

# **55 Norfolk Street Financial Opportunity Center**

**July 22, 2020**



# Overview

JAS's vision is a better future for all: **a secure home, a sustaining career, and a connection to the community.**

To achieve this, JAS:

- **Builds** affordable housing
- **Supplies** rental units for low- to moderate-income community members
- **Expands and preserves** affordable homeownership opportunities
- **Renovates** privately owned low- to middle-income housing
- **Stabilizes** at-risk tenancies
- **Educates and trains** low-income community members

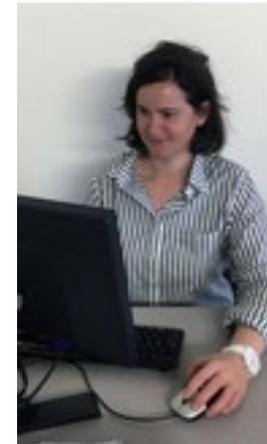




# Financial Opportunity Program

A Just-A-Start program since 2016, now serving 375+ residents each year:

- One-on-one financial coaching
- Financial literacy for JAS Education & Training programs (Bio, IT, YouthBuild)
- Workshops in the community upon invitation
- Volunteer Income Tax Assistance (VITA) site, January to April
- Cash flow analysis to organize and optimize, standard metrics for debt/savings/credit score
- Association of Financial Counselors and Professional Educators (AFCPE) certified
- Network of referral sources:
  - Multi-Service Center, Cambridge Employment Program, Cambridge Community Learning Center, JAS residents and students





# Families Moving Forward

- 3-year program for low-income parents
- Coaching model informed by EMPATH's Mobility Mentoring.
  - Financial stability
  - Behavioral health (mental health + substance abuse)
  - Housing stability
- Just-A-Start was awarded a planning and implementation grant from City of Cambridge Community Benefits Fund
- Partnerships with Cambridge Housing Authority, Cambridge Health Alliance, Institute for Health and Recovery, CAAS Head Start, and Cambridge Family and Children Services.



# Program Limitations and Aspirations

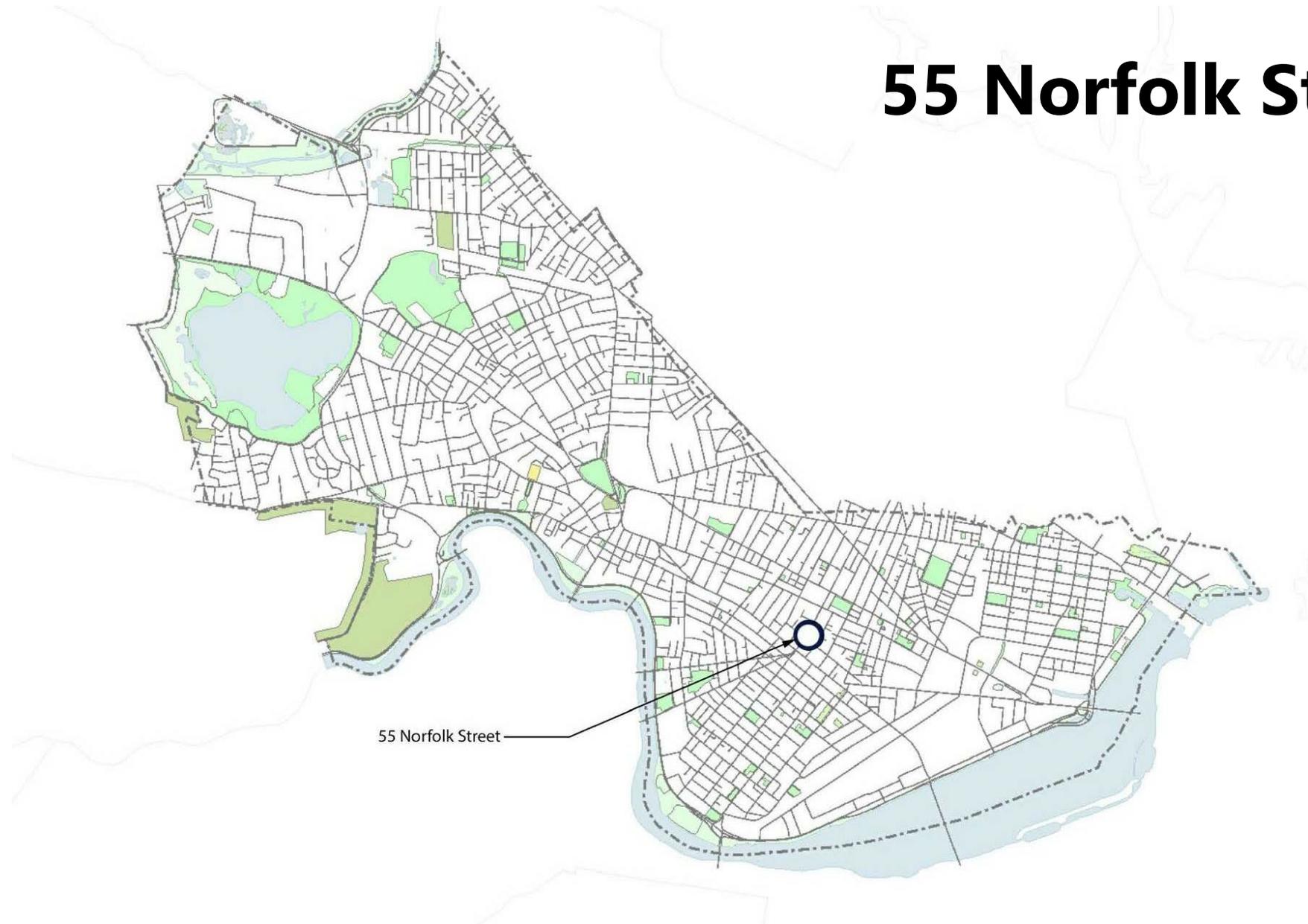
JAS Headquarters @ 1035 Cambridge Street

- Limited hours of operation
- Lack of private counseling space, accessible training space
- Transit access is difficult
- No public face and walk-in opportunities

55 Norfolk Offers:

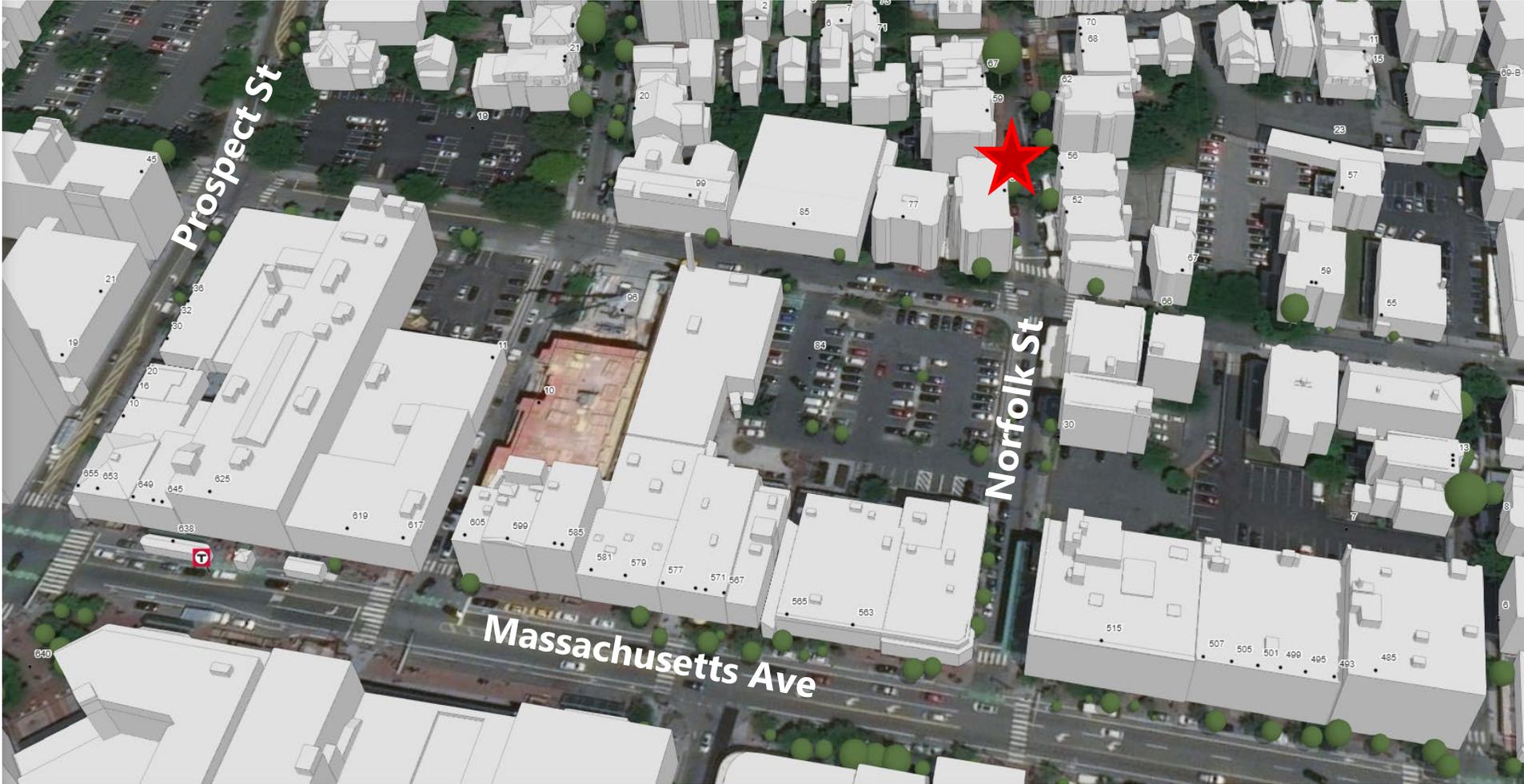
- Walk-in tax preparation services
- One-on-one coaching space
- Public seminars and educational events

# 55 Norfolk Street



55 Norfolk Street

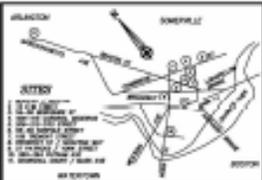
# 55 Norfolk Street





# 55 Norfolk Street



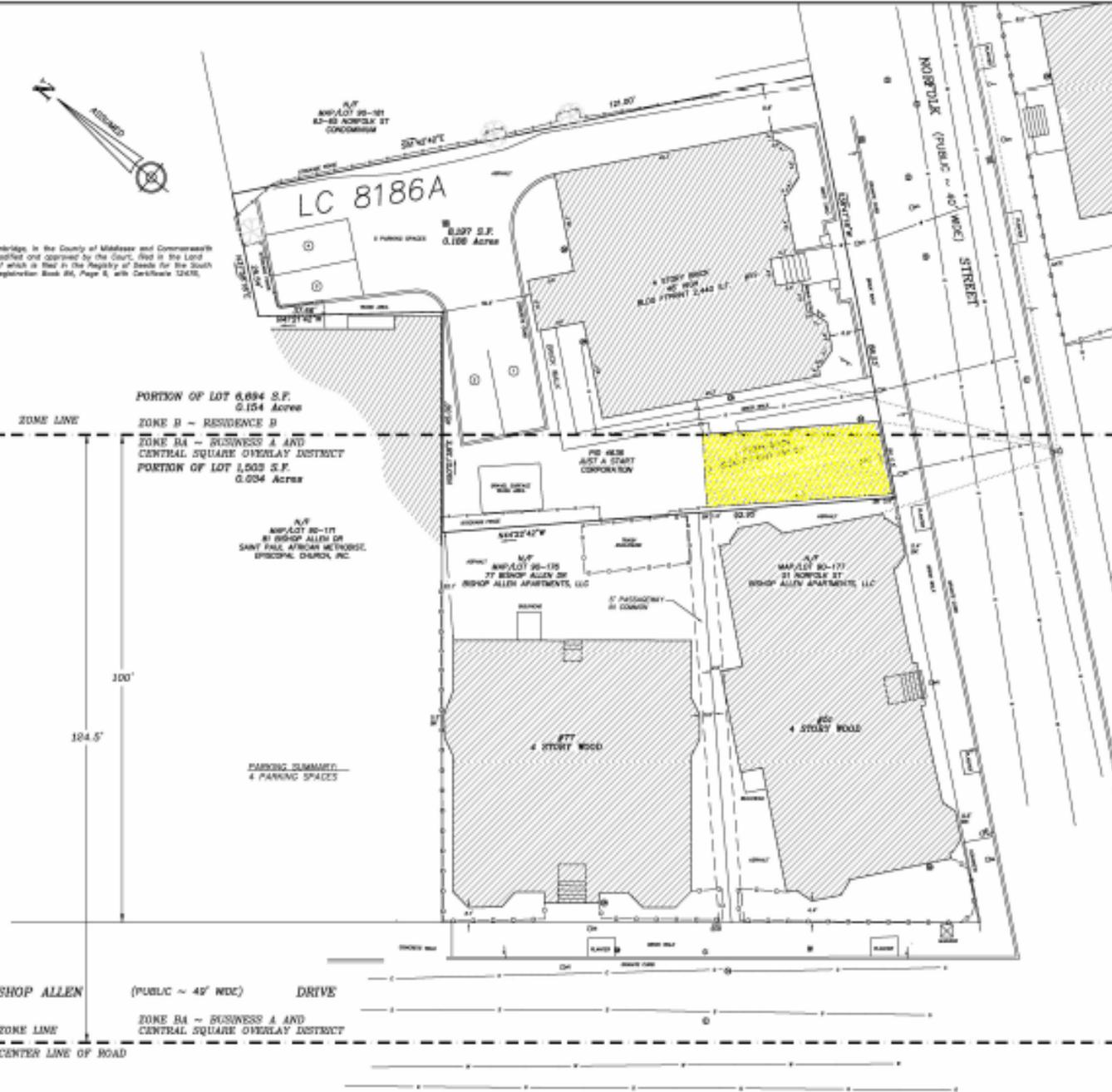


VICINITY MAP ~ NTS

LEGEND

- ADEA DRAIN
- BOLLARD
- CATCH BASIN
- CHAIN LINK FENCE
- DRAIN MANHOLE
- ELECTRIC MANHOLE
- ELECTRIC MANHOLE
- ELECTRIC METER
- ELECTRIC TRANSFORMER
- GAS GATE
- GAS METER
- HYDRANT
- METAL LIGHT POLE
- OVERHEAD WIRES
- PARKING METERS
- PEDESTRIAN LIGHT POLE
- SEWER MANHOLE
- SIGNS
- STORAGE FENCE
- STONE WALL
- TELEPHONE MANHOLE
- TRAFFIC LIGHT POLE
- TRAFFIC CONTROL BOX
- UNDERGROUND UTILITIES
- AIR
- ELECTRIC
- GAS
- SEWER
- WATER
- TELEPHONE
- TRANSMISSION
- WATER CONTROL VALVE
- WATER GATE
- WOOD UTILITY POLE
- WOOD UTILITY POLE W/LIGHT
- WROUGHT IRON FENCE

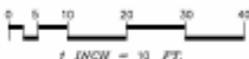
55 Norfolk Street (Registered Land)  
 That certain parcel of land situate in Cambridge, in the County of Middlesex and Commonwealth of Massachusetts shown on a plan, as modified and approved by the Court, filed in the Land Registration Office, a copy of a portion of which is filed in the Registry of Deeds for the South Registry District of Middlesex County in Registration Book 84, Page 8, with Certificate 12478, (Plan No. 81864).



ZONE CLASSIFICATION = B - RESIDENCE B  
 MAXIMUM FLOOR AREA RATIO = 0.30/1  
 MINIMUM LOT SIZE = 3,000 S.F.  
 MINIMUM LOT AREA FOR EACH DWELLING UNIT = 2,300 S.F./1  
 MINIMUM LOT WIDTH = 30'  
 MINIMUM FRONT YARD SETBACK = 35'  
 MINIMUM SIDE YARD SETBACK = 75% OF 30'  
 MINIMUM REAR YARD SETBACK = 250'  
 MAXIMUM BUILDING HEIGHT = 32'  
 MINIMUM USABLE OPEN SPACE = 40%

ZONE CLASSIFICATION = RA - BUSINESS  
 MAXIMUM FLOOR AREA RATIO = 1.0/1.75  
 MINIMUM LOT SIZE = NONE  
 MINIMUM LOT AREA FOR EACH DWELLING UNIT = 600 S.F.  
 MINIMUM LOT WIDTH = NONE  
 MINIMUM FRONT YARD SETBACK = NONE  
 MINIMUM SIDE YARD SETBACK = NONE  
 MINIMUM REAR YARD SETBACK = 10% OF 30'  
 MAXIMUM BUILDING HEIGHT = 35' (NOT TO EXCEED)  
 MINIMUM USABLE OPEN SPACE = NONE

PARKING SUMMARY  
 4 PARKING SPACES



BISHOP ALLEN (PUBLIC ~ 40' WIDE) DRIVE  
 ZONE RA - BUSINESS AND CENTRAL SQUARE OVERLAY DISTRICT  
 CENTER LINE OF ROAD

05.11.20



36 MASSACHUSETTS AVE  
 CAMBRIDGE, MA 02142  
 P: 781 442 8800  
 F: 781 442 8800  
 www.winslowarchitects.com

Owner/Developer

JUST-A-START CORPORATION



Project

55 NORFOLK ST  
 Cambridge MA

Drawing

SURVEY

Revision

No.	Description	Date

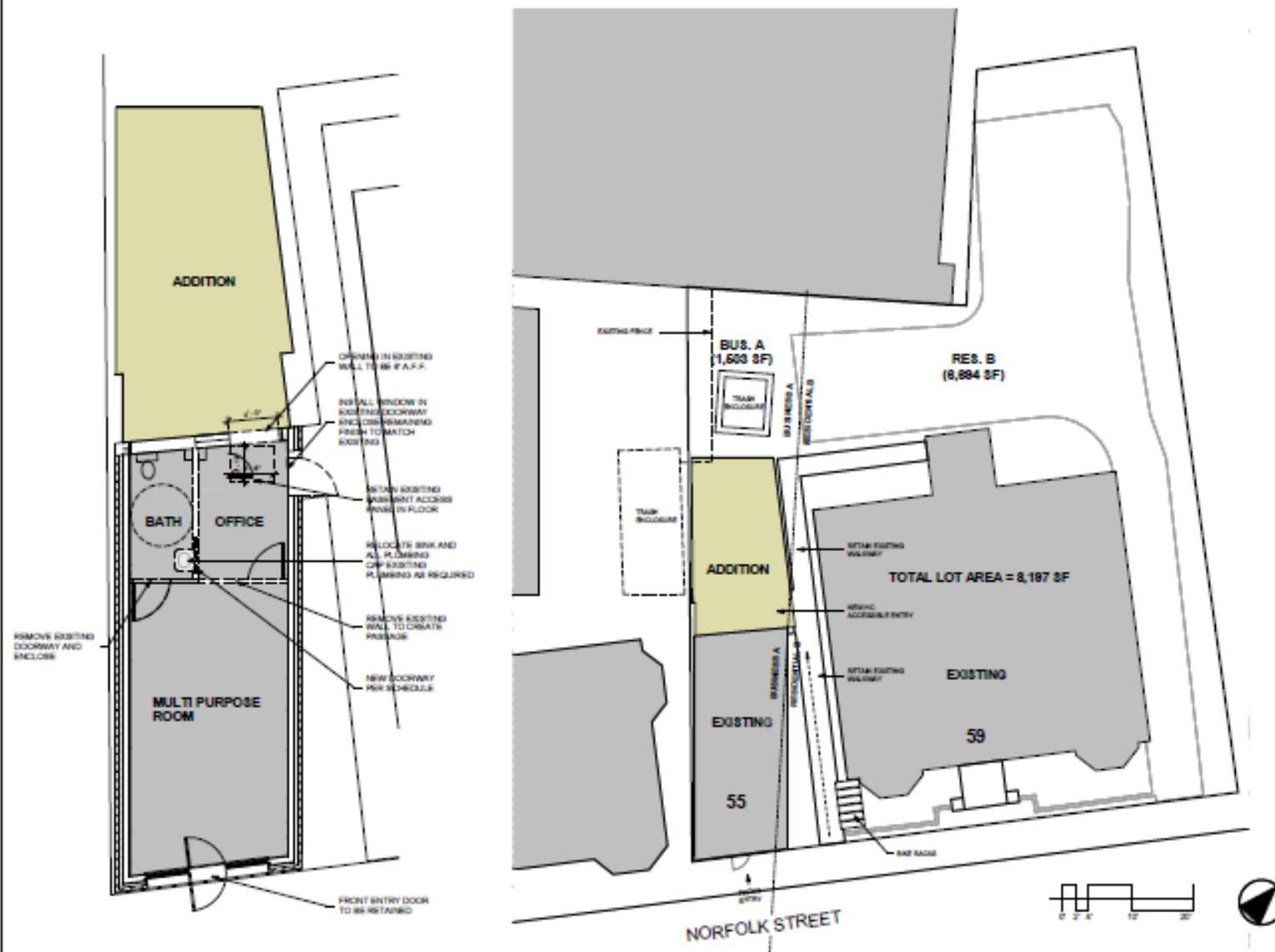
Name

Project number

19570

Sheet

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**1 DEMOLITION PLAN**  
SF = 1/8"

Date Issued: 05.11.20



20 MARSHFIELD AVENUE  
BOSTON, MA 02111  
P: 781.442.8600  
F: 781.442.8600  
www.winslowarch.com

Client Name: JUST-A-START CORPORATION



Project: 55 NORFOLK ST  
Cambridge MA

Drawing: SITE + DEMOLITION PLAN

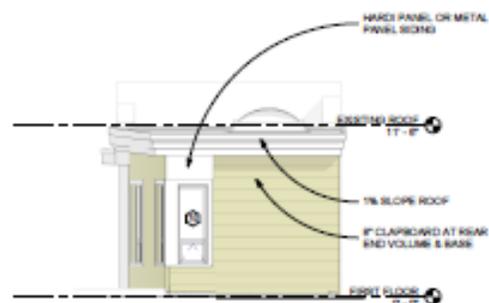
Revision	Description	Date

Scale: 19570

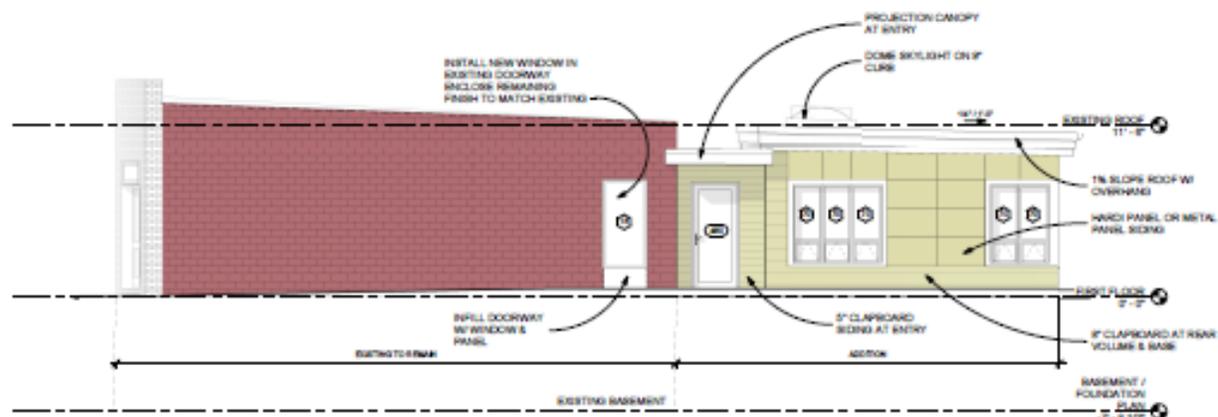
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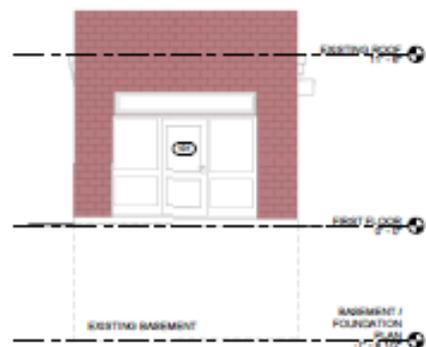




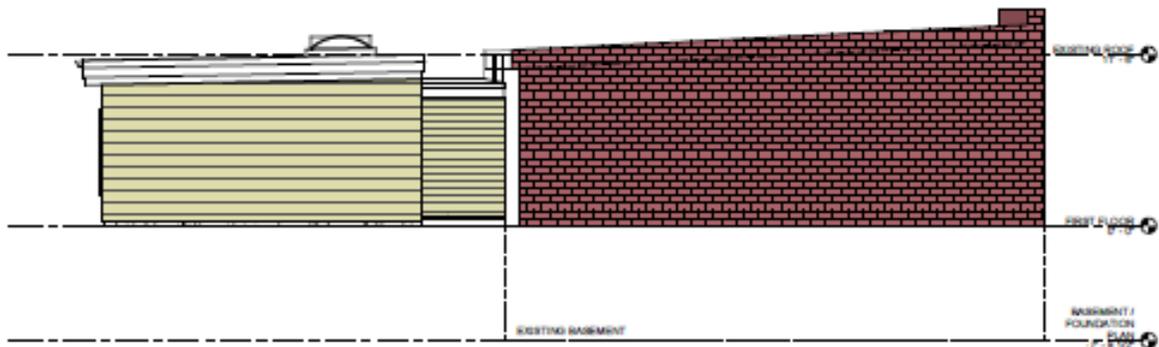
② WEST  
16'-0" x 11'-0"



① NORTH  
16'-0" x 11'-0"



③ EAST  
16'-0" x 11'-0"



④ SOUTH  
16'-0" x 11'-0"

Date Issued  
05.11.20



35 WASHINGTON STREET  
CAMBRIDGE, MASSACHUSETTS  
02142  
P: 617.452.4400  
F: 617.452.4401  
www.winslowarch.com

Client/Owner

JUST-A-START CORPORATION



Project

55 NORFOLK ST  
Cambridge MA

Drawing

BUILDING ELEVATIONS

Revision	Description	Date
1	ISSUED FOR PERMITS	05/11/20

Notes

19570

Sheet

A-2.01



# Dimensional Form And Requested Variances

## DIMENSIONAL FORM

Project Address: 55 Norfolk Street, Cambridge, MA

	Existing	Bus. A Allowed or Required (max/min)	Res. B Allowed or Required (max/min)	Combined Allowed or Required (max/min)	Proposed	BZA Relief Requests
Lot Area (sq ft)	8197 sq.ft. combined sq. ft. in Bus. BA 1503 sq. ft. in Res. B 6694	none	5000 sq.ft. min.	5000 sq.ft. min.	8197 sq.ft. combined sq. ft. in Bus. BA 1503 in Res. B 6694 sq. ft.	complies
Lot Width (ft)	83.23 ft	none	50 ft. min.	50 ft. min.	unchanged	complies
Total Gross Floor Area (sq ft)	11,525 + 535 = 12,060	1503 sq. ft.	5*5000 + .35*1604 = 3061	4564 sq. ft.	Total 11,525 + 920 = 12,445	relief requested for approx. 385 sq. ft.
Residential Base	Apartment Bldg. ±11,525 sq.ft.				Apartment Bldg. ±11,525 sq.ft.	
Non-Residential Base	Accessory Bldg ±535 sq. ft.				Accessory Bldg ±920 sq. ft.	
Inclusionary Housing Bonus	NA					
Total Floor Area Ratio	12,060 sq.ft./8197 = 1.47	1.0	0.5 for 5000 sq. ft. 0.35 for addtnl sq.ft.	4564 sq.ft./8197 = 0.56	12,445 sq. ft./8197 = 1.52	relief requested for approx. 5% FAR increase
Total Dwelling Units	8	1503/600 sq.ft. = 2.51	5000/2500 sq. ft. = 2; 1694/4000 sq. ft. = .42	2.51 + 2.00 + .42 = 5	unchanged	unchanged
Building Height(s) (ft)	Apartment Bldg. 48 ft. Accessory Bldg 14'	35'/45'	35'		Apartment Bldg. unchanged Accessory Bldg ±20'	addition complies
Front Yard Setback (ft)	Apartment Bldg. 6.8 ft. Accessory Bldg ± 0 ft.	0	15'		Apartment Bldg. 6.8 ft. Accessory Bldg ± 0 ft.	unchanged
Left Side Yard Setback	± 0.8 ft. Office Bldg	0			unchanged	addition complies
Right Side Yard Setback	± 9.8 ft. Apartment Bldg		7.5' (sum 20')		unchanged	
Rear Yard Setback (ft)	± 52.5 ft. Office Bldg	20'			± 30.8 ft.	addition complies
Rear Yard Setback (ft)	± 18.3 ft. Apartment Bldg.		25'		unchanged	addition complies
Distance to nearest bldg.	± 7'		11.3'		± 7'	relief requested extension of existing condition
Private Open Space	± 1380/6694 sq. ft. Apartment Bldg		40%	0.4*6694 = 2677.6 sq. ft.	unchanged	unchanged
(% of Lot Area)	± 533/1503 sq. ft. Office Bldg	0%		0	0	addition complies
Off-Street Parking Spaces	4	0 exempt 6.32.1	n/a 6.36.1(g)		unchanged	unchanged
Long-Term Bicycle Parking	0	N1 0 exempt 6.103.2(b)	R2		0	addition complies
Short-Term Bicycle Parking	0	N5 0 exempt 6.103.2(b)	R2		0	addition complies
Loading Bays	0	F 0 exempt 6.83			0	addition complies



**Thank You!**