

ACTION INC.

**COMMUNITY
ASSESSMENT REPORT &
STRATEGIC PLAN
2021 – 2023**



ACTION INC.

COMMUNITY ASSESSMENT REPORT 2021 – 2023

Issued June 8, 2021

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Section 1 • Executive Summary

Action Inc.'s 2021 – 2023 Community Assessment Report and Strategic Plan will serve as a roadmap for our organization's work over the next three years. This document provides a picture of our service area, a summary of current needs in our community, and concrete goals that will help our agency meet those needs through new and existing initiatives.

This document is the result of a 15-month process during which Action Inc. staff and Board members conducted a comprehensive community needs assessment (*Section 6, Community & Internal Assessment Process*). From October 2019 to March 2020, we used surveys, focus groups, and stakeholder interviews to learn about our community's most pressing needs and concerns. We gathered input from a broad range of stakeholders, including Action Inc. clients, social service providers, public officials, faith community representatives, school officials, and community members.

When the COVID-19 pandemic began to take hold in March 2020, we paused our needs assessment so we could focus on responding to the current crisis that our community was facing. In September 2020, staff and Board members reconvened to start working on our needs assessment again. We recognized that we had collected significant information prior to COVID-19, which would serve as a baseline for our assessment — but that additional information was critical so we could understand the ways in which the pandemic had shaped our community's needs. We conducted an additional survey and focus group, as well as several stakeholder interviews in fall 2020.

We analyzed the data we collected prior to and during COVID-19 to understand how conditions in our community had changed. We also conducted a thorough analysis of secondary data from a variety of local, state-level, and national sources to provide context for the data we collected (*Section 5, Community Profile*).

We discovered that housing, employment, and behavioral health are the top needs in our service area (*Section 7, Key Findings: Community Assessment*). We discussed these top needs and ways to meet them at our strategic planning retreat in February 2021 (*Section 6, Community and Internal Assessment Process*). At the retreat, Board members and staff from every department were actively engaged in identifying solutions to the top needs and ways that we can better serve our community. These ideas served as the basis for our strategic three-year goals and for the specific steps we intend to take in order to meet these goals (*Section 9, Strategic Three-Year Goals; Section 10, Specific Objectives*).

While we were conducting our community needs assessment, we also conducted an internal needs assessment (*Section 6, Community and Internal Assessment Process*). This process helps us assess our operations, employee satisfaction, funding strategies, and internal agency needs. Prior to COVID-19, we distributed surveys to our staff and Board of Directors, and we held a focus group that contained a representative cross-section of agency staff. We recognized that COVID-19 had a significant impact on our agency and we used our strategic planning retreat as an opportunity to collect additional information from staff and Board members about the greatest challenges facing Action Inc. at the moment.

Based on our internal needs assessment, we identified capacity, visibility, communication, and morale as the top needs facing Action Inc. today (*Section 8, Key Findings: Internal Assessment*). At the retreat and at follow-up meetings in spring 2021, staff and Board members discussed solutions that will help us address these needs during the coming years. These ideas were incorporated into our goals and objectives, since we believe that improving our agency will help us more effectively serve our community (*Section 9, Strategic Three-Year Goals; Section 10, Specific Objectives*).

This Community Assessment Report and Strategic Plan will serve as a guide for our staff and Board members over the next three years. It will help us keep our programs on track and will remind us to focus on addressing the top needs. We will monitor progress toward our goals throughout the year, and staff will work collaboratively to revise annual goals as needed (*Section 11, Plan Monitoring and Reporting*). We will report our outcomes to the Board and to the Department of Housing and Community Development every six months. This Strategic Plan will also be a living document, which we will reevaluate over the course of each year in an effort to remain responsive to any developing community needs and to the changing world around us.

Section 2 • Board Authorization

The Action Inc. Board of Directors reviewed the 2021 – 2023 Community Assessment Report and Strategic Plan at the Board of Directors meeting that was held on June 8, 2021.

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 June 8, 2021 Board meeting minutes.

ACTION INC. BOARD OF DIRECTORS		
PUBLIC SECTOR	PRIVATE SECTOR	COMMUNITY SECTOR
Linda Giamanco, Secretary	Sally Berkowitz	Fernando DeSouza
Gavin Keenan	Heidi Jackson Dean	Margaret Driscoll
Courtney Lane	Jennifer Orlando	Coreen Howland
Roger Lesch, Treasurer	Carole Sharoff	Linda Murphy
Marcy Pregent, Vice Chair	Troy Sullivan	Elise Sinagra
Gretchen Wood, Chair	Rev. Karin Wade	Felicia Webb

Section 3 • Agency Description

Action Inc. is a non-profit human services organization and the designated Community Action Agency for the Greater Cape Ann area. Our primary service area consists of the City of Gloucester and the towns of Essex, Ipswich, Manchester-by-the-Sea, and Rockport.* As a Community Action Agency, we are part of a nationwide network of more than 1,000 similar organizations that are working to eliminate poverty in the United States.

Action Inc. was established in 1965 as a result of the Economic Opportunity Act, which began the War on Poverty and resulted in the formation of Community Action Agencies (CAAs) across the country. CAAs act as hubs in their local communities, bringing together state, local, and national partners to address community needs and providing vital services to promote economic security. Action Inc. — like other CAAs — was founded to address the underlying causes of poverty in our service area and to provide programs that help people move up the ladder of economic opportunity.

For more than 50 years, Action Inc. has been instrumental in responding to our community's needs. We 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.

Today, we operate a number of critical programs in our community through our four core departments: Client & Housing Services, Energy Services, Riley Education & Training Center, and Administration. We provide a broad range of services, including: assistance with public benefits enrollment, eviction prevention, emergency shelter for homeless adults, affordable housing, fuel assistance, energy conservation, heating system repair and replacement, adult education, job training, High School Equivalency Test preparation for out-of-school youth, and financial coaching.

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. For the purposes of the 2021 – 2023 Community Assessment Report and Strategic Plan, we will focus on our primary service area as defined above.*

Section 4 • Mission & Vision Statements

MISSION STATEMENT

The mission of Action Inc. is to build an equitable and resilient community by creating opportunities for all on Cape Ann.

The Action Inc. Board of Directors reviewed the mission statement at the Board of Directors meeting that was held on June 8, 2021.

VISION STATEMENT

Action Inc. aims to be an instrument of change, working collaboratively with partners to strengthen the community and helping all people in our service area access the opportunities they need to thrive.

RESPONSIVENESS: We will seek input from the community and will be flexible with our programming, ensuring that our services address needs that have been identified by the community itself.

IMPACT: We will design and implement innovative solutions to community issues, and we will measure our outcomes to ensure we are producing positive results.

COLLABORATION: We will collaborate with local, state, and federal organizations to leverage resources and advocate for social change, and we will work with local partners to offer comprehensive services to our community.

RESPECT: We will treat everyone with dignity and respect, and we will offer our clients compassion and support in hopes of empowering them to achieve their goals.

Section 5 • Community Profile

Action Inc. is the designated Community Action Agency for Cape Ann, a coastal region in Essex County that is about 40 miles north of Boston. As a Community Action Agency, Action Inc. receives CSBG funding to serve low-income individuals and families in the four Cape Ann municipalities — Gloucester, Essex, Rockport, and Manchester-by-the-Sea — as well as the neighboring town of Ipswich. Action Inc.’s fuel assistance program extends into the nearby towns of Hamilton and Wenham (which are undesignated CSBG towns). Action Inc. receives funding to serve households in other parts of Essex County through some of its energy services and scattered-site housing programs. Additionally, Action Inc. oversees energy conservation projects throughout the Commonwealth of Massachusetts through subcontracts with other Community Action Agencies, housing agencies, and energy providers. For the purposes of this section, we will focus on the region where Action Inc. is providing direct services to clients.

Core Service Area

Essex
 Gloucester
 Ipswich
 Manchester-by-the-Sea
 Rockport
 Hamilton*
 Wenham*
**Fuel Assistance only*

SUMMARY OF SERVICE AREA

Action Inc.’s core service area has a population of 71,371 people, with 7.6 percent of those people living below the poverty line. A comparison of town-by-town population and poverty can be seen below, alongside county-level data.

	TOTAL POPULATION*	POPULATION BELOW POVERTY LINE	PERCENTAGE BELOW POVERTY LINE
GLOUCESTER	29,822	2,674	9.0%
IPSWICH	13,823	945	6.8%
HAMILTON	7,850	809	10.3%
ROCKPORT	7,144	530	7.4%
MANCHESTER	5,368	208	3.9%
ESSEX	3,700	228	6.2%
WENHAM	3,664	62	1.7%
ESSEX COUNTY	764,716	81,801	10.7%

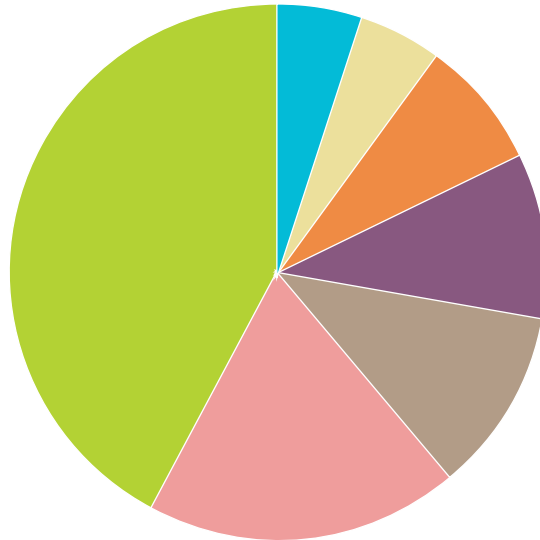
**Population for whom poverty status is determined.
 Data from American Community Survey, 2014-2018.*

Since our last needs assessment was completed in 2017, some towns have seen incremental increases or decreases in the population in poverty but the overall percentage of people in poverty for the core service area has not changed. Meanwhile, the percentage of people in poverty in Essex County has decreased from 11.4% to 10.7% (according to American Community Survey data).

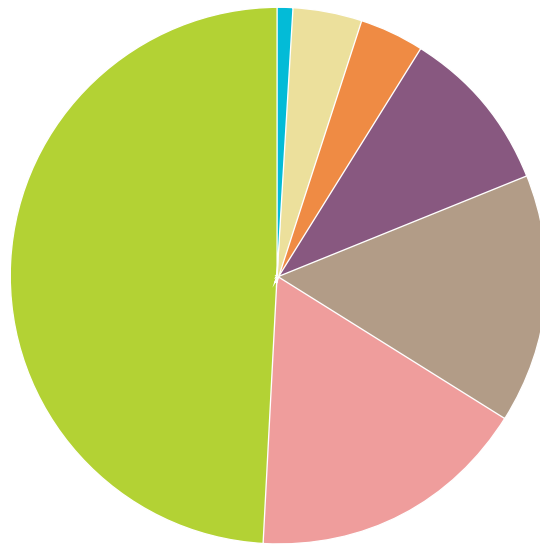
DISTRIBUTION OF POPULATION VS. DISTRIBUTION OF POVERTY

Gloucester is the only city within Action Inc.'s core service area. It accounts for the largest share of our service area's population and contains a disproportionate share of the poverty within our core service area, as shown below.

Breakdown of Core Service Area Population



Breakdown of Core Service Area Poverty



*Data from
American
Community
Survey, 2014-
2018.*

While the overall poverty rate for the region has remained consistent as stated on the previous page, the balance of poverty appears to be shifting. In 2012, Gloucester contained 57% of the region's poverty despite containing only 42% of the region's population. The most recent data shows that Gloucester still contains 42% of the region's population but now contains 49% of the poverty. Meanwhile, the share of poverty in Ipswich, Hamilton, and Rockport has grown during the same time period.

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

The chart below contains town-by-town breakdowns of poverty by age, gender, race, and ethnicity for Action Inc.'s core service area alongside county-level data. The figures in parentheses show the percentage of individuals within that category that are living in poverty (i.e., 6.2% of men in Essex are living below the poverty line).

	ESSEX	GLOUCESTER	HAMILTON	IPSWICH	MANCHESTER	ROCKPORT	WENHAM	ESSEX COUNTY
GENDER								
Male	114 (6.2%)	1,056 (7.3%)	368 (9.3%)	306 (4.6%)	75 (2.8%)	181 (6.0%)	9 (0.6%)	35,012 (9.5%)
Female	114 (6.2%)	1,618 (10.5%)	441 (11.3%)	639 (8.9%)	133 (4.9%)	349 (8.5%)	53 (2.6%)	46,789 (11.8%)
AGE								
Under 18 years	73 (8.4%)	537 (10.7%)	250 (11.9%)	173 (6.1%)	--	135 (11.7%)	--	24,659 (14.8%)
18-34 years	35 (6.4%)	522 (9.8%)	186 (14.7%)	165 (7.9%)	72 (15%)	21 (2.1%)	16 (3.4%)	18,529 (11.6%)
35-64 years	55 (3.3%)	1,081 (8.4%)	321 (9.6%)	429 (7.2%)	88 (3.6%)	273 (9.2%)	30 (2.0%)	26,779 (8.5%)
65 years and over	65 (10.2%)	534 (8.2%)	52 (4.5%)	178 (6.0%)	48 (3.9%)	101 (4.9%)	16 (2.0%)	11,834 (9.6%)
RACE								
White	228 (6.2%)	2,254 (8.0%)	456 (6.2%)	828 (6.2%)	208 (3.9%)	455 (6.5%)	60 (1.7%)	51,935 (8.5%)
Black or African American	--	186 (38.5%)	--	82 (51.6%)	--	--	2 (100.0%)	5,255 (17.4%)
American Indian and Alaska Native	--	--	--	--	--	--	--	352 (18.8%)
Asian	--	46 (9.2%)	331 (82.8%)	1 (0.9%)	--	--	--	2,612 (9.8%)
Native Hawaiian and Other Pacific Islander	--	--	--	--	--	--	--	45 (39.1%)
Other race	--	24 (10.7%)	22 (100.0%)	34 (21.9%)	--	62 (52.1%)	--	17,676 (24.5%)
Multi-racial	--	164 (40.9%)	--	--	--	13 (33.3%)	--	3,926 (18.1%)
ETHNICITY								
Hispanic or Latino	--	93 (13.5%)	12 (12.1%)	47 (10.0%)	38 (43.2%)	60 (56.6%)	6 (5.6%)	37,187 (23.7%)

Population for whom poverty status is determined. Data from American Community Survey, 2014-2018.

RECENT DEMOGRAPHIC TRENDS

AN AGING POPULATION

As the population of baby boomers grows older, the number of seniors in Action Inc.'s core service area is growing at a rapid rate. From 2010 to 2018, we saw a 9% increase in children under age 5, compared to a 30% increase in people age 60 and over (according to ACS data). Median ages are high across the service area, most notably in Rockport — where nearly half of all households have at least one person age 65 and over, and one quarter of all households are earning retirement income.

	MEDIAN AGE	HOUSEHOLDS WITH RETIREMENT INCOME
GLOUCESTER	50	19%
IPSWICH	49	21%
HAMILTON	41	14%
ROCKPORT	55	24%
MANCHESTER	50	12%
ESSEX	47	15%
WENHAM	26	19%
ESSEX COUNTY	41	17%
MASSACHUSETTS	39	17%

Data from American Community Survey, 2014-2018.

The cost of living in our region is — and will continue to be — a challenge for low-income seniors. The average monthly Social Security Retirement benefit for a retiree is \$1,475 or roughly \$17,000 per year, according to the Social Security Administration.

Meanwhile, the UMass Boston Elder Index calculates that a single senior in Essex County needs to have an annual income between \$25,236 and \$42,720 to have all their housing, transportation, food, and health care needs met.

IMPACT OF COVID-19: OLDER ADULTS

Older adults are particularly susceptible to COVID-19, with dramatically higher hospitalization and fatality rates occurring among people who are 70 years and older. Data from the MA Department of Public Health shows that during two weeks in November, the average age of positive COVID-19 cases across MA was 39. During this same two weeks, the average age of people who were hospitalized due to COVID-19 was 65 and the average age of COVID-19 deaths was 81.

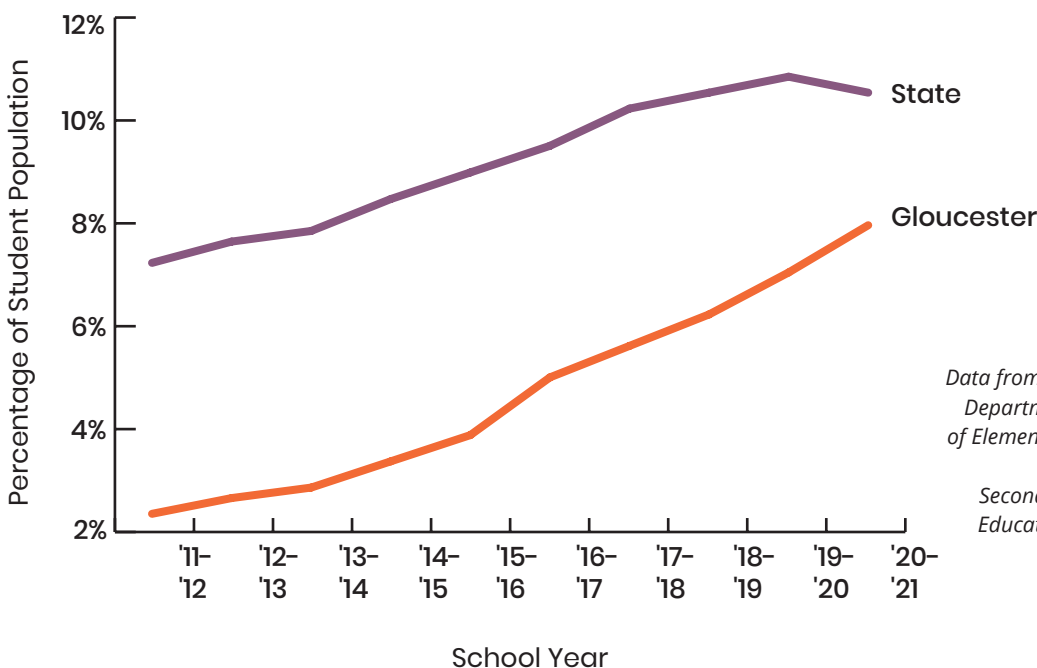
A CHANGING DEMOGRAPHIC

Action Inc.'s core service area is predominantly white, with at least 90% of residents in all seven municipalities identifying as "white" and "not Hispanic or Latino" on the 2018 American Community Survey. However, over the past few years, the demographic composition has begun to shift. Across our service area, we saw a 35% increase in people who identify as Hispanic or Latino; a 71% increase in people who identify as Black or African American; and a 46% increase in people who identify as "other race" from 2010 to 2018.

Poverty rates are disproportionately high among minority groups in our region, as the chart on page 12 indicates.

The most significant demographic shift has occurred in Gloucester, where the percentage of English-Language Learners in the public school system has been trending upward at a faster rate than the statewide figures. Over the past 10 years, the percentage of English-Language Learners in Gloucester Public Schools has tripled. For the current academic year, 8% of students at Gloucester Public Schools are English-Language Learners.

Percentage of English-Language Learners



English-Language Learner (ELL) students face greater challenges than the general school population when it comes to school retention. Last year's dropout rate for ELLs in Gloucester was **21%**, which is 7 times higher than the dropout rate for the overall student body.

Gloucester Public Schools staff report that the majority of English-Language Learners who have enrolled in the past year have been Spanish- or Portuguese-speaking students. Action Inc. has seen a significant increase in Spanish- and Portuguese-speaking clients recently, particularly since the start of COVID-19. This community was hit particularly hard by COVID-19 related layoffs and business closures.

MAJOR CONDITIONS AFFECTING OUR REGION

HOUSING & COST OF LIVING

Housing is a major contributor to poverty and financial instability in Action Inc.’s core service area. Housing costs are high for renters and homeowners alike due to a shortage of housing stock, proximity to Boston, and Cape Ann’s popularity as a vacation destination.

Homeowners and renters struggle to afford their housing costs across the region, with significant numbers of households finding themselves “cost burdened,” spending 30 percent or more of their monthly income on housing costs. Details are shown in the chart below. Of note, 42% of Gloucester residents are burdened by their housing costs, exceeding the rates for the county and the state.

Percentage of Residents who are **Cost Burdened** (Paying 30% or More on Housing Costs)

	HOMEOWNERS (WITH MORTGAGE)	HOMEOWNERS (W/OUT MORTGAGE)	RENTERS	TOTAL ACROSS ALL RESIDENTS
GLOUCESTER	42%	29%	49%	42%
IPSWICH	38%	20%	47%	36%
HAMILTON	31%	24%	50%	32%
ROCKPORT	43%	24%	42%	38%
MANCHESTER	34%	10%	44%	30%
ESSEX	37%	19%	61%	39%
WENHAM	35%	28%	46%	33%
ESSEX COUNTY	32%	21%	54%	38%
MASSACHUSETTS	31%	20%	50%	36%

Data from American Community Survey, 2014-2018.

Renters & Rising Rents

Renters feel the pressure of housing costs most acutely, as shown in the chart above. Across our core service area, 29% of housing units are occupied by renters (according to the most recent data from the American Community Survey). Gloucester has the highest concentration of renters, with 49% of units occupied by renters — roughly the same as the percentage of renters across Massachusetts and Essex County.

Median gross rent has increased drastically over the past several years, and incomes have not kept pace with rising rents. Across Essex County, median gross rent has increased by 16% compared to a 13% increase in median household income. In Gloucester, median gross rent has increased by 16%, while median household income has only increased by 5%. In Rockport, where rents have grown most dramatically, median gross rent has increased by 31% — compared to a 19% increase in median household income.

Median home values across our core service area exceed median home values for Massachusetts and for Essex County, with values ranging from **\$395,800** (Gloucester) to **\$815,700** (Manchester).

Housing Stock

State law establishes that all cities and towns in Massachusetts should have at least 10% of their housing stock set aside as affordable housing. The most recent data shows that no community in our core service area meets that goal. Ipswich comes closest, with 9% of its housing stock listed as affordable on the Department of Housing & Community Development's Chapter 40B Subsidized Housing Inventory, and Gloucester is second with 7%. A number of other municipalities in Essex County — including Beverly, Danvers, Salem, and Andover — have been able to meet this target.

Demand for Public Housing

The demand for public housing has increased dramatically in our core service area over the last few years due, in part, to changes the state made to the state-funded public housing system. Housing authorities now rely on a centralized application, rather than managing this process locally. This has caused local waiting lists to increase, with Gloucester Housing Authority reporting that their waiting list increased from 1,000 to 3,800 applicants last year — with many of these applicants coming from other parts of the state. The centralized system has also increased how long it takes to fill vacant public housing units, with apartments sitting open for twice as long between tenants.

Housing Challenges Amidst COVID-19

The current economic crisis, in combination with an underlying housing affordability crisis, has created levels of need that go far beyond the resources that are available in our community. A Metropolitan Area Planning Council report, which analyzed housing needs in relation to unemployment claims, estimated that 518 households in Gloucester will require a total of almost \$600,000 per month in assistance to make their rent and mortgage payments. Across our entire service area, this number increases to nearly 900 households and almost \$1 million.

As households struggle with lost wages, residents are falling behind on their rent payments. Recent data shows at least 17% of renters in Massachusetts are behind on rent (according to the U.S. Census Bureau's Household Pulse Survey). Massachusetts had an eviction moratorium in effect until late October, protecting tenants from eviction for non-payment of rent. Now that the moratorium has ended, evictions are on the rise, with Massachusetts Housing Partnership reporting "by mid-November, weekly [eviction] filings had increased to pre-pandemic figures (over 600/week)". Housing advocates fear evictions will continue to increase, particularly when the CDC moratorium ends on December 31, 2020.

50% of MA renters said it's "somewhat likely" or "very likely" they will need to leave their house in the next 2 months due to eviction (source: US Census Bureau Household Pulse Survey).

Homelessness

Homelessness is a challenge in Action Inc.'s core service area. Action Inc. participates in the North Shore Continuum of Care (CoC), a group of service providers that is designated by the U.S. Department of Housing & Urban Development (HUD) to address homelessness and housing. The North Shore CoC represents a large portion of Essex County. *(The cities of Lynn and Lawrence are both part of Essex County but fall within other CoC regions.)*

Each year, the North Shore CoC conducts an annual Point in Time Count to understand how many people are homeless on a particular evening, which provides a snapshot of homelessness across the region. In 2019, the North Shore CoC counted 760 homeless people, which consisted of 499 homeless people in families with children and 261 homeless individuals (adults without children). When the count was conducted, all homeless families were sheltered or in transitional housing. Meanwhile, only 80% of homeless individuals were sheltered or in transitional housing — the other 20% of homeless adults were sleeping outside or in other areas that are not considered safe for human habitation.

11% of people in families and **26%** of individuals were considered “chronically homeless” — people who have been homeless for a long duration and have at least one disabling condition.

A significant percentage of homeless adults were sleeping outside because our region lacks sufficient shelter capacity to meet the demand. Action Inc. operates the only emergency shelter for homeless individuals in our core service area. There are three other shelters throughout the North Shore CoC, as well as five transitional housing programs that provide temporary housing to homeless adults. Collectively, these programs have enough beds to serve only 73% of the homeless adults in the region, according to HUD's 2019 Housing Inventory Chart. (Eighty percent of homeless adults were sheltered during the 2019 Point-in-Time Count because two shelter providers — including Action Inc. — were operating in overflow mode, providing additional beds due to inclement winter weather.)

IMPACT OF COVID-19: HOMELESSNESS

Due to COVID-19, many emergency shelters have served fewer homeless individuals over the past several months. During the last fiscal year, the number of individuals served at Action Inc.'s emergency shelter decreased by 34% compared to the previous fiscal year. Numbers have dropped because Action Inc. — and other emergency shelters across the state — reduced their capacity in spring 2020 so they could implement physical distancing measures and CDC protocols to protect shelter guests from COVID-19. In a region where the emergency shelter system was already undersized for the homeless population, there are significant concerns about the increased numbers of homeless adults who are now sleeping outside or in unsafe situations.

EMPLOYMENT & WAGES

Lack of employment opportunities and low wages — plus the high cost of living — are making it increasingly difficult for families and individuals to stay afloat in Action Inc.’s core service area.

Median earnings vary across the region. Earnings are well above state and county figures in all municipalities, except in Rockport and Gloucester. In Gloucester, median earnings are more than \$3 less per hour than median earnings statewide. Across our service area, earnings decrease substantially for adults whose highest level of education is a high school diploma or equivalent. Detailed data is shown in the chart below.

	MEDIAN HOUSEHOLD INCOME	MEDIAN EARNINGS: ALL ADULTS	MEDIAN EARNINGS: HS GRADUATE
GLOUCESTER	\$65,377	\$43,642	\$35,038
IPSWICH	\$90,557	\$55,395	\$41,778
HAMILTON	\$133,333	\$64,479	\$62,869
ROCKPORT	\$81,681	\$47,737	\$40,101
MANCHESTER	\$124,025	\$71,672	\$53,048
ESSEX	\$113,469	\$59,500	\$52,375
WENHAM	\$109,712	\$70,821	n/a
ESSEX COUNTY	\$75,878	\$48,466	\$35,429
MASSACHUSETTS	\$77,378	\$50,395	\$35,540

*Earnings data provided for adults 25 years and over for whom educational attainment is known.
Data from American Community Survey, 2014-2018.*

The cost of living is so high in our region that many individuals with median earnings are still earning less than a living wage. To earn a living wage in Essex County, a single adult needs to earn at least \$32,278 (source: MIT Living Wage Calculator). A single parent of two children needs to earn at least \$78,874 — well above median earnings for adults in all parts of our service area. This equates to \$37.92 per hour; meanwhile, the minimum wage in MA is \$12.75 per hour.

20% of Gloucester households survive on less than \$25,000 per year and an additional **19%** live on less than \$50,000.

Local Economy

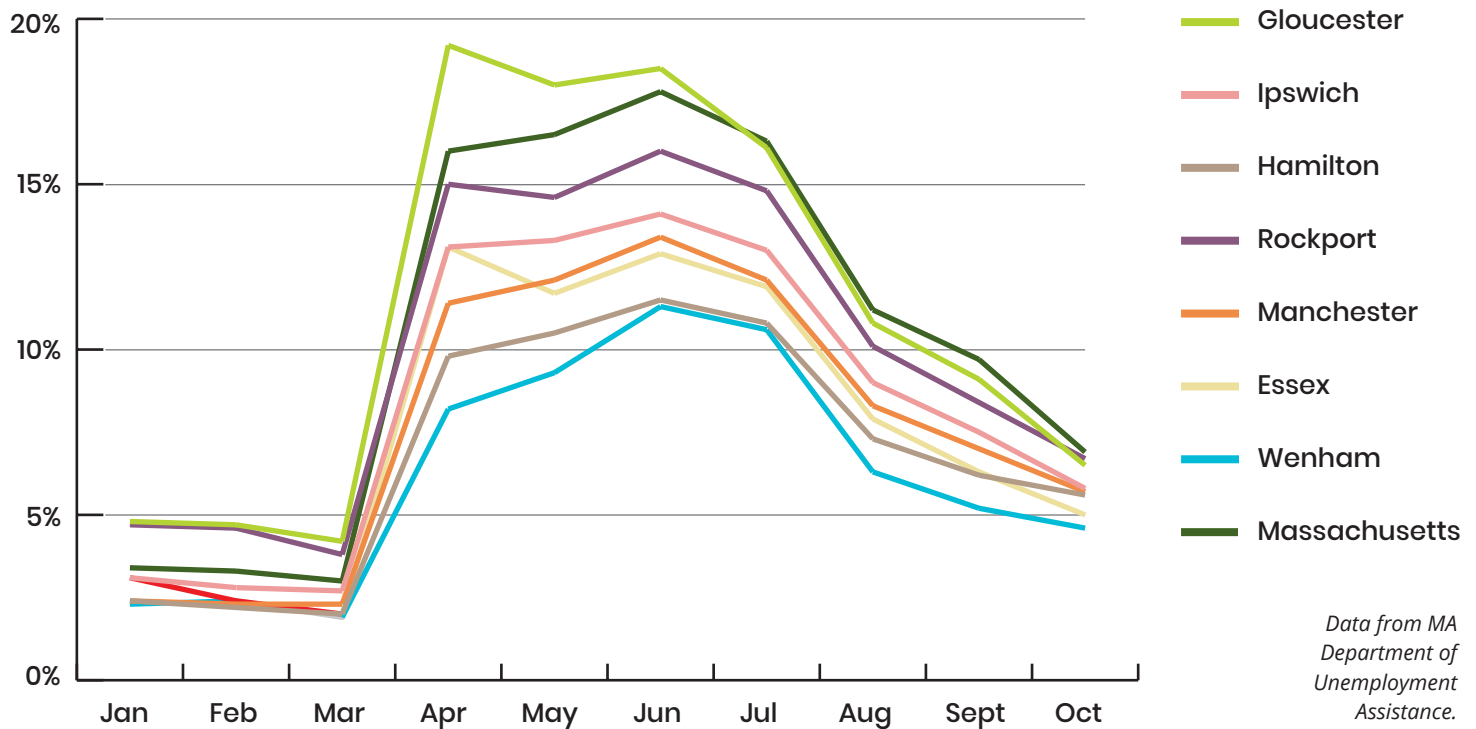
Our core service area is part of the North Shore Workforce Development Area (WDA), a region of 19 North Shore communities. Across the North Shore WDA, the three most common occupations are: office and administrative support occupations; food preparation and serving related occupations; and sales and related occupations. All three categories are low paying, with entry level wages ranging from \$25,553 to \$31,050. Experienced wages are somewhat higher, ranging from \$35,712 for food preparation and serving related occupations to \$52,938 for office and administrative support occupations.

Over the next eight years, labor market projections predict the North Shore will see the most job openings added in the following occupations: registered nurses; personal care aides; and home health aides.

Unemployment

Unemployment has exploded in our core service area during 2020 due to the COVID-19 pandemic. At its peak, unemployment in Gloucester was 19% — exceeding the statewide rate by three points. Current year unemployment rates across our core service area are shown below, compared to statewide trends.

Unemployment Rate (January–October 2020)



While unemployment has receded from its earlier levels, the statewide unemployment rate sits at 7% as of October 2020, up nearly 200% from this time last year. We anticipate unemployment will grow in the coming months, as seasonal businesses close and COVID-19 infections continue to surge in Massachusetts.

It is worth noting that unemployment typically peaks in Gloucester in January and February, before dropping in the spring. This appears to be related to the city's reliance on hospitality and tourism jobs. The leisure and hospitality sector has been the most significantly impacted by COVID-related unemployment in our region — and while numbers have retreated from the lows experienced earlier in the pandemic when businesses were shut down, the rebound has been slower and less secure than other industries (source: U.S. Bureau of Labor Statistics).

Prior to COVID-19, nearly **1 in 5** Gloucester workers were employed in the service industry.

EDUCATION

Action Inc.'s core service area consists of five school districts — Gloucester, Ipswich, Rockport, Hamilton-Wenham, and Manchester-Essex Regional. Of the five districts, Gloucester reports the highest numbers of English-Language Learners, students with disabilities, high needs students, and low-income students, according to data from the MA Department of Elementary and Secondary Education.

High School Graduation & Dropout Rates

In 2019, the Ipswich, Rockport, Hamilton-Wenham, and Manchester-Essex Regional school districts all reported high school graduation rates of 93% or higher — well above the state total of 88%. The high school graduation rate in Gloucester fell below the state total at 83%.

Meanwhile, the dropout rate was higher in Gloucester than the rates reported by other districts. Gloucester reported a dropout rate of 3%, compared to a statewide dropout rate of 2%. All other districts in our core service area reported dropout rates below 1%.

In 2019, the dropout rate among low-income students in Gloucester was **6%** and among English-Language Learners was **21%**.

Student Plans After Graduation

The percent of graduates who attend higher education ranges from 53% in Gloucester to 89% in Hamilton-Wenham; Gloucester is the only district to fall below the state total of 72%. The rate of low-income graduates who attend higher education varies greatly between districts. In Ipswich, 83% of low-income students continue on to higher education — 6 points above the overall rate for the district. In Gloucester, only 38% of low-income graduates attend higher education.

It is worth noting that Gloucester reports more students who go to work after graduation instead of higher education, with 12% of Gloucester students going on to work compared to a statewide figure of 9%.

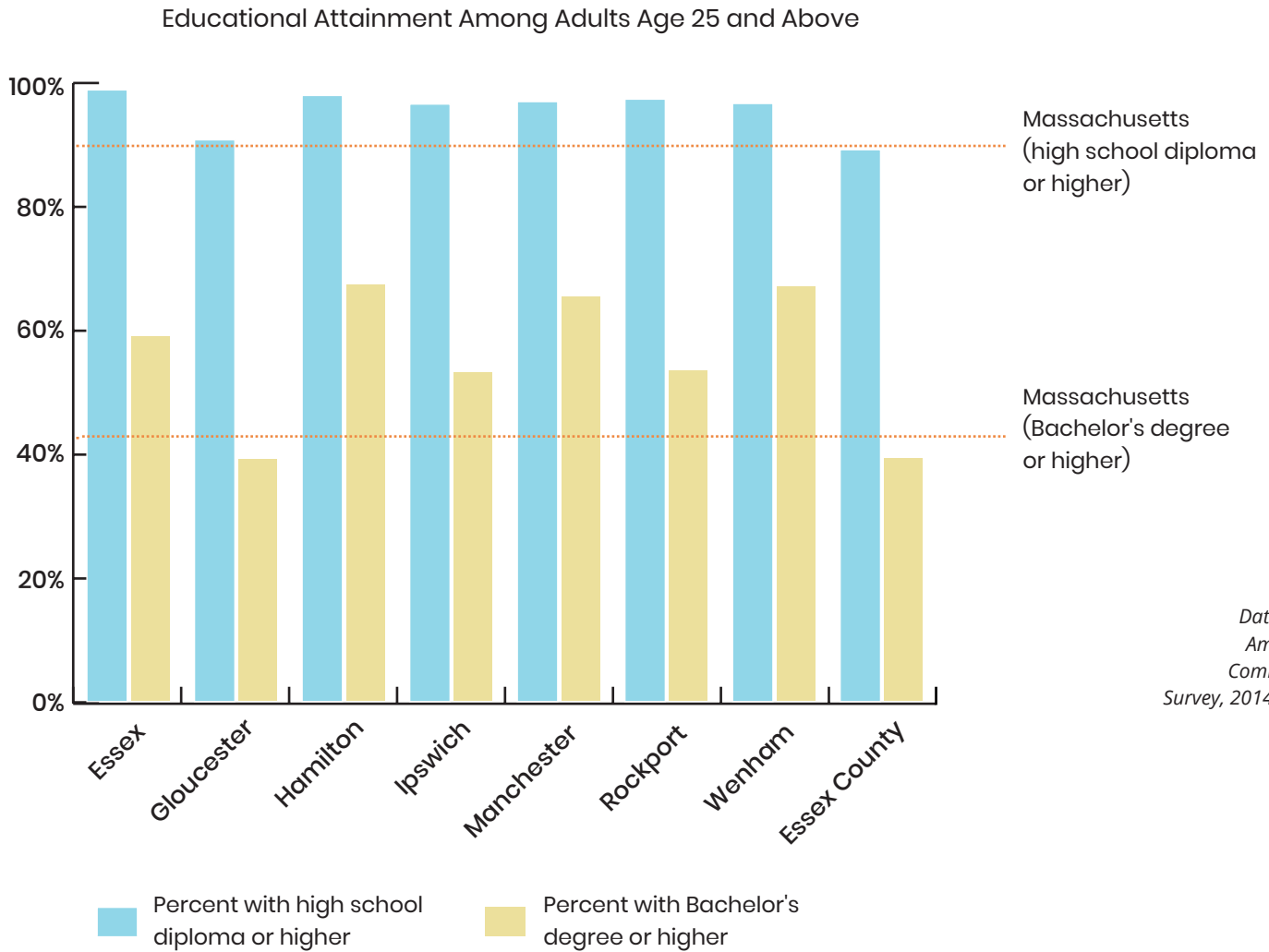
IMPACT OF COVID-19: EDUCATION

All districts in Action Inc.'s core service area currently offer some form of remote learning due to COVID-19, from hybrid in-person/remote models to full remote learning.

Gloucester Public Schools conducted a survey to understand the challenges faced by families in adapting to these new learning models. The survey results showed 15% of GPS parents learned last spring that their internet connection wasn't strong enough to support remote learning for all students in their household. 11% of GPS parents said they didn't have a dedicated place in their home for their child to focus on remote learning. 17% of parents said they or their child needed technical assistance for remote learning. Some reasons technical assistance was needed: parents are essential workers and can't be there to help their children; children can't navigate the online platforms on their own; internet connections aren't strong enough to allow children to participate in remote learning; and parents don't speak English and therefore can't help with assignments.

Educational Attainment Among Adults

Gloucester falls below the statewide figures for adults with a Bachelor's degree and is roughly on par with the state rate for percentage of residents with a high school diploma. Educational attainment is high across the rest of Action Inc.'s core service area, as shown below.



American Community Survey data shows a connection between educational attainment and income level, with 67% of the poverty in our service area concentrated among people who have less than a Bachelor's degree.

Poverty rates are high among people with less than a high school diploma, in particular. In Gloucester and Ipswich, roughly 1 in 5 people with less than a high school diploma are living below the federal poverty line — which means their income is under \$13,000 per year for a single person and under \$26,200 for a family of 4. This rate is highest in Rockport, where half of residents with less than a high school diploma are living below the federal poverty line.

HEALTH & BEHAVIORAL HEALTH

Across Action Inc.'s core service area, 7% of adults have put off seeking medical care — or have not sought care at all — due to the cost (according to data from American Academy of Family Physicians). A number of individuals are income-eligible for Medicaid but do not have insurance coverage, with the highest percentages of eligible yet uninsured individuals falling in the towns with the lowest rates of poverty, suggesting that perhaps Medicaid availability is not as widely advertised in the towns where poverty is less visible.

Percentage of Residents who are **Income-Eligible for Medicaid** and are **Uninsured**

ESSEX	GLOUCESTER	HAMILTON	IPSWICH	MANCHESTER	ROCKPORT	WENHAM
23%	4%	4%	6%	21%	10%	17%

Data from American Academy of Family Physicians.

Access to Care

Access to health care is of particular concern in certain parts of our service area. The Health Resources and Services Administration has classified downtown Gloucester as a Medically Underserved Area and as a Health Professional Shortage Area, indicating a shortage of primary care physicians serving the low-income population.

Access to behavioral health care is limited in our region, as well. (Behavioral health includes both mental health and substance use.) Essex County has five mental health providers per 1,000 people, slightly below the statewide figure (according to County Health Rankings). Access to psychiatry is more scarce, with state data showing just five Board-certified psychiatrists whose primary office location is within our core service area; only three of them accept MassHealth insurance, according to the MA Board of Registration in Medicine. The Beverly Hospital and Addison Gilbert Hospital (BH-AGH) 2019 Community Health Needs Assessment reports that “individuals continue to struggle to access [addiction treatment] services, including rehabilitation and detox, outpatient treatment, and medication-assisted treatment...due to limited providers and specialists, limited treatment beds, and social determinants that impede access to care (e.g., insurance coverage, transportation, employment, health literacy).”

Mental Health

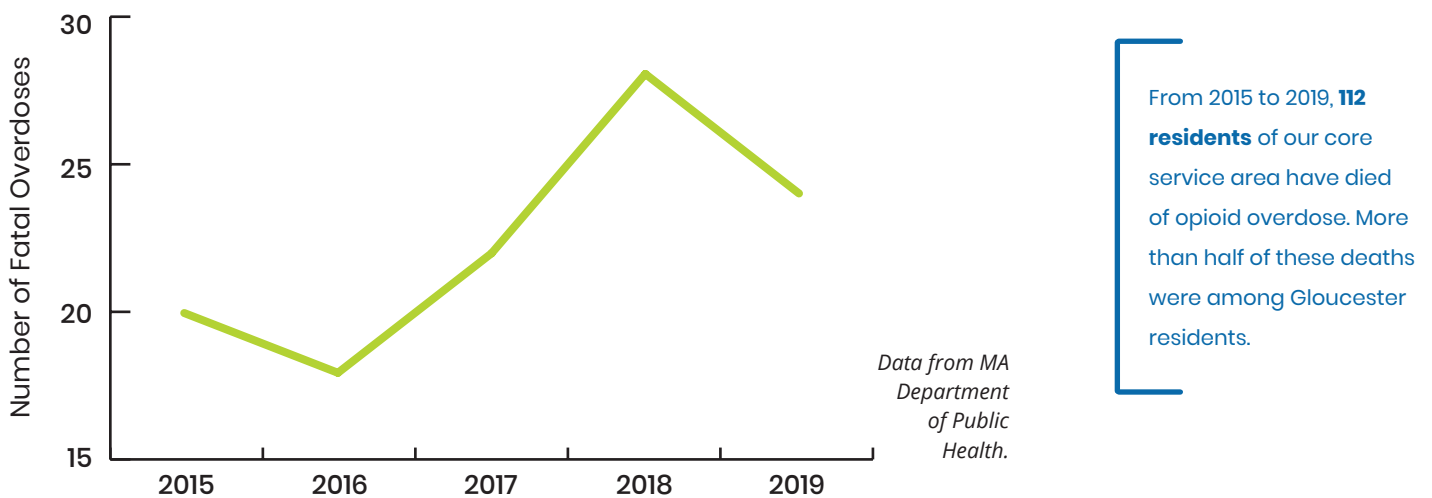
Mental illness is an issue for residents in our service area. BH-AGH data shows high rates of mental health inpatient hospitalizations in our core service area, with hospitalization rates of 8,151 per 100,000 people in Gloucester, 6,510 in Ipswich, and 7,113 in Rockport (compared to a statewide rate of 5,958 per 100,000).

Statewide data shows that COVID-19 has had a major mental health impact, with nearly 1 in 5 MA residents reporting in November 2020 that they felt depressed more than half of the time or nearly every day in the last week. Rates of anxiety were even higher, with nearly 1 in 3 MA residents reporting anxiety symptoms (source: US Census Bureau Household Pulse Survey). We anticipate the prevalence of anxiety and depression are even higher among individuals below the poverty line, who are more likely to be directly affected by COVID-19 and who are twice as likely to experience serious mental illness as people living above the poverty line (according to SAMHSA).

Substance Use & Addiction

Massachusetts continues to contend with the opioid epidemic. Of all counties in the state, Essex County has reported the second highest number of opioid-related overdose deaths over the past 10 years. The chart below measures fatal opioid overdoses among residents of the seven towns comprising our core service area.

Opioid Overdose Deaths in Core Service Area (All Towns Combined)



BH-AGH's needs assessment showed the rate of opioid-related inpatient hospitalizations in Gloucester exceeded the statewide rate, at 1,075 per 100,000 people (compared to a statewide rate of 781 per 100,000).

Alcohol abuse is a significant problem in our region, as well. According to County Health Rankings, 21% of adults in Essex County — 1 in 5 — reported heavy drinking or binge drinking, which is on par with the rate for Massachusetts but above the national average. BH-AGH's needs assessment reports that alcohol was the primary substance used by Essex, Manchester, and Rockport residents who had been admitted to state-licensed treatment facilities, with alcohol accounting for 55% of Essex admissions, 60% of Manchester admissions, and 71% of Rockport admissions. Heroin was the primary substance used by residents of Gloucester (46% of admissions) and Ipswich (48%) who were admitted for treatment.

Youth Behavioral Health

Youth in our core service area are struggling with behavioral health conditions, according to Youth Risk Behavior Survey (YRBS) data that was included in BH-AGH's 2019 Community Health Needs Assessment. YRBS data shows 30% of Ipswich High School students felt depressed during the past 12 months, above the state average of 27%. Additionally, 26% of high school students in Gloucester and 23% of students in Manchester-Essex reported feeling depressed.

In our core service area, the prevalence of binge drinking among high school students is high. YRBS data shows 24% of Ipswich students, 25% of Gloucester students, and 24% of Manchester-Essex students have engaged in binge drinking in the last 30 days (compared to a statewide rate of 16%). YRBS data also indicates that high school students are experimenting with pain medication, including opiates. Six percent of Ipswich students, 5% of Manchester-Essex students, and 12% of Gloucester students said they had at some point taken pain medication without a doctor's prescription or differently from how it had been prescribed.

TRANSPORTATION

Lack of access to transportation creates a barrier for low-income people in our core service area. Only Gloucester and Rockport have access to bus service, which is provided by Cape Ann Transportation Authority (CATA). All towns except Essex are served by the MBTA Commuter Rail, however train fare can be expensive, with a roundtrip ticket to Boston costing \$22.

Most residents rely on personal vehicles to get around, but access to vehicles varies widely. Gloucester has the highest percentage of residents without vehicles, with one in 10 households reporting that they don't have a car (source: American Community Survey).

CHILDCARE

Childcare poses a significant barrier to employment for low-income families in our region. In Essex County, the cost of center-based and family child care exceeds the state average — with center-based infant care clocking in at more than \$19,000 per year (according to Childcare Aware's "Parents and the High Cost of Child Care – 2017 Report").

Meanwhile, median income for a single parent in Essex County ranges from \$31,031 (female parent) to \$52,630 (male parent).

While subsidized childcare does exist, the need far surpasses the demand. Across our core service area, 1,310 families are eligible for childcare subsidies but only 230 families are receiving them, as of the most recently available data. Pathways for Children offers Head Start and Early Head Start programs to help meet this need, however they receive funding for only 194 spots and have 100% enrollment (source: most recent snapshot from the Office of Head Start). This means roughly two-thirds of low-income families are left without access to affordable childcare.

FOOD INSECURITY

Overall, the food insecurity rate in Essex County is among the lowest in the state, according to recent data from Feeding America. Still, the percentage of food insecure children in low-income households is high. In households that are income-eligible for free or reduced-price lunch, 72% of children are food insecure.

COVID-19 has had a significant impact on food insecurity. According to a Boston Indicators report, "food insecurity has doubled during the COVID-19 pandemic" across the state and the nation. The number of applications for the Supplemental Nutrition Assistance Program (SNAP, also known as food stamps) has increased by 400%.

CATA, as well as senior centers and councils on aging throughout the region, provide dedicated transportation to seniors. In 2019, expanded access to transportation for seniors became available in Gloucester, Rockport, Manchester, and Essex via a new initiative called Cape Ann Seniors on the GO.

A Feeding America report from October 2020 estimates that future data will show Massachusetts had the highest percent increase in the food insecurity rate nationwide during COVID-19.

BANKING & ASSET BUILDING

Residents in our core service area face credit- and debt-related challenges. Respondents to our community survey indicated that “poor credit or no credit” and “too much debt” were significant barriers to financial stability for their families. The majority of these responses were from Gloucester residents. There is limited secondary data available on these topics for our core service area, so we looked to publicly available data on comparable municipalities in Essex County (Haverhill and Peabody) to better understand the nature of this issue.

The Federal Reserve Bank of Boston reports that Haverhill has significantly more individuals with accounts in debt collections than the state average. In Peabody, almost a quarter of residents have a subprime credit score and both Peabody and Haverhill are above the state average for the percent of residents with a delinquent account of 60+ days past due. It is likely that similar trends exist in Gloucester.

Once a person has a subprime credit score, it can be more challenging to build credit on favorable terms — auto loans, mortgages, personal loans, and business loans can be impacted for years. Credit reports are also used in hiring and rental decisions, as well as insurance underwriting. Credit reports can have a long-term impact on one’s ability to access credit, gain stable employment, access transportation, access safe and affordable housing, and maintain stability in the case of unexpected expenses.

SPOTLIGHT ON GLOUCESTER

Gloucester is the largest municipality in Action Inc.’s core service area and is the only designated “city” in the Cape Ann region. Gloucester contains the majority of the poverty within Action Inc.’s service area. Many of the issues affecting Gloucester — from educational attainment to adequate income — are connected to the city’s history.

Gloucester is known as “America’s oldest seaport” and has been an important center of the fishing industry for more than a century. While the fishing industry bolstered the city’s economy for many years, Gloucester’s economy and its residents have struggled for the past 20 years, as the number of jobs in the fishing industry has declined. City officials and the community recognize this issue and are working to find new economic opportunities for Gloucester’s residents.

Gloucester has become a popular vacation destination, which has boosted the economy but has also created challenges for year-round residents, as many of the local jobs are low wage, in the service industry, or are seasonal.

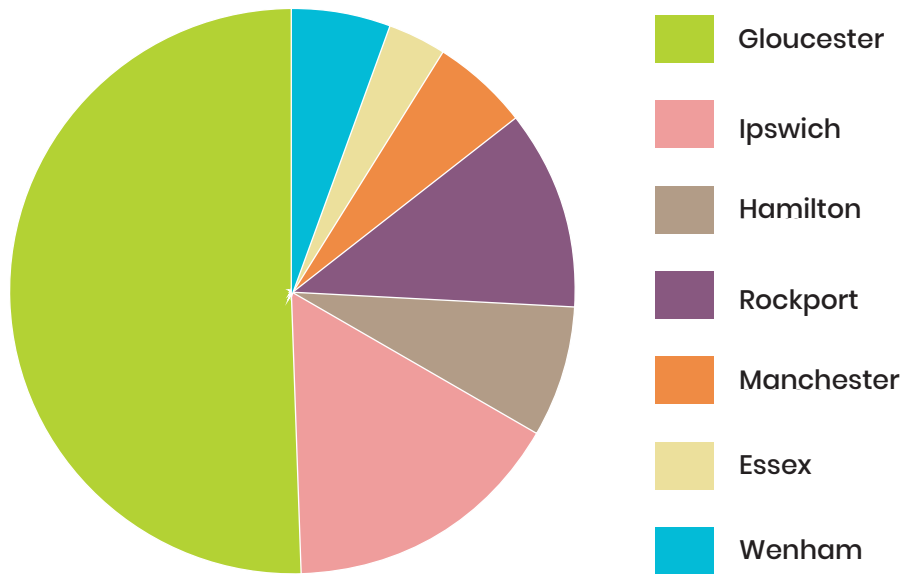
19% of residents in the Boston area are “underbanked.”

Limited access to traditional financial services can have consequences for families, including expensive fees and risky loans. Nationally, the majority of underbanked households are low income.

PREVALENCE OF AND IMPACT OF COVID-19

Our region continues to struggle with the COVID-19 pandemic. As of November 18, 2020, Essex County has one of the highest average daily incidence rates of COVID-19 across Massachusetts, and has the highest rate of new confirmed cases according to emergency medical services data published by the MA Department of Public Health. Essex County has had 29,986 total positive cases since January and currently has a 5% positivity rate. The chart below shows the distribution of COVID-19 cases across our core service area.

Breakdown of COVID-19 Cases (Jan. 1-Nov. 18, 2020)



Data from MA Department of Public Health.

The impact of COVID-19 — and the ways in which it is challenging local families — is evident in the 2020-2021 enrollment data for public schools in our core service area. This year, the rate of economically disadvantaged students has increased across all school districts that we serve.

Percentage of Students who are **Economically Disadvantaged** in 2020-21 (& Comparison to 2019-20)

GLOUCESTER	IPSWICH	HAMILTON-WENHAM	ROCKPORT	MANCHESTER-ESSEX	STATE TOTAL
41% (increase of 3%)	17% (increase of 2%)	7% (increase of <1%)	21% (increase of 1%)	11% (increase of 3%)	37% (increase of 4%)

Data from MA Department of Elementary and Secondary Education.

The state Department of Elementary and Secondary Education considers a family “economically disadvantaged” if they are participating in at least one of the following public benefits programs: Supplemental Nutrition Assistance Program (SNAP, also known as “food stamps”), Transitional Assistance for Families with Dependent Children (TAFDC), Department of Children and Families’ foster care program, or MassHealth.

Section 6 • Community & Internal Assessment Process

Action Inc.'s Staff and Board Strategic Planning Committee conducted a robust community needs assessment from October 2019 to March 2020. The Committee reconvened in September 2020 to collect additional data to understand how our community has changed in light of the COVID-19 pandemic.

We collected community feedback through surveys, focus groups, and stakeholder interviews. We were committed to hearing from as many people as possible, and we conducted more focus groups and interviews this year than ever before to ensure we offered plenty of opportunities for the community to provide input. We supplemented our own data with secondary data from a variety of sources.

Concurrently, we conducted an internal assessment to examine our performance as an agency. For our internal assessment, we collected input from staff and Board of Directors members through surveys, focus groups, and a staff and Board retreat.

SURVEYS

The Cape Ann Community Survey was distributed widely throughout our service area. The survey included questions about community needs, barriers to financial stability, and satisfaction with our services (if applicable). We used the MASSCAP set of common questions, with additional questions included based on our organization's data collection interests.

More than 9,000 surveys were mailed to low-income households — including households that have received services from Action Inc. and households that have not. Staff and Board members distributed more than 800 additional copies to at least 57 community locations across our service area. Community locations were chosen carefully to ensure that low-income individuals, community members, and partners all had the opportunity to respond to our survey. Staff and Board members held 12 survey tabling events at community locations, including councils on aging, community meals, and grocery stores. Staff distributed paper copies to clients of all Action Inc. programs to ensure customer input and customer satisfaction data was collected. Customer input was included in our analysis of the community's top needs, and customer satisfaction data will be incorporated into our internal assessment.

A web-based version of the survey was created through SurveyMonkey.com. The online version of the survey was available in English, Spanish, and Portuguese. The survey website was shared electronically via email and social media. It was shared with local media partners, faith communities, housing authorities, public schools, public officials, service providers, community groups, Rotary clubs, and other community action agencies in Essex County. Flyers containing the web address for the online survey were posted at more than 60 community locations. Staff conducted door-to-door canvassing to ensure we reached low-income households, distributing door hangers advertising the survey in English, Spanish, and Portuguese.

We collected 1,278 community survey responses, which is more than double the number of responses we collected in 2017. A breakdown of survey respondents can be found in Appendix A. We also distributed staff, Board, and partner surveys to understand those perspectives and to gather information for our internal assessment.

In September 2020, we distributed a second survey to understand how community needs had changed in light of COVID-19. This survey included many of the same questions as our initial survey to allow for comparative analysis, with some additional questions that were specifically related to COVID-19. This survey was available online in English, Spanish, and Portuguese. A link to the survey was emailed to Action Inc. clients, partners, Board members, and staff and shared on social media. Staff and Board members shared the survey with local media, community-based organizations, private sector business associations, public officials, schools, faith-based organizations, childcare providers, skilled nursing facilities, and our local career center.

To reach low-income individuals who are not Action Inc. clients, we distributed flyers containing information about the online survey at a local church's winter coat distribution event and in 750 meal baskets that were distributed by The Open Door food pantry. At least one school district shared the survey with all high school students and staff, and Pathways for Children shared the survey with all Head Start parents and staff.

We received 674 total responses to this survey over the course of four weeks.

Overall, we consider our survey distribution efforts to have been very successful. We did identify two challenges that may have impacted our responses. Our initial community survey was available online in English, Spanish, and Portuguese but we could only distribute paper copies of the survey in English. We anticipate we would have had a greater response rate among Spanish- and Portuguese-speaking community members if we could have distributed paper surveys in these languages. Additionally, our COVID-19 survey update was only available online since we did not have capacity to distribute another paper survey and handle manual data entry this fall. As a result, our responses may under-represent individuals who lack access to technology.

FOCUS GROUPS

We conducted 20 focus groups as part of our community and internal assessment. Staff and Board members volunteered to facilitate the discussions and to take notes.

Action Inc. facilitated eight total focus groups for our customers, ensuring we heard from clients who had been served by each of our program areas. Two of these focus groups were targeted toward guests of our emergency homeless shelter, one in February 2020 and one in October 2020. We conducted this second shelter focus group to learn about the impact of COVID-19 on individuals experiencing homelessness.

We held one focus group for Spanish-speaking clients and community members, which was facilitated in Spanish; we held another focus group for Portuguese-speaking clients and community members that was facilitated in Portuguese.

We conducted four focus groups containing members of community-based organizations and/or members of the public sector: one for staff representing Gloucester, Ipswich, and Rockport housing authorities; one for service providers (which included representation from the City of Gloucester Health Department and local non-profit organizations such as Pathways for Children, The Open Door, and North Shore Health Project); one for first responders/crisis response (which included police officers, a community health navigator, mental health clinician, and high risk social worker who collectively represented Gloucester Police Department and Lahey Health); and one for Action Inc. direct care staff. Additionally, we conducted a separate focus group specifically

for faith community representatives, and another for adjustment counselors and school personnel.

We held a focus group for landlords and property managers to hear from private sector and non-profit organization representatives who could speak to the unique housing challenges in our community.

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

We held one focus group as part of our internal assessment process, consisting of staff from all Action Inc. departments. Attendees were selected carefully to ensure we had a representative cross section of the agency in attendance. This focus group was facilitated by Nancy Jackson of Gammy Bird Consulting.

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

STAKEHOLDER INTERVIEWS

Action Inc. staff and Board members conducted 39 stakeholder interviews as part of this year's community assessment. A full list of interviewees can be found in Appendix C.

We conducted 31 interviews pre-COVID. These interviews included elected officials from local and state government; housing authority, board of health, career center, emergency medical services, and council on aging representatives; chiefs of fire and police departments; school administrators; representatives from the private sector; leaders of local community-based organizations; and Action Inc. Board members.

We conducted eight interviews during the pandemic. These interviews targeted stakeholders who work with populations that have been disproportionately impacted by COVID-19, including: seniors, essential workers, immigrants, people facing housing insecurity, victims of domestic violence, and people who are unemployed.

RETREAT

In February 2021, Action Inc. held a joint staff and Board strategic planning retreat, facilitated by Nancy Jackson of Gammy Bird Consulting. Due to COVID-19, two retreat sessions were held over Zoom, with 74 staff and Board members attending in total. At the retreat, we discussed the results of our community assessment, gathering staff and Board input regarding ideas and solutions for addressing our community's top needs. We held small-group discussions regarding Action Inc.'s top needs, as well as challenges and opportunities that had arisen during the pandemic. We used this information to update the internal needs assessment data that was collected prior to COVID-19.

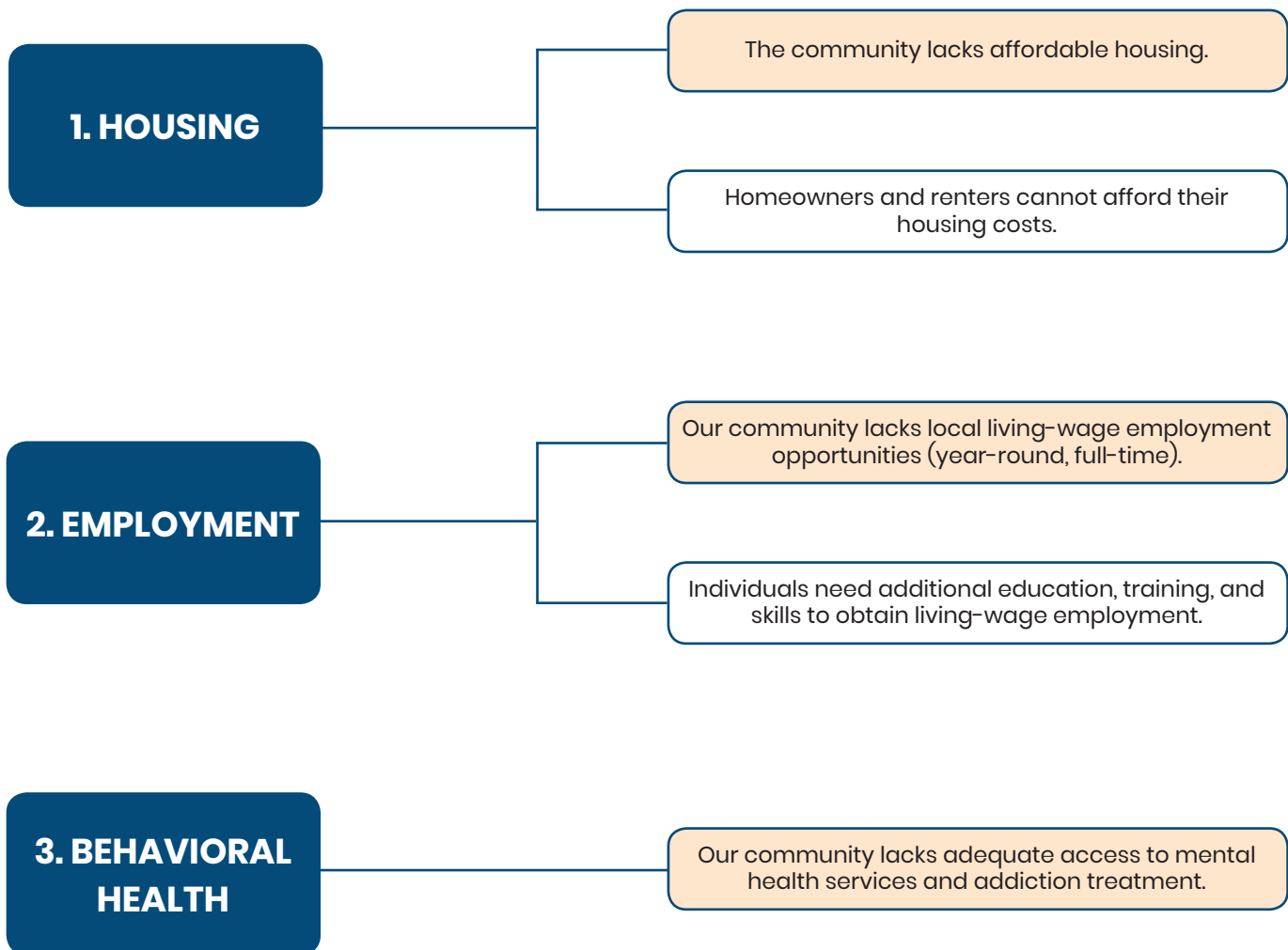
SECONDARY DATA

Action Inc. collected and analyzed secondary data from a variety of national, state, and local sources. We relied on secondary data to craft our community profile and to provide context for the community assessment data we collected. We used the MASSCAP common dataset that was provided to us, and we supplemented it with additional information. A full list of secondary data sources can be found in Appendix D.

Section 7 • Key Findings: Community Assessment

Action Inc. conducted an in-depth analysis of the quantitative and qualitative data collected through our community assessment process. We analyzed survey, focus group, and stakeholder interview data using an inductive coding process. Coded data was tabulated to create a frequency distribution of prioritized “top needs” for each data source. A comparative analysis was completed to examine variations in frequency among data sources and in pre-COVID versus post-COVID data. The data revealed strong consensus around three areas of need, which will be discussed in greater detail on the pages to follow. During the next three years, we will specifically address two of these needs at the individual/family and community levels and will address the third need at the community level, as shown in the chart below.

TOP NEEDS IDENTIFIED IN ACTION INC.'S 2020 COMMUNITY ASSESSMENT



HOUSING

For the third consecutive planning cycle, housing emerged as the greatest need in our community.

Housing costs continue to increase, and affordable housing shortages exist at all levels of the housing spectrum. Both renters and homeowners are finding themselves priced out of their communities.

In our core service area, homeowners and renters alike are cost burdened by their housing, spending significant portions of their monthly income to ensure their housing needs are met (see page 9). Rents are soaring, rising much faster than wages in our service area. Renters are struggling to pay these increasing rents, particularly low-income renters and people on fixed incomes.

Some landlords put up insurmountable barriers for low-income renters by requiring credit and CORI checks for new tenants. In our survey, low-income respondents cited “poor credit or no credit” as one of the main reasons they were financially insecure. The credit check can be challenging for undocumented immigrants, many of whom are doubled up because they cannot find landlords to rent to them or cannot afford apartments on their own. In focus groups, we heard from homeless and formerly homeless individuals who said they have struggled to find landlords who will rent to them due to the stigma of homelessness and CORI issues that are, all too often, the result of addiction.

Due to incredibly high home values, homeownership is out of reach for most low-income households and for many young people, who experience the highest levels of poverty in much of our service area. With homeownership unattainable for many young families — and the population continuing to age — there are concerns that our region will become a “retirement community.” These concerns are greatest in Rockport, where school enrollment is dropping and the birth rate has decreased by almost 40% over the last 12 years.

Meanwhile, homeowners find themselves facing rising taxes and utility costs. In particular, we heard from seniors on fixed incomes who are struggling to pay ever increasing housing costs, with some taking reverse mortgages to make ends meet.

Rising housing costs are compounded by a lack of housing stock at the community level. The number of affordable units is limited, and large properties that could be developed into affordable housing are scarce. When properties do become available, affordable housing developers can find themselves

“I have been looking for three years for an affordable rental and it is not out there any more.”
- Survey respondent

“Cape Ann is becoming a gated community; if you are low or even moderate income, you can't live here.”
- Focus group participant

“We want housing that is affordable and convenient to people.”
- Interviewee

competing against developers hoping to convert properties into luxury condos, given Cape Ann's reputation as a tourist destination. Restrictive zoning and a lack of funding prevents more affordable housing from being developed, as well.

Additionally, we lack sufficient subsidized and public housing to meet the current demand. Local housing authorities said "all of our waiting lists have exploded" after the state's recent transition to a centralized application system, which makes it easier for out-of-town residents to apply for public housing on Cape Ann. Wait lists for public housing are long; people can remain on the Section 8 waiting list for six years or more. For individuals with Section 8 or other subsidized housing vouchers, it can be tough to find landlords who are willing to rent to them due to stigma.

This shortage extends to supportive housing. Housing authorities and property managers expressed a need for support services at their properties to help address their tenants' needs. Low-income individuals expressed their hope that Action Inc.'s supportive housing program for formerly homeless individuals could expand to serve more homeless people in the community.

As baby boomers age, we are seeing increased demand for senior housing. Some seniors have to work well beyond retirement age to have enough money to cover their living expenses. We also heard about a shortage of affordable assisted living for seniors, some of whom are finding themselves living alone when they need a higher level of care to ensure they are safe in their homes.

These housing issues persist amid COVID-19, as people in our community find themselves unable to make ends meet. In surveys both pre- and during COVID-19, respondents reported the following as some of their primary reasons for financial instability: My living expenses (rent/mortgage, heat, food) are too high; I can't find housing that I can afford; I am on a fixed income (Social Security, pension, etc.), and my income is limited; and I have poor credit or no credit.

Since the pandemic began, Action Inc. has seen record numbers of households seeking short-term rental assistance. Stakeholders shared concerns that COVID-19 will result in increased evictions and more homelessness in our community, as it progresses. Additionally, COVID-19 has shined a light on the emergency shelter system and the need for more resources for people experiencing homelessness in our community (see page 15).

HIGHLIGHTING COMMUNITY STRENGTHS

Throughout our data collection process, we heard from clients, community members, and stakeholders alike who shared their thoughts on the strengths of our community. We heard that the community is tight-knit, supportive, and caring. We heard that people want to help each other and that "there seems to be a sense of community here that's unique." We also heard that the community is rich in services and that service providers work well together. As one person said: "I'm always amazed at the level of communication and collaboration among community providers."

Action Inc. will draw on these strengths in working toward addressing the key findings and top needs identified in this section of the report.

EMPLOYMENT

For the third consecutive planning cycle, employment is the second greatest need in our community.

Low wages and a lack of employment opportunities — plus the high cost of living — are making it increasingly challenging for families and individuals to stay afloat. There is a shortage of local jobs that pay enough to live in this region. Much of the local economy consists of low-wage jobs in the service industry or in retail, where wages aren't high enough for workers to rent an apartment on that income alone. Many of these jobs are part-time and lack benefits, or are seasonal. Often, people find themselves working multiple jobs to cobble together enough income to pay rent. For some low-income people, "life becomes more difficult" when they get a job. Once they are working, they lose certain public benefits and it becomes harder to make ends meet than before.

"You can't get an apartment with a part-time job."

- Focus group participant

Job seekers face numerous obstacles to employment, from CORI checks to language barriers. Service providers said they were aware of clients who are ready to work but can't get a job because they lack access to affordable childcare. Service providers and low-income people reported that transportation is a major barrier to employment, particularly for people who are seeking jobs outside our core service area. Homeless and formerly homeless individuals can face discrimination and stigma from local employers who avoid hiring them due to their histories.

"I could probably work if I had a ride out of town."

- Focus group participant

In several focus groups, we heard demand for more job training programs and specifically for training that will help people get jobs in the trades. Young adults expressed particular interest in greater access to job training, indicating that they don't see much opportunity for themselves in our service area and that it seems like "all jobs here are fishing, cooking, or washing dishes."

The need for living wage employment and job training has grown due to COVID-19, as unemployment rates have climbed. Many low-income people have lost their jobs or suffered reductions in hours. Stakeholders reported that restaurant workers, childcare providers, and members of the immigrant community have been disproportionately impacted by COVID-19 — and those who lost their jobs are not receiving enough financial support to keep their families above water during the pandemic.

"Low-income people don't get to stay home. They're the essential workers."

- Focus group participant

BEHAVIORAL HEALTH

For the second consecutive planning cycle, behavioral health is the third greatest need in our community. The lack of adequate behavioral health services persists and impacts residents at every level.

Our core service area continues to struggle with the opioid epidemic, particularly in Gloucester (as outlined on page 21). Our community needs substance use disorder treatment beds, and individuals need better access to transportation so they can travel to treatment programs in other towns. People who have just left treatment programs need dedicated support when they return to the community in order to minimize the possibility of relapse.

In focus groups and interviews, we heard about the need for improved access to mental health services. The currently available services lack adequate capacity to meet the demand, resulting in long wait times for patients. There is also a shortage of providers in our region that accept MassHealth.

Additionally, there is a shortage of providers that offer youth behavioral health services — and demand for these services is high. Mental health needs are spiking among youth. First responders and school personnel expressed concern about the extent of students' needs, with some students experiencing addiction as early as 6th grade. Service providers and young adults alike reported that most youth behavioral health services are targeted toward crisis intervention, and that long-term support services are needed.

In our surveys both pre- and during COVID-19, respondents reported the following as one of their primary reasons for financial instability: I (or a family member) am struggling with mental health issues. In focus groups and interviews, we heard that behavioral health conditions can dictate a person's entire day — making it harder for them to navigate the system, retain their housing, or find a job.

These unmet behavioral health needs continue during COVID-19. Stakeholders reported increased rates of anxiety and depression in the community as a result of the pandemic. In particular, social isolation among seniors is high — which contributes to mental health deterioration. Substance use support groups — such as Alcoholics Anonymous — have moved their meetings online, which has been particularly challenging for homeless individuals who cannot attend the meetings from the privacy of their own homes and have lost their connection to the recovery community. We heard concerns about the emotional toll of the pandemic and the concern that living with this elevated level of stress for an extended period of time will have significant, longer term impacts on peoples' mental health.

"Good therapists are hard to find — it shouldn't be like that."
- Focus group participant

ADDITIONAL KEY FINDINGS

FINANCIAL INSTABILITY, PRE- AND POST-COVID

Survey respondents were asked “what keeps you or your family from feeling more financially stable?” on both our pre-COVID survey and the survey conducted during the COVID-19 pandemic. We analyzed responses to this question to understand if COVID-19 had an impact on the primary reasons for financial instability among presumed low-income respondents. We did see a number of responses indicating that COVID-related job loss, reduction in hours, loss of childcare, and increased living expenses were a major source of financial instability, as we expected. But certain issues seemed to transcend the pandemic, emerging as major barriers to financial stability both pre- and post-COVID (shown below). Our impression is that COVID-19 has not changed the nature of our community’s needs; instead, it has exacerbated existing challenges in our community and put further strain on families that were already struggling to make ends meet.

TOP REASONS FOR FINANCIAL INSTABILITY
My living expenses (rent/mortgage, heat, food) are too high.
I can't find housing that I can afford.
I work full-time but my pay doesn't cover my expenses.
I (or a family member) am struggling with mental health issues.
I am on a fixed income (Social Security, pension, etc.), and my income is limited.
I have too much debt.
I have poor credit or no credit.

Nearly **1/3** of low-income survey respondents said their living expenses had increased due to COVID-19.

Survey respondents were asked if they could pay their bills on time each month. Both pre- and during COVID-19, 72% of respondents said that they could. But in the survey we conducted during the pandemic, 67% of respondents said they were concerned about paying their bills now or paying them in the future if COVID-19 continues — suggesting there are huge numbers of families living on the brink right now. Additionally, about half of low-income respondents pre- and during COVID-19 said they did not have at least \$500 set aside for emergencies.

HIGHLIGHTING IMMIGRATION & DIVERSITY

Our core service area’s population is becoming increasingly diverse, and service providers are not equipped to serve these newcomers. As noted on page 12, the demographic composition of our region is shifting. Schools and service providers are seeing increasing numbers of people who are not fluent in English, and these individuals need access to services in their native languages (particularly Portuguese and Spanish).

In focus groups and stakeholder interviews, we heard that service providers need to be informed about how to best serve clients from different cultures and about the specific challenges that these individuals might face.

Section 8 • Key Findings: Internal Assessment

Action Inc. analyzed the quantitative and qualitative data that we collected during our internal assessment process so we could determine our agency's greatest strengths and greatest needs. We analyzed this data prior to and during COVID-19 to ensure we understood the ways in which the pandemic has shaped our agency and our staff.

ACTION INC.'S STRENGTHS

During our internal assessment, we heard from staff and Board members about Action Inc.'s greatest strengths. Based on this data, Action Inc.'s greatest strengths are:

Responsiveness: Action Inc.'s services meet the needs of our clients and our community.
Unity: Staff and Board have a clear understanding of Action Inc.'s mission and goals.
Compassion: Staff treat clients in a respectful and caring manner.
Dedication: Action Inc. has a strong, dedicated group of staff and Board members.
Creativity: Staff are creative in finding solutions for their clients and are always looking at ways to improve services.
Pride: Staff are proud to work at Action Inc. and Board members are proud to represent the agency.

For more information on the results of our staff and Board surveys, please see Appendix E.

During our strategic planning retreat, staff and Board members reflected on the ways in which the COVID-19 pandemic impacted our agency. Staff and Board members recognized that COVID-19 brought with it many challenges — but it also created opportunities that highlighted the strengths of our agency. During the past year, Action Inc. displayed these additional strengths:

Ingenuity: Staff found ways to adapt our existing services — and develop new services — to support their clients while our offices were closed.
Focus: Staff continued helping their clients, despite the disruption in their daily lives, to make sure client needs were met.
Collaboration: Staff developed and strengthened partnerships to meet our community's needs.

ACTION INC.'S NEEDS

Action Inc. conducted an in-depth analysis of the quantitative and qualitative data collected through our internal assessment process to understand our agency's top needs. We examined data that was collected prior to COVID-19, as well as additional data that was collected during the pandemic. Our analysis revealed four areas that we intend to focus on during the next three years.

CAPACITY

Throughout our internal assessment, we heard that certain Action Inc. programs are under-staffed or under-resourced, resulting in waiting times for clients. Additionally, staff from several Action Inc. programs expressed a need for more access to training that will help them work with clients in distress or clients with behavioral health conditions. Our community assessment data highlighted the need for Action Inc. to develop additional capacity to serve Spanish- and Portuguese-speaking clients. There are also specific capacity challenges that have been highlighted during the COVID-19 pandemic, including the need for web-based services and the need to streamline our internal operations.

VISIBILITY

During our internal assessment — and our community assessment, as well — we learned that the community does not know the full range of services and programs that Action Inc. offers. There is a need for more marketing and outreach to ensure that everyone on Cape Ann knows about Action Inc. and our programs. During the COVID-19 pandemic, we have seen firsthand the benefits of increased visibility in the community as we have developed new partnerships, secured new funding sources, and served many new clients. We hope to carry this momentum forward during the next three years.

COMMUNICATION

Throughout the assessment, we heard about how Action Inc. needs to improve its interdepartmental communication. The agency's programs are spread across three physical sites and staff work varied hours, which causes some staff to feel isolated from their colleagues. Different departments have different ways of communicating information; there is a need for consistent agency-wide communication to all staff. During COVID-19, we saw these issues persist as many staff transitioned to remote work. Certain web-based platforms helped some staff feel more connected but we continued to see a need to improve cross-agency communication. Additionally, staff would like to know more about the full range of programs and services that Action Inc. provides so they will be more informed about the scope of the agency's work.

MORALE

During our strategic planning retreat, staff morale and restoration emerged as a primary concern, in light of the stress that staff have experienced during the COVID-19 pandemic. Staff have experienced secondary trauma and have had to manage the burden of the COVID crisis on both personal and professional levels. We have also seen that remote work has taken a toll on staff, who have missed the collaboration and socialization they were accustomed to when working in the office. Staff morale was flagged in our pre-COVID data collection, and it became a top need in light of the COVID-related data we collected.

Section 9 • Strategic Three-Year Goals

During the next three years, Action Inc. intends to address the top needs that we identified through our community and internal assessments (discussed in Sections 7 and 8). We have set nine strategic agency-wide goals to address these critical needs. These goals will guide our efforts from 2021 to 2023 and will ensure that we remain focused on achieving our mission.

ACTION INC.'S GOALS FOR 2021-2023

GOAL #1	Increase access to affordable housing in the community
GOAL #2	Assist individuals with gaining stability and achieving economic security through the provision of housing and services
GOAL #3	Increase access to living-wage employment in the community
GOAL #4	Assist individuals with gaining skills and obtaining employment by providing education and training programs
GOAL #5	Increase access to behavioral health treatment and supports in the community
GOAL #6	Increase agency capacity
GOAL #7	Increase community awareness of agency programming
GOAL #8	Increase interdepartmental communication
GOAL #9	Increase morale across the agency

Note: Goal #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. Goal #2 and #4 are individual/family-level goals, and Action Inc. will work directly with clients to create change on a one-on-one basis. Goals #6, #7, #8, and #9 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. will work toward achieving the goals listed above through our existing programs, through new initiatives, and through partnerships with other agencies in our service area. All services are delivered by our four core departments: Client & Housing Services, Riley Education & Training Center, Energy Services, and Administration.

CLIENT & HOUSING SERVICES

Action Inc.'s Client & Housing Services department offers programs and services that address the underlying causes of poverty and homelessness. Our advocates, case managers, and other direct care staff work with clients to identify their individual needs and barriers to self-sufficiency. We help our clients find stability by

connecting them to resources and services — whether they need a number to call for help, a meal at our shelter, or a permanent place to call home.

Our Client & Housing Services department includes the following programs:

- Advocacy/Client Services
- Affordable Housing
- Emergency Shelter
- Harbor Village
- Housing First
- Housing Opportunities for Persons with HIV/AIDS (HOPWA)

RILEY EDUCATION & TRAINING CENTER

Action Inc.'s Riley Education & Training Center offers programs that help youth and adults gain the skills and education they need to obtain living-wage employment. We work with youth who have struggled to learn in the public school system and with un-employed or underemployed adults who want to gain new skills and find better jobs. In all our programs, we provide a supportive environment where we inspire our students to do their best — whether that may be passing the High School Equivalency Test, going to college, gaining job-specific skills, or finding full-time employment.

Our Riley Education & Training Center includes the following programs:

- Adult Education
- Career Services
- Commercial Driver's License Training Program
- COMPASS Youth Program
- Empower Essex County
- Healthcare Career Pathways
- Trades Gateway

ENERGY SERVICES

Action Inc.'s award-winning Energy Services department offers programs that help keep people warm in their homes and reduce their energy costs. We assist low-income individuals and families with paying their heat and utility bills, and we bring those bills down over time by making energy-saving improvements to homes throughout the state. We partner with contractors and vendors, providing a source of local living-wage jobs. Additionally, Action Inc.'s Vice President for Energy Services participates in a number of regional, statewide, and national groups that advocate for energy affordability.

Our Energy Services department includes the following programs:

- Energy Efficiency: Multi-Family Program
- Energy Efficiency: Single-Family Program
- Fuel Assistance

ADMINISTRATION

Action Inc. has a robust Administration department that operates additional agency-wide initiatives that address poverty and related issues in our community. Our Administration department organizes donation drives, including our annual holiday toy and clothing drive for children from economically disadvantaged families. For the past several years, we have taken on a more active role in addressing substance use within our community, working through advocacy and partnerships to develop relationships and resources that will better serve low-income individuals.

LINKAGES

As a Community Action Agency, we are dedicated to identifying community needs and helping meet those needs by providing services ourselves, by collaborating with our partners, and by making referrals to other agencies to address certain issues. Through partnerships and referrals, we leverage the existing resources within our community and strengthen the community as a whole.

Action Inc. employees are active members of a number of local, regional, and statewide groups — from the Regional Youth Prevention Network to the Balance of State Continuum of Care to the Low-Income Energy Affordability Network — to ensure we are connected to other social service providers and government agencies. We work collaboratively with these groups to serve our target population, advocate for resources, and ensure we are not duplicating services that already exist in the community.

We work extensively with other Community Action Agencies (CAAs), as well. During the past three years, we partnered with the four other CAAs located in Essex County — North Shore Community Action Programs, LEO Inc., Greater Lawrence Community Action Council, and Community Action Inc. — to develop and implement the Empower Essex County initiative. We also work closely with Massachusetts CAAs as part of the Low-Income Energy Affordability Network and through our energy efficiency programs, subcontracting with other CAAs in the National Grid service territory. Action Inc. staff members work alongside members of other CAAs on an ongoing basis through the Massachusetts Association for Community Action (MASSCAP) Board of Directors and various MASSCAP Communities of Practice.

In Section 10, we have included details about specific linkages that are critical to our programmatic initiatives. A full list of the groups we worked with in Fiscal Year 2020 — and anticipate continuing to work with over the next three years — can be found in Appendix F.

SERVICE GAPS

Action Inc. has a history of building strong partnerships to fill service gaps in our programs and in our community. As mentioned above, we rely on referrals to other agencies to meet particular needs. Each year, our staff make countless referrals to non-profit organizations, faith-based organizations, government agencies, and healthcare providers. In some instances, we have integrated other providers into our programs so we can offer more comprehensive services to our clients while they are at our sites. For example, we

partnered with Children's Friend & Family Services to offer behavioral health services to our COMPASS Youth Program students rather than attempt to provide these services ourselves.

During the next three years, we intend to continue leveraging our partners' expertise to meet the housing, employment, and behavioral health needs that we have identified. We also intend to increase our efforts to conduct local, regional, and state-level advocacy to call attention to issues that we are working to address, as we believe these advocacy efforts will help us bring forward additional resources and shift public policy.

In Section 10, we have identified a number of specific areas where we anticipate coordinating with others to address these issues. A full list of anticipated partners can be found in Appendix F.

FUNDING STRATEGIES

Action Inc.'s core funding comes from the Community Service Block Grant (CSBG), which is administered by the Massachusetts Department of Housing and Community Development (DHCD). Our CSBG contract designates us as a Community Action Agency (CAA), and it is this funding that allows us to be flexible and innovative in order to meet a broad and evolving set of needs specific to the communities we serve.

To supplement our CSBG funding, we leverage a number of other contracts we have with local, state, and federal government agencies. More information on our funding strategies can be found in Section 10.

Action Inc. is unique among most CAAs in that it serves as a lead contractor for utility corporation National Grid, which trusts Action Inc. to manage many millions of dollars' worth of energy conservation projects on residential units and developments throughout Massachusetts. In this role, Action Inc. serves as the lead agency overseeing 20 subcontractors across the state.

We raise additional funds through private foundation grants, individual donors, and fundraising events. While government and corporate contracts make up the majority of our funding, the relatively small amount of support we receive through private foundations, local businesses, and individual donors is absolutely crucial to the work we do. Most of our funding is restricted to specific initiatives, and each of Action Inc.'s departments aims to operate independently with sustainable funding support. While some programs have very large budgets and largely reliable support, others operate on very small budgets where every dollar truly makes an impact.

Section 10 • Specific Objectives

The specific objectives outlined in this section will guide Action Inc.'s efforts to achieve the goals that were listed in Section 9.

It should be noted that our ability to achieve our goals is contingent upon renewal of all our existing public contracts. When setting our goals and specific objectives, we have made the assumption that we will receive level funding. We recognize that we may be required to change our goals and objectives if we receive less funding from our core public contracts.

As we are already in the middle of Fiscal Year 2021 at the time of writing this report, some of these activities are already in progress.

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

OBJECTIVE #1: Pursue opportunities to develop additional affordable housing

FY 2021 - 2023	Continue to work with partners to identify possible development opportunities
FY 2021 - 2023	Seek opportunities to privately invest in affordable housing properties by being attentive to local real estate market
Linkages	<i>Work with North Shore CDC and local real estate agent</i>
Funding Strategies	<i>Leverage Action Inc. general funds and pursue additional public and/or private grants</i>

OBJECTIVE #2: Increase access to affordable housing through advocacy and programming

FY 2021 - 2023	Leverage relationships with community groups and stakeholders to advocate for increased access to affordable housing and public policy changes that will facilitate development of affordable housing
FY 2021 - 2023	Expand capacity in the Housing First program to provide more housing opportunities to formerly homeless individuals and families
FY 2021 - 2023	Partner with local municipalities to advocate for property tax relief for low-income homeowners
Linkages	<i>Work with local municipalities; Balance of State Continuum of Care; Massachusetts Housing & Shelter Alliance; other community groups and stakeholders</i>
Funding Strategies	<i>Leverage Action Inc. general funds and pursue additional public and/or private grants, including U.S. Department of Housing & Urban Development (HUD) funds</i>

GOAL #1, continued

OBJECTIVE #3: Increase the affordability of housing units in the community through Energy Efficiency initiatives

FY 2021 - 2023	Implement Strategic Electrification Initiative to housing units, replacing electric heating systems and deliverable fuel-powered systems with more efficient air-source heat pumps to reduce utility costs and improve energy efficiency
FY 2021 - 2023	Implement operations and maintenance program for air-source heat pump upgrades in Multi-Family and Single-Family Energy Efficiency Programs to encourage the adoption of air-source heat pump technology by ensuring that ongoing maintenance costs will be affordable for property owners
FY 2021 - 2023	Work with partners to investigate feasibility of implementing community solar program in Massachusetts
FY 2021 - 2023	Pursue funding that would make Healthy Homes investments feasible
FY 2021 - 2023	Continue research into new energy efficiency technologies and additional cost-effective energy efficiency improvements
FY 2021 - 2023	Improve 300 housing units per year in 1-4 unit buildings through weatherization and other energy conservation measures in order to maintain or increase housing affordability (dependent upon renewal of contract and receipt of level funding)
FY 2021 - 2023	Improve 7,500 housing units per year in multi-family buildings through weatherization and other energy efficiency measures in order to maintain or increase housing affordability (dependent upon renewal of contract and receipt of level funding)
FY 2021 - 2023	Investigate feasibility of advocating for broader income eligibility guidelines for Energy Efficiency programs
Linkages	<i>Work with other Community Action Agencies (CAAs), National Consumer Law Center, and other partners on energy advocacy activities; work with other CAAs, Low-Income Energy Affordability Network, National Grid, and local contractors for energy efficiency programs</i>
Funding Strategies	<i>Leverage funds from MA Department of Housing & Community Development (DHCD) and National Grid</i>

OBJECTIVE #4: Advocate for new initiatives that will reduce utility costs and cost of living for low-income residents

FY 2021 - 2023	Work with partners to investigate feasibility of implementing electric vehicle pilot program to ensure low-income residents have access to this technology
FY 2021 - 2023	Work with partners to investigate feasibility of implementing community solar and Alternative On-Bill Credit (AOBC) program in Massachusetts
Linkages	<i>Work with other CAAs, National Consumer Law Center, and other partners on energy advocacy activities</i>
Funding Strategies	<i>Leverage funds from DHCD and National Grid</i>

GOAL #1, continued

OBJECTIVE #5: Increase access to services that help low-income individuals achieve economic security and maintain stable housing through partnerships

FY 2022	Develop community resource space at Harbor Village building to bring additional services to downtown Gloucester
Linkages	<i>Work with North Shore CDC, Peabody Properties, and other service providers on and off Cape Ann (such as The Open Door, WIC, Department of Children and Families, Massachusetts Rehabilitation Commission)</i>
Funding Strategies	<i>Leverage Action Inc. general funds and pursue private grant funding</i>

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

OBJECTIVE #1: Assist low-income individuals and families with obtaining and maintaining affordable housing

FY 2021 - 2023	Provide 51 formerly homeless individuals and families with permanent housing and supportive case management each year through our Housing First program
FY 2021 - 2023	Provide 23 households with permanent housing and supportive services each year through our Housing Opportunities for Persons with AIDS (HOPWA) program
FY 2021 - 2023	Provide 19 additional households with affordable housing at Action-owned properties in Gloucester in partnership with Gloucester Housing Authority and Community Teamwork
FY 2021 - 2023	Provide 30 households with affordable housing at Harbor Village
Linkages	<i>Coordinate with other social service providers through case management, referrals, and partnerships</i>
Funding Strategies	<i>Leverage funds from public sources (HUD, DHCD), private non-profit sources, private foundation sources, rental contributions, CSBG funds, and Action Inc. general funds</i>

OBJECTIVE #2: Strengthen relationships with local landlords to increase access to affordable, community-based housing opportunities

FY 2022	Develop and distribute landlord education packet to inform landlords of Action Inc. services so they can better support their tenants
Linkages	<i>Connect with landlords working with Action Inc. through the Housing First, HOPWA, and Advocacy programs</i>
Funding Strategies	<i>Utilize CSBG and Action Inc. general funds</i>

GOAL #2, continued

OBJECTIVE #3: Assist low-income adults with maintaining housing and achieving economic security

FY 2021	Implement low-income water and sewer program
FY 2021 – 2023	Provide Fuel Assistance to 1,550 households per year to reduce energy burdens and improve economic security
FY 2021 – 2023	Provide 500 clients per year with benefits coordination, rental assistance, SNAP certification assistance, housing advocacy, referrals, etc. through our Advocacy program
Linkages	<i>Coordinate with social service providers through case management, referrals, and partnerships; work with local fuel vendors and other partners</i>
Funding Strategies	<i>Utilize CSBG funds and leverage other funds from DHCD, City of Gloucester, Town of Rockport, Town of Manchester-by-the-Sea, Town of Ipswich, North Shore HOME Consortium, and private foundation funds</i>

OBJECTIVE #4: Support homeless individuals with obtaining housing, accessing health care and behavioral health services, obtaining employment, and gaining stability

FY 2021 – 2023	Support 150 homeless individuals per year at the Action Inc. Emergency Shelter
FY 2021 – 2022	Seek funding to sustain additional weekend hours at Emergency Shelter that have been offered during COVID-19
Linkages	<i>Coordinate with social service providers through case management, referrals, and partnerships; work with Eliot Community Human Services and North Shore Community Health to bring additional services to the shelter; work with The Open Door and faith communities to provide meals; work with Lifebridge North Shore/Grace Center to provide coordinated services</i>
Funding Strategies	<i>Leverage funds from DHCD, private foundation sources, and individual donors</i>

OBJECTIVE #5: Educate low-income community members on housing, benefits, financial literacy, and other related topics to assist with achieving economic security

FY 2021	Expand Empower Essex County initiative to offer Cooking Matters, Car Buying, and First Time Home Buyer classes across Essex County in partnership with other Community Action Agencies
FY 2021 – 2023	Offer at least two financial literacy classes throughout the year in partnership with other Community Action Agencies; implement Spanish language class to reach additional clients
FY 2021 – 2023	Lead three workshops per year on topics such as tenant rights, “Benefits 101,” etc. Explore opportunities to host workshops over Zoom to increase access and participation
Linkages	<i>Work with LEO Inc., North Shore Community Action Programs, Greater Lawrence Community Action Council, Community Action Inc., Essex County Community Foundation, and other service providers</i>
Funding Strategies	<i>Utilize CSBG and Essex County Community Foundation funds</i>

GOAL #2, continued

OBJECTIVE #6: Address our changing community demographics by providing additional services that will help people move toward obtaining stable housing and/or employment

FY 2021	Explore feasibility of partnering with immigration attorney to offer on-site legal assistance for clients who face immigration issues
FY 2022	Pilot immigration legal services (dependent upon feasibility assessment)
FY 2023	Implement immigration legal services (dependent upon success of pilot)
FY 2022	Add translation capability to Action Inc. website to increase access for non-English-speaking residents
FY 2021 – 2023	Explore opportunities to improve community access to and familiarity with technology to increase opportunities to obtain benefits, housing, employment, and/or other resources
Linkages	<i>Conduct outreach to Gloucester Human Rights Commission members, public schools, and other local service providers to identify possible attorneys/pilot program; work with FirstTracks Marketing and TransPerfect to translate website</i>
Funding Strategies	<i>Utilize CSBG funds and Action Inc. general funds</i>

GOAL #3: Increase access to living-wage employment in the community

OBJECTIVE #1: Increase access to living-wage employment

FY 2021 – 2023	Explore feasibility of establishing additional economic development programming related to small business support and community entrepreneurship to increase local employment opportunities
FY 2021 – 2023	Leverage relationships with local employers and community groups to advocate for more inclusive, equitable, and trauma-informed employment opportunities on Cape Ann
FY 2021 – 2023	Partner with other Community Action Agencies to offer workforce development initiative that will help meet CAA network's need for more qualified field technicians who can perform energy efficiency work
Linkages	<i>Connect with local municipalities, Chamber of Commerce, and local business community; work with Action for Boston Community Development, South Middlesex Opportunity Council, other CAAs, and energy contractors for energy efficiency initiative</i>
Funding Strategies	<i>Leverage DHCD, National Grid, and Action Inc. general funds and pursue additional public and/or private grants</i>

GOAL #4: Assist individuals with gaining skills and obtaining employment by providing education and training programs

OBJECTIVE #1: Support youth and adults with earning a high school diploma or passing the High School Equivalency Test (HiSET)

FY 2021 – 2023	Serve 45 out-of-school youth per year through the COMPASS Youth Program
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FY 2021 – 2023	Serve 65 adult students per year through the Adult Education program
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Linkages	<i>Coordinate with other social service providers through case management and referrals to other agencies; partner with Wellspring House and high schools across service area to accept referrals into COMPASS and support new students; partner with North Shore Community College as a subgrantee for Adult Education</i>
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Funding Strategies	<i>Leverage funding from CSBG, North Shore Workforce Investment Board, MA Department of Elementary and Secondary Education, City of Gloucester, and private foundations</i>
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OBJECTIVE #2: Provide job training programs and career services at Action Inc.'s Riley Education & Training Center

FY 2021	Implement Trades Gateway job training program to prepare clients for living-wage employment in the trades
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FY 2022 – 2023	Train students for living-wage jobs in the trades through the Trades Gateway program
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FY 2021 – 2023	Serve 10 adults per year through the Commercial Drivers' License Training Program (dependent upon receipt of funding)
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FY 2021 – 2022	Explore feasibility of offering Healthcare Career Pathways training to prepare clients for living-wage employment (possible trainings include LPN, phlebotomy)
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FY 2023	Implement new Healthcare Career Pathways training (dependent upon receipt of funding)
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FY 2021 – 2023	Integrate Career Services component into all Education & Training Center programs to provide job readiness services and connect students to local employers
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FY 2021 – 2023	Explore possibility of partnering with Essex Technical High School, Peterson School, and MassHire to increase access to vocational training
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Linkages	<i>Partner with Peterson School, MassHire, New England Tractor Trailer Training School, Essex Technical High School, and other training providers to connect students to job training; coordinate with local employers to assist with job placements</i>
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Funding Strategies	<i>Utilize CSBG and DHCD funds; pursue additional public and/or private grants</i>
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GOAL #4, continued

OBJECTIVE #3: Address our changing community demographics by providing additional services that will help people move toward obtaining stable housing and/or employment

FY 2021	Explore feasibility of partnering with immigration attorney to offer on-site legal assistance for clients who face immigration issues
FY 2022	Pilot immigration legal services (dependent upon feasibility assessment)
FY 2023	Implement immigration legal services (dependent upon success of pilot)
FY 2022	Add translation capability to Action Inc. website to increase access for non-English-speaking residents
FY 2021 - 2023	Explore opportunities to improve community access to and familiarity with technology to increase opportunities to obtain benefits, housing, employment, and/or other resources
Linkages	<i>Conduct outreach to Gloucester Human Rights Commission members, public schools, and other local service providers to identify possible attorneys/pilot program; work with FirstTracks Marketing and TransPerfect to translate website</i>
Funding Strategies	<i>Utilize CSBG funds and Action Inc. general funds</i>

GOAL #5: Increase access to behavioral health treatment and supports in the community

OBJECTIVE #1: Address behavioral health needs through partnerships with other local agencies

FY 2022	Re-develop Gloucester High Risk Task Force, developing relationships and increasing community capacity to respond to behavioral health needs of high-risk individuals
FY 2021 - 2023	Explore possibility of partnerships that will provide increased access to behavioral health services for low-income Cape Ann residents
FY 2021 - 2023	Continue to partner to provide two Alcoholics Anonymous (AA) meetings per week; explore feasibility of providing increased access to support groups using Action Inc. facilities
Linkages	<i>Coordinate with City of Gloucester departments, social service providers, clinicians, and other partners</i>
Funding Strategies	<i>Leverage Action Inc. general funds; pursue additional public and/or private grants as needed</i>

GOAL #5, continued

OBJECTIVE #2: Increase access to behavioral health services

FY 2021 - 2023	Leverage relationships with community groups and stakeholders to advocate for improvements to the behavioral health system and increased access to services
FY 2021 - 2023	Explore feasibility of providing tablets and meeting space for clients to engage in behavioral health via telehealth appointments with partners (dependent upon telehealth continuing to be a MassHealth covered service)
FY 2021 - 2023	Work with Regional Youth Provider Network and JRI YOUnity Drop-In Center to increase access to behavioral health services in the community and explore development of more integrated, trauma-informed programming for youth and young adults
Linkages	<i>Coordinate with Regional Youth Provider Network, JRI YOUnity Drop-In Center, social service providers, clinicians, and other partners</i>
Funding Strategies	<i>Leverage Action Inc. general funds; pursue additional public and/or private grants as needed</i>

GOAL #6: Increase agency capacity

OBJECTIVE #1: Evaluate shelter operations to increase weekend and overflow capacity

FY 2021	Seek funding and explore partnerships that will allow Action Inc. to continue offering weekend hours post-COVID
FY 2021 - 2022	Explore options for sustaining current shelter capacity, enabling the agency to offer increased on-site overflow capacity in the future
Linkages	<i>Work with Lifebridge North Shore/The Grace Center to coordinate services for homeless adults in Gloucester</i>
Funding Strategies	<i>Leverage funds from DHCD, private donors, and Action Inc. general funds; pursue additional public and/or private grants</i>

OBJECTIVE #2: Increase capacity in Advocacy department to meet client demand

FY 2021 - 2022	Monitor client demand as office returns to normal operations post-COVID; seek funding to increase capacity if existing staff are unable to meet current demand
Linkages	<i>Coordinate with potential funders</i>
Funding Strategies	<i>Utilize CSBG, DHCD, and Action Inc. general funds; pursue additional public and/or private grants as needed</i>

GOAL #6, continued

OBJECTIVE #3: Increase vehicle access and transportation access for staff and clients

FY 2021 - 2022	Establish agency-wide contracts with car rental company and moving company to help staff better perform essential work functions that require transporting clients, equipment, goods, etc.
FY 2021 - 2023	Partner with Cape Ann Transportation Authority (CATA) to increase access to on-demand transportation for clients
Linkages	<i>Work with CATA, Enterprise, U-Haul, and/or local moving companies</i>
Funding Strategies	<i>Utilize CSBG funds and Action Inc. general funds; pursue additional public and/or private grants as needed</i>

OBJECTIVE #4: Improve internal systems to streamline administrative activities

FY 2021	Work with Brookline Bank to implement paperless check processing system
FY 2021 - 2023	Explore feasibility of implementing online payment system for vendors/clients
FY 2021 - 2023	Work with Brookline Bank and accounting software provider to develop system that will allow Action Inc. to make EFT payments to landlords
FY 2021 - 2023	Explore options for improving physical site security of Finance Department records
Linkages	<i>Partner with Brookline Bank</i>
Funding Strategies	<i>Utilize CSBG funds and Action Inc. general funds</i>

OBJECTIVE #5: Develop more robust training resources to support Action Inc.'s staff

FY 2021 - 2022	Create plans to offer agency-wide trainings on topics such as behavioral health, trauma-informed care, boundaries, effective communication, etc. so staff can better support their clients, and foster agency-wide participation
FY 2022 - 2023	Implement training plan
Linkages	<i>Coordinate with training providers and local partners</i>
Funding Strategies	<i>Utilize CSBG funds, raise additional funds through public/private grants, and leverage existing public/private grants received by Action Inc. that contain training allocations</i>

GOAL #6, continued

OBJECTIVE #6: Ensure Action Inc. is an inclusive organization by addressing issues related to diversity, equity, and inclusion

FY 2021 - 2022	Develop a Diversity, Equity, and Inclusion Committee of staff and Board members who will evaluate and address these issues
FY 2021 - 2023	Provide trainings to staff on unconscious bias, racism, and similar topics
Linkages	<i>Coordinate with training providers and local partners; participate in MASSCAP Diversity, Equity, and Inclusion Community of Practice to learn from other Community Action Agencies</i>
Funding Strategies	<i>Utilize CSBG funds and Action Inc. general funds</i>

OBJECTIVE #7: Increase fundraising efforts to increase revenue and diversify funding sources

FY 2021 - 2023	Increase donor stewardship efforts to achieve a 5 percent annual increase in total funds raised through donations
FY 2021 - 2023	Explore feasibility of implementing additional fundraising campaigns and developing additional revenue streams for the agency
FY 2021 - 2023	Build relationships with new funders to fill gaps in agency programs and increase available services
Linkages	<i>Coordinate with corporate and community partners</i>
Funding Strategies	<i>Utilize CSBG funds and raise additional funds through private foundation grants, corporate sponsorships, special events, and individual contributions</i>

OBJECTIVE #8: Utilize technology to provide clients with improved access to programs and services

FY 2022	Develop approach to offer in-person, online, and hybrid or hyflex learning models across as many Education & Training programs as possible (by altering internal programs and partnering with NSCC for Adult Education) to reduce transportation and childcare barriers
FY 2022	Explore feasibility of developing agency-wide online intake form to provide increased access to intake services outside normal business hours
FY 2023	Implement agency-wide online intake form
FY 2021 - 2023	Continue utilizing new Fuel Assistance (LIHEAP) online portal to provide increased access to Fuel Assistance services, allowing new clients to apply for services outside regular business hours; work with DHCD, Community Software Group (CSG), other LIHEAP providers to expand portal to serve repeat clients needing to recertify for Fuel Assistance
Linkages	<i>Coordinate with LIHEAP providers, North Shore Community College, and other service providers; work with CSG and SMC Partners</i>
Funding Strategies	<i>Utilize CSBG, LIHEAP, MA Department of Elementary and Secondary Education, and Action Inc. general funds; pursue additional public and/or private grants</i>

GOAL #6, continued

OBJECTIVE #9: Increase efficacy of programs through continuous monitoring, evaluation, and assessment

FY 2022	Explore feasibility of creating a client advisory board (or similar mechanism) to increase client input into program development and advocacy efforts
FY 2021 – 2023	Improve program monitoring and evaluation efforts to encourage data-driven decision-making by working across departments and with Board Planning and Evaluation Committee
Linkages	<i>Work with clients and Board of Directors; connect with other service providers to learn from their experiences</i>
Funding Strategies	<i>Utilize CSBG funds and Action Inc. general funds</i>

GOAL #7: Increase community awareness of agency programming

OBJECTIVE #1: Increase outreach and marketing efforts for Advocacy program to ensure all communities are aware of services

FY 2021 – 2022	Grow outreach in communities outside Gloucester
FY 2022	Assess need for increased presence at satellite offices in Rockport and/or Ipswich
FY 2023	Implement increased presence at satellite offices (depending upon results of assessment)
Linkages	<i>Coordinate with local Rockport and Ipswich partners (including public schools, municipalities, and service providers)</i>
Funding Strategies	<i>Utilize CSBG, private foundation, and Action Inc. general funds; pursue additional public and/or private grants</i>

OBJECTIVE #2: Increase outreach and marketing efforts for Energy programs to address under-enrollment issues

FY 2021 – 2023	Work with National Grid to contact clients who are eligible for our Energy programs and are not accessing them
FY 2021 – 2023	Conduct outreach at three new events/locations per year
Linkages	<i>Coordinate with local partners and participate in community events</i>
Funding Strategies	<i>Leverage funds from DHCD and National Grid</i>

GOAL #7, continued

OBJECTIVE #3: Increase community education and advocacy efforts to grow visibility and meet community needs

FY 2021	Develop advocacy agenda and community education plan to build more relationships, join more community groups, and leverage our platform to grow our visibility and make meaningful change in areas related to the identified community needs
FY 2022 - 2023	Implement advocacy agenda/community education plan
FY 2022 - 2023	Explore feasibility of developing “Rotary” style group of local nonprofits dedicated to anti-poverty efforts as way of increasing community awareness of resources and services
Linkages	<i>Collaborate with community groups, advocacy groups, and other social service providers</i>
Funding Strategies	<i>Utilize CSBG funds and Action Inc. general funds</i>

OBJECTIVE #4: Implement one-touch model within Energy Services programs

FY 2021 - 2023	Implement “one-touch model” to better inform Energy Services clients about other services that are available to them
Linkages	<i>Research and learn from National Center for Healthy Housing model; coordinate with other CAAs in Essex County</i>
Funding Strategies	<i>Leverage funds from DHCD, National Grid, and Action Inc. general funds</i>

OBJECTIVE #5: Increase marketing efforts to reach new clients and ensure consistent messaging

FY 2021 - 2022	Perform audit of collateral materials, develop new materials if needed, and translate existing materials
FY 2022	Work with staff across Action Inc. departments to identify existing opportunities to distribute more information about agency programs
FY 2022 - 2023	Increase distribution of collateral materials, including distribution at other points of service in the community
FY 2021 - 2023	Explore new ways of marketing to residents who do not engage with conventional marketing tools
Linkages	<i>Collaborate with community groups, other social service providers, and other points of service in the community (example: pediatricians’ offices); work with TransPerfect to translate materials</i>
Funding Strategies	<i>Utilize CSBG funds and Action Inc. general funds</i>

GOAL #8: Increase interdepartmental communication

OBJECTIVE #1: Utilize technology to improve inter-agency communication when remote friendly work model is implemented post-COVID

FY 2021 - 2022	Implement technology solutions that will help staff collaborate remotely and effectively communicate with each other from home
Linkages	<i>Work with Balsam Technologies; connect with other CAAs to learn from their experiences</i>
Funding Strategies	<i>Utilize CSBG funds and Action Inc. general funds</i>

OBJECTIVE #2: Improve integration and communication between Action Inc. departments

FY 2021	Implement monthly meetings between departments to better monitor grants administration, grants spending, and improve communication
FY 2021 - 2022	Develop internal process to communicate time-off accruals to staff on regular basis
FY 2021 - 2023	Improve integration between programs offered at Main Street offices and Energy Services offices to streamline client experience and provide more comprehensive services
FY 2021 - 2023	Improve integration between Energy Services, Education & Job Training, and Human Resources departments to connect clients to living-wage job opportunities and provide qualified candidates for Energy Efficiency work (both internally and at partner companies)
Linkages	<i>Coordinate with other CAAs to learn from their experiences; connect with Energy Efficiency partners (CAAs, contractors) to connect clients to living-wage employment</i>
Funding Strategies	<i>Utilize CSBG funds and Action Inc. general funds</i>

OBJECTIVE #3: Formalize interdepartmental communication about programs, events, and accomplishments

FY 2022	Implement monthly all-staff meetings to ensure consistent messaging and communication across the agency
FY 2021 - 2023	Hold three "coffee hour" events each year for staff to learn more in-depth information about Action Inc. programs in other departments
Linkages	<i>Leverage Board members' experience in designing new internal communications strategy</i>
Funding Strategies	<i>Utilize CSBG funds and Action Inc. general funds</i>

GOAL #9: Increase morale across the agency

OBJECTIVE #1: Increase flexibility available to employees by implementing remote friendly work model

FY 2021	Implement remote friendly work model to provide staff with increased flexibility while maintaining culture of in-office collaboration
Linkages	<i>Coordinate with Balsam Technologies to ensure staff needs are met</i>
Funding Strategies	<i>Utilize CSBG funds and Action Inc. general funds</i>

OBJECTIVE #2: Seek opportunities to better support staff in light of COVID-related demands

FY 2021 – 2022	Offer training to supervisors on managing burnout among their staff, particularly in light of COVID-19
Linkages	<i>Coordinate with training providers and local partners</i>
Funding Strategies	<i>Utilize CSBG funds and Action Inc. general funds</i>

OBJECTIVE #3: Implement solutions to assist staff with managing difficult client situations

FY 2022	Provide cross-program training on handling crisis situations, mandated reporters, etc. so staff will be better informed about their responsibilities when conducting home visits
FY 2021 – 2023	Expand existing peer support model to additional departments
FY 2021 – 2023	Identify staff liaison for Energy Services staff to contact when urgent client-related issues arise
Linkages	<i>Coordinate with training providers and local partners</i>
Funding Strategies	<i>Utilize CSBG funds and Action Inc. general funds</i>

GOAL #9, continued

OBJECTIVE #4: Create additional opportunities to strengthen interdepartmental staff relationships and boost morale

FY 2021	Re-activate staff Events Committee
FY 2021	Organize “welcome back” lunch for staff, to coincide with office re-opening in July
FY 2021 – 2023	Organize formal and informal events to bring together staff from different parts of the agency
Linkages	<i>Coordinate with community partners to plan events</i>
Funding Strategies	<i>Utilize CSBG funds and Action Inc. general funds</i>

Section 11 • Plan Monitoring & Reporting

Action Inc. will monitor progress toward achieving the goals identified in this plan on an ongoing basis.

Each year, the Planning & Compliance Manager will work closely with the heads of each department to translate our strategic goals and specific objectives into our agency's Community Action Plan. They will monitor progress toward achieving these objectives in March and September of each year. They will also discuss activities that are identified in this strategic plan as requiring feasibility assessments or additional funding, evaluating progress toward implementing these initiatives. The Planning & Compliance Manager will submit semi-annual and annual progress reports to DHCD in April and October respectively.

After these reports have been submitted, the Planning & Compliance Manager will prepare reports for the Board of Directors, evaluating implementation of our strategic plan. These reports will be shared with the Board at the June and December Board meetings, providing our Board members with an opportunity to actively participate in monitoring and evaluating our progress toward achieving our strategic goals.

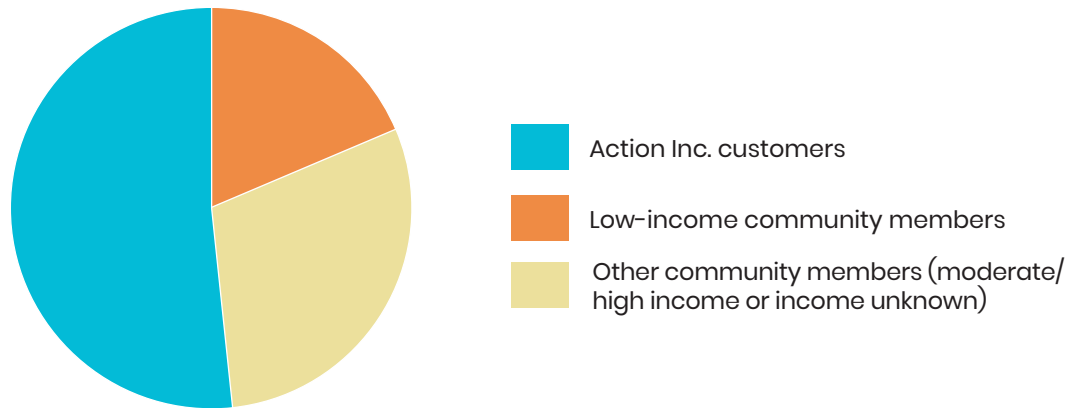
Appendix A • Community Assessment Surveys

Action Inc. surveyed clients and community members as part of our community assessment process. We distributed surveys 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.

PRE-COVID SURVEY

We received 1,278 responses to our community survey during winter 2020. Of those, 663 were submitted by individuals or families who have accessed Action Inc.’s services and are therefore assumed to be low-income individuals (52% of respondents). We received an additional 236 responses from individuals or families who have not accessed Action Inc.’s services and who we identified as low-income based on their survey responses* (18% of respondents).

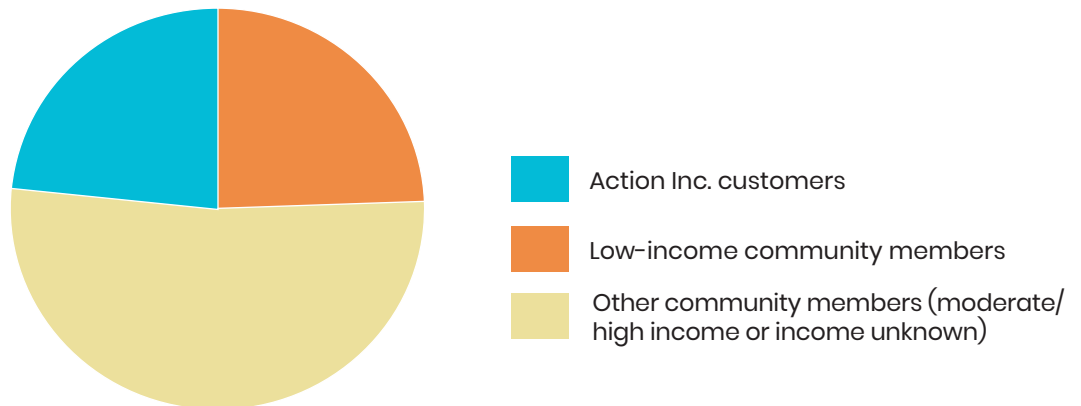
Breakdown of 1,278 Survey Responses



COVID-19 SURVEY UPDATE

We received 674 responses to our second community survey during fall 2020. Of those responses, 158 were submitted by individuals or families who had received services from Action Inc. in the last year (23%). An additional 164 responses were received from low-income people who had not accessed our services* (24%).

Breakdown of 674 Survey Responses



**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 20 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. Adult Education students
*Action Inc. Advocacy clients
*Action Inc. COMPASS students
*Action Inc. Energy clients
*Action Inc. Housing First clients
*Action Inc. Job Training clients
*Action Inc. Shelter guests (two focus groups were conducted, one pre-COVID and one during the pandemic)
*Spanish-speaking clients and community members
*Portuguese-speaking clients and community members
*Gloucester High School students
*Ipswich High School students
Landlords and property managers
Adjustment counselors and school personnel (included representatives from Gloucester Public Schools, Essex North Shore Agricultural & Technical School)
Service providers (included representatives from Gloucester Health Department, Pathways for Children, The Open Door, North Shore Health Project)
Faith-based organizations (included representatives from St. John's Episcopal Church, Temple Ahavat Achim, Community Church of East Gloucester)
First responders and crisis response (included representatives from Lahey Health, Gloucester Police Department)
Housing authority staff (included representatives from Gloucester Housing Authority, Rockport Housing Authority, Ipswich Housing Authority)
Action Inc. direct care staff
Action Inc. staff representing all departments of the agency (part of internal assessment)

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.

INTERVIEWS CONDUCTED PRIOR TO COVID-19
Robert Gillis Jr. , President, & Toni Rowe , Assistant Vice President/Lending Compliance and CRA Officer, Cape Ann Savings Bank
Brendhan Zubricki , Town Administrator, Town of Essex
Bruce Cohen , Rockport resident
Charlie Powers , Account Executive, Burgin Platner & Company
Cheryl Forster-Cahill , Executive Director, Ipswich Caring
Chief Edward Conley , Chief of Police, Gloucester Police Department
Chief Eric Smith , Fire Chief, Gloucester Fire Department
Chief John Horvath , Chief of Police, Rockport Police Department
Chief Paul Francis , Chief of Police, Essex Police Department
Chief Todd Fitzgerald , Chief of Police, Manchester-by-the-Sea Police Department
Christine Castle , Title I/ELL/21st Century/Family & Community Engagement Coordinator, Gloucester Public Schools
Colleen Fermon , Director, Ipswich Department of Public Health
David Houlden , Executive Director, Gloucester Housing Authority
Diane Bertolino , Director, Rockport Council on Aging
Erin Kirchner , Board of Health Administrator, Essex Board of Health Department
Gregory Federspiel , Town Administrator, Town of Manchester-by-the-Sea
Julie LaFontaine , President & CEO, The Open Door
Karin Carroll , Public Health Director, City of Gloucester Health Department
Ken Riehl , Chief Executive Officer, Cape Ann Chamber of Commerce
Mark Whitmore , Director, MassHire North Shore Career Center
Mayor Sefatia Romeo Theken , Mayor, City of Gloucester
Nancy Hammond , Director of Senior Services/Council on Aging, Manchester Council on Aging
Pamela Beaudoin , Superintendent, Manchester/Essex Regional School District

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Rev. Karin Wade, Rector, St. Mary's Episcopal Church and Private Sector Board Member, Action Inc.

Rob Liebow, Superintendent, Rockport Public Schools

Roger Lesch, Public Sector Board Member, Action Inc.

Sander Schultz, EMS Coordinator, Gloucester Fire Department

Scott Trenti, Chief Executive Officer, SeniorCare

State Rep. Ann-Margaret Ferrante, State Representative, Massachusetts State Legislature

State Rep. Bradford Hill, State Representative, Massachusetts State Legislature

State Senator Bruce Tarr, Minority Leader & State Senator, Massachusetts State Legislature

INTERVIEWS CONDUCTED DURING COVID-19

Chris Bevilacqua, Executive Director, Ipswich Family YMCA

Christine Castle, Title I/ELL/21st Century/Family & Community Engagement Coordinator, Gloucester Public Schools

Elise Sinagra, Director of Elder Services, Gloucester Council on Aging and Community Sector Board Member, Action Inc.

Fatima Gomes, Bilingual Advocate, Action Inc.

Jill Cahill, Community Development Director, **Jaimie Corliss**, Grants Administrator, & **Kara Jameson**, Senior Project Manager, Gloucester Community Development Department

Paul Ventresca, Director, MassHire North Shore Career Center

Sara Stanley, Esq., Executive Director, HAWC

Tim Flaherty, Executive Director, Cape Ann YMCA

Appendix D • Secondary Data Sources

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

NATIONAL DATA SOURCES
American Academy of Family Physicians' UDS Mapper
Childcare Aware's Mapping the Gap in Massachusetts
Childcare Aware's Parents and the High Cost of Child Care – 2017 Report
Feeding America's Map the Meal Gap 2019: A Report on County and Congressional District Food Insecurity and County Food Cost in the United States in 2017
Feeding America's The Impact of Coronavirus on Food Insecurity
Robert Wood Johnson Foundation and the University of Wisconsin Population Health Institute County Health Rankings & Roadmaps
Substance Abuse and Mental Health Services Administration 2015 National Survey on Drug Use and Health (via The CBHSQ Report)
U.S. Bureau of Labor Statistics Economy at a Glance
U.S. Census Bureau American Community Survey, 2006 – 2010
U.S. Census Bureau American Community Survey, 2011 – 2015
U.S. Census Bureau American Community Survey, 2014 – 2018
U.S. Census Bureau Household Pulse Survey, Week 18
U.S. Department of Health & Human Services 2020 Poverty Guidelines
U.S. Department of Housing & Urban Development Housing Inventory Chart & Point-in-Time Count, 2019
U.S. Health Resources & Services Administration HRSA Data Warehouse
U.S. Office of Head Start's Head Start Services Snapshot
U.S. Social Security Administration Current Beneficiary Data
STATE DATA SOURCES
Boston Indicators's Food Insecurity Has Doubled During the Pandemic: Data, Insights and Policy Solutions
Federal Reserve Bank of Boston's The Concentration of Financial Disadvantage: Debt Conditions and Credit Report Data in Massachusetts Cities and Boston Neighborhoods
Massachusetts Bay Transportation Authority Fare Calculator
Massachusetts Board of Registration in Medicine
Massachusetts Department of Housing & Community Development Chapter 40B Subsidized Housing Inventory
Massachusetts Department of Elementary and Secondary Education School and District Profiles
Massachusetts Department of Public Health Current Opioid Statistics

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STATE DATA SOURCES
Massachusetts Department of Public Health Weekly COVID-19 Public Health Report
Massachusetts Department of Unemployment Assistance Labor Market Information
Massachusetts Housing Partnership Article: Eviction filings back to pre-pandemic levels, court records show
Massachusetts Institute for Technology Living Wage Calculator
Metropolitan Area Planning Council's The COVID-19 Housing Layoff Gap
University of Massachusetts Boston's The Elder Index
LOCAL DATA SOURCES
Beverly Hospital and Addison Gilbert Hospital Community Health Needs Assessment 2019
Gloucester Daily Times Article: State awards \$343K to Cape Ann Mass in Motion
Gloucester Public Schools Community Needs Survey Data Collection Results
Action Inc. Agency Data

Appendix E • Internal Assessment Surveys

Action Inc. surveyed staff and Board of Directors members as part of our internal assessment process. These surveys included sections where staff and Board members were asked to agree or disagree with certain statements about the agency. The results to these questions are included below and are summarized in Section 8.

STAFF SURVEY

QUESTIONS RECEIVING 95–100% “AGREE” RESPONSES			
	STRONGLY AGREE/AGREE	UNDECIDED	DISAGREE/STRONGLY DISAGREE
I have a clear understanding of Action Inc.'s mission.	98%	2%	0%
I feel proud to work at Action Inc.	98%	2%	0%
Action Inc. clients are treated in a respectful and caring manner.	97%	3%	0%
I have a clear understanding of Action Inc.'s goals.	95%	5%	0%
The services Action Inc. provides meet the needs of our clients.	95%	5%	0%
QUESTIONS RECEIVING 90–94% “AGREE” RESPONSES			
	STRONGLY AGREE/AGREE	UNDECIDED	DISAGREE/STRONGLY DISAGREE
I understand what is expected of me by Action Inc./my supervisor.	93%	3%	3%
I feel informed about Action Inc.'s policies and procedures.	91%	7%	2%
I feel confident in Action Inc.'s leadership.	91%	7%	2%
I enjoy Action Inc.'s work culture.	91%	9%	0%
The amount of work expected of me is reasonable.	90%	9%	2%
QUESTIONS RECEIVING 85–89% “AGREE” RESPONSES			
	STRONGLY AGREE/AGREE	UNDECIDED	DISAGREE/STRONGLY DISAGREE
I feel informed about Action Inc. programs and services outside my department.	86%	9%	5%
I am satisfied with the benefits available to Action Inc. employees.	86%	10%	3%
I am satisfied with my role at Action Inc.	86%	10%	3%
I receive the training and supervision I need to do my job well.	86%	10%	3%

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QUESTIONS RECEIVING 80–84% “AGREE” RESPONSES			
	STRONGLY AGREE/AGREE	UNDECIDED	DISAGREE/STRONGLY DISAGREE
I feel informed about the Community Action network and how federal, state, and local issues impact the agency and its clients.	84%	10%	5%
Communication between administration and programs is effective.	83%	12%	5%
QUESTIONS RECEIVING LESS THAN 80% “AGREE” RESPONSES			
	STRONGLY AGREE/AGREE	UNDECIDED	DISAGREE/STRONGLY DISAGREE
Action Inc.'s organizational structure makes sense.	79%	16%	5%
The morale in my department is high.	79%	12%	9%
I feel that I am fairly paid for my work at Action Inc.	78%	14%	9%
Communication between staff and managers is effective.	78%	12%	10%
Career growth opportunities exist for Action Inc. employees.	76%	19%	5%

BOARD OF DIRECTORS SURVEY

QUESTIONS RECEIVING 95–100% “AGREE” RESPONSES			
	STRONGLY AGREE/AGREE	UNDECIDED	DISAGREE/STRONGLY DISAGREE
I feel informed about Action Inc.'s programs and services.	100%	0%	0%
I feel informed about Action Inc.'s policies and procedures.	100%	0%	0%
I understand Action Inc.'s budget and funding strategy.	100%	0%	0%
The services Action Inc. provides meet the needs of our clients.	100%	0%	0%
I am satisfied with my role on Action Inc.'s Board of Directors.	100%	0%	0%
The orientation and training I received prepared me to be an effective Board member.	100%	0%	0%
Action Inc.'s organizational structure functions effectively.	100%	0%	0%
I feel confident in Action Inc.'s leadership.	100%	0%	0%

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QUESTIONS RECEIVING 95-100% “AGREE” RESPONSES			
	STRONGLY AGREE/AGREE	UNDECIDED	DISAGREE/STRONGLY DISAGREE
I feel proud to be on Action Inc.'s Board of Directors.	100%	0%	0%
I have a clear understanding of Action Inc.'s mission.	100%	0%	0%
I have a clear understanding of Action Inc.'s goals.	100%	0%	0%
I understand what is expected of me as a Board member.	100%	0%	0%
QUESTIONS RECEIVING 80-84% “AGREE” RESPONSES			
	STRONGLY AGREE/AGREE	UNDECIDED	DISAGREE/STRONGLY DISAGREE
Communication between Board members and staff is effective.	82%	9%	9%
I feel informed about the Community Action network and how federal, state, and local issues impact the agency and its clients.	82%	18%	0%

Appendix F • Linkages

The tables in this section include our formal and informal partnerships for Fiscal Year 2020. We anticipate continuing to work with these partners — and more — over the next three years.

FORMAL PARTNERSHIPS AS OF FISCAL YEAR 2020		
100 Women Who Care Cape Ann	Ipswich Utilities	RISE Engineering
Action for Boston Community Development	JRI/Children's Friend & Family Services	Rockport Community Preservation Committee
Addison Gilbert Hospital/Beth Israel Lahey Health	Ledgewood Rehabilitation & Nursing Center	Rotary Club of Rockport
Bayada Home Health Care	LEO Inc.	Seacoast Nursing and Rehabilitation
Berkshire Community Action Council	Low-Income Energy Affordability Network	Self Help, Inc.
Center for Eco-Technology (CET)	MA Clean Energy Center	South Middlesex Opportunity Council
Citizens for Citizens	MA Department of Housing and Community Development	South Shore Community Action Council
City of Gloucester	Making Opportunity Count	Springfield Partners for Community Action
Community Action of Pioneer Valley	Manchester Affordable Housing Trust	St. John's Episcopal Church
Community Action Programs of Inter-City, Inc.	Massachusetts Housing & Shelter Alliance	St. Jude Billiard Resident Care Center
Community Action, Inc.	MetroHousing Boston	T.S. Eliot Foundation
Community Teamwork, Inc.	National Consumer Law Center	The Maria Carmella Benjamin Fund
Connected Homecare	National Grid	The Small Steps Fund
Den-Mar Health & Rehabilitation Center	New England Tractor Trailer Training School	Tower Family Fund
Eliot Community Human Services	North Shore Community Action Programs	UMASS Medical School
Essex County Community Foundation	North Shore Community College	United Way of Massachusetts Bay & Merrimack Valley
Food and Fuel Fund	North Shore Community Development Coalition	US Department of Energy
Gloucester Community Preservation Committee	North Shore Continuum of Care Homeless Services Consortium	US Department of Health and Human Services
Gloucester Housing Authority	North Shore Workforce Investment Board	US Department of Housing and Urban Development
Greater Lawrence Community Action Council	Open Door Food Pantry	Valley Opportunity Council
Housing Assistance Corporation	Pathways for Children	Wellspring House
Hutchins Foundation	Peter and Elizabeth C. Tower Foundation	Worcester Community Action Council
Ipswich Affordable Housing Trust Fund Board/Housing Partnership	Quincy Community Action Programs	YMCA of the North Shore
Ipswich Public Schools	Richard D. Wilson Community Response Fund	

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INFORMAL PARTNERSHIPS AS OF FISCAL YEAR 2020		
ABC Home Healthcare Professionals	Cape Ann Interfaith Commission	Essex Police Department
Aberdeen Home Care, Inc.	Cape Ann Moose Lodge	F.W. Price
Accord Food Pantry	Cape Ann Motor Inn	Family Promise
American Legion Post 3	Cape Ann Referral Group	Federal Emergency Management Agency
Annisquam Sewing Circle	Cape Ann Savings Bank	Fenway Health/AIDS Action Committee
Annisquam Village Church	Cape Ann Transit Authority	First Baptist Church
Apple Lane Foundation	Carpenter & MacNeille	First Congregational Church of Essex
Applied Materials	Catholic Charities	First Congregational Church of Rockport
Ascension Memorial Church	CB Fisk, Inc. Organ Builders	First Parish Church Congregational
Babson-Webber-Mustard Fund	Citizens Bank	Fluid Industrial Associates, Inc.
Backyard Growers	CK Pearl	Freudenberg Medical LLC
BankGloucester	Coldwell Banker	Gilbert Fund For Indigent Persons
Bass Rocks Golf Club	Common Crow Natural Health	Gloucester Bar Association
Beauport Ambulance Service	Community Helping Hands	Gloucester Biotech Academy
Beauport Financial Services	Community Research Initiative	Gloucester Department of Public Health
Beauport Hospitality Group	Crackerjacks	Gloucester District Court
Beverly Bootstraps	CrossCountry Mortgage	Gloucester Family Health Center/North Shore Community Health
Beverly Housing Authority	Disability Resource Center	Gloucester Fire Department
Blackwood March Antiques	Dolce Vita Salon	Gloucester Healthcare
BNI Lighthouse	Dusky Foundation	Gloucester House Restaurant
Boy Scouts of America	Element Care	Gloucester Marina Inc.
Breen & Sullivan Mechanical Services	Emerson Swan	Gloucester Police Department
Brookline Bank	Emmanuel Church	Gloucester Public Schools
Brookwood Financial Partners	Emmaus	Gloucester Rotary Club
Cape Ann Business Alliance	Essex County Bar Association	Gloucester Stage Company
Cape Ann Chamber of Commerce	Essex Elementary School	Good Friday Walk
Cape Ann Eye Specialists	Essex Housing Authority	Gorton's of Gloucester

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INFORMAL PARTNERSHIPS AS OF FISCAL YEAR 2020, CONTINUED		
Greater Lawrence Family Health Center	Liberty Mutual Group, Inc.	Max Kagan Family Foundation
Greater Lynn Bar Association	Lifebridge North Shore	Mission of Deeds – Reading
Greater Lynn Senior Services	Lynn Community Health Center	MLS Property Information Network
Hale Design Build Corporation	Lynn Housing Authority	Moore’s Way
Harbor View Realty Trust	Lynn Shelter Association	Mr. & Mrs. L. Dexter Woodman Scholarship Fund
HAWC (Healing Abuse, Working for Change)	Lyon-Waugh Auto Group	Naduse Foundation
Herbert B. and Jayne Cohan Fund	MA Department of Developmental Disabilities	National ABLE Network
High-Tech Electrical Contractors, Inc.	MA Department of Elementary & Secondary Education	National Association of Regulatory Utility Commissioners
Highwave Hair Design	MA Department of Energy and Environmental Affairs	National Association of State Consumer Advocates
Holy Family Parish	MA Department of Mental Health	National Energy Assistance Director’s Association
Institution for Savings	MA Department of Transitional Assistance	Needy Meds
Institution For Savings Charitable Foundation	MA Department of Veterans’ Services	New Chelsea Realty
Invest in People	MA Department of Youth Services	New England Biolabs
Ipswich Aware	MA Energy Director’s Association	New England Center and Home for Veterans
Ipswich Caring	Magical Beginnings	New England ISO
Ipswich Housing Authority	Manchester Essex Rotary Club	Nor’East Cleaners
Ipswich Public Library	Manchester Essex School District	North Shore Art Association
Ipswich Refugee Program	Manchester Housing Authority	North Shore Career Center
Island Brand Seafood Imports	Manchester Police Department	North Shore Community Health Network
JiMary Land Trust, LLC	Mark & Jackie Nolan Family Fund	North Shore Health Project
John J. Walsh Insurance Agency Inc.	Massachusetts Coalition for the Homeless	North Shore Housing Action Group
Kanter Kallman Foundation	Massachusetts Law Reform Institute	North Shore Mini Storage Essex, Inc.
Knights of Columbus	Massachusetts Rehabilitation Commission	Northeast Legal Aid
Lahey Health Behavioral Services	MASSCAP	Ocean Crest Seafoods
Landmark School	MassHealth	Orlando & Associates
Learn to Cope	MassHousing	Orthodox Congregational Church

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INFORMAL PARTNERSHIPS AS OF FISCAL YEAR 2020, CONTINUED		
PAARI	Salvation Army	The Caleb Group
Peabody Properties, Inc.	Santander Bank	The Farm Bar & Grille
Powderhouse Plumbing	Scatterday's Driving School	The Maids
Re/MAX 360	Sea Meadow Gifts & Gardens	The Manchester Club, Inc.
Regional Youth Prevention Network	SeniorCare	The Portland Group
Residential Weatherization Inc.	Serenitee Restaurant Group	Tides Foundation
Richardson's Ice Cream	Shaw Fund for Mariner's Children	TOHP Burnham Library
Riverdale Methodist Church	SJ4 Services, Inc.	Town of Essex
Rockport Council on Aging	Snider Foundation	Town of Manchester
Rockport Housing Authority	Society of St. Vincent de Paul	Town of Rockport
Rockport Music	South Bay Community Services	Triangle, Inc.
Rockport Police Association	SPHS 50th Reunion Fund	Tuck's Candy
Rockport Police Department	Spine Center North Shore	US Department of Education
Rockport Public Library	St. Mary's Episcopal Church	VNOC
Rockport Public Schools	St. Paul Lutheran Church	Wales Family Fund
Rose Baker Senior Center	Stanley Roofing Co., Inc.	Waring School
Sailors Snug Harbor of Boston	Sweeping Heart Zen	Wheelhouse Cowork
Saint Paul & Minnesota Foundation	Tarrant Cutler Family Charitable Fund	Woodman's Restaurant
Salem State University	Temple Ahavat Achim	Youths' Friends Association, Inc.

Appendix G • Acknowledgements

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

STRATEGIC PLANNING COMMITTEE: BOARD REPRESENTATION	
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