



North Shore Community Action Programs

Helping is at the heart of all we do!



Home Energy Assistance
fka Fuel Assistance



Adult Education and
Workforce Development



Housing and
Homelessness
Prevention



Home Care Services



Housing Payment
Assistance

Community Assessment Report & Strategic Plan



2024-2026



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"This administration today, here and now, declares unconditional war on poverty in America. I urge this Congress and all Americans to join with me in that effort. It will not be a short or easy struggle, no single weapon or strategy will suffice, but we shall not rest until that war is won."

--Lyndon B. Johnson

Community Assessment Report Submitted: July 20, 2023

Community Assessment Report Revised: September 26, 2023

Community Assessment Report & Strategic Plan Submitted: February 16, 2024

Submitted to:

Massachusetts Executive Office of Housing and Livable Communities

100 Cambridge Street, Suite 300

Boston, MA 02114

Attn: Tracey Kellam-Masloski, Program Representative

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II. Executive Summary

NSCAP works in its four designated communities on the North Shore: Peabody, Beverly, Danvers, and Salem. In addition, NSCAP serves the nearby communities of Marblehead, Middleton, and Topsfield. The communities with the greatest need for NSCAP's services with large populations of elders, immigrants, and people below the poverty line are Peabody, Salem, and Beverly. Post-pandemic, the rate of poverty in the area increased from 10% to over 12%, with the average family size increasing, too. Higher income households are applying for assistance, too, which indicates that wages are not keeping pace with expenses. Twenty-eight percent of applicants for Home Energy Assistance Program (Fuel Assistance) fall in the highest income tier. NSCAP steadfastly remains committed to serving the residents in our core communities.

NSCAP conducted a thorough Needs Assessment and Satisfaction Survey, both internally (given to NSCAP staff and its Board of Directors), and externally (given to the members of the communities). The Internal Needs Assessment consisted of an anonymous survey, a focus group comprised of NSCAP's senior staff, and an all-day strategic retreat comprised of NSCAP's Board of Directors and senior staff. All were transparent in their evaluation of NSCAP's policies and operational procedures. The primary work of the board and senior staff was to begin a conversation about core values. This conversation was brought to all staff in a series of focus groups with staff and board agreeing on NSCAP's Core Values: CARING, DIGNITY, and EMPOWERMENT. Communication and morale have improved, but there is still work to be done to gain the full confidence of employees. Senior management have been committed to increasing wages, training, and recognition of employees.

The Community Needs Assessment surveyed clients, community partners, and the general public. We received a record amount of responses, totaling 1,091. The survey showed that the following areas continue to be needs in the community:

- Affordable Housing
- Home Heating and Utility assistance
- Access to Food
- Mental Health Services
- Health Insurance

The populations found to be the most underserved are identified as:

- Low-Income
- Homeless
- Elders, and People with Disabilities

NSCAP provides services in five key area: Housing and Homelessness Prevention, Economic Stabilization, Energy Services, Education and Training, and Elder Home Health Care. NSCAP also forms coalitions with other community service organizations throughout the North Shore and across the state to promote social and economic justice.

NSCAP's **Housing and Homelessness Prevention** services include a family shelter, a Housing First program for homeless individuals, and expanded temporary rental assistance program, housing and supportive services for adults who are HIV+, early intervention in preventing homelessness by helping with rental arrearages, and assistance in moving to affordable housing.

NSCAP's **Economic Stabilization** programs help low-income families maximize their resources by helping to pay utility arrearages and preventing utility shut-offs, providing assistance in applying for public benefits, and providing information and referral to assist with comprehensive wrap-around services fostering economic stability.

Energy Services is the Fuel Assistance (LIHEAP) program to reduce high heating bills. NSCAP refers clients to the Energy Conservation programs offered through Action Inc. These include insulation and weatherization services, heating system repairs or replacement, and appliance replacement, all at no cost to those who qualify.

Education and Training is the key to helping families systematically increase their income in many ways: by improving English language skills through English for Speakers of Other Languages (ESOL) classes for adults, providing job readiness training, sector specific training (certified nursing assistant, customer service, banking, light manufacturing) and by helping low-income households overcome barriers to permanent full-time employment.

Elder Home Health Care helps frail elders remain in their homes and reduces the stress of their care on their families by offering homemaking, personal care, and companion services. Home Care also helps families avoid the high cost of long-term nursing home care.

NSCAP continues to work to improve low-income people's ability to increase their income through education and training, to assist low-income households with the burden of high rent, and to bring attention to and aid the vulnerable populations of the communities of the North Shore. Refer to Sections XI and XII for detailed specifics.

Finally, to continue the long term sustainability of NSCAP, the organization will continue to expand its unrestricted fundraising plan by increasing its donor base through direct mail, social media, special events, and fundraising.

NSCAP's Community Assessment Report and Strategic Plan is a living, breathing, document that will guide us as a roadmap to empowering people to achieve social and economic stability through services and education in partnership with the community. We will annually reevaluate our specific objectives as changes occur around funding, emergencies, and emerging needs.

III. Formal Board Authorization

On May 24, 2023, the Board of Directors of North Shore Community Action Programs formally accepted the Community Assessment Report for 2024-2026. On February 15, 2024, the Board of Directors of North Shore Community Action Programs formally accepted the Community Assessment Report and Strategic Plan for 2024-2026.

The Community Assessment Report was planned, researched, written, and revised by the NSCAP staff and Board of Directors between October 2022 and May 2023. There was full community input that included a community needs assessment, focus groups, and board and staff planning meetings. A process is in place to implement the plan, review progress, and make adjustments as needed.

The complete Community Assessment Report and Strategic Plan will be distributed to the board and the staff. It will also be available to the community through North Shore Community Action Programs' website and on request.

Certified by:



Paul Crosby
President



Laura Meisenhelter
Executive Director

IV. Agency Description

North Shore Community Action Programs, Inc. (NSCAP) is a private, nonprofit, organization providing social services that enable low-income families and individuals to obtain the skills and knowledge they need to become economically self-sufficient, civically engaged, and develop a life of dignity and decency.

President Lyndon Johnson founded *Community Action Programs* (CAPs) through the Economic Opportunity Act of 1964, a key part of his War on Poverty. Although CAPs were initially federally funded, the current model of funding incorporates many sources: federal funding, state grants, private grants, and other financial contributions. From its early years, NSCAP has offered support and advocacy for area residents facing challenges in housing, legal assistance, fuel assistance (LIHEAP), weatherization, and employment. We also provide home care programs for the elderly, and referral services to neighborhood agencies and organizations.

Affordable housing has always been a severe challenge in this region and NSCAP has been an active advocate for more plentiful housing stock as well as access to housing for individuals and families who have become homeless. NSCAP also actively supports vulnerable people in danger of losing housing by providing temporary rental assistance and housing, encouraging greater stability.

While NSCAP's early work included addressing the educational needs of children, the program's recent emphasis has been on Adult Education, including English for Speakers of Other Languages courses. This current, vibrant, and growing program helps immigrants gain the skills they need for jobs that provide a substantial wage, increasingly helping more people to attain higher-paying jobs that allow them to advance professionally.

In the 1990's, NSCAP also began providing emergency shelter for families as well as job training through the Adult Education program. In recent years, NSCAP has initiated a Housing First program, housing chronically homeless individuals and providing wraparound services once they are housed. NSCAP has supported several local programs that later became independent agencies, including a homeless shelter in Beverly and a technology-based program for school-age youth in Salem.

In 2022, NSCAP served over 7,500 individuals in its primary service area of Peabody, Salem, Beverly, and Danvers, and in several other nearby towns. Current programs run by NSCAP include four key areas: Education and Training, Housing and Homelessness Prevention, Home Energy, and Elder Home Health Care.

NSCAP direct care services are further enhanced by local and regional partnering agencies making it an integral resource for this community. We understand that when we assist our neighbors in need, we strengthen our neighborhoods, towns, and cities, which is advantageous for us all. NSCAP is a leader in the community, partnering with faith-based organizations, educational institutions, community-based organizations, and other groups in both the public and private sectors.

NSCAP maintains high standards for service delivery and accountability, submitting reports accurately and in a timely manner, conducting all required audits and reports, and providing information and training for staff as well as for clients using our services. The agency maintains accurate records of services provided and monitors progress toward stated annual goals in each service area. Our staff is skilled and dedicated. Our clients work with caring professionals who are committed to helping low-income people find the stability, skills, and education they need to rise out of poverty.

V. Mission Statement and Core Values

NSCAP

***Empowering people to achieve social and economic stability
through services and education,
in partnership with the community.***

**NSCAP's Mission Statement was reviewed to assure it addresses poverty and that the agency's programs and services are in alignment with our mission. The review by the NSCAP Board of Directors was on October 14, 2020 at the board of directors meeting.*

Core Values:

During Fiscal Year 2023, NSCAP worked to discern new Core Values. Staff and Board Members worked with a consultant to identify our new Core Values. A small group of staff formed a committee and met numerous times to help refine the initial themes. Following which, a survey was sent to all staff to finalize the values chosen.

NSCAP's new Core Values are:

- **Caring**
- **Dignity**
- **Empowerment.**

NSCAP Staff will use these Core Values to help make decisions and prioritize ways of relating with one another and our consumers. The Board of Directors and Program Managers will use Core Values when planning new projects.

VI. Vision Statement

NSCAP envisions a community where everyone is empowered and treated with dignity and respect. NSCAP aims to support our diverse community by promoting education, secure and safe housing, and self-sufficiency by creating opportunities for vulnerable populations including:

- Elderly
- Disabled
- Homeless
- Immigrants
- Low-income families and individuals

VII. Community Profile



OVERVIEW

North Shore Community Action Programs' (NSCAP) service area is within the central region of Essex County, Massachusetts. Essex County lies in the northeast corner of the state, with a population of 804,598, out of 6,991,852 statewide. Incorporated in 1643, Essex County is comprised of 34 cities and towns totaling 492.56 square miles.

Within Essex County, NSCAP's four core designated communities are Beverly, Danvers, Peabody, and Salem. Additional communities served are Marblehead, Middleton, and Topsfield. Together, these towns cover an area of 55 square miles and contain a population of 204,808, with 17,385 living below the poverty line.

Since 2018, the Poverty Rate has increased from 10.7% to 12.8% in 2021. Recently, NSCAP staff noted that approximately 28% of Fiscal Year (FY) 2022 Fuel Assistance participants fall into the highest income eligibility limits, which is the same as in FY20. In addition, average household size has increased from 1.83 in FY20 per household to 1.96 in FY22 and average household income has increased to \$26,482 from \$25,733.

These trends suggest that NSCAP's service area is experiencing an increase in poverty. For many families and individuals, NSCAP continues to be a vital component to making ends meet. Whether funds or services are sought to keep their homes warm, or to cover a shortfall in rent to avoid eviction, or to pay the utilities to keep the lights on, over 7,543 individuals sought out NSCAP services in FY22.

A COMPARISON OF TOWN-BY-TOWN POPULATION, POVERTY, AND RECEIPT OF NSCAP'S SERVICES

	TOTAL POPULATION	POPULATION BELOW POVERTY LINE	POPULATION BELOW POVERTY LINE RECEIVING NSCAP SERVICES	POPULATION BELOW POVERTY LINE NOT RECEIVING NSCAP SERVICES
BEVERLY	42,448	3,886 (9.1%)	1,351 (35%)	2,535 (65%)
DANVERS	27,966	1,600 (5.7%)	635 (40%)	965 (60%)
PEABODY	54,200	4,320 (7.9%)	2,413 (56%)	1,907 (44%)
SALEM	44,452	6,382 (14.4%)	2,425 (38%)	3,957 (62%)
MARBLEHEAD	20,397	565 (2.8%)	261 (46%)	304 (54%)
MIDDLETON	9,726	318 (3.3%)	63 (20%)	255 (80%)
TOPSFIELD	6,530	345 (5.3%)	33 (10%)	312 (90%)
ESSEX COUNTY	804,598	75,021 (9.3%)	7,431 (10%)	67,590 (90%)

Data from American Community Survey 2021 5-Year Estimates and mySidewalk Dashboard.¹

In Essex County, 9.5% of the population lives below the poverty line, and NSCAP's service area poverty line percentage is 8.5%. Salem has the largest percentage of poverty, at 14.4%. Since 2020, Marblehead has had the lowest percentage: it dropped from 4.7% to 2.8%; Danvers, Peabody, and Middleton also have slightly lower poverty rates than 2020; Beverly and Topsfield experienced increases in the percentage below the poverty line. Salem and Peabody combined made up 64% of NSCAP's consumer population for FY22.²

The above chart indicates the number of people in our communities living below the federal poverty line, who are not receiving services from NSCAP. Although NSCAP's services are not applicable for all low-income people, these numbers indicate that there are likely many people who are unaware of, or unable to access all the services that NSCAP offers.

The below sections include a town-by-town breakdown of poverty by age, gender, race, and ethnicity for the seven communities that NSCAP serves, including Essex County as a whole. It is important to note that Essex County includes Lynn and Lawrence, which with large low-income populations, together make up about 23% of Essex County's population. This is slightly less than the population count of all seven of NSCAP's service areas. In each chart the parenthesis shows the percentage of individuals living in poverty within each category (age, gender, race/ethnicity).

¹ It is worth noting that when the American Community Survey (ACS) references Percentage Below the Poverty Line, they are using 100% of the Federal Poverty Level.

² See *Key Findings* page 29 for chart of NSCAP consumers by town/city.

INDIVIDUALS LIVING BELOW THE POVERTY LEVEL BY AGE GROUP

	BEVERLY	DANVERS	PEABODY	SALEM	MARBLEHEAD	MIDDLETON	TOPSFIELD	ESSEX COUNTY
Under 18 Years	1,298 (16.6%)	246 (4.6%)	1,003 (10.8%)	1,652 (24.2%)	131 (2.8%)	32 (2.1%)	154 (8.7%)	19,606 (11.8%)
18-34 Years	522 (6.8%)	415 (7.8%)	875 (7.9%)	1,700 (14%)	32 (1.4%)	98 (7.2%)	9 (1.1%)	12,715 (7.7%)
35-64 Years	1,573 (9.9%)	421 (3.8%)	1,466 (7.0%)	1,893 (11.2%)	229 (2.5%)	76 (2.1%)	87 (3.4%)	28,065 (8.8%)
65 Years and Over	493 (6.6%)	518 (9.2)	976 (8.1%)	1,137 (16.1%)	173 (4.1%)	112 (5.4%)	95 (7.3%)	14,635 (10.4%)

Population for whom poverty status is determined. Data from American Community Survey 2021 5-Year Estimates

Salem has the highest percentages of poverty in all age groups, with the percentage of people over 65 years old having increased by 5% since 2018.

According to the State’s Department of Elementary and Secondary Education, there is a high percentage of students in the 2022-2023 school year who are considered “low-income.” It is reported that Salem considers 60% of its students as being “economically disadvantaged.” Peabody considers 46% as such, Beverly 33%, and Danvers 25%.³

INDIVIDUALS LIVING BELOW THE POVERTY LEVEL BY GENDER

	BEVERLY	DANVERS	PEABODY	SALEM	MARBLEHEAD	MIDDLETON	TOPSFIELD	ESSEX COUNTY
Male	1,356 (7.3%)	542 (4.2%)	1,688 (6.6%)	2,208 (11.4%)	202 (2.1%)	104 (2.4%)	170 (5.3%)	29,961 (7.8%)
Female	2,530 (12.4%)	1,058 (7.2%)	2,632 (9.4%)	4,174 (17.6%)	363 (3.4%)	214 (5.1%)	175 (5.4%)	45,060 (11%)

Population for whom poverty status is determined. Data from American Community Survey 2021 5-Year Estimates

The US Census reports that just over 52% of the population in NSCAP’s core towns/cities are women. NSCAP’s FY23 Community Assessment Survey shows approximately 74% of the respondents reported to be women.⁴ In FY 2022 NSCAP provided services to 4,507 females compared to 2,908 males. The percentage of women living below the poverty level is higher than the percentage of men living below the poverty level.

There is no Community Survey (ACS) data available concerning those identifying outside of binary gender categories of male or female.

³ Massachusetts Department of Elementary and Secondary Education’s School and District Profiles 2022-23 Selected Populations Report (District)

⁴ See more on this observation in Section VIII: Key findings of the Community Assessment below.

INDIVIDUALS LIVING BELOW THE POVERTY LEVEL BY RACE/ETHNICITY

	BEVERLY	DANVERS	PEABODY	SALEM	MARBLEHEAD	MIDDLETON	TOPSFIELD	ESSEX COUNTY
RACE								
White/Caucasian	2,982 (8.6%)	1,505 (6%)	3,496 (7.5%)	4,443 (12.8%)	521 (2.7%)	315 (3.8%)	332 (5.7%)	39,257 (7.3%)
Black/African-American	276 (30.9%)	51 (7.3%)	320 (18.3%)	436 (20.5%)	0 (0%)	3 (4.6%)	4 (3.8%)	4,237 (13.6%)
American Indian/Native American	0 (0%)	0 (0%)	0 (0%)	76 (100%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Asian	93 (8.4%)	33 (5.1%)	11 (1.5%)	424 (31.5%)	29 (8.8%)	0 (0%)	0 (0%)	1,338 (4.9%)
Hawaiian/Pacific Islander	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	Not Available
Other Race	219 (64%)	11 (2.5%)	267 (17.5%)	424 (20%)	15 (11.5%)	0 (0%)	0 (0%)	17,060 (18.4%)
Multi-Racial	316 (19.4%)	0 (0%)	226 (7.6%)	579 (23.1%)	0 (0%)	0 (0%)	9 (3.7%)	12,660 (13.1%)
ETHNICITY								
Hispanic or Latino	753 (32.7%)	375 (24.2%)	1,067 (17.3%)	2,381 (30.9%)	0 (0%)	0 (0%)	9 (7.6%)	34,882 (18.8%)

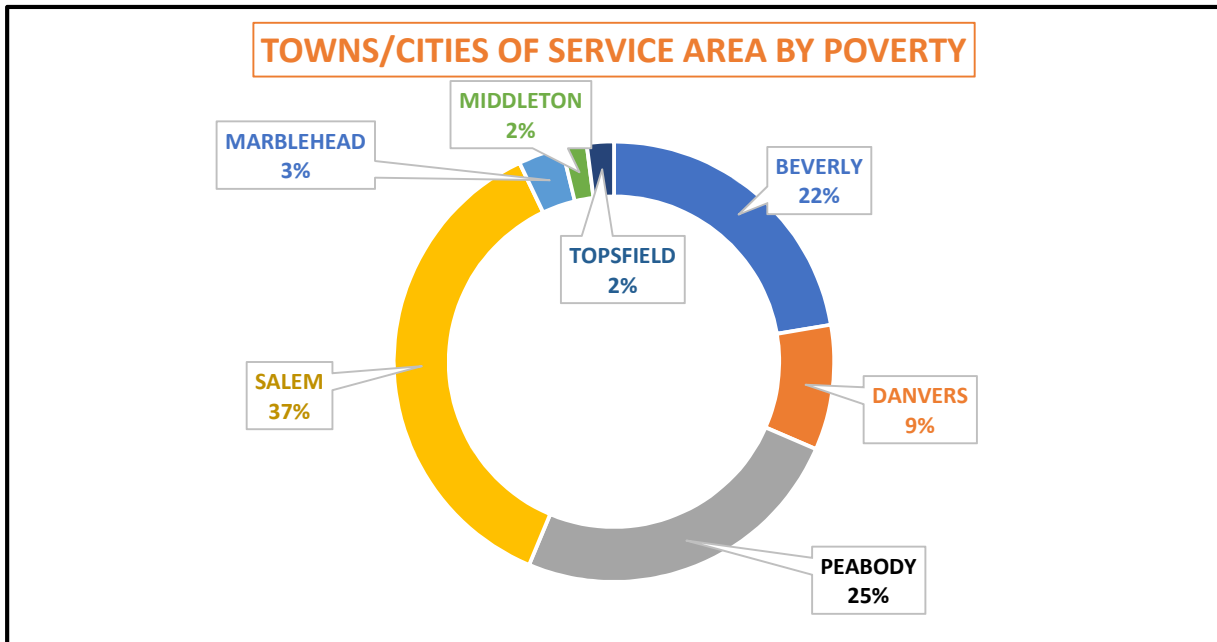
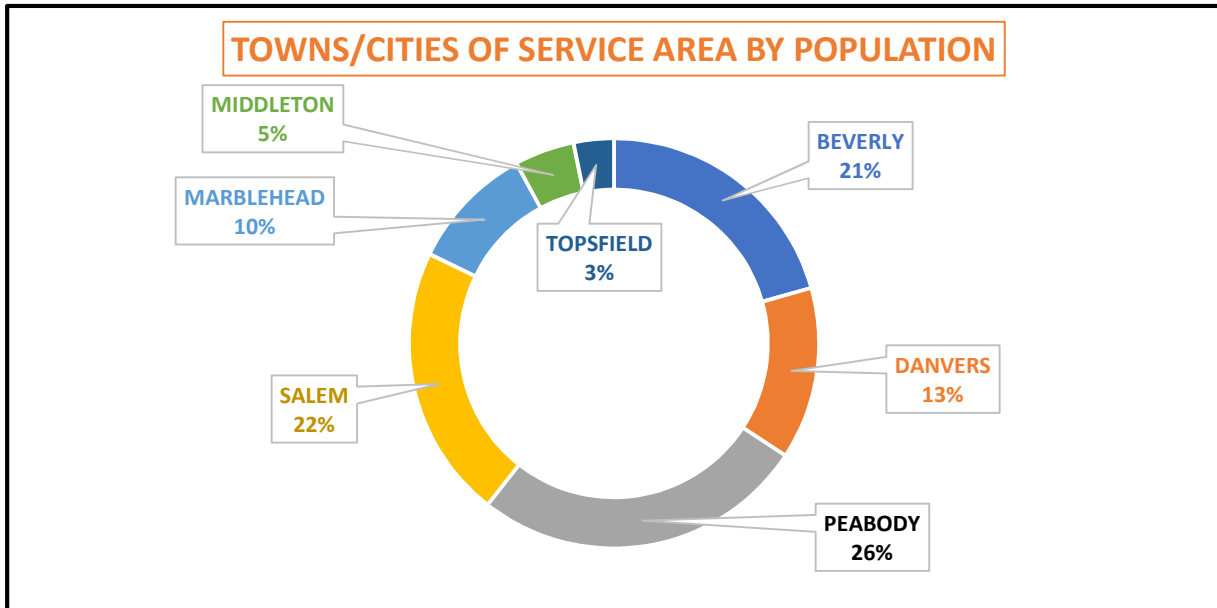
Population for whom poverty status is determined. Data from American Community Survey 2021 5-Year Estimates

In Peabody, of the 4,320 individuals living below the poverty line, 3,496 or 81% identify as White/Caucasian. In Salem that percentage is 70%, with much more racial diversity indicated. Although small, it is significant that of Salem’s American Indian/Native American population, 100% live below the poverty line. For Danvers, 94% identify as White; for Topsfield and Middleton that percentage is 96% and 99% respectively.

Danvers has a very low percentage of Black/African American living below the poverty line. Of Black/African American individuals in Beverly, over 30% are living below the poverty line. Ethnically, the Hispanic/Latino percentages are significant, particularly Beverly’s, with almost 33% living below the poverty line. Much of this data reflects significant racial inequality as it relates to those living below the Federal Poverty Level (FPL).

Of note, significant percentages for Beverly and Salem are “Other Race” and “Multi-Racial.” Our experience is that many Latino/Hispanic people do not feel the traditional HUD Race categories are ones that accurately portray them. As a result, we are seeing “Other Race” and “Multi-Racial” as rapidly growing self-identified categories.

SERVICE AREA POPULATION VS SERVICE AREA POVERTY

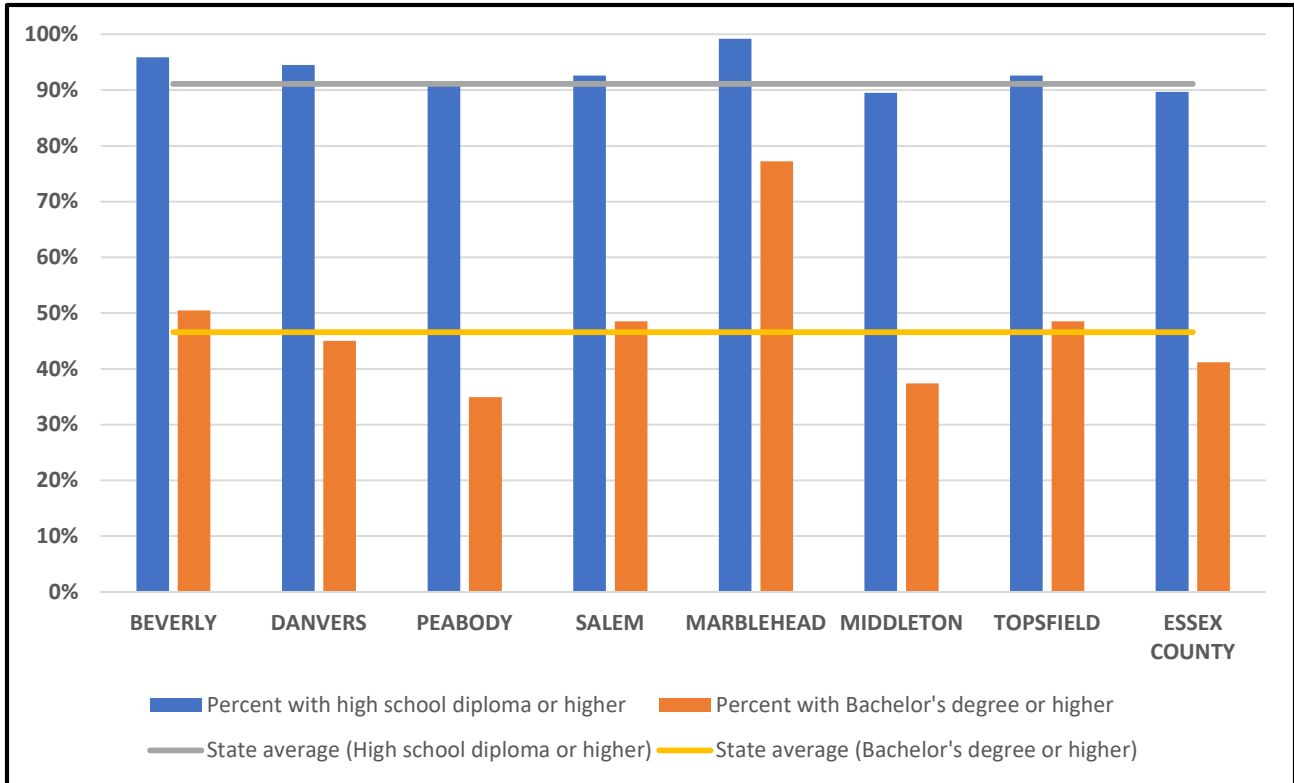


Population for whom poverty status is determined. Data from American Community Survey 2021 5-Year Estimates

Of the total service area, Salem only comprises 22% of the population, yet 37% of those in poverty live in Salem. Also, 62% of all people living below the poverty line in this service area live either in Peabody or Salem. This figure is congruent with NSCAP's consumer population.

EDUCATIONAL ATTAINMENT BY TOTAL POPULATIONS

Below is a breakdown of educational attainment of **all individuals**, by town/city. This chart indicates state averages to help measure attainment rates across NSCAP's service area.



Data from American Community Survey 2021 5-Year Estimates

While Salem is the most ethnically diverse, and percentages of individuals living below the poverty line are higher, rates of educational attainment are slightly above the state average.

Overall, our communities and county are meeting or exceeding the state average of residents with at least a high school diploma or equivalent. Compared to three years ago we see some fluctuation in residents with at least a bachelor's degree. In particular, we see increases in Marblehead and Salem, and decreases in Middleton and Topsfield.

INDIVIDUALS LIVING BELOW THE POVERTY LEVEL BY EDUCATIONAL ATTAINMENT

	BEVERLY	DANVERS	PEABODY	SALEM	MARBLEHEAD	MIDDLETON	TOPSFIELD	ESSEX COUNTY
Less than HS Graduate	21%	14%	12%	37%	9%	21%	22%	24%
HS Graduate (includes equivalency)	15%	9%	10%	20%	4%	6%	4%	11%
Some College, Associate's Degree	11%	8%	7%	14%	5%	3%	12%	10%
Bachelor's Degree or Higher	3%	3%	4%	5%	2%	1%	2%	4%

Population for whom poverty status is determined. Data from American Community Survey 2021 5-Year Estimates

By comparison, in contrast to the previous Educational Attainment chart which includes totals by town of ***all individuals***, the above chart singles out individuals living below the poverty line, which indicates a different narrative. For Salem, 93% of all individuals have at least graduated from high school or its equivalent, whereas for those individuals below the poverty line 37% do not have a high school diploma. This dynamic underscores the disparity for educational advancement of those living in poverty. Despite Peabody residents making up 25% of people living in poverty in our communities, the number of those without a high school diploma has decreased in the past three years from 17% to 12%.

Although Salem is NSCAP’s second largest designated “Gateway City” in our service area by population, it has the highest percentage of individuals and families living below the poverty line. This urban center celebrates high tourism, a commuter train station, an active business center, and a commercial downtown with significant traffic and activity. However, for those living and working locally, many retail and other service-related jobs often do not pay living wages. Assistance through NSCAP services is often part of the “budget” of the individuals and families struggling to make ends meet.

COST AND AVAILABILITY OF HOUSING

	MEDIAN HOME VALUE	MEDIAN HOUSEHOLD INCOME (OWNER)	MEDIAN HOUSEHOLD INCOME (RENTER)
BEVERLY	\$ 485,800	\$ 131,536	\$ 43,953
DANVERS	\$ 490,200	\$ 122,873	\$ 61,439
PEABODY	\$ 441,100	\$ 101,031	\$ 52,469
SALEM	\$ 396,700	\$ 107,023	\$ 45,189
MARBLEHEAD	\$ 766,100	\$ 178,476	\$ 62,756
MIDDLETON	\$ 625,800	\$ 158,061	\$ 84,417*
TOPSFIELD	\$ 652,900	\$ 180,028	Data N/A
ESSEX COUNTY	\$ 462,900	\$ 116,931	\$ 46,157
MASSACHUSETTS	\$ 424,700	\$ 117,790	\$ 51,250

Data from American Community Survey 2021 5-Year Estimates; * from 2020 5-Year Estimates

Of note in the above chart is the striking gap for Beverly between homeowners and renters. This difference leads to an understanding that the majority of renters in the very low-income category reside in some sort of affordable/subsidized housing and are therefore not paying market rent. While the other cities/towns above show renters at or below 1/3 of the median household income (MHI) of homeowners, none is more striking than Beverly. The smallest gap is Peabody where renters report MHI of 52% of that of homeowners.

EMPLOYMENT DATA

	BEVERLY	DANVERS	PEABODY	SALEM	MARBLEHEAD	MIDDLETON	TOPSFIELD	ESSEX COUNTY
Labor Force	23,859	15,644	29,572	24,563	10,980	4,781	3,638	425,684
# Employed	23,012	15,111	28,525	23,591	10,607	4,614	3,545	408,132
# Unemployed	847	533	1,047	972	373	167	93	17,552
Unemployment Rate	3.6%	3.4%	3.5%	4.0%	3.4%	3.5%	2.6%	4.1%

Data from Massachusetts Executive Office of Labor and Workforce Development, January 2023

The chart above shows increased unemployment throughout the region, with the largest percentage of unemployed reported in Salem at 4%. Despite the fact that the vast majority of individuals are employed in this region, for many employment income is not enough to meet their basic household needs. (See NSCAP's Community Needs Assessment Key Findings.)

VIII. Community Assessment Process

Methods

During 2022-2023, NSCAP staff collected information about low-income community needs through surveys, focus groups, stakeholder interviews, and a Board of Directors and staff retreat. The primary tool used was a Community Needs Assessment and Satisfaction Survey. NSCAP also utilized data from many secondary sources, which is especially evident in the Community Profile section. NSCAP's Board of Directors played an integral part in the strategic planning process; in particular, the Planning and Evaluation Committee.

Survey Design

NSCAP's Community Needs Assessment and Satisfaction Survey (CNA&SS) was designed in conjunction with planners from numerous Massachusetts Community Action Agencies, and was structured around four important objectives:

- 1) to identify our communities' most significant needs and the most underserved populations;
- 2) to compile additional services that community members would like to see offered;
- 3) to assess NSCAP's staff and program effectiveness, through the eyes of both its clients and its partner agencies;
- 4) to determine the community's familiarity with NSCAP's services.

The main CNA&SS was tailored toward three distinct target populations:

- 1) NSCAP's clients/consumers;
- 2) community members;
- 3) community partners.

In addition, we conducted two separate surveys targeting NSCAP's Staff (NSCAP Staff Satisfaction Survey) and NSCAP's Board of Directors (Board of Directors Assessment and Satisfaction Survey). These three surveys were similar in format, and varied according to these five target populations.

Survey Distribution and Administration

The CNA&SS was available from September 2022 through early January 2023. In contrast to our survey administration three years ago, where paper copies of our survey were handed out to clients at our office, our recent survey was distributed primarily through the mail. Surveys were distributed to NSCAP's consumers by department based on their contact information in our database. NSCAP's consumers had the choice to take an online version utilizing SurveyMonkey.com through a direct link or QR code at the top of each survey. The responses to the hard copy surveys were entered into the online survey by NSCAP staff and volunteers.

NSCAP distributed the survey by several methods: hard copies were shared through community partners, our online newsletter, direct mailings to NSCAP's clients, e-mail and text invitations to clients via our client database system, libraries, faith-based communities, and low-income community members who are not NSCAP consumers. NSCAP's staff members and Board of Directors were encouraged to participate in the survey and to disseminate the survey in their personal and professional

networks. To expand outreach, the survey was available in English, Spanish, and in some cases, Portuguese. An incentive was offered for those to take the survey online for a chance to win a gift certificate via a raffle.

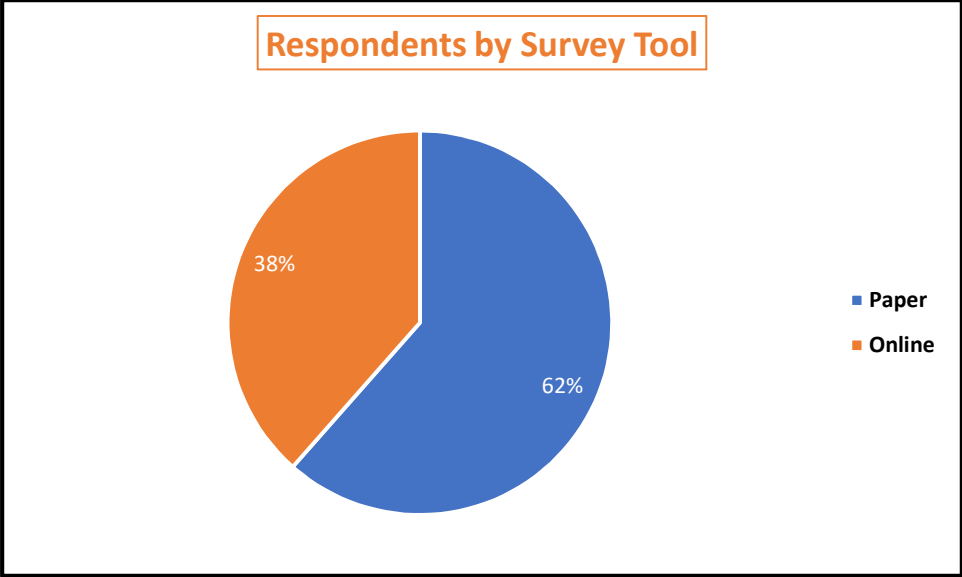
To reach non-client low-income community members, NSCAP staff distributed surveys via four partner agencies: The Salem Pantry, Haven from Hunger/Citizens Inn, Loaf and Ladle Community Meal, and Peabody City Hall. Partnering with these agencies allowed us to include the participation of low-income community members who are not NSCAP clients.

Low-income people were significantly engaged in this assessment process, enabling us to capture the number of agency clients versus low-income non-client community residents from this data. Overall, we received **1,091** responses, 420 (38%) from the online survey, and 671 (62%) from the paper version. Here are some highlights:

- 911 (83%) Community members responded that they had accessed services from one of NSCAP's programs.
- 180 (17%) were not recipients of NSCAP services. 70 of the 420 (17%) who took the online survey were Community Partners. 55 (78%) of these online respondents indicated they are Community Partners from one of the 5 Sectors (Community, Educational, Faith-based, Private, Public).
- 267 out of 420 (64%) online respondents indicated they were NSCAP clients. This indicates to us that more of NSCAP's consumers have access to the internet than in previous years, as compared to results from three years ago at 44%.
- 115 respondents took the survey in Spanish (11%); of these, 50 (43%) took the paper survey; the remaining 65 (57%) took it online. Twice as many people took the survey in Spanish this year as compared to three years ago (51 respondents in 2019).

NSCAP coded the paper surveys into the following categories:

- **Fuel Assistance (FA)** sent to Fuel Assistance applicants (NSCAP clients): The vast majority of respondents (84%) who completed the paper survey were from the fuel assistance distribution. 663 respondents (85% paper; 15% online).
- **General (GL)** was distributed via NSCAP's case managers, department leaders, NSCAP's online newsletter, donors, and a smaller number to the general public via public spaces (i.e.: library, staff friends, board outreach, community establishments, etc.). 231 respondents (15% paper; 85% online).
- **Adult Education (AE)** was primarily taken during class-time, as a class activity and mailed out to current and former students. 78 respondents (1% paper; 99% online).
- **Community Outreach (CO)** was distributed via mail, e-mail, and text. 62 respondents (37% paper; 63% online).
- **Home Care (HC)** was distributed via mail, e-mail, and text. Surveys were also handed out by Home Care office staff. 31 respondents (94% paper; 6% online).
- **Housing Pathways (HP)** was distributed via mail, e-mail, and text. Surveys were also handed out by Housing Pathways case managers. 26 respondents (62% paper; 38% online).



Breakdown of Paper Respondents by Department:

- Fuel Assistance: 84%**
- General: 5%**
- Home Care: 4%**
- Community Outreach: 3%**
- Housing Pathways: 2%**
- Adult Education: 1%**

Of all of the people who took NSCAP’s surveys, 911 respondents (83%) were consumers of NSCAP’s services, 64 (6%) were low-income community members who were not NSCAP consumers, and 94 (8%) were non-low-income community residents.

This year (2022-2023), NSCAP continued to ask questions about income and household size to get a better sense of both consumers and community members. It was determined that of the 911 previous or current client respondents at least 731 (80%) lived under 200% of the federal poverty level. Of the 180 non-NSCAP client, at least 57 (32%) lived under 200% of the federal poverty level. *Of the total 1,091 respondents, at least 788 (72%) are living under 200% of the federal poverty level. As a result of collaborative efforts with community partners via online and paper surveys, NSCAP is pleased to have given low-income community members a voice in this process.*

Fuel Assistance was represented more than other services because of their intense survey distribution. Due to time and budget constraints, Spanish was the only other language the survey was available in. The Adult Education program had a high percentage of Portuguese speakers, so the survey was available in Portuguese for their use. Speakers of languages other than English and Spanish may therefore be underrepresented in this report. Respondents who answered the online survey were asked additional questions because of space limitations on the paper survey. Most respondents took the paper version, as online participants totaled 420 out of 1,091.

Stakeholder Interviews and Focus Groups

Between October, 2022 and April, 2023, NSCAP staff collected information from our Community Needs Assessment that identified and addressed key findings. Formal interviews were conducted with community leaders (see list in appendix) and NSCAP's Executive Director, Laura Meisenhelter, attended numerous meetings to hear about the challenges facing low-income residents and their communities. The groups Ms. Meisenhelter met with included faith communities and those that serve the homeless populations in our region. These groups discussed local needs, the underlying causes of poverty, and how NSCAP and other community-focused agencies collaborate to address them. We greatly appreciate the insight of those who participated, and their concerns about those facing hardships in our communities.

Massachusetts Collaboration of Community Action Agencies⁵

The Massachusetts Community Action network is known for its strong collaborative spirit. Through our statewide association, MASSCAP, representatives from member organizations meet regularly as part of nearly a dozen Communities of Practice: Planners, Human Resources, CFO/Fiscal, Communications & Development, New(er) EDs, VITA, EDs Friday Conversations, IT, SMC User Group, DEI Roundtable, Food Insecurity.

The Planners' COP is long standing and has been a source of ongoing best practice sharing. Over the last year, in preparation for the 2024-2026 Community Needs Assessment Report & Strategic Plan (CARSP), the Planners' CoP has focused on CSBG compliance with Organizational Standards related to the ROMA cycle, Community Needs Assessment, and Strategic Planning. Specifically, the Planners' COP has collaborated in three primary ways to prepare partner organizations for success in the CARSP process:

- 1.** In fall of 2022, the MASSCAP Planners' COP collaborated to develop and refine a list of standardized survey questions to assess community needs. The Community Needs Survey is intended to capture feedback from a wide range of stakeholders on the most pressing needs facing residents. The standardization of the survey tool throughout the network allows for aggregation of data collected across the Commonwealth, creating a more complete picture of state-wide needs as well as a comparison of needs between different geographical regions.
- 2.** Also in the fall of 2022, a subgroup of the MASSCAP Planner's COP worked with representatives from MySidewalk, a data curating and visualization tool, to create a common framework for presenting key indicators of the causes and conditions of poverty in Massachusetts. The result was a set of service-area specific dashboards representing key indicators in the domains of Demographics, Poverty, Education, Employment, Health, Social & Behavioral Development, Housing, Income, Infrastructure & Asset Development, and Transportation. These dashboards give each agency easy access to important secondary data for their own Community Needs Assessment Reports and provide a consistent framework through which to look at poverty across the Massachusetts' community action network.

⁵ This is a joint statement developed by the Massachusetts Association for Community Action (MASSCAP) Planners Community of Practice

3. As a team, the MASSCAP Planners' COP determined an efficient methodology for capturing both statewide and regional information about needs, existing services, and gaps would be to conduct a Focus Groups with COP Planners. Thus, in early March 2023, MASSCAP facilitated a series of Focus Groups with Planners who attended the regularly scheduled COP meeting. The Focus Groups were broken out by top need area identified through the common Community Needs Survey process. At that time, top needs were: DEI/Immigrant Services, Mental Health & Health Care, Inflation/Cost of Living & Basic Needs, and Housing. Findings from this series of Focus Groups was shared with all CAAs for incorporation into the Community Needs Assessment Report as deemed relevant by individual agencies.

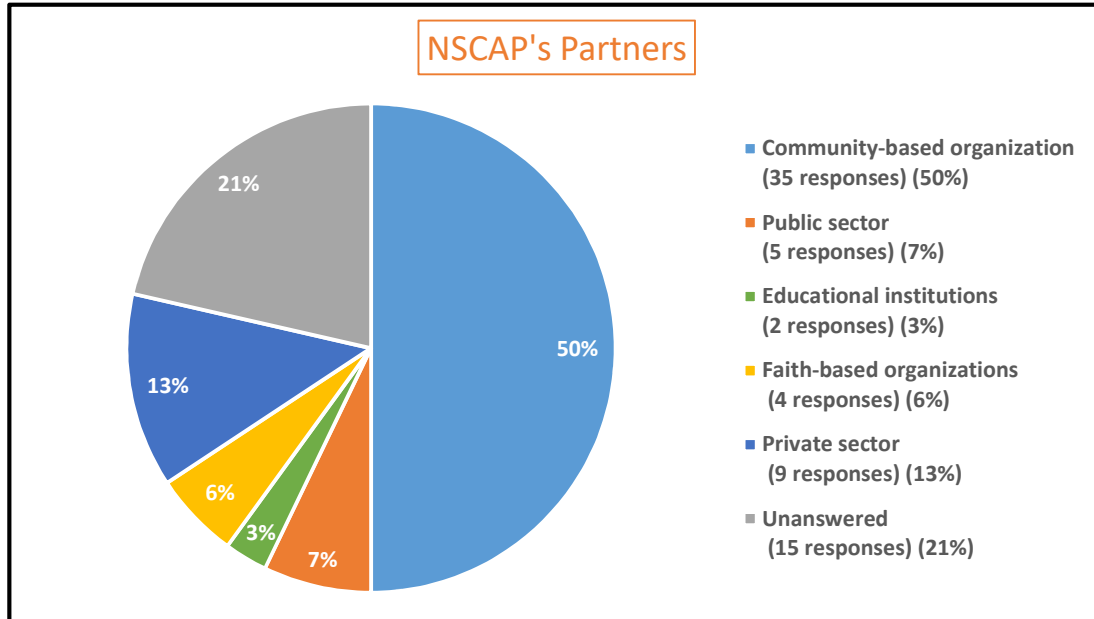
Consumer Satisfaction

NSCAP also collected data centered on consumer satisfaction and consumer input through several survey questions. Space limitations on the paper format of the survey only allowed us to ask questions 1 and 4. All four satisfaction questions were asked on the online version of the survey. The questions were as follows:

1. ***How would you suggest improving NSCAP's services to make them better?***
[Open-ended question]
2. ***Have you found NSCAP staff to be friendly, polite, and professional?***
[Yes, Sometimes, No]
3. ***NSCAP plays an important role in addressing needs in the community.***
[Range from Strongly Agree to Strongly Disagree]
4. ***The services I received from NSCAP met my needs.***
[Range from Strongly Agree to Strongly Disagree]

Community Partners

Survey Question: As a member of an organization, group, or business that partners with NSCAP, please check ONE of the following sectors with which you are associated (99 partners responded):



NSCAP's Community Needs Assessment and Satisfaction Survey included gathering data on the Community Partners who participated by sector (community, faith-based organizations, private, public, and educational institutions) and provided a breakdown as such. All NSCAP Partners took the survey online, allowing us to gather additional information from our linkages. All partners were asked to identify their organization, business, or group by sector.

A breakdown of these stakeholder partners is as follows:

Community:

- Action Inc.
- AgeSpan
- Bridgewell
- Catholic Charities
- Citizens Inn
- Disability Resource Center
- Greater Beverly Chamber of Commerce
- Justice Resource Institute / Children's Friend and Family Services
- LEAP for Education
- North Shore Health Project
- Peabody Area Chamber of Commerce
- Peabody Education Foundation
- Peabody TV

- SeniorCare Inc.

Educational institutions:

- Local School
- North Shore Community College (NSCC)
- St John's Preparatory School

Faith-based Organizations:

- Community Covenant Church
- Local Church

Private:

- Feazel Benefits Inc. / Aflac
- GraVoc Peabody-Technology Consulting firm
- Lahey Behavioral Health Community Partner
- Rousselot-Manufacturing

Public:

- Beverly Council on Aging / Senior Center
- City of Peabody
- Town of Danvers

IX. Key Findings: Community Needs Assessment

Presentation of Data and Analysis of findings

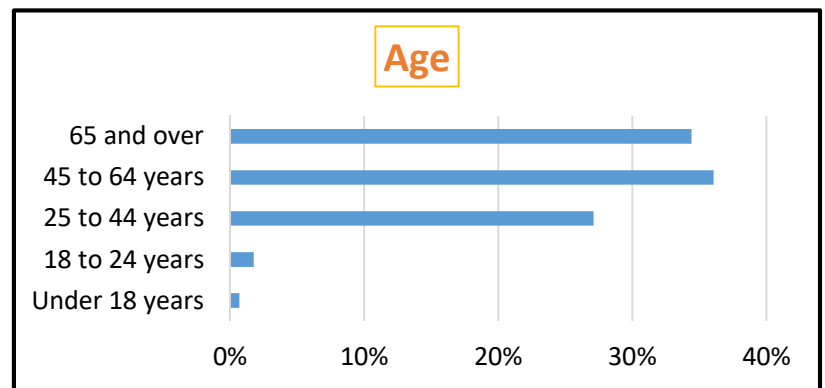
This year North Shore Community Action Programs (NSCAP) received 1,091 responses to our Community Needs Assessment and Satisfaction Survey (CNA&SS). The data collected from these surveys will be utilized in our strategic planning. Questions and responses from the following categories: feedback from focus groups, community needs, demographic information of our respondents, feedback from partnering agencies and community organizations, customer satisfaction, and suggestions for improvement, were analyzed and will be part of the foundation for NSCAP's planning for future years.

Community Needs Assessment Results

Demographics

1. Survey Question: How old are you? (1,026 of 1,091 answering)

- **Under 18 Years:** 1% (7)
- **18-24:** 2% (18)
- **25-44:** 27% (278)
- **45-64:** 36% (370)
- **65 and Over:** 34% (353)



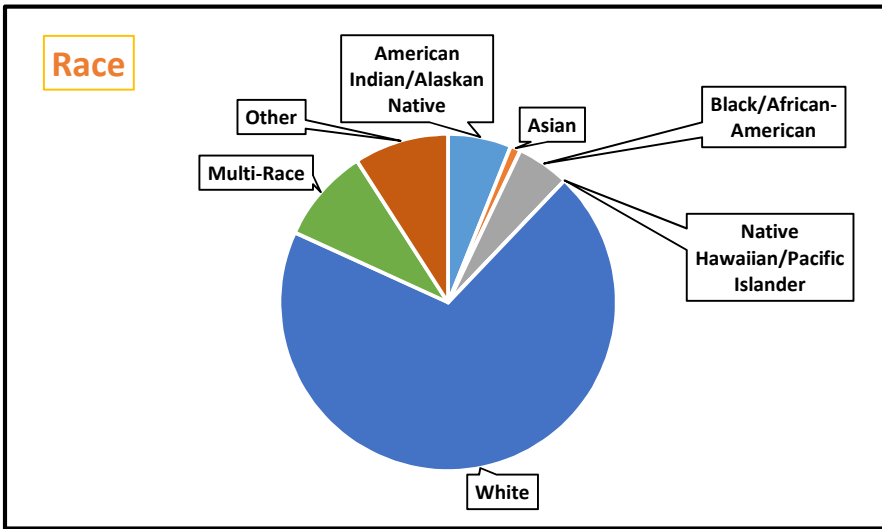
Highlight: The majority of survey respondents were between 45 – 64 years of age, followed by those who were 65 and above. An increase is seen in the 25-44 years of age group that participated in this survey as compared to our last survey in Fiscal Year (FY) 2020. This increase may be contributed to a greater utilization of technology including QR codes, outreach via e-mail and text, and offered an incentive (gift card) for taking the online survey.

2. Survey Question: What is your gender as you identify yourself? (1,019 of 1,091 answering)

- **Male:** 25% (258)
- **Female:** 74% (750)
- **Non-Binary:** <1% (8)
- **Other:** <1% (3)

Highlight: The majority of survey respondents were female, which aligns with those seeking NSCAP's services who identify as female. In FY22, 60% of those who sought services were female.

3. Survey Question: What race do you identify as?
(986 of 1,091 answering)



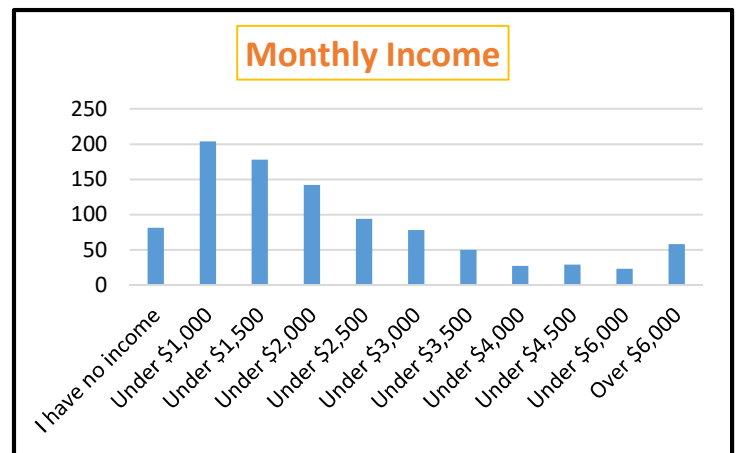
Race	# of Responses
American Indian/Alaskan Native	61 (6%)
Asian	11 (1%)
Black/African-American	51 (5%)
Native Hawaiian/Pacific Islander	1 (<1%)
White	685 (69%)
Multi-Race	84 (9%)
Other	93 (9%)

Ethnicity	# of Responses
Non-Hispanic	742 (75%)
Hispanic	244 (25%)

Highlight: The majority of people who identified as “Hispanic” indicated their race to be Other, Multi-Race, and White. The number of people who identified as “Hispanic” has increased from 14% in FY20 to 25% in FY23.

4. Survey Question: What is your household’s monthly income before taxes (gross)?
(964 of 1,091 responses)

Level of Income	% of Respondents	# of Respondents
I have no income	8%	81
Under \$1,000/month	21%	204
Under \$1,500/month	18%	178
Under \$2,000/month	15%	142
Under \$2,500/month	10%	94
Under \$3,000/month	8%	78
Under \$3,500/month	5%	50
Under \$4,000/month	3%	27
Under \$4,500/month	3%	29
\$4,501-\$6,000/month	2%	23
Over \$6,000/month	6%	58

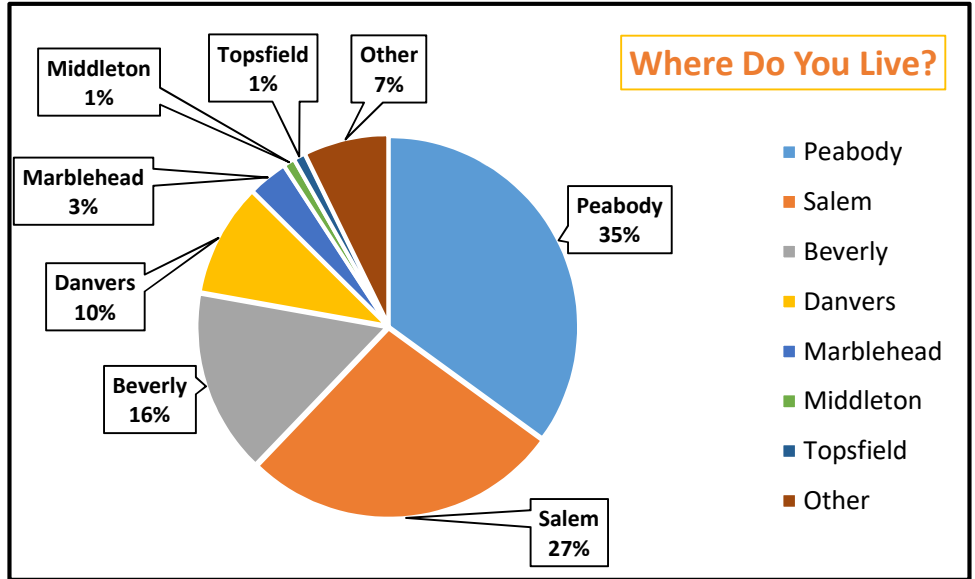


Highlight: The monthly income of the vast majority of survey respondents was under \$2,000/month. Of the total respondents, 72% were under the 200% federal poverty level (FPL). For example: in 2022, for a single person, the maximum annual income at 200% FPL is \$27,180.

5. Survey Question: Where do you currently live?

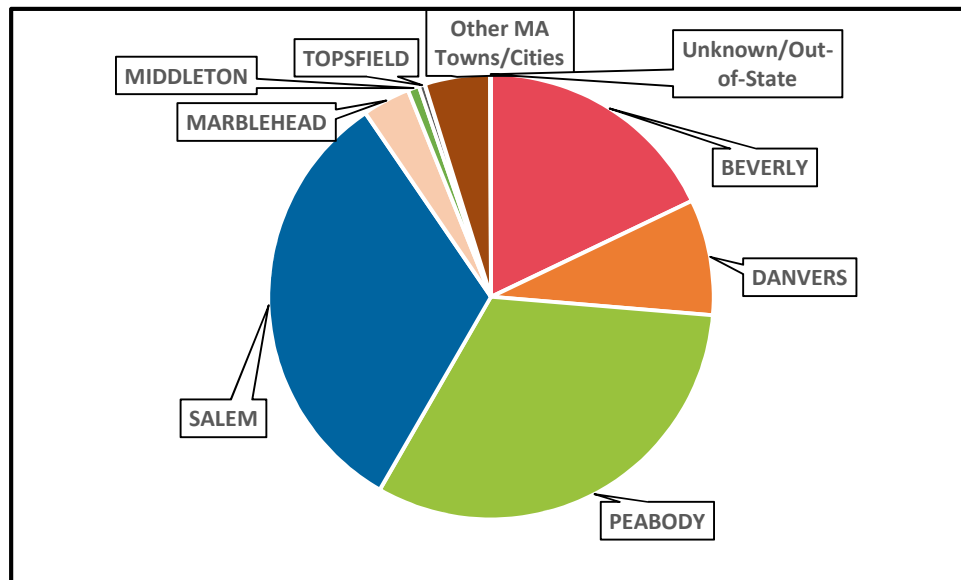
(1,027 of 1,091 answering)

- **Peabody** 35% (364)
- **Salem** 27% (282)
- **Beverly** 16% (163)
- **Danvers** 10% (100)
- **Marblehead** 3% (35)
- **Middleton** <1% (3)
- **Topsfield** <1% (5)
- **Other** 7% (75)



Highlight: Residents of Peabody, Salem, and Beverly constituted the largest percentage of respondents to our survey.

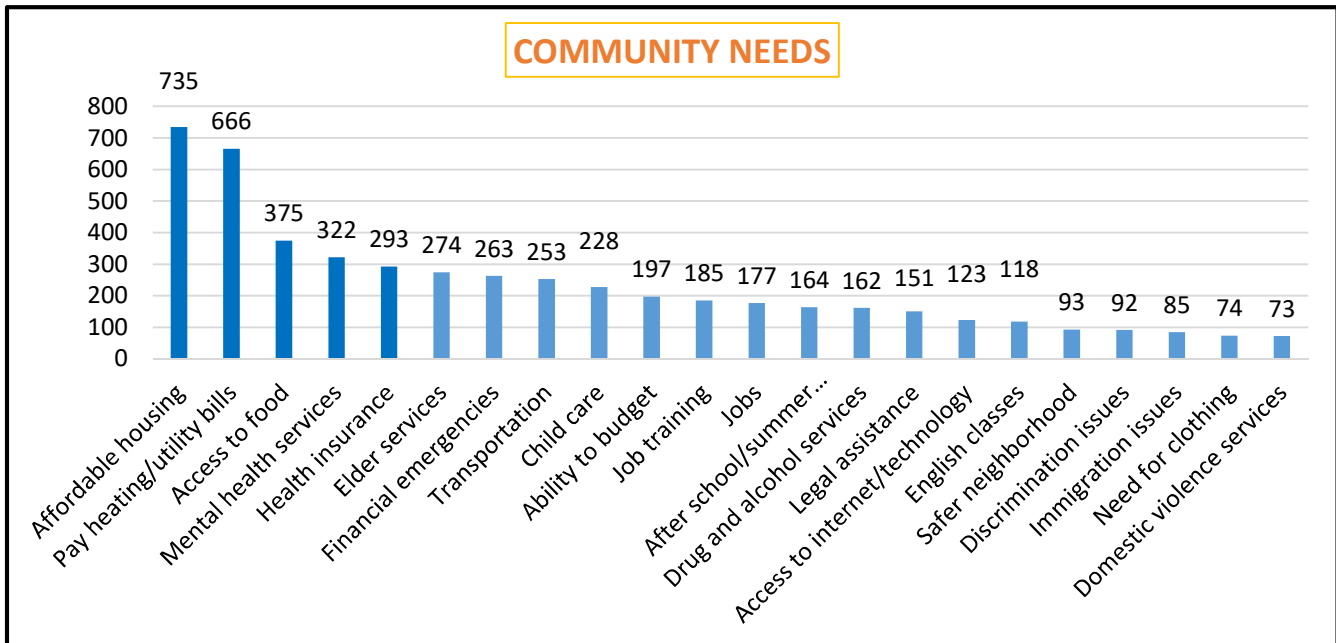
Highlight: For comparison, here is the breakdown of NSCAP’s consumers in FY22 by city/town.



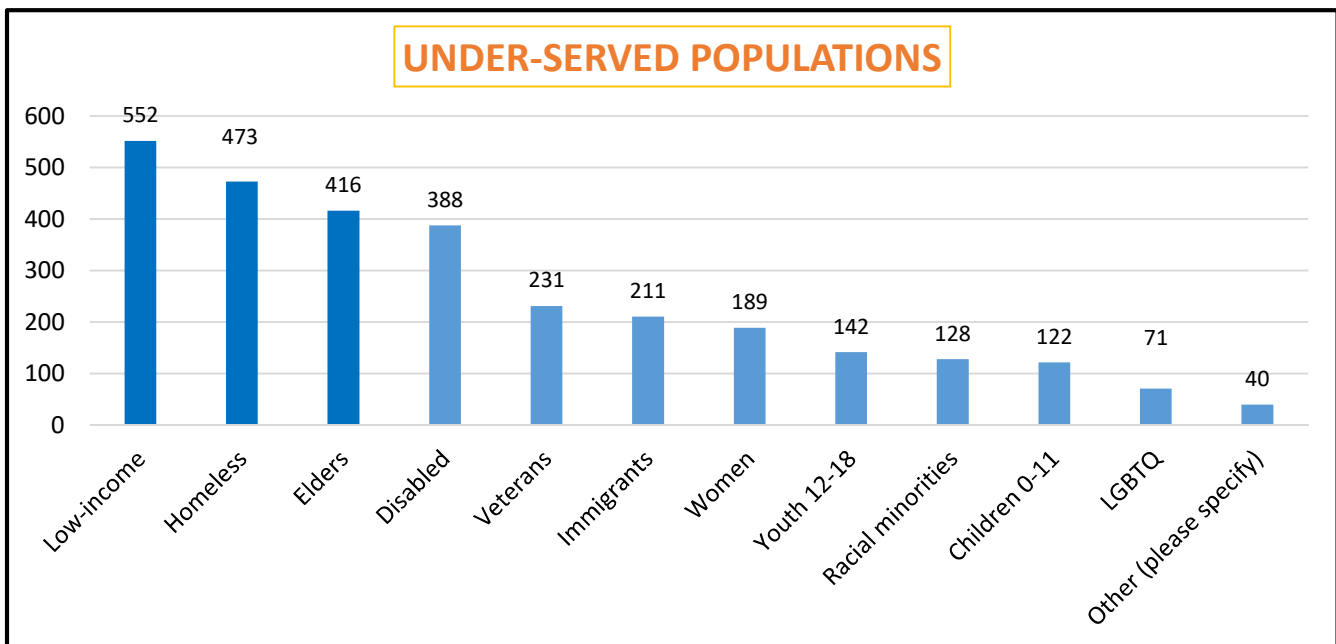
- **Peabody** 32%
- **Salem** 32%
- **Beverly** 18%
- **Danvers** 8%
- **Marblehead** 3%
- **Middleton** 1%
- **Topsfield** <1%
- **Other (MA)** 5%
- **Unknown** <1%

Community Needs

6. Survey Question: Please check what you feel are the TOP FIVE needs in your community (1,055 of 1,091 responses)



7. Survey Question: Please check what you feel are the TOP THREE most underserved populations in your community (1,018 of 1,091 responses)



* "Other" responses included people struggling regarding mental health, people just over the poverty line/middle class, domestic violence survivors, and single parents.

Survey Respondent Ideas for Services in our Communities

These suggestions are summarized from open-ended survey questions that asked about services people would like to see in their communities.

8. Survey Question: What services would you like to see offered in your community?

(493 of 1,091 responses)

Consolidation of All Answers by Category	% of Respondents
Housing (More resources for homeless, More affordable housing, Rental assistance)	26%
Elder Services/Disabled (Elderly check-ins, Domestic help, More advocacy/case management/job coaching, Caregiver workshops)	13%
Children/Youth (After school programs, Homeless youth programs, Childcare)	12%
Basic Needs (Food, Budgeting, Clothing, Financial assistance)	11%
Heat/Utilities (Fuel/Energy assistance, Utility help, Water/Sewer help)	10%
Community Needs (Transportation, Better policing, Sidewalk repairs, Public parking, Better lighting and crosswalks)	7%
Social Activities/Adult Education (Social events, Cooking classes, Computer classes, Information technology support)	6%
Immigration (ESOL classes, Immigrant assistance, Job training)	6%
Mental Health (Mental health services, Substance abuse treatment, Support groups)	6%
Job/Training (Job search assistance, Training, Better wages)	5%
Special Populations (Veterans, Sexual abuse victims, Women, LGBTQ, Native Americans)	3%
Medical/Health Insurance (Health insurance/Medicaid, Medical assistance, Birth control)	3%
Legal (Legal assistance and education)	3%
Homeowner Assistance (Replacing windows, Home repairs, Energy conservation, Appliance replacement)	2%
Miscellaneous (Humanitarian aid, Veterinarian care)	<1%

Stability Survey Questions

9. Survey Question: Responders were asked to rate how they and their family were doing compared to three years ago. (1,027 of 1,091 responses)

- “Better off”: 86 (8%)
- “Worse off”: 389 (38%)
- “About the same”: 552 (54%)

Highlight: The number of people who responded with “Better Off” has decreased from 20% in FY20 to 8% in FY23. The number of people who responded with “Worse Off” has increased from 26% in FY20 to 38% in FY23.

10. Survey Question: Responders were asked if they were able to pay their bills on time each month. (1,037 of 1,091 responses)

- Yes: 505 (49%)
- No: 411 (40%)
- Not Sure: 121 (11%)

11. Survey Question: Responders were asked if they currently had \$500 set aside for emergencies. (1,033 of 1,091 responses)

- Yes: 347 (34%)
- No: 636 (61%)
- Not sure: 50 (5%)

12. Survey Question: Responders were asked what they felt was keeping them from being financially stable. (974 of 1,091 responses)

Top 5 Answers were:

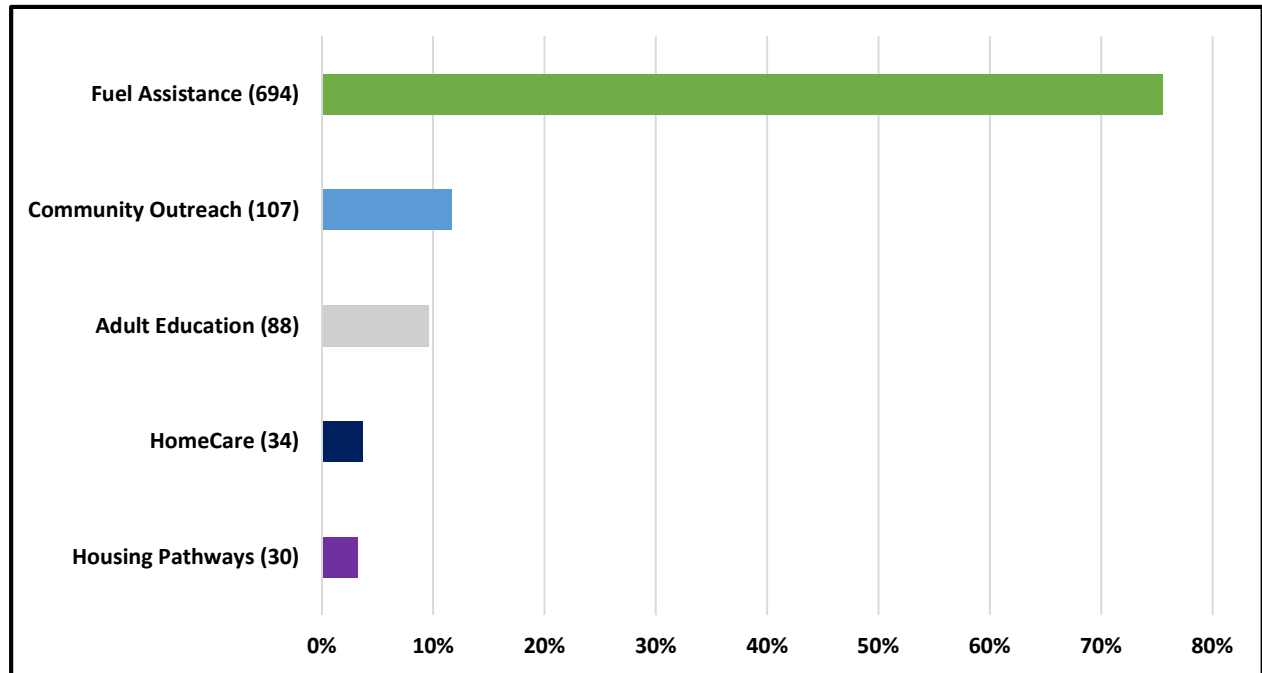
1. **Living Expenses Are Too High** (468 responses, 48%)
2. **Being on A Fixed Income That Is Insufficient** (389 responses, 40%)
3. **Too Much Debt** (204 responses, 21%)
4. **Poor Credit or No Credit** (201 responses, 21%)
5. **Working Full-Time, but Pay Doesn’t Cover Expenses** (174 responses, 18%)

Highlight: These Top 5 Answers are the same, and are in the exact order that they were three years ago.

Customer Satisfaction

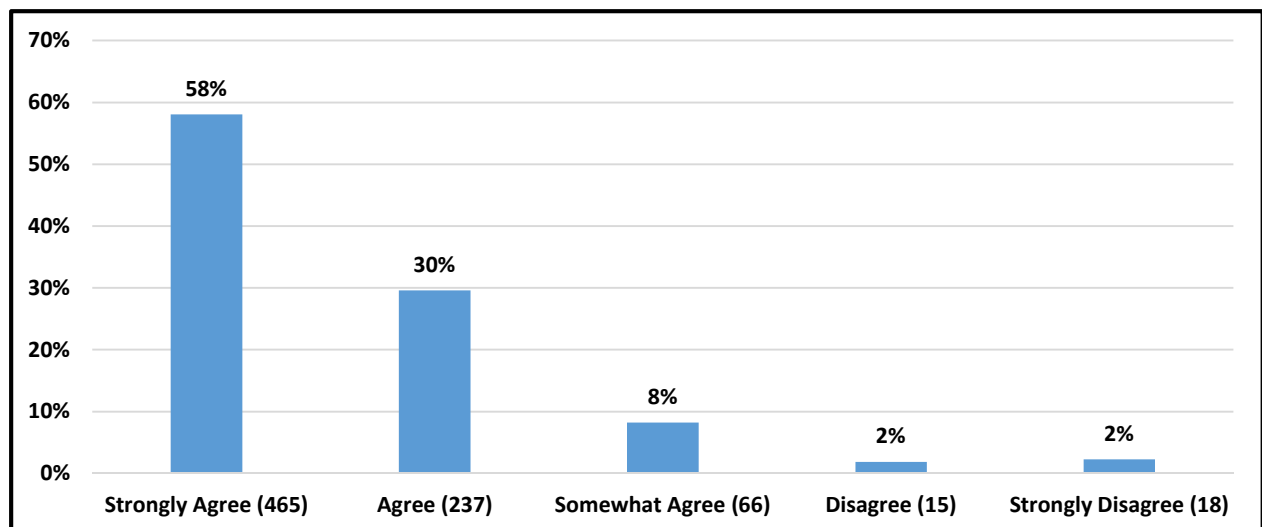
Survey responses showed that NSCAP’s Fuel Assistance, Community Outreach, and Adult Education programs were the most well-known and best utilized. Other programs, such as Home Care and Housing Pathways weren’t as well known, because they are both primarily closed referral programs.

13. Survey Question: What services have you received from NSCAP? (919 of 1,091 responses)



Highlight: During the last three years, we have transferred two programs—Housing Legal Services and Energy Conservation—to other agencies. Also, please note that awareness of the Adult Education program has risen in the past three years from 5% of respondents to 10%.

14. Survey Question: The services from NSCAP met my needs. (801 of 1,091 responses)



15. Survey Question: How would you suggest improving NSCAP’s services to make them better?

(458 of 1,091 responses)

A significant number of respondents expressed appreciation for the services at NSCAP (30%) while also making suggestions about what might be most helpful moving forward.

Consolidation of All Answers by Category	% of Respondents
Customer Service (Better communication and support, Easier to qualify, Answer phones, Online forms)	23%
Programs/Needs (Help for disabled, Help for seniors, Help for children, Emergency housing, Transportation, Ongoing housing rental assistance)	18%
Financial Assistance (More funding for the agency and clients)	7%
Community (Outreach about NSCAP’s programs, Outreach sites/satellite offices)	5%
Treatment of Consumers (Collaboration, Equal treatment, Confidentiality)	4%
Staff (More staff, More social workers, Increased pay, Better staff training)	4%
Adult Education (Expand ESOL [English for Speakers of Other Languages], Childcare for ESOL students)	3%

Sampling of responses to question, “How would you suggest improving NSCAP’s services to make them better?”

- *“I have nothing to complain about, they are great and attentive.”; “They are already better, they are to be congratulated! Keep being humble and helpful.”; “I would not change anything. NSCAP has been so helpful. They are always there to help if any concerns. They listen and help with bills food holidays. I am so grateful.”*
- *“Make the NSCAP offices easier to find and so access; or, outreach sites in the community to be able to connect for services. Expansion of ESOL classes to address the waiting list.”; “Make it known what you do!”; “NSCAP offers great programs and services, but I feel like they could be marketed or promoted more heavily in our community. I don’t know that many people know about them!”; “More centralized location with better roads and facilities.”*

As seen in the comments shared above, one challenge NSCAP faces in terms of visibility is that our community members and consumers ask us to provide services that we already offer. Visibility is an area the staff and board have identified as an issue to address.

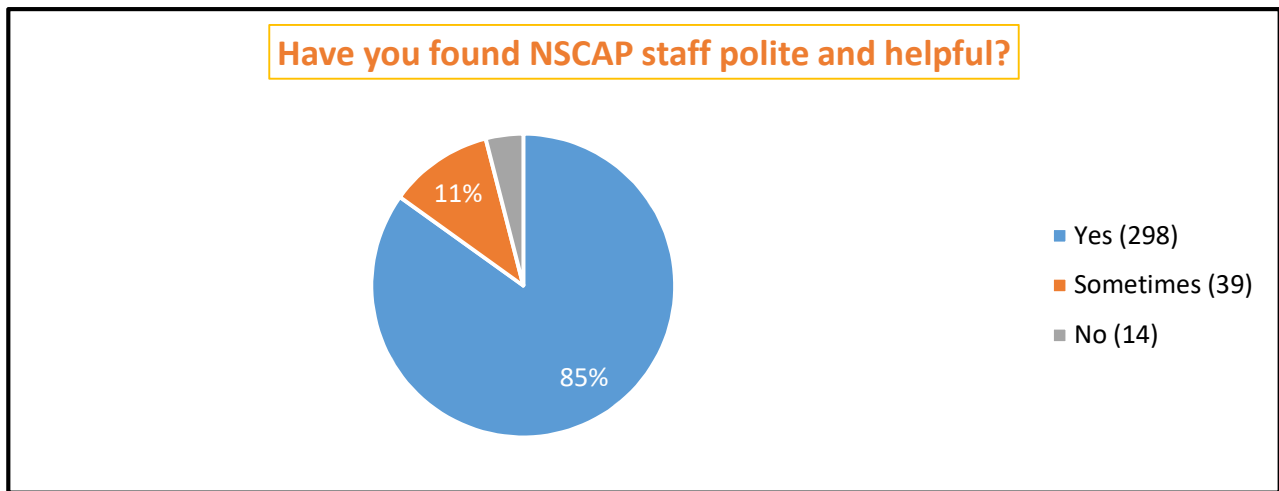
Overwhelmingly, people responded to NSCAP’s effectiveness in a positive manner. Eighty-eight percent (88%) of consumers were satisfied or very satisfied with NSCAP’s services and 78% agreed or strongly agreed that NSCAP played an important role in addressing the needs of the community.

As seen in the following charts, there is also room for improvement and growth. Though a majority of respondents (85%) noted that NSCAP’s staff was polite and friendly, several respondents felt differently. Phone calls weren’t promptly returned and quite a few respondents mentioned that it was hard to reach a staff member directly. Many respondents also expressed a frustration with Fuel Assistance paperwork and applications: “People are expected to come forth with too much paper work for fuel assistance.” and “The annual application process can sometimes be overwhelming but doable. maybe offering it an online enrollment process.”

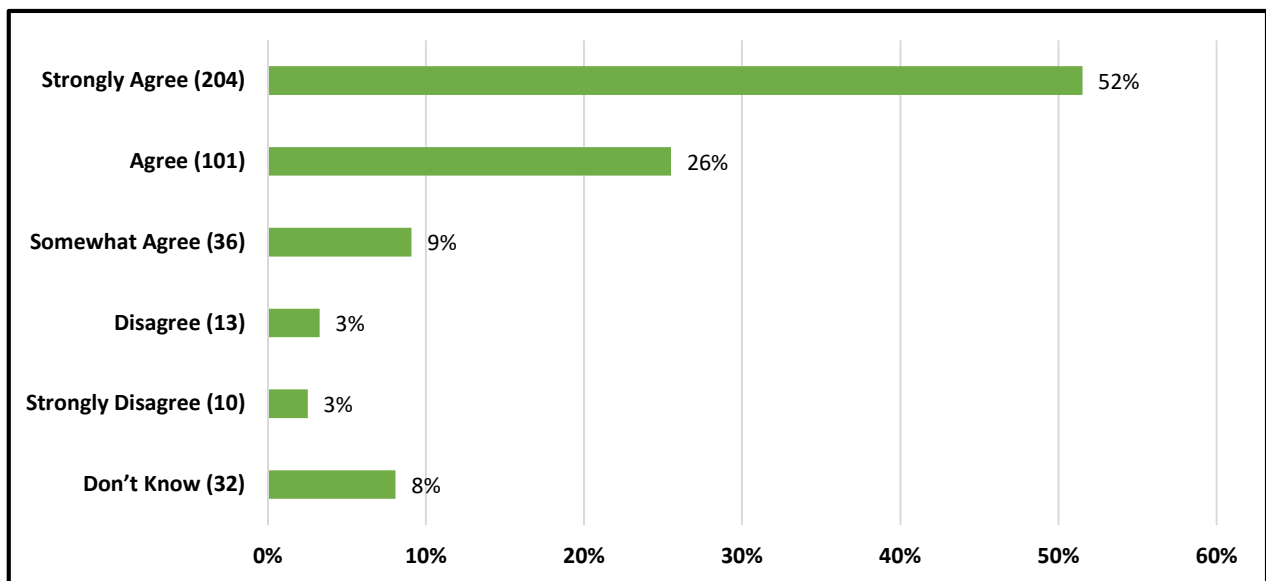
16. Survey Question: Have you found NSCAP staff friendly and polite?

(351 out of 420 online responses):

- Yes: 85% (298)
- Sometimes: 11% (39)
- No: 4% (14)



17. Survey Question: NSCAP plays an important role in addressing needs in the community. (396 out of 420 online responses):



Stakeholder Interviews and Focus Groups

Additional information for NSCAP's community assessment included one-on-one interviews, participation in panel discussions, and focus groups with existing community coalitions. The needs addressed ranged from food insecurity; severe housing shortages, especially affordable housing; chronic homelessness; access to treatment for addiction and mental health illnesses; access to jobs; and the rising cost of living on the North Shore.

Access to affordable housing is a perennial issue not only in NSCAP's service area, but across the Commonwealth. The need for affordable housing has grown and is a full-blown crisis. At both the LEADS panel discussion in Boston, MA and the MA-6th Congressional District Housing Forum, experts from NSCAP's service area and officials who work closely with NSCAP on housing and homelessness spoke about the systemic problems that contribute to the utter lack of housing: exclusionary zoning (i.e., minimum requirements for 1- or 2-acre lots for home construction), NIMBYism, and the complexities for nonprofit housing developers to put together funding, conduct assessments that privately funded projects do not have to do, and defining what is considered affordable. At both forums, exclusionary zoning was cited as a serious barrier because it has created an artificial shortage of buildable lots and has driven up the cost of purchasing a home to the point that fewer and fewer people can even consider it. On the other end of the spectrum, the waitlist for subsidized housing or a housing voucher is years long. Investment in publicly funded housing is totally inadequate. Congressman Moulton said that at the current rate of funding, it will take 10 years to repair and build the housing needed today.

NSCAP's staff attended the homeless task force meetings in Peabody and Salem where they also had focused discussions about the causes of poverty and homelessness. These groups troubleshoot the ongoing problems of chronically homeless residents in these communities. Most of their focus is on people who have been unhoused for 5 or more years. Many of the chronically homeless men and women in NSCAP's communities have addictions to alcohol or other substances as a means of coping with their mental illnesses and the discomfort of sleeping in harsh weather conditions and in uncomfortable terrain. NSCAP has found that once housed, the health of many of the newly housed people improves, their reliance on drugs and alcohol decreases, and they appear happier. Who wouldn't be? Jason Etheridge, the director of Lifebridge, a large homeless shelter and service provider in Salem, often says that working with people who are homeless is a community effort. Not one group is able to do it alone. It requires coordination of the local police, social workers, shelter providers, mental health workers, and wrap around services.

Mental health concerns are not limited to the homeless, either. In an interview with Dr. Christopher Lord (Peabody Public Schools) reported that students returning to school post-pandemic have behavioral problems that have never been seen before in schools. Students of all ages have much lower thresholds of being able to manage stress. Many simply walk out of the classroom due to feeling overwhelmed and pressured. David Gravel, President of the Peabody Education Foundation, reports that the foundation has shifted a large portion of their funding to support behavioral health initiatives at the Peabody Schools. Recent funding has been awarded to creating spaces in the classroom where the students can go to regroup and practice relaxation

techniques that they have learned. The foundation has funded programming to help build students' self-esteem, teach healthy coping skills, and other related projects. Not surprisingly, experts are still trying to assess implications of the isolation, lack of social interaction, and hampered learning due to the constraints of the pandemic.

Finally, interviews with Robin Burns, Executive Director of the Salem Pantry, and the board for the Mary Queen of Apostles Parish St. Vincent DePaul Society also painted a bleak picture. Both reported increasing food insecurity and greater demand for food. St. Vincent DePaul has expended in 6 months more funding that they did the previous year. The need for rental assistance, transportation costs (car repairs, bus passes, train fares), and diapers is also in great demand.

Focus Group of MASSCAP Planners Community of Practice (CoP)

On March 9, 2023, the members of the MassCAP Planners COP (Community of Practice) of Community Action Agencies met to discuss the needs of the low-income residents of our communities across the state of Massachusetts. Together, we determined the issues we feel contribute to poverty and the resulting affects in our different regions. The areas of concern that were most pressing include:

- Lack of Affordable Housing and Housing Stock
- Inflation/Costs of Basic Needs
- Mental Health and Health Care
- Diversity, Equity, and Inclusion (DEI)/ Immigrant Services

We separated into breakout groups, based in these topics. We talked about the underlying issues that the staff in our agencies are seeing:

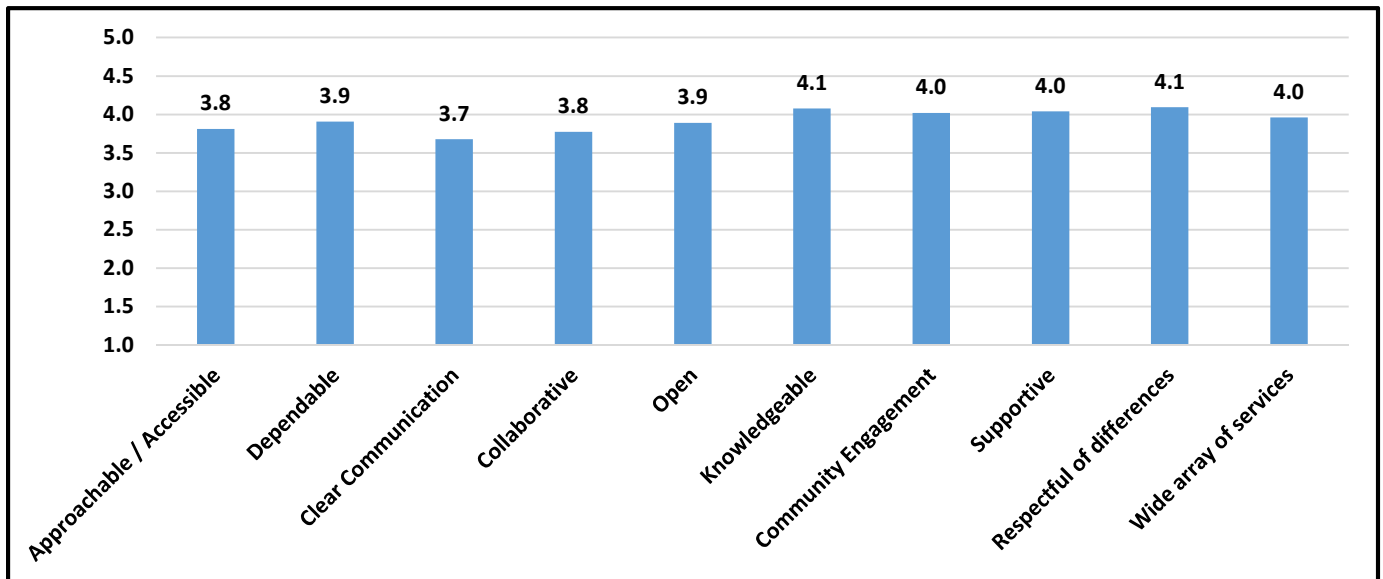
- **Affordable Housing:** People with subsidized housing vouchers are having trouble finding apartments within the fair market rent guidelines. New developments do not often include low-income options. With the end of pandemic rental funds, there is more housing insecurity.
- **Inflation/Costs of Basic Needs:** The cost of heating, especially oil, has risen. With the elimination of expanded pandemic SNAP benefits, food costs and access to food have risen. There is an increased need for affordable childcare, especially now that people are returning to work in offices. Massachusetts is the second most expensive state for childcare. People stay in low-income jobs to keep benefits.
- **Mental Health and Health Care:** There are insufficient providers and resources to meet the mental health crisis. People who are homeless often do not have access to treatment and medications. As the COVID emergency is coming to an end, MassHealth is in the process of recertifying enrollees, and many will be cut off from this benefit. The "Cliff Effect" occurs when increased wages do not make up for the resulting loss of public benefits, putting the family in a worse financial situation.

- Diversity, Equity, and Inclusion (DEI)/ Immigrant Services: Benefits to immigrants is determined by documented or undocumented status. Mental health is a huge need among immigrant populations, as they struggle to access care; they tend to have lack of access to health care services as a whole, especially in their native language. There are long waiting lists for English Speakers of Other Languages (ESOL) classes, when learning English is the first step to work and education.

Community Partners

NSCAP has a large network of partner organizations with whom we collaborate with. We have recorded a total of 200 community partners. Their feedback along with our stakeholders is crucial to meeting the needs of our consumers within our service area collaboratively and effectively. Our partners provided feedback through the online version of the survey as seen below.

18. Survey Question: In thinking about your partnership with NSCAP, please rate how well NSCAP is carrying out each component, on a scale of 1 - 5, with 1 being "Not Effective" and 5 being "Exceptional" (54 of 70 responses):



Partners of NSCAP rated the organization as effective in several inter-organizational components. Particularly, partners valued NSCAP's commitment to the value of diversity and the staff's knowledgeability. NSCAP's partners clearly recognize that NSCAP is playing an important role in the community-wide collaborative effort of addressing the needs of low-income and often very vulnerable residents.

Internal Assessment

NSCAP hired an external consultant to conduct our Staff Internal Assessment. This assessment was reported as part of the full Community Assessment and Strategic Report Plan. As well, the Board of Directors retreat and survey results were included in this section of the Strategic Plan.

Community Strengths

Leadership

Critical leadership in our communities comes from local elected officials, whose partnerships with the directors of area non-profits has enabled them both to provide more responsive avenues of assistance. This collaboration and cooperation of leadership has allowed a greater effort toward the needs of the marginalized residents in their communities. The resources available through local nonprofits are regularly accessed. As a result of the efforts of the homelessness task force, which was initiated by the mayors of Beverly, Salem, Peabody, and the town manager of Danvers, increased funding has become available to assist people experiencing homelessness in our communities. The state senators and representatives also collaborate with local nonprofits to improve services to their constituents.

Community Collaborations

Administrators of each community regularly convene meetings of local officials, community volunteers, and health and human services providers to address the needs of their communities. Examples of these collaborations include Salem HOPE, the Peabody Homeless Task Force, the Beverly Resource Group, and the Danvers Community Council, among others. The leaders of these groups are also engaged in region-wide collaborative efforts that serve youth, elders, and people living with disabilities. They work together to address the health, mental health, housing, and nutrition needs of the most vulnerable in our communities. Local faith communities are eager to engage their congregants in providing help through food pantries, soup kitchens, and open doors to provide a safe place to escape severe weather. They provide tutors for both youth and adult students. These faith communities make their facilities available for many of these activities.

Local collaborations are expanding to include a more diverse group. This has led to a reduction in barriers to people receiving services. In order to embrace a more diverse population, partnerships are expanding.

Civic Engagement

The residents of Peabody, Danvers, and Marblehead, through donations requested by their municipal electric departments collaborate with NSCAP to financially support those who need help paying their utility bills, so that the heat and lights will stay on. The Cities of Peabody and Salem have contributed large amounts of money to prevent homelessness through local non-profits that serve the low-income households, elderly residents, people with disabilities, and children. The local and district Rotary clubs have taken on the issues of hunger and homelessness as their local cause. Local businesses are generous in supporting area nonprofits either through charitable donations, in-kind services, or by serving on boards of directors. The Chambers of Commerce

have a “Chamber for Good” which connects businesses with volunteer and giving opportunities in the area.

Assets

NSCAP is fortunate to have a diverse service area filled with many resources available to all. The following benefit our community members: public libraries where homeless people can gather in safety, local education institutions, public transportation, expanded bike and walking paths, numerous halls to accommodate public meetings, involved local housing authorities that provide affordable housing, and an active faith community that gives back to its residents.

These community strengths combine to provide resources to accommodate and strengthen the population, finding ways to address pressing needs in the communities in order to improve the quality of life for everyone.

Summary of Key Findings from Community Needs Assessment

The data collected through the NSCAP’s surveys identified five top Individual/Family and Community level needs within its service area:

1. Affordable housing
Individual or Family Level Need: Families can't find affordable housing.
Community Level Need: The North Shore has extremely limited affordable housing stock.
2. Help paying heating and utility bills
Individual or Family Level Need: Elders, children, and people living with disabilities lack the resources to stay warm in the cold winter months.
3. Access to food
Community Level Need: The economic impacts of the pandemic and recent inflation have significantly increased food insecurity along the North Shore.
4. Mental health services
Individual or Family Level Need: Individuals and families, struggling with mental health conditions, are having difficulty accessing providers of mental health services/counseling.
5. Health insurance
Individual or Family Level Need: Community members do not have the information necessary to access affordable health insurance and programs that assist with medical costs.

These directly correlate with the causes and conditions of poverty as found in survey data. Families and individuals without adequate resources to meet their basic needs reach out to access NSCAP’s resources as part of their budgets each year. It is these consumers upon whom we rely to tell the story of poverty on the North Shore, and to tell us what they need to get by.

The main causes and conditions of poverty on the North Shore appear to revolve around the high cost of housing, food, fuel for heating, and health insurance. Mental health needs are on the rise

in our communities and our nation. Families and individuals without sufficient resources to meet basic needs are making difficult choices: about what to live without – housing or heating, health care or adequate food to feed the household. These 5 core areas are inextricably linked, feeding off each other and further exacerbating the circumstances within each household. When asked what were the main concerns that were keeping them from being financially stable, survey respondents chose: “Living Expenses Are Too High (468 responses, 48%) and Being on A Fixed Income That Is Insufficient (389 responses, 40%).”

New England is a very expensive area to live in, compared to other parts of the country. Housing is expensive on the North Shore, with an average rent of \$2300 for a 2-bedroom apartment in Peabody⁶. Fuel for heating is also very expensive, costing between \$988 up to \$3517 each year depending on the type of heat and size of the home or apartment.⁷ With a majority of survey respondents reporting incomes of less than \$2000 per month this is an untenable situation for many of NSCAP’s client population. The elderly and other individuals with disabilities living on fixed incomes are at a distinct disadvantage as they rely on government subsidies that may not keep up with the increase in expenses.

Working families who seek NSCAP’s support also struggle to make good choices given their limited financial resources. Minimum wage is \$15 an hour, which means that a family of four, with one adult working 40 hours per week, will gross roughly \$2400 or \$1863 net in a month. After paying rent, this leaves them without funds for other monthly expenses, such as utilities, food, and medicine. In most cases, minimum wage is not a living wage. To pay the cost of housing, many people of low income will choose to forego other needs, such as medicine or adequate food. And if they do meet their needs for a time, a financial emergency, such as a significant illness, will immediately derail any progress toward financial stability that might have begun. The stress of having to choose what to live without, how to prioritize expenses, maintain a job during a family crisis, all further exacerbates health and living issues, destabilizing an already tenuous situation. To pay market rent, a head of household of four needs to work up to 60 hours per week to have a chance of covering all the other expenses.

In January 2023, NSCAP’s staff and Board of Directors reflected on the causes of poverty which included the above five top needs, previously mentioned, as well as barriers to securing gainful employment, lack of vocational training opportunities (beyond NSCAP’s programs), lack of access to mental health services, and the complexity of educating youth from an early age.

In addition to the five aforementioned areas of need for individuals, families, and the community, the survey respondents believed that the most underserved populations in their communities were: Low-Income, Homeless, and Elders; with People with Disabilities a very close fourth. These same populations were chosen three years ago when we surveyed our communities in the same order.

1. Affordable Housing

⁶ Based on recent search on www.rent.com - a housing search resource of housing stock by region. Accessed 4/19/2023.

⁷ See data at <https://www.mass.gov/info-details/household-heating-costs#projected-household-heating-costs-for-2020/2021-by-average-consumption-for-each-fuel> - accessed 5/3/2023

In NSCAP’s last Community Needs Assessment, respondents identified Affordable Housing as the top need in the community. Their response was not surprising. Affordable housing is a huge concern throughout the Greater Boston area, with community members, policymakers, and service providers recognizing it as a major driver of economic insecurity, as pointed out above under causes and conditions of poverty. People who pay too high a portion of their income for housing often fall behind on other bills, from utilities to car payments to educational costs. They have difficulty saving and are more vulnerable to economic challenges such as job loss, divorce, or illness. There are many households, especially those who are at risk of or who are experiencing homelessness, for whom housing with high income limits (and thus, higher rents) is unattainable⁸. This is also true for many elderly or disabled people who are on a fixed income.

The lack of affordable housing can be explained from various angles: a shortage of buildable land; a high cost of construction; restrictive zoning; and a long period of economic expansion and low unemployment, which has increased demand for housing in the region while pushing up prices for the supply that exists. In addition, persistent resistance in these communities to new construction, especially for low-income housing, further limits the expansion of affordable housing stock. In Essex County, where 9% of the population lives at or below the poverty line, understanding the causes doesn’t change the fact that unless they have a government subsidy, or live with others, they are almost entirely priced out of the market. Also, many people living above the poverty line struggle with the same issues. As a result of the pandemic, many low-income families were approved for public benefits (SNAP, MassHealth) and an influx of rental assistance funding to prevent homelessness, and the percentage of people living in poverty decreased. Now, as the pandemic is ending, these benefits are beginning to be eliminated, throwing families back into poverty and financial instability. This condition is commonly known as the “cliff effect.” Some low-wage workers find themselves worse off after a raise that causes them to lose their public benefits.

High proportions of area residents are what the US census describes as “cost-burdened”: they spend more than 30% of household income on housing. In 2014-2018, cost-burdened households in Essex County, Massachusetts accounted for 32.3 percent of owners with a mortgage, 20.4 percent of owners without a mortgage, and 51.8 percent of renters (American Community Survey). Median income in NSCAP’s core designated communities of Beverly, Danvers, Salem and Peabody averages about \$87,998 (ranging from \$72,884 in Salem to \$105,654 in Danvers); in these towns, rents average almost \$2,100⁹ a month. For a family of four making the federal poverty-level income of \$30,000, that rent is obviously unaffordable.

Our survey found that the majority of respondents report income of less than \$2,000 a month; therefore, they are unable to afford average market rate rents. Even the smallest of housing, in Single Room Occupancy (SRO) units, in which many of our Community Outreach (many are formerly homeless) clients live, generally cost over \$1,000 a month, far more than the \$600

⁸ https://www.tbf.org/-/media/tbf/reports-and-covers/2022/october/gbhrc2022_interactive_web.pdf. Accessed 5/3/2023.

⁹ Based on recent search on www.rent.com - a housing search resource of housing stock by region. Accessed 5/3/2023.

monthly rental that someone with a \$24,000 income would be able to afford. Housing subsidies are an effective response to this problem, and NSCAP helps clients apply for waitlists for government subsidized housing, including Section 8 programs, Alternative Housing Voucher Program (AHVP), and other funds administered through the HOME Housing Investment Partnership (HOME) program and others. But these subsidies are few and far between, and there are nowhere near enough for all the people who need them. Many people have difficulty completing housing applications and following through with what may be a very complicated process.

Administrators of local cities and towns are trying to do their part. Each of the four municipalities in NSCAP’s catchment area has subsidized units and has a housing plan to create more affordable housing. In 2021, cost-burdened households in Peabody accounted for 31 percent of owners with a mortgage, 19.5 percent of owners without a mortgage, and 54.5 percent of renters¹⁰. In a September, 2020 report, the City of Salem noted in its housing plan that the city “needs more housing that is affordable to people of all income levels and household types, including accessible housing and housing with supportive services. The disparity between income and the cost of housing in the city and the region and a shortage of subsidized affordable housing units are the two greatest challenges to meeting the needs of the constituent population.”¹¹

2. Utility payments/heating bills

Like the previous assessment in 2020, the 2023 survey revealed that help paying utility bills, including heat to keep warm in winter, was the second biggest need after affordable housing. Relative to the cost of housing on the North Shore, the cost of utilities is lower. However, as stated above, this cost can be prohibitive once rent is paid; there is often not enough to meet the entire need to keep warm in winter.

Fuel Assistance is one of the biggest programs at NSCAP. FY22 found that 5,151 individuals received Fuel Assistance for a total of \$3,032,484 to help keep their homes warm. Emergency heating assistance through the Fuel Assistance department was received by 1,418 individuals. In addition, NSCAP’s Community Outreach program also distributes heating and utility assistance.

Given the methodology of survey distribution, it should be noted that a large proportion of surveys were received via NSCAP’s Fuel Assistance program, the program with the highest number of clients. Of the 1091 survey respondents, 663 were participants in NSCAP’s Fuel Assistance program. Anecdotally, many clients rely on these funds from the Fuel Assistance program to keep them warm, and make NSCAP resources part of their household’s budget. It is also notable that 75% of survey respondents stated that they were over 45 years old, with 56% of those over the age of 65. There is very likely a correlation between the respondents seeking financial help with utilities and the majority who are older than 65, likely living on fixed incomes, in market rate apartments or their own homes and still living independently. Without this help it is unclear what many clients would do to keep warm.

¹⁰ 2021 5-Year Estimate ACS-- S2507 FINANCIAL CHARACTERISTICS FOR HOUSING UNITS WITHOUT A MORTGAGE

¹¹ [City of Salem Five-Year Consolidated Plan](#)—Accessed 5/4/2023.

According to the Commonwealth's government website, the average cost to heat a home in Massachusetts is between \$988 (for gas) and \$3,517 (for oil) seasonally, depending on the size of the home and the source of heat. It was noted that many multi-family units or large residential buildings use electric heat and while the cost per unit is higher than gas or oil, the units tend to be smaller and therefore need less infusion of heat. Individual homes tend to cost more to heat compared to small 1-bedroom apartments.

Obtaining financial assistance for heating lends to greater stability in one's housing, particularly in the deep winter when loss of heat could lead to pipe damage and other emergencies, further exacerbating financial constraints of some of low income.

3. Access to food

Survey respondents stated that access to food was a major concern, given the geographic location of the most affordable grocery stores on major roads and the inner-city neighborhoods where many of NSCAP's clients reside. It is difficult for carless clients to access these more affordable stores. Transportation to and from the grocery stores, or simple access to this food source, is a major concern. Public transportation is spotty, with bus access limited except for major roads at limited times during the day. Easily accessible food in many low-income neighborhoods is primarily located in small corner stores that elevate their prices for the convenience. Grocery prices have risen exponentially in the past year, outpacing the rise in income for most low wage workers, particularly those earning minimum wage. Elders and disabled individuals living on fixed incomes are particularly vulnerable to price increases for food. Families and elderly often tell stories of choosing between quality food and medicine. Food insecurity is becoming of greater concern, as families struggle to find jobs that pay a living wage.

Supplemental Nutrition Assistance Program (SNAP) is a great resource for individuals and families of low income. It is often described as the "first line of defense against hunger."¹² With the ending of the COVID-19 emergency pandemic status, the additional SNAP benefits that individuals and families were receiving is now coming to an end. With the end of these public benefits and recertifications, many families will experience what is called the "cliff effect". Expanded SNAP benefits that were provided during the pandemic have expired, leaving recipients to struggle with the restrictions they experienced pre-pandemic, such as eligibility and level of support. Repeated reporting requirements to stay up to date and access one's benefits can be burdensome and impossible for people facing many disabilities. Likewise, restrictions in how much financial support individuals obtain has made it not worth the effort for some. The organization MassLegalHelp notes the "SNAP gap": eligible individuals and families who forego this benefit, is most likely due to the arduous process of obtaining these funds and/or the small amount of benefit they receive if they are approved.¹³

4. Mental Health

¹² <https://www.masslegalhelp.org/income-benefits/food-stamps/advocacy-guide/introduction/about-snap-program>

¹³ <https://www.masslegalservices.org/content/closing-snap-gap-and-moving-toward-common-app-2022-updates>

The need for Mental Health Services rose to the fourth need in our recent Community Needs Assessment; previously, it was in seventh place in our survey three years ago. Often seen as an underserved population, people living with mental illness disabilities struggle to find the support they need to function in communities.

Across the state, professionals and consumers have mentioned the lack of sufficient providers and resources to meet the current mental health crisis. People who are homeless often do not have access to treatment and medications. As the COVID emergency has come to an end, MassHealth is in the process of recertifying enrollees, and many will be cut off from this benefit due to the arduous reapplication process. In Massachusetts, there was a 50.8% increase in children ages 3 to 17 who had anxiety or depression, nearly double the national average.¹⁴

The strong partnership between area agencies is a building block to those struggling in our communities. These partners include:

- Bridgewell
- Catholic Charities
- Children's Friend and Family Services/ Justice Resource Institute
- Community Health Centers
- Disability Resource Center
- Eliot Human Community Services
- Institute for Health & Recovery
- Lahey Health Behavioral Services
- Massachusetts Department of Mental Health
- National Alliance on Mental Illness
- South Bay Community Services
- Vinfen

NSCAP has partnered with Project RISE (of Institute for Health & Recovery) to increase their capacity to provide services to NSCAP's family shelter clients. We contracted directly with Project Rise for a counsellor to provide mental health care for those families who desired it. The Project RISE program includes a Licensed Mental Health Counselor who is available Monday through Friday. This clinician provides engagement, clinical case management, and behavioral health counseling as needed. This partnership has resulted in providing a safe place for individuals to process their challenges, offering them greater stability to face the many problems they encounter.

5. Health Insurance

¹⁴ <https://massbudget.org/2022/08/08/massachusetts-ranks-1-in-child-well-being-but-children-still-suffering-from-mental-health-pandemic/> Accessed: May 18, 2023

In NSCAP’s last two Community Needs Assessments, we saw health insurance rise into the top 5 of the concerns for the first time. According to the Center for Health Information and Analysis (CHIA), an independent agency created by the state of Massachusetts in 2012 to analyze health care data and inform policy, Massachusetts residents are facing a healthcare affordability crisis. In the organization’s 2021 Massachusetts Health Insurance Survey, 41% of respondents reported struggling with health care affordability, medical debt, forgoing needed care due to cost, excess out-of-pocket-spending, or problems paying medical bills. Many had more than one of these issues, and low- and moderate-income families were most affected (CHIA, 2022¹⁵).

Ever since Massachusetts enacted health insurance reform in 2006, the state has had one of the lowest uninsured rates in the country—in 2021, only 2.4% of residents had no coverage. Yet with one of the most advanced health care systems in the US, health care costs in the state, historically high, have continued to rise (CHIA, 2022).

NSCAP’s constituency of low-income people is affected by the affordability crisis in specific ways. Those who receive MassHealth benefits (Massachusetts Medicaid) have comprehensive coverage with very little cost-sharing. Yet for the low-income, elderly/disabled on fixed incomes, or clients working for minimum wage, even the smallest healthcare cost can be a significant burden and an obstacle to treatment. Many low-wage workers limit their hours, despite needing the income and wanting to work, in order to maintain eligibility for MassHealth. Of course, undocumented immigrants, who are also served by NSCAP, are not eligible for affordable health coverage at all.

Through our community assessment we discovered that community members often do not have the information necessary to access affordable health insurance and programs that assist with medical costs. Specific areas of need that were identified included: access to affordable health care, health insurance premiums and deductibles that are often unaffordable, and respondents often remain in low-paying jobs in order to stay under the threshold to qualify for MassHealth. Social Service providers often do not know where to refer clients for health insurance services and information.

As a result of the 2021-2023 Community Needs Assessment, NSCAP and Silver Otter Strategies, a division of Greater Lynn Senior Services (GLSS), partnering with the state of Massachusetts, created the HIIC, Health Insurance Initiative Campaign. The ultimate goal of this initiative is to partner with other North Shore organizations to educate community members about available resources to assist with health insurance enrollment, eligibility questions, financial assistance, and accessing affordable health care through community supports.

Individual/Family and Community level needs identified:

¹⁵ Center for Health Information and Analysis. (2023, April). Retrieved from: <https://www.chiamass.gov/assets/docs/r/survey/mhis-2021/2021-MHIS-Report.pdf>

- *Individual or Family Level Need:* Families can't find affordable housing.
- *Community Level Need:* The North Shore has extremely limited affordable housing stock.
- *Individual or Family Level Need:* Elders, children, and people living with disabilities lack the resources to stay warm in the cold winter months.
- *Community Level Need:* The economic impacts of the pandemic and recent inflation have significantly increased food insecurity along the North Shore.
- *Individual or Family Level Need:* Individuals and families, struggling with mental health conditions, are having difficulty accessing providers of mental health services/counseling.
- *Individual or Family Level Need:* Community members do not have the information necessary to access affordable health insurance and programs that assist with medical costs.

X. Internal Assessment Process and Key Findings

Process

As part of our Internal Assessment, NSCAP conducted an anonymous staff satisfaction survey through an external consultant. NSCAP's Planning Department also conducted an additional anonymous survey with NSCAP's Board of Directors. Also, an all-day strategic planning retreat was held with Program Directors, Senior Management, and the Board of Directors to discuss the needs of our communities, NSCAP's plans to address them, and develop a new set of core values.

NSCAP conducted an anonymous survey of staff in March and April of 2023, implemented by an external consultant, and at that time NSCAP had 89 employees. Forty-four (49%) employees responded to the NSCAP Staff Satisfaction Survey. Of the respondents, 35 were office employees and 9 Home Health Care employees, who work in the field, took the survey online. Though the response rate (31%) from NSCAP's Home Health Care staff seems low, it is actually an improvement over three years ago—when only three staff members (9% of respondents) took the survey. This higher response rate may be due to numerous factors including reminders about the survey, easier availability to take the survey (it was online), answers could be given in either English or Spanish.

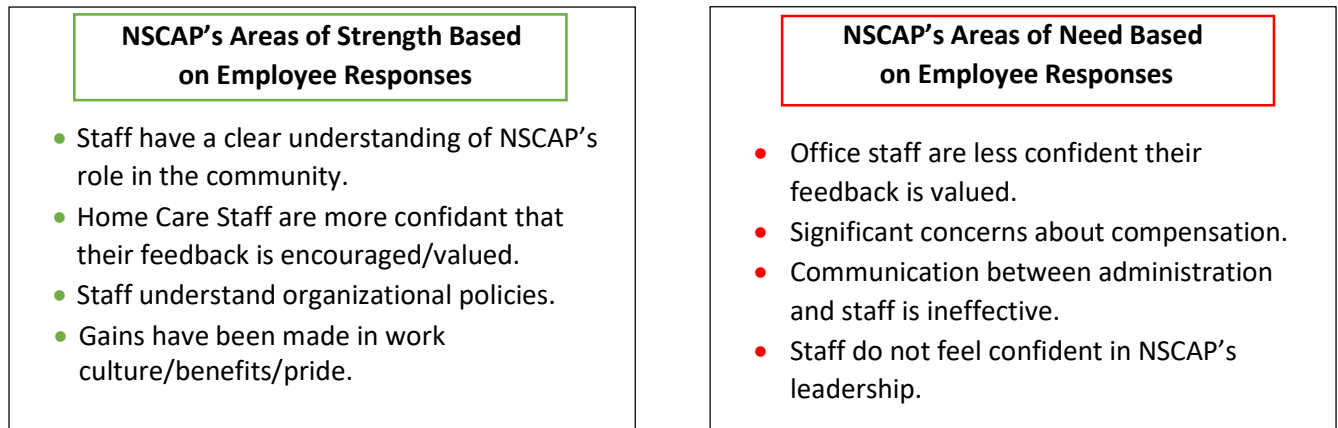
Staff participation was up but remained lower than ideal. The external consultant ran a presentation prior to the survey opening, focused on the importance of internal evaluations and honest feedback. A recording of the presentation was later captioned (in English and Spanish) and the slides were translated into Spanish for widest relevance to staff. The consultant provided virtual office hours to ensure staff had a direct line to a nonpartisan ear with whom to address their concerns. Staff feedback indicated that a number of employees remain concerned about confidentiality and unsure of whether the perceived risk will create unwanted action on the part of the senior management and board.

In our Staff Satisfaction survey, NSCAP's staff was asked to rate the degree in which they agreed with several statements, including the following: knowledge of the agency's mission, programs, policies and procedures; respectful treatment of clients; and whether the services NSCAP provides meet the needs of our clients. They were also asked to respond to questions concerning employee morale, work environment, communication between administration and staff, and leadership.

Key Findings:

Results of NSCAP's Staff Satisfaction Survey

The following charts summarize the findings from the staff survey indicating areas of strength, as well as areas for organizational improvement:



Initiatives and Action Steps

NSCAP has taken steps to address the feedback provided by the staff satisfaction survey. These steps include:

- The Executive Director emailed a response to all staff in response to the internal assessment.
- Program director meetings are occurring on a consistent monthly basis.
- Deputy Director attending program director meetings with their staff and providing administrative updates.
- Program Directors are provided financial reports consistently.
- Retention bonuses given to Home Care Aides; also improved their benefit accrual rates.
- Increased employer contribution to the dental plan.
- Monthly staff birthday celebrations.
- Emailing staff on their birthday to acknowledge birthday.
- Summer all-staff cookouts.
- Holiday celebration in December, handed out NSCAP t-shirt and gift card in appreciation of hard work all year.
- Congratulating staff on Paylocity's community board on their work anniversary.
- Selected a catch phrase "Your voices are heard", to be used when addressing the concerns brought forth from the Staff Satisfaction Survey.

In the future, NSCAP plans to:

- Restart employee milestone celebrations.
- Efforts to include pay raises for everyone.

- Additional steps to improve communication and transparency; to help improve morale.
- Schedule agency wide event, including team bonding/fun activity.
- Trainings will continue to be encouraged for all staff, including to develop the required skills for higher level positions within the agency, so that we can grow our ability to hire internally at NSCAP.

Organizational Standards Overview

NSCAP’s Organizational Standards assessment is performed annually by the Massachusetts Executive Office of Housing and Livable Communities (EOHLC). This assessment ensures that appropriate organizational capacity, in critical financial and administrative areas, as well as areas of unique importance to the mission of the Community Action Network are met in nine core areas. These standards are nationwide measurement tools to ensure that Community Action Agencies are compliant with the regulations and standards put forth for our industry.

NSCAP has endeavored to increase the agency’s Organizational Standards performance and has achieved 93% compliance level in FY 2024. We are in the process of increasing our compliance level. In recent months, NSCAP has been focused on creating betterments, particularly in our fiscal policies and procedures. We are always working to improve the quality and effectiveness of our organization’s operations and services.

Results Oriented Management and Accountability (ROMA) provides a framework for continuous growth and improvement among Community Action Agencies (CAA’s), and is based upon principles contained in the Government Performance and Results Act of 1993¹⁶. NSCAP’s Director of Planning is a Nationally Certified ROMA Implementer (NCRI), as required by EOHLC, to assist in the implementation of the ROMA cycle (assessment, planning, implementation, achievement of results, and evaluation) throughout the agency.

As we look ahead to the next three years, we will aim to continue to improve our staff appreciation efforts and make NSCAP an even better environment in which to work. We will solicit input from staff to implement new strategies to increase staff satisfaction. We intend to improve communication between our staff and administration, and to spread the work of NSCAP’s mission in the community.

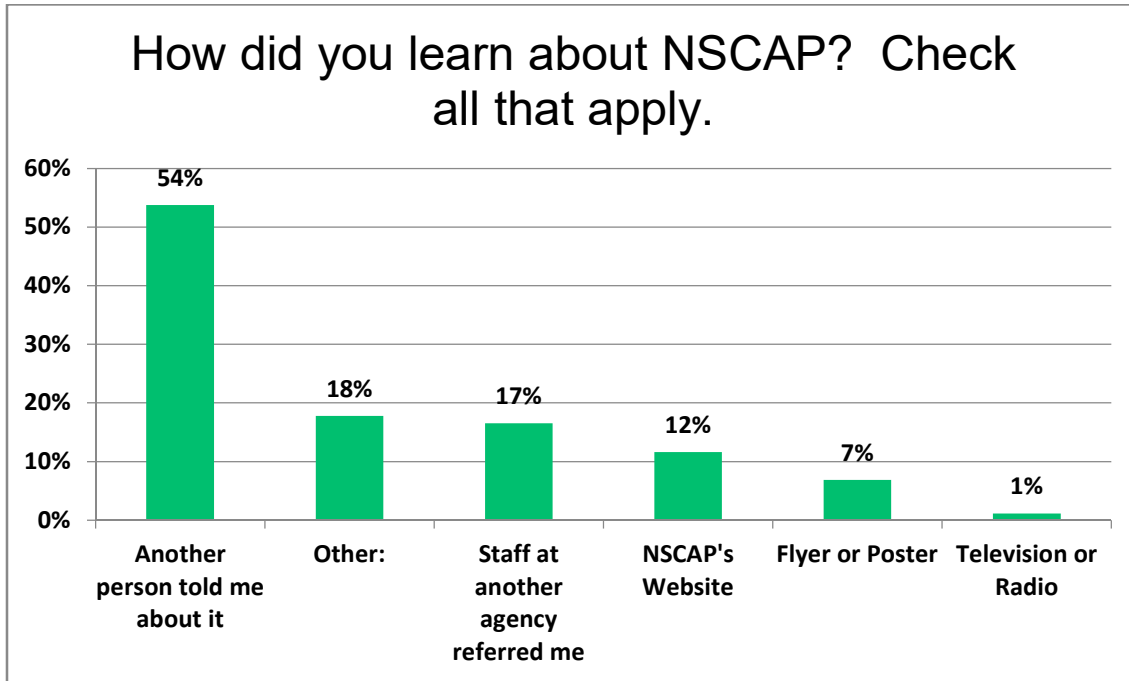
Visibility in the Community

The need to improve NSCAP’s visibility and accessibility in our communities was raised at the strategic planning retreat, in NSCAP’s staff satisfaction survey results, and by NSCAP consumers in our CNA&SS. We know that some of our consumers are not fully aware of all of our services, as they indicated a need in our communities for services that NSCAP already provides.

According to NSCAP’s Community Needs Assessment, 53% of respondents (518 out of 970) answered that the primary way in which people in the community have become aware of NSCAP’s services is through “another person” or by word of mouth.

¹⁶ <https://nascsp.org/csbg/csbg-resources/roma/>

Survey Question: How did you originally learn about NSCAP and/or available services?
Check all that apply. (970 of 1,091 responses):

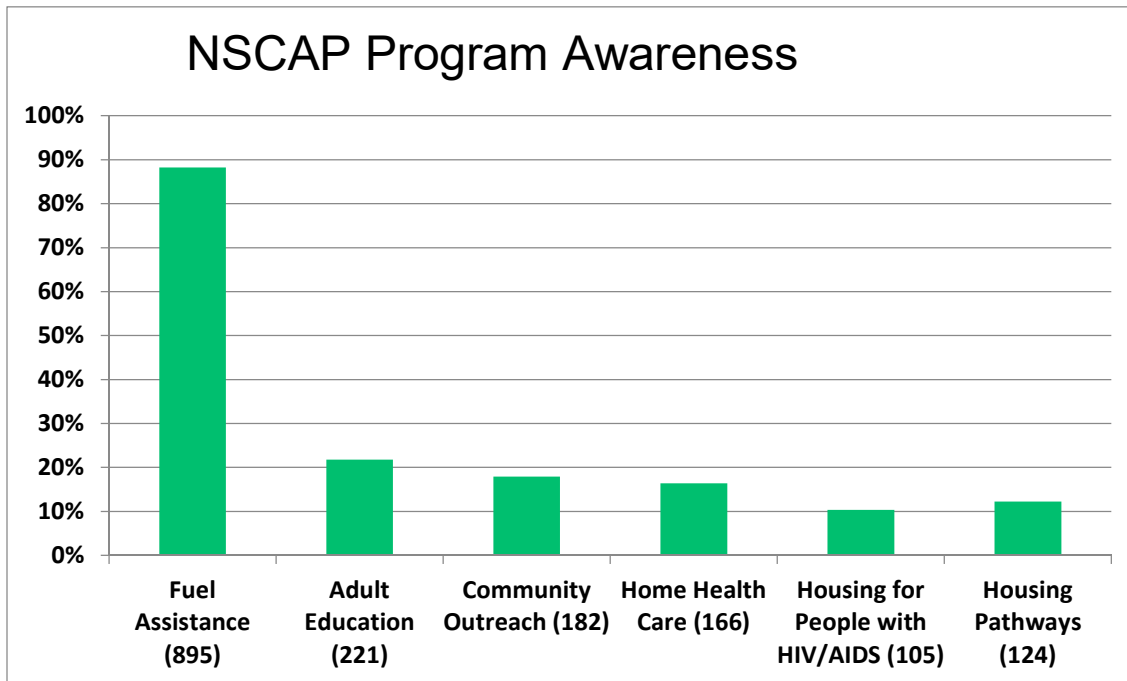


Please note in the "Other" category, participants were familiar with NSCAP as they were current employees or former employees of social service agencies, social media, or referred by the Department of Transitional Assistance or elder service organizations.

NSCAP has attempted to raise our visibility in the community through our website, brochures, fundraising events, and area billboards. NSCAP has been working closely with GraVoc, a marketing/information technology company. GraVoc has offered great opportunities for NSCAP to professionally brand all of our materials and to increase our visibility in the community.

Knowledge of NSCAP Services

Survey Question: Below is a list of services offered by NSCAP. Please check the programs/services you are aware of (1,014 of 1,091 responses):



Based on the results of our survey, we found that NSCAP consumers were most familiar with the heating and utility assistance provided by our Fuel Assistance program. This information will help us as we seek to educate the community about NSCAP’s lesser known services. Our Home Health Care program has the largest number of department staff, and our goal is to increase awareness of this program with members of our communities and with local social service agencies.

Board Members’ Survey Results

At the time of the survey, NSCAP’s board consisted of 11 community members who are engaged in agency-wide direction, guidance, and oversight, and who, importantly, support NSCAP’s future Strategic Planning goals. Eight board members (73%) participated in our Board Assessment and Satisfaction survey.

NSCAP’s all-day strategic planning retreat with Program Directors, Senior Management, and the Board of Directors was held in January 2023. At that time, a review of the results of the Community Needs Assessment and Satisfaction Survey (CNA&SS) was presented to the attendees. A discussion was held regarding the most pressing needs that were identified by the CNA&SS, the underlying causes of poverty on the North Shore, and honing in on the core values of NSCAP.

The Board retreat included a session where Board members and staff shared recent organizational accomplishments (i.e.: growth of programs, human connection with clients, and increased quality of Board members’ involvement). The Director of Planning led a discussion about the root causes of poverty. Small group discussions highlighted a lack of jobs, education, and housing/stability as

major factors to be addressed in breaking the cycle of poverty, thereby helping people to gain self-sufficiency.

A large group discussion took place regarding the needs in our communities that NSCAP does not currently meet. The following issues were discussed: affordable childcare, specific job training, transportation, mental health, and substance abuse.

At the retreat, the following question was asked: *What populations of people is NSCAP not reaching?*

Answers included the following groups:

- Undocumented individuals (who are afraid to ask for/receive help)
- Teens and pre-teens
- Insular people who are not engaged in larger society
- People who are close to 200% of the FPL, who may not realize they are eligible for services

The point was brought up by several Board members that while it is great for the consumers that NSCAP offers a wide array of programs and services, it also has the drawback of making it hard to “market” the agency.

Results of NSCAP’s Board of Director’s Satisfaction Survey

NSCAP’s Areas of Strength Based on Board Responses	NSCAP’s Areas of Improvement Based on Board Responses
<ul style="list-style-type: none">● Board members recognize the staff’s commitment.● Board members recognize the agency’s past record of successes and service.● Board members recognize the strong leadership of the agency.	<ul style="list-style-type: none">● Board members would like to see better compensation for NSCAP’s staff.● Board members would like to see an increase in funding and fundraising.● Board members would like to see a stronger Finance Department.

The key findings from our NSCAP Board of Directors survey showed that members had a clear understanding of NSCAP’s goals and mission statement, felt proud and satisfied to serve on the Board, and understood what was expected of them in their role. Conversely, respondents did not understand NSCAP’s budget and funding strategy, felt uninformed about how federal, state, and local issues affect NSCAP and its clients, and felt that training was insufficient in preparing them to be Board members

In open-response questions, Board members felt that NSCAP’s strengths include the commitment and dedication of its staff, the agency’s history of success and service to the community, and the

agency's strong leadership.

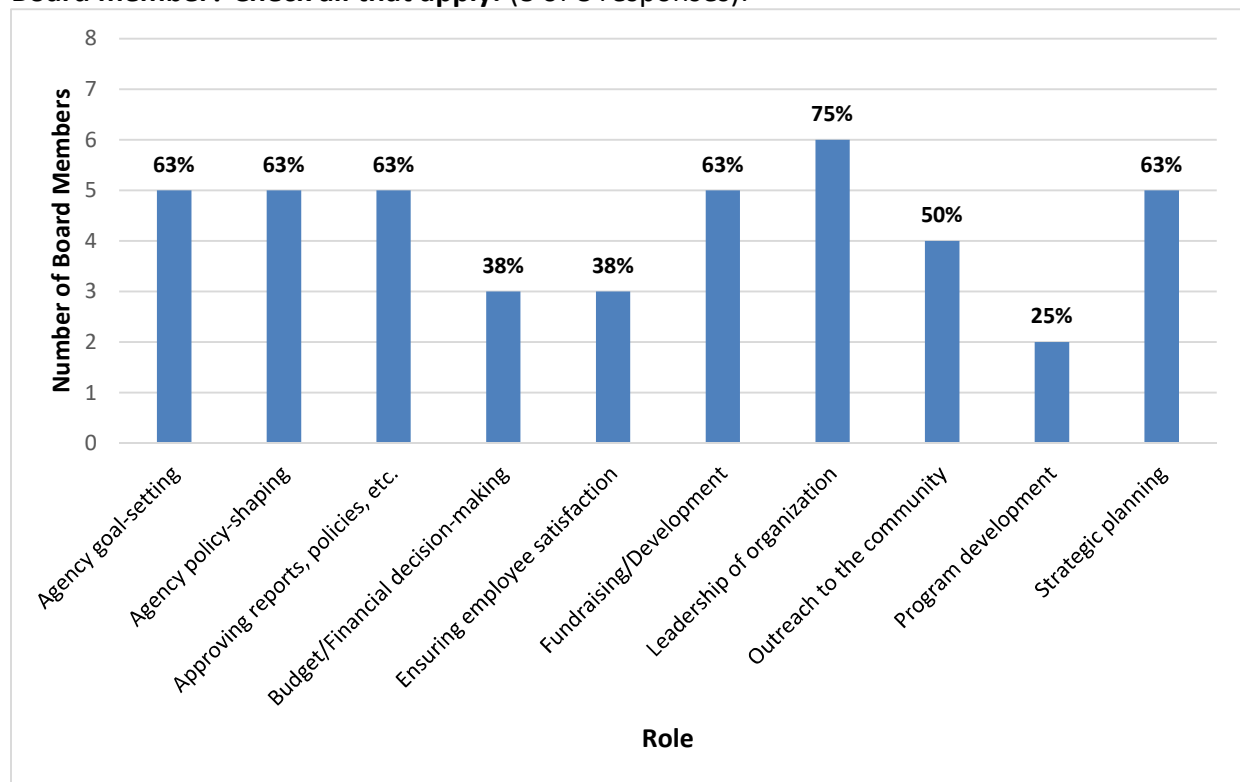
For NSCAP to grow, Board members encouraged NSCAP's leadership to:

- Focus more on minority populations
- Do more advertising
- Diversify NSCAP's funding sources
- Seek out long-term benefactors
- Develop a volunteer component

Regarding agency weaknesses, Board members felt that NSCAP needs more funding (particularly more major donors), better employee satisfaction/compensation, and more diversity on the Board. Many Board members would like to improve the performance and productivity of the Board in the coming year by having more Board commitment to fundraising, improving attendance and enlarging the Board to full capacity, and more education related to understanding financial reports.

NSCAP Board Engagement

Survey Question: Which of the following roles do you view yourself having as a NSCAP Board member? Check all that apply. (8 of 8 responses):



XI. Strategic Three-Year Goals

Results Oriented Management and Accountability

NSCAP has improved service delivery for our consumers and strengthened our impact in our communities by embracing the principles and practices of Results Oriented Management and Accountability (ROMA), including assessment, strategic planning, implementation of strategies, results achievement, and evaluation and analysis.

NSCAP's Board of Directors, Program Directors, and staff have increased their knowledge and understanding of the ROMA cycle, including attending ROMA trainings, to promote a results orientation throughout the agency. NSCAP's Director of Planning is a Nationally Certified ROMA Implementer and has utilized his knowledge to implement the ROMA cycle in our programmatic goals, strategies, and desired outcomes.

The utilization of ROMA principles was essential in developing our Community Action Plan (CAP). NSCAP's Planning staff held comprehensive, one-on-one meetings with Program staff to discuss the standards they tracked, what had and hadn't worked, how they could improve their results going forward, and what new indicators/services might be a better fit for their goals.

At the beginning of the fiscal year, the Planner and the Executive Director review the annual CAP which includes the agency's performance goals for the board's approval. The board also receives a mid-year and year-end report on these goals, as well as monthly reports with the results of each department's activity. Our Board manual includes the Standards of Excellence booklet published by Community Action Partnership, and each board member is urged to study, understand, and embrace these best practices.

The tenets of ROMA have been at the core of designing and implementing this CARSP. ROMA provides the steps needed to achieve the goals and outcomes of NSCAP's Strategic Three-Year Goals. NSCAP's Planning Staff analyzed the results of our Community Needs Assessment and Satisfaction Survey to identify challenges affecting both low-income people and collaborators in NSCAP's service areas, then designed and are implementing plans that will address these challenges.

Other Recent Achievements

Over the past two years, under new leadership, NSCAP has significantly expanded our Adult Education program, including doubling the number of participants. We are pleased that our Adult Education's new evening program has shown great early success and enabled us to increase the number of participating students in FY24 from 135 to 150 in a short amount of time. The evening classes are currently at capacity. We also have increased the number and type of morning classes.

NSCAP's Adult Education program currently has an agreement with Essex North Shore Agricultural and Technical School which provides Certified Nurse Aide (CNA) Training Classes to our students while our program provides the funding, ESOL support, and Career Readiness Assistance. Two cohorts of students participate in a 14-week CNA training course. Many graduates who have passed the rigorous state licensing exams are currently working as CNAs in nursing homes and

hospitals, have gotten promotions at their places of work or are working in other areas of the Health Care field. In fact, one of our CNA graduates is now the Teaching Assistant in our CNA course.

Within our Housing Services Department, NSCAP’s advocacy efforts have resulted in an expansion of the Tenant Based Rental Assistance program, at least doubling the number of residents who receive 24 months of temporary rental assistance via federal HOME Investment Partnerships (HOME) funds.

Goals Summary

The health and economic fall-out from the pandemic has devastated many North Shore communities, as elsewhere throughout the Commonwealth and nation. The impacts of massive job losses cannot be overstated, forcing families to make trade-offs between paying rent or mortgage, heating and other utility bills, food and medications – all soul-crushing decisions. It likely will take not months but years for our economy and households to fully recover – and significant support from agencies like NSCAP and our partners.

Based on the results of NSCAP’s Community Needs Assessment (CNA), the top needs identified by low-income residents and providers in the communities we serve fall into the following categories:

- Affordable Housing and Homeless Services
- Heating and Utility Assistance
- Food Security
- Mental Health Services
- Health Insurance

Affordable housing is the highest need by far, followed by paying heating and utility bills, then access to more food, mental health services, and health insurance. In direct response to these Community Assessment findings, NSCAP aims to achieve the following goals for the period 2024-2026:

NSCAP 2024-2026 Goals

Goal #1	Affordable Housing & Homeless Services	Address the North Shore’s housing crisis by partnering with other agencies to increase the amount of affordable housing.
Goal #2	Affordable Housing & Homeless Services	Address the North Shore’s housing crisis by providing services to homeless and housing-insecure community members to help them secure or maintain housing and move toward self-sufficiency.
Goal #3	Heating & Utility Assistance	Reduce housing costs and revitalize low-income communities via advocacy and heat, utility and energy conservation assistance.
Goal #4	Health Insurance	Partner with other North Shore organizations to educate community members about available resources to assist with health insurance enrollment, eligibility questions, and accessing affordable health care through community supports.
Goal #5	Food Security	Strengthen partnerships with other community providers to decrease food insecurity throughout the North Shore.

Goal #6	Mental Health Services	Grow a stronger network/partnership with agencies offering mental health services to respond to North Shore residents' growing needs, particularly those of low-income individuals and families.
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NSCAP'S Board of Directors has played an active role in this strategic planning process, including participating in an all-Board retreat, assisting with survey distribution to NSCAP clients, participating in the Board survey, and devising these goals. The Board's Planning and Evaluation Committee, which meets monthly, reviewed and provided feedback on drafts of the Strategic Plan. The Board discussed the Internal Assessment findings that a significant proportion of residents living below the poverty line in key communities like Beverly, Peabody, Danvers, and Salem have not received services from NSCAP. This is discussed further under "Visibility" at the end of this Goals section.

AFFORDABLE HOUSING & HOMELESS SERVICES

Individual/Family Level Need: Because the North Shore has extremely limited affordable housing stock, low-income families cannot find suitable housing.

Individual/Family Level Need: Due to affordability challenges exacerbated by the pandemic's economic toll, more community members need services to acquire or maintain their housing.

Relevant Findings from NSCAP's Community Assessment and COVID-19 Assessment:

- When asked to pick the top five needs in their communities, 70% of respondents mentioned affordable housing.
- In focus groups, both social service providers and NSCAP Home Care staff indicated lack of affordable housing was a significant challenge.
- In response to the question "What other services/programs would you like to see offered in your community?" 26% of community survey respondents indicated they would like to see more services related to housing. In response to the question "How could NSCAP improve?" 23% of respondents made suggestions related to housing (such as more housing units, assistance with applications, and more affordable units).
- Rents in this area average \$2,100/month but most respondents' household income is less than \$2,000/month.
- Nearly half of respondents on fixed incomes indicated what is keeping them from being financially stable is their living expenses are too high and their income is insufficient.
- Nearly one-third of homeowners and more than one-half of renters in Essex County are "cost-burdened," meaning they spend more than 30% of their household income on housing. This results in difficult trade-offs between paying the mortgage or rent and paying for other necessities like utilities, food, and medicine.
- Half of respondents indicated people who are homeless are among the top three most underserved populations in our region, ranking it the second highest group.

Strategic Plan Goals to Address these Needs:

Address the North Shore's housing crisis by partnering with other agencies to increase the amount of affordable housing.

Address the North Shore's housing crisis by providing services to homeless and housing-insecure community members to help them secure or maintain housing and move toward self-sufficiency.

NSCAP's Service Delivery System to Attain this Goal:

Housing Services. NSCAP'S Housing Pathways clients are referred to us by the Executive Office of Housing and Livable Communities (EOHLC). Families who are deemed eligible for Emergency Assistance are referred for shelter to Housing Pathways. NSCAP maintains 73 single and co-shelter units, housing approximately 81 parents and 125 children. Families are assigned to a Re-Housing Case Manager to access additional services to support their re-housing efforts, including applying for housing subsidies.

Housing Pathways clients receive intensive case management, money management support, housing search services, and job search assistance which includes resume writing, interview practice, and online job applications. Clients receive referrals to mental health services, primary care doctors, early intervention, childcare, after school programs, summer programs for children, and food pantries. Housing Pathways' staff assists families with registering their children for school, obtaining transportation, and obtaining necessary documentation for school. NSCAP provides transportation for clients from their shelter units to the NSCAP office. NSCAP also provides an emergency contact number for clients to access assistance after-hours and on weekends.

When these families obtain permanent, stable housing, they receive financial assistance from EOHLC to pay for start-up costs (first month's rent, security deposit, and utility deposit), a limited amount of furniture, and a rental stipend for those who remain in Massachusetts. Currently, the amount of assistance available is approximately \$10,000; it can also be used to move a family out of state or to co-house with family or friends.

Once families are stably housed, NSCAP provides stabilization services to ensure that families receive any supports needed to maintain their housing. As contracted by EOHLC, these services include assistance obtaining other benefits such as fuel assistance, job search, money management, childcare, after school care, summer programs, and holiday and back-to-school assistance.

Using a Housing First approach, NSCAP's Community Outreach Program staff helps chronically homeless and potentially homeless people stabilize their lives by assisting with housing search, rental start-up costs, and short-term housing subsidies (Tenant Based Rental Assistance [TBRA]), while encouraging self-sufficiency and fostering dignity and respect. Additionally, we assist terminally ill people with HIV/AIDS to find housing and obtain appropriate services to become or remain independent. Personal case management services are key to the success of the Community Outreach Program, and NSCAP recently hired an additional full-time case manager focused on working with the homeless and the recently housed to meet the high demand.

NSCAP's Executive Director testified at Peabody City Hall for more affordable housing in this Gateway Community, specifically for more HOME funds. As a result of our advocacy, along with that of other agencies and individuals, the number of permanent rental subsidies provided through the MA Housing and Shelter Alliance, the number of permanent and temporary subsidies increased by 50%. We've been able to establish a permanent source of funding from the Department of Elementary and Secondary Education to supplement training services for Home Health Aides

Elder Home Health Care Program. NSCAP's Elder Home Health Care program provides Elder Home Health Care to frail elders and people with disabilities in their homes. Services include companion services, home making, personal care, and home health care. For some people, a NSCAP employee may be the only person they see during the day. NSCAP's aides keep our clients' homes clean and sanitary. They make sure the elders are bathed, dressed, and eat each day. They keep them company and talk with them, keeping them engaged and socializing. Sometimes, our aides are the ones to realize that the elder may need additional services or medical attention, and we refer them to appropriate resources.

NSCAP also subcontracts with the major Aging Services Access Points (ASAPs: AgeSpan, Greater Lynn Senior Services, Senior Care) to provide Elder Home Health Care services. We partner with Senior Care Options (SCO) programs as well as with Programs of All-Inclusive Care for the Elderly (PACE). NSCAP has a sliding scale fee-for-service for those people who need additional care that is not funded through the ASAPs. We work closely with the local Councils on Aging to maximize services to area elders, enabling them to remain in their homes.

Representative Payee Program. NSCAP serves one of the most vulnerable populations through our representative payee program, providing financial management and case management for disabled individuals who receive Social Security Disability benefits. These are mostly elderly North Shore residents who live with an array of disabilities that make them unable to handle their own finances. Most of our representative payees have been homeless at least once, and many were at one time chronically homeless. NSCAP provides financial management, case management, and connections to ongoing wrap-around services to assist these community members to remain housed, stable, and independent. Staff works in conjunction with other local social service agencies, such as the Department of Mental Health, the Social Security Administration, local housing authorities, Area Aging Agencies, as well as other NSCAP programs, such as Fuel Assistance and Elder Home Health Care, to provide an even broader scope of services to support our representative payees.

Housing Legal Services. NSCAP's Community Outreach Program partners with Essex County Bar Association to deliver housing legal services to low-income residents of mid-Essex County who often do not match the eligibility requirements of existing supports, such as the working poor, people with mental health issues, individuals without dependent children, elders, people living with disabilities, and those with limited English skills. These are people who, if not for this initiative, would likely suffer worsened circumstances such as homelessness. NSCAP's Community Outreach Department and Attorney Lori Fonseca with Essex County Bar Association hold weekly case meetings and create funding packages so clients avoid eviction. We also meet monthly to discuss what is happening "on the ground" and how we might impact housing policy.

The Community Outreach Department also works hand in hand with Essex County Bar Association's 'Lawyer for a Day' Project to assist clients facing legal action. Working together, we resolve issues related to housing, including preserving clients' affordable housing.

Service Gaps and Linkages to Address Them:

NSCAP has been able to expand its number of scattered sites units by adding numerous co-shelter units, but families often stay in shelter longer because there is such a shortage of affordable housing and there are long waits for permanent housing subsidies. Short-term rental subsidies such as HomeBASE (Building Alternatives to Shelter) help transition families into permanent housing, but because it is time-limited, many families fall back into homelessness. This is very disruptive to families and children, creating a long-term cycle of poverty.

There is a great need for more affordable housing on the North Shore. The North Shore Community Development Coalition and Harborlight Community Partners, two important NSCAP collaborators, are the largest developers of affordable housing rentals in the area. Between the high cost of real estate and public pressure to keep affordable housing out of most neighborhoods and towns, these housing developers face many challenges and delays in constructing new, affordable housing.

Preventing people from becoming homeless, sheltering them when they are homeless, and providing case management and wrap-around services is a difficult and complex task. No one agency can provide all the support needed for people facing a housing crisis. Therefore, NSCAP's Housing Pathways emergency shelter program and the Community Outreach program work together to leverage services from the community to house and stabilize the people who come to NSCAP for help. NSCAP has been working with the North Shore Continuum of Care (recently replaced by the Balance of State CoC) and the Lynn Continuum of Care to assess and address the needs of homeless people on the North Shore. NSCAP contracts with Eliot Community Human Services for CSPECH and Massachusetts Housing and Shelter Alliance for case management and housing subsidies for the chronically homeless. NSCAP is also represented on the Peabody Homeless Task Force.

NSCAP regularly has funds for Tenant Based Rental Assistance (TBRA) that are not readily available at other agencies in the community. NSCAP also has good relationships with other large agencies on the North Shore that administer Residential Assistance for Families in Transition (RAFT), and Rapid Re-Housing funds, which we use to keep people housed. NSCAP often has rental start-up funds and funds to pay down rental arrearages, which we are able to leverage with other agencies to maximize the benefit to clients facing eviction on the North Shore.

NSCAP collaborates with the following agencies to support our homeless and housing-insecure clients:

Action Inc.: Gloucester's community action agency, NSCAP often refers homeless individuals to its shelter. NSCAP also partners with Action Inc. to provide emergency legal assistance to those at risk of homelessness because of eviction or loss of subsidized housing.

Beverly Bootstraps: Neighboring Beverly Bootstraps has a food pantry, after school programs for children, advocacy services, and support to those who are homeless, at risk of homelessness, or experiencing other economic emergencies in the Beverly area. Beverly Bootstraps also assists their clients in completing LIHEAP (fuel assistance) applications and tax filings via Volunteer Income Tax Assistance (VITA), formerly run and still financially supported by NSCAP. Beverly Bootstraps makes referrals to NSCAP programs and services.

The Caleb Group: The Caleb Group develops affordable housing in Massachusetts. Headquartered on the North Shore, The Caleb Group works with NSCAP to educate and advocate for affordable housing for low-income individuals and families.

Catholic Charities: Catholic Charities provides crisis intervention to ensure basic needs are met, and administers Emergency Food and Shelter Program funds and Salem Trust funds to help prevent homelessness. Catholic Charities also provides food vouchers to local supermarkets, diapers and wipes, ESOL classes, mental health counseling, and childcare.

Citizens Inn: NSCAP has strengthened our partnership with Citizens Inn, which operates two congregate shelters in Peabody, the Inn Between and Inn Transition, as well as a food pantry, Haven from Hunger. They also develop affordable housing and currently own numerous housing units in Peabody.

Citizens Housing and Planning Association: CHAPA works to preserve and build low-income housing.

Community Teamwork, Inc.: CTI is a community action agency in Lowell that manages a Massachusetts Rental Voucher Program (MRVP) and a Section 8 Voucher Program in this area. NSCAP assists clients in applying for MRVP vouchers through CTI.

Family Promise: Family Promise is a faith-based temporary emergency shelter program in the greater Beverly area for families who do not qualify for state funded family emergency shelter.

Habitat for Humanity: Habitat for Humanity is the only homeownership program on the North Shore available to households earning less than 50% of the area median income. NSCAP staff makes referrals and assists clients in completing applications.

Tenancy Preservation Program: The Tenancy Preservation Program works through the local housing court as a neutral third party between the landlord and tenant to preserve a tenancy and prevent eviction. TPP targets households where an individual has a disability related to the cause of eviction (e.g. hoarding).

NSCAP will partner with these housing providers to improve the public perception of affordable housing and the benefits it brings to the community and will help educate the community at town/city council, rotary and other community meetings.

Funding Strategies:

For Housing Pathways clients, EOHLC provides funding for housing and case management services for families in shelter. Community Outreach has a variety of funding sources to support its work: Housing Opportunities for People with AIDS (HOPWA), funds through Massachusetts Housing and Shelter Alliance for their Home and Healthy for Good program, and Community Support Program for People Experiencing Chronic Homelessness (CSPECH.)

The Community Outreach Department receives Community Services Block Grant funds to help operate the programs, although they have additional funding to underwrite some staff salary and program expenses. The Community Outreach Department allocates significant funds to direct client benefits: HOME funds, Peabody Community Development Block Grant funds, Emergency Food and Shelter Program (EFSP), private donations, and Salem Trust Funds. These funds are used to pay for rental assistance, rental arrearages, rental start-up costs, and Tenant Based Rental Assistance. In combination with CSBG funding, the Community Outreach Department leverages funds from the following, for direct client assistance:

Salvation Army, Good Neighbor Energy Fund, Catholic Charities, church and synagogue sources, Beverly Bootstraps, The Manchester Fund To Prevent Homelessness, Danvers Community Council, On The Threshold (Peabody Clergy Association), LEO Inc., Lynn Housing Authority and Neighborhood Development, Marblehead Community Council, local Councils on Aging, local Housing Authorities, AgeSpan, SeniorCare, Inc., veterans resources, Mission of Deeds, and Massachusetts Coalition for the Homeless.

NSCAP's housing and shelter services target low-income individuals and families and are coordinated with CSBG funds. Coordination of CSBG funds with NSCAP's other public and private sources of funding, described above, allows NSCAP to provide emergency assistance to individuals and families in a time of crisis. In particular, CSBG funding helps to cover salary expenses and supplemental client benefits for NSCAP's Community Outreach Department. CSBG funds are used to cover unfunded administrative expenses for all NSCAP's programs.

HEATING/UTILITY ASSISTANCE

Individual/Family Level Need: Due to lack of resources, people are struggling to pay their heating bills and stay warm in the cold winter months.

Community Level Need: There are insufficient heating assistance services for low-income households due to the economic fall-out from the pandemic.

Relevant findings from NSCAP's Community Needs Assessment:

- 38% of respondents said they are worse off now than they were three years ago. This figure decreased from 51% during the pandemic.
- 40% of respondents are not able to pay their bills on time.
- Nearly half of respondents indicated what is keeping them from being financially stable is their living expenses are too high and for many, their fixed income is insufficient.

- Nearly one-third of homeowners and more than one-half of renters in Essex County are “cost-burdened,” meaning they spend more than 30% of their household income on housing. This results in difficult trade-offs between paying the mortgage or rent and paying for other necessities like heat, utilities, food, and medicine.

Strategic Plan Goals to Address these Findings:

NSCAP’s Fuel Assistance and Community Outreach programs assist with utilities and heat.

NSCAP’s Service Delivery System to Attain this Goals:

NSCAP’S Fuel Assistance department serves many of our most vulnerable, low-income clients: elderly, people living with disabilities, immigrants, and children. These programs keep marginalized people in their homes and in their community.

The Fuel Assistance department makes sure that our local residents’ homes are warm through the winter months. The Fuel Assistance department refer clients to Action Inc’s Energy Conservation Program in order to maximize benefits for low-income North Shore residents. Energy Conservation strategically allocates federal, state, and private funding from sources like National Grid and Peabody Municipal Light in order to repair houses and heating systems so that low-income residents have homes that are safe, warm, and energy efficient. They help elders stay in their homes by making much needed repairs to the roof and heating systems, and by installing insulation, energy efficient lighting, and appliances. As a result, utility and heating costs for low-income households are reduced so that they have more money to pay other bills such as rent or groceries.

The Fuel Assistance program has a standardized application that is used statewide. Because the need is great, NSCAP leverages the assistance of many area service providers to help clients complete the local application for benefits. The local Councils on Aging and nonprofits help their clients complete the Fuel Assistance applications, which are then forwarded to NSCAP for review and certification. NSCAP encourages other nonprofits that provide heating assistance to help their clients access Fuel Assistance benefits first, thus saving their more flexible funds for later in the heating season when clients’ fuel assistance benefits have been exhausted.

NSCAP staff refer their clients to the Fuel Assistance program for assistance, and program directors speak with our ESOL students about them.

As the heating assistance applications can be confusing, going forward, NSCAP is exploring conducting webinars for both individuals, i.e. how to access fuel assistance, and for other agency providers, i.e. how to help their clients access assistance and complete the application.

Service Gaps and Linkages to Address Them:

Despite the many additional resources available in our community to keep local residents’ homes warm and snug in the winter, there still are not enough resources available. NSCAP and local nonprofits work closely together to leverage each other’s funding in order to maximize the benefits for our mutual clients and collaborate to “get the word out” about these benefits. NSCAP staff works hard to make sure that clients get the maximum benefit from all sources of funding

and works with the local utilities to prevent termination of services. However, there is limited additional funding for heat and electricity in the City of Beverly. Beverly Bootstraps has a small fuel fund that they leverage against NSCAP's larger Fuel Assistance program, but once those benefits are exhausted, there are few additional funds. NSCAP will continue to partner with the City of Beverly on fuel assistance, as well as rental assistance and home care for its homebound elders.

Unless it is an exceptionally mild winter, all agencies exhaust whatever funds they have for heating and electricity assistance. NSCAP's LIHEAP Department often has discretionary funds that can be used before and after the heating season for people who need help with oil deliveries and termination notices.

NSCAP coordinates its services for Fuel Assistance at many local community meetings. NSCAP trains staff at other nonprofits to complete the applications so they can help their clients fill out the paperwork and send the completed applications to NSCAP. Local government is well-aware of NSCAP's programs, and residents of several communities (Salem, Peabody, Danvers, and Marblehead) provide supplemental funding to fill gaps in heating and energy conservation services. Finally, staff members from NSCAP's other programs make internal referrals and help their clients access these benefits.

Funding Strategies:

The Fuel Assistance program's funding is through EOHLC, which passes through federal LIHEAP (Low Income Heating Assistance Program) funds. These funds are supplemented with additional private client benefit funds that can be used to prevent a termination of heating services or provide an additional delivery of heating oil. LIHEAP does not fully fund all the expenses of the program, so the program operates at a loss. The agency covers those costs through fundraising. In some years, the state provides additional funding to increase client benefits and cover operating costs. There is a statewide effort to create a permanent line item in the budget to expand Fuel Assistance benefits. NSCAP will continue to work cooperatively with the state fuel assistance network in partnership with MASSCAP and community action agencies to expand services throughout the Commonwealth.

HEALTH INSURANCE

Individual/Family Level Need: Community members do not have the information necessary to access affordable health insurance and programs that assist with medical costs.

Relevant findings from NSCAP's Community Assessment:

- Health insurance premiums and deductibles often are unaffordable for respondents.
- Some respondents feel the need to remain in low-paying jobs so that they stay under the threshold to qualify for MassHealth and other government benefits.

Strategic Plan Goal to Address these Findings:

Partner with other North Shore organizations to educate community members about available resources to assist with health insurance enrollment, eligibility questions, financial assistance, and accessing affordable health care through community supports.

NSCAP's Service Delivery System to Attain this Goal:

NSCAP will partner with other North Shore organizations that currently conduct training and outreach to low-income residents about their health insurance options, eligibility, and how to access coverage. NSCAP will amplify their work by using our position in the region to raise the visibility of their services. We also will train social service providers to make appropriate referrals. Examples of tactics to support this goal include:

- ✓ Work with and fund Greater Lynn Senior Services to create an informational video featuring a panel of local experts such as representatives from SHINE (Serving the Health Insurance Needs of Everyone) and certified MassHealth Navigators for the Massachusetts Health Connector. (NSCAP's Director of Planning is also a SHINE counselor.) Help disseminate the recording to local cable television stations and other outlets, and post visibly on NSCAP's website and via social media.
- ✓ Partner with and fund Greater Lynn Senior Services to conduct online trainings with area social service providers so that they can better inform their clients throughout the North Shore and know the most appropriate agencies to refer them for varied services related to health insurance.
- ✓ Create a postcard mailer which includes information on health insurance supportive services. This information will include, for Medicare recipients, information about the state SHINE program and for others, information about the Massachusetts Health Connector. Disseminate the mailer to all residents in our service area.

As highlighted in our Community Assessment Report, this sometimes traps folks in lower-income jobs because they would rather earn less than lose their benefits. NSCAP will advocate for MassHealth to offer at least partial benefits for a period of time until a household is earning enough income to be able to afford to purchase insurance through the Health Connector.

Service Gaps and Linkages to Address Them:

The primary service gap is a lack of information around health insurance options and resources for the North Shore's low-income residents. For example, many eligible individuals are unaware of the free Prescription Advantage program. People also do not know where to go to find affordable health insurance. Further, there is misinformation such as predatory advertising from insurance company agents. As described above, NSCAP will partner with the following agencies to ensure the success of our initiative to counter this misinformation by filling the information gap with accurate, easily digestible information: SHINE Medicare Counseling, Greater Lynn Senior Services, local Councils on Aging, North Shore Community Health Center, North Shore Medical Center,

Beverly Hospital, SeniorCare Inc., AgeSpan, and Massachusetts Health Connector. These groups will present and provide content for trainings, participate in panels and/or assist with the postcard mailer. As Greater Lynn Senior Services already has staff dedicated to online training, NSCAP will work most closely with them to generate and disseminate the educational content described above.

Funding Strategies:

In FY21, NSCAP allocated \$25,000 in unrestricted funds to support this initiative. We also will seek a sponsor with name/logo recognition on the postcard mailers.

FOOD SECURITY

Community Level Need: The economic impacts of the COVID pandemic significantly increased food insecurity along the North Shore.

Relevant findings from NSCAP’s Community Assessment and COVID-19 Assessment:

- SNAP benefits are increasingly burdensome to access and often insufficient.
- Massachusetts has experienced the largest percentage increase of food-insecure individuals in the nation due to COVID-19 (Feeding America study, October 2020).
- During the pandemic, 36% of NSCAP consumers who responded have lost income, 29% were laid off, 29% struggle to pay for food, and 19% cannot pay rent.
- Many respondents struggle to access healthier, more affordable food at supermarkets because they do not own cars and public transportation is limited.

Strategic Plan Goal to Address these Findings:

Strengthen partnerships with other community providers to decrease food insecurity throughout the North Shore.

NSCAP’s Service Delivery System to Attain this Goal:

Partnerships. NSCAP’s staff refers clients to area food pantries, including those run by Beverly Bootstraps and Citizens Inn Haven from Hunger. We also serve as referral partner to Catholic Charities, which provides food vouchers to local markets.

To meet the pandemic-related growing demand for food by pantries and other emergency food providers in the region, NSCAP partnered with LEO and the Lynn Salvation Army to open a 3,000 square foot food warehouse adjacent to NSCAP’s Peabody headquarters. The warehouse, managed by NSCAP, enabled area emergency food providers to store non-perishable food (as well as critical household supplies like diapers) when their storage areas were at capacity. Citizens Inn’s program, Haven from Hunger, also stored food there. Further, the Greater Boston Food Bank delivered food to the warehouse monthly, which saved the emergency food providers the time

and resources required to drive down to Boston to retrieve it. As of FY2023, the warehouse has closed, though NSCAP maintains these important partnerships.

Gift Cards. In 2020, NSCAP received funding from the Essex County Community Foundation to purchase gift cards to Market Basket, which has been extremely well-received by our clients and has proven a helpful supplement to the food they receive at pantries. Over the coming years, we intend to continue to provide food market gift cards to food-insecure individuals and families, and are seeking funding to help sustain this initiative. This includes advocating that the Community Action Agency line item remains in the state budget.

Service Gaps and Linkages to Address Them:

As described above, as things currently stand, there is not enough food to keep pace with increased demand, and existing area emergency food providers lack the capacity to fully meet the need. Many of NSCAP’s services are designed to help close this gap; by increasing access to housing, fuel assistance, food gift cards, and emergency funds, we are striving to eliminate difficult trade-offs our low-income neighbors are forced to make due to lack of affordability.

Further, to address the lack of reliable transportation to supermarkets, NSCAP will refer our Salem-based clients to the City of Salem’s on-demand transportation option – a new, affordable ride-share service for all Salem residents travelling within the city limits called “Salem Skipper.” We also will advocate for other North Shore municipalities to adopt this service for their residents.

As mentioned above, key North Shore organizations working on food security which NSCAP will maintain linkages with include Citizens Inn’s Havens from Hunger, Beverly Bootstraps, LEO, Lynn Salvation Army, Catholic Charities, and the Essex County Community Foundation.

Funding Strategies:

In the past, NSCAP’s food security work has benefited from federal COVID-relief funds, state support via the Community Action Program line item, and a grant from the Essex County Community Foundation. Going forward, NSCAP will pursue public and private funding to meet this need.

MENTAL HEALTH

Individual/Family Level Need: As a result of the recent pandemic impacts, more individuals and families are struggling with mental health conditions.

Individual/Family Level Need: Many low-income families are unable to access mental health services/counseling.

- The City of Salem budget calls for the highest investment ever in K-12 education, including funding to help students with their mental health in the wake of the pandemic. (June 2, 2023; salemnews.com; “New Data Reveals Latest Trends in Essex County”)

- “As of last week, 625 Bay State residents, including 131 children — were in emergency rooms while waiting for beds in mental-health facilities, according to the Massachusetts Association of Behavioral Health Systems. The situation is mirrored across the country, as the COVID-19 pandemic exacerbated a mental health crisis that existed long before anyone had heard the word ‘coronavirus.’” (March 31, 2023, salemnews.com, “Our View: Worker shortage biggest problem amid mental health crisis”)
- In Massachusetts, there was a 50.8% increase in children ages 3 to 17 who had anxiety or depression, nearly double the national average.

Relevant findings from NSCAP’s Community Assessment:

- Rose from 7th place in 2019 to 4th place in 2023.
- 30% of respondents said it was a top five need in their community.
- 170 out of 877 (19%) answered that mental health issues kept them (or their family) from feeling financially stable. 57 of those respondents also cited issues with reliable transportation.
- Many respondents struggle to access mental health services because they do not own cars and public transportation is limited.

Strategic Plan Goal to Address these Findings:

Grow a stronger network/partnership with agencies offering mental health services to respond to North Shore residents’ growing needs, particularly those of low-income individuals and families.

NSCAP’s Service Delivery System to Attain this Goal:

All of NSCAP’s departments will continue to make referrals to area mental health resources as needed. NSCAP will continue to partner with Project RISE to serve families in the Housing Pathways/Scattered Sites program. NSCAP will continue to provide trainings to staff regarding mental health issues and how to work with consumers experiencing these challenges.

Service Gaps and Linkages to Address Them:

A service gap for our communities is a lack of access to mental health services--either transportation, financially, or technologically. In addition, the stigma of mental health in our society creates an additional barrier to those in need of mental health services.

Funding Strategies:

NSCAP will investigate the need for funding to help address the need for mental health resources in our communities.

Other Organization-Wide Initiatives

Diversity, Equity and Inclusion (DEI)

In response to the racial injustices in our country and recognizing that structural and systemic inequities must be addressed to move us toward a more equitable society, in June 2020, NSCAP created the *Pledge for a Unified Community*. It states, "We pledge to continue to strengthen our communities through inclusion, acceptance, and belonging. We will continue to have thoughtful conversations on racial inequality. It is our pledge and our obligation to do better."

At that time, NSCAP's Board of Directors instructed the Executive Director to offer Diversity, Equity, and Inclusion training to all agency staff. In response, NSCAP provided the *Diversity on the Job: The Importance of Diversity and the Changing Workplace* training to its Program Directors and the *From Unconscious Bias to Inclusive Awareness* training for all employees.

The Executive Director has been working with senior management to identify strategies to improve equity for our employees. Senior management and the Board made it a priority to increase the wages of NSCAP's lowest paid employees, Home Health Aides. On February 21, 2021, we raised all Home Health Aides' hourly base rate from \$13.50 to \$16.50 per hour and gave raises to those whose hourly rate already exceeded that level. The Fiscal Director and Human Resources Director also identified pay inequities at the program management level, so program directors were all brought up to comparable rates of pay.

Finally, while more than half of NSCAP employees self-identify as people of color, we are reviewing our recruitment and hiring practices to ensure a steady pipeline of strong candidates from BIPOC communities.

Visibility. In January 2020, as part of our Strategic Planning process, NSCAP held an all-day strategic planning retreat with Program Directors, Senior Management, and the Board of Directors present. Based on preliminary results from our Community Assessment indicating many residents in our region were unfamiliar with several of the services NSCAP provides, a key goal of the retreat was to strategize ways to increase NSCAP's visibility throughout the North Shore. This is particularly timely as NSCAP recently went through a rebranding process.

Key questions posed at the retreat include, "What does being more visible in the community mean? Why do we need to be more visible? Who do we want to be more visible to? And, of course, how can we raise our visibility?" Ultimately, it was agreed that raising NSCAP's visibility will enable us to offer our services to significantly more low-income North Shore residents, develop more community partnerships, advocate more effectively, and attract more donors of time and money to grow and sustain our programs.

Some suggestions to grow NSCAP's visibility offered by retreat participants include table at community events, develop more and more compelling marketing material for diverse audiences, deploy new and plentiful signage throughout our service area, and provide our "ambassadors" with consistent and compelling messaging so they can reach out to key stakeholders in education, healthcare, business, and other communities.

The issue of NSCAP's lack of visibility among potentially eligible residents of our service area came into stark relief at the April 2021 Board meeting, as the Board reviewed the Internal Assessment results. The assessment found that, among residents living below the poverty line in the towns of Beverly, Peabody, Danvers, and Salem, between 42% (Salem) and 61% (Danvers) are not accessing NSCAP services. Working through our partner agencies in the region, NSCAP surveyed approximately 100 low-income individuals who are not NSCAP clients. A key finding is a perception that if you are over-income to qualify for subsidized housing, you are ineligible to receive services from NSCAP.

In response, the NSCAP Board wants to learn more about our service area's low-income households who are not our clients, e.g. Who are they? Which of their needs are not being met? How can NSCAP reach them? How can we operationalize this work? In the coming years, we intend to conduct a more thorough analysis, then problem-solve how to address this challenge, including potentially allocating additional resources for outreach and other tactics to raise NSCAP's visibility by 2023.

Collaborations with Other CAPs. NSCAP has a history of working collaboratively with other Massachusetts Community Action Programs. We are pleased to report that we have deepened these relationships over the past few years. As described above, NSCAP brought together four other Essex County CAPs to partner with the Essex County Community Foundation on financial literacy training for our respective constituents. Further, NSCAP's Director of Planning actively participates with MASSCAP Planners, sharing and learning best practices implemented by community action agencies across the Commonwealth. In addition, our Director of Planning convened his counterparts from the Framingham, South Shore, and New Bedford CAPs to meet regularly to complete their ROMA recertifications. An additional benefit is all four agencies utilize the same database, Engage. This proved such a fruitful collaboration that the four CAP Planners continue to meet monthly to confer and provide support for one another on a variety of issues. NSCAP fully intends to carry this partnership forward.

Education and Workforce Services. As identified in NSCAP's CAR, another community- and family/individual-level need is to improve access to education and workforce services for low-income and non-English speaking individuals with barriers to employment. As described at the beginning of this document, NSCAP has made great progress in this area over the past three years. Going forward, NSCAP will evaluate these programs, modify them as necessary, and determine other next steps.

XII. Specific Objectives

Domain: Housing	
Affordable Housing Need: Because the North Shore has extremely limited affordable housing stock, low-income families cannot find suitable housing.	
Strategic Three-Year Goal	
Address the North Shore’s housing crisis by partnering with other agencies to increase the amount of affordable housing.	
Indicate whether the goal addresses (check all that apply): <i>Org. Standard 6.2</i> <input type="checkbox"/> Reduction of Poverty <input checked="" type="checkbox"/> Revitalization of low-income communities <input checked="" type="checkbox"/> Empowerment of people with low incomes to become more self sufficient	
Indicate whether it is a (check all that apply): <input checked="" type="checkbox"/> Family Goal <input checked="" type="checkbox"/> Community Goal <input type="checkbox"/> Agency Goal <i>Org. Standard 6.3</i>	
Specific Objectives	
<u>Fiscal Years 2024-25</u>	
Maintain 73 single and co-shelter units, housing approximately 81 parents and 125 children.	
Advocate on the municipal and state levels for the provision of additional affordable housing units to meet demand.	
Advocate for more funding for affordable housing and permanent housing subsidies at public hearings and with elected officials.	
Maintain relationships with housing authorities, landlords, and affordable housing developers.	
<u>Fiscal Year 2026</u>	
Secure more funding to provide transitional, subsidized, affordable housing.	
Continue to achieve objectives outlined in Fiscal Years 2024 and 2025.	
Assess the last two years’ work and make changes accordingly.	
Continue to respond to emerging needs.	

Domain: Housing	
Affordable Housing Need: Due to affordability challenges exacerbated by the pandemic and subsequent inflation, more community members need services to acquire or maintain their housing.	
Strategic Three-Year Goal	
Address the North Shore's housing crisis by providing services to homeless and housing-insecure community members to help them secure or maintain housing and move them toward self-sufficiency.	
Indicate whether the goal addresses (check all that apply):	<i>Org. Standard 6.2</i>
<input checked="" type="checkbox"/> Reduction of Poverty <input checked="" type="checkbox"/> Revitalization of low-income communities <input checked="" type="checkbox"/> Empowerment of people with low incomes to become more self sufficient	
Indicate whether it is a (check all that apply):	<i>Org. Standard 6.3</i>
<input checked="" type="checkbox"/> Family Goal <input checked="" type="checkbox"/> Community Goal <input type="checkbox"/> Agency Goal	
Specific Objectives	
<u>Fiscal Years 2024-25</u>	
Via Housing Pathways program, provide intensive case management, money management support, housing search services, and job search assistance.	
As part of the Housing Pathways program, provide stabilization services to ensure that families receive any support needed to maintain their housing.	
Help chronically homeless and potentially homeless people stabilize their lives by assisting with housing search, rental start-up costs, and short-term housing subsidies (Tenant Based Rental Assistance [TBRA]).	
Via the Elder Home Health Care program, provide services to frail elders and people with disabilities to prevent displacement.	
Refer clients to Essex County Bar Association and Action, Inc. to receive housing legal services to prevent low-income residents from becoming homeless.	
Provide funds to low-income residents for rental start-ups and to assist paying down rental arrearages to prevent eviction.	
Mediate and advocate for low-income individuals and families to sustain affordable housing and prevent eviction	
Contract with Eliot Community Human Services (CSPECH) and MA Housing and Shelter Alliance (MHSA) to provide case management and housing subsidies for the chronically homeless.	
Provide additional housing subsidies based on secured funding.	
Collaborate with members of the Peabody Homeless Task Force to better serve individuals and families.	
Identify other sources of funding.	
Hire additional housing staff to manage transitional housing funds as needed.	
<u>Fiscal Year 2026</u>	
Provide additional housing subsidies based on secured funding.	
Continue to identify other sources of funding.	
Hire additional housing staff to manage transitional housing funds as needed.	
Assess the last two years' work and make changes accordingly.	

Domain: Housing	
Heating/Utility Assistance Needs: Due to lack of resources, people are struggling to pay their heating bills and stay warm in the cold winter months.	
Strategic Three-Year Goal	
NSCAP’s Fuel Assistance and Community Outreach programs assist with utilities, heat, and—partnering with Action’s Energy Conservation program—providing weatherization of people’s homes to reduce housing costs.	
Indicate whether the goal addresses (check all that apply): <i>Org. Standard 6.2</i> <input checked="" type="checkbox"/> Reduction of Poverty <input type="checkbox"/> Revitalization of low-income communities <input checked="" type="checkbox"/> Empowerment of people with low incomes to become more self sufficient	
Indicate whether it is a (check all that apply): <input checked="" type="checkbox"/> Family Goal <input type="checkbox"/> Community Goal <input type="checkbox"/> Agency Goal <i>Org. Standard 6.3</i>	
Specific Objectives	
<u>Fiscal Years 2024-25</u>	
Through partnering with Action’s Energy Conservation program, to repair housing and heating systems and install insulation, energy efficient lighting, and appliances.	
Work with utility companies to prevent service termination for NSCAP clients.	
Investigate funding for additional case management staff at NSCAP.	
Continue to support MASSCAP’s strategic initiatives, which include establishing a state-line item for Fuel Assistance.	
Train area nonprofits and Councils on Aging on completion of Fuel Assistance applications for their clients.	
Work with partners to create and disseminate a webinar for individuals on how to access fuel assistance.	
Partner with the City of Beverly on fuel assistance, given its limited additional fuel funds.	
<u>Fiscal Year 2026</u>	
Assess the last two years’ work and make changes accordingly.	

Domain: Civic Engagement and Community Involvement	
Health Insurance Need: Community members do not have the information necessary to access affordable health insurance and programs that assist with medical costs.	
Strategic Three-Year Goal	
Partner with other North Shore organizations to educate community members about available resources to assist with health insurance enrollment, eligibility questions, financial assistance, and accessing affordable health care through community supports.	
Indicate whether the goal addresses (check all that apply): <input checked="" type="checkbox"/> Reduction of Poverty <input type="checkbox"/> Revitalization of low-income communities <input checked="" type="checkbox"/> Empowerment of people with low incomes to become more self sufficient	<i>Org. Standard 6.2</i>
Indicate whether it is a (check all that apply): <input checked="" type="checkbox"/> Family Goal <input checked="" type="checkbox"/> Community Goal <input type="checkbox"/> Agency Goal	<i>Org. Standard 6.3</i>
Specific Objectives	
<u>Fiscal Years 2024-25</u>	
Investigate funding for health insurance campaign publicity.	
Build on partnerships between Massachusetts SHINE Program and the Massachusetts Health Connector.	
Continue partnering with Greater Lynn Senior Services, Caring Conversations Training regarding training and publicity.	
Contact local cable television about recording and/or broadcasting panel presentation.	
Partner with Greater Lynn Social Services and other agencies to create and disseminate an informational video featuring a panel of local experts.	
Partner with Greater Lynn Social Services and other agencies to publicize online training with area social service providers.	
Continue to disseminate informational postcards about health insurance resources.	
<u>Fiscal Year 2026</u>	
Assess the last two years' progress and revise accordingly.	

Domain: Health and Social/Behavioral Development	
Food Security Need: Due to an increase in food costs following the pandemic, families are experiencing significantly greater food insecurity along the North Shore.	
Strategic Three-Year Goal	
Strengthen partnerships with other community providers to decrease food insecurity throughout the North Shore.	
Indicate whether the goal addresses (check all that apply): <i>Org. Standard 6.2</i>	
<input checked="" type="checkbox"/> Reduction of Poverty <input type="checkbox"/> Revitalization of low-income communities <input checked="" type="checkbox"/> Empowerment of people with low incomes to become more self sufficient	
Indicate whether it is a (check all that apply): <input checked="" type="checkbox"/> Family Goal <input checked="" type="checkbox"/> Community Goal <input type="checkbox"/> Agency Goal <i>Org. Standard 6.3</i>	
Specific Objectives	
<u>Fiscal Years 2024-25</u>	
Maintain and deepen partnerships with area nonprofits including food pantries to get more food to more food insecure residents.	
Provide food market gift cards to food-insecure individuals and families.	
Educate all NSCAP departments' staff about NSCAP's and partners' food security services so they can refer their clients as appropriate.	
Advocate at the state level for a permanent Community Action Agency line item to help fund this work.	
Raise additional funds to support this initiative.	
<u>Fiscal Year 2026</u>	
Assess the last two years' progress and revise accordingly.	
Continue to identify other sources of funding for this initiative.	

Domain: Health and Social/Behavioral Development	
Mental Health Needs:	
<ul style="list-style-type: none"> As a result of the recent pandemic impacts, more individuals and families are struggling with mental health conditions. Many low-income families are unable to access mental health services/counseling. 	
Strategic Three-Year Goal	
Grow a stronger network/partnership with agencies offering mental health services to respond to North Shore residents' growing needs, particularly those of low-income individuals and families.	
Indicate whether the goal addresses (check all that apply): <i>Org. Standard 6.2</i> <input type="checkbox"/> Reduction of Poverty <input type="checkbox"/> Revitalization of low-income communities <input checked="" type="checkbox"/> Empowerment of people with low incomes to become more self sufficient	
Indicate whether it is a (check all that apply): <input checked="" type="checkbox"/> Family Goal <input checked="" type="checkbox"/> Community Goal <input type="checkbox"/> Agency Goal <i>Org. Standard 6.3</i>	
Specific Objectives	
<u>Fiscal Years 2024-25</u>	
Create a list of partners for NSCAP staff and community members and clients to utilize.	
Train all NSCAP staff regarding mental health issues and resources within our community fund so they can refer their clients as appropriate.	
As part of the Housing Pathways program, provide in-home mental health services to homeless families in our shelter units, via partnership with Project RISE.	
Investigate funding for an after-school program providing coaching for children in our shelter units.	
Propose potential partnership with additional funding sources to provide access to mental health services.	
<u>Fiscal Year 2026</u>	
Assess the last two years' progress and revise accordingly.	
Continue to identify other sources of funding for this initiative.	

XIII. Plan Monitoring and Reporting

NSCAP's Board of Directors and senior management will monitor and evaluate the implementation of this plan at regular intervals throughout the next three years.

Monthly: Staff will record programmatic outcomes with their clients. Program Directors will provide monthly reports to the Executive Director who will share these reports with the Board of Directors.

Semi-Annually: The Director of Planning will produce the six month progress report. This is a formal report to the Board of Directors and the Executive Office of Housing and Livable Communities describing NSCAP's progress in reaching its specific objectives as outlined in this plan. A mid-year Community Action Plan Report and a year-end Community Action Plan Report will be created and distributed. This will provide our Board members with an opportunity to actively participate in monitoring and evaluating our progress in achieving our strategic goals.

Annually: Senior management, program directors, and Board of Directors will review progress on the three year strategic plan, make necessary adjustments, and then develop the Community Action Plan.

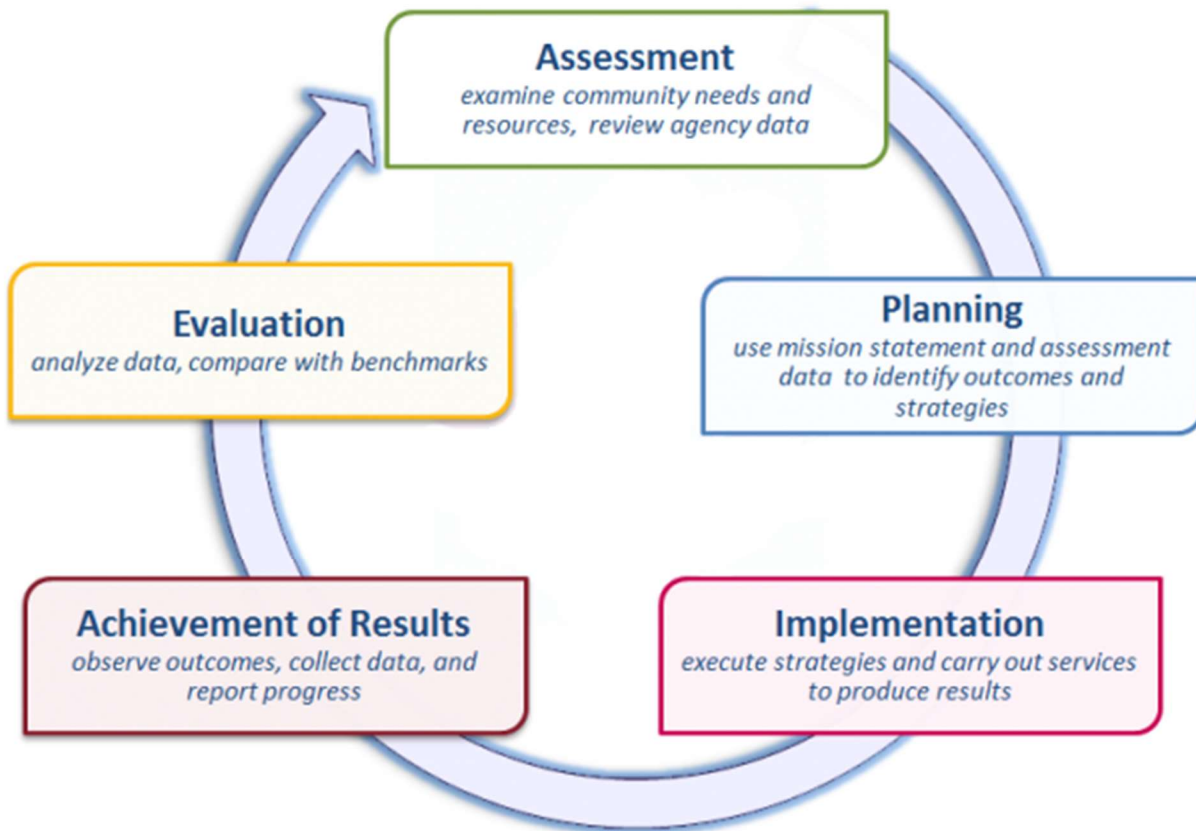
APPENDIX A ● Stakeholder Interviews

The list below includes the name and affiliation of each person and group who participated in one of NSCAP’s Stakeholder Interviews and Focus Groups during our community and internal assessment process.

Robin Burns , Salem Food Pantry
Christopher Lord , City of Peabody Public Schools
Jason Etheridge , Executive Director of Lifebridge shelter
David Gravel , President Peabody Education Foundation
St. Vincent de Paul , Mary Queen of Apostles Parish, Salem, MA
Homeless Task Force , Salem, MA
Leaders Engaged and Activated to Drive System-wide change (LEADS) , North Shore cohort
MA-6th Congressional District Housing Forum

APPENDIX B • The ROMA Cycle

THE RESULTS ORIENTED MANAGEMENT and ACCOUNTABILITY (ROMA) CYCLE

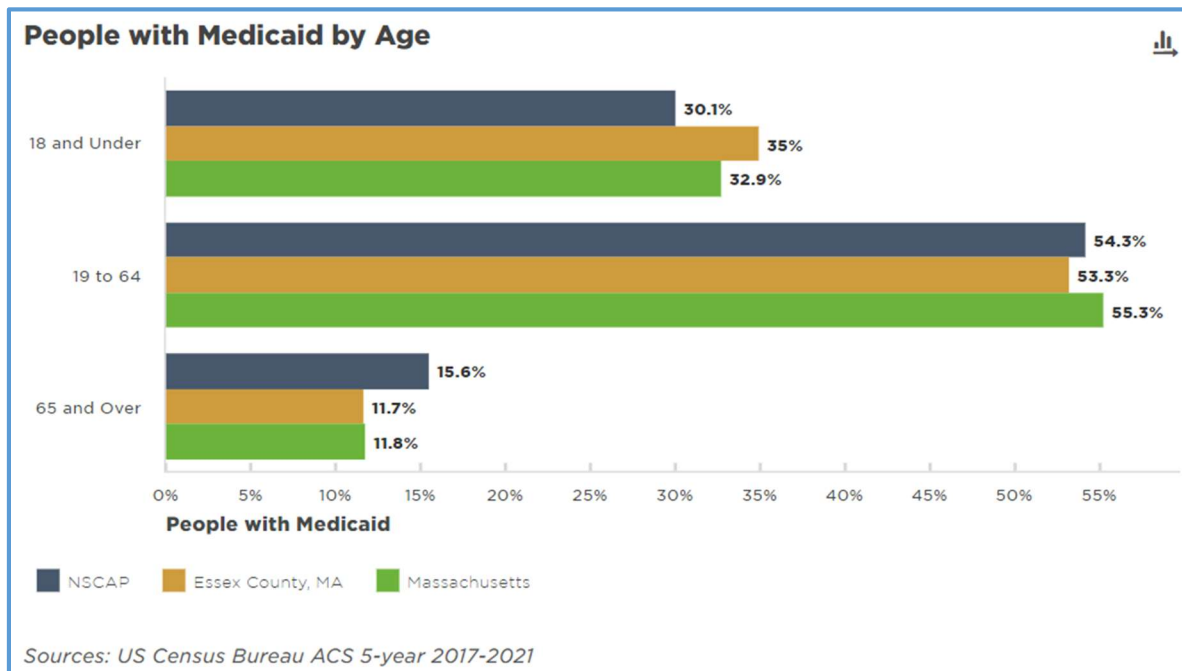
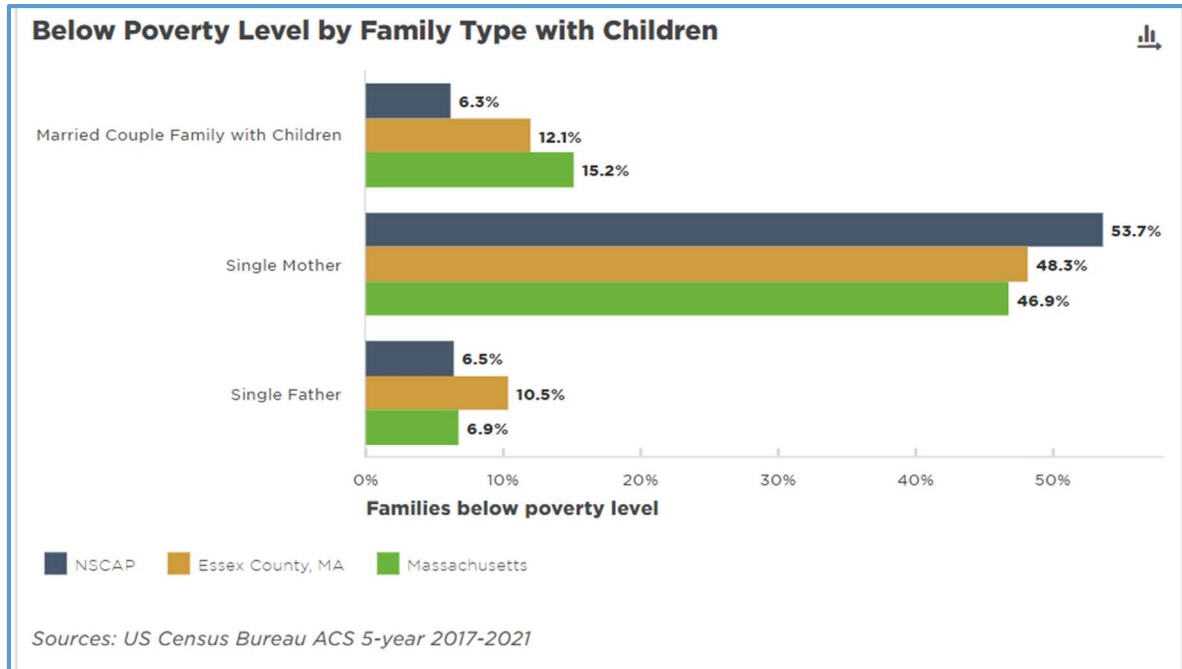


NSCAP utilizes the Results Oriented Management and Accountability performance measurement system as an outcome-based management approach.¹⁷

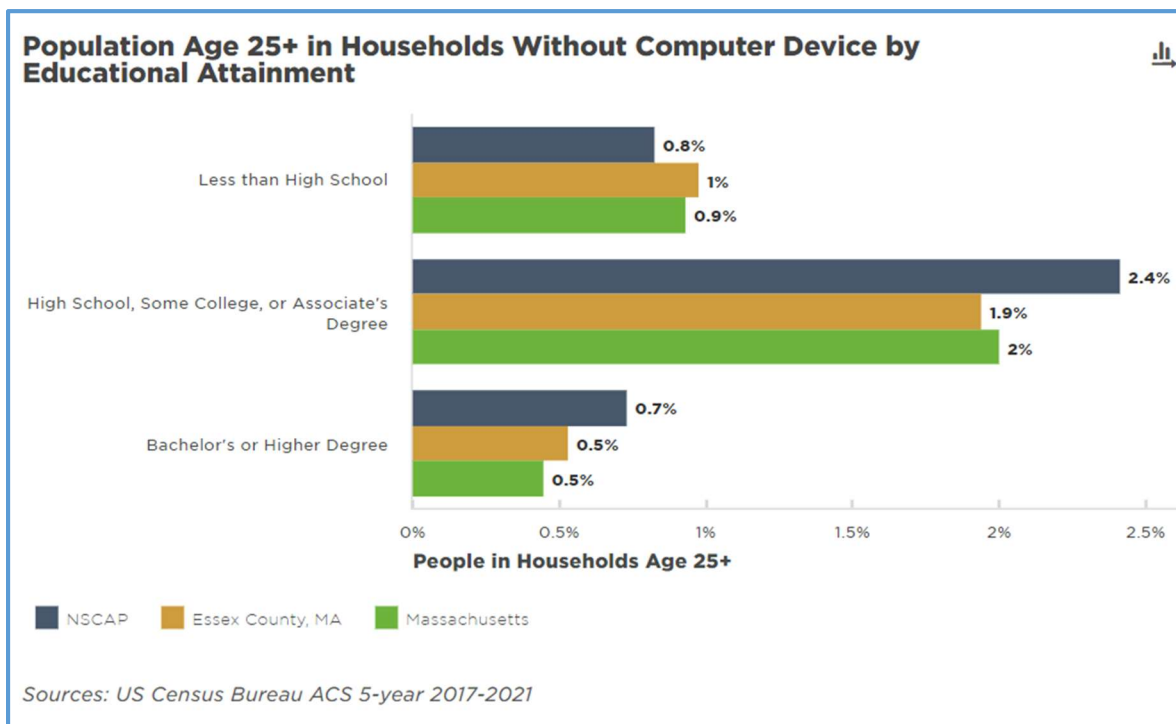
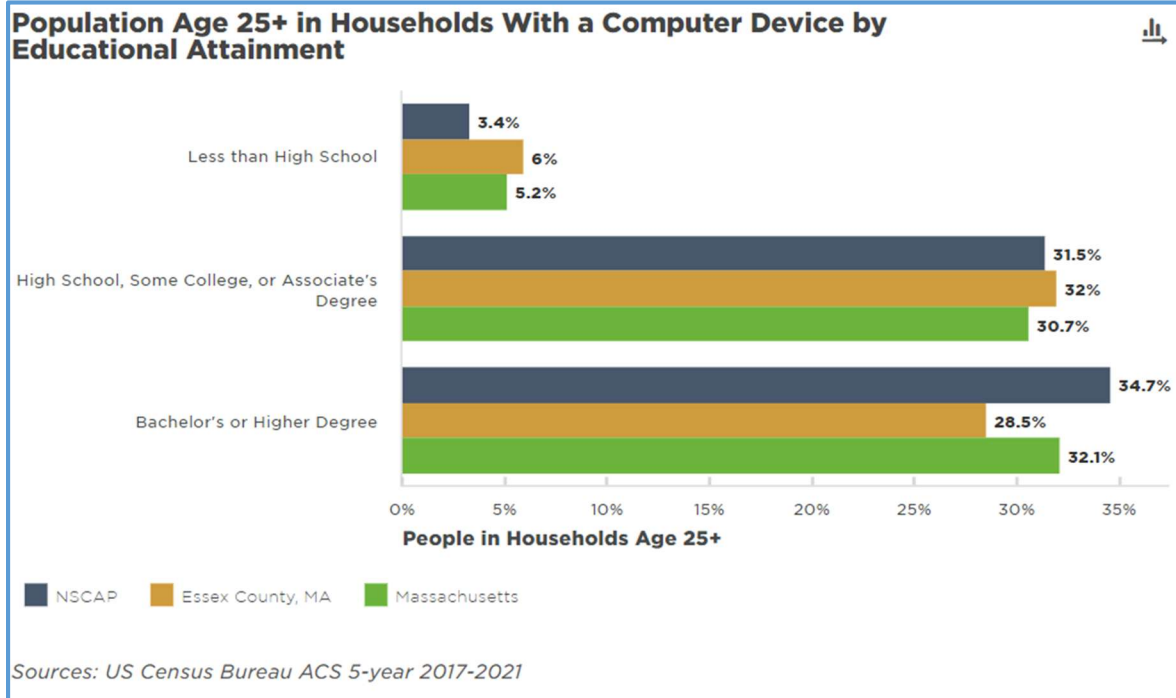
¹⁷ https://communityactionpartnership.com/publication_toolkit/roma-next-gen-beyond-the-basics/

APPENDIX C • Supporting Data Produced by mySidewalk Consulting Group

Poverty



Education



Early Education

Participation in preschool programs has large and enduring effects on school achievement and child well-being. Early childhood education can counteract the disadvantages some children experience, improve their social and cognitive development, and provide them with an equal opportunity to achieve school readiness, and lifelong employment, income, and health.



**Enrolled in Nursery or
Preschool**

3,245

Children

NSCAP

11,903

Children

Essex County, MA

102,274

Children

Massachusetts

Enrolled in Nursery or Preschool

7.4%

of children enrolled in school

NSCAP

6.3%

of children enrolled in school

Essex County, MA

5.9%

of children enrolled in school

Massachusetts

Sources: US Census Bureau ACS 5-year 2017-2021

Housing



**Excessive Renter Housing
Costs**

14,926

Renters

NSCAP

58,200

Renters

Essex County, MA

475,471

Renters

Massachusetts

Excessive Renter Housing Costs

51.3%

of Renters

NSCAP

51.9%

of Renters

Essex County, MA

46.6%

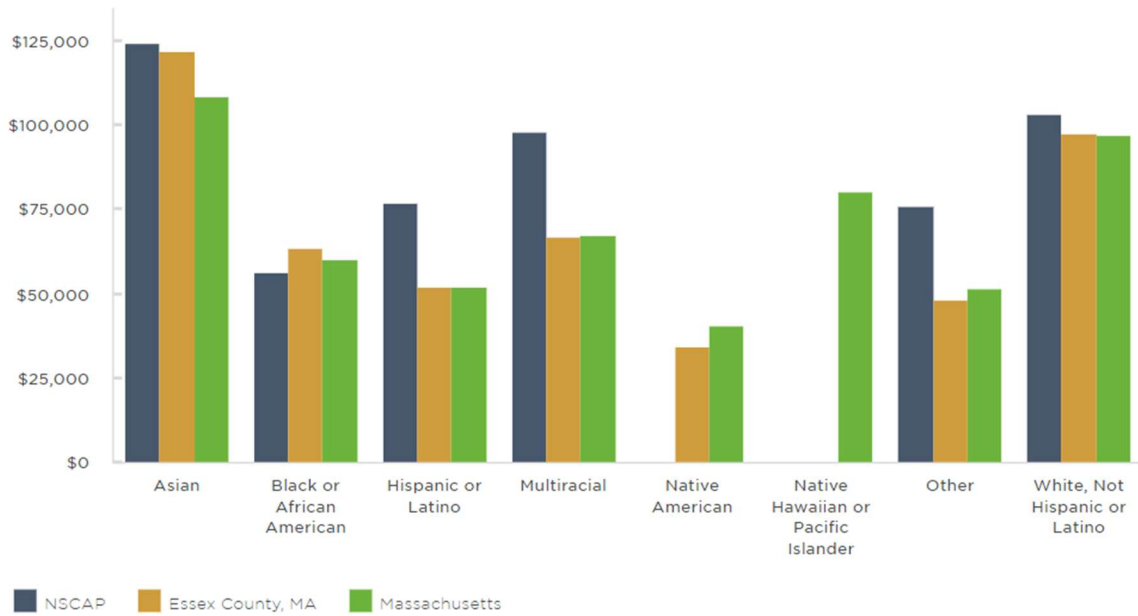
of Renters

Massachusetts

Sources: US Census Bureau ACS 5-year 2017-2021

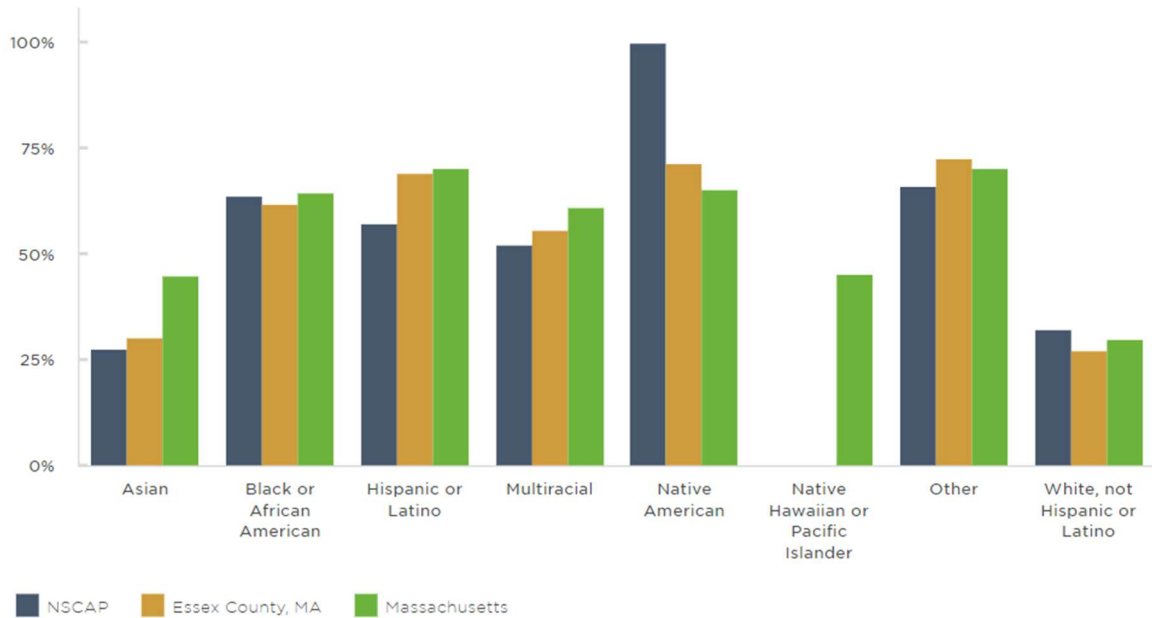
*Excessive housing costs refers to renters or homeowners spending 30% or more of their income on rent or housing expenses.

Median Income by Race/Ethnicity of Householder



Sources: US Census Bureau ACS 5-year 2017-2021

Renter Rate by Race/Ethnicity



Sources: US Census Bureau ACS 5-year 2017-2021

