



Partners in Leadership: Sharyn A. Rice, Chair of the Board; Karen Koller, CAE, President & CEO.

RCAP Solutions brings relief to real world problems

When it comes to meeting such basic needs as providing families and elders with safe, affordable housing and low-income rural communities with clean, safe drinking water, few organizations compare to RCAP Solutions. This year, RCAP Solutions is celebrating its 40th anniversary of service to Worcester County and beyond.

RCAP Solutions was founded in 1969 to provide housing opportunities in North Central Massachusetts. Since then, the organization has grown to provide affordable housing resources to residents throughout the region as well as planning, consulting and other services to rural communities in nine northeastern states, Puerto Rico and the U.S. Virgin Islands.

Their 40th anniversary follows a busy 2008, a year in which the organization leveraged more than \$77 million for a wide range of services including rental assistance, affordable housing construction, loans for people with disabilities, community training and infrastructure improvement primarily in water and wastewater systems. And that's just where the list starts.

RCAP Solutions was founded as Rural Housing Improvement, Inc. (RHI), a name that reflected its initial focus to create and operate affordable housing programs in northern Worcester County. "We've expanded our services in many areas, but we've never lost sight of the people and communities we provide those services to," says Karen Koller, the President and CEO of the Gardner-based organization and winner of the New England Society of Association Executives' 2009 CEO Achievement Award. The organization was also recognized as one of the Top Growth Companies of 2008 in the nonprofit sector by the Worcester Business Journal.

Today, demand for their services is greater than ever, especially in the most basic of areas: homeless prevention. RCAP Solutions is busy at work expanding low-income senior housing in Townsend and providing assistance for first time homebuyers and those facing foreclosure. They have also administered the federal Section 8 Housing Choice Voucher Program in Worcester County since 1976. Since then, the organization has delivered over \$15.8 million in rental sub-

sidies to 5,238 individual clients and 2,148 families. RCAP Solutions now distributes more than \$640,000 in rental subsidies in the city of Worcester alone each month. Yet the need remains great, with more than 6,500 families on the regional housing waiting list. RCAP Solutions has expanded to include programming that helps families achieve self-sufficiency as well as long term assistance to victims of domestic violence.

RCAP Solutions further expanded its scope in 1977 when they were one of two organizations that received funding through the National Demonstration Water Project to provide training and technical assistance to rural New England communities. The federal government then created a nationwide delivery network for services to rural communities and divided it into six regional partners with responsibility for water management, housing and community development. That's when RCAP Solutions began working beyond Massachusetts. In 2003, the organization changed its name to better reflect their expanding mission which now included promoting public and environmental health by providing technical and financial assistance. In 2008, RCAP Solutions served close to 1 million individuals in over 275 rural communities and helping them leverage over \$34 million in funding to meet their water infrastructure needs.

Just consider Herminie, Pennsylvania, a small community of 1,000 near Pittsburgh. A few years ago, Herminie's supply of drinking water was infected by raw sewage that seeped in through aging pipes, threatening the health of everyone in the community. But RCAP Solutions helped the community secure \$18 million in government financing to build a new water collection and treatment system to ensure residents are drinking safe water. The 2007 case was featured in the 2008 PBS documentary, "Liquid Assets."

RCAP Solutions also provides a number of low-interest loan programs for those in need, such as small businesses and communities of all sizes that need help with pre-development costs for drinking water and wastewater management projects. Others on the list: homeowners with physical disabilities who need to make repairs to stay in their home, homeowners seeking to remove lead paint and families who

need help overcoming a devastating one-time event.

RCAP Solutions has been providing loans since January 1989, when the USDA provided it with seed money to establish the Rural Rehab Revolving Loan Fund. The fund's intention was to allow the organization to offer low-interest loans to those on low-incomes that needed to make home repairs. Since then, its loan division — RCAP Solutions Financial Services — has lent more than \$2 million to homeowners in Massachusetts and New Hampshire and more than \$2.3 million to help individuals and families with disabled children make home repairs, allowing them to remain in their communities. ■



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Number of Employees: 90

Product or Service: Non-profit organization providing planning, consulting and direct services to individuals and communities in need of housing and infrastructure management.

Founded: 1969