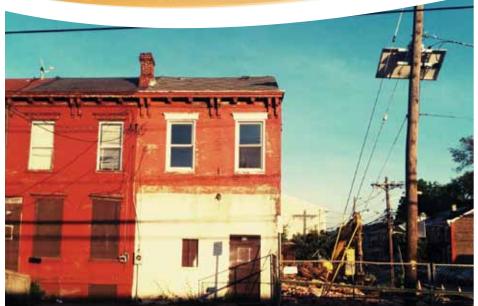
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the newsletter of Isles, Inc. • Spring 2015











## **Restoring Trenton**

Vacant, abandoned properties hurt neighborhoods. They weaken land values, threaten health and safety, and thwart revitalization efforts. Not long ago, Isles surveyed residents across the city, asking "What is the greatest environmental threat we face?" The top answer: vacant buildings and land. So we did something about it.

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#### from Isles' President

When we founded Isles 34 years ago, relatively few nonprofits existed. The government was expected to address community and environmental needs.

For better, and sometimes for worse, that is no longer true today. The government sector is shrinking, while the number of nonprofits grows. Why is this important? Nonprofits are stepping up, and finding new ways to solve problems.

For over three decades, Isles has been on the front lines, answering the question, "What are the best ways to achieve an audacious mission: more self-reliant and healthy communities?" This 2014 Review describes how we answer it today.

To understand the scope of property abandonment, we developed a way to involve students, volunteers, residents, and other partners in mapping all 31,000+ parcels in Trenton. The result is a new interactive website to help tackle abandonment and more, www.restoringtrenton.org.

Isles Garden Support Network expanded to 60 community and school gardens, growing tens of thousands of pounds of fresh food and reaching students in nearly every city public school.

Reconstruction began on the Mill One Nonprofit Center. The conversion of a historic factory into a public interest and arts center will benefit numerous nonprofits—and the region.

Isles' efforts to reduce child lead poisoning are paying off, with more leadsafe homes and increased policy attention statewide.

On other fronts, we saved the 1954 Giordano Diner, preserving a historic gem for new food service training. Isles Financial Solutions expanded to over 250 employees at Princeton University and beyond. Isles Youth Institute added new case management and support services, helping students achieve despite challenging home environments.

Finally, we are honored that Michele Minter, Vice Provost at Princeton University, became our new Board Chair.

This work only happens when good people step up. Thank you for making it possible!

> In community, Marty

#### Meet John Hart

In mid-2014, John Hart joined Isles' staff as Chief Operating Officer. He brings strong management experience, spending the last 25 years in leadership roles in both private and public organizations. A social researcher, former high ranking NJ official, nonprofit leader, and entrepreneur, John graduated with multiple degrees from Rutgers University.

Prior to Isles, he was Deputy Program Executive for the \$3 billion Hurricane Sandy Recovery Program for the State of New Jersey. He was a leader in nonprofits in New Jersey, Philadelphia, and New York City, where he worked to expand access to services for disconnected students and families. John developed research and public policy while an Assistant Director of the Walter Rand Policy Institute at Rutgers University and as Director of Research for Virtua Health Systems. John also served as Deputy Chief of Staff for NJ's Department of Human Services and as Chief of Staff for the Department of Education.

"I've been lucky to have experiences that enabled me to learn and impact others. I've seen a lot of organizations and ways to solve challenges, and I feel Isles is the culmination of what matters to me. To work with interesting, committed professionals whose main purpose is to strengthen families and places is the ultimate satisfaction."



## isles People & Events













Thank you to all who joined Isles' 2nd Haunted Harvest 5k Run/Walk and the 7th Annual Golf Outing, as well as our many student, alumni, and corporate volunteers.

Top row: Church and Dwight volunteers at Isles' Tucker Street Garden; Princeton Day School volunteers at Tucker Street Garden

Center row: 7th Annual Isles Golf Outing at TPC Jasna Polana; Princeton Community Action volunteers in community gardens

**Bottom left:** Isles' Haunted Harvest 5k and Director Al Suita from FMC

**Bottom right:** NRG volunteers at Roberto Clemente Park







#### LIVE healthy

## The Garden's Common+Unity

At Isles, gardening is a community effort. The Isles Garden Support Network (IGSN) connects diverse gardeners and neighborhoods on (literal) common ground.

For 33 years, Isles has supported gardens with technical training, materials, and other help. As importantly, Isles helps to connect groups, like the Master Gardeners of Mercer County. Trained and certified through Rutgers Cooperative Extension, Master Gardeners volunteer to teach others responsible gardening, and they staff a gardening helpline and resource center. Today, four community gardeners and two Isles staff are Master Gardeners, and many more Master Gardeners volunteer at the twenty school gardens that Isles supports.

Recently, some Master Gardeners and Christina Heimann, the FoodCorps service member working out of Isles' office, developed a youth literacy project. Interesting books on plant structure and function, composting, soil, seeds, and the politics of growing your own really help!

(continued on page 9)

## It's the Whole House, Silly

"The work that you have done is truly a blessing and words cannot express the sincere gratitude I would like to convey...Isles helped me save over 50% on heating costs in my home."

—B. Thompson

Thousands of homes in Trenton are substandard, energy-wasteful, and hazardous to live in, because of leaking roofs, mold, peeling paint, lead, and other toxins. Children suffer most from indoor toxic hazards like lead dust, dust mites, rodents, cockroaches, asthmatriggering mold, and toxic pesticides. These hazards, especially lead, can impact a child's IQ, behavior, and success in life.

Multiple challenges make homes complicated to repair, and many families lack the resources to do it right. Isles helps struggling homeowners weatherize, repair, and remove environmental hazards in their homes.

Isles pioneered the process of testing and repairing occupied homes for energy and health hazards. We then renovate the home, using local labor in one single coordinated system. The result is that homes, including ones that were passed over by government weatherization programs (you can't insulate a leaking attic), can now receive the needed upgrades to create a safe, healthy and energy efficient residence.

In Ms. Thompson's home, none of the cracked and rotted windows could even close, and all of them tested positive for lead. After making the

necessary repairs, Isles equipped her with our "Healthy Homes Kit" with healthy cleaning products, tools to prevent pests, and items to protect her home from dust mites or bed bugs.

We invest about \$7,000 into homes like Ms. Thompson's. For every \$1 invested in healthy homes or energy efficiency repairs, taxpayers—not just homeowners—receive many times more in health and energy savings.



Healthy Homes Kit

#### The Incubator Garden

Isles supports 60+ community and school gardens that include many hundreds of families and students from all kinds of backgrounds. They grow vegetables from their former homes in Puerto Rico, Jamaica, Russia, Central America, southern parts of USA, Pakistan, and more. Trenton is full of talented growers preparing unusual recipes!

As the 'grow your own' movement expands, we want to make it easy to learn from and teach each other. We also want the next generation of gardeners to become more confident and skilled growers and leaders. Isles' incubator garden gives less-experienced gardeners hands-on training in urban agriculture.



In April 2014, the first 10 trainees constructed raised beds and started planting. Structured classes, technical help from Isles staff and fellow gardeners, workshops, and events created 10 new skilled disciples of urban agriculture. They are already developing new gardens, providing leadership to older gardens, and volunteering at school gardens. The fun, hands-on school begins again in spring 2015.

Alex, one trainee noted, "In the Incubator Garden, I grew vegetables I've never tried to grow before, met new people, shared stories, exchanged produce, and learned how to save the seeds for next season. Gardens are places for community, and everyone can learn. There is great power in sharing our education. Thanks for giving me and others this wonderful opportunity."



## Influencing Others— Leading on Lead

The most dangerous place for children in older neighborhoods?

#### Their homes.

For years, Isles has worked to understand the scope of the home's environmental threats, especially lead poisoning and asthma triggers, on kids. After testing over 2,000 homes, we found that close to 50% carried lead levels that exceed EPA standards.

To address this, we first defined the problem well. Then we developed low cost ways to solve it. Today, we share our learning, impact public policies, and encourage wise investments in cleaning up older homes in places like Trenton and older suburbs. We are working to improve and restore the State's Lead Hazard Control Assistance Fund.

We are developing ways to ensure that all children entering public school be lead tested—just like vaccination. As research discovers new ways to educate children with brains damaged by lead, school leaders, teachers, parents and others need to learn about them.

The NJ Department of the Public Advocate estimates future savings from avoiding lead exposures to be \$31,000 per child and \$27 billion statewide. Lead-free kids can avoid special education services, costs linked to juvenile crime and high drop out rates, and earlier enrollment in Medicaid.

Thankfully, Isles' work and media coverage are getting traction, bringing hope that we can remove one of the most costly and child-punishing health threats in the region. The price of doing nothing is too great. Most of the country has succeeded in removing lead from our bloodstreams. It is time that inner city, lower income kids join that group.

### **Rebuilding Vacant** Homes: Data-Driven Solutions

Isles co-founded The Trenton Neighborhood Restoration Campaign (TNRC), including local and regional stakeholders and City of Trenton staff, to address this endemic challenge of vacant properties. As chair of the TNRC, Isles spearheads the effort to understand and tackle it.

This past summer, the Rita Allen Foundation, in collaboration with the TNRC and Rutgers' Center for Urban Environmental Sustainability (CUES), funded Isles to organize residents, interns, and volunteers to conduct the first comprehensive field survey of Trenton. Survey teams visited every lot on every block, tracking their observations with a smartphone app. Isles then developed, and now manages, a publicly available, interactive website, www.restoringtrenton.org.

The numbers are sobering—over 3,500 buildings and 2,300 lots, or 21% of all properties in Trenton—remain vacant. The Jackson Administration responded with a coordinated, Five-Point Plan to address vacant properties. The plan includes homesteading; requiring owners to register vacant properties and pay an escalating fee; aggressive clean-ups, board-ups, and demolition; strategic tax foreclosures; and a neighborhoodlevel study of the housing market conducted by New Jersey Community Capital with support from Isles and the TNRC. Based on this success, Isles and the City of Trenton received a technical assistance award from the National Center for Community Progress to bring best thinking and practices to Trenton.



Change is already visible on the ground. "It has been cleaned out," a resident wrote of a vacant house in his neighborhood, "for the first time in 15 years!"

#### **Arts in Old Trenton**

Located strategically between downtown and the Trenton Transit Center, the historic Old Trenton Neighborhood (OTN) was 80% abandoned two decades ago. Today, the neighborhood is about 80% occupied, and Isles continues to renovate homes, public facilities, gardens and parks in







the community—and provide self-help services for residents. With funding from the New Jersey Neighborhood Revitalization Tax Credit (NRTC) program and other sources, Isles and its partners have encouraged local and regional artists to join us, bringing an important "creative placemaking" element to our efforts. And it's poised to expand in the coming year.

In 2013 and 2014, Isles supported the SAGE Coalition, an artist collective, to create murals, gardens, art shows, music events, and an annual Windows of Soul project. Windows of Soul connects artists to residents to create art, using the boards of secure abandoned buildings as canvases. New murals highlight OTN's special character. One Academy Street mural features the famed Puerto Rican baseball player Roberto Clemente, creating a gateway to Roberto Clemente Park, recently renovated by Isles and the City of Trenton. Some of OTN's Puerto Rican residents formed a spontaneous drum circle at the mural's unveiling. Another new mural features the real faces of neighborhood children and the message "Bloom where you are planted." Amid all this public art, Isles is restoring a historic carriage house into a community arts space, slated to open in 2015.

Isles works to strengthen the arts in OTN and the Trenton region as a whole. This year, in collaboration with Passage Theatre and The College of New Jersey, Isles is developing a community-led arts master plan. With

support from the National Endowment for the Arts, the plan will create Trenton's first arts district, and set the road map to continued revitalization.





### Small Grants, Big Returns

\$500 may not seem like much, but for the Urban Mental Health Alliance (UMHA), a fledgling nonprofit in Trenton, it kickstarts a local campaign against the stigma around mental health issues. "People are empowered most when they have the knowledge, tools and resources necessary to support and advocate for themselves and their loved ones." To do that, they needed some early funding.

This winter, Isles worked with the Trenton Historic Development Collaborative (THDC) to begin making small grants to seed small groups, activists, and entrepreneurs as part of the THDC neighborhood revitalization plan.

Isles worked with I Am Trenton Community Foundation to help review and manage the grants. "This partnership is inspiring for us," said Dan Fatton, former President of I Am Trenton. "We are very excited to see the big things that these 10 small grant recipients will accomplish."

The pilot round distributed \$500 grants to ten awardees for a wide range of projects. Other grantees include Ms. Betty Lacy, a community historian and activist digitizing her collection of Trenton memorabilia with high school students, and Ms. Amini Sababu, creator of the Serenity Garden, a memorial to victims of violence. A second round of Small Grants will launch this spring.

#### **Pilot Round Awardees:**

Urban Mental Health Alliance
Elizabeth Carter Lacy
Amini Sababu
Bentrice Jusu
Yolanda Robinson
Thy Kingdom Come Ministries
Jonathan Gordon
Willow Green Townhouse Association
Cavaliers Precision Drill Team
Native Hill

## EDUCATE and train



## Isles CEET: Training for the Future

Isles was started to find innovative ways to build self-reliance and healthy communities. Sometimes those innovations stand the test of time, and sometimes they don't. Given our "Learn, Do, Teach" philosophy, we continually seek to know, "can we do it better?"

In 2009, we started Isles Center for **Energy and Environmental Training** (CEET) to help underemployed workers access careers in future-focused green fields. Training in energy efficiency, environmental cleanup, construction, and healthy homes testing have helped over a thousand workers gain national certifications. What we didn't know is that CEET training allowed us to think across those training silos, integrating an approach to fixing occupied homes that threatened the residents with lead poisoning, high energy bills, and unhealthy environments.

The National Center for Healthy Housing designated CEET as its sole New Jersey training center. The Building Performance Institute (BPI) also certified CEET as a national BPI Training and Test Center.

Today, entry-level, living wage jobs are still scarce. At the same time, an unusual growth in warehouses in Central New Jersey is expanding the demand for warehouse workers. How do we prepare workers for those jobs?

With seed funding from JPMorgan Chase Foundation, CEET created an innovative approach to training unemployed workers called the Warehouse Career Pathway (WCP). At the end of February, 14 screened, motivated, and trained workers will be the first to graduate. WCP offers industry specific knowledge in logistics, warehousing, warehouse computers, forklift safety and more. The soft skills are as important: be on time, work in teams, communicate, and follow directions.

Partnerships with several local employers (Lowes, OHL, etc.) will help drive early placements. Trainees graduate with several certificates, and will be ready to take (and pass!) the Certified Logistics Associate test—an important credential for workers with a short or non-existent work history. Stay tuned for updates on this important new initiative.

#### Isles Youth Institute

#### **DOUG MORELAND**

was a truant at the age of 16 with only five high school credits, and in trouble. This past June, at the age of 19, he donned a graduation robe.

Doug Moreland is an example of the young talent that comes to Isles Youth Institute (IYI)—even if they have "dropped out."

Before arriving at IYI, Doug had been able to "slide under the radar," avoiding putting much effort into school and other future-focused activities. At IYI, he was forced to step outside of his comfort zone, engage with other students and adults, and participate in school trips and new experiences.

Over the past three years, Doug jumped into IYI—attending school, job site and evening activities, working with a mentor, and joining AmeriCorps. His investment is paying off, in a big way. He was selected to represent Isles at the YouthBuild USA National Conference of Young Leaders. He received national PACT certifications in carpentry and electrical, a CPR certification, an internship with Isles Urban Agriculture Department, and his high school diploma.

How did IYI differ from his previous school? As Doug says, "The staff and faculty were so persistent [...] they believed in me and acted like they really cared about me and wanted me there and to do well. IYI is a really good service that works if you allow it to; but you have to accept the help and be open to it."



Doug was respected as a talented young man when he entered IYI—even though he had failed in typical school settings. Often, the most talented young people in typical rigid or chaotic school settings decide to drop out. IYI shows an alternative path forward for many of these students.

The proof is in the outcome: Recently, Doug passed the challenging U.S. Air Force entrance exams, and currently awaits his assignment.

#### **MARQUAISA SCOTT**

came to IYI as a high school dropout in August 2012, with few credits and low test scores. During her initial interview, she was shocked by her low TABE (Test of Adult Basic Education) scores, a test that all applicants take at IYI. That shock sparked an emotional moment for Marquaisa, motivating her to make a change.

In June 2014, Marquaisa walked across the graduation stage in a cap and gown. How did she do it in two years? She became a star student in IYI's job training, landing a job in Princeton to help her pay her bills. She kept that job throughout her time at IYI, even without her own transportation.

Like most other students, she had a mentor, but she also a became an influential role model to her peers. During their time at IYI, Marquaisa and Doug Moreland represented Isles at the YouthBuild USA AmeriCorps National Conference. At IYI, Marquaisa earned her diploma, leadership skills, a PACT electrical certification, along with countless experiences and opportunities. Since graduation, Marquaisa purchased a car and still maintains her job in Princeton along with seasonal employment at UPS. Marquaisa plans to pursue her education at Mercer County Community College in the fall.



Marquasia Scott earns her diploma.

#### The Garden's Common+Unity

(continued from page 4)

One book, *Planting the Trees of Kenya*, describes Wangari Maathai, the Nobel Peace Prize-winning environmental and human rights activist. The inspiring story of her grassroots land restoration efforts in Kenya help students place our work in Trenton in context. Christina says,

"The Master Gardeners are wonderful! The time and energy that they contribute to Trenton school gardens allows me to create hands on lessons that truly engage the students. Students get excited about learning and look forward to their

weekly gardening lesson. As a result, they are more conscious about the food they eat and discover a love for the outdoors."

Isles invites friends, supporters, and the curious to engage in our work. One popular event, the annual garden plow, brings staff and oxen or horses from Howell Living History Farm to plow a large community garden on Chestnut Street. This year, the date is Tuesday, March 31st. Please join us as we break common ground for another prosperous year, and a more fun, healthy common unity!

## Saving the Diner

The historic old Giordano Diner sat vacant for years next to Mrs. G's Appliance store on busy Rt. 1. The 1954 diner, operated by Cass and Maria Giordano, served hot meals to countless policemen, truckers, and others in the region for over 30 years. As the site was being cleared for a new development, Isles and our partner, Modern Recycled Spaces, saved the diner from the landfill. We moved it to our Mill One campus, where we will restore it as a training restaurant.



## Stockton Street Apartments

Construction will soon begin on 11 historic, vacant buildings in the Old Trenton neighborhood. Stockton Street Apartments will include 25 residential units and 2 commercial units.



## BUILD wealth

### First-Time Homeownership—Not So Fast

For over 30 years, conservatives and liberals have agreed on one bit of common wisdom: homeownership was the key to "The American Dream." It built wealth, stabilized communities, and helped families escape poverty.

Then the recession hit, foreclosures mounted, and for many, homeownership led to financial ruin. The reasons vary, but in general, working class homeowners typically have less equity in their homes, so they are far more vulnerable to the vagaries of the housing and job markets. And they are more likely to be tricked by sub-prime lenders.

So is homeownership good or bad? Isles believes it is both, and that we can learn when it is right, and when it is too risky. We have developed and/ or sold homes to first time owners for decades—in the city and suburbs. We have developed rental housing units, and as HUD certified counselors, we have helped hundreds of families work through foreclosure threats.

So we have seen a lot, and we believe that:

- Assets matter, a lot. Families that build assets can weather the hiccups in their financial lives. But while many view the act of paying a mortgage rather than rent as "healthy forced savings," there are many risks, like when your car breaks down at the same time your boiler needs repair.
- Location matters. If you buy a home in a place where real estate values grow, it builds your assets. On the other hand, many places where lower income families can live see real estate stagnate or shrink. That hurts a family's asset bottom line.
- The quality of a loan matters. With all the complicated loan products, fees and fine print, it's easy for families to get into trouble. Education and counseling really help.



First-time homebuyer Steven Wilson

• Renting is an effective choice, and renters can engage in community life just like homeowners, if they are encouraged.

However, we know that millions of families still want to buy a home. While homeownership for lower income families is often not the financial boon that it is for middle and upper income families, we listen to our customers and give them the tools to act in their best interest. If they choose to own, we help them understand their contracts, mortgage documents, insurance, and the financial risks and benefits of homeownership.

The decision to buy a home depends on real-life factors, not ideology. Isles offers the tools for our customers to make this choice wisely.



## Living with Money

Unemployment is tough, but many more Americans with steady jobs remain financially stressed. This costs families, employers, and communities billions of dollars. What can be done about it?

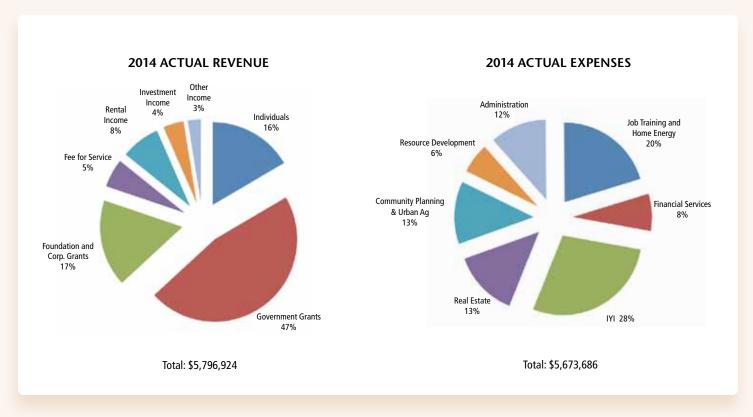
The first-thought approach is to improve financial knowledge, or "literacy." The expectation is that better knowledge naturally improves financial behavior. The problem: that doesn't happen. Something else must bridge the gap between "knowing" and "doing."

That is why we created Isles Financial Solutions (IFS), an innovative way to strengthen a family's finances. Isles helps workers set and achieve financial goals, create and manage a budget, save for the future, and develop financials habits that work.

In our pilot phase, Isles has worked with over 250 staff at one of our region's largest employers, Princeton University. IFS is branching out to other companies and nonprofits, and those they serve. One partner, Womanspace, helps those impacted by domestic and sexual violence. According to Womanspace staffer Kayla Clark, "Our collaboration with Isles has been crucial in helping clients achieve their financial goals despite the negative experiences they've had in the past. It is invaluable that Isles is able to collaborate and be that additional community support."

Experience and ever-improving research in behavioral psychology helps IFS staff to target solutions that work. IFS offers emergency loans, Kickstart Savings Accounts, innovative ways to build credit scores, and coaching.

IFS continues to grow. In 2015, a restaurant group and two Trentonbased nonprofits will bring IFS to their employees. Interested in learning more? Contact Patricia at 609-341-4778 or ifs@isles.org.



A complete audited financial statement will be available at our office or at isles.org/about/publications/financials

## The Mill One Nonprofit Center



Hundreds of important nonprofit organizations across the region often share a common challenge: inadequate places to work. Many offices and facilities are substandard, expensive, isolated, or inefficient.

As a result, Isles is converting a historic former textile mill into a 70,000 sq ft Nonprofit Center. Called Mill One, the center will offer high-quality affordable and flexible workspaces, artist studios, and more.

With the help of a capital fundraising campaign, tax credits, and other funding, Isles will make unique spaces affordable to many of the region's nonprofits which will share common areas, conference rooms, IT, receptionists, and find better ways to collaborate.

Isles and the first group of nonprofits will move in by early 2016. See www.millone.org for more info.

#### giving 2014

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Isles seeks to recognize all donors who so generously support us. We apologize for any errors or omissions. Please contact us to request any corrections.



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The simplest way is with a bequest in your will. Other options include:

- Charitable Gift Annuity
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To assure Isles' work grows long into the future, please consider your legacy. These long-term gifts make a big impact. From local to national leaders (including Vanguard's founder Jack Bogle), people are supporting Isles this way. For more info on planned giving, visit isles.org/donate or contact Yuki Moore Laurenti at ylaurenti@isles.org, or by phone at 609-341-4721.

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Donors who contribute \$1,000 or more annually to Isles form a bridge, connecting the region and beyond to those whom Isles serves. Their support bridges theory with innovative, practical solutions to real life challenges. Join our growing circle of friends for special gatherings to celebrate the changes they make possible.

Donate online at isles.org/donate or at Isles, Inc., 10 Wood Street, Trenton, NJ 08618.

- Isles also accepts gifts of stock as donations.
- Monthly or quarterly gifts make it easy to join the Isles Bridge Builder circle.



Paula and Errol Taylor of Princeton hosted the 2014 Isles Bridge Builder Celebration, featuring Michele Minter, Vice Provost for Institutional Equity and Diversity at Princeton University, as the event speaker. Shown here are Ms. Minter, Mr. and Mrs. Taylor, Marty Johnson, Lamar Allen (IYI Alumnus and Isles Bridge Builder), and Isles Youth Institute students.

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## SAVE the Dates

June 1, 2015 Isles 8th Annual Golf Outing

October 25, 2015 Isles 3rd Annual Haunted Harvest 5k Run/Walk

Visit www.isles.org to learn more.



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#### **Tribute to Liz Erickson**

How do we say goodbye to a colleague, mentor, ally, and friend? Liz Erickson, a volunteer leader and former trustee of Isles from 2008–2014, passed away last May.

Liz served as a long term member of Isles' Executive Committee, co-chair of our Resource Development Committee and co-chair of Isles' Strategic Plan

Committee that developed an ambitious four year vision in 2013. Because of term limits, Liz left the board in January 2014.

Liz was smart, optimistic, energetic, and always wanting to think big. Even in the midst of the powerful recession, Liz brought confidence and high energy to her role on the board. With an MBA and strong management experience, she understood the need to pay attention to details. She knew that by executing and innovating, our work would appeal to local residents and the more distant donors and policymakers.

Liz was always willing to roll up her sleeves and attract others to do the same. If you wanted to get work done, you wanted her on your team.

We mourn and give thanks for her support, friendship, and wisdom that helped us take risks in a thoughtful way, and to reach for the stars. Her impact reaches beyond Isles' board and staff and allies. We continue to talk to people near and far that Liz helped out. Her 46-year life shows just how much one person can impact the world.

Stay tuned for ways that Isles will keep her memory alive.