



COMMUNITY ACTION PLAN 2009-2011

North Shore Community Action Programs, Inc

Strategic Plan

NORTH SHORE COMMUNITY ACTION PROGRAM, INC.
COMMUNITY ACTION PLAN
FY 2009 THROUGH FY 2011

Submitted by:
North Shore Community Action Programs, Inc.
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I Mission Statement

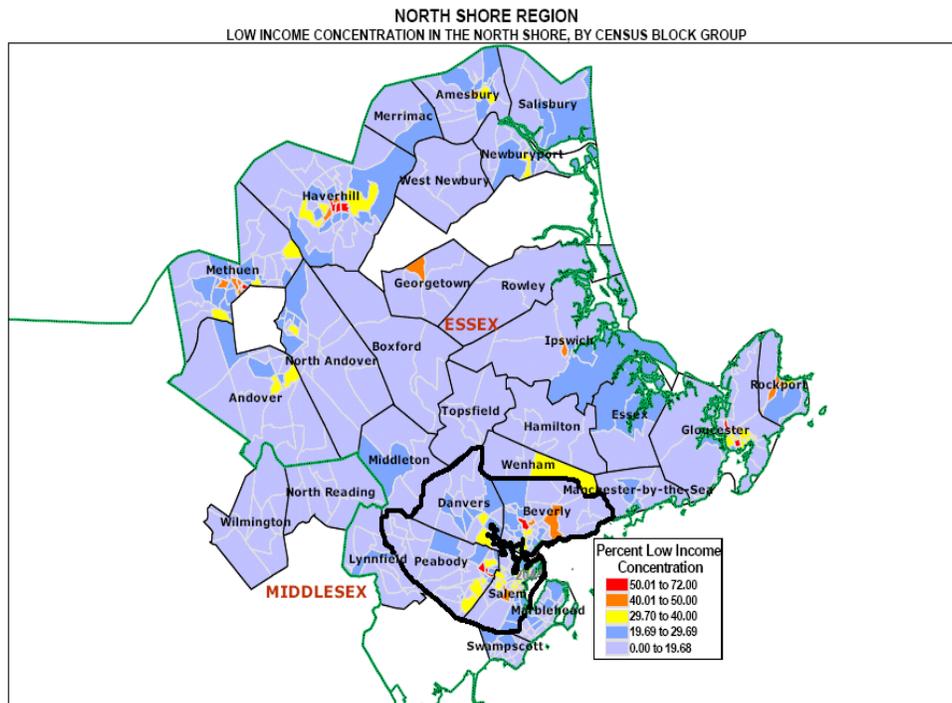
Seeking to eliminate poverty in the midst of plenty, North Shore Community Action Programs, Inc. (NSCAP) provides a range of services and activities that impact upon and mitigate the causes and conditions of poverty. While focused on our designated communities of Salem, Peabody, Beverly, and Danvers, NSCAP serves low-income people across 22 municipalities in Essex County.

NSCAP acts as a catalyst, focusing public leadership and community sentiment on the causes and effects of poverty to access support and resources. NSCAP generates new streams of public and private financial revenue and directs it toward program development that responds to documented needs and engenders innovation. The ultimate aim is for low-income people to become self-sufficient. NSCAP creates a climate of opportunity where people can enable themselves, develop their abilities, acquire knowledge and hone the leadership skills needed to live in dignity and decency and to become actively engaged in the civic life of our communities.

NSCAP continues to undertake and expand initiatives to secure this mission, thus making the entire community more responsive to the needs and interests of the poor. These actions will bring about greater participation among all residents in the affairs of our community as well as in the development of advocacy institutions as a means for improving community conditions.

II Community Characteristic

This document focuses primarily on NSCAP's core designated communities: Salem, Beverly, Peabody, and Danvers that together cover an area of 55 square miles and contain a population of 157,021. The following map of Essex County, reveals the broader geographic area within which these communities are located and the pockets of low-income neighborhoods within the NSCAP service area where many of our clients reside.



Beverly

Founded in 1626 and incorporated as a city in 1894, Beverly was once a thriving industrial center, dominated by United Shoe Machine Corporation. Today Beverly, boasting a population of 39,538 is primarily a residential community, with a service and retail economy. The most dramatic economic development was the renovation and transformation of the former United Shoe Property into 8 million square feet of commercial real estate. Another of the city's major employers is the Beverly Hospital, part of the Northeast Health System. Beverly is also home to Montserrat College of Art, Endicott College as well as a North Shore Community College campus. These centers of economic growth also represent, in good part, the projected future of labor market trends into health and service-sector fields where an associate's degree is a requirement and a college degree is preferred.

Peabody

Peabody is the largest of the four designated NSCAP communities. Once the world's largest producer of leather, Peabody experienced a slow economic decline after World War II. In recent years, however, Peabody has bounced back with the establishment of Centennial Industrial Park and other industrial parks. What makes Peabody somewhat unique, however, is that it has held onto a relatively strong manufacturing sector. Although there has been a recent downward swing in manufacturing, Peabody's manufacturing sector still employs 14% of its workers. Peabody's service sector represents a dramatic 41% of economic activity.

Located at the intersection of Route 128, Route 1, and I-95, Peabody is a popular residential community for Boston and 128 commuters. The community has a growing immigrant population as well. Always a town with large Greek, Italian, and Portuguese communities, today Peabody also has a large Spanish-speaking population, a rapidly growing Brazilian community, and a number of Eastern European, Asian and Russian immigrants as well. In 2000, the racial breakdown of the population was estimated to be 93% White, 3.4% Hispanic, 1% Black, and 1.4% Asian-American/Indian. The largest increases since the 1990 census occurred in the Latino population, which increased 22% and the Vietnamese population, increasing by 540%. These numbers do not reveal the large Portuguese-speaking community since they do not identify themselves as Latino. Yet many of these immigrants are non-English speaking and face barriers and discrimination similar to the experience of minority populations.

Salem

A seaside community with a rich historical legacy, Salem was once the largest seaport in the country and the center of the East India trade. Salem lost its prominence in the mid-nineteenth century when ships became too big for the harbor. Salem faced a second economic decline in the 1980s and 1990s, with a rapidly diminished industrial base. Today Salem, with a population of 41,343, is nurturing a tourist industry that sees a million visitors a year and capitalizes on its early settlement history including the 1692 Witch trials, and the East India trade. The Peabody Essex Museum in its current expanded and beautifully renovated construction has helped further expand the city's standing as a tourist destination spot. However the expansion of service jobs has not compensated for the loss of the city's former manufacturing entities and the city struggles to generate sufficient tax revenue to support its public school system and other municipal costs. Salem is also home to Salem State College which offers both undergraduate and graduate programs. Salem has grown by 2.3% since 2000 bucking the Massachusetts trend of shrinking population. Nearly 62% of the City's population lives in the "downtown" area. This means that the center of the city is densely populated primarily with individuals and families who rent rather than own and it is also where the poorest neighborhoods in the city exist.

Danvers

The town of Danvers is the smallest and wealthiest of NSCAP's four core communities. Originally settled in 1630, Danvers was a colonial farming town. More recently, it has capitalized on its location off Route 128 and developed a strong commercial economy. It has a population of 25,833 which represents an increase of 2.5% since 2000. Many of the new jobs being created in Essex County are in the Danvers area. The mixed economy--with 18% of jobs in manufacturing and construction, 35% in services, and 36% in retail and wholesale trade--is attracting new residents to the area. For low-income people living in Danvers and surrounding towns, the lack of public transportation makes it difficult to take advantage of the availability of jobs.

III Service Area Profile

A. Population

Between 2000 and 2006, the population of the North Shore grew by 0.7 percent as compared with the state of Massachusetts which grew at a faster pace of 1.4%. However NSCAP's core communities ran counter to the trend of the broader North Shore region and excepting Beverly, showed an increase of between 2.3% and 7.5%. Population growth for the City of Peabody was significantly larger at 7.5%, due primarily to the increased population at Brooksby Village, an expanding Retirement Community that has added over 1,800 new residents to the City during the last 6 years. The region saw a decrease in residents under 16 (-3.6%), between 25 and 34 (-11%) and between 35-44 (-9%). The only increasing population for this period was 16- 24 year olds (+5%).

	Population 2000	Population 2006	2000- 2006 % Chg.
Salem	40,407	41,343	2.32%
Beverly	39,862	39,538	-0.81%
Peabody	48,129	51,734	7.49%
Danvers	25,212	25,833	2.46%
NS HOME Consortium	555,061	568,396	2.40%
MASS	6,349,097	6,437,193	1.39%

The other critical trend is the population shift by race/ethnicity and immigration status in the North Shore region. According to the 2005-2006 American Community Surveys (US Census Bureau, ACS 2008), Essex

County welcomed 15,320 new immigrant residents. As the following table reveals, all of the region's population growth was the result of the increasing numbers of ethnic and

racial minorities coming into the North Shore. Concurrently, the number of non-Latino residents declined by 2%.

Change in the Total Population of the North Shore Area
by Selected Characteristics, 2000 and 2005-06

	2000	2005-06	Absolute Change	Relative Change
Total	445,327	448,457	3,130	0.7%
<u>Gender</u>				
Male	212,576	217,769	5,193	2.4%
Female	232,751	230,688	-2,063	-0.9%
<u>Nativity Status</u>				
Born abroad	47,140	57,834	10,694	22.7%
Native born	398,187	390,623	-7,564	-1.9%
<u>Race-Ethnicity</u>				
White, non-Hispanic	391,980	384,682	-7,298	-1.9%
Black, non-Hispanic	9,872	11,296	1,424	14.4%
Hispanic	25,837	34,401	8,564	33.1%
Other, non-Hispanic	17,638	18,078	440	2.5%

Sources: 2000 Decennial Census Public Use Microdata Samples (PUMS) data files and 2005 and 2006 American Community Survey Public Use Microdata Samples (PUMS) data files. tabulations by the Center for Labor Market Studies, Northeastern University.

CHART 2. Chart from Northeastern University Center for Labor Market Studies, 2008

B. Income and Poverty

A recent study issued by the UMASS Donahue Institute underlined the growing and dramatic inequality that exists between and among the five quartiles of Massachusetts' family income levels. The results reveal that for the "bottom 80 percent of families in the Commonwealth, income growth was modest during the 1990s. By the year 2000, the top 20 percent of families received almost 8 times the income of the lowest 20 percent of families." The United States Legislature's Joint Economic Committee headed by Senator Schumer points out that, adjusting for inflation, nationally, "the income of a typical American household fell by \$962 or 2% to \$48,201 between 2000 and 2006. The real median income for Massachusetts households averaged \$53,982 over the 1999-2000 compared with \$56,592 during the 2005-2006 period."

CHART 3 City/Town	2001 Median Income	2005 Median Income	% Increase
Beverly	59,517	63,196	0.86%
Danvers	64,804	68,910	0.94%
Peabody	60,449	64,186	0.94%
Salem	48,546	51,547	0.94%

In Essex County the accompanying table reveals the scant income increases experienced by median income households between

US Bureau of the Census 2007

2001 and 2005. Both 2000 census data and more recent figures released by the ACS also reveal a clear disparity between the wages of white and Latino workers, Latinos representing the largest immigrant population within NSCAP's service area and the group most responsible for North Shore's increase in population. What is also clear from the chart below is that Latinos as a group have lost ground as compared with all other minority groups in the greater Boston area including Blacks and Asians.

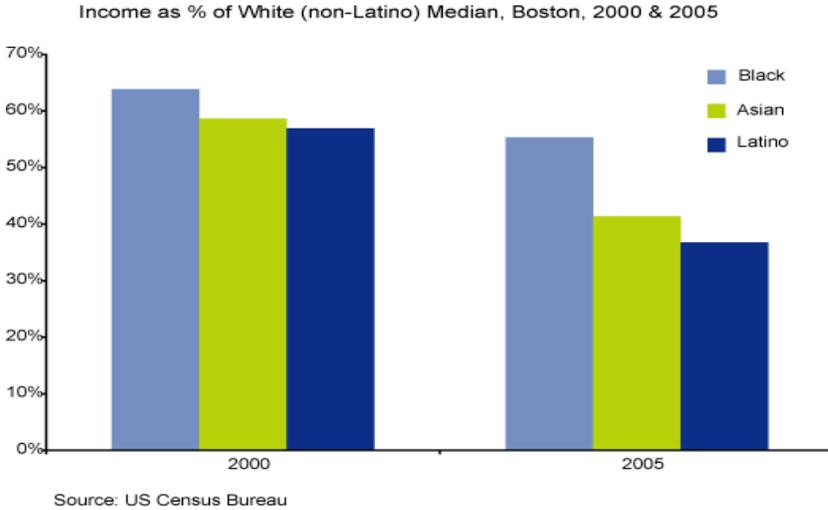


CHART 4 "Economic (In)security" Institute on Assets & Social Policy, Brandeis University 2006

The most recent poverty figures released by the US Census Bureau's ACS, lists 9.9 % of Massachusetts residents to be living at 100% of the poverty level. Thirteen percent of MA residents are living at 125% of the poverty level, making them eligible for most low-income benefit programs. The numbers of children receiving free and reduced lunch across NSCAP's core

CHART 5 2006-07 North Shore School Districts					
Low-Income Students	Free Lunch		Reduced Lunch		Comb. Percent
	#	%	#	%	
Beverly	743	16.9	165	3.7	20.6%
Danvers	242	6.7	94	2.6	9.3%
Peabody	1,129	17.6	264	4.1	21.7%
Salem	1,534	34.6	275	6.2	40.8%
State Totals	227,778	23.5	52,460	5.4	28.9%

service area reveals a more dramatic picture of economic need and child poverty. Although Massachusetts ranks eleventh among states for their poverty rate of 10.3 versus the national rate of 13.3, the cost of living, particularly the skyrocketing costs of fuel and housing make it extremely difficult for

low and very low-income families to meet these escalating cost burdens. Between 2001 and 2006, fair market rents increased 40% on the North Shore. Between 2007 and 2008, the cost of heating oil underwent a 44% increase. The cost of oil is estimated to hit \$4.46 per

gallon this winter (2008-009). These costs spikes are unfortunately not isolated, as they influence other pricing such as food, transportation and other services. All of the foods pantries and food kitchens in our service area have sounded the alarm during the last 9 months that they are running out of food and unable to meet the full needs of the numbers of families who are seeking food and meals. Local kitchens and pantries have also provided anecdotal information on the increase of “new”, never before served, families from a higher economic demographic that includes homeowners. In addition, during the same period between 2001 and 2006, health care premiums increased by 37.4%.

These skyrocketing costs make the North Shore of Massachusetts one of the most expensive metropolitan statistical areas (MSA) to live within in the United States. Barry Bluestone, Director for the Center for Urban and Regional Policy at Northeastern University, assessed the costs for families in 2006 in the areas of housing, child care, health care, personal care and Fed/State taxes and judged Greater Boston (which for these statistical purposes encompasses the North Shore) the highest MSA in the US. With these realities in mind it is no surprise that the high costs of housing and heat were designated as the top 2 most pressing economic issues for low-income people, staff and service providers who responded to our 2008 needs assessment.

The North Shore economic scan then shows rising fuel costs that have increased the price of food and other services, rents that remain very high, low vacancy rates and costly health care. Simultaneously, incomes have remained flat or lost ground and exacerbated the effect of these drivers on the cost of living.

C. Housing

“Despite an increase in the construction of multifamily housing and a modest rise in the vacancy rate, the housing market of the North Shore HOME Consortium remains unaffordable to most low and moderate income families.”

-----NS HOME Consortium Consolidated Plan 2005-2010

Essex County has lost much of its industrial base over the last two decades and in recent years North Shore communities have become increasingly popular residential areas for commuters who work in the Boston metropolitan area, and within the high tech industries along Route 128. This influx of higher income residents has put tremendous pressure on the availability and price of housing. Although most municipal governments on the North Shore have focused their affordable housing efforts on providing home

ownership opportunities to lower income residents, these programs are inadequate to address the housing needs of the majority of the area's moderate, low-income and very low-income families. The median price for a home in Peabody is 350,000. The median income for Peabody families is \$60,449. The Home ownership programs that provide low-interest loans cannot breach this kind of imbalance. They also cannot substitute for realistic affordable housing policies.

CHART 7. NORTH SHORE Home Prices								
City/Town	Median Single-family Home Price							%
	1998	2001	2002	2003	2004	2005	2006	Change
								1998-2006
Beverly	189,900	283,000	316,000	345,000	375,000	381,950	370,000	94.84
Danvers	196,750	285,000	308,000	354,950	372,250	390,500	372,500	89.33
Peabody	186,000	265,750	308,500	328,750	358,000	372,000	350,000	88.17
Salem	153,700	228,500	276,750	305,000	319,500	345,000	320,000	108.2

Source: North Shore Home Consortium Plan 2005-2010

A recent rent study completed by NSCAP in the summer of 2008 reveals a small but persistent increase in rents across nearly all of our core communities despite the dramatic rise in foreclosures and the significantly softened housing market. Peabody shows a slight downward trend from an average of \$1100 for an unheated 2-bedroom apartment to \$1037. However Salem, which has the largest low-income population of any of our core communities and from where the largest percentage of our housing clients seek assistance, shows an increase in market rate apartments from \$1117 (no heat or utilities), in 2004 to \$1399 for the same size apartment unheated.

Chart 8 NSCAP Rent Study August 2008	NSCAP Communities	1-Bedroom	2-Bedroom
Beverly	No utilities	912	1219
	Some utilities	1043	1357
Danvers	No utilities	1238	1443
	Some utilities	N/A	1600
Lynn	No utilities	935	1028
	Some utilities	899	1240
Peabody	No utilities	883.33	1070
	Some utilities	1037.5	1068.75
Salem	No utilities	1374	1399
	Some utilities	1125	1389

In fact the lack of affordable housing has reached crisis proportions. In the Greater Boston Housing Report Card of 2005-2006, it was concluded that soaring home prices prompted many young working families to leave the region, that the same

prices kept others from coming into the state and simultaneously dampened

Massachusetts business investment. The report concludes that Massachusetts has 100,000 fewer jobs than it did in 2001, in good part because of this housing crisis. On the North Shore, rental apartment vacancy rates remain low and the average rent for two-bedroom apartments exceeds \$1200/month without utilities. In NSCAP's assessment survey of low-income residents, 62 % of NSCAP's clients indicate that the lack of affordable housing is a moderate to severe problem for them. Ninety-six percent of NSCAP and other area providers rated the lack of adequate and affordable housing as a severe problem.

One direct outcome of this situation is a dramatic rise in eviction cases in the 5 housing courts across Massachusetts. Between 1993 and 2003 evictions rose 53%. In 2006 the Northeast Housing Court filed and entered 3623 evictions. In 2007 this number increased to 3884. In the current year, which begins for the courts in Jan. 2008, 2900 evictions have already been filed. Anecdotal reports from area legal service providers, including Neighborhood Legal Services, Merrimack Legal Services and NSCAP's Housing Law Attorney, point to a spike in caseloads and eviction actions at the Northeast Housing Court. We can confirm that Legal services in the Essex County and Middlesex Areas area cannot begin to keep up with the demand for legal assistance and turn away hundreds of cases each month.

NSCAP and other regional advocates have also noted that despite a soft housing market and a rising number of foreclosures, market rate rents on the North Shore have remained high and out of reach for low and very low income families. There is also a serious gap in the availability of transitional housing for homeless families and huge waiting lists for public housing. Section 8 certificates are very scarce and other resources such as MRVPs (Massachusetts Rental Voucher Program) tend to get accessed and depleted within a short period of time. These circumstances place low-income families at risk of becoming homeless with few options left to them but to live in unhealthy and inappropriate conditions. The recent de-funding of Prevention Services through Housing Assistance Programs has put an additional strain on an overburdened system. Many families, as a result become homeless and are remaining homeless for longer periods of time.

As chart nine reveals, there are a total of 6784 subsidized units within NSCAP's service area. This does not begin to meet the needs of low-income and moderate income families who are paying more than 30 % of their income on housing. In fact, as these costs relate to low-income families living in the HOME Consortium's low-income households, (80% of area median income or \$66,080 in 2005) 49% or 34,969 households face excessive cost burdens.

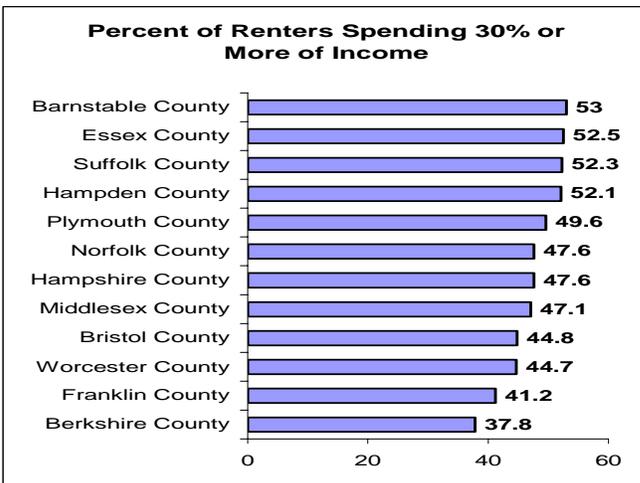
CHART 9 Subsidized Housing Inventory (SHI) by Community					
NSCAP CORE Communities	Total Housing Units	Total SHI Units	SHI %	Units Affordable in Perpetuity	% SHI Affordable in Perpetuity
Salem	18,103	2309	12.8%	965	42%
Beverly	16,150	1759	10.9%	876	50%
Peabody	18,838	1832	9.7%	507	28%
Danvers	9,712	884	9.1%	533	60%
TOTALS	63,803	6784	10.6%	2881	45%

NSCAP Rent Study, August 2008

Chart 10 compares comparative rent burden by county. Essex County is only exceeded in burden percentages by Barnstable County. Clearly the amount of subsidies and/or the number of subsidized units does not begin to meet the growing need of our area.

The need for emergency housing has risen dramatically over the last 10 years. Currently all scattered site and congregate shelter space is full but the Department of Transitional Assistance has found it necessary, once again, to expand emergency shelter space at motels. There are currently 460 families living in motels in Massachusetts and the length of stay for these families is estimated to be from three to five months. During the summer of 2007 there were no families staying in motels.

Chart 10 MA Dept. of Transitional Assistance 2007 In addition to a shortage of subsidies, there is



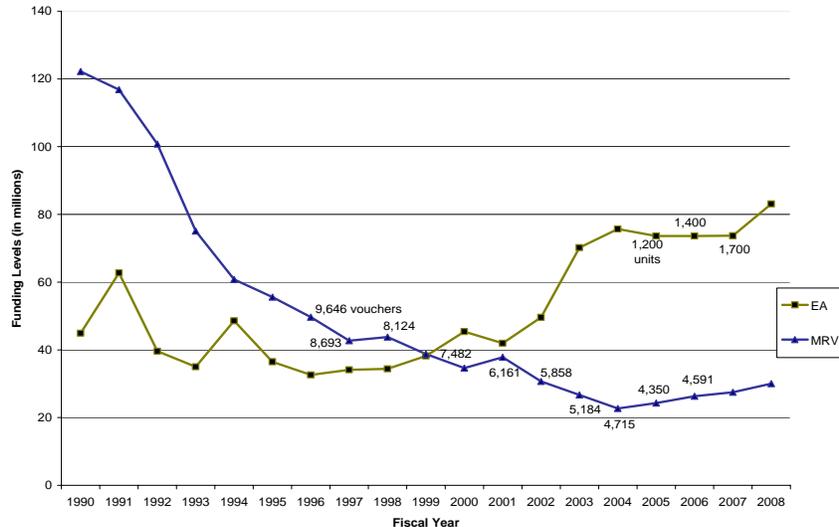
also a lack of financial and other kinds of short-term emergency supports for families at imminent risk of becoming homeless.

As chart 11 reveals, there is a visible correlation between the lack of availability of MRVPs and the rise in the number of homeless families in Massachusetts. It is the belief of many Massachusetts and North

Shore community leaders that without a significant investment in affordable housing and subsidies that homelessness and the cost of shelter will continue to rise. Massachusetts has the third most expensive housing market in the country that stands in the way of home ownership for low-moderate families as well as those core members of our

community such as teachers and civil servants, retail workers and office support staff, health workers and child care staff.

CHART 11. Comparison of Massachusetts Families in Shelter with Numbers of Available Vouchers



- MA Dept. of Transitional Assistance, 2007
- Between Jan 2007 and Oct. 2007 the number of families in shelter increased by 36%.

Although Massachusetts state spending on housing has increased each year since 2004 when state spending reached a nine-year low of 188 million, the current levels are still 23% less than they were in 1991 and only half of the \$410 million committed in 1989. To compound this long-standing underfunding, the Federal support for affordable housing has declined by \$29 million since 2006. Funding for HOME Programs was reduced by 5 million and CDBG Small Cities Programs were reduced by \$13.6 million. (The Greater Boston Housing Report Card 2006-2007)

D. Income, Assets and Cost of Living

The North Shore is a region stratified by class: cities and towns of substantial wealth are juxtaposed against those marked by extreme poverty. Communities such as Marblehead, Beverly Farms, Wenham, Hamilton, Middleton and Topsfield have median household incomes far above the state average. In 2005, for example, the median household income in Middleton was \$95,295 while the median household income in Salem was \$51,547. The widening economic gap between the haves and have-nots that has characterized life in the United States and Massachusetts during the last decade is fully manifest on the North Shore in the economic stratification between rich and poor, with the middle class struggling to capture a slice of the economic pie.

According to the Wider Opportunities for Women Self-Sufficiency Index, a family of four, living on the North Shore, would need an income of at least \$53,206 to afford basic necessities of food, housing, medical care, transportation, and child care. Unfortunately, the poverty percentages for women who are the female heads of household are significantly higher than for any other discreet group. On the North Shore, of all low-income households 45.6% are headed by women. Women in Massachusetts still make only 77% of their male counterparts for comparable jobs.

Chart 12 Wider Opportunities for Women, 2006

<i>The Self-Sufficiency Standard for Massachusetts: Three Family Types Chart</i>		
<i>Family Type</i>	<i>Lowell (Essex County Prototypes)</i>	
1 adult, preschool child	Self-sufficiency	\$39,990
	% of Poverty	330%
1 adult, 1 preschool, 1 school aged child	Self-sufficiency	\$47,017
	% of Poverty	308%
2 adults, 1 preschool, 1 school-aged child	Self-Sufficiency	\$53,206
	%of Poverty	294%

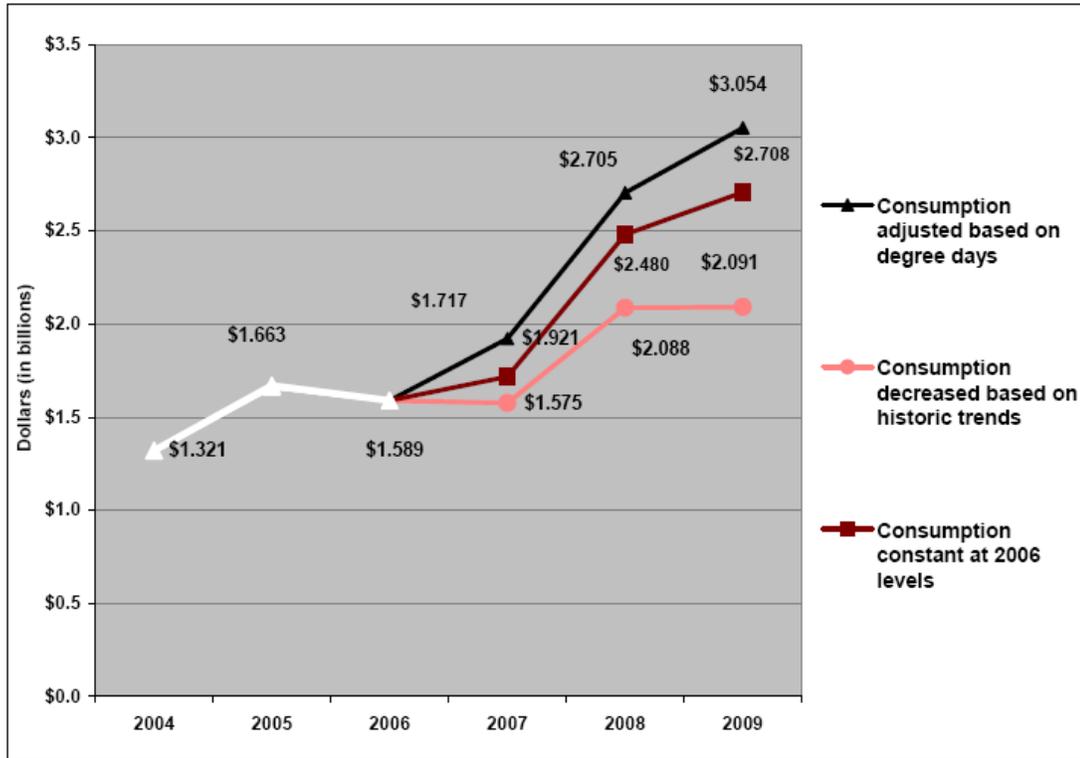
Finally, there is the inevitable result of low wages and high rents interfering with people's abilities to pay for food, prescription drugs and other basic needs. Between 2001 and 2006, fair market rents increased 40% in the Boston/North Shore area and 47% in Lowell. Since 2003, the price of gas has increased by 60%. The MA Dept. of Transitional Assistance supported a study of food insecurity and hunger among households leaving welfare in Massachusetts. These numbers reveal that after leaving welfare, respondents reported dramatically increased levels of food insecurity and hunger. Household food insecurity with hunger increased by more than half (from 14.1% to 21.9%) while food insecurity without hunger increased by nearly a third (from 15.8% to 20.8%). While hunger and food insecurity were on the rise, food stamp participation rates have steadily increased on the North Shore during the last three years and the use of food pantries and kitchens have experienced unprecedented increases.

The Food Research and Action Center reports that, as of 2005, there are 202,000 households within the state of Massachusetts which are food insecure. Since 1997 there has been a 76% increase in demand for emergency food programs in Massachusetts.

1. Rising Costs of Fuel, Food and Expanding Economic Insecurity Further evidence of the severe problems facing low-income people is the size of unpaid utility bills brought to the attention of NSCAP advocates. These bills, which used to run a few hundred dollars, are frequently thousands of dollars, as people try to absorb the high cost of rent as well as the cost of oil, gas, and electricity. These are often the kinds of debt situations that lead to homelessness since people can only juggle their bills for so long. Typically something gives and they pay one bill over another and are eventually served with an eviction notice for non-payment of rent.

In a recent study released by the Donahue Institute at the University of Massachusetts, entitled, Heat Rises, it was stated that, “ between 2003 and 2008, the regional retail price of home heating oil rose more than 175 percent, from \$1.43 per gallon to an annual average price of \$4.00 per gallon. During the same period, residential prices for natural gas rose nearly 48 percent, and household electric utility customers saw a 43 percent increase. This trend is expected to continue into 2009, with oil prices projected to rise 10.75 percent from 2008, and gas and electricity prices projected to rise 15.6 percent and 7.6 percent, respectively.”

Chart 13. Estimated aggregate household expenditures on heating oil, 2004-2009



Source: Energy Information Administration, U.S. Census Bureau American Community Survey and UMDI estimates

As Chart 13 points out, the aggregate expenditures for oil have risen astronomically since 2004. The Donahue Institute emphasizes that such an increase in costs will place an enormous burden on Massachusetts since a disproportionately large number of our residents, more than 30% of households relies on oil heat. Additionally, low-income households will bear the brunt:

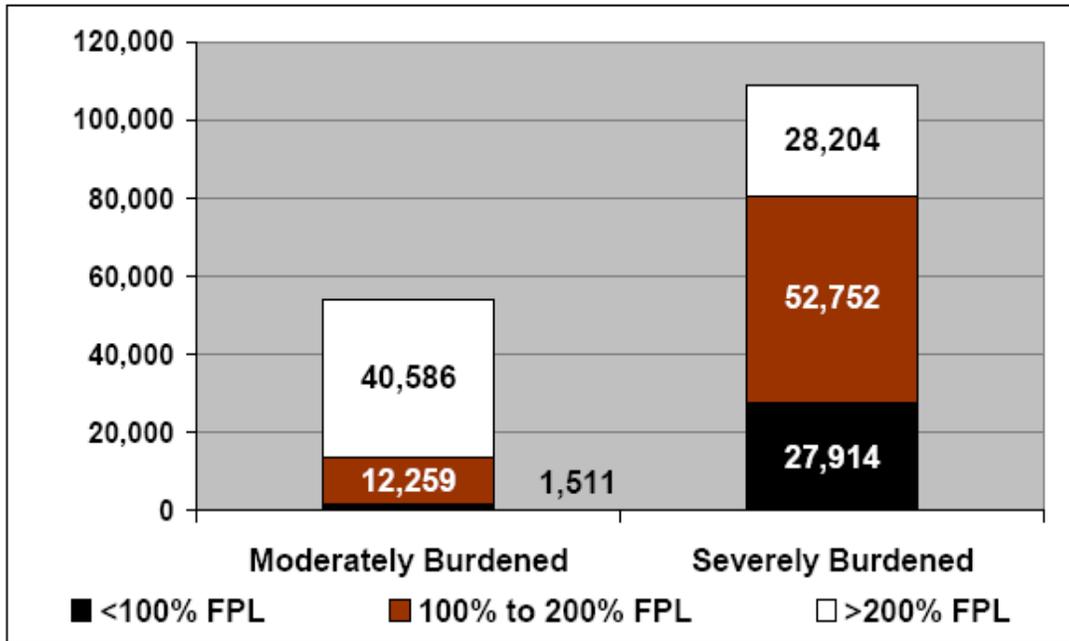
*It is low-income households that heat with oil, however, that will be the most severely affected by the rising cost of home heating. Using a conservative approach to estimate the economic burden of home heating, the UMass Donahue Institute estimates that at least 163,224 low and low-to-moderate-income households will experience difficulty paying their heating oil bills in 2009. . . . Approximately two-thirds, or 108,870 of the 163,224 burdened households will experience **severe** difficulty paying their oil heat bills. Nearly two-thirds, or 69,595 of these **severely burdened** households are headed by persons over the age of 60, including almost 25,000 households headed by residents who are over the age of 80.*

-----Donahue Institute, Heat Rises, 2008

NSCAP has experienced an increase of LIHEAP applicants during the last three fuel seasons. Many of these new, first-time applicants do not meet eligibility guidelines. Between 2007 and 2008 there was a 4% increase in total LIHEAP applications. In 2007, 195 (of 3421)

or 5.7% of applicants were denied because they were over income. In 2008, 254 applicants (of 3573) or 7.1% of applicants were denied for being over income. This represents a 30% increase of denied applicants between 2007 and 2008. Based on the predictions of the Donahue Institute and other indicators it is clear that thousands of households slightly above LIHEAP eligibility income will be at severe risk in the fuels seasons to come.

CHART 14 Moderately Burdened and Severely Burdened Oil Heat Households



Source: U.S. Census Bureau, American Community Survey, 2005 – 2006, Energy Information Administration

E. Race, Ethnicity and the Diversification of NSCAP's Service Area

Although Essex County has a predominantly white population, there have been significant shifts over the last decade, particularly in the urban centers of Lynn, Salem, Gloucester, Peabody, and Beverly. Between 2003-2005, the MA labor force contracted by 1.7%. Massachusetts was the only state in the nation to decline each year during this time period. Meanwhile, the nation's labor force expanded by 3.1%. (MassINC. and MIRA 2008). From 2000 to 2005, the state lost, on net, 233,000 residents to other states. In relative terms, the state lost 3.6% of its 2000 population. Except for the influx of immigrants into Massachusetts and Essex County, the population would have shown this decline.

Instead there was a slight increase state-wide and a slightly more significant one in the NSCAP core service area. Based on the current rate of population expansion (1990-2006), it is projected that such growth, if continued, would result in an immigrant population of 875,000 by the year 2025. That is an increase of 21% over the 2000 population.

Currently, the largest minority groups on the North Shore are Latino, with many new immigrants having arrived from the Dominican Republic, Central and South American countries. Essex County contains 18.6% of the Massachusetts Latino population and ranks second, as a Massachusetts county, in total Latino population. Urban communities such as Salem, Gloucester, and Lynn--and to some extent, Peabody and Beverly--have large numbers of poor, immigrant families, many of whom have recently arrived from the Dominican Republic, Latin America, Portugal (particularly the Azores), Brazil, Russia, and Eastern Europe. Brazil is the second largest and fastest growing immigrant group on the North Shore and in Massachusetts. Chart 15 reveals a modest but growing minority and immigrant population particularly in the Cities of Salem and Peabody. The latest available Essex County statistics indicate that among Latino households, 61% are very-low income and another 14% are low income.

Chart 15: Immigrant Students Population In NSCAP Core Communities

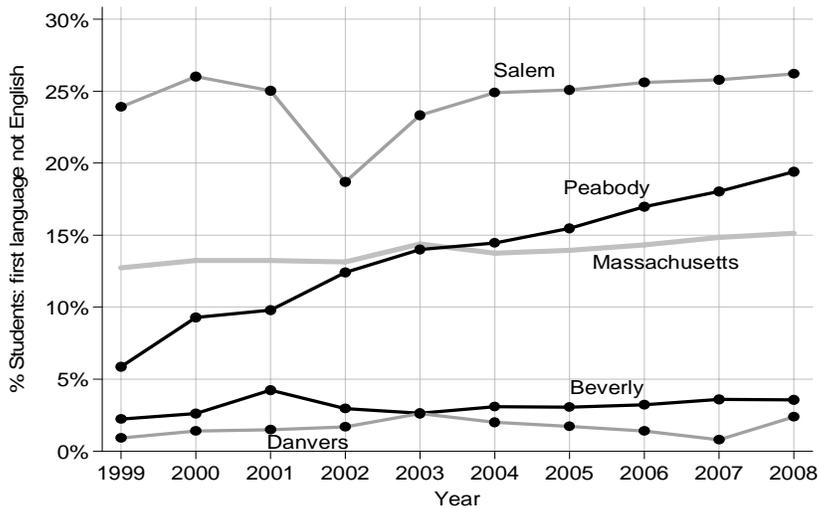
School DISTRICT 2008	African American	Asian	Hispanic	White	Native American
Beverly	2.7	1.6	6.5	87.8	0.0
Danvers	0.8	1.8	3.2	92.4	0.3
Peabody	1.8	1.8	11.7	81.9	0.3
Salem	4.5	2.9	32.2	57.1	0.1

Many of these new residents of the North Shore don't speak English and have difficulty accessing public benefits and using municipal services. Forty-two percent of respondents to NSCAP's 2008 needs assessment survey indicated that English is not their first language. Clients indicate in focus and other groups that access to translation services continues to be a problem at some venues including courts, local city halls, housing authorities, and hospitals. It is not unusual for NSCAP Spanish- and Portuguese-speaking staff to be called in to translate on an informal basis at another organization, though this is not a part of their job description. The same is true for the English-speaking children of clients who are asked to translate in matters that are often inappropriate for them to be engaged within. NSCAP staff considered language barriers

and lack of translation services one of the most important issues affecting their clients. Twenty-six percent of the clients who seek services through our Advocacy Dept. are, in part, seeking language assistance.

Recent data from the MA. Dept of Elementary and Secondary Education shows the percentage of students whose first language is not English. As Chart 16 reveals, there has been a dramatic increase for Peabody while Salem has stayed at a consistently high level. Beverly and Danvers are relatively unchanged.

Chart 16. Comparison of Increased Immigrant Student Enrollment by City



Dept. of Elementary and Secondary Education, 2007

Following the dismantling of bi-lingual education, local school districts have struggled to meet the needs of English language learners at the elementary, middle school and high school levels. In addition, DESE research shows that immigrant students are much less likely to be able to access after-school programming due to lack of transportation. This growing need for language education services and after-school access has influenced and informed recent program expansions by NSCAP's within our service area.

F. Labor, Employment and Workforce Development

Essex County was once a center for leather factories and the shoe industry. It lost 20 percent of its manufacturing jobs between 1985 and 1990. The service sector, by contrast, grew from 26.6% to 36% of total economic activity between 1990 and 2001. It

is projected by the MA. Division of Employment and Training (DET) that the service sector will continue to generate 4 out of five jobs in Massachusetts and that the fastest expanding fields will be lead by technology-driven services and the creation of technical and professional jobs. Employment opportunities for less skilled workers will grow at a much slower pace. DET predicts the generation of 345,000 new jobs in the next ten years and that 50% of them will require a bachelor's degree or higher.

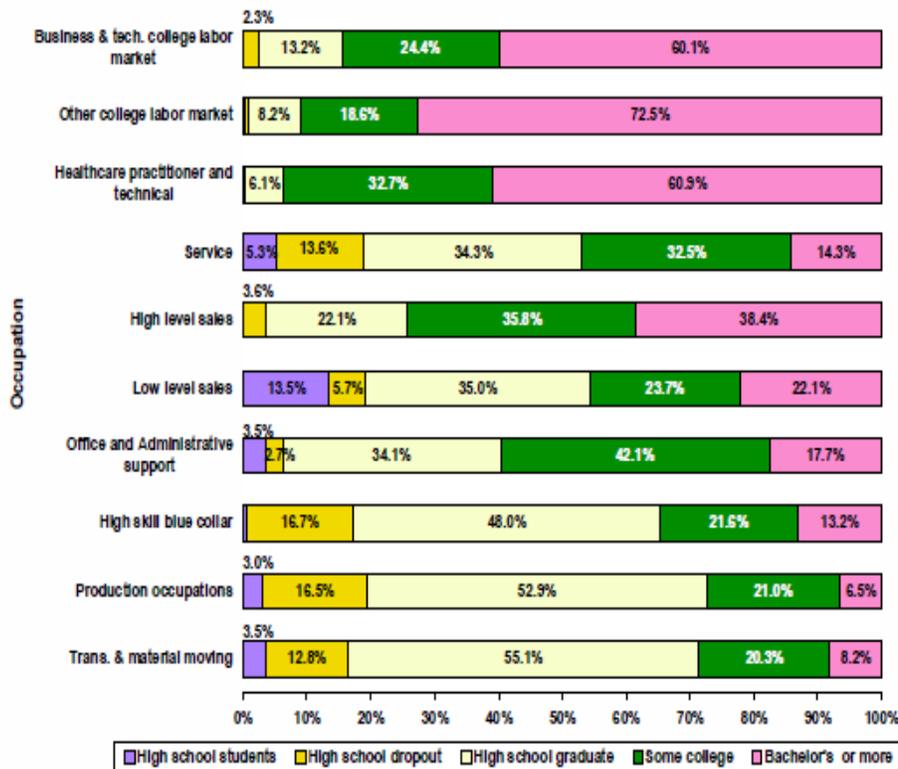
In Salem, as of 2000, 43% of all jobs were in the service sector, where the average wage for non-professional positions is one-half that of the manufacturing sector. In a our 2008 needs assessments, both clients and service providers rated the inability to find a job paying livable wages as the second most important issue they face, just behind the lack of affordable, decent housing.

The changing Massachusetts economy presents a serious challenge to the North Shore's poor, because today's "good jobs" require higher levels of education and training. Recent unemployment figures show that job losses spiked in May of 2008 jumping from 4.5% to 5% as a stagnant economy seemed to be signaling a downturn in jobs. Despite this increase in unemployment, Massachusetts and the North Shore continue to experience significant job vacancies, particularly in health care fields and to a lesser degree, physical science and other highly skilled technical positions. However these are fields that demand a higher level of education requiring at least some post-secondary training. In bio-technology, another growing field on the North Shore, nearly all jobs require a post-baccalaureate degree.

CHART 17.			
Years-Unemployment Rate	Massachusetts	United States	
May 2008	4.9%	5.5%	Job vacancy rates in blue collar occupations on the North Shore, including construction, production and transportation jobs are quite low. However the
April 2008	4.1%	5.0%	
May 2007	4.5%	4.5%	

vacancy rate for more skilled blue collar jobs was higher. That would include installation workers, maintenance and repair workers. There are however continued high vacancy rates in the healthcare supports, personal care and service job fields offering opportunities to entry level workers but pointing to the current skills gap that predominates amongst entry level workers and workers in need of adult education services such as ESOL and GED classes.

CHART 18 Educational Attainment of Employed Individuals Who Worked in North Shore Area; Percentage Distribution by Major Industry, 2005-2006



Source: 2005 and 2006 American Community Survey Public Use Microdata Samples (PUMS) data files, tabulations by the Center for Labor Market Studies, Northeastern University.

Northeastern University Center for Urban & Regional Policy, May 2006, Figure

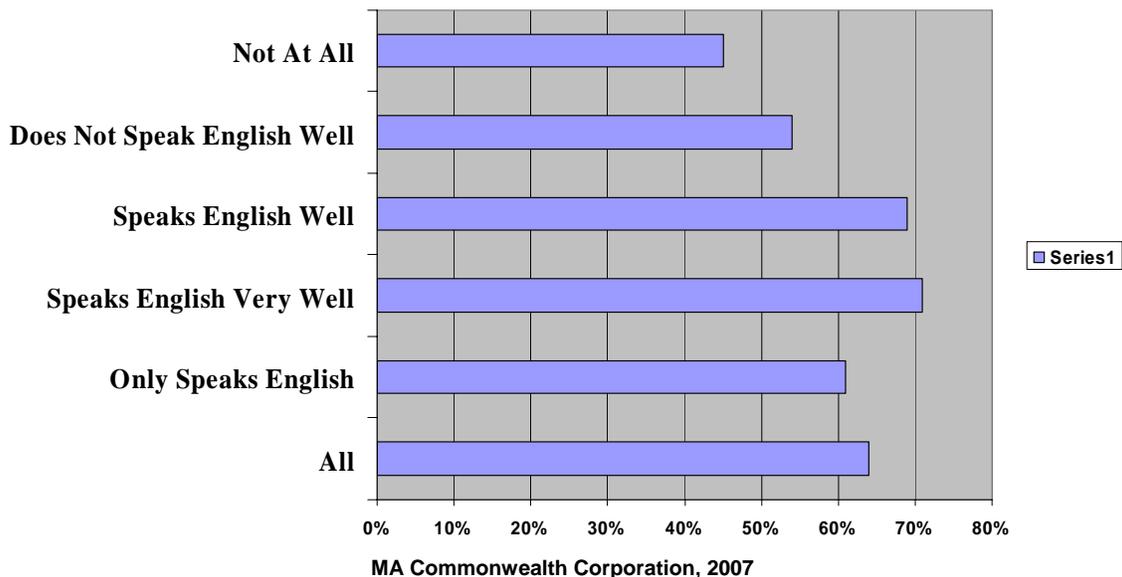
As chart 18 indicates, only a small percentage of employment opportunities are open to workers without a high school degree. However with only a high school diploma (or GED) the potential for jobs increases with great significance as does the opportunity for higher wages.

NSCAP's 2008 low-income survey found that 21 % of respondents have less than an 8th grade education and 40 % have not graduated from high school. Clearly, having a high school diploma is a necessity in order to rise above poverty in today's North Shore economy. It is clear that post-secondary training and education have become a pre-requisite to a living wage.

G. Adult and Community Education Issues

In 2008, 27.2% of North Shore adults participating in DESE supported Adult Education Programs were American-born, while 72.8% were immigrants. The largest immigrant groups among enrolled adult learners were people who had emigrated from the Dominican Republic (17.9%), Brazil (15.4%) and Albania (9.3%). In 2008, adult education providers in Salem, Beverly, Peabody and Danvers reported having students reflecting the cultures of 19 countries in addition to the United States and U.S. territories.

The following chart compiled by MA Commonwealth Corporation compares the relative employment success of those adults who have achieved English language proficiency versus those who have not. Clearly language acquisition greatly improves the economic status of immigrant workers. **Chart 19**



Despite the continuing need and unequivocal connection between language acquisition and economic stability, access to such critical educational opportunities is severely limited by very long waiting lists and inadequate funding. Over 40% of the adults who try to enroll in ABE each year cannot enroll because there are insufficient resources to fund needed programming. Approximately 24,000 adults are currently on waiting lists for ABE program as funded by the MA DESE due to inadequate funding. (MA Dept. of Education Sept. 2007). Waiting lists vary from 2 to 8 months for ABE and 3 months to 2 years for ESOL (Massachusetts Coalition for Adult Education data, 2008).

Our Community Needs Assessment revealed significant interest on the part of clients and service providers in providing more GEDs classes, job training and adult education. Such services are currently inadequate to meet the population's needs. Adult Basic Education providers (Lynn, Salem, Peabody)point to waiting lists of over 1,000 for ESOL classes alone. The area is fortunate to have two public colleges--North Shore Community College and Salem State College--but many of the local residents are in need of Adult Basic Education and beginning ESOL classes. Without basic skills, residents cannot take advantage of more advanced job training, particularly in lucrative technical occupations. Adult learners certainly cannot engage within the progression of a career ladder without a supportive starting place and a continuum of educational opportunities.

H. Transportation

Access to education, jobs, and training on the North Shore is limited by an inadequate transportation system which presents an employment barrier for low-income North Shore residents. Although public transportation to Boston is made possible by the commuter rail, it is very costly and for low-wage or moderate wage earners it has become cost prohibitive. In reality, the North Shore does not have a true regional transportation system. For example, it is nearly impossible for a low-income person living in Salem, without a car, to access a job in Peabody's Centennial Park using public transportation. Since many of the region's new jobs are located on Route 128, or other exurban locations, low-income people without cars are at a distinct and significant disadvantage.

For those trying to commute to classes, jobs and childcare centers, transportation can become a major obstacle to finding their way out of poverty. One of the largest obstacles, as supported by a study prepared by Cape Ann Transportation for the North Shore Workforce Investment Board is the lack of general knowledge on what transportation is actually available and how it can be accessed. Another is the expense of many non-public alternatives.

In addition, there are major routes running through NSCAP's service area where no transportation is available, most notably, Route 114 and Route 1. Both of these long highways have hundreds of businesses where employment opportunities might otherwise be available but for the lack of transport. Currently, as there has been in the past, homeless families are staying in motels awaiting placement to more appropriate

settings. Because there is no transportation on the region's highways they cannot access grocery stores, laundromats, playgrounds or any of the ordinary destinations we take for granted in our daily lives.

I. Childcare, Eldercare and Health Related Issues

A recent study by the Urban Institute revealed that low-earning Massachusetts' families (200% of poverty level or lower) spend 1 out of every 5 dollars that they earn on childcare. Non-subsidized childcare on the North Shore for a preschooler averages between \$700-\$800 a month. In our survey, 30% of parents said childcare was unaffordable. Moreover, there are few options for evening childcare, which limits work opportunities particularly those in entry-level or low-wage jobs or those in second and third shift jobs or attempting to access evening classes.

Other significant issues that are affecting the lives of North Shore's low-income residents include the cost of health care. As our Community Assessment reveals, many respondents, although covered under a plan, feel that their share of payment for the plan (rather than co-pays or prescription costs per se) are cutting into their ability to maintain a living wage. Service providers are also concerned that new health care coverage plans are too costly and are cutting into clients' ability to obtain prescription drug coverage particularly for the elderly or those families who have left the TAFN system and are attempting to stabilize and maintain their economic lives.

1. Drug Use on the Rise, Domestic Violence, and Youth Homelessness within NSCAP's Core Communities

Three critical issues raised by community partners in our assessment process are; the rising use of drugs and lack of substance abuse treatment programs as well as a rising number of homeless youth and inadequate response to and services for victims of domestic violence.

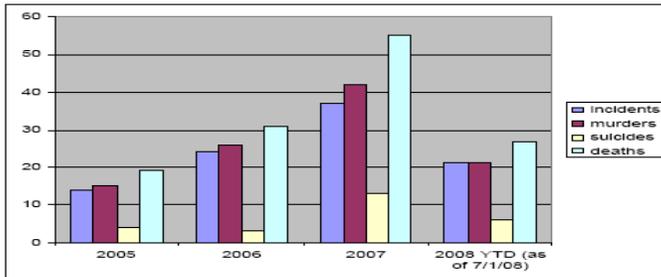
Substance abuse has been an increasing problem on the North Shore for several years, particularly in the city of Peabody where injection drug user admissions to treatment programs rate is 8% higher than the state. Regarding alcohol and drug-related hospital discharges, Peabody's rate is 25% higher than state rate and their opiate-related hospitalizations, rate is 36% higher than state rate. Peabody had 35 deaths and acute care hospital encounters for opiate poisoning between 2003 – 2005, the 19th highest total in the state. Among 15 – 19 Males, Peabody residents hospitalized for drugs and

alcohol abuse at rates 202% higher than state rate, Peabody residents were admitted to SA treatment programs at rates 90% higher than state rate and Peabody residents hospitalized for drugs and alcohol abuse at rates 427% higher than state rate. NSCAP has joined a coalition of community leaders and organizations to work on this serious situation. In Beverly, the city has already made a significant commitment and contribution to this issue by establishing the North Shore Recovery High School, the first of three such institutions in Massachusetts established to serve students who are overcoming addiction. NSCAP works actively with both efforts and will assist in the expansion of successful models.

Domestic violence, which affects significant portions of the population, is often a major obstacle to those trying to extricate themselves and their families from the cycle of poverty. It can lead to loss of employment, homelessness, immobilizing depression and it can damage the children who are caught up in its destructive force. Women and children who are forced to leave their homes to escape abuse may find emergency shelter, but without adequate transitional housing, counseling, and education and training, these families cannot find economic stability. For those who don't speak English or fear deportation, the problems become even more complex.

**DOMESTIC VIOLENCE HOMICIDES IN MASSACHUSETTS
TREND ANALYSIS
As of July 3, 2008**

CHART 20



	2005	2006	2007	2008 YTD*
Incidents	14	24	37	21
Murders	15	28	42	21
Suicides	4	3	13	6
Deaths	19	31	55	27

Source: Jane Doe Inc. 2008

Since 2005 there has been a rising wave of violence directed toward women in Massachusetts and on the North Shore. As the numbers in Chart 20 indicate, the

increase in violent incidents against women and resultant murders has reached crisis proportions.

The Essex County District Attorney's Office has played an active role in bringing together critical stakeholders to create a more responsive system for the region. NSCAP is currently in discussion with local police officers who specialize in domestic violence issues as well as groups that are being mobilized to recognize emergency at-risk situations and intervene in prompt and effective ways. NSCAP has worked very closely with Help for Abused Women and Children (HAWC) and will continue to do so within both our internal shelter program and our advocacy work across the broad community.

IV. COMMUNITY NEEDS ASSESSMENT

Community Needs Assessment-Methodology

The NSCAP Planning and Evaluation Committee of the board of directors began reviewing the 2008-2011 the initial steps of the Community Action Plan in June 2007. By January 2008, the P/E Committee and Deputy Director had discussed the timeline and action steps that committee members and staff needed to take in order to effectively implement the data collection, analysis and writing of the Community Action Plan.

Methodology. NSCAP used several methods to assess the needs of the low-income community. These included surveys, focus groups, board of directors and staff retreats, interviews with local elected officials. NSCAP gathered data through needs assessments conducted by two major collaborative partnerships: the North Shore Adult Education Partnership and the North Shore Housing Action Group. NSCAP also used secondary data from a variety of sources to develop demographic, economic and social trends on the North Shore and in the state.

Surveys. NSCAP developed a Community Needs Assessment Survey with input from the board and staff. The survey was distributed to NSCAP line staff who completed the surveys with their clients through one-on-one interviews. NSCAP student interns also completed surveys by phone with clients and in NSCAP's reception area. The students also conducted surveys with NSCAP clients in the reception area. Data was collected between April and June 2008. Staff were trained on how to conduct the surveys. There were no identifying marks on the surveys, other than coding by the program area that conducted the survey.

Between March and May 2008, the Gloucester Crossing Resource Group used a condensed, two-page version on NSCAP's survey to interview 53 residents of the Gloucester Crossing neighborhood in Beverly, MA. Their data is also used as part of this Needs Assessment.

NSCAP also distributed a Community Needs Assessment Survey to NSCAP's staff, board of directors and to other area non-profit staff. This survey asked the respondent to identify the severity of problems faced by low-income individuals on the North Shore. The survey was distributed via email through NSCAP's internal distribution list as well as the distribution list of the North Shore HOME Consortium and the Salem HOPE distribution list. These lists comprised are non-profits, government employees, local faith based organizations and businesses.

37 responses Community Partners

8 responses BOD

57 responses Staff

183 responses Low-Income

Community

Focus groups. NSCAP hired a consultant who conducted 5 focus groups between April 28, 2008 and June 18, 2008. These focus groups included youth (young teens), homeless families living in scattered site shelters, homeless families living in congregate shelters, homeless individuals, and human services provider professionals. The consultant asked open-ended questions that lead to a discussion of the issues commonly facing low-income people.

NSCAP partnered with Commonwealth Corporation who was also conducting focus groups for their own research project. Commonwealth Corporation conducted two focus groups: one with NSCAP's Level 3 ESOL students and another with NSCAP's Adult Learners taking classes at Salem Cyberspace. These focus groups took place the last week in April and the first week in May 2008. They have shared the results of their findings with NSCAP.

NSCAP Client Data. NSCAP used client data collected as part of the daily operations of the agency to assess services used, trends and household characteristics.

Interviews of Elected Officials. NSCAP's Executive Director and Deputy Director met with the mayors of Peabody, Salem and Beverly and the Town Manager of Danvers. The interviews consisted of open-ended questions that led to a discussion of the needs of the low-income community in their communities and an analysis of NSCAP's effectiveness in meeting those needs.

Method of Tabulation. NSCAP collected data from the surveys in an Excel spreadsheet. Basic analysis was done by NSCAP staff. Commonwealth Corporation did more sophisticated data analysis using SPSS data analysis software and shared the results with NSCAP.

Secondary Data Sources. NSCAP's consultant and a student intern assisted in collecting secondary data from a broad range of government agencies, universities and institutes to supplement our primary source data. This data has been incorporated throughout this document.

Description of how priority items were identified. Priority items were identified based on the responses to the Needs Assessment, feedback from the board of directors, staff and other service providers. Repeatedly the issues of lack of affordable housing, the high cost of heating the home and utilities and the need for a living wage surfaced. The need for job training and education was not as high a priority for the low-income population, however, service providers, staff and the board all recognize the connection between education and the ability to earn a living wage.

Needs Assessment Results

Housing – Low-income participants, NSCAP staff, partner organizations on the North Shore, and the NSCAP board of directors all indicated that there is a severe lack of affordable housing on the North Shore.

Heat – Low-income participants, NSCAP staff, partner organizations on the North Shore, and the NSCAP board of directors all indicated that the high cost of heating and utility bills is severe.

Education/Training – NSCAP staff, partner organizations on the North Shore, and the NSCAP board of directors all indicated that there is a severe need for job training and educational opportunities for the low-income community.

Living Wage – Discussion in focus groups and comments in the free-form section of the surveys often brought up the desperate need for people to be able to earn a living wage in order to meet the cost of living on the North Shore.

NSCAP's Executive and Deputy Directors met with elected officials from the four core communities, including the mayors of Salem, Beverly, and Peabody and town manager of Danvers. In these meetings, NSCAP asked the mayors and the town manager to talk about the most pressing issues facing low-income residents in their communities. The issue that was raised most often in these meetings was the lack of affordable housing and the high cost of home heating and utilities.

Low-Income Survey Highlights

Housing

- 62% indicated the need for adequate affordable housing.
- 67% indicated that heating costs were a problem
- 68% indicated the utility bills were a problem

Employment

- 58% rated lack of jobs that pay a living wage as a severe problem

Education

- 34% have not graduated from high school and 90% do not have a U.S. college degree.

Transportation

- 25% of respondents indicated a severe lack of public transportation.

Partner Agency Survey Highlights

Providers identified the following issues as the most serious problems facing their low-income clients:

Housing & Utilities

- 97% indicated the strong need for adequate affordable housing.
- 100% indicated that heating costs were a significant problem
- 100% indicated the utility bills were a significant problem

Child Care

- 54% rated lack of affordable quality day care as a severe problem.
- 43% rated the need for transportation to day care a severe problem.

Health Care

- 60% rated the cost of health care as a severe problem.
-

Education and Training

- 22% identified a lack of job training programs as a severe problem and 57% as a moderate problem
- 27% identified lack of adult basic education as a severe problem and 51% as a moderate problem

Transportation

- 41% identified lack of adequate transportation services as a severe problem.

Employment

- 68% rated lack of jobs that pay a living wage as a severe problem.

Focus Groups

NSCAP held focus groups with the following groups of clients and partners:

1. Shelter residents at River House
2. Shelter residents at Inn Between
3. Shelter residents at scattered site shelter units
4. Teen participants at Cyberspace
5. Service providers
6. Adult learners at Cyberspace
7. Adult learners at NSCAP's Level 3 ESOL class

A summary of each of those focus groups follows.

River House

Nine residents participated in the focus group. They were enthusiastic about the services that they receive and the environment at River House. Most attribute their own homelessness to health and substance abuse issues. Many lost jobs or apartments due to substance abuse and health issues. Most were living in or around Beverly prior to coming here; in some cases family members brought them here; in others, people were referred here. Residents' key concern is finding jobs; they had many good ideas for how they might work together, with support, to earn a living. Some also asked for ongoing support with keeping sober, finding housing, and with transportation.

Inn Between

Seven residents of this family shelter participated in the focus group. They were appreciative of the support and quality of the environment at Inn Between, although for a

number of them, being in a shelter with their children is really difficult. Causes of their homelessness varied: domestic violence and child health issues as well as loss of jobs were most common. Participants are focused on finding jobs, getting training for jobs, and/or learning English. All want a safe and secure place in which to raise their children.

Scattered Sites

Nine parents living in NSCAP's scattered site shelter units participated in our focus group. Several became homeless because of financial crisis, including lost jobs, business failures, and becoming overleveraged with debt. Several simply could not find affordable housing on the North Shore, in either public or private housing. Several had been doubled up with family. Many had been sent to shelters outside of the area and this was problematic given family support here and/or children's connections to local schools. People feel supported by NSCAP staff and programs, and have gained hope that they will find secure housing with time. Most are worried about how to afford housing and be able to feed and clothe their families. Several suggested that they would like to work together with NSCAP to put together permanent shared housing solutions for themselves and others in need, and to form more of a community among people in the scattered site units.

Cyberspace

Five young people who participate in the Cyberspace program attended our focus group. They appreciate the supportive environment in which they are getting help with homework, with English language learning, and with planning for life after high school. They find a safe and comfortable community here. The participants would like to learn more computer programs and have more space and staff at Cyberspace.

Service Providers

Eight people attended the focus group for service providers. All are addressing issues of homelessness, affordable housing, and housing support on the North Shore.

Participants noted that they generally work together with each other and with other service providers on the North Shore. All were aware of other service providers. They noted needs for more housing search services, and support for people entering permanent housing (e.g. vouch for someone to the landlord, then provide ongoing check ins, case management). They cited needs for more outreach workers, for housing vouchers, and for more permanent housing with services. Education, including job

readiness training and preparation for higher education, was identified as a priority by participants. Participants had some good ideas for using technology to increase access to information and collaboration opportunities among providers. They asked NSCAP to increase its advocacy services and work with clients to increase their own self-advocacy skills.

Cyberspace

Students at Cyberspace's adult computer class in Salem attended a focus group. They are enthusiastic about their classes and feel they are learning valuable skills. They discussed the need for an education in order to be competitive in the current job market. They are concerned with the cost of living and worry about how they are going to make ends meet.

ESOL Students

Six students at NSCAP's Level 3 ESOL students discussed their educational goals. They find the classes very valuable and like their teachers at NSCAP. They spoke about how important it is to speak English well and how that affects their ability to find well-paying employment.

V. INTERNAL NEEDS ASSESSMENT

The NSCAP needs assessment process included a survey of NSCAP Board and staff, in which they were asked to rate the quality of NSCAP programs, staff, management, fundraising efforts, public relations, and the Board of Directors. Surveys also asked respondents to rate the quality of NSCAP's office space and equipment, working conditions, financial management, and staff communication and cooperation. Finally, staff was asked to list the strengths and weaknesses of their own program and discuss new directions for the future. The completed surveys indicated that NSCAP Board and staff feel that NSCAP provides a positive work environment for its employees and volunteers. The organization is well managed and is fully engaged in fulfilling its mission in the community.

In addition to surveying staff and Board members, NSCAP conducted separate staff and Board meetings to review the agency's mission and the results of the community and internal needs assessments. The Board members held an all day retreat on a Saturday specifically for this purpose.

NSCAP staff was asked how they could provide services more effectively. Various comments included: 'retain staff who have been around for a long time and have expertise', 'I would like the program to be better funded', 'fewer cases'. Suggestions for improving the quality of NSCAP's programs included more information sharing. Working in separate programs, staff does not always know as much as they can about what is happening across the organization as a whole and they don't always benefit from the expertise of staff members in other programs. Staff suggested having more all staff meetings and trying to put together a committee for an agency newsletter and using the NSCAP web site to post the newsletter. Staff also asked for more training and professional development opportunities. It was also suggested that experts from outside the organization could be brought in to share information on particular areas.

NSCAP Board and staff agreed that NSCAP needs to focus on raising additional funds (a fundraising plan appears in Part VIII of this document) and making itself more visible in the community. The Board and staff suggested that NSCAP send out more regular press releases and develop closer relationships with the local press. Staff and Board suggested sending biographical sketches of the people NSCAP serves to the media. One Board member suggested that NSCAP's senior staff train Board members to go out into the community and speak to groups like the rotary. He said that NSCAP could use this as an opportunity to advertise the good work it is doing but also to start raising funds. Another Board member suggested holding a candidate's night.

NSCAP will focus internal growth efforts in three areas: greater communication across NSCAP programs in order to share expertise among staff; raising additional unrestricted funds as well as grants for specific projects that support the agency's mission; and increasing the agency's visibility in the community.

NSCAP BOARD RETREAT

NSCAP held a Board Retreat on May 31, 2008.

Board members noted that among NSCAP and the board's greatest challenges are the persistence of poverty and the challenges getting the North Shore community to acknowledge that poverty exists as a persistent problem. While a deeper understanding of what NSCAP does has improved over time, there is still more work to do. Board members believe that the organization is stronger and the board is stronger than it was

three years ago. The board is working to become more strategic and take on a larger advocacy role for the organization.

For the future, the Board would like to see the community more fully engaged in addressing the needs of the poor. They wish to continue to increase NSCAP's visibility, and to strengthen our partnerships and collaborations. Ideally, the board would like to see no more homelessness on the north shore, within 3-5 years. In the next three years, they wish that NSCAP will have gotten stronger financially, expanding unrestricted revenues and fees, particularly from home care. They hope that NSCAP will be partnering with more North Shore cities and towns.

The board is looking for more integration across program areas, and more comprehensive support for people in poverty on the north shore, by NSCAP and others. They asked the staff to look for ways to re-invigorate and connect "old" programs (fuel, energy conservation) e.g. fuel assistance applicant applies for training to do green building work and then gets a better job. They see increased advocacy and prevention programs as key. They committed to work with staff on fundraising strategies.

Core elements of the vision for NSCAP, as articulated by the board include:

- (1) A place to expand to – plan for future location
- (2) Revenue generation: unrestricted; new sources; more of a donor base
- (3) Identify new opportunities but don't lose our roots
- (4) Strengthen the public relations message
- (5) Support staff, and
- (6) Advocacy and empowerment are core

Core elements in the board's vision for the community are:

- (1) a living wage, with collective action,
 - (2) bringing people up to a certain level, and
 - (3) engaging the people with plenty in helping with bringing others up.
-

NSCAP STAFF RETREAT

NSCAP held a staff retreat on June 6, 2008.

NSCAP staff conducted a self assessment by program group. In general, programs are found to be meeting critical community needs in terms of homelessness, housing placement, fuel assistance, weatherization, advocacy, English language, transition to work, homecare and youth services. NSCAP programs are greatly appreciated in the community. Staff are working hard on limited resources.

Among the core challenges are insufficient financial resources and restrictions of particular government programs on provision of services. There are insufficient housing subsidies, insufficient permanent housing resources, and a high demand for services overall. There are opportunities to improve access to information, communication and collaboration, among NSCAP staff and with others, including public agencies. Increased childcare and transportation services, and more multilingual staff are needed, to increase access to services.

NSCAP staff articulated the following common themes in their visioning of NSCAP in 3-5 years:

- one building/state of the art
- increased access to information
- centralized comprehensive intake process
- more coordinated services and a holistic service delivery system
- more services
- more sources of revenue
- increased support for staff development and growth, and
- more board and staff connections.

Priority action steps included:

- research funding for the Main Street building development and real estate for new location for NSCAP
 - work on a marketing plan to get more private pay money through Homecare
 - set up an Intranet infrastructure within NSCAP
 - develop a transitional post GED program with career ladder training
 - increase transition to work case management, and
 - increase information in the community regarding services available to people in need.
-

VI. SERVICE DELIVERY SYSTEM

NSCAP provides services in five key areas: Housing/Homelessness; Energy Assistance; Income Maintenance/Access to Benefits; Education & Training; and Home Care for seniors. NSCAP also forms coalitions with other community service organizations throughout the North Shore and across the state to promote social and economic justice. These coalition activities are discussed in the Linkages section (Section VII) of this document.

Housing/Homelessness

Housing Assistance Program (HAP)

HAP is funded through DTA. Services include housing search, stabilization services, and landlord/tenant counseling. All clients are referred through DTA and are Emergency Assistance eligible. NSCAP's HAP Program works with both families at risk of homelessness and families in shelters and hotels. Housing search counselors conduct intakes with clients, assess their housing problems, and develop individualized service plans. Counselors also assist people in filling out applications for public housing and market-rate apartments. In constant contact with area landlords, counselors often can negotiate lower rents for their clients. Housing search counselors will also help clients to negotiate bad credit, resolve or work with CORI results and find furniture, clothing, or other necessities. NSCAP will also refer clients to outside agencies for services not available at NSCAP. Once clients are placed into permanent, affordable housing, NSCAP provides Stabilization Services for a period of one year and assist clients with ongoing issues that may involve job search or day care or other supports.

HAP's landlord/tenant counselor works with both landlords and tenants. If a landlord or tenant has a quick question, the counselor will provide information and also will mail out information sheets that NSCAP has developed. If the problem is more complex, the counselor may try to provide informal mediation services or refer the client to NSCAP's Housing Attorney who may in turn represent the client in Housing Court.

The Housing Assistance Program provides housing search services to over 1000 families. The program also provides counseling services to approximately 100 low-income tenants each year.

Housing Law Program

NSCAP supports a full-time Housing Attorney primarily funded through the Massachusetts Bar Foundation. The Housing Attorney provides legal representation to low-income clients who are in danger of becoming homeless. Eligible clients may receive legal representation in court or at administrative hearings or for assistance with answers and court documents to assist in self-representation. Occasionally, depending on the caseload, NSCAP's Housing Attorney will assist clients with issues not related to eviction such as recovery of security deposits, recovery of cross-metered utility payments, or monies paid for water and sewer bills. In conjunction with the HAP Tenant/landlord specialist, the Housing Law Component serves more than 400 clients per year.

Housing Search Services of People Who Are HIV+ (HOPWA & CHIP)

This program provides housing search services to people who are HIV +. Housing Opportunities for People with AIDS (HOPWA) is funded through Lynn Housing Authority's HOPWA allocation while Community Housing Innovation Program (CHIP) is funded by the Justice Resource Institute. Clients are referred from a variety of medical and health-related programs that support clients who are HIV+. NSCAP's SSI Representative Payee program makes internal referrals. The program serves approximately 150 people yearly.

In addition, the program also gets funding from the HOME Consortium to provide tenant based rental assistance to its clients. Clients pay 30% of their income toward rent and the subsidy covers the remainder. The subsidy period is 12 to 18 months. NSCAP serves about 25 clients per year with this funding.

Scattered Sites Emergency Family Shelter

DTA, which provides funding for Scattered Sites, also refers all clients. Clients receive intensive case management and housing search services. In addition to providing shelter, case management, and individualized housing search services, the Scattered Sites program provides group counseling, parenting support, and informational

workshops concerning issues such as welfare, transitioning to work, managing money, and so on. Families may also participate in a voluntary savings program. When appropriate, clients access other services available at NSCAP. Stabilization counselors follow-up with clients once they have found permanent housing. NSCAP serves approximately 35 families each year in its Scattered Sites program.

FEMA/Charitable Funds

These funds are used to pay for rent/mortgage/utility arrearages to stabilize housing for low-income families and individuals. In addition to FEMA Funds, NSCAP distributes funds from two charities associated with local utility companies and funds from the Good Friday Walk (see Linkages). NSCAP also receives Salem Trust Fund money, Salem HOME funding and Beverly Community Development Block Grant money to help clients with first/last/security and rent arrearages (only for Salem Trust Fund and Beverly CDBG clients, not Salem HOME clients). NSCAP was also recently awarded \$20,000 in Emergency Services Grant funds to provide 1st/last/security and arrearage assistance to HAP and Scattered Sites clients. Approximately 350 households will benefit from direct funding provided by NSCAP.

Energy Programs

HEARTWAP

This program pays water bills for eligible low-income homeowners, thereby stabilizing their housing. The program serves about 470 households per year.

Fuel Assistance Program

Over 2600 households receive fuel assistance through NSCAP, which provides them with an increase in disposable income to pay for other necessities. Most clients reapply each year. Advertising and outreach are used to attract new clients in the service area. Once approved, clients receive energy services from approved vendors.

Weatherization/Heating System Service

NSCAP works with ACTION, Inc., in Gloucester, to provide weatherization and heating system services to local residents. The program serves about 150 households by using conservation methods to reduce annual energy costs. NSCAP's Weatherization Coordinator administers the Appliance Management Program, funded through Mass

Electric. Low-income or disabled Mass Electric clients who use 13 kilowatts of electricity per day and have an inefficient refrigerator are eligible for a replacement. About 88 refrigerators are replaced per year.

Income Maintenance/Access to Benefits

Advocacy

NSCAP's advocacy program is at the heart of NSCAP's service provision. It delivers the broadest range of services, providing individual support to over 1300 clients, most of whom walk in off the street looking for help. Advocates assess the client's situation and assist with a variety of problems, including benefit-related issues, immigration, health care, housing, food, and translation. Where appropriate, clients are referred to other NSCAP programs or other agencies that can meet their needs. In some cases, advocates will act as Representative Payees for people on SSI and SSDI, to ensure that their bills get paid and their money is properly budgeted.

Asset Development: EITC, IDA and Financial Literacy

NSCAP became an IRS VITA site two years ago so more North Shore low-income families could benefit from free tax preparation services and file for Earned Income Tax Credits. NSCAP also offers free financial literacy workshops, basic budgeting instruction and basic debt counseling.. Eligible clients participate in an Individual Development Account program where their savings are matched 2 to 1 over five years to save for beginning a small business, secondary education or the purchase of a home.

Education and Training

Adult Basic Education

NSCAP receives funding through the Department of Elementary and Secondary Education and provides classes to English Speakers of Other Languages (ESOL). There are 3 levels: Level I (Beginners), Level II (Intermediate) and Level III (Advanced). We also provide workplace education through a DESE grant at Brooksby Village Retirement Village in Peabody. All ESOL students receive free educational counseling services. NSCAP serves approximately 170 students per year.

NSCAP also offers citizenship classes. During this past spring, NSCAP served 46 students who also received help filling out their INS applications and disability waiver applications.

Salem Cyberspace:

NSCAP, in conjunction with the Salem Harbor CDC, Salem Public Access TV, Southern Essex County Workforce Investment Board, Salem School District Title I, Learning Community Group and the Salem Senior Center opened the Salem CyberSpace in mid-July. During the next year, 200 people will receive instruction in computer literacy, training in specific software programs, Internet use, web and graphic design. Drop-in hours will also be available.

Transition-to-Work Program

NSCAP provides transitional/supportive services and workshops to families in homeless shelters to prepare them for the job market. NSCAP, as the lead agency, works with six area shelters to provide case management, workshops, educational services, job training and job referrals to families in shelter. The program, which is funded by a HUD grant, serves 100 families each year. The program also receives funding through the Fireman Foundation to provide direct client benefits to TTW participant. This funding has been used to help clients pay for education and to help them with car repair costs related to education or training.

Home Care

Home Care Program

NSCAP subcontracts home care cases for North Shore Elders and Senior Home Care. Home care workers help elders with household chores and personal care needs so that they may remain in their homes. Bilingual services are provided for non-English speakers. Clients are assessed to determine if they need other services, and where appropriate, are encouraged to apply to NSCAP's Fuel Assistance program. NSCAP serves approximately 400 elders through this program.

VII. LINKAGES

Referrals

Over the years, NSCAP has developed and maintained strong working relationships with other agencies in its service area. NSCAP's staff members will refer clients to other agencies whenever it's appropriate. In turn, these agencies often refer people whom they are working with to NSCAP. Below is a list of services and programs in the immediate service area: Salem, Peabody, Beverly, and Danvers.

HOUSING

Citizens for Adequate Housing: Operates two shelters--the Inn-Between shelter and the Inn-Transition shelter, both located in Peabody. The Inn-Between is a congregate shelter for families and houses five families at a time. Inn-Transition is a substance-abuse treatment shelter that has a seven-family capacity. Families stay in the shelter for nine months at a time. Citizens for Adequate Housing also develops affordable housing and currently owns 14 units in Peabody. NSCAP's Scattered Site, Housing Assistance and HOPWA staff help clients to fill out applications whenever there are new units available.

Salem Harbor CDC: Started by NSCAP in the late 1970s, the CDC's activities include the creation and management of affordable housing with an emphasis on promoting homeownership opportunities. The CDC conducts first-time homebuyer workshops on a regular basis. The CDC also provides ESOL classes and refers people to NSCAP's citizenship classes. They are a partner in the Salem CyberSpace Project.

We Care About Homes: A small nonprofit run entirely by volunteers, We Care About Homes owns six properties in Beverly. One of the founding members and President of We Care About Homes sits on NSCAP's Board as Senator Berry's representative. NSCAP's Director of Client Services assists this organization with tenant selection. NSCAP has also provided case management services for tenants in these properties in the past.

Local Housing Authorities: Salem, Peabody, Danvers and Peabody Housing Authorities manage public housing and distribute vouchers and certificates (when available). The Housing Authorities serve low-income families, elders and disabled people. NSCAP's Scattered Site staff, HAP and HOPWA staff work with Housing Authorities around the state by checking on waiting lists and securing applications for clients.

Neighborhood Legal Services and Merrimack Valley Legal Services: Both agencies provide legal assistance to low-income individuals and families throughout Northeastern Massachusetts. Their services are focused on housing, public benefits, and family law. Housing services are available to defend against evictions, prevent terminations of public and subsidized housing, and to prevent illegal conduct by the landlord. In the area of public benefits, these agencies appeal terminations, reductions, and denials of TAFDC, EAEDC, Food Stamps, Emergency Assistance, Medical Assistance, Veterans' Services benefits, Social Security, and Supplemental Security Income (SSI). These organizations provide family law assistance primarily to victims of domestic violence. They represent families in divorce, paternity, child custody, and child support proceedings and operate clinics for people wishing to secure uncontested divorces. In partnership with Neighborhood Legal Services NSCAP provides a Lawyer for the Day Program at the Northeast Housing Court working specifically with low-income clients at risk if losing their housing.

Boards of Health: Salem, Peabody, Danvers and Beverly Boards of Health provide housing inspections and document housing code violations. Reports are sent to landlords with specified time frames for repairing violations.

Salem Mission: Shelter for homeless individuals 18 years and older. The Salem Mission provides meals and clothing.

Help for Abused Women and Children (HAWC): Established in 1979, HAWC provides emergency shelter for 6 women and 10 children at a time. The shelter's location is kept confidential for safety purposes. HAWC also provides the following services: a 24-hour hotline, legal advocacy, one-on-one counseling, support groups, teen-dating violence prevention, and community education.

Beverly Affordable Housing Coalition: A group of providers including We Care About Homes, NSCAP, Beverly Bootstraps and the Beverly YMCA meet regularly to discuss affordable housing issues in Beverly.

Catholic Charities: Provides intervention counseling to prevent homelessness and administers FEMA funds and Salem Trust Funds to help prevent people from becoming homeless. Catholic Charities also provides a food vouchers to local supermarkets. In addition, they provide ESOL classes and have a Latino Outreach Worker. At Catholic Charities' Polaski Street site in Peabody, there is a day care center and an after school program.

Beverly Bootstraps Program: Provides advocacy services and support to people who are homeless or at risk of homelessness in the Beverly area. Makes referrals to and works with NSCAP staff

Food

Haven From Hunger: The Haven serves evening meals and has a food pantry, which is open on weekdays. The Haven is located just around the corner from NSCAP.

Catholic Charities: See Above.

First Baptist Church: Located in Beverly, the First Baptist Church provides evening meals. A NSCAP Board member --Nancy Winter--represents the First Baptist Church.

Salem Mission: See above.

Benefits/Income

Social Security Administration: NSCAP works closely with the local SS office and provides services as a Representative Payee to clients who are referred to us through the SS office.

The Department of Transitional Assistance: Caseworkers at the Salem office provide information and assistance with applications for public benefits. Workers from NSCAP's HAP program hold office hours at DTA and conduct intakes with people who are in need of housing services. All referrals for NSCAP's Scattered Site Program and NSCAP's HAP Program come directly from DTA.

Charitable Funds Administered Internally by NSCAP's Advocacy Staff: NSCAP's advocates administer a number of funds to help people pay for rent and utility arrearages including FEMA funds; Salem Trust Funds; and two funds run in conjunction with local utility companies, Peabody Hard Times Fund (pays for utility bills only) and the Danvers Hard Times Fund (pays for utility bills only). NSCAP also receives Salem HOME funding for first/last and security funds and Beverly Community Development Block Grant funding for first/last, security deposits and rental and utility arrearages. The advocates also access the Good Friday Walk Fund in Beverly. The Good Friday Walk Fund helps low-income people with utility and rent arrearages and sometimes with first or last month's rent or security deposits. NSCAP also receives HOME funding for a Tenant Based Rental Assistance (TBRA) Program to provide subsidies for low-income clients with HIV/AIDS. Clients pay 30% of their income toward rent. The program lasts for 12 months with a possible 6 month extension.

Day Care/Children

Head Start: Run by Health and Education Services' Center for Family Development in Beverly, Head Start is a comprehensive child development program for low-income families with several components, including (a) education, (b) social service, (c) health and dental health, (d) nutrition, (e) mental health, and (f) parent involvement.

Child Care Circuit: Located in Beverly, Child Care Circuit is a nonprofit resource, training, and referral service for parents and child care providers. Services to parent members include: information about all types of child care options available in the area, including programs for children with special needs; current availability of enrollment in these programs; costs of services; and assistance in defining and assessing quality child care. Services to providers include: referrals made to parents needing childcare and information and technical assistance in areas such as licensing, how to start a child care program, and access to subsidies.

Salem's Point Child Care Center: A community-based childcare program, Salem Point provides services in English and Spanish. Childcare is provided to children who range in age from 15 months to 11 years old. The Center offers a Toddler/Pre-school and an after-school program.

Family Support Early Intervention Center: The Family Support Center provides services to families with infants and toddlers who have developmental delays, disabilities or are at risk. Third party insurance and Medicaid are billed for services provided.

Parents United for Child Care: The purpose of Parents United for Child Care is to create an organized constituency of low- and moderate-income parents for improvements in childcare and family policy through empowering parents to advocate in their own interests. Parents United provides support for parents in securing subsidized care and starting after school care in their communities.

Health Care

North Shore Family Health Care: North Shore Community Family Health Care is located in Salem and has a satellite center in downtown Peabody. They provide medical services to people of all ages. Certified nurse midwives provide prenatal care, delivery,

and specialized women's health services in collaboration with ob-gyn physicians. The Health Center has Spanish and Portuguese translators for all clients in need.

Education and Training

North Shore Community College: Provides ESOL, certificate programs and other courses at cost. Through a subcontract with NSCAP's Transition-to-Work Program, NSCC provides life skills workshops and a computer seminar entitled "Discover" that helps participants to identify their interests and strengths. NSCAP makes referrals to, choices challenges and changes, Women in Transition, Educational Opportunity Center and other programs designed for non-traditional students. Most recently NSCAP partnered with NCSS on a Nellie Mae Foundation Program that we will be beginning in Jan. 2009.

North Shore Community College: Board for Division of Human Services

NSCAP Executive Director sits on this Board that meets quarterly to discuss educational and workforce issues related to the preparation of students for the field of human services.

NSCC Board of Trustees: Elizabeth Hogan, Executive Director of NSCAP was just appointed to the NSCC Board of Trustees

Peabody School District Prep Center: Located in Peabody, the Prep Center provides GED preparation courses and is a certified testing center.

CEDAC/ Capacity Building Project: NSCAP is a partner with several other CBOs in a statewide project that was funded to build the capacity and effectiveness of CBOs endeavoring to provide employment, education or training supports to their clients.

Salem State College: Located on Lafayette Street in Salem, SSC has both undergraduate and graduate programs. NSCAP regularly acts as a placement for social work interns from Salem State College.

Gordon College: NSCAP has a wonderful relationship with faculty in Gordon College's Social Work Department. NSCAP has had social work interns from Gordon since 1992.

Gordon College students have helped with research and have spent time working with clients in various programs.

North Shore Workforce Investment Board: NSCAP's Executive Director is a Board member, the Chair of the Workskills Committee and is a member of the Executive Committee. The Workforce Investment Board has three one stop Career Centers located in Lynn, Salem and Gloucester. Consumers go to these Centers to access help in finding new jobs. The Centers offer assistance such as resume building, and job referral and placement. In addition, the WIB contracts with local community based organizations that provide education and training programs. The Centers refer people to the appropriate education and training vendors.

Training Resources America Inc. of Salem and Lynn: Mass Job Training offers an Office Careers Program in Salem and Lynn. The Office Careers Program provides TAFDC recipients with skills training in word processing, typing, office practices, customer service and data entry. The program also teaches participants how to prepare a resume and interview for jobs. Mass Job Training of Salem also offers an Adult Basic Education/Customer Service program. The program helps recipients improve reading, writing, and math skills, while also teaching basic customer service skills.

COALITION WORK

NSCAP also has built coalitions or worked in coalition with other groups to apply for funding or generally, to promote economic and social justice for low-income people. Below are some examples of NSCAP's coalition work.

North Shore Adult Education Partnership

NSAEP is a collaboration of Massachusetts Department of Education and North Shore WIB funded providers. The group's mission is to provide each and every North Shore Adult with opportunities to develop literacy skills needed to qualify for further education, job training, and better employment, and to reach his/her full potential as a family member, productive worker and citizen. NSCAP's Executive Director and Adult Basic Education Director meet regularly with other adult basic education providers in Peabody.

The group is working on creating a unified vision of adult basic education in Peabody and expanding the community partnership.

North Shore Family Housing Group

The North Shore Housing Action Group grew out of a planning grant from the One Family Foundation to create a plan to eliminate family homelessness on the North Shore. NSHAG is a large group of human service agencies, faith based organizations, concerned individuals, educators, representatives of elected official, and businesses. The lead agencies include NSCAP, Beverly Affordable Housing Coalition, Catholic Charities, Help for Abused Women and their Children, North Shore Community College, and the North Shore Continuum of Care.

Salem HOPE: The City of Salem convenes quarterly meetings with human service providers in Salem. Providers share information about their agencies during these meetings. NSCAP's ABE Director has been attending these meetings.

Danvers Human Services Council: Mary Kelly, former NSCAP Board member, convenes Danvers Human Services Council meetings on a regular basis. Human service providers discuss issues affecting Danvers residents. NSCAP designates a staff person to attend these meetings.

Family Economic Initiative Meetings: The Family Economic Initiative is a statewide coalition that consists of people who are concerned about the effects of the two-year time limit on TAFDC. NSCAP's staff including the Deputy Director participates in these meetings and stays in close contact with FEI's coordinator in order to get up-to-date information on the state's budget process.

Children's Trust Fund Initiative- Family Development Credential: NSCAP is committed to place at least one and sometimes two employees each fall, depending on funding availability. The ultimate goal is to make appropriately designed education/training available to human service workers, case managers, family support staff and others who would benefit from this strengths-based educational approach. Participation results in receipt of a Family Development Credential, and the receipt of 6 NSCC college credit.

Massachusetts Coalition for the Homeless: Holds monthly meetings to update providers on benefit and housing issues. A staff member from NSCAP's Housing Assistance Program attends these meetings.

MASSCAP (Massachusetts Association of Community Action Programs)

NSCAP's Executive Director attends these monthly meetings where information is shared, anti-poverty strategies discussed and collective action planned and taken as part of a state-wide coalition.

Massachusetts Workforce Alliance NSCAP was one of five original conveners of this "coalition of coalitions". Organized by Community based organizations across Massachusetts, MWA promotes a more effective, coherent and realistically funded workforce education and training system that works to develop economic opportunity for low-income people. The NSCAP Executive Director currently serves as the MWA board president.

North Shore Housing Trust: North Shore Housing Trust's mission is to work with North Shore non-profits to develop and preserve affordable housing. NSCAP's Housing Law Director is a Board member. The Housing Trust has been designated as the developer for the Annex property in Ipswich. The Trust is developing 10 one-bedroom units.

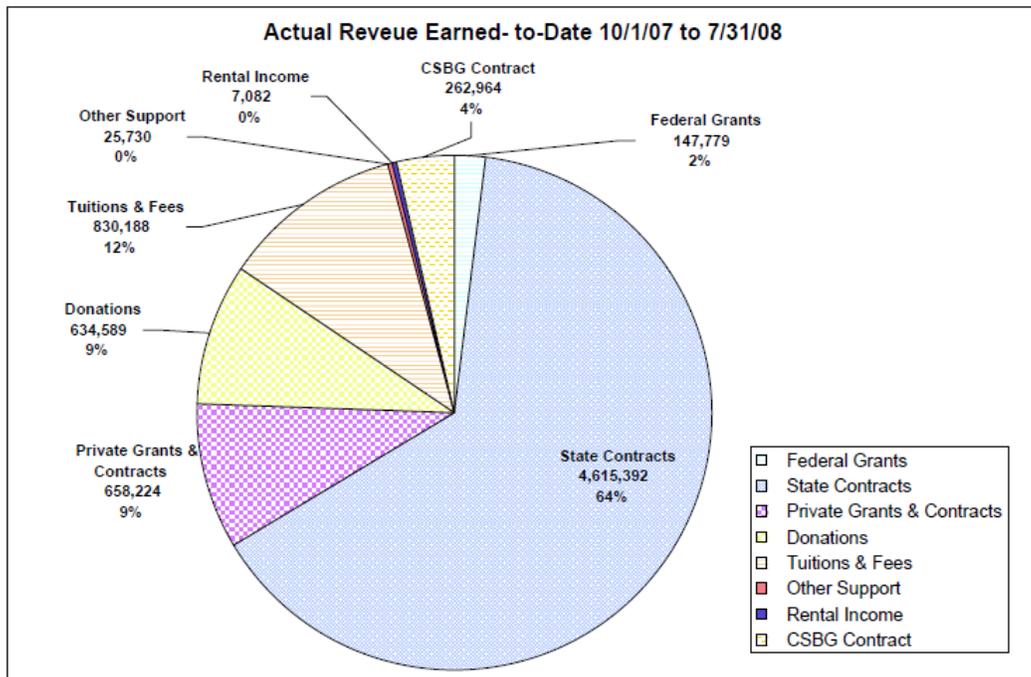
Transition-to-Work Collaborative: NSCAP's Executive Director, Deputy Director and Transition to Work Director attend HOME Consortium meetings on a regular basis. The HOME Consortium Director is responsible for facilitating a process with housing/shelter providers to identify needs and gaps in services and housing for homeless individuals and families. Providers are invited each year to submit proposals that get ranked on the local level and then submitted to HUD. NSCAP, as the lead agency, receives HUD funding to operate a Transition-To-Work Program in conjunction with HAWC, Citizens for Adequate Housing, Turning Point, Taking Care of Business in Gloucester, and Wellspring House. Members of the Collaborative continue to meet regularly to discuss the program.

Salem Affordable Housing Coalition: The Salem Affordable Housing Coalition consists of staff from local community based organizations and community residents of Salem. NSCAP's Housing Director is a member of this Coalition. The SAHC has been working to stop the demolition of public housing in Fall River. SAHC has also successfully engaged the City of Salem in constructing the necessary regulations to form a Housing Trust Fund in Salem whereby developers either set aside affordable units or contribute to a fund that will be used to develop affordable units.

VIII. FUNDRAISING STRATEGIES

North Shore Community Action Programs, Inc.
Revenue Analysis
Current Year Revenue

8/11/2008



Current Funding Structure

NSCAP's total budget is approximately \$7.1 million. About \$262,964 is CSBG funding. Each NSCAP program is funded partially through CSBG funding.

Use of CSBG Funds

NSCAP uses CSBG funds in the following ways:

- To provide funding for activities which have no other readily available, ongoing support (e.g., NSCAP's Advocacy Program, match for HUD and DESE Adult Education programs).
- To provide administrative support to all programs at NSCAP.
- To provide "seed money" for new projects/programs at NSCAP such as the Housing Law Project.

Development Goals and New Initiatives

During this past year, NSCAP has brought three new members onto its Board of Directors. The Board's fundraising committee has been revitalized and participated with a lot of energy in our Gala event as well as the preceding activities which lead up to it.. However, NSCAP's Executive Director and Deputy Director along with the Board President will form an ad hoc fundraising committee that combines both Board and non-Board members. The committee will work in conjunction with key staff members, including the Executive

Director and the Development Director in conjunction with this expanding Fundraising committee will plan an annual fundraising event and direct mailing campaign. NSCAP plans to raise an additional \$20,000 each year through these two methods.

In addition, NSCAP's Executive Director, Deputy Director, and program directors will write and submit grant applications to foundations, corporations, DHCD (for Special Project funding), and other state and federal entities. NSCAP's goal is to raise at least \$25,000 in non-discretionary funding each year through grant writing. NSCAP will use this revenue to support the following initiatives:

- Expand of Adult Basic Education, English as a Second Language, GED preparation, citizenship classes and transitional education opportunities.
 - Expand the Housing Law unit to include and additional paralegal staff or possibly an additional attorney to assist clients with housing problems such as eviction and discrimination.
 - Continued development of NSCAP's Salem CyberSpace. NSCAP's Executive Director and the CyberSpace Director will continue to approach businesses for donations and support as well as partnership opportunities. We will seek expanded partnerships with area school and continue to seek out foundations for financial support of this program.
 - Expansion of homelessness prevention supports as well as affordable housing opportunities for low-income families.
-

IX. Identification and Evaluation of National Indicators and Outcome Measures

Following is a description of NSCAP's goals and activities with relevant outcome measures for the 2009 to 2011 Community Action Plan.

Goal 1 Low Income People Become More Self-Sufficient

Issue Statement: Many low-income households are trapped in the cycle of poverty. In order for families to permanently escape poverty, they need a living wage, education and a way to develop assets. However these families need intensive help in reaching this type of goal. A coordinated effort toward this is the way out of the cycle of poverty for these families.

Strategy Statement: Provide free financial, educational, and job search services to low-income households. Financial Literacy education will help build skills in money management. Financial literacy education and individual development accounts are key tools that will help families with asset development skills. Free tax preparation services will ensure that working families get the earned income tax credit which is a tremendous boost to their annual income. Education and training (ESOL, GED, certification programs, computer literacy, etc.) will help them develop the skills they need to earn a living wage.

PROGRAMS/ACTIVITIES	GOALS/OUTCOME MEASURES
Tax Preparation Services Households will receive tax assistance and claim a tax credit.	<u>Goal 1:</u> Low-income people become more self-sufficient. <u>Measure 1.3.A.1.</u> Number and percent of participants in tax preparation programs who identify any type of Federal or State tax credit and the aggregated dollar amount of credits.
Financial Literacy Education Conduct financial literacy education classes for low-income households.	<u>Measure 1.3.b.1.</u> Number and percent demonstrating ability to complete and maintain a budget for over 90 days.
Individual Development Account Participants will deposit funds into an IDA that is matched with private and agency funds in order to save for an asset.	<u>Measure 1.3.B.2.</u> Number and percent opening and IDA or other savings account and increased savings, and the aggregated amount of savings. <u>Measure 1.3.B.3.c</u> Number and percent purchasing a home with accumulated savings.
Transition to Work Provide supportive services and workshops on pre-employment preparation, financial literacy, parenting and computer skills to families leaving shelter to prepare for the job market.	<u>Measure 1.2.A</u> Obtained pre-employment skills/competencies required for employment and received training program certificate or diploma. <u>Measure 1.2.B</u> Completed ABE/GED and received certificate or diploma.

PROGRAMS/ACTIVITIES	GOALS/OUTCOME MEASURES
	<p><u>Measure 1.2.F</u> Obtained access to reliable transportation and/or driver's license in order to gain or maintain employment.</p> <p><u>Measure 1.1.A.</u> Unemployed and obtained a job.</p>
<p>Adult Basic Education Provide ESOL and ABE classes to low-income workers.</p>	<p><u>Measure 1.2.B</u> Completed ABE/GED and received certificate or diploma.</p>
<p>Salem Cyberspace Provide computer literacy training in specific software programs, internet use, and web design to the general population.</p>	<p><u>Measure 1.2.A</u> Obtained pre-employment skills required for employment and received training program certificate or diploma.</p>
<p>Foreclosure Prevention Provide advice to homeowners who are in danger of losing their primary home to foreclosure.</p>	<p><u>Measure 1.2.J.</u> Number of participants who avoid homelessness through community action intervention and support.</p>
<p>Housing Services Provide housing search services to homeless families</p>	<p><u>Measure 1.2.H.</u> Obtained safe and stable housing in support of family stability needed to gain or retain employment.</p>
<p>Advocacy Provide one-on-one advocacy support in support of obtaining necessary health care, food benefits.</p>	<p><u>Measure 1.2.G.</u> Obtained health care services for themselves or a family member in support of family stability needed to gain or retain employment.</p> <p><u>Measure 1.2.I.</u> Obtained food assistance in support of family stability needed to gain or retain employment.</p>

Goal 2: The Conditions in Which Low-Income People Lives are Improved

Issue Statement: .The cost of heating a home is skyrocketing, leaving low-income people without adequate heat in the winter and record high utility arrearages.

Strategy Statement: Provide energy conservation, weatherization, heating system, and appliance services to eligible families who are having trouble meeting the costs of heating their homes.

PROGRAMS/ACTIVITIES	GOALS/OUTCOME MEASURES
Energy Conservation Provide weatherization, appliance replacement, and heating system services to local residents in need.	<u>Goal 2:</u> The conditions in which low-income people live are improved. <u>Measure 2.1.C.</u> Safe and affordable housing units in the community preserved or improved through construction, weatherization or rehabilitation achieved by community action activity or advocacy.

Goal 3: Low-Income People Own a Stake in Their Community

Issue Statement: .Low-income people often are relegated to the edges of society and do not have an opportunity to give back to their community. Conversely, wealthier people have a distorted view of low-income people.

Strategy Statement: Give opportunities for low-income people to give back to their community by being motivational speakers, participating in community groups and speaking to their dreams, goals and desires. Whenever possible, give them the opportunity to provide input on issues affecting them. Also provide opportunities to the general public to volunteer directly in community action, particularly as volunteers in the Tax Services program, participants in research projects that measure the effects of new programs or as mentors to other low-income people.

PROGRAMS/ACTIVITIES	GOALS/OUTCOME MEASURES
Many of NSCAP’s programs rely on volunteers and student interns. These programs include Adult Basic Education, Transition to Work, Tax Services, Foreclosure Prevention Clinics and Advocacy.	<u>Goal 3:</u> .Low-income people own a stake in their community. <u>Measure 3.1:</u> The number of volunteer hours donated to community action.
Housing Program	<u>Measure 3.2.D.</u> Number of low-income people engaged in non-governance community activities or groups created or supported by community action.

Goal 4: Partnerships among Supporters and Providers of Services to Low-Income People are Achieved.

Issue Statement: No single organization can meet the needs of low-income people. It is imperative that local and state agencies, local and regional nonprofits, local government, educational facilities and businesses work together to maximize their ability to provide support and services to the needs of the low-income people in their communities.

Strategy Statement: .NSCAP will continue to take a leadership role in sustaining existing and creating new collaborative partnerships with like-minded organizations on the North Shore. NSCAP will focus on alleviating the systemic problems that exacerbate the conditions of poverty.

PROGRAMS/ACTIVITIES	GOALS/OUTCOME MEASURES
All of NSCAP's programs are in some way connected to a community or regional collaborative. NSCAP will continue to be a leader in these partnerships.	<u>Goal 4:</u> .Partnerships among supporters and providers of services to low-income people are achieved <u>Measure 4.1</u> Number of organizations community action agencies work with to promote family and community outcomes.

Goal 5: Agencies Increase Their Capacity to Achieve Results

Issue Statement: NSCAP must always strengthen its ability to provide services efficiently and effectively to its low-income clients.

Strategy Statement: .NSCAP will expand its organization capacity by expanding fundraising efforts and increasing visibility in the community.

PROGRAMS/ACTIVITIES	GOALS/OUTCOME MEASURES
Raise funds from as all sources listed in the National Indicator goals. In particular, NSCAP will focus on increasing funds raised from private sources through annual events and individual donors.	<u>Goal 5:</u> .The number of dollars mobilized by community action. <u>Measure 5:</u> The number of dollars mobilized by community action from CSBG, Non-CSBG Federal Programs, State Programs, Local Public Funding, Private Sources, and Value of volunteer time.

Goal 6 Low-Income People, Especially Vulnerable Populations, Achieve Their Potential by Strengthening Family and Other Supportive Systems.

Issue Statement: .Low-income people are vulnerable on many fronts. Many do not have reliable support networks to see them through disability, illness, loss of income, or limited education.

Strategy Statement: NSCAP will provide immediate emergency services to stabilize the household. Then we will provide strengths based, family-focused case management services to low-income people so that they may become motivated and develop their own skills sets and problem solving abilities.

PROGRAMS/ACTIVITIES	GOALS/OUTCOME MEASURES
<p>Advocacy Provide one to one advocacy support for senior citizens in obtaining necessary public benefits including public assistance, health care, food, language, immigration and housing.</p>	<p><u>Goal 6:</u> Low-income people, especially vulnerable populations, achieve their potential by strengthening family and other supportive systems. <u>Measure .6.1.A.</u> The number of vulnerable individuals (senior citizens) receiving services from community action that maintain an independent living situation as a result of those services.</p>
<p>Advocacy Act as Representative Payee for people on SSI and SSDI to ensure that their bills are paid and that their money is properly budgeted.</p>	<p><u>Measure .6.1.B.</u> The number of vulnerable individuals (individuals with disabilities) receiving services from community action that maintain an independent living situation as a result of those services</p>
<p>Home Care Provide home care or companion services to low-income, frail elders so they may maintain independent living in their home.</p>	<p><u>Measure .6.1.A.</u> The number of vulnerable individuals (senior citizens) receiving services from community action that maintain an independent living situation as a result of those services.</p>
<p>HOPWA Provide housing search and stabilization services to people who is HIV+ or who have AIDS.</p>	<p><u>Measure .6.1.B.</u> The number of vulnerable individuals (individuals with disabilities) receiving services from community action that maintain an independent living situation as a result of those services</p>
<p>River House SRO Provide stable, affordable housing at River House SROS for chronically homeless, mentally ill individuals.</p>	<p><u>Measure .6.1.B.</u> The number of vulnerable individuals (individuals with disabilities) receiving services from community action that maintain an independent living situation as a result of those services</p>
<p>River House Emergency Shelter Provide year round emergency shelter for individuals on the North Shore.</p>	<p><u>Measure 6.2.C.</u> The number of low-income individuals or families served by community action that sought emergency assistance including emergency shelter.</p>

PROGRAMS/ACTIVITIES	GOALS/OUTCOME MEASURES
<p>Housing Program – Scattered Sites Provide shelter and accompanying services to homeless families on the North Shore.</p>	<p><u>Measure 6.2.C</u> The number of low-income individuals or families served by community action that sought emergency assistance including emergency shelter.</p>
<p>Advocacy Pay first/last month’s rent, security deposits, mortgage/rental arrearages and utility arrearages to stabilize housing for low-income people.</p>	<p><u>Measure 6.2.B.</u> The number of low-income individuals or families served by community action that sought emergency assistance including emergency vendor payments.</p>
<p>Fuel Assistance Pay utility arrearages to stabilize housing for low-income people.</p>	<p><u>Measure 6.2.B.</u> The number of low-income individuals or families served by community action that sought emergency assistance including emergency vendor payments.</p>
<p>Salem Cyberspace Provide an after school program and summer program for youth.</p>	<p><u>Measure 6.3.B.5.</u> The number of all infants, children, youth, parents and other adults participating in developmental or enrichment programs that achieve program goals as measured by youth increase in academic, athletic, or social skills for school success by participating in before or after school programs.</p>
<p>Housing Law Homelessness Prevention Provide advice and legal representation to low-income tenants facing eviction, housing discrimination, and/or other serious housing issues.</p>	<p><u>Measure 6.2.F.</u> The number of low-income individuals or families served by community action that sought emergency assistance including legal assistance.</p>

X. VISION STATEMENT

NSCAP's central mission is to improve the quality of life and increase the self-sufficiency of low-income people living in our target communities. Over the next three years, NSCAP will fulfill its mission by generating greater percentages of unrestricted funding to support under-funded services and to seed new projects, broaden and strengthen current programming through fundraising and volunteer support initiatives and become more visible and influential as a voice for economic and social justice in our target communities. We will increase the effectiveness of our advocacy by actively engaging in policy discussions and by influencing and challenging policies that affect low-income people. We will enlist our clients and constituents as active participants in this process.

NSCAP's advocacy role will incorporate intervention for clients struggling with regulations and bureaucracies and the education of constituents regarding their rights as beneficiaries (i.e. Welfare, Food Stamps, Social Security), and in areas of housing, employment, education, training and immigration.

NSCAP will innovate and implement programming and activities that foster civic participation and leadership development among our constituents. Through these activities, NSCAP will expand economic opportunities for low-income people including the establishment of wages that reflect self-sufficiency guidelines, equitable benefits, affordable housing, broad educational opportunities, accessible transportation and affordable childcare and after-school programming.

NSCAP will continue to challenge inequitable policies that harm low-income people and remain active participants within workforce and labor initiatives. NSCAP will seek out creative ways to collaborate fiscally and programmatically with other non-profit, public and for-profit entities as we collectively pursue methods to reduce poverty.

We will achieve these goals in the following ways:

- **Fundraising:** NSCAP will garner an increased proportion of private donations, foundation support and community contributions, and will expand its direct mailing efforts and fundraising events, and increase Board of Director participation in these activities.
 - **Housing Development:** NSCAP will continue its leadership role among housing coalitions and other involved groups to shape a workable housing policy for the region and the state and to preserve and expand affordable housing for low-income people on the North Shore. NSCAP will use its status as a Community Housing Development Organization to establish and expand affordable housing as opportunities arise.
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- **Legal Support:** NSCAP will expand its legal supports, including its attorney position(s), paralegal support and student internship opportunities in order to meet the growing need among low-income people for legal assistance in our service area, particularly for those who are at risk of becoming homeless.

 - **Youth:** NSCAP will expand educational, cultural and motivational opportunities to reduce dropout rates, to develop leadership and to reduce the effects of the digital divide for low-income and minority students and encourage their pursuit of post-secondary education and meaningful careers.

 - **Education and Training:** NSCAP will expand its current Adult Basic Education and ESOL offerings, in cooperation with other area providers, and ensure that non-English speakers, immigrants, displaced workers, homeless families and high school drop-outs have adequate access to critical education and training supports and that such supports point them in directions where there is job growth and career ladder opportunities.

 - **Organizational Visibility:** NSCAP will continue to increase its visibility in the target area through the publication of a more comprehensive newsletter, through increased media coverage, through the expansion of its website and through active communication with public leaders and officials.
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