



**SCHUYLKILL COMMUNITY
ACTION**

ANNUAL REPORT

2019/ 2020

**A YEAR OF
ACCOMPLISHMENTS**

A word from the Executive Director:

This past fiscal year presented one of the most unique challenges our agency has faced in our 55-year existence. We were not alone in this, as the COVID-19 pandemic reached our local communities, businesses were forced to shut-down, unemployment rose dramatically, and families were faced with uncertainty about their financial well-being moving forward.

As the pandemic continued to impact our communities, Schuylkill Community Action was at the forefront of the local recovery. The pandemic forced us to adjust the way we do business, but our mission was never more evident during these difficult times. In response to food insecurity, SCA implemented emergency drive thru food distributions to help provide access to families that experienced a sudden loss of income and did not have the means to purchase food independently. SCA was also provided the opportunity to implement the CARES Rental Relief program with the support of the Schuylkill County Commissioners. This program went along way in helping those that became unemployed or experienced a decrease in household income, as a result of the pandemic, stabilize their housing situation through the provision of rental assistance.

These two services highlight only a small part of our response to the pandemic. With the continued economic uncertainty facing local businesses, our communities, and families we serve, SCA is committed to staying on the forefront of the local recovery efforts to navigate through the pandemic to a post-pandemic where the communities and local families we serve come back stronger than ever. We would like to thank our team of essential workers, our board of directors, and our community partners for the great work they have done and continue to do. #HelpingPeopleChangingLives

Respectfully,
Dave Young
Executive Director

A Job Well Done

On the occasion of your retirement, Schuylkill Community Action would like to thank you for your many years of distinguished service. We want to thank you for your peerless performance during these past 40+ years, as we congratulate you on your retirement.

Even more important though are the friendships you have developed over that time. We will all miss you very much. SCA thanks you both for all you have done and all you have taught us and send our very best wishes for a happy retirement.



Ted Dreisbach
41 years



Eveline Rose
42 years

Board of Directors

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Sarah Donohue- President
Norm Zwolenik- Vice President
Dave Bekisz
Trudy Umholtz
Joan M. Breslin
Reginald Edwards
Bryan Geiger

Public Sector:

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Rep: Paul Buber
Commr. George Halcovage
Rep: Theresa Santai Gaffney
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Rep: Paul Straka
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Board
Rep: Karen Yedsena

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Alt: Bill Applegate
Envoy Brad Harris
Alt: Mary Metzger
Maria Doyle
Alt: Pete Keitsock
Sean Haldeman
Alt: Amy Wahalec
Shirley German
Alt: Verna Ebling
Deanna Mease
Alt: Jody Dunnigan

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.
- Provide in-kind donations such as office supplies, household items and food.
- Provide a monetary gift to support programming.



Mission Statement

Our mission is to focus all available resources on low-income Schuylkill County residents empowering them to achieve self-sufficiency.

FOLLOW US
ON
INSTAGRAM

@schuylkill.community.action



Support us with
amazon smile
You shop. Amazon gives.

Shop Amazon deals at smile.amazon.com or with AmazonSmile ON in your app and Amazon donates to Schuylkill Community Action!
This is a fabulous way to donate and support your local non-profit!



You were designed for accomplishment, engineered for success, and endowed with the seeds of greatness.
-Zig Ziglar



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 nineteen (19) volunteer operated food pantries serving all of Schuylkill County. Pantries are located in Ashland, Girardville, Mahanoy City, McAdoo, Minersville, New Ringgold, Nuremburg, Pine Grove, Pottsville, Ringtown, Schuylkill Haven, St. Clair, New Philadelphia, Shenandoah, Frackville, Tamaqua, Tremont, Valley View, and Williams Valley.

2019-2020 Schuylkill Food Network Highlights:

Over 120,000 pounds of food were 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 \$208,976 which does not include the value of donated food obtained and delivered by local pantry sites.

1,074 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.

Poverty Snapshot Schuylkill County

- **12.7% of Schuylkill County residents live in poverty**
- **Approximately, 4,847 Children under the age of 18 live in poverty.**
- **2,430 of Schuylkill County Seniors live in poverty**
- **3.17% of Schuylkill County homes are vacant. Our county has the 31th highest home vacancy rate among U.S. counties. Housing vacancy leads to lower property values, increased blight, increased government burden, and increase crime in neighborhoods.**
- **During 2019-2020, Schuylkill County had 6.8% unemployment rate. The increased levels were affected by the start of the COVID-19 pandemic.**



"Today's Accomplishments Were Yesterday's Impossibilities." – Robert H. Schuller



.....Utility Assistance➔

OnTrack: Enabled **4,208** PPL customer households 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.

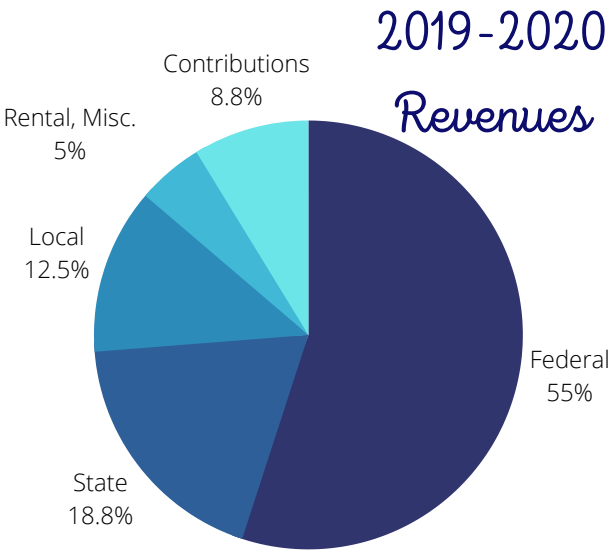
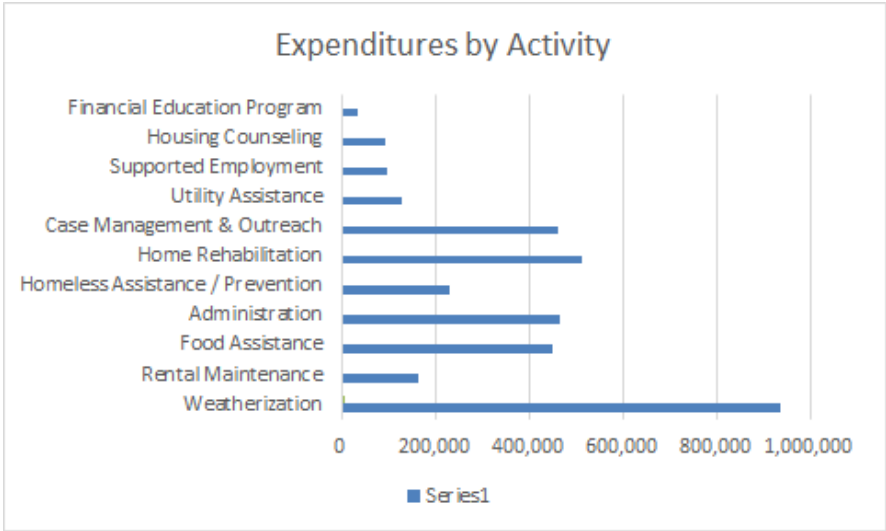
Operation Help: During 2019-2020, **284** Schuylkill County families were able to receive heating assistance through PPL's Operation Help program. Operation Help is a heating assistance grant eligible one time annually for PPL customers facing a heating crisis. Operation HELP is funded by PPL Electric Utilities, their employees, retirees and through generous customer contributions.

Security Deposit Waiver: **394** 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.

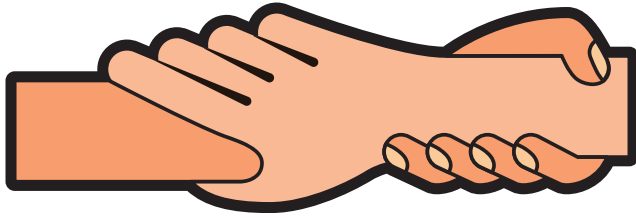
Customer Assistance Program: Through UGI's Customer Assistance Program, **44** households set up sustainable monthly budget plans to pay for gas service. This program offers a special reduced monthly payment based on family size, income and utility usage. It also offers customer arrears forgiveness, allowing them to catch up on past due bills.

Operation Share: Through UGI's Operation Share, **6** 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.

SCA REVENUE & EXPENSES



During Fiscal Year 2019-2020, SCA generated \$3,632,784 in **revenue** and **expended** \$3,550,394, which represented an **increase** of \$82,390 in net assets.



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 2019-2020, 10 households accessed these services to purchase items such as Birth Certificates, Photo ID's, and work attire.

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 2019-2020, 22 clients were enrolled into the program.

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 Borough of Tamaqua and
it's surrounding communities.

**"Selfless giving is the art
of living."**

- Frederic Lenz



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's Weatherization Program helps reduce the energy burden on income-eligible residents by installing cost-effective energy efficient measures, while ensuring their health and safety.

Using blower door technology, technicians are able to prioritize weatherization strategies that will help to make homes more comfortable for these residents.

Some of these energy conservation measures include energy education, air leakage reduction, water heater conservation, insulation and ventilation, and gas/oil heating retrofits.

During 2019-2020, SCA was able to assist 6 households to be preserved and rehabilitated for continued use.

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.

2019-2020 Weatherization Stats

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

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

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

The Weatherization Program also offers baseload measures that are designed to help reduce the electric kilowatt usage of income-eligible residents. These measures include Refrigerator Testing, L.E.D. bulbs, and Clothes Dryer Maintenance.

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

Weatherization

Eligibility

Low-income individuals (at or below 200% of the federal poverty level), with priority given to higher risk residents such as the elderly, disabled individuals, families with children and high energy users.



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 **3** 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 2019-2020, SCA was able to complete **6** rehabilitation projects in St. Clair and **6** 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 2019, SCA was able to complete home repairs in **5** residences.

2020

**\$9275 was collected in donations
10 Families including 34 children
were provided with gifts, clothing,
and a holiday meal.**

Brighter Holiday Campaign

**The Brighter Holiday Campaign is a staff driven
Holiday giving program for
Schuylkill County families.**

**The campaign is led by agency staff, Megan
Chaklos, who solicits donations from local
businesses. The program provides gifts, clothing,
and a holiday meal to these families.**



**Financial Education Coaching
Program (FECF)**

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, and M&T Banks to support the development of the FECF. After months of planning and program development, SCA's FECF officially launched in December 2017.

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 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 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.

In 2020, 88 people received financial counseling attending a FECF workshop and 119 individuals received Financial Counseling in Schuylkill County.



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 28 households during the 2019-2020 program year. Mortgage modification plans were approved for 11 households. This program is funded by the Schuylkill County Affordable Housing Trust Fund (Act137).

Home Emergency Mortgage Assistance Program

SCA counseled 45 households, who were faced with mortgage foreclosure proceedings. 16 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 pre-closing 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 M&T Bank. SCA helped 30 homebuyers complete this workshop for the purchase of their first home in 2019-2020.

All of these programs comply with Equal Housing Opportunity guidelines, as well as federal and state standards.



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.

CARES Rental Relief Program 2020

The act established CARES RRP as an emergency response to the COVID-19 pandemic to disburse funds to counties throughout the Commonwealth to provide financial assistance on behalf of low to moderate income renters experiencing difficulty making rent payments as a result of the COVID-19 pandemic. Assistance was made available in the form of a grant and funds will be paid directly to landlords or property owners.

SCA was able to service 160 households totaling \$464,200 for 2020.



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 2019-2020:

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 unable to be served by the Schuylkill County homeless shelter and require a referral from the provider overseeing the shelter.

Emergency Shelter Data FY '19-'20

**36 Households received emergency shelter
71 individuals provided shelter at a local motel
17 children were able to remain with their families because of shelter services**

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 '19-'20

**5,364 nights of shelter provided
16 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 '19-'20

**30 households received rental assistance and comprehensive case management in an effort to stabilize their housing situation
41 formerly homeless individuals including 25 children were able to secure safe and affordable rental housing**

Home isn't a place, it's a feeling





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**For Services or Information please
contact:**

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

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

Tamaqua Office:
Salvation Army Office
Building 105 West Broad
Street Tamaqua, PA 18252
570.668.1038

**Rent Assistance/Water &
Sewer Program:**
200 North 2nd Street
Pottsville, PA 17901
570.622.1995
Mon. - Fri.
(8:00 am - 4:00 pm)

