A Stabilizing Force in an Unstable Time

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.

Donate Today - Support Families!
Help us to provide local families with safe and affordable housing; and to assist small, rural communities in providing healthy and clean drinking water to residents in the northeast.

Visit www.rcapsolutions.org/donate

Putting your tax dollars to work
RCAP has always prided itself on being a careful steward of taxpayer dollars, while acting as champions to our mission. Money that comes to RCAP Solutions converts directly into service for others. Our most recent audit showed that 94% of our budget is spent on program costs.

Consolidated Statement of Activities

<table>
<thead>
<tr>
<th>Revenue &amp; Support</th>
<th>FY 2016</th>
<th>FY 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rental Housing Assistance Payments</td>
<td>$24,077,113</td>
<td>$22,825,875</td>
</tr>
<tr>
<td>Program Service Fee Revenue</td>
<td>3,676,815</td>
<td>3,246,604</td>
</tr>
<tr>
<td>Administration Revenue</td>
<td>2,862,470</td>
<td>2,569,277</td>
</tr>
<tr>
<td>Rental Revenue - HAPCO (Affordable Family Housing)</td>
<td>445,742</td>
<td>427,134</td>
</tr>
<tr>
<td>Other Contracts &amp; Grants</td>
<td>58,333</td>
<td>56,920</td>
</tr>
<tr>
<td>Rental Assistance Contracts</td>
<td>34,333</td>
<td>38,132</td>
</tr>
<tr>
<td>Contributions</td>
<td>81,325</td>
<td>75,866</td>
</tr>
<tr>
<td><strong>Total Revenue &amp; Support</strong></td>
<td><strong>$31,236,231</strong></td>
<td><strong>$29,239,808</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Expenses</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Program Services</td>
<td>28,972,352</td>
<td>27,718,728</td>
</tr>
<tr>
<td>Administration</td>
<td>1,632,742</td>
<td>1,828,140</td>
</tr>
<tr>
<td>Depreciation &amp; Amortization</td>
<td>258,883</td>
<td>260,084</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>$30,863,977</strong></td>
<td><strong>$29,806,952</strong></td>
</tr>
<tr>
<td><strong>Excess (deficit)</strong></td>
<td><strong>372,254</strong></td>
<td><strong>567,144</strong></td>
</tr>
</tbody>
</table>

2016 Snapshot

Fostering personal and public self-reliance and improving the quality of life for individuals, families and the communities in which they live.

Est. 1969, Rural Housing Improvement (RHI)
RCAP Solutions Positively Impacted 550,000 Individuals in FY 2016

CLIENT RESOURCES
Providing a wide range of affordable housing, homelessness prevention, workforce development, family unification and self-sufficiency services.

9,923 FAMILIES

8,835 CHILDREN
Received services through rental assistance, homelessness prevention, self-sufficiency programs, educational services and managed properties.

4,571 FAMILIES WERE ASSISTED
by the Housing Consumer Education Center, the first point of entry for clients needing housing counseling, landlord mediation, financial literacy, emergency assistance programs and vital resources.

7,224 SERVICES
Delivered to 361 residents in our disabled and senior housing properties.

10 PROPERTIES
Located throughout central Massachusetts

436 RESIDENTS
359 Families
26 Children
296 Seniors
102 Disabled Individuals

Jane and her family moved to the United States from Africa. After arriving in the US, Jane’s husband began to abuse her in front of their two children. She went to court and was granted a restraining order and assigned to a temporary shelter. Each time they moved to another shelter, Jane’s children were devastated to leave their school and friends, and Jane decided to look for a program that would afford her family with permanence and safety in order to succeed. She found SafeStep and looks forward to creating a stable home where she can provide financial and emotional support for her family.

SafeStep Emergency Assistance Shelter Client

PROPERTY MANAGEMENT
Affording opportunities for low income families, the elderly and for those with disabilities to live safely in independent housing.

INSPECTIONS
Performed by Housing Quality Assurance Team Members to ensure safe and appropriate living environments for our clients.

705 FAMILIES
Provided with homelessness prevention initiatives and stabilization services, including RAFT, HomeBase and SafeStep. These programs provide housing stability, keeping low income families from living in shelters.

“...the staff at RCAP Solutions goes above and beyond to assist and advocate for the residents in issues that leave us feeling helpless. I have been given hope at times when I felt defeated. I realize that there are people in this world who truly care about others and their well being. I am thankful to have such kind and helpful people in my life.”

Resident of RCAP Solutions Managed Property

COMMUNITY RESOURCES
Offering comprehensive, on-site technical assistance and training to help small, rural communities address their drinking water, wastewater, and other community development needs.

Serving New England, New York, New Jersey, Pennsylvania & Puerto Rico

$4,752,018 LEVERAGED
For 151 rural communities totaling a population of 521,778 with improved public health outcomes.

“...I am writing to express the Village of Granville’s appreciation for RCAP Solutions. The assistance has been instrumental in developing the operations and maintenance plan for the Village’s new water treatment plant. RCAP staff is consistently organized and prepared, and has the experience to aid the Village with numerous recommendations in maintaining compliance with the Safe Water Drinking Act as well as to make the plant safer and more efficient. At a time when the Village has been short staffed due to budgetary constraints, RCAP’s assistance and counsel has been most helpful. The Operations and Maintenance Plan that was developed is an absolute necessity for us as we will be losing two of our senior operators to retirement. RCAP staff has consistently displayed a professional and positive attitude in assisting the Village throughout the process. On behalf of the Village, I would like to express our sincere appreciation.”

Scott Mackey, Mechanic/Water Plant Operator Village of Granville, New York

$526,934 IN HOME MODIFICATION LOANS
Provided to 783 disabled and senior residents in central Massachusetts for structural improvements affecting the safety of individuals and caregivers.

$6,376,444 IN LOANS provided to 285 FAMILIES since 2000.

71,540 HOMES Positively impacted by RCAP Solutions initiatives.

710 PROPERTIES
and teachers directly impacted by environmental presentations and events.

8,000+ DATAPoints
Collected for community storm water, drinking water and wastewater assets.

Board of Directors:
Chair: Laura H. Downs, Morrison Downs Associates, Inc.
Vice Chair: Heather Dumais, Southbridge Savings Bank
Immediate Past Chair: Edwin J. Shanahan IOM, CAE, DDIFO Inc.
Treasurer: Sarah A. Galvin, Barre Savings Bank
President & Clerk (Ex Officio): Karen A. Kolier, CAE, RCAP Solutions, Inc.

FINANCIAL SERVICES
Administers funds to disabled persons and their families, enable individuals to remain independent and make structural improvements affecting the safety of individuals and caregivers.

Chantel L. Bethea, Women in Action, Inc.
Clementine Bihiga, Author, Public Speaker, Advocate
Matthew Mayrand, Glickman, Kovago & Jacobs
Laura McGee, Keller Williams Realty
Timothy Morse, Jr., Miles Press, Inc.
Jessica L. Murdoch, Fitchburg State University
Sharyn A. Rice, (Former Chair, Retired 2016)
Karen Slack, Alfonso Real Estate
RCAP Solutions Positively Impacted 550,000 Individuals in FY 2016

CLIENT RESOURCES
Providing a wide range of affordable housing, homelessness prevention, workforce development, family unification and self-sufficiency services.

9,923 FAMILIES
9,923 families received services through rental assistance, homelessness prevention, self-sufficiency programs, educational services and managed properties.

8,835 CHILDREN
8,835 children received services through in-home family strengthening, child care, parenting resources, and educational services.

4,571 FAMILIES WERE ASSISTED
4,571 families were assisted by the Housing Consumer Education Center, the first point of entry for clients needing housing counseling, landlord mediation, financial literacy, emergency assistance programs and other vital resources.

PROPERTY MANAGEMENT
Affording opportunities for low income families, the elderly and for those with disabilities to live safely in independent housing.

7,224 SERVICES
Delivered to 361 residents in our disabled and senior housing properties.

10 PROPERTIES
Located throughout central Massachusetts.

436 RESIDENTS
359 Families
13 Children
296 Seniors
102 Disabled Individuals

705 FAMILIES
Provided with homelessness prevention initiatives and stabilization services, including RAFT, HomeBase and SafeStep. These programs provide housing stability keeping low income families from living in shelters.

“[The staff at RCAP Solutions goes above and beyond to assist and advocate for the resident in issues that leave us feeling helpless. I have been given hope at times when I felt defeated. I realize that there are people in this world who truly care about others and their well being. I am thankful to have such kind and helpful people in my life.]”

Resident of RCAP Solutions Managed Property

Jane and her family moved to the United States from Africa. After arriving in the US, Jane’s husband began to abuse her in front of their two children. She went to court and was granted a restraining order and assigned to a temporary shelter. Each time they moved to another shelter, Jane’s children were devastated to leave their school and friends, and Jane decided to look for a program that would afford her family permanence and safety in order to succeed. She found SafeStep and looks forward to creating a stable home where she can provide financial and emotional support for her family. SafeStep Emergency Assistance Shelter Client

Serving New England, New York, New Jersey, Pennsylvania & Puerto Rico

COMMUNITY RESOURCES
Offering comprehensive, on-site technical assistance and training to help small, rural communities address their drinking water, wastewater, and other community development needs.

$4,752,018 LEVERAGED
For 151 rural communities totaling a population of 521,778 with improved public health outcomes.

“I am writing to express the Village of Granville’s appreciation for RCAP Solutions. The assistance has been instrumental in developing the operations and maintenance plan for the Village’s new water treatment plant. RCAP staff is consistently organized and prepared, and has the experience to aid the Village with numerous recommendations in maintaining compliance with the Safe Water Drinking Act as well as to make the plant safer and more efficient. At a time when the Village has been short staffed due to budgetary constraints, RCAP’s assistance and counsel has been most helpful. The Operations and Maintenance Plan that was developed is an absolute necessity for us as we will be losing two of our senior operators to retirement. RCAP staff has consistently displayed a professional and positive attitude in assisting the Village throughout the process. On behalf of the Village, I would like to express our sincere appreciation.”

Scott Mackey, Mechanic/Water Plant Operator
Village of Granville, New York

783 CAREGIVING FAMILIES
39 provided to families in central Massachusetts for structural improvements.

$6,376,444 IN LOANS
285 FAMILIES
since 2000.

“I am so grateful for everything RCAP Solutions and the Home Modification Loan Program has done for me. My quality of life has greatly improved now that I am able to get up the stairs in my home with the chair lift that was installed.”

HMPL Recipient

Heather Dumas, Southbridge Savings Bank
Immediate Past Chair:
Edwin J. Shanahan IOM, CAE, DDIFO Inc.
Treasurer:
Sarah A. Galvin, Barre Savings Bank
President & Clerk (Ex Officio):
Karen A. Kolier, CAE, RCAP Solutions, Inc.

PROPERTY INSPECTIONS
Performed by Housing Quality Assurance Team Members to ensure safe and appropriate living environments for our clients.

Over 4,000 Inspections

71,540 HOMES Positively Impacted
by RCAP Solutions training and technical assistance Programs.

8,000+ DATAPOINTS
Collected for community storm water, drinking water and wastewater assets.

700 STUDENTS
and teachers directly impacted by environmental presentations and events.

359 Families
13 Children
296 Seniors
102 Disabled Individuals

700+ PROPERTIES
Provided with affordable housing, homelessness prevention, low income families, the elderly and for those with disabilities.

102 PROPERTIES
Located throughout Massachusetts.

8,000+ DATAPOINTS
Collected for community storm water, drinking water and wastewater assets.

8,835 CHILDREN
Offering comprehensive, on-site technical assistance and training to help small, rural communities address their drinking water, wastewater, and other community development needs.

$4,752,018

Scott Mackey, Mechanic/Water Plant Operator
Village of Granville, New York

“I am writing to express the Village of Granville’s appreciation for RCAP Solutions. The assistance has been instrumental in developing the operations and maintenance plan for the Village’s new water treatment plant. RCAP staff is consistently organized and prepared, and has the experience to aid the Village with numerous recommendations in maintaining compliance with the Safe Water Drinking Act as well as to make the plant safer and more efficient. At a time when the Village has been short staffed due to budgetary constraints, RCAP’s assistance and counsel has been most helpful. The Operations and Maintenance Plan that was developed is an absolute necessity for us as we will be losing two of our senior operators to retirement. RCAP staff has consistently displayed a professional and positive attitude in assisting the Village throughout the process. On behalf of the Village, I would like to express our sincere appreciation.”

Board of Directors:
Chair:
Laura H. Downs, Morrison Downs Associates, Inc.
Vice Chair:
Heather Dumas, Southbridge Savings Bank
Immediate Past Chair:
Edwin J. Shanahan IOM, CAE, DDIFO Inc.
Treasurer:
Sarah A. Galvin, Barre Savings Bank
President & Clerk (Ex Officio):
Karen A. Kolier, CAE, RCAP Solutions, Inc.

Chantel L. Bethea, Women in Action, Inc.
Clementine Bihira, Author, Public Speaker, Advocate
Matthew Mayrand, Blickman, Kovago & Jacobs
Laura McGee, Keller Williams Realty
Timothy Morse, Jr., Miles Press, Inc.
Jessica L. Murdoch, Fitchburg State University
Sharyn A. Rice, (Former Chair, Retired 2016)
Karen Slack, Alfonso Real Estate

FINANCIAL SERVICES
Administrators funds to disabled persons and their families, enable individuals to remain independent and make structural improvements affecting the safety of individuals and caregivers.

$526,934 IN HOME MODIFICATION LOANS
Provided to 39 families for structural improvements.

$6,376,444 IN LOANS
285 FAMILIES
since 2000.

“I am so grateful for everything RCAP Solutions and the Home Modification Loan Program has done for me. My quality of life has greatly improved now that I am able to get up the stairs in my home with the chair lift that was installed.”

HMPL Recipient

Heather Dumas, Southbridge Savings Bank
Immediate Past Chair:
Edwin J. Shanahan IOM, CAE, DDIFO Inc.
Treasurer:
Sarah A. Galvin, Barre Savings Bank
President & Clerk (Ex Officio):
Karen A. Kolier, CAE, RCAP Solutions, Inc.

Chantel L. Bethea, Women in Action, Inc.
Clementine Bihira, Author, Public Speaker, Advocate
Matthew Mayrand, Blickman, Kovago & Jacobs
Laura McGee, Keller Williams Realty
Timothy Morse, Jr., Miles Press, Inc.
Jessica L. Murdoch, Fitchburg State University
Sharyn A. Rice, (Former Chair, Retired 2016)
Karen Slack, Alfonso Real Estate

FINANCIAL SERVICES
Administrators funds to disabled persons and their families, enable individuals to remain independent and make structural improvements affecting the safety of individuals and caregivers.

$526,934 IN HOME MODIFICATION LOANS
Provided to 39 families for structural improvements.

$6,376,444 IN LOANS
285 FAMILIES
since 2000.

“I am so grateful for everything RCAP Solutions and the Home Modification Loan Program has done for me. My quality of life has greatly improved now that I am able to get up the stairs in my home with the chair lift that was installed.”

HMPL Recipient

Heather Dumas, Southbridge Savings Bank
Immediate Past Chair:
Edwin J. Shanahan IOM, CAE, DDIFO Inc.
Treasurer:
Sarah A. Galvin, Barre Savings Bank
President & Clerk (Ex Officio):
Karen A. Kolier, CAE, RCAP Solutions, Inc.

Chantel L. Bethea, Women in Action, Inc.
Clementine Bihira, Author, Public Speaker, Advocate
Matthew Mayrand, Blickman, Kovago & Jacobs
Laura McGee, Keller Williams Realty
Timothy Morse, Jr., Miles Press, Inc.
Jessica L. Murdoch, Fitchburg State University
Sharyn A. Rice, (Former Chair, Retired 2016)
Karen Slack, Alfonso Real Estate

FINANCIAL SERVICES
Administrators funds to disabled persons and their families, enable individuals to remain independent and make structural improvements affecting the safety of individuals and caregivers.

$526,934 IN HOME MODIFICATION LOANS
Provided to 39 families for structural improvements.

$6,376,444 IN LOANS
285 FAMILIES
since 2000.

“I am so grateful for everything RCAP Solutions and the Home Modification Loan Program has done for me. My quality of life has greatly improved now that I am able to get up the stairs in my home with the chair lift that was installed.”

HMPL Recipient

Heather Dumas, Southbridge Savings Bank
Immediate Past Chair:
Edwin J. Shanahan IOM, CAE, DDIFO Inc.
Treasurer:
Sarah A. Galvin, Barre Savings Bank
President & Clerk (Ex Officio):
Karen A. Kolier, CAE, RCAP Solutions, Inc.

Chantel L. Bethea, Women in Action, Inc.
Clementine Bihira, Author, Public Speaker, Advocate
Matthew Mayrand, Blickman, Kovago & Jacobs
Laura McGee, Keller Williams Realty
Timothy Morse, Jr., Miles Press, Inc.
Jessica L. Murdoch, Fitchburg State University
Sharyn A. Rice, (Former Chair, Retired 2016)
Karen Slack, Alfonso Real Estate

FINANCIAL SERVICES
Administrators funds to disabled persons and their families, enable individuals to remain independent and make structural improvements affecting the safety of individuals and caregivers.
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.

Donate Today - Support Families!
Help us to provide local families with safe and affordable housing; and to assist small, rural communities in providing healthy and clean drinking water to residents in the northeast.

Visit www.rcapsolutions.org/donate
RCAP Solutions is exempt under section 501(c)(3) of the Internal Revenue Code.

Corporate & Financial Services Center  |  205 School Street, Suite 401  |  Gardner, MA 01440
Client Services Center  |  12 East Worcester Street, 2nd Floor  |  Worcester, MA 01604
Toll Free: (800) 488-1969  |  www.rcapsolutions.org

RCAP has always prided itself on being a careful steward of taxpayer dollars, while acting as champions to our mission. Money that comes to RCAP Solutions converts directly into service for others. Our most recent audit showed that 94% of our budget is spent on program costs.

Putting your tax dollars to work

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.

Donate Today - Support Families!
Help us to provide local families with safe and affordable housing; and to assist small, rural communities in providing healthy and clean drinking water to residents in the northeast.

Visit www.rcapsolutions.org/donate
RCAP Solutions is exempt under section 501(c)(3) of the Internal Revenue Code.

Corporate & Financial Services Center  |  205 School Street, Suite 401  |  Gardner, MA 01440
Client Services Center  |  12 East Worcester Street, 2nd Floor  |  Worcester, MA 01604
Toll Free: (800) 488-1969  |  www.rcapsolutions.org

RCAP has always prided itself on being a careful steward of taxpayer dollars, while acting as champions to our mission. Money that comes to RCAP Solutions converts directly into service for others. Our most recent audit showed that 94% of our budget is spent on program costs.

Putting your tax dollars to work

RCAP has always prided itself on being a careful steward of taxpayer dollars, while acting as champions to our mission. Money that comes to RCAP Solutions converts directly into service for others. Our most recent audit showed that 94% of our budget is spent on program costs.

Putting your tax dollars to work

Putting your tax dollars to work

Putting your tax dollars to work