JUST A START BREAKS GROUND AT THE FINANCIAL EMPOWERMENT COLLABORATIVE IN CAMBRIDGE

The Collaborative will provide a range of financial programs and services including free tax-help, financial coaching and resources on benefits and employment.

Cambridge, MA -- September 28, 2023 -- Just A Start announces the groundbreaking of The Financial Empowerment Collaborative at 55 Norfolk Street in Cambridge, a newly renovated, 920 square-foot, storefront space near Central Square. The space, scheduled to open in early 2024, will be home to Just A Start’s financial opportunity programs and will provide a range of financial programs and services including free tax-help, financial coaching, and resources on benefits and employment. The Collaborative will complement Just A Start’s Rindge Commons headquarters at Alewife, with services accessible to residents in Central Square and the surrounding area.

Over the course of the last 55 years, Just A Start has focused on meeting the fundamental needs of individuals and families who have been systemically denied opportunities to realize their full potential. This project, made possible through $100,000 of funding from the Cambridge Redevelopment Authority and ARPA funding from the City of Cambridge, will further enable Just A Start’s mission to promote equity by creating access to stable housing and building pathways to economic opportunity.

“The CRA's Forward Fund Grant program assists non-profits making capital improvements towards community spaces. Just A Start’s Financial Empowerment Collaborative is a great example of such a project, meeting the need for financial education and assistance in the neighborhood. We are pleased to be able to be part of its creation,” said Tom Evans, Executive Director - Cambridge Redevelopment Authority.

The following services are examples of what participants can expect at the new Collaborative:

- Meeting with a staff member for intake to determine services and establishing goals, while assessing current financial and housing stability.
- Financial coaching and completing a cash flow analysis to track income and expenses, to create a monthly surplus and then set goals for that surplus.
- Access to the Volunteer Income Tax Assistance program to have tax returns prepared and filed.
- Assistance with career coaching, including making a job search plan, preparing for interviews, and assistance with filing job applications.

“We are grateful for the support of our partners, including the Mayor of Cambridge, the City Manager of Cambridge and the Cambridge Redevelopment Authority. This impactful project will further enable Just A Start’s financial opportunity programs to become more accessible and comprehensive,” said Carl Nagy-Koechlin, Executive Director of Just A Start.

In 2022, the Financial Opportunities Programs saw great success in the number of households that received services. 76 households received individual, financial counseling or coaching and 318 households received tax prep services. $583,328 was returned to the community in tax refunds and credits, including $146,624 in Earned Income Tax Credits. A total of 394 families were assisted throughout the year. The Families Moving Forward program, being piloted under this department, saw participants increase their savings by $65,000 and the aggregate income for all 25 families increased by $500,000.

We are grateful for a $10,000 grant from Liberty Mutual Foundation in support of Just A Start and its installation of an energy efficient HVAC system at 55 Norfolk Street, as part of its 2022 Climate Resiliency Mini-Grants initiative.

**Architect:** Winslow Architects

**Contractor:** Compass Contracting

**Pictured L to R:** Gerry Zipser, Director of Housing - Just A Start, Alexandra Levering, Senior Project Manager - Cambridge Redevelopment Authority, Yi-An Huang, City Manager of Cambridge, Carl Nagy-Koechlin, Executive Director - Just A Start, Ian Davis, Program Manager - Just A Start, Noah Sawyer, Director of Real Estate - Just A Start, Mayor Sumbul Siddiqui, Mayor of City of Cambridge, Tom Evans, Executive Director - Cambridge Redevelopment Authority and Molly Kaviar, Project Manager - Just A Start | **Photo Credit:** Elizabeth Pierre, Communications Manager - Office of Mayor Siddiqui
About Just A Start

Just A Start believes that access to stable housing and sustainable careers are the essential building blocks of equitable communities. For more than 50 years, we have focused on meeting the fundamental needs of individuals and families who have been systemically denied opportunities to realize their full potential. Our programs include affordable housing, education and job training, and comprehensive support services, spanning Cambridge and beyond. We have developed and currently maintain 600 affordable apartments. To keep community members housed, we also offer financial and technical assistance to prevent evictions, and support low- and moderate-income homeowners. Finally, we prepare individuals of all ages and circumstances with the skills and knowledge they need to secure fulfilling careers, leveraging their talents to achieve economic mobility and strengthen the region's workforce. For more information, please visit www.justastart.org.