

Celebrating 40 Years of Weatherization



Annual Report 2015-2016



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Dear Friends,

We are pleased to present you with our 2015-2016 annual report. During 2016, Schuylkill Community Action is celebrating forty years of Weatherization service delivery. Since 1976, SCA has provided weatherization services in over ten thousand Schuylkill County homes. Weatherization is one of our agency's most recognizable programs and is a key component of our overall strategy to assist low-income clients in Schuylkill County.

Weatherization services are just one of the many services SCA utilizes to help achieve the agency mission. Schuylkill Community Action now offers over thirty programs aimed at improving the lives of our low-income constituents. These programs range from those that satisfy most basic needs of food, clothing and shelter to programs that allow our clients to realize the "American Dream" of home ownership and home improvement. Through diverse programming, Schuylkill Community Action was able to serve over 15,000 individuals in this past year.

Our current program reach would not be possible without the support of our generous community partners, a network of ambitious volunteers, a committed board, and a dedicated staff. We would like to extend a thank you to all of those who have been essential to another successful year and look forward to many more years of continued success.

Sincerely,

Sarah M. Donohue

Sarah M. Donohue
Board President

Theodore R. Dreisbach

Theodore R. Dreisbach
Executive Director

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)

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

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

In MEMORIAM



Wilhelminia J. "Billie" Payne

Billie was a dedicated Board Member for SCA for twenty-four years. Billie's contributions to SCA are immeasurable and she is sorely missed.

Board Retirements



Mal Bartram (middle left) and Eddie Albert (middle right) retired from the Board in 2016. They are joined in the photo by Theodore R. Dreisbach, Executive Director, and Sarah Donohue, Board President. Mal served the Board for thirty-two (32) years and Eddie contributed twelve (12) years of dedicated service.

SCA Financial Impact



SCA FACT: Since our inception in 1965, SCA has generated over \$80 million in revenue to provide services to the low-income constituents of Schuylkill County.

Statement of Activities for year ending 6/2016

2015-2016 Revenues:

Federal Funding	\$ 1,200,876
Fees for Service	\$ 1,086,217
State Funds	\$ 424,398
Local Funds	\$ 188,653
Contribution	\$ 137,264
Home Sales, Rental Income, Interest	\$ 119,957
Total Revenues	\$ 3,157,365

2015-2016 Expenses:

Weatherization	\$ 1,206,980
Home Rehabilitation	\$ 253,839
Administration	\$ 427,182
Case Management & Outreach	\$ 467,060
Food Assistance	\$ 408,261
Supported Employment	\$ 86,720
Utility Assistance	\$ 69,757
Neighborhood Revitalization	\$ 66,333
Housing Counseling	\$ 70,112
Homeless Assistance / Prevention	\$ 75,918
Volunteer Income Tax Assistance Program	\$ 22,100
Total Expenditures	\$ 3,154,262

Increase in Net Assets \$ 3,103

Schuylkill Community Action is subject to an annual audit completed by an independent auditor.

SCA Board Members Fiscal Year 2015-2016

Private Sector

John Campbell
Sarah Donohue
Father Jose Johnson
John F. Patton
Kenneth Stolarick
Trudy Umholtz
Norm Zwolenik

Low Income Sector

Eddie Albert
Alternate:
Shirley German

Mal Bartram
Alternate :
Sally Morgan

Jean A. Haberl

Major Sharon Whispell
Alternate :
Melissa Latham

Rose Marteslo

Jodi Oxenreider

Billie Payne

Public Sector

The Honorable George F. Halcovage, Jr. - Chairman
Schuylkill County Commissioner
Rep.: Theresa Santai Gaffney

The Honorable Frank J. Staudenmeier
Schuylkill County Commissioner
Rep.: Paul E. Buber

The Honorable Gary J. Hess
Schuylkill County Commissioner
Rep.: Paul Straka

The Honorable James T. Muldowney,
Mayor of the City of Pottsville
Rep.: Mary Ann Dragna

The Honorable David G. Argall
Pa. Senator 29th District
Rep.: MaryBeth Dougherty

Patricia Schnitzius, Mayor
Borough of Mahanoy City
Rep.: Dan Lynch

Joseph G. Groody
Schuylkill County Sheriff
Rep.: Brian Tobin

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.

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.





Through the use of the refrigerated food truck, SCA was able to distribute nearly \$100,000 in donated food products. Many of these foods were fresh fruits and vegetables.

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 nine hundred forty-seven (7,947) individuals received supplemental food assistance through the Schuylkill County Food Distribution Network.



Schuylkill County Facts: 12.97% of Schuylkill County households received Supplemental Nutrition Assistance Program (SNAP) payments

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.

PPL PROGRAMS



- ◆ **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 two hundred ninety (3,290) 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 sixty-six (166) 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 five hundred eighty (580) 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.

United Gas Incorporated Programs

- ◆ **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, two (2) households avoided a utility shut-off and maintained gas service. Operation Share is provided to assist the elderly, the disabled and individuals with special hardships in paying their energy bills.

Service Count 2015-2016

- SCA served 6,268 households and 15,131 individuals.
- SCA responded to 13,565 telephone inquiries and 937 walk-in inquiries for services at the Pottsville office location.

Volunteer Support

Community volunteers provided **14,506 hours** of service, valued at **\$328,270** during the 2015-2016 program year. How Can You Help?

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.

Emergency Services



SCA was able to provide emergency shelter services to thirty-three (33) households through the use of hotel/motel vouchers. In total, two hundred sixty-five (265) shelter nights were provided through funding obtained from the Emergency Food and Shelter Program and Schuylkill County.



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. One thousand fifty-three (1,053) individuals residing in four hundred thirty-three (433) households were provided with emergency food assistance.



Through donations from the SCA staff and local individuals, SCA is able to address small emergency needs of clients that have no other option for assistance. Clients were able to purchase diapers/wipes for small children, purchase clothing for work, purchase a photo identification card, etc. SCA was able to assist three hundred fifty-three (353) individuals resolve their immediate crisis through assistance from SCA's Emergency Fund.



Anne's fund is a charitable giving fund provided by the family and friends in memory of Anne Phillips. The fund allows female clients to purchase emergency needs as they strive to self-sufficiency. In order to receive the fund, clients must be female, receive Department of Human Service benefits, and must be working towards employment. In the past 12 months, twenty-six (26) households were assisted with a total of \$1300 worth of funds for employment specific emergency needs.



Celebrating 40 years of Weatherization

In 1976, the Department of Energy created the Weatherization Assistance Program to provide funding to states and local territories in an effort to improve the energy efficiency of the homes of low-income families, persons with disabilities, and senior citizens. Weatherization is the practice of protecting a building and its interior from the elements, particularly from sunlight, precipitation, wind, and modifying a building to reduce energy consumption and optimize energy efficiency.

Schuylkill Community Action has had the privilege of administering the Weatherization Program since its inception. In the early days, the primary focus of weatherization was taking air sealing measures by installing insulation and caulking. The practice has evolved over time and now employs a more scientific “whole-house weatherization” approach to deliver the most effective weatherization services. According to the United States Department of Energy (DOE), “weatherization today comprises a comprehensive series of energy efficiency measures that are based on sophisticated analyses of individual homes, which maximizes energy and dollar savings.” The technology has improved over time and Schuylkill Community Action has been ahead of the curve in making sure we are installing the most effective weatherization measures for our participating clients.

Since program inception, SCA has provided weatherization services to 10,662 homes. Funding for the weatherization program has come from various sources including the Department of Energy’s Weatherization Assistance Program, Low-Income Home Energy Assistance Program (LIHEAP), PPL’s Winter Release Assistance Program (WRAP), and United Gas, Inc.’s Low Income Usage Reduction Program (LIURP). The Department Of Energy estimates, the current average of expenditure is approximately \$6,500. Meanwhile, the estimated financial impact is on average 2.2 times greater than the cost. In Schuylkill County, it is reasonable to assume this financial impact is actually greater because of the antiquated nature of the Schuylkill County housing stock.



Weatherization technicians work on installing insulation measures into a basement crawlspace.

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. SCA provides skilled representation to homeowners when negotiating terms of repayment for defaulted and/ or delinquent mortgages. SCA counseled twenty-two (22) households during the 2015-2016 program year. Mortgage modification plans were approved for fifteen (15) households. This program is funded by the Schuylkill County Affordable Housing Trust Fund (Act137).

Homeowners Emergency Mortgage Assistance Program: SCA counseled thirty-six (36) 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). Applicants who apply for HEMAP can have their foreclosure postponed for sixty to ninety days.

Home Equity Conversion Mortgage: SCA provided housing counseling services to twenty-three (23) 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.

Homebuyer Workshops: Seventy (70) individuals attended Homebuyer Workshop classes with the goal of purchasing their first home. Of the attendees forty-eight (48) individuals were able to purchase their first home. 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.



The U.S. Census Bureau estimated there were 44,420 owner occupied homes in Schuylkill County. Schuylkill County saw a -5.89 percent change in occupied homes between 2000 and 2014. SCA’s housing counseling programs aim at changing that trend by keeping owners in their home and helping provide first-time homebuyers with the opportunity to purchase their first home.

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.

Homeownership: In a partnership with Wells Fargo Bank, Schuylkill Community Action completed a rehab of a blighted residence in Branchdale. The home was sold to a first-time homebuyer.

Repair Programs for Seniors or Persons with Disabilities: Twelve (12) households 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).

Pine Grove Township: Two (2) households residing in Pine Grove Township received housing rehabilitation assistance to eliminate hazards through the Pine Grove Township Housing Rehabilitation Program. Two (2) additional applications were accepted for the program and the work should be completed during the next fiscal cycle. 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.



SCA completed total rehab renovations on a blighted Branchdale property. The home was sold to a local active military member.



Schuylkill County Fact: According to the US Census Bureau, 48.6% of homes in Schuylkill County were constructed before 1940.

2015-2016 Weatherization Highlights

- ◆ Home heating system repairs were provided to one hundred fourteen (114) households through funding provided by the crisis aspect of the Low-Income Home Energy Assistance Program (LIHEAP).
- ◆ Energy Conservation improvements were provided to thirty-six (36) households through funding provided by the Department of Energy and LIHEAP.
- ◆ Energy conservation improvements were provided to three hundred forty-eight (348) homes through the Winter Relief Assistance Program (WRAP) and the Act-129 Program sponsored by PPL Utilities, Inc.



Weatherization Technician prepares home to receive sidewall insulation measures.

Poverty in Schuylkill County

According to the American Community Survey five year statistics (2010-2014), the following is true about poverty in Schuylkill County:

- Approximately 18,679 of all Schuylkill County residents (13.4%) are living below the poverty level.
- Approximately 5,682 individuals under the age of 18 are living in poverty. This represents 20% of all people under age 18 in Schuylkill County.
- According to the Pennsylvania Department of Education, 51.13% of all students receive Free/Reduced Lunch assistance.
- Approximately 31.7% of all families with female headed household, (no husband present), are living in poverty. This percentage is much higher when children are present:
 - Approximately 48.4% of female headed households with related children under the age of 5 years are living in poverty.
- Despite being employed in some capacity during the past 12 months, approximately 4,870 individuals, 16 years or older, live in poverty.

Self-Sufficiency Programs



Bridge House: The Bridge Housing Transitional Housing Program provided five thousand five hundred eighty-four (5,584) nights of shelter and helped thirty-eight (38) formerly homeless individuals work towards placement in permanent housing. 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.

Rapid Re-Housing Program: Schuylkill County has partnered with SCA and the local housing authorities to deliver a rental assistance program through the Emergency Solutions Grant, provided by the PA Department of Community and Economic Development. The program assistance provides homeless individuals and families with rental assistance, financial assistance, and housing stability case management services as program participants work towards housing stability. During the program year, twenty-six (26) homeless households were enrolled in the program. In total twenty-five (25) adults and nine (9) children were able to go from homeless to being housed in “Safe and Affordable” housing.



Budget Counseling: SCA has partnered with Wells Fargo Bank to provide Financial Literacy and Educational support to clients. In order to achieve self-sufficiency, clients must be provided with the skills to manage their finances in an effective manner. SCA case managers provided Budget Counseling services using the “Hands on Banking” module to six hundred fifty-nine (659) households.



Work Ready Program: The Work Ready Program, funded by the 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 five hundred three (3,503) 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: SCA received \$4,570 in donations from local businesses and an additional \$6,500 through the Herman Yudacufski Charitable Foundation. Through these generation contributions, SCA was able to provide Thanksgiving and Christmas dinner baskets to less fortunate families benefiting ninety-one (91) persons including forty-seven (47) children. Additionally, SCA was able to provide new clothes and toys for thirty-one (31) children. This assistance helped “Brighten” the holidays for these children.



Volunteer Income Tax Assistance Program

Volunteer Income Tax Assistance (VITA): Two hundred seventy-six (276) 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 \$447,108 in returns with \$237,856 returned through the Earned Income Tax Credit. The VITA Program is made possible through the dedication of individual volunteers with financial support from BB&T Foundation, 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.

