

isles WORKS

2019 ANNUAL REPORT





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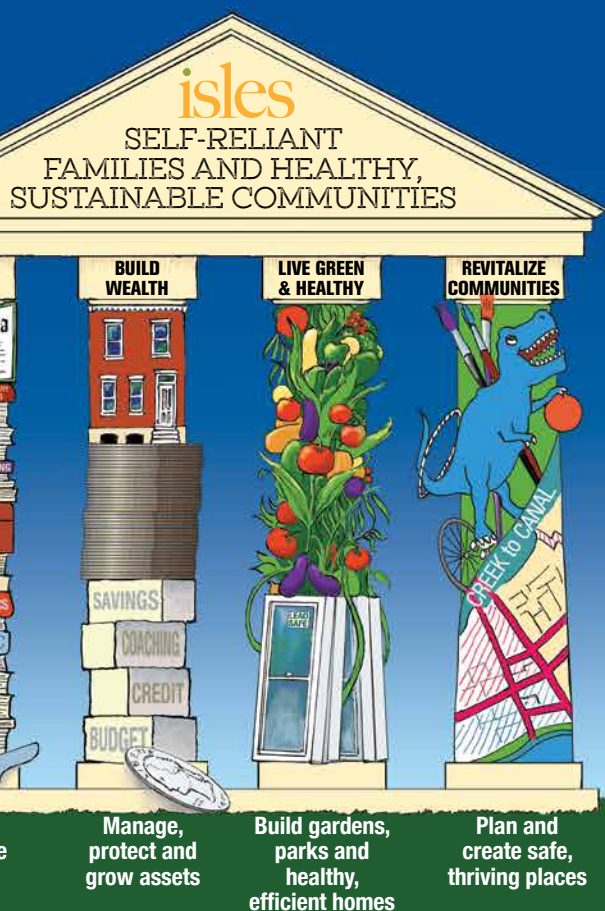
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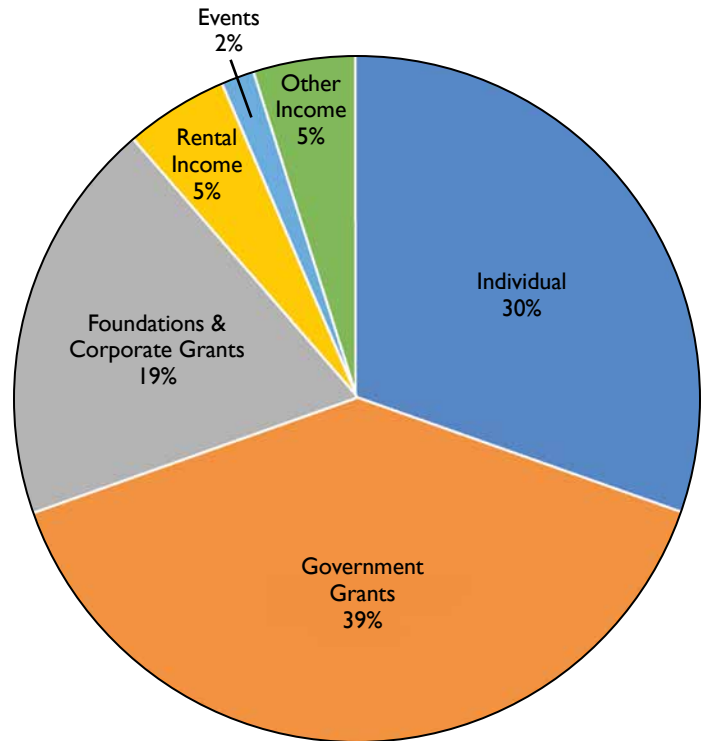
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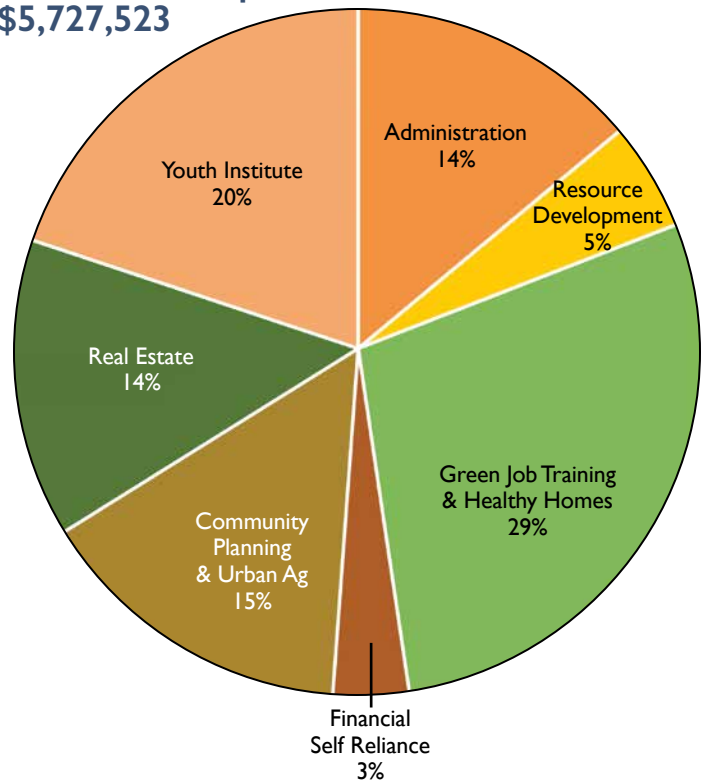


FINANCIAL SUMMARY 2019

2019 Actual Revenue
\$6,752,582



2019 Actual Expenses
\$5,727,523



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

MESSAGE FROM THE PRESIDENT

Dear Friends,

In writing the history of Isles, it is tempting to define it as 39 years of people, ideas (good and not-so-good), connections and lives affected. But it is more illuminating to look at it through transitions. We changed a whole lot, from high-minded college beginners to today.

We did stay true to the goal of family self-reliance *and* healthy, sustainable places. By capturing the wisdom and ideas in neighborhoods (locally-based “islands”), we tested that against leading-edge research and evidence-based data. Out of this messy collision of diverse voices, innovation occurs, and impactful stuff happens.

We vowed that as we failed, succeeded and *learned*, we would share with others. After nearly 4 decades, this 2019 Annual Report highlights that evolution.

And we continue the transition. The coronavirus exposes the precarious state of so many families, living on the edge. Their ability to weather this storm — both the health and economic implications — is more important than ever.

Isles’ leadership change is underway, and my successor will be selected soon. I’m so proud of the team here at Isles, and how capable they are — especially during transitions!

On the ground, we are more impactful than ever. We are retrofitting homes, preventing lead poisoning of thousands of kids across New Jersey. We will open the Social Profit Center in the Spring. We are increasing home energy efficiency and solar, job training, education, electric vehicles, and much more in places that really need them.

Of course, this takes organized people and organized money. How lucky I am to have been responsible for that for 4 decades — my adult life! Thank you, from the heart, for making it possible through your friendship, feedback and support.

Your continued feedback and help really make a difference. Check out isles.org for a look at real change.

In community,



Marty



We celebrated Marty’s 39 years with Isles at our Legacy Celebration in November. See page 12.



On the
ground,
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more
impactful
than ever.



TRAIN & EDUCATE

Over 34% of young adults in Trenton fail to graduate high school on time, compared to a statewide rate of 10%. Isles Youth Institute (IYI) offers disengaged students another path to a diploma, the chance to rebuild their neighborhoods, and job and leadership skills. For many, this last chance changes the course of their lives.

In addition, Isles trains adults from across New Jersey in future-focused green jobs, like those in energy & environmental fields. The Center for Energy and Environmental Training (CEET) offers contractors, home health visitors and community members training and national certificates in lead safe home renovation, energy efficiency, and environmental health.

..... 2019 Highlights

15

IYI students
graduated with
high school diplomas

73

home visitors
trained to assess
environmental hazards
in homes

240

**professional energy
efficiency and lead workers**
trained and certified

Alumni Spotlight: James Blount

When James Blount showed up for his first day of Mental Toughness orientation in March 2018, we knew his journey might be a challenge but we could see that he had the resilience to succeed.

James enjoyed working with his hands and quickly took a leadership role on class trips and during construction training. He became the student team leader for the Trenton Thunder F.I.E.L.D. program where students renovated the West End little league field.

However, like many, James' journey was not a straight line. At times he torpedoed his own success and struggled with attendance. Finally, support of IYI staff and his personal drive to succeed clicked and James committed himself fully to IYI in 2019.

During summer 2019, James received his Pre-Apprentice Certificate Training (P.A.C.T.) and worked towards his high school diploma while interning at the Trenton Housing Authority. Through hard work and determination, James passed the HiSET (high school equivalency test) and received



his diploma in early 2020. He also transformed that internship at Trenton Housing Authority into a part-time job, where he continues to find opportunities to grow.

Building Capacity and Businesses at CEET



Michael Thomas, Home Improvement contractor and owner of Thomas Brothers Construction, heard about Isles' lead and healthy homes classes from Training Manager Andre Thomas. He wanted to keep his clients' families safe from lead poisoning and signed up immediately.

Michael successfully completed two EPA-certified courses to become a Lead Contractor, expanding his services and growing his business. Next, he will complete our Lead Abatement Contractor course, enabling him to conduct abatements throughout the state.

During the training courses, Michael learned about Isles Youth Institute and became inspired to offer students internships at his company. "I have a passion for helping my community and more importantly the young people from my community. As long as they are hungry and willing to put the work in and establish themselves, it's our duty to show them the way and give them tools to make it happen."

Michael hopes that his experience can help guide students who want to follow a similar career path. We're proud to have Michael as a recent training alumni and also partner contractor. We look forward to expanding opportunities for Trenton's youth.

BUILD WEALTH

Family self-reliance requires financial stability. For most Americans, homes are the most valuable financial asset. Isles counsels and supports families wanting to buy their first home, as well as those facing the potential loss of their home through foreclosure.

In addition, Isles Financial Solutions (IFS) offers a financial wellness pathway for low-wage workers. IFS trains employees to take control of their everyday financial building blocks like budgeting, credit, savings, and debt. Isles offers intensive coaching, credit-building loans, and money management tools to improve decision-making and foster positive, long-term behavior change.

..... 2019 Highlights

533

workers received financial solutions and housing counseling

118

first time homebuyer certifications earned

13

customers bought their first home

Jesse Allen: First-Time Homebuyer



Purchasing your first home is difficult, and often confusing. So when Jesse was ready to buy his family's first home, he wanted to understand the mortgage and purchase process. Jesse met with Elena Hung-Shum, Isles' HUD housing counselor, to enroll in our First-Time Homebuyer course. He learned about finding a realtor, the importance of a home inspection, understanding a mortgage loan, foreclosure prevention, and more. By completing this training and getting his certification, Jesse was able to receive a First-Time Homebuyer Grant from the City of Trenton to help with closing costs and down payments.

Elena's homeownership customers also learn about Isles' free lead and healthy homes assessment service. Since Jesse has young children at high risk for lead poisoning, he had his home tested before moving in. The test found lead paint in most of the windows and other surfaces that can cause lead dust —and eventually lead poisoning. Thanks to a team effort and 16 new windows later, Jesse's family is now living in their first — and healthy — home.

A Solution Towards Saving

"Gail" was getting ready to buy a house, but she first needed to improve her credit score and pay off some debts. Gail worked with Isles Financial Solutions, our customer-centered financial coaching service, to create a savings and spending plan and start building positive financial habits.

A year later, Gail had improved her credit score and addressed her outstanding debt. She then set another goal, to lower the interest for her car payment. Her coach suggested she reach out to Princeton Credit Union. However, Gail had found another offer through a well-known personal finance company's marketing pitch. Seizing this "teachable moment," her coach asked her to look deeper into both offers. Once she got past the advertising for the supposed "better deal," she discovered that the offer from the credit union was much better. That re-financing allowed her to lower her interest rate and reduce her monthly payment rate, saving her over \$2,000.

In addition, she increased her credit score and is in the process of qualifying for a CRA loan at an even better interest rate. Gail is on her path to financial self-reliance.

What can Isles Financial Solutions do for you?



Boost Your Savings



Improve Your Credit Score



Create a Budget



Help You Buy a Home

islesFinancialSolutions
Self-Reliant Communities

LIVE GREEN & HEALTHY

Every year, lead poisons thousands of New Jersey children, who ingest it mostly through dust in their own homes. Nearly 50% of Trenton school children have blood lead levels that can affect their IQ, school performance, behavior, and health. The cost to those families and society, for special education, drop-outs, crime, prison and early enrollment in Medicaid, is huge. Isles has developed simple ways to test homes and remove lead and other environmental hazards. We also educate the public, help other community-based organizations, and improve public policies that help kids thrive.

Many communities also lack access to healthy food. Trenton's two supermarkets for 85,000+ people force too many residents to shop at high-price, high-starch delis and convenience stores. Isles helps residents grow their own food in community and school gardens. Families save money, access great food, learn to work together, and clean and beautify vacant land. Good food improves health — especially when toxins like lead threaten. Elementary school students, the next generation of gardeners, learn to grow and eat their own food in schools and summer camps across the city.

..... 2019 Highlights

150+

Trenton homes
tested for lead

60

units rehabbed
to be lead-safe, healthy
and more energy efficient

400

pounds of honey
harvested from
12 Isles-managed beehives

Farm (and Garden!) to School

Isles has worked with the Trenton school district for most of our nearly forty-year history. Our team fosters school-based gardening and teaches students nutrition education. In 2019, we were the only NJ organization to receive a competitive Farm to School grant from the U.S. Department of Agriculture.

The Farm to School project helps us achieve our long-term goal: to establish a garden in every public school in the city by 2022. The grant also strengthens our classroom nutrition education by conducting taste tests in classrooms and cafeterias. We partner with Aramark to increase the quality and quantity of fresh, local produce in the schools.

Students get to try seasonal produce prepared in creative ways. They're also exposed to healthier eating habits. They work with their own hands and develop an emotional connection to the food. It makes us smile to hear requests like, "Can we make spinach salad again? It was the best thing I ever ate!"

Isles' "garden classrooms" build demand for fresh, healthy food, involving students in the process, from seed to table.



Leading on Lead

With decades of experience in lead and healthy homes work, Isles expanded our work across New Jersey to prevent childhood lead poisoning.

With support from the Department of Community Affairs, we offered technical assistance and training to other community-based organizations that are engaged in lead safe housing rehab, spanning six locations in New Jersey. This one-on-one assistance, coupled with professional training through our Center for Energy and Environmental Training, ensure that quality lead-safe practices are applied throughout the state. In addition, Isles developed a pool of lead risk assessors, helped standardized costs for lead safe repairs, improved job efficiency, and trained managers to oversee work.

As Isles learns and our influence grows, we need to improve policies. In November of 2019, Isles co-organized the summit Lead Policy & the Law with Seton Hall Law School to discuss the current legal landscape of lead. An audience of legal experts, policymakers, and practitioners met to examine best practices around the country and New Jersey.

We look forward to building on this momentum in 2020, making NJ a national model for community-based and multi-sector approaches to prevent lead poisoning.

REVITALIZE COMMUNITIES

Isles creates fun, healthy places. We partner with residents and other stakeholders to develop community plans, then work with them over time to make positive change. We clean and reclaim buildings, gardens, and parks, changing how residents and visitors perceive and experience them. We also clean, green, and activate open spaces, integrating mobile recreation, community events, and locally-created public art.

Isles continues to support the emerging arts district in downtown Trenton and innovative arts-based initiatives in and around downtown. We are developing the Social Profit Center at Mill One, a historic former textile mill converted into an innovative 70,000 square foot office, studio, and warehouse facility for social profit organizations, artists, and events. In addition to improving places in the region, Isles continued to play a leadership role in the Capital City Youth Violence Coalition (formerly Trenton Prevention Policy Board) and in gathering data to support informed decision-making around Trenton's redevelopment, including an updated survey of vacant and abandoned property across the city.

..... 2019 Highlights

\$80k+

in small grants distributed to grassroots organizations in partnership with I Am Trenton

1800

youth and adults served through T-Recs recreation services

\$6M

of New Markets Tax Credit financing secured to complete construction of the Social Profit Center

Surveying the City

Thriving neighborhoods are the backbone of self-reliant families and healthy, sustainable communities, and understanding the conditions of neighborhoods and the places and spaces that make them what they are is essential to revitalize cities. That's why Isles continues to collect, analyze, and share fundamental information about the region's neighborhoods, especially when it comes to vacant and abandoned properties and creative reuses of them.

As part of a broader effort to address safety, affordability, and health concerns in homes throughout the city, this past summer Isles coordinated a team of ten local surveyors to identify vacant properties across the City of Trenton. This survey was a follow up to a 2014 study in which Isles partnered with the City of Trenton and Trenton Neighborhood Restoration Campaign stakeholders to conduct the first ever city-wide vacant



property survey. The information collected from both surveys provides data to City officials, residents, stakeholders, and others working to improve Trenton's housing, and supported the city's efforts to make progress on vacant properties. Results from both surveys, and updates on continuing efforts to revitalize Trenton, can be found at RestoringTrenton.org.

On the Move with T-Recs

Isles' T-Recs (Trenton Mobile Recreational) service activates open spaces and provides recreational opportunities especially for kids. In its fourth year, T-Recs is a pop-up playground with yard games, oversized toys, table tennis, jump ropes, and other recreational equipment. T-Recs appears at block parties, playgrounds, and community activities.

This summer, T-Recs partnered with the Trenton Police Department, City of Trenton Parks and Recreation Department, and the Mercer County Prosecutor's Office to "Take It to the Streets," a series of 18 block parties across Trenton with music, food, recreation, and entertainment. T-Recs and Take it to the Streets provide opportunities for physical activity, community building, and engagement with law enforcement and public officials. This promotes youth safety and positive experiences in underinvested neighborhoods. Over 1,800 residents participated, ranging in age from 4 to 94!



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Honoring the Vision of Marty Johnson

A fund to support Isles and Marty's transition — now and into the future.

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To learn more, contact Patricia Walker at 609.341.4734 or pwalker@isles.org.

LEGACY CELEBRATION

In November 2019, we paid tribute to Marty's vision during Isles' Legacy Celebration.

This special night at the Social Profit Center at Mill One honored Marty and highlighted the impact of Isles' work for four decades. Family members, Isles' staff, board members, longtime supporters and community members celebrated Marty's service.

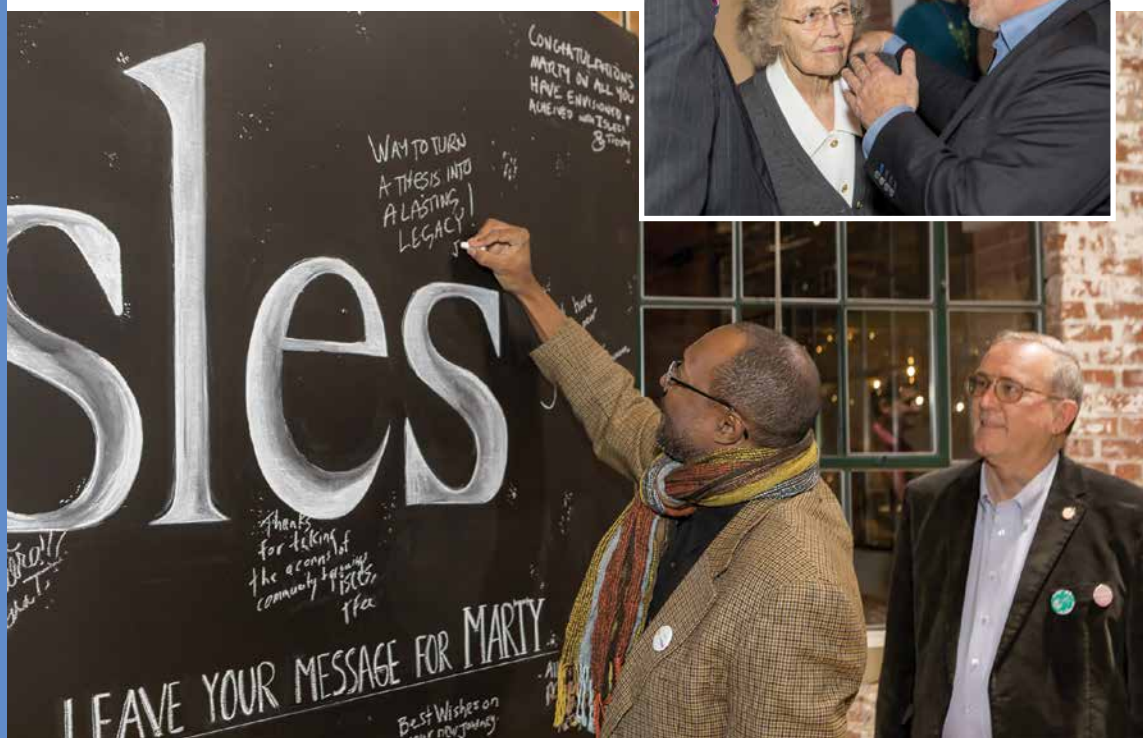
Guests explored Isles' newly renovated Social Profit Center—an energy efficient historic building to house Isles and numerous other social impact organizations. The SPC offers flexible office, warehouse, artist studio and event space under one “green” roof. It fosters collaborative and innovative like-minded organizations. It also supports Marty's legacy and four decade-commitment to self-reliant families and healthy, sustainable communities.

For more info about the Social Profit Center, including available spaces, visit

www.socialprofitcenter.org



For more photos and highlights from the event, visit isles.org/legacy



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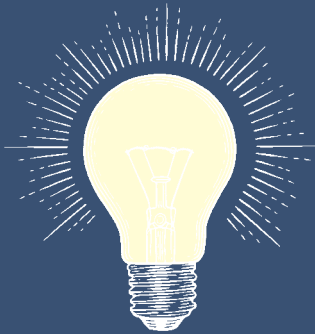


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