

What organizations does JAS partner with?

- City of Cambridge
- Cambridge Savings Bank
- Cambridge Historical Commission
- MassHousing
- Menotomy
- Mass Save
- NStar
- Mass Rehab Commission
- Home Modification Program
- Somerville Cambridge Elder Services



What do clients say?

"I think it's fair to say that one of the worrisome aspects of owning a property is determining when and to what extent repairs/improvements are necessary, and finding and hiring reliable contractors to carry out the work correctly. JAS's help made this difficult process go far more smoothly than I would have been able to manage without their help."

– Phillip Barber of Speridakis Terrace

"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 Pilvalis of Winter Street

"For every project JAS was instrumental in our ability to get the job done. They provided extremely high quality and personal service. We have been extremely pleased with our experience using Just-A-Start and would recommend them to anyone! We feel that the service they provide and the manner in which they provide it is greatly needed for the members of our community."

– Client on Hews Street

Contact Just-A-Start today!

1035 Cambridge Street, #12
Cambridge, MA 02141
T: 617-918-7514
www.justastart.org



Home Improvement Program

Need help upgrading your home?



www.justastart.org

Just-A-Start's Home Improvement Program helps Cambridge homeowners and landlords improve the performance, appearance, and comfort of their homes.



What is it?

Just-A-Start's Home Improvement Program provides technical and financial assistance to eligible owners looking to renovate their house, condominium, or small rental property. Just-A-Start's experienced rehab specialists guide clients through the entire process, from application to completion.



What improvements are eligible?

The scope of work will vary depending on your individual needs, the condition of your home, and the financing available. Generally, however, priority is given to the following:

- Eliminating violations to the State Sanitary Code and any health or safety hazards
- Weatherization and energy conservation improvements
- Replacement of failing building systems that may include kitchens, baths, plumbing, electrical, and heating systems
- Accessibility improvements to aid disabled or elderly residents
- Restoring the structural soundness of the property
- Exterior upgrades that may include roofing, siding, and windows
- Removal of lead paint hazards

Who is eligible?

Cambridge homeowners who have owned and occupied their residence for at least one year and investor-owners of 1-4 unit multifamily rental properties housing income-eligible tenants. Financial assistance is available for low to moderate income-eligible Cambridge homeowners per current Department of Housing & Urban Development (HUD) guidelines.



What if I have bad credit?

Don't be discouraged! The Just-A-Start Home Improvement Program has helped many homeowners over the years who were unable to obtain traditional bank loans due to bad credit or other financial challenges. We can assist qualified homeowners obtain affordable home improvement financing that meets their budget, through a combination of low interest payback or deferred loans, and in some cases, available grant funding.

How does it work?

Just-A-Start does not undertake the actual construction work, which is handled by a General Contractor hired by the homeowner. Just-A-Start does, however, assist with all stages of the process and for each case will:

- Inspect the property to identify and prioritize rehabilitation needs
- Develop the written work specifications
- Prepare documents for construction bids
- Assemble an affordable package of funds and loans
- Assist with contractor selection
- Assist with loan applications and closings
- Inspect construction work periodically
- Process payments to the contractors



How do I apply?

Please call Just-A-Start's Home Improvement Program at 617-918-7514 or via email to: homeimprovement@justastart.org, to discuss your needs and eligibility. We look forward to speaking with you!