Dear Friends,

As I reflect on my 16 years on the Board of Directors, I couldn’t be prouder of the work being done at Crossroads each and every day. The organization continues to evolve to meet the ever-changing needs of our community while never losing focus on its core values of Safety, Respect, and Effectiveness.

Recent events have taught us that housing and health are intricately connected. Crossroads has done an excellent job adjusting services to ensure the safety of clients and staff. It’s no small feat to be so nimble when your services span the state and support thousands of individuals and families each year. From diversion programs, which help people avoid becoming homeless in the first place; to the hotel program, which allowed Crossroads to keep people safe and add shelter capacity; to new housing development, Crossroads assisted more than 3,500 men, women and children last year.

The Housing First model, which puts a laser focus on getting or keeping people housed, continues to be an impactful approach to ending homelessness. Respecting all people, regardless of their race or socio-economic status, and believing that every human being deserves a dignified place to call home is core to how Crossroads meets people where they are. Although every journey is different, most people just need a little help and compassion to turn their circumstances around.

In addition to ensuring that Crossroads effectively meets the needs of the people we serve, one of the Board’s most important roles is fiscal responsibility. Each year, Crossroads undergoes an independent audit and always receives high marks. The administration works hard to be responsible stewards of its assets. I am proud to help lead such a well-run organization that is embraced and supported by so many individuals, corporations and foundations.

Many thanks to you for your generosity and to the staff and volunteers who make such a difference for so many.

Sincerely,

Jack McConnell
Outgoing Chairman, Crossroads’ Board of Directors
Dear Friends,

After serving on the Crossroads’ board for 7 years, since 2015, I am both humbled and proud to have been selected to follow in Jack McConnell’s footsteps as the agency’s new Chairwoman of the Board. In that capacity, you have my commitment to building on the strong foundation of vision and excellence that Jack has poured.

As a college student, I went to a Jesuit school where the values of caring for the whole person and respect were really ingrained in me, so Crossroads’ commitment to providing individuals and families with immediate support and long-term stability are closely aligned with my personal values.

I also fervently believe that housing is a basic human right and that no human being should have to be without a place to lay their head at night. That core belief makes me energized by Crossroads’ ambitious plans to build more housing for low-income families and individuals.

In fact, we have several large-scale housing projects in the works right now and continue efforts to identify other development opportunities as part of our long-term vision. When complete, these new apartments will significantly reduce chronic homelessness in Rhode Island.

Investing in housing is good for Rhode Island. When people live in apartments instead of on the streets, in their cars or in a shelter, their health improves; mental health issues stabilize; it’s easier to find meaningful, self-sustaining employment and children do better in school.

With your continued support and partnership, I look forward to creating a healthier future where Rhode Island needs fewer shelter beds because more of our state’s residents have a safe, affordable and respectful place to call home.

Sincerely,

Julie Duffy
Incoming Chairwoman, Crossroads’ Board of Directors
Dear Friends,

After many years of decline, homelessness in Rhode Island is once again on the rise. Our state’s critical shortage of affordable apartments, rapidly escalating housing costs, job loss and inflation are creating a perfect storm in which more and more of our neighbors are losing their homes.

Since the pandemic began, we’ve seen a 15 percent increase in homeless families and an alarming 68 percent increase in the number of people sleeping outside. As COVID-related federal subsidies end, we fear the problem will get worse before it gets better. Already we are hearing reports of encampments popping up in several different parts of the state.

Creating more housing that people with very low incomes can afford is the solution—and Crossroads has ambitious plans to do just that. Several of our projects are shovel-ready, but of course creating hundreds of affordable apartments doesn’t happen overnight.

So while we continued the design and work necessary to build affordable new homes, Crossroads also found new and creative ways to deliver our programs and services last year in order to meet the increasing need. It wasn’t easy, but as Rhode Island endured its second pandemic year, our team members worked tirelessly to help at risk individuals and families secure stable homes. I could not be prouder of the work that they do.

Last year, we provided more than 3,500 men, women and children with housing and housing-related services:

- We prevented 476 people, including 331 children, from becoming homeless.
- More than 1,100 people stayed in one of our emergency shelters.
- 921 adults and children found a new place to call home and an additional 739 adults and 458 children maintained their housing.
- We helped 250 people move towards financial independence through trauma-informed education and employment services.
- We also redeveloped 30 beautiful new apartments for the families we serve.

Of course, impact like this simply would not be possible without you—our many generous donors and funders. So on behalf of the thousands of people we serve each year, thank you. We couldn’t do what we do without you.

Sincerely,

Karen A. Santilli
CEO, Crossroads Rhode Island
Not surprisingly, one of the best ways to reduce homelessness is to keep people from becoming homeless in the first place, which is the goal of Crossroads’ Diversion Program.

Diversion leverages client-centered conversations that help people explore creative, flexible, safe and cost-effective solutions to ending their homelessness. Helping a client apply for assistance, find a new place to live or providing conflict resolution with landlords are common Diversion tactics.

Thanks to several key community partnerships, Crossroads distributed more than $405,500 in housing assistance to more than 302 low-income households last year, which helped us prevent about 500 people from becoming homeless.

DIVERSION PARTNERSHIPS

RENT RELIEF RI
An emergency rental assistance program that provided eligible individuals with rental arrears, forward facing rent and utility assistance for up to 18 months.

PROVIDENCE PUBLIC SCHOOL DISTRICT
Connected students and their families who were homeless or at risk of becoming homeless, with the resources necessary to achieve stable housing.

CITY OF PROVIDENCE AND THE RHODE ISLAND FOUNDATION
Funded Crossroads’ Mobile Diversion program to provide assistance to people sleeping outside in Providence.

PROVIDENCE CENTER AND PROJECT WEBER-RENEW
Worked with Crossroads to provide assistance to Providence’s most vulnerable residents.
EMERGENCY SHELTER
HOTEL PROGRAM ALLOWED FOR SAFETY AND INCREASED CAPACITY

When diversion isn’t possible, it is sometimes necessary for people to stay at an emergency shelter while we work to find them housing.

But the continued pandemic certainly presented some challenges last year. In order to keep people safe from COVID-19, we had to operate our men’s, women’s, family and domestic violence shelters at reduced capacity in order to ensure adequate social distancing.

As the need for additional shelter beds increased, we got creative, adding temporary shelter capacity at 371 Pine Street in Providence and the NYLO Hotel in Warwick, as well as at scattered extended stay hotels for families with children. These additional locations added 270 shelter beds, which allowed Crossroads to provide safe shelter to 1,148 people last year, including 193 children.

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Our shelter clients included people like Sherelle, a young mother of three, who became homeless when her marriage ended. After a family member agreed to care for her children, Sherelle entered Crossroads’ Women’s Shelter and began working on rebuilding her life.

Sherelle tried to stay positive and visited her children whenever she could. Sadly, her thirteen-year-old daughter passed away in October. Sherelle was devastated, but stayed strong for her two young sons, never losing hope. Today, she is living in her own apartment and hoping to be reunited with her boys soon.
Rapid Rehousing
A Cost-Effective Way to Get People Housed

Sometimes people just need a little help. In response, Crossroads’ Rapid Rehousing Program provides short-term rental assistance and services that help people quickly become housed, achieve self-sufficiency and maintain their housing.

Last year our Rapid Rehousing Program provided rental assistance to a total of 185 households. Of those, we’re proud to report that 88 households “graduated,” ultimately achieving housing stability and no longer requiring rental assistance or supportive services.

Rapid Rehousing is an incredibly cost-effective way to help people regain their housing stability. The average length of assistance is about 12 months, depending on the household type, and the average amount of assistance is only $12,000.

Of course, given the critical shortage of affordable apartments in Rhode Island, partnering with private landlords was absolutely essential to getting people stabilized in housing and back on their feet financially. To help our clients find safe apartments that they could afford, Crossroads’ Housing Location team maintained 94 landlord relationships and added 20 new landlords last year. We can’t thank our landlords enough for their role in helping people rebuild their lives!

2021 Rapid Rehousing by the Numbers

Crossroads maintained 94 landlord relationships and added 20 new landlords.

Provided rental assistance to 185 households.

Of those, 88 households achieved housing stability no longer requiring assistance or support.
PERMANENT SUPPORTIVE HOUSING

LONG-TERM HOUSING AND SUPPORTS FOR PEOPLE WITH HIGH NEEDS

While most of the people that Crossroads serves each year only need temporary support, about 20 percent require permanent supportive housing due to some combination of mental illness, chronic health conditions, histories of trauma, or other factors.

To ensure our ability to house these individuals, Crossroads owns and manages more than 370 permanent supportive apartments in cities and towns statewide that are safe, affordable and service-enriched.

A total of 921 adults and children found a new place to call home in one of Crossroads’ permanent supportive apartments last year. We also helped an additional 739 adults and 458 children maintain their housing. Every household received rental assistance, as well as the services necessary to help them stay housed, including ongoing case management, basic needs assistance and education and employment services.
CLARIBEL’S STORY
ONE CLIENT’S JOURNEY FROM HOMELESSNESS TO HOME

“I was always loud and proud of who I was, but being homeless took that from me,” says 39-year-old Claribel, a mother of six. “It took my dignity. It took my pride. I was losing my voice.”

But Claribel’s early life wasn’t that dire. She remembers having a happy childhood, living with her family in Prospect Heights. She participated in beauty pageants and even did some modeling until being sexually molested by a family member. After that it was hard for her to trust anyone. She calls it one of the most horrific times of her life.

In order to end the abuse, Claribel decided to get married when she was only 16. She was sure that her 19-year-old husband was going to be the one who would save her from her family. But not long after, she became a mother herself and started wondering what she had gotten herself into.

“I always wanted to do good, but everything around me was not good. I just turned to the streets, unfortunately. I made some really bad decisions,” she admits.

Months of bad decisions turned into years, with Claribel trying her best to make a living and raise her young family on her own. Then one day her landlord sold the house she was living in without warning. They had no where to go and weren’t even allowed back inside the house to collect their meager belongings.

They started bouncing from house to house. Sleeping in her car. Staying in hotels when they could afford it. Eventually, sleeping in the park. Desperate, she ended up selling her car for $275 in order to feed her children, calling it one of the toughest decisions that she made while being homeless.

“Watching my animals shake and my kids shake. Taking trips to the ER to say that I was sick just so we could have somewhere to stay, or even just be,” she remembers, breaking down into tears.

Nearing rock bottom, she decided to go to Crossroads.

“I said, I’m done. I give up. Here are my kids. I’m just going to kill myself. I’m done,” she recalls. But Crossroads staffer Jennifer Watkins assured Claribel that she could help.

“Miss Jenn listened to me,” said Claribel. “She hugged me when I need to be hugged. For the first time in forever at the Family Shelter, I felt like someone cared, you know, for me and my children.”

Crossroads helped Claribel find and furnish a nice, three bedroom apartment in northern Rhode Island, far away from the streets and her old life. Claribel knew that something had to change.

“I just wanted to be a better person and a better mom,” she said. “To be able to see a future with my kids, a future that I thought I was not going to be able to live up to.”

Today, Claribel has found a way to pay it forward, working for a social services agency helping others who are in need of shelter and housing.

“Being housed taught me that my journey wasn’t done,” said Claribel. “I want others to know that if I can do this man, so can you. I like this improved Claribel. I like who I am today.

“I will always be thankful for Crossroads. Crossroads changed my life. They really did.”

We are so proud of Claribel and how hard she worked to turn things around for her and her family!
“I will always be thankful for Crossroads. Crossroads changed my life. They really did.”

— CLARIBEL, CROSSROADS CLIENT
EDUCATION & EMPLOYMENT
HELPING CLIENTS MAINTAIN THEIR HOUSING AND ACHIEVE SELF-SUFFICIENCY

Getting a job and keeping it is critical to helping our clients maintain their housing and achieve self-sufficiency. To help our clients achieve higher levels of education and secure better paying jobs, Crossroads offered a broad range of trauma-informed programs both virtually and in-person last year.

In fact, despite pandemic challenges, 250 people participated in Crossroads’ education and employment programs and service, including adult basic education, computer literacy, pre-employment support, Certified Nurse Assistant (CNA) training and job placement.

We helped 93 people find new jobs last year, including 52 CNAs who were in high-demand with local healthcare providers and nursing homes due to COVID-19.
HEALTH AND HOUSING
HEALTH & HOUSING PARTNERSHIPS

THRIVE BEHAVIORAL HEALTH
Funded two case managers that improved access to mental health services for 23 clients with significant mental illness who had been previously hospitalized for mental health concerns. The program successfully reduced symptomology, decreased hospitalizations and made it easier for these clients to maintain their housing.

UNITED HEALTHCARE (UHC)
Funded a clinical case manager and provided emergency/temporary housing for 21 formerly homeless individuals at high risk of hospital admissions who were insured by UHC. The program successfully reduced inpatient hospitalizations, improved client health and more than 40% of the clients served have successfully been stabilized in permanent supportive housing.

RHODE ISLAND HOSPITAL
Provided temporary respite shelter for nine individuals who were experiencing homelessness and had recently been hospitalized. The pilot program successfully improved client health and reduced hospital costs.

BLACKSTONE VALLEY COMMUNITY HEALTH CENTER (BVCHC)
Partnered with Crossroads to provide support services to two formerly homeless BVCHC patients at high to moderate risk of emergency department admission with stable housing.

BLUE CROSS & BLUE SHIELD OF RHODE ISLAND AND CHARTERCARE
Funded mental health navigation services designed to help clients connect and navigate community mental health and healthcare resources and support. The program successfully decreased symptomology and reduced both inpatient hospitalizations and substance abuse.

It may come as no surprise that homelessness, particularly chronic homelessness, has an extremely negative impact on health. But it might be surprising to learn that the life expectancy of someone who is chronically homeless is 26 years less than that of the average person. 26 years! This is simply unacceptable.

Sadly, the trauma and stress of poverty and homelessness erodes health in multiple ways, leading to increased rates of chronic conditions such as heart disease, cancer and diabetes, while also contributing to mental health issues. Once homeless, the healthy become sick and the sick get even sicker.

To help stabilize medically vulnerable clients in housing, increase their access to mental health and healthcare services and improve their health and quality of life, Crossroads continued to expand our clinical partnerships in the healthcare sector last year.
AFFORDABLE HOUSING DEVELOPMENT
CREATING MORE HOUSING THAT PEOPLE WITH VERY LOW INCOMES CAN AFFORD

People are sometimes surprised to hear that in addition to providing housing and housing-related services that help people end their homelessness, Crossroads is also a housing developer. In fact, we are the only developer in the state that creates housing specifically for people who have experienced homelessness.

Imagine trying to raise a family on less than $30,000 a year, struggling just to get by. For far too many Rhode Island households, this is their daily reality.

That’s why we were so excited to partner with Rhode Island Housing and the Providence Housing Authority last year on the redevelopment of 30 apartments for families earning less than 30% AMI, or $26,400 for a family of four.

"If I could, I would wake up and kiss the ground every day. Blessed. Blessed to have housing."

— LETITIA, CROSSROADS CLIENT
Housing, after all, is the only known solution for ending homelessness.

A variety of funding sources are required to make projects like this financially feasible. We are grateful to the federal Housing Trust Fund, Building Homes RI and the RI Housing Capital Magnet and Affordable Housing Trust funds for their role in helping thirty formerly homeless families find a beautiful, safe and affordable place to call home.

“If I could, I would wake up and kiss the ground every day,” said Lititia, a single mom who moved into one of the newly renovated apartments with her two children. “Blessed. Blessed to have housing.”

In addition to creating more family housing, Crossroads also started work last year on ambitious plans to develop 176 permanent supportive apartments for adults at 94 Summer Street in Providence.

We expect to break ground on this project in the Fall of 2022. When complete, the building will provide formerly homeless adults with respectable, affordable, one-bedroom apartments, each with a private kitchen and bath. The environmentally friendly building will also feature office and community space, designed to enhance the urban landscape.

94 SUMMER STREET
In 2021, Crossroads and its subsidiaries raised or earned $22.2 million, with a big increase coming from contracts with the state, particularly around providing non-congregate shelter in hotels. Total expenditures before depreciation for our operations were $20 million. Of those, we are very proud to report that 87% of all expenses, was spent on direct program support for those we serve.

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

### Revenue: $22.2 Million

- **26% Program, Rental & Other Income** ($5,729,997)
- **18% Contributions, Events & In-Kind** ($4,029,648)
- **2% Investment Income** ($453,438)
- **54% Contracts & Grants** ($11,973,047)

### Expenses: $20 Million

- **6% Management & General** ($1,105,327)
- **7% Development** ($1,468,766)
- **87% Program** ($17,418,826)

*Crossroads subsidiaries include Travelers Aid Housing, Kingstown Crossings I and Kingstown Crossings II*
ONE DONOR’S STORY
ED JANKOWSKI GIVES MONTHLY IN MEMORY OF HIS WIFE JOYCE

For many years, Ed Jankowski and his wife, Joyce, traveled the world as part of his job providing housing for the U.S. Navy. During their travels, they saw a lot of places where people really suffered because of the lack of available and affordable housing.

Sadly, Joyce passed away in 2007. To honor her memory, Ed decided to put some extra funds to good use by helping others in need and reached out to Crossroads.

“Continuing our work to help individuals and families find housing was something that I thought would put a smile on Joyce’s face,” he explained.

Over the course of his career, Ed helped hundreds of young military couples and families find housing and saw how much it reduced their anxiety and burden while they were relocating. In his role as Housing Director, Ed also connected them with other services on base, which helps him understand the importance of the wrap-around services that Crossroads offers our clients to help them achieve and maintain their housing.

“It’s like an octopus,” said Ed, “with different tentacles providing education, job training, shelter and housing. I am very grateful to do my small part in supporting a very important mission.”

As a monthly donor for the last eight years, Ed’s “small part” mirrors the big impact of his career in the Navy, allowing him to help hundreds of individuals and families secure a safe, affordable and stable place to call home.

According to Ed, monthly giving is a satisfying way for him to donate what he can now, and he has also named Crossroads in his estate plans “...so that Joyce and I can continue to make a lasting impact on our community.”

“I am very grateful to do my small part in supporting a very important mission.”

— ED JANKOWSKI, CROSSROADS DONOR
In support of their mission to create opportunities, help their neighbors in need and make a difference in the lives of those less fortunate, we are incredibly grateful to Central Congregational Church for supporting Crossroads for more than thirty years.

Just before the pandemic hit, the church conducted a capital campaign to raise money for their community hall. As COVID-19 began to spread throughout Rhode Island, however, the church’s Mission and Action Committee decided to expand their scope to help organizations like Crossroads that were greatly impacted by the virus.

Central Congregational Church made an additional $15,000 donation to help us make an even greater impact on ending homelessness in Rhode Island.

As a result, last year, in addition to their regular annual support of our mission, Central Congregational Church made an additional $15,000 donation to help us make an even greater impact on ending homelessness in Rhode Island. We can’t thank the church and its members enough for helping us help those experiencing homelessness in our community.
THANK YOU!

They say that every cloud has a silver lining—and the same can be said of COVID-19. During a second pandemic year, when nothing was normal, the support of our donors and funders helped us continue to provide housing and housing-related services to the growing number of people in need in Rhode Island. We can’t thank you enough for being there.
**DONORS**

**2021**

**$100,000+**
- Bank of America Foundation
- The Champlin Foundation
- The Rhode Island Foundation

**$50,000 - $99,999**
- Anchor Auto Group
- Charlotte Brucie Harvey
- Citizens Bank Foundation
- CVS Health
- Honorable and Mrs. John J. McConnell, Jr.
- Providence Journal Charitable Legacy Fund

**$10,000 - $49,999**
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- Amica Mutual Insurance Company
- Annenberg Foundation
- Anonymous (1)
- Marilyn and Steven Aronow
- BankNewport
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- The Joseph and Rosalyn Sinclair Foundation
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Without the ongoing generosity of our donors, Crossroads would not be able to provide the essential programs and services that help thousands of Rhode Islanders end their homelessness. Every gift, no matter how big or small, makes a difference to a person in need.

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• Volunteer or organize a group project
• Sponsor or attend one of our signature events
• Host a drive to collect donated items
• Donate personal care items for men and women in shelter
• Donate cleaning supplies, dishes, linens and other household items for Welcome Home Kits
OUR MISSION

The mission of Crossroads Rhode Island is to help homeless or at-risk individuals and families secure stable homes. Those we serve achieve this by engaging in our range of services including:

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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