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Worcester Expansion!

RCAP Solutions
Resources for Communities and People

Worcester Headquarters: 12 East Worcester Street
Worcester, Massachusetts 01604

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www.rcapsolutions.org

Creating the world we want – for individuals, families, small businesses and communities.
Safe, affordable housing is one of our most basic needs.

For over 40 years, we have worked to ensure that individuals and families throughout central Massachusetts have access to quality housing that meets their individual needs.

RCAP Solutions Real Estate Services provides an array of services including:

- Subsidized Housing for Families, Seniors and Disabled Individuals
- On-Site Property Management
- Supportive Services
- Smoke-Free Housing

For more information, please contact:

www.rcapsolutions.org | (800) 488-1969
A Letter from the President & CEO:

It is with great pride that I share this publication with you as RCAP Solutions, Inc. expands its presence in the City of Worcester.

As we re-introduce RCAP Solutions to our many friends, partners and constituents in the Worcester County Region, I would like to take a moment to thank the many firms and organizations that worked with us and helped to make our move possible, along with the leadership in the City of Worcester and the many elected officials that continually support our organization and refer our services to the public. Finally, I would like to thank the advertisers who supported this publication.

As the end of another year draws near, we look forward to our 44th year of continuing our mission of fostering personal and public self-reliance and improving the quality of life for individuals, families and the communities in which they live. Because our move has allowed us to expand our service delivery model, we look forward to supporting all of Worcester County and the larger northeast region by being seated in the second largest city in New England; continuing to provide the many fine services created to promote self-sufficiency, fostering economic development, and furthering our track record of success.

I welcome the opportunity to meet with our constituents and look forward to hearing from you on how we can continue to improve services in our ongoing quest to support the region.

Sincerely,
Karen A. Koller, CAE
President & CEO
kkoller@rcapsolutions • 800-488.1969 x 6630
Eight years later, the National Demonstration Water Project selected RHI to participate in a program that focused on rural water and wastewater issues in New England. The agency accepted the challenge and quickly emerged as a leader in water and wastewater management.

RHI's success in managing water and wastewater systems, as well as its ability to develop and maintain safe, affordable housing, led to national recognition. In 1979, the agency became the Northeast affiliate of the Rural Community Assistance Partnership (RCAP), providing services in the six New England states, New York, New Jersey, Pennsylvania, Puerto Rico and the U.S. Virgin Islands.

In the late 70's, RHI was contracted to administer rental vouchers for the state and a strategic partnership was established with the Mass Non-Profit Housing Association, now known as the Regional Housing Network. This program helps improve the lives of low income families and individuals by administering rental assistance to help ensure that tenants have safe, affordable housing. The organization has also been involved in helping low income families work towards self-sufficiency since 1984. These programs provide safe, affordable housing for over 2,000 families, reinvesting over $20 million to the Worcester County economy.

During the late 70's and early 80's, RHI began renovating properties to provide multi-family developments for low income families and several properties were built to accommodate elderly and disabled housing needs throughout Worcester County. The organization currently manages 10 properties providing 362 units of affordable housing to our local communities.

In the early 2000's the agency changed its name to RCAP Solutions and created RCAP Solutions Financial Services, a non-profit loan fund that provides affordable housing and small business services for low-income individuals, families and small businesses throughout Central and Eastern Massachusetts.

RCAP Solutions moved its headquarters to Gardner, Massachusetts in 2005 and relocated to 12 East Worcester Street, Worcester in November 2012 as part of a long-term plan to expand services, offer more resources to clients and serve a larger geographic area.

RCAP Solutions has grown tremendously in the last 43 years, generating annual revenue of more than $27 million and employing nearly 100 people. Using tax dollars wisely, RCAP Solutions has leveraged more than $50 million in state, federal and other grant support to help develop community projects. More than three-quarters of the agency’s operating revenues go back into the organization to provide technical assistance to small rural communities, administer affordable housing projects, prevent homelessness, develop workforce and self-sufficiency services for individuals and families.

More than 40 years after its inception, RCAP Solutions adheres to its original purpose, striving to enhance the quality of life for individuals, families and the communities in which they live through a variety of programs, services, advocacy, training and education.

Our mission is to foster personal and public self-reliance and improve the quality of life for individuals, families and the communities in which they live.
Every successful company relies on a strong foundation. At RCAP Solutions, its executive and leadership teams serve as the cornerstone of the organization. Through collaboration, cooperation and dedication, these individuals help to steer the course, driven by a desire to enhance the lives of the people they serve.

If you are interested in available volunteer opportunities at RCAP Solutions, please contact Karen A. Koller at (800) 488-1969 x 6630 or email kkoller@rcapsolutions.org.

Web Industries applauds RCAP Solutions for generating hope for so many.
Building Better Lives Through Collaboration, Commitment and Caring

The weak economy has taken a major toll on the lives of many Americans: approximately 12.5 million individuals are unemployed and the poverty rate stands at 15 percent, according to the U.S. Bureau of Labor Statistics; RealityTrac reports an astounding 71.5 million foreclosures; the homeless now number around 750,000, according to The National Coalition for the Homeless; and the Domestic Violence Resource Center reports that one in four women has experienced some type of domestic violence in her lifetime.

For the last 40+ years, RCAP Solutions has been addressing these problems for individuals and families throughout Central Massachusetts. Grounded in its mission “to foster personal and public self-reliance and improve the quality of life for individuals, families and the communities in which they live,” the organization bases its services and programs on four pillars: client, community, real estate and property, and financial resources.

Working collaboratively with other nonprofit organizations, state and federal agencies, corporations and individuals, RCAP Solutions endeavors to promote self-sufficiency through meaningful employment, reduce homelessness and enhance quality of life.

**HOUSING ASSISTANCE**

When families and individuals need to reach out for information or help for a housing issue, RCAP Solutions’ Housing Consumer Education Center is there to provide help.

Given the impacts of foreclosures, continually inflated unemployment rates, the numbers of clients seeking housing-related information, referral, and counseling services continues to climb. In the past year, they have taken over 3,200 housing counseling inquiries at their offices in Gardner and Worcester.

RCAP Solutions is the regional administrator of the Housing Choice Voucher Program. RCAP believes that safe, affordable housing is a basic human need that should be seen as being equivalent in importance to health care, social welfare, education, public safety, and clean air and drinking water. For this reason, RCAP sees their role as being more than a passive administrator of rental assistance programs. Rather, RCAP is committed to taking a leadership role in expanding housing choice, increasing supportive services to provide a continuum of care leading to family self-sufficiency, expanding services people in need of supportive housing and related services, and increasing accessibility to existing resources so that they can be utilized by all members of society.

**WORKFORCE DEVELOPMENT**

For the last 12 years, RCAP Solutions – one of only two state agencies – has provided assistance to those seeking employment. 122 families at a time participate in the Moving to Work program which serves Greater Worcester and southern Worcester County. RCAP’s MTW program offers participants a five year, housing subsidy, and educational support account that must be used to achieve their GED, learn English, take or college or career-related certifications/licensing courses. In exchange for these benefits, participants must work toward the following goals: increase their total income; develop and achieve measurable career or employment goals; and improve their education. The program is designed to assist families to become less reliant on subsidized assistance.

Over 80 families participate in the Family Self Sufficiency Program during the year. Five to ten families complete the program annually and will have saved between $7,000 and $10,000 which is awarded to the family upon completion of the program. This program is also designed to increase personal self reliance through education and job training skills.

In the future, RCAP Solutions intends to focus efforts on workforce development by offering more educational and vocational training that will serve as the tools to grow families’ independence and improve lives.

**HOMELESSNESS PREVENTION**

As part of the state’s initiative to end homelessness, HomeBASE and Residential Assistance for Families in Transition (RAFT) in combination provide financial support for those in need of emergency assistance. The programs target extremely low-income families at risk of becoming homeless, offering time-limited assistance that might include shelter, first and last month’s rent, security deposits, as well as other ways in which families can achieve self-sufficiency.

When a woman becomes a victim of domestic violence, sometimes the only option is to leave a dangerous situation. In such cases, women generally depart with nothing but the clothes on their backs. RCAP Solutions offers highly intensive case management for these women and their children. In addition to moral support, the organization provides

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“I would like to express my gratitude to RCAP Solutions for all they have done for me in the past two years. Without the help granted to me from your agency I would not be able to be where I am today. Getting the help enabled me to get ahead and become an independent single mom. Today I am a homeowner and my children and I could not be any happier. Thank you for everything.”

Elizabeth Mulhearn, former client
virtually everything from household goods and clothes to furniture and a safe place to temporarily call home. Housing is situated in an undisclosed location to reduce the potential for additional violence. To date, 200 women have graduated from the program.

RCAP Solutions advocates for its clients, working with local and federal government officials to solve problems regarding housing and employment as well as providing constituent services for the same elected officials.

“RCAP Solutions, a founding member of the national Rural Community Assistance Partnership, has played a critical role in the development of safe, affordable and sustainable water and wastewater utilities through the northeastern United States, in Puerto Rico and the Virgin Islands. Working with hundreds of small and typically lower income rural communities over the last forty years, RCAP Solutions has proven time and again that its resourcefulness, creativity and dedicated staff are up to the myriad of challenges being faced by small communities as they seek to meet the water and wastewater service needs of their residents and customers. Under the skilled direction of Karen Koller, RCAP Solutions has been an invaluable partner in the national activities of the Rural Community Assistance Partnership. By developing new training resources, employing efficient service delivery models, educating utility staff and customers, and increasing the awareness of small utility needs at both the state and federal level, RCAP Solutions demonstrates every day its unwavering commitment to improving the lives of rural Americans. I congratulate RCAP Solutions as it relocates its headquarters to Worcester and re-commits itself to further expanding its services in Worcester, in Massachusetts and throughout New England.”

Robert B. Stewart, Executive Director, Rural Community Assistance Partnership (RCAP, Inc.)
Washington, DC
Sustaining Healthy Community Through Customized Services

A healthy nation is based on healthy communities. But as more and more families move from the cities to rural areas, the strain on water and wastewater systems is becoming a serious challenge to public and environmental health, and ultimately to a good quality of life. Research shows the gravity of the situation. The World Health Organization reports that more than one in six people – approximately 894 million – don’t have access to improved water sources. The lack of clean water and hygienic conditions can lead to disease, poverty, and in the worst case, death.

RCAP Solutions strives to promote healthy public, environmental and economic conditions and provide sustainable resources to communities throughout the Northeast, Puerto Rico and the U.S. Virgin Islands. A leading resource on small and rural community needs, RCAP Solutions can address the essentials of water and wastewater systems management; community and regional planning; community reinvestment; real estate development; project and systems management; public policy advocacy; and education and training. Moreover, RCAP staff live in the communities they are helping. As part of the fabric of the local region, they are intimately involved with the challenges the community faces and engender trust in their ability to appropriately address issues.

RCAP Solutions provides a range of services including survey and data collection; planning and funding; GIS/mapping; water and wastewater facilities development, systems management and protection; solid waste and brownfields management; and compliance oversight. By addressing these needs in small rural impoverished, underserved areas, communities are able to attract employers, thus improving the local economy.

In addition, RCAP Solutions helps communities maneuver the complicated process of finding funding sources, obtaining contracting services and providing a connection between the community and state and federal agencies. As a federally certified Community Development Financial Institution (CDFI), RCAP Solutions has the expertise and experience of wisely reinvesting funds that make possible new housing, critical infrastructure and community development projects. Communities can rely on RCAP Solutions through every phase of a project. In addition to conducting a needs assessment, overseeing project development and management and locating funding sources, the organization advocates for public policy that improves life for all populations.

Most important, RCAP Solutions fosters community involvement and accountability through vigorous education and training opportunities. Leadership and compliance seminars, certification training, education resources and property owner workshops instill a sense of responsibility, build self-sufficiency and provide the tools communities need to grow.

A collaborative effort, RCAP Solutions works with Health and Human Services (HHS), the U.S. Department of Agriculture Rural Development (USDA-RD) Program, the Environmental Protection Agency (EPA) and the State Revolving Loan Fund (SRLF) to secure grant funding for these projects.

By utilizing an integrated, multi-faceted approach within a strong network, RCAP Solutions is able to deliver first-rate services that are customized to the unique needs of every community, thus preserving a better quality of life.

“RCAP Solutions does much to contribute to improving the communities in which we live and work. Facing the challenges of improving basic needs for living is no easy task – but RCAP Solutions takes on that challenge every day to better local communities and individual’s lives. Helping people to become self-reliant is critical to a meaningful, healthy life for individuals, families and the community. RCAP has many components – from helping communities have safe drinking water to homelessness prevention, to property management. I would encourage anyone to learn more about this great organization. RCAP is a well run organization with strong leadership and a dedicated staff.”

Sharyn A. Rice, Senior Vice President, Access, Transition and Development, Mount Wachusett Community College

“RCAP Solutions is essential to small rural districts like ours. We have a limited number of users, few options for growth and a very limited budget, yet we must continue to provide safe drinking water just like our larger counterparts in the cities. We depend on having agencies like RCAP Solutions to provide assistance and help us fill the gaps between what we can do on our own and what we need to do to maintain compliance.”

Deborah Hutchins, Canton Water District Superintendent, Canton, Maine

Sukh Singh, RCAP Solutions’ Director of Education and Training at a recent certification workshop.
Fully cognizant of the strength in numbers, RCAP Solutions chooses to participate as an active member of two key networks that work together to maximize home ownership opportunities and enhance rural infrastructures.

Locally, RCAP Solutions assists individuals throughout Massachusetts with a wide range of housing and supportive services. As the Worcester County affiliate of The Regional Housing Network of Massachusetts (www.masshousinginfo.org), the organization offers one-stop shopping for those in search of housing.

As a Housing Consumer Education Center, RCAP Solutions provides valuable information so that landlords, tenants, homebuyers and homeowners can make wise decisions. Partnerships with communities, lenders and government agencies enable RCAP Solutions to provide a variety of local affordable housing opportunities; to educate buyers and owners on purchasing and maintaining a home; and to identify a variety of public and private resources for homeowners and landlords.

On a national level, RCAP Solutions also serves as the Northeast affiliate of the national Rural Community Assistance Partnership (RCAP) Network, which focuses its efforts on providing on-site technical assistance and training to small, rural communities regarding water-related and other infrastructure issues. At the regional level, the organization provides services in all six New England states, New York, New Jersey, Pennsylvania, Puerto Rico and the U.S. Virgin Islands.

By collaborating with local government officials, field staff from RCAP Solutions assists underserved areas with all aspects of infrastructure development from writing a request for proposal and finding contractors to training and educating the community as it learns to manage its water systems. Each year, RCAP’s providers leverage millions of dollars from state, federal and other sources, making these projects possible.
In 1972, RCAP Solutions constructed Hapgood Apartments in Athol, a five-unit complex for families. Since that time, the organization has continued to grow its portfolio, reaching out to towns across Worcester County and serving numerous seniors, families and those with disabilities. In addition to providing a safe place to live, the organization offers support services, such as help with social security, Medicaid and health issues.

Most recently, RCAP Solutions completed Townsend Woods, a state-of-the-art complex comprising 36 one-bedroom units for seniors, equipped with many safety and special features. This high-quality, affordable housing option enables seniors to live independently in a lovely rural setting and includes community gathering spaces, a fireplace, outdoor seating on a second-floor deck, a community garden, laundry facility and personal care space with a hair salon. Townsend Woods is the first non-smoking facility; as of June 2013 all RCAP properties will be smoke-free.

The project earned a coveted LEED Silver certification from the U.S. Green Building Council. This designation recognizes homes that are designed and built to be energy and resource efficient. To earn this certification, homes undergo a technically rigorous inspection process, ensuring that the property meets high energy and water efficiency standards, is environmentally sound and is a healthier place to live.

“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 welcomed. 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.”

Clarence and Nellie Minor, Townsend Woods tenants

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<td>36</td>
<td>Elderly</td>
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"RCAP Solutions, a member of the Regional Housing Network of Massachusetts, has been a leader in helping to champion the cause for our core work of implementing and managing housing programs designed to assist people of all income levels to live in decent, safe, and sanitary housing which they can afford. We have partnered with RCAP for almost 40 years and are proud of the work that we have been able to accomplish together for our constituents throughout the Worcester County region. We congratulate RCAP Solutions on their new headquarters and wish them much success in their expansion of services."

Maureen Fitzgerald, Executive Director, Regional Housing Network of Massachusetts

"RCAP is a true asset to the Greater Worcester community. From their vast knowledge of the area's infrastructure needs, to developing safe, affordable housing opportunities for low-income families, to their small business lending programs, RCAP is a critical partner in assuring Worcester's success. RCAP's work with the SBA and its small business lending programs provides a great complement to the WBDC's SBA 504 lending program – assisting more small businesses achieve their success in the Greater Worcester market."

Craig L. Blais, President & CEO, Worcester Business Development Corporation

Congratulations to RCAP SOLUTIONS for 40 years of service to low-income residents of Worcester County
RCAP Solutions could be considered an entrepreneur’s best friend. A small business that may not meet the qualifications for a loan from a traditional financing source may find the answer to its funding needs through RCAP Solutions. The only certified Small Business Administration (SBA) micro-lender for Worcester County, RCAP Solutions has provided more than $415,000 in loans to 17 businesses in the last year. This fiscal support created 17 new jobs and saved 24 jobs. RCAP Solutions Financial Services has been providing business lending since 2008. Since then they have awarded $884,150 in loans to 30 small businesses; 23 of those loans were SBA Microloans totaling $470,200.

In 2011, the SBA named RCAP’s Financial Services Division the No. 1 Microlender in the Commonwealth. This was in their first full year of micro-lending.

RCAP Solutions has offered fiscal assistance to low-income individuals, families and small businesses throughout Central Massachusetts. Some businesses that have benefited from these loans include daycare centers, small manufacturing firms, health and wellness providers, the entertainment and food service industries and other professionals.

For the last ten years, RCAP Solutions has consistently earned the Community Development Financial Institution (CDFI) certification. This designation is given to organizations that work in economically distressed markets, providing financing for first-time and low-income homebuyers, non-profit developers and for small business development.

Without question, every person dreams of remaining in his or her own home, regardless of financial or physical circumstances. For those with disabilities, this dream can be especially challenging. And according to the U.S. Census Bureau, people with disabilities comprise more than 22 percent of the population. These individuals need affordable, accessible and safe housing. This might mean some type of modification from grab bars, handrails or ramps to elevators, lifts and widened doorways. But the cost of altering an existing home to accommodate a situation may be prohibitive. This is where the Home Modification Program, a collaboration of the Massachusetts Rehabilitation Commission (MRC) and Community Eco-
“The loan really helped us and things have turned around. Without the SBA loan from RCAP Solutions Financial Resources we would not have survived. The loan took away the worry and kept our heads above water. After 55 years in business our reputation was preserved and I am so happy.”

Sandra Smith, Director, Happy Day Child Care

The Economic Development Assistance Corporation (CEDAC), can provide a reasonable answer.

Through the Home Modification Loan Program, qualified elders, adults with disabilities and families with children who have disabilities can access the funds to modify their residence so they can live independently.

As one of six administrators of the program, RCAP Solutions offers guidelines on selecting and hiring a range of construction professionals for those who qualify as well as funding alternatives. Homeowners can choose a deferred payment loan (DPL) or an amortized loan and loan amounts, both of which are based on median income.

Another program, The Home Loan Repair Fund, makes it possible for individuals and families to pay for essential repairs in the home, which, if not addressed, would otherwise jeopardize the health and safety of occupants.

The financial programs RCAP Solutions Financial Resources offers promote economic development by stabilizing families and growing healthy communities. This injection of financial resources creates more jobs, expands educational opportunities and enhances training and workforce development efforts.

“I commend RCAP Solutions on their mission and commitment to affordable housing and all the related issues surrounding housing. The organization is comprised of a team of professionals, doing a lot of wonderful things and providing great services to people and communities that are in need.”

Gordon Edmonds, Former President & CEO, Leominster Credit Union

“Congratulations

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Worcester Expansion
Dear Ms. Koller:

On behalf of the City of Worcester, please accept my congratulations and best wishes to you and RCAP Solutions, Inc. on your headquarter relocation and expansion of services in Worcester.

I am pleased that you have decided to remain in the City and that you have chosen 12 East Worcester Street as the site of your new location. There is much to be excited about in Worcester, including tremendous public and private investment in our downtown and in our neighborhoods. RCAP will contribute to that revitalization and vitality.

RCAP’s efforts to develop and maintain safe housing and living conditions here in our community and throughout the northeast is admirable work. We are proud to have you in Worcester.

I am delighted to welcome you to your new location in Worcester and wish you many successful years in your new home!

Sincerely yours,

Michael V. O’Brien
City Manager
Discussion of RCAP’s Worcester expansion began several years ago in order to increase services and satisfy the growing need for safe and affordable housing assistance, small business and residential loans and other services, including workforce development and education and training.

An expanded floor plan provides additional intake areas for clients, along with improved classroom and meeting space for workshops, computer terminals for client use and other supplementary assistance, creating enhanced assistance for those in need of RCAP’s services.

“It’s an extremely important time in the evolution of RCAP Solutions,” said Karen A. Koller, RCAP Solutions President and CEO. “The demand for our services is ever increasing and our expansion allows for a more centralized system to meet the growth of the region and the capacity that RCAP brings to the city.”

RCAP’s growth in Worcester allows the organization to build on the existing relationships that have been created and enables the organization to forge new ones as well.

“What is exciting for me personally is that we continue to invest in the City of Worcester,” continued Koller. “With our office expansion we bring approximately 40 staff members, plus the benefits of our services to create economic development and sustain individuals’ lives. It is the integration with the city and its revitalization efforts that also enhances these plans.”

“Our Rental Assistance Programs are going through an extensive transformation that will positively impact our clients’ lives and those who live in the central part of the Commonwealth. The integration of extensive wraparound services, combined with case management, job training and career development, escrow savings, budgeting, and personal finance management are cornerstones to this effort,” Koller added.

While RCAP has long been considered a fixture in the North Central Massachusetts region, it has also held office space in Worcester for over 25 years. Staying true to its North Central roots, RCAP will continue to focus on areas north of the city. The Cor-

What RCAP Solutions Means to Worcester

As part of its long term strategic plan, RCAP Solutions is thrilled to have moved its Worcester location from 90 Madison Street to create a modern and new headquarters site at 12 East Worcester Street. Situated in the center of Worcester, the location is ideal for clients, due to its easy accessibility, proximity to highways and closeness to public transportation.

“I’m thrilled that RCAP Solutions will be expanding their presence in Worcester. For decades, RCAP Solutions has done incredible work in our community. This move will only enhance their ability to assist the people they serve.”

U.S. Representative James McGovern, Massachusetts’s 3rd Congressional District
“The SBA is proud to have RCAP Solutions as a microlender to small businesses in the state of Massachusetts. Just last year, in its first full year in partnering with us, RCAP Solutions was recognized as a top SBA microlender for having made 15 microloans for a total of $254,900 and for providing borrowers with additional help and technical assistance in the process. The microloan program is designed to grow a small business from humble beginnings to the point where they can begin a larger banking relationship, and in this program, the success of RCAP Solutions stands out.

We at SBA rely on organizations like RCAP to help get the much-needed capital in the hands of our start up and early stage businesses to help them succeed and create jobs, which ultimately contributes to the well being of our communities and economy. Thank you to the staff of RCAP for your outstanding work and dedication on behalf of our small businesses here in Massachusetts.”

Bob Nelson
Massachusetts SBA District Director
October 2012

The corporate Center remains in Gardner, and the organization will continue to support non profits and communities in the region, offer property management services and work with its rural constituency for the northeast part of the country through the national RCAP program, centered in Washington DC. (www.rcap.org)

The new space is approximately 6,400 square feet and essentially combines the headquarters suite with the program delivery system.

“We are doing all we can to keep our administrative costs as low as possible, and this space proved to be the most affordable option that will best meet the needs of our staff and constituents,” said Koller. “Its location is terrific for the client population, and the potential of working with the Worcester Business Development Corporation and a host of other constituents in the region is a huge plus.”

BOARD OF DIRECTORS

A 12-person board of directors governs RCAP Solutions, ensuring that the organization adheres to its mission and operates in the best interest of clients and constituents. Members bring the strengths of their diverse personal and professional backgrounds to the decision-making process that has led to RCAP’s success.

CHAIRMAN OF THE BOARD
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Morrison Downs
Associates, Inc.

VICE CHAIR
Michael D. Hewitt
Hometown Bank

IMMEDIATE PAST CHAIR
Edwin J. Shanahan IOM, CAE
DDIFO Inc.

TREASURER
George D. Jones, III
Seaman Paper Company

DIRECTORS
Scott A. Bartley
Genealogist, Librarian, Archivist

Alexandra Bavosi
Cook Professional Resources

Chantel L. Bethea
Women in Action, Inc.

Janis Conlon
North Central WIC Program

Sarah A. Galvin
Barre Savings Bank

Laura McGee
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Web Industries

LOAN COMMITTEE
Robert Gallo
Workers’ Credit Union
Snapshots From The New Headquarters

Top left: RCAP’s colorful new reception area. Top right: Flags representing the states which RCAP services adorn the conference room. Bottom left: The “trees” are a unique structural feature kept from the old warehouse space, but are decoratively painted to match RCAP’s corporate logo colors. Bottom right: Chalk board paint was used on each office door to inspire creativity.


CORPORATE PROJECT DIRECTOR
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GRAPHIC DESIGNER Mitchell Hayes

For information regarding Custom Publications call Chris Juetten, WBJ Custom Corporate Project Director at 508-755-8004 ext. 270 or cjuetten@wbjournal.com.

www.custompublishingne.com
AWARDS AND RECOGNITION

WBJ - 40 Under Forty Award: Elizabeth Tatro, Supervisor of Program Representatives (September 2012)

U.S. Green Building Council - LEED Silver Certification for Achievement in Green Homebuilding and Design: Townsend Woods, RCAP's newest property development project, located at 70 Dudley Road in Townsend (July 2012)

WBJ - Outstanding Women in Business: Karen A Koller, President & CEO (November 2011)

U.S. Small Business Administration - Massachusetts #1 Micro lender of the Year: RCAP Solutions Financial Services (November 2011)

Mass Association of Community Development Corporations - Community Leadership Award: Presented to Paul A. Teixeira, Vice President and Chief Program Officer for his 25 years of service to the community (October 2011)

WBJ - 40 Under Forty Award: Javani Preko Anderson, Safe Step Supervisor (September 2011)

WBJ - Top Growth Companies: #10 (October 2008)

Enterprise Bank – Celebration of Excellence: Non-Profit of the year nominee for outstanding achievement and inspired leadership (2010, 2011)
Congratulations RCAP Solutions... on your service to our community!

Best Wishes, Gardner Visiting Nurses

We are proud to support RCAP Solutions on their mission to serve!

Fish Park Consulting

We are proud to support RCAP Solutions on their mission to serve!

Massachusetts Housing Investment Corporation

Congratulations RCAP Solutions... on over 40 years of outstanding service and dedication to our communities!

From your friends at Enterprise Bank:

Cheryl Gaudreau  
Regional Manager/SVP  
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420 John Fitch Highway  
Fitchburg, MA 01420  
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Raymond LaFond  
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As Construction Manager for the new RCAP Solutions office fit-out, Cardinal Construction, Inc. would like to welcome RCAP to the neighborhood!

**Services:**

- Owner Project Management
- Construction Consultation
- Construction Management Services
- Design/Build Construction Management Services

**Completed Projects:**

- RCAP Solutions New Office Fit-Out
- Worcester Polytechnic Institute New Recreation Center
- Hanover Theatre
- Worcester Polytechnic Institute East Residence Hall & Parking Garage