

ANNUAL REPORT

2021-2022



Fighting Poverty Empowering People Changing Lives



**SCHUYLKILL COMMUNITY
ACTION**

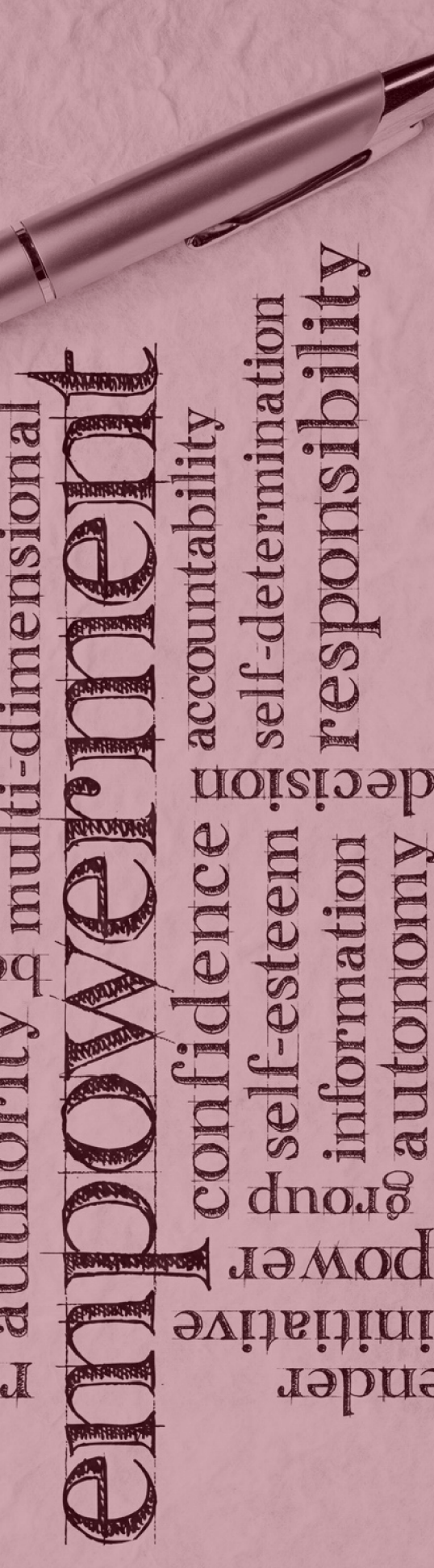


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A MESSAGE FROM THE EXECUTIVE DIRECTOR

As we reflect on Fiscal Year 2022, Schuylkill Community Action (SCA) continues to be a catalytic force assisting Schuylkill County's most vulnerable households in moving forward from a pandemic crisis that has reshaped our local community and the world at-large. As part of these pandemic recovery efforts, SCA was awarded over \$17 million in pandemic response related funding to administer the Emergency Rental Assistance Program (ERAP). ERAP is a comprehensive rental assistance program that provides financial assistance and housing stability case management aimed at stabilizing housing for those households that had been adversely impacted as a result of the Public Health Emergency. During the fiscal reporting period, SCA provided 1,498 households with financial assistance helping them maintain housing during times of financial uncertainty.

With inflation skyrocketing and household utility burden increasing, SCA was able to assist households with programming aimed at reducing household utility burden. Through partnerships with PPL Electric and UGI Utilities, Inc., SCA was able to enroll 5,184 households into utility sponsored customer assistance programs designed to reduce monthly utility obligation and provide arrearage forgiveness to help reduce the impact of outstanding utility balances. Additionally, SCA was able to provide 455 grants totaling \$299,210 for payments towards outstanding utility bills or for fuel deliveries for customers in need.

This is only a very small sampling of the impact SCA was able to provide during the fiscal year. SCA is committed to staying on the forefront of economic recovery and efforts to eliminate poverty in our local communities and improve the lives of Schuylkill County's most vulnerable. We would like to thank our team, our dedicated board of directors, and our community partners for the great work they have done and will continue to do. With that, please take time to review our Fiscal Year 2022 Annual Report, which provides more detailed highlights on some of our major accomplishments and impact from the past year. #HelpingPeopleChangingLives

Sincerely,

David Young

SCA is committed to staying on the forefront of economic recovery and efforts to eliminate poverty in our local communities and improve the lives of Schuylkill County's most vulnerable.



BOARD OF DIRECTORS

Private Sector

Bryan Geiger
John Consugar
John F. Patton
Norm Zwolenik – **Board Vice President**
Reginald Edwards
Sarah Donohue – **Board President**
Trudy Umholtz

Public Sector

Chairman Commissioner Barron Hetherington
Representative: Paul Buber
Commissioner Gary Hess
Representative: Paul Straka
Commissioner George Halcovage, Jr.
Representative: Ron Zimmerman
Dan Lynch - Mahanoy Area School Board
Representative: Karen Yedsena
Mayor Dave Clews
Representative: Mary Ann Dragna - **Board Secretary**
Senator David Argall
Representative: MaryBeth Dougherty
Sheriff Joseph Groody
Representative: Brian Tobin

Low-Income Sector

Amy Wahalec
Alternate: Sean Haldeman
Deanna Mease
Alternate: Jody Dunnigan
Jeanette Triano Sinn
Alternate: Heather Boher
Lt. Betty Ellen Barrett
Alternate: Mary Metzger
Maria Doyle - **Board Treasurer**
Shirley German
Alternate: Verna Ebling

MISSION STATEMENT

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

POVERTY IN SCHUYLKILL COUNTY

According to the American Community Survey of 2017- 2021, the following is true about poverty in Schuylkill County:

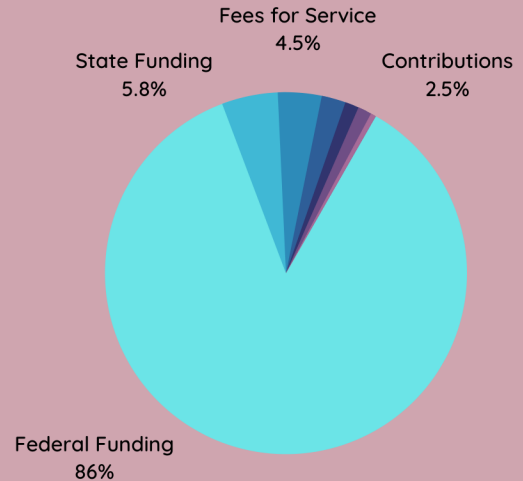
- Approximately 17,477 or 12.8% of Schuylkill County residents live below the poverty level.
 - 11.2% of Asian residents, 11.8% of White residents, 22.7% of Black residents, 24.7% of residents with 2 or more races, 29% of American Indian/Alaskan Native residents, 35% of Hispanic residents, and 43.8% of residents with some other race.
- Approximately 4,895 individuals under the age of 18 live in poverty. This represents 17.4% of all people under the age of 18 in Schuylkill County.
- Schuylkill County has a 7.5% unemployment rate compared to a 6.3% rate nationally.
 - For those living below the poverty level, there is a 48.8% unemployment rate.
- Despite being employed in some capacity during the past 12 months, approximately 3,224 residents, 16 and older, live in poverty.

FINANCIAL IMPACT

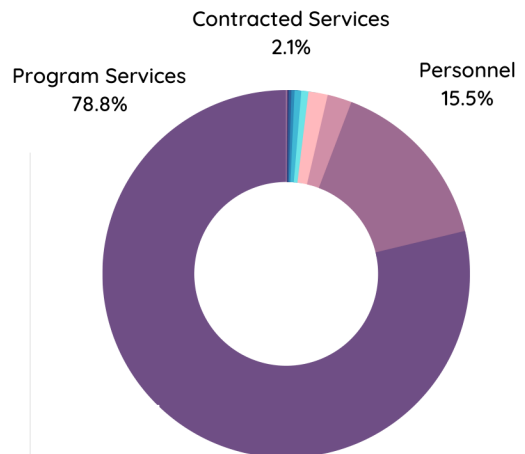
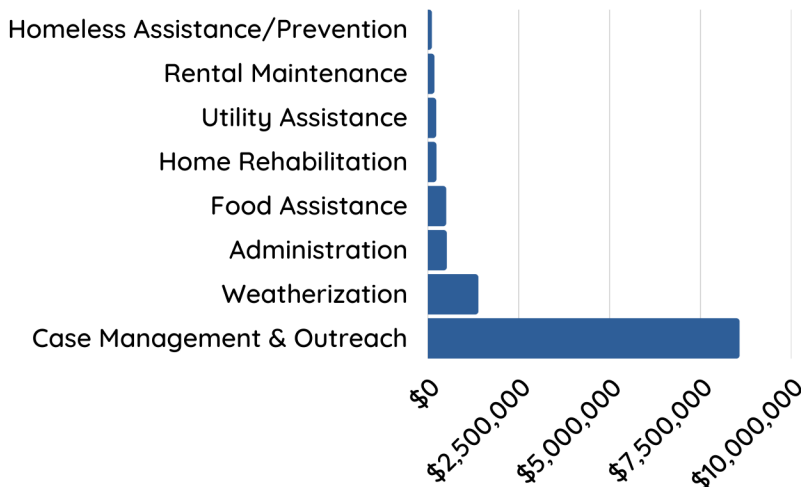
Statement of Activities for fiscal year ending 6/30/2022

\$11,825,298 Total Revenues

Federal Funding	\$10,167,874
State Funding	\$592,840
Fees for Service	\$461,401
Contributions	\$254,530
Local Funding	\$145,432
Rental Income	\$144,823
Administration	\$58,398



\$11,750,458 Total Expenditures



78.8% of total expenditures went towards Direct Program Services.

Service Count 2021-2022

SCA served an unduplicated total of **8,869** households and **21,810** individuals.
SCA responded to **21,519** telephone inquiries and **887** walk-in inquiries for services.

EMERGENCY SERVICES

7 out of 10 Americans are living paycheck to paycheck and are one paycheck away from potential homelessness.



EMERGENCY FOOD

SCA provides emergency food on an as-needed basis. Clients facing a food emergency can coordinate with a food pantry worker to access an existing pantry site, usually in the community where they reside.



EMERGENCY FUND

SCA can provide up to twenty-five dollars (\$25) worth of funds from the emergency funds to purchase a wide range of needs. Typical services provided through the emergency fund are State ID purchase, prescription filling, diaper assistance, and to purchase work clothing.



EMERGENCY RENTAL ASSISTANCE PROGRAM (ERAP)

The Emergency Rental Assistance Program can assist households with up to 12-months of rental assistance and utility assistance in order to avoid eviction and/or loss of utility service.



ANNE'S FUND

Anne's fund is similar to the emergency fund provided by the family and friends in memory of Anne Phillips. Funding is reserved to single head-of-household females. These clients must receive Department of Human Service benefits and be looking for employment. The amount of funds allocated is up to fifty dollars (\$50.)



EMERGENCY SHELTER - HOMELESS ASSISTANCE

Homeless individuals are eligible to receive emergency housing when funds are available. Housing is provided in the form of hotel/motel vouchers at a local motel. Typical stay ranges from three days to one week.



114 households received emergency food through emergency food pantry efforts benefitting 246 individuals

370 individuals received vouchers through the Emergency Fund or Anne's Fund to increase self-sufficiency

14,000 months of rent and utility assistance were provided to prevent eviction for 3,610 people through ERAP

24 homeless individuals and their families received a total of 150 nights of emergency shelter

HOUSING SERVICES



37.2% of occupied units paying rent and 13.84% of homeowners with mortgages in Schuylkill County pay 30% or more of their income on housing costs. When 30% or more of income is spent on housing costs it is considered a "housing-cost burden".



HOMEBUYERS WORKSHOPS

Workshops prepare prospective homebuyers with the skills necessary to purchase a home.



HOME EMERGENCY MORTGAGE ASSISTANCE PROGRAM (HEMAP)

Clients who receive an ACT 91 from their mortgage lender are able to apply for delinquency assistance through PHFA. This occurs when they become 90 days behind. The assistance provides additional time before lenders can move toward foreclosure and provides an opportunity to provide loan funds to possibly keep homeowners in their residence.



SCHUYLKILL COUNTY MORTGAGE FORECLOSURE DIVERSION PROGRAM

Clients who are served a mortgage complaint from their mortgage lender can contact SCA within seven (7) days to place a hold on the foreclosure from going forward. Budget counseling and a financial package is then submitted to the lender to request a modification to bring their account to current and modify the payments to a more affordable amount for the client. This also allows clients, if lender refuses or does not work towards a resolution (if feasible), to request a Conciliation Conference with a judge.



HOUSING COUNSELING

SCA provides home-owners and renters with comprehensive housing counseling services to help stabilize their housing situation.



POTTSVILLE, PORT CARBON, MAHANOEY CITY, AND GIRARDVILLE RENTALS

SCA developed and currently manages apartments/townhouses for rent to lower/moderate income households. There is a total of 21 rental units in the rental inventory.



RAPID REHOUSING PROGRAM (RRH)

The Emergency Solutions Grant (ESG) Rapid Rehousing Program is designed to assist persons, who are homeless, with access to permanent, safe, and affordable housing. RRH participants must be referred by a third party before an intake is completed. After intake, the RRH participant is able to receive financial assistance on a rental property. While receiving rental assistance, the client works with a case manager on housing stability.

10 low-to-moderate Schuylkill County residents were assisted in purchasing their first home

4 households were approved for financial assistance through HEMAP

64 individuals received housing counseling to prevent mortgage foreclosure in 36 households

40 homeless individuals, including 19 children, were able to obtain permanent housing through the Rapid Rehousing Program

HOUSING SERVICES CONTINUED

47.6% of homes in Schuylkill County were built prior to 1940 with many of them being in need of substantial repair.



OWNER-OCCUPIED HOME REHABILITATION PROGRAMS

SCA serves as administrator of multiple rehabilitation programs on behalf of municipalities throughout Schuylkill County. These are total home rehabilitation programs that address code violations, health and safety issues, and lead base paint and radon testing and mitigation measures. Clients must be homeowners, up-to-date on real estate taxes, have homeowner's insurance and be within 80% of the median income.



SENIOR/DISABLED REPAIR

The Schuylkill County Senior or Disabled Housing Repair Program is a countywide, owner-occupied housing repair program funded by the Schuylkill County Affordable Housing Trust Fund (Act 137). The program assists senior citizens in repairing or replacing major systems in their homes and provides disabled persons with increased access within their homes. Up to \$4,750 per unit can be expended to assist with necessary repairs.



SCHUYLKILL HOME REPAIR EXPANSION PROGRAM (SHREP)

SHREP provides access to moderate home repairs to address a failing major system in the home for Senior households and Asset Limit Income Constrained Employed (ALICE) households.



2 total home repairs were completed, 1 in Ashland Borough and 1 in the City of Pottsville

10 households, 16 individuals received home repairs through Senior/Disabled Repair Program

5 households benefitted from home repairs through SHREP

60 tenants occupied the 21 SCA managed rental units during the program year

NUTRITION SERVICES

14.5% of Schuylkill County households containing 8,231 children receive Supplemental Nutrition Assistance Program (SNAP) payments compared to 12.93% statewide.



SCHUYLKILL FOOD NETWORK

The mission of the Schuylkill Food Network is to empower the local communities of Schuylkill County in their efforts to provide food for all area residents that find themselves in need. This mission is accomplished through the coordination of resources, both private and public, that provide food for local distribution. Local volunteers operate eighteen (18) food pantries throughout Schuylkill County.



A total of **170** pantry distributions were held during the 2021-2022 fiscal year with the help of more than **400** volunteers

924,389 pounds of food at an estimated value of **\$1,297,177** were provided to Schuylkill County residents



Pantry participants accessed local food pantries **13,052** times, receiving an estimated **26,104** boxes of food.

OUTREACH PROGRAMS

17.4% of all people under the age of 18 in Schuylkill County live in poverty.



BRIGHTER HOLIDAY

The Brighter Holiday Campaign is a staff driven, holiday giving program for low-income Schuylkill County families. The campaign is led by agency staff who solicit donations from local businesses. The program provides gifts, clothing, and a holiday meal to these families in need.



OUTREACH SERVICES

SCA operates an outreach office in Tamaqua and once per month has office hours in Mahanoy City to enable residents in outlying areas of the County to have better access to SCA programs and services.



SCA received a total of \$5,725 from the following local donors for the 2021 Brighter Holiday Campaign:

Anthracite Abstract Company Inc.
Antz Energy Systems
Bann Homes Inc.
Barefield Development Corporation
Boyer's Food Markets
Cecilia A. Michalik
Dave Miller & Sons Inc.
Hexcel Corporation
Hidden River Credit Union
Hincliffe Gownley Appraisal Group
Horning's Supply Inc.
Jones & Co.
Liberty Oil
M&T Bank
Marshall, Bohorad, Thornburg, Price & Campion
Miller Distributing
Morgan Oil Inc.
Momma Millie's Bakery
Pinecreek Landscaping Inc.
Pinecrest Tree Farms LP
Robert E. Reedy & Sons Inc.
Russo's Pizza Den Inc.
Schuylkill Area Community Foundation
Schuylkill County Board of Realtors
Scott Millwork Co. Inc.
Ted Dreisbach
Wire Tele-view Corp.
Ykim Architects

9 families received holiday gifts for their combined **22 children** through the Brighter Holiday campaign

\$5,725 was donated by local businesses and individuals to the Brighter Holiday campaign to provide gifts to families

1,547 individuals benefitted from SCA related services through our Outreach Office

SELF-SUFFICIENCY PROGRAMS

There are 72 households on the Schuylkill County By-Name List, a comprehensive list of every person in a community experiencing homelessness. This does not include unreported households.



BRIDGE HOUSE

Bridge House Program is a transitional housing service located on the grounds of the Pottsville Housing Authority at Laurel Terrace in the City of Pottsville. Bridge House provides comprehensive services to persons facing long-term homelessness and provides a supportive, safe environment for adults and children. The Bridge House Program provides a stable alcohol and drug free living environment for victims of domestic violence, persons with low income, and individuals recovering from drug and alcohol addiction. The Bridge House Program provides a comprehensive application of services to assist individuals to become self-sufficient.



FINANCIAL EDUCATION COACHING

This program is aimed at providing Financial Education/Literacy to low-income Schuylkill County residents, in an effort to assist these individuals and families in achieving self-sufficiency. Financial education services are provided in both a one-to-one setting and in a group workshop setting.



PROJECT CARE

Project Care is an aftercare program for graduates of the Bridge House transitional housing program to provide on-going support to promote long-term housing stability.



5,231 nights of shelter were provided to 22 households containing 7 children through the Bridge House Program

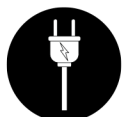
During the program year, 7 individuals graduated from Bridge House and transitioned to permanent housing

515 children received education in basic money skills at 7 Schuylkill County Child Development Centers

24 adults attended financial education workshops through Career Link and 605 received financial coaching sessions through ERAP

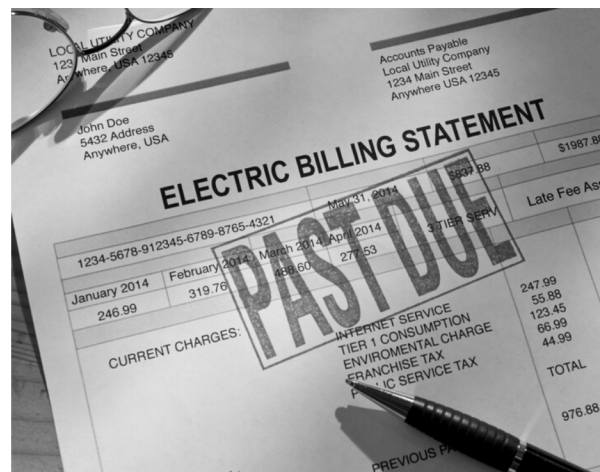
UTILITY PROGRAMS

Utility Assistance is the #2 need identified by 211 inquiries in Schuylkill County.



ONTRACK

Ontrack is funded by PPL and provides a reduced monthly payment plan to assist low-income clients afford their monthly PPL electric bill. The program also incorporates an arrearage forgiveness component, which allows individuals to catch up on their past due bills, without paying out of pocket.



OPERATION HELP

Operation Help is funded by PPL and can be used to help those with emergency heating/electric bills. The funds can be used to purchase oil, coal, or propane. The funds can also be used to stop a shut off on your electric bill. This program requires a small co-payment at the time of service delivery. The amount of the co-payment varies from year-to-year.



RESIDENTIAL SECURITY DEPOSIT WAIVER

At times, PPL requires a security deposit in order to turn on the electricity of a new customer (or at a new address). The Residential Security Deposit Waiver program gives low-income customers who are unable to pay the deposit the opportunity to have their electricity turned on.



UGI CAP

UGI Cap provides reduced monthly payment plans to assist low-income clients afford their monthly UGI Natural Gas bill. The program also incorporates an arrearage forgiveness component, which allows individuals to catch up on their past due bills, without paying out of pocket.



CSBG CARES - UTILITY ASSISTANCE

As part of the Covid-19 Pandemic response, residents facing termination of water, sewer, or unregulated electric services were able to access financial assistance to help stop the termination of their utility service.



UGI OPERATION SHARE

Operation Share is funded by UGI and can be used towards an outstanding UGI Gas bill.

4,780 households,
12,522 individuals
were certified
through PPL's On
Track program to
help make electric
bill payments

Emergency
utility assistance
was provided to
366 households
to help with
heating through
PPL's Operation
Help program

16 households,
42 individuals
were certified
through UGI CAP
to assist in
monthly gas bill
payments

Operation Share
helped 18
households and
58 individuals
pay for their
outstanding UGI
gas bills

82 households,
190 individuals
were able to help
stop termination
of utility service
through CSBG
CARES

WEATHERIZATION SERVICES

Approximately **25-30%** of homes that apply for Weatherization programs are deferred due to health and safety issues that are found in the home during the auditing process.



DOE/LIHEAP

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 income-eligible residents. Energy Conservation Measures Include: Energy Education, Air Leakage Reduction, Water Heater Conservation, Insulation & Ventilation, Gas & Oil Heating Retrofits.

133 households lowered their monthly energy costs through weatherization services



LIHEAP CRISIS

This program can help with repair and/or replacement of failing major heating systems in the home.

Repairs and/or replacements of failing major heating systems were provided to **168 households, 411 individuals**



CLEAN AND TUNE

Pilot initiative that provides access to regular service and maintenance for heating systems to increase functional longevity of the system.

90 households received regular service and maintenance for their heating systems



SCHUYLKILL COUNTY WEATHERIZATION

DEFERRAL HOUSING REHABILITATION PROGRAM

SCA administers a HOME funded Pilot initiative addressing Weatherization deferrals. Homeowners deferred for Weatherization may be referred to the program. Homes rehabilitated for the program undergo major rehabilitation efforts to address the deferral issues, as well as, other code violations present in the home including lead remediation and radon mitigation. Clients must be homeowners, up-to-date on real estate taxes, have homeowner's insurance and be within 80% the median income.

1 household received major home rehabilitation through deferral to prepare for weatherization



NEEDS ASSESSMENT

Two hundred and sixty-three (263) surveys were completed between three sectors:

- Schuylkill Community Action Clients
- Human Service Providers
- Stakeholders/Community Partners (Including local municipalities, community donors, SCA Board Members and SCA staff)

Schuylkill Community Action (SCA), a private non-profit Community Action Agency dedicated to serving low-income people, conducted the 2021 Community Needs Assessment in accordance with agency strategic planning efforts. The Assessment is SCA's effort to report on the needs of low-income persons in Schuylkill County. Assessing the needs, specific to Schuylkill County, is essential to coordinating, planning, and providing a variety of social programs and services.

Top Three Needs Identified by Respondents

NEED	STATISTICS TO SUPPORT NEED	
Weatherization Services	<ul style="list-style-type: none">• 47.6% of Schuylkill County Homes were built prior to 1940. Older homes often receive more benefit from Weatherization services.	<ul style="list-style-type: none">• 25-30% of homes that apply for Weatherization through Schuylkill Community Action programs are deferred due to health and safety issues that are found in the home during the auditing process, leaving these homes ineligible to receive Weatherization services.
Home Heating Assistance	<ul style="list-style-type: none">• In 2019-2020, the average LIHEAP Cash grant for Schuylkill County was \$281.83 compared to the Statewide average of \$259.84. Cash grants are used to assist low-income households in paying heating assistance bills.	<ul style="list-style-type: none">• The median year built for houses in Schuylkill County was 1943 compared to 1962 for the State of Pennsylvania. The antiquated age of the housing stock suggests an increased need for heating assistance due to the lack of insulation and energy assistance building measures in these older homes.
Affordable/Safe Rental Units	<ul style="list-style-type: none">• 64% of homes in Schuylkill County were built prior to 1960. The result of this antiquated housing stock is that many of the homes are in need of repair and often times apartment units do not meet the local building codes.	<ul style="list-style-type: none">• 13.03% of Schuylkill County homes are vacant. Approximately 10% of the vacant properties are designated for rental occupancy.• According to the American Community Survey 2015-2019 5 year estimates, 42.13% of Schuylkill County renters pay 30% or more of their gross income for rent.

HOW YOU CAN HELP

Since SCA is a 501(c)(3) private, non-profit corporation, we rely on the generous support of individuals, corporations, foundations, and others in order to serve those in need in Schuylkill County. All donations to SCA are tax deductible.



VOLUNTEER

- Volunteer to help a food pantry in your community
- Bilingual volunteers are always needed in SCA's offices and in the community!

SPONSORSHIP

- As a Schuylkill County business owner, partner your business with SCA during the winter holidays to provide food and gifts to families in need



DONATIONS

- Conduct a food drive to stock a local food pantry
- Provide in-kind donations such as toiletries, household items, office supplies, and food
- Provide a monetary gift
- Select SCA as your preferred charity and/or purchase items from our registry at:

www.walmart.com/registry/registryforgood

"Never doubt that a small group of thoughtful, committed citizens can change the world; indeed, it's the only thing that ever has."

- Margaret Mead



Administrative Office

206 North Second Street
Pottsville, PA 17901

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

For services or information, please contact:

Administrative Office

206 North Second Street
Pottsville, PA 17901

Telephone: 570.622.1995

Hours: Monday - Friday
8:00 AM - 4:00 PM

ERAP Office

200 North Second Street
Pottsville, PA 17901

Telephone: 570.622.1995

Hours: Monday - Friday
8:00 AM - 4:00 PM

Main Program Office

225 North Centre Street
Pottsville, PA 17901

Telephone: 570.622.1995

Hours: Monday - Friday
8:00 AM - 4:00 PM

Tamaqua Office

105 West Broad Street
Tamaqua, PA 17901

(entrance in rear)

Telephone: 570.668.1038

Hours: Monday - Friday
8:00 AM - 4:00 PM

Weatherization Office

500 North Centre Street
Suite 102

Pottsville, PA 17901

Telephone: 570.622.1995

Hours: Monday - Thursday
7:00 AM to 5:00 PM

*We thank you for your
continued support in our
efforts to serve low-income
individuals and families in
Schuylkill County.*

schuylkillcommunityaction.com