

2024 IMPACT REPORT



ACTION INC.

ACTION MAKES OUR COMMUNITY STRONGER

Despite the abundance that exists in our area, thousands of local residents are living in poverty – and many more are just one missed paycheck away from significant financial hardship.

Our most recent Community Needs Assessment highlighted what we already know: there is a lack of affordable housing on Cape Ann, and homeowners and renters cannot afford their housing costs. **Nearly half of all renters (48%) and one third of homeowners (31%) are cost burdened, paying more than 30% of their monthly income on housing.** In addition, inflation and the high cost of living has made it extremely challenging – especially for those with a limited income – to afford basic necessities such as food, healthcare, and transportation.

As housing prices and the cost of living continued to rise in 2024, we remained committed to providing the programs, resources, and support that make a sustainable impact in our community.

7,132

Cape Ann residents
found support through
ACTION INC. in 2024



7% of Cape Ann residents (5,000+) are living below the poverty line.

Within that group, **28% lack a high school diploma** – a major barrier to earning a living wage and one of the main factors contributing to generational poverty.

The average cost of rent on Cape Ann is **\$2,833 per month.**

A person making \$15 per hour would need to work **79 hours per week** to afford basic expenses like rent, utilities, food, and healthcare.

To achieve a living wage in Essex County, a single mom with 2 children would need to earn **\$70.22 per hour** or **\$120,217 per year** to cover basic necessities like rent, utilities, food, and childcare.

What is a *Living Wage*?

A living wage is the hourly amount a full-time worker must earn to cover the cost of their family's basic needs where they live.

Find links to the data sources referenced here and learn more about the living wage for our area by visiting the MIT Living Wage Calculator at livingwage.mit.edu

Over the past year, **23% of households in Massachusetts** reported having to go without basic necessities like food or healthcare so they could pay their energy bill.



In October, family & friends cheered on **17 young adults** who earned their HiSET/GED through the **Compass Youth Program**. Local officials & Action Inc. staff commended the students for their resilience and determination, while teacher Myk Hayes presented each new grad with a golden compass to help guide them on their future paths.

“Earning our HiSETS is not just about passing tests or completing coursework; it's about perseverance, determination, & the belief that we can achieve our dreams, no matter the obstacles.”

– Alyson Piscitello, 2024
COMPASS Graduation
Speech



Local landlords like Steve Martin partnered with us to provide safe, stable homes for the **82 individuals & families** who participate in our **Housing First** program.

70

young adults received wrap-around resources & support through the **Compass Youth Program**

78

adults took classes through our **Adult Basic Education** program

1,461

kids across Cape Ann were gifted toys, clothing, and gift cards through the **Cape Ann Kids Holiday Fund**

43

people reported their financial situation had improved & their credit score had increased thanks to our **Financial Empowerment** program

110

people improved their employment options with job coaching through **Career Services**

515

Cape Ann households struggling to pay their rent, mortgage, or move-in costs received housing assistance through our **Community Services** program

3,445

local residents
received help paying
their heating bills
through the **HEAP**
(fuel assistance)
program

I cannot go another day without expressing my heartfelt thanks to you. I want you to know how very much I appreciate your help. Needless to say, the Social Security I receive doesn't go very far today. Again, much thanks.

– **Mary, Home Energy Assistance Program Recipient*

* Mary is a 93-year-old Gloucester woman who recently lost her husband of 70 years. She owns her home and lives on a fixed income of **\$815 a month** from her Social Security. In January, Mary paid **\$511 for half a tank of oil** to heat her home during the coldest month of the year. Luckily, Mary was approved for **HEAP (fuel assistance)** and was able to reduce her heating bill and stay warm.

** name has been changed*



1,108

households increased
their energy efficiency
& lowered their housing
costs through our
**Residential Energy
Efficiency** program

12,000

housing units across the
state were improved through
energy efficiency measures
managed by our **Multi-Family
Energy Efficiency** program

Action Inc.'s statewide energy program works on behalf of low-income households, reducing their home heating bills and lowering their overall housing costs. In 2024, we contracted with **82 local HVAC, plumbing, electric, roofing, and appliance companies** to perform energy upgrades on thousands of homes – supporting both families and small businesses alike.





In January, we announced the successful purchase of a **13-unit affordable housing property** in East Gloucester. Working with former owner Farris Ajalat, the decision to purchase the property was driven by our shared vision of preserving affordable housing, as well as maintaining a diversity of housing options for the community.

67

affordable housing units are currently owned by Action Inc.

99

were housed in permanent, **affordable housing** provided by Action Inc.

62

adults experiencing homelessness found a safe, temporary home at our **Emergency Shelter**

240

Cape Ann residents accessed **legal assistance** through our **housing attorney** to address tough housing situations

1,145

people received guidance on resolving tenant/landlord issues, debt forgiveness, & other housing interventions through our **Community Services** program

“It’s about looking out for our neighbors and passing the torch to those who will continue to prioritize the needs of those who call this place home.”

– Farris Ajalat, Local Property Owner & Affordable Housing Advocate

When the state recently reviewed 29 emergency shelters, Action Inc. had the **third-highest rate of people moving from shelter into permanent housing.**



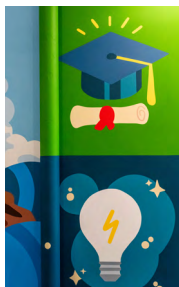


ACTION EXPANDS ACCESSIBILITY

In October, we completed extensive renovations to our 180 Main Street office in Gloucester. Inspired by feedback from our 2021-2023 Community Needs Assessment, we focused on addressing key barriers like accessibility to better serve our community.

After months of construction work, the space was transformed to include new first floor offices, a new entrance, and a welcoming reception and resource area. We also worked to improve the infrastructure of our historic building by adding a new elevator, roof, and HVAC system.

This revitalized space creates an easily accessible “no wrong door” point of entry, providing an anchor of support in the heart of downtown Gloucester.



Artist Yenny Hernandez created a vibrant mural, incorporating themes of community and growth with imagery that represents our programs and the local landscape.



PROJECT GOALS

- Increase visibility to allow better access to services and support
- Integrate Fuel Assistance (formerly located on Washington Street) with our other Main Street assistance programs, creating a “one stop shop” experience
- Expand office space to accommodate program growth and promote even greater collaboration among staff

2024 FINANCIAL REPORT

Fiscal Year 2024 (October 1, 2023 - September 30, 2024)

2024 REVENUE BY SOURCE

\$184,527,355

Private Utility Grants & Contracts
\$172,775,309

Government Grants & Contracts
\$10,723,414

Rental Income
\$437,322

Private Grants & Donations
\$407,157

Investment & Other Income
\$184,153

2024 EXPENSES BY PROGRAM

\$178,137,771

Energy Services
\$168,797,344

Housing Services
\$4,124,167

Administration, Fundraising, & Other
\$3,319,111

Community Services
\$1,111,324

Education & Job Training
\$785,825

LEADERSHIP TEAM

Peggy Hegarty-Steck

Chief Executive Officer

Jennifer Beloff

Chief Program Officer

Jill Cluett

Chief Financial Officer

Allison Lex

Chief Operating Officer

BOARD OF DIRECTORS

Sally Berkowitz

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Linda Murphy

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Coreen Howland

Roger Lesch

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Sarah McLanahan

Jennifer C. Orlando

Carole Sharoff

Elise Sinagra

Melinda Vining

Reverend Karin Wade

ACTION PROGRAMS INSPIRE BETTER OUTCOMES



Community Services



Housing First & Supportive Housing



Affordable Housing



Emergency Shelter



Home Energy Assistance Program (HEAP)



Adult Basic Education



Compass Youth Program



Job Training & Career Services



Financial Empowerment



Energy Services

MAIN OFFICE

180 Main Street
Gloucester, MA 01930
(978) 282-1000

EMERGENCY SHELTER

370 Main Street
Gloucester, MA 01930
(978) 282-1000

ENERGY SERVICES

5 Centennial Drive, Suite 200
Peabody, MA 01960
(978) 283-2131

actioninc.org



@actioncapeann

OUR MISSION

is to advance economic equity and foster a thriving community on Cape Ann and beyond.

OUR VISION

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

YOUR IMPACT

has the power to change people's lives. Your support helps us provide programs that promote stable housing, access to living wage jobs, and the resources our community needs to thrive.



actioninc.org/donate



SEE WHO MADE AN **IMPACT** IN 2024

View our Donors, Partners, & Public Funders Report

actioninc.org/2024supporters