



## Executive Summary – 2020-2023 Community Investment Plan

Just A Start (JAS) is a community development corporation dedicated to promoting equity by creating access to stable housing and building pathways to economic opportunity. We create and preserve affordable housing, provide housing resources and services, offer education and workforce training for youth and adults, and build community engagement. Now in our 53rd year, we serve approximately 2,500 low- to moderate-income residents of Cambridge and surrounding communities annually.

JAS's vision is an equitable community where everyone can secure a solid economic foundation. To that end, we act as a bridge to opportunity and we help build economic resiliency for our residents and program participants. JAS's goals related to the 2020-2023 Community Investment Plan are:

1. Create Access to Stable Housing: Increase housing stability and options for low- to moderate-income people through the development of high-quality affordable housing in and around Cambridge and by assisting families and individuals to secure and maintain stable housing through a range of housing services.
2. Build Pathways to Economic Opportunity: Support the economic resiliency and mobility for low- and moderate-income people through our well-regarded and longstanding training programs for youth and adults
3. Promote Equity: Work to address the systemic inequities that make our work necessary. We are committed to addressing inequities through policy advocacy and community engagement.

JAS's strategy is to meet these goals through three divisions that offer a continuum of programs and services designed to support the economic resiliency of low-income clients. These are:

### 1) Real Estate

- Rental Properties provide affordable housing for individuals and families while they work towards greater financial stability.
- Affordable Home Ownership develops, manages, and sells deed restricted housing for low- and moderate-income first-time homebuyers to support community cohesion and diversity.

### 2) Housing Resources

- The Home Improvement Program helps Cambridge residents and landlords preserve, stabilize, and improve their properties through technical and/or financial assistance.
- The Homelessness Prevention Program stabilizes housing for at-risk tenants and low-income condo owners through emergency financial assistance, mediation, legal services, client advocacy, and training and education.
- Residential Services department provides community activities, information, and referral services to JAS's affordable rental residents and assists property management in addressing resident issues.

### 3) Education and Training

- Career Connect trains low-income adults to enter sustainable careers in the Biomedical and IT industries.
- JAS YouthBuild enables out-of-school youth between the ages of 16 and 24 to obtain a high school credential while gaining life and employment skills.



- The Summer Youth Enrichment Program provides support to Cambridge high school youth in the summer through paid summer jobs, supplemental summer education, and career services. (Suspended in 2021 due to the COVID-19 pandemic.)
- The Financial Opportunity Program offers financial education and services to low-income people including JAS's affordable housing residents, students, and community residents to increase their overall financial independence and stability.
- Families Moving Forward provides direct services and one-on-one coaching to help 25 income-qualified families improve their health, housing stability, and economic independence over a three-year period.