EXECUTIVE SUMMARY – 2017-2020 COMMUNITY INVESTMENT PLAN



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About Just-A-Start: Just-A-Start Corporation (JAS) is a non-profit community development corporation dedicated to building the housing security and economic stability of low- to moderate-income people in Cambridge and nearby communities. For 50 years, JAS has played a vital role in increasing the economic security of local low- to moderate-income individuals and families. Through innovative, comprehensive, and integrated programs, JAS creates and maintains affordable housing, provides housing resources and services, offers education and workforce training for youth and adults, and builds community engagement. JAS's vision is a better future for all of its constituents: a secure home, a sustaining career, and engagement in the community.

JAS's primary service area is Cambridge, a city that is home to economically divergent communities. The City's growth has created substantial wealth, but has also exacerbated problems accessing affordable housing. High housing costs have eroded the financial security of many lower income residents, sometimes forcing them to relocate. JAS's programs and services provide these individuals with housing options and the skills and knowledge to attain upward economic mobility, helping to maintain the city's economic diversity.

2017-2020 Community Investment Plan (CIP): JAS's Community Investment Plan incorporates an array of programs and services to provide comprehensive housing, education and career development, and community resources to low- to moderate-income individuals and families in Cambridge that foster short-term housing and financial stability and long-term economic mobility. JAS's strategy includes:

Providing affordable housing and housing resources and supports to over 3,000 community members through:

- <u>Affordable Rental Properties:</u> JAS develops and preserves affordable housing for individuals and families while they work towards greater financial stability. JAS currently owns nearly 600 units in 19 buildings in Cambridge, and partners with Maloney Properties and Wingate to provide the portfolio with professional management.
- <u>First-Time Home Ownership Opportunities:</u> JAS develops, preserves, rehabilitates, and sells deed restricted housing for income-eligible first time homebuyers in partnership with the City of Cambridge.
- The <u>Home Improvement Program</u> helps Cambridge residents and landlords preserve, stabilize, and improve their properties through technical and/or financial assistance.
- <u>Housing Services/Homelessness Stabilization</u> helps individuals stabilize housing to prevent or end homelessness
 by resolving tenant-landlord disputes to prevent eviction, rehousing homeless families, and offering rental
 assistance. JAS professionals also provide advisory services for condominium association finances, management,
 and compliance.
- Resident Services provides community activities, information, and referral services to JAS's affordable rental residents and assists property management in addressing resident issues.

Providing education, training, career development, and support services to youth and adults through:

- <u>JAS YouthBuild</u> enables youth between 17 and 24 who have dropped out of school to obtain a high school credential while gaining employment skills.
- <u>The Biomedical Careers Program</u> enables low-income adults to gain the training needed to enter a sustainable career pathway in the life sciences industry.
- <u>The IT Careers Program</u> enables low-income adults to gain the training needed to enter a sustainable career pathway in the information technology industry.
- <u>Youth Program</u> offers year-round career exploration opportunities, academic enrichment, and support services to teens.
- The <u>Financial Opportunity Program</u> offers financial education and services to JAS's affordable housing residents,
 JAS students, and community residents to increase their overall financial independence and stability.