwell*
Thomas McCarthy
Jennifer McDonald
Patricia McGovern
David McNamara
Joel Miranda
Jack Montgomery
Jeff Mullan
Peter Munkenbeck*
Jocqueline Olds and Richard Schwartz
Al Pacheco
Shippen Page and Anne St. Goar
Paul Parravano
Wayne F. Patenaude
Joel T. Patterson
Victoria Perrakis
Lisa Peterson
John F. Polhemus
Geeta Pradhan
Dennis Raynor
Robert Reardon
Evan Redd
Sharon Riley
Danielle Roberts
Ann Marie Robinson
Deborah Ruhe
Pamela S. Thilo
Marie Saccoccio
Lynn Sanders
Genevieve Sansoucy Coyle
Ellen Sarkissian
Nathaniel Schorr
Nina Schwarzschild
Lisa Scopa
Ellen Semenoff*
Carol Sexton
Sandra Shapiro and John Kirsch
Ellen Shore
E. Denise Simmons
Bruce Sorota
Shane and Jessica Steffens*
Susan and Jim Stockard*
Barbara Strom*
Vanessa Sullivan
David Sullivan
Mannan Syed
Tee Taggart and Jake Turner
Alyson Therrien
Timothy J. Toomey
Matt Troiano
Leigh Tucker
Oriana van Dael
Emilia Varona-Vicente
Rafael Vicente
Alex Wallach Hanson
Lilla Waltch and Mel Scoville
Marsha Warren
Fannie Weaver
Zoe Weinrobe*
Rebecca Weinrobe*
Phil Weitzel
Kathleen Wentworth
John Whitaker
John Winslow
Alice Wolf
Dave Wood
Mary Woodbury*
Matthew Yarmolinsky
Bill Yates
Gerry Zipser

Financials

FISCAL YEAR 2018 | JANUARY 1–DECEMBER 31, 2018
Audited December 31, 2018

Statement of Financial Position

| Total Assets | $24,529,831 |
| Total Liabilities | $11,251,926 |
| Ending Net Assets | $13,277,905 |

Statement of Financial Position

| Operating Revenue | $6,138,627 |
| Operating Expenses | $5,867,095 |
| Change in Unrestricted Net Assets from Operations | $271,532 |
| Other Income and Expenses | ($9,960) |
| Change in Unrestricted Net Assets | $261,572 |
| Change in Temporarily Restricted Net Assets | $366,947 |
| Change in Net Assets | $628,519 |

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

*denotes Community Investment Tax Credit (CITC) Program Donor
Drawing by Tamina Razzak, JAS resident and winner of the 2018 Cambridge Housing Authority Art Contest.