Thank You United Way & Gillette

CAI thanks United Way of Massachusetts Bay and Merrimack Valley and Gillette for their generous donation of personal item bags to distribute to families in need. The bags contained full-size personal care items including shampoo, soap, shaving cream, toothbrushes and toothpaste. CAI Head Start Operations Manager, Jill Sullivan, received the bags at the Gillette facility in South Boston on October 25 and said “The inspired volunteerism seen by United Way and Gillette employees was a sight to behold. The over-flowing bags will be distributed to families in our Head Start/Early Head Start, Family Day Care and Community Services programs that serve the greater Haverhill and Newburyport Seacoast area”.

HELP Support CAI’s Homeless Drop-in Center

We need your help today. For 31 years, CAI has operated the Drop-in Center, welcoming people who live on the streets, in emergency overnight shelter and in overcrowded, unsafe living environments -- the forgotten individuals in our community who are in need of the most help. The center, located at 16 Ashland Street in Haverhill, provides a day shelter, meals, clothing, medical and mental health services, financial and budgeting support, housing, counseling, and many other services.

Unfortunately, the Drop-in Center is facing a funding deficit due to rising rent, utilities and food costs. More funding is needed urgently to maintain services at the current level. Winter is approaching quickly, and the day shelter program will keep guests warm, provide a daily meal and deliver preventive and life-saving medical care and emergency services. CAI is so grateful to community members who have already helped us reach 40% of our goal of raising $10,000 this year. Please help us reach 100%!

Your donation will go directly towards the operation of the CAI Drop-in Center and towards the purchase of food/toiletries and basic clothing items that are needed to keep at-risk individuals in our community safe, healthy and dry this fall and winter. We thank you for your support!

Please send your donation to:

Attn: Drop In Center
Community Action, Inc.
3 Washington Square
Haverhill, MA 01830

Holiday Notices

CAI offices will be closed on Thursday & Friday, November 28 & 29 in observance of Thanksgiving and on December 25 in observance of Christmas Day. We wish you a safe and happy holiday season.

2019 CAI Community Survey Needs Your Help

If you live in one of the cities or towns that CAI serves (see below), we need your input today!

CAI is conducting an anonymous survey to better understand the needs of residents in the communities that it serves. We ask that you please take a few minutes to give us your honest feedback about the top needs and resources in your community as well as information about your specific household. Again, this is an anonymous survey, we only ask that you provide the city/town and/or zip code of where you live. We thank you in advance for taking the time to complete this survey! Your input directly impacts our planning for current and future programs that serve your community.

Our programs serve the following cities and towns in Massachusetts: Amesbury, Boxford, Georgetown, Groveland, Haverhill, Merrimac, Newbury, Newburyport, Rowley, Salisbury, and West Newbury. Some CAI programs also serve Beverly, Essex, Gloucester, Hamilton, Ipswich, Lawrence, Manchester, Rockport, Topsfield and Wenham.

Scan QR Code or visit: https://www.surveymonkey.com/r/N8HYCV2
In Haverhill, low-income women – mothers who are working to support their children and families – are being empowered to take charge of their finances through an innovative program that’s teaching them how to budget, save and plan for their futures.

Community Action, Inc. (CAI), the area’s anti-poverty agency, has partnered with the nonprofit Budget Buddies to offer women with children in the CAI Head Start program a way to increase their economic self-sufficiency by learning core money-management skills and working with personal financial coaches over a six-month period.

Since the program’s inception at CAI, 32 women have been given the tools to stretch their paychecks, pay for education, plan for retirement and so much more.

“There’s a true sense of accomplishment,” said CAI Development Director Kerri Perry. “It’s a game-changer in that it keeps people moving forward for a whole 24 weeks.”

The CAI financial literacy program – and similar programming at each of Essex County’s five Community Action agencies – is being supported by Essex County Community Foundation’s Empowering Economic Opportunity (EEO) project, the Foundation’s three-year, $1.3 million investment to address income inequality in Essex County, where nearly 300,000 people are living below the living wage.

What’s more is that the EEO project has united the agencies – CAI in Haverhill, Action Inc. in Gloucester, Greater Lawrence Community Action Council, Lynn Economic Opportunity and North Shore Community Action Programs in Peabody – in a new coalition to create a countywide solution for financial empowerment that serves hundreds of families every year and integrates the financial coaching competency into the culture and teams at each agency.

Launched in April, the Coalition has already served approximately 50 residents and is poised to reach its goal of helping 150-200 people annually. This effort will build greater financial resiliency for Essex County residents by developing a community of practice and making a commitment to capacity building, sharing best practices and establishing joint service delivery partnerships.

“Community Action agencies tend to do things quietly with the shades down, but with this coalition, I feel we have lifted the shades up,” said Perry. “We’re sharing ideas, tools and resources. We’re asking common questions. On a very basic level, we’re talking more.”

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Stay Warm This Winter with Heating Assistance

The CAI Low-income Home Energy Assistance Program (LIHEAP) has been available in Massachusetts to low-income households since 1977. Also known as Fuel Assistance, this program helps income-eligible households pay a portion of their heating bills or 30% of their rent if the heat is included between November 1 and April 30. You may also be eligible for discounts on your National Grid gas and electric bills.

To find out if your household is eligible please review income guidelines and visit CAI’s website to complete an online prescreening/appointment request. You may also call 978-373-1971 ext. 218. To check your application status or schedule an appointment to apply call 978-374-7660 any time. [https://www.communityactioninc.org/programs/fuel-energy](https://www.communityactioninc.org/programs/fuel-energy)

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Financial Literacy Helps People Prep for the Future

In Haverhill, low-income women – mothers who are working to support their children and families – are being empowered to take charge of their finances through an innovative program that’s teaching them how to budget, save and plan for their futures.

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Playgroups & Early Literacy Activities

Please join the CAI Family & Community Connection (FCC) program for fun activities, playgroups and access to resources for children 0-8 years old. Most programs are held at FCC, 346 Broadway in Haverhill, unless otherwise noted. Questions, call (978) 914-7893.

- **Babies & Babble (0-3 yrs)** - Tuesdays @ 9:30am
- **Busy Bees (3-6 yrs)** - Wednesdays @ 9:30am
- **Music Creations** - Various local libraries (see online schedule)
- **Learn & Move** - Thursdays @ 1pm at the Perley School in Georgetown.
- **Kindergarten Ready (3-5 yrs)** - Thursdays @10am at FCC and on Fridays at Moody School @ 9am
- **Cookie Decorating** - Monday, 12/23rd @ 10am

FCC also provides programs at local libraries in Amesbury, Georgetown, Groveland, Haverhill and West Newbury. Please visit our website for complete schedule. [https://www.communityactioninc.org/programs/children/family-community-connection](https://www.communityactioninc.org/programs/children/family-community-connection)
Workforce Training and Job Readiness at CAI!

Community Action, Inc., in partnership with New England Tractor Trailer Training School (NETTTS), is offering a no-cost commercial driver's license (CDL) training program that includes 20 hours of permit preparation classes and 40 hours of behind-the-wheel training. This training provides the opportunity for qualified clients to increase their earning potential. CAI's initial program began in October with permit preparation classes. Students who successfully obtain their permits will continue to participate in 40 hours of behind-the-wheel training in Haverhill later this fall. CAI thanks the Cummings Foundation and the City of Haverhill for supporting this program and making it affordable for low-income individuals.

In addition to the CDL Training Program, CAI's Head Start program offered training for individuals to fulfill the requirements needed to earn their Child Development Associate (CDA) credential. This nationally recognized credential is “the best first step” in professional qualifications in the early childhood field and improves earning potential. Applicants for the CDA are required to complete 120 training hours, 480 hands-on hours in an infant/toddler classroom, preschool classroom, or family childcare home, take an exam, and have a verification visit to review requirements/observe in the classroom setting. CAI’s program offers training opportunities to meet the 120 hours and, if needed, the 480 hands-on infant/toddler or preschool classroom hours.

To learn more about the CDL or CDA programs, please contact Tiffany Ghrist, PD/Data Manager, CAI Head Start/Early Head Start, (978) 372-5052 ext. 348, tghrist@communityactioninc.org or visit https://www.communityactioninc.org/programs/adult-education/workforce-job-training

Financial Literacy - Continued from page 2

“There's a lot of unanticipated results because of it,” added Perry, who said that the agencies – which meet together monthly – are collaborating on other areas of their work too, such as programming and strategic planning. “It’s nice to have this conversation starter and I credit the funder for that.”

Convening people around a common goal and bringing them together to work towards population-level impact are staples of ECCF’s innovative approach to community leadership in the region. ECCF’s Systems Philanthropy is a true partnership that is driven by community input, identifies root causes, inspires collaboration, invests larger resources over a longer period of time and engages funders as strategic partners.

“To see this come to fruition on such a critical issue is like music to our collective ears,” said Stratton Lloyd, ECCF’s COO and vice president for community leadership. “Really the only way to solve something like income inequality – which is foundational to so many other obstacles we face here in Essex County – is by working together.”

In Haverhill, the financial literacy program – originally funded two years ago by a grant from ECCF’s The Women’s Fund of Essex County – has continued to gain a lot of traction in recent months. A fourth cohort of women started just a few weeks ago, and like the others before them, will participate in a graduation ceremony at the end of the six-month period.

A lot of the graduates come back as coaches,” said Perry. “They come back to help others and to continue that sense of support.”

The data shows that accessible financial literacy education continues to be a crucial resource that people – especially those living below the living wage – need. According to the 2019 TIAA Institute-Global Financial Literacy Excellence Center Personal Finance Index, or P-Fin, only about half of Americans grasp the concepts behind managing debt, saving for retirement and insuring against major risks.

In Essex County, we’re working collaboratively to make sure as many residents as possible have access to the financial education and guidance they need to make economic gains for themselves and their families.

While CAI in Haverhill continues to graduate a steady stream of women with increased financial smarts, Action Inc. in Gloucester and North Shore Community Action Programs in Peabody have just started their financial literacy programming. Lynn Economic Opportunity and Greater Lawrence Community Action Council are set to begin in January.

“We’re really thrilled that all of these programs will soon be up and running in Essex County and that so many more people will be given the resources that can help them to plan for their futures,” said Lloyd. “It’s critical that people feel engaged and confident about managing their money, and this is what access to financial literacy education can do.”

Article courtesy of Essex County Community Foundation, 175 Andover Street, Danvers, MA 01923 978.777.8876 | info@eccf.org
Mount Washington Alliance Seeks Volunteers to March in VFW Santa Parade

The Mt. Washington Alliance seeks volunteers to march in the 55th Annual VFW Santa Parade. The parade is scheduled for Sunday, November 24 at 1 p.m. (Rain date Saturday Nov. 30 at 10:30 a.m.) This year's theme is "Celebrating Haverhill's Heroes." The parade will begin on Route 125 in Bradford at the Hunking School and will continue to Merrimack Street and end on Emerson Street near the Boys & Girls Club.

Last year, the MWA made its first appearance in the parade marching with almost 60 Mt. Washington residents, families, youth, and school administrators from Mt. Washington Schools including Consentino School, Moody School, Silver Hill School, and Tilton School. This year we have invited the students and faculty at each school to march holding signs and photographs of their heroes. We invite families, parents, children of all ages to march with us showcasing their personal hero. If you would like to volunteer or march in the parade, please contact Christine Soundara at csoundara@communityactioninc.org or call 978-373-1971 x237 no later than Wednesday, November 20.

Mount Washington Alliance Seeks Funding Extension

The Federal Reserve Bank of Boston 3-year Working Cities Challenge Grant awarded to support the Mt. Washington Alliance (MWA) initiative under the leadership of Community Action, Inc. (CAI) and key stakeholders in the City of Haverhill ended on October 31. The Boston Fed has allowed the MWA to continue operating through December 31 by utilizing the program's unspent funding.

The Boston Fed may provide up to an additional $25,000 to fund a sustainability phase beginning next January and ending in June 2020. The Fed has scheduled an interview with the MWA on November 22. At this meeting, the MWA Governance Committee will pitch their sustainability plan and answer questions from the Boston Fed jury. CAI will be notified within the first two weeks of December whether the MWA received the Sustainability Phase funding. In the meantime, the MWA is planning an event to showcase its collaborative efforts over the last three years. The showcase will take place in January 2020 and will feature a Mt Washington historical piece with research provided by the Buttonwoods Museum, a photo gallery of MWA achievements and interviews of Mt. Washington residents and partner testimonies recorded by HC Media.

Our Mission: Community Action, Inc. provides resources and opportunities for individuals, families and communities to overcome poverty. CAI envisions strong, thriving communities free of poverty. We build hope and offer assistance with respect and understanding.

www.communityactioninc.org