



A NEW START:
FOUNDATIONS FOR SUCCESS





LETTER FROM LEADERSHIP

For more than 55 years, Just A Start has provided new starts for individuals, families, and entire communities. With this report, we celebrate those new starts—when a young person graduates from YouthBuild and begins a new job, when a parent reaches their savings goal with the support of our financial empowerment program, when an adult learner earns a credential that will transform the trajectory of their career, and when a resident gets their keys to a new apartment and feels the relief of housing and community stability.

This year, we even embarked on a new start of our own. After decades of growth, evolution, and impact, we moved into the Economic Mobility Hub across from the Alewife MBTA in North Cambridge, our state-of-the-art headquarters designed to bring our mission to life in new and powerful ways.

As we settle into our new home, we are thinking bigger and asking ourselves, how we can expand, enhance, and integrate our work to ensure that the 3,000 individuals and families we serve annually build a foundation for a bright future.

The answer lies in the strength of our community. The stories and successes captured in this report are only possible because of our dedicated staff and board, our strong participants and residents, and you—our partners, donors, volunteers, and neighbors who believe in our shared vision of an equitable community where everyone can build a solid economic foundation.

A new start begins with a strong foundation. Thank you for being a part of ours.

Sincerely,



*Carl Nagy-Koechlin,
Executive Director*

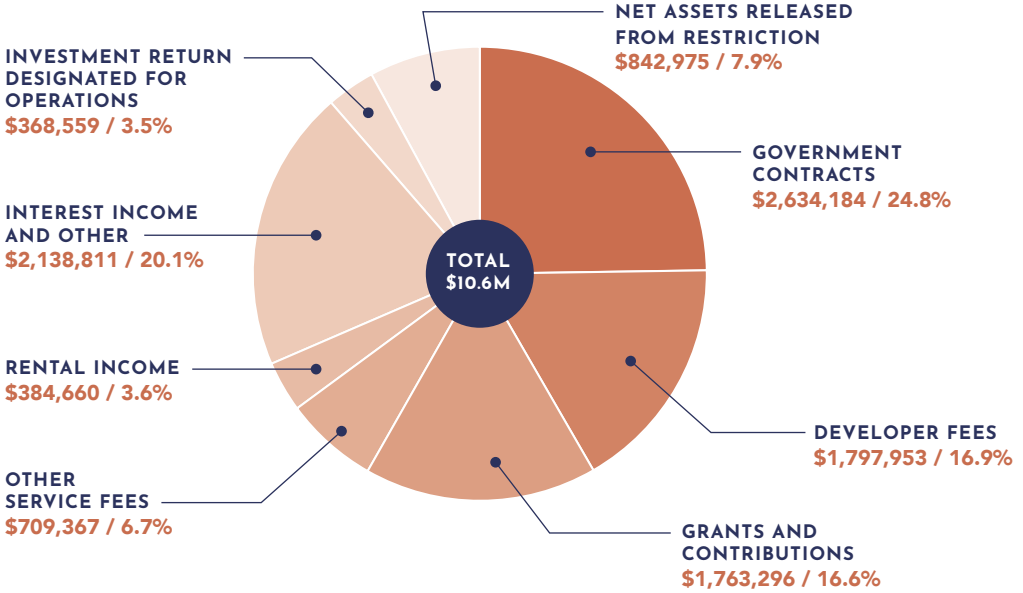


*Zoe Weinrobe,
Board Chair*

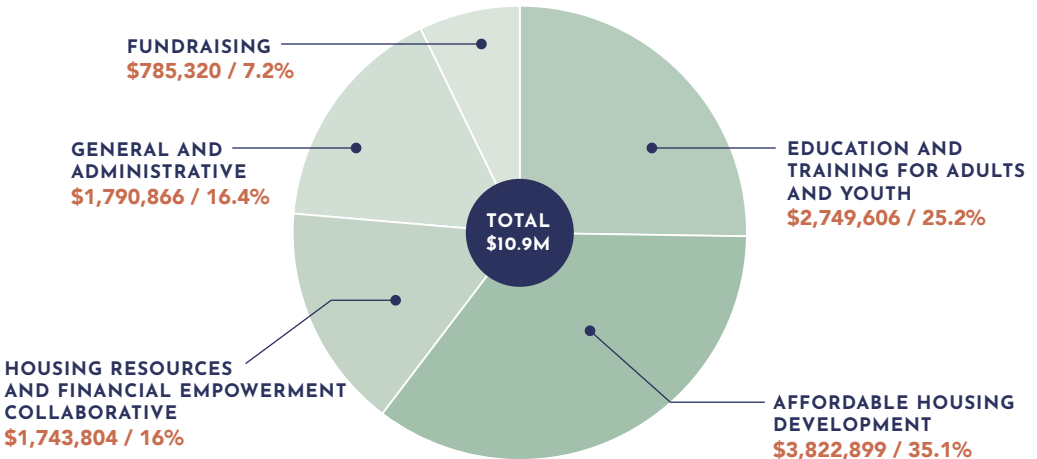
YEAR END DECEMBER 31, 2024

RESOURCE ALLOCATION

OPERATING REVENUE



OPERATING EXPENSES



“

New Home, New Perspective

Living at Rindge Commons has shown me the importance of affordable housing in a city and state where market rates are often too high for many to manage. This community offers a safe, clean, and engaged environment where residents can grow and thrive. Affordable housing like this not only provides shelter but also creates opportunities for success.”

— Resident of Rindge Commons
(432 Rindge Avenue)

AFFORDABLE HOUSING DEVELOPMENT

640

Total current affordable rental apartments in Cambridge and beyond

350+

Homes in the development pipeline over the next 5 years in Cambridge and Somerville



HOUSING STABILIZATION

Eviction Prevention:

Everyone deserves a safe, stable place to call home. Just A Start helps eligible households to avoid eviction and remain housed through a combination of mediation, supportive services, and emergency financial assistance.

Empowering Our Residents:

To deepen our engagement with current residents, we created two *Resident Advisory Boards*, each made up of 10 tenants who partner with staff to shape well-maintained communities by discussing building conditions, maintenance priorities, and other efforts to ensure residents have a voice in housing success.

92%

Households who received short-term rental assistance avoided eviction for more than 12 months

489

Households that received mediation and conflict resolution services

122

Households that received free technology-related support from our Digital Navigator Program



◀ 52 New Street Groundbreaking

In May 2024, we broke ground on 52 New Street, our largest construction project and the first approved under Cambridge's Affordable Housing Overlay. Built to Passive House standards with support from local and state development and legislative partners, it will provide 106 families with high-quality, sustainable, and affordable homes in Cambridge.

BEFORE



95 FAYERWEATHER STREET



AFTER

Residents at our annual Thanksgiving Dinner



HOME IMPROVEMENT PROGRAM

The Home Improvement Program helps income-eligible Cambridge homeowners create safer, more functional homes with low or no interest loans, technical guidance, and contractor oversight. In partnership with the City of Cambridge, our team scopes projects, identifies code issues, and maximizes savings.

When possible, YouthBuild students join projects for hands-on learning and stronger community ties. At **95 Fayerweather Street**, they worked as subcontractors with professionals on demolition, flooring, tiling, and window installation.

16 Households received rehab and other services to mitigate household related health hazards

\$77,238

Total value of home improvement loans that were issued

CONDO BUYBACK PROGRAM

In collaboration with the City of Cambridge Community Development Department and Affordable Housing Trust, we acquire and repair affordable condos and sell them to first-time home buyers. In 2024, we sold **5 homes** and managed active construction projects on 9 units, totaling about **\$1.5 million** in contracts.

ADULT CAREER TRAINING

The Adult Career Training Program moved to its new **state-of-the-art Bio and IT Labs**, offering tuition-free, nine-month training in Biotechnology and IT for adults with low to moderate incomes. Outfitted with **industry-modeled equipment**, the labs enhance the curriculum and provide hands-on experience for real-world careers. To ensure program completion, two major changes were implemented:

1. The new **Success Navigator** supports trainees in addressing barriers such as housing, finances, and other challenges.
2. The program was refined by shifting to a **September-May program timeline**, better accommodating students with school age children.

72 seats available, doubling program capacity from 36

\$20,000

Average increase in income in the first year of employment post-graduation

2 Lab technician positions created, providing job opportunities for recent graduate to support classroom learning



Information Technology
Trainee hard at work

“

Completing the Biotechnology Careers Program changed my life as I can now trust myself with critical thinking, problem solving, and knowledge of the technical skills for my future education and career. I thoroughly enjoy my current position and the opportunity to constantly learn new techniques, lab environment, and hands-on experiences.

— Nazima S.,
Biotechnology Careers Program
Graduate & Current Lab Technician

”



“

Strengthening and Diversifying the Workforce

Partnering with [YouthBuild Just A Start's Solar Panel Installer] program has been a game changer. Their commitment to safety and hands-on skills training equips students with the knowledge and expertise needed to thrive in the solar industry. We've already seen firsthand the talent they produce, hiring a standout candidate from their pilot program. YouthBuild truly is just the start of building a brighter, more sustainable future."

— Freedom Forever, Employer Partner

YOUTHBUILD

84

Young people reclaimed their education, gained job skills, and became leaders through academic and career training, supported by wraparound services including counseling, stipends, and housing

74%

Attained industry-recognized credentials aligned with their training track (HBI PACT/OSHA/RIF)



YouthBuild Just A Start is a full-time workforce development program for young people ages 16 to 24 in the Boston Metro North region, offering hands-on training in construction and retail entrepreneurship.

In 2024, the program was **one of only three selected nationwide** to pilot the Solar Panel Installation Training Program, expanding its offerings to include new pathways in clean energy. With support from partners like UNIRAC, Solar Landscape, Sunrun, the Solar Energy Industries Association, and Freedom Forever, **nine graduates** earned industry certifications and were connected with job placements in the solar field.

In construction, YouthBuild launched a **three-month apprenticeship** with Bald Hill Builders, where students worked alongside experienced mentors from project planning to execution. Upon program completion, the two apprentices were offered full-time employment.

► PROJECTS

8 projects completed in partnership with organizations such as the Cambridge Housing Authority, Dorchester Community Fridge, Just A Start's Condo-Buy-Back Program, and Habitat for Humanity. Projects include:

RIVER STREET, CAMBRIDGE
Utility shed deck wand fence

MAIN STREET, MALDEN
Condo construction

FAYERWEATHER STREET, CAMBRIDGE
Condo renovation

DORCHESTER COMMUNITY FRIDGE, BOSTON
Outdoor refrigerator shed

WINDSOR STREET, CAMBRIDGE
Condo renovation



□ YouthBuild Just A Start students kickoff apprenticeship with Bald Hill Builders

“

Not just me, but everyone on this stage now has billions of new possibilities...Anyone here can achieve anything they want, all they need is to stay committed. YouthBuild taught me how to stay committed.

— Daniel L.,
YouthBuild Graduate

”



FINANCIAL EMPOWERMENT COLLABORATIVE

Just A Start's Financial Empowerment Collaborative helps individuals build strong financial foundations through one-on-one coaching, mentoring, financial education, and free Volunteer Income Tax Assistance (VITA) services. With the opening of our **55 Norfolk Street** location in Cambridge, this work continued with renewed energy, reinforcing our commitment to expanding opportunity and supporting long-term economic mobility.

In 2024, we officially launched the **Families Moving Forward** program after a successful three-year pilot. With support from six community partners, **14 families** enrolled in the new two-year model to work toward goals in health, housing, finances, education, and employment.

440

Families assisted across financial empowerment programming

67

One-on-one financial coaching sessions were provided, helping participants take achievable steps toward their goals, maximize resources, and build long-term financial stability.



Ribbon-cutting of Financial Empowerment Collaborative at 55 Norfolk Street

“

Journey to Self-Sufficiency

Within a year, my income has increased \$22,000. I am happy to say that my family has moved forward on the journey to self sufficiency. I know that there's reports generated that show graphs and numbers but I want you to see in front of you today, this is the outcome.”

— Cara G.,
Families Moving Forward Graduate

TAX PREPARATION

334 households received Free Tax Preparation

\$638,335

Total refunds through free tax preparation services

\$136,904

Earned income tax credits back to families



Families Moving Forward pilot participants at program graduation



GIFTS FROM OUR CARING COMMUNITY

Thank you to our generous donors and supporters! The list below reflects gifts made from January 1 to December 31, 2024.

INSTITUTIONS

A.C. Ratshesky Foundation
Albert O. Wilson Foundation
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Bald Hill Builders
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Massachusetts Broadband Initiative

Massachusetts Life Sciences Center
MassHire Metro North Regional
Employment Board
Massachusetts Clean Energy Center
U.S. Department of Labor
University of Massachusetts
Medical School

INDIVIDUALS

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Lawrence N. Bailis
Edward M. Blachman
Paul Blackborow
Bill Boehm
Maggie and Rustam Booz
David Boyce
Grace Brainin
Robert Brainin
Edward Brody
Carol Burt
Karen Carmean


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Steven Willis
Loren J. Wilson
John Winslow
Meg Winslow and Matt Longo

LEGACY DONORS

We are so grateful to those who have included Just A Start in their estate plans.

Paul E. Fallon
John and Deborah Lerme Goodman
Loren J. Wilson

Including Just A Start in your will, trust, or as a beneficiary of your retirement plan or other account is a great way to sustain the community, and may also provide tax benefits for you and your family. If you are interested in learning more, please contact Carmen Chan at CarmenChan@justastart.org or call 617-918-7558.

THANK YOU

“We are grateful for your generous support. Your contribution is more important than ever as we continue standing up for the people we serve and work toward ensuring an equitable community where everyone can secure a solid economic foundation.”

–**CARL NAGY-KOECHLIN**
EXECUTIVE DIRECTOR