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This publication is financed, in part, by a Community Services Block Grant from the Pennsylvania Department of Community & Economic Development.

Visit Our Website at:
www.schuylkillcommunityaction.com



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For Services or Information please contact:

Main Program Office:
 225 North Centre Street
 Pottsville, PA 17901
 Telephone 570.622.1995
 Mon. - Fri. (8:00 am - 4:00 pm)

Administrative Office:
 206 North Second Street
 Pottsville, PA 17901
 Telephone 570.622.1995
 Mon. - Fri. (8:00 am - 4:00 pm)

Tamaqua Office:
 Salvation Army Office Building
 105 West Broad Street
 Tamaqua, PA 18252
 Telephone 570.668.1038
 Mon. - Fri. (8:00 am - 4:00 pm)
 (except the last Thurs. of month)

*Appointments may also be scheduled in **Shenandoah.**

Mahanoy City Office Hours:
 Senior Resource Center
 138 West Centre Street
 Mahanoy City, PA 17948
 Telephone 570.773.3095
 Open last Thursday of Month
 Hours: 8:00 am to 4:00 pm



SCA is an Equal Opportunity Provider and Employer. SCA is firmly committed to the provision of assistance regardless of race, color, age, national origin, gender, religion, age, disability, political beliefs, military status, or marital/familial status.

Celebrating 50 Years of Community Action

On August 20, 1964:



President Lyndon B. Johnson signs the Poverty Bill (also known as the Economic Opportunity Act) while press and supporters of the bill look on [LBJ Library photo #C661-4-WH64 by Cecil Stoughton]

Dear Friends of SCA,

We are pleased to present the FY 14-15 annual report for Schuylkill Community Action. The year 2015 represents the 50th year that our organization has been positively changing the lives of Schuylkill County's less fortunate. It all started in 1965 with the signing by President Johnson of the Economic Opportunity Act. Through the years, the community action concept of having local Boards (made up of public, private, and low-income representatives) decide which programs would best meet the needs of the local community, was found to be extremely effective.

Over the past 50 years Schuylkill Community Action has grown considerably and has had a far reaching impact within the local community. This report not only highlights the many program services that we have delivered to improve the lives of Schuylkill County's low-income population during our 2014-15 fiscal year, but also provides a glimpse of some of what we have done over the past 50 years.

We could not have accomplished what we have without the many community partners, local officials, donors and volunteers that have been with us every step of the way. We thank all of you for your dedication to the less fortunate in Schuylkill County and look forward to our continued partnership in the years to come.

Sincerely,

Sarah M. Donohue

Sarah M. Donohue,
 Board President

Theodore R. Dreisbach

Theodore R. Dreisbach,
 Executive Director

Celebrating 50 Years of Community Action

SCA Board Members Fiscal Year 2014-15

Private Sector

John Campbell
Sarah Donohue
Maria Montero
John F. Patton
Kenneth Stolarick
Trudy Umholtz
Norm Zwolenik

Low Income Sector

Eddie Albert
Alternate Representative:
Shirley German
Mal Bartram
Alternate Representative:
Sally Morgan
Jean A. Haberl
Mary Metzger
Alternate Representative:
Major Tammy Hench
Rose Marteslo
Jodi Oxenreider
Billie Payne
Alternate Representative:
Deanna Mease

Public Sector

The Honorable Frank J. Staudenmeier
Chairman
Schuylkill County Commissioners
Alternate Rep.: Paul E. Buber
The Honorable George F. Halcovage, Jr.
Schuylkill County Commissioner
Alternate Rep.: Theresa Santai Gaffney
The Honorable Gary J. Hess
Schuylkill County Commissioner
Alternate Rep.: Paul Straka
The Honorable James T. Muldowney,
Mayor of the City of Pottsville
Alternate Rep.: Mary Ann Dragna
The Honorable David G. Argall
Pa. Senator 29th District
Alternate Rep.: MaryBeth Dougherty
Councilperson Patricia Schnitzius
Borough of Mahanoy City
Alternate Rep.: Dan Lynch
Joseph G. Groody
Schuylkill County Sheriff
Alternate Rep.: Brian Tobin

SCA Board of Directors Composition

Schuylkill Community Action is a non-profit Community Action Agency which is governed by a twenty-one (21) member Board of Directors. One-third of the Board Members are elected representatives of the low income community, one-third are public officials, and one-third of the Board Members represent the private sector.

Schuylkill Community Action Mission Statement

Schuylkill Community Action (SCA) is a private non-profit community action agency whose primary purpose is "to coordinate and focus all available resources upon the needs of low-income Schuylkill County residents enabling them to obtain adequate, affordable housing and secure the opportunities necessary to achieve self-sufficiency."

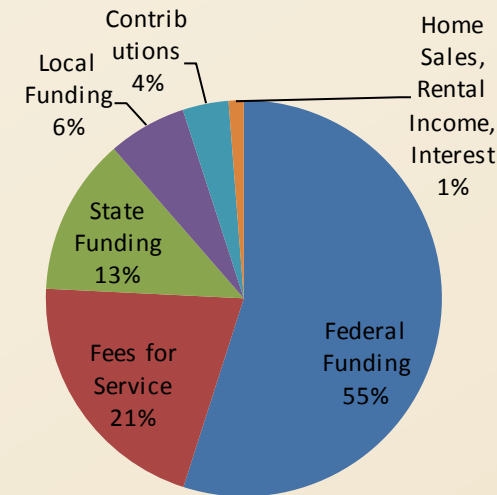
SCA has been serving the low-income population in Schuylkill County since 1965.

Poverty in Schuylkill County

According to American Community Survey three year statistics (2011-2013), the following is true about poverty in Schuylkill County:

- Approximately 19,738 of all Schuylkill County residents (13.4%) are living below the poverty level.
- Approximately 5,884 individuals under the age of 18 are living in poverty. This represents 20.2% of all people under age 18 in Schuylkill County.
- Approximately 45.85% of all Schuylkill County students are financially eligible to receive free or reduced rate lunches at school.
- Approximately 28% of all families with female headed household, (no husband present), are living in poverty. This percentage is much higher when children are present:
 - Approximately 49.2% of female headed households with related children under the age of 5 years are living in poverty.
 - Approximately 40.2% of female headed households with related children under the age of 18 years are living in poverty.

Celebrating 50 Years of Community Action



Revenue Sources for
year ending 6/30/2015

SCA 2014-2015 Service Counts

- SCA served 6,092 households and 14,814 individuals.
- SCA responded to 13,565 telephone inquiries and 937 walk-in inquiries for services at the Pottsville office location.
- Community volunteers provided 12,186.50 hours of service, valued at \$229,187 during the 2013-2014 program year. How Can You Help?

Statement of Activities for year ending 6/30/2015

2014-2015 Revenues:	
Federal Funding	\$ 1,741,913
Fees for Service	\$ 660,610
State Funding	\$ 406,631
Local Funding	\$ 203,290
Contributions	\$ 118,905
Home Sales, Rental Income, Interest	\$ 39,246
Total Revenues	\$ 3,170,596

2014-2015 Expenses:	
Weatherization	\$ 1,184,349
Home Rehabilitation	\$ 537,728
Administration	\$ 475,312
Case Management & Outreach	\$ 421,748
Food Assistance	\$ 393,651
Supported Employment	\$ 106,704
Utility Assistance	\$ 88,388
Neighborhood Revitalization	\$ 83,923
Housing Counseling	\$ 68,690
Homeless Assistance / Prevention	\$ 21,631
VITA Program	\$ 16,153
Total Expenditures	\$ 3,398,277

Decrease in Net Assets **\$ (227,681)**

The official registration and financial information of SCA may be obtained from the PA Department of State by calling toll free, within PA, 1-800-732-0999. Registration does not imply endorsement.

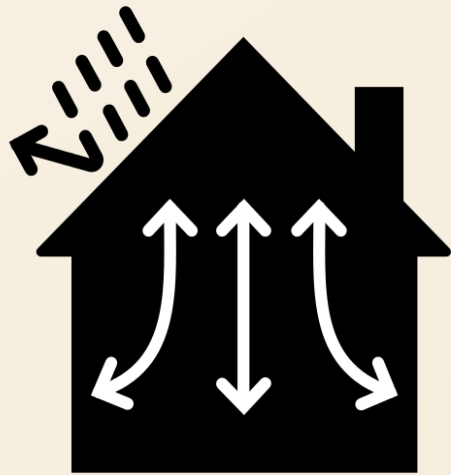
Please join us in helping low-income individuals in Schuylkill County:

- Volunteer to help at a food pantry.
- Assist individuals with income tax preparations through the Volunteer Income Tax Assistance Program.
- Start a dress down day in your workplace and donate proceeds to SCA's Emergency Fund.
- Conduct a food drive to stock the Emergency Food Pantry at SCA's office.
- Provide in-kind donations such as office supplies, household items and food.
- Provide a monetary gift to support programming.

All donations to Schuylkill Community Action are tax deductible.

Schuylkill Community Action (SCA) is a 501(c)(3) non-profit organization registered with the PA Department of State, Bureau of Charitable Organizations to solicit charitable contributions. The official registration and financial information of SCA may be obtained from the PA Department of State by calling toll free, within Pennsylvania, 1-800-732-0999. Registration does not imply endorsement.

Energy Conservation & Assistance



Home Weatherization

The Weatherization Program helps ease the energy burden of income eligible residents. Weatherization funding is used to improve the energy efficiency of low-income homes using advanced technologies and testing protocols. Energy Conservation measures include air leakage reduction, insulation and ventilation, domestic water conservation, heating retrofit services, and baseload measures. Baseload measures include the installation of compact fluorescent light bulbs and the replacement of high energy usage refrigerators. Energy Education is provided to all families to educate them on energy conservation and the energy efficiency of their home. All energy conservation measures are designed to help improve the energy efficiency of the residents' home and also helps ensure their health and safety.

Home heating system repairs were provided to one hundred sixty-seven (167) households through funding provided by the crisis aspect of the Low-Income Home Energy Assistance Program.

Energy Conservation improvements were provided to sixty-three (63) households through funding provided by the Department of Energy and the Low-Income Home Energy Assistance Program.

Energy conservation improvements were provided in one hundred-seventy-four (174) homes through the Winter Relief Assistance Program (WRAP) and the Act-129 Program sponsored by PPL Utilities, Inc.

Schuylkill Community Action subcontracts with the Community Action Agency of Delaware County to complete Weatherization services for homes located in Lebanon County. During the last fiscal year, energy conservation improvements were provided to thirteen (13) homes in Lebanon County through funding provided by Department of Energy and the Low-Income Home Energy Assistance Program.

Utility Assistance

Schuylkill Community Action processes referrals and provides services to low-income customers of PPL and UGI Utilities, Inc. Depending on the client's circumstances, SCA is able to assist with the services outlined below.

Clients visiting the office for utility services, meet with a case manager who provides information about additional services available to assist the household. Case Managers also utilize the Hands on Banking Financial Education Curriculum to provide clients with financial literacy topics to explore during their office visit.

Programs for PPL Utilities, Inc. Customers

On Track: PPL offers special payment plans for customers with limited income who are struggling to pay the full cost of their utility service. On Track offers a special reduced monthly payment based on family size, income and utility usage. It also offers a chance to eliminate debt owed to PPL. Through PPL's On Track Program, SCA was able to help three thousand forty (3,040) households set up monthly budget plans that are affordable and sustainable, saving a total of \$21,683 on their electric bills.

Operation Help: PPL offers emergency assistance to customers facing a utility shut off or winter fuel heating shortage. Through PPL's Operation Help Program, one hundred ninety-nine (199) households acquired heating assistance, and/or maintained electric service. Operation Help is a program funded by PPL Utilities, Inc. employees, and customers of PPL, to assist the elderly, the disabled and other individuals with special hardships in paying their energy bills.

Security Deposit Waivers: SCA assisted six hundred twenty-seven (627) households set up electric service through PPL without the mandatory security deposit.

PPL Energy Kits: Through the PPL Electric Utilities E- PowerWise Program, a total of three hundred twenty-five (325) Easy Savings Kits were distributed. Easy Savings Kits contain several energy efficient products and a Quick Start Guide which provides tips for households to reduce energy consumption.

Programs for UGI Utilities, Inc. (UGI) Customers

Customer Assistance Program: Through UGI's Customer Assistance Program, forty-three (43) households set up sustainable monthly budget plans to pay for gas service. This program offers a special reduced monthly payment based on family size, income and utility usage.

Operation Share: Through UGI's Operation Share, seven (7) households avoided a utility shutoff and maintained gas service. Operation Share is provided to assist the elderly, the disabled and individuals with special hardships in paying their energy bills.

Housing & Community Development

Rental Development: SCA manages fifteen (15) rent restricted apartments in Schuylkill County. Through the '225 North Centre Street Limited Partnership,' SCA operates and manages six (6) apartments. SCA also owns and manages three (3) apartments in Port Carbon, one being accessible to people with physical disabilities, three (3) townhouse-style rental units in the Borough of Girardville and three (3) townhouse-style rental units in the Borough of Mahanoy City. Additional units are in the planning stages for Girardville & Ashland.



During the 2014 - 2015 Fiscal Year, SCA secured \$1,000,000 in funding to construct six (6) rental units in the Borough of Girardville (pictured above). Four (4) of the units will be townhouse style family units, and two (2) of the units will be accessible to persons with disabilities.

Repair Programs for Seniors or Persons with Disabilities: Thirteen (13) households have received housing rehabilitation assistance through the Schuylkill County Senior or Disabled Housing Repair Program which included three (3) households where a person with a disability resided. This program is funded by the Schuylkill County Affordable Housing Trust Fund (Act 137).

Schuylkill County Housing Rehabilitation Program: Eighteen (18) households residing in the Swatara Creek Watershed District received housing rehabilitation assistance to eliminate hazards through the County Housing Rehabilitation Program. Funding for the program was provided through Federal HOME funds, the Schuylkill County Community Development Block Grant (CDBG) Program, and the Schuylkill County Affordable Housing Trust Fund (Act 137).

Pine Grove Township: Three (3) households residing in Pine Grove Township received housing rehabilitation assistance to eliminate hazards through the Pine Grove Township Housing Rehabilitation Program. Funding for the program was provided through the Pine Grove Township Community Development Block Grant (CDBG) Program.

Saint Clair Housing Rehabilitation Program: One (1) household residing in Saint Clair received housing rehabilitation assistance to eliminate hazards through the Saint Clair Housing Rehabilitation Program. Eight (8) additional households were accepted into the program and will be completed during the next fiscal year. Funding for the program was provided through a HOME grant to the Borough of Saint Clair from the PA Department of Community & Economic Development.

Housing Counseling

Mortgage Foreclosure Diversion Program: SCA, in partnership with the Court of Common Pleas – Twenty-First Judicial District and the Schuylkill County Bar Association, has developed the *Schuylkill County Mortgage Foreclosure Diversion Program* to assist homeowners in the County who are faced with mortgage foreclosure action. The program is designed to provide early court intervention in residential, owner-occupied mortgage foreclosure cases which will assure timely determination of eligibility under various federal, state and local programs. The *Schuylkill County Mortgage Foreclosure Diversion Program* was established to facilitate loan work-out/ modification and other solutions to permit residential homeowners, where possible, to retain their properties or permit lenders to move forward to a Sheriff Sale upon conclusion of the process. SCA provides skilled representation to homeowners when negotiating terms of repayment for defaulted and/ or delinquent mortgages. SCA counseled thirty-one (31) households during the 2014-2015 program year. Mortgage modification plans were approved for fifteen (15) households. This program is funded by the Schuylkill County Affordable Housing Trust Fund (Act 137).

Home Equity Conversion Mortgage: SCA provided housing counseling services to twenty-nine (29) senior households who were interested in obtaining a Home Equity Conversion Mortgage (HECM). A HECM, often referred to as a 'reverse mortgage', is a loan that allows homeowners that are age 62 or older to convert the equity in their home into available cash. A HECM does not require any repayment as long as the homeowner continues to reside in his/ her home. HECM counseling is supported by a US HUD Housing Counseling grant along with fee payments provided by clients.

Homeowners Emergency Mortgage Assistance Program: SCA counseled seventy-one (71) households who were faced with mortgage foreclosure proceedings. Twenty-nine (29) applications were approved for financial assistance through the Homeowner Emergency Mortgage Assistance Program (HEMAP) which is funded by the Pennsylvania Housing Finance Agency (PHFA).

Homebuyer Workshops: Twenty-nine (29) prospective households attended Homebuyer Workshop classes and twenty-four (24) households graduated from the Workshop Series. Eighteen (18) graduates of the program purchased their first homes. The Homebuyer Workshop Series is supported by the Schuylkill County Affordable Housing Trust Fund, US Department of Housing and Urban Development, and a coalition of local lenders.

Celebrating 50 Years of Community Action

Celebrating 50 Years of Community Action



Pictured above are children residing at the Bridge Transitional Housing Facility.

Self - Sufficiency Programs

Transitional Housing: The Bridge Housing Program provided five thousand five hundred eighty-four (5,584) nights of shelter and helped thirty-eight (38) formerly homeless individuals reach goals. The individuals served included twelve (12) children. While residing at Bridge House, clients receive intensive case management services enabling them to establish and achieve goals to move towards self-sufficiency. Bridge House is funded through the following programs: Schuylkill County Human Services Block Grant, the Drug & Alcohol Assistance Program, the Affordable Housing Trust Fund (Act 137), and Service Access & Management, Inc.

Work Ready Program: The Work Ready Program, funded by PA Department of Public Welfare, enrolled fourteen (14) individuals. Clients enrolled in the Work Ready Program receive employment and training services and special assistance to overcome particularly difficult barriers to employment.

Family Programs & Community Outreach

Outreach Services: Seventeen (17) informational presentations were facilitated and a total of three thousand eight hundred nine (3,809) individuals received services. Outreach provides access to human services in Tamaqua and Mahanoy City, and is funded by the Schuylkill County Human Services Block Grant.

Brighter Holiday: Community businesses and individuals provided donations enabling SCA staff to purchase baskets of holiday food items for fifty-two (52) households which included one hundred fifty-seven (157) individuals. Holiday gifts including clothing, games and toys were provided to fifteen (15) households which included forty-four (44) children.

Nutrition

Schuylkill County Food Distribution Network: The mission of the Schuylkill County Food Distribution Network is to empower local communities in their efforts to provide food for all area residents in need. Approximately two hundred (200) volunteers operate eighteen (18) food pantries throughout Schuylkill County to distribute food obtained from public and private sources. SCA is designated as the lead agency by Schuylkill County to receive food products provided through the State Food Purchase Program and The Emergency Food Assistance Program (TEFAP) operated by the PA Department of Agriculture. In addition, annual food drives and additional support are provided by U.S. Postal Workers, the Pottsville Business Association, the Walmart Volunteer Assistance Program, corporate partners at Highridge Business Park, and many local churches and civic organizations. A total of seven thousand five hundred five (7,505) individuals received supplemental food assistance through the Network.

Emergency Services

Emergency Shelter Services: Twenty-five (25) households received temporary emergency shelter through hotel/motel vouchers. In total, one hundred fifty-two (152) shelter nights were provided through funding obtained from the Emergency Food and Shelter Program, the Community Services Block Grant Program and the Bank of America.

Emergency Food: Through local donations, SCA is able to provide emergency food to households facing an immediate crisis until they can participate in regular distributions through their local food pantries. Nine hundred ten (910) individuals residing in three hundred fifty-seven (357) households were provided with emergency food assistance.

Emergency Fund: Through donations from the SCA staff and local individuals, SCA is able to address small emergency needs of clients that have no other options for assistance. SCA was able to help three hundred seventeen (317) individuals resolve their immediate crises through assistance from SCA's Emergency Fund.

Volunteer Income Tax Assistance Program

Volunteer Income Tax Assistance (VITA): Two hundred fifty-seven (257) taxpayers received free assistance with the preparation of their tax returns through VITA. VITA is a program designed to assist clients who are eligible to obtain the Earned Income Tax Credit. Taxpayers received a total of \$458,727 in returns with \$233,354 returned through the Earned Income Tax Credit. The VITA Program is made possible through the dedication of individual volunteers with financial support from National Penn Bank, M&T Charitable Foundation, Santander Foundation, Wells Fargo Foundation, Fulton Bank and the Community Services Block Grant Program provided through the PA Department of Community & Economic Development.

Some Program Highlights During the Past 50 Years:

Weatherization Program:

- 8,454 homes were weatherized by SCA through funding provided by the DOE and Low-Income Home Energy Assistance Program.
- 1,688 homes were weatherized by SCA through funding provided by PPL.
- 22 homes were weatherized by SCA through funding provided by United Gas, Inc.

Housing Development:

- A total of 30 blighted structures were removed to provide building sites for the activities below.
- 50 homes were renovated and 49 homes sold to income eligible households.
- 13 homes were newly constructed and sold to income eligible families.
- 9 rent restricted apartments were renovated and rented to income eligible households.
- 6 newly constructed townhouse type rental units were developed and rented to income eligible households.

Owner Occupied Housing Repair:

- 494 homes were substantially repaired to meet local housing codes through the owner occupied homeowner rehabilitation program.
- 272 homes were renovated through the Senior and Disabled Homeowner Rehabilitation Program.
- 197 households were assisted with funds to connect their homes to public sewer systems.

Homebuyer Workshops:

- 1,496 individuals have graduated from the homebuyer workshop series.
- 870 graduates have purchased their first homes.

Volunteer Income Tax Assistance Program (VITA):

- 2,987 returns were filed through the VITA Program.
- \$5,663,298 in tax dollars were returned to VITA participants.

*Utility Assistance:

- 17,376 households have received services through PPL & UGI Assistance Programs.
- 2,230 households received emergency assistance to avoid an electric or gas shutoff.
- 1,647 households set up electric or gas service without the required security deposit.
- 1,350 PPL energy kits have been distributed.

*Nutrition:

- During the past 10 years, the network has distributed a total of 4,900,731 pounds of food through 120,206 household visits to the food pantries. Household visits provided food distributions to 53,314 children, 114,667 adults and 67,910 elderly individuals.

*Housing Counseling:

- 1,404 households were assisted with applications to the Homeowner's Emergency Mortgage Assistance Program
- 241 clients have received Home Equity Conversion Mortgage Counseling.

*Homeless Assistance:

- 1,544 individuals were provided with hotel/motel vouchers.
- 58,823 shelter nights were provided to homeless individuals through residency in the Bridge Transitional Housing Program.

* These results are calculated for the past ten (10) years only.



During SCA's 50th Anniversary Celebration, Ted Dreisbach acknowledges Atty. Joseph Jones, Sr. for his role in organizing SCA and for his 45 years of service as SCA's Solicitor. In the picture below, Ted Dreisbach acknowledges SCA Board Members from left: Ken Stolarick, Sarah Donohue, Mal Bartram and G. Fred Schilling.



Agency Income Since 1965:

Federal Grants	\$ 42,721,425
State and Local Grants	\$ 17,932,818
Fees for Service	\$ 7,144,646
Contributions	\$ 5,183,825
Program/Misc. Income	\$ 2,146,429
Home Sale Proceeds	\$ 896,240
Administrative Fees	\$ 831,765
Interest	\$ 327,508
Private	\$ 265,000
Rental Unit Income	\$ 184,012
Total Income	\$ 77,633,668