

Changing Lives... Creating Opportunity!













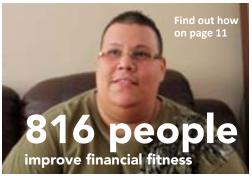
















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Community Renewal Team
Changing lives... Creating opportunity!

2012 Annual Report Contributors:

Willa Bloch Mary O'Connell
Maria Cheema Nancy Pappas
Lisa Conant Anthony Quinn
Michael Daly Myriam Salazar
Mick Melvin Nancy Shapiro
Jason Natelle





## From the President

Lena Rodriguez
President and CEO

## **Partnerships**

A half-century ago, a group of community-minded leaders came together to draft a plan for addressing poverty and improving the living conditions in the Hartford area. The original five collaborators were soon joined by 25 others, who drafted a charter for a new organization, to be known as the Community Renewal Team of Greater Hartford. A start-up grant of \$70,000 from the Hartford Foundation for Public Giving covered the initial research and planning. Soon a small office was established at the Greater Hartford Community Council, and a group of Field Corps staff began a survey of housing conditions.

We are proud that our pioneers were determined to increase opportunity for all in this region, regardless of background, education or vocational skills. Because of their foresight and determination, CRT is one of the oldest community action agencies in the country, part of the network which addresses immediate needs, while giving people the tools to make long term changes.

From the early grassroots organization that addressed basic needs in a half-dozen communities, CRT has evolved into a multi-faceted agency with over 60 different programs, from infant care to assisted living for seniors. Today CRT offers a broad-based network of innovative, high quality programs and services in 74 communities, touching the lives of more than 130,000 individuals each year.

None of this would be possible without the partners who trust us, invest in us, and work alongside us. All of them have helped us to provide services that meet needs wherever there were gaps.

From that first grant in 1963, the Hartford Foundation continued as a collaborator on many projects - such as building a transitional residence in East Hartford for homeless veterans. A much newer partner, Feed the Children, has worked with CRT to distribute 40 tons of food to more than 1,600 families from 22 towns. As we go to press, we are working with Shoreline Soup Kitchens to assist families throughout lower Middlesex County who were devastated by Hurricane Sandy.

Another community-wide collaboration is the annual Hartford Gun Buyback, aimed at reducing or preventing child injuries. Hosted at CRT, this is a joint effort of the Hartford Police, Hartford Hospital, St. Francis Hospital and Medical Center, Connecticut Children's Medical Center and the State's Attorney's Office, which has taken several hundred weapons off the streets.

In the coming year, CRT will gather with these and many other partners to celebrate 50 years of service and commitment. We look forward to working even more closely with our partners – existing and new. We could not do the work, nor provide the services without your commitment and contribution. Working together, we can make an impact on the causes and symptoms of poverty. Together we will shape a more successful future for our region, and for all of its residents.





### ...and Commitment

Community Renewal Team has always been an organization committed to helping people change their lives and create opportunities for themselves and their families. Long before I joined the Board of Trustees, I had observed the many ways that CRT helps individuals and families access resources to address their immediate needs, and acquire the tools to set and meet long term goals.

This commitment – on the part of staff, managers and indeed the entire organization – means that people always come first. CRT services are designed to support holistic change, addressing a person's needs by building on the unique strengths of the individual, the family and the entire community. To accomplish this, CRT constantly develops innovative ventures which make an enormous difference to vulnerable populations.

For instance, in recent years the agency listened to community concerns about veterans who were unable to care effectively for themselves and their families. As a result, CRT added a new service – called Supportive Services for Veteran Families – which helps vets avoid homelessness by stabilizing their housing or moving them quickly into more affordable apartments.

This is a perfect complement to the transitional residence for homeless veterans that CRT opened in 2010, and to a new partnership that will provide intensive job training and placement services to vets. Equally important, CRT was chosen to develop one of the nation's first assisted living residences specifically for low- and moderate-income aging veterans, at the VA Connecticut campus in Newington.

As public budgets are being cut, it is more important than ever to remain committed to those who sacrificed for our country – and to other underserved populations.

I am pleased to say that CRT has the confidence of funders, who provide new grants and extend longstanding commitments so that we can educate, house, counsel and support thousands of people throughout the region. We hold ourselves to the highest levels of public accountability and transparency, recognizing our role as a steward of the community's trust and resources.

Unfortunately, our region is still experiencing economic turmoil that is shaping an uncertain future for low-income families and communities. CRT is committed to utilizing our experience, expertise and resources in creative ways to address community challenges. I am proud to be part of an organization that continues to look forward—constantly adapting to do better and be better for the individuals and organizations that need us.



## From the Chairman

Fernando Betancourt

Chair of CRT Board of Trustees







## Good Nutrition

### It's Critical for Healthy Development

In the midst of a weak economy, with groceries taking an increasing portion of the household budget, CRT helps thousands of families address the nutrition gap by putting food on their tables and providing wholesome meals for children and seniors. This year, CRT's Food Assistance Programs helped over 20,000 people in Middlesex and Hartford counties, including thousands of children and seniors.

Every day people from across the region contact CRT when they cannot provide enough food for their families. Research shows that food insecurity has many repercussions: It can cause anxiety, reduce health and longevity, decrease economic productivity and affect children's

development and academic achievement. Even if families face food uncertainty just a few times each year, children are more likely to develop cognitive, motor or socio-emotional problems according to Children's Health Watch.

That's why CRT has established Food Pantries in our Resource Centers and partnered with Foodshare and Feed the Children to conduct large-scale direct food distribution. According to the USDA, these short-term food resources are a significant way for families with low incomes to stretch their food budgets.

Good nutrition and physical activity go hand-in-hand as essential components of a child's growth and development. Two healthy



meals and a snack are served each day to more than 1,700 children in CRT preschool centers, with teachers sitting at the tables to model good eating habits. Parents are encouraged to join the children for nutrition and physical activities, both in the classroom and outdoors.

New this year were parents' field trips to local supermarkets, where CRT Health and Nutrition staff led a workshop called Shopping Matters. The two-hour lessons covered many ways to save money on healthier, family-friendly foods.

Parents were also involved in the eight-week Summer Food program that CRT sponsors in Enfield, Middletown and Portland. The initiative shattered previous

records, serving more than 52,000 free meals to 1,400 children who came for several hours of activities. The Enfield site, coordinated by the Enfield Food Shelf, features family literacy activities, physical exercise and a parents' resource area with information and rotating staff from local agencies. Families who participate regularly in the Middletown Summer Food program are issued "coins" which can be redeemed for fresh produce at a nearby farmer's market.

By helping to establish good eating habits, CRT lays the foundation for children to lead healthy and productive lives.



## Responding to Community Need: Feed the Children

Over the past two years, a national organization called Feed the Children has allowed CRT to provide more than 80,000 pounds of fresh and shelf-stable groceries to families throughout the Central Connecticut region. August 2012 saw the second distribution at Comcast Theater in Hartford, where 125 volunteers loaded groceries into the cars of 800 families from 22 area cities and towns.

A father with two children in the car expressed his gratitude. "I was a truck driver and got hurt 10 years ago; so I cannot work. My wife was working and lost her job recently. This really helps. You guys are doing a great job."









## Celebrating Elderly Nutrition

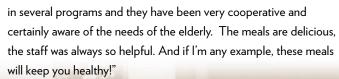
One of the nation's most popular and successful food initiatives is the Elderly Nutrition Program, which provides older Americans with low-cost, nutritionally sound meals – either in a social setting or at home. Seniors are asked for a donation of \$2 per meal, but no one is turned away for inability to pay. Research shows that the program improves health, decreases social isolation and increases the chance that a senior will successfully remain at home.

CRT was the first provider of senior meals in Connecticut, opening six locations in Hartford in 1973. Over the years, CRT's program grew to cover 27 communities in Hartford, Middlesex and Tolland counties. In 2012, CRT prepared and delivered more than 410,000 meals to homebound elderly and to Community Cafés!

In June, CRT hosted a 40th Anniversary Party at the Parkville Senior Center in Hartford – one of the original meal sites. The

celebration featured Margaret Merryman, the Senior Center Director who oversaw the arrival of CRT's first truck in 1973.

Now retired after 39 years on the job, Merryman said, "I cannot offer enough praise to CRT. I have worked with CRT





## Avoiding Homelessness

## Balancing Prevention and Intervention

The challenges of homelessness and healthcare have several important parallels. Extensive research in both housing and medicine shows that prevention is a far more effective option than treatment; and that (if required) treatment must be rapidly targeted to the assessed needs of the "patient."

#### Prevention

Community Renewal Team conducts outreach so that potential participants and referral partners know of CRT's many options for housing preservation. At the first visit, staff will do a comprehensive assessment of the entire household, and immediately intervene where there is a looming crisis.

#### **Stabilization**

A family will soon be without housing? Get them housed temporarily; once stabilized, address the issues that will put them on a path toward independence. A client cannot make the rent? Help her to get the rent money and mediate with the landlord: Prevent homelessness.

This is the CRT model. **Deploy as many resources as needed** when a person is in crisis – intensive case management, housing supports, employment specialists, clinicians, etc., but decrease the "dosage" as the participant's life improves. CRT's approach, effectively melding prevention with stabilization, is based on the evidence-based practice of Critical Time Intervention, recently named a Congressional Top Tier social program.



#### Elements in CRT's housing programs:

Targeted and timely intervention - In 2012, our new Supportive Services for Veteran Families served 169 veterans, of whom 85% had incomes below 30% of the area median (\$25,400 for a four-person household.) Over 60% of the participants were homeless at program entry and were helped through rapid rehousing. The remaining 64 clients, at clear risk of homelessness, retained their housing.

Communication and mediation - CRT's Eviction and Foreclosure
Prevention Program prevents housing loss for thousands. During 2012,
EFPP responded to more than 10,300 customer inquiries; provided
financial assistance to 931 customers so they could remain in their
homes; and mediated on behalf of an additional 141 households.

Employment and income - In CRT's HUD-funded supportive housing programs, all participants meet with an employment specialist and attend money management training. Over 90% maintained or increased their income after entering the program; and over 90% of participants who have exited remained in stable housing for at least seven months.

Formal and informal resources – When they leave Veterans Crossing transitional residence, nearly 80% of these formerly homeless vets make a successful move into the community – despite the medical and behavioral health issues they may still be facing. By connecting residents with health and housing resources, and helping them re-unite with family, CRT gives veterans a new chance to achieve stability.

Access to treatment – As they transition back to their communities, all of the ex-offenders in CRT's scattered-site re-entry housing program are assessed by the agency's Behavioral Health clinicians, and counseling is available as needed. This is considered by the federal mental health agency to be a best practice but few agencies adhere to it.

CRT knows from experience and research that the ability to maintain housing is critical to independence, self-esteem and stability. We continue to develop best practices and new initiatives that will "close the front door on homelessness."

## A Housing Resource for Heroes Back Home

In these tough economic times, many families are struggling to stay in their homes or find affordable housing, and veteran families are no exception.

Troy Petersen was one such veteran, on the verge of losing his apartment after work injuries left him with mounting bills and no income. Ever resourceful, Troy initially helped around his building as an offset to his rent – but the landlord finally asked him to leave because the debt was too large. Still, Troy looked for a way to avoid becoming homeless for the first time in his life.

#### A strong work history

Troy served as a Navy Corpsmen right out of high school and went on to work in different industries and trades, including ten years as a computer repair technician. It seemed that there was better money in driving a truck, but a couple of years into that career, he received debilitating injuries to his back and hand that left him unable to work.

Unable to work, with child support payments mounting and very unstable housing, Troy has suffered severe bouts with depression and anxiety. "I was heading into a hole that was only getting deeper; I had no income, so the frustration was unbelievable," he said.

After a visit to the VA Connecticut in Newington, he connected with CRT's new Support Services for Veteran Families (SSVF). In assessing his situation, Troy and his case manager determined that stable housing was Priority #1. There was an opening at CRT's Veterans Crossing, a transitional residence in East Hartford, and in April 2012 he moved in.

#### The SSVF model

The SSVF grant awarded to CRT in November 2011 was one of 85 initial grants that will assist 22,000 veteran families who are at risk of homelessness nationwide. The role of the SSVF case manager is to be an advocate, a coach and a link to critical support services in the community.

Over the next seven months, SSVF helped Troy work with an attorney to obtain Social Security Disability Insurance; purchase a reliable vehicle; negotiate a new child support agreement; enroll in SNAP (food stamp) benefits; and address dental issues. The case manager also helped him deal with the chronic anxiety that had plagued him for years.

Finally, after obtaining a Veterans Administration housing voucher, Troy located an affordable apartment that's within easy biking distance from his son. By Thanksgiving he was unpacking and making plans for a more hopeful future.

"It's tough for some veterans to allow themselves to rely on others to fill in those missing tracks needed to get you to what you need. I'm glad I did because everything came together for me at once, and I'm now in much better place."



## Steps to Success

## ... Building A Better Future

Steps to Success is CRT's intensive and holistic case management approach, designed to help individuals and families achieve economic stability. It is a strengths-based model in which participants build a more successful future for themselves by establishing their own measurable goals, and setting action plans with clear benchmarks to meet those goals.

#### Starts with assessment

During the initial visit, a CRT case manager conducts a broad assessment by asking the participant to identify assets and barriers to their economic stability. Questions cover 17 different areas, which are scored on a continuum from in-crisis to thriving. The dimensions include income, employment, housing, insurance, adult and children's education, available childcare and more. This baseline profile, shared through a sophisticated online tool, allows a team of CRT staff to see the areas of need as well as the strengths that will help participants to achieve their goals.

## 8 Key Components of Steps to Success

- Intensive case management
- Thorough assessment of strengths and challenges, using the Self Sufficiency Outcome Scale Matrix (OSM)
- Customized service plan for interventions, activities and services
- Team approach to coordinating services
- Concentration of resources, programs and services
- Ongoing progress and outcomes reporting
- Internal quality assurance review
- Staff training and feedback



Many participants say it helps to see objective evidence of their accomplishments. "Sometimes it was hard to believe I was making any progress at all. When you see the small steps like that, it gives you the motivation to keep moving forward," said Steven McQuade, a veteran from Newington.

#### Defining a plan

Results of the assessment are used to create an Individualized Service Plan which is tailored to the participant's own identified goals. The plan documents resources – within CRT and in the wider community – and lays out specific action steps and timetables. By signing the plan, participants and their case managers are formalizing an agreement to work intentionally toward shared outcomes. The assessment and plan are reviewed quarterly, which allows staff to acknowledge incremental successes and tackle challenges as they arise.

#### A team approach

Participants benefit from a trusting, consistent relationship with one staff member coupled with access to an internal resource team with broad expertise. Resource teams include case managers who are knowledgeable in areas that range from early childhood development to preventing eviction to obtaining child support.

Participants are supported in their achievements and when facing new challenges. The CRT Steps to Success approach continues to successfully help participants build a better future for themselves and their families.

## Finding a New Direction

Carmen Carrasco was ready for a new beginning. A domestic violence survivor and mother of two, she witnessed her boyfriend commit murder and served 30 months in prison for hindering the prosecution of the case.

"I don't blame anyone for my incarceration, I'm responsible. From that, I learned to love my life and not to take out my problems on others. Now, I allow people to show me the opportunities I have

to reach my goals." she said.

From a women's halfway house, Carmen was referred to CRT Supportive Housing. It's a two-year program that provides intensive case management to help homeless families with housing, job training and placement, life skills and budgeting, and counseling to help with mental illness, alcohol or drug abuse.

For the first time, Carmen realized she had the support she needed to change her life. "My CRT case manager is always there for me, answering questions, listening to my story and understanding my situation," she said. "I mentioned that I really wanted to get my daughter a prom dress and CRT made that happen. I wouldn't have a roof over my head today if it was not for CRT."

Carmen focused on transforming her attitude to create new

opportunities. She now feels empowered to make her own decisions and direct her own life. She says that she is finally herself – and no longer "wearing a mask." With this confidence, she juggles two jobs and plans to renew her license as a Certified Nursing Assistant.

Best of all, Carmen reunited with her teen-aged daughter, an honor roll student who is applying to college as a criminal justice major. Recently she won a school award for creating a nonprofit that assists children with

incarcerated parents. During the award ceremony her daughter thanked CRT's Supportive Housing program for helping her family stay together.



Carmen's caseworker followed CRT's Steps to Success process, starting with a careful assessment followed by shared goal setting. They designed a plan with specific action steps, to connect Carmen with services within CRT and at other organizations in the community.



Dalylah Barnes (left) celebrated her 17th birthday with her mom, Carmen (right), at home as she got ready for the Homecoming Dance. Carmen was able to regain custody of her daughter after obtaining her apartment through CRT's Supportive Housing program.

## Financial Fitness

## ... Understanding Money and Assets

#### **Seeking Financial Stability**

Planning for the financial future is tough for anyone, but lowand moderate-income households face the strongest headwinds of a struggling economy. Limited job mobility and a lack of safeguards, like savings accounts, present further obstacles.

CRT has long focused on the financial well-being of communities, and evolving challenges present opportunities to help. A recent report by the Corporation for Enterprise Development indicated that some lower-income families feel that the "big ticket" assets – a home, a business, a college education – are unattainable, and the idea of saving for such items seems unrealistic.

This attitude contributes to a second tier of poverty rarely discussed: Whereas income poverty means there is not enough cash flow to cover a household's

Since 2000, IDA participants have used their program savings to purchase 31 homes, start 10 businesses, earn 18 college degrees and purchase 15 vehicles

expenses, asset poverty relates to the lack of investment in any durable product that could increase in value over time, and could sustain a household through a period of crisis. Across the country, the "asset poverty rate" is more than twice as high as the income poverty rate. This underscores difficulties that working families experience when considering their future.

#### Facing today's challenges

CRT connects participants with the tools and supports to empower people on their path to financial sustainability through comprehensive, multi-week, curriculum-based program models. While CRT presents the lessons, the hard work is done by the participants, who prepare detailed household budgets, pay down debt, set long-term goals and research the cost of achieving those goals.

The Individual Development Account – known as the "IDA" – is a multi-year program which offers matched savings and financial education to help people position themselves to successfully make that major asset purchase such as a home, education or small business. Being able to own a home may have the most dramatic cumulative effects as it is often the foundation for long-term financial stability and adds value and vibrancy to a community.

CRT's entire Money Management staff stresses the importance of building savings accounts, which provide a buffer against unforeseen events such as illness or job loss. A Yale University study concluded that up to 25% of lower-income households lack bank accounts of any type; and that establishing a savings plan is the most important step, because it will help to smooth short-term income and expense fluctuations.

The 14-week CRT Financial Literacy Institute connects financial industry experts with participants through a rigorous "financial boot camp" helping people fix their credit, budget, save and build for a prosperous future. The Financial Literacy Institute has graduated 36 participants with another 14 currently enrolled.

Shorter courses like the eight-hour First Time Homebuyer Course and Financial Fitness workshops tackle specific topic areas through hands-on education.

#### Why it works

These successes demonstrate people's willingness to put forth the time and effort in order to build a more stable future. Recent surveys conducted with participants concluded that 100% felt they attained new peer and professional networks that would help support them become financially self-sufficient. Our work evolves as we continue innovating programs and services in today's economy. Helping households make the most of the money they have and establish buffers against potential financial setbacks remains critical in keeping people on track for their most important goals in life.



### A Home and a Future

Owning a home is a crowning life achievement for some, an investment to others—but sometimes it's the only protection against the worst effects of losing a job.

Angel Perez, 26, worked eight years at a full time job he loved, and made plans for his family's future. He achieved one of his key life goals in July 2012 when he used CRT's Individual Development Account - known as the IDA - to buy a three-family home in Hartford. He and his brother moved into one apartment, and he began leasing out the other two floors.

Three months later, Angel found himself unemployed for the first time since he was 17. Fortunately, the income from his tenants ensures that his mortgage gets paid, which has been a huge benefit for him.

"For now I have to cut back on my utilities and purchases, so it's something I can manage," Angel said. "Most important is that I won't lose this house and have to relocate my brother."

#### Why buy a house?

In 2010, some of his friends and family members thought he was crazy to be considering a home purchase at age 24, but he dismissed their input as "talk from dream thieves."

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The missing pieces in Angel's plans were a thorough understanding of the mortgage process and confirmation that he could financially make the jump to homeownership. Colleagues told him about the IDA, a matched savings program that provides \$2 for every \$1 put aside by the participant. The funds can then be used toward a "productive asset" — such as a home, small business or college education.

Angel was attracted to IDA's focus on financial education, the individual attention and financial incentives. IDA participants must

> commit to a savings plan spanning at least three calendar years, meet regularly with an assigned case manager, attend 12 hours of financial empowerment workshops and participate in monthly savings club meetings.

The education prepared him to handle his current financial shock. Since buying his home, he's already lowered his insurance cost through bundling. He's keeping a close watch on the budget sheets he received in his IDA classes to make sure he knows exactly what's coming

in and what needs to go out.

Undeterred by his present situation, Angel plans to save toward a down payment on a two-family home, while hanging onto the three-family property. Eventually he believes that this cash flow will put him in position to purchase a single family house—his dream home. He's had to scale back his savings goals for now, but he says he'll get back on track as soon as he finds a new job.

"I envision a comfortable, spacious home in a good neighborhood," Angel said. "The IDA program helped me feel confident that I can stay on that path, despite what life throws at me."



## Family Engagement

## Predictor of Educational Success

Family engagement in children's education is a strong predictor of academic success and social development, from early childhood programs through K-12 schools and beyond. The Harvard Family Research Project found that these increased student achievement outcomes are consistent, and can be measured objectively through students' grades, standardized test scores or evaluations.

The National Association for the Education of Young Children (NAEYC) and others have looked at the specific types of family involvement that seem to make the greatest and most sustained impact on a child's educational future.

#### Starts in early childhood

NAEYC released a study of model family involvement practices across the US in 2012, and Community Renewal Team's Locust Street Center was one of just ten programs to be spotlighted. The analysis cited specific, replicable best practices which are used throughout all 19 of CRT's Early Care and Education programs. A few of these are:

**Establish a partnership.** Staff actively seek family input starting when parents share information about their child and family in a personal interview, and continuing through home visits.

Communicate often. Families talk to teaching staff every day about the program and their children's education, and formal parent-teacher conferences are held twice a year.



**Support parents.** Teachers and other staff are available to support parents of children with special needs in advocating for their children at public school meetings and in other situations, as requested.

Play together. Parents and other family members are strongly encouraged to spend time in their child's classroom, participating in routine activities like playing, reading stories, and working on art projects.

**Share decision making.** Encourage broad participation in classroom decisions and in the center's Parent Committee, and provide opportunities to tackle topics of concern to the families.

#### Beyond kindergarten

Family involvement patterns that are set in early childhood have a strong influence on the rest of a child's school career. The National Bureau of Economic Research found that families increase their home activities to support child development during the time their children are enrolled in Head Start, and then continue with these activities after preschool ends.

According to the Harvard studies, the most important single element of family engagement is for the parents to set high expectations. That's a key element of the programming at Generations, CRT's program for grandparents raising grandchildren (opposite page).

The second largest effect was seen for parents who spent time reading and communicating with their children. This is something that CRT encourages in several ways: Through classroom activities that model parent/child reading; by sending home storybooks and activities for parents to do with their children; and through innovative summer activities in which parents and children complete literacy activities together in order to earn field trips.

The efforts made – both by parents and by educators – have clear and measurable outcomes. Increasing the level of family involvement improves children's attitudes toward education, their grades, achievement test scores and their final level of attainment.







## Fostering a Passion for Academics

At age nine, Sylmerris Jackson witnessed her younger sister being born on the living room floor, when her mother unexpectedly went into labor. Sylmerris helped clean the baby and made sure she cried. From that day she was convinced she was destined for the medical field—and for helping people.

Ten years later, Sylmerris is well on her way to that goal. One of the star graduates from Generations – CRT's campus for grandparents raising grandchildren – she's now in her sophomore year at Louisiana State University studying biochemistry. (See campus life, below.)

The grandmother who raised her and her four siblings couldn't be prouder. Barbara Turner took in her five grandchildren 17 years ago, and moved the family to Generations when it opened in 2007.

Focused on school

Staying focused on education was paramount in Barbara's household. "I grew up knowing that I had to go to college, my Grandma wasn't going to let me think of it as just 'an option,' "Sylmerris said. In fact, Barbara modeled the virtues of education

by returning to high school to get her diploma as an adult. "She wasn't just telling us to focus on school. She inspired us all by showing that anyone can achieve an education."

Generations' after school programming also nurtures aspirations of higher learning. Sylmerris joined other youth on trips to see college life, learn about the application process and hear directly from college students. One trip brought students and grandmothers to Washington DC to visit Georgetown, Old Dominion and

others. Closer to home, she attended a retreat where first-generation students tried out dormitory life at the University of Hartford.

Back at Generations, the Youth Coordinator regularly checked in to offer guidance and help with applications. When the North Central Area Agency on Aging offered a small scholarship, Sylmerris was the logical nominee from Generations. (Photo, below.)

Sylmerris is the fifth youth to come through Generations and head off to college. The first is just completing Providence College and working with the Youth Coordinator on graduate school applications.

That's the next step for Sylmerris, as well. She already pictures herself applying to medical schools across the country and hopes to work abroad someday. Wherever the work takes her, she knows that her grandmother and her supporters from Generations will be there in spirit, cheering her on.



## Weatherization Saves \$\$

### Provides Green Jobs, Warmer Homes

The heat and hot water that so many people take for granted can be a financial burden for low income households, who often spend at least 14% of annual income on energy. Although heat may be leaking through walls and windows, many families cannot afford to invest in improving the efficiency of their homes.

In 1976, the federal Weatherization Assistance Program (WAP) was created to help low-income families permanently reduce their energy costs by making their homes more efficient – and thus free scarce dollars for other pressing needs. This program was greatly expanded early in President Obama's first term, as part of the American Recovery and Reinvestment Act (ARRA) which is more commonly called the federal stimulus. Along with the traditional one- and two-family homes, weatherization measures were now available to homeless shelters, multi-family properties and publicly-funded apartment complexes for senior citizens or families.

CRT was one of four Community Action Agencies in Connecticut chosen to manage these expanded ARRA weatherization contracts. This work pumped more than \$64 million into the local economy. From early

CRT weatherized 3,882 units, including 1,867 single or small multi-family homes, and 1,374 units of state-financed housing for low-income elderly residents in 60 cities and towns

2010 through late 2012, CRT and its subcontractors hired or retained more than 420 workers – many of whom were previously unemployed or were new to weatherization and other "green" industries. Extensive

training was provided with incremental, transferable certifications – important for future job mobility.

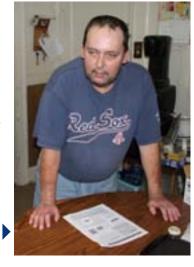
Typical measures included heat system tune-ups and repairs; sealing of air leakage; and insulation in attic and sidewalls. Many units qualified for heat pumps and more efficient appliances. Purchased at market rate, this work would have been an average investment of up to \$6,500 per home or apartment, and yet it was offered at no cost to the tenant or homeowner.

This investment was designed to bring significant short- and long-term benefits: Reduced energy usage, lowering household costs and decreasing dependence on fossil fuels; improved housing stock and increased property values; substantial job creation and retention; increased transferrable skills for workers; and expansion with improved

stability for small and mid-sized contractors and suppliers.

The federal Department of Energy estimates an average energy savings of 35%, so household benefits add up quickly. The work done by CRT and its crews should save Connecticut residents more than \$1 million each year in heating and cooling costs, while maintaining a far higher level of comfort.

Homeowners like Keith Frenette of East Hartford are thrilled with the





#### **Building the Workforce of Tomorrow**

Capital City YouthBuild was one of just six affiliates across the country chosen for a Department of Energy-funded two-year Weatherization Innovation Pilot Program. YouthBuild USA describes the participating groups as "experienced weatherization providers that want to establish best practices for combining efficient weatherization with pathways to employment."

CRT's YouthBuild provides academic and vocational training, social service support and stipends to 16- to 24-year olds who have barriers to employment. As part of the pilot, a class of 20 Hartford



outcomes. "My dad got really sick a couple years back and couldn't work," said his son Ron. "I contacted CRT to see if he could get any help, and he qualified for home improvements through the weatherization program. They repaired the furnace, blew insulation into the attic and sealed up the windows. This is like a new beginning- a fresh start- as my dad gets his health back. We couldn't be happier."

#### What's next?

As we continue to work with lower-income households and housing authorities, CRT is now able to provide weatherization services for single and multi-family residences, regardless of the occupants' income level. This new opportunity, called Home Energy Solutions-or HES – is offered under the auspices of Connecticut Light & Power and United Illuminating. For a small co-pay, CRT conducts an assessment, addresses many air leaks on the spot, provides energy-efficient light bulbs, low flow shower heads and faucet aerators, and helps the resident acquire all appropriate discounts, rebates and tax incentives for upgrading insulation, windows, fixtures or appliances. Further information is available at the CRT website, crtct.org/weatherization.

students received training in green technology, earning weatherization certifications and energy auditing credentials. After graduation, four went directly into full time employment with a CRT contractor and helped to weatherize 214 homes in their communities. Additional funding from Walmart Foundation covered equipment like the thermal imaging camera being used at the Canton Housing Authority in the photo at left. In 2013, Capital City YouthBuild – the only YouthBuild in Connecticut to be funded in the current cycle – will continue to offer students the opportunity to enter green-collar careers.



## Benefits for Multi-Family Developments

The budgets of municipal housing authorities are notoriously tight, with little set aside for upgrades to residents' units. Little wonder, then, that housing authority directors across the region jumped at the chance to update systems and weatherize buildings through the ARRA-funded CRT Weatherization Program.

"Our facility of 36 units received new kitchen vent fans, six inches of blown-in insulation and split heat/air conditioning pumps," said Tammy Mesite, Property Manager for the Essex Housing Authority. "All of these items have helped our residents in becoming more energy efficient. Many have saved on their electric bills and are very happy." Without the program, she says, her complex would have kept the baseboard heaters for years to come, and residents would continue to make do with fans or inefficient window air conditioners.

Neil Griffin Jr., Executive Director of the Glastonbury Housing Authority, agreed. CRT worked on 339 units at three locations around the town, doing caulking and weather-stripping, adding insulation, and installing compact-fluorescent lights.

"The residents are very appreciative of the energy saving measures installed and continue to tell our staff how much money they are saving on the monthly electric bills," he said. "In addition to providing the residents with an economical source for heat, the heat pumps CRT installed have given the residents access to air conditioning, an option they did not have previously."

One of the Glastonbury residents, Gloria Bakston, may have summed things up for the thousands of other tenants, when she said, "I have never been more comfortable in my home! No more drafts, and lower bills as well. I can't thank CRT enough."

## 2011 Financials

#### **Operating Support and Revenue**

Grants	and	Contracts
--------	-----	-----------

Federal	\$48,425,551
Federal Stimulus	10,685,234
State	11,888,110
Private Weatherization Program	4,833,055

#### Contributions

In-Kind	2,349,086
<b>Elderly Nutrition Program Contributions</b>	406,144
Fundraising	209,888
Supportive Housing Contributions	179,035

#### Other Revenue

Education: Parent Fees and Subsidies	2,460,085
Elderly Nutrition Program Fees	525,530
Catering	1,369,370
Child and Adult Care Food Program Subsidies	560,165
Patient Fees	1,027,239
Rent Income Proceeds	682,804
CHEFA Debt Service	284,067
Other Income	766,689

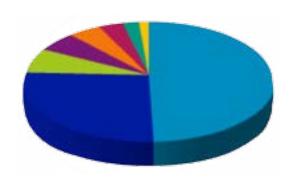
\$86,652,052

#### **Total Operating Support and Revenue**

Operating	Expenses
-----------	----------

Change in Net Assets	\$369,191
Total Operating Expenses	86,282,861
Interest Expense	185,595
Travel and Transportation	794,959
Depreciation and Amortization	1,089,629
Other Expenses	1,764,423
Delegate Agencies	2,741,054
Occupancy	3,860,190
Professional Fees and Contractual Services	6,957,477
Materials and Supplies	11,905,689
Client Assistance	26,906,826
Salaries and Benefits	\$30,077,019
Operating expenses	

#### **Expenses by Function**



Energy Related Services	42,660,208	49%
Children's Services, including Head Start and Child Car	<b>22,655,033</b> re	26%
Supportive Services	5,812,706	7%
Housing and Shelter Services	4,808,954	6%
Elderly Nutrition Services	4,033,653	5%
Other Community Services	3,057,960	4%
Alternative Incarceration Services	2,031,512	2%
Job Training and Placement	1,222,835	1%

Source: CRT and affiliates combined financial statements as of December 31, 2011.

Audit prepared by Grant Thornton LLC.

### **CRT** Board of Trustees





































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CRT GRATEFULLY ACKNOWLEDGES THE FOLLOWING INDIVIDUALS, ORGANIZATIONS AND PUBLIC AGENCIES, FOR INVESTING IN OUR COMMUNITIES AND FAMILIES. BY FUNDING CRT PROGRAMS, EACH OF THOSE MENTIONED HERE SUPPORTS THE REGION'S EFFORTS TO ELIMINATE POVERTY.



#### **Federal Funding Sources**

American Recovery and Reinvestment Act

Corporation for National and Community Service

U.S. Department of Agriculture

U.S. Department of Education

U.S. Department of Energy

U.S. Department of Health and Human Services

U.S. Department of Homeland Security

U.S. Department of Housing and Urban Development

U.S. Department of Justice

U.S. Department of Labor

U.S. Department of the Treasury – Internal Revenue Service

U.S. Department of Veterans Affairs

**U.S. Probations** 

#### **State Funding Sources**

CT Department of Children and Families

**CT** Department of Correction

CT Department of Education

CT Department of Labor

CT Department of Mental Health and Addiction Services

CT Department of Social Services

CT Department of Transportation

CT Health and Educational

Facilities Authority

CT Housing and Finance Authority

CT Judicial Branch/Court Support Services

CT Office of Workforce

Competitiveness

#### Municipal/Regional Funding

Agency on Aging of South Central Connecticut

Capital Workforce Partners, Inc.

End Hunger Connecticut!

Hartford Department of Youth,

Families and Recreation

Hartford Public Schools

North Central Area

Agency on Aging

Northeast Utilities

Operation Fuel, Inc.

Senior Resources

Agency on Aging

United Way of Central

& Northeastern CT

United Way of Coastal

Fairfield County, Inc.

United Way of Pioneer

Valley, Inc.

United Way of Rhode Island

Workforce Alliance

#### Municipalities of:

Avon

Bloomfield

**Bolton** 

Canton

Clinton

Cromwell

Deep River

Durham

East Haddam

East Hampton

East Hartford

Enfield

Haddam

Hartford

Hebron

Killingworth

Manchester

Middlefield

Middletown

Newington

North Branford

Portland

West Hartford

Westbrook

Wethersfield

Windsor

Foundations, Businesses and Organizations

ADT Security Services, Inc.

Adopt-Us-Kids

Advanced Behavioral Health

All Saints' Episcopal Church

All Waste, Inc.

Anderson Properties LLC

Archdiocese of Hartford

Annual Appeal Account

Armstrong Rockwell Fine Jewelry

Atlanta Psychological

Associates, Inc.

Bank of America

Beatrice Fox Auerbach

Foundation

Blum Shapiro Foundation Inc.

Brio Academy

**Brothers Oil Company** 

**Brown Rudnick LLP** 

**Capital Region Education Council** 

Cart Concepts Intl.

Catholic Charities, Inc.

Cigna Hartford Sales

**CLSJ Foundation** 

Columbus House

Combat Landing Foundation, Inc.

Comcast Foundation

**Community Health Services** 

Community Mediation, Inc.
Community Partners In Action

#### **Tee Off Supports Domestic Violence Prevention**

Eighty-five women hit the links in July for CRT's 3rd annual Tee Off With Women golf tournament. Thanks to title sponsor UPS and others, the afternoon raised \$28,000 for CRT's domestic violence programs and partner Interval House. These critical funds support people like Crystal Garrett, center right, who turned to CRT's Supportive Housing after traumatizing domestic violence in 2009. Crystal felt strong enough to speak at this year's tournament, and her words embodied her determination to seek a better life. "I have to be strong so others can be strong. I have real goals in mind for my future, and this man has not ended my life."







#### Golf Classic Benefits Seniors

The annual CRT Golf Classic benefits the Meals on Wheels elderly nutrition program, which brings hot, healthy meals each day to seniors like Maggie Alston Claud, at right. This year, the tournament raised approximately \$40,000 to help pay for a new hot/cold truck – part of a fleet of 24 that covers 5,020 miles daily. CRT was the state's first ENP, and served more than 400,000 meals last year to seniors. "I think I'm still alive because of what CRT does," she said. "I have diabetes, high blood pressure, so many other ailments. And they take all of that into account when they plan my meals!"





Co-opportunity, Inc. **Courant Community** Foundation

**CPRdesignco LLC** Craig Lubitski Consulting

**Delivery Concepts East** 

Demarco Management Corp.

**Diversified Business Holdings LLC** 

**Dwight Freeney Foundation** E. H. Lions Foundation, Inc.

**Eagle Rivet Roof Service Corporation** 

East Granby Congregational Church

**Ethnic Marketing Solutions** Evans, Pires & Leonard

First Congregational Church

First Niagara Bank Foundation

Fox 61 McCormick Foundation

Goodwin College

H & H Linen Services, Inc.

Hartford County Bar Foundation, Inc.

Hartford Foundation for Public Giving

Hartford Hospital

Hartford Hospital Auxiliary

Hartford Municipal Employees Federal Credit Union

Hospital for Special Care Foundation

**Hubbard Fund** 

Independent Order of Oddfellows Welcome

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Partnership

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Hartford

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Journey Home

Kittredge Equipment Co.

**Knox Parks Foundation** 

Larabee Fund

M-A-C Aids Foundation

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Mandel Jewish Community Center

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Maple Hill Farms

Marinello Schools of Beauty/Brio

Academy

Mayo Crowe LLC

MBH Architecture, LLC

Mercy Housing & Shelter

Corporation

Metropolitan District

Commission

Mike's Auto & Towing

Services









M.P. Guinan & Associates National Arts Program

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**New Covenant United** Methodist Church

New Opportunities, Inc.

Oasis Institute

O'Brien Tanski & Young LLP

Office Depot

Ovation

PDS Engineering and

Construction

People's United Bank

Performance Food Group Springfield

Philadelphia Insurance

Companies

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Pronto Printer of

Newington, Inc.

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RICOH USA, Inc.

Robinson & Cole LLP

**Rockwell Cleaners** 

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South Congregational Church

of East Hartford

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& Cleaning, Inc.

**United Technologies** 

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Middletown Chapter

Walmart Foundation

Waterford Group Charitable

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**YMCA** 

YouthBuild USA

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Abigail's Grille and Wine Bar

Amici Italian Grill Ashley and Carrington Klopfer

Bertucci's Black Bear Saloon Blue Fox Run

Bob's Discount Furniture Charitable

Foundation, Inc.

**Budget Printers & Office Supplies** 

**Burtons Grill** 

Button Up Connecticut. c/o Siracusa Moving & Storage

Capital Community College Carbone's Ristorante Cheesecake Factory City Steam Brewery Café COACH

**Connecticut Lighting Centers Connecticut Science Center** 

Esca Restaurant Feed the Children Feld Entertainment Feng Asian Bistro Fiore II Restaurant

Flemings Prime Steakhouse

& Wine Bar Foodshare

Gordon Bonetti Florist, Inc.

Harry & David Hot Tomato's Mattel, Inc. Max Bibo's on Main Moe's Southwest Grill

Mohegan Sun **New Balance** 

New Britain Rock Cats Old Sturbridge Village Origins at Westfarms Mall **Outback Steakhouse** 

Panera Bread, Howley Bread Group

Parisian Salon & Day Spa Pepsi Beverages Company Plaza Azteca Restaurantes

Mexicanos Price Rite

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Six Flags New England Sparkle Jewelry Texas Roadhouse Grill The Crown Market **Thomas Hooker Brewery** 

Toys for Tots Trader Joe's Trendz on Main U.S.S. Chowder Pot IV Updike Kelly & Spellacy PC Vera Bradley at Westfarms We Care Computers

Wintonbury Hills Golf Course

XL Center

#### **BASIC NEEDS**

Resource Centers

Food Assistance



### ENERGY AND WEATHERIZATION

**Energy Assistance** 

Weatherization



#### **COMMUNITY CORRECTIONS**

Alternatives in the Community

Fresh Start

Re-entry Housing

Transitional Case Management



### MENTAL HEALTH AND WELLNESS

Asian Family Services

Behavioral Health Services

**HIV Counseling Services** 

Homeless Outreach

Re-Entry Recovery Services

### CRT Programs: Connecting Communities



### EDUCATION AND YOUTH

Infant/Toddler Day Care

Head Start and Preschool

Day Care Nutrition

Promoting Healthy Teens

Summer Food

Teen Center



### EMPLOYMENT AND TRAINING

Capital City YouthBuild

Fatherhood

Middlesex Adult Job Training

Middlesex Youth Development

**SNAP Employment & Training** 

Summer Youth Employment



#### **VETERANS PROGRAMS**

Homeless Veterans Reintegration Program

Supportive Services for Veteran Families

Veterans Housing

Veterans Landing Assisted Living



#### MONEY MANAGEMENT

Eviction & Foreclosure Prevention

**IDA Savings Program** 

VITA Tax Filing

Your Money



#### **SENIOR SERVICES**

Gatekeeper

**Grocery Delivery** 

Meals on Wheels

Retreat Assisted Living

Retired and Senior Volunteers

Senior Affordable Housing

Senior Cafés



### HOUSING AND SHELTERS

Affordable Housing

**CHAP** 

Domestic Violence Supportive Housing

Family Shelter

Grandparents Raising Grandchildren

Men's Shelter

Supportive Housing









## Community Arts

Celebrating Culture Across Generations Links Vibrant Communities

CRT has a long history of celebrating the art and culture of local communities, and current efforts keep with this tradition. The National Arts Program (shown above) invites area artists of all ages to submit original artwork for professional judging and a chance to win prizes and have their work featured in a public gallery. Up to 350 artists submit pieces each year, and more than 1,000 people attended the award ceremony at Capital Community College in January. CRT and Feld Entertainment teamed up for a Halloween pumpkin extravaganza, bringing preschool children to the Southend Senior Wellness Center in Hartford. (At right and below)





Youth from Generations promoted summer reading and family literacy by reading story books aloud on the local Bomba FM radio station. The project was shared via radio and YouTube, and promoted through the Hartford Public Library system. (Below)







## **ECE** Activities

Engaging Children and Their Families Inside and Outside the Classroom





Success for children comes from early education and engagement. More than 1,500 children, parents and ECE staff marched around Bushnell Park in Hartford in the 4th annual Head Start Parade co-sponsored by Ringling Bros. and Barnum & Bailey Circus (above). Parents, children and staff joined Hartford Mayor Pedro Segarra and DEEP Commissioner Daniel Esty to stock rainbow trout at Keney Pond to kick off the opening of the fishing season. (Below and right)











## Protecting Families

CRT Focuses on Stamping Out Child Abuse and Domestic Violence

CRT held its second annual Light the Way to End Domestic Violence on Hartford's Capitol Grounds (top) attracting state and local advocates, survivors and supporters who called for an end to the abuse. Survivor Nancy Tyler (above) delivered the keynote speech that recounted her brush with death and provided hope and advice for others to help the cause and end the violence.



ECE staff works closely with children and families on creating an environment of trust when discussing tough issues like child abuse. Throughout the school year CRT hosts events and campaigns to spread awareness in the community. Children march with hand-painted t-shirts and posters for the "hands are not for hitting" campaign. (Above)

ECE children, staff and community advocates gathered in Middletown to raise a flag over the town green to spread awareness and end child abuse. (Below and right)



# Coming soon... Assisted Living for Veterans



Community Renewal Team and its affiliate, The Meadows Real Estate Management and Development Corporation, have been selected by the U.S. Department of Veterans Affairs to develop a new assisted living residence for low-income aging or disabled U.S. military veterans and their spouses.

With just over 100 apartments, Veterans Landing will be one of the first programs of its kind in the country. It will be located at the VA Connecticut Newington Campus, where it can take advantage of the co-location of other services for veterans.

The project, with a development value of approximately \$30 million, will include 94 one-bedroom and nine studio apartments as well as space for exercising, social activities, dining, medical care and more. CRT and The Meadows will not only develop the facility, but also provide a comprehensive array of services that blends medical care, help with personal care, emotional support, nutritious meals and extensive social and recreational activities.

Both CRT and The Meadows have a long history of providing senior housing that is attractive, reflective of the surrounding area, affordable, well managed, and connected to the services and support people need to maintain their independence. Veterans Landing is modeled after The Retreat, our award-winning subsidized assisted living residence for low-income seniors in Hartford.

#### The need is great

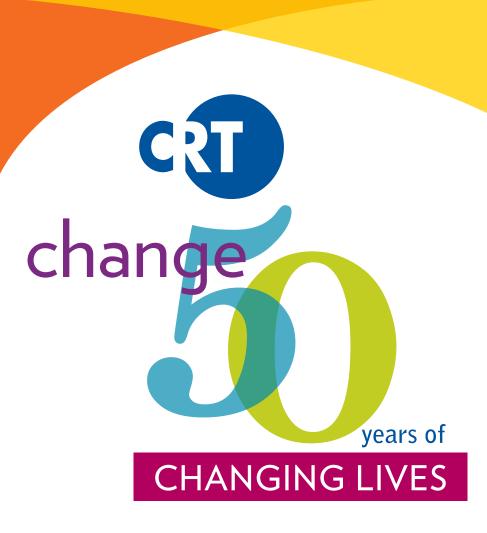
More than 70% of the veterans in Connecticut are age 60 or older. As these veterans age, their need for assisted living and other senior care options will continue to grow. The need for assisted living for younger vets returning from active duty in Iraq or Afghanistan with severe injuries is also growing.

Unfortunately, while many veterans would benefit from the support offered at an assisted living residence, such housing is extremely expensive - between \$4,500 and \$8,000 per month - and it is not covered by most insurance. Medicaid pays for nursing homes (a more expensive option) causing some to move prematurely to a higher level of care.

Residences like The Retreat and Veterans Landing can offer a safe, home-like, community-oriented environment that are affordable for those with low- and middle-incomes. To learn more about Veterans Landing, or to support this project, please contact Gus Keach-Longo, Vice President for Senior Services, at 860-560-5632.







## **Anniversary Gala**

May **15** 

Wednesday 5:30 - 9:00 **Join us** in celebrating 50 years of service to Central Connecticut. Since 1963, Community Renewal Team has been a catalyst for change – helping people of all ages overcome life's challenges.

#### **Gala Co-Chairs**

**State Senator Eric Coleman** 

Mark Maselli, President/CEO of Community Health Center

Dr. Elsa Nunez, President of Eastern Connecticut State University

#### **Gala Keynote Speaker**

Mark Shriver, Senior Vice President of US Programs for Save the Children. Author of a new book on his father, the late Sargent R. Shriver, who led the startup of Community Action, Head Start, Peace Corps and other initiatives.

