What do clients say?

“I think it’s fair to say that one of the worrisome aspects of owning a property is determining when and to what extent repairs/improvements are necessary, and finding and hiring reliable contractors to carry out the work correctly. JAS’s help made this difficult process go far more smoothly than I would have been able to manage without their help.”

– Phillip Barber of Speridakis Terrace

“I have always considered myself very lucky to have the help, guidance, and expertise from the staff at Just-A-Start. Without their help, I could not have accomplished any of it. The Just-A-Start crew should be very proud of how nice my home turned out and I am grateful for the tremendous savings this program has passed on to me.”

– Mary Pilvalis of Winter Street

“For every project JAS was instrumental in our ability to get the job done. They provided extremely high quality and personal service. We have been extremely pleased with our experience using Just-A-Start and would recommend them to anyone! We feel that the service they provide and the manner in which they provide it is greatly needed for the members of our community.”

– Client on Hews Street

Contact Just-A-Start today!
homeimprovement@justastart.org
1035 Cambridge Street, #12
Cambridge, MA 02141
T: 617-918-7514
www.justastart.org

The Home Improvement Program is funded via a Department of Housing and Urban Development Community Development Block Grant allocation to the Cambridge Community Development Department.

Loan & Grant Funding Available!

Home Improvement Program

www.justastart.org

What organizations does JAS partner with?

- City of Cambridge
- Cambridge Savings Bank
- Cambridge Historical Commission
- MassHousing
- Menotomy
- Mass Save
- Eversource
- Mass Rehab Commission
- Home Modification Loan Program
- Somerville Cambridge Elder Services
What is the Home Improvement Program?
Just-A-Start’s HIP provides technical assistance to homeowners with their repair and rehab projects. JAS staff is with you throughout the entire process, from defining the scope of work, getting contractor bids, financing, and construction oversight.

What Types of Work are Eligible?
The scope of work will vary depending on your specific needs, condition of your home, and program funding limits. Priority is given to:

- Remediation of State Sanitary Code violations and any health or safety hazards
- Weatherization and energy conservation improvements
- Replacement/repair/renovation of failing building systems including: kitchens, bathrooms, plumbing, electrical, and heating systems.
- Accessibility improvements to aid disabled or elderly residents
- Exterior repairs/renovations to roofs, siding, and windows
- Remediation of lead-based paint hazards

Who is Eligible?
Cambridge homeowners who have owned and occupied their residence for at least one year and investor-owners of 1-4 unit multifamily rental properties housing income-eligible tenants. Low interest loan financing and grant funding may be available for low to moderate income-eligible Cambridge homeowners.

What Types of Funding are Available?
Depending on individual income-qualification, low interest payback or deferred mortgage loans may be available. Loan terms can be up to 30 years. Grant funding assistance may be available on a case by case basis. JAS staff works to maximize affordable mortgage loan and grant funding based on the individual homeowners qualifications and needs. Loans are often available to homeowners with less than perfect credit, or who may be facing other financial challenges.

How does HIP Work?
Homeowner completes/submits an application, providing income and financial documentation, with a description of the type of work needed. Application is reviewed to initially qualify homeowner. JAS Staff assists the homeowner through all stages of the application, qualification and construction process. For each case JAS will:

- Inspect the property to identify and prioritize repair and rehabilitation needs
- Develop written work specifications for homeowner approval
- Prepare construction bid documents and coordinate the bid process
- Underwrite and assemble a funding package to include mortgage loan and grant funding as may be available.
- Conduct mortgage loan closings and grant funding coordination
- Advise/assist homeowner on the contractor selection process
- Inspect/monitor the construction work on a periodic basis
- Process progress payments to contractors
- Just-A-Start does not undertake the construction, nor do we act as Construction Manager. The homeowner hires a General Contractor to complete work. JAS Staff provides technical assistance throughout the project.

How Do I Apply?
Please contact the Just-A-Start Home Improvement Program at 617.918.7514, or via e-mail to: homeimprovement@justastart.org, so we may discuss your eligibility. There is no application fee. We look forward to working with you on your home improvement project!