

Founded in 1981, Isles, Inc. is a community development and environmental organization based in Trenton, New Jersey. With a mission to foster self-reliant families and healthy, sustainable communities, we design and develop effective services that support this mission and share what we learn with others who can make a difference.

Highlights of 2016 include:

Homeownership/Foreclosure Counseling:

Isles continued to offer homebuyer and foreclosure counseling to prepare low- and moderate-income individuals for homeownership and to help families avoid foreclosure. This year:

- Isles had 122 active housing/foreclosure customers
 - 20 customers attended Pre-Purchase Workshops
 - 65 customers developed a sustainable budget
 - 40 customers improved their financial capacity after receiving counseling
 - 8 customers purchased a first home.
 - 12 foreclosure customers had positive mortgage outcomes (loan modifications, etc.)

Isles Financial Solutions:

Isles Financial Solutions (IFS) is an employer-based financial capability initiative for lower wage workers. We empower IFS customers to improve their financial capacity through an innovative mix of financial coaching, credit-building finance, savings products, and group-based learning. In addition to Princeton University and local nonprofits, IFS worked with two new companies in 2016: Capital Health Systems and Community Options. This year:

- 205 employees received IFS services (62 one-on-one customers and 143 group participants).
- 2 low cost loans averaging \$1,200 were provided to re-finance higher cost debt, avoid payday loans, and help avoid lapses in car insurance and overdue rent fees. All loans have either been paid in full or are in good standing.
- 4 new KickStart Savings Accounts were opened, for a total goal of \$5,250.
- 14 savings accounts were opened with goal amounts ranging from \$600 to \$1,750. Of these accounts, 10 have achieved their goal and 4 are on track to do so for a total of \$12,480 of the goal amount achieved.
- 2 customers purchased homes, with a total of \$10,500 in matched savings grants disbursed, and 1 more is pending to close by end of year/
- 10 customers filed their taxes with the assistance of a financial coach.
- Customers improved their credit scores by 55 points on average (for those working on credit); those with no score at start generated an average score of 705.
- 80% of customers met at least one of their goals for financial improvement, such as improvement in credit score, debt reduction, reduction of fees and interest, savings, etc.

Isles' Center for Energy and Environmental Training (CEET):

Isles' CEET is a green collar job training facility, targeting careers in energy efficiency and environmental health. CEET provides nationally certified energy efficiency training for building analysts, heating professionals and weatherization technicians. Environmental health courses are provided for Community Health Workers, Building Inspectors and other home visitors in assessing and addressing lead hazards and indoor air issues (mold, moisture, pests, etc.) that affect health. CEET is a Building

Performance Institute (BPI) certified training center and a satellite training center for the NJ Center for Healthy Housing. In 2016, CEET:

- Facilitated Healthy Homes for Community Health Workers training course for 50 home visitors and/or supervisors of home visitors.
- Offered “The Seven Keys to a Healthy Home” 16 times to reach a total of 149 community members.
- Provided energy efficiency training and certification to 9 workers, environmental health courses to 39 workers, and Renovation, Repair, and Painting training to 42 workers.
- Provided new courses and trainings, which include the Healthy Homes Rating System, Healthy Homes for Code Inspectors, Eco-Friendly Child Care, and BPI’s Healthy Homes Evaluator.

Weatherization and Healthy Homes:

Isles continued to provide retrofits to low-income homes to improve energy efficiency and remove lead, mold, and asthma triggers, and other health hazards.

- Provided lead, energy, and healthy home rehab and repair to 42 homes in 2016.
- Of these homes, 24 had detectable levels of lead and were made lead-safe.
- Received research-based funding from Princeton University and Healthy Babies, Bright Futures to test 1,050 homes over the next 2 years in Trenton for lead water, soil and paint.
- Received more than \$1.5 million to provide lead hazard control over the next 3 years.

Lead and Healthy Homes Policy:

Isles continues to be a strong advocate for lead and healthy homes public education, policy change and increased funding for remediation of lead contaminated homes. In 2016, Isles:

- Successfully advocated to restore \$10 million to New Jersey lead hazard control efforts. The Lead Safe Housing Remediation Pilot will support community development organizations to remediate residential lead paint hazards.
- Facilitated advocacy efforts that resulted in the State of NJ providing \$10 million to test all NJ schools for lead in the water supply.
- Successfully advocated to update the New Jersey standard for dangerous lead levels to match that of the Center for Disease Control—from 10 to 5 µg/dL.
- Co-organized conference with Princeton University that brought together national leaders in the field of lead and its effects on educational outcomes.
- Produced 4 webinars on lead and healthy housing and their intersection with older housing, school performance, and rehabilitation programs.
- Met with officials from the State of New Jersey, Mercer County, Trenton Schools, and City of Trenton to educate them on the issues of lead poisoning and healthy homes, resulting in a number of proposed bills that would mandate significant changes to protect the health of NJ families.

Community Planning and Development:

Isles facilitates efforts to identify community concerns and priorities; create action-oriented, stakeholder-led neighborhood plans; and secure resources to sustain neighborhood revitalization efforts over the long term. Isles plays a strategic role in neighborhood plan implementation by carrying out projects including physical redevelopment, economic development, securing abandoned buildings and maintaining vacant lots, and creating cost-effective recreation programs. In addition, Isles leads city-wide research and planning initiatives related to blight reduction, creative placemaking, and food systems. Our CP&D work represents a holistic effort to positively change perceptions and experience of place.

Isles recent and current CP&D priorities include:

- Facilitating long-term revitalization efforts in four neighborhood; three in Trenton and one in Hamilton.
- Facilitating redevelopment of 11 buildings into one commercial space and 28 apartments.
- Redeveloped a formerly abandoned carriage house into the first permanent home for the newly formed Trenton Community A-Team nonprofit, an arts group that works with underserved populations.
- Creating and building support for Trenton’s first arts and culture district; the plan for the Creek to Canal Creative District was released in October 2016 representing the input of more than 750 Trenton residents and stakeholders.
- Leading city-wide research / planning related to blight reduction, creative placemaking, and food systems.
- Developed Clean & Green initiative to maintain and beautify 100 vacant lots and four community parks.
- Developed “T-Recs,” a mobile recreation service that provides free games and activities in targeted neighborhoods; T-Recs operates in underutilized spaces in concert with Clean & Green. In 2016, T-Recs provided 471 hours of operating time and services for 1185 youth and 843 adults.
- Managing restoringtrenton.org, an interactive website that identifies vacant properties and other key data on property condition, ownership, tax status, and more.

Urban Agriculture:

A. Isles Garden Support Network (IGSN)

IGSN currently supports more than 70 community, school, and institutional (sponsored by other nonprofits or organizations) gardens. We estimate that we currently serve 200 community gardeners and their families, 42 teachers, and 1,100 students. In 2016, we:

- Added three new community gardens and one new school garden to the network.
- Held four gardening workshops, attended by approximately 40 people
- Held two garden socials
- Distributed approximately 10,000 vegetable seedlings (the bulk of which are grown by the NJ Department of Corrections) and hundreds of pounds of seeds to school and community gardens.
- Managed 9 beehives at Isles-operated gardens, harvesting 250 pounds of honey.
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Incubator Garden

In its third year of operation, twelve trainees completed the main growing season. Many of the trainees from the previous year have joined existing community gardens or have worked to revive defunct ones. In addition to participating in IGSN workshops, trainees have been planting and maintaining their plots and have visited other gardens in IGSN to see different gardens and meet fellow gardeners. Many now volunteer their time to assist in maintaining the main demonstration garden at our Tucker Street location.

Youth Gardening

In 2016, we worked with 140 children from different local summer camps. Participants were able to take part in horticulture and nutrition activities, in addition to arts-related workshops at Grounds for Sculpture, a public sculpture park. Aside from providing school-based garden education on a weekly basis, our FoodCorps service member also led cooking and nutrition workshops at four schools. The workshops focused on eating healthy at every meal – breakfast, lunch, dinner, and snack time.

Isles Youth Institute (IYI):

Isles Youth Institute (IYI): Isles Youth Institute offers alternative education options for disengaged students seeking their high school equivalency diploma, vocational skills training (construction, computer

technology, office management), and life skills training (leadership, financial literacy, health education, conflict management)

During the past academic year, IYI enrolled 57 students with an approximate retention rate of 75%. In June 2016:

- 17 IYI students graduated with high school equivalency (HSE) diplomas.
- 12 Pre-Apprentice Construction Training (PACT) certificates were issued to students-8 core skills certifications and 4 in the carpentry field.
- Additionally, Isles Center for Energy and Environmental Training(CEET) offered three different sessions on the keys to a healthy home. A total of 30 students learned the common hazards found in homes and apartments and how these indoor issues affect the health of both children and adults. Topics included: lead paint and dust, asthma triggers, carbon monoxide, mold and moisture, pests, household chemicals and fire safety. The interactive workshop is designed to help participants explore low-cost solutions for eliminating home health hazards.
- Four students have completed Moe Shea Academy's Certified Nurses Aide program (one received State certification and is working as a CNA).
- Forty youth participated in meaningful community service projects including volunteering at the local soup kitchen, renovating a senior citizen's center and delivering books to schools and early-childhood education programs throughout Trenton.

This year, students and alumni participated in various internal and external job training internship opportunities. Six IYI students/alumni participated in an external internship program provided by the Morven Museum in Princeton, where they received hands-on landscape training. Seven students participated in Isles internships, where they completed light office work, low-income housing construction and facility maintenance.

The year's most noteworthy volunteer effort was the City Hall Atrium Beatification Project which saw Isles staff work with youth to redesign and plant a garden within Trenton's City Hall. A ribbon cutting ceremony was attended by Mayor Eric Jackson, several City Council members and invited guests and family members. After the ceremony, students gave tours of the garden and enjoyed a cake provided by the City to thank them for their efforts.

Mill One is a 220,000 square foot, historic former textile mill on the Trenton/Hamilton border that Isles is converting into a high performing, mixed use regional hub for dozens of social profit organizations.

- In 2016 we completed phase one of construction, which included replacement of the roof and critical masonry and other structural upgrades, installation of a green roof, solar PV system; upgraded electrical and gas service, stair tower, elevator, exterior landscaping, parking, and other infrastructure.
- This work allowed 12,000 square feet of office and training space; and 13,000 square feet of flex and warehouse space to be occupied and paved the way for the fit out of the second and third floors of the building.
- Several social profit organizations and an artist now call Mill One home.