2019 ANNUAL REPORT

CELEBRATING 125 YEARS OF HELPING RHODE ISLANDERS IN NEED
The original charter of the Travelers Aid Committee was to protect “…young girls on arrival in the city, taking them to friends who have failed to meet them, directing them to safe boarding places, and finding employment for those who are without money or friends, thus preventing what might be their first step to ruin.”
A MESSAGE FROM THE CHAIRMAN

THANKS TO CROSSROADS AND THE FUNDERS AND DONORS WHO MAKE OUR WORK POSSIBLE, MORE THAN 2,050 MEN, WOMEN AND CHILDREN ARE NO LONGER HOMELESS. MANY HAVE RETURNED TO THE WORKFORCE AND THOUSANDS HAVE HAD HOPE RESTORED.

Dear Friends,

On behalf of Crossroads Rhode Island’s Board of Directors, it gives me great pleasure to provide you with our 2019 Annual Report. I am so proud to serve as Chairman for this remarkable organization, which celebrated its 125th anniversary last year. While Crossroads has evolved through the decades to meet the changing needs of the community it serves, the agency has remained steadfast in its commitment to helping those who need help the most.

A significant number of those who reached out to Crossroads for help last year were at a high risk of dying if they did not get housing. But thanks to Crossroads and the funders and donors who make our work possible, more than 2,050 men, women and children are no longer homeless, many have returned to the workforce and thousands have had hope restored.

In addition to successfully delivering on our mission, I can affirm without hesitation that Crossroads is also an exceptional steward of their funders’ donations. To ensure fiduciary responsibility, each year Crossroads participates in an outside, independent audit with stellar results. I can honestly say that I have never worked with a group of nonprofit management professionals who run a complex, $13 million organization as well as Crossroads.

I believe that stable housing is the centerpiece required for folks to have the opportunities to grow and thrive in society, and that is the central mission of Crossroads.

Sincerely,

Jack McConnell
Chairman, Crossroads Rhode Island Board of Directors
A MESSAGE
FROM THE PRESIDENT

YOUR SUPPORT HAS VERY LITERALLY SAVED LIVES—AND CONTINUES TO DO SO BY PROVIDING INDIVIDUALS AND FAMILIES WITH A SAFE PLACE TO STAY-AT-HOME DURING THE PANDEMIC.

Dear Friends,

As we write, the world is clenched in the grips of the COVID-19 pandemic and last year seems but a distant memory. But 2019 was a milestone year for Crossroads Rhode Island, one in which we celebrated our 125th anniversary of helping Rhode Islanders in need, which is certainly an achievement worth celebrating!

As we dug into our archives, rifling through decades of old photos and yellowed meeting minutes, it soon became clear that Rhode Island is no stranger to adversity. Together, we have weathered many storms, including the Spanish Flu, World Wars I and II, and previous economic downturns like The Great Depression and Great Recession. Through them all, one thing has remained constant: Rhode Islanders reaching out to help other Rhode Islanders.

Thanks to you, our generous donors and funders, Crossroads was able to provide housing and housing-related services to more than 3,100 people last year. Your support has very literally saved lives—and continues to do so by providing individuals and families with a safe place to stay-at-home during the pandemic. The link between good health and safe and affordable housing has never been more clear.

Although the future currently seems uncertain, we know that we’ll get through the current health crisis. Together. Thank you for your ongoing support.

Sincerely,

Karen A. Santilli
President & CEO, Crossroads Rhode Island
Incorporated as the Travelers Aid Society of Providence

During the decade that followed, Travelers Aid focused its efforts on “the unattached transient” traveling by bus, trailer, automobile and train. These travelers, who ranged in age from 12 to 96, included those with lost tickets or wallet, immigrants, the unemployed and runaways.
Each year, about 4,000 people experience homelessness in Rhode Island. The vast majority are working poor, often holding two or three jobs, but still struggling just to get by. An illness, job loss or unexpected bill is sometimes all it takes for them to tumble into homelessness. Fortunately, thanks to you, Crossroads is there to help. In 2019, we provided services to more than 3,100 people across all of our programs.

Key Takeaway: Nearly half of those who entered homelessness last year were high acuity, meaning that they were at a high risk of dying if they did not receive assistance.

Nearly half were high acuity, meaning that they were at a high risk of dying if they did not get housed.

The vast majority were 25 to 54 years old.

Nearly two-thirds of individuals were male—and more than half were white.

Almost all (86%) of families entering homelessness were headed by women—and nearly half (47%) were Latino.
The day that Emmy and Tomás* showed up at Crossroads was very hot and humid. They’d been staying on a friend’s pullout in a 3rd floor Providence apartment, but it did not have any air conditioning.

“It was like trying to sleep in an oven,” said Tomás. “We wanted to buy an air conditioner, but we didn’t have enough money. Emmy couldn’t take it anymore, so we left, even though we didn’t have any place else to go.”

Fortunately, Crossroads was able to find the pair a room at their Couples Shelter. It wasn’t air conditioned either, but their new room was shaded by a large maple tree and felt much cooler. It even had a queen-sized bed—a real bed—instead of a pullout.

“I finally felt like I could think straight,” he reported.

Once she was feeling better, Emmy decided to enroll in Crossroads’ Certified Nursing Assistant (CNA) training.

“The day I graduated was one of the proudest days of my life,” Emmy said with a big smile, her brown eyes welling up with tears. “Tomás brought me flowers and I felt like I had finally accomplished something.”

Within a few short weeks of graduation, Emmy was offered a job at a local hospital where she still proudly works today, delivering patient meals, changing bed linens and taking people’s blood pressure. “I really like helping people,” she added.

“When Emmy signed up for that training, I knew I had to do something,” said Tomás, who hadn’t been able to graduate from high school.

So, with a little help from Crossroads and a lot of hard work, Tomás earned his high school equivalency diploma, took classes on how to job interview and eventually landed a job at a local call center, which paid him a decent salary.

“Emmy and Tomás are such an inspiration,” said Jill. “Six months after they walked through our front door, homeless and with few prospects, we were able to move them out of shelter and into a home of their own. My co-workers and I cried when we handed them the keys to their new apartment.”

According to Jill, Crossroads helped the couple out with a few months of rental assistance and provided them a few necessities like pots and pans and bed linens. But today, Emmy and Tomás are both working, financially independent and making the most out of their second chance at life.

*Names and photo have been changed to protect client identity.
Focus Shifted to Support the War Effort

After Pearl Harbor, the work of Travelers Aid shifted to help the war effort in response to a 50% increase in requests for assistance from sailors, soldiers, defense workers and Marines. In 1943 alone, we received 57,626 requests for assistance. When the war ended, Travelers Aid received citations from both the Navy and the War Department, as well as countless thank you letters from servicemen who said that they were proud to fight for “...a country with an organization like Travelers Aid.”
Through the decades, Crossroads continued to evolve its programs and services to meet the needs of the community it serves. Today, we are the leading provider of housing and services to the homeless in Rhode Island. Key programs and services include the following:

<table>
<thead>
<tr>
<th>Program / Service</th>
<th>Description</th>
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<tbody>
<tr>
<td><strong>DIVERSION</strong></td>
<td>preventing at-risk people from becoming homeless in the first place</td>
</tr>
<tr>
<td><strong>EMERGENCY SHELTER</strong></td>
<td>providing a hot shower, a healthy meal and a safe place to stay while helping people end their homelessness</td>
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<tr>
<td><strong>EDUCATION &amp; EMPLOYMENT</strong></td>
<td>giving people the tools they need to help themselves &amp; ultimately achieve self-sufficiency</td>
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<tr>
<td><strong>RAPID REHOUSING</strong></td>
<td>helping those who only need short-term assistance</td>
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<tr>
<td><strong>PERMANENT SUPPORTIVE HOUSING</strong></td>
<td>long-term housing &amp; supports for those who need help the most</td>
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<tr>
<td><strong>AFFORDABLE HOUSING DEVELOPMENT</strong></td>
<td>creating more housing that people with very low incomes can afford</td>
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“CROSSROADS HELPS THOSE...WHO ARE MOST IN NEED. BATTERED WOMEN. PEOPLE IN A HORRIBLE SPOT. CROSSROADS IS UNIQUE IN THAT IT OFFERS BOTH ECONOMIC AND EMOTIONAL SUPPORT.”

— CROSSROADS DONOR
One of the most effective ways to reduce homelessness is to help people seeking shelter from becoming homeless in the first place. So, when someone comes to Crossroads looking for shelter, we meet them where they are to better understand their challenges and learn how we can help.

Sometimes, a little assistance paying back rent or an overdue utility bill is all it takes to prevent a family or individual from falling into homelessness, about $1,500 per person or $2,400 per household. Conflict mediation with a landlord, short-term case management or help finding a new apartment are other ways that Crossroads can help.

Thanks to successful diversion, we are pleased to report that fewer people entered shelter in 2019 than in 2018. In fact, **with a little help, 282 individuals and 309 families remained housed last year, instead of becoming homeless.** Of those, only 33 individuals and 98 families required financial assistance. Even better, **99% are still housed today.**
When diversion is not possible, emergency shelter provides people experiencing homelessness with a safe place to stay, a healthy meal and a warm shower. While shelter is a good short-term solution, **housing is the only known solution to ending homelessness.** That’s why we’ve adopted a Housing First philosophy here at Crossroads. Under Housing First, we strive to move people out of shelter and into permanent, affordable housing as soon as possible.

_Last year, 1,485 individuals entered one of our five shelters, including 69 domestic violence survivors._

Crossroads’ five shelters are low-barrier and housing-focused:

**CITIZENS BANK FAMILY CENTER:** provides emergency shelter and support for up to 15 families

**COUPLES’ SHELTER:** the only emergency shelter in Rhode Island for couples without children

**DOMESTIC VIOLENCE SHELTER:** an emergency safe house location and 24/7 hotline

**HARRINGTON HALL:** the largest men’s shelter in the state, accommodates up to 112 men nightly

**WOMEN’S SHELTER:** shelters up to 41 women in ten shared bedrooms and one wheelchair accessible room

While time in shelter varies, we’re happy to report that **most people only stayed with us an average of 69 days,** or a little more than two months. **Nearly all (95%) families and 88% of domestic violence survivors** successfully left shelter last year and **found a new place to call home.**

_Having some place safe to go was a rescue for me._

— DOMESTIC VIOLENCE SURVIVOR
EDUCATION & EMPLOYMENT

GIVING PEOPLE THE TOOLS THEY NEED TO ACHIEVE SELF-SUFFICIENCY

Getting people out of shelter and into housing is only half the battle. Our Education and Employment programs focus on providing clients with the tools they need to achieve self-sufficiency and maintain their housing.

Crossroads offers a broad range of trauma-informed programming, including adult basic education, computer literacy, financial literacy, pre-employment support and job placement. In addition to one-to-one personalized instruction for high school equivalency and resume writing, our Certified Nurse Assistant Training has helped hundreds of people land jobs with local healthcare providers since its inception in the late 1990s.

In 2019, 283 clients participated in one of our programs and more than 100 have re-entered the workforce.
THE MODERN ERA OF HOMELESSNESS BEGAN

Sparked by a deep recession, lack of affordable housing, and drastic cutbacks in Federal housing funds, homelessness hit crisis levels in Rhode Island. In response, we evolved rapidly into a multi-faceted agency offering 24/7 services, mobile medical services, runaway youth programming, and education and employment services.
Sometimes all people need to end their homelessness is a little help. Help with financial literacy. Money for a security deposit and rent. Moving costs.

That’s why our Rapid Rehousing Program is designed to provide short-term assistance and services that help people quickly become housed, increase their self-sufficiency and, most importantly, stay housed.

We’re with our clients every step of the way, providing them with the customized services and support they need to quickly end their homelessness.

In 2019, Crossroads provided rental assistance to 89 individuals and 63 families. On average, these households received about 8 months or $12,000 of rental assistance and supportive services before ultimately achieving self-sufficiency.
The agency moved into our current headquarters at 160 Broad Street in Providence and took over ownership and management of 192 permanent supportive housing units within the building.
PERMANENT SUPPORTIVE HOUSING
LONG-TERM HOUSING AND SUPPORT FOR PEOPLE WHO NEED HELP THE MOST

Last year, Crossroads provided permanent supportive housing to 274 individuals and 158 families in need.

Individuals and families in permanent supportive housing typically need ongoing assistance due to mental illness, chronic health conditions or histories of trauma.

$15,000 per person per year allows Crossroads to provide these high-needs individuals and families with a place to call home and the services necessary to help them stay housed, including ongoing case management, basic needs assistance and education and employment services.

“HAVING AN APARTMENT OF MY OWN AFTER BEING IN SHELTER HAS BEEN WONDERFUL.”

– CROSSROADS RESIDENT
AFFORDABLE HOUSING DEVELOPMENT
CREATING MORE HOUSING THAT PEOPLE WITH VERY LOW INCOMES CAN AFFORD

As part of our commitment to providing housing to those with extremely low income, we were excited to begin redevelopment last year on Crossroads Family Housing. This effort involves the phased renovation of 30 apartments in 14 different buildings in Providence. When completed in the Fall of 2020, Crossroads Family Housing will provide dozens of very low-income families with a safe and modernized place to call home.

In fact, Crossroads owns and manages more than 370 residences statewide. Unlike other affordable housing developers, Crossroads’ housing is unique because 100% of the homes and apartments we develop are exclusively for those who have experienced homelessness, which allows us to provide housing for a variety of households.

Due to the chronic shortage of affordable housing in Rhode Island, Crossroads housing is also in very high demand. Last year, the average length of stay in a Crossroads home was 4 years and we had an overall occupancy rate of 97%.

CROSSROADS HOUSING PORTFOLIO

BEACH AVENUE APARTMENTS
Seven 1-, 2- and 3-BR apartments for individuals and families in Warwick

CITIZENS BANK FAMILY CENTER
Five 2- and 3-BR apartments for families in Providence

CROSSROADS FAMILY HOUSING
30 homes and apartments scattered throughout Providence

HAROLD LEWIS HOUSE
14 single room occupancy apartments for men and women aged 50+ in West Warwick

KINGSTOWN CROSSINGS I AND II
104 1-, 2-, 3- and 4-BR apartments in North Kingstown

MIKE TERRY APARTMENTS
11 fully-furnished efficiencies for chronically homeless individuals in Providence

TRAVELERS AID HOUSING
176 single room occupancy units and 16 apartments for formerly-homeless single adults in Providence
In a sweeping philosophical shift, Crossroads implemented Housing First in 2014. Unlike traditional shelter models, Housing First moves those with the greatest needs out of homelessness and into housing as soon as possible. Once stabilized in housing, Crossroads continues to provide the services and support necessary to help individuals and families achieve self-sufficiency.
2019 HIGHLIGHTS

100+ previously unemployed adults re-entered the workforce through our EDUCATION & EMPLOYMENT SERVICES

136 survivors accessed our DOMESTIC VIOLENCE shelter and programs

1,485 individuals accessed EMERGENCY SHELTER

MORE THAN 2,050 men, women & children are NO LONGER HOMELESS

3,189 PEOPLE accessed services across all programs, including 1,001 WOMEN & 848 CHILDREN
“In 2019, Crossroads raised or earned approximately $13.2 million in revenue,” said Merelise Hitte, Chief Financial Officer. “Expenses for our operations, housing, shelters and services and programs totaled $13 million. As part of our efforts to ensure that we’re around for another 125 years, we are also pleased to report that our endowment totaled $539,816 last year, a 12% increase from 2018.”

Crossroads relies on a variety of sources to fund our housing, shelters, services and programs, including:

- Federal, State & City Funding
- Corporate, Community and Family Foundations
- Individual and Corporate Fundraising
- Earned Revenue (Rents, Program Fees, Endowment Interest, etc.)
THANK YOU!
FOR YOUR CONTINUED SUPPORT

We are so grateful to the many generous corporate partners, charitable foundations, private donors and corporate volunteers who allow us to end homelessness for thousands of Rhode Islanders each year. We literally couldn’t do what we do without you. Thank you for your continued support.
ALLY AND TESS: FROM HOMELESS TO HOME

Ally* was proud of the life she built for herself as a single mother. She had a good job as a hair stylist, a comfortable apartment and a beautiful daughter Tess*, who loved to go to school. Life was good, until Ally got sick.

Soon, working on her feet all day at the salon was just too exhausting, so she had to cut back her hours. She was too sick to work full-time, but not sick enough to go out on disability. Medical co-pays ate into what little savings she had. Unable to keep up, Ally and Tess were eventually evicted from their apartment. For a little while, they stayed with a friend, sharing a sofa bed.

“I thought things couldn’t get worse,” said Ally. “But then they did.”

Ally’s friend got a new job and moved out-of-state. Desperate and with no place left to turn, Ally stuffed as many of their belongings as she could into her trunk and tried to make a game out of sleeping in their car. At night, she sang songs and told Tess silly stories so that her daughter wouldn’t know how afraid she was. In one of her darkest moments, someone at a soup kitchen told her about Crossroads.

Ally and Tess Find Hope

At Crossroads’ Family Shelter, Ally and Tess found more than just a warm bed, they found hope. Tess soon made friends with some of the other children staying in shelter, while Ally worked with her case manager to figure out how to find housing and get back on her feet.

Crossroads connected Ally to health resources. After a couple weeks of rest and the right medication, she finally started feeling better. With her health restored and a little coaching, Ally reached out to her old boss and got her job back. She also took a financial literacy program while staying at the shelter and started planning for a more secure future.

“I felt so relieved to finally be able to take care of myself and my daughter again,” said Ally.

Move-in Day

But the best moment came when Crossroads handed Ally the keys to a new apartment. Thanks to a little short-term financial assistance, the pair were able to move out of shelter and back into a home of their own.

“Seeing Tess’ excitement when she saw her new bedroom, when she knew this was really going to be her home, it lifted such a weight off my heart,” said Ally. “I can’t thank Crossroads enough for helping us get our lives back. Thank you, thank you, thank you!”

*Names and photo have been changed to protect client identity.
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We look at how an organization is run, their strategic planning, if they are making progress against that plan. We really want to make sure that every penny we spend is utilized the right way and is making a difference. In fact, we do due diligence and ask others about Crossroads. The feedback is always positive."

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- Housing
- Basic Needs
- Shelter
- Case Management
- Referrals
- Education & Employment Services

OUR VALUES

Safety: We promote an environment free from physical and emotional harm and ensure a feeling of security and comfort to all.

Respect: We acknowledge the intrinsic worth of every person.

Effectiveness: We deliver services and manage the organization with efficiency, professionalism, innovation and accountability.

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