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

RCAP Solutions Works! This year we have continued to expand our capacity in our rural communities throughout the northeast; our hands on assistance to families requiring housing and other types of assistance for their children and families; our seniors who live in healthy and stable properties built and operated by us as well as ongoing assistance to those who are the most vulnerable in our society, the handicapped population.

RCAP Works! Is not just a theme or slogan but the concept mobilizes our staff to best utilize ourselves and our resources to work each and every day for those we are in business to serve.

RCAP Works! In a growing society where people and places are unsettled, we remain focused on our mission and the proper use of taxpayer dollars through rental assistance and other pass through obligations. This year, we managed over $35 million in total dollars and while our funding streams have changed with cost reimbursement contracts, we work studiously at maintaining our standards of service while meeting our ongoing obligations to staff and vendors.

RCAP Works! Nurturing and continuing to grow our stakeholder and corporate supporters with an aggressive development agenda set by our board of directors and executive leadership brings us into 2016 with more attention to sustainable philanthropic efforts, continued retention of our existing contractual agreements with local, state and federal dollars and continued emphasis on strategic leadership and governance.

RCAP Works! Thank you for a wonderful and fulfilling journey. We look forward to the challenges and opportunities presented in the New Year.

Karen A. Koller, President & CEO

Board of Directors:
Chair:
Laura M. 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
Your Dollars at Work

**Sources of Income: Fiscal Year 2015**

- **Client Resources**: $24,149,382
- **Admin. & Fees**: 2,096,043
- **Community Resources**: 1,929,917
- **Property Management**: 722,648
- **Financial Services**: 241,825
- **Contributions/Other**: 99,993

**Total Revenue**: * $29,239,808

* Additional $6M from subsidiary corporations

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Who We Serve:

**Housing Works**
- Local working families in danger of foreclosure
- Families transitioning from welfare to employment
- Domestic violence victims
- Families living in hotels
- Veterans in need of housing
- First time homebuyers
- Young individuals needing housing
- Elderly and disabled individuals

**Lending Works**
- Local small businesses that have been turned down by traditional lending sources
- Families seeking to make home improvements to sustain a disabled family member in their home
- Disadvantaged communities for revolving loan funds creating economic development activity

**Water Works**
- Small northeast communities needing technical assistance to provide safe drinking water to their residents
- Rural communities in need of funding to make vital infrastructure repairs
- Communities needing training for their water and wastewater professionals

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Scott A. Bartley, Genealogist, Librarian, Archivist (Retired 2015)
Alexandra Bavosi, ATG Growth Consulting (Former Vice Chair, Retired 2015)
Chantel L. Bethea, Women in Action, Inc.
Laura McGee, Keller Williams Realty
Timothy Morse, Jr., Miles Press, Inc.
Jessica L. Murdoch, Fitchburg State University
Sharyn A. Rice, Maine Representative
Arnold H. Wensky, MBA, SPHR, Web Industries (Retired 2015)
Working For You

Our Social Impact

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

6,970 Children

12,061 Families

Number of Calls taken through the Housing Consumer Education Center, the first point of entry for clients needing housing counseling, emergency programs and other vital resources.

18,760 Calls

147% Increase in calls from 2014

“My children and I fled our abuser one day while he was out of the house. We moved into a shelter and my oldest son and I obtained employment right away. My family and I experienced many hardships, including issues with the shelter, my son’s school, a lack of transportation and difficulties finding suitable employment, but we managed to fight through them all. We met a landlord who was willing to work with us and we began the rental process with assistance from HomeBase funds. My family and I are safe and secure in an apartment we can now call home.

Jaime, HomeBase Client
Thank you, thank you, thank you to RCAP Solutions. I came to Groton Commons last year from a nursing home in California to this wonderful place. I arrived, sight unseen, and was delighted with what I found. My studio apartment is ideal. I found it to be wonderfully clean, with everything in perfect working order, and newly painted. Needless to say, I love it! The other tenants warmly greeted me, and I felt right at home immediately. The activities are an added bonus that contribute to the strong sense of community. I would like to extend my most sincere thanks to all who made this transition and my continuing contentment possible.

Ann Noble, Resident, Groton Commons

I have been a resident of Bolton County Manor since the opening of the building. It has been ten years and I still enjoy being here. I am most appreciative of our manager, she is professional, caring and hard working. I have enjoyed living here and the staff has always been accommodating to any needs. The grounds are lovely and the common area is a wonderful relaxing place.

Carol A. O’Loughlin, Resident
Bolton Country Manor
Were given to support 7 local small businesses and create jobs.

$176,860 in Small Business Loans

The role of a caregiver during a catastrophic illness is incredibly stressful and overwhelming. My case manager kept me fully informed and any questions or concerns were quickly and professionally answered. It was nice to have a compassionate and caring person help me with the entire process. I will forever be thankful to the RCAP team for giving me the opportunity to bring my wife home.

Jack Hally, Shrewsbury
Home Modification Loan Program recipient

$526,934 in Housing Loans

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Jack Hally, Shrewsbury
Home Modification Loan Program recipient

Water Works

$43,253,400 Leveraged

For 194 rural communities for water, wastewater and other infrastructure projects. 800 attendees participated in customized workshops and trainings.

RCAP Solutions provides a kind of accessible expertise that is not easy to find, and incredibly helpful to small communities wrestling with aging water and sewer systems. RCAP Solutions is an important technical resource for small rural communities, and we appreciate and thank you for all that you do.

Rebecca Martin, Executive Director, KingstonCitizens.org, Kingston, NY
Your Support Works

Why the Community Gives

We are pleased that the grant provided to RCAP Solutions to provide technical assistance for rural communities will ultimately result in a safer, healthier water supply for many throughout the region. We are also impressed with RCAP's advocacy efforts for small communities and look forward to exploring other opportunities to work with RCAP Solutions.

Janice B. Yost, Ed.D, President & CEO
The Health Foundation of Central Massachusetts

I joined the RCAP Solutions board because I love their mission to help those who need resources within their communities. Empowerment is my passion and many people just don’t know where to get the information and tools to better themselves. I am thrilled to be an advocate for RCAP Solutions to carry on their mission to improve the quality of life of others.

Chantel Bethea, President, Women in Action

We understand the need for safe, affordable housing for families, the elderly and those with disabilities and are proud to support RCAP Solutions’ mission to promote self sufficiency and improve the quality of life for local families.

Kerry Flathers, Director of Development, Perkins School

The work that RCAP Solutions does for our region is well aligned with the bank's mission of supporting economic development and social programs. To CSB, community banking is more than offering financial solutions, it’s being able to support local families and the tireless and efforts of local organizations such as RCAP Solutions.

Robert J. Paulhus, Jr., President and CEO, Clinton Savings Bank

Many nonprofit organizations are searching for new ways to increase fundraising activity and we applaud RCAP Solutions for their creative initiatives. We are pleased to partner with RCAP Solutions, as they continue to support the community and help so many in need, especially at a time when the demand for services is growing.

Karen Kent, Principal, Kevin P Martin & Associates PC
“We make a living by what we get, but we make a life by what we give.”
Winston Churchill

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.

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 95% of our budget is spent on program costs.

Your gift works for local families:
$25: Boots, gloves and a hat for a child
$50: Monthly bus pass, so a single mother can work
$75: Toiletries for a family of four
$100: A week of groceries for a family
$150: Outfit a kitchen for a family fleeing domestic violence
$250: Mattress, bed frame, sheets and pillows
$2,000: Furnishings for an entire apartment

Visit www.rcapsolutions.org/donate

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