



September 16, 2021

Daniel Messplay
Community Development Department
City of Cambridge
344 Broadway
Cambridge, MA 02139

Dear Daniel,

Just A Start is pleased to submit the application for its 52 New Street project under the guidelines of the Affordable Housing Overlay. The new building will create 107 permanently affordable rental apartments and 3,000 square feet of community oriented commercial space in Neighborhood Nine.

The sponsor of the project is Just A Start, a Massachusetts non-profit community development corporation. Just A Start has developed over 600 affordable rental apartments in Cambridge, along with over 130 affordable homeownership units. The organization has a long track record of working with the City of Cambridge, state funding agencies, and other funding agents to successfully develop and maintain quality affordable housing.

Just A Start is proposing the creation of new income-restricted housing to help address the city's affordability crisis. There continues to be a significant need for affordable housing in Cambridge; a household would need an annual salary over \$105,000 to afford the average 1-bedroom apartment in Cambridge. A household with 2 working adults earning the Cambridge Living Wage would need to work 60 hours per week to afford this apartment.

The site, which is located in the western portion of the city, offers easy access to public transit, schools, restaurants, shopping, and job opportunities. The area also offers residents ample outdoor amenities, with Danehy Park directly abutting the site.

All of the new units will be permanently reserved for tenants whose incomes are at or below 100% of Area Median Income (AMI). Initially, the apartments will be subject to the requirements of the Low Income Housing Tax Credit program with most tenant incomes at or below 60% of AMI. The affordability of all new apartments will be secured through a mortgage covenant with the City, as well as MassHousing and the Massachusetts Department of Housing and Community Development.

Just A Start has exceeded the requirements of the overlay ordinance by hosting three virtual community meetings related to our proposed development. Each meeting was coordinated with the City's Community Development Department to post the notice on the City's website and ensure that all abutters received their notices with adequate time ahead of the meetings. Just A Start also placed fliers around the neighborhood to further our outreach.

Just A Start also established a website for the project (52newstreet.org) to serve as the focal point for providing updates to the community, sharing renderings, and allowing for a dialogue regarding the proposed building. Over the course of our outreach, we've received more than 80 comments with fewer than 2% of them being negative about the project.

Using neighborhood input from this process, Just A Start has improved the project by adding more family housing options, redesigning open space, and expanding pedestrian and bicycle access to Danehy Park.

We look forward to our opportunity to present our design to the Planning Board and Affordable Housing Trust Fund and receiving the Final Report from the Planning Board confirming our compliance with the ordinance. Receipt of the Final Report will be a critical component for the competitiveness of the project as it applies for state subsidies.

Sincerely,

A handwritten signature in black ink, appearing to read "Craig Nicholson". The signature is fluid and cursive, with the first name being more prominent.

Craig Nicholson
Director of Real Estate Acquisitions