A Letter from the President & CEO

2014: A Year of Reflection, Reinvention and Reinvigoration

Celebrating a milestone anniversary is no easy task. With the support of an active board and enthusiastic volunteer base, we launched into a full year fundraising campaign. Taking some entrepreneurial risks, the group challenged itself to create “outside of the box” ideas, resulting in the Gone to the Birds Gala and Birdhouse Auction, which was highly successful from both a publicity and fundraising perspective, grossing over $35,000 in contributions.

We launched innovative community fundraising events in recognition of our 45th year. We partnered with two Worcester, Massachusetts sports organizations, the Worcester Bravehearts baseball team and the Worcester Sharks hockey team. Joining with these two community teams and benefiting from the support of the energetic fan base was memorable and exciting. We concluded the calendar year by exceeding our fundraising goals with a gross amount raised of $66,440.

In addition to expanding our special event fundraising, we expanded our fee for service projects throughout the Northeast. Our newest project in Puerto Rico, an environmental clean-up day, represents our first solid waste remediation project. It will serve as a stepping stone towards expanding the community resources work within our mission. We were fortunate to receive a second round of funding from the Health Foundation of Central Massachusetts, working in the rural areas of Worcester County. This, coupled with the expanded environmental projects, enables us to continue to build on the 10% of our revenues that is not reliant on state and federal funds.

Every organization recognizes the need for change. As we continue to grow and adapt to meet the increasing needs of our constituents, while relying heavily on dwindling state and federal funds, we found it necessary to challenge the members of our board and finance committee. This led to the restructuring of our teams for stronger program quality and compliance, in order to continue to provide the best possible service to the clients and communities we serve. This report and financials within shows strong stewardship to taxpayers’ dollars, while continuing to reduce unnecessary expenses and downsizing staff levels where appropriate.

In my fourteenth year of tenure as President & CEO of this organization, I continue to draw inspiration by the strength and leadership of our board, led by Chairwoman Laura Downs, as we continue meaningful conversation about the organization and its future. I invite you to consider investing in this organization by making a charitable contribution to support our mission and the vital services we provide. Your support is critically important to the success of our programs and in making a difference in the lives of the many families, individuals, small businesses and communities we serve. Here’s to our 50th Anniversary in 2019!

With gratitude,

Karen A. Koller, CAE
President & Chief Executive Officer

Notable Recognitions:
Non Profit of the Year Nominee - Enterprise Bank’s Celebration of Excellence - 2014
Board President - Rural Community Assistance Partnership (RCAP) 2013-2015
Board Treasurer - Regional Housing Network of Massachusetts (RHN) 2013-2015
Our Mission:
To foster personal and public self-reliance and improve the quality of life for individuals, families and the communities in which they live.

Our Goal:
Creating the “World We Want” for Individuals, Families, Communities, and Small Businesses.

Network Partnerships:
Regional Housing Network of Massachusetts (RHN)
Worcester County Affiliate

Rural Community Assistance Partnership (RCAP)

Memberships/Affiliations:
American Water Works Association
Central Massachusetts Financial Executives Organization
Central Massachusetts Workforce Investment Board
Citizens' Housing And Planning Association
Greater Gardner Chamber of Commerce
Maine Water Utilities Association
Massachusetts Association of Community Development Corporations
Massachusetts Housing and Shelter Alliance
Nashoba Valley Chamber of Commerce
New England Water Works Association
North Central Massachusetts Chamber of Commerce
North Central Massachusetts Community Reinvestment Act Coalition
North Central Massachusetts Housing Coalition
North Central Massachusetts Workforce Investment Board
National Rural Housing Council
National Rural Water Association
Opportunity Finance Network
Society for Human Resource Management
Solid Waste Association of North America
Worcester Business Resource Alliance
Worcester Regional Chamber of Commerce

Certifications:
SOMWBA (State Office of Minority and Women Business Assistance)
HUD (U.S. Department of Housing and Urban Development – Approved Housing Counseling Agency)
CDFI (Community Development Financial Institution)
National Advisory Council (National Industry Standards for Homeownership Education and Counseling)
CHDO (Community Housing Development Organization)
**The World We Want**

10,692 Families served through rental assistance, homelessness prevention, self sufficiency programs, educational services and managed properties. 4,066 children received housing services.

“"I’ve had a career as a property manager, and now I’m in the shelter system. I’ve gone from the highest of highs to the lowest of lows. People think we want to live off the system, but we don’t. No one wants to live like this. The services provided to us are great, but we don’t expect the state to give us everything. The staff at RCAP Solutions have given me strength when I needed it and helped us get back on our feet, my counselor is so helpful, she really cares. I want to provide everything I can for my daughter. She has been through a lot. She will not be another statistic.”

Maureen D., HomeBASE Client, who recently moved her family from a hotel into her own apartment

8,640 Resident Services were delivered to individuals in 2014 through the Resident Service Coordinator Program, providing residents with the services and support necessary to enable them to remain living safely in independent housing.

“The elderly and low income people need this type of housing. My husband and I still cannot believe we are lucky enough to have this for our home. Thank God there are people like you to make this happen. Townsend Woods and the employees mean so much to us. We lived in our home for over 50 years, but lost our home due to medical bills. We feel so safe and secure, if we have any concerns, the staff is right here to help us. They don’t treat us like tenants; they treat us like family which makes us feel very welcome.”

Clarence and Nellie, Townsend Woods Residents

7,584 Calls were taken in 2014 through the Housing Consumer Education Center, the first point of entry for clients needing housing counseling, programs and resources.

“The most challenging aspect of my work comes from the sheer volume of housing needs and crises occurring at this time. So many people need help. I do get great satisfaction from helping people stay in their housing through our housing programs like RAFT.”

Madeline Cotto, RCAP Solutions Housing Counseling Specialist

430 People reside in RCAP Solutions ten managed properties, including 291 seniors, 95 handicapped or disabled residents and 42 children.
Our Social Impact

“We will never be able to thank your organization enough for the opportunity to modify our home. Nor can we thank you for all the work and time you personally put in yourself. If it weren’t for you, I would not be able to be in my own home. The level of customer service from all parties involved was amazing. The jobs were done to perfection and we had not a single grievance.”

Tom and Karen Grimes
Home Modification Loan Program Recipients

$62,695,272 Leveraged for rural communities for water, wastewater and other infrastructure projects.

$794,204 in Housing Loans provided to 29 caregiving families in central Massachusetts for Home Modification Loans for structural home improvements.

Small communities need to know that there are low cost technical resources available to assist them with their water and waste water infrastructure. RCAP Staff provided much needed assistance in a variety of areas including assistance in working with the USDA Water/Wastewater program, Income Surveys, Asset Management and Education and Training. Having access to this kind of assistance is extremely important to our community and we recognize the benefits that RCAP Solutions provides to small, rural communities throughout the northeast.

Daniel Krupke, Town Supervisor, Richland, NY

“I was referred to RCAP Solutions for an SBA Microloan. Ili was amazing, researching loan options, providing professional advice, and taking a personal interest in the success of my dream. I’ve always loved crafty things and dreamed of owning my own flower and craft shop. Despite having a solid business plan and marketing experience, I was not approved for a loan because I had never owned my own business. I was quickly approved and within weeks was up and running. I appreciate all of the help and support from RCAP Solutions and look forward to a prosperous business venture!”

Kristen Cullen, Owner, Posies ’N Presents Sutton, Ma

$402,000 in small business loans were given to support 11 local small businesses, which created or saved 42 local jobs.

115 Communities received technical assistance support, serving 45,582 individuals of low income. 606 attendees participated in customized workshops & trainings.
Legislative Advocacy

“RCAP Solutions is a true asset to the region. For decades, the organization has positively impacted the lives of those most in need within our communities. I applaud the high level of service they provide and thank them sincerely for their efforts.”

U.S. Representative James P. McGovern, Massachusetts' 2nd Congressional District

RCAP Solutions participated in a Women's Roundtable Lunch at Fitchburg State University hosted by the Congresswoman, inviting women from the community to discuss the challenges they face in the workforce and how to overcome them.

Left: President & CEO Karen A. Koller with Massachusetts Congresswoman Niki Tsongas.

Right: US Senator for Maine, Susan M. Collins with Art Astarita, State Lead for Maine and Water Resources Specialist with our Community Resources Division.

Each Year, RCAP Solutions staff attends an annual conference in Washington DC, promoting the work done in rural communities across the Northeast. RCAP Solutions is part of the Rural Community Assistance Partnership, a network of six regional organizations that provide technical assistance and training for water and wastewater systems in small rural communities throughout the U.S.

Retired Massachusetts State Senator Stephen M. Brewer, Worcester, Hampden, Hampshire and Middlesex County Districts

“RCAP Solutions is a life-line for safe affordable housing for many residents in my district. Although we are seeing improvements in our economy, we all must work together to ensure that each and every resident of this Commonwealth is cared for. When crafting the state budget our neediest residents are a priority and it is a comfort to know that RCAP Solutions is a partner in working toward that goal.”
RCAP Solutions has always made it a priority to be a strong community partner. We feel it is important to support other organizations with the common goal of creating the World We Want. Many staff members participate in local, regional and national boards and committees within their footprint. We support the activities and initiatives of many other housing and community agencies, workforce investment boards and chambers of commerce.

**Top Left:** President & CEO Karen A. Koller receives the GROW Award from North Central Mass Workforce Investment Board Executive Director, Tim Sappington, The GROW Award is established to recognize Central Massachusetts organizations that help to develop a strong, relevant and productive workforce by engaging with the local youth community and build awareness about the importance of youth workplace experience to the future success of our economy.

**Bottom Left:** Community Resources staff members received national awards from the National RCAP program for their outstanding work and positive contributions to their communities. Director of Education and Training, Sukhwinder Singh, was inducted into the RCAP National Hall of Fame for significant positive contributions to RCAP in the course of her work with communities over the years. District Director for Puerto Rico, Josefa Torres-Olivo, received the Bill French Bridge-Builder Award, given to an RCAP staff member who has been successful in building his/her state program, in reputation and credibility or in funding. State Lead for Maine, Art Astarita received the Outstanding Service Award, given to RCAP staff members who repeatedly go above and beyond the call of duty in serving their communities.

**Top Right:** RCAP Solutions hosted a Retail Business Enhancement workshop series, which was attended by over 50 small business owners and prospective owners for the small business community in partnership with the Worcester Business Resource Alliance. RCAP is a member of the WBRA, which was formed to provide tools and services to constituents of Central Massachusetts who wish to pursue entrepreneurship.

**Bottom Right:** RCAP Solutions organized a neighborhood trash clean-up event in January, in the community of Manzanilla, located in southern Puerto Rico. Over 300 volunteers participated in the all-day event collecting tires, furniture, plastics, electronics and other items, which had been strewn about, impacting the neighborhoods, the Jacaguas River and the beaches along the area’s coast. The all volunteer initiative collected 100 cubic yards of trash leaving a safe and clean river bed and beach for recreational use by all of Manzanilla residents.
July: Gone to the Birds Night at the Worcester Bravehearts

The Worcester Bravehearts celebrated “Gone to the Birds Night” to help RCAP Solutions promote the upcoming “Gone to the Birds Gala”. The special evening included a Worcester Regional Chamber of Commerce business after hours and players wore one of a kind jerseys sporting our signature bird event logo. Game attendees bid on the jerseys with the proceeds supporting RCAP Solutions Homelessness prevention initiatives in Worcester County. Top Right: President & CEO Karen A Koller with members of the Bravehearts wearing the special RCAP Jersey. Top Middle: Players sign autographs for their young fans. Top Right: Board Member Laura McGee poses with Bravehearts team mascot “Jake”.

September: Atwood Acres 25th Anniversary

Atwood Acres, an RCAP Solutions Managed Property, celebrated twenty-five years of providing safe and affordable senior/disabled housing and service to the Townsend, Massachusetts community. The celebration included presentations, music and family entertainment and a barbecue lunch for over 100 attendees. Bottom Left: Representative Sheila Harrington and Senator Jennifer Flanagan present Property Manager Maribeth Conrad with a proclamation for the silver anniversary. Bottom Middle: Tenants and their families enjoy balloon sculptures and other entertainment. Bottom Right: Property Manager Maribeth Conrad and former Property Manager Judy Concemi recognize 25-year tenants Beulah Greenough & Catherine Wilson during the celebration.
September: Gone to the Birds Gala and Birdhouse Auction

RCAP Solutions Celebrated its 45th Anniversary by going to the birds! Over 250 attendees, including artists, business professionals, RCAP Solutions supporters and Worcester Regional Chamber of Commerce members participated in a live birdhouse auction, hosted by Skinner Auctions. Over 100 works of art were auctioned, raising over $35,000. The proceeds went to support housing and homelessness prevention programs for Worcester County families. **Top Right:** Birdhouse Auction attendees showing off their winnings. **Top Middle:** Birdhouse Artist Eva Grivakis poses by one of her birdhouses. **Top Right:** Board Members Scott Bartley, Chantel Bethea and Jessica Murdoch. (Photos courtesy of Andrea Seward, Habakkuk Media Services, Leominster.)

December: The Worcester Sharks Take a Bite Out of Homelessness!

RCAP Solutions partnered with the Worcester Sharks for Throwback Jersey Night, celebrating 20 years of hockey in Worcester. The players wore replicas of the original Worcester IceCats jerseys, which were auctioned to support RCAP Solutions. The event raised over $14,000 for homelessness prevention initiatives throughout Worcester County. **Bottom Left:** Fans bid on the jerseys. **Bottom Middle:** President & CEO Karen A. Koller with the top selling jersey winner and Sharks Left Wing Jimmy Bonneau who wore it. **Bottom Right:** Vincent Loverde (Manchester Monarchs), Michael Myers (Worcester Sharks), Shawn Heaphy (Former IceCat), Karen Koller (RCAP Solutions), Shayne Toporowski (former IceCat), Dmitri Toporowski (son) and Travis Oleksuk (Worcester Sharks). (Photos courtesy of the Worcester Sharks.)
Challenging, Partnering and Strengthening

Fiscal 2014 has been a year that has challenged us to review our resources, assess and enhance our strengths, identify areas of future opportunities, and grow new partnerships while strengthening existing ones. The challenge to do more with less confronts us daily. The shift in more of our contracts from advances to cost reimbursement requires us to ensure that we are managing our resources with greater scrutiny than ever before.

With commitment and active involvement by our board, we are focused on our fund development efforts as we continue to identify other sources of revenue to supplement our federal and state grants and contracts. Although we are in our infancy of fund development, we are starting to see positive results from both the events that we have held and the positive feedback we are receiving from outreach to foundations that support programs consistent with our mission.

Our partnerships with our vendors and our financial institutions continue to grow stronger as we work together in support of the mission of our organization.

We continue to assess our skill sets that are needed as we move forward, and are making adjustments, focusing especially upon those administrative areas that can be eliminated, automated, and outsourced.

Our fiscal year 2014 audit, conducted by Kevin P. Martin, LLP, resulted in an unqualified opinion, with no instance of non-compliance.

Respectfully submitted,

Krystyna M. Dougert
Chief Financial Officer
## RCAP Solutions Fiscal Year: July 1 through June 31

### Revenue and Support

<table>
<thead>
<tr>
<th>Description</th>
<th>6/30/2014</th>
<th>6/30/2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rental Housing Assistance Payments</td>
<td>$24,344,430</td>
<td>$23,133,997</td>
</tr>
<tr>
<td>Program Service Fee Revenue</td>
<td>3,096,727</td>
<td>3,350,946</td>
</tr>
<tr>
<td>Administration Revenue</td>
<td>2,756,304</td>
<td>2,742,530</td>
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<tr>
<td><strong>Rental Revenue - HAPCO</strong> (Affordable family housing)</td>
<td>418,620</td>
<td>412,361</td>
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<tr>
<td>Other Contracts, Grants and Contributions</td>
<td>85,673</td>
<td>*102,908</td>
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<tr>
<td>Rental Assistance Contracts</td>
<td>41,519</td>
<td>39,680</td>
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<tr>
<td><strong>Total Revenue and Support</strong></td>
<td>$30,743,273</td>
<td>$29,782,422</td>
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### Expenses

<table>
<thead>
<tr>
<th>Description</th>
<th>6/30/2014</th>
<th>6/30/2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program Services</td>
<td>$29,077,686</td>
<td>$28,072,764</td>
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<tr>
<td>General Administration</td>
<td>1,736,164</td>
<td>1,795,910</td>
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<tr>
<td>Depreciation and Amortization</td>
<td>274,834</td>
<td>216,798</td>
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<tr>
<td><strong>Total Expenses</strong></td>
<td>$31,088,684</td>
<td>$30,085,472</td>
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### Excess (deficit) of revenue over expense

<table>
<thead>
<tr>
<th>Description</th>
<th>6/30/2014</th>
<th>6/30/2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Excess (deficit) of revenue over expense</td>
<td>(345,411)</td>
<td>(303,050)</td>
</tr>
</tbody>
</table>

*Includes a bi-annual foundation grant that carried into FY 2014.
Sources of Support

$5,000 and above

CDL Printing
CEDAC (Community Economic Development Assistance Corporation)
DHCD (Department of Housing and Community Development)
EPA (U.S. Environmental Protection Agency)
The George F. and Sybil H. Fuller Foundation
Health Foundation of Central Massachusetts
HHS (U.S. Department of Health and Human Services)
HUD (U.S. Department of Housing and Urban Development)
Kevin P. Martin & Associates
Maine Drinking Water Program
New Jersey Department of Environmental Protection
Puerto Rico Department of Health
SBA (U.S. Small Business Administration)
USDA (United States Department of Agriculture)
The Walton Family Foundation

$1-$999

LOVETTE CHISLON
Citizen’s Housing and Planning Association
Harold Clancy
Clinton Savings Bank
Charles Collins
Mary Rose Collins
Matthew Ritter Collins
Sheryl Collins
Stephen Collins
Collins Artworks
Commonwealth of Massachusetts Employees Charitable Campaign
Comprehensive EAP, Inc.
Comunidad Bo Mamey
Janis Conlon
Joy Connearney
Maribeth Conrad
Jeaniffer Cordero
Madeline Cotto
Peter Cotton
Terry Cotton
Sandy Coughlin
Country Auto
Kelly Craig
Sue Haynes Crawford
Creative Print Products
Bob Crocker
Matthew Cummings
Brenda Curry
Robin Currie
Kevin and Sarah Curtis
Daily Goods
Wanda Davis
Stephanie Davolos
Bruce Dean
Joe Delaney
Destination Worcester
Digital Federal Credit Union
Representative Stephen DiNatale
Doubletree by Hilton Hotel Boston/Westborough
John and Kris Dougert
Dr. Robert E. Douglas
Laura M. Downs
Sharon Drake
Lauren Ducat
Heather Dumais
Debra Hughes Luoma
Anne Hunter
Ice Cream Factory
Howard Jacobson

$1,000-$4,999

Leka Bezhani
Cardinal Construction, Inc.
Enterprise Bank & Trust Company
Fidelity Bank
Fitchburg State University
Hometown Bank
Karen Koller
MART (Montachusett Regional Transit Authority)
Mutual of America
Pepper’s Fine Catering
The Country Hen
Tracker Systems Inc.
USI Insurance Services LLC
Richard Watkins

Abby Kelley House, Inc.
Al Abeley, Abeley Plumbing
Amazon Smile
American Cancer Society
Barbara Andrews
Apple Meadow
David Asheim
Ayacht Technology Solutions
Avidia Bank
Ayotte Farm Stand
Tunde Baker
Candace Balmer
Cindy Barnes
Ann Marie Bartlett
Barre Savings Bank
Barrio Mamey Community
Scott A. Bartley
Alexandra Bavosi
Carol Beauchamp
Terri Beausoleil
Leilany Beckford
Roberto Belardo, Jr.
Laura Bercome
Chantel L. Bethia
BHR Life and Group Insurance Agency
Michael Blanchard
Wanda Boria-Flores
Judy Boucher
Lucille Boucher
Henry and Sue Boudreau
Brookside Egg Farm
Kate Brosseau
Georgine Brouilette
Jennifer Brown
Susan Buczynski
James L. Buechhl, Esq.
Business Coaches and Associates
Krisy Buteau
Greg Byrne, WSRS
Sue Cahill
James M. Cahn
Christopher Camosse
Juan Campos Collazo
Cant on, Maine Water District
Steven C. Carrington
Matthew Carroll
Candace Casey
Robert Cebula
Karen Cecchini
Charter Business
Kilburn and Judi Child

Ken Everett
Executive Partner Consulting
Fallon Community Health Plan
Melissa Fetterhoff
Ciara Figueroa
Maureen Fitzgerald
Michael Fitzpatrick
Kerry Flathers
Sheila Flathers
Jane Fleet
William and Jane Flynn
Deborah and J. Elise Foley
Steven Fontaine
Sheldon Foster-El
Jeffrey Fox
Friends of the Seniors, Townsend, MA
Christopher Gagne
Sarah A. Galvin
Gardner Area League of Artists (GALA)
Giardina Family
James Gibbons
Alyssa Glennon
Raymond M. Gonyea
Jahaira Gonzalez
Lindsay Gonzalez
Amanda Luisa Goodale
Great Wolf Lodge
Greater Gardner Artist’s Association
Greater Worcester Community Foundation
Alexis Grivakis
Eva Grivakis
Nicole Grivakis
Tony Hajjar
Deborah Hall
Hannaford Supermarket
HAP Housing
Patricia Hartvigsen
Shawn Hatch
Peter Hazel
Jahill M. Herrera
Michael Hewitt
Matt Hillberg
Alanna Hoag
Richie Hoag
Susie Hoag
Maria Hopkins Associates
Cheryl Hughes
Debra Hughes Luoma
Annie Hunter
Ice Cream Factory
Howard Jacobson
List includes all cash and in-kind contributions received between July 1, 2013 and December 31, 2014. We are appreciative of the generosity of all our supporters, if we have incorrectly listed or inadvertently omitted your name, please accept our apologies and contact us at 978.630.6714 so that we may properly recognize you or your organization.

Sharon Jordan Bahosh
Bob Kagey
Kate’s Bird Houses and More
Tom Kellner
Brenda Kennedy
King Farms
Linda Kirwan
Pamela Knop
Naida Knox
John Koller
Suzanne Labombard
Raymond LaFond
Kelli Larson
Victor Latek
Michael Laurent
Julie Leary
Polly LeBlanc
Ann Lehoux
Claire Lent
Leominster Art Association
Leominster Credit Union
Leominster Credit Union
Sau-Mei Leung
Jordan Levy, WTAG
Jennifer Lilienthal Frasier
Limestone W&S District
Eileen Linehan
John Linehan
Yolanda Link
Matthew Lore
Amanda Luisa Goodale
Tamara Luna
Debra Hughes Luoma
Bruce Lupien
Diane Lyall-Moore
Marion Lyon
Lori MacDonald
John MacGovern
Karen MacGovern
Kyle MacGovern
Edwin Maclean
Main Street Auto
Virginia Marchant
Marcotte Ford
Erin Martin
Massachusetts Housing Partnership
Massachusetts Housing Investment Corp
Peggy Matthews
James Matzdorf
Maegen McCaffrey
Meghan McCaffrey
Michael McCaffrey
Timothy McCaffrey
McDonald’s
Laura McGee
Noreen McKeeney
Anne McLaughlin
McNabbs Pharmacy
Mrs. McNally
Paul Meleski
William A. Minkle and M.
Jacqueline Davidson
Mirick O’Connell
Moore Enterprises
Marjorie & Russ Moore
Thomas Moore
Nancy Moran
Robert E. Morency, Ph.D.
Morrison Downs Associates
Timothy Morse, Jr.
Pamela and Henry Mosher
Mount Wachusett Community
College
Mr. and Mrs. Scott Mueller
Norma Mukai
Heidi Munroe
Jessica L. Murdoch
Jean Murphy
Mutual of America
Nashoba Valley Chamber of
Commerce
Marjorie Needels
Ari Neumann
New England Clean Energy
Maddie Nieves
Sally Nieves
Christopher Norris
Paul M. Novak, Attorney at
Law
Robert Ochoa
Susan Oja
Craig Olson
Optimal Effects
Virginia Parent
Perkins School
David Peterson
Allen R. Phillips
Kellie Leigh Pitoniak
Darlene Poland
Mr. and Mrs. John Pollard
Marilyn Pratt
Mrs. Profit
Quinsigamond Community
College
Mary Rackauskis
Kevin Ramsdell
Paul Ramsdell
Janice Rayner
Ready to Run Graphics & Signs
Rebecca E. Reynolds
Regional Housing Network of
MA
REMax/Vision
Ron Renaudette
Sharyn A. Rice
Edward A. Riley
Rite Aid
John Robertson
Andy Ross
Gina Ross
Ellen Ruther Donaldson
Salon Exquisite
Brian and Lea Ann Scales
Carl & Diane Scheinman
Ellen Schneeflock
Barbara and Seymore Schnuer
Scieniidum Co.
Scott Township Sewer Authority
Rosemary Scrivens
Tracy Shackett
Edwin J. Shanahan
Christopher Sigall
Deuton Sigall
Sukhwinder Singh and Don
Schwartz
Sharon Sjoblom-Koski
Skinner, Inc.
Stuart Slavid, Skinner, Inc.
Mary Smit
James Smith
Jan Snap
Jason Snook
Sid Solomon
Sophia’s Pizza
Will Soto
Ili Spahiu
Spectrum Health Systems, Inc.
Charline Spencer
Yvonne St. Hilaire
James and Lynne Starbard
Starr Vander Linden, LLP
Stewarts Florist
Susan H. Sullivan
Cindy Tanner
Paul Teixeira
Susan Templeton
The Beechwood Hotel
Josefa Torres-Olivo
Townsend Business Association
Townsend Fire Department
Townsend Floors
Townsend House Tavern
Townsend Lions Club
Townsend Pizza
Tower Hill Botanic Garden
Susan Tripp
Tubby
Lauri Turner
Turning Leaves Editorial
Joan Underdown
Unique Boutique
United Way of North Central
Massachusetts
VFW, Townsend
Kathy Valadez
Barry Van Dusen
Steve Vigeant
Mark Waitkus
Phyllis Walker
Matt Ward
Arnold H. Wensky
Christine Whipple
Cheryl Wickberg
Christina Wickberg
Susanne Witkowski
Lynn Woods
Worcester Bravehearts
Worcester Business Develop-
ment Corp
Worcester Community Action
Council
Worcester Regional Chamber of
Commerce
Worcester Sharks
Worcester Sharks Booster Club
Wright Pierce
YWCA of Central Massachusetts
Yees Village
Pharah Zenon
You Can Make a Difference

Who We Serve

- working families in danger of losing their homes
- small communities needing assistance to provide safe drinking water to their residents
- families transitioning from welfare to employment
- small businesses that have been turned down by traditional lending sources
- domestic violence victims
- elderly and disabled individuals in need of supportive housing and services
- rural communities in need of funding to make vital infrastructure repairs
- families living in hotels and shelters
- veterans in need of housing
- families seeking to make home improvements to sustain a family member in their home
- first time homebuyers
- young individuals and children in need of housing

Why Now?
The need for our services is growing on a daily basis, yet funds are shrinking. Many of our funding sources require that RCAP Solutions provide a financial match and to do this, we need your help. Whether the donation is $10, $100 or $1,000, your support will make a difference in the lives of others.

Making Good Use of Your Tax Dollars
RCAP has always prided itself on being a careful user of your tax dollars, while acting as public servants to our mission. Money that comes into RCAP Solutions turns directly into service for others. While some of our grants include administrative and operating fees, our last three fiscal year audits showed that less than 10% of our total budget is spent on administrative costs. No matter what the size of the donation, it will help to fund our programs and staff that meet the needs to support individuals, families and communities.

We appreciate your consideration. Visit www.rcapsolutions.org/donate.

RCAP Solutions is exempt under section 501(c)(3) of the Internal Revenue Code.
Board of Directors

Chair of the Board
Laura M. Downs | Morrison Downs Associates, Inc.
✓Connecticut Representative

Vice Chair
Alexandra Bavosi | ATG Growth Consulting
✓Maine Representative

Immediate Past Chair
Edwin J. Shanahan IOM, CAE | DDIFO Inc.

Treasurer
Sarah A. Galvin | Barre Savings Bank

Directors
Scott A. Bartley | Genealogist, Librarian, Archivist
✓Vermont Representative

Chantel L. Bethea | Women in Action, Inc.

Heather Dumais | Southbridge Savings Bank

Kerry Flathers | Perkins School (Retired 2014)

Peter Hazel | Fidelity Bank (Retired 2014)

Michael Hewett | Hometown Bank (Retired 2015)

Laura McGee | Keller Williams Realty
✓Rhode Island Representative

Timothy Morse, Jr. | Miles Press, Inc.

Jessica L. Murdoch | Fitchburg State University

Sharyn A. Rice
✓Maine Representative

Arnold H. Wensky, MBA, SPHR | Web Industries

(All members without state listing represent the Commonwealth of Massachusetts)

Subsidiary Boards

Atwood Elder Housing, Inc:
Kathleen C. Araujo
Greg A. Galeota
Phyllis Jewett
Russell W. Moore
David Profit
Laura E. Shifrin
Victoria L. Tidman

Bolton Senior Housing, Inc:
Janis C. Conlon
Joan Druge
Earle W. Smith
Eileen Griffin Wright

Groton Affordable Housing, Inc:
Rep. Sheila Harrington
Ray Lyons
Mark Shack

Housing for Rockdale Elders, Inc:
Jane Bisaillon
Thomas P. Heney
June L. Kelley
Kimberly R. Morrison

Hubbardston Elderly Housing, Inc:
Todd Fitzgerald
Paul P. Hale
Charles W. LaTowne
Judie O’Donnell

Townsend Elderly Residences, Inc:
Janis C. Conlon
Linda L. Hargraves
Faith K. Lakso
David Profit
Janet M. Wesson

Webster Housing for the Elderly, Inc:
Bryan G. Bates
Lois Gevry
Paula J. Mayville
Wesley J. Mroczka
Lorraine A. Sharples

Worcester New Horizons, Inc:
Donald E. Bradway
Michael Kennedy
Cynthia Kingdon
Stephen D. Stolberg

Executive Staff

Karen A. Koller, CAE
President and Chief Executive Officer

William A. Minkle, MS
Senior Vice President and Deputy Director

Krystyna M. Dougert
Chief Financial Officer

Maegen N. McCaffrey
Chief Communications Officer

Brian D. Scales
Chief Development and Governmental Affairs Officer
Locations

Corporate & Financial Services Center
205 School Street
4th Floor
Gardner, MA 01440
(978) 630-6600

Client Services Center
12 East Worcester Street
2nd Floor
Worcester, MA 01605
(978) 630-6602

Field Offices
Peaks Island, ME
Swanville, ME
Center Ossipee, NH
Pompton Plains, NJ
Redwood, NY
Woodstock, NY
Lewisberry, PA
State College, PA
Ponce, PR
Santurce, PR
Yauco, PR

RCAP Solutions Managed Properties

Atwood Acres - Senior/Disabled Housing
66 Dudley Road, Townsend, MA 01469

Bolton Country Manor - Senior Housing
600 Main Street, Bolton, MA 01740

Cottage Street Apartments - Multi-Family Housing
198 Harrington Street, B5, Athol, MA 01331

Groton Commons - Senior/Disabled Housing
74 Willowdale Road, Groton, MA 01450

Hapgood Apartments - Multi-Family Housing
25 Cheney Street, Athol, MA 01331

Hubbardston House Apartments - Senior/Disabled Housing
1 Old Princeton Road Cut-Off, Hubbardston, MA 01452

New Horizons Apartments - Disabled Housing
20 Benson Avenue, Worcester, MA 01605

Rockdale House Apartments - Senior/Disabled Housing
63 School Street, Northbridge, MA 01534

Slater Estates - Senior/Disabled Housing
96 Slater Street, Webster, MA 01570

Townsend Woods - Senior Housing
70 Dudley Road, Townsend, MA 01469

(800) 488-1969 | www.rcapsolutions.org