

# ACTION INC.

## COMMUNITY ASSESSMENT REPORT & STRATEGIC PLAN 2024-2026



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## COMMUNITY ASSESSMENT REPORT & STRATEGIC PLAN 2024-2026

Issued December 12, 2023

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## Section 1 • Executive Summary

Action Inc.'s 2024-2026 Community Assessment Report and Strategic Plan serves as a roadmap for our organization's activities in the coming three years. This comprehensive document is divided into two main sections. The initial section, known as the Community Assessment Report, sheds light on the most pressing needs on Cape Ann. The second section is the Strategic Plan, which outlines the goals, objectives, and activities that Action Inc. will pursue to address these identified needs within our service area.

The Community Assessment Report contains an in-depth analysis of primary and secondary data to lay out the issues impacting our community. Primary data was collected through a community and partner surveys, focus groups, and stakeholder interviews. Multiple secondary data resources were used to support and further refine the findings.

The data collection period stretched from November 2022 to March 2023. The data collection effort relied on the support and execution of tasks by the Strategic Planning Committee. The committee was composed of staff and Board members who directly participated in all aspects of the primary data collection. The committee collected input from a diverse range of stakeholders, including Action Inc. clients, social service providers, public officials, representatives from the faith community, school officials, and members of the community. Through our data analysis, three themes emerged – affordable housing, cost of living assistance, and behavioral health. Additional details can be found in *Section 7* on page 32.

In August 2023, we presented the Community Assessment Report findings to our staff and Board members during our Strategic Planning Retreat. At this retreat, staff members from every department brainstormed and shared solutions to address these needs. Ideas collected in the retreat served as the foundation for our three-year goals, objectives, and the specific activities that we have included in the Strategic Plan.

As a part of the data collection process, we also conducted an Internal Needs Assessment to evaluate our internal operations, employee satisfaction, and other agency-specific needs. Data was collected through an anonymous survey and a focus group with direct care staff. The Internal Needs Assessment revealed that the primary areas of need were capacity, cost of living support, communication, and mental health support. Through internal meetings involving program directors and department leaders, a workplan was developed to enhance our agency's efficiency, address economic inequity, provide greater mental health supports, and improve internal and external communication. These ideas were integrated into our Strategic Plan to address the agency internal needs so we can serve the community more effectively. More details on the key findings can be found in *Section 8* on page 41.

The combined Community Assessment Report and Strategic Plan will guide our staff and Board members over the next three years. It will help us maintain a clear trajectory for our programs and keep our focus on addressing the top needs of our community. Throughout the year, we will monitor our progress toward our goals and adjust as needed. Our outcomes will be reported to the Action Inc. Board of Directors and the Executive Office of Housing and Livable Communities (EOHLC) every six months. Furthermore, this Strategic Plan will remain a dynamic document, subject to regular evaluation, so we can remain responsive to evolving community needs and the changing world around us.

## Section 2 • Board Authorization

The Action Inc. Board of Directors reviewed the 2024 – 2026 Community Assessment Report and Strategic Plan at the Board of Directors meeting that was held on December 12, 2023.

The Board of Directors voted to approve the Community Assessment Report and Strategic Plan at this meeting.

Documentation of this vote can be found in the agency's December 12, 2023 Board meeting minutes.

ACTION INC. BOARD OF DIRECTORS		
PUBLIC SECTOR	PRIVATE SECTOR	COMMUNITY SECTOR
Ann Cameron	Carole Sharoff	Coreen Howland
Gretchen Wood	Heidi Jackson Dean	Elise Sinagra
Linda Giamanco	Jennifer Orlando	Fernando de Souza
Marcy Pregent	Rev. Karin Wade	Linda Murphy
Melinda Vining	Sally Berkowitz	Margaret Driscoll
Roger Lesch		

## Section 3 • Agency Description

Action Inc. is a nonprofit human services organization and Community Action Agency designated to serve Cape Ann. Our core service area consists of the City of Gloucester and the towns of Essex, Ipswich, Manchester-by-the-Sea, and Rockport.\* Action Inc. was established in 1965 as a result of the Economic Opportunity Act, created to fight poverty in the United States. As a Community Action Agency, our aim is to reduce poverty on Cape Ann by offering wraparound services that benefit low-income families and individuals. Our programs are designed to empower clients to become self-sufficient and achieve long-term stability.

Action Inc. responds to the community's needs through the development of innovative programs when new needs arise. Over the last 50 years, we have created and incubated a number of local organizations, including the Gloucester Fishermen's Wives Association, Pathways for Children, and the Cape Ann Food Bank (now known as The Open Door). We brought Meals on Wheels to Gloucester, operated Cape Ann's public transit system before the formation of the Cape Ann Transportation Authority (CATA), and were the first agency on the North Shore to provide in-home care for seniors. Over time, we have expanded our programs and now offer many services to the broader North Shore region.

Action Inc. operates several programs through our five core departments: Community Services, Housing Services, Riley Education & Training Center, Energy Services, and Administration. Through Action Inc.'s wide variety of services, we aim to holistically serve Cape Ann residents and provide residents with the support they need for economic security.

### *Board of Directors*

Action Inc. has a tripartite Board of Directors that consists of one-third private sector representatives, one-third public sector representatives, and one-third community sector representatives.

\*These five municipalities represent our designated Community Services Block Grant (CSBG) service area. Our Energy Services division provides fuel assistance in two additional neighboring towns (Hamilton and Wenham) and oversees energy conservation projects throughout the Commonwealth of Massachusetts. Our Housing Services department provides housing services across Essex County. For the purposes of the 2024 - 2026 Community Assessment Report and Strategic Plan, we will focus on our primary service area as defined above.

## **Section 4 • Mission & Vision Statements**

### **MISSION STATEMENT**

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The mission of Action Inc. is to advance economic equity and foster a thriving community on Cape Ann and beyond.

### **VISION STATEMENT**

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To be an instrument of change, work collaboratively with partners to strengthen the community, and help people in our service area access the resources they need to achieve their goals.

The Action Inc. Board of Directors reviewed the mission statement at the Board of Directors meeting that was held on December 12, 2023.

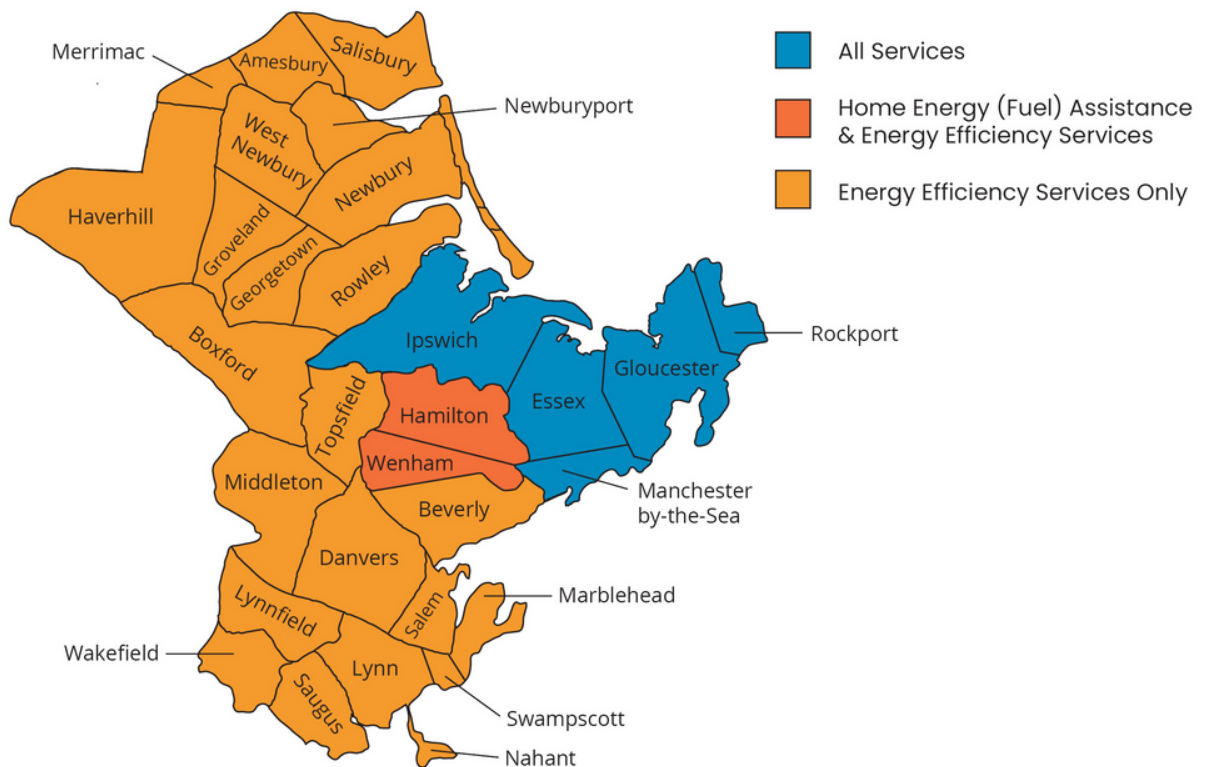
## Section 5 • Community Profile

Action Inc. is the designated Community Action Agency for Greater Cape Ann. Cape Ann is comprised of coastal communities in Essex County, Massachusetts including Gloucester, Rockport, Essex, Ipswich, and Manchester-by-the-Sea. Action Inc.'s core service area extends beyond Cape Ann to the additional communities of Hamilton and Wenham for Action Inc.'s fuel assistance program.

Through a multi-year contract with National Grid, Action Inc.'s reach extends beyond the Greater Cape Ann area for our energy efficiency services. Through this program, we serve the additional communities of Amesbury, Beverly, Boxford, Danvers, Georgetown, Groveland, Haverhill, Lynn, Lynnfield, Marblehead, Merrimac, Middleton, Nahant, Newbury, Newburyport, Peabody, Rowley, Salem, Salisbury, Saugus, Swampscott, Topsfield, Wakefield, and West Newbury.

Additionally, Action Inc. operates two housing services programs that serve the broader Essex County region.

For this report, Action Inc. will be reporting on our core service area of Gloucester, Rockport, Manchester-by-the-Sea, Ipswich, Essex, Hamilton, and Wenham.





## SUMMARY OF SERVICE AREA

According to the American Community Survey's 5-year estimate of 2017-2021, Action Inc.'s core service area has a population of 71,928, which has increased 0.78 percent since our last report. Most of the communities' populations remained relatively stable, with Wenham having the most significant increase. In contrast, Essex County experienced a 5.2 percent increase in population over the same period.

Demonstrating only a slight decrease of 0.2 percent from the previous report, 7.4 percent or 5,324 people living in Action Inc.'s core service area are living below the poverty level. By comparison, over the past three reports, the percentage of people in poverty in Essex County has decreased by 1.7 percent, from 11.4 to 9.7 percent. As outlined below, Gloucester and Essex have the greatest percentage of residents living below the poverty line within Action Inc.'s service area.

Action Inc.'s primary service area includes Gloucester, Rockport, Manchester-by-the-Sea, Ipswich, Essex, and secondarily Hamilton and Wenham.

	Total Population	Population below poverty line	Percentage below poverty line
Essex	3,674	327	8.90%
Gloucester	29,814	2,743	9.20%
Hamilton	7,617	548	7.20%
Ipswich	13,740	976	7.10%
Manchester	5,382	135	2.50%
Rockport	7,014	463	6.60%
Wenham	5,006	150	3.00%
Essex County	804,598	77,689	9.70%

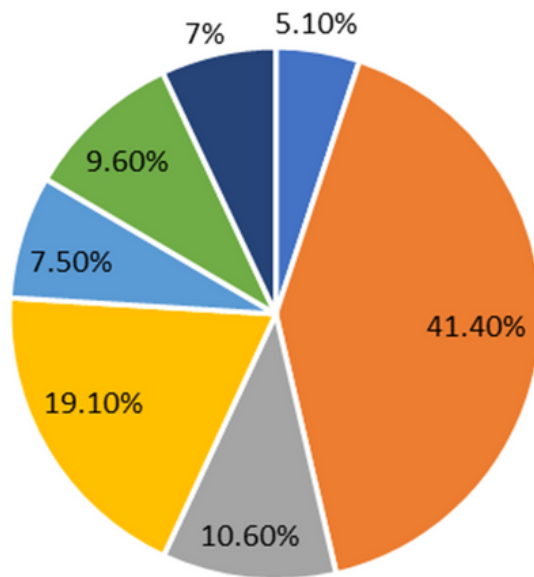
*US Census Bureau ACS 5-Year 2017-2021*

## DISTRIBUTION OF POPULATION VS. DISTRIBUTION OF POVERTY

As the only city in Action Inc.'s service area, Gloucester makes up 41.4 percent of the region's population and has a poverty level of 9.2 percent. These counts have remained stable since the last report three years ago.

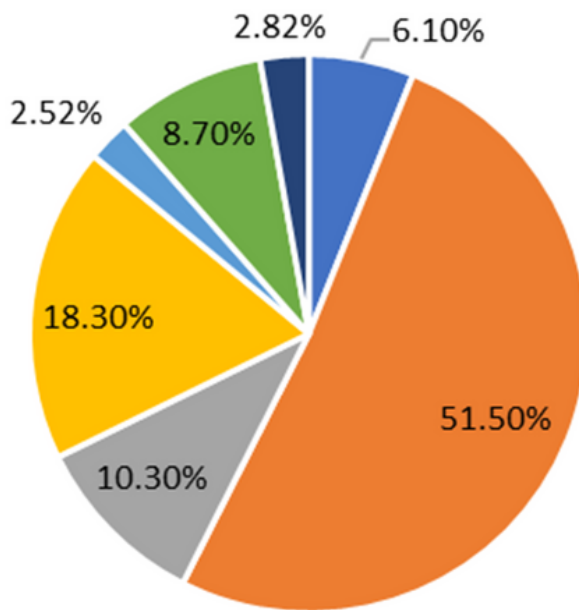
Some communities in Action Inc.'s service area saw slight decreases in people below the poverty level; however, both Essex and Wenham saw increases. Essex's poverty level went from 6.2 percent to 8.9 percent, and Wenham nearly doubled with an increase from 1.7 percent to 3 percent, according to the American Community Survey.

### Breakdown of Core Service Area Population



- Essex
- Gloucester
- Hamilton
- Ipswich
- Manchester
- Rockport
- Wenham

### Breakdown of Core Service Area Poverty



Despite a reduction over the past 10 years of reporting, Gloucester continues to contain over half of the region's poverty.

## OVERVIEW OF POVERTY BY GENDER, AGE, RACE, AND ETHNICITY

The chart below contains town-by-town breakdowns of poverty by gender, age, race, and ethnicity for Action Inc.'s core service area alongside county-level data. The figures in parentheses show the percentage of individuals within each category that are living in poverty (i.e., 15 percent of men in Essex are living below the poverty line).

Notably, poverty among individuals under 18 years has decreased dramatically in Hamilton, Ipswich, and Rockport. For individuals 65 years and over, poverty has declined in Essex, Gloucester, Ipswich, and Manchester. While the 35-64 age group had marginal changes, the 18-34 age group saw a significant increase in poverty in Essex, Rockport, and Wenham. The percentage of individuals identifying as Hispanic or Latinx decreased in all communities except Gloucester.

	Essex	Gloucester	Hamilton	Ipswich	Manchester	Rockport	Wenham	Essex County
<b>Gender</b>								
Male	125 15%	1228 8.40%	225 6.20%	214 10%	32 1.20%	135 4.30%	42 2.70%	32,160 8.40%
Female	58 6.90%	1516 10.10%	324 8.50%	130 5.20%	104 3.80%	325 8.50%	109 5.90%	45,529 11.20%
<b>Age</b>								
Under 18 years	80 17.40%	619 12.90%	128 7.10%	7 0.70%	-	77 8.60%	-	21,740 12.80%
18-34 years	41 18.60%	535 9.80%	159 12.30%	51 7.10%	39 7.20%	54 6.10%	86 14.50%	15,810 9.70%
35-64 years	39 5.00%	1,171 9.60%	131 4.40%	226 10.40%	73 3.20%	235 8.90%	42 2.90%	26,692 8.30%
65 years and over	23 10.70%	419 5.90%	131 9.30%	60 7.50%	24 2.00%	94 3.70%	23 3.30%	13,447 10.10%
<b>Race</b>								
White	183 11.00%	2,252 8.30%	348 5.10%	337 8.00%	132 2.60%	400 6.00%	151 4.50%	46,963 7.90%
Black or African American	-	182 29.50%	-	1 0.70%	-	-	-	5,645 7.90%
American Indian or Alaska Native	-	-	-	-	-	-	-	441 23.60%
Asian	-	87 18.20%	199 44.80%	-	-	-	-	2,006 7.40%
Native Hawaiian or Other -Pacific Islander	-	-	-	-	-	-	-	-
Other race	-	62 14.70%	-	-	-	60 60%	-	15,918 20.30%
Multi-racial	-	161 17.30%	2 1.20%	6 11.30%	4 3.10%	-	-	6,716 12.90%
<b>Ethnicity</b>								
Hispanic or Latino	-	164 14.30%	2 2.30%	16 7.50%	23 24.00%	-	4 11.10%	34,617 20.30%

US Census Bureau ACS 5-Year 2017-2021

## RECENT DEMOGRAPHIC TRENDS

### AN AGING POPULATION

The Greater Cape Ann area continues to see a rise in its older population. This trend poses a set of challenges – not having a younger workforce to fill local jobs and not having the resources to support elders aging in place.

In Action Inc.'s service area, 53.4 percent of the population is 45 years and older (source: MySidewalk). There is a disproportionate number of individuals who are aged 55 and above when compared to county and state data. Notably, our service area reports nearly 5 percent more people ages 65-74 than the state. In Rockport, half of the year-round residents are seniors, according to their Council on Aging Director.

By contrast, in the town of Wenham, 41 percent of the population is aged 15-24, which may be directly tied to the student enrollment at Gordon College of approximately 2,000 students across undergraduate and graduate studies.

	Median Age	Households with Social Security Retirement Income	Average Social Security Retirement Income Received
Essex	43.6	24.40%	\$25,829
Gloucester	50.2	39.40%	\$22,073
Hamilton	41.5	32.20%	\$29,300
Ipswich	44.3	24.80%	\$19,929
Manchester	48	30.50%	\$30,312
Rockport	58.6	51.40%	\$24,422
Wenham	23.6	34.90%	\$25,773
Essex County	40.9	31.20%	\$20,859

*US Census Bureau ACS 1-Year 2021*

According to the UMass Boston Center for Social and Demographic Research on Aging's Elder Index, the living expenses for an individual age 65 or older living in Essex County are higher than the national average by 125 to 133 percent. In this context, "living expenses" includes housing, transportation, food, and healthcare costs.

Additionally, UMass Boston's Elder Index estimates living expenses for a single person in good health who is a renter in Essex County will cost \$38,520, which is 133 percent higher than the national average of \$28,920. By comparison, for a single person in poor health who is a renter, the Elder Index estimates living expenses will cost \$41,076 or 131 percent higher than the national average of \$31,392.

The Elder Index estimates living expenses for a single person in good health who is a homeowner with a mortgage in Essex County is \$45,288, which is 125 percent higher than the national average of \$36,300.

By comparison, for a single person in poor health who is a homeowner with a mortgage, the Elder Index estimates living expenses of \$47,844 or 123 percent higher than the national average of \$26,352.

The average Social Security Retirement benefit according to the Social Security Administration is \$1,781 per month or \$20,481 a year. As seen in the chart on page 8, no seniors in Action Inc.'s service area can live off Social Security benefits alone.

### *Skilled Nursing Facilities & Rehabilitation Centers*

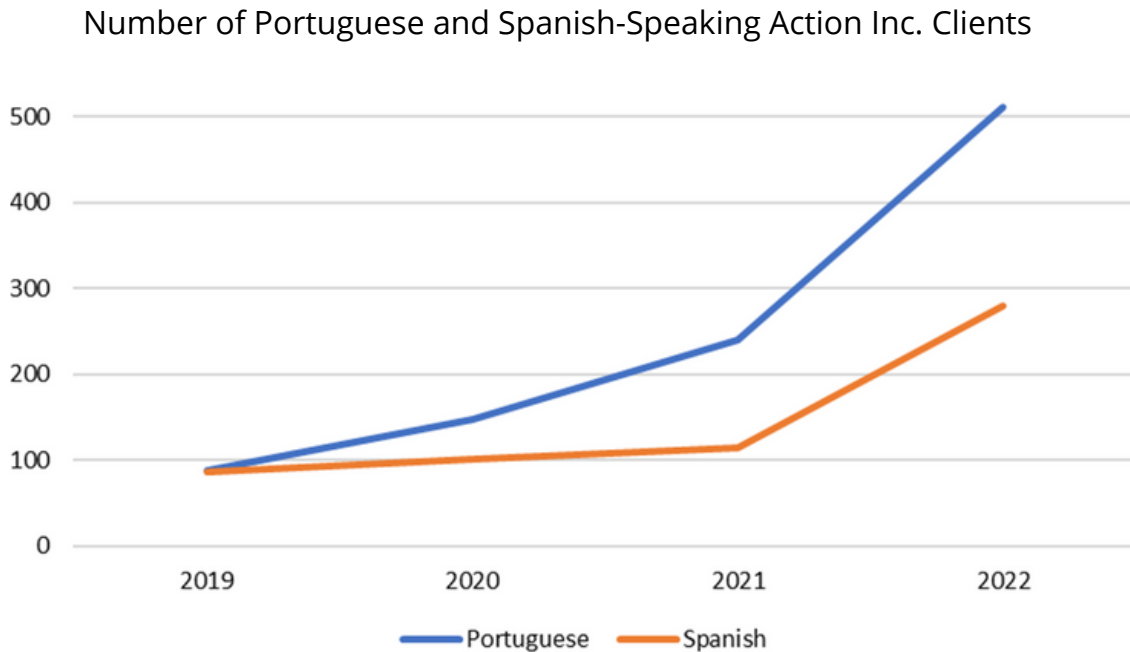
Within the past year, two of the three skilled nursing and rehabilitation centers in Action Inc.'s service area have closed, severely impacting vulnerable individuals who need it most. One facility – Gloucester Healthcare – has closed permanently, and the property is for sale. According to Massachusetts Senior Care Foundation, Gloucester Healthcare had 101 resident beds. Oceanside Rehabilitation and Nursing Center in Rockport was closed due to water damage from a burst pipe in February 2023. At this time, it is unclear when it will reopen. This facility housed 76 residents.

All residents at both facilities needed to be rehoused. These additional residents put a strain on the one facility still operating in our service area. Due to limited capacity, many residents of the two closed facilities were rehoused at facilities outside of Action Inc.'s service area, some as far as 20 miles away. This puts a strain on the resident – and on friends and families who wish to visit and may not have access to transportation.

## **A CHANGING DEMOGRAPHIC**

Cape Ann is becoming a more diverse region with many immigrants moving to the area. According to the American Community Survey, 68 percent of Essex County identifies as White, a 13 percent decrease from five years ago. The percentage of residents identifying as Black or African American and Asian have remained consistent at 3.3 and 3.4 percent, respectively. An opposite trend has been seen with the Multiracial category, which has increased by 9.6 percent from 2016 to 2021. Similarly, the percentage of residents in the Other Race category has increased, seeing an unprecedented jump of 9.3 percent from 2019 to 2021. According to the American Community Survey, 23 percent of the Essex County population is Hispanic/Latinx, which has increased by about one percent per year since 2016. The American Community Survey also says that 61.7 percent of immigrants in Essex County come from Latin America, far outweighing any other region of origin.

According to our internal client data, we have also seen an increase in foreign-born clients. In 2019, people with a primary language other than English composed 5 percent of Action Inc.’s total client base, and in 2022 that number increased to 7 percent. Most immigrant clients are Spanish or Portuguese speakers and comprise over 90 percent of non-native English-speaking clients.



As immigrant families move to Cape Ann, many enroll their children in local public schools. As a result, schools have seen a much higher rate of English Language Learners in recent years. In 2022, the Department of Elementary and Secondary Education noted that 8.4 percent of children in Gloucester Public Schools were English Language Learners. In a focus group with Portuguese speakers, community members expressed: “The school system is a great resource to help our families and children learn English. We are so grateful to be able to enroll our kids in school for free.”

The American Community Survey and our client data help us understand the needs of people settling in our region. Many immigrants have limited English proficiency, which can be a barrier to accessing essential services. Immigrants may also face economic challenges, such as low-paying jobs, lack of access to credit and financial services, and limited job opportunities. Many immigrants arriving on Cape Ann do not have legal status in the US, which severely limits access to healthcare, education, and housing, negatively impacting their quality of life.

“[Some] immigrants fear talking about their needs because they are undocumented. Even if they know they can receive help, they are afraid that their information will make its way to ICE.”  
 - Focus group participant: Portuguese-speakers

## **MAJOR CONDITIONS AFFECTING OUR REGION**

### **COST OF LIVING**

According to the Consumer Price Index (CPI), a \$1,000 benefit in December of 2020 would buy 14 percent less today than it did previously. People on fixed incomes are faced with the impossible decision of choosing between food, rent, childcare, and medical care. The higher cost of living erodes purchasing power, forcing people to spend a larger portion of their limited income on basic needs. This leaves little room for savings or investments in education or career advancement. Additionally, some social assistance programs, such as welfare benefits, undergo annual inflation adjustments based on the CPI. If the rise in the CPI outpaces the adjustments in these programs, it can result in a decrease in real benefits, making it even more challenging for low-income individuals and families to meet their needs.

Additionally, the COVID-19 pandemic has significantly impacted the cost of living for people in Action Inc.'s service area. The pandemic led to supply chain disruptions and increased demand for certain goods, leading to higher prices for groceries and household supplies. The cost of healthcare rose for some people during the pandemic, particularly for those who were infected with COVID-19 and required treatment. Many people lost their jobs or experienced income reduction, making it harder to cover basic living expenses. Today, many low-income households in our service area no longer receive the federal government's COVID-19 relief benefits, which they relied on to cover the cost of their basic needs. With current inflation, individuals and families who are no longer receiving relief benefits are at a significant disadvantage.

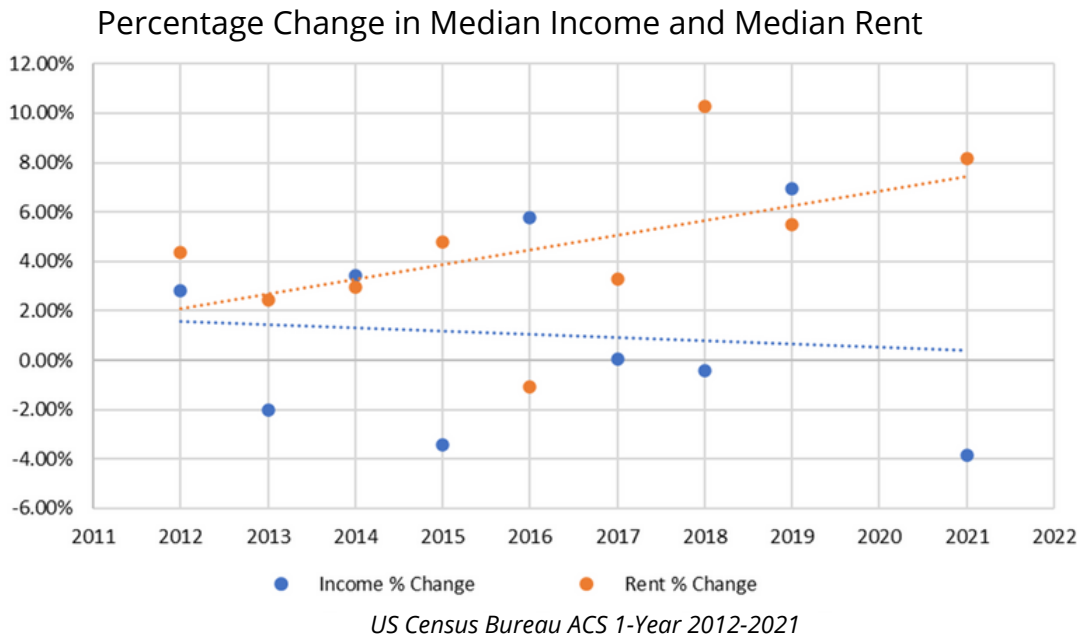
### **HOUSING**

The availability of affordable housing is one of the most significant impacts of the pandemic on Action Inc.'s service area, further intensifying the already strained housing landscape. The shift to remote work caused many to move to more affordable suburban and rural areas since they no longer needed to commute to an urban office. This led to increased demand for housing in suburban areas such as Cape Ann, as people looked for more space and a quieter lifestyle. As demand for homeownership has increased, the price of homeownership and rent has increased dramatically in recent years. According to the National Bureau of Economic Research, the growth of remote work is responsible for over one half of the 24 percent national increase in house prices between December 2019 and November 2021.

Due to these economic and housing conditions, many residents in Action Inc.'s service area are housing cost-burdened, meaning that they pay 30 percent or more of their monthly income toward housing.

Within our core service area, 30.9 percent of homeowners are housing cost-burdened compared to the lower state rate of 26.1 percent. Renters are even more disproportionately cost-burdened, as 47.9 percent of renters spend 30 percent or more of their monthly income on rent. The American Community Survey shows that renters and homeowners are becoming more housing cost-burdened each year.

As the graph below shows, median rent cost in Essex County is increasing at a disproportionately higher rate than the median income over the past 10 years. If this trend continues, households will continuously spend a higher percentage of their income on rent each year.



The linear trend lines in orange and blue show that the percent change in rent is going up at a higher rate than income.

### Housing Stock

Limited housing stock is a major challenge for people in Action Inc.’s service area. With a limited supply of affordable housing, low-income households struggle to find suitable and affordable homes, leading to overcrowding, homelessness, and spending a disproportionate amount of their income on housing. This often has a negative effect on their overall well-being, including physical and mental health, educational outcomes, and access to employment.

While state law establishes that all cities and towns in Massachusetts should have at least 10 percent of their housing stock set aside as affordable housing, no community in our core service area meets that requirement. According to the Executive Office of Housing and Livable Communities Chapter 40B Subsidized Housing Inventory for Action Inc.’s service area, Ipswich is the closest to meeting this requirement with 9.2 percent, and Gloucester comes second with 7.6 percent. Several other municipalities in Essex County — including Beverly, Danvers, Salem, and Andover — have been able to meet this target.



Town	Percentage of affordable housing units
Essex	2.70%
Gloucester	7.60%
Manchester	5.10%
Ipswich	9.20%
Rockport	3.90%

*Executive Office of Housing and Livable Communities, 2020*

### *Public Housing*

The demand for public housing is high, particularly among low-income households who struggle to find suitable and affordable housing in the conventional rental market. Public housing provides a critical safety net for many individuals and families who would otherwise be at risk of homelessness or housing insecurity. However, the supply of public housing is often limited, and waiting lists for public housing are years long in most areas. Increasing the supply of public housing is one potential solution to address this issue, but it requires a significant investment of resources and policy changes.

A few years ago, Massachusetts instituted a centralized housing application process – previously, housing authorities managed this process locally. As a result of this change, wait times have greatly increased for public housing in recent years. The centralized system has also increased the time it takes to fill vacant public housing units, which causes apartments to be vacant for twice as long between tenants. According to the Gloucester Housing Authority's 2022 Annual Report, the waitlist for State Elderly/Disabled Housing comprises a total of 4,479 names, out of which 480 applicants are local residents, accounting for approximately 11 percent of the entire waitlist.

It is important to note that all of these types of public housing face significant wait times. For Elderly/Disabled Housing, the wait time exceeds 4 years, while for State Family Housing, it ranges from 1 to 4 years. In the case of Section 8, the wait time extends from 5 to 6 years.

### *Homelessness*

The economic and housing conditions in Cape Ann have led some residents to lose housing. Homelessness is a complex issue that affects many individuals and families in Action Inc.'s service area. It can have significant negative effects on individuals, including physical and mental health problems, increased risk of violence, and limited access to education and employment opportunities. Homelessness also has significant social and economic costs, including increased use of emergency services, reduced productivity, and increased burden on social services and healthcare systems. For unsheltered homeless people, living outside puts individuals and families at a higher risk of violence, theft, and harassment, as they lack the security and privacy that a home provides. Finding a safe private place to sleep becomes a

constant concern, leading to increased stress and anxiety. Additionally, not living in a safe environment severely limits their ability to find and maintain employment, hindering their efforts to rise out of homelessness.

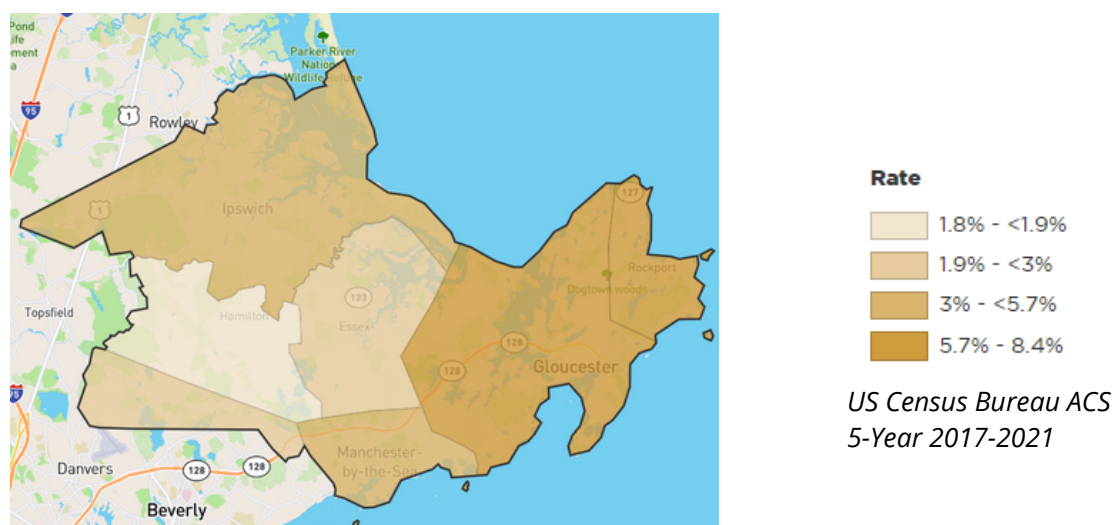
Action Inc. operates the only Emergency Shelter in the Cape Ann area, which is not able to sufficiently meet the community's shelter needs. Furthermore, the shelter's capacity has been reduced by 50 percent due to pandemic guidelines on bed spacing, resulting in a significant decrease from 31 beds to 16 beds, a guideline that is expected to be permanent. These circumstances further emphasize the urgent need for additional resources to support the homeless population in the area. Furthermore, despite the efforts of local organizations and government to enhance the availability of permanent supportive housing, the limited inventory and high costs pose significant challenges in meeting the demand for housing.

## EMPLOYMENT AND WAGES

### *Unemployment*

After an unprecedented unemployment rate spike during 2020 due to the COVID-19 pandemic, unemployment rates have returned to pre-pandemic levels. With a range of 1.8 percent to 8.4 percent, Action Inc.'s service area's unemployment rates vary greatly by community, according to MySidewalk's report from the American Community Survey. On the low end, the towns of Essex, Hamilton, Ipswich, Manchester-by-the-Sea, and Wenham have unemployment rates below both Essex County and state rates. On the high end, Gloucester's unemployment rate is 5.7 percent and Rockport is 8.4 percent. Both Gloucester and Rockport's rates are above the rates for Essex County (5.5 percent) and the state (5.4 percent), according to MySidewalk.

Among people who are employed, there is a notable divide between male and female populations within Action Inc.'s service area. Only 59.2 percent of females are employed, 12.5 percent less than the male population. This is also below Essex County's employment rate of 63.9 percent for females and Massachusetts' rate of 63.5 percent. This disparity contributes to the disproportionately higher levels of poverty among females in Action Inc.'s service area.



## *Living Wage*

The cost of living in Action Inc.'s service area has skyrocketed as the country recovers from the pandemic, making it difficult for individuals, families, and seniors to remain in this region. Although the median income for all of Action Inc.'s communities is above the median for Essex County, Gloucester and Rockport's median incomes fall below the Massachusetts figure by \$3,500 to \$6,200 annually according to the American Community Survey.

To earn a living wage in Essex County, a single individual needs to earn at least \$46,945 annually or \$22.57/hour (source: MIT Living Wage Calculator). A single parent of two children needs to earn \$129,688 annually (or \$62.35/hour). These rates have increased dramatically over the past three years. Three years ago, the living wage for a single parent of two in Essex County was \$78,874 (or \$37.92/hour).

In our service area, there is a significant gender disparity in terms of median income, with male earners benefiting from a 40 percent advantage over their female counterparts. On average, female workers earn \$27,632 less than male workers. Additionally, the median income for females in Action Inc.'s service area is only \$41,858 – below the living wage for a single person and less than a third of the living wage for a single parent of two (source: American Community Survey).

## *Local Economy*

According to the Bureau of Economic Analysis, the largest industry sectors in Essex County are trade, transportation and utilities, healthcare and social assistance, professional and business services, financial services, leisure and hospitality, and manufacturing. The biggest projected decline among large sectors is predicted to be in manufacturing and information with a 33 and 35 percent loss of jobs from 2022 to 2024, respectively. Separately, but important to note, due to the vocational history of Action Inc.'s service area, fishing jobs are predicted to decline 3.87 percent over the same period.

Essex County has seen an increase in jobs in construction, educational services, financial activities, and healthcare and social assistance – with the largest growth in financial activities and the healthcare and social assistance fields, according to Essex County Community Foundation's regional data website, [impactessexcounty.org](http://impactessexcounty.org).

Both the short-term and long-term industry sector predictions for job growth through 2030 are in social assistance, healthcare, hospitality and food services, construction, and specialty trade contractors. Among industry sectors, positions within these sectors are some of the lowest paying jobs. The mean hourly wage for hospitality and food services is \$13.21 - \$20.67/hour, with entry level wages as low as \$12.93 or \$26,902 annually. The median hourly rate for social and human services workers is \$17.04 or \$35,449/year. In Action Inc.'s service area, jobs with the highest growth potential are also the ones with the lowest hourly rate and/or lowest starting rate.

## EDUCATION

According to Essex County Community Foundation, individuals with higher levels of education are more likely to have higher paying jobs that provide benefits such as health insurance, paid leave, and retirement. In addition, they are statistically more likely to live longer, have fewer serious illnesses, have better mental health, less stress, and fewer economic struggles. Unfortunately, low-income residents who are struggling to meet their basic needs are often unable to prioritize their education.

Action Inc.'s service area covers five school districts – Gloucester, Manchester-Essex Regional, Hamilton-Wenham Regional, Rockport, and Ipswich.

### At-Risk Students

For Manchester-Essex Regional, Hamilton-Wenham Regional, Rockport, and Ipswich school districts, high school graduation rates surpass Essex County (90.2 percent) and Massachusetts (88 percent) rates, according to the Department of Elementary and Secondary Education. Meanwhile, Gloucester has a graduation rate of 81.1 percent, down from 83.7 percent in 2020. The dropout rate in Gloucester is 3.3 percent, nearly doubling since 2020. The other school districts in Action Inc.'s service area show dropout rates below the county and state averages.

Nearly half of Gloucester's students are low income at 47.5 percent, compared with the state figure at 42.3 percent. For low-income students, the graduation rate plummets to 70 percent, a decrease of nearly 10 percent since 2020. The dropout rate among low-income Gloucester students is 7.2 percent, which is up from 3.2 percent in 2020. Lack of education is one of the factors contributing to generational poverty.

Within Action Inc.'s service area, Gloucester schools have the highest percentage of non-native English-speaking students with 12.3 percent of students indicating their "first language is not English" and 8.8 percent identifying as an "English language learner." Gloucester reports above average rates of students with disabilities at 25.6 percent, as compared with the state average of 19.4 percent. These statistics contribute to the challenges our younger population faces in moving out of poverty.

	Median Earnings (HS grad)		Median Earnings (less than HS grad)	
	2019	2021	2019	2021
<b>Essex</b>	\$46,250	\$51,379	-	-
<b>Gloucester</b>	\$41,454	\$44,340	\$26,178	\$37,620
<b>Hamilton</b>	\$57,115	\$49,477	-	-
<b>Ipswich</b>	\$40,361	\$40,260	\$30,893	\$22,989
<b>Manchester</b>	\$54,211	\$78,036	-	-
<b>Rockport</b>	\$43,256	\$47,961	-	\$11,894
<b>Wenham</b>	\$54,000	\$62,545	-	-
<b>Essex County</b>	\$31,470	\$32,071	\$26,541	\$29,024
<b>Massachusetts</b>	\$39,463	\$40,724	\$26,978	\$30,956

US Census Bureau ACS 5-Year 2017-2021

## Student Plans After Graduation

In Action Inc.'s service area, the percentage of high school graduates who go on to attend four-year college ranges from 41.2 percent in Gloucester to 80.1 percent in Hamilton-Wenham. When people who attend community college are included, Gloucester still falls short with 35.3 percent of graduates not pursuing further education.

The percentage of students in Gloucester who go on to work after graduation has remained somewhat stable and below the state average. What is striking is the number of students who say their plans after graduation are "unknown" at 16.6 percent, which far exceeds the other communities in the Action Inc. service area and the state averages.

	4-Year College	Community College	Work	Military	Unknown
<b>Manchester-Essex</b>	80.00%	3.00%	0.00%	0.80%	2.40%
<b>Gloucester</b>	41.20%	23.50%	11.10%	2.50%	16.60%
<b>Hamilton-Wenham</b>	80.10%	7.10%	0.00%	0.00%	0.00%
<b>Ipswich</b>	69.00%	10.50%	3.50%	0.00%	7.60%
<b>Rockport</b>	78.50%	11.80%	0.00%	0.00%	3.40%
<b>Massachusetts</b>	57.70%	14.00%	14.40%	1.40%	6.70%

Department of Elementary and Secondary Education, 2021-2022

## Income

Individuals with less than a high school degree tend to experience higher poverty rates, yet low-income individuals often face barriers that hinder their ability to pursue further education. Within Action Inc.'s service area, individuals without a high school diploma have a poverty rate of 28 percent, compared with Essex County at 24 percent and the state at 23.5 percent. Median earnings in the past 12 months for people aged 25 years and over with less than a high school diploma in Gloucester are \$37,600 annually, and in Rockport they are \$10,720 annually.

The disparities are even more pronounced when comparing the incomes of males to females. Here is a comparison of the two Action Inc. communities with the lowest high school graduation rates and the impact on annual income.

Income		
	Gloucester	Ipswich
<b>Median Income</b>	\$50,312	\$64,512
<b>Male - less than HS diploma</b>	\$39,092	\$48,333
<b>Female - less than HS diploma</b>	\$24,911	\$21,523
<b>Male - HS diploma or equivalency</b>	\$54,815	\$49,375
<b>Female - HS diploma or equivalency</b>	\$20,833	\$28,932
<b>Essex County Living Wage</b>	\$46,945	\$46,945

US Census Bureau ACS 5-Year 2017-2021

## HEALTH AND BEHAVIORAL HEALTH

Adequate access to healthcare is a pressing issue in Action Inc.'s service area. The availability of primary care physicians, specialists, and medical facilities is limited and further exacerbated by the lack of transportation options to get to medical care. This scarcity of healthcare resources results in challenges for community members in accessing timely and comprehensive medical care. According to County Health Rankings, Essex County is categorized as one of the least healthy counties in the state. One key factor contributing to the healthcare challenges in Essex County is the limited availability of primary care physicians. With a ratio of one primary care physician per 1,360 people, Essex County falls behind the state average of 970 people per primary care physician.

The high rates of inpatient hospitalizations in Gloucester, Ipswich, and Rockport further underscore the healthcare issues in Essex County. According to Beth Israel Lahey Health's 2022 Community Health Needs Assessment, the rate of inpatient hospitalizations in these communities is higher than the statewide rate and indicates a higher demand for hospital care.

<b>Inpatient hospitalizations per 100,000 people</b>			
Gloucester	Ipswich	Rockport	State
8,151	6,510	7,113	5,958

*County Health Rankings, 2023*

Additionally, County Health Rankings reports that Essex County experiences 3,291 hospital stays per 100,000 people enrolled in Medicare that could have been prevented. This suggests a need for increased healthcare resources, preventive care, and community-based interventions to address the underlying causes of these high hospitalization rates.

Action Inc.'s service area continues to face challenges associated with an aging population. According to the American Community Survey, 28 percent of Essex County residents aged 65 and above experience disabilities. In comparison, the rates of disability are significantly lower for individuals under 18 (4 percent) and those between 18 and 64 (8 percent). According to the American Community Survey's most recent estimate, the percentage of people above age 65 in Essex County is 17.9 percent compared to the lower state rate of 17.4 percent. As the community's aging population continues to grow, it becomes imperative to increase available resources and support systems. These measures are essential to enable seniors to age in place, access high-quality healthcare, and receive the vital assistance necessary to support their overall well-being.

## *Behavioral Health*

The prevalence of mental health issues in Action Inc.'s service area is another significant concern within the community. Action Inc.'s service area faces challenges related to access to mental health services, the stigma surrounding substance abuse disorder, and the need for more resources and support for individuals struggling with mental illnesses.

In addition to the scarcity of primary care physicians, Essex County also faces a shortage of mental health providers. Essex County has only 5 mental health providers per 1,000 people, which is lower than the state average. This shortage means many individuals seeking mental health support go without care. Many area clinicians have long wait times for treatment or closed waitlists. Some limit the insurance they accept, excluding Medicaid due to low compensation rates.

Exacerbated by the isolation of the pandemic, substance use disorder is another prominent health concern in Action Inc.'s service area. Substance use disorder, particularly related to opioids, has had a devastating impact on individuals, families, and the community as a whole. According to County Health Rankings, Essex County ranks second highest in Massachusetts for overdose-related deaths. Additionally, inpatient discharges for substance use disorders among individuals 18-44 years of age were higher in Gloucester and Rockport than statewide figures. These statistics emphasize the urgent need for targeted efforts to combat the opioid crisis.

Essex County also reports a notable percentage of adults reporting heavy or binge drinking. County Health Rankings data reveals that 21 percent of adults in the county engage in this behavior, which exceeds the national average. Within Action Inc.'s service area, there are no detox or rehab facilities, intensive outpatient programs (IOP), or partial hospitalization programs. The one IOP program which was housed at Addison Gilbert Hospital, the community hospital in Gloucester, closed at the start of the pandemic and never reopened.

## *Youth Behavioral Health*

Beth Israel Lahey Health's 2022 Community Health Needs Assessment identified that anxiety, chronic stress, depression, and social isolation were among the prevailing concerns in Essex County. These mental health challenges significantly impact the well-being and quality of life for youth in our area.

According to the Massachusetts Center for Health Information and Analysis, Gloucester has the highest rate of inpatient discharges for mental health conditions among people under 18 years old in Essex County. Manchester-by-the-Sea, Essex, Rockport, and Ipswich were also among the towns and cities in Essex County with the highest number of inpatient discharge rates for mental health conditions for youth.

The pandemic further exacerbated the already critical mental health issues of youth. The pandemic caused isolation and lack of socialization with peers, which lead to increased depression and anxiety. Based on the 2021 Youth Risk Behavior Survey (YRBS) conducted in high schools, it was found that 32 percent of students in Massachusetts reported that their mental health was "Most of the Time Not Good" or "Always Not Good". These findings highlight the concerning trend of elevated emotional distress among students and call for further attention to addressing their mental well-being.

## **TRANSPORTATION**

Cape Ann currently struggles with inadequate transportation infrastructure in the area, which disproportionately affects low-income individuals, limiting their access to essential services and opportunities.

Within Action Inc.'s core service area, Gloucester, Rockport, Manchester-by-the-Sea, Hamilton/Wenham, and Ipswich are all served by the MBTA commuter rail with regular daily trips in the region as well as into Boston. However, round trip tickets into Boston are cost prohibitive for most low-income individuals at \$21 from Ipswich and \$22 from Gloucester.

Cape Ann Transit Authority (CATA) is the regional transportation provider. CATA has several modes of service – regular bus routes, "Dial-A-Ride" service for disabled residents and seniors, and the newly launched "CATA On Demand" service.

The bus routes circumnavigate Gloucester and Rockport, with some routes operating from 6am-7pm. Other routes have more limited hours of service, which are further reduced on weekends. Regular fare is \$2.00 round trip with reduced fares of \$.50 for people with disabilities and people over 60 years old. "Dial-A-Ride" provides local door-to-door transportation Monday-Friday from 9am-2pm at a cost of \$2.00 one way for seniors and disabled residents. A new service called "CATA On Demand" was recently added; it serves Gloucester and operates like a ride share where transportation is requested through an app on a smartphone and linked to a bank account.

The lack of reliable transportation options on Cape Ann poses significant challenges for various groups within the community. For instance, working adults without cars often face difficulties due to the limited operating hours of the CATA bus routes, particularly if their workplaces are located outside of Gloucester or Rockport. Similarly, disabled residents and seniors encounter obstacles when scheduling medical appointments outside of the restricted service hours of the "Dial-A-Ride" program. Individuals who lack access to smartphones and bank accounts or reside beyond the boundaries of Gloucester are unable to utilize the "CATA on Demand" service.

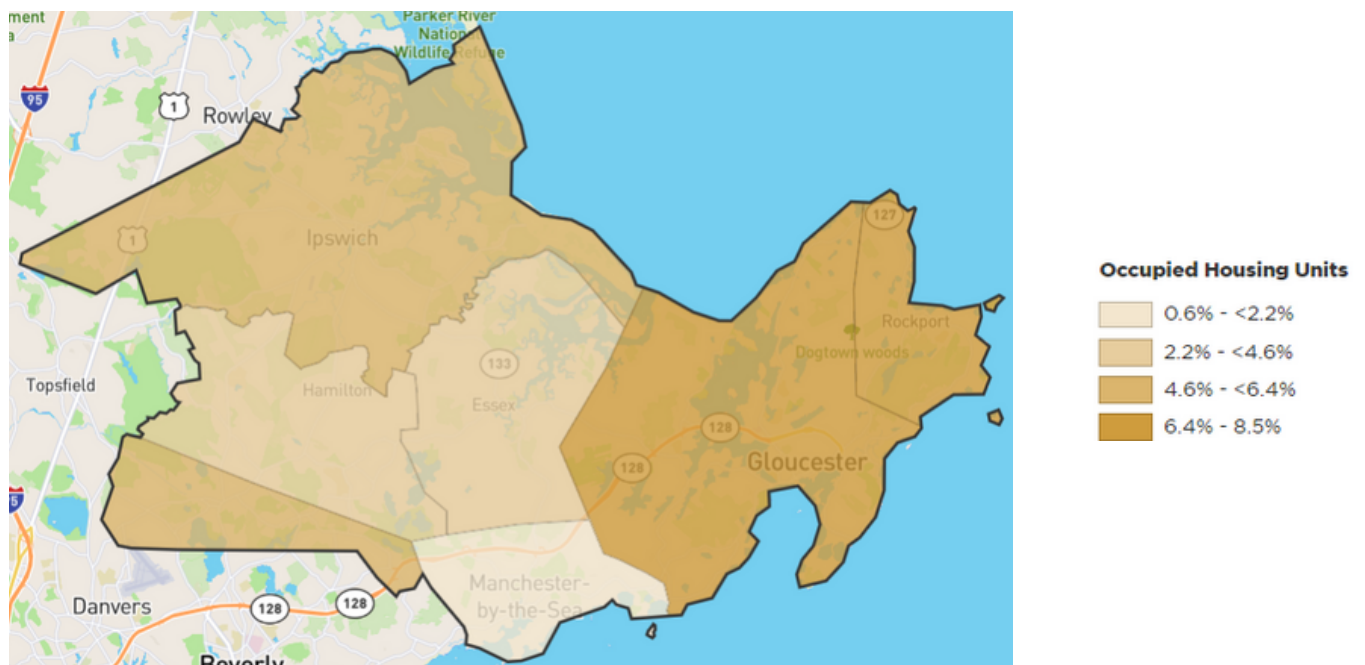
For Essex, there is no access to public transportation or taxi service. Ipswich and Manchester-by-the-Sea are served by only the commuter rail and have no taxi service. Hamilton and Wenham are served by one combined commuter rail stop.



According to American Community Survey data, Gloucester has the highest percentage of households with no car in Action Inc.'s service area at 8.5 percent. This rate is lower than both Essex County (10.3 percent) and the state (12.1 percent).

The limited transportation in most of Action Inc.'s service area severely limits access to jobs, medical appointments, grocery stores, pharmacies, and other community-based services. With limited incomes, individuals are often faced with a difficult choice between going to a medical appointment or getting groceries.

### Occupied Housing Units With no Vehicle



US Census Bureau ACS 5-Year 2017-2021

## FOOD INSECURITY

The pandemic shined a spotlight on food insecurity across the U.S. In Essex County, 7.7 percent of residents are food insecure according to [FeedingAmerica.org](https://www.feedingamerica.org). Data from Essex County Community Foundation suggests "Essex County's overall food insecurity rate has increased 72 percent from 2018-2020, while the child rate has skyrocketed by 123 percent. Right now in Essex County, 20.6 percent of children don't know where they'll get their next meal." (source: [eccf.org](https://www.eccf.org)) The average meal cost is \$4.00 in Massachusetts, whereas it's \$4.19 in Essex County (source: [Feedingamerica.org](https://www.feedingamerica.org)).

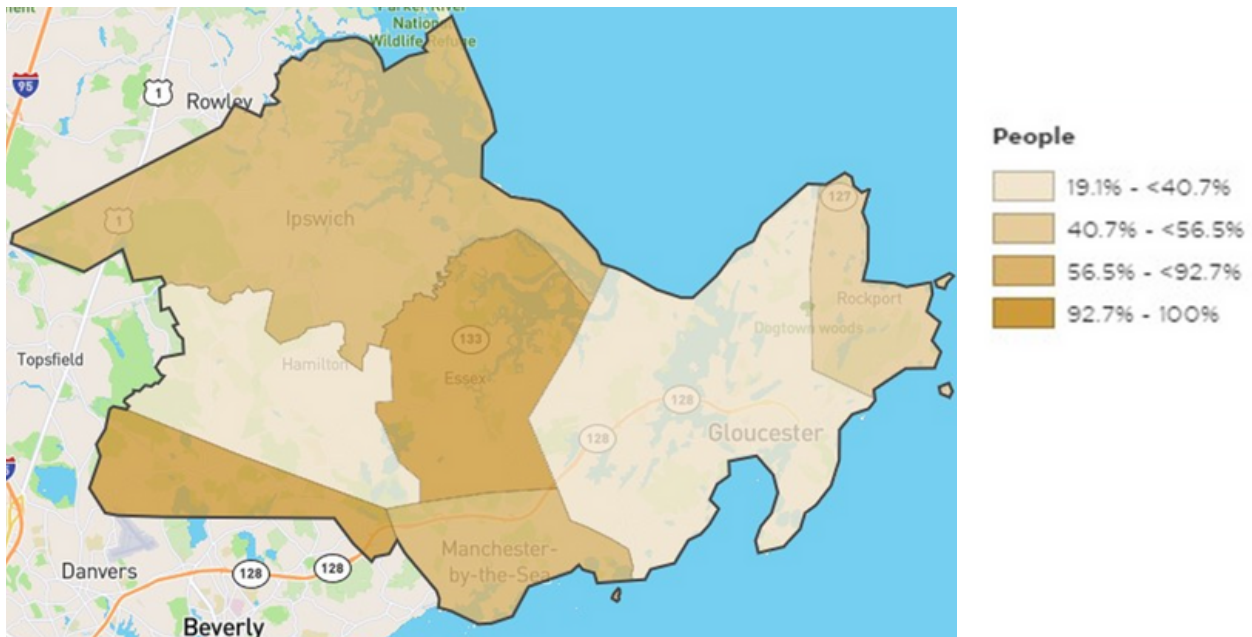
Within Essex County, Black and Hispanic/Latinx residents disproportionately encounter food insecurity, with recent statistics showing that 17 percent of Black residents and 16 percent of Hispanic/Latinx residents are food insecure.

The Open Door, the regional food pantry, serves all of Action Inc.'s service area. With locations in Gloucester and Ipswich, the pantry provides a free three-to-five-day supply of emergency groceries to income-qualified residents. Their services include in-person shopping during the week, curbside pick-up of orders placed online or over the phone, same-day pick-up of emergency groceries for those with and without access to a kitchen, and delivery service. The Ipswich pantry has the same offerings but with more limited shopping hours.

Like most social service agencies, The Open Door had to make adjustments to how they delivered services to residents during the pandemic by starting meal deliveries in place of their community meal program and adding stops to their Mobile Market, which makes stops at child care centers, elementary schools, disabled and senior housing, senior centers, and Councils on Aging in Gloucester, Rockport, Ipswich, Essex, and Manchester-by-the-Sea. The Mobile Market makes weekly, bi-weekly, or monthly stops, depending on the need. The Open Door also provides summer meals for children in Gloucester and Ipswich.

Within Action Inc.'s service area, 73.5 percent of residents reside a half mile from the nearest grocery store. Gloucester has several grocery stores serving its residents. Meanwhile, the towns of Essex and Wenham have no grocery stores. Ipswich and Manchester-by-the-Sea each have one store to serve their populations. The combined lack of access to food resources and limited transportation services causes low-income residents to bear a high financial burden, often traveling long distances and paying higher prices for basic groceries.

### People With Limited Access to Healthy Food



US Census Bureau ACS 5-Year 2017-2021

## CHILDCARE

The scarcity and high cost of childcare services on Cape Ann have significant implications for families and children, creating considerable challenges in accessing and affording quality care. Affordable childcare is crucial for numerous reasons, as it plays a pivotal role in supporting families, promoting child development, and fostering economic stability.

Within Action Inc.'s service area, 1,025 children are currently enrolled in preschool, according to the Department of Elementary and Secondary Education. This accounts for a 6.6 percent enrollment rate, as compared to an enrollment rate of 6.3 percent in Essex County and an enrollment rate of 5.9 percent across Massachusetts.

Of the children enrolled in preschool in Action Inc.'s service area, 56.8 percent of them reside in either Gloucester (409 children) or Ipswich (173 children). For Gloucester, this is a significant 20 percent decline in enrollment compared to the 2013 U.S. Census data.

Cape Ann has several early childhood and pre-kindergarten programs. The Gloucester Public School district has a pre-kindergarten curriculum. Additionally, Pathways for Children, the Head Start program in Action Inc.'s service area, offers Early Head Start (birth-3 years old), Head Start (age 3-5), and school-age care for children up to 12 years old. Both the Cape Ann YMCA and Ipswich YMCA offer infant to pre-K childcare. Programs commonly have waitlists and the limited number of spots are unable to meet the current demand.

According to Child Care Aware's "The US & The High Cost of Care" report published in October 2018, Massachusetts has the highest childcare costs in the nation, whether in center-based or family home-based programs. This excessive financial burden significantly impacts low-income families, as the report reveals that the average costs of center-based childcare for a family of four with two young children at the poverty line amount to a staggering 142.9 percent of their gross income. Such exorbitant costs create substantial challenges and constraints for families, affecting their financial stability, work-life balance, and overall well-being. Moreover, unaffordable childcare hinders access to quality early education and development opportunities for children. Consequently, the availability of affordable childcare is not only essential for the welfare of families but also critical for supporting parental employment, ensuring children's healthy development, and promoting economic stability.

	Federal and State Childcare Costs		Region 3 (Essex, Gloucester, Ipswich, Hamilton, Manchester, Rockport & Wenham)	
	Nationwide Weighted Average Weekly Rate	Massachusetts Average Weekly Rate	Median Weekly Rate	Care as a % of Gross Income for an Income Eligible Family of 4
Infant	\$221.00	\$393.00	\$399.00	36%
Preschool	\$176.00	\$283.00	\$275.00	25%

*Region 3 Data Report FY 2018, Child Care Circuit*

## **Section 6 • Community & Internal Assessment Process**

Action Inc. began the Community Needs Assessment and Strategic Planning process in the Fall of 2022. The Strategic Planning Committee is comprised of 28 Staff and Board members, who met twice over the Fall to review the assessment process and discuss methods to capture representative data. Since January of 2023, the committee has engaged in primary data collection, with the hope of reaching as broad of a cross-section of our service area as possible.

We collected input from a community needs survey that was sent to households in our service area, distributed surveys in high foot-traffic areas, and participated in tabling events to encourage survey completion. We facilitated focus groups, conducted stakeholder interviews, and analyzed secondary data.

### **SURVEYS**

#### *Community Surveys*

Action Inc. designed the Cape Ann Community Survey using a list of common questions created by MASSCAP, incorporating additional questions that were relevant to our service area. The survey included questions about the strengths and weaknesses of our community, community needs, barriers to financial stability, if people were better or worse off since the pandemic, and satisfaction with Action Inc.'s services, if applicable.

The survey was made available in both print and online to promote survey responses. Due to our area's changing demographics, the survey was available in English, Portuguese, and Spanish to improve language accessibility. Paper surveys were mailed to more than 11,000 households throughout our service area. The printed surveys were designed to remove any barrier to survey submission by including pre-paid return postage.

Action Inc. distributed paper copies to 111 community locations across our service area and posted survey flyers at 18 locations. High-traffic areas were chosen for survey distribution locations to maximize responses from low-income individuals and families. We accomplished this by selecting known community locations such as councils on aging, YMCAs, grocery stores, and laundromats. We also provided 300 copies to the local Meals on Wheels distribution agency to include in their deliveries. Action Inc. staff set up tables in 12 community locations, such as senior centers, grocery stores, YMCAs, and the local Head Start program, to hand out surveys and encourage community members to fill out the survey. Social media was also utilized with posts on Facebook and Instagram to promote the survey to our followers.

All printed surveys and flyers included a QR code and survey link so respondents could easily access the survey online. Action Inc. used Survey Monkey as our platform for online surveys, and all print responses were entered into Survey Monkey for analysis.

In total, Action Inc. received 1,281 responses to the Cape Ann Community Survey, with 54 percent coming from paper surveys and 46 percent from SurveyMonkey.com. We consider this a successful survey data collection outcome, as we succeeded in collecting information about the low-income community in our service area and surpassed the response benchmark from our previous community survey.

### *Community Partner Surveys*

Action Inc. developed and disseminated a specialized survey seeking insight from our community partners. Community partners were identified as other local nonprofits, behavioral health agencies, school resource officers, and key personnel at the local hospital who also assist low-income residents in our service area. The Community Partner Survey included similar questions to the Cape Ann Community Survey but focused on the partner's perspective of the community they serve. We shared this survey with 85 community partners and received 19 responses that helped shape our key findings.

### **FOCUS GROUPS**

Action Inc. conducted 19 focus groups aimed at collecting qualitative data on the top needs of the community. Staff and Board members volunteered to facilitate the discussions and to take notes. A standardized script was used for all focus groups to be able to establish trends in responses.

We conducted six focus groups with Action Inc. clients to gather their input on the strengths and weaknesses of the community, the top needs, and how Action Inc. programs have impacted them. We worked with program directors and managers to help recruit clients who had benefited from each of our program areas. By facilitating these discussions, we ensured that we heard directly from a diverse range of individuals who have utilized our services.

In addition, we conducted three focus groups with low-income community members that were not clients, including seniors, Spanish-speaking residents, and Portuguese-speaking residents. Both the Spanish- and Portuguese-speaking focus groups were conducted in their respective languages, and meeting notes were later translated.

We held a focus group for landlords and property managers, as well as one for business owners, to hear from private sector representatives who could speak to the unique challenges in our community.

Five groups were conducted to capture the perspectives of participants who work in community-based organizations and the public sector. We held groups for behavioral health workers, first responders, and service providers, which included organizations such as The Open Door, ONE STOP Harm Reduction Center, and Gloucester Fire Department. In addition, we conducted a focus group for faith-based organizations and one focus group for adjustment counselors and school staff.

Two focus groups were targeted specifically toward youth — one at Gloucester High School and one at Ipswich High School. School personnel helped recruit students who could speak to the specific needs of the low-income community.

Lastly, we held one focus group as part of our internal assessment process, consisting of staff from Action Inc. programs which provide direct care to clients.

Additional information about focus groups can be found in Appendix B.

## **STAKEHOLDER INTERVIEWS**

Action Inc. collected input from community stakeholders, who have unique insights into the top needs of Cape Ann due to their roles in the community. Committee members contacted 57 stakeholders from local and state government, housing authorities, boards of health, career centers, emergency medical services, councils on aging, fire and police departments, schools, the private sector, local community-based organizations, and Action Inc.'s Board of Directors.

Interviews were conducted in person, over the phone, or through videocall, depending on the interviewee's preference. Stakeholders were asked about the strengths of the community, what the top needs are, and about their ideas for community building and improvement. By the end of our data collection phase, we were able to conduct 33 interviews with stakeholders and gleaned valuable data from these interviews. The same script was used for each interview to be able to establish trends as part of our data analysis phase.

A full list of interviewees can be found in Appendix C.

## **SECONDARY DATA**

Data from secondary sources were pulled to supplement data collected by Action Inc. and to fill gaps found in the data we collected. MySidewalk prepared dashboards pulling data from the American Community Survey for Action Inc.'s service area, which were used extensively to guide the collection of broader secondary information.

Secondary data assisted in providing a lens into the landscape of information and offered context to analyze more specific local data we gathered. Data was extracted from sources like the American Community Survey, County Health Rankings, and the Federal Reserve.

A full list of secondary data sets can be found in Appendix D.

## **INTERNAL SURVEY**

An internal survey was created to gather input from Action Inc. staff on a range of topics, including internal operations, employee satisfaction, and agency-specific matters. It was administered through the Survey Monkey platform. Staff were given two weeks to complete the survey.

The survey was composed of a mix of different question formats, including multiple-choice, rating scales for statements, and open-ended comment sections where employees could share their thoughts in a longer text format. Our staff's response to this survey was robust, with 67 percent of staff members participating.

## **RETREAT**

In August 2023, Action Inc. held an in-person Strategic Planning retreat for staff and board members. The retreat was led by a facilitator, Teri Riddle, from Crossland Consulting Group. It was a full day event which featured interactive breakout discussions.

There was an 86 percent participation rate among staff members. After a presentation of the Community Assessment Report, staff and board members were actively engaged throughout the retreat, offering substantial feedback and innovative ideas on how to best address the community's needs. All insights and suggestions generated during the retreat were documented, categorized, and analyzed as part of the process of developing our Strategic Plan. Additionally, the retreat provided an opportunity to discuss and reflect on our mission and vision statements, ensuring that they still reflected the agency's work and remained an accurate reflection of our core values and objectives.

## **Section 7 • Key Findings: Community Assessment**

Action Inc. analyzed the quantitative primary data collected from the Cape Ann Community Survey and Partner Survey, as well as the qualitative primary data from the focus groups and stakeholder interviews. For the surveys, we used Survey Monkey's analysis tools to segment data by respondent. For the qualitative data, we utilized an online tool, Mural, to develop affinity mapping of responses.

We combined this quantitative and qualitative data with publicly available secondary data to understand different perspectives within the community. The Cape Ann Community Survey was answered by a disproportionate number of people ages 65 and up, so we made sure to supplement this data by interviewing and conducting focus groups with younger age groups and analyzing additional secondary data on younger demographics.

For secondary data, we reviewed MySidewalk's dashboards and other resources, such as the American Community Survey, data from the Department of Elementary and Secondary Education, and the MIT Living Wage Calculator. Please see Appendix D for a full list of secondary data sources.

Through this primary and secondary data analysis, we were able to determine the top three needs of our service area, both at the community and family levels. The combined data revealed a strong trend and consensus among all respondents. During the next three years, we will address these top needs at the individual/family and community levels.

### **TOP NEEDS IDENTIFIED IN ACTION INC.'S 2024-2026 COMMUNITY ASSESSMENT**

#### **Housing**

- The community lacks affordable housing.
- Homeowners and renters cannot afford their housing costs.

#### **Cost of Living Assistance**

- The community is struggling with rising utility, food, and housing costs.
- Individuals need additional income to support the rising cost of living.

#### **Behavioral Health**

- The community lacks adequate access to mental health services and addiction treatment.
- Individuals need increased affordable and accessible mental health services and addiction treatment.



## HOUSING

For the fourth consecutive planning cycle, housing has been identified as the greatest need in our community. This significant need is a result of a complex set of country-wide economic conditions, local and federal policies, and community trends. In our core service area, the community lacks sufficient affordable housing and individuals are unable to afford rising housing costs.

As discussed in the Community Profile (page 12), the median rent prices in Essex County continue to increase at a faster pace than median income, meaning that households are continuously spending a higher percentage of their income on rent each year. In our primary service area, a significant portion of homeowners – approximately 31 percent – face the burden of high housing costs. Renters in the same area experience an even greater burden, with almost half of all renters allocating 30 percent or more of their monthly income toward rental payments.

According to the US Bureau of Labor Statistics, the COVID-19 pandemic triggered a recession that led to significant job cuts, causing the unemployment rate to reach a peak of 13 percent in the second quarter of 2020. Consequently, residents fell behind on bills and required rental assistance to navigate their financial challenges. Although the employment rate has now returned to pre-pandemic levels, the rising cost of housing is still unaffordable for a significant number of individuals. The need for rental assistance remains pressing, as many residents continue to require short-term aid to prevent homelessness and mitigate the risk of financial insolvency.

Survey analysis was conducted to determine if different age demographics experienced housing concerns differently. While affordable housing was one of the top needs for individuals ages 65 and above, other needs were listed as more important for those of a younger demographic. This could be potentially explained by the fact that the elderly population is often reliant on a fixed income which has not kept pace with rising housing prices. Affordable housing is a long-term concern that affects all in our service area; however, those on a fixed income are disproportionately affected by this and are more vulnerable to homelessness. Additionally, the combination of an aging population and the increasing burden of rising housing costs and real estate taxes continues to make it increasingly challenging for individuals to age in place.

As rental prices escalate, potential renters are encountering heightened scrutiny from landlords with increased attention paid to their credit reports, income, and CORI (Criminal Offender Record Information) reports.

The Cape Ann Community Survey included questions for self-assessment of top personal needs, as well as the needs of the overall community. While rates of self-described need for housing were lower among younger populations compared to older residents, all age groups agreed that housing was the top need in the community. The community's need for affordable housing was one of only two consensus areas between all age groups, showing the definite need in this area.

Additionally, housing was identified as a top community need by 91 percent of our stakeholder interviewees.

City/Town	Percentage of respondents who said affordable housing was a top community need
Gloucester	47%
Manchester	45%
Rockport	33%
Ipswich	22%
Essex	9%

Gloucester Mayor Greg Verga: “Housing is a big need for our community – the housing supply is an issue at all levels, so it trickles down to everyone.”

Another metric analyzed from the Cape Ann Community Survey is each city/town’s perception of the need for housing. While almost half of the respondents in Gloucester and Manchester-by-the-Sea responded that housing was a top community need, only 22 percent of Ipswich and 9 percent of Essex respondents agreed. This data point could indicate that the lack of affordable housing is felt most strongly by Gloucester and Manchester-by-the-Sea residents but is still considered a top need among Cape Ann as a whole.

The community is in urgent need of additional public housing due to limited accessible housing options and excessively long wait times. There is significant demand for public housing, especially among low-income households facing difficulties in finding affordable housing. Vulnerable individuals are at risk of homelessness as they endure average wait times ranging from 1 to 6 years for public housing.

Immigrant voices: One Portuguese-speaking focus group participant noted that immigrants in the area face unique housing challenges. They noted that housing among low-income immigrants tends to be overcrowded, often with multiple families living in very small spaces.

## COST OF LIVING

The escalating cost of living has become a pressing concern for residents in Action Inc.'s service area. Inflation emerged as a recurring topic in our primary data collection due to its profound impact on the cost of living for residents. As prices of goods and services rise over time, the purchasing power of individuals diminishes, making it increasingly challenging for community members, particularly those with limited financial resources, to afford basic necessities. This often leads to financial strain, increased poverty rates, and reduced access to basic needs such as food, housing, healthcare, and education.

Inflation further exacerbates the existing socioeconomic inequality, deepening the divide between low-income and high-income residents. As a result, low-income individuals must allocate a larger portion of their income toward meeting these basic needs, leaving little room for savings or investments that could lift them out of poverty. As a result, the cycle of poverty continues, with limited opportunities for upward mobility and an increased likelihood of dependence on social assistance programs.

As discussed in previous sections, based on the Consumer Price Index (CPI), a \$1,000 benefit in December 2020 has experienced a decline in purchasing power, now able to buy 14 percent less than before. For many low-income individuals working minimum wage jobs in Essex County, the prospect of attaining a living wage is far from realistic since the minimum wage in Massachusetts is \$15 per hour. The MIT Living Wage Calculator indicates that to achieve a living wage in Essex County, a single individual with no dependents would need to earn at least \$46,945 per year or \$22.57 per hour. This significant disparity between the minimum wage and the living wage poses a substantial challenge for those striving to make ends meet with low-paying employment.

According to the results of our Cape Ann Community Survey, a high percentage of respondents from each town indicated that their living expenses were too high, including costs like housing, utilities, and food. All towns except Essex were in a similar range of self-reported financial need, with Rockport and Ipswich showing the highest percentage.

City/Town	Percentage of respondents who said: "My living expenses (rent/mortgage, heat, food) are too high"
Rockport	41%
Ipswich	40%
Gloucester	34%
Manchester	33%
Essex	6%

The Cape Ann Community Survey showed that almost half of the respondents who were 65 years or older are on a fixed income. The 18-24 age range reported lower numbers of financial instability compared to older age groups; however, the high cost of living was still identified as a top need. This suggests that while the affordability of essential needs remains a significant concern for individuals aged 18-24, the extent and severity of this need may not be as widespread as it is for individuals aged 45 and older.

<b>What keeps you from feeling financially stable</b>				
	Ages			
	18-24	25-44	45-64	65+
I am on a fixed income (Social Security, pension, etc.), and my income is limited	9%	4%	15%	48%
My living expenses (rent/mortgage, heat, food) are too high	8%	17%	22%	20%

Inflation and the rise in the cost of living affect each demographic group differently. It is important to understand the different ways community members experience financial hardship, as this will inform our solutions. For example, while the data above shows a low number of respondents age 18-24 who reported that their income is limited, a much higher number of them said they work full-time and still cannot afford their basic expenses. Analyzing the data from different perspectives helps us understand the full picture of the top needs on Cape Ann.

	Ages			
	<b>18-24</b>	<b>25-44</b>	<b>45-64</b>	<b>65+</b>
I work full-time but my pay doesn't cover my expenses	10%	14%	12%	1%

Those who reported that their full-time employment is not enough to cover expenses mostly identified as female. This could indicate a potential wage gap, as those identifying as male did not have a comparable response. Additionally, 36 percent of those identifying as Latinx reported that their wages would not be enough to cover their expenses compared to 12 percent for those who are not Latinx. Our data also showed that out of those who said their full-time work does not cover their expenses, 60 percent of them work on Cape Ann.

Except for individuals who completed a bachelor's or associate degree, most education levels showed a comparable response rate of 12 percent of respondents indicating their income is insufficient to cover their expenses. People with a bachelor's or associate degree reported a higher incidence of their income not meeting their needs. These findings underscore the need for comprehensive strategies to address the increased cost of living, including measures to tackle inflation, promote equitable wages, and provide support systems for vulnerable populations.

<b>I work full time but my pay doesn't cover my expenses</b>	
High School or less	12%
Bachelor or associate	18%
Graduate degree	12%
Vocational or certificate	12%

### **COMMUNITY STRENGTH**

Jaimie Corliss, City of Gloucester Grants Administrator:  
The greatest strengths of this community, in my opinion, are its ability to come together during times of hardship and the non-competitive nature of many non-profits.

## BEHAVIORAL HEALTH

Cape Ann faces significant behavioral healthcare deficits, such as adequate mental health and substance use disorder services and resources that support individuals, families, and the community. There is a pressing demand for accessible and affordable behavioral health services, including counseling, addiction treatment, and support programs. The stressors of daily life, socioeconomic factors, and the ongoing impacts of the COVID-19 pandemic have further exacerbated these needs. The key obstacles identified to accessing behavioral health services include a shortage of clinicians, lengthy waitlists, difficulties with insurance, inadequate detox resources, and limited transportation to providers. Youth have specific behavioral health needs, as they have been significantly impacted by the pandemic, experiencing isolation from peers and shouldering the burden of stress related to family members facing financial hardships and other difficulties.

The scarcity of mental health services on Cape Ann has had a profound impact on the community. Essex County faces a shortage of mental health providers, with only 5 providers per 1,000 people. This shortage exacerbates the challenges individuals face when seeking mental health support, leading to restricted access to crucial services. The lack of availability of services has resulted in long wait times for appointments, limited treatment options, and increased strain on existing providers. This has left many residents without adequate support for their mental health concerns, contributing to a potential worsening of symptoms, increased distress, and potential crises. Additionally, the lack of adequate resources places a burden on emergency departments and other healthcare providers, who may not be equipped to handle the complex needs of individuals experiencing mental health crises.

According to results from the Cape Ann Community Survey, respondents aged 25 years old and above included the need for mental health services as one of the top five needs of the community. The need for mental health services also ranked highly among people ages 45-64, who ranked it as the 6th top need out of 22 choices.

**Service Provider Focus Group:** It is almost impossible to get a therapist or a psychiatrist in a reasonable amount of time. It can take up to a year. This needs to be addressed – people need this support, counseling, and medication management.

**Gloucester High School Focus Group:** The pandemic affected everyone. It was a traumatizing event where everyone walked away with mental health baggage.

Percentage of people from each town who said mental health services was a top community need	
Ipswich	41%
Gloucester	36%
Manchester	33%
Essex	30%
Rockport	27%

According to survey results, Ipswich emerged with the highest percentage of individuals who identified mental health services as a top community need, with 41 percent of respondents expressing this concern. Gloucester followed closely behind, with 36 percent of people acknowledging the significance of mental health support in their community. Manchester-by-the-Sea displayed a slightly lower but still significant figure, with 33 percent of residents emphasizing the importance of accessible mental health services. Essex recorded a percentage of 30 percent, indicating that a substantial portion of the population recognizes the need for such resources. Lastly, Rockport had 27 percent of respondents who considered mental health services to be a top need in their community. These statistics highlight the recognition of mental health as a critical area requiring additional resources and support across these communities.

## ADDITIONAL KEY FINDINGS

The Cape Ann Community Survey identified several other significant themes that reflect the concerns and challenges faced by the residents.

OTHER THEMES
Childcare
Elder Care
Accessibility Barriers
Transportation
Immigrant Issues

One pressing issue that emerged was the lack of affordable and accessible childcare services. Many respondents highlighted the difficulties they faced in affording childcare, as well as the limited availability of quality care options. This issue not only hinders parents' ability to work but also affects the overall well-being of families in our service area.

Elder care emerged as another notable theme, particularly due to the aging population and the limited resources available to support them. The survey revealed long waits for essential services and a lack of options for older adults to remain in their homes comfortably. This issue poses challenges for both elderly individuals and their families, highlighting the need for improved elder care infrastructure and support systems.

Accessibility barriers were also a concern raised by the community. Respondents highlighted challenges related to language barriers, limited access to technology, and difficulties faced by individuals with disabilities. These barriers can limit individuals' ability to access crucial services and opportunities, emphasizing the need for initiatives that promote inclusivity and equal access for all residents.

Transportation emerged as a significant theme, particularly in towns with geographic limitations. Residents in Ipswich and Essex expressed concerns about limited transportation options, which can impact their ability to commute to jobs, access essential services, and participate fully in the community. Improved transportation infrastructure and expanded options were identified as key needs.

Lastly, immigration issues were highlighted as a concern, particularly related to access to jobs and housing. The survey indicated that residents face challenges due to language barriers and limited resources available to support immigrants. These issues reflect the need for increased support services, language assistance programs, and initiatives that promote inclusivity and equal opportunities for immigrants within the community.



## **Section 8 • Key Findings: Internal Assessment**

Through an internal survey, a staff focus group, and meetings with program directors, department heads and agency administration, we identified Action Inc.'s top internal needs.

Although we heard some of the same concerns raised through this process as we heard during the last assessment, we identified two new areas of need that mirrored issues in the community: cost of living and mental health support.

### **ACTION INC.'S NEEDS**

#### CAPACITY

During our internal assessment, we identified the need to scale our capacity to serve our expanding programs, departments, and properties better. Action Inc. recognizes that more resources in the fiscal, development, and facilities departments will be needed as we grow as an organization. Our internal assessment also revealed the need for expanded capacity in property development and further analysis about how to best utilize the spaces Action Inc. currently owns. Additionally, we strive to incorporate Diversity, Equity, Inclusion, and Belonging (DEIB) principles, affirming our commitment to nurturing a more inclusive environment as a crucial part of our work. We plan to do this by expanding our current capacity to better serve clients who speak other languages, thereby addressing cultural and linguistic needs, as well as addressing accessibility.

#### COST OF LIVING

Our assessment revealed that the rising cost of living is a significant concern for our staff members in addition to the community. Staff members are seeking more flexibility in choosing health insurance plans that cater to their unique needs and extend coverage to their families. Additionally, staff members have expressed the need for support with parking costs related to commuting to work, which would help make daily commutes more manageable. We have also recognized the need to evaluate and improve our compensation system to guarantee equitable pay for all our employees in accordance with industry benchmarks and comparable organizations.

#### COMMUNICATION

The internal survey revealed an opportunity for Action Inc. to improve intra-agency communication. Agency staff would benefit from a more uniform, agency-wide communication approach that reaches all staff members and is easily accessible. Similarly, there is a need for centralized information hubs where staff can access details about internal programs, resources for client referrals, and internal agency information such as benefits, vacation policies, training opportunities, and the organizational chart. Furthermore, staff has expressed a desire for greater insight into all of the programs and services offered by Action Inc. and to be more informed about agency updates.

## MENTAL HEALTH SUPPORT

Another significant need that surfaced during our assessment pertains to the provision of enhanced mental health support for staff. Staff identified that they would benefit from having accessible mental health resources that can offer support throughout the workday, enabling them to better serve the community. There is also a need to better inform staff members on agency benefits such as mental health days, the Employee Assistance Program (EAP), and the full spectrum of mental health supports they can access. In addition, staff identified a desire to receive training on behavioral health topics to help them interact with clients in crisis. To recognize staff who have demonstrated outstanding performance, the need for additional acknowledgment and spot bonuses, when appropriate, was identified. By actively addressing these needs, we aspire to cultivate a work environment that is not only supportive but also prioritizes mental health and well-being.

## Section 9 • Strategic Three-Year Goals

Over the course of the next three years, Action Inc. will be focused on addressing the primary needs of our service area identified through our Community and Internal Assessments (*Sections 7 and 8*). To effectively address these critical needs, we have outlined six agency-wide strategic goals that will serve as the cornerstone of our efforts from 2024 to 2026. In addition, we also have developed four goals that address Action Inc.'s internal needs. These goals, along with the corresponding objectives and activities, further enforce our commitment toward fulfilling our mission.

### ACTION INC.'S GOALS FOR 2024-2026

<b>GOAL #1</b>	Increase access to affordable housing in the community
<b>GOAL #2</b>	Assist individuals with gaining stability and achieving economic security through the provision of housing services
<b>GOAL #3</b>	Improve access to livable wages, affordable housing, financial supports, and community resources
<b>GOAL #4</b>	Assist individuals with gaining stability and achieving economic security through the provision of services, education and training, and financial assistance
<b>GOAL #5</b>	Increase access to behavioral health treatment and supports in the community
<b>GOAL #6</b>	Assist individuals with accessing behavioral health resources
<b>GOAL #7</b>	Scale internal agency capacity to support expanding programs, departments, and property development
<b>GOAL #8</b>	Alleviate the impact of the rising cost of living on agency staff
<b>GOAL #9</b>	Improve internal agency communication
<b>GOAL #10</b>	Provide support for the mental well-being of agency staff

Note: Goals 1, 3, and 5 are community-level goals, and Action Inc. will work with partners to foster large-scale, community-level change in these areas. Goals 2, 4, and 6 are individual/family-level goals, and Action Inc. will work directly with clients to create change on a one-on-one basis. Goals 7 through 10 are agency-level goals; as such, Action Inc. will work internally with staff and Board members to meet these goals.

## **SERVICE DELIVERY SYSTEM**

Action Inc. is committed to pursuing these goals by leveraging our existing programs, introducing new initiatives, and fostering collaboration with other community agencies and organizations in our service area. Our services are delivered through our five core departments: Community Services, Housing Services, Riley Education & Training Center, Energy Services, and Administration.

### **COMMUNITY SERVICES**

Action Inc.'s Community Services department is dedicated to providing assistance to low-income families and individuals, helping them access supportive services to sustain stable housing and attain economic stability. Our team of Community Service Navigators is committed to guiding clients through accessing an array of community services and public benefits to address the individual needs of their households. Our aim is to empower clients to reach their goals, fostering a path toward economic security.

Our Community Services department includes the following programs:

- Advocacy
- Tenant-Based Rental/Mortgage Assistance

### **HOUSING SERVICES**

The Housing Services department's programs include emergency shelter for unhoused individuals, supportive housing for individuals and families transitioning out of chronic homelessness, and affordable housing. The department's overarching goals are to help individuals and families find and maintain affordable housing, avoid eviction, and establish a stable living situation where they can thrive. Action Inc. recognizes that stable housing is fundamental for individual well-being.

Our Housing Services department includes the following programs:

- Emergency Shelter
- Housing First
- Affordable Housing
- Quest Program

### **RILEY EDUCATION & TRAINING CENTER**

The Riley Education & Training Center provides a range of programs aimed at equipping both youth and adults with the essential education and skills required to secure employment that offers a livable wage. Our programs work with youth and adults who have been unable to achieve their high school diploma, are either unemployed or underemployed, and/or are seeking to acquire new skills to access improved employment opportunities. Across all our programs, we foster a supportive and nurturing environment, motivating our students to strive for their goals – whether those goals are passing the High School Equivalency Test, pursuing higher education, acquiring job-specific skills, or securing full-time employment.

Our Riley Education & Training Center includes the following programs:

- Career Services & Job Training
- Adult Basic Education
- English for Speakers of Other Languages (ESOL)
- COMPASS Youth Program
- Financial Empowerment Program

## **ENERGY SERVICES**

Action Inc.'s Energy Services department provides programs geared toward ensuring residents' health and safety in their homes by providing financial assistance and energy efficiency improvements that reduce their overall heating costs. Our programs are dedicated to supporting low-income individuals and families in managing their heating and utility costs, along with implementing long-term solutions to make homes more energy efficient. We establish partnerships with contractors and suppliers, thereby contributing to the creation of local, living-wage employment opportunities. Furthermore, we actively engage with various regional, statewide, and national groups committed to advocating for energy affordability.

Our Energy Services department includes the following programs:

- Energy Assistance (formerly called Fuel Assistance)
- Energy Efficiency: Single-Family Program
- Energy Efficiency: Multi-Family Program
- Heating Emergency Assistance Retrofit Task Weatherization Assistance Program
- Appliance Delivery Program

## **ADMINISTRATION**

The Administration team plays a pivotal role in supporting all other departments with serving the community. Activities include overseeing all marketing and outreach efforts and spearheading fundraising initiatives for events such as the Cape Ann Kids Holiday Fund. This team is responsible for grant writing to secure supplementary funding to support and enhance our programming. The finance department is responsible for ensuring the organization's sound financial health and effective fund management. In addition to these responsibilities, the Administration team is responsible for developing the Community Assessment Report and leading the Strategic Planning process. The Administration team oversees accurate data management and tracking, ensures adherence to CSBG standards, and supports implementation of the Results-Oriented Management and Accountability cycle.

## **LINKAGES**

As a Community Action Agency, we build partnerships and connect with various resources to strengthen our community. Our organization actively joins local, regional, and statewide groups – like the Regional Youth Prevention Network, the Balance of State Continuum of Care, and the Low-Income Energy Affordability Network – to better serve our target population, advocate for needed resources, and avoid duplicating services already available in our community.

We have also established robust connections with other Community Action Agencies (CAAs) to exchange insights with like-minded organizations, encourage cooperation on programs, and provide mutual support. Our collaboration with other Massachusetts CAAs is particularly strong through our involvement in the Low-Income Energy Affordability Network and our energy efficiency programs. This cooperation extends to various levels, with Action Inc. staff members actively engaging with members of other CAAs through the Massachusetts Association for Community Action (MASSCAP) Board of Directors and various MASSCAP Communities of Practice.

Appendix F provides a comprehensive list of the groups we worked with in Fiscal Year 2023 and plan to continue collaborating with over the next three years.

## **SERVICE GAPS**

While Action Inc. offers a wide array of services providing holistic support, we acknowledge the importance of partnerships to strengthen the range of services that are available to meet the community's needs. The Community Needs Assessment and Strategic Planning process have brought to light two areas where the service gap is more pronounced, highlighting an opportunity to address them further.

There is a recognized critical need for behavioral health services, as highlighted in our Community Needs Assessment. This represents one of the top three identified needs of the community. Although Action Inc. has a behavioral health clinician to support the Emergency Shelter guests and Housing First clients, we do not currently have a dedicated program or department to respond to this need. Moving forward, we aspire to integrate more behavioral health services into our existing programs. We are actively exploring opportunities to incorporate behavioral health care into our service delivery and referral processes, striving to meet this essential community need.

One additional service gap we identified is childcare. The community requires more access to affordable childcare services. In response to this need, Action Inc. has established partnerships with organizations such as Pathways for Children.

Childcare was recognized as a need in our Community Needs Assessment; although it did not rise to a top three need, we remain aware of potential collaborations and seek to continuously respond to this issue.

In the upcoming three years, our plan is to leverage our partners' expertise to address the housing, cost of living support, and behavioral health needs identified in the Community Needs Assessment. Additionally, we aim to continue our efforts to advocate at the local, regional, and state levels, raising awareness of the issues we are actively addressing.

In *Section 10*, we've outlined several specific areas where we anticipate collaborating with others to address these issues. You can find a comprehensive list of the partners we work with in Appendix F.

## **FUNDING STRATEGIES**

Action Inc. receives funding from the Community Service Block Grant (CSBG), which is overseen by the Executive Office of Housing and Livable Communities (EOHLC). This CSBG funding designates us as a Community Action Agency (CAA) and provides flexibility that helps us take innovative steps to address the diverse and evolving needs of our community. In addition to our CSBG support, we have a range of public contracts with local, state, and federal government agencies.

One aspect that sets Action Inc. apart from other Massachusetts CAAs is our role as the lead contractor for the utility corporation National Grid's income-eligible program. National Grid entrusts us with the management of significant energy conservation projects worth millions of dollars across residential properties throughout Massachusetts. In this capacity, Action Inc. serves as the primary agency overseeing 20 subcontractors across the state.

To complement our government and National Grid funding, we actively seek additional resources through private foundation grants, contributions from individual donors, and fundraising events. While government and corporate contracts constitute the bulk of our financial support, the contributions we receive from private foundations, local businesses, and individual donors are absolutely vital to our work. Most of our funding is earmarked for specific initiatives, and each of Action Inc.'s departments strives for self-sustaining funding support. Some programs operate with substantial budgets and relatively stable support, while others operate on lean budgets where every dollar makes a significant impact. Detailed information about our funding strategies is available in *Section 10*.

## Section 10 • Specific Objectives

The specific objectives in this section serve as Action Inc.'s roadmap to attain the goals outlined in *Section 9*. This section was formulated under the expectation that our funding would remain constant. Activities are subject to change depending on our changing community and resources available to us as an agency.

### Goal #1: Increase access to affordable housing in the community

Objective	Activity	Timeline
Pursue opportunities to create or maintain additional affordable housing	Explore purchasing multi-unit properties to establish and/or maintain affordable housing stock	FY 2024-2026
	Explore working with local development partners to identify new affordable housing development opportunities	FY 2024-2026
	Explore creative housing options such as tiny homes, recycled shipping containers, converting closed nursing home into single room occupancy units, etc.	FY 2024-2026
Increase outreach and education efforts to support housing affordability in the community	Explore creating a landlord education program about Action Inc.'s affordable housing programs which may include information packets and videos on our website	FY 2024-2026
	Continue to create partnerships with local landlords to support clients in the Housing First and Quest programs	FY 2024-2026
	Explore developing an incentive program to enlist landlords and expand affordable housing options	FY 2024-2026
Expand current service offerings to support unhoused individuals and families	Increase number of Housing First spots by 22 households	FY 2025
	Enhance outreach efforts to unhoused individuals to provide wraparound services	FY 2024-2026
	Enhance partnerships with community partners such as the North Shore Health Project/One Stop and Gloucester Family Health Center to provide medical and behavioral health services to unhoused individuals	FY 2024-2026



## Goal #1: Increase access to affordable housing in the community

Objective	Activity	Timeline
Develop advocacy strategy to increase access to affordable housing options	Increase participation in city/town zoning, redevelopment and housing meetings to advocate for housing policy review and provide input in areas such as income inclusivity for housing eligibility of new developments, zoning laws to allow for more multi-unit buildings, the addition of Accessory Dwelling Units (ADUs), limits on short-term rentals, enforcement of section 3A zoning, and effective monitoring of income accessibility after initial lease period	FY 2024-2026
	Outreach to city/town officials regarding the identified need in the community for affordable housing	FY 2024-2026
	Participate in grassroots advocacy groups, such as Housing 4 All Gloucester	FY 2024-2026

**Goal #2: Assist individuals with gaining stability and achieving economic security through the provision of housing and services**

Objective	Activity	Timeline
Increase access to housing resources for improved housing stability	Provide clients with information on housing services available in the community	FY 2024-2026
	Preserve housing for active renters through renters' rights resources, legal assistance, and education. Provide these resources in multiple languages to ensure accessibility	FY 2024-2026
	Maximize Harbor Village community space to increase access to services for individuals and families	FY 2024-2026
Provide additional supportive services to individuals and families to maintain stable, affordable housing	Provide 100 formerly homeless individuals and families with permanent housing and supportive case management through our Housing First program	FY 2024-2026
	Provide 24 medically vulnerable households with permanent housing and supportive services through our Quest Program	FY 2024-2026
	Provide 19 households with affordable housing and supportive case management at Action Inc.-owned properties in partnership with Gloucester Housing Authority and Community Teamwork, Inc.	FY 2024-2026
	Provide 30 households with affordable housing and supportive services at Harbor Village	FY 2024-2026
	Provide single room occupancy housing and supportive case management for 13 residents at newly purchased property at 3 Eastern Point Road, Gloucester	FY 2024-2026
	Provide support for residents' medical, behavioral health and substance use disorder needs to mitigate the risk of losing housing	FY 2024-2026
	Explore providing additional supports to the immigrant community searching for housing	FY 2024-2026

**Goal #2: Assist individuals with gaining stability and achieving economic security through the provision of housing and services**

Objective	Activity	Timeline
Provide financial supports for individuals to maintain stable housing	Offer short-term mortgage and rental assistance, along with assistance for initial move-in costs and security deposits	FY 2024-2026
	Provide financial literacy education through our Financial Empowerment Program	FY 2024-2026
	Provide Energy Efficiency Services to residents in service area to maximize households' financial and housing stability through improving housing affordability	FY 2024-2026
	Provide Energy Assistance (Fuel Assistance) to 2,500 income eligible individuals each year to reduce energy burden and improve economic security	FY 2024-2026
Create pathway to homeownership	Explore the possibility of developing a program aimed at prospective homebuyers who have an extended timeframe for their home purchase	FY 2024-2026
	Explore funding opportunities to offer down payment assistance	FY 2024-2026
	Collaborate with Gloucester Housing Authority and their First Time Homebuyer program	FY 2024-2026
	Generate awareness about affordable homeownership opportunities	FY 2024-2026
Make improvements to Action Inc. owned affordable housing to enhance residents' quality of life, health, and safety	Renovate kitchens, bathrooms, and flooring in Action Inc.'s owned and operated units to enhance safety and accessibility for the residents	FY 2024-2026

### Goal #3: Improve access to livable wages, affordable housing, financial supports, and community resources

Objective	Activity	Timeline
Improve the community's access to childcare resources	Explore partnerships to provide additional childcare options with childcare providers in the community	FY 2024-2026
Develop advocacy strategy to improve the community's financial stability at the city/town and state level	Advocate for additional relief programs such as increased minimum wage, affordable healthcare, higher income guidelines for program qualification, real estate tax abatement for seniors, affordable transportation options, and increased funding and services for seniors	FY 2024-2026
Foster partnerships with other human service agencies to improve the community's access to assistance for financial stability	Promote a more streamlined communication and referral process between Action Inc. and partnering organizations for a more holistic approach to services	FY 2024-2026
Increase outreach and information sharing on available resources at Action Inc. to improve financial stability	Create a "no wrong door" resource center at 180 Main Street to offer a single point of entry to help individuals and families get connected with the suite of services Action Inc. offers	FY 2024
	Develop outreach materials that provide information about Action Inc.'s programs, to be distributed in highly visible areas, community meeting spaces, and among community partners	FY 2024-2026
	Increase outreach to the community about Action Inc.'s services by working with groups such as Councils on Aging, libraries, faith communities, and first responders	FY 2024-2026

**Goal #3: Improve access to livable wages, affordable housing, financial supports, and community resources**

Objective	Activity	Timeline
Increase the affordability of housing units in the community through Energy Efficiency initiatives	Enhance the suite of energy efficiency program offerings to provide additional savings to homeowners who previously received services	FY 2024-2026
	Increase the number of Energy Assistance referrals as a pathway for renters and homeowners to access energy-saving opportunities	FY 2024-2026
	Improve affordability of 550 housing units per year in 1-4 unit buildings through weatherization and other energy conservation measures	FY 2024-2026
	Improve affordability of 10,500 housing units per year in multi-family buildings through weatherization and other energy efficiency measures	FY 2024-2026
	Expand heat pump adoption in community through marketing and outreach efforts to educate residents about the benefits of heat pumps	FY 2024-2026

**Goal #4: Assist individuals with gaining stability and achieving economic security through the provision of services, education and training, and financial assistance**

Objective	Activity	Timeline
Improve individuals' and households' financial stability through education	Expand financial literacy workshops to include education on investing, budgeting, credit card debt and improving credit scores	FY 2024-2026
	Provide budgeting assistance and support to clients engaged with all Action Inc. programs	FY 2024-2026
	Provide clients with information about energy cost savings techniques	FY 2024-2026
	Explore the possibility of creating Financial Empowerment resources and workshops in Spanish and Portuguese	FY 2024-2026
	Provide 500 clients per year with benefits coordination, rental assistance, SNAP certification assistance, housing advocacy, referrals, and/or other services through our Community Services program	FY 2024-2026
Provide financial assistance for expenses not covered by other programs	Explore creating an Emergency Relief Fund to provide financial support for expenses such as medication, co-pays, medical supplies or one-time assistance for unexpected costs such as car repairs	FY 2024-2026
Provide career services and job training assistance to improve individual's ability to attain and maintain financial stability through living wage employment	Connect individuals with job training programs with the goal of obtaining higher paying long-term employment	FY 2024-2026
	Continue to provide services that connect clients to potential employers	FY 2024-2026
	Offer career services to 50 individuals each year including resume writing, interview preparation, and career coaching	FY 2024-2026
	Explore expanding current capacity to provide support to individuals applying for community college and financial aid	FY 2024-2026

**Goal #4: Assist individuals with gaining stability and achieving economic security through the provision of services, education and training, and financial assistance**

<b>Objective</b>	<b>Activity</b>	<b>Timeline</b>
Increase efforts to train individuals in Green Jobs field	Explore the possibility of hosting a job fair for Energy Services jobs	FY 2024-2026
	Streamline the process to engage interested applicants with employment and on-the-job training programs at Action Inc.	FY 2024-2026
Support youth and adults with earning a high school diploma or passing the High School Equivalency Test (HiSet)	Provide English for Speakers of Other Languages classes for 12 adult learners each year to meet basic English language skills levels to progress to Adult Basic Education	FY 2024-2026
	Serve 55 out-of-school youth per year through COMPASS Youth Program	FY 2024-2026
	Provide credit recovery assistance for youth at risk of withdrawing from high school	FY 2024-2026
	Serve 65 adult students per year through the Adult Education Program	FY 2024-2026
Support new immigrants with connecting to resources	Provide information about Action Inc. programs in Portuguese and Spanish to key points of contact at local schools, assisting families with services such as affordable housing, adult education, financial support, and others	FY 2024-2026

**Goal #5: Increase access to behavioral health treatment and supports in community**

<b>Objective</b>	<b>Activity</b>	<b>Timeline</b>
Improve the community's access to behavioral health resources	Explore the development of a mental health partnership, contracting with independent clinicians and providing subsidized office space	FY 2024-2026
	Explore contracting with an established partner such as the Justice Resource Institute (JRI) to provide on-site behavioral health services	FY 2024-2026
	Explore the expansion of internal resources to include behavioral health services to more client groups	FY 2024-2026
	Develop an area-wide strategy with community partners to increase access, availability, and affordability of behavioral health services	FY 2024-2026
Improve the community's access to behavioral health resources through advocacy	Advocate for increased rates for MassHealth reimbursement for behavioral health clinicians	FY 2024-2026
Increase number of behavioral health professionals in the community	Explore sponsoring trainings for behavioral health professionals in our service area	FY 2024-2026
	Coordinate with community partners to find creative funding sources for flexible behavioral health services	FY 2024-2026



## Goal #6: Assist individuals with accessing behavioral health resources

Objective	Activity	Timeline
Expand in-house behavioral health resources	Provide education on programs that are currently available through community partnerships, specifically support groups on topics such as postpartum depression, anxiety, parenting, caretaking, LGBTQ+, chronic illness, and others	FY 2024-2026
	Provide clients guidance with accessing health and behavioral health resources	FY 2024-2026
	Increase capacity of in-house social workers and navigators	FY 2024-2026
	Continue to provide behavioral health 1-1 counseling and support groups to Emergency Shelter guests and Housing First clients	FY 2024-2026
Provide barrier mitigation support for clients who cannot access behavioral health resources	Explore providing transportation assistance to behavioral health appointments	FY 2024-2026
	Provide technology assistance to clients being served through online behavioral health resources	FY 2024-2026
	Explore opportunities to provide financial assistance for behavioral health copays	FY 2024-2026

**Goal #7: Scale internal agency capacity to support expanding programs, departments, and property development**

Internal Agency Activities	Timeline
Support the DEI Committee in their ongoing work to address accessibility, language barriers, work hours, hiring process as part of their workplan	FY 2024-2026
Provide discounts on language education for staff	FY 2024-2026
Support more efficient hiring practices by including job applications directly on the Action Inc. website homepage	FY 2024
Introduce new payroll system integrating timecard, time off balances and requests, benefits	FY 2024
Integrate performance reviews into the payroll system to streamline access and improve efficiency for all employment information	FY 2024-2026
Expand capacity within fiscal department to oversee additional income from grants/fundraising for new initiatives, expansion of affordable housing holdings, and to support the potential addition of program staff for new programs and the expansion of current services which would impact additional payroll, benefits, and expense processing	FY 2024-2026
Expand capacity within Facilities Department for the oversight and upkeep of additional properties	FY 2024-2026
Explore the utilization of 47 Washington Street as a community resource space, providing access to community support, mental health services, meeting space, or third space for youth	FY 2024-2026
Build institutional knowledge about financing options for the purchase of additional housing units	FY 2024-2026

**Goal #8: Alleviate the impact of the rising cost of living on agency staff**

Internal Agency Activities	Timeline
Continually assess cost-effective healthcare/vision/dental insurance options for employee families of all sizes	FY 2024-2026
Conduct compensation study to assess salaries for parity and market rate fairness	FY 2024
Support staff by offering no-cost monthly parking passes for City of Gloucester for employees working at 180 Main Street	FY 2024
Support staff by offering no-cost parking for Energy staff working at 5 Centennial Drive in Peabody	FY 2024

## Goal #9: Improve internal agency communication

Internal Agency Activities	Timeline
Address staff request for increased internal communication by sharing agency and updates on programs and other relevant information in quarterly meetings	FY 2024-2026
Conduct a comprehensive onboarding process for all new staff, including a structured introduction to the agency's history and an overview of our programs	FY 2024-2026
Provide all staff with a refresher of agency history and updates on programs through departmental staff meetings at regular intervals	FY 2024-2026
Promote agency intranet/Sharepoint site where employees can access benefit information, EAP instructions, organizational chart, trainings, internal newsletter, etc.	FY 2024
Strengthen the integration of all Action Inc. programs and services by developing a "no wrong door" resource center to offer a single point of entry to help individuals and families get connected with the suite of Action Inc. programs	FY 2024-2026

## Goal #10: Provide support for the mental well-being of agency staff

Internal Agency Activities	Timeline
Explore the development of an internal support network to provide staff with an immediate outlet for processing crises and vicarious trauma	FY 2024-2026
Offer training for staff on mental health first aid, mental illness, substance use disorder, hoarding behavior, and identifying clients in crisis	FY 2024-2026
Communicate the agency provided mental health benefits to staff, such as mental health days and the EAP program	FY 2024-2026
Explore the possibility of creating a lending library available to staff including books on Diversity, Equity, Inclusion and Belonging (DEIB), mental health, self-help, and other topics	FY 2024-2026
Acknowledge staff who have gone above and beyond in their contributions by providing spot bonuses at their manager's discretion	FY 2024-2026

## **Section 11 • Plan Monitoring & Reporting**

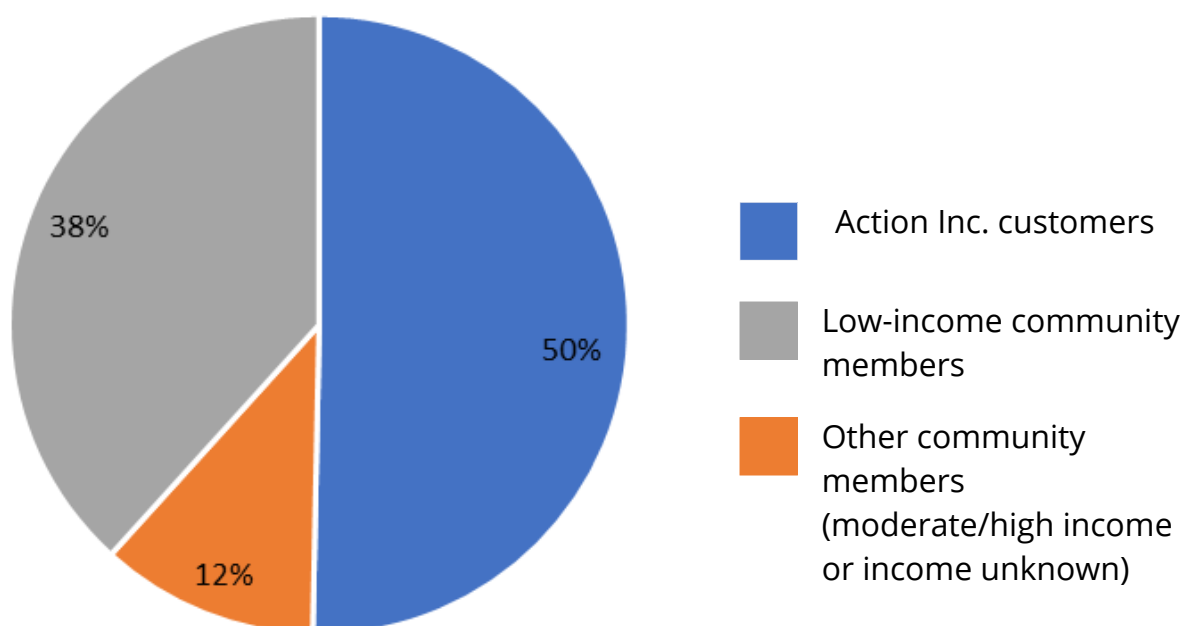
Action Inc. is committed to maintaining ongoing oversight of our progress in realizing the goals outlined in this Strategic Plan. Each year, the Director of Marketing & Planning will collaborate with department heads to translate our strategic objectives into the agency's Community Action Plan. Evaluation will occur in March and September of each year to assess progress toward achieving these objectives. These discussions will also evaluate activities specified in the Strategic Plan that may require adjustments based on feasibility or additional funding, ensuring effective implementation.

In line with our commitment to transparency and accountability, the Planning & Grants Specialist and the Director of Marketing & Planning will provide semi-annual and annual progress reports to the Executive Office of Housing and Livable Communities (EOHLC) in April and October, respectively. Following the submission of these reports, the Planning & Grants Specialist will provide detailed reports for the Board of Directors. These assessments will evaluate the implementation of our Strategic Plan and will be presented to the Board during the June and December meetings. This process empowers our Board members to actively monitor and evaluate our progress toward achieving our strategic goals, fostering a culture of continuous improvement within our organization.

## Appendix A – Community Assessment Surveys

Action Inc. surveyed clients and community members as part of our community assessment process. We distributed the Cape Ann Community Survey broadly throughout our service area, as explained in *Section 6*. Data collected from low-income community members and Action Inc. clients was incorporated into the analysis in *Section 7*.

We received 1,281 total responses to our community survey. Of those responses, only respondents within our core service area were included in our analysis, adding up to a total of 1,053 responses. Of those responses, 530 were submitted by individuals or families who had received services from Action Inc. in the last year (50 percent). Additionally, 120 responses (12 percent) were received from low-income residents who are not Action Inc. clients.



*Households were considered low-income if they reported annual income below \$48,000 per year, as this aligns reasonably well with HUD low-income limits for our region. Many of the respondents who are listed as "other" may also be low-income, however we did not have enough information to determine their income status based on their survey responses.*

## Appendix B – Focus Groups

The list below details the 19 focus groups that were held during our community and internal assessment process. (Groups that contained low-income individuals are noted with an asterisk.)

*Action Inc. Advocacy Clients
*Action Inc. COMPASS Students
*Action Inc. Energy Services Clients
*Action Inc. Housing First Clients
*Action Inc. Job Training Clients
*Action Inc. Shelter Guests
*Gloucester High School Students
*Ipswich High School Students
*Portuguese-Speaking Clients & Community Members
*Seniors
*Spanish-Speaking Clients & Community Members
Action Inc. Direct Care Staff
Adjustment Counselors and School Staff
Behavioral Health Workers
Businesses/Private Sector
Faith-Based Organizations
First Responders/Crisis Response
Landlords and Property Managers
Service Providers



## Appendix C – Stakeholder Interviews

The list below includes the name and affiliation of each person who participated in a stakeholder interview during our community assessment process.

<b>Diane Bertolino</b> , Director, Rockport Council on Aging
<b>Sally Berkowitz</b> , Board Member, Action Inc.
<b>Chief Edward Conley</b> , Chief of Police, City of Gloucester
<b>Jaimie Corliss</b> , Grants Administrator, City of Gloucester
<b>Stephen Crane</b> , Town Manager, Town of Ipswich
<b>Adam Curcuru</b> , Director of Veterans Services, City of Gloucester
<b>Colleen Fermon</b> , Director, Public Health Department, Town of Ipswich
<b>Ann Margaret Ferrante</b> , State Representative, MA Legislature
<b>Lori Fonseca</b> , Housing Attorney, Action Inc.
<b>Chief Paul Francis</b> , Chief of Police, Town of Essex
<b>Susan Gould-Coviello</b> , Executive Director, North Shore Health Project
<b>Wendy Hansbury</b> , Public Health Agent, Manchester-by-the-Sea Board of Health
<b>Chief John Horvath</b> , Chief of Police, Town of Rockport
<b>David Houlden</b> , Executive Director, Gloucester Housing Authority
<b>Kristin Kassner</b> , State Representative, MA Legislature
<b>Erin Kirchner</b> , Board of Health Administrator, Town of Essex
<b>Julie LaFontaine</b> , CEO, The Open Door
<b>Joan Lepore</b> , President, ABC Home Healthcare Professionals
<b>Marie Mathes</b> , Interim Executive Director, Rockport Housing Authority
<b>Kate McGuire</b> , Executive Director, Ipswich Housing Authority
<b>Eric Mitchell</b> , CEO, Pathways for Children
<b>Chief Paul Nikas</b> , Chief of Police, Town of Ipswich
<b>Dr. Brian Orr</b> , Pediatrician, Brian Orr Pediatrics
<b>Chief Paul Parisi</b> , Fire Chief, Town of Ipswich
<b>Chief Ramie Reader</b> , Fire Chief, Town of Essex
<b>Elise Sinagra</b> , Director of Elder Services, City of Gloucester, and Board Member, Action Inc.
<b>Chief Eric Smith</b> , Fire Chief, City of Gloucester
<b>Marianne Smith</b> , President, Cape Ann Savings Bank
<b>Bruce Tarr</b> , State Senator, MA Legislature

**Sheila Taylor**, Director of Senior Services, Town of Ipswich, and Board Member, Action Inc.

**Greg Verga**, Mayor, City of Gloucester

**Gemma Wilkins**, Staff Planner, City of Gloucester

**Peter Williamson**, Senior Project Manager, City of Gloucester

## Appendix D – Secondary Data Sources

Action Inc. collected and analyzed data from the following secondary data sources as part of our community assessment.

<b>National Data Sources</b>
Bureau of Economic Analysis
Child Care Aware
Consumer Price Index
County Health Rankings
Feeding America
MIT Living Wage Calculator
National Bureau of Economic Research
The Federal Reserve System
U.S. Bureau of Labor Statistics
U.S. Census Bureau American Community Survey 2012-2013
U.S. Census Bureau American Community Survey 2013-2014
U.S. Census Bureau American Community Survey 2014-2015
U.S. Census Bureau American Community Survey 2015-2016
U.S. Census Bureau American Community Survey 2016-2017
U.S. Census Bureau American Community Survey 2017-2018
U.S. Census Bureau American Community Survey 2018-2019
U.S. Census Bureau American Community Survey 2019-2020
U.S. Census Bureau American Community Survey 2020-2021
U.S. Census Bureau American Community Survey 2021-2022
U.S. Social Security Administration
<b>State Data Sources</b>
Massachusetts Department of Elementary and Secondary Education
Child Care Circuit
Executive Office of Housing and Livable Communities
Massachusetts Center for Health Information and Analysis
Massachusetts Child Care Resource & Referral Network, Inc.
Massachusetts Department of Public Health
Massachusetts Senior Care Foundation
MySidewalk
Youth Risk Behavior Survey

<b>Local Data Sources</b>
Action Inc. Agency Data
Beverly Hospital and Addison Gilbert Hospital Community Health Needs Assessment 2022
Gloucester Housing Authority Agency Data
Impact Essex County/Essex County Community Foundation
UMass Boston Center for Social and Demographic Research on Aging

## Appendix E – Internal Assessment Surveys

Action Inc. conducted a comprehensive internal assessment, gathering feedback from both staff and the Board of Directors. Survey results are detailed below and further summarized in *Section 8*.

### STAFF SURVEY

QUESTIONS RECEIVING 95-100% "AGREE" RESPONSES			
	Strongly Agree/ Agree	Undecided	Disagree/ Strongly Disagree
I feel informed about Action Inc.'s programs and services outside my department	98%	2%	0%
I feel that I am fairly paid for my work at Action Inc.	97%	3%	0%
I feel informed about the Community Action network and how federal, state, and local issues impact the agency and its clients	95%	3%	2%
QUESTIONS RECEIVING 90-94% "AGREE" RESPONSES			
	Strongly Agree/ Agree	Undecided	Disagree/ Strongly Disagree
Communication between staff and managers is effective	93%	3%	3%
The morale of my department is high	93%	7%	0%
I feel confident in Action Inc.'s leadership	90%	5%	5%
Communication between administration and programs is effective	90%	7%	3%
I enjoy Action Inc.'s work culture	90%	10%	0%
QUESTIONS RECEIVING 85-89% "AGREE" RESPONSES			
	Strongly Agree/ Agree	Undecided	Disagree/ Strongly Disagree
The services Action Inc. provides meets the needs of our clients	88%	11%	2%
Career growth opportunities exist for Action Inc. employees	86%	12%	2%
I am satisfied with the benefits available to Action Inc. employees	86%	7%	7%
I have a clear understanding of Action Inc.'s mission	85%	8%	7%

<b>QUESTIONS RECEIVING 80-84% "AGREE" RESPONSES</b>			
	<b>Strongly Agree/ Agree</b>	<b>Undecided</b>	<b>Disagree/ Strongly Disagree</b>
I have a clear understanding of Action Inc.'s goals	83%	9%	9%
I feel informed about Action Inc.'s policies and procedures	81%	10%	9%
The amount of work expected of me is reasonable	81%	16%	3%
<b>QUESTIONS RECEIVING LESS THAN 80% "AGREE" RESPONSES</b>			
	<b>Strongly Agree/ Agree</b>	<b>Undecided</b>	<b>Disagree/ Strongly Disagree</b>
I receive the training and supervision I need to do my job well	79%	10%	10%
Action Inc.'s organizational structure makes sense	79%	12%	9%
Action Inc. clients are treated in a respectful and caring manner	79%	16%	5%
I am satisfied with my role at Action Inc.	77%	18%	5%
I understand what is expected of me by Action Inc./my supervisor	75%	11%	14%
I feel proud to work at Action Inc.	73%	20%	7%

## BOARD SURVEY

<b>QUESTIONS RECEIVING 95-100% "AGREE" RESPONSES</b>			
	<b>Strongly Agree/ Agree</b>	<b>Not Sure</b>	<b>Disagree/ Strongly Disagree</b>
The Board understands and routinely considers the agency's mission statement when establishing organizational plans, policies, and priorities.	100%	0%	0%
The Board approved an updated agency Strategic Plan and reviews progress toward implementing the Plan on an annual basis.	100%	0%	0%
The Board approves an annual organizational operating budget prior to the start of a new fiscal year.	100%	0%	0%
The Board routinely receives and reviews timely, accurate, and understandable financial reports throughout the year – including an independent annual audit.	100%	0%	0%

<b>QUESTIONS RECEIVING 95-100% "AGREE" RESPONSES</b>			
	<b>Strongly Agree/ Agree</b>	<b>Not Sure</b>	<b>Disagree/ Strongly Disagree</b>
Board members have received, signed, and comply with agency Code of Ethics and Conflict of Interest policies.	100%	0%	0%
The Board completes a timely, annual written appraisal of the performance of the agency's Executive Director.	100%	0%	0%
The Board has been offered training to address emerging needs and promote best practices in Board governance.	100%	0%	0%
The Board does a good job of recruiting, nominating, electing, and orienting new Board members on a timely basis.	100%	0%	0%
Board Committees are active and contribute to the overall effectiveness and productivity of the Board.	100%	0%	0%
The roles and responsibilities of the Board and the agency's Executive Director are clear and respected.	100%	0%	0%
Board members reflect a diverse array of experience, expertise, and community representation which helps the Board make more thoughtful and informed decisions.	100%	0%	0%
The Board has a strong collective commitment to promoting the mission and goals of the agency.	100%	0%	0%
I know Action Inc.'s mission statement and/or would feel comfortable discussing Action Inc.'s mission with a stranger.	100%	0%	0%
I am aware of Action Inc.'s strategic plan and understand the organization's plans and priorities.	100%	0%	0%
I feel informed about Action Inc.'s programs and initiatives.	100%	0%	0%
I feel informed about CSBG requirements, the Community Action Agency network, and ROMA.	100%	0%	0%
I feel informed about what is expected of me as a Board member.	100%	0%	0%
I believe the Board is taking full advantage of my talents.	100%	0%	0%
My experience as a Board member has been both positive and productive.	100%	0%	0%

<b>QUESTIONS RECEIVING 80-95% "AGREE" RESPONSES</b>			
	<b>Strongly Agree/ Agree</b>	<b>Not Sure</b>	<b>Disagree/ Strongly Disagree</b>
The Board provides adequate support for the agency's fundraising and marketing initiatives.	92%	0%	8%
Board meetings make the most productive use of members' time and afford opportunities for members to share ideas and opinions.	92%	0%	8%
Board meetings are focused on broader issues of policy formulation, strategic planning, and management oversight rather than procedural issues, administrative details, or simple information reporting.	83%	0%	17%
<b>QUESTIONS RECEIVING LESS THAN 80% "AGREE" RESPONSES</b>			
	<b>Strongly Agree/ Agree</b>	<b>Not Sure</b>	<b>Disagree/ Strongly Disagree</b>
The Board has an adequate amount of liability insurance and has adequate risk management and control policies in place.	75%	25%	0%



## Appendix F – Linkages

Below is a list of both formal and informal partners Action Inc. collaborated with in Fiscal Year 2023. We expect we will continue to work with these organizations in the upcoming three years as well as establish new partnerships.

FORMAL PARTNERSHIPS AS OF FISCAL YEAR 2023		
Action for Boston Community Development	Ipswich Utilities	Open Door Food Pantry
Addison Gilbert Hospital/Beth Israel Lahey Health	JRI/Children's Friend & Family Services/ Younity Drop-in Center	Open Door Immigration Services
Backyard Growers	LEO Inc.	Peabody Properties
Balance of State Continuum of Care Homeless Services Consortium	Low-Income Energy Affordability Network	Quincy Community Action Programs
Berkshire Community Action Council	MA Clean Energy Center	RISE Engineering
Center for Eco-Technology (CET)	MA Department of Public Health	Rockport Community Preservation Committee
Citizens for Citizens	Making Opportunity Count	Self Help, Inc.
Community Action of Pioneer Valley	Manchester Affordable Housing Trust	South Middlesex Opportunity Council
Community Action Programs of Inter-City, Inc.	Massachusetts Alliance for Supportive Housing	South Shore Community Action Council
Community Action, Inc.	Massachusetts Housing & Shelter Alliance	Springfield Partners for Community Action
Community Teamwork, Inc.	MassHire North Shore	St. John's Episcopal Church
Condensed Curriculum International	National Consumer Law Center	United Way
Eliot Community Human Services	National Grid	US Department of Energy
Emmaus	New England Tractor Trailer Training School	US Department of Health and Human Services
Gloucester Community Preservation Committee	North Shore Community Action Programs	US Department of Housing and Urban Development
Greater Lawrence Community Action Council	North Shore Community College	Valley Opportunity Council
Housing Assistance Corporation	North Shore Community Development Coalition	WindRiver Construction
Ipswich Affordable Housing Trust Fund Board/Housing Partnership	North Shore HOME Consortium/City of Peabody	Worcester Community Action Council
Ipswich Public Schools	North Shore Workforce Investment Board	YMCA of the North Shore

**INFORMAL PARTNERSHIPS AS OF FISCAL YEAR 2023**

ABC Home Healthcare Professionals	Gloucester Taxi	New England Center and Home for Veterans
Alfred E Chase Foundation	Good Friday Walk	New England ISO
Annisquam Village Church	Gorton's of Gloucester	North Shore Career Center
Applied Materials	Grace Center	North Shore Health Project
Babson Webber Mustard Fund	Grace Center/Lifebridge North Shore	North Shore Housing Action Group
Babson-Webber-Mustard Fund	Grand Banks	Northeast Legal Aid
Bambino Basket	Greater Cape Ann Chamber of Commerce	Orlando & Associates
BankGloucester	Greater Lawrence Family Health Center	Orthodox Congregational Church
Beauport Ambulance Service	Greater Lynn Senior Services	Pathways for Children
Beverly Bootstraps	Holy Family Parish	Percy's TV & Appliance
Beverly Housing Authority	Institution For Savings Charitable Foundation	Peterson School
Black Tree Inc.	Ipswich Aware	Randstad
Bruce J Andreson Foundation	Ipswich Caring	Regional Youth Prevention Network
Cape Ann Interfaith Commission	Ipswich Community Stakeholder Group	Riverdale Methodist Church
Cape Ann Motor Inn	Ipswich Public Library	Rockport Council on Aging
Cape Ann Museum	Ipswich Refugee Program	Rockport Housing Authority
Cape Ann Resource Exchange (CARE Network)	Lahey Health	Rockport Public Library
Cape Ann Savings Bank	Lahey Health Behavioral Services	Rockport Public Schools
Cape Ann Transit Authority	Learn to Cope	Rotary Club of Gloucester, MA
Cape Ann Young Adult College And Career Collaborative	Lynn Community Health Center	Rotary Club of Rockport
CARE Network (Cape Ann Resource Exchange)	Lynn Housing Authority	Rotary Club of Rockport, MA
Catholic Charities	Lynn Shelter Association	Sailors Snug Harbor of Boston
Community Helping Hands	MA Department of Developmental Disabilities	Salem State University
Community Research Initiative	MA Department of Elementary & Secondary Education	Salvation Army

**INFORMAL PARTNERSHIPS AS OF FISCAL YEAR 2023**

Cornerstone Creative	MA Department of Energy and Environmental Affairs	Santander Bank
Department of Transitional Assistance	MA Department of Mental Health	Scatterday's Driving School
DF Clark	MA Department of Transitional Assistance	Scooner Adventure
Disability Resource Center	MA Department of Veterans' Services	Seacoast Nursing Home
Dusky Foundation	MA Energy Director's Association	Second Glance
Element Care	Mabel Louise Riley Foundation	Senior Care
Essex County Bar Association	Manchester Essex School District	Shalin Liu Performance Center
Essex County Community Foundation	Manchester Housing Authority	South Bay Community Services
Essex Housing Authority	Massachusetts Charitable Society	St. Mary's Episcopal Church
Essex North Shore Agricultural & Technical School	Massachusetts Coalition for the Homeless	St. Paul Lutheran Church
Express Kitchens	Massachusetts Law Reform Institute	St. Vincent DePaul
Federal Emergency Management Agency	Massachusetts Rehabilitation Commission	Star Hardware
Fenway Health/AIDS Action Committee	MassHealth	Sunshine Taxi
Gloucester Biotech Academy	MassHousing	TG Gallagher
Gloucester District Court	McCarthy Family Foundation	The Caleb Group
Gloucester Education Foundation	Mission of Deeds – Reading	Tides Foundation
Gloucester Family Health Center/North Shore Community Health	Moore's Way	Tools & Tiaras
Gloucester Female Charitable Association	Moseley Foundation	Tower Fund
Gloucester Fire Department	National Association of Regulatory Utility Commissioners	Triangle, Inc.
Gloucester Health Department	National Association of State Consumer Advocates	VNOC
Gloucester Housing Authority	National Energy Assistance Director's Association	Wellspring House
Gloucester Police Department	Needy Meds	Women's Money Matters
Gloucester Public Schools	New England Biolabs	

## Appendix G - Acknowledgements

This Community Assessment Report was made possible thanks to the hard work of Action Inc.'s Staff & Board Strategic Planning Committee.

<b>STRATEGIC PLANNING COMMITTEE: BOARD REPRESENTATION</b>	
<b>PUBLIC SECTOR</b>	Ann Cameron
<b>PRIVATE SECTOR</b>	Troy Sullivan
	Carole Sharoff
<b>COMMUNITY SECTOR</b>	Elise Sinagra
	Coreen Howland
<b>STRATEGIC PLANNING COMMITTEE: AGENCY REPRESENTATION</b>	
<b>ADMINISTRATION</b>	Jennifer Beloff
	Marina Bueno
	Ryan Gillen
	Peggy Hegarty-Steck
	Jeremy Heussi
	Allison Lex
	Kristin Macek
	Megan Merlin
	Paula Reynolds
<b>HOUSING SERVICES</b>	Abbey Brewer
	Erin George
	Michael Hiland
	Tress Ricker
<b>COMMUNITY SERVICES</b>	Caryn Clifford
	Fatima Gomes
<b>EDUCATION AND TRAINING</b>	Jill Bonaiuto
	Barry Danaher
	Mitchell Feldman
<b>ENERGY SERVICES</b>	Brian Beote
	Linda Brayton
	Andrea Harkness
	Jamin Jones
	Jennifer Schmorrow

We would also like to thank the following staff who were not part of the Strategic Planning Committee but who volunteered their time to help with survey distribution and data entry, as well as focus group recruitment, facilitation, and notetaking.

<b>ADDITIONAL STAFF VOLUNTEERS</b>	
Michele Ameno	Regina Reis
Gerrie Coughlin	Shayna Trupiano
Nikki Marin	

We would like to acknowledge MySidewalk, MASSCAP, and the Executive Office of Housing and Livable Communities for their work in providing a common dataset and set of survey questions to assist Community Action Agencies during this planning cycle.

Finally, we would like to thank the entire Action Inc. staff and Board of Directors for contributing to this process by attending focus groups, answering surveys, and working together to learn about our community's needs.