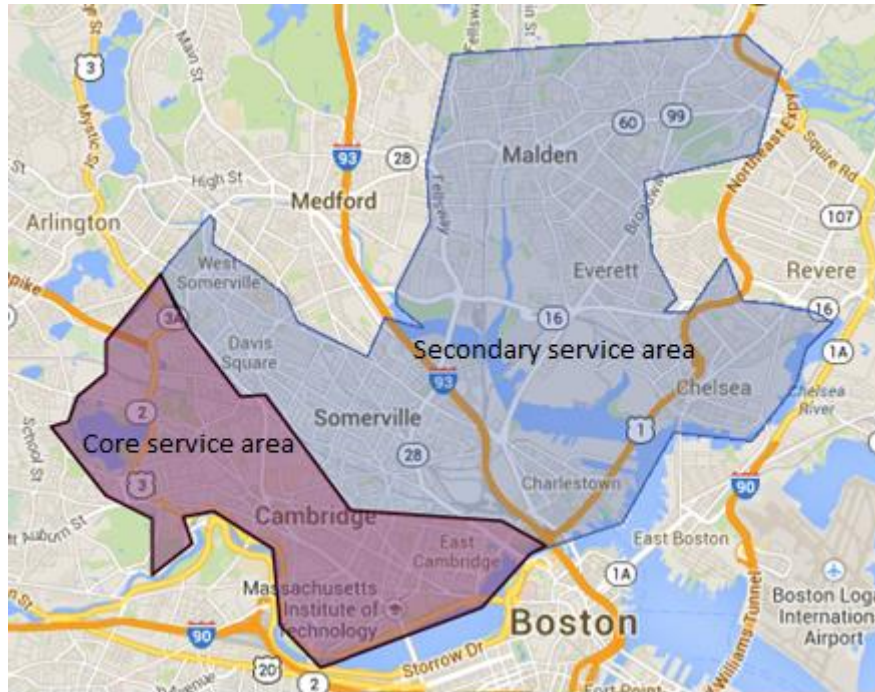


# MA DHCD Community Investment Tax Credit Community Investment Plan Just-A-Start Corporation, 2014

## Section 1: Community or constituency to be served

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The primary geographic focus for Just-A-Start Corporation (JAS) is Cambridge, MA (population of 106,471) with a secondary focus for some programs including Greater Boston communities, e.g. Chelsea, Malden and Somerville. Cambridge has been the focus of JAS efforts in the development of affordable housing. The education, training, mediation and homeless prevention programs are available to residents of neighboring communities. The primary service area is outlined on the map below.



Cambridge is an urban municipality, the second most densely populated city within Massachusetts, with a population of over 106,000 comprising 44,032 households. The median family income is \$94,100 and 14.4% of the population has income below the poverty level. Approximately 50% of the residents are between ages of 20 and 39 years old with 10% over the age of 65. The City is racially and ethnically very diverse with: 12% African American, 15% Asian, 8% Hispanic and 66% Caucasian.

While maintaining much diversity in class, race, and age, the value of real estate and apartment rents have escalated to a point that threatens economic diversity of the city. The average housing cost was over \$770,000 in June of 2014 and rents ranged from an average of \$2,300 for a one bedroom apartment to \$3,175 for a 3 bedroom.

JAS works with the City of Cambridge Community Development Department and the Affordable Housing Trust to create and maintain high-quality housing that is integrated into the greater community and which will remain affordable for future generations. JAS and housing advocates within the City maintain an emphasis on the creation of family-sized housing to assure the city remains accessible and supportive of low- to moderate-income families.

While JAS is not 100% place based in the program offerings, where services are offered outside of Cambridge, income limitations do apply. Nearly all clients served by the programs, housing, and services of JAS are low- to moderate-income individuals and families. Each program has separate intake and income requirements, show in the table below.

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<b>Program /Service</b>	<b>Income</b>	<b>Number served annually</b>	<b>Geographic Area</b>
Rental Housing	50% are under 50% AMI, 23% are between 50% and 80% AMI, 27% are between 80% and 100% AMI	598 Units Estimated 2,000 residents	Cambridge (591) and Somerville (6)
Affordable Home Ownership	Up to 80% of Area Median Income	12 to 15 units developed or restored annually	Cambridge
Home Improvement Program	Up to 120% of Area Median Income	Approximately 35 units	Cambridge
Housing Services, Mediation, Rental Assistance	Less than 30% to 80% of Area Median Income	543 households	Cambridge, Boston, and Greater Boston
YouthBuild Education & Training	Up to 80% of Area Median Income	65 students with 30+ enrolled annually	Chelsea, Cambridge, and Greater Boston
Biomedical Career Training	Up to 80% of Area Median Income	Up to 25 students per year	Cambridge and Greater Boston
Just-A-Start House (homeless teenage mothers and children)	Homeless clients of Division of Transitional Assistance and Division of Children & Families	12 teens & 15 children at a time (25-30 families each year)	Greater Boston and sometimes beyond
TeenWork	Up to 80% of Area Median Income	70	Cambridge
Summer Youth Enrichment	No income requirements	65 to 85	Cambridge
Career Connection	Workforce Investment Act low income guidelines	15 to 20	Cambridge

**Just-A-Start - Program Diversity Data**

**Period: July 2013 to June 2014**

<b>Program</b>	<b>Asian</b>		<b>Black</b>		<b>Latino(a)</b>		<b>White</b>		<b>Other</b>		<b>Total</b>
	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	
<b>Clients/Residents/Students</b>											
YouthBuild	0	0	2	5	13	38	2	6	3	1	<b>70</b>
Career Connection	0	0	6	9	0	0	0	0	0	0	<b>15</b>
TeenWork	7	6	35	29	7	6	2	5	1	1	<b>99</b>
Summer Youth Enrichment	2	2	16	25	3	3	1	8	1	6	<b>67</b>
JAS Biomedical Careers	4	1	3	6	0	1	1	1	1	2	<b>20</b>
JAS House	0	0	5	0	15	0	4		4		<b>28</b>
HIP	1	1	15	9	5	3	18	22	2	2	<b>78</b>
Mediation	14	15		116	24	76	42	161	95	0	<b>543</b>
Housing Properties	238	259	425	243	91	33	112	103	175	130	<b>1809</b>
<b>Total</b>	<b>266</b>	<b>284</b>	<b>507</b>	<b>442</b>	<b>158</b>	<b>160</b>	<b>182</b>	<b>306</b>	<b>282</b>	<b>142</b>	<b>2729</b>

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**Section 2: Involvement of community residents and stakeholders**

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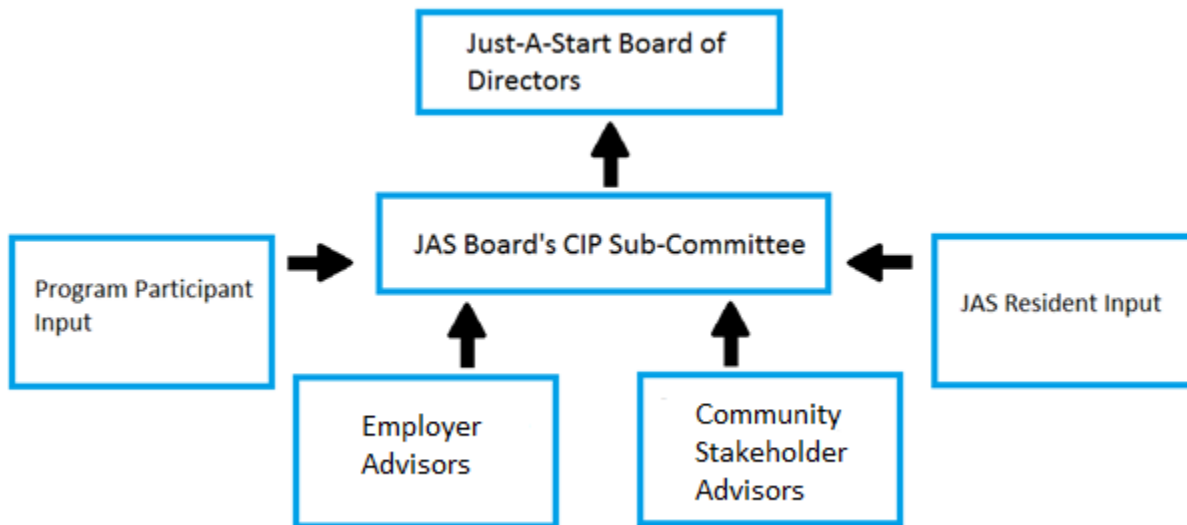
JAS engages local residents and businesses in its work through a variety of methods, which include:

- Representation on the JAS board from community members, 10 of 12 whom reside in communities served by JAS. One is a resident in a JAS owned affordable rental property and another one of whom purchased her home through Cambridge's affordable homeownership program. All Board members are employed by or involved in local businesses or non-profit community organizations, and one is a former YouthBuild participant.
- The JAS Biomedical Careers Program benefits from a variety of collaborations with local organizations and businesses, which are supporting students' education and future career placement and help to assess students' educational and employment needs. Partners include: Bunker Hill Community College (BHCC), the City of Cambridge, the Massachusetts Life Sciences Center, the Massachusetts Biotech Council, the Metro North Regional Employment Board, and members of the biomedical industry. Additionally, the 22 years of program alums working locally offer a network to aid in recruitment of new students and job placement post-graduation. An active Facebook page of 78 alumni fosters engagement and community.
- The core of JAS's YouthBuild (YB) program is empowering young people to give back to their communities and advice from the youth participants is a key part of this program. Enrolled youth meet regularly with staff to review and advise on needs, resources, and services provided, or the need further refinement. Through a youth Policy Committee, Town Hall meetings, individual conversations, and anonymous surveys, the program receives ongoing feedback from participants. YB also has an active Facebook community, which students participate in on a regular basis. Additionally, YB benefits from the support of organizations that are community stakeholders, such as the Massachusetts YouthBuild Coalition, the Metro North Regional Employment Board Youth Council, Cambridge's Office of College Success, and the Career Place. These agencies provide staff and student professional development and opportunities for young people through employer panels, trainings, tours, workshops, and job opportunities. Similarly, students' academic preparation has benefited from support through Cambridge Rindge and Latin High School who grants diplomas and approves the YB curriculum. Chelsea High School also provides consultation and student referrals.
- JAS's TeenWork program engages the community through relationships with local businesses who hire program participants to employ 25 youth afterschool and 50 in the summer.
- Resident members of a Home Improvement Advisory Committee represent various parts of the City of Cambridge. Former Home Improvement Program (HIP) clients serve on this committee.
- JAS is in the midst of a strategic planning process, which has included focus groups with and surveys of community members. This process includes both program participants/residents and key stakeholders connected with the communities served. In total, more than 100 people participated in this process. In October 2014, two focus groups were conducted with 28 residents of JAS's affordable rental properties. Over 30 surveys have been conducted with alumni of the

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YouthBuild, Biomedical Career Programs, and the Home-improvement program. Interviews are being conducted with residents of Just-A-Start House. Individual interviews were conducted with 20 community leaders and stakeholders, and the agency's 12 person Board of Directors, all of whom live in the community, participated in surveys and a focus group. This community and stakeholder input will inform JAS's strategy for programs and services that are part of the CIP.

- JAS will form a sub-committee from its Board of Directors to monitor the progress towards the goals of the CIP. This group will review community investment efforts and report back to the full Board bi-annually. To inform this work, the agency will recruit and consult with advisors who represent employers and community stakeholders. Additionally, input will be solicited from program participants and residents of JAS rental properties on an ongoing basis to assess progress and identify trends and community needs. Stakeholder input will include:
  - 1) Employer advisors who will be solicited for critical information on local businesses workforce needs; and
  - 2) Community stakeholder advisors who will include city officials, including the principal of Cambridge Rindge and Latin School and representatives from the Cambridge Economic Opportunity Council, Cambridge's Department of Human Services, Cambridge Housing Authority, Cambridge's Office of Workforce Development, and non-profit leaders from the community.
  - 3) A combination of meetings and surveys for residents of JAS properties will be used to gauge their satisfaction with their living situation as well as services offered and needed.
  - 4) Meetings and surveys of participants in JAS training and education programs inform program design and services needed.



**Section 3: Plan goals**

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JAS's vision is to build economic resiliency among low- to moderate-income residents and program participants to allow them to attain economic security and upward mobility. Given this guiding principle, the goals of the Community Investment Plan (CIP) include providing:

- 1) Training, education, job placement and related support services for youth and adults needing to gain competencies and life skills to enhance career options and earning power;

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- 2) Affordable housing development and retention to produce and sustain rental housing and enable home ownership by low-to-moderate income individuals and families;
- 3) Housing stabilization and homeless prevention services to improve housing conditions and avoid forced move-outs and homelessness; and
- 4) Asset building services that will allow low- to moderate-income individuals to attain long-term economic stability.

Each goal identified here is focused on a particular concern, but JAS's ultimate plan is to incorporate a continuum of services that can benefit all of the residents and education and training program participants that the agency serves. As the organization has been growing and reorganizing, it envisions that programs can be more interconnected and span across the range of housing to education and training. This strategy includes making all of JAS's services better known and more readily available to all clients, so residents in affordable housing can access education and training and vice versa. This will expand, coordinate, and deepen JAS's reach to low- to moderate-income residents in Cambridge and surrounding communities. A new Director of Housing Resources was recently hired by JAS and she will develop and maintain an updated, coordinated model for delivering the current housing services, incorporate the services that have been provided by third party managers, and plan and implement the expansion of services available for residents, clients, and community members.

**Section 4: Activities to be undertaken**

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Below are the activities to be undertaken to meet the goals of the CIP, which are organized by the programs and services provided by JAS, including planned expansion of programs to offer more comprehensive services that promote the economic mobility of residents and program participants.

- 1) Provide workforce development, education, and youth development services to over 250 individuals (detailed below in section 5):
  - Biomedical Careers Program enables low-income adults to gain the training needed to enter upon a sustainable career pathway in the life sciences industry.
  - YouthBuild enables youth between the ages of 16 and 24, who have dropped out of public schools to obtain a high school credential and to gain life and work skills to be able to advance to a post-secondary education and/or gainful employment.
  - Career Connection provides homework support and career development services to Cambridge teens at risk of dropping out of high school.
  - TeenWork places low and moderate income Cambridge high school youth in private sector summer and after school jobs.
  - Summer Youth Enrichment connects Cambridge teens to paid summer jobs, including many youth who are at risk of dropping out of high school.
  - Just-A-Start House provides a safe home and education in parenting and life skills needed to support young families in their transition into permanent housing and job readiness.

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- 2) Provide housing and housing related services to more than 1800 individuals (detailed below in section 5):
  - JAS Rental Properties provides nearly 600 units of affordable housing for individuals and families, which is essential to stabilize families and expand their economic opportunities.
  - JAS Affordable Housing services develops and restores housing that is deed restricted for low and moderate income families. It supports family stability, community engagement, and economic opportunities for first time homebuyers.
  - JAS Home Improvement Program helps Cambridge residents and landlords preserve, stabilize, and improve their homes through technical and/or financial assistance.
  - JAS Homelessness Prevention helps at-risk tenants avoid homelessness by offering emergency financial assistance to eligible households and coordinating available social support services. JAS draws upon its expertise in mediation, legal issues, coaching, and client advocacy to help you stabilize tenancies.
- 3) Develop and provide asset building services
  - Starting in 2015, services will be added to promote greater economic security and independence for residents of JAS housing and the agency's education and training program participants, including: financial education workshops, a Family Self-Sufficiency program, and Individual Development Accounts.
- 4) Create centralized data collection and intake system to build a database that enables more accurate outcome measurement for all programs and services provided by JAS

**Section 5: How success will be measured and evaluated**

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All of JAS's programs that support the CIP have measurable objectives for which outcomes are tracked at different times throughout the year, depending on the program's timeline. Outcomes for each one of JAS's programs are measured and evaluated by program managers and staff with extensive experience in their field. This group of individuals includes licensed social workers, teachers, trained mediators, long-time development professionals, contractors, and seasoned program managers.

Each program is evaluated based on the following criteria that have been established by JAS:

JAS YouthBuild's (YB) measurable objectives:

- Enroll 38 new program participants
- Successfully serve 65 members
- Allow 20 members to receive the HiSET (High School Equivalency Test, formerly GED)
- Allow 7 members to earn their High School Diploma
- Facilitate an increase in academic grade level for 32 program participants
- Conduct 120 leadership/life skills group sessions for each student throughout the year
- Provide professional attire to 45 participants
- Place 16 graduates in Post-Secondary Education (PSE)/Training and 30 in employment
- Allow 40 members to earn a professional development credential
- Strengthen employer partnerships and reshape post-secondary and career pathways

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JAS Biomedical Careers Program's measurable objectives:

- 90% of participants will complete the training program and earn a Certificate in Biotechnology (jointly awarded by BHCC and JAS) and 19 college credits from BHCC
- 75% of graduates will be placed into entry level life sciences positions
- 90% of graduates will remain employed in a skilled career field that provides a living wage through the entirety of their career.
- 100% of graduates who are placed in relevant employment will increase their annual earnings by an average of \$10,000 a year.
- Complete a comprehensive, independent program evaluation in partnership with researchers at UMass Boston's Center for Social Policy.

TeenWork's measurable objectives:

- 100 Cambridge youth will be prepared for employment via the completion of job readiness workshops and individual interviews.
- All youth participants will complete a professional resume by the end of their job readiness workshops for use with prospective employers.
- At least 55 youth will secure jobs in diverse fields, such as office work, sales, and food service.
- Youth workers will earn an average wage of \$9.50 per hour and gain employment experience.

Career Connection's measurable objectives:

- 100% of participants will learn work competency skills as measured by the Metro North REB Work Maturity competency assessment tool.
- 92% of participants will remain in the program through senior year, or be stabilized in school.
- 94% of participants will pass MCAS exams.
- 94% of students will be promoted to the next grade level at the end of each year of participation.
- 100% of youth will secure employment during after school or the summer months.
- 94% of seniors in CC will earn a high school diploma.
- 94% of completers will be placed in postsecondary education, training, or employment.

Just-A-Start House's (JASH) measurable objectives:

- 75% of teens will complete housing search activities during their stay and secure and move into independent housing situations
- 25% of the residents will participate in vocational training programs to enhance their skills, which may include a diverse cross section of programs including nurses' aides, customer services skill development, child care, and hospitality industry.
- 50% of discharged youth will be engaged in work, training, or pursuing employment.
- 95% will of teens will receive regular health care services while residing at JASH.
- 100% of residents will receive financial education to aid them in stretching their limited funds to support their families.
- 80% of youth will have increased knowledge of how to access community resources.
- 100% of children will have regular health care and have immunizations up to date while they are residing at JASH.

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Rental Properties’ measurable objectives:

- 2,000 residents who live in JAS’s 598 affordable rental units will be provided quality housing.
- All JAS rental residents will have to opportunity to take advantage of new resident services, including: financial education, debt management, banking access, and tax preparation services. First year baseline data will be gathered and used to measure impact of these services and their value to residents.
- All JAS rental property residents will be provided with links to community resources, including: English for Speakers of other Languages (ESoL), adult basic education, college access and financial aid, and job search assistance.

Affordable Homeownership’s measurable objectives:

- Roughly 10 affordable housing units will be sold through Resale of City Deed restricted condos.
- Over the next 8 years, an average of 7 new affordable housing units will be developed per year.

Home Improvement Program’s (HIP) measurable objectives:

- 30 units will be provided with HIP services through low/no-interest loans.
- Provide targeted outreach to the growing population of persons aging in place who have a need for mobility modifications and handicap accessibility improvements.

Homelessness Prevention Program’s measurable objectives:

- 300 households served will have their housing stabilized and have evaded homelessness for a sustained period of 12 months or longer.

Asset Building measurable objectives:

- Use new housing resources strategy to provide services to approximately 200 households that allow residents to attain economic empowerment, such as: financial literacy training, debt management and credit repair, Individual development Accounts, and access to basic banking and other financial services.
- Collect first year baseline data to inform JAS of potential of asset building services and develop specific measurable goals for future years.
- 50% of education and training program participants will take part in asset building programs along with JAS residents.

**Section 6: Collaborative efforts to support implementation**

Activity	Partner(s) and Role(s)
Biomedical Careers Program	<ul style="list-style-type: none"> <li>• Massachusetts Life Sciences Center: Provides funding for capital improvements and evaluation of program</li> <li>• Bunker Hill Community College: Provides lab space, awards graduates college credits and a Biomedical training certificate, and assists in curriculum development</li> <li>• Biogen Idec: Provides funding, serves on advisory board, and hires program graduates</li> <li>• Genzyme: Provides funding, serves on advisory board, and hires program graduates</li> </ul>



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<b>Activity</b>	<b>Partner(s) and Role(s)</b>
	<ul style="list-style-type: none"> <li>• Shire Pharmaceuticals: Provides funding, serves on advisory board, and hires program graduates</li> <li>• UMass Boston: Performing comprehensive program evaluation</li> <li>• Metro North Regional Employment Board: Program participants are jointly enrolled through this partnership each year, as it is an approved provider of training services under the Workforce Investment Act, which provides funding for those program participants who qualify. Additionally, JAS participates in the Board’s Education and Training Provider meetings and their STEM Network meetings, which facilitate a great deal of dialogue in regards to trends in workforce development as it relates to the biotechnology arena.</li> </ul>
YouthBuild	<ul style="list-style-type: none"> <li>• Bunker Hill Community College: Provides guidance in curriculum development and dually enrolls YouthBuild students in college-level courses</li> <li>• City of Cambridge Community Development Department: Provides financial support to the program</li> <li>• City of Cambridge Office of Workforce Development: Provides financial support to the program</li> <li>• Cambridge Rindge and Latin School: Awards High School Diplomas to students who successful complete two-year academic program</li> <li>• Chelsea Housing Authority: Worksite where students preform construction/rehabilitation projects as a community service activity</li> <li>• Chelsea High School: Refers students to the program</li> <li>• Chelsea Soldiers Home: Worksite where students preform construction/rehabilitation projects as a community service activity</li> <li>• Cambridge Housing Authority: Worksite where students preform construction/rehabilitation projects as a community service activity</li> <li>• US Department of Labor: Long time funder of program</li> <li>• Boston University: Provides social work graduate students on a volunteer basis</li> <li>• YouthBuild USA: Provides connections to funding and share best practices</li> <li>• The Neighborhood Developers: Providing students with financial literacy and adult education services and aiding in recruitment of students to participate in YB.</li> <li>• The Chelsea Collaborative: Provides classroom space for students</li> </ul>
Career Connection	<ul style="list-style-type: none"> <li>• Cambridge Rindge and Latin School: hosts program and refers students to participate in program</li> </ul>

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<b>Activity</b>	<b>Partner(s) and Role(s)</b>
TeenWork	<ul style="list-style-type: none"> <li>• Cambridge Rindge and Latin School: Refers students to program</li> <li>• Biogen Idec: Financially sponsors students in the program</li> </ul>
Summer Youth Enrichment	<ul style="list-style-type: none"> <li>• Cambridge Rindge and Latin School: Refers students to program and provides space for programming</li> <li>• City of Cambridge Office of Workforce Development: Provides funding for youth employment and collaborate to assist with youth job placements</li> <li>• Cambridge Savings Bank/East Cambridge Savings Bank: Representatives present to youth participating in the program</li> <li>• Cambridge Housing Authority: Youth work on service projects on their properties.</li> <li>• Stoneham Ford: Provide leased vans at a discounted rate</li> </ul>
Just-A-Start House	<ul style="list-style-type: none"> <li>• Horizons for Homeless Children: Provides pre-screened volunteers to work with children and mothers at JASH</li> <li>• Massachusetts Department of Children and Families: refers clients to become residents of JASH</li> <li>• Massachusetts Department of Transitional Assistance: refers clients to become residents of JASH</li> </ul>
JAS Rental Properties	<ul style="list-style-type: none"> <li>• Cambridge Housing Authority: A significant percentage of our residents receive rental subsidy through the housing authority and its administration of the Federal Section 8 program</li> <li>• Maloney Properties: Management Agent of 319 units</li> <li>• Wingate Companies: Management Agent of 279 units</li> <li>• City of Cambridge: Core funder of program and the regulatory enforcer behind the Affordable Housing restrictions</li> <li>• Multiple State Funding and use of the Federal Low Income Housing Tax Credit (LIHTC) program</li> <li>• Massachusetts Housing Investment Corp (MHIC): On three of JAS's LIHTC deals tax credits are syndicated with MHIC</li> <li>• Multiple local banks (Cambridge Savings Bank, East Cambridge Savings Bank, Cambridge Trust Corp, Boston Private Bank &amp; Trust): Partnered in the financing properties</li> </ul>
JAS Affordable Homeownership	<ul style="list-style-type: none"> <li>• City of Cambridge: Core funder of program and the regulatory enforcer behind the deed restricted housing</li> <li>• DHCD and Mass affordable Housing Trust: Both provide state funding and regulatory enforcement</li> <li>• City of Cambridge Historical Commission: Provides funds to help preserve historic architectural elements of many properties we redevelop into housing</li> </ul>

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<p>JAS Home Improvement Program</p>	<ul style="list-style-type: none"> <li>• City of Cambridge CDBG: Provides funds for lending, as well as operational support to run program</li> <li>• Cambridge Savings Bank: Provides financing options for subset of the qualified households, as well as refinancing options through the “Second Chance Program”</li> <li>• Cambridge Historical Commission: Provides funds to homeowners help restore historic architectural elements</li> <li>• MassHousing: Provides Financing for lead paint removal</li> <li>• Menotomy: Provides energy efficiency audits and utility rebates.</li> <li>• Mass Save: Provides loans for Insulation Upgrades &amp; Replacement Windows, Heating, Hot Water, and air Conditioning Equipment.</li> <li>• Mass Rehab Commission: Provides financing for home modification for handicap needs.</li> <li>• Somerville Cambridge Elder Services: Supports many clients as a way to stay in their homes as they age.</li> </ul>
<p>JAS Homelessness Prevention</p>	<ul style="list-style-type: none"> <li>• Metropolitan Boston Housing Partnership (MBHP): Provides HomeBASE Tenant Stabilization services to prevent homelessness for Emergency Assistance (EA) eligible families as a contractor.</li> <li>• Massachusetts Department of Transitional Assistance: Malden Department of Transitional Assistance office provides HomeBASE Tenant Stabilization Services for EA eligible families served by DHCD’s Homeless Services Unit.</li> <li>• Greater Boston Legal Services (GBLS): Provides court-based legal services for tenants who have received rental assistance through JAS’s Emergency Solutions Grant program administered by the City of Boston as a contractor.</li> <li>• City of Boston: Department of Neighborhood Development provides homelessness prevention services through a HUD funded Emergency Solutions Grant that includes rental assistance, mediation and tenant stabilization</li> <li>• HomeStart: Provides referrals for clients to JAS for rental assistance, mediation and tenant stabilization services</li> <li>• City of Malden: Partners with JAS to provide Malden individuals and families with mediation services at Malden District Court and throughout the Malden community</li> <li>• South Middlesex Opportunity Council (SMOC): Partners to provide rental assistance, mediation, and tenant stabilization for families in Chelsea and Revere at risk of eviction and homelessness, through a HUD Emergency Solutions Grant.</li> <li>• Tri-Cities Community Action Program (Tri CAP): Works with JAS to provide rental assistance, mediation and tenant stabilization services for families in Malden, Everett and Medford at risk of eviction and homelessness, through a HUD-funded Emergency Solutions Grant.</li> </ul>

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**Section 7: Integration of activities/consistency with community strategy and vision**

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JAS's vision for the CIP closely aligns with The City of Cambridge's FY2011-2015 Consolidated Action Plan and the Community Development Strategy for the City of Chelsea, which are two of the main municipalities that are served by the agency's programs.

The City of Cambridge's FY2011-2015 Consolidated Action Plan covers the time period from July 1, 2010 to June 30, 2015 and describes the City's initiatives to: 1) Create a Suitable Living Environment for its residents, 2) Provide Decent Housing for its residents, and 3) Create Economic Opportunities for its residents. Towards these ends, the City strives to preserve and expand the stock of affordable rental and homeownership units. JAS's Housing Division plays a key role in this strategy by maintaining a portfolio of nearly 600 affordable rental units in Cambridge and continuing to develop properties, mostly condominiums, which provide opportunities for affordable home ownership to low- to moderate-income households. JAS's newly-constructed for-sale units are sold through a lottery process, with preference given to Cambridge residents and families with children.

Additionally, one of the City's objectives is to "Support efforts to sustain a diverse array of employment opportunities accessible to Cambridge workers, including support for training of low and low-moderate Cambridge residents for jobs in the bio-medical and "Green" industries." JAS supports these efforts through its Biomedical Careers Program, which trains 20-25 low-income participants each year. This program is financed by the City and is specifically referenced in the Consolidated Action Plan as one strategy to meet this objective.

The City's Plan also highlights the need to support public education and other learning in Cambridge for residents of all ages. Towards this end, it supports the JAS YouthBuild program, which provides low-income high school drop out with a pathway to earning a high school credential, while gaining valuable experience in the construction industry. At the same time, JAS YouthBuild students rehabilitate affordable housing units in the City, providing a valuable community service. JAS's Career Connection, TeenWork, and Summer Enrichment programs are also supported by the City, as they provide academic support, life skills training, and job placement for disadvantaged high school students in Cambridge.

The Community Development Strategy for the City of Chelsea encompasses many planning documents utilized in the City to determine various needs and funding priorities. Two components to this strategy include: 1) Providing an enhanced quality of life and safety for all residents and 2) Developing affordable housing to create neighborhood stability and preserving existing stock of affordable units. JAS's YouthBuild program, provides a significant contribution towards both of these goals in Chelsea.

More than two thirds of the at-risk youth served by JAS YouthBuild each year are Chelsea residents. By providing these students with education and training, and helping them to become active and involved community members, the program significantly improves their quality of life, as well as that of the larger community. YouthBuild's education and constructing training components contribute to the City's goal of "providing options to populations that need increased economic opportunity including citizenship programs and job training." Additionally, when many students enter the YouthBuild program, they have a history of substance abuse issues and prior criminal activity. As a component of the program, case managers help students to overcome these problems and develop coping mechanisms

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and life skills, which specifically speaks to City’s objective to “enhance programs with the City and local community-based organizations to combat the substance abuse problem.”

Moreover, JAS YouthBuild helps to improve affordable housing in Chelsea through students’ work with the Chelsea Housing Authority and Chelsea Soldiers Home. While program participants are gaining valuable skills and experience, they are also rehabilitating housing units for low-income Chelsea residents living in these properties. Not only does this benefit those living in the units where improvements are made, but it provides students with a greater sense of self-worth and connection to the community in Chelsea.

**Section 8: Financing strategy**

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JAS has a long history of receiving and managing funds from federal, state, and local government sources. These sources of public funds have included:

- Cambridge Housing Authority
- Cambridge School Department
- City of Boston, Department of Neighborhood Development
- City of Cambridge, Community Development Department
- City of Cambridge, Office of Workforce Development
- City of Somerville
- Commonwealth of Massachusetts, Executive Office of Health and Human Services
- Malden Redevelopment Authority
- Massachusetts Department of Elementary and Secondary Education
- Massachusetts Department of Housing and Community Development
- U. S. Department of Housing and Urban Development
- U. S. Department of Labor
- University of Massachusetts Medical School/SNAP

Additionally, JAS has consistently received grants from other organizations including:

- Economic Development & Industrial Corporation of Boston
- Jewish Vocational Service, Inc.
- Malden Redevelopment Authority
- Metropolitan Boston Housing Partnership
- South Middlesex Opportunity Council (SMOC)
- Tri-City Community Action Program
- Wayside Youth and Family Support Services
- YouthBuild USA

Private corporations and foundations have also historically played a role in funding JAS programs and activities and continue to do so, these include:

- Amelia Peabody Foundation
- Biogen Idec
- The Hyams Foundation
- Cambridge Savings Charitable Foundation

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- Cambridge Community Foundation
- Franklin Square House Foundation
- Richard and Susan Smith Family Foundation
- Moses Kimball Fund
- Americo J. Francisco Fund
- Frederick C. Lutz and Christian Rausch Foundation

In addition to these sources of funds, JAS is able to earn fees from its rental properties to support Resident Services activities and programs. With the above listed sources of funds, asset management, and resident services fees, along with an increase in investments by individuals and corporations, JAS will have the resources needed to support the CIP.

In the past, JAS has focused on public funding and private foundation and corporate grants to support programs and these efforts will continue to be an important strategy to support this CIP. However, in 2015 JAS will also begin to develop a sustainable program to increase funds raised from individuals. JAS has engaged a fund-raising consultant to develop a comprehensive plan for resource development, including the CITC approach. This plan will also include other approaches to cultivate new donors and encourage past donors to contribute at a higher level. This plan will include a sustainable, multi-year effort in expanding resource development. The additional funds will strengthen JAS's ability to conduct current and future programs, listed in the sections above. The funds will also be used to:

- Develop and support a sustainable fundraising function
- Expand and strengthen the newly formed Housing Resources Department to better meet the needs of residents
- Invest in the development and maintenance of the data and evaluation functions of JAS

JAS plans to use Community Investment Tax Credits to leverage increased support from current corporate donors. The capacity of these donors alone is expected to make use of \$50,000 in tax credits. Additionally, during the past year JAS has been strengthening the organization's efforts to communicate its mission and activities. With a new web-site, enhanced collateral materials, and a fund-raising assessment and plan, JAS is confident that it can effectively use \$150,000 in Community Investment Tax Credits in 2015. With the wealth within the City of Cambridge, and a new emphasis by JAS to cultivate and steward individual donors, the availability of Community Investment Tax Credits will be a highly effective tool to support the CIP.

### **Section 9: History, track record, and sustainable development**

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#### Past Approaches and Financing

JAS has been providing community development services to Cambridge since 1968 when it was developed as a model to support the Wellington Harrington Neighborhood Stabilization Program. JAS played a key part in the revitalization of that neighborhood and provided summer jobs for teens in the neighborhood. In 1974, JAS expanded services citywide and began receiving Community Development Block Grant funding. Programs and housing developed over the years have included:

- 1968 Summer Youth Enrichment Program, the core program of the original Just-A-Start
- 1973 Linwood Court opens, providing affordable rental options of 45 units in 8 buildings

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- 1975 Home Improvement Program helps stabilize owner occupied housing
- 1978 Housing Development begins creating affordable rental housing
- 1982 Teen Work helps teens find jobs, after school or in the summer
- 1984 JAS provides city's first affordable home ownership condo development - 2 units
- 1986 Mediation is added as a tool to help resolve conflict and securing housing by negotiating landlord-tenant issues
- 1988 JAS Teen Living Program provides housing and life skills for pregnant and parenting teens.
- 1991 St. Patrick's Place opens, providing 32 units of affordable housing
- 1992 Biomedical Career Training Program opens, helping unemployed and underemployed adults find gainful employment and meet the workforce demand for Cambridge-based biomedical companies.
- 1993 Youth work-training evolves into YouthBuild, supporting students in getting high school credential and practical work skills
- 1996 402 Rindge Avenue is acquired, providing affordable housing for 273 families
- 1999 Career Connections developed to work with high-risk students at Cambridge Rindge and Latin, providing mentoring, job placement and support.
- 2000 JAS opens Hovey Avenue Apartments, providing 17 affordable housing units
- 2001 Squirrel A. Brand Building acquired, providing 20 affordable housing units
- 2005 Next Step (for graduates of the Just-A-Start House) opens to house three families
- 2007 JAS purchases 821-825 Main Street, the site of the former Nightstage nightclub. The site had sat vacant since the early 1990s, and was blight on this busy portion of Main Street. With support from the City, JAS redeveloped the site into ten affordable condominium units. The building received LEED Platinum status
- 2008 Just-A-Start House Teen Living Program relocated to newly acquired rectory of St. Polycarp Village in Somerville, MA
- 2011 Elm Place opens, providing 19 LEED Platinum certified affordable housing units
- 2012 JAS opens LEED Platinum certified Windsor Church Affordable Home Ownership Condos with 14 units, bringing total number of affordable condos developed by JAS to 130 since program began

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JAS also has strong financial standing and has enjoyed unremarkable annual audits. The organization has a track record of compliance with its many contracts and with all regulatory requirements. As outlined above in Section 8, JAS has historically garnered funding to finance its programs from a wide variety of sources. Since the organization's incorporation, JAS has had a consistent financial partnership with the City of Cambridge. The agency also has also a strong track record of receiving funding from federal agencies, including HUD and DOL. Funding from these sources has been bolstered from grants from private foundations and corporations. JAS's education and training programs have been funded by a variety of sources, most of which have been stable over time. The development of rental housing and of deed-restricted affordable condominiums have been financed and funded by a combination of public and private lenders that have included:

- Boston Private Bank & Trust Company
- Brookline Bank
- Cambridge Affordable Housing Trust
- Cambridge Savings Bank
- Cambridge Trust Company
- Clocktower Tax Credits
- Community Economic Development Assistance Corporation (CEDAC)
- FHL Banks
- U.S Department of Housing & Urban Development
- Massachusetts Department of Housing and Community Development
- Massachusetts Housing Investment Corporation
- Winter Hill Bank

JAS has several core competencies that include:

- Expertise in administration of complex government grants,
- Ability to secure permanent financing and soft debt for affordable housing developments within Cambridge,
- Expertise in real estate project management,
- Proficiency in the development and management of innovative, comprehensive education and training programs.

### Massachusetts Sustainable Development Principles

JAS's past practices and plan moving forward work to fulfill the Commonwealth's Sustainable Development Principles in several ways, including by: Concentrating Development and Mixed Uses (Principle 1), Expanding Housing Opportunities (Principle 6), Increasing Job and Business Opportunities (Principle 8), and Promoting Clean Energy (Principle 9).

### Principle 1 - Concentrate Development and Mix Uses

Working in an urban environment JAS has established itself as a developer committed to protecting historic resources, remediating sites and reusing existing structures. The agency also strives to develop affordable housing within close proximity to public transportation, as this is crucial for many low-income people to commute to work and access necessary goods and services. JAS has completed three significant adaptive reuse properties, its first was the 1992 conversion of a church located in heart of the agency's service area into 32 units of affordable housing. The second major effort in protecting the historic fabric of the neighborhood was the 2001 redevelopment of a former candy factory into 20 units



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of housing with an expansive community garden developed on the site. JAS's most recent development, completed in 2012, once again used a former church to create 14 new homes for purchase by income eligible first-time home buyers.

Principle 6 – Expand housing opportunities

Expanding affordable housing opportunities is a key component of JAS's mission and the main goal of its Housing Division. The agency provides a continuum of housing services from helping people to find emergency shelter, to affordable rental housing, to home ownership that is affordable for low- to moderate-income individuals in Cambridge's particularly expensive housing market. JAS's Housing Services also help to keep people in their homes, both through mediation to solve tenant-landlord issues, and through providing low and no interest loans to allow homeowners of modest means make necessary repairs. JAS owned affordable rental properties range greatly in size from 6 units to 273 units in a building, providing a variety of housing options. The homes developed by JAS for sale are restricted to low and moderate income homebuyers and are mostly condominiums, which are in properties ranging in size from 1 to 14 units. JAS has developed or preserved 598 rental units and has added more than 130 affordable homeownership units to the regions housing stock.

Principle 8 – Increase Job and Business Opportunities

JAS has several programs that expand access to education, training, and entrepreneurial opportunities. These include: YouthBuild, the Biomedical Careers Program, TeenWork, Career Connection, and Summer Youth Enrichment. As detailed earlier in the application, these programs provide education, training, and employment assistance services to participants who range from freshman in high school to adults. The services provided range from high school level education and test preparation, to real-life skills development in construction, to support with developing a resume, search for a job, and retaining employment. All together, these programs serve more than 275 individuals annually.

Principle 9 – Promote clean energy

In December of 2010, JAS adopted a series of "Green and Healthy Property Management Policies," which were approved by its Board of Directors, and currently guide the agency's housing development and property management efforts. These policies were designed to help JAS reduce the use of energy, water, and harmful chemicals in agency-owned properties, reduce waste generated onsite, create healthier living environments for residents, and reduce the carbon and environmental footprint associated with properties. Some goals of these policies included: measuring energy usage to inform maintenance and management activities, reducing energy use in existing buildings and new construction, evaluating water usage and identifying where usage exceeds targets, reducing water usage to below 55 gallons per day per person, maintain green cleaning practices to reduce use of toxic chemicals, reducing waste and encouraging recycling, etc.

In addition to complying with these policies, in recent years JAS has developed several properties with energy efficient features and was awarded LEED Platinum certification for each of its last two new construction developments. Before the LEED system was employed as a benchmark, JAS built to the ENERGY STAR Homes standard in all of its new construction developments, this includes Scouting Way, a 13 unit project that incorporated a variety of eco-friendly features, and energy efficient building systems. Three of the developments mentioned above include extensive solar energy systems, two involve PV arrays and JAS's converted candy factory has been retrofitted with a solar thermal water system, which has significantly reduced its energy consumption.

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**Conclusion**

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For over 40 years, JAS has played a major role in meeting the needs of low- to moderate-income residents of Cambridge and surrounding communities. The agency continues to strive to create opportunities, strengthen community, and improve the lives local residents. This CIP represents the next step in JAS's efforts to better serve community members in need. The organization's Board of Directors has discussed the CIP and it will be officially adopted at a November 12, 2014 board meeting.

In summary, JAS provides metro north and greater Boston residents with a range of services to help them secure affordable housing, develop skills to help them advance their marketability as employees, and generally increase their financial security. This CIP describes the population and communities that JAS serves, how community members and other stakeholders have been and will be involved in setting goals and targeting services to where they are needed most, and how JAS has met and continues to plan to meet the Commonwealth's Community Development Principals. The CIP is also informed by the community development goals of the municipalities that JAS serves, most notably Cambridge and Chelsea.

JAS is enthusiastic to request an award of \$150,000 in Community Investment Tax Credits in the agency's first year of certification as a CDC. The agency is confident that it can effectively make use of this financial opportunity to bolster the services provided to residents of affordable housing and participants in education and training programs, given its long-time track record of serving this community. JAS looks forward to a new potential partnership with DHCD, and hopes that this prospective funding will help to support the low- to moderate-income residents served by JAS.