



REVITALIZE
COMMUNITIES



BUILD
WEALTH



TRAIN &
EDUCATE



PROMOTE
HEALTHY
LIVING



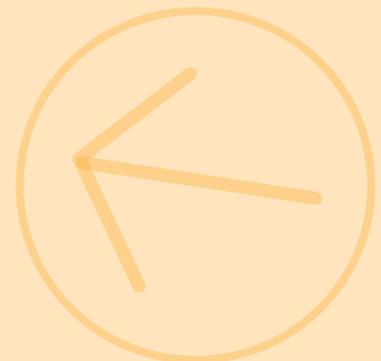
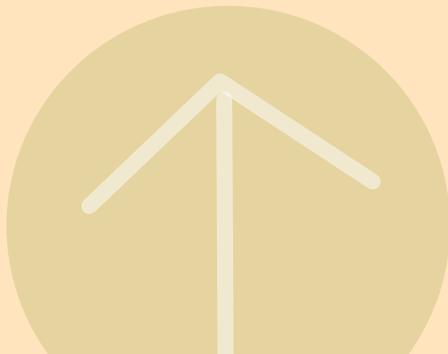
Fostering self-reliant families and healthy, sustainable communities since 1981





“For over 32 years, Isles has pioneered creative ways to rebuild communities in poverty. In the process, Isles’ influence beyond its home base of Trenton, NJ is spreading, maximizing the impact of every dollar contributed.”

— Paul Volcker, Former chair of the U.S. Federal Reserve



Why Isles?



Marty Johnson

In 1981, a few energetic Princeton students were researching new ways to develop challenged communities and restore their environment. Three of the students, including Marty Johnson, decided to take action. With big ideas but very little money or track record, they created Isles.

The students believed local groups held the capacity to redevelop their own communities. Isles' founders dreamed of fostering local "islands" of green development, neighborhood by neighborhood. When a few community leaders from Trenton, New Jersey asked them for some help, Isles moved its offices nine miles down the road to Trenton.

Initially, Isles helped redevelop homes and convert vacant land into community gardens. Marty Johnson moved to Trenton in September of 1981 and planted roots there. He spent his career growing Isles.

Marty's own life experience informed Isles' approach. Confronting difficult economic times as a child, he thought a lot about dignity, shame, and the need to avoid viewing the "poor" as sick or incapable. Even the most distressed communities and families hold untapped assets: human capacity and the desire for self-reliance.

From this beginning, Isles kept asking and testing a basic question: What are the most effective ways to promote self-reliance and healthy communities, while building on the assets that are already there?



Throughout its history, Isles has forged innovative ways to answer that question. Isles:

- **revitalizes communities** by working alongside local residents to plan their neighborhoods' future, and by developing energy efficient, affordable and healthy homes, parks, gardens, shared facilities, and more.
- **trains and educates** adults and youth through an alternative high school, vocational center, and family support services.
- **builds wealth** through innovative financial services and loans that help restore credit and increase savings
- **promotes healthy living** by tackling environmental hazards, fostering energy efficiency, improving open space, and expanding access to locally grown food

Isles proudly supports the Trenton region, while considering the bigger picture. What have we learned? Might our experience inform better policies and practices? How can we partner with others to broaden our impact?

In 1981, Isles began with open, academic questions about sustainable development. Well into its fourth decade, Isles continues to bridge theory and real life, in partnership with real communities. We consider ourselves a *think and do tank*.

Learn • Do • Teach



Isles fosters self-reliant families and healthy, sustainable communities

We do this by offering services that individuals and organizations can use to improve their families or communities. Isles provides services where there is a clear, unmet community need.

We design our work by learning from the success of other “best practice” efforts, community input, and our own practical experience. We continuously evaluate and improve our services. When we fail, we redesign and try again. When we

succeed, we use what we learn to influence others.

We strive to understand and fix the systems that trap people in poverty, distress neighborhoods, and prevent communities from thriving. We use experience on the ground to influence policy makers, funders, and other community leaders.

We nurture partnerships that increase others’ capacity to serve the community and achieve a cost effective scale of activity. Isles’ work strengthens the self-reliance of families and the health and sustainability of the communities we serve, and we encourage others to do the same.



Developed New Jersey's first YouthBuild school, designed to educate and train at-risk high school dropouts and help them play a positive role in their community

Worked with leaders around the state to understand community development lending needs, then conceived, developed, and spun off New Jersey Community Capital, a statewide community development financial institution

train and educate



revitalize communities



learn do teach

promote healthy living



build wealth

Discovered why lead, mold, and dust can make homes dangerous places for children, and developed low-cost ways to restore home health. Then, raised awareness among residents, policy makers, and researchers about the extent of the threat to low income households

Developed innovative ways to help lower wage employees get out of debt, manage their finances, and build wealth

Pathways to Self-Reliance

Isles offers multiple pathways to self-reliance. For some, the key step is to improve credit; for others, it is to earn a GED and gain job-readiness skills. Some communities convert vacant lots to gardens, others target abandoned buildings and substandard housing, or create redevelopment plans for their future. In each case, we look for practical solutions, offer them to the community, learn from the outcomes, then use what we learn to influence others. Here are some examples of our work.



Build Wealth

For some families with low and moderate incomes, owning a home builds a bridge to financial success. Isles helps families make informed choices regarding where to live and whether to buy a home.

In 2004, Isles developed 84 mixed income town homes at Monument Crossing in Trenton, on the site of abandoned industrial buildings and land left vacant after the '68 riots.

Since the 2008 financial crisis, many Trenton homeowners have faced foreclosure. Isles works with families to help them stay in their homes or achieve the best resolution to their problems.

Lower income, working families often fall into unsustainable debt. Isles developed an unusual blend of training and counseling services, coupled with low-cost loans, to help our customers budget, make wise financial choices, increase savings, reduce high cost debt, and improve credit scores.

Train and Educate

In Trenton, less than 50% of students graduate from high school. Students drop out for a range of reasons, including the need for income; to care for their own children, siblings, or relatives with disabilities; frustration about their own poor academic skills; the culture of their public school; or substance addiction.



“Isles has had a greater impact on my life than anyone I’ve ever come in contact with.”

*—Lamar, IYI Graduate
Isles Financial Solutions Customer
Homeowner
Landlord
Donor*



Most dropouts face multiple barriers to self-sufficiency. Many carry criminal records, some are parents, and countless students contend with unsafe home and street environments. They carry a high risk of future incarceration. Today, society pays dearly for these worsening trends. Investing in ways to break this prison and poverty cycle can be highly cost effective, with returns on investment up to 44 to 1.

In 1995, Isles began offering education and construction training to these young people. Today, Isles Youth Institute serves youth and families, providing education, vocational training, life skills support, and case management services. Because our approach works, Isles advocates for investing in youth before they enter the prison pipeline.

Revitalize Communities

Isles plans and develops real estate projects including affordable housing, open spaces, and community facilities. Isles works with residents and other stakeholders to create neighborhood master plans. To implement those plans, Isles collaborates with funders, community groups, and public officials

to find funding and help manage development projects on the ground. For instance, after completing a 2007 resident-led plan in the Old Trenton Neighborhood, we raised more than \$3.5 million to:

- rehabilitate single family homes and apartments while training youth in construction
- redevelop Roberto Clemente Park
- renovate the YWCA gym
- make local homes lead safe and energy efficient
- provide summer camp and family services to residents

Isles has worked to create regional and statewide organizations that are needed as building blocks for local development. For example, in 1984, Isles identified barriers to financing community development in Trenton and statewide. In response, Isles organized state leaders and led the formation of New Jersey Community Capital (NJCC). NJCC, now an independent, statewide, nonprofit corporation, manages over \$85 million in capital, investing in community development.

Isles played similar roles in co-founding Building One New Jersey, the Housing and Community

Development Network of NJ, Healthy Homes Network, and other independent organizations.

Promote Healthy Living

Our early work cleaning up environmental hazards showed us that the most dangerous place for children is their own home. Lead, asthma triggers, and other hazards affect children’s health daily. For example, poor housing conditions result in elevated lead levels for thousands of children in Trenton.

In 2000, we began testing homes in Trenton for hazards including lead. Over the next 13 years, Isles trained community members to test more than 2500 homes. Over the same period, Isles launched low-cost approaches to remediate hazards and educate residents on prevention. Based on this experience, Isles leads state and national initiatives related to home health. For example, Isles established the New Jersey Healthy Homes Training Center to train and certify people who visit homes on a regular basis. These individuals, including visiting health workers, building inspectors, and weatherization workers, form a network of professionals improving community health.



isles
Self-Reliant Communities

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