



ANNUAL REPORT 2017-2018

A YEAR OF ACCOMPLISHMENTS



(570)622-1995



www.schuylkillcommunityaction.com

A word from the Executive Director:

Friends:

The past year marked another successful campaign for Schuylkill Community Action (SCA) and demonstrated our ability to adapt and change with the times. The year was not without challenge or obstacle, but because of a strong, united staff, committed Board of Directors, and generous community partners, we were able to overcome those challenges to mark one of the most successful years in our 52 year existence.

Of the many accomplishments this year, SCA rolled out new programming aimed at eliminating poverty in Schuylkill County and promoting self-sufficiency for Schuylkill County residents. These new initiatives included the development of a Financial Education Coaching Program and the institution of several Weatherization Repair initiatives. These programs encompass the spirit of Community Action not only in the outcomes they achieve, but more specifically, the community partnerships that have been developed and strengthened to support our mission.

The most visible of SCA's 2017-2018 accomplishments was the completion of the West Main Street, Girardville rental development project. Because of the many challenges and adversities experienced in the development of the project, this six-unit townhouse rental is symbolic of SCA and our team's passion and perseverance. The once blighted structure now serves as a model of hope for strengthening our communities and improving the lives of Schuylkill County residents.

In closing, I would like you to take time to read our 2017-2018 Annual Report that will expand on these accomplishments, as well as the accomplishments of SCA's more established programming.

I would also like to express my gratitude to our Board of Directors, agency staff, and community partners. Without their hard work and support, none of these accomplishments would be possible.

Sincerely,



Theodore R. Dreisbach
Executive Director



2017-2018 Service Counts

- SCA served 6,521 unduplicated households and programming impacted 16,518 individuals during Fiscal Year 2017-2018
- SCA responded to 13,047 telephone inquiries and serviced 1,230 walk-in clients at the main program service office

Board of Directors

Private Sector:

Sarah Donohue– President
Kenneth Stolarick– Vice President
Norm Zwolenik– Treasurer
Daniel Osenbach
John F. Patton
Joan M. Breslin
Trudy Umholtz

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Rep: Theresa Santai Gaffney
Commr. Frank Staudenmeier
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Commr. Gary Hess
Rep: Paul Straka
Senator David Argall
Rep: MaryBeth Dougherty
Mayor James T. Muldowney
Rep: Mary Ann Dragna–Secretary
Sheriff Joseph Groody
Rep: Brian Tobin
Dan Lynch– Mahanoy Area School Board

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Rose Marteslo
Alt: Nathan Joppy
Jean A. Haberl
Alt: Jennine Teter
Major Sharon Whispell
Alt: Melissa Latham
Maria Doyle
Alt: Pete Keitsock
Sean Haldeman
Shirley German
Alt: Verna Ebling
Deanna Mease
Alt: Jody Dunnigan

Poverty Snapshot Schuylkill County

- 12.8% of Schuylkill County residents live in poverty
- Approximately, 4,846 Children under the age of 18 live in poverty.
- 8.4% of Schuylkill County Seniors live in poverty
- 11.83% of Schuylkill County homes are vacant. This is significantly higher than the national average of 8%. Housing vacancy leads to lower property values, increased blight, increased government burden, and increase crime in neighborhoods.
- During 2017-2018, Schuylkill County had 6.16% unemployment rate compared to 4.58% nationally.

Mission Statement

The Primary Purpose of SCA shall be 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.

Utility Assistance

OnTrack: Enabled **3,920** PPL customers to maintain service and reduce arrearages through the OnTrack payment program. OnTrack is PPL's customer assistance program mandated by the Pennsylvania Public Utilities Commission. The program is designed to reduce monthly electric payments and assist low-income customers pay their energy debt.

Operation Help: During 2017-2018, **207 Schuylkill County families** were able to receive heating assistance through PPL's Operation Help program. Operation Help is a heating assistance grant eligible one time annually for PPL customers facing a heating crisis. Operation HELP is funded by PPL Electric Utilities, their employees, retirees and through generous customer contributions.



Security Deposit Waiver: **397 families** with credit issues were able to establish electric connection through PPL's security deposit waiver program. The program allows new low and moderate income PPL customers to have their security deposit waived and connection established without having to pay initial fees.

PPL Energy Savings Kit (pictured left): SCA has partnered with PPL Electric Utilities to offer free energy efficiency kits to qualifying customers. During 2017-2018, SCA provided **212 kits** to low-income Schuylkill County PPL customers.



Customer Assistance Program: Through UGI's Customer Assistance Program, **37** 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. It also offers customer arrears forgiveness, allowing them to catch up on past due bills.

Operation Share: Through UGI's Operation Share, **7** households avoided a utility shut-off and maintained gas service. Operation Share is provided to assist the elderly, persons with a disability and individuals with special hardships in paying their energy bills.



Community Outreach

**17 Informational Presentations
Facilitated by SCA**

**2,992 Individuals were impacted by
SCA outreach services. Outreach
allows access to services for
residents in the Boroughs of
Tamaqua, Mahanoy City, and their
surrounding communities.**



Work Ready

**Through a partnership with the
Pennsylvania Department of
Human Services, clients are
provided with employment
training and skill development
to overcome barriers to
employment. During 2017-2018,
8 clients were enrolled into the
program.**

Emergency Fund/Anne's Fund

**SCA is able to address small emergency needs and employment
needs through its Emergency Fund and Anne's Fund. The emergency
fund is made possible through donations from community members
and organizations, as well as dress down money collected from SCA
staff. Anne's fund is made possible through donations by the family
of the late Anne Phillips. In 2017-2018, 155 households accessed
these services to purchase items such as Birth Certificates, Photo
ID's, and work attire.**



Weatherization Repair Programs (WxRP)

SCA has administered weatherization services on behalf of Schuylkill County, since program inception in 1976. One of the most recent and alarming trends SCA found with this program is the deferral rate. Nearly one in every three residences we enter with the intent to weatherize, have to be deferred due to varying health and safety factors, i.e., unvented heated, broken or open sewer lines, knob and tube wiring, roof leaks, and, most often, mold related issues. Instead of being able to help these households, we have to defer the property leaving the homeowner living in unsafe and hazardous conditions without any real means to rectify the issue.

Our WxRP aims to address these health and safety issues. Homes that have been deferred for Weatherization services now have the recourse to have that situation remediated. SCA was the recipient of several different funding streams to support this initiative including Neighborhood Assistance Program tax credits, made possible by generous donations from Mrs. T's Pierogies and Mid Penn/Miners Bank.

Additionally, SCA received LIHEAP Pilot funds and Pennsylvania Housing Affordability and Rehabilitation Enhancement Funds (PHARE) to support moderated rehabilitation initiatives aimed at remediating the deferral issues. SCA was also identified as one of four agencies statewide to administer a HOME Pilot initiative that would allow homeowners deferred for Weatherization the opportunity to have full rehabilitation measures completed on their residence. This program will not only address the deferral issues in the residence, but will also tackle any other code violations that may be on the property including lead and radon remediation. Although funds have been awarded, the HOME Pilot initiative will kick off in the 2018-2019 fiscal year.

\$655,237

Amount of funding secured during the 2017-2018 fiscal year to support SCA administered Weatherization Repair Programs. Funding support for the initiatives have come through private sector donations from Mrs. T's Pierogies and Mid Penn Bank, PHARE Grant funds, LIHEAP pilot funds, and a HOME investment partnership grant. The program will allow SCA to rehab and weatherize approximately 50 properties over the next 3 years.

4

Homes have been enrolled in the Northern Schuylkill WxRP. The program has targeted 5 home owners to receive renovations on their homes to mitigate health and safety factors in the homes. Home owners must reside in the Boroughs of Ashland, Frackville, Girardville, Mahanoy City and Shenandoah to be eligible for the repairs.

WxRP Customer Feedback

"The electrical wires were over 60 years old and there was mold in the attic. I have less fear of a fire and the mold won't get me sick. The electrician was very good. It's a wonderful program for people who need it."

Dorothy



Forming community partnerships is one of the core values of Community Action. SCA was proud to partner with Mid Penn Bank and Mrs. T's Pierogies to support our Northern Schuylkill Weatherization Repair Program. The project provided support to rehabilitate five properties that had been previously deferred for Weatherization services in Northern Schuylkill County.

Financial Education Coaching Program (FECF)

During the 2015 Community Needs Assessment, SCA identified a need for comprehensive financial education and money management services in Schuylkill County. In an effort to provide these services, SCA has partnered with several local financial institutions including Santander, Wells Fargo, BB&T, M&T, and Ridgeview Banks to support the development of the FECF. After months of planning and program development, SCA's FECF officially launched in December 2017.

Since program launch, SCA's Financial Education Coach has begun working individually with program participants to identify realistic financial goals, strategize to increase their financial resources, assist them with credit repair solutions, and aide them in developing and managing a functional household budget.

In addition to one-on-one counseling, SCA offers free budgeting and credit repair workshops to low-income residents of Schuylkill County. In order to accomplish this, SCA has partnered with the local Careerlink office to provide Budgeting and Credit Repair workshops to their clients. SCA's Financial Education Coach provides these two workshops to Careerlink clients on a monthly basis.

SCA has also developed a partnership with the local Head Start provider Child Development, Inc. The program incorporates a two-generational approach to poverty reduction by providing Financial Literacy Workshops to Head Start students and their parents. The program was piloted in April 2018 and consisted of three workshops for the Head Start students and culminated with a Financial Literacy workshop for the parents of the students. Because of the resounding positive feedback from the pilot program, the program is being expanded to Child Development, Inc. Head Start centers throughout Schuylkill County.



FECF By The Numbers:

27

Households Received one-on-one Financial Counseling and increased their ability to manage their personal finances

11

New checking or savings accounts were opened by FECF individual counseling participants.

44

Households were able to increase their financial literacy skills through their participation in financial education workshops.

121

Households were provided with basic budgeting skills to assist them in developing a functional budget.

Brighter Holiday

The Brighter Holiday initiative is a staff driven Holiday giving program for needy Schuylkill County families. The campaign is led by agency staff, who solicit donations from local businesses and make program referrals to the neediest SCA clients. The program provides gifts, clothing, and a Christmas to these families.

Brighter Holiday 2017

- **\$6,845 collected for the Brighter Holiday Campaign**
- **17 Families were provided with a complete holiday meal**
- **44 children received presents consisting of gifts and clothing from their wish lists**

**2
0
1
7**





Weatherization Highlights

Weatherization Assistance Programs reduce energy costs for low-income households by increasing the energy efficiency of the home, while ensuring the home is healthy and safe.

Weatherization Measures

Mechanical



- Repair or replace heating systems
- Install programmable thermostats
- Install water heater tank insulation

Building Shell



- Install insulation where needed
- Perform air sealing
- Repair minor roof and wall leaks prior to insulation

Health and Safety



- Perform heating system safety testing
- Install smoke and carbon monoxide detectors
- Evaluate mold and moisture hazards

Electric & Water



- Install efficient light sources
- Install low-flow showerheads
- Replace inefficient refrigerators

Energy Education



- Educate on potential household hazards
- Demonstrate the key functions of new equipment
- Discuss energy efficiency product benefits

2017-2018 Weatherization Stats

251

- Home heating system replacement/repairs provided through the LIHEAP Crisis Program.

53

- Homes received energy conservation improvements through funding provided by the Department of Energy and LIHEAP.

168

- Homes received energy conservation improvements through the Winter Relief Assistance Program (WRAP) sponsored by PPL Utilities, Inc.

According to the Department of Energy, for Every \$1.00 invested in Weatherization, \$1.72 is generated in energy benefits and \$2.78 in non-energy benefits.



The mission of the Schuylkill Food Network is to empower local communities in their efforts to provide food for all area residents in need. The Schuylkill Food Network consists of eighteen (18) volunteer operated food pantries serving all of Schuylkill County. Pantries are located in Ashland, Girardville, Mahanoy City, McAdoo, Minersville, New Ringgold, Nuremburg, Pine Grove, Port Carbon, Pottsville, Ringtown, Schuylkill Haven, New Philadelphia, Shenandoah, Tamaqua, Tremont, Valley View, and Tower City.

2017-2018 Schuylkill Food Network Highlights

Over 1 million pounds of food was distributed at local food pantries across the Schuylkill Food Network.

The Schuylkill Food Network held **158 pantry distributions**.

Families accessed the local food pantries **14,948 times**, receiving over 30,000 boxes of food.

The estimated value of food delivered was **\$997,590**, which does not include the value of donated food obtained and delivered by local pantry sites.

937 individuals accessed emergency food through SCA's in-house emergency food pantry. The emergency food pantry is accessible to clients facing a food emergency on a yearly basis.

Housing and Community Development

Girardville West Main St. Rental Development

Construction of the West Main Street Girardville Rental Development, a six-unit townhouse rental development complex located in the main thoroughfare in Girardville, was completed on April 1, 2018. The complex was constructed on the site of blighted structures that were destroyed by fire in February of 2011. Through a partnership with the Borough of Girardville and Schuylkill County, SCA was able to acquire the building and secure funding to oversee the development of the complex. The project was made possible through funds received from the HOME Investment Partnership, Keystone Communities, and Schuylkill County Affordable Housing Trust Funds.

The eight parcels affected by the structure were razed and replaced with six income and rent restricted apartments, including two units that meet ADA accessibility standards and have been designated for families dealing with physical disabilities. This project is just the most recent in an effort to tackle blight and create "A New Girardville." Previous projects include the construction of three single family homes and a construction of a triplex rental property all on the sites of formerly blighted properties.

Home Rehab Programs

SCA serves as administrator of multiple rehab programs on behalf of municipalities located throughout Schuylkill County. Currently, SCA serves as program administrator for home rehabilitation programs in Pine Grove Township, Borough of St. Clair, and the City of Pottsville. The programs are designed to eliminate safety hazards in the home and help with major system repairs and accessibility accommodations.

Through funding from Community Development Block Grant (CDBG) Program, SCA was able to oversee the rehabilitation of **5** properties in Pine Grove Township. The Borough of St. Clair and City of Pottsville rehabilitation programs are funded through HOME grant funding provided by the Pennsylvania Department of Community and Economic Development. During 2017-2018, SCA was able to complete **11** rehabilitation projects in St. Clair and **2** in the City of Pottsville.

In addition to the aforementioned programs, SCA serves as the administrator of a Senior or Individuals with a Disability Home Repair program. The Senior or Disabled Home Repair program is a moderate rehabilitation program funded through Schuylkill County Affordable Housing Trust Funds. The program is administered Countywide and is able to assist with moderate rehabilitation and/or replacement of major home system in homes occupied by Seniors or Individuals with a disability. In Fiscal Year 2017, SCA was able to complete home repairs in **4** residences.

Before



After



Rental Development

With the completion of the Girardville West Main St. Rental Development, SCA now manages 21 rent restricted apartments. Apartments are located in the Boroughs of Girardville, Mahanoy City, Port Carbon and the City of Pottsville. Each of the rental properties have been targeted for low-to-moderate income residents and three units have been targeted for families dealing with disabilities and were constructed meeting ADA accessibility standards.



Pictured above (top) before and after photos of a chair lift installed in an elderly Pine Grove Twp. homeowner's residence. (bottom) Before and after photos of a ceiling that was replaced through the City of Pottsville's HOME rehab program.

Homeless Services

SCA addresses homelessness for Schuylkill County residents in a multitude of ways. Homeless individuals and families are able to obtain emergency shelter services, transitional shelter, or rapid rehousing services. Below is an overview of each service and how it was able to impact homeless County citizens in Fiscal Year 2017-2018:

Emergency Shelter

SCA is able to provide emergency shelter for homeless individuals and families. SCA provides these households with a motel voucher at a local hotel. Typical stay at the hotel is 5 - 7 nights. Emergency shelter services are provided to those individuals that have been turned away from the Schuylkill County homeless shelter and require a referral from the provider overseeing the shelter.

Emergency Shelter Data FY '17-'18

- 44 Households received emergency shelter
- 110 individuals provided shelter at a local motel
- 35 children were able to remain with their families because of shelter services
- 262 nights of shelter were provided

Bridge House

SCA's Bridge House is a Transitional Housing program located on the grounds of the Pottsville Housing Authority. 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 staff and clients work closely with other local human service providers to ensure barriers to success are addressed comprehensively.

Bridge House Data FY '17-'18

- 4,198 nights of shelter provided
- 29 Households received shelter through Bridge House
- Bridge House served 8 Drug Court clients. Of those, 6 remained in compliance with the intensive program

Rapid Rehousing

Formerly homeless individuals were able to go from homeless to being housed in "Safe and Affordable" housing through the Emergency Solutions Grant (ESG) Rapid Rehousing Program.

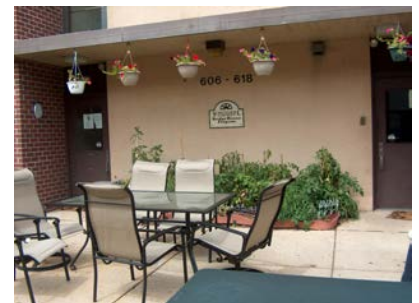
The ESG Rapid Rehousing program provides homeless individuals and families with rental assistance, financial assistance, financial management and housing stability case management services as program participants work towards housing stability. ESG Rapid Rehousing is conducted in partnership with Schuylkill County, the Pottsville Housing Authority, and the Schuylkill County Housing Authority.

ESG Rapid Rehousing Data FY '17-'18

- 21 households received rental assistance and comprehensive case management in an effort to stabilize their housing situation
- 46 formerly homeless individuals including 19 children were able to secure safe and affordable rental housing

Did You Know?

As of FY '17-18, the ESG Rapid Rehousing program has assisted 179 formerly homeless Schuylkill County residents, including 75 children, obtain safe and affordable housing.



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 **27 households** during the 2017-2018 program year. Mortgage modification plans were approved for **6 households**. This program is funded by the Schuylkill County Affordable Housing Trust Fund (Act137).

Home Emergency Mortgage Assistance Program

SCA counseled **47 households**, who were faced with mortgage foreclosure proceedings. **10 applications** were approved for financial assistance through the Homeowners Emergency Mortgage Assistance Program (HEMAP) which is funded by the Pennsylvania Housing Finance Agency (PHFA). Just for applying for HEMAP intervention, applicants were able to have their foreclosure postponed for 60 to 90 days.

Home Buyer Workshops

SCA offers first-time homebuyer workshops for low-to-moderate income Schuylkill County residents interested in purchasing their first home. Workshop completion is often a requirement for FHA and PHFA home loans. These loans are available to potential homeowners that have credit issues, enabling customers to purchase their first home at a reduced interest rate. The workshops are made possible through generous support from local lenders including, Santander, Wells Fargo, BB&T, and M&T Bank.

Home Equity Conversion Mortgage

SCA provided housing counseling services to **18** 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.

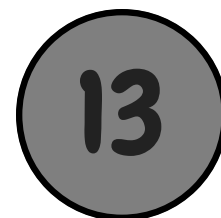
SCA is an Equal Opportunity Provider and Employer. SCA is firmly committed to the provision of assistance regardless of race, color, age, national origin, gender, religion, age, disability, political beliefs, military status, or marital/familial status.



households
prevented or
postponed foreclosure
proceeding on their
home.



Low-to-Moderate Schuylkill
County residents purchased
their first home.



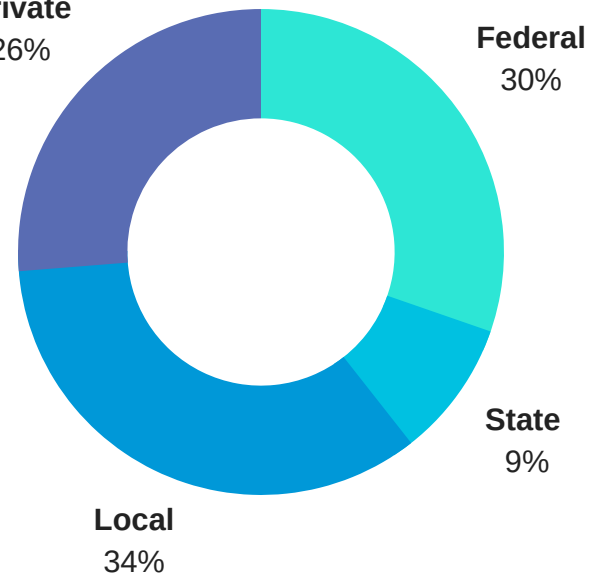
Senior households obtained
a reverse mortgage
enabling them to stay in
their home.



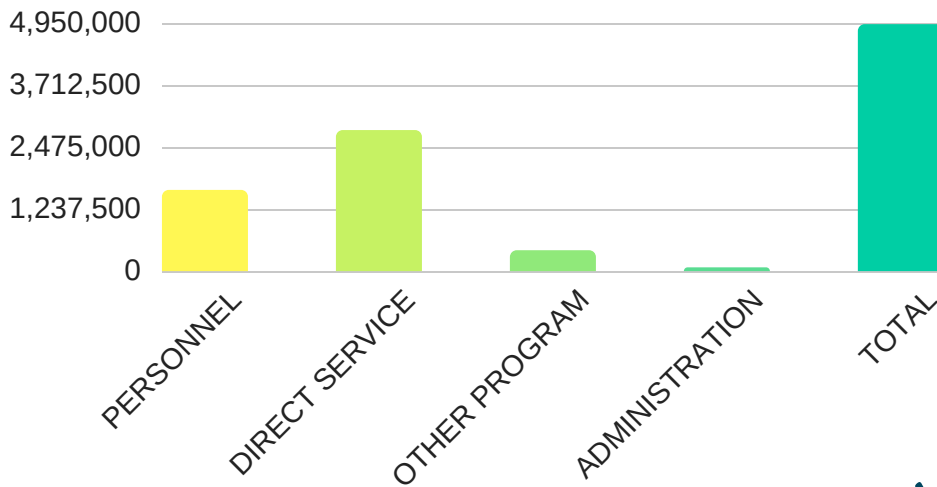
REVENUE AND EXPENSES

| | REVENUE FY '17-18 | % |
|---------|-------------------|------|
| LOCAL | \$1,582,361 | 34% |
| FEDERAL | \$1,434,222 | 30% |
| PRIVATE | \$1,279,433 | 27% |
| STATE | \$418,428 | 9% |
| TOTAL | \$4,714,444 | 100% |

Private
26%



Expenditures FY '17- 18



During Fiscal Year 2017-2018, SCA generated \$4,714,444 in revenue and expended \$4,929,959, which represented a decrease of \$215,514 in net assets.

How Can You Help

- Volunteer to help at a food pantry.
- 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.

Volunteer Stats

- 13,262 volunteer hours donated to the agency in fiscal year 2017-2018.
- \$322,930 Estimated value of volunteer work hours donated to SCA during Fiscal Year 2017-2018.



*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.



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