

Just-A-Start Community Investment Plan 2020-2023 For the Community Investment Tax Credit Program

Just-A-Start is pleased to present our 2020 Community Investment Plan (CIP) in response to the recent Community Investment Tax Credit (CITC) NOFA from DHCD. Just-A-Start (JAS) is a bridge to opportunity for youth and adults in Cambridge and surrounding communities. Our partnership with DHCD in general, and through CITC specifically, is vitally important to the ongoing realization of JAS's mission to promote equity by creating access to stable housing and building pathways to economic opportunity.

Section 1: Community or constituency to be served

JAS's primary geographic focus is Cambridge, with a secondary focus for several programs including Boston and Metro North communities such as Chelsea, Everett, Malden, and Somerville. Cambridge has been the focus of our efforts in the development and preservation of affordable housing, as well as home improvement. The education, training, mediation, and homelessness prevention programs are available to residents of Cambridge as well as neighboring communities. Our primary and secondary service areas are outlined on the map included as Attachment 1.

Cambridge is the second most densely populated city in Massachusetts, with a population of 118,927 (2020), comprising 46,184 households. The median household income is \$77,378 and 13.2% of the population has income below the poverty level. Approximately 51% of the residents are between the ages of 20 and 39 years old, with 9.6% over the age of 65. The city is racially and ethnically diverse with 11% African American, 16.1% Asian and Pacific Islander, 9.2% Hispanic and 67% Caucasian.

Escalating real estate and rental rates have long threatened the economic diversity of the city. The 2019 median market rate sales price of a single-family home was \$1.5 million, for a two family \$1.4 million, and for a condominium \$760,000. According to Zillow's rent index, as of January 2020, the monthly median asking rent for a market-rate Cambridge apartment was \$2,550 for a one-bedroom unit, \$3,100 for a two-bedroom unit, and \$3,500 for a three-bedroom unit.

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

The Massachusetts Executive Office of Labor and Workforce Development reported an average of 136,025 jobs in Cambridge during the second quarter of 2019. The average annual wage earned in Cambridge was \$125,112 and during October 2020, the unemployment rate in Cambridge was 4.8 % (unadjusted). The unemployment rate in February 2020 prior to the impact of the COVID-19 pandemic stood at 1.8%.

Nearly all clients served by JAS's programs, housing, and services are low- to moderate-income individuals and families. Each program has separate intake and income requirements, shown in the table included as Attachment 2. As the diversity table in Attachment 3 indicates, JAS serves diverse racial and ethnic groups.

Section 2: Involvement of community residents and stakeholders

JAS works closely with a wide diversity of community residents, businesses, corporations, organizations, public agencies and officials, and partners through its housing, education and training, and community engagement activities and initiatives.

JAS's real estate development projects require extensive community input. We work with the City of Cambridge Community Development Department and the Affordable Housing Trust to create, preserve,

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and maintain high-quality housing that is integrated into the greater community and which will remain fruitful for future generations. The City is a core funder of JAS's housing programs and the regulatory enforcer behind our deed restricted housing. In addition to our engagement with the City, all of our real estate development projects solicit input from community members through regular community meetings. We also utilize CoUrbanize, a community engagement platform, which allows us to share regular updates on our real estate projects and allows community members to provide feedback.

JAS's Housing Resources team works attentively with residents throughout the relocation processes associated with our renovation projects, including recently at the George Close Building and currently at our Squirrelwood project, earning their support for the renovation and addition of new housing. Our close engagement with residents during these renovations has allowed us to better understand and meet their needs while simultaneously improving their apartments. Informed by resident needs, several new units at Squirrelwood will be family-sized, creating much needed space in the city for larger sized families, as well as offering JAS the flexibility to "right-size" residents into apartments that are appropriately sized for their changing family compositions.

JAS's residents are engaged on an ongoing basis with JAS through our Housing Services team. With two Resident Services Coordinators located on-site at our residential buildings, we cultivate relationships with our residents through holiday celebrations, summer fun activities, cookouts, health and wellness programs, and other one-on-one support and engagement. JAS's Resident Services Coordinators prepare monthly newsletters to ensure residents stay informed of services and resources available to them through JAS and other community partners.

In 2019, the Housing Resources team completed a comprehensive resident needs assessment in collaboration with Enterprise Community Partners in order to gain a deeper understanding of the availability of, utilization of, and barriers to necessary services. Among the priorities identified in the survey were food insecurity among residents, the need for accessible and affordable child care, and revealed the prevalence of chronic health conditions, including hypertension, arthritis, depression/anxiety, and diabetes. We shared the results of the assessment with residents through two Data Walk events, which were an engaging way to share and discuss research findings with community residents and stakeholders. JAS has already begun implementing programming related to the results. These have included the creation of a food pantry at our 402 Rindge Avenue development, an extensive system of food procurement and delivery to tenants through the pandemic, and the establishment of a walking group for residents. In addition, the survey results were instrumental in our successful efforts to include four pre-kindergarten classes at our upcoming Rindge Commons project as part of the City's new Universal Pre-K initiative.

JAS's Education and Training programs collaborate with local organizations and businesses to help students assess and address their educational needs and realize their career aspirations. JAS's Biomedical and IT Career Programs both have advisory boards comprised of representatives from local biotech firms and the IT field. The advisory boards meet two times a year to provide feedback on the program and to facilitate employment and networking opportunities for students. Partners in our Biomedical and IT Careers Programs include: Bunker Hill Community College (BHCC), the City of Cambridge, the Massachusetts Life Sciences Center, the Massachusetts Biotech Council, JPMorgan Chase, Sanofi Genzyme, Life Science Cares and other industry representatives. JAS's Alumni Career Coach provides comprehensive support services to graduates. Additionally, the 29 years of Biomedical Careers Program alumni working locally offer a network to aid in recruitment of new students and job placement post-graduation.

Participants in JAS's YouthBuild program benefit from the support of our partners, such as the Massachusetts YouthBuild Coalition, the Metro North Regional Employment Board Youth Council and

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Cambridge's Office of College Success. These agencies provide staff and student professional development and opportunities for young people through employer panels, trainings, tours, workshops, and job opportunities. Community organizations and school counselors also provide consultation and student referrals.

In 2019, JAS established a Young Professionals Group, a volunteer group that engages local residents and employees with JAS's mission through fundraising, events, and advocacy, furthering JAS's volunteer opportunities and engagement.

The members of the JAS Board of Directors reflect the communities and needs served by JAS. Of the 15 current members, 12 live and/or work in Cambridge or other communities served by JAS. Of the remaining Board members, one is a graduate of JAS's Biomedical Careers Program and works at Wuxi Biologics, one is a JAS resident, and another is a graduate of our YouthBuild program. Members of the Board have also participated in JAS's Home Improvement Program (HIP). Board members participate in committees to support JAS's mission including Real Estate, Governance/DEI, Finance, Program and Engagement, Fundraising and our workforce advisory groups.

JAS's Board of Directors and Leadership Team monitor the annual progress towards the goals of the CIP. All Leadership Team members regularly connect with residents, program participants, and external stakeholders to ensure ongoing "learning loops" from JAS's diverse constituents (see Attachment 4). We also regularly solicit feedback from program participants, residents of JAS rental properties, private and public investors and funders, and staff to assess progress and identify trends and community needs.

Section 3: Community Investment Plan Goals

JAS's vision is an equitable community where everyone can secure a solid economic foundation. To that end, we are a bridge to opportunity for youth and adults in Cambridge and surrounding communities, and we help build economic resiliency among low- to moderate-income residents and program participants to allow them to attain economic security and mobility. Given these guiding principles, the goals of the CIP are:

GOAL #1: Create Access to Stable Housing: Increase housing stability and options for low- to moderate-income individuals and families (a) through the development of high-quality affordable housing in and around Cambridge and (b) by assisting families and individuals to secure and maintain stable housing through a range of housing services.

GOAL #2: Build Pathways to Economic Opportunity: Support the economic resiliency and mobility for low- and moderate-income individuals and families through JAS's well regarded and longstanding training programs for youth (YouthBuild) and adults (Biomedical and IT Career Programs).

GOAL #3: Promote Equity: Work to address the systemic inequities that make our work necessary. JAS very effectively assists low and moderate-income residents to navigate inequitable systems. We are committed to addressing those inequities through policy advocacy and community engagement.

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Section 4: Activities to be undertaken

Below is a description of the activities that JAS will undertake to meet its three CIP goals:

GOAL #1: Create Access to Stable Housing

(a) Real Estate Development

1. **Rental Properties:** JAS develops and preserves affordable rental housing for individuals and families. JAS currently owns 598 apartments, housing over 1,200 individuals, with five new projects comprising 250 additional affordable apartments in its pipeline. This includes the mixed-use, transit-oriented Rindge Commons project in North Cambridge. Phase 1 of the project will include 24 affordable apartments, state-of-the-art space for JAS's Education and Training programs, and four classrooms for the City's new universal pre-kindergarten program.
2. **Affordable Home Ownership:** JAS has developed 130 homeownership units over the last 25 years. JAS is in the predevelopment phase on a new construction 15-unit affordable condominium project in Cambridge's Port neighborhood, the first all-affordable homeownership project in Cambridge in the last 15 years.
3. **Condo Resale Program:** There are more than 500 homeownership units in Cambridge currently subject to Affordable Housing restrictions, including many originally developed by JAS. In partnership with the City of Cambridge, JAS manages the preservation, rehab, and resale when owners decide to sell their units, with approximately 10 condo resales annually.

(b) Housing Resources

1. **Resident Services:** JAS provides services to enhance the capacity of about 1,200 residents in JAS-owned housing to retain stable housing and thrive in their community.
2. **Home Improvement Program:** JAS helps Cambridge residents and landlords preserve, stabilize, and renovate their properties through technical and/or financial assistance.
3. **Mediation/Homelessness Prevention:** JAS supports stable housing by mediating tenant-landlord disputes to prevent eviction. We also re-house homeless families with rental assistance and case management support.
4. **Condominium Stewardship Services:** JAS offers advisory services, including education, training, and leadership development, to condo association related to finances, management, and compliance.

GOAL #2: Build Pathways to Economic Opportunity:

Education and Training

1. **Biomedical Careers Program:** In January 2021, JAS will launch its 30th annual Biomedical Training cohort. The 9-month-long full-time class trains low-income, largely immigrant adults for living-wage jobs with career pathways in the life sciences industry. Participants average a \$15,000 wage gain in the first year after graduation.
2. **Information Technology (IT) Careers Program:** Modeled after the Biomedical Careers Program, JAS's IT Careers Program holds two overlapping 9-month-long full-time cohorts annually. The IT Careers Program provides underemployed and unemployed adults, most of whom are immigrants and people of color, with training in technical and soft skills, as well as experiential learning to help them enter careers in IT user support roles.

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3. **JAS YouthBuild** enables youth between ages 16 and 24 who have dropped out of school to obtain high school credentials while gaining employment, life, and leadership skills. JAS serves approximately 50 diverse, high-risk youth each year in either a construction track or retail track.
4. **Summer Youth Employment Program:** JAS connects Cambridge teens to paid summer jobs, supplemental summer education, and employment readiness and skill building.
5. **Financial Opportunity Program:** JAS offers financial education and coaching to JAS affordable housing residents, education and training clients, and other community members to increase their overall financial stability, resiliency, and independence.
6. **Families Moving Forward:** In 2020 JAS launched a new comprehensive direct service program designed to help families improve their health, housing stability, and economic independence. The program uses one-on-one coaching for its 25 participants in which coaches are paired with families to assess, establish, and achieve individualized goals over a three-year period. JAS is the lead organization, partnering with five other local nonprofits including: Cambridge Family & Children's Service, Cambridge Health Alliance, Cambridge Housing Authority, Institute for Health & Recover, and Community Action Agency of Somerville.

GOAL #3: Promote Equity:

1. **Direct Assistance:** In 2020, JAS raised nearly \$170,000 for our newly created Safe & Secure Fund to assist our tenants, students and program participants impacted by COVID with small grants to meet their basic and urgent needs. JAS is committing itself to continuing that initiative in the years to come, with the expectation that these funds will assist families through economic hardship and also assist families to overcome barriers to economic opportunity.
2. **Advocacy regarding systems change opportunities:** Like most Community Development Corporations (CDCs), JAS has a long and impressive track record at assisting individuals and families to navigate a deeply flawed system, characterized by inadequate housing and economic opportunities. In the process, the organization has, in effect, piloted initiatives that address seemingly intractable problems like poverty and homelessness. JAS will expand its efforts to advocate for resources and policies that support these types of equitable solutions.
3. **Business partnerships with MBE and WBE's:** JAS will increase the numbers of vendor/business relationships and funds spent with businesses owned by people of color and women. We recently awarded a \$200,000 renovation project for our Scouting Way rental property to an MBE general contractor.
4. **Outreach:** Better connect JAS and our programs to underserved populations and communities, including cities and towns near Cambridge that lack the community development programs offered by JAS.

Section 5: How success will be measured and evaluated

JAS consistently and methodically collects data on program outcomes and finances as a means to evaluate program impact, cost effectiveness, and to modify programs accordingly. We do this through agency-wide use of Salesforce for both program data collection and to track philanthropic support. This data collection also aligns with reporting requirements for public and private funders. Program staff use data collection and monitoring systems to report programmatic progress to department leadership on a regular basis. Programs use appropriate tools to measure participant progress (internally developed assessments, Massachusetts Work Based Learning Plans, Test of Adult Basic Education, etc.). Different programs are monitored and

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assessed quarterly and on an annual basis by entities such as the Metro North Regional Employment Board, the U.S. Department of Labor, the Workforce Development Office of Cambridge, the Cambridge Community Development Department, the Malden Redevelopment Authority, and the Massachusetts Attorney General's Office. In 2015, UMass Boston's Center for Social Policy conducted an independent evaluation of the Biomedical Careers Program. The Massachusetts YouthBuild Coalition conducts a biannual peer evaluation of JAS YouthBuild.

The diverse and comprehensive nature of JAS's programs and services result in the generation of a large amount of data that inform the flow of program activities, track participant progress, and monitor outcomes. Recognizing the importance of clarifying the theory of change that is embedded in all of JAS's programs, staff have developed program Logic Models that outline program activities and the intended outcomes and means of measuring program success. Staff have relied on software tools such as Salesforce to collect, track, and monitor program-related data that is relevant to their needs, which vary by program. JAS's programs refine their own intake processes and methods of recording, saving, and reporting client data, which differ from program to program based on outcome tracking and reporting needs. All files that contain participant data are maintained in compliance with Massachusetts General Law 201 CMR 17.00: Standards for the Protection of Personal Information of Residents of the Commonwealth.

As a part of JAS's Strategic Plan for 2016-2020, JAS affirmed its aspiration to be a data-driven organization. Towards this end, JAS adopted Salesforce as its centralized database for all programs to better collect and track contacts and services, to help identify referral services internally and externally, and to evaluate effectiveness to inform program improvements. Our Education and Training programs have been using Salesforce for the past few years, allowing us to produce more nuanced reports to inform program planning. The adoption of Salesforce has helped to standardize and improve intake practices organization-wide, streamline outcome measurement, and increase cohesion across JAS's various programs. Salesforce has improved the efficiency of contract reporting, and fundraising, therefore reducing the staff time required for these activities and allowing staff to focus more on services offered directly to the community. JAS's Manager of Learning and Evaluation oversees the organization's data and analytical infrastructure, working in collaboration with a consultant with expertise in Salesforce development and administration.

Outcomes and the impact of the programs to be measured and tracked each year are as follows:

Goal# 1: Create Access to Stable Housing

Rental Properties

- 1,200 residents who live in JAS's 598 affordable rental units will be provided quality housing.
- JAS has over 250 units of affordable housing in the pipeline to be developed in the next five years, 24 of which will be completed in 2021.
- All JAS residents will have access to Resident Service Coordinators, whose goal is to enhance the capacity of the residents to retain stable housing and thrive. Services to assure that 95% of households at risk of eviction remain housed.
- All JAS rental residents will have opportunities to take advantage of JAS programs and resources including all Education and Training programs, Financial Opportunity services, including free VITA tax preparation services on site, and resident services activities including holiday celebrations, health and wellness programs, etc.
- All JAS rental property residents will be provided with links to community resources including: English for Speakers of other Languages (ESOL), adult basic education, parenting classes, elder services, and job search assistance.

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Affordable Homeownership

- About 10 affordable housing units will be sold through the resale of City deed restricted condos.
- 15 new homeownership units will begin construction in 2021, with completion anticipated in 2022.

Home Improvement Program (HIP)

- JAS will provide low-interest home improvement loans and technical assistance to 30 home owners.
- JAS will provide targeted outreach to the growing population of persons aging in place who have a need for mobility modifications and accessibility improvements.

Mediation/Homelessness Prevention

- 100 households will receive short-term rental assistance, have their housing stabilized, and avert homelessness for 12 months or longer.
- 400+ households will receive mediation services to resolve conflicts and prevent homelessness.

Goals #2: Pathways to Economic Opportunity

Biomedical Careers Program

- Annually provide 18 low- to moderate-income adults with intensive training in the biomedical industry.
- 90% of students will graduate from the nine-month program.
- 70% of graduates will obtain employment in biomedical careers within a year of graduation.
- Graduates who are placed in the biomedical sector will increase their annual income by an average of \$10,000.

IT Careers Program

- Annually, provide 36 low- to moderate-income adults with technical and soft skill training, designed to help them enter careers in IT user support roles.
- 80% of students will graduate from the nine-month program.
- 75% of graduates will obtain employment in IT user support or similar positions within one year of graduation from the program.
- Graduates who are placed in IT positions will increase annual income by an average of \$10,000.

YouthBuild

- Annually provide full-time youth development, academic, and job training to:
 - 20 actively-enrolled students, including nine Cambridge youth.
 - Follow-up and supportive services to an additional 30 formerly-enrolled youth.
- 70% of actively-enrolled participants will demonstrate learning gains (literacy and/or math).
- 60% of actively enrolled youth will attain HiSET.
- 10% of youth (actively and formerly enrolled) will go on to post-secondary education/training.
- 70% of actively-enrolled participants will attain industry recognized credentials (HBI PACT/OSHA).
- 70% of youth served (actively and formerly enrolled) will obtain employment.

Summer Youth Employment Program

- 35 youth will participate in career readiness activities (such as developing a career inventory, drafting and creating a resume, etc.)

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- 35 youth will participate in paid, supported work placements
- 35 youth will receive academic enrichment and money management awareness related to first-time employment

Financial Opportunity Program

- 75 program participants will complete one-on-one sessions where they will learn cash flow analysis and budgeting, sign up for free credit monitoring, and/or establish SMART goals for their monthly surplus.
- 20 of these participants will use one of the program incentives: an emergency-only groceries gift card, seed capital to open a bank account, match savings for a personal emergency fund, or a match incentive for a secured credit card.
- 300 clients will have their tax returns prepared at the VITA Tax Help Clinic, receiving \$100,000 in EITC in the aggregate.
- IT, Biomedical, and YouthBuild students will participate in six hours of financial education focused on cash flow analysis and budgeting, credit monitoring, debt management, “cliff effects”, employment, and other financial topics.
- Host workshops in collaboration with other community organizations on the topics of student loans, credit, budgeting and cash flow, home ownership, and purchasing a vehicle.

Families Moving Forward

- Participants will set 8 goals for themselves annually and achieve a 75% completion rate.
- Mentors will conduct 300 coaching sessions/year.
- Participants will have an increase in financial stability indicators (net income, savings, decreased debts, and/or credit score)
- 75% of participants will save \$2,000 over 3 years and receive a match of \$3,000.
- Participants will have increased housing stability.
- Participants will have increased self-efficacy scores.
- Participants will have increased and better access to holistic services to address physical and mental & behavioral health issues.

Goal # 3: Promoting Equity

- Include \$50,000 in JAS’s annual operating budget, with which JAS will provide \$500-\$1,000 disbursements to 75 JAS tenants and program participants for essential needs.
- Advance policy reform and/or secure public funding to support the expansion of successful JAS program initiatives the areas of Education & Training, Housing Services and Real Estate Development.
- Establish policies and benchmarks for MBE and WBE participation on JAS Real Estate Development projects that align with industry best practices (e.g. City of Boston and/or MHIC benchmarks) and meet these targets on projects currently in JAS’s development pipeline.
- Secure funding and contracts to successfully implement programs to serve at least 100 low-income residents in JAS’s secondary target communities.

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Section 6: Collaborative efforts to support implementation:

JAS’s success has depended on the extensive partnerships we have forged over our 52-year history. Some of these partners are listed below by program:

Activity	Partner(s) and Role(s)
Biomedical Careers Program	<ul style="list-style-type: none"> • Massachusetts Life Sciences Center: Provided funding for lab equipment and impact study of the program. • Bunker Hill Community College: Provides lab space, awards graduates college credits and a Biomedical training certificate, serves on advisory board, and assists in curriculum development. • Biogen, Verical, Triumvirate Environmental, Inc., Boston Medical Center, LifeMine Therapeutics, Indigo Agriculture, Addgene, Takeda Pharmaceuticals: Hire program graduates. • Argosight, Bluebird Bio, Indigo Agriculture, MIT, Novartis, Praxis Precision Medicines, Ribon Therapeutics, Shire Pharmaceuticals, Triumvirate Environmental: Serve on Advisory Board. • Sanofi Genzyme: Provides funding, hosts graduation annually, hires program graduates. • UMass Boston Center for Social Policy: Performed comprehensive impact study and connects JAS to ongoing workforce development programs and conferences. Currently the Center, along with The Donahue Institute for Nonprofit Funding & Fiscal Solutions, is developing a four-year (2021-25) business/strategic plan the both the Biomedical Careers and IT Programs. • City of Cambridge: JAS participates in the City’s STEAM Initiative Advisory Committee, which was created to enhance and expand access to quality STEAM learning experiences from birth to adulthood.
Information Technology (IT) Careers Program	<ul style="list-style-type: none"> • ECMC Foundation: Funded the design/implementation of the first two years of the IT Careers Program. • Capital One: Provides funding and has hosted graduation. • Fenaghan Engineering Company, Agility Health, Ryzen Solutions, Dana Farber Cancer Institute, Brockton Public High School, and Chewy: Employ graduates. • Bunker Hill Community College: Accepts program graduates. • UMass Boston Center for Social Policy, and The Donahue Institute for Nonprofit Funding & Fiscal Solutions: See description of business/strategic plan above.
YouthBuild	<ul style="list-style-type: none"> • City of Cambridge Community Development Department and Office of Workforce Development: Provide financial support to the program. • Cambridge Rindge and Latin School: Works with YouthBuild staff and students for case management assistance. • Chelsea Housing Authority, Chelsea Soldiers Home and Cambridge Housing Authority: Worksite where students preform construction/rehabilitation projects as a community service activity. • Chelsea High School: Refers students to the program.

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Activity	Partner(s) and Role(s)
	<ul style="list-style-type: none"> • Massachusetts YouthBuild Coalition: Provides support and connection for all YouthBuild programs in Massachusetts. • Somerville Center for Adult Learning Experiences (SCALE): Provides diplomas for students, keeps curriculum aligned with state-side standards and provides academic support and curriculum for students. • Metro North Regional Employment Board: Funds the program and also provides employment resources. • US Department of Labor: Longtime funder of program • YouthBuild USA: Provides connections to funding and share best practices • The Neighborhood Developers: Assists in recruitment of YB students. • The Chelsea Collaborative: Provides classroom space for students.
Summer Youth Employment Program	<ul style="list-style-type: none"> • City of Cambridge Office of Workforce Development: Provides funding for youth employment and collaborate to assist with youth job placements. • Cambridge Savings Bank/East Cambridge Savings Bank: Representatives present to youth participating in the program. • Cambridge Housing Authority (CHA): Youth work on service projects at CHA properties. • Summer Fund, Albert O. Wilson Foundation: Fund the program.
JAS Rental Properties	<ul style="list-style-type: none"> • Cambridge Housing Authority: A significant percentage of our apartments and residents have rental subsidies administered through CHA. • Maloney Properties: Management agent of 325 units. • Wingate Companies: Management agent of 273 units. • City of Cambridge: Capital funding provider, and monitor and regulator affordable housing restrictions associated with JAS affordable rental properties. • DHCD: Allocator of state and federal housing funds, including Low Income Housing Tax Credits (LIHTC), and monitor of affordability restrictions for JAS developments. • MassHousing: Lender and partner on several JAS affordable developments. • Massachusetts Housing Investment Corp (MHIC): LIHTC investor on 3 JAS developments. • Multiple local banks (Cambridge Savings Bank, East Cambridge Savings Bank, Cambridge Trust Corp, Boston Private Bank & Trust): Construction and/or permanent lenders on JAS developments.
JAS Affordable Homeownership	<ul style="list-style-type: none"> • City of Cambridge: Capital funding provider and monitor and regulator of affordable housing restrictions associated with JAS homeownership projects. • DHCD and Mass. Affordable Housing Trust: Regulatory enforcement on previously developed and financed projects. • MassDevelopment: Provided funding commitment on 15-unit condo project currently in pre-development phase. • City of Cambridge Historical Commission: Provides funds to help preserve historic architectural elements of many properties we redevelop.

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Activity	Partner(s) and Role(s)
JAS Home Improvement Program	<ul style="list-style-type: none"> • City of Cambridge CDBG: Provides funds to homeowners, as well as operational funding. • Cambridge Historical Commission: Provides funds to homeowners for restoration of historic architectural elements. • MassHousing: Provides financing for lead paint removal • CAPIC: Provides energy efficiency audits and utility rebates. • Mass Save: Provides loans for insulation upgrades, replacement windows; and heating, hot water, and air conditioning equipment. • Mass Rehab Commission: Provides financing for home modification for accessibility needs. • Somerville Cambridge Elder Services: Supports many clients and HIP participants with services to allow them to “age in place.”
JAS Homelessness Prevention/Housing Stabilization	<ul style="list-style-type: none"> • City of Cambridge, through CDBG funding, partners with JAS to provide conflict resolution services to Cambridge residents. • Attorney General’s Office of Massachusetts funds the Face to Face Program, in which JAS provides mediation services. • Executive Office of the Trial Court of Massachusetts funds JAS’s mediation services in several District Courts. • South Middlesex Opportunity Council (SMOC)/DHCD: Partners to provide rental assistance, mediation, and tenant stabilization for families in Chelsea, Revere, and other Metro North cities and towns at risk of eviction and homelessness, through a HUD Emergency Solutions Grant. • City of Malden: Partners with JAS to provide Malden individuals and families with mediation services at Malden District Court and throughout the Malden community. This partnership has expanded to include rental assistance. • City of Somerville: Partners with JAS to provide rental assistance, mediation, and tenant stabilization for its residents. • Metro Housing Boston: Provides RAFT (Rental Assistance for Families in Transition). We refer many clients who need additional tenant stabilization services. • Liberty Mutual: Funds a rental assistance program that provides housing stabilization for Boston residents.
Financial Opportunity Program	<ul style="list-style-type: none"> • Santander Bank, Capital One, and Webster Bank: Philanthropic support for Financial Opportunity program. • City of Cambridge, Community Engagement Teams, Cambridge Community Learning Center, and Found in Translation: Partners for some Financial Opportunity workshops.
Families Moving Forward	<ul style="list-style-type: none"> • City of Cambridge: Funds planning and implementation grants for the program. • Community Action Agency of Somerville, Cambridge Housing Authority, Cambridge Health Alliance, Institute for Health and Recovery, Cambridge Family & Children’s Services: Program partners.

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

In 1968, JAS was created as a summer youth program in Cambridge, sponsored by the Cambridge Redevelopment Authority. For the 52 years since, the City of Cambridge has been JAS's most important partner related to strategic visioning, program conception and implementation, funding, and overall organizational support. Consistent with that history, JAS's vision for the CIP closely aligns with the City of Cambridge's FY2016-2020 Consolidated Plan/FY2020 One-Year Action Plan. The City of Cambridge's FY2016-2020 Consolidated Action Plan covers the time period from July 1, 2015 to June 30, 2020 and describes the City's initiatives to provide (1) a suitable living environment, (2) decent housing, and (3) economic opportunities for its residents.

Towards these ends, the City strives to preserve and expand the stock of affordable rental and homeownership units. As one of two CDC's in Cambridge, JAS's Real Estate Development team plays a key role in this strategy by maintaining a portfolio of 598 affordable rental units in Cambridge, developing new housing (with approximately 250 apartments/homes in our pipeline), and preserving affordable homeownership units. JAS is referenced on page 229 of the plan as a member of the City's Affordable Housing Development Working Group.

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 moderate-income Cambridge residents for jobs in the biomedical and 'Green' industries." JAS supports these efforts through our Biomedical Careers Program, which trains 18 low-income participants each year. The City of Cambridge is one of the funders of this program, which is specifically referenced in the Consolidated Action Plan as one strategy to meet this objective. JAS's IT Careers Program, launched in 2018, also supports this City 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, out-of-school youth with pathways to earning high school credentials, while gaining valuable experience in the construction industry or in the customer service/retail field. At the same time, JAS's YouthBuild students rehabilitate affordable housing units in the city, providing a valuable community service. JAS's Summer Youth Employment Program is also supported by the City to provide academic support, life skills training, and job placement for disadvantaged high school students in Cambridge.

We have also worked closely with the City of Cambridge's Community Benefits Advisory Committee. In 2017 the City released a Community Needs Assessment aimed at analyzing the City's most pressing needs. This assessment was the basis for a framework that prioritized needs and informs future funding. The committee solicited proposals from non-profits that provide services consistent with the Guiding Principles for Community Benefits Funding and that help address unmet needs. By working closely with the City and evaluating the results of the Community Needs Assessment, JAS partnered with five local nonprofits and applied for and secured a planning grant and then a three-year implementation grant to launch our new Families Moving Forward program.

JAS has been an integral part of the Cambridge community for 52 years, and the organization connects with the community in many other ways: the Board Chair and many board members are residents of Cambridge; the Leadership Team regularly attends community meetings and forums; all JAS departments collaborate with a significant number of community-based organizations and programs; JAS is a member of Massachusetts Association of Community Development Corporations (MACDC) and many other community-based associations; and JAS staff connect with Cambridge's business associations regularly.

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Section 8: Financing strategy

JAS has a diverse portfolio of funding sources. In addition to our CITC donors, JAS receives funding annually from federal, state, and local governments, private foundations and corporations, as well as various organizations and individuals. These funders have supported JAS's general operations in addition to specific programs including all of our Education & Training Programs, Housing Services, and affordable housing developments. JAS has strong financial standing and our annual audited financial statements have confirmed our strong financial controls and systems. The organization has a track record of compliance with its many contracts and with regulatory requirements.

JAS's Resource Development Department continues to strengthen and expand connections and partnerships between the organization and its stakeholders. In early 2020, the team was restructured in order to become even more effective with our fundraising and communications work, and by building greater capacity for prospecting and securing additional funding opportunities by adding a part-time Grant Writer to the team. The department has been successful in extending the momentum of the organization's 50th anniversary in 2018 and strives to keep supporters engaged, both financially and otherwise, into JAS's next 50 years through regular newsletters, events, solicitations, and other fundraising activities. The team continues to be creative and thoughtful about fundraising in order to continue increasing and diversifying JAS's revenue streams.

In March 2020, we created the Safe & Secure Fund aimed to provide direct support to residents, students, and program participants facing emergency needs due to the COVID-19 pandemic. To date, we have raised nearly \$170,000 for this fund and have made it a permanent fixture at JAS. We saw that providing direct flexible financial support enabled our residents and students to overcome obstacles created by the pandemic and related economic fallout and saw the ongoing need for our community to have access to this direct flexible funding for emergency needs such as food, rental arrears, etc. For this and other fundraising initiatives, the CITC program continues to be a major incentive to giving, with individuals and corporations alike eager to take advantage of the opportunity to maximize the impact of their support.

In addition to these sources of funds, JAS earns fees from its rental properties to support Resident Services activities and programs. Financing for JAS developments include Low Income Housing Tax Credits, taxable and tax-exempt bonds, HOME funds, Affordable Housing Trust Funds, Workforce Housing Funds, Federal and State Historic Tax Credits, and conventional bank loans. With the above listed sources of funds – real estate development, asset management, and resident services fees; public contract revenue; and an increase in investments by individuals, foundations and corporations – JAS has the resources needed to support the activities that make up its CIP. A breakdown of JAS's funding sources for contributions and public grants and funding allocations for FY2020 can be found in Attachment 5. JAS has a fiscal year of January 1-December 31 so the organizations audited financial statements for FY2020 are not yet available, but the organizations FY2020 and FY2021 budgets can be found in Attachment 6 and Attachment 7. The chart found in Attachment 8 shows JAS's FY2021 projected incomes sources by type.

Section 9: History, track record, and sustainable development

History & Track Record

JAS has been providing community development services to Cambridge and surrounding communities since 1968 when it was founded to support the Wellington-Harrington Neighborhood Stabilization Program. JAS played a key part in the revitalization of that community and provided summer jobs for neighborhood teens. In 1974, JAS expanded services citywide. Since 1968 JAS has grown its Real Estate Development and

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Housing Resources staff to 15 employees and its Education and Training team to 18 employees. Programs and housing developed over the past 52 years include:

- 1968: Summer Youth Enrichment Program begins, JAS's core program.
- 1973: Linwood Court opens, providing 45 affordable apartments in 8 buildings.
- 1975: JAS's Home Improvement Program helps stabilize owner-occupied housing.
- 1978: Housing Development team begins creating affordable rental housing.
- 1982: Teen Work helps teens find afterschool and summer jobs.
- 1984: JAS provides city's first affordable homeownership condo development with 2 units.
- 1986: Mediation is added as a tool to help resolve conflict and secure housing through landlord-tenant negotiations.
- 1988: JAS's Teen Living Program provides housing and life skills for pregnant and parenting teens.
- 1991: St. Patrick's Place opens, providing 32 affordable apartments.
- 1992: Biomedical Career Training Program launches, helping unemployed and underemployed adults find gainful employment and meeting 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: JAS acquires 402 Rindge Avenue, preserving and upgrading 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 apartments.
- 2001: JAS acquires Squirrel A. Brand Building, providing 20 affordable apartments.
- 2005: Next Step (for graduates of the Just-A-Start House) opens to house three families.
- 2007: JAS purchases 821-825 Main Street, and redevelops the Nightstage nightclub, vacant since the early 1990s, into 10 affordable condominiums. The building received LEED Platinum status.
- 2008: JAS House Teen Living Program relocates to the newly acquired rectory of St. Polycarp Village in Somerville.
- 2011: Elm Place opens, providing 19 LEED Platinum certified affordable apartments.
- 2012: JAS opens LEED Platinum certified Windsor Church Affordable Home Ownership Condos with 14 condos, bringing the total number of affordable JAS-developed affordable condos to 130 since the program began.
- 2015: JAS purchases and rehabs a 32-unit expiring use property on Bishop Allen Drive. The four historic buildings near Central Square consist of large family units and were beautifully restored using historic tax credits.
- 2017: JAS refinances and rehabs 402 Rindge (273 affordable rental units), using private activity bonds and 4% LIHTC equity, with a focus on improvements to building infrastructure and quality of life for the residents.

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2018: IT Careers Program launches.

JAS celebrates its 50th anniversary through various events and activities throughout the year to reflect on JAS's and look ahead to the next 50 years.

2019: JAS completes Consolidated Project, which includes the rehab and refinancing of 10 sites and 112 apartments in Cambridge. 19 buildings were renovated, in addition to the new 16-unit building to replace the former St. Pat's Church (50 York Street) apartments that were destroyed in the neighborhood fire in December 2016 that displaced over 60 families.

JAS YouthBuild and Real Estate teams renovate a single-family home at 152 Fifth Street – a house bequeathed to JAS – for a first-time homebuyer through the City's affordable housing lottery.

JAS breaks ground on its Squirrelwood project, which includes the refinancing and rehabilitation of two existing JAS projects (Squirrel Brand and Linwood Court), as well as the construction of 23 new affordable apartments.

2020: Families Moving Forward program launches, a comprehensive direct service program designed to help families improve their self-sufficiency, health, housing stability, and economic independence, along with five partner nonprofits.

JAS revises its vision and mission statements to include language about advancing equity and to better align with our work and aspirations.

JAS acquires a 1-acre site at 52 New Street, with financing from the City of Cambridge, on which it plans to construct a development with 107 new affordable apartments.

Rindge Commons project – a new mixed used, transit-oriented project that will house JAS's Education and Training programs, four Cambridge Pre-K classrooms, community space, and 100 affordable apartments – secures permits through the Cambridge Planning and Zoning boards.

In response to the COVID-19 pandemic, JAS launches and raises nearly \$170,000 for the Safe & Secure Fund, which has to date provided direct support to over 220 residents, students, and program participants.

JAS has several core competencies and a solid track record that includes:

- Administration of complex government grants
- Ability to secure permanent financing and soft debt for affordable housing developments
- Real estate project management
- Development and management of innovative, comprehensive education and training programs
- Mediation related to housing and other disputes
- Financial coaching
- Support services to low/moderate-income tenants

Massachusetts Sustainable Development Principles

JAS's past practices and future plans fulfill the Commonwealth's Sustainable Development Principles in the following ways: **Concentrate Development and Mixed Uses (Principle 1)**; **Advance Equity (Principle 2)**; **Make Efficient Decisions (Principle 3)**; **Expand Housing Opportunities (Principle 6)**, **Increase Job and Business Opportunities (Principle 8)**, and **Promoting Clean Energy (Principle 9)**.

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Principle 1 - Concentrate Development and Mix Uses

Working in an urban environment, we have established ourselves as a developer committed to protecting historic resources, remediating sites, and reusing existing structures. JAS 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 projects, its first being the 1992 conversion of a church located in the heart of its service area into 32 affordable apartments. The second major effort in protecting the historic fabric of the neighborhood was the 2001 redevelopment of the former Squirrel Brand candy factory into 20 apartments with an expansive community garden developed on the site. In 2012, we completed the conversion and renovation of a former church into 14 new homes for purchase by income-eligible first-time homebuyers. As part of JAS's refinancing and updating of its entire portfolio, the organization is looking at ways to use existing sites to add new affordable housing. Three projects in JAS's pipeline – phase 1 and phase 2 of Rindge Commons and the Broadway Park condo project – will consist of 115 new homes constructed on parking lots owned by JAS. These and all other JAS developments incorporate Smart Growth principles.

Principle 2 – Advance Equity

Through our recent process to revise our mission and vision statements, JAS renewed and made explicit our commitment to promoting equity through our work. In the months since these new mission and vision statements were finalized, JAS's staff and board have been engaged in a process to identify all the ways that equity can and should play out both in the work the organization does and in the manner in which the organization is run.

The Leadership Team, with input from staff, has begun to identify the systemic barriers that we face through our program work – e.g. housing discrimination, inadequate housing and training resources, biases within employment sectors, etc. The Leadership Team and board have prioritized policy advocacy work in coalition with other groups aimed at addressing these barriers through policy change and other means. In coalition with other housing organizations and the City of Cambridge, JAS was recently part of an important zoning change that will incentivize the development of affordable housing and enable CDCs in the city to compete for available sites.

JAS is equally committed to operating the organization equitably and inclusively. To this end, the Leadership Team has begun implementing plans to continue to increase staff diversity at all levels of the organization, create opportunities for underrepresented groups to advance within the organization, and to create a transparent, self-reflective and inclusive culture where people of all backgrounds have a voice and a sense of belonging.

These commitments are built upon our historic track record of community participation in all of our programs and projects. In addition, we have initiated programs and developed projects that go beyond assisting the direct participants to advocate for and model broad systemic change. For example, all recent and planned JAS housing development projects are either LEED or Passive House certified, which in turn has helped set a standard in Cambridge for all new development. Also, our longstanding workforce training programs have begun to change the way local employers recruit and assess talent in ways that have created opportunities for people of color and immigrants.

Principle 3 – Make Efficient Decisions

Efficient decision making at JAS includes making sure decisions align with our mission, are financially responsible, and include input from our various stakeholders such as board members and our community

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members. All of JAS's development requires regulatory and permitting processes. The current Real Estate staff includes an attorney who advises and guides the regulatory and permitting processes. It is invaluable to have this capacity in-house and leads to very strategic, clear and well-coordinated approval processes.

Principle 6 – Expand Housing Opportunities

Expanding affordable housing opportunities is a key component of JAS's mission. JAS has developed or preserved 598 rental affordable apartments and has added more than 130 affordable homeownership units. In addition, we have approximately 250 units of new affordable housing in our pipeline to be developed over the next five years. The homes developed by JAS for sale are restricted to low- and moderate-income homebuyers and are mostly condominiums. Our portfolio of rental housing and the units/projects in our pipeline consists of a mix of unit sizes, including a significant percentage of family-sized homes. JAS-owned affordable rental properties range in size from 6 to 273 apartments, providing a variety of housing options to accommodate different family sizes.

In addition to the extensive impact we have had through our housing developments, we also provide a continuum of housing services including eviction prevention via mediation and short-term rental assistance, helping people to find emergency shelter, rapid rehousing for homeless families, and providing low and no-interest loans and technical assistance to allow homeowners of modest means make necessary repairs.

Principle 8 – Increase Job and Business Opportunities

JAS has several programs that expand access to education, and training opportunities. These include the Biomedical and Information Technology (IT) Careers Program, YouthBuild and JAS's Summer Youth Employment Program. 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. Altogether, these programs serve approximately 150 individuals annually.

Principle 9 – Mitigate and Adapt to Climate Change

In December of 2010, JAS adopted a series of "Green and Healthy Property Management Policies" that were approved by our Board of Directors, and currently guide JAS's housing development and property management efforts. These policies were designed to help us reduce the use of energy, water, and harmful chemicals in our properties, reduce waste generated onsite, create healthier living environments for residents, and reduce the carbon and environmental footprint associated with properties. 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, carrying out green cleaning practices, and reducing waste and encouraging recycling.

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 our 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 our new construction developments, including 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. All of JAS's in-progress and future housing developments will conform to Passive House standards. This allows our residents to benefit from lower utility costs and helps the City of Cambridge further its goal to be carbon neutral by 2050.

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Conclusion

JAS is pleased to present this Community Investment Plan for a 2021 tax credit allocation of \$250,000 and looks forward to continuing our partnership with DHCD towards our vision of an equitable community where everyone can secure a solid economic foundation.

For 52 years, JAS has been the bridge to opportunity for youth and adults in Cambridge and surrounding communities. In the process, JAS has changed the lives of thousands of community residents by creating access to stable housing and building pathways to economic opportunity. With the ongoing implementation of its Community Investment Plan (CIP) and the support of partners such as DHCD through the CITC Program, JAS will continue to create opportunities for low- and moderate-income residents to live and thrive in Cambridge and surrounding communities.

JAS also renewed its commitment to promote equity through our work by addressing the systemic barriers to opportunity that we and our tenants and participants confront regularly. This will call on JAS to capitalize on the credibility we have built through our strong track record and on the partnerships we have built to advance policy reform and systems change. This will be aligned with our commitment to operating JAS itself as an inclusive, anti-racist and equitable organization.