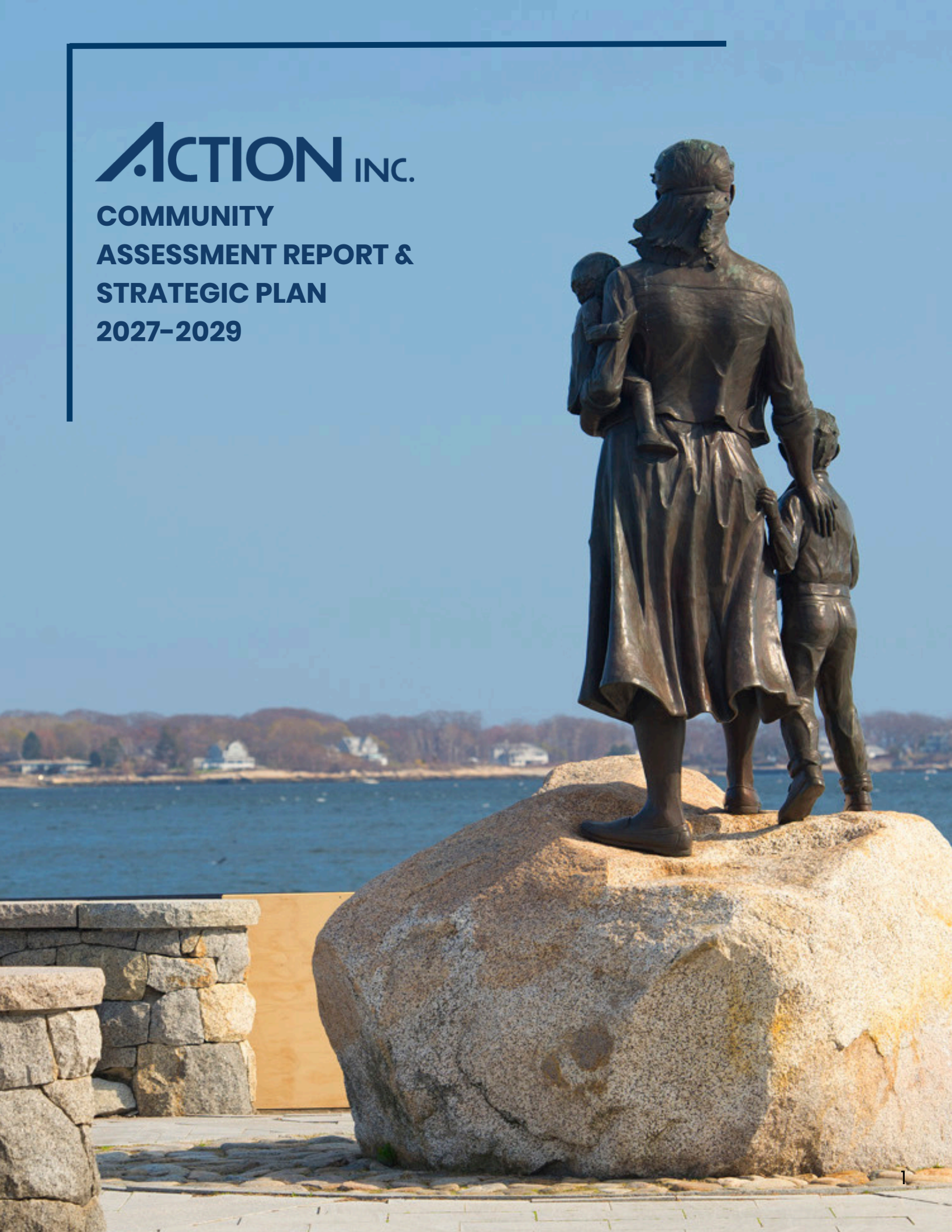
ACTION INC.

COMMUNITY ASSESSMENT REPORT & STRATEGIC PLAN 2027-2029



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Issued October 13, 2026

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Section 1 • Executive Summary

Action Inc.'s 2027-2029 Community Assessment Report and Strategic Plan is a roadmap for our organization's activities in the coming three years. This comprehensive document is divided into the Community Assessment Report, which explores the most pressing needs on Cape Ann and the Strategic Plan, which outlines the goals, objectives, and activities that Action Inc. will pursue to address these identified needs. The Community Assessment Report contains an in-depth analysis of primary and secondary data laying out the issues impacting our community. Primary data was collected through community, partner, and internal surveys, focus groups, and stakeholder interviews. Multiple secondary data resources were used to support and further refine the findings. The data collection period stretched from September 2025 to May 2026. The data collection effort relied on the support and execution of tasks by the Strategic Planning Committee. The committee was composed of staff and board members who directly participated in all aspects of the primary data collection. The committee collected input from clients, social service providers, public officials, representatives from the faith community, school officials, and community members.

Through our data analysis, three top needs emerged - affordable housing, jobs & job training, and utility assistance - further illustrated in Section 7 on page 32. In April 2026, we held our Strategic Planning Retreat, attended by staff from every department and board members, where these needs were discussed, strategies prioritized, and activites developed to address these needs. Feedback collected at the retreat serves as the foundation for our three-year goals, objectives, and the specific activities included in the Strategic Plan.

As a part of the data collection process, we also conducted an Internal Needs Assessment to evaluate our internal operations, employee satisfaction, and other agency-specific needs. Data was collected through an anonymous survey and focus groups with direct care staff. The Internal Needs Assessment revealed that the primary areas of need were funding capacity, work-life balance & workload communication, increased leadership visibility & recognition, and financial well-being of staff.

Through a collaborative process involving program directors and department leaders, the Strategic Plan was developed by reviewing existing strategies and activities, identifying new opportunities, and discussing the resources needed to support implementation. This process helped ensure that the plan builds on Action Inc.’s existing work while identifying opportunities to strengthen services and better respond to community needs. More details on the key findings can be found in Section 8 on page 41.

The combined Community Assessment Report and Strategic Plan will guide our staff and board members over the next three years with a clear direction for our agency and its programs, focused on addressing the top needs of our community. Throughout the year, we will monitor our progress toward our goals and adjust as needed. Our outcomes will be reported to the Action Inc. Board of Directors and the Executive Office of Housing and Livable Communities (EOHLC) regularly. Our Strategic Plan will remain a dynamic document, subject to regular evaluation, so we can remain responsive to evolving community needs and the changing world around us.

Section 2 • Board Authorization

The Action Inc. Board of Directors reviewed the 2027 – 2029 Community Assessment Report and Strategic Plan at the Board of Directors meeting that was held on October 13, 2026.

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 October 13, 2026 Board Meeting minutes.

Section 3 • Agency Description

Action Inc. was established in 1965 as a result of the Economic Opportunity Act, created to fight poverty in the United States. As a Community Action Agency, our aim is to reduce poverty by offering wraparound services that empower low-income families and individuals to achieve long-term stability. Action Inc.'s core service area consists of the City of Gloucester and the towns of Essex, Ipswich, Manchester-by-the-Sea, and Rockport. This area is also referred to as Cape Ann.*
Action Inc. delivers a comprehensive range of programs and services through five core departments: Community Services, Housing Services, Riley Education & Training Center, Energy Services, and Administration. Together, these departments provide a holistic approach to addressing the complex needs of Cape Ann residents, helping individuals and families build economic stability and access resources that strengthen their overall well-being.

The agency is guided by a tripartite Board of Directors that reflects the diverse communities we serve. In alignment with Community Action principles, the board is composed of one-third private sector representatives, one-third public sector representatives, and one-third community sector representatives. This structure ensures that community voices, local leadership, and partner perspectives are represented in agency governance and strategic decision-making.

Throughout its history, Action Inc. has served as a catalyst for community change, developing and incubating innovative programs to address emerging needs. Over the past 60 years, the agency has helped establish local organizations and resources, including the Gloucester Fishermen's Wives Association, Pathways for Children, SeniorCare, and the Cape Ann Food Bank (now The Open Door). Action Inc. has also expanded access to essential services by bringing Meals on Wheels to Gloucester, operating Cape Ann's public transportation system before the creation of Cape Ann Transit Authority (CATA), and becoming the first agency on the North Shore to provide in-home care for seniors. As community needs have evolved, Action Inc. has continued to adapt and expand services across Cape Ann and the broader North Shore.

*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 efficiency projects throughout the Commonwealth of Massachusetts. Our Housing Services department provides housing services across Essex County. For the purposes of the 2027 – 2029 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 advance economic equity and foster a thriving community on Cape Ann and beyond.

VISION STATEMENT

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

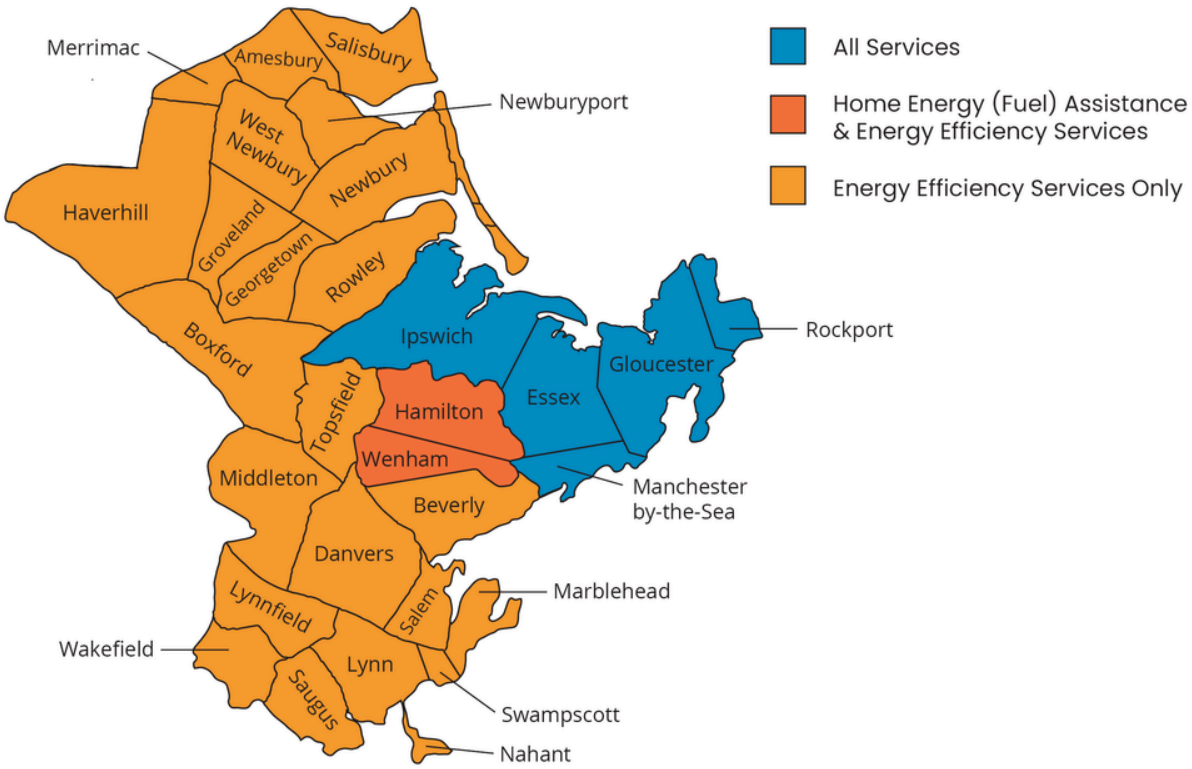
The Action Inc. Board of Directors reviewed the mission statement at the Board of Directors meeting that was held on October 13, 2026.

Section 5 • Community Profile

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

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

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



SUMMARY OF SERVICE AREA

According to the 2019–2023 five-year American Community Survey, the total population across Action Inc.'s service area is 71,956, with approximately 7% of residents living below the poverty level. Among the communities served, Gloucester has the highest poverty rate at 11%, exceeding the overall Massachusetts poverty rate of 10%.

Action Inc.'s service area is predominantly White (90%), with Hispanic/Latino residents representing 4% of the population, followed by multiracial residents (3%), Asian residents (2%), and Black or African American residents (1%).

Poverty is not evenly distributed across the service area. While Gloucester represents approximately 42% of the total service area population, it accounts for nearly 60% of residents living in poverty. The remaining communities have a lower proportion of residents experiencing poverty compared to their share of the overall service area population. These disparities highlight the continued need for targeted resources and services in Gloucester while ensuring access to support across all communities served by Action Inc.

City/Town	Population Percentage	Poverty Percentage
Gloucester	42%	60%
Ipswich	20%	17%
Hamilton	10%	9%
Rockport	10%	5%
Manchester	8%	3%
Essex	5%	4%
Wenham	5%	3%

US Census Bureau ACS 5-Year 2019-2023

Poverty rates also vary by gender. In Essex County, women experience higher poverty rates (10.4%) compared to men (8.3%). In Gloucester specifically, the poverty rate for men is 9.4%, which is higher than the county average for men but still lower than the rate for women, which is 12%.

Racial disparities in poverty rates also vary across towns and highlight important areas of need. In Gloucester, Asian residents experience the highest poverty rate at 27%, followed by Black or African American residents at 22%. In Ipswich, residents identifying as "Other" race categories experience the highest poverty rate at 28%. In Rockport, Black or African American residents have a poverty rate of 43%. In Hamilton, the poverty rate among Black or African American residents is particularly high at 80%, though it is important to note that this may reflect a very small population size within that category.

RACE AND HISPANIC OR LATINO ORIGIN	Essex	Gloucester	Hamilton	Ipswich	Manchester	Rockport	Wenham	Essex County
White alone	6%	10%	4%	7%	3%	4%	4%	7%
Black or African American alone	-	22%	80%	0%	-	43%	-	14%
American Indian and Alaska Native alone	-	0%	-	-	-	0%	0%	19%
Asian alone	-	27%	9%	0%	0%	0%	0%	9%
Native Hawaiian and Other Pacific Islander	-	-	-	-	-	-	-	0%
Some other race alone	0%	15%	0%	28%	0%	0%	0%	19%
Two or more races	0%	8%	1%	1%	1%	0%	0%	11%
Hispanic or Latino origin (of any race)	0%	18%	2%	15%	1%	0%	0%	17%
White alone, not Hispanic or Latino	6%	10%	4%	7%	3%	4%	4%	7%

US Census Bureau ACS 5-Year 2019-2023

Poverty rates by age provide additional insight into the residents and households experiencing economic hardship across the service area. It is important to note that the Census Bureau determines an individual's poverty status based on the income of the household or family in which they live. For children under 18, poverty rates reflect whether their household income falls below the federal poverty threshold for their household size.

Across the service area, children under 18 represent a significant portion of residents living in poverty. For example, in Gloucester, 18.8% of children are living in poverty, meaning approximately one in five children reside in households with incomes below the poverty threshold. This trend highlights the financial challenges faced by many families with children throughout the region.

The communities with the highest concentrations of poverty among children and other age groups are highlighted below.

AGE	Essex	Gloucester	Hamilton	Ipswich	Manchester	Rockport	Wenham	Essex County
Under 18 years	10.3%	18.8%	8.5%	6.7%	0.0%	0.0%	0.0%	12.1%
18 to 34 years	0.0%	8.5%	8.1%	4.4%	5.3%	4.6%	12.7%	8.6%
35 to 64 years	3.3%	9.8%	3.7%	5.7%	1.5%	4.9%	1.8%	7.7%
65 years and over	14.1%	8.5%	6.9%	9.5%	6.5%	3.0%	6.3%	10.8%

US Census Bureau ACS 5-Year 2019-2023

AN AGING POPULATION

The next largest concentration of poverty by age is among individuals aged 65 and older. This is not unexpected, as most individuals in this age group are retired and rely primarily on Social Security income and personal savings. Many do not have sufficient retirement savings or additional investments, leaving Social Security as their primary source of income, which is often not enough to meet basic living costs.

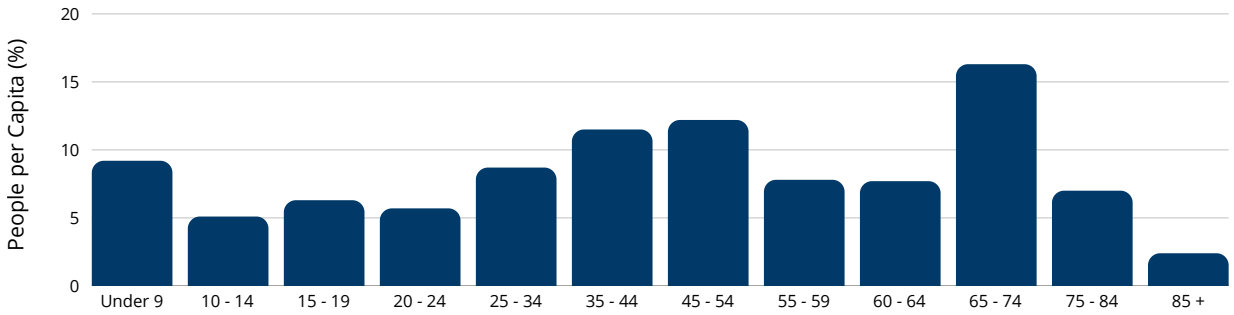
This challenge is further compounded by increasing healthcare needs associated with aging. Medical expenses can be substantial and place additional financial strain on older adults with limited fixed incomes. The chart below shows the average Social Security income received by older adults in each community within the service area. Incomes ranging from approximately $33,000 to $43,000 annually are generally insufficient to support households in this region, where the cost of living is high.

City/Town	Median Age	Population 65 and over	Households with Social Security Retirement Income	Average Social Security Retirement Income Received
Essex	43.8	13%	12%	$ 33,536
Gloucester	51	25%	25%	$ 37,768
Hamilton	43.9	20%	17%	$ 35,479
Ipswich	48	23%	27%	$ 42,932
Manchester	48.2	25%	31%	$ 43,749
Rockport	59.7	40%	39%	$ 39,522
Wenham	29.6	14%	17%	$ 42,481
Service Area	48.7	24%	26%	$ 39,352

US Census Bureau ACS 5-Year 2019-2023

The age distribution chart below from MySidewalk provides additional insight into the demographic composition of Action Inc.'s service area. The data shows that individuals aged 65 and older represent the largest age group across the region, highlighting the importance of considering the needs of older residents in community planning and service delivery.

Age Totals for Action Inc. Service Area



mySidewalk: US Census Bureau ACS 5-year 2020 - 2024

A CHANGING DEMOGRAPHIC

Action Inc.'s service area is experiencing gradual demographic change, with increasing diversity across communities. Historically, the North Shore region has been predominantly White, with immigrant populations largely originating from European countries such as Italy, Portugal, and Ireland. Over the past decade, however, there has been a noticeable shift in immigration patterns, with growing numbers of residents coming from Latin America, Asia, and other regions.
Language access is an important consideration when understanding the communities served by Action Inc. In Essex County, 28% of residents speak a language other than English at home. The chart below provides a breakdown of languages spoken across the cities and towns within Action Inc.'s service area, offering additional insight into the linguistic diversity of local residents.

	Essex	Gloucester	Hamilton	Ipswich	Manchester	Rockport	Wenham
Spanish	0.7%	3.4%	1.0%	3.2%	NA	1.5%	2.1%
Other Indo-European languages	2.4%	7.4%	2.4%	4.0%	NA	4.2%	8.9%
Asian and Pacific Island languages	0.0%	0.8%	3.4%	1.9%	NA	0.0%	0.0%
Other languages	0.0%	0.7%	2.3%	0.0%	NA	0.5%	0.0%

US Census Bureau ACS 5-Year 2019-2023

Beyond English, residents speak a range of languages, with many captured within the broader Census category of Indo-European languages. This category includes languages such as Slavic languages (including Russian, Polish, and Ukrainian), Indic languages (including Hindi, Urdu, and Bengali), as well as Greek, Armenian, and Persian. Understanding the languages spoken throughout the region helps inform efforts to ensure services are accessible and responsive to the needs of the community.

While the majority of residents in the service area are U.S.-born citizens, there is also a growing foreign-born population. Within this group, 8% were born outside the U.S., 4% are naturalized U.S. citizens, and 4% are not citizens. A town-level breakdown is included below.

	Essex	Gloucester	Hamilton	Ipswich	Manchester	Rockport	Wenham	Service Area
US-Born Citizen	97.1%	90.3%	91.0%	94.9%	NA	95.2%	92.5%	92.4%
Naturalized U.S.Citizen	1.4%	4.3%	4.6%	3.7%	NA	2.4%	4.5%	3.8%
Not a U.S. Citizen	1.6%	5.4%	4.5%	1.4%	NA	2.5%	3.0%	3.8%

US Census Bureau ACS 5-Year 2019-2023

Patterns in countries and regions of origin among foreign-born residents also vary across communities. In Essex, Rockport, and Wenham, the majority of foreign-born residents originate from Europe. In Hamilton and Ipswich, a larger share of foreign-born residents come from Asia. In Ipswich, Rockport, and Gloucester, the majority of foreign-born residents originate from Latin America.

The table below demonstrates both the percentage and absolute number of foreign-born residents by region of origin. Including both measures provides additional context, as absolute values can vary significantly between communities with different population sizes. For example, in Essex, the majority of foreign-born residents were born in Europe, representing 67 individuals.

Region of Foreign-Born Residents	Essex	Gloucester	Hamilton	Ipswich	Manchester	Rockport	Wenham
Europe	63%	34%	26%	29%	NA	41%	61%
Asia	0%	11%	29%	32%	NA	8%	25%
Africa	0%	12%	21%	0%	NA	0%	5%
Oceania	0%	0%	6%	0%	NA	3%	0%
Latin America	31%	37%	10%	32%	NA	41%	8%
Northern America	6%	7%	8%	7%	NA	9%	1%
Absolute value of highlighted figures above	67	1,068	193	225	NA	136	168

mySidewalk: US Census Bureau ACS 5-year 2019 - 2023

MAJOR CONDITIONS AFFECTING OUR REGION

COST OF LIVING

The cost of living in the region has continued to rise in recent years due to inflation, increasing housing costs, healthcare expenses, and the rising price of basic necessities. These pressures have made it increasingly difficult for many households to maintain financial stability. A commonly used measure of income inequality is the Gini coefficient, which assesses how evenly income is distributed across a population. The Gini coefficient for Massachusetts is 0.46, indicating a moderate level of income inequality (Source: MySidewalk, US Census Bureau ACS 5-year 2019-2023). On this scale, 0 represents perfect equality, where all households have the same income, while 1 represents perfect inequality, where all income is concentrated within a single household.

For context, the overall U.S. Gini coefficient is approximately 0.48, indicating a slightly higher level of income inequality compared to Massachusetts. Income inequality varies across the country, with some areas experiencing greater disparities and others showing more evenly distributed incomes. For example, Puerto Rico has one of the highest Gini coefficients at approximately 0.55, while Utah has one of the lowest among states at approximately 0.43. Massachusetts's coefficient of 0.46 placing the region between these examples, reflecting a community with a range of household income levels and measurable differences in economic resources.

Locally, this is consistent with known economic patterns, including a mix of higher-income households—such as seasonal residents and waterfront property owners—and lower-income households, including working families affected by rising housing costs and seasonal employment fluctuations. Overall, the Gini coefficient highlights a divide in financial security across the

community and underscores the importance of strategies that support economic stability for lower-resource households.

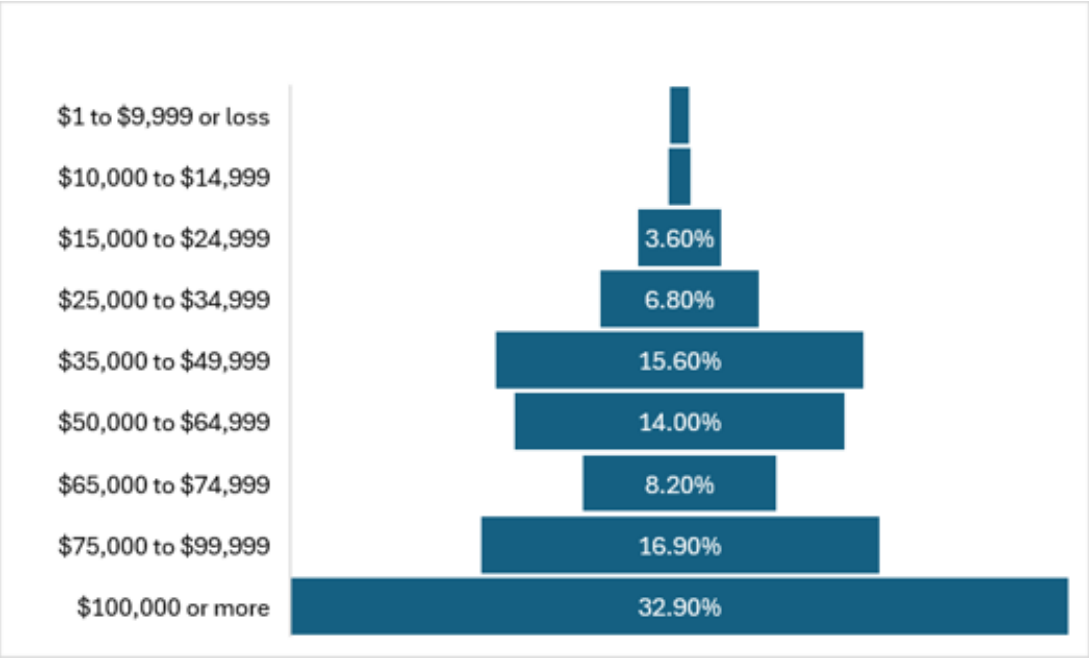
Locally, this is consistent with known economic patterns, including a mix of higher-income households—such as seasonal residents and multiple property owners—and lower-income households, including working families affected by rising housing costs and seasonal employment fluctuations. Overall, the Gini coefficient highlights a divide in financial security across the community and underscores the importance of strategies that support economic stability for lower-resource households.

To further illustrate the impact of rising costs, the MIT Living Wage Calculator provides estimates of the income needed to meet basic needs based on household composition. The estimates below reflect the cost of maintaining a basic standard of living in the region and often exceed wages available through many local employment opportunities. The calculator provides annual expense estimates across different household types, offering insight into how household size and composition influence financial needs. Across these examples, the data demonstrates the growing gap between the cost of living and the income available to many working households, reinforcing the affordability challenges identified throughout our service area.

	1 ADULT		2 ADULTS	
	0 Children	1 Child	0 Children	1 Child
Food	$4,790	$7,027	$8,782	$10,899
Child Care	$0	$24,408	$0	$24,408
Medical	$4,109	$10,513	$7,391	$11,702
Housing	$20,731	$27,085	$22,099	$27,085
Transportation	$8,443	$9,771	$9,771	$12,308
Civic	$3,456	$5,834	$5,834	$7,694
Internet & Mobile	$2,359	$2,359	$2,934	$2,934
Other	$4,715	$8,573	$8,573	$9,598
Required annual income after taxes	$48,603	$95,570	$65,383	$106,628
Annual taxes	$11,915	$23,005	$13,419	$22,046
Required annual income before taxes	**$60,518**	**$118,575**	**$78,803**	**$128,674**

MIT Living Wage Calculator: Essex County, MA

The following chart illustrates the distribution of household income in Essex County according to the American Community Survey. While the largest share of households appear to have incomes above $100,000, this does not fully capture the financial challenges experienced by many residents. When compared with median earnings and the MIT Living Wage Calculator, the data below shows that 42% of residents have annual incomes below $65,000, a level that is insufficient to cover basic expenses in the region, particularly for households with children or additional financial responsibilities.



US Census Bureau ACS 5-year 2019 - 2023

HOUSING

Housing is a critical indicator for all other health and well-being outcomes. A significant share of residents across the service area are housing cost-burdened, meaning they spend more than 30% of their income on housing costs such as rent or mortgage payments.

The American Community Survey data shows variation in housing cost burden across towns. Notably, Wenham—despite its smaller population—has a higher rate of cost-burdened households than Gloucester. This suggests that housing affordability challenges are not driven solely by population size or poverty concentration, but may also reflect differences in housing costs, income distribution, and available housing stock.

In contrast, Manchester has the lowest proportion of cost-burdened households among the service area towns, which aligns with its relatively lower poverty rate identified in earlier sections.

	Essex	Gloucester	Hamilton	Ipswich	Manchester	Rockport	Wenham
Percentage of cost burdened households	31.4%	34.5%	30.2%	23.0%	15.8%	30.7%	38.8%

US Census Bureau ACS 5-year 2019 - 2023

Housing cost burden also varies significantly by race and ethnicity, highlighting disparities in housing stability across populations. The ACS 5 year data shows that:

- Approximately 25% of White residents spend 50% or more of their income towards rent.
- About 46% of Hispanic/Latino residents experience severe housing cost burden.
- More than 53% of residents categorized as “Other race/ethnicity” are severely cost burdened, making this group the most vulnerable in the service area.

These differences underscore the unequal impact of housing costs across demographic groups in the service area.

	Renters Paying 50+% of Income on Housing
Other Race/Ethnicity	53%
Hispanic	46%
Asian	29%
Black or African American	28%
White	25%
Native American	No data
Pacific Islander	No data

US Census Bureau ACS 5-year 2019 - 2023

Note: While housing cost burden is typically calculated as spending 30% or more toward rent, the chart above from the American Community Survey uses 50% to show how extreme housing affordability is in the region.

Occupancy rate provides insight into how fully housing stock is being utilized in the community. It represents the percentage of available housing units that are currently occupied. High occupancy rates (generally 95% or above) can indicate strong housing demand and a vibrant community, but they can also signal limited availability for new residents, contributing to rising rents and reduced housing mobility.

In contrast, several communities in the service area show lower occupancy rates. Rockport and Wenham, for example, report occupancy rates in the mid-to-high 70% range, with some areas closer to 88%. However, these figures should be considered in the context of seasonal housing, particularly in Rockport, where the population decreases significantly during the winter or off-season. Lower occupancy therefore does not necessarily mean that housing is available to year-round residents.

Overall, the data suggest that the housing challenge is not simply the number of units available. While expanding the housing supply remains important, many residents face barriers that make existing housing difficult to access. High housing costs, upfront rental expenses, income and credit requirements, and other eligibility criteria can prevent individuals and families from securing housing. As a result, a unit may be technically unoccupied without being realistically available or affordable to the households that need it most.

Occupancy Rate

Essex	Hamilton	Ipswich	Manchester	Rockport	Wenham	Gloucester
90%	91%	92%	90%	76%	96%	88%

US Census Bureau ACS 5-year 2019 - 2023

Cape Ann has a range of housing resources addressing different housing needs, including an emergency shelter, homelessness prevention, rental and mortgage assistance, public and subsidized housing, housing application assistance, affordable housing programs, and first time home buyer classes.

Action Inc. provides housing and public-benefit support throughout its service area, including help with public housing and Residential Assistance for Families in Transition (RAFT) applications, eviction and tenant/landlord dispute issues, legal referrals, and short-term rental and mortgage assistance. Action Inc. also operates an emergency shelter for adults and provides housing search assistance and case management. Local housing authorities and municipal housing programs also provide additional public, subsidized, and affordable housing opportunities.

Despite these resources, demand continues to exceed available affordable housing, and many programs have income requirements, eligibility restrictions, or waitlists.

Public Housing

Demand for subsidized and public housing remains extremely high. These programs provide stable, affordable housing for households that cannot afford market rate rents, including families, older adults, and individuals with disabilities. According to the Gloucester Housing Authority's 2025 Annual Report, the waitlist for elderly and disabled applicants has grown to 7,326 households. This represents a significant increase from 4,479 households in 2023, a 63% increase. Similarly, this includes an increase in local applicants from 347 to 480 over the same period. This growth reflects increasing housing insecurity among vulnerable populations and a growing gap between available affordable housing units and community need.

> Participants in a focus group with clients of an Action housing program emphasized the importance of stable housing and supportive services. One participant expressed gratitude for having a home and access to additional support through Action, noting that these resources made a significant difference after moving to Gloucester.

2024 Public Housing Waiting Lists		
Type	**Households**	**Local Applicants**
Federal Public Housing	117	-
State Elderly / Disabled Housing *	7,326	*347*
State Family Housing*	19,500	*227*
Section 8 Housing Choice Voucher* - Tenant Based	211,908	*1,000*
Section 8 Housing Choice Voucher - Project Based	222	-
Section 8 McKinney Homeless / SRO	19	-
Massachusetts Rental Voucher Program	26,050	-

** State-Wide Centralized Wait List*

Gloucester Housing Authority

Homelessness

Massachusetts is the only state in the United States that guarantees a "right to shelter" for families with children and pregnant women. Under this policy, eligible families and pregnant women experiencing homelessness cannot be denied emergency shelter placement. This has helped reduce the number of unsheltered families compared to other states, contributing to Massachusetts having one of the lowest rates of unsheltered family homelessness in the country. However, this legal protection also reflects a deeper reality: demand for shelter and housing assistance remains extremely high, and the system continues to operate under significant strain. While the "right to shelter" ensures immediate safety, it does not resolve the underlying shortage of affordable housing or the long-term instability that many households experience.

According to the Executive Office of Housing and Livable Communities' Interagency Council on Housing and Homelessness, there are approximately 10,214 homeless households statewide, representing 13,939 individuals experiencing homelessness in 2026, with approximately 13% experiencing unsheltered homelessness. These figures reflect only those who are identified through formal systems, meaning the true scale of housing instability is likely higher.

At the local and regional level, homelessness is closely tied to the same structural pressures identified throughout this report, including rising housing costs, limited rental availability, and high rates of housing cost burden. Even households that are not currently experiencing homelessness may be one financial crisis (such as job loss, car repair, medical emergency, or rent increase) away from housing instability. The increasing strain on the system is also reflected in long shelter waitlists, longer stays in emergency housing, and challenges transitioning households into permanent supportive housing. These bottlenecks reduce system flow, meaning fewer openings are available for newly unhoused households and securing stable housing is delayed.

> Action Inc. operates an emergency shelter for adults experiencing homelessness, currently providing 16 adult-only beds. The shelter provides overnight accommodation along with meals, case management, housing search assistance, and access to behavioral health and medical services.

ACCESS TO FOOD

Access to healthy and affordable food is another key social determinant of health; however, in the service area, consistent access remains a challenge for many households. This issue is further compounded by limited transportation options in several communities, which can make it difficult for residents to reach grocery stores, particularly those offering lower-cost and healthier food options.

The data table below shows the percentage of households receiving Supplemental Nutritional Assistance Program (SNAP) benefits by town. Although Manchester-by-the-Sea is not included in the available Census data, clear geographic variation is still evident across the service area.

Percentage of SNAP Recipients Per Town					
Essex	Hamilton	Ipswich	Rockport	Wenham	Gloucester
7%	4%	6%	5%	4%	12%

mySidewalk: US Census Bureau ACS 5-year 2019 - 2023

Gloucester has the highest SNAP participation rate at approximately 12%, which is higher than all other communities in the region. Essex also stands out at approximately 7%, making it the second highest rate in the service area. While Cape Ann is often perceived as an affluent region characterized by high property values, and seasonal homes, the SNAP data highlights a more complex reality. A significant portion of residents across the region rely on food assistance to meet basic needs, showing that food insecurity exists even in communities where economic hardship may be less visible.

A common misconception is that SNAP recipients are not working or are not engaged in the labor force. However, available data shows that the vast majority of SNAP recipients live in households where at least one or two members worked during the past 12 months. This challenges the narrative that public assistance serves as a substitute for employment and instead highlights the role SNAP plays in supporting working households whose earnings are not sufficient to meet basic needs. Across the service area, between 77% and 100% of SNAP households include one or two workers. Gloucester (77%) and Rockport (68%) have lower shares of working SNAP households than the other communities, though the majority of recipients in both communities are still employed.

There are likely multiple factors contributing to these differences. For example, Gloucester and Rockport once had thriving fishing industries that served as the backbone for local employment. As the industry continues to decline, other industries have not emerged to replace it as major employers of area residents. Additionally, barriers such as the distance to major employment centers can limit access to job opportunities and increase commuting challenges. At the same time, the available data cannot conclusively determine the reasons for these differences, and they may also reflect variations in the age of residents, disability status, seasonal employment, or other demographic and economic factors.

Local food assistance providers are seeing growing demand. The Open Door, Cape Ann's food insecurity resource, reported serving 12,780 individuals and distributing 2.5 million pounds of food in the past year, with demand increasing by 36% in a single year. This increase underscores the growing pressure on households to meet basic food needs.

"If you don't have money and want cheap food, all you have as options is fried food."
- Ipswich High School Student

According to Feeding America's Map the Meal Gap 2026, which uses 2024 data, food insecurity remains a significant issue in Essex County and the broader region. Approximately 108,680 individuals in Essex County are food insecure, representing a food insecurity rate of 13.4%, compared with approximately 12.4% statewide.

Essex County ranks among the highest in Massachusetts for food insecurity, reflecting the combined impact of high housing costs, limited affordable food access points, transportation barriers, and income constraints.

Although these figures are from 2023, current conditions such as inflation in food prices and continued housing cost pressures, suggest that levels of food insecurity are likely to remain elevated or have increased. Additionally, SNAP recipients were faced with increase strain during the shutdown of the Federal government in late 2025, when benefits were temporarily paused.

Work Status of Those Receiving SNAP						
	Essex	Hamilton	Ipswich	Rockport	Wenham	Gloucester
No workers in past 12 months	17%	0%	11%	32%	0%	23%
1 or 2 workers in past 12 months	83%	100%	89%	68%	100%	77%

mySidewalk: US Census Bureau ACS 5-year 2019 - 2023

Taken together, the SNAP participation data and food insecurity estimates illustrate a clear pattern: food insecurity in the service area is not solely driven by unemployment, but by the gap between wages and the true cost of living. Many households are working, yet still struggle to afford adequate food due to structural economic pressures.

Food access varies across the service area. A food desert is an area where residents have limited access to affordable and nutritious food, often because of distance, transportation barriers, or a lack of nearby grocery stores. Essex is identified as a food desert, while Manchester-by-the-Sea and Ipswich each have only one grocery store and limited transportation options. The closure of Gloucester's downtown grocery store has also reduced access for residents who rely on walking to get groceries.

CHILDCARE

Recent U.S. Census research in the 2025 paper *The Impact of Childcare Costs on Mothers' Labor Force Participation* found that higher childcare costs reduce labor force participation among mothers, with the strongest impacts occurring among lower-income families. Among parents of young children, nearly 87% of parents who were not working to be able to provide childcare were women. The data also found that approximately 15% of parents who were not working reported they were caring for children who were not in school or daycare. Families may face barriers to accessing childcare because of cost, eligibility requirements, or work schedules that do not align with available care. In some cases, the cost of childcare may also outweigh the financial benefit of returning to work, making it difficult for families to increase their household income.

The shortage of available childcare slots further compounds this challenge. According to the 2024 American Community Survey 5-Year Estimates, Essex County is home to 43,619 children under the age of five, while there are only approximately 35,755 licensed childcare slots available countywide. Locally, the gap is even more pronounced. Across Action Inc.'s service area, there are approximately 6,152 children under the age of five but only 1,692 licensed childcare slots. This means there is capacity to serve only about 28% of young children in the service area, leaving a shortfall of approximately 4,460 childcare slots.

The lack of available and affordable childcare limits workforce participation, particularly for parents of young children, and creates a barrier to achieving financial stability and economic mobility. As employers continue to face workforce shortages, expanding access to childcare is critically important for supporting both families and the local economy.

Cape Ann has a range of existing early education and childcare resources, including center-based programs, family childcare providers, preschool programs, and publicly supported services. Pathways for Children provides Head Start, Early Head Start, School Age Care and more to eligible families throughout the region. The YMCA of the North Shore operates early education programs in Gloucester and Ipswich. Local communities also have numerous private childcare and preschool providers, including programs serving infants and toddlers as well as preschool-age children. These resources provide families with a variety of options for early learning and childcare, including subsidized and no-cost programs for eligible households.

Despite these resources, access to affordable, high-quality childcare remains a challenge for many Cape Ann families.

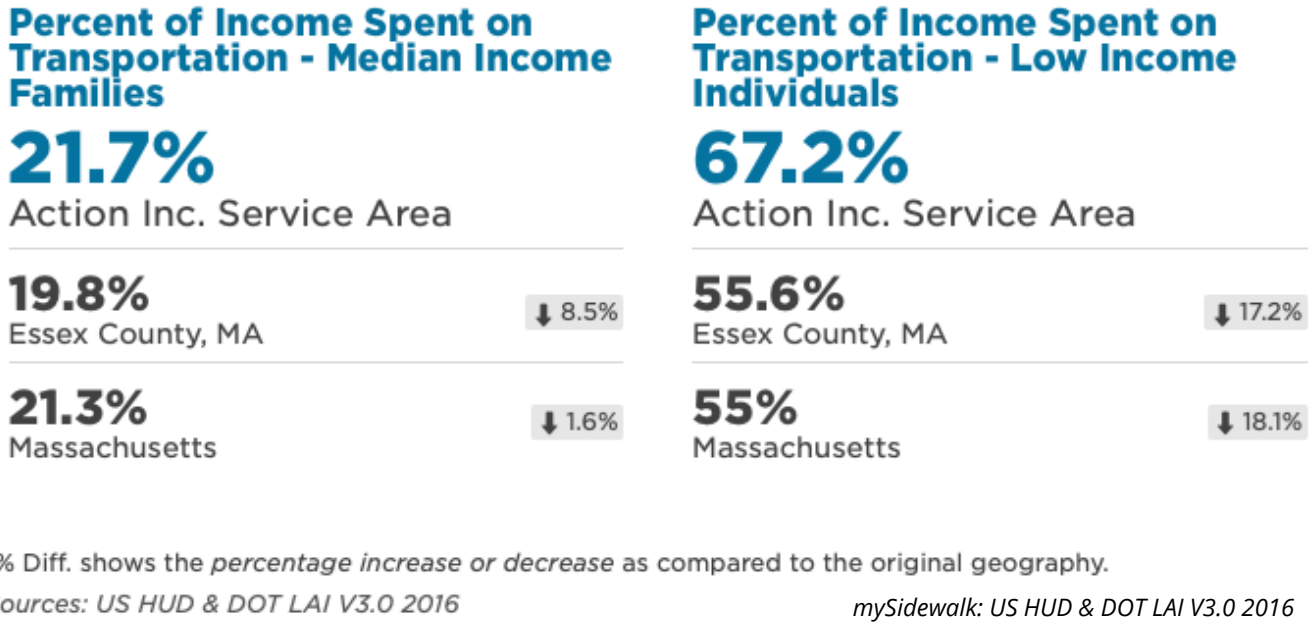
TRANSPORTATION

Transportation is a critical enabling factor that affects access to essential needs such as food, employment, healthcare, and education. While transportation itself is not a basic need, it functions as a gateway to economic stability and overall well-being. Limited access to reliable transportation can therefore serve as a major barrier to health and opportunity.

In the Action Inc. service area, transportation costs represent a significant financial burden. For median-income households, transportation accounts for approximately 22% of income, while for low-income households this can rise as high as 67%, according to Housing and Urban Development data (most recent estimate, 2016) from MySidewalk. Although this data is not current, it provides a useful benchmark for understanding the disproportionate burden transportation places on lower-income families.

Additionally, a notable share of households in the service area do not have access to a personal vehicle, particularly in Gloucester, Rockport, and Ipswich. While some of these communities are served by MBTA commuter rail, the options are limited in both coverage and flexibility. Service hours and station accessibility can make transit unreliable for daily commuting needs.

For example, a round-trip commuter rail fare between Gloucester and Boston costs approximately $24 (Source: MBTA). While this fare has remained stable since 2022, the cumulative cost of daily commuting is substantial. A five-day work week commute can total nearly $400 per month, not including additional transportation needs such as the subway, parking, or gas for driving to the train station.



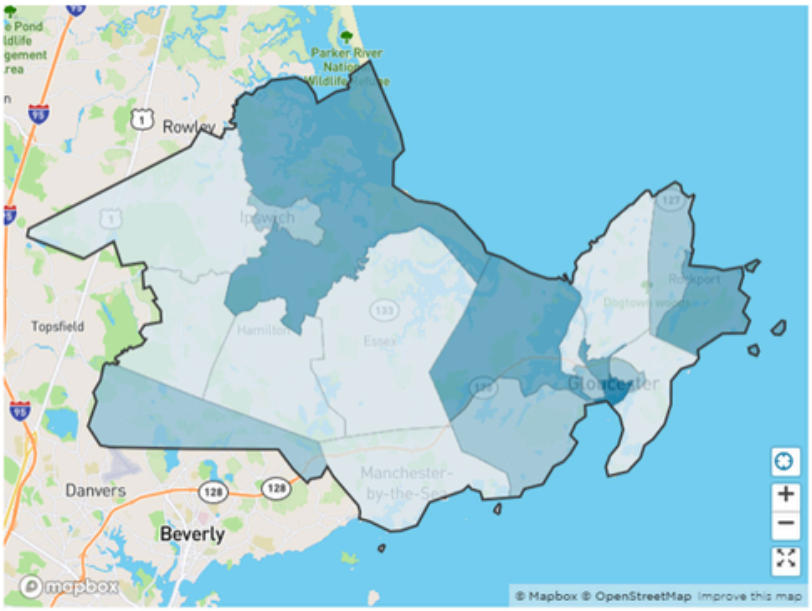
The Cape Ann Transportation Authority (CATA) provides regional public transportation throughout the greater Cape Ann area, including Gloucester, Rockport, Essex, Ipswich, Hamilton, and Manchester-by-the-Sea. CATA operates seven year-round fixed routes, with service concentrated in Gloucester and Rockport with some routes extending into Essex.

In addition to its fixed-route bus service, CATA provides ADA Paratransit for individuals whose disabilities prevent them from independently using CATA's fixed-route service. Eligibility is determined through the ADA application process. CATA also offers CATA On Demand for all residents and Dial-A-Ride services, which provide shared, door-to-door transportation for eligible seniors age 60 and older and adults with disabilities. Through partnerships with local communities and organizations, CATA provides transportation to medical appointments, shopping, social activities, wellness programs, and other essential destinations. ADA Paratransit is currently fare-free through December 31, 2027.

Despite these resources, significant gaps remain. Ipswich, Hamilton, and Manchester-by-the-Sea do not have CATA fixed-route bus service, while service in Essex is limited compared with Gloucester and Rockport. Year-round fixed-route service generally operates with 60- to 120-minute intervals, and most service begins after 5:30 a.m. and ends by 7:00 p.m. on weekdays. These limited routes and operating hours can make it difficult for residents to reach employment, healthcare, education, and other essential services outside their immediate community.

For households already struggling to afford basic necessities such as housing and food, these additional transportation costs can be prohibitive. Limited and costly transportation can also restrict access to higher-paying jobs, job interviews, and consistent employment, making transportation an important part of the region's broader economic stability.

Percent of Households With No Vehicle



"I know we're not a big town but some sort of transportation for kinds in the summer time" - Ipswich Housing Authority Focus Group

- 0% - < 3.9%
- 3.9% - < 8.5%
- 8.5% - < 23.4%
- 23.4%

mySidewalk: US Census Bureau ACS 5-year 2019 - 2023

The United States is widely recognized as a car-dependent country, and this pattern is reflected in the Action Inc. service area. In Essex, approximately 81% of workers commute by car, while across the broader service area, approximately 83% do so (Source: US Census ACS 5-Year 2019 - 2023).

This reliance on personal vehicles makes access to a car an important part of maintaining employment and accessing essential services. It also creates a significant financial burden for households that must cover the costs of a vehicle, insurance, maintenance, and fuel. Recent increases in gas prices add to this pressure, particularly for households already managing tight budgets. For residents who cannot afford a vehicle or the ongoing costs of driving, limited transportation options can reduce access to jobs and essential services, making transportation both an economic necessity and a barrier to opportunity.

EMPLOYMENT AND WAGES

While Massachusetts has experienced wage growth in recent years, rising costs of housing, food, transportation, and other necessities continue to place financial pressure on working households. The state minimum wage increased from $13.50 in 2021 to $15.00 in 2025; however, after adjusting for inflation, the purchasing power of the minimum wage has declined, meaning workers can afford less today than they could several years ago (Source: State Minimum Wage Rate for Massachusetts, Federal Reserve Economic Data).

This gap between earnings and household expenses is reflected in Action Inc.'s community survey. While 53% of respondents reported they are able to meet their basic needs, many noted that doing so requires careful budgeting and difficult financial decisions. An additional 19% reported struggling to afford basic necessities. As compared with the previous CARSP cycle, a greater share of working adults across nearly every education level reported challenges covering everyday expenses.

As financial pressures increase, residents reported using a variety of strategies to manage rising costs, including working additional hours, purchasing less expensive food, and relying on credit cards or loans to cover essential expenses. For households that depend on borrowing to meet basic needs, higher interest rates can further increase financial strain and make it more difficult to achieve long-term stability.

These findings highlight that employment alone does not always provide economic security. Many households are working but remain vulnerable as wages struggle to keep pace with the increasing cost of living.

I work full time but I struggle to pay for basic needs			
	2023	2025	Increase by:
High School or Less	12%	26%	14%
Bachelor or Associate	18%	29%	11%
Graduate Degree	12%	8%	-5%
Some College / Vocational Training	12%	19%	7%

Action Inc. 2027-2029 Community Needs Survey

To address these needs, Cape Ann has a range of employment and workforce development resources, including Action Inc.'s Job Training and Career Services, which provide job training, career counseling, resume and interview assistance, and job search support. Other resources include Wellspring House's education and career programs, MassHire North Shore Career Center, and local organizations that provide employment and career-readiness support. These resources help connect residents with employment opportunities, training, and supports that can strengthen long-term economic stability.

Local Economy

Fastest-Growing Employment Sectors

- Financial Activities: +82%
- Educational Services: +69%
- Health Care & Social Assistance: +46%

Largest Employment Declines

- Information: −35%
- Manufacturing: −33%
- Agriculture: −30%

Source: Impactessexcounty.org/economy-and-workforce/change-in-jobs-by-sector

Action Inc.'s area economy is characterized by strong economic activity but uneven access to opportunity. While the region benefits from a diverse mix of industries, a significant share of economic output is concentrated within Real Estate and Rental and Leasing, followed by Manufacturing and Health Care and Social Assistance. Real Estate and Rental and Leasing generates the largest share of the county's Gross Domestic Product (GDP), despite having fewer establishments than sectors such as Construction, Retail Trade, and Health Care and Social Assistance (Source: US Census Bureau ACS 2019 - 2023). This indicates that the industries producing the greatest economic value are not always the industries providing the broadest employment opportunities for residents.

The local economy is also undergoing significant workforce shifts. Several sectors have experienced substantial growth, including Financial Activities (82%), Educational Services (69%), and Health Care and Social Assistance (46%). At the same time, industries such as Manufacturing, Information, and Agriculture have experienced job losses, reflecting broader changes in the regional labor market (Source: US Census Bureau ACS 2019 - 2023). These shifts create both challenges and opportunities, as residents may need additional education, certifications, or industry-recognized credentials to transition into growing fields.

Middle-skill employment represents an important opportunity for strengthening the local workforce. Jobs requiring more than a high school diploma but less than a bachelor's degree often provide pathways to stable employment without requiring a traditional four-year degree. According to MySidewalk data, middle-skill job opportunities have increased in Gloucester while declining in Manchester-by-the-Sea, Essex, and Rockport. This trend highlights the importance of workforce training programs that align with employer needs and provide residents with practical pathways to advancement.

Economic development efforts have also focused on strengthening local business districts. Gloucester received Business Improvement District (BID) funding in FY23 ($25,000), FY24 ($25,000), and FY26 ($30,000) to support downtown improvements. However, in March 2026, the city determined that a BID was not the preferred approach for downtown development at this time. Overall, Essex County's economy demonstrates both resilience and transition. Continued investment in workforce development, training opportunities, and accessible career pathways will be critical to ensuring that residents can participate in the region's changing economy and benefit from emerging employment opportunities.

Unemployment

Overall employment remains strong, with 61.1% of Massachusetts residents employed, compared with 61.5% in Essex County (Source: ACS 2023 5-Year Estimates). Several communities, including Essex, Ipswich, and Hamilton, report particularly high labor force participation, while Rockport and Manchester-by-the-Sea have the highest unemployment rates. While unemployment remains relatively low across most communities, having a job does not necessarily mean a household is financially secure. As discussed in the previous section, many residents, including those working full-time, continue to struggle to keep up with the rising cost of housing, food, utilities, and other basic needs. For many residents, the challenge is not simply finding work, but finding work that provides enough income to support a household.

Employment conditions and barriers vary across the region. Compared with the previous CARSP cycle, unemployment has increased in Rockport and Manchester-by-the-Sea while declining slightly in Hamilton. Community survey respondents identified health concerns, disabilities, limited education or training, transportation, and access to technology as barriers to obtaining or maintaining employment. Childcare was also identified as a significant workforce barrier, with women reporting childcare as a barrier to employment at a higher rate than men (6.87% compared with 1.92%) (Source: Action Inc. 2027-2029 Community Needs Survey). These findings highlight that access to employment depends not only on available jobs, but also on the supports that enable residents to enter and advance in the workforce.

The unemployment rate reflects the percentage of individuals in the labor force who are actively seeking work but are not currently employed.

- **Labor force participation**: 70% of adults age 20+ participate in the workforce (above the Massachusetts average)
- **Highest labor force participation**: Essex (91%), Ipswich (86%), Hamilton (84%)
- **Highest unemployment rates:** Rockport (9.5%), Manchester-by-the-Sea (9.2%)
- Women reported childcare as an employment barrier more than three times as often as men (6.87% compared with 1.92%).

US Census Bureau ACS 5-year 2019 - 2023

EDUCATION

Education is a key social determinant of health and economic opportunity. According to the Centers for Disease Control and Prevention (CDC), access to quality education influences long-term health, employment, and overall well-being. Similarly, the U.S. Bureau of Labor Statistics consistently finds that individuals with higher levels of educational attainment have higher median earnings and lower unemployment rates. While education can create pathways to greater economic stability, pursuing additional education or training may be difficult for residents already struggling to meet basic needs. Financial constraints, competing work and family responsibilities, and the rising cost of living can make it challenging for low-income households to invest in education, even when doing so could improve long-term economic outcomes.

Action Inc.'s community survey found that many residents face barriers to pursuing additional education or workforce training. Cost was the most commonly reported challenge, identified by 56.4% of respondents overall and by 67.5% of unemployed residents. Among residents who were employed full- or part-time, lack of time emerged as the primary barrier, highlighting the challenge of balancing work responsibilities with education or training opportunities. Many respondents also reported uncertainty about where to begin, particularly those who were unemployed.

These findings demonstrate that barriers to education extend beyond affordability alone. For many residents, financial constraints, competing responsibilities, and difficulty navigating available opportunities all limit access to education and workforce training, reinforcing the need for supports that help residents take the next step toward economic mobility.

Youth and Education

Educational outcomes across Action Inc.'s service area reflect the broader differences in socioeconomic conditions among communities. While our service area includes several communities with strong academic performance, achievements vary across districts. Education districts such as Manchester-Essex and Hamilton-Wenham, which historically have higher household incomes and lower poverty rates, demonstrate consistently higher MCAS performance across subject areas. In comparison, Gloucester, which has a larger population experiencing economic hardship and a higher concentration of students identified as high needs, shows lower average scores across English Language Arts, Mathematics, and Science.

	Gloucester	Hamilton/ Wenham	Manchester	Ipswich	Rockport
English Language Arts	493	515	516	514	510
Mathematics	494	513	515	514	505
Science	493	511	514	508	498
Note: MCAS performance levels are based on scaled scores. A score of 500 represents "Meeting Expectations," while 470 represents "Partially Meeting Expectations" and 430 represents "Exceeding Expectations."					

Massachusetts Department of Elementary and Secondary Education

These score differences highlight the connection between educational outcomes and the broader conditions affecting students and families. Academic achievement is influenced by many factors, including access to resources, economic stability, and the availability of supports outside of the classroom. Understanding these differences helps identify where additional educational and youth development supports may be most impactful.

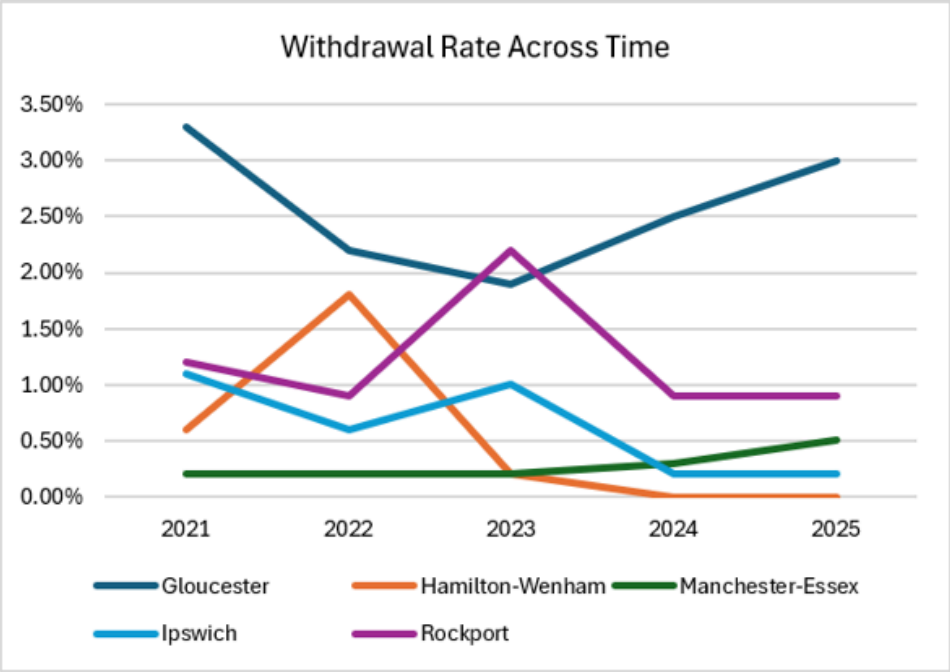
Educational outcomes are also reflected in graduation and dropout trends across the service area. Gloucester has the highest withdrawal rate among the communities reviewed. While the rate has declined since 2021, though there was a recent increase in 2024, Gloucester remains approximately 1.5 percentage points higher than Rockport, the next highest community. Educational attainment is closely connected to long-term economic stability, as lower levels of education are associated with reduced employment opportunities and increased barriers to economic mobility.

Student withdrawal trends in Gloucester also highlight disparities among student groups. The Massachusetts Department of Elementary and Secondary Education (DESE) identifies high needs students as students who meet one or more of the following criteria: low income, English learner or former English learner status, or receiving special education services. During the 2024–2025 academic year, 89 students at Gloucester High School withdrew, including 20 students identified as high needs. Withdrawal rates were particularly elevated among English Learners, with 13.8% of

English Learners leaving school before completion, primarily during their freshman year. Students who identified as Hispanic or Latino also experienced higher rates of withdrawal, with many leaving school during ninth grade. Among low-income students, withdrawal rates have returned to pre-pandemic levels after increasing above 7% during the pandemic recovery period.

Student perspectives provide additional context for these trends. During a focus group, Gloucester High School students described the ongoing impact of the COVID-19 pandemic on student engagement and identified challenges including limited access to free activities, transportation barriers, and a need for safer spaces for walking and biking. Students emphasized the importance of having supportive spaces both within and outside of school, suggesting that opportunities for connection and engagement may play an important role in supporting students who are at risk of disengagement.

To address these needs, the area has a number of youth-serving organizations and community spaces, including Action Inc.'s COMPASS Youth Program, which provides education, counseling, career preparation, and life-skills support for young adults, aged 16-24 who have withdrawn from high school; local libraries that offer educational, recreational, and youth programming; YOUnity's young adult access center; the YMCA; and other community-based organizations and youth programs.



Massachusetts Department of Elementary and Secondary Education

Student Plans After Graduation

Post-secondary plans provide insight into the different pathways students consider after high school graduation. Across Action Inc.'s service area, attending a four-year college or university is the most common plan among students. However, there are notable differences between communities. Gloucester has the lowest percentage of students planning to attend a four-year institution at 50%, compared with 79%–90% in other communities across the service area. While this remains below neighboring communities, Gloucester's rate has increased by 9 percentage points since 2022, showing an improvement (Source: Massachusetts Department of Elementary and Secondary Education).

Students in Gloucester also report a greater interest in entering the workforce directly after graduation. Approximately 16% of Gloucester students plan to enter employment after high school, nearly twice the rate reported in other communities in our service area, such as Ipswich and Rockport. Additionally, Gloucester has a higher percentage of students selecting alternative post-secondary pathways, including other education or career plans (11.5%) and military service (3.2%).

	Gloucester	Ipswich	Manchester/ Essex	Hamilton/ Wenham	Rockport	MA
4-Year College	50%	77%	86%	91%	74%	59%
2-Year College	11%	7%	0%	3%	6%	13%
Other Post-Secondary	11%	3%	2%	0%	5%	4%
Apprenticeship	0%	0%	0%	0%	0%	1%
Work	16%	8%	9%	0%	11%	14%
Military	3%	1%	1%	0%	2%	2%
Other	0%	3%	1%	5%	2%	2%
Unknown	8%	1%	1%	1%	2%	6%

Massachusetts Department of Elementary and Secondary Education

Education and Income

Educational attainment is closely connected to income and economic stability. Residents with lower levels of educational attainment experience greater financial challenges, particularly those who have not completed high school. Across the Action Inc. service area, residents without a high school diploma earn an average of approximately $38,242 annually. Poverty rates among residents without a high school diploma vary significantly across communities, with Rockport reporting the highest rate at 34%, followed by Gloucester (17%), Manchester-by-the-Sea (11%), and Hamilton (10%) (Source: US Census Bureau ACS 2019 - 2023).

These differences highlight how educational attainment and economic opportunity vary across the service area. Communities with higher concentrations of residents who have not completed high school may face greater barriers to accessing higher-wage employment opportunities and achieving long-term financial stability. In Gloucester, where 17% of residents without a high school diploma live below the poverty level, supporting pathways to education, training, and career advancement remains an important component of economic mobility efforts.

While higher levels of education are generally associated with increased earnings, education alone does not eliminate financial challenges. Community survey responses show that some residents with college experience or vocational training continue to report difficulty covering basic expenses, reflecting the broader impact of rising costs on working households.

Poverty Rate by Educational Attainment							
	Essex	Gloucester	Hamilton	Ipswich	Manchester	Rockport	MA
Less Than High School	0%	17%	10%	0%	11%	34%	24%
High School Degree	8%	40%	3%	37%	5%	10%	35%

Massachusetts Department of Elementary and Secondary Education

Youth Perpsective on the Community

Five of our focus groups sought to elicit the perspective of youth in the community. Many youth reported a range of difficulties, with experiences of addiction, hunger, and the inability to purchase personal hygiene products; one student from Gloucester High School stated “people are trapped in the cycle of poverty”, and another asked “how do you go from the projects to million-dollar homes”.

Additionally, when asked how to best support the community that would help people gain visibility they recognized the lack of safe third spaces for youth outside of the home or school. A COMPASS Student shared that downtown can be dirty, littered, and have found drug paraphernalia. One student noted that “I think we defintely need a teen center here”, and that “kids get into bad habits because there is nothing else to do.” Gloucester high school students reported that it is difficult going to a trusted adult with difficulties out of fear of being “thrown out” by their parents.

Much of the students in our focus groups are carrying the financial burden of their family, but report feeling “stuck”. It is difficult for young people to get jobs in the area because there is high demand, and now this is exacerbated by the closing of the downtown Shaw’s grocery store.

HEALTH AND BEHAVIORAL HEALTH

Access to affordable healthcare remains a challenge for many residents across Action Inc.'s service area. According to the Massachusetts Health Policy Commission, health insurance premiums have increased at twice the rate of income growth and three times the rate of inflation. The average monthly premium for individual coverage is now approximately $789, representing a significant expense for many households. Within the service area, approximately 1,556 residents (about 2%) are uninsured, with most living at or below the federal poverty level.

Beyond affordability, residents also face barriers to accessing care locally. The service area has a limited number of healthcare providers, including 56 primary care physicians, 40 dentists, and no practicing OB-GYNs (Source US. Health Resources & Services Administration). While Essex County has a higher provider-to-population ratio than Massachusetts in some specialties, shortages remain in areas such as mental health, geriatric care, dentistry, and clinical social work. These gaps can result in longer wait times and require residents to travel outside the service area for care.

Access to prescription medications is also becoming more difficult. Gloucester was designated a Health Professional Shortage Area for low-income residents in December 2025 and contains areas identified as near pharmacy deserts. Portions of Essex, Hamilton, and Manchester-by-the-Sea are classified as pharmacy deserts, while parts of Rockport are approaching that designation. The closure of four pharmacies in and around Gloucester since 2020 has further reduced access to medications, particularly for older adults, residents without reliable transportation, and individuals managing chronic health conditions.

Social Determinants of Health

According to Beth Israel Lahey Health's 2025 Community Health Needs Assessment, individuals who are uninsured or underinsured are substantially less likely to access healthcare services. This trend was reflected in Action Inc.'s community survey and focus groups, where residents consistently identified affordability as one of the greatest barriers to receiving care. Cost, insurance coverage, long wait times, providers not accepting MassHealth, and transportation were the most frequently reported challenges, particularly among working-age adults.

For many households, these barriers result in difficult decisions about their health (Source: Action Inc. 2027 - 2029 Community Needs Survey). Residents who reported struggling to cover their basic expenses were significantly more likely to delay or skip medical care or go without prescribed medications because of cost. Among respondents experiencing healthcare access barriers, more than half reported postponing care or medications due to financial constraints. These findings illustrate how economic hardship can directly affect health outcomes by preventing residents from accessing timely care and managing ongoing health conditions.

Barriers to Accessing Care Action Inc.'s Community Survey Responses	
Appointment Times Don't Work for Me	10%
Long Wait Times	27%
Language or Communication Barriers	1%
Lack of Available Providers	20%
Transportation Problems	20%
Providers not Accepting MassHealth or Medicare	25%
Cost or Insurance Issues	27%

Action Inc. 2027-2029 Community Needs Survey

Health challenges extend beyond healthcare access and can directly affect economic stability. Among unemployed Community Needs Survey respondents, 46.8% identified a health issue or disability as a barrier to finding or keeping a job, making it one of the most significant employment barriers reported. Health was also the third most common barrier to accessing education or workforce training, reported by one in five respondents.

Together, these findings illustrate how health and financial stability are closely connected. Rising healthcare costs can lead residents to delay care or go without medication, which may make it more difficult to maintain employment or pursue education and training. In turn, reduced income can further limit access to healthcare, creating a cycle that is difficult to break.

Behavioral Health

Behavioral health remains a significant area of need across the Cape Ann service area according to Action Inc.'s survey. Among individuals under age 65, 46% reported needing mental health or addiction services. Access barriers remain a concern, with 10% of respondents reporting they were unable to receive needed services due to cost, difficulty finding available providers, or a household member declining care (Source: Action Inc., 2027 - 2029 Community Needs Survey). Substance use and addiction concerns were also identified as a top community need, with Gloucester residents reporting these concerns at higher rates compared to other communities surveyed.

Based on feedback from the Spanish Speakers Focus Group, many participants reported that their physically demanding jobs are becoming increasingly difficult to sustain as they age, raising concerns about how they will maintain their income if they "can no longer do heavy labor." Participants also shared uncertainty about how to access healthcare and state insurance programs. Language barriers can further limit access to services, information, support, and opportunities for less physically demanding employment.

Personal Choices Made by Community Member's Income Does Not Cover Basic Needs.
36% of individuals reported having to delay or skip medical care or medications because of their income. Others reported going without purchasing sanitary products, (reported by youth from our focus groups as well), or having to skip lunch or ration food. Our staff in the Energy department shared during their focus group that unsafe homes may also be a catalyst for mental health difficulties, reporting many as "high temperature conversations."

The need for behavioral health services is further impacted by the availability and accessibility of care. Long wait times, limited provider availability, and challenges navigating the behavioral health system can prevent individuals from receiving timely support. These barriers may be particularly significant for individuals experiencing mental health crises, substance use challenges, or co-occurring needs.

More specifically, youth behavioral health also represents a growing area of concern within the Cape Ann service area. Local survey data found that 27.6% of youth identified limited access to mental healthcare as a top community concern (Source: Action Inc. 2027 - 2029 Community Needs Survey. Statewide Massachusetts Youth Risk Behavior Survey (YRBS) data provides additional context, with 31% of students reporting that their mental health was "not good" most or all of the time during the previous 30 days. Additional risk factors include bullying, exposure to substance use, and household experiences with mental illness or addiction. In 2023, 16% of high school students reported being bullied on school property, 10.6% reported being offered, sold, or given drugs on school property, 21.2% reported living with someone experiencing alcohol or drug misuse, and 26% reported living with someone who was depressed, mentally ill, or suicidal.

Together, these findings demonstrate that behavioral health challenges affect individuals across generations and are shaped by access barriers, substance use concerns, household stressors, and community conditions. Expanding access to prevention, treatment, and supportive services remains an important priority for addressing behavioral health needs throughout Cape Ann.

Cape Ann has a network of behavioral health resources, including mental health and substance use treatment providers, peer recovery supports, and community-based services. Resources include Beth Israel Lahey Health Behavioral Services, JRI/Children's Friend & Family, CORE Peer Recovery & Resource Center, YOUnity, a young adult access center in Gloucester that provides peer support and connections to resources for youth ages 16–26, among others.

During a focus group with the Gloucester Health Department's Youth Council, substance use emerged as a recurring concern. One young community member identified "substance abuse with teens" as one of the largest barriers in the community, noting that "Youth are able to access it and it's too normalized." Another student shared that substance use among teens "is talked about, but not much is done about it."

Section 6 • Community & Internal Assessment Process

Action Inc. began its Community Needs Assessment and Strategic Planning process in the Summer of 2025. With the goal of better understanding the needs and priorities of the communities we serve, the Strategic Planning Committee began meeting in September 2025 to guide the assessment process, review data collection methods, and identify ways to ensure community voices were meaningfully represented.

The Committee, comprised of 26 staff and board members, led a broad community engagement effort to collect input from residents, partners, and stakeholders across our service area. Primary data collection included mailing a community needs survey to households throughout Cape Ann, sharing surveys at community locations with high foot traffic, and participating in outreach events to encourage participation. Additionally, we conducted focus groups and stakeholder interviews. Lastly, we reviewed secondary data to better understand population shifts, community needs, existing resources, and gaps in services.

Most of the primary data collection for the Community Needs Assessment, which included the mailed community survey, focus groups, and stakeholder interviews, was conducted during a period of significant uncertainty surrounding federal funding and public benefits. Most notably, the federal government shutdown from October 1 through November 12, 2025, created uncertainty about the availability and timing of benefits. SNAP benefits were paused during the shutdown, and residents faced changing information about when and how benefits would be issued. These circumstances contributed to heightened concern among residents about meeting basic needs, including food, housing, and other essential expenses, and may have influenced the needs residents identified through the assessment.

As with any community assessment, Action Inc. recognizes that conditions at the time of data collection can influence how residents experience and report their needs. This context is provided to help frame the findings and the circumstances under which the assessment was conducted.

SURVEYS

Action Inc. designed the Cape Ann Community Survey to include questions about the strengths and weaknesses of our community, community needs, barriers to financial stability, among others. The survey was made available in both print form and online to encourage survey responses. With knowledge of our area's demographics, the survey was available in English, Portuguese, and Spanish to improve language accessibility. Paper surveys were mailed to more than 11,000 households throughout our service area. The printed surveys included pre-paid return postage to remove any barrier to survey submission. The surveys could be completed anonymously but as an incentive, we offered five 25 dollar gift cards to individuals who wished to provide their contact information to be entered into a random drawing once the survey was complete.

Action Inc. distributed flyers with QR codes including a link to the survey online to 158 community locations. High-traffic areas were chosen for survey distribution locations to maximize responses from low-income individuals and families. We accomplished this by selecting 21 well trafficked community locations, including councils on aging, senior centers, YMCAs, grocery stores, and the local Head Start program, where Action Inc. staff set up tables to distribute surveys and encourage community members to participate. Social media was also utilized with posts on Facebook and Instagram to promote the survey to our followers. A banner was added to our website with a link to the survey as well. Action Inc. used Survey Monkey as our platform for online surveys and all print responses were entered into the survey for analysis.

In total, Action Inc. received 1,021 responses to the Cape Ann Community Survey. We consider this a successful survey data collection outcome, as we succeeded in collecting information about the low-income community in our service area and surpassed the response benchmark from our previous community survey.

Action Inc. also developed and disseminated a specialized survey seeking insight from our community partners. Community partners were identified as other local nonprofits, behavioral health agencies, school resource officers, and key personnel at the local hospital who also assist low-income residents in our service area. The Community Partner Survey included similar questions to the Cape Ann Community Survey but focused on the partner's perspective of the community they serve. We shared this survey with 85 community partners and received 13 responses that helped shape our key findings.

FOCUS GROUPS

Action Inc. conducted 18 focus groups aimed at collecting qualitative data on the top needs of the community. Staff and board members on the committee facilitated the discussions and took notes. A standardized script was used for all focus groups to be able to establish trends in responses. We conducted six focus groups with Action Inc. clients to gather their input on the strengths and weaknesses of the community, the top needs, and how Action Inc. programs have impacted them. We worked with program directors and managers to help recruit clients from each of our program areas. By facilitating these discussions, we ensured that we heard directly from a diverse range of individuals who have utilized our services. In addition, we conducted three focus groups with low-income community members that were not clients, including seniors, Spanish-speaking residents, and Portuguese-speaking residents. Both the Spanish- and Portuguese-speaking focus groups were conducted in their respective languages, and meeting notes were later translated. We held a focus group for landlords and property managers, as well as one for business owners, to hear from private sector representatives who could speak to the unique challenges in our community.

Five groups were conducted to capture the perspectives of participants who work in community-based organizations and the public sector including a focus group for faith-based organizations and one focus group for adjustment counselors and school staff. Four focus groups were targeted specifically toward youth — one at Gloucester High School, one at Ipswich High School, one at the Gloucester Health Department Youth Council, and the Ipswich Housing Authority Youth. Staff at these locations helped recruit youth who could speak to the specific needs of the low-income community. Lastly, we held two focus group as part of our internal assessment process, consisting of staff from Action Inc. programs at our Main Street office in Gloucester as well as our office in Peabody. Additional information about focus groups can be found in Appendix B.

STAKEHOLDER INTERVIEWS

Action Inc. collected input from community stakeholders, who have unique insights into the top needs of Cape Ann due to their roles in the community. Committee members contacted 59 stakeholders from local and state government, housing authorities, boards of health, career centers, emergency medical services, councils on aging, fire and police departments, schools, the private sector, local community-based organizations, and Action Inc.'s Board of Directors. Interviews were conducted in person, over the phone, or through video call, depending on the interviewee's preference. Stakeholders were asked about the strengths of the community, what the top needs are, and about their ideas for community building and improvement. By the end of our data collection phase, we were able to conduct 29 interviews with stakeholders and gleaned valuable insights from these interviews. The same script was used for each interview to be able to establish trends as part of our data analysis phase.

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

SECONDARY DATA

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

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

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

INTERNAL SURVEY

An internal anonymous survey was created to gather input from Action Inc. staff on a range of topics, including internal operations, employee satisfaction, and agency-specific matters. It was administered through the Survey Monkey platform. Staff were given two weeks to complete the survey. The survey was composed of a mix of different question formats, including multiple-choice, rating scales for statements, and open-ended comment sections where employees could share their thoughts in a longer text format. Our staff's response to this survey was robust, with 61 percent of staff members participating.

RETREAT

In April 2026, Action Inc. held an in-person Strategic Planning retreat for staff and board members. The retreat was led by a facilitator, Julia Monaghan, from People Centered Change. It was a half-day event which featured interactive breakout discussions. There was an 85 percent participation rate among staff members. After a brief refresher of the Community Assessment results, staff and board members were actively engaged throughout the retreat, offering substantial feedback and innovative ideas on how to best address the community's needs. All insights and suggestions generated during the retreat were documented, categorized, and analyzed as part of the process of developing our Strategic Plan.

Section 7 • Key Findings: Community Assessment

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

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

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

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

TOP NEEDS IDENTIFIED IN ACTION INC.'S 2027-2029 COMMUNITY ASSESSMENT

Housing

- The community lacks sufficient affordable housing to meet current demand.
- Homeowners and renters are unable to afford their housing costs, resulting in housing instability and financial strain.

Jobs and Job Training

- The local economy lacks a sufficient number of accessible, living-wage jobs and clear pathways to stable employment.
- Individuals are unemployed or underemployed in low-wage positions, facing barriers that prevent them from earning enough to meet basic living expenses.

Utility Assistance

- The community is experiencing increasing utility affordability challenges due to rising energy and service costs.
- Households are unable to consistently afford essential utilities such as heat, electricity, and water, resulting in arrears, shutoff risk, and financial hardship.

HOUSING

Housing emerged as the highest-ranked need in the community survey, with respondents identifying it as a top priority across nearly every demographic group. This finding helps explain why housing was elevated as a strategic priority for Action Inc., beyond the broader housing conditions documented in the Community Needs Assessment.

Nearly 35% of respondents reported that they are worried about their housing situation in the near future. The most common barrier to finding or maintaining housing was the cost of rent or mortgage payments, and this was consistent across age and employment groups. Most respondents who reported experiencing a barrier to housing were also working, showing that employment does not necessarily provide enough income to maintain stable housing in the current market.

Respondents also identified other barriers to obtaining and maintaining housing, including not having enough money for a security deposit or first month's rent, poor or limited credit, rising property taxes, rent increases, and disputes with landlords or property management. Some respondents also reported barriers related to criminal history or immigration status. These responses show that the challenge is not limited to the availability of housing. For many residents, the cost of securing and maintaining housing, along with other barriers, makes it difficult to remain stably housed.

The prominence of housing in the survey reflects its interconnectedness with many of the other needs identified in the assessment, as housing costs directly affect an individual’s ability to afford other basic necessities. These needs are interdependent, with challenges in one area often creating or exacerbating difficulties in others. When housing costs take up a large share of household income, residents have less money for food, utilities, transportation, healthcare, and other basic expenses.

JOBS AND JOB TRAINING

Employment and economic stability emerged as another major priority for residents. Although many survey respondents were retired, responses from working-age adults highlight a growing disconnect between employment and financial security. Among respondents under 65, the majority were working, reporting having full-time employment, with others working part-time or multiple jobs. The survey findings suggest that the challenge is not simply whether residents are working, but rather that their employment does not provide enough income to meet basic needs.

Approximately 85% of survey respondents reported that their income either barely covers their basic needs or does not cover them at all. Nearly one-third indicated that their income does not meet their monthly expenses, while roughly half reported that they are managing but with little financial flexibility. These findings show that even residents who are working, particularly those working full-time, may still struggle to keep up with the cost of living. As a result, an unexpected expense can quickly create financial hardship. Therefore, access to living-wage employment and opportunities for additional training are an important part of long-term economic stability.

Survey responses also demonstrate the difficult tradeoffs many households are making. About 70% reported purchasing less expensive food or skipping meals, 60% reduced utility use to lower household expenses, and more than half relied on loans or credit cards to pay bills. Compared with the previous CARSP cycle, a greater proportion of respondents across every education level reported working full-time while still struggling to cover basic expenses, suggesting that rising living costs continue to outpace earnings for many residents.

Residents also identified several barriers that make it difficult to obtain or maintain employment. Health issues or disability was the most frequently reported barrier and was statistically significant across multiple employment groups, particularly among individuals actively seeking work. Transportation, lack of education or training, and childcare were also common barriers that limit workforce participation and career advancement. Together, these findings indicate that improving economic stability requires more than creating employment opportunities. Expanding access to workforce training, transportation, childcare, and supportive services will be equally important in helping residents obtain and sustain living-wage employment.

HEATING AND UTILITY ASSISTANCE

Heating and utility assistance emerged as the third highest community priority and represents a notable shift from previous CARSP cycles. While utility affordability has always been an important issue for many households, it was consistently identified in this assessment as a top need across nearly every demographic group, regardless of age, gender, education, ethnicity, or primary language.

Survey responses suggest that utility costs have become increasingly difficult for households to absorb as other essential expenses continue to rise. When budgets become strained, residents frequently reported reducing household utility use as one of the first strategies to manage expenses. This finding aligns with broader survey results showing that many households are making difficult financial decisions simply to meet their basic needs.

Unlike some community issues that primarily affect specific populations, rising utility costs were consistently reported across a wide range of respondents. This suggests that increasing energy costs are affecting households throughout the service area, including many who may not traditionally seek assistance. The reemergence of utility affordability as a top priority reflects a broader trend identified throughout this assessment: as the cost of housing, food, healthcare, and other essentials continues to rise, residents are increasingly focused on meeting their most basic needs. Ensuring households can afford safe, reliable heating and utilities will remain an important strategy for preventing broader financial instability and helping families remain safely housed.

ADDITIONAL KEY FINDINGS

Several themes emerged consistently across the community survey, focus groups, and demographic data. While these issues affect residents in different ways, they often overlap and reinforce one another.

Food Insecurity

Food insecurity continues to affect working households throughout the service area. Residents reported making difficult decisions such as purchasing less expensive food, skipping meals, or relying on food assistance programs to manage rising grocery costs. Focus group participants also emphasized the need for greater access to affordable, nutritious food, particularly for families with children and older adults.

Behavioral Health

Behavioral health remains an important concern across the community, although it ranked lower in this assessment than in the previous Community Needs Assessment, when it was the third-highest priority. Feedback from residents, stakeholders, and service providers continues to identify access to behavioral health support as a significant challenge. Stigma, limited access to care, and difficulty identifying unmet needs can also make behavioral health needs harder to measure. While housing and cost of living emerged as higher priorities, behavioral health remains an underlying factor affecting many of the challenges residents face.

Immigrant and Language Access Needs

The service area continues to become more linguistically and culturally diverse, particularly in Gloucester. As the number of residents whose first language is not English grows, language barriers remain an obstacle to accessing education, employment, healthcare, and other community resources. Expanding language access and culturally responsive services will be important to ensuring that all residents can access available supports.

Childcare

The availability and affordability of childcare remain significant barriers to workforce participation and economic stability. Survey responses and national research both indicate that childcare responsibilities continue to disproportionately affect women, limiting employment opportunities and access to education or workforce training. As housing and living costs continue to rise, affordable childcare remains a critical support for working families.

Transportation

Reliable transportation continues to influence residents' ability to access employment, healthcare, education, and essential services. While transportation challenges vary widely across the service area, residents identified limited public transit, travel distance, and transportation costs as ongoing barriers. These challenges are particularly significant for older adults, individuals with disabilities, and households without access to a personal vehicle.

Section 8 • Key Findings: Internal Assessment

Through an internal staff survey conducted in January 2026, along with focus groups and meetings with program directors, department heads, and agency administration, Action Inc. identified several areas of agency capacity that warrant continued attention. Some concerns were also identified in the previous assessment, while others reflect changing funding conditions and increased demands for services.

Financial Stability and Organizational Capacity

Funding stability and diversification emerged as a significant organizational concern. Staff and leadership identified the need for more predictable and diverse revenue sources, particularly given uncertainty surrounding federal funding and rising operating costs. Maintaining financial stability is important to the agency's ability to sustain programs and respond to changing community needs.

Program Capacity and Staff Resources

The assessment highlighted the importance of ensuring that programs have the staffing, resources, and organizational support needed to operate effectively and achieve results. Staff identified increasing workloads and competing priorities as challenges that can affect the agency's capacity to respond to community needs. Clear communication around priorities and available resources will remain important as demand for services changes.

Organizational Strengths

Action Inc. continues to have strong alignment between its programs and identified community needs. Despite increased demand and changes in the funding environment, programs continue to operate effectively and achieve expected performance measures.

The agency remains a trusted community organization, and visibility has increased since the completion of the 180 Main Street buildout and renovation. The agency also benefits from a dedicated and highly engaged staff who care deeply about the community they serve.

Staff and board members are regularly offered training opportunities, and the agency encourages ongoing professional development. Agency communication has improved through the introduction of quarterly all-staff meetings, providing more opportunities for information sharing and connection across departments.

Section 9 • Strategic Three Year Goals

Over the course of the next three years, Action Inc. will be focused on addressing the primary needs of our service area identified through our Community and Internal Assessments (Sections 7 and 8). To effectively address these critical needs, we have outlined six agency-wide strategic goals that will serve as the cornerstone of our efforts from 2027 to 2029. In addition, we also have developed four goals that address Action Inc.'s internal needs. These goals, along with the corresponding objectives and activities, further enforce our commitment toward fulfilling our mission.

ACTION INC.'S GOALS FOR 2027-2029

Goal 1	Increase the availability and accessibility of affordable housing options in Cape Ann.
Goal 2	Support individuals and households in achieving housing stability and long-term economic security.
Goal 3	Increase equitable access to living-wage employment opportunities and workforce pathways across the Cape Ann region.
Goal 4	Support individuals in achieving and maintaining economic stability through employment, education, and comprehensive workforce support.
Goal 5	Increase equitable access to safe, reliable, and affordable utility and heating resources throughout the Cape Ann region.
Goal 6	Support individuals and households in maintaining stable access to essential utilities, heating, and energy resources.
Goal 7	Continue to invest in the organization's long-term financial sustainability by strengthening and diversifying funding sources.
Goal 8	Foster a supportive workplace culture that promotes employee well-being through effective workload management, clear communication, and sustainable operational practics.
Goal 9	Support the recruitment, retention, and wellbeing of employees by continually evaluating workforce investments within the organization's available resources and long-term financial sustainability.
Goal 10	Maintain a compensation and benefits structure that supports employee recruitment, retention, and long-term organizational sustainability.

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

SERVICE DELIVERY SYSTEM

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

COMMUNITY SERVICES

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

Our Community Services department includes the following programs:

- Housing and public benefit support
- Rental and mortgage assistance
- Immigration support
- Housing legal assistance

HOUSING SERVICES

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

Our Housing Services department includes the following programs:

- Emergency Shelter
- Supportive Housing
- Affordable Housing
- Quest Program

RILEY EDUCATION & TRAINING CENTER

The Riley Education & Training Center provides a range of programs aimed at equipping both youth and adults with the essential education and skills required to secure employment that offers a livable wage. Our programs work with youth and adults who have been unable to achieve their high school diploma, are either unemployed or underemployed, and/or are seeking to acquire new skills to access improved employment opportunities.

Across all our programs, we foster a supportive and nurturing environment, motivating our students to strive for their goals – whether those goals are passing the High School Equivalency Test, pursuing higher education, acquiring job-specific skills, or securing full-time employment.

Our Riley Education & Training Center includes the following programs:

- Career Services & Job Training
- Adult Basic Education
- Compass Youth Program

ENERGY SERVICES

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

Our Energy Services department includes the following programs:

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

ADMINISTRATION

The Administration team plays a pivotal role in supporting all other departments with serving the community. Activities include overseeing all marketing and outreach efforts and spearheading fundraising initiatives for events such as the Cape Ann Kids Holiday Fund. This team is responsible for grant writing to secure funding to support and enhance our programming.

The Finance Department is responsible for ensuring the organization's sound financial health and effective fund management. The Human Resources staff are responsible for supporting staff and ensuring that Action Inc. is a regulatorily compliant and desirable workplace. In addition to these responsibilities, the Administration team is responsible for developing the Community Assessment Report and leading the Strategic Planning process. The Administration team oversees accurate data management and tracking, ensures adherence to CSBG standards, and supports implementation of the Results-Oriented Management and Accountability cycle.

LINKAGES

As a Community Action Agency, we build partnerships and connect with various resources to strengthen our community. Our organization actively joins local, regional, and statewide groups such as the Regional Youth Prevention Network, the Balance of State Continuum of Care, and the Low Income Energy Affordability Network – to better serve our target population, advocate for needed resources, and avoid duplicating services already available in our community. We have also established robust connections with other Community Action Agencies (CAAs) to exchange insights with like-minded organizations, encourage cooperation on programs, and provide mutual support. Our collaboration with other Massachusetts CAAs is particularly strong through our involvement in the Low-Income Energy Affordability Network and our energy efficiency programs.

This cooperation extends to various levels, with Action Inc. staff members actively engaging with members of other CAAs through the Massachusetts Association for Community Action (MASSCAP) board of directors and various MASSCAP Communities of Practice. Appendix F provides a comprehensive list of the groups we worked with in Fiscal Year 2026 and plan to continue collaborating with over the next three years.

SERVICE GAPS

Several service gaps emerged through the assessment, particularly in transportation, childcare, behavioral health, legal assistance, and food security. Transportation remains a barrier for residents who need to access employment, healthcare, education, and other essential services. Cape Ann Transportation Authority (CATA) provides fixed-route buses, paratransit, Dial-A-Ride, and other community transportation services, but the availability, frequency, and hours of service vary across communities. Childcare is another significant concern for families balancing employment, education, and training. Cape Ann has a range of childcare and early education resources, including programs through Pathways for Children, the YMCA, and other local providers, but affordable and accessible care remains difficult to secure, particularly for families seeking care that aligns with their work schedules. Food insecurity remains an additional concern, particularly for households already struggling to meet other basic expenses.

The Open Door provides food assistance through its food pantry, meal site and delivery, mobile market, and other programs throughout Cape Ann, but demand has escalated amid federal funding cuts and rising food costs, creating conditions in which available resources are increasingly strained by the growing level of need.

The assessment also identified ongoing needs related to behavioral health and legal assistance. Behavioral health services are available through community providers such as Beth Israel Lahey Health Behavioral Services, JRI/Children's Friend & Family, North Shore Community Health, and YOUnity, while Action Inc. provides behavioral health support to emergency shelter guests and Supportive Housing clients. Legal assistance is available through Action Inc. for eviction prevention and housing stability, and Open Door Immigration Services provides legal assistance for immigration-related needs. While these resources address important needs, residents may still encounter barriers related to availability, affordability, and eligibility.

Overall, the assessment found that Cape Ann has a strong network of organizations and programs addressing essential community needs, but gaps remain in the capacity, accessibility, and availability of services. Continued investment and coordination will be important to ensure that residents can access appropriate support when and where they need it. In Section 10, we've outlined several specific areas where we anticipate collaborating with others to address these issues. You can find a comprehensive list of the partners we work with in Appendix F.

FUNDING STRATEGIES

Action Inc. receives funding through the Community Services Block Grant (CSBG), overseen by the Executive Office of Housing and Livable Communities (EOHLC), as well as many other local, state, and federal contracts. The agency also serves as the lead contractor for National Grid's income-eligible energy efficiency program, overseeing major energy conservation projects and over 20 subcontractors across Massachusetts.

These public and corporate contracts form the foundation of Action Inc.'s funding, supplemented by private foundation grants, individual donations, local businesses, and fundraising. Because much of the grant-based funding is restricted to specific programs, maintaining a diverse funding base is important to sustaining services and responding to changing community needs.

As the federal funding landscape continues to shift, Action Inc. will continue to prioritize diversifying its funding sources over the next three years. This includes expanding foundation and corporate partnerships, strengthening individual giving and fundraising, and pursuing new public and private funding opportunities. A broader funding base will help the agency maintain core services and remain responsive as funding priorities change. Detailed information about our funding strategies is available in Section 10.

Section 10 • Specific Objectives

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

Goal #1: Increase the availability and accessibility of affordable housing options in Cape Ann.

Objective	Activity	Timeline
Continue outreach and education efforts to support housing affordability in the community.	Provide tenant education and housing rights information to help community members understand and access available resources.	FY 2027-2029
	Expand relationship-building efforts with local landlords, including leveraging existing energy assistance and weatherization programs to identify and engage potential housing partners.	FY 2027-2029
	Participate in community resource fairs, public events, and outreach opportunities to increase awareness of available housing supports, stabilization services, and referral resources.	FY 2027-2029
	Strengthen implementation of a "No Wrong Door" approach by ensuring individuals seeking assistance through any Action Inc. program are screened for housing needs and connected to appropriate resources, services, and community partners.	FY 2027-2029
	Continue active participation in local housing advocacy and collaborative groups, including Housing4All, the Housing Compass Group, and others.	FY 2027-2029
	Supportive Programs – Provide permanent supportive housing and case management services that prioritize stable housing as the foundation for long-term well-being.	FY 2027-2029

Goal #1: Increase the availability and accessibility of affordable housing options in Cape Ann.

Objective	Activity	Timeline
Continue current service offerings to support individuals and families who are not stably housed.	Affordable Housing Program – Maintain and manage affordable housing units that provide safe, stable, and below-market-rate housing opportunities for local residents.	FY 2027-2029
	Emergency Shelter Program – Offer temporary shelter and supportive services to individuals and families experiencing homelessness or housing crises.	FY 2027-2029
	Rental & Mortgage Assistance (TBRA) – Assist eligible households with rental and mortgage subsidies, arrears and housing supports that improve housing affordability and prevent displacement.	FY 2027-2029
	Benefits & referral services – Connect individuals and families to housing resources, benefits, and other resources to help them overcome barriers to housing stability.	FY 2027-2029
	Support community education and policy efforts that encourage the development of diverse housing options, including accessory dwelling units (ADUs), multifamily housing, and other strategies that increase housing supply.	FY 2027-2029

Goal #1: Increase the availability and accessibility of affordable housing options in Cape Ann.

Objective	Activity	Timeline
Strengthen advocacy and collaboration strategies to increase access to affordable housing options.	Participate in regional housing coalitions and collaborate with municipalities, housing providers, and community partners to address shared housing challenges and advance housing solutions.	FY 2027-2029
	Advocate for policies and practices that reduce barriers to obtaining and maintaining housing, particularly for individuals and families facing challenges related to income, credit history, rental history, or other factors that may limit access to housing opportunities.	FY 2027-2029
	Share data, community needs assessment findings, and client experiences with stakeholders to inform housing planning and decision-making efforts.	FY 2027-2029

Goal #2: Support individuals and households in achieving housing stability and long-term economic security.

Objective	Activity	Timeline
Maintain access to eviction prevention and housing support resources.	Provide housing legal services and tenant advocacy resources to help households understand their rights, navigate housing challenges, and prevent displacement.	FY 2027-2029
	Provide rental and mortgage assistance and other financial supports that help households maintain stable housing and avoid displacement.	FY 2027-2029
	Connect eligible households to utility and energy assistance programs that reduce housing-related financial burdens.	FY 2027-2029
	Offer benefits and referral services to assist individuals and families with housing searches, housing applications, document collection, referrals, and coordination of supportive services.	FY 2027-2029
Strengthen pathways to long-term housing stability.	Continue providing supportive housing programs that combine stable housing with supportive services.	FY 2027-2029
	Deliver wraparound support and referrals that address barriers to housing stability, including connections to employment and job training resources, healthcare and behavioral health services, and other community-based supports.	FY 2027-2029
	Assist households in accessing federal, state, and local benefits and programs that promote long-term housing stability.	FY 2027-2029

Goal #3: Increase access to living-wage employment opportunities and workforce pathways across the Cape Ann region.

Objective	Activity	Timeline
Strengthen workforce development strategies that respond to regional labor market needs and emerging employment opportunities.	Assess opportunities aligned with Energy Services program, exploring workforce development opportunities within the energy industry.	FY 2027-2029
	Monitor regional labor market trends and engage employers, training providers, and industry partners to ensure workforce development efforts remain aligned with current and future workforce needs.	FY 2027-2029
Strengthen community partnerships and employer networks to improve job access.	Collaborate with employers, training providers, and community partners to connect clients with employment opportunities	FY 2027-2029
	Continue to foster employer engagement by participating in job fairs, hiring events, and networking opportunities.	FY 2027-2029
	Share resource directories and job opportunity listings with job seekers.	FY 2027-2029
	Continue to build partnerships that support entry-level employment opportunities.	FY 2027-2029
	Collaborate with local schools and education partners to promote HiSET completion, job training, and workforce development opportunities.	FY 2027-2029

Goal #4: Support individiauls in achieving and maintaining economic stability though employment, education, and comprehensive workforce support.

Objective	Activity	Timeline
Provide education, skill-building, and job training opportunities that support employment and economic stability.	Support clients in obtaining their High School equivalency (HiSET) to improve employment opportunities.	FY 2027-2029
	Provide access to trades training, workforce development programs, and industry-recognized certifications aligned with local workforce needs.	FY 2027-2029
	Increase awareness of tuition-free community college opportunities and support participants in accessing postsecondary education and career pathways.	FY 2027-2029
Deliver individualized career services and employment support.	Assist clients with resume development, interview preparation, and job search strategies.	FY 2027-2029
	Provide career exploration, aptitude assessment, and interest-based career planning.	FY 2027-2029
	Support professional networking and employer connections.	FY 2027-2029
Provide wraparound supports that promote long-term employment stability.	Offer benefits and referral assistance as well as case management services to address barriers to employment.	FY 2027-2029
	Connect clients to stabilization resources, including fuel assistance, rental and mortgage assistance, and other supportive services.	FY 2027-2029
	Facilitate referrals for childcare, transportation, housing, and other essential support services.	FY 2027-2029
	Coordinate with community partners to address barriers to employment, such as transportation and childcare	FY 2027-2029

Goal #5: Increase equitable access to safe, reliable, and affordable utility and heating resources throughout the Cape Ann region.

Objective	Activity	Timeline
Advance advocacy efforts at the local, state, and federal levels to strengthen utility and energy assistance programs.	Engage local municipalities and community stakeholders to increase awareness of the importance and impact of utility and heating assistance programs.	FY 2027-2029
	Continue advocacy efforts with MASSCAP and other statewide partners to support and expand federal and state funding for energy assistance programs.	FY 2027-2029
	Develop and distribute materials that communicate the need for utility and heating support and highlight the impact of existing programs.	FY 2027-2029
	Advocate for policies that improve affordability, accessibility, and energy security for clients.	FY 2027-2029
Strengthen coordinated community access through a "No Wrong Door" approach	Enhance cross-program coordination and streamline internal processes to improve access to energy services and reduce barriers to enrollment.	FY 2027-2029
	Strengthen partnerships with local service providers, municipalities, and community organizations to improve referral systems.	FY 2027-2029
	Increase community awareness of available utility and heating resources.	FY 2027-2029

Goal #6: Support individuals and households in maintaining stable access to essential utilities, heating, and energy resources.

Objective	Activity	Timeline
Ensure timely enrollment of eligible households in energy efficiency, utility, and heating assistance programs.	Assist eligible households with enrollment in HEAP and other utility assistance programs.	FY 2027-2029
	Expand access to online applications and digital enrollment supports.	FY 2027-2029
	Evaluate households for eligibility for reduced or tiered rates from utility companies.	FY 2027-2029
	Evaluate the need to increase the availability of translated materials and multilingual assistance to improve accessibility.	FY 2027-2029
	Provide outreach and application assistance to underserved and hard-to-reach populations.	FY 2027-2029
Expand access to energy efficiency services that reduce household utility costs.	Provide clients with education and resources to improve energy efficiency, reduce energy consumption, and lower utility costs.	FY 2027-2029
	Increase community awareness of available energy assistance, weatherization, and energy efficiency programs through outreach and education.	FY 2027-2029
	Support access to appliance replacement and energy-saving appliance programs.	FY 2027-2029
	Connect households to weatherization and home energy efficiency services.	FY 2027-2029

Goal #7: Continue to invest in the organization's long-term financial sustainability by strengthening and diversifying funding sources

Internal Agency Activities	Timeline
Periodically review funding needs across programs to identify priority funding areas.	FY 2027-2029
Pursue new grants, foundation, corporate, and individual giving opportunities that align with organizational priorities and emerging community needs.	FY 2027-2029
Expand engagement with current and prospective funders through site visits, program tours, and relationship-building opportunities.	FY 2027-2029
Continue to pursue fundraising initiatives and community events that increase awareness of Action Inc.'s mission while generating unrestricted revenue.	FY 2027-2029

Goal #8: Foster a supportive workplace culture that promotes employee well-being through effective workload management, clear communication, and sustainable operational practices.

Internal Agency Activities	Timeline
Encourage managers and supervisors to use regular supervision meetings to review workload, prioritize tasks, and address capacity concerns in real time.	FY 2027-2029
Support supervisors in the process of communicating shifting priorities and deadlines during periods of high demand.	FY 2027-2029
Support managers in identifying workload pressures early and escalating capacity concerns proactively.	FY 2027-2029

Goal #9: Support the recruitment, retention, and well-being of employees by continually evaluating workforce investments within the organization's available resources and long-term financial sustainability.

Internal Agency Activities	Timeline
Encourage regular leadership presence across program sites through informal visits, meetings, and staff engagement opportunities.	FY 2027-2029
Continue to recognize employee achievements and contributions through organizational communications, meetings, and other existing channels.	FY 2027-2029
Provide opportunities for staff to share feedback, ideas, and questions directly with leadership.	FY 2027-2029
Incorporate regular staff shout-outs and peer recognition into existing organizational communications and meetings.	FY 2027-2029

Goal #10: Maintain a compensation and benefits structure that supports employee recruitment, retention and long-term organizational sustainability.

Internal Agency Activities	Timeline
Every three years, review compensation and benefits to support recruitment, retention, and organizational competitiveness within available resources.	FY 2027-2029
Every year, explore opportunities to enhance employee benefits and workplace supports as resources allow.	FY 2027-2029
Communicate openly with staff regarding organizational financial conditions and factors that influence compensation and benefit decisions.	FY 2027-2029

Section 11 • Plan Monitoring & Reporting

Action Inc. is committed to ongoing monitoring of progress toward the goals outlined in this Strategic Plan. Each year, the Director of Advancement will work with department heads to incorporate the strategic objectives into the agency's fiscal year Community Action Plan.

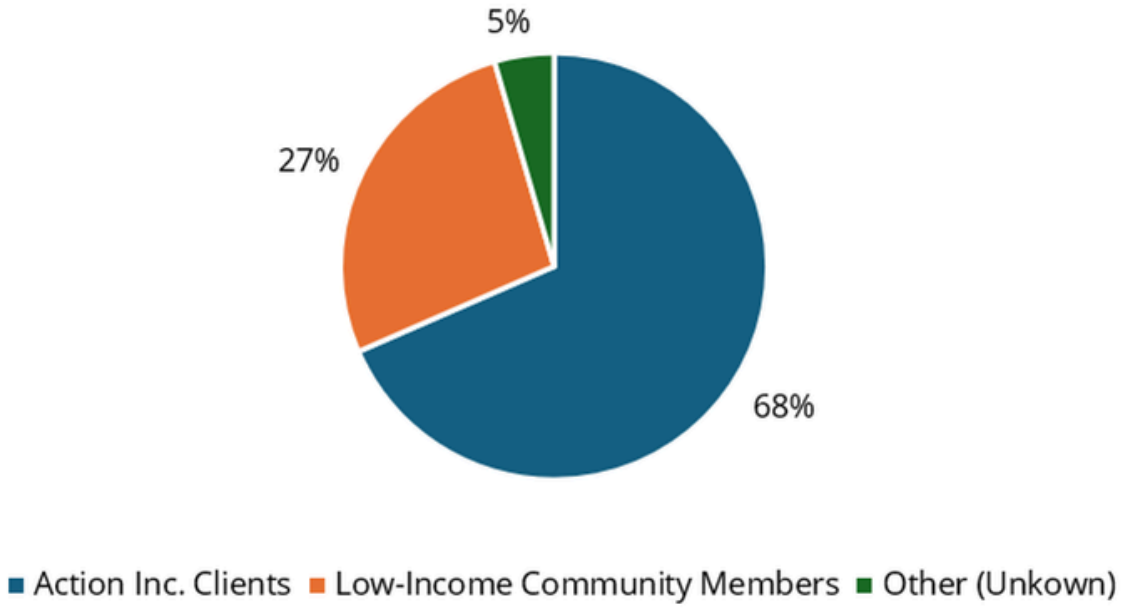
Progress will be reviewed in March and September each year. These reviews will assess progress toward strategic objectives and identify activities that may need to be adjusted based on feasibility, available resources, or changes in funding.

To support transparency and accountability, the Planning & Grants Specialist and Director of Advancement will provide semi-annual and annual progress reports to the Executive Office of Housing and Livable Communities (EOHLC) in April and November, respectively. Following these submissions, the Planning & Grants Specialist will prepare a detailed update for the board of directors. Strategic Plan progress will be presented to the board during the June and December meetings, providing regular opportunities for the board to review progress, identify challenges, and support adjustments as needed.

This process will help ensure that the Strategic Plan remains an active tool for guiding the agency's work and responding to changing community needs.

Appendix A – Community Assessment Surveys

Action Inc. surveyed clients and community members as part of our community assessment process. We distributed the Cape Ann Community Survey broadly throughout our service area, as explained in Section 6. Data collected from low-income community members and Action Inc. clients was incorporated into the analysis in Section 7. We received 1,021 responses. Of those responses, 699 were submitted by individuals or families who had received services from Action Inc. in the last year (68%). Additionally, 276 responses (27%) were received from low-income residents who are not Action Inc. clients. We also received responses from 46 individuals (5%) which are Other or Unknown.



Appendix B – Focus Groups

The list below details the 17 focus groups that were held during our community and internal assessment process. (Groups that contained low-income individuals are noted with an asterisk.)

COMPASS Students*
Education & Training Clients*
Energy Clients*
Gloucester Health Department Youth Council*
Gloucester High School Students*
Ipswich Housing Authority Youth*
Ipswich Housing Authority*
Portuguese Speaking Community Members*
Shelter Guests*
Spanish Speaking Community Members*
Action Inc. Direct Care Staff (Gloucester Office)
Action Inc. Direct Care Staff (Peabody Office)
Adjustment Counselors & School Staff
Faith-Based Organizations
Supportive Housing Clients*
Housing Providers
Ipswich High School Students

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.

Interviewee	Role	Organization
Frank Freeman	Program Director	Grace Center, Lifebridge North Shore
Maiuza Alves	Board Member	Action Inc.
Julie LaFontaine	Executive Director	The Open Door
Melissa Dimond	Executive Director	Wellspring
Scott Trenti	Executive Director	SeniorCare
Brian Blake	Superintendent	Ipswich Public Schools
Kristin Kassner	State Representative	State Legislature
Karen Haessler	Recovery Nurse Practitioner	Beth Israel Lahey Health
Bruce Tarr	State Senator	State Legislature
Colleen E. Fermon	Director	Public Health Department - Town of Ipswich
Wendy Hansbury	Public Health Agent	Manchester Board of Health
Jason Andree	Vice President	Addison Gilbert Hospital
Joanna Celia-Hale	Clinician	Behavioral Health Crisis Diversion
Dominique Hurley	Director of Public Health	Gloucester Board of Health
James Holt	Executive Director	Ipswich Housing Authority
Marie Mathes	Executive Director	Rockport Housing Authority
Alex Koppelman	City Administrator	City of Gloucester
Brendhan Zubricki	Town Administrator	Town of Essex
Mitchell Vieira	Town Administrator	Town of Rockport
Greg Verga	Mayor	City of Gloucester
Alana Kokinacis	Outreach Coordinator	Ipswich Council on Aging
Elise Sinagra	Director of Elder Services	Gloucester Council on Aging
Sam Bevin	CEO	Greater Cape Ann Chamber of Commerce
Chief Todd Fitzgerald	Chief of Police	Manchester Police Department
Chief John Horvath	Chief of Police	Rockport Police Department
Caroline Workman	Director of the Council on Aging	Rockport Council on Aging
Coreen Howland	Resident Services Coordinator	Ipswich Housing Authority/ Action Inc. Board member
Officer Joe Parady	Community Impact Officer	Gloucester Police Department

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
Centers for Disease Control and Prevention
U.S. Department of Housing and Urban Development (HUD)
U.S. Department of Transportation
Feeding America
U.S. Bureau of Labor Statistics
MIT Living Wage Calculator
Federal Reserve Economic Data
U.S. Census Bureau American Community Survey 2019-2023

State Data Sources
Massachusetts Department of Elementary and Secondary Education
Massachusetts Health Policy Commission
Massachusetts Youth Risk Behavior Survey
MySidewalk
Executive Office of Housing and Livable Communities

Local Data Sources
Action Inc. Agency Data
The Open Door
Gloucester Housing Authority
Impact Essex County/Essex County Community Foundation
Beth Israel Lahey Health's 2025 Community Health Needs Assessment

Appendix E – Linkages

Below is a list of both formal and informal partners Action Inc. collaborated with in Fiscal Year 2025. We expect we will continue to work with these organizations in the upcoming three years as well as establish new partnerships.

FORMAL PARTNERSHIPS FY2025		
Action for Boston Community Development	Ipswich Affordable Housing Trust Fund Board/Housing Partnership	Open Door Immigration Services
Addison Gilbert Hospital/Beth Israel Lahey Health	Ipswich Utilities	Pathways for Children
Backyard Growers	JM Walsh Oil Co.	Peabody Properties
Balance of State Continuum of Care Homeless Services Consortium	JRI/Children's Friend & Family Services/ Younity Drop-in Center	Quincy Community Action Programs
Berkshire Community Action Council	Liberty Gas	RISE Engineering
Berkshire Gas	Low-Income Energy Affordability Network	Rockport Community Preservation Committee
Cape Ann Oil	MA Bay Transit Authority	Salvation Army
Cape Light Compact	MA Clean Energy Center	Scott Energy
Center for Eco-Technology (CET)	MA Department of Public Health	Self Help, Inc.
Citizens for Citizens	Making Opportunity Count	SMC Partners/Hyphen
Community Action of Pioneer Valley	Manchester Affordable Housing Trust	South Middlesex Opportunity Council
Community Action Programs of Inter-City, Inc.	Massachusetts Alliance for Supportive Housing	South Shore Community Action Council
Community Action, Inc.	Massachusetts Broadband Institute	Springfield Partners for Community Action
Community Software Group	Massachusetts Housing & Shelter Alliance	St. John's Episcopal Church
Community Teamwork, Inc.	National Consumer Law Center	Uber Business
Eliot Community Human Services	National Grid	United Way
Emmaus	New England Tractor Trailer Training School	Unitil
Eversource	North Shore Community Action Programs	US Department of Energy
Gloucester Affordable Housing Trust	North Shore Community College	US Department of Health and Human Services
Gloucester Community Preservation Committee	North Shore Community Development Coalition	US Department of Housing and Urban Development
Gloucester Health Department	North Shore HOME Consortium/City of Peabody	Valley Opportunity Council
Gloucester Housing Authority	North Shore Workforce Investment Board/ MassHire North Shore	Worcester Community Action Council
Greater Lawrence Community Action Council	Old Yankee Fuel Co.	YMCA of the North Shore
Housing Assistance Corporation	The Open Door Food Pantry	Wellspring House

INFORMAL PARTNERSHIPS FY2025		
128 Heating	Cape Ann Interfaith Commission	Element Care
5C Energy	Cape Ann Motor Inn	Emerson Swan
A&M Construction	Cape Ann Museum	Eric Shaw Mechanical
Aalanco	Cape Ann Resource Exchange (CARE Network)	Essex County Bar Association
ABC Home Healthcare Professionals	Cape Ann Savings Bank	Essex County Community Organizing
Absolute	Cape Ann Transportation Authority	Essex Housing Authority
ABT American Building Technology	Catholic Charities	Essex North Shore Agricultural & Technical School
Ace Energy	CES Commercial Electrical Solutions Inc	Essex Senior Center
Advanced Window	Chipotle	Executive Office of Housing and Liveable Communities
Air Safe	Citizens Housing & Planning Association (CHAPA)	Express Kitchens
Air-Tight WX	Clean Tech	Federal Emergency Management Agency
Alfred E Chase Foundation	Climate Zone	FIA Inc.
American Installations	CML HVAC Services	First Energy
Annisquam Village Church	CommTank	FLI Environmental Services
Atlantic H&C	Community Helping Hands	Footies Chimney
Atlantic WX	Community Research Initiative	Fox Hill
Babson-Webber-Mustard Fund	CORE Peer Recovery & Resource Center	G&G Mechanical
Bambino Basket	D&D Mechanical	GEM Mechanical
BankGloucester	Daniels Electric	General Mech
Barbary	David Murphy P&H	Gloucester Biotech Academy
Beauport Ambulance Service	Dead River	Gloucester District Court
Beauport Hospitality	Department of Transitional Assistance	Gloucester Family Health Center/North Shore Community Health
Beverly Bootstraps	DF Clark	Gloucester Female Charitable Association
Beverly Housing Authority	DiPietro H&C	Gloucester Fire Department
Beverly Police Department	Disability Resource Center	Gloucester Police Department
Breen and Sullivan	DL Mech Services	Gloucester Public Schools
Brothers Brew	Dry Air Systems	Gloucester Public Schools Community Stakeholder Group
Bruce J Andreson Foundation	Dusky Foundation	Gloucester Taxi
Caddis	EAI Energy Associates Inc	Good Friday Walk
Cameron Electric	Eastern	Gorton's of Gloucester
Grace Center/Lifebridge North Shore	Lahey Health	Moseley Foundation
Grand Banks	Lahey Health Behavioral Services	National Association of Regulatory Utility Commissioners
Gray Co.	Learn to Cope	National Association of State Consumer Advocates
Greater Cape Ann Chamber of Commerce	LW Bills	National Energy and Utility Affordability Coalition
Greater Cape Ann Chamber of Commerce's Business Education Collaborative	Lynn Housing Authority	National Energy Assistance Director's Association
Guardian Angel Senior Care	Lynn Technical High School	Needy Meds
Harborlight Homes	MA Department of Developmental Disabilities	NEEECO New England Energy Efficiency Company
Healing Abuse Working for Change (HAWC)	MA Department of Elementary & Secondary Education	NESM New England Surface Maintenance Co
Heat Quest	MA Department of Energy and Environmental Affairs	New England Biolabs
Holden Oil	MA Department of Mental Health	New England Center and Home for Veterans
Holy Family Parish	MA Department of Transitional Assistance	New England ISO
Home Energy	MA Department of Veterans' Services	North Shore Career Center
Homeworks	MA Dept. Of Energy Resources	North Shore Health Project/ONESTOP
Housing 4 All Gloucester	MA Energy Director's Association	North Shore Housing Action Group
Industrial Boiler	Mabel Louise Riley Foundation	Northeast Legal Aid
Institution For Savings Charitable Foundation	Manchester Elec	Ocean Air

INFORMAL PARTNERSHIPS FY2025		
Ipswich Aware	Manchester Essex School District	Red Cross of Northeastern MA
Ipswich Caring	Manchester Housing Authority	Regional Youth Prevention Network
Ipswich Community Stakeholder Group	MassAbility (formerly MA Rehabilitation Commission	Removal Pro
Ipswich Council on Aging	MassAbility (formerly Massachusetts Rehabilitation Commission)	Residential WX
Ipswich Housing Authority	Massachusetts Charitable Society	Revise Inc
Ipswich Public Library	Massachusetts Coalition for the Homeless	
Ipswich Public Schools	Massachusetts Law Reform Institute	
Ipswich Refugee Program	MassHealth	
John P Insulation	MassHousing	
John's Oil	McCarthy Family Foundation	
Jones Boys	Mike and Sons	
Kimball Mech	Mission of Deeds – Reading	
Kuhlman Electirc	MK Contracting	
Kyle Hurd Electric	Moore's Way	
Revived Property Solutions	Stoneham Housing Authority	
Riverdale Methodist Church	Sullivan Environmental	
Rockport Council on Aging	Sunshine Taxi	
Rockport Housing Authority	Supportive Housing Coalition Pipeline	
Rockport Public Library	Supreme Mechanical	
Rockport Public Schools	Synergy	
Rose Baker Senior Center	TG Gallagher	
Rotary Club of Gloucester	The Caleb Group	
Rotary Club of Rockport	Tides Foundation	
R-Value General Contracting Co.	Todd Oil	
Sailors Snug Harbor of Boston	Tools & Tiaras	
Salem High School	Tower Fund	
Santerre Electric	TownGreen	
Sawyer Free Library	Townsend Oil	
Scatterday's Driving School	UMASS Boston	
Seacoast Nursing Home	Valenzi HVAC	
SEC Safety Environmental Consultants	VHI Valley Home Instullation	
Second Glance	Weatherize Guys	
SeniorCare	Weathervane	
Shalin Liu Performance Center	Peterson School	
Siggy's	WJS Mechanical Services Corp	
Silva Plumbing	Women's Money Matters	
South Bay Community Services	Old Yankee	
Spectrum Healthcare Training Center	Orlando & Associates	
St. Mary's Episcopal Church	Orthodox Congregational Church	
St. Paul Lutheran Church	Paradigm	
St. Vincent DePaul	Percy's TV & Appliance	
Stadium Oil	Powderhouse P&H	
Star Hardware	RAFT - Lynn Housing Authority & Neighborhood Development	
Stocker Oil	RC Enterprises	

Appendix F - Acknowledgements

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

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ADDITIONAL STAFF VOLUNTEERS
Michele Ameno
Gerrie Coughlin

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

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