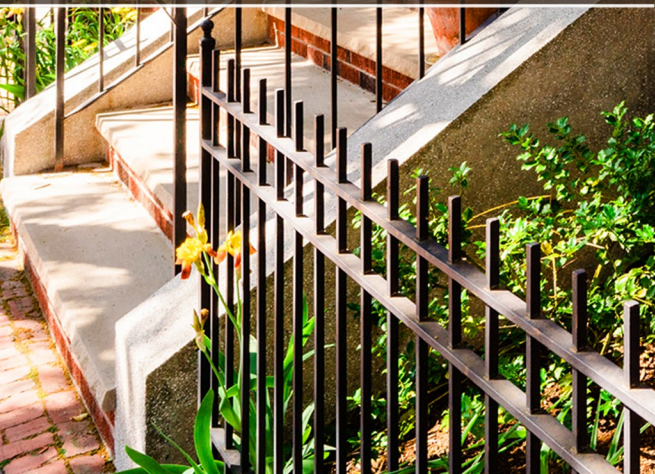




LOW & NO INTEREST  
**LOAN** AND  
**GRANT FUNDING**

AVAILABLE FOR  
**INCOME QUALIFIED  
CAMBRIDGE HOMEOWNERS**



REHAB LOANS  
FOR OVER  
**1,000**  
CAMBRIDGE HOMES  
since 1993



## HOW DO I APPLY?

To learn more about the program,  
inquire about your eligibility,  
or to apply,

please contact  
**Ethan Solomon**  
Program Manager  
at (617) 918-7514

or

[ethansolomon@justastart.org](mailto:ethansolomon@justastart.org)



**\$16 MILLION**  
IN LOAN FUNDING  
since 1993



ASSISTING  
CAMBRIDGE  
HOMEOWNERS  
**SINCE 1975**



**HOME  
IMPROVEMENT  
PROGRAM**



## ABOUT JUST A START

Just A Start is a community development corporation dedicated to building the housing security and economic stability of people with low- to moderate-incomes in Cambridge and nearby communities.

Just A Start offers a wide variety of programs and services including affordable housing, workforce development, and housing resources.

To learn more about Just A Start's programs, please visit [www.justastart.org](http://www.justastart.org)



**"I have always considered myself very lucky to have the help, guidance, and expertise from the staff at Just A Start. Without their help, I could not have accomplished any of it. The Just A Start crew should be very proud of how nice my home turned out and I am grateful for the tremendous savings this program has passed on to me."**

- Mary P., Winter Street



## HOME IMPROVEMENT (HIP) PROGRAM



### WHAT IS THE HIP PROGRAM?

Just A Start's Home Improvement Program helps Cambridge homeowners and landlords to upgrade and repair their homes by offering technical expertise, low- or no-interest loans, and grants! All income-qualified homeowners (including those with less than perfect credit or other financial challenges) are invited to apply. There is no application fee, and the Program Manager supports homeowners at every stage in the process.

### HOW IS HIP FUNDED?

Just A Start's HIP program is funded through the US Department of Housing and Urban Development's CDBG program and administered through the City of Cambridge Community Development Department.

### HOW DO I LEARN MORE OR APPLY?

Please contact **Ethan Solomon** at (617) 918-7514 or [ethansolomon@justastart.org](mailto:ethansolomon@justastart.org) for more details.

**We look forward to working with you on your home improvement project.**