

BUILDING  
**HOMES**



BUILDING  
**CAREERS**

BUILDING  
**FUTURES**



**2022 IMPACT REPORT**

[WWW.JUSTASTART.ORG](http://WWW.JUSTASTART.ORG)

# LETTER FROM LEADERSHIP



2022 was one of the most important years in Just A Start's impressive 55-year history. Not only did we assist 2,600 residents with a full array of housing and economic mobility programs, we also took important steps to substantially expand and deepen our impact in all these areas in the years to come.

First, and most notably, we broke ground on, and launched a successful capital campaign for our Rindge Commons project near Alewife Station. When it's completed in early 2024, this 70,000 square foot mixed-use project will be home to all of Just A Start's offices and programs, including state-of-the-art space for our education and training programs. The project will also include 24 affordable apartments and four classrooms for Cambridge's new universal pre-k program. Taken together, Rindge Commons will be an economic mobility hub, which will enable us to expand, enhance and better integrate our work.

Less visible but just as important as Rindge Commons is the work we have done to advance racial and economic justice in the way that we do our work and by making the organization itself more diverse and inclusive. We are becoming a more effective organization because we increasingly reflect in all ways the communities we serve and because we are finding opportunities to address the systemic obstacles faced by many of the people we serve.

With your support and partnership, we "moved the needle" in 2022 and set ourselves up to do more of the same in the years to come.

Sincerely,

Carl Nagy-Koechlin, Executive Director

Peter Munkenbeck, Board Chair

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YEAR END DECEMBER 31, 2022

# RESOURCE ALLOCATION

**TOTAL EXPENSES \$7.1M**

EDUCATION &  
TRAINING FOR  
ADULTS AND YOUTH

**\$2.2M / 31%**

HOUSING RESOURCES  
AND FINANCIAL  
OPPORTUNITIES

**\$1.7M / 24%**

GENERAL &  
ADMINISTRATIVE

**\$1.4M / 20%**

AFFORDABLE HOUSING  
DEVELOPMENT

**\$1.4M / 20%**

FUNDRAISING

**\$0.4M / 5%**



# S E N O I

## HOUSING DEVELOPMENT

**52 New Street and  
24 Webster Avenue**

We secured public funds for two new housing development projects: 52 New Street in Cambridge (106 apartments) and 24 Webster Avenue in Somerville (40-45 apartments). We also secured financing and permits to develop a storefront for a new financial opportunity center at 55 Norfolk Street, which will allow our Financial Opportunity program to expand its reach and offer more impactful and community-engaged financial programs, tax prep and coaching.

## HOUSING RESOURCES

Our Resident Services Coordinators assisted **600 families** with various services including rental and utility assistance, employment referrals, and affordable internet access. We held a Back to School event in partnership with Life Science Cares through which we provided school supplies and backpacks to over 300 children.



**Assistance allowed 137 households  
to maintain or secure housing**

## STABILIZING HOUSING AND PREVENTING HOMELESSNESS

We mediated conflicts between landlords and tenants, provided rental assistance to prevent evictions and also worked with the City of Cambridge to provide dispute resolution services for residents, owners, and affordable condo associations in order to resolve issues that could jeopardize housing stability. We assisted three district courts in providing virtual landlord-tenant mediation services.

## HOME IMPROVEMENT PROGRAM (HIP)



before



after

# 27

Income-eligible homeowners assisted with financial and technical assistance to make necessary home repairs

Total amount of  
home improvement  
loans issued in 2022

# \$191,273



## WORKFORCE DEVELOPMENT

In September 2022, 30 students in Just A Start's Career Connect Program graduated at ceremonies held in Cambridge. Career Connect, a nine-month, tuition-free education and training program, trains adults for sustainable life sciences or information technology careers to local, high-demand employment opportunities. These programs provide education and training on workforce skills aligned with industry needs, the development of crucial soft skills and support services that address barriers to education, employment and career advancement.

Just A Start was honored to host two keynote speakers: Massachusetts State Senator, Sal DiDomenico and Kenn Turner, President and CEO of Massachusetts Life Sciences Center. Valedictorians, Banchgize Temesgen (IT) and Subrata Das (Biomedical) both received certificates of distinction in their respective ceremonies. Graduates have obtained in-field employment with a salary increase of \$25,965.



I am a witness that this program will change everything in your life. Don't hesitate to take advantage of this golden opportunity."

—BANCHGIZE TEMESGEN (IT PROGRAM GRADUATE)

## YOUTHBUILD

YouthBuild construction students completed work on an apartment unit in the Chelsea Housing Authority, constructed an art installation on the impact of Housing Evictions, and built and installed two community fridge sheds to address food security in Medford and Cambridge.

# 34

YouthBuild students served in 2022

# 100%

YouthBuild graduates received recongized credentials

*At the first in-person YouthBuild graduation since the pandemic, 10 students graduated surrounded by family, friends, teachers and staff.*



# CAREERS

# SERVICES

## FINANCIAL OPPORTUNITY PROGRAMS

We partnered with the Cambridge Multiservice Center and Cambridge Employment Program to offer one-on-one financial coaching. We had a successful first year offering 24/7 online financial education resources through EverFi.

76

Households receiving individual financial counseling or coaching

\$583,328

Returned to the community in tax refunds and credits, including \$146,624 in Earned Income Tax Credits

318

Households receiving tax prep services

394

Total number of families assisted

## A TAX FILING SUCCESS

One program participant came in to complete her 2022 taxes, hoping to get a refund in order to cover some rental arrearages. The team completed that return, and as a result there was enough money to pay the back rent. We also discovered that she had not filed taxes in 2021. She filed her 2021 taxes, claiming the refundable child tax credit, and got her another substantial refund!



## FAMILIES MOVING FORWARD

Families Moving Forward engages 25 mothers for three years with holistic and individualized support as they work towards family goals in health, housing, finances, education and employment. In its third and final year, the program has achieved impressive result.

↑ 126%

Together, the group increased their annual salary from \$404,679 to \$915,387, a **126% increase**.

\$38,763

All together, participants have increased their savings by **\$38,763** with \$26,500 in match money from Just A Start.

# THE ECONOMIC MOBILITY HUB AT RINDGE COMMONS

Slated to open in early 2024, the Economic Mobility Hub at Rindge Commons is Just A Start's boldest and most complex project to date. The new, 70,000-square-foot, mixed-use development will bring together an education and job training center, high-quality, universal preschool, affordable housing and will expand services to families spanning Cambridge and beyond. 2022 marked major milestones as we broke ground for construction in October and launched a \$4.25 million capital campaign to raise the necessary funds for the project.

**The capital campaign has made significant progress, raising over 90% towards its goal thanks to broad-based support from corporations, foundations, government and individuals.**







# GIFTS FROM OUR CARING COMMUNITY

Thank you to our generous donors and supporters! The list below reflects gifts made from January 1 to December 31, 2022.

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*We are so grateful to those who have included Just A Start in their estate plans.*

Paul E Fallon  
John and Deborah Lerme Goodman  
Mary Leno  
Loren J Wilson

*Including Just A Start in your will, trust, or as a beneficiary of your retirement plan or other account is a great way to sustain the community, and may also provide tax benefits for you and your family. If you are interested in learning more, please contact Carmen Chan at [CarmenChan@justastart.org](mailto:CarmenChan@justastart.org) or call 617-918-7558.*

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# THANK YOU

“We are grateful for the generosity and partnership of our caring community, without whom this work would not be possible. Thank you for your part in building homes, careers and futures for our neighbors in Cambridge and beyond.”

—CARL NAGY-KOECHLIN