Since 1969 RCAP Solutions has helped people satisfy two most basic human needs—those for safe shelter and clean water. The mission of RCAP Solutions Financial Services is to help small, rural, low-income communities create healthy, safe environments for their citizens.

RCAP was launched to improve the quality of life for people in rural communities. Since then, the organization has evolved from a small office staffed by a handful of VISTA volunteers to a comprehensive $25 million nonprofit serving more than 300 communities in nine states, Puerto Rico, and the U.S. Virgin Islands. RCAP’s work encompasses a wide range of community development activities—providing safe and affordable housing, building and managing water and wastewater facilities, helping communities develop critical infrastructure, and offering training and education programs. Its other products and services include property management, rental assistance, home modifications for the disabled, and advocacy and education about community development.

Success Story: Roger McManus, Worcester, MA

When Roger McManus went on disability, he couldn’t get to his doctor’s appointments because he was too weak to get up and down the steps in front of his house. A home modification loan from RCAP Solutions enabled him to install a chair lift that helped him to make it to the doctor—and change his life. “It was nice not having to worry about whether or not I would be able to make my chemo treatment this past Monday. I also look forward to getting out and attending some of the family functions,” Roger said.