



Annual Report
2021



LETTER FROM THE EXECUTIVE DIRECTOR

“There comes a point when we need to stop pulling people out of the river. We need to go upstream and find out why they’re falling in.”
– Reverend Desmond Tutu

I had the extraordinary opportunity to be in the presence of Reverend Tutu in 1996, when my family lived in South Africa at the dawn of a new democracy. My memory of Tutu’s guidance and his spiritual leadership in a country divided gives me hope now as our country grapples with our own divisions.

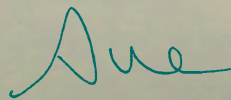
Two years of weathering a global pandemic, it’s clear that Capstone’s work is more important and relevant than ever. We continue to forge a light of hope and opportunity through the darkness that clouds so many people living with poverty and stigma in our community. The rapid rise in demand for assistance with **housing, food, and heat** has required Capstone to expand our crisis services. At the same time, the urgency of working “upstream” with **Head Start’s early education and whole family services** has become even more essential. We know that the collective trauma we are experiencing is hardest upon those who already endure complexities associated with poverty and economic and social inequities. This awareness has generated our newest priority: expanding our focus on the mental health needs of our participants and becoming a trauma-informed agency.

These times also require constant adaptation and innovation. Our **Financial Empowerment** work and **Weatherization and Climate Impact Program** have both evolved with the pandemic economy. The urgent calls for economic and environmental justice demand that we play a leadership role in addressing a “just transition” into a greener energy future. As a member of the Vermont Climate Council, I’ve worked to ensure community action is an essential element of the Climate Action Plan, including:

weatherizing more homes, particularly for people with low incomes; incentivizing the use of electric vehicles and more energy efficient vehicles, as we do with our **MileageSmart Program** and our (new) **Transportation and Equity Program** — dedicated to improving access to mobility and EVs to those trapped in poverty. Capstone is also launching a new **Financial and Energy Coaching Program** statewide to address barriers to financial and energy security as part of our climate justice agenda.

As I reflect on the past year, as well as the year ahead, I would like to share the pride I feel about the meaningful impact of Capstone’s services. Our dedicated staff provide a true lifeline for many and shine the rays of opportunity for those we serve. The “thorn” of 2021 has been the ongoing and deepening challenge of the global pandemic that we continue to wade through together. The “bud” is my sincere hope for a better tomorrow — that same hope we spread to our participants through our love and dedication.

Love and connections are how we overcome the pain and fear of these difficult times. May it bloom in each of us in 2022.



Sue Minter,
Executive Director



We've made a profound community impact in 2021.

Our work has a direct and vital impact in central Vermont in numerous ways:

12,989

Individual Vermonters were served.

8,845

Central Vermont households were served.

302

Children birth-to-five prepared for school through Head Start.

1,518

Central Vermonters were provided meals from our Food Shelf.

\$2,308,443

In tax refunds to individuals in 1,562 households were prepared by more than 30 volunteers.

1,188

Individuals and families stayed warm and secure with crisis utility services.

299

Homes weatherized.

17

Graduates from Community Kitchen Academy.

10

Pregnant and parenting teens and their children gained literacy skills through our Family Literacy Center.

3,525

Visits to the Capstone Barre Food Shelf.

1,284

Children received daily nutritious meals from 133 child care providers through the Child Care Food Program.



Marcia's story

Longtime Barre resident Marcia Kepnes knows what it's like to struggle to pay the bills.

As a single mom, she endured hard times after she arrived in Vermont in the 80s.

"I was divorced, with two children, a house in need of fixing... the money just wasn't adding up."

Over the years, Capstone's Weatherization Team helped Marcia seal the basement, upgrade the furnace and resolve a mold issue. Each of these changes represented another step towards a safer, healthier, and economically sound home.

Today, in her elder years, Marcia faces more challenges. While remaining feisty and humorous, she is legally blind. And despite her hard work over the years, her limited retirement income doesn't stretch far with rising costs. So, like 40% of our fuel crisis clients, Marcia turns to Capstone programs to help her stay warm in the winter.

This past year Marcia found herself in an unusual situation. Her stimulus payment had given her a little extra and she was determined to do something important with it. So, Marcia decided to give back to the organization who had helped her during her toughest times, Capstone Community Action.

"I know ten dollars wasn't much, but I just wanted to give back some gratitude," explains Marcia.

For Capstone staff, it was a gift beyond measure. In a year of COVID challenges, Marcia's honoring of our work was powerful and moving. Her Capstone story illustrates the grit and dedication it takes to navigate resources, stick to your values, and pay it forward.

HEATING ASSISTANCE

Warming hearts and homes

George and Jeanette are long retired, living on a fixed income. While George works part time at a grocery store, they couldn't keep up with the rising cost of propane for their stove. Distraught to hear their 96-gallon tank would cost \$583 to fill, they turned to Capstone for help.

With their low income, they were eligible for a maximum state subsidy of \$300. Donor funding through our Fuel Your Neighbors campaign picked up the rest of the cost to fill their tank. Vastly relieved, George and Jeanette can now make it through the winter with a working stove.

614

People in 225 households received financial support from the Lamoille Community Fund after they had a loss of income and/or experienced financial hardship due to COVID-19.

Capstone's financial coaches worked one-on-one with

99

individuals on: budgeting, setting meaningful and appropriate financial goals, working on debt reduction, and saving money for emergencies, a home, education or retirement.

MICROBUSINESS DEVELOPMENT

Building financial security at any age

Despite the unprecedented availability of COVID rescue funds for businesses, self-employed Vermonters found themselves left out of the mainstream programs. These small microbusinesses, with only one or two employees, may seem inconsequential, but are a superpower for the Vermont economy.

Ben is a great example of this investment. At 88 years old, Ben does not intend to slow down. He lives in subsidized housing and rents a work space right near his home for refurbishing furniture. Wanting to take his budding business to the next level, Ben worked with a financial coach to improve his financial skills and later connected with **Capstone's Micro Business Development Program (MBDP)**.

Ben and his financial coach completed the application together, and soon he received a grant of \$5,000 to purchase equipment and other supplies. Ben's expansion and newfound business savvy greatly improved his financial stability.

202

Entrepreneurs launched or expanded their business, creating full time jobs.

60

individuals accessed \$601,873 in financing through local banks and credit unions, and the E.M.B.R.A.C.E. grant.

TRANSPORTATION

Moving families forward

The **MileageSmart** incentive helps you pay for your next car, which means you'll cut your transportation costs and stretch your monthly budget. You can get 25% — up to \$5,000 — towards the purchase price of a pre-owned high efficiency vehicle that will save you money for years to come. Launched just a year ago, MileageSmart came into its own this year. Not only designed to reduce our carbon footprint, this program offers low-income Vermonters a pathway to a lower cost vehicle.

The Miller family traded in their aged truck, which only got 17 miles per gallon and seemed to always be in the shop. Their new Chevy Volt clocks in at 47 miles per gallon, saving them over \$400 dollars a year with less upkeep costs.

For more information, check out our [MileageSmart video](#) on our Capstone YouTube channel.

“I am so grateful for MileageSmart. The program helped me purchase a much newer, nicer, and more efficient car than I would have been able to do on my own. Having a newer car means I am spending much less on maintenance than I would have if I bought an older model. I love looking at my trip summaries, noting my high MPG, and learning to drive in more efficient ways through this process. I am also relieved to be lightening my environmental impact. Thank you, MileageSmart!”

– Cara, Montpelier, 2016 Toyota Prius

mileagesmart ●●●●

STATEMENT OF ACTIVITIES Fiscal years ending September 30, 2021 and 2020

REVENUE	2021	2020
Grants and Contracts	\$ 15,897,133	\$ 13,825,690
Donations	1,226,198	863,515
Fees, rents and other	1,697,330	1,681,477
Total Revenue	18,820,661	16,370,682
EXPENSES		
PROGRAM SERVICES:		
Housing	195,133	130,200
Head Start and Related	5,394,488	5,457,348
Family and Community Support Services	1,901,624	1,673,924
Community Economic Development	1,744,514	1,695,592
Weatherization	5,217,363	4,274,803
Workforce Development	170,479	185,780
Climate and Transportation	685,044	66,196
Community Services	369,964	422,105
Plant Fund	(108,805)	(131,547)
Total Program Services	15,569,804	13,774,401
SUPPORT SERVICES:		
Fundraising	64,212	65,863
General and Administrative	2,101,966	1,930,081
TOTAL EXPENSES	17,735,982	15,770,345
CHANGE IN NET ASSETS	\$ 1,084,679 *	\$ 600,337

A complete set of our audited financial statements is available at our office:

20 Gable Place
Barre, Vermont



* Surplus reflects extraordinary circumstances of COVID rescue funding, including PPE federal loan forgiveness, one time donations such as Bernie's Mitten Match and one time federal supplemental grants. In 2022, expenses and revenue will normalize as the pandemic related funding sources decrease.

OUR ONGOING PANDEMIC RESPONSE

Our frontline housing support team worked with

523

individuals and families, who were homeless or on the verge of homelessness to access or maintain permanent housing.

Addressing homelessness during Covid-19

As the pandemic persisted, so did homelessness. More than 300 adults and children were sheltered at the motels in Barre, most facing daunting odds of finding an affordable apartment. In Lamoille County, 125 adults and children were in the motels, waiting for a forever home. Over the course of the pandemic year, Capstone staff provided support services, case management and other key tools to lift Vermonters into stable shelter situations. In Orange County, Capstone helped support fledgling programs such as emergency shelter in public spaces and affordable housing projects to secure pathways to both temporary and permanent housing. With our eyes on a future without homelessness, staff and leadership advocated, strategized and partnered with community stakeholders to bring more affordable housing in every town and county we serve.

2021 Vaccination Clinics

Partnering with the Vermont Department of Health, Capstone Community Action hosted two community-based clinics in May and July:

Family Literacy Center in Barre
Lamoille Integrated Services Center



More than
61
community members vaccinated.

More than
150
VEE meals distributed.
Resources shared: [COVID Support VT](#), [3SquaresVT](#), and [MileageSmart](#).

“Getting the vaccine... was quick and easy. I had a sore arm, but that was about it. It was really hard not being able to see my daughter because she’s a frontline worker in Massachusetts and didn’t want to put me at risk.”

– Nancy Wuttke,
Family Literacy Center
Teacher



Vermont Everyone Eats!

Vermont Everyone Eats (VEE), originally a five-month program, has been extended multiple times to mitigate high levels of food insecurity and economic instability exacerbated by the global pandemic. VEE provides nutritious meals to those impacted by COVID-19, and stabilizes income sources for Vermont restaurants, farmers, and food producers.

Capstone launched the Central Vermont HUB for VEE in a dynamic collaboration with ShiftMeals by Skinny Pancake, engaging meals prepared by 12 local restaurants and distributing to food-insecure families via 33 community partners throughout Washington, Lamoille, and Orange

counties. Unique partnerships have been cultivated with health clinics, town halls, hospitals, grassroots organizations, and community centers recognizing hunger as a silent need in many communities without easy access to a food shelf or public transportation.

Capstone is a member of the VEE Task Force and one of 14 HUBs across the state, partnering with other CAA, and delivering over 2 million meals during the pandemic.

For more information, check out the [Everyone Eats video](#) on our Capstone YouTube channel.

“It has really taken the edge off for a lot of people... for some people it’s helped or supplemented, and for others it has really fed them and kept them alive.”

– Isabel Senter



206,294
prepared meals distributed.



The Health Center distributes over 60 VEE meals per week, with grocery boxes from Faith in Action in Cabot. Isabel Senter, at the Plainfield based Federally Qualified Health Center (FQHC), hits the road once a week delivering healthy food to folks living in rural and isolated areas without reliable transportation.



4,232

individuals in 1,851 households participated.



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Thank You to Our Donors!
Capstone’s success and vision of a community free from poverty is only made possible through philanthropy. To request a list of our generous donors, please contact Morgan at mbrown@capstonevt.org.

Capstone Board of Directors 2020-2021

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Capstone is uniquely governed by a tripartite board of directors from three community sectors: public, private, and participant.

Capstone Community Action is an equal opportunity provider and employer.

OUR VITAL PROGRAMS & SERVICES

Making ends meet Food and Nutrition Programs Home Heating and Utility Assistance Housing Counseling and Transitional Services Homelessness Prevention	Building stronger families Head Start & Early Head Start Child Care Food Program Family Literacy Center Physical, Oral, and Emotional Wellness	Creating warm and healthy homes Weatherization and Energy Efficiency Services Energy Efficiency Education	Opening doors to economic opportunity Community Kitchen Academy Micro Business Development Savings & Credit Programs Tax Preparation Program Workforce Development Transportation
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