

*The Focus of*  
**JUST-A-START**

Annual Report | 2017



## Come Share Just-A-Start'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 connection to the community.



## A Letter From JAS's Board Chair and Executive Director

Welcome to "The Focus of Just-A-Start," the 2017 Annual Report! We hope you enjoy this glimpse into some of the highlights of the past year.

Just-A-Start's focus is always on our minds as we consider where we've been and where we're going. Since 1968, JAS has been committed to building the housing security and economic stability of low- to moderate-income people in Cambridge and nearby communities. As an organization that began as a summer youth training program, we've broadened our services over fifty years to meet an even larger variety of community needs. JAS is now happy to serve 3,500 youth and adults each year across our Housing and Education & Training programs. Over the years we've added apartments, programs, and classes, expanded our staff, and adopted new technology, but the same mission remains the focus of what we do. Alongside community members, neighbors, and partners, we work to ensure that everyone has access to a safe home, a sustaining career, and engagement in the community.



***"Our focus is clear, and it guides everything we do: to ensure that residents and community members have equitable access to opportunity in Cambridge and beyond."***

Individuals and families from different walks of life know that they can turn to us for help in taking the next step towards their goals. Whether someone needs a safe place to rent, a chance to purchase an affordable home, or free training to develop career skills, Just-A-Start is ready to be their bridge to opportunity. While the opportunity gap in Greater Boston continues to widen, we are more focused than ever on closing the divide. Our focus is clear, and it guides everything we do: to ensure that residents and community members have equitable access to opportunity in Cambridge and beyond. Thank you for your support as we move forward together.

Peter Munkenbeck  
Chair, Board of Directors

Deborah Ruhe  
Executive Director

# Focus on 2017 JAS by the Numbers

Grants and contributions to Just-A-Start help 3,500 community members live, learn, work, and thrive in Cambridge each year. Here is how your generosity made a difference in 2017.



The new Financial Capability Program helped 64 households file taxes for free...

# 56

YouthBuild students worked towards their high school credentials and completed construction work in the community



# \$63K

returned back into the community from tax refunds and the Earned Income Tax Credit



# 598

Affordable rental units owned by JAS

... that are home to nearly 1,500 individuals across Cambridge



Number of affordable first-time homebuyer condo units repaired and resold by JAS in collaboration with the City of Cambridge Community Development Department and Affordable Housing Trust

The Home Improvement Program provided financial and technical assistance to make repairs on 36 units in Cambridge



# 100%

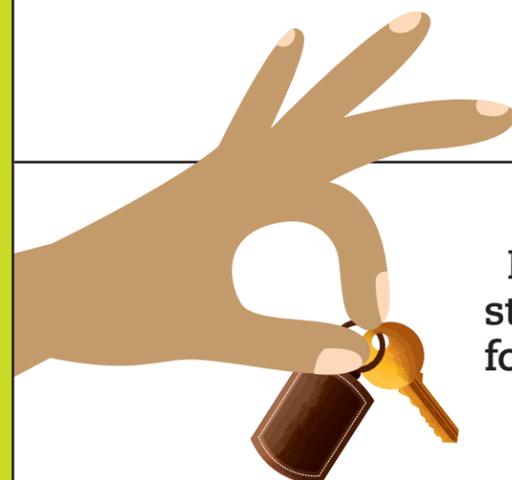
Biomedical Careers Program graduates secured employment... with a 94% in-field placement rate!



# 117

Cambridge high school youth received career and college readiness services

# 11



Housing Services stabilized housing for 602 households



# Safe, Affordable Housing

## REAL ESTATE DEVELOPMENT

### Affordable Rental Housing

Home is the foundation upon which everything else is built, and JAS is committed to ensuring the housing stability of community members throughout Cambridge. JAS owns 598 affordable apartments that allow low- to moderate-income residents to live in the city at rents that are within their means, and there are approximately 167 units of new housing in JAS's development pipeline. The Real Estate department has a staff of seven with over 100 years of collective experience developing affordable housing.

### Homeownership Development

To make first-time homeownership a reality for low- to moderate-income households in Cambridge, JAS develops and sells homes at rates pursuant to an Affordable Housing Agreement with the City of Cambridge.

### Condo Resale Program

JAS manages the preservation, rehab, and resale of Affordable Housing-restricted units when owners decide to sell, helping to ensure future access to affordable condos in the city.



## HOUSING RESOURCES

### Housing Stabilization and Mediation Services

JAS is committed to helping community members avoid evictions, prevent homelessness, and stabilize housing. JAS's professional mediators provide free services to at-risk individuals and families including dispute resolution, emergency rental assistance, legal education, and referrals to other resources. JAS also offers Rapid Rehousing services to homeless individuals and families in Cambridge.

### Financial Capability Program

In 2017, JAS began offering financial education through the Financial Capability Program to youth and adult residents and students. Programming includes free workshops, VITA-certified tax preparation, and one-on-one financial coaching.

### Home Improvement Program (HIP)

HIP helps qualified homeowners, condominium owners, and landlords undertake home improvement projects with the assistance of a rehab specialist to guide clients through the process, offer technical assistance, and coordinate and secure loans, grants, and project financing.

### Resident Services

Two Community Coordinators provide JAS's 1,500 residents with services focused on enhancing the capacity of JAS residents to retain stable housing and thrive.

### Condominium Stewardship Services

To meet the ongoing needs of Cambridge's affordable condo associations, JAS offers advisory services on finances, management, compliance, and leadership development for owners and volunteer Board members.



*HIP staff helped Arthur secure funding to defray the project cost, including a historical preservation grant from the Cambridge Historical Commission.*

### ARTHUR CURRIER

#### Home Improvement Program

These days, you can find Arthur Currier enjoying his new back porch or cooking in his freshly refurbished kitchen. A lifelong Cambridge resident, Arthur was introduced to the Home Improvement Program (HIP) by a former client—his father, who also happens to be his next-door neighbor! When Arthur needed to undertake some major renovations on his home, he too turned to JAS for guidance through the financing and renovations process. HIP staff helped Arthur secure funding to defray the project cost, including a historical preservation grant from the Cambridge Historical Commission, and to work with the

contractor and builders on the design and labor. The 7-month project involved repairs to the 125-year old house including a new roof, windows, and exterior siding, as well as a main sewer drain repair. Other improvements included the addition of a back porch and a half bath, a kitchen renovation, and interior painting and refinishing. When asked about his favorite part of the project, Arthur considers the project and then exclaims—“The kitchen!” Just-A-Start is happy to help Arthur, who has lived in the house since 1979, enjoy a safe and comfortable home for many more years.



*“I don’t let myself give up. I struggled, but now I’m succeeding.”*

Tessa visits Xiomarie at her new apartment.

**XIOMARIE BLACK**

**Housing Stabilization and Mediation**

Xiomarie Black was in a difficult situation when she first encountered Just-A-Start. An energetic mother of one, she was facing eviction after her rent fell into arrears when her partner moved out. When she met Tessa Byer, JAS’s Mediator and Housing Stabilization Coordinator, Xiomarie was initially concerned that mediation might not represent her best interests, but she worked with Tessa and the landlord to ensure that her voice was heard throughout the process. Mediation helped to

waive her back rent, but Xiomarie had only 15 days to locate a new apartment. Determined to find a stable new home for herself and her son, she followed up with Tessa and beat the odds in a tight rental market. She found an apartment in Malden close to her job and her son’s school, while Tessa coordinated the funding to help with the security deposit. “I don’t let myself give up,” Xiomarie reflects about her fresh start. “I struggled, but now I’m succeeding.” Welcome home, Xiomarie!

**MALENSKY OSCAR**

**Financial Capability Program/JAS Resident**

Malensky Oscar was born and raised in Cambridge, and with a little help from Just-A-Start, she and her daughter are still proud city residents! After she was declined from a housing opportunity due to a challenging situation with her credit report and student loans, she discovered JAS’s Financial Capability Program. Alongside the program coordinator, Katy Gall, she uncovered and repaired the credit report issues, and Katy also referred her for a consult with a student loans assistance organization. After Malensky successfully overcame those hurdles, she and her daughter were approved by the property managers for JAS-owned affordable housing! Since this was Malensky’s first apartment, she continued working

with Katy to develop a plan for household budgeting and savings, even taking advantage of JAS’s annual free, on-site tax preparation clinic. “The transition to being responsible for your own rent and bills can be hard,” Malensky says, “so I would definitely recommend the program to people who are starting out and need some guidance!” Today, Malensky and her daughter are enjoying life in their new apartment, taking their next steps towards a stable future in Cambridge.

*“Just-A-Start helps individuals get to where they need to go — it’s a little bit of everything!”*

## Education and Training

Just-A-Start works to provide youth and adults with opportunities to continue their education, develop career opportunities, and achieve economic stability. For 50 years, JAS’s Education and Training programs have helped thousands of individuals take their next step towards a secure future with a sustaining career.

**BIOMEDICAL CAREERS PROGRAM**

The Biomedical Careers program celebrated its 25th anniversary in 2017! This tuition-free, nine-month program trains under-resourced adults for careers in the life sciences, biotechnology, and medical research industries.



**INFORMATION TECHNOLOGY (IT) CAREERS PROGRAM**

After identifying the IT sector as an additional local industry with high employment and career growth potential, JAS designed the IT Careers Program to serve even more adults trying to achieve upward economic and career mobility. 2017 marked the planning and recruitment phases of the program, with 15 students set to begin training in 2018!

**JAS YOUTHBUILD**

JAS YouthBuild is a comprehensive youth development program for out-of-school youth. The program provides education leading to a high school credential (HiSET or diploma), career exploration and employment skills building, and leadership and life skills training in a safe, supportive environment.



**TEENWORK**

TeenWork helps high school youth prepare for future educational goals and sustainable career pathways. The program connects education, career readiness activities, and direct community service to impact academic performance and support youth community involvement.





*“Now I have more hope towards what I want to do. I know I have potential, it was just about getting it out of me.”*

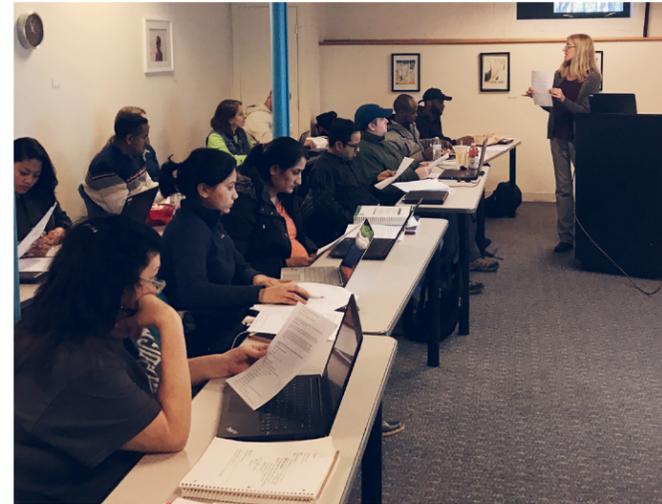
**DESIJAH WHITSON, YouthBuild**

After a difficult few years, Desijah had dropped out of high school and was working a fast food job when she was introduced to YouthBuild by a friend who had enrolled in the program. Encouraged by her friend’s achievements, Desijah started at YouthBuild in 2015 but experienced a setback and ended up leaving by winter. “I almost gave up,” she says about that time, but she was determined to begin again. “When I came back in there, there was no stopping me.” In the next enrollment cycle, Desijah immediately connected with the new group of students and the supportive staff. Since then, she has pursued her diploma and nurtured

a new interest in construction, and her sister has even followed in her footsteps at YouthBuild! After she graduates, Desijah hopes to become a youth worker, and she plans to enroll in college to work towards her goals. When asked what advice she would give to students considering YouthBuild, Desijah says emphatically—“Stick it out. There’s so much help here, and opportunity. It’s like a home away from home. It’s beyond worth it coming here.” JAS is proud of Desijah’s hard work and will be supporting her successes every step of the way.



*JAS YouthBuild students on an international service trip to Rio de Janeiro, Brazil.*



**HAILEMELEKOT MEKONNEN  
IT Careers Program**

Hailemelekot Mekonnen is hard at work pursuing his goals. When he arrived in Cambridge 10 years ago with a degree and a background in construction engineering in Ethiopia, Haile sought out courses at various colleges around Boston but found that the cost and class

schedules were often prohibitive. “As a parent and working adult, it was difficult to continue my education in college due to overlapping schedules in both my class and work,” he explains. To sustain his family, each day he would wake up before dawn and arrive home late every night after commuting to several jobs across the city. After his wife shared a flyer for the IT Careers Program, Haile enthusiastically took the opportunity to develop his career while still being able to balance his work and family obligations. Haile still juggles a busy schedule, attending the program during the day and working for a parking company in the evenings, but his goals for his future are finally in sight. After graduation, he hopes to secure a single skilled, steady job and take college courses at night to continue furthering his achievements in engineering and IT. “Now I think I have a bright future,” Haile says. “I’m flexible, and I don’t give up.”

*“Now I think I have a bright future. I’m flexible, and I don’t give up.”*

**LATIFA AISSAOUI and HAFIDA JAYED  
Biomedical Careers Program**

Latifa Aissaoui and Hafida Jayed have come full circle—graduates of the Biomedical Careers Program Class of 2017, they returned to visit JAS less than a year later as class presenters and proud employees in the life sciences industry! Both were hired shortly after graduation as Processing Assistants at Addgene in Cambridge, where they prepare orders to scientist specifications and ship plasmids around the world. “The program gave me clear ideas of what they do in the lab,” said Latifa, and Hafida agreed. “It’s an intensive program, trying to cover everything you need at work.” They work alongside colleagues with a variety of educational backgrounds, but both assured the class that their training in the program gave them the skills to interview and approach their job tasks with confidence. In their new roles, they both enjoy regular presentations and trainings as they learn additional lab techniques and plan their next steps in their science careers. JAS looks forward to the successes that lie ahead for these determined graduates!



# HIGHLIGHTS OF 2017

**Financial Capability Program:** The newly launched Financial Capability Program ran its first free tax preparation site for residents and students at the 402 Rindge Tower. From January to April, IRS-certified volunteers prepared tax returns for 64 households and helped clients receive \$63,000 in tax refunds.



**Ashton Pemberton, Transition Career Specialist, celebrates a new YouthBuild graduate**

**Graduations:** 21 YouthBuild students and 16 Biomedical Careers Program students celebrated their graduations in the fall! With the support of program staff, graduates continued on to post-secondary education, new jobs, and career changes. Congratulations, graduates!



**402 Rindge Ribbon Cutting:** In September, JAS celebrated the renovations to the Rindge Tower Apartments at 402 Rindge Avenue on the 20th anniversary of Just-A-Start's ownership of the building! All 273 apartments in the building received new kitchens, bathrooms, and flooring throughout the units. Residents now enjoy new amenities including a Community Room, exercise room, kitchen, and a play area.



**York Street Groundbreaking:** Following the devastating fire at JAS's St. Patrick's Place in December 2016, the community came together in October to celebrate the groundbreaking of new construction at 50 York Street. Once the new building is complete, it will provide safe, affordable housing to 16 families.

**Cambridge Mayor E. Denise Simmons at the York Street groundbreaking**



**New outdoor space at 402 Rindge**



**Fifth Street House:** JAS began a joint project between YouthBuild and the Real Estate Department to restore and preserve a home on Fifth Street in Cambridge. Students in the YouthBuild program are working together to fully renovate the home, which was generously bequeathed to the organization by a former JAS client. Upon completion, a new family will be able to enjoy the property through the City of Cambridge's First-Time Homebuyer Program!



**YouthBuild Award:** In May, JAS's YouthBuild students won the Best in Class, Small Shop award at the 7th Annual Eco-Carpentry Challenge! After months of creative construction, YouthBuild students built a full-size, functional drum set and robot out of recycled office furniture and collected \$2,000 in prize money. Great work, entrepreneurs!



**Board of Directors:** JAS welcomed Paul Brassil to its Board of Directors. Paul is the Vice President of Information Technology at the Federal Reserve Bank of Boston, and he is committed to helping under-resourced youth and adults learn about technology through innovative training programs. Welcome to JAS, Paul!

**Consolidated Project:** After years of hard work, in December JAS's Real Estate Department closed on the Consolidated Project, a \$48 million, 112-unit affordable housing rental preservation project. The project consists of 20 buildings across 10 sites located throughout Cambridge, and marks the first comprehensive renovation of these buildings in the time JAS and its affiliates have owned them. The project is utilizing funds from MassHousing and the Cambridge Redevelopment Authority, as well as tax-exempt bond financing from the Commonwealth of Massachusetts and Low Income Housing Tax Credit (LIHTC) Equity.

**Information Technology Careers Program:** In 2017, grant funding supported the design and planning of JAS's new workforce development program, the Information Technology (IT) Careers Program! Modeled after the Biomedical Careers Program, the IT Careers Program provides nine months of tuition-free training to adults seeking to enter sustaining careers in the IT industry. After recruitment in the fall and winter, 15 students were accepted into the program's inaugural 2018 cohort.



**JAS staff serve residents at the annual Holiday Dinner**



## BOARD OF DIRECTORS

### Officers

CHAIR: Peter Munkenbeck, *Consultant*

VICE CHAIR: Zoe Weinrobe, *Jewish Community Housing for the Elderly*

TREASURER: Michael R. Kuhn, *Cambridge Savings Bank*

CLERK: Lisa J. Drapkin, *Coldwell Banker*

### Members

Barbara Aiken, *Commonwealth of MA (retired)*

Paul Brassil, *Federal Reserve Bank of Boston*

Tara Dendy

Shawn Fitzpatrick, *SHIRE Pharmaceuticals*

Gustavo Gallego, *Jewish Vocational Service*

Samuel Gebru, *Consultant*

Richard Harding, *Cambridge Health Alliance*

John Henn, *Foley Hoag (retired)*

Jesse Kanson-Benanav, *B'nai B'rith Housing*

Joel Miranda, *YouthBuild USA*

Paul Parravano, *Massachusetts Institute of Technology*

Shane Steffens, *EF (Education First)*

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

## EXECUTIVE TEAM

Deborah Ruhe, *Executive Director*

Kathleen Carney, *Director of Resource Development*

Gina Plata, *Director of Education and Training*

Gerry Zipser, *Director of Housing Resources*

## STAFF

Meg Alfoni

Nick Branigan

Tessa Byer

Jorge Carcamo

Brenda Comeau

Lauren Curry

Sara Cyr

Ian Davis

Antoinette Delmonico

Monique Doyle

Yasmina Estepe

Pierre Fils-Aime

Samuel Hamer

Edell Howard

Tim Kardatzke

Robert Macarthur

Elizabeth Marsh

Laura Martin

Brian Nichols

Craig Nicholson

Dolores Ortiz

Charlie Parker

Ashton Pemberton

Victoria Perrakis

Nancy Porcaro

Allison Raynor

Brian Ristau

Danielle Roberts

Neelam Sahni

Cindy Silva

Oliver Smith

Amy Stahl  
Eleanor Storch  
Theresa Sullivan  
Karla Talanian  
Holly Waite  
Paul Wilbur  
Elizabeth Winston

## PARTNERS

Bunker Hill Community College

Cambridge Chamber of Commerce

Cambridge Historical Commission

Cambridge Housing Authority

Cambridge School Department

City of Cambridge, Community Development Department

City of Cambridge, Department of Human Service Programs

City of Cambridge, Office of Workforce Development

City of Somerville, Mayor's Office of Strategic Planning and Office of Housing and Community Development

Commonwealth of Massachusetts, Attorney General's Office

Commonwealth of Massachusetts, Department of Elementary and Secondary Education

Commonwealth of Massachusetts, Department of Housing and Community Development

Commonwealth of Massachusetts, Executive Office of Health and Human Services

Community Economic Development Assistance Corporation (CEDAC)

Economic Development & Industrial Corporation of Boston

Greater Boston Legal Services Housing Families

Kendall Square Association

Local Initiatives Support Corporation (LISC)

Malden Redevelopment Authority

Massachusetts Association of Community Development Corporations (MACDC)

MassHousing

Metro Housing Boston

Metro North Regional Employment Board

Paine Senior Services

Somerville-Cambridge Elder Services

Somerville Center for Adult Learning Experience (SCALE)

South Middlesex Opportunity Council (SMOC)

U.S. Department of Housing and Urban Development

U.S. Department of Labor University of Massachusetts Medical School/SNAP

YouthBuild USA

## DONORS

### Corporations

AAF CPAs\*

Bank of New York Mellon

Bilt-Rite Construction\*

Biogen

Blue Cross Blue Shield of Massachusetts

Boston Private Bank & Trust Company\*

Brookline Bank\*

Cambridge Savings Charitable Foundation

Cambridge Trust Company\*

Capital One

Coldwell Banker

Curtis Construction Company\*

Davis Square Architects\*

Eastern Bank Charitable Foundation\*

Google

ICON Architecture

JPMorgan Chase Foundation

Klein Hornig LLC\*

Maloney Properties, Inc.\*

NEI General Contracting\*

Sanofi Genzyme

Santander Bank\*

Stratford Capital Group, LLC\*

TJX Companies

Vertex Pharmaceuticals Incorporated

Webster Bank\*

Winchester Co-Operative Bank\*

Wingate Management Company, LLC\*

## Foundations

AGM Summer Fund

Albert O. Wilson Foundation, Inc.

Atlas Foundation

Cambridge Community Foundation

ECMC Foundation

Frederick C. Lutze and Christian Rausch Family Foundation

George H. and Jane A. Mifflin Memorial Fund

Massachusetts Bar Foundation

Moses Kimball Fund

## Individuals

Anonymous

Anonymous\*

Barbara Aiken\*

Damilare Asanike

Jeannette Atkinson

Sharada Banjara

Gabriel Belfort and Sara Nelson

Salvatore Bosco

Paul Brassil

Edward Brody\*

Judith Bryant

Elise and Jeff Caputi\*

Karen Carmean\*

Kathleen Carney

Susan Cnudde

Marc McGovern

Mike Connolly

Lisa Dobbertein\*

James A. Dobrovic\*

Monique Doyle

Lisa Drapkin and Debbie Lewis\*

Alice Dunn

Annette Dupree

John Ellersick\*

Cynthia Ellis

Peter Farrow\*

Laurence Field

Robin Finnegan

Shawn Fitzpatrick

Gustavo Gallego

Stephen H. Gardiner

Penny Garver

Aliyah Gary

John and Elizabeth Gilmore

Mitchell Goldstein\*

George I. Goverman  
Richard Griffin  
Michael Grill and Hillary Brown  
Richard Grudzinski\*  
Rabii Hakmaoui  
Andrew and Valerie Hammond  
Denise Hayes

Barry Hazard

John Henn\*

Lauren Holleran\*

Christine Howe

M.M. Jandl

Teresa Kalinowsky

Jesse Kanson-Benanav

Donald Knerr

Yolanda Kodrzycki

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Elisabeth Krautscheid

Michael Kuhn

Elizabeth Ching-Reng Kwo\*

Jennifer Lauchlan

Judith Leff

Andrew Low\*

David Maclean

David Maher

William F. McAvinney and Carolyn Fuller\*

Heli Meltsner

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Sara Rosenfeld\*

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Ellen Sarkisian

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Leonard Solomon

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Rafael Vicente  
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Zoe Weinrobe\*  
Maurice Weinrobe\*  
Sharon White  
Melanie Wigmanich  
Alice Wolf  
Mary Woodbury\*  
Geraldine Zipser

## Organizations

Enterprise Community Partners

Greater Boston Association of Realtors

Life Science Cares\*

Massachusetts Attorney General's Office

Massachusetts Housing Investment Corporation

MIT

United Way of Mass Bay and Merrimack Valley

YouthBuild USA

# Invest in JAS, Increase Your Impact!

JAS continues to participate in the Commonwealth's Community Investment Tax Credit (CITC) Program and to offer the organization's 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, they are entitled to a credit of \$2,500 on their 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. Together, donors can work alongside JAS to leverage their impact and improve the quality of life and economic opportunities for all individuals and families involved in JAS's programs. Please consider joining JAS as a CITC donor!

For more information, please contact Kathleen Carney.

[kathleencarney@justastart.org](mailto:kathleencarney@justastart.org) | 617.918.7558

## Just-A-Start Corporation

### Summary Financial Statements\*

For Fiscal Year 2017  
(January 1–December 31, 2017)  
Audited December 31, 2017

#### STATEMENT OF FINANCIAL POSITION

Total Assets	\$	\$21,439,686
Total Liabilities	\$	\$12,363,514
Ending Net Assets	\$	\$9,076,172
Total Liabilities and Net Assets	\$	\$21,439,686

#### STATEMENT OF ACTIVITIES

Operating Revenue	\$	\$6,684,222
Operating Expenses	\$	\$5,404,302
Change in Unrestricted Net Assets from Operations	\$	\$1,279,920
Other Income and Expenses	\$	(738,660)
Change in Unrestricted Net Assets	\$	541,260
Change in Temporarily Restricted Net Assets	\$	(48,087)
Change in Net Assets	\$	493,173

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



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