



For more than 40 years RCAP Solutions, a Worcester/Gardner based nonprofit organization has continued to guide people and communities toward a brighter future.

RCAP Solutions – well-positioned to meet the growing challenges of tomorrow

As the economy has worsened in recent years, the demand for social and economic services has increased exponentially. Providing assistance to those in need is what RCAP Solutions, a Worcester/Gardner nonprofit organization, is all about.

Providing resources for all ages, family sizes and economic levels, they offer a myriad of services including housing development, rental, foreclosure and debt reconciliation assistance, loan programs, and community infrastructure, asset management and technical assistance. RCAP is doing it all in a time of the greatest need in its history.

Founded in 1969, RCAP celebrated its 40th anniversary last year and now President and CEO Karen A. Koller says that the organization is well-positioned for the next 40.

More and more people are looking to utilize the services RCAP provides, but state and federal support for the programs, where RCAP gets 90 percent of its funding, is not keeping up with the demand.

So, the organization has spent the last year examining all of the services it provides to ensure it is serving Worcester County at maximum efficiency. That means working closely with other nonprofits and aligning its resources to ensure that the money it receives is stretched as far as possible. "We at RCAP feel it is incumbent on us to continue to meet our mission, do it wisely, prudently and act as a leader within the sector we serve," Koller says.

In that regard, Koller says the organization has increased its focus on the city of Worcester, beyond the office that RCAP already has in the city for more than 15 years. More than half of the residents who receive housing assistance from RCAP live in Worcester. The top priority for RCAP is to continue its expansion of staff and resources into the city throughout the next year and to find new ways to work with the city, other nonprofits and community leadership.

One of RCAP's largest programs is the administration of the housing choice voucher program. Francis Paquette oversees the program, which gives subsidy vouchers to more than 2,000 residents

across Central Massachusetts.

"There's been an increase in demand, but unfortunately not an increase in vouchers," Paquette says. The positioning strength of RCAP is to assist those on vouchers to become self-sufficient through increased education and workforce and fiscal management training, thus rotating the vouchers to those on waiting lists.

RCAP is no stranger to providing housing, whether it is rental or first-time family-owned homes. For example, in the mid 1990s, RCAP took on more than 34 accessible housing units in the Benson Avenue area of Worcester named the New Horizons Apartments. Since then, RCAP has managed that property and provided one of the few housing developments targeted specifically for mobility-impaired citizens.

In 1986, RCAP built Hubbardston House, a 36-unit development

spread across two buildings in Hubbardston. In 2008, RCAP Solutions remodeled one of the buildings to create a supportive housing environment.

RCAP is currently working on other housing projects across Central Massachusetts including a 36-unit project for the elderly in Townsend, which is expected to be ready in the spring of 2011.

Financial resources and lending has long been a piece of the RCAP portfolio, but during 2010, the organization moved forward with its strategic plans to increase small business lending under the direction of Donna Warshaw, executive director of RCAP Solutions Financial Services, a subsidiary.

For years, RCAP has been making loans through U.S. Department Agriculture programs to low-income and rural communities, as well as home modifications and home repair loans for residents. Some of these loans provide funding for people who have disabilities to make improvements which allow them to stay in their home.

RCAP is also a certified Small Business Administration micro-lender, which allows the organization to make loans of less than \$35,000 to small businesses. To date, RCAP has closed on two loans in Worcester totaling \$55,000 for a day care center and a start-up law firm.

But housing and loan programs are just one part of what RCAP does. The organization works in the Northeast and in the Caribbean. This program assists rural communities to find solutions to their water and community infrastructure problems. RCAP's technical assistance staff works with local officials to help develop a strategy to address an array of needs and work to deliver funds to address them.

"We're just involved in so many aspects of the lives of individuals and families, for folks who are in desperate need of assistance," says Paul Teixeira, vice president with RCAP. "But we also see the community side; we don't just provide assistance to individuals, but to whole communities and that not only makes us feel good but brings great reward to the staff, the organization as a whole and to the world, reinforcing our brand with 'the world we want'."

WORCESTER/GARDNER, MA

RCAP Solutions

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Website: www.rcapsolutions.org

Number of Employees: 95

Top Executives: Karen Koller, CAE, President & CEO

Product or Service: Community Development and Social Services

Year Founded: 1969

