



**Just A Start**  
1035 Cambridge Street. #12  
Cambridge, MA 02141  
[www.justastart.org](http://www.justastart.org)

### Mission

To promote equity by creating access to stable housing and building pathways to economic opportunity.

### Vision

An equitable community where everyone can secure a solid economic foundation.



## Dear Friends,

2021 was another very difficult year for the families we serve. The unrelenting COVID pandemic compounded their needs and complicated their aspirations. In response, Just A Start doubled down both on addressing our neighbors' most pressing needs and on helping them build brighter futures for themselves.

Those efforts have brought us just a few months away from breaking ground on Rindge Commons, a mixed-use Economic Mobility Hub near Alewife Station. In 2021, we made the strategic decision to bring all our programs - housing development, housing services, financial opportunity, and education and training - to Rindge Commons, where these programs will integrate with a state-of-the-art training center, 24 affordable apartments and affordable child care to better serve families and the community.

When you read through this Impact Report, you will understand the "why" behind Just A Start's work and behind the Rindge Commons project. By building homes, careers, and futures, we are changing lives and moving us closer to the equitable community we envision.

Thank you. We couldn't do it without you!

Sincerely,

**Carl Nagy-Koechlin**  
Executive Director

**Peter Munkenbeck**  
Chair of the Board of Directors

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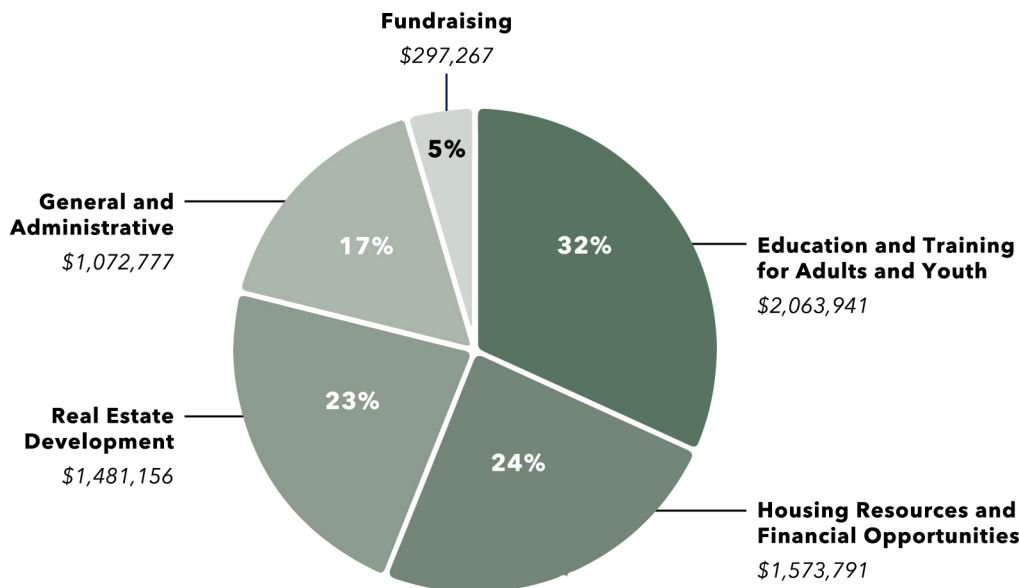
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# INVESTING IN THE COMMUNITY

Just A Start invested a total of **\$6,488,932** in the community in 2021 (January 1 to December 31, 2021).

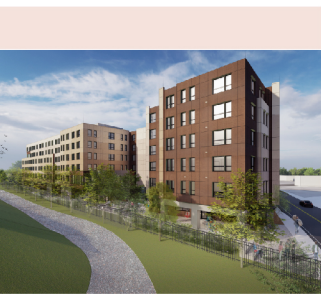


# BUILDING HOMES



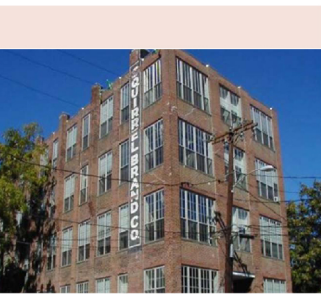
## Rindge Commons An Economic Mobility Hub

In spring of 2022, we will break ground on the Rindge Commons project, with completion slated for early 2024. By integrating all of Just A Start's programs and operations, the 70,000 square foot, \$36 million mixed-use project will become an **Economic Mobility Hub**, providing a continuum of services including career training for youths and adults, financial opportunity program, 24 affordable apartments, housing resources, and early childhood education. Just A Start has launched a capital campaign to build out and equip the state-of-the-art training center and Just A Start's new headquarters within the project.



## 52 New Street New Standard for Affordable Housing Overlay

52 New Street was the first project approved under the City of Cambridge's Affordable Housing Overlay, a bold, groundbreaking initiative to address the city's housing crisis. At the conclusion of the project's Planning Board design review hearing, a Planning Board member described 52 New Street as a "poster project" for the new Affordable Housing Overlay. The project, which will meet the highest energy efficiency and environmental sustainability standard, will create 106 affordable family-sized apartments.



## Squirrelwood Apartments #1 for Passive House Standard

At the end of 2021, Just A Start completed renovation and new construction of 88 affordable apartments in our **Squirrelwood Apartments** project at the intersection of Columbia Street and Broadway. Included in the project are two new buildings with a total of 23 apartments. Both were built to the Passive House standard, the state-of-the-industry energy-efficiency standard. The new 18-unit project on Market Street earned the distinction of being the most energy efficient multi-family building on the East Coast.

## Stabilize Housing and Prevent Homelessness

Our Housing Resources program assisted over 580 households to maintain stable housing through a combination of flexible rental assistance, tenant counseling, and landlord-tenant mediation.

## Home Improvements

The Home Improvement Program assisted 23 income-eligible homeowners with financial and technical assistance to make necessary home repairs, comply with safety and meet energy efficient standards.



# BUILDING CAREERS

## Workforce Development

Despite a year filled with pandemic-related challenges, 32 students in the Career Connect Program graduated at outdoor ceremonies at Donnelly Field in Cambridge surrounded by families and friends. Through a nine-month tuition-free training program, adult students prepare to enter family-sustaining careers in the growing Biomedical industry and IT field. Just A Start was honored to have Cambridge Mayor, Sumbul Siddiqui, and Kenn Turner, CEO of Massachusetts Life Sciences Center speak at the graduation ceremonies.



The classes of 2021 are made up of students from diverse backgrounds, including immigrants from Bangladesh, Bolivia, Eritrea, Ethiopia, India, Mexico, and Nepal. The average age of the students is 40 years old. Prior to joining the Career Connect program, many were unemployed or employed in minimum wage jobs. **90% of graduates secure jobs in the IT and life sciences sector within one year, with average salary increase of \$14,000.**

*“ Samuel, originally from Ethiopia, came to Just A Start's Biomedical Program after being laid off from his job at a hotel during the pandemic. He graduated as the class valedictorian and told his fellow graduates, "This graduation has already shown us how capable we all are of achieving our goals when we commit ourselves to them." ”*

## YouthBuild

YouthBuild Just A Start supports opportunity youth to improve their lives and communities by building the skills and resources to reach their full potential. In 2021, YouthBuild supported 81 young people in full-time academic and job training, as well as follow-up supportive services. Students obtained high school equivalent credential (HiSET) and industry-recognized credentials in the construction or the retail sectors.



Students gained industry knowledge and connections through a visit to the MIT Museum focused on art installation and a visit to Boynton Yards in Somerville hosted by the Sheet Metal Workers Local 17 to explore the HVAC industry.

# BUILDING FUTURES

## Building Financial Strength

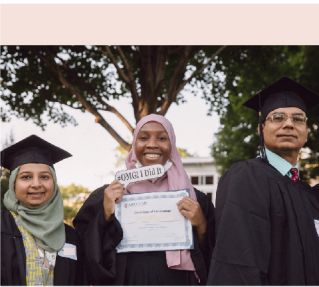
The **Financial Opportunity Program** helped 307 people with free tax preparation at our Tax Help Clinic, returning over \$570,000 to the community in tax refunds and credits, including \$102,843 in Earned Income Tax Credits.

Program staff assisted 80 people in individual financial planning sessions where they learned cash flow analysis and budgeting skills, signed up for free credit monitoring, and established saving goals.

We launched an online financial education tool, **EverFi**, on our website ([justastart.everfi-next.net](http://justastart.everfi-next.net)) to allow us to serve more people. Because every person has their own unique experiences in exploring financial opportunity, EverFi is tailored to personalized topics in small learning modules, with Just A Start staff providing individual follow-up coaching.

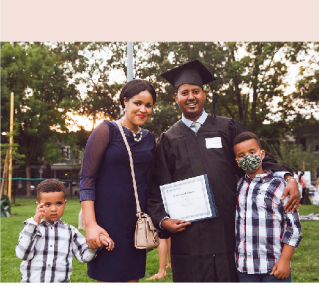
## Families Moving Forward

Families Moving Forward engages 25 mothers for three years with holistic and individualized support as they work towards family goals in health, housing, finances, education and employment. In its second year, the program has achieved impressive results: 8 families moved to better housing, including one who went from "couch-surfing" with her daughter to a newly renovated apartment at our Squirrelwood Apartments; 9 previously unemployed participants secured jobs; 5 received job promotions. 25 matched savings accounts were opened with total savings of \$38,150, with \$16,000 in matched money.



## Safe and Secure Fund

Launched in 2020 in response to the COVID crisis, the Safe and Secure Fund continues to be an invaluable and timely financial resource for families. In the last two years, Just A Start has distributed over \$180,000 to hundreds of families to help pay for groceries, utilities, rent, and basic necessities.



*“ As a substitute teacher, B.T. came to Just A Start for help to file back taxes, to address the challenges of variable income, and saving for graduate school. ”*  
*“ I want to express my extreme gratitude to you for the work we have done together. You have very patiently helped me sort out financial matters that have overwhelmed me for years. Getting all those back taxes filed has made grad school possible. I wouldn't have qualified for financial aid before completing that phase. My goals are in motion. ”*



# A Caring Community is Powerful. Thank You to Our Generous Donors and Supporters!

(Gifts made from January 1 to December 31, 2021)

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