Isles Services in Review
October 2015

Founded in 1981, Isles is a community development and environmental organization in Trenton, NJ. With a mission to foster self-reliant families and healthy, sustainable communities, we develop low-cost, innovative ways to meet our mission and share what we learn with others.

**Isles Youth Institute (IYI)** offers an alternative education for at-risk urban students seeking a high school diploma equivalency, vocational skills (construction, computer technology, office management), and life skills.
- 19 students graduated this June.
- 19 certificates earned by graduation.
- Total number of students in past school year: 82.
- Community projects included the restoration of Cadwalader Park, D&R Greenway, and Reading Senior Center.

**Center for Energy and Environmental Training (CEET)** provides green job training for careers in energy efficiency and environmental health. CEET is a Building Performance Institute (BPI) certified trainer, and a National Center for Healthy Housing satellite training center. In 2015, we:
- Facilitated Healthy Homes for Community Health Workers training course for 465 home visitors and/or supervisors of home visitors.
- Presented “The Seven Keys to a Healthy Home” to 63 community members at seven local agencies.
- Provided energy efficiency training and certification to 14 workers.
- Trained 22 individuals in our Warehouse Career Pathway course. Ninety percent of trainees (18 of 20) who sought warehouse jobs were placed.

**Urban Agriculture** supports community and school gardens by providing a range of assistance to local residents, teachers and students, and garden-based environmental education to schools and summer programs. More than 700 gardeners (130 adults and 570 children) in 65 community and school gardens grow tens of thousands of pounds of produce a year. In 2015, Isles:
- Offered horticulture and nutrition activities to over 200 children from 4 different summer camps.
- Managed 7 educational beehives at Isles-operated gardens and successfully harvested 80 pounds of honey.
- Worked with second class of 10 trainees at Incubator Garden, adjacent to Isles-operated Tucker St. garden.
- Conducted 7 gardening and cooking workshops.

**Community Planning and Development** partners with community groups to create, fund, and implement neighborhood revitalization plans.
- Targets 4 neighborhoods: 3 in Trenton and one in Hamilton.
- Leveraged $4.9M of State of New Jersey Neighborhood Revitalization Tax Credit funding to receive an additional $2.3M to support redevelopment activities.
- Currently managing redevelopment of 11 buildings into two commercial spaces and 24 apartments.
- Leads city-wide planning effort to create Trenton’s first arts and culture district.
- Leads city-wide research / planning related to blight reduction, creative placemaking, and food systems.
- Developed Clean and Green initiative to redevelop five parks and 35 lots.
- Launched “T-Recs,” a mobile recreation service that provides games and activities in targeted neighborhoods.
- Completed first city-wide field survey of 31,000 Trenton parcels to identify all vacant properties and published results, along with other key data on property condition, ownership, tax status, and more, on interactive website (restoringtrenton.org).
Isles Financial Solutions (IFS) is an employer-based financial capability initiative for low-wage and underserved consumers, designed to create long-term behavior change in our participant’s financial knowledge and decision-making. In 2015:

- 249 employees received IFS services (51 one-on-one customers and 192 group participants).
- 10 customers received a total of $14,557 in low cost loans 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.
- 24 opened new KickStart Savings Accounts, for a total goal of $21,000. Of these accounts, 13 have achieved their goal and 11 are on track to do so.
- 4 customers purchased homes, with a total of $28,000 in matched savings grants disbursed.
- Customers improved their credit scores by 54 points on average (for those working on credit); those with no score at start generated an average score of 721.
- 75% 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.

Homeownership and Foreclosure Counseling provides one-on-one and group counseling to prepare individuals and families for homeownership and help them avoid foreclosure.

- Isles served 132 active and 43 new housing/foreclosure customers in 2015
  - 20 customers attended Pre-Purchase Workshops
  - 8 customers purchased a first home.
  - 12 foreclosure customers had positive mortgage outcomes (loan modifications, etc.)

Weatherization and Healthy Homes 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 65 homes in 2015.
- Of these homes, 44 had detectable levels of lead and were made lead-safe.

Healthy Homes Policy Isles continues to be a strong advocate for lead safe education and remediation of contaminated homes. In 2015, Isles:

- Advocated on behalf of legislation to restore $10 million to the Lead Hazard Control Fund, which provides loans and grants to help homeowners remediate residential lead.
- Continued to advocate for NJ to require all school children entering kindergarten to provide a lead screening test with their immunization records.
- Educated officials from Washington DC, State of New Jersey, and Trenton on innovative, low-cost ways to protect the health of NJ families.
- Met with the Congressional Black Caucus and My Brothers Keeper staff to bring this issue of lead to their attention.

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.

- Began phase one construction, which includes development of an accessible green roof and solar PV system; elevator, exterior landscaping, parking, and other infrastructure; 12,000 square feet of office and training space; and 13,000 square feet of flex and warehouse space.
- Completed first significant improvement to building, including cleaning paint from ceilings and brick with gentle sandblasting.
- First tenant, Details (nonprofit deconstruction company), moved into Mill One in the 1st quarter of 2015.