Creating Pathways to Possibilities

2020 IMPACT REPORT

ALSO INSIDE ➤ A new look and a renewed commitment to building homes, careers, and futures.
Dear friends,

We all know that 2020 was a year like no other. While the pandemic tested our community, at Just A Start, we’ve emerged more resilient and with a clear vision for our future.

In this Impact Report, we offer some significant updates from 2020—including how we confronted the crisis and overcame its obstacles—and we also take you behind the scenes to look into our recent rebrand. After sharing our revised mission statement with you in last year’s report, we set out to update our visual identity accordingly, and we’re proud to share the results.

Our commitment to equity and opportunity is both the what and the why behind our work. By creating access to stable housing and building pathways to economic opportunity, we help participants to build a brighter future for themselves and their community. And we envision and pursue a truly equitable community at an historical moment where that commitment is particularly necessary. While we continue to make a meaningful difference from individual to individual, family to family, we’ve also found opportunities to advance systems-level change toward a future where everyone can secure a solid economic foundation.

With your engagement, we look forward toward a shared purpose and identity, as a unified organization that is even greater than the sum of its impressive parts. Thank you for joining us as part of this powerful community.

Sincerely,

Carl Nagy-Koechlin
Executive Director

Peter Munkenbeck
Chair of the Board of Directors
Behind Our New Brand

When Just A Start was founded in 1968, we began as a neighborhood revitalization and youth training program in Cambridge. Our services have since expanded significantly and now include affordable housing, workforce development, and economic opportunity programs. With so much that we offer to the community, it was time to update our brand accordingly.

Our renewed emphasis on building homes, careers, and futures better conveys the range of expertise and support that we offer. We want individuals and families to know that we’re a comprehensive resource for help in achieving their housing, career, and financial goals. We are ‘just a start’ for our participants in that we’re their partner as they pursue their unique paths to greater housing stability and economic mobility.

OUR NEW LOGO

ABOUT THE ICON
Alongside the AFH teens, we worked to create a meaningful icon that expresses Just A Start’s wide variety of services and programs, with each individual shape coming together to form a comprehensive, cohesive, and welcoming network. Each part contributes to the whole, conveying a sense of belonging.

ABOUT THE DESIGNERS
To refresh our visual brand, we collaborated with Artists For Humanity (AFH), a professional design studio that provides under-resourced teens the keys to self-sufficiency through paid employment in art and design.

ABOUT THE TAGLINE
We developed a new tagline alongside our logo that makes our mission clear. Taken together with our name, we want individuals and families to know that we’re a comprehensive resource for help in achieving their housing, career, and economic goals.

Our new MISSION
To promote equity by creating access to stable housing and building pathways to economic opportunity.

Our new VISION
An equitable community where everyone can secure a solid economic foundation.
2020 By the Numbers

- **$135,000**
  - Distributed to families from the Safe & Secure Fund

- **245**
  - Households assisted by the Safe & Secure Fund

- **880**
  - Produce boxes delivered to residents

- **5,500**
  - Masks delivered

- **51**
  - Biomedical and IT Careers Program graduates prepared to enter new careers

- **$13,249**
  - Average increase in graduate income after beginning a new position

- **31**
  - YouthBuild students worked towards their high school credentials

- **267**
  - Free tax prep participants

- **$346,178**
  - Returned to the community in tax refunds

- **676**
  - Greater Boston households supported with mediation and rental assistance to avoid eviction and remain housed

- **28**
  - Homes renovated by the Home Improvement Program

- **7**
  - Affordable condominiums repaired and resold to first-time homeowners
Building Homes
Sustainable, affordable homes to help every resident thrive

Advocating for the Affordable Housing Overlay

With the passage of Cambridge’s Affordable Housing Overlay (AHO), our city gained a new tool to help more residents stay and thrive in Cambridge. As a community development corporation in a city with extremely high land acquisition costs, it can be difficult for Just A Start to compete with market-rate developers when seeking to build affordable apartments. By amending the zoning code, the AHO helps to level the playing field and create more opportunities for residents to live at rents within their means in neighborhoods across the city.

We’ve worked closely with the City over the years to develop quality affordable housing that has both enhanced Cambridge’s diversity and helped thousands of people with low- and moderate- incomes to live and thrive in Cambridge. The AHO is an initiative that not only makes Cambridge a better and more diverse city, but also serves as a model for other cities committed to expanding affordable housing opportunities. We’re motivated every day by our mission to create access to stable housing, and the AHO helps us all get one step closer to a truly equitable community.

Partnering to Prevent Tenants from Eviction

Stable, safe housing is essential—especially amidst the pandemic’s housing crisis. Many households were pushed to the brink by job cuts, lost wages, and illness, but being behind on rent by even a few hundred dollars can put a family at risk of eviction and homelessness. Recent new partnerships and funding opportunities allowed us to more than double the households we were able to serve and expand our housing stability efforts in the Metro North area.

We began a new partnership with the City of Malden and Malden Redevelopment Authority on a new Eviction Prevention Program. Together, we protected vulnerable tenants and helped over 350 families avoid eviction by providing mediation and rental assistance in Malden District Court. The average amount of rental assistance needed to stop an eviction has risen dramatically, from $1,600 in 2019 to $3,100, but Just A Start was there to help.

Upcoming Projects
Undeterred by the pandemic, we continued moving forward with several exciting projects in development, which will create 250+ affordable homes in Cambridge and Somerville.
Building Careers
Unlocking new career possibilities and lifting barriers to education

Adapting Education to the Pandemic
Just A Start’s Education & Training team didn’t miss a beat as they transitioned YouthBuild and the Workforce Development Programs online. Staff worked quickly and creatively to launch virtual learning platforms and provide extra support to help students continue their education at home. Information Technology students troubleshooting and learned new systems in real time, while Biomedical and YouthBuild students received at-home kits to continue hands-on learning.

Beyond their coursework, students could count on staff for support on anything from unemployment applications to food assistance. To resolve home internet connectivity challenges, we partnered with Tech Goes Home to deliver WiFi hotspots to students, keeping them connected to their education, fellow students, and supportive team. Outside of class, students kept gathering in virtual town halls to share experiences, build morale, and learn from each other.

YouthBuild Student’s Pathway
I came to YouthBuild Just A Start after leaving high school because my experience with the public education system didn’t work for me. YouthBuild has given me not only the academic skills and preparedness I’ve been needing but also real-life lessons to prepare me for success in the world. The program staff really care. It was a new experience having people not look at me based on all that I had encountered in my life but understand the core of who I really am.

I’ve been able to gain my Retail Industry Fundamental Certification through the National Retail Federation and that was one of the biggest accomplishments of my life besides having my son. Now I am looking ahead to getting my High School Equivalency Certificate.

During the pandemic, I found myself in a tough situation having lost my job and my housing. Staff jumped into action and provided us with financial support. They also secured us stable affordable housing through one of their properties. Now I have a roof over my head. I was able to find another job and now work full-time cleaning and sterilizing at a pharmaceutical company. I’m doing important essential work that is keeping people safe and I am learning so much. Thanks to YouthBuild, I can come back to a home to process my thoughts in a safe environment to work on goals and plan for the future.”

“Celebrating Graduations Like No Other
Spirits were high during Just A Start’s first ever virtual graduations for our workforce development programs. Staff and students gathered in person to collect their caps and gowns and then behind their screens with their families to celebrate their accomplishments and reflect on their resilience.

“Wy have spent the past nine months working hard, eager to learn new concepts. Now we are standing on the right life track. We are prepared to move on and to take on whatever challenges come next in our lives.”

-Belaihun Woldetensay
Information Technology Careers Program valedictorian
Building Futures
Partnering with individuals and families as they reach their goals

Families Moving Forward
Just A Start launched a new program, Families Moving Forward, with the support of the City of Cambridge’s Community Benefits Fund. The program offers three years of individualized support, including coaching and matched savings, to low-income families in Cambridge as they work towards their family’s goals in health, housing, finances, education, and work.

We partnered with Cambridge Family & Children’s Service, Cambridge Health Alliance, Cambridge Housing Authority, Community Action Agency of Somerville, and Institute for Health and Recovery to design this comprehensive program that places families and their own goals at the center. The inaugural cohort of 25 families will participate in the program through 2023, meeting monthly with their mentor and peer group to work towards their own goals and build a personal matched savings account.

Keeping Residents Safe & Nourished During the Pandemic
A new partnership between Just A Start, Life Science Cares, About Fresh, and the Cambridge Volunteer Clearinghouse helped to stock our residents with fresh produce during the pandemic. Our funder and partner Life Science Cares secured a several-ton donation of fruits and vegetables, delivered weekly by About Fresh. The Cambridge Volunteer Clearinghouse then helped us recruit volunteers to distribute produce boxes to Just A Start’s residents across Cambridge—880 25-pound boxes, to be exact!

We also stepped up with the Cambridge Mask Alliance, a partnership of 12 local organizations working to make sure every Cambridge resident has access to masks. With the support of the City of Cambridge, the Cambridge Department of Public Health, Google Cambridge and many others, we were able to supply more than 12,000 masks.

For people facing
- job loss
- confusion about unemployment benefits
- financial crises

We provided
- free tax preparation
- emergency assistance
- financial coaching
- help applying for $500 disbursements from our Safe & Secure Fund
- Coaching to help families reach steadier economic ground

In-person and virtual support
Balancing both safety and access, we converted the tax prep site into a hybrid model, ensuring that those participants with technology limitations or particular complex tax situations could still receive assistance. For two months during the 2020 tax season, we were the only site in Greater Boston that was able to offer in-person support, and it made a difference.

One of many success stories
Volunteers assisted many households with prior year returns, like one participant who was also struggling with overdue rent. After we completed her current taxes plus returns from the three prior years, she was eligible for a refund of nearly $8,000, which she was able to put towards her rent. We’re proud to help people resolve past financial challenges so that they can move forward with relief.
Investing In Our Community

2020 Operating Expenses
JANUARY 1 TO DECEMBER 31, 2020

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education and Training</td>
<td>$2,085,833</td>
<td>36%</td>
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<tr>
<td>Real Estate Development</td>
<td>$803,599</td>
<td>14%</td>
</tr>
<tr>
<td>General and Administrative</td>
<td>$1,162,182</td>
<td>20%</td>
</tr>
<tr>
<td>Fundraising</td>
<td>$268,340</td>
<td>4%</td>
</tr>
<tr>
<td>Housing Resources</td>
<td>$1,519,234</td>
<td>26%</td>
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**TOTAL:** $5,839,188

Join us to create stable housing and build pathways to economic opportunity!
## Just A Start Corporation Financial Position

**Fiscal Year 2019 and 2020**

January 1–December 31, 2020 (Audited December 31, 2020)

January 1–December 31, 2019 (Audited December 31, 2019)

<table>
<thead>
<tr>
<th>Statement of Financial Position</th>
<th>2020</th>
<th>2019</th>
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<tbody>
<tr>
<td>Total Assets</td>
<td>$32,942,800</td>
<td>$28,771,000</td>
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<tr>
<td>Total Liabilities</td>
<td>$14,450,300</td>
<td>$11,435,200</td>
</tr>
<tr>
<td>Total Net Assets</td>
<td>$18,492,500</td>
<td>$17,335,800</td>
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<tr>
<td>Total Liabilities and Net Assets</td>
<td>$32,942,800</td>
<td>$28,711,000</td>
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**Statement of Activities**

<table>
<thead>
<tr>
<th>Operating Revenue</th>
<th>$5,139,700</th>
<th>$8,927,000</th>
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<tbody>
<tr>
<td>Operating Expenses</td>
<td>$5,839,200</td>
<td>$5,731,900</td>
</tr>
<tr>
<td>Changes in Net Assets without donor restrictions from Operations</td>
<td>$(699,500)</td>
<td>$3,195,100</td>
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<tr>
<td>Other Income and Expenses</td>
<td>$855,700</td>
<td>$110,500</td>
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<td>Changes in Net Assets without donor restrictions</td>
<td>$156,200</td>
<td>$3,305,600</td>
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<td>Changes in Net Assets with donor restrictions</td>
<td>$84,900</td>
<td>$(728,200)</td>
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<tr>
<td>Changes in Net Assets</td>
<td>$241,100</td>
<td>$2,577,400</td>
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</tbody>
</table>

### 2020 Operating Expenses

![Operating Expenses Pie Chart]

- Fundraising: $268,340
- Education and Training: $2,085,833
- General and Administrative: $1,162,182
- Real Estate Development: $803,599
- Housing Resources: $1,519,234

**TOTAL**: $5,839,188
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Cambridge Family & Children’s Service
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Cambridge School Department
Cambridge Volunteer Clearinghouse
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City of Cambridge, Department of Human Service Programs
City of Cambridge, Office of Workforce Development
City of Somerville, Mayor’s Office of Strategic Planning and Office of Housing and Community Development
Commonwealth of Massachusetts, Attorney General’s Office
Commonwealth of Massachusetts, Department of Elementary and Secondary Education
Commonwealth of Massachusetts, Department of Housing and Community Development
Commonwealth of Massachusetts, Executive Office of Health and Human Services
Community Action Agency of Somerville (CAAS)
Community Economic Development Assistance Corporation (CEDAC)
Economic Development & Industrial Corporation of Boston
Food For Free
Greater Boston Legal Services
Housing Families
Institute for Health and Recovery
Kendall Square Association
Local Initiatives Support Corporation (LISC)
Malden Redevelopment Authority
Massachusetts Association of Community Development Corporations (MACDC)
Massachusetts Life Sciences Center
MassHire Metro North Workforce Board
MassHousing
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as of September 1, 2021
A Caring Community is Powerful. Thank you!

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