2020 Annual Report
A Year Like No Other
In 2020, the murders of George Floyd, Breonna Taylor, and other members of the Black community highlighted, once again, that more must be done in the pursuit of justice and equity for all in our community. We cannot stand by and allow our friends and neighbors of color to continue to be victimized by racist individuals, policies, and practices. We must call out injustice in all its forms.

Community Action Agencies like ours were born as part of the civil rights movement. For Martin Luther King, the battle to bring real equality didn’t end with civil rights, but in addressing the underlying economic injustices in our communities. As he famously said: “What good is having the right to sit at a lunch counter if you can’t afford to buy a hamburger?”

As an agency we recognize that we have a lot of work to do to live up to our mission and our goals. We must recommit ourselves to the radical work of eliminating poverty and systemic racism, of building an anti-racist movement, and using our platform to promote racial and economic justice.

The Values of Community Action State: “We believe that all people should be treated with dignity and respect and recognize that structural race, gender, and other inequities remain barriers that must be addressed.” If we believe this to be true, we must commit to it. In 2021, we pledge to take bold steps to ensure we are able to better represent all of the people we serve and build towards an equitable future for everyone.

Our Programs

Affordable Housing  
Emergency Shelter & Homelessness Prevention  
Public Benefits and Housing Assistance  
Mortgage & Rental Assistance  
Eviction Support & Guidance  
Fuel Assistance  
Energy Efficiency Updates & Weatherization  
Utility Advocacy  
Adult Education  
Alternative Education for Youth  
Nurse Aid Trainings  
CDL Training  
Trades Career Training  
Career Development Support  
Financial Literacy Workshops  
Holiday Drives & Community Initiatives
Dear Friends,

2020 was a challenge for us all. Whether it was lost employment, isolation from loved ones, or suffering caused from the virus directly, we all experienced a tough year—a year that none of us expected.

At Action Inc. our job was to respond to the growing and changing needs of our community, despite the significant logistical challenges the pandemic caused. We had to find new ways to respond to the community needs with a renewed focus on supporting the most vulnerable in our community and ensuring that all people can access stability and opportunity, even in these most trying times.

Thanks to our committed staff, our compassionate and supportive community, and the leadership shown by our Board and so many local leaders and partners, we were able to respond quickly to even the most complicated challenges. We were able to reorganize our programs and services to keep people safe, and ensure that those suffering the economic shock of the pandemic always had somewhere to turn for help. Not only did we stay open and serving our community, we expanded our services and launched new initiatives, focused on low-wage workers, struggling families, and those with nowhere else to turn.

2020 was a test, and we can be proud of how we responded, both as an agency and as a community. We know that whatever the future holds, by working as a community, remaining true to our mission and the people we serve, there is nothing we cannot overcome together.

Peggy Hegarty-Steck
President & CEO

Gretchen Wood
Chairperson, Board of Directors

CONFRONTING A CRISIS
COMMUNITY IN ACTION

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Felicia Webb

Action Inc. › 2020 Annual Report › 01
Our neighbors experiencing homelessness are among the most vulnerable in our community and were hit extremely hard by the pandemic. Without stable housing they were unable to stay home and stay safe. Emergency Shelter services were then expanded, adding extra staff and extending hours to stay open 24 hours a day. To better protect guests and the community, we quickly relocated our shelter site in March to the Cape Ann YMCA for several months, allowing guests to distance and allowing us to coordinate programming with other providers.

We connected with municipal and community partners to provide additional resources and coordinated extensive testing and vaccinations for our staff and guests. We were humbled by the support of hundreds of local individuals who provided much needed donations of food, personal items, and cash to help with increased costs of operation.
CAPE ANN EMERGENCY RELIEF FUND

The pandemic also brought about a huge increase in unemployment as stores, restaurants and businesses of all kinds were forced to close, laying off or reducing hours for their workers. 365 local families received direct financial help through the Cape Ann Emergency Relief Fund. The fund, a partnership between Action Inc., the City of Gloucester, and the Cape Ann Chamber of Commerce, raised and distributed over $380,000 for local hourly workers and self-employed individuals who had been most affected by the pandemic.

In another amazing display of community support, hundreds of people donated to the fund.

RENTAL AND MORTGAGE ASSISTANCE

In addition to the cash assistance provided through the Cape Ann Emergency Relief Fund, we worked with municipal partners in Gloucester, Ipswich, Rockport and Manchester to establish Rental and Mortgage Assistance programs for those who were struggling with lost income due to the pandemic. Beyond this, we also worked with other public and private entities to secure additional funding for much needed rental assistance funds.

Quick Facts

CAPE ANN EMERGENCY RELIEF FUND

Distributed Over

$380k
for Local Hourly Workers & Self-Employed Individuals

365 Local Families Received Direct Financial Aid

RENTAL & MORTGAGE ASSISTANCE

628 Individuals & Families Helped with Rent Payments

175 Individuals Helped Avoid Eviction

EMERGENCY SHELTER & SERVICES

130 Individuals Obtained Safe Temporary Shelter

80+ Individuals Received Mental Health Services

50+ Individuals Received Treatment for Substance Use Disorder
HARBOR VILLAGE

Despite the challenges of the pandemic, progress remained steady at Harbor Village, our mixed-use affordable housing development on Main Street in Gloucester. Work on the site, which will house 30 units of much-needed affordable housing and first floor retail space, got underway in late 2019.

By the end of 2020, the building was heading toward completion, with windows installed and work beginning on the interior fixtures and fittings. Harbor Village was named, “Project of the Month” in August by the New England Real Estate Journal and featured on the journal’s cover. In the article, Gloucester Mayor Sefatia Romeo Theken said, “A vibrant downtown is made for people, is made vibrant by their presence, and this project will propel that. We believe this investment will draw people downtown and will be a catalyst that spurs economic growth.”

Harbor Village has been designed using passive house energy standards, which will make it one of the most energy efficient buildings on Cape Ann and greatly reduces its ecological footprint.
ENERGY SERVICES

Lockdown affected our ability to deliver energy efficiency services in 2020. As a program that involves visiting homes (in many cases the homes of seniors or individuals with disabling conditions), most of our work was stopped for a period. When programs did restart, Action Inc. and our partners across the network implemented strict PPE and distancing requirements to ensure the safety and comfort for clients and staff alike. Despite restrictions and stoppages, in 2020 we made homes safer, more healthy and improved energy efficiency for 439 local residents.

During the pandemic, our Energy staff worked with partners to develop a remote Appliance Management Program (AMP) so that clients could continue to be served. Remote AMPs were conducted via phone calls, FaceTime, or Zoom. Energy Services staff helped clients assess their home’s lighting and energy efficient upgrades were sent directly to the client’s home. Fuel Assistance applications were processed via phone or email.

In October, the American Council for an Energy-Efficient Economy ranked Massachusetts first in its energy efficiency scorecard report. In its report, ACEEE specifically recognizes the work of the Low-Income Energy Affordability Network (LEAN), chaired by Action Inc., as “among the most successful programs of its kind.” Through LEAN and our various energy programs, Action Inc. works to promote energy efficiency and reduce carbon emissions while delivering important energy and cost savings for residents.

MA Ranked #1

In its energy efficiency scorecard report by the American Council for an Energy-Efficient Economy thanks to Action’s LEAN program

JOB TRAINING & EDUCATION

When COVID-19 shut down businesses and schools, our Job Training & Education programs adapted quickly. The Adult Education program shifted its operations online, using Zoom and Google Classroom to allow students to learn remotely. For students in our COMPASS Youth Program, we developed a tablet-lending program so students with limited technology access could still engage with our program and with making progress toward their personal goals. Additionally, COMPASS created a by-appointment-only system last summer to maintain the in-person contact for as long as possible. These in-person meetings provided an opportunity for the instructor to get a better idea as to how the students were doing and if they needed additional, non-academic supports.

Empower Essex County Financial Literacy Program

In FY2020, Action Inc., in conjunction with the Essex County Community Foundation, Santander Bank, and our sister Community Action Agencies in Essex County launched a county-wide initiative to improve our clients’ financial wellbeing. At Action Inc., Empower Essex County began with a 12-week program providing weekly financial literacy workshops and one-to-one, individualized financial coaching to 10 local residents.

I handled my credit card debt! Negotiated from $3,200 to $800. I made a budget, and I’m sticking with it. I am more comfortable handling emergencies.
COMPASS GRADUATION

In October 2019, more than 50 family, friends, and community members joined staff and students at the North Shore Art Association to celebrate the nine graduates of the COMPASS Program. The students, aged between 16 and 24, completed all five components of the High School Equivalency Test (HiSET).

Graduates received words of encouragement and congratulations from Gloucester’s Mayor Sefatia Romeo Theken, as well as Action Inc.’s Executive Director Peggy Hegarty-Steck. Student speaker Catherine Aiello also addressed her fellow graduates and commended their effort and hard work. “When you’re 17, 18, or 19 and have to worry about living arrangements, feeding yourself, and taking care of tiny humans, graduating seems to be the last thing on your mind. I applaud you for taking the steps to better yourself and the situation you found yourself in. Life threw a lot at you because you could handle it. And you did, because you’re here today.”

The COMPASS Program is designed for young adults who have withdrawn from high school but are looking to continue their education and obtain their High School Equivalency Diploma. In addition to individual tutoring and small class instruction, COMPASS students work with Action Inc. staff to explore college and career opportunities to build a more secure future for themselves and their families.

Life threw a lot at you because you could handle it. And you did, because you’re here today.

— Catherine Aiello, Student Speaker
Through our annual toy drive and holiday store, parents “shopped” for gifts for kids aged 0-16. Fifty local businesses and organizations collected toys to fill the store and 33 volunteers helped staff it. In addition to toys, all children received brand-new books, pajamas, stocking stuffers, and cold-weather items like hats, scarves, and gloves, all free of charge. This year the store operated from December 14th–18th, serving nearly 400 local families and providing gifts for over 700 children on Cape Ann.

We have been thankful to receive clothing such as pajamas or hats/gloves/scarves, which you cannot have enough of with kids. Books, toys and even gift cards to department stores are also provided, which for a single full-time working mom of three school-age kids has been super helpful for my family.

— Nicole Jerome, Project Uplift Recipient
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<th>PARTNERS &amp; PUBLIC FUNDERS</th>
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<td>OCTOBER 1, 2019 – SEPTEMBER 30, 2020</td>
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| ABC Home Healthcare Professionals                           |
| Aberdeen Home Care, Inc.                                    |
| Accord Food Pantry                                          |
| Action for Boston Community Development                     |
| Addison Gilbert Hospital / Beth Israel Lahey Health         |
| Amelia Peabody Foundation                                    |
| American Legion Post 3                                       |
| Annisquam Village Church                                    |
| Apple Lane Foundation                                       |
| Applied Materials                                            |
| Ascension Memorial Church                                    |
| Babson-Webber-Mustard Fund                                  |
| Backyard Growers                                             |
| BankGloucester                                               |
| Bass Rocks Golf Club                                         |
| Bayada Home Health Care                                      |
| Beauport Ambulance Service                                   |
| Beauport Financial Services                                 |
| Beauport Hospitality Group                                  |
| Berkshire Community Action Council                           |
| Beverly Bootstraps                                           |
| Beverly Housing Authority                                    |
| Birth to Three                                               |
| BNI Lighthouse                                               |
| Breen & Sullivan Mechanical Services                        |
| Brookline Bank                                               |
| Bruce J. Anderson Foundation (Boston Foundation)            |
| Cape Ann Business Alliance                                   |
| Cape Ann Chamber of Commerce                                 |
| Cape Ann Interfaith Commission                               |
| Cape Ann Moose Lodge                                         |
| Cape Ann Motor Inn                                           |
| Cape Ann Savings Bank                                        |
| Cape Ann Transit Authority                                   |
| Carpenter & MacNeille                                       |
| Catholic Charities                                           |
| CB Fisk, Inc. Organ Builders                                 |
| Citizens Bank                                                |
| Citizens for Citizens                                        |
| City of Gloucester                                          |
| CK Pearl                                                     |
| CLEAResult                                                   |
| Coldwell Banker                                              |
| Community Action of Pioneer Valley                          |
| Community Action Programs of Inter-City, Inc.                |
| Community Action, Inc.                                      |
| Community Research Initiative                               |
| Community Teamwork, Inc.                                    |
| Connected Homecare                                          |
| Crackerjacks                                                 |
| CrossCountry Mortgage                                       |
| Den-Mar Health & Rehabilitation Center                       |
| Disability Resource Center                                  |
| Dolce Vita Salon                                             |
| Dusky Foundation                                             |
| Edward S. & Winifred G. Moseley Foundation                  |
| Element Care                                                 |
| Eliot Community Human Services                               |
| Emerson Swan                                                 |
| Emmanuel Church                                             |
| Emmaus                                                      |
| Essex County Community Foundation                            |
| Essex Elementary School                                      |
| Essex Housing Authority                                      |
| Essex Police Department                                      |
| F.W. Price                                                   |
| Family Promise                                               |
| Federal Emergency Management Agency                          |
| Fenway Health/AIDS Action Committee                         |
| First Baptist Church                                         |
| First Congregational Church of Rockport                     |
| First Parish Church Congregational                          |
| Fluid Industrial Associates, Inc.                           |
| Food and Fuel Fund                                           |
| Freudenberg Medical LLC                                      |
| Gilbert Fund For Indigent Persons                           |
| Gloucester Biotech Academy                                  |
| Gloucester Community Preservation Committee                  |
| Gloucester Department of Public Health                      |
| Gloucester District Court                                    |
| Gloucester Family Health Center/ North Shore Community Health|
| Gloucester Fire Department                                  |
| Gloucester Healthcare                                       |
| Gloucester House Restaurant (in collaboration with Salvation Army) |
| Gloucester Housing Authority                                |
| Gloucester Marina Inc.                                      |
| Gloucester Police Department                                |
| Gloucester Pride Stride Committee                           |
| Gloucester Public Schools                                    |
| Gloucester Rotary Club                                       |
| Gloucester Stage Company                                     |
| Good Friday Walk                                             |
| Gorton’s of Gloucester                                       |
| Grace Center                                                 |
| Greater Lawrence Community Action Council                   |
| Greater Lawrence Family Health Center                       |
| Greater Lynn Senior Services                                 |
| HAWC (Healing Abuse, Working for Change)                     |
| Healthy Gloucester Collaborative                             |
| Herbert B. and Jayne Cohan Fund                             |
| High-Tech Electrical Contractors, Inc.                       |
| Highwave Hair Design                                         |
| Holy Family Parish                                           |
| Housing Assistance Corporation                               |
| Institution for Savings                                      |
| Invest in People                                             |
| Ipswich Affordable Housing Trust Fund Board/Housing Partnership|
| Ipswich Aware                                                |
| Ipswich Caring                                               |
| Ipswich Housing Authority                                    |
| Ipswich Public Library                                       |
| Ipswich Public Schools                                       |
| Ipswich Refugee Program                                      |
| Ipswich Utilities                                            |
| Island Brand Seafood Imports                                 |
| JiMary Land Trust, LLC                                       |
| John J. Walsh Insurance Agency Inc.                         |
| JRI/Children's Friend & Family Services                     |
| Kanter Kallman Foundation                                   |
| Lahey Health Behavioral Services                            |
| Landmark School                                              |
| Learn to Cope                                                |
| Ledgewood Rehabilitation & Nursing Center                   |
| Lifebridge                                                   |
| Liberty Mutual Group, Inc.                                  |
| Low-Income Energy Affordability Network                      |
Lynn Community Health Center
Lynn Economic Opportunity
Lynn Housing Authority
Lynn Shelter Association
MA Clean Energy Center
MA Department of Developmental Disabilities
MA Department of Elementary & Secondary Education
MA Department of Energy and Environmental Affairs
MA Department of Housing and Community Development
MA Department of Mental Health
MA Department of Transitional Assistance
MA Department of Veterans' Services
MA Energy Director's Association
Magical Beginnings
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Manchester Essex School District
Manchester Housing Authority
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Massachusetts Housing & Shelter Alliance
Massachusetts Law Reform Institute
Massachusetts Rehabilitation Commission
MASSCAP
MassHealth
MassHousing
Max Kagan Family Foundation
McCarthy Family Foundation
Menotomy Weatherization/Town of Arlington
Mission of Deeds – Reading
MLS Property Information Network
Montachusett Opportunity Council
Moore's Way
Naduse Foundation
National ABLE Network
National Association of Regulatory Utility Commissioners
National Association of State Consumer Advocates
National Energy Assistance Director's Association
National Grid
Needy Meds
New Chelsea Realty
New England Biolabs
New England Center and Home for Veterans
New England ISO
New England Tractor Trailer Training School
Nor'East Cleaners
North Shore Art Association
North Shore Career Center
North Shore Community Action Programs
North Shore Community College
North Shore Community Development Coalition
North Shore Community Health Network
North Shore Continuum of Care Homeless Services Consortium
North Shore Health Project
North Shore Housing Action Group
North Shore Workforce Investment Board
Northeast Legal Aid
Ocean Crest Seafoods
Open Door Food Pantry
Orlando & Associates
Orthodox Congregational Church
PAARI
Pathways for Children
Peabody Properties
Peter and Elizabeth C. Tower Foundation
Powderhouse Plumbing
Quincy Community Action Programs
Regional Youth Prevention Network
Richardson's Ice Cream
RISE Engineering
Riverdale Methodist Church
Rockport Community Preservation Committee
Rockport Council on Aging
Rockport Housing Authority
Rockport Music
Rockport Police Association
Rockport Police Department
Rockport Public Library
Rockport Public Schools
Rose Baker Senior Center
Rotary Club of Rockport
Sailors Snug Harbor of Boston
Salem State University
Salvation Army
Santander Bank
Scatterday's Driving School
Sea Meadow Gifts & Gardens
Seacoast Nursing and Rehabilitation
Self Help, Inc.
SeniorCare
Serenitee Restaurant Group
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SJ4 Services, Inc.
South Bay Community Services
South Middlesex Opportunity Council
South Shore Community Action Council
SPHS 50th Reunion Fund
Springfield Partners for Community Action
St. John's Episcopal Church
St. Jude Billiart Resident Care Center
St. Mary's Episcopal Church
St. Paul Lutheran Church
St. Vincent DePaul
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Sweeping Heart Zen
Tarrant Cutler Family Charitable Fund
Temple Ahavat Achim
The Caleb Group
The Farm Bar & Grille
The Manchester Club, Inc.
The Portland Group
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TOHP Burnham Library
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Tuck's Candy
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US Department of Health and Human Services
US Department of Housing and Urban Development
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VNOC
Wales Family Fund
Waring School
Wellspring House
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Woodman's Restaurant
Worcester Community Action Council
YMCA of the North Shore
**DONORS**

OCTOBER 1, 2019 – SEPTEMBER 30, 2020

$75,000  Tides Foundation

$52,500  Essex County Community Foundation

$50,000  Sailors’ Snug Harbor of Boston

$30,000  Linzee Coolidge

$27,000  Cape Ann Savings Bank

$25,000  Happy Valley Ventures Inc.

$20,000  Nancy Steele & Tom Huhn

$20,000  Richard & Anne Rosenfeld

$15,718.94  United Way Of Massachusetts Bay & Merrimack Valley

$14,000  Tarrant Cutler Family Charitable Fund

$10,500  Andrew Preas & Miriam Silva Preas

$10,000  Peter & Elizabeth C. Tower Foundation

$10,000  Mary Weissblum

$5,000+  Brookline Bank

                Joseph Brooks

                The Jebediah Foundation

                MLS Property Information Network

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$250+  Anonymous (2 donors)

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*While every effort has been made to accurately reflect all of the donations received during FY2020 (October 1st 2019 – September 30th 2020), due to challenges presented by the office closure and lockdown there may be some inaccuracies in how this data is recorded. If your donation information is incorrect or if an acknowledgement has not been received, please contact us so we can correct any inaccuracies. Email: donations@actioninc.org
Overcoming Challenges, Deepening Impact
OCTOBER 1, 2019 – SEPTEMBER 30, 2020

Like most organizations, Action Inc.’s finances were significantly impacted by the pandemic. Overall revenues were down more than $20m from 2019, with most of this explained by a reduction in energy efficiency improvement work precipitated by the lockdown. Action Inc. generates revenues from the operation a statewide energy efficiency program; almost all of these revenues are passed on as client benefits. As a result of this work being curtailed, both revenues and expenses were significantly lower, meaning that the overall budget impact was not as significant as the scale may suggest.

While these revenues saw declines, grant and donation revenues, increased as local individuals, foundations and partners stepped forward to support our neighbors in need. Donors engaged to support programs like the Cape Ann Emergency Relief Fund, our expanded Rental Assistance programs, or increased their unrestricted giving to support the expanded need in the community. We saw significant increases in the operating budgets for our housing and our client services program as our shelter operations and homelessness prevention programs expanded.

In FY2020, Action Inc. reported an overall loss of around $100,000, the first deficit reported in more than 20 years. While the pandemic will continue to impact our budget and operations in 2021, however we have been able to leverage the experience of 2020 to ensure we will be able to continue to meet our mission.

Revenue

- Federal Contracts 7%
- State Contracts 2%
- Private Contracts 87%
- Grants and Donations 3%
- Other Revenue 1%

TOTAL $46,559,001

Expenses

- Program Expenses 96%
- Administrative Expenses 4%

TOTAL $46,730,709
In a year like no other, it was the support and generosity of the community that provided hope for our friends and neighbors in need. The solidarity shown by so many was a beacon of hope in a year of great challenge.

As we emerge from the pandemic, many in our community are still trying to make ends meet in the face of job loss, facing eviction, or struggling to pay their bills and feed their families. Action Inc. has been on the frontline helping, but we can’t do it without your support. Your support makes it possible to keep families from homelessness, to help local residents access education and employment opportunities, to provide a warm meal and somewhere to sleep for someone with nowhere else to turn. With your help we can provide families with the tools to become more stable, and build a better life.

Join us in building a more resilient community, ensuring a more equitable society, and protecting the dignity of our neighbors in need.

Have You Been Inspired?

Planned Giving
Action Inc. has been a vital part of the Cape Ann Community for more than 55 years, and with your help, we can continue to serve for decades to come. You can leave a legacy by remembering Action Inc. in your will. It’s quick, easy, and we are happy to help with any questions you might have. Best of all, your gift will mean a thriving Cape Ann community, with opportunities for everyone for years to come. If you have questions contact us any time at donations@actioninc.org

Make it Monthly
When we come together as a community it amplifies all of our voices, and the power of our actions to change society. The same is true of a recurring donation; what might seem like a small monthly donation means your impact grows over time. A donation of $30 a month, less than a dollar a day, results in more than $1000 of support over a three-year period. Increase the power of your giving by making a recurring donation today.
For more than 50 years, Action Inc. has been a champion for the people and communities of Cape Ann—a coastal region of northeastern Massachusetts. Our mission is to create opportunities that promote a thriving Cape Ann for all.