

***Investing
in Promise,
Investing in Hope***



**Southern Maryland
Tri-County Community Action
Committee, Inc.**

2011 Annual Report

2011 Board of Directors



Board members, standing, left to right - Marjorie Ross (1st Vice Chair), Elzora Trimmer, Beth Roth, Mary Dryden, Maureen Hoffman, Ernest Downs (Chairman), Josephus L. Harris, Jr. (2nd Vice Chair), Nance Simmons, Joyce Freeland (Secretary); sitting - Susan C. Mattingly, Lynn Fitrell, Delois Barnes (Treasurer) and Anita Bratcher-Butler.



OFFICERS

- Ernest Downs - Chairman
Charles County
- Marjorie Ross - 1st Vice Chair
St. Mary's County
- Josephus Harris, Jr. - 2nd Vice Chair
Calvert County
- Joyce Freeland - Secretary
Calvert County
- Nance Simmons - Treasurer
Calvert County

MEMBERS

Calvert County

- Maureen T. Hoffman
- Susan C. Mattingly

Charles County

- Anita Bratcher-Butler
- Elzora Trimmer
- Delois Barnes

St. Mary's County

- Mary E. Dryden
- Lynn Fitrell
- Beth Roth

Our Vision

To create opportunities for all citizens to realize their potential to become self-sufficient.

Southern Maryland Tri-County Community Action Committee, Inc. is one 17 Community Action Agencies spread throughout Maryland.



Dear Friends and Supporters



Ernest Downs
Chairman



Swynice M. Hawkins
President

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The board, staff and the consumers of Southern Maryland Tri-County Community Action Committee, Inc. extend sincere thanks to our funders, partners, and the dedicated corps of volunteers who made this 46th year a success. Together, we were able to expand opportunities where they were most needed in our community.

Our efforts were manifested in many ways - food was put on tables, homes remained safe and warm, families had roofs overhead, job skills were gained and jobs obtained. On other fronts, the potential of children for educational success was strengthened.

Hope is a powerful motivator, a conqueror of challenges, and obstacles that slow down progress toward economic self-sufficiency.

We have worked hard to magnify the hope and vision necessary for ameliorated futures for our community's most vulnerable residents.

Thank you for joining us in this worthy cause.

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The Promise of Community Action

Community Action changes people's lives, embodies the spirit of hope, improves communities, and makes America a better place to live.

We care about the entire community,
and we are dedicated to helping
people help themselves and each other.

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2011 Volunteer of the Year

Don Paul

Don Paul, a successful realtor, has volunteered many hours over the past three years working with our housing counselors at first-time homebuyer workshops and foreclosure prevention seminars. Not only does he share his extensive knowledge during sessions but he brings coffee, water and snacks to sessions so that drinks and 'nibbles' are available for participants. He has laminated presentation materials at his own expense to prolong their usefulness and appearance.

Mr. Paul is extremely dependable, he helps out twice a month at foreclosure prevention clinics and twice a month at first-time homebuyer workshops, volunteering up to 8 hours of his time on Saturdays.

SMTCCAC, Inc. truly appreciates all that he has done to promote upward mobility through the acquisition one of life's most valued assets, homeownership.

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Mr. Don Paul

2011 Employee of the Year

Richard Harding, Network Administrator

Rick, as he is known around the agency, troubleshoots a situation until a solution is found. It usually doesn't take him too long either. He demonstrates his strong work ethic and willingness to go over and beyond what is required.

He took on the responsibility of resident information technology expert when he assumed the position of Network Administrator 15 years ago. He grew in pace with the complexity and importance of information technology for the efficient operations of the agency. He has patched this computer and that server and then that computer again. Over the past year he helped the agency transition into the 21st century IT-wise. He made the transition as seamless as possible.

This is a person who is always looking for ways to make it easier for those who are computer challenged to get work done. Ever dedicated to the job, even beyond office hours - his phone messages and emails go to his personal blackberry so that he is accessible to staff even when he is trying to enjoy himself on the golf course.

Rick was responsible for bringing a group from his church to volunteer at our Homeownership Day for the Self-Help families.

He is valued as an employee of the organization for more reasons than can be mentioned here.

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Mr. Rick Harding



Programs Designed to Impact Lives and the Community

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Administration

Our administrative staff provided the infrastructure and support necessary for agency operations. Their services encompassed the areas of communications, fiscal services, human resources, information technology, and planning and evaluation.

Career Training School for Class B Commercial Driver's License

Empowers people for employment through attainment of a marketable job skill

Child and Family Services

Promotes educational and social success for low-income children and families through the Head Start program

Energy Assistance

Makes home heating and energy costs more affordable for struggling households using grants from the Maryland Energy Assistance Program, Electric Universal Service Program and Tri-County Fuel Fund

Friendly Health Services - Adult Day Care

Provides elderly and disabled Calvert County residents with medical supervision and structured activities in a warm, friendly and safe environment

Housing Counseling

Equips families with the ability to achieve responsible homeownership or remain in homes they are at risk of losing

Housing Preservation and Weatherization

Provides low-income homeowners with financial options and knowledge to return their homes to a safe state and/or increase energy efficiency

Mutual Self-Help Housing

Allows first time homeowners to use "sweat equity" to bring down the cost of their home

Southern Maryland Area Rural Transportation (SMART)

Increases access to transportation for vulnerable residents and removes barriers to mental health and other supportive services



Volunteer Paulita Hills, white shirt, enjoys arts and crafts with Rhonda Height at Friendly Health Services .



Volunteers from Patuxent Naval Air Station arrange a shipment of food that will end up at local food pantries

Volunteer Services - Senior Companion Program and AmeriCorps

Provides opportunities for direct service and civic involvement to meet critical community needs

The Emergency Food Assistance Program (TEFAP)

Provides food to help keep local food pantries and soup kitchens stocked to meet needs in the community

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Our Mission

To provide services to eligible citizens
that alleviate the causes and conditions of poverty,
promote upward mobility
and
enrich the quality of life.

Our Guiding Principles

Currently all people are not equal in their access to opportunities to create success

Every family should have the opportunity to financially support themselves

Children and families must be afforded quality services and opportunities that foster growth and development

Basic human needs must be addressed prior to implementing change

They include food, clothing, utilities, and health care

Education, Health, and Economic opportunity systems must function to offer success to all

Housing opportunities must be made available at affordable levels for all persons

Affordable education, skill training and retraining must be available to all citizens

Multi- and trans-disciplinarian approaches to service delivery are comprehensive
and cost effective models to meeting needs

Affordable support systems: transportation, child and adult care, and services to the disabled are needed
to encourage economic independence.

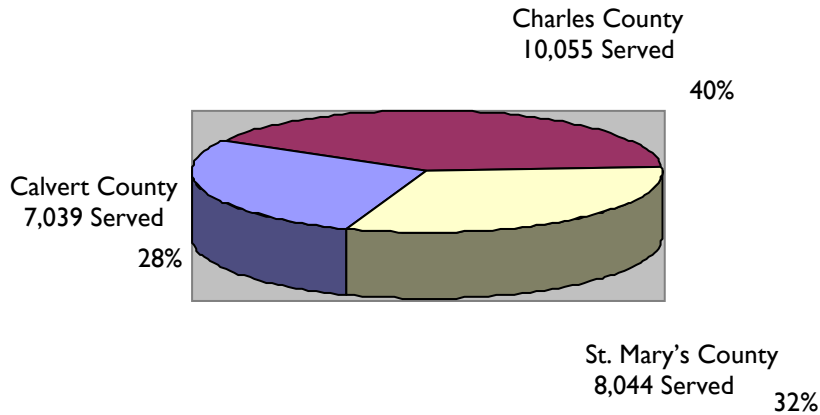
In an environment that affords opportunities for self-fulfillment,
all people are expected to employ personal commitment and determination to achieve success in their lives

Successful programs must involve consumers in planning, development and assessment



*La-Ronda Johnson, Housing
Counseling Manager, left, with
a couple she had just counseled.*

SMTCCAC's Programs Produced Results in 25,138 People's Lives



Southern Maryland Tri-County Community Action Committee, Inc. provided a comprehensive range of services to 25,138 residents of the Southern Maryland in Fiscal Year 2011, July 1, 2010 to June 30, 2011. Program focus areas identified by the Board of Directors remained Employment and Training, Childcare, Housing, Education and Transportation.

The results of the good works achieved and the positive outcomes manifested in the lives of the people we served is demonstrated in the following pages.

CDL Training - David's Path to Employment

St. Mary's County resident David Thomas came to the CDL program after over a year of unemployment. He had worked nine years with the same company as a masonry laborer, from 2003 until he was laid off in 2010 when the economy slowed down. A hard worker, he had laid flooring, painted and landscaped.

David had been putting aside money to help his daughter after she graduated from high school so that she would be able to attend college.



David at the wheel during training.

He knew he needed another trade, so he began looking into the possibility of CDL training after talking to his cousin Tony, who had completed the course and went on to substantially increase his earnings. Tony told him that help with his course fees might be possible if he talked to someone in the DLLR office. David said, "I called down to the Carter Building in Leonardtown and talked with a client services representative." David followed through with everything he needed to gain approval to enroll in class using Workforce Investment Act (WIA) funding.

David looked forward to positive changes in his life after obtaining his Class B license, "It was a big help, a good program for me to go through, hopefully I will have a reliable and stable job in the future." Things worked out for him, he is now gainfully and happily employed by the St. Mary's Transit System (STS) as a bus driver.

Career Training School for Class B Commercial Driver's License

Our Maryland Higher Education Commission (MHEC) approved career training school increased access to marketable job skills and the licensure necessary for employment as a commercial driver. The common denominator in the lives of each of the **21 graduates** of the program was their desire to improve the quality of their life by increasing their ability to earn a living and a secure future.

Evening classes allowed anyone employed to continue working with minimum disruption in their lives while gaining skills and knowledge that would advance them in finding a career and economic stability. **Fifteen (15)** of the 21 graduates either found employment or were able to advance in their current job before the end of the fiscal year.

Child and Family Services

Head Start Program

The SMTCCAC Head Start program is funded by a grant from the U.S. Department of Health and Human Services. It provided a comprehensive, developmentally appropriate early childhood and family strengthening program to **660** 3 and 4 years old **children**, and **647** families during the year. Services were provided at **12 sites**, all licensed by the Maryland State Office of Child Care.

The Head Start program operated for **32 weeks**, in **37 classrooms**, September through mid-June providing services to children as follows:

	<u>Calvert County</u>	<u>Charles County</u>	<u>St. Mary's County</u>
Full Day	60	92	24
Part Day	121	172	191

Developmental screenings, assessments, individual child learning plans and referral for evaluation to determine need for special services are all part of the program. Ten percent (10%) of enrolled children had a diagnosed disability.



Parent and child at a Brawners Head Start enjoy an activity together.

Head Start Child Outcomes

Head Start children are assessed using the Work Sampling method three times a year to plan classroom activities to maximize their development in the areas of **social/emotional, approaches to learning, language, literacy, mathematics, science, creative arts, and physical health and development - eight (8) domains**

The overall results of the assessment of four-year olds conducted in the Spring showed that 70% of the children were proficient in all domains.

“My son has received the early education that he desperately needed. Even people from other places such as church and neighbors have commented and noticed the drastic improvement in Luke’s progress.”

Ms. Ora Mae R. Marshall
Head Start Parent

The program enjoys the support of numerous community volunteers and organizations. They include public school speech therapists, PNC bank personnel through “Grow Up Great”, public libraries, volunteer firemen, the local Health Departments, the Jesse Tree Project at Holy Face Catholic Church, the All American Harley Owners Group, Artists-in-Residence, First Book of Charles County and many others.

Energy Assistance

SMTCCAC is the local administering agency for Maryland Department of Human Resources (DHR) Office of Home Heating Programs (OHEP) for the three Southern Maryland jurisdictions.



6,334 households received grants to assist them with their primary heating source and electric bills through the Maryland Energy Assistance Program (LIHEAP), the Electric Universal Service Program (EUSP).

Household Breakdown by County Calvert - **1,360**; Charles - **2,550** ; St. Mary's County - **2,424**

Benefit Dollars

\$3,746,013 - Maryland Energy Assistance

\$3,146,021 - EUSP Bill Payment — **\$589,610** EUSP Arrearage

The need for program grew from the previous year. Many people were able to apply for services closer to home or work and avoid travel to our Hughesville office due to increased availability of staff at outreach locations in Calvert, Charles and St. Mary's Counties.

Tri-County Fuel Fund

Funds received through private donations were distributed to needy households from the Tri-County Fuel Fund. A total of **\$42,822** was disbursed **122 households** to prevent disconnection of service, help reconnect service or obtain needed fuel.

Making Living with Medical Conditions More Bearable

Shirley C. Johnson is a 74 years old Calvert County resident who has attended Friendly Health Services since 1996, the year it opened. Before attending Friendly she worked as a sanitation engineer at the BGE power plant in Lusby.

“I think I would be dead in my grave right now if it weren't for Friendly.”

Shirley S. Johnson
Friendly Health Service participant

After undergoing open heart surgery Shirley had to accept that she was no longer able to work, but she did not want to just sit home all day and with little to occupy her time. One of her friends, Lillian Wills, former SMTCCAC employee, told her about the newly opened medical adult day care and brought the center's social worker, Miriam Witzl, to her home.

Ms. Johnson has been going to the center ever since despite her medical ups and downs. Ms. Johnson has had a heart attack, a pacemaker implanted, surgery to unclog arteries, and traveled back and forth to check on her kidneys. All this while receiving care and transportation to the doctors provided by Friendly Health Services.

Experimenting with various arts and crafts is Shirley's favorite activity at the center. She takes her creations to church as center pieces, gives them to family and friends, or enters them in the County Fair. Shirley also enjoys local shopping trips to Wal-Mart and K-Mart, and outings for lunch at Old Country Buffet or other eateries organized for the Friendly participants.

Over the years she has seen many participants come and go, but she is still excited about her days. According to Shirley, “The center keeps me active with arts and crafts and the daily interaction with people helps my morale.”

Friendly Health Services

Our Maryland Department of Health and Mental Hygiene certified medical adult day care, and Senior Care Plus Center provided **244 days of service** and **3,848 participant days of care** with an average daily attendance of **16** elderly and/or disabled persons in Calvert County.

Participants benefited from the social interaction, activities and the nutritious meals provided at the center. Friendly Health Service's qualified staff were instrumental in helping participants maintain their highest level of functioning, as well as maintain prescribed dietary and medical regimens. Primary caregivers benefited from the respite and additional support.

- **186 Trips to Medical Appointments**
- **63 Pharmacy Trips**

A wide range of volunteers from the community provided **1,445 hours of service**, greatly contributing to the success and happiness of Friendly Health Service participants.

Challenges faced by the adult day care program included securing resources to replace and maintain vehicles in an aging fleet and recruitment of participants in a tight economy.



Homeownership Program

The **Mutual Self-Help Housing Program** assisted **20 low-income families** become **first-time homeowners** using "sweat equity" in Lexington Park, St. Mary's County in Hunting Creek. Families in the U.S. Department of Agriculture, Rural Housing Services funded program contribute 65% of the labor required to build their homes. This is done by carrying out various tasks under the supervision of a construction supervisor.

Families and individuals participating in the program would not have been able to afford or meet eligibility requirements for mortgages from financial institutions such as banks and credit unions. Self-Help Housing was their opportunity to become a homeowner.

It generally takes a group of homeowners 12 to 18 months of working together to complete construction and move in. During the process they get to know each other and form a sense of community before they actually become neighbors. The skills they learn in the construction process will also serve to help them to maintain their homes better and make repairs themselves in the future.

- 6** families completed the program and moved into their homes
- 14** families were approved and started construction
- 14,100** hours of labor provided by families and their volunteers

The program continued to face difficulty recruiting families in the current economic climate despite extensive marketing to low to moderate income families with good credit ratings. The project, nearing completion, will allow 30 first-time homeowners to build wealth and community in a pleasant and convenient location.



Barbara Anderson, left, and her neighbor Carol Trent worked side by side for over a year building their home before moving into Hunting Creek.

Housing Counseling Services

Southern Maryland Tri-County Community Action Committee served as a HUD-Approved Housing Counseling agency. Our housing counselors worked hard to meet the continual demand for counseling services in this year's fragile economy. Referrals came from a variety of sources Maryland Department of Housing and Community Development, local nonprofits and others aware of our services.

Housing Counselors provided **724 people** services that led to improvement of their credit, helping them to move closer to homeownership or to avoid foreclosure or eviction.

138 people received **pre-purchase homebuyer education** at **pre-purchase workshops** held by our housing counselors; another **103 people** completed **foreclosure prevention** workshops. One-on-one counseling sessions were held at the conclusion of workshops to anyone who needed them.

Pre-Purchase Homebuyer Counseling Outcomes

30 Purchased homes	10 Were mortgage ready in 90 days
3 Were mortgage ready after 90 days	2 Received long-term pre-purchase counseling
4 Decided not to purchase	59 Still needed to complete one-on-one counseling
30 Other	

234 were assisted with monetary rental, mortgage or shelter grants to avoid homelessness

62 Calvert **134** Charles **38** St. Mary's

Foreclosure Prevention Counseling Outcomes - 294 clients

52 Brought mortgage current	2 Refinanced mortgage
30 Modified mortgage	7 Initiated forbearance/repayment plan
1 Sold property	1 Pre-foreclosure sale
48 Counseled and referred	2 Obtained partial claims
2 Bankruptcy	2 Entered debt management plan
4 Counseled/referred for legal assistance	31 Still receiving counseling
8 Withdrew from counseling	108 Other

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SMTCCAC is a HUD Approved Counseling Agency

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Housing Preservation

Housing Preservation Grant (HPG) is a revolving loan program, funded through U.S. Department of Agriculture, Rural Development, that provides services for low to very-low income households. Low to no interest loans packaged in the program this year made it possible for **two (2) low income households** to make home improvements that brought their residences to a safer, more energy efficient state. This was accomplished by the replacement of a roof and a new heat pump, both would have been unaffordable without the HPG loan.

Those improvements were made possible by the packaging low to no interest loans. HPG helped these families find solutions that greatly improved the quality of their lives.

Weatherization (WAP)

The **Weatherization Program** installed measures in clients homes to help reduce energy consumption. This was done through measures such as adding insulation in attics or crawl spaces, sealing and caulking around windows, doors and other areas of air filtration. The program helped households replace or repair duct systems, heating and air conditioning units and have compact fluorescent light bulbs were installed in light fixtures.

“We truly believe that the work performed within our home has generated saving and will continue to have a great impact on our future savings.”

Ira & Andriell Harris
Weatherization Customers

Calvert County

64 home energy audits
36 homes weatherized

Charles County

92 home energy audits
53 homes weatherized

St. Mary’s County

43 home energy audits
23 homes weatherized



Volunteer Services **Senior Companion Program**

An amazing group of **74 low-income seniors**, age 55 and older, **provided 55,461 hours of one-on-one volunteer service** to frail, elderly and disabled persons to increase their quality of life.

The contribution of Senior Companions in the lives of persons with limited options for interaction were enriched and primary caretakers were able to carry on with their daily routines without being concerned that their loved ones were going without care and attention.

	Volunteers	Hours
Calvert	13	9,065
Charles	39	27,282
St. Mary’s	22	19,114

Companions benefited from the camaraderie and support received from the program in the form of stipends, that in many cases helped them close gaps in their household budget; and monthly in-service training topics that fosters their safety and economic stability.

Seniors Helping Seniors



Majetta Chase, standing, with a former adult day care client.

Majetta Chase wanted to be a Senior Companions so that she could help other seniors. Her wish came true five-fold when she was assigned as a volunteer at the Adult Day Care of Calvert County. Her special skills were tested daily but she always had a smile and a kind word for the day care attendees.

Miss Majetta brought a smile to faces whether assisting with arts and crafts or playing cards. She made a difference by just being there, helping attendees become more engaged through conversation or aware of what was going on around them.

Without even knowing it they also increased Miss Majetta’s quality of life. That’s what the Senior Companion Program is all about.

. . . to make living independently a reality!

Mary Claggett and Dorothy Jones have been together for over 5 years. Miss Mary feels her helping hands and warm heart are there for people in need. She was just what Miss Dorothy needed because she was very lonely after she lost her husband. Miss Mary helps keep her active and her mind off problems.



Miss Mary makes sure Miss Dorothy eats a nutritious lunch and accompanies her to doctors appointments. She also washes her dishes and does light laundry to take some of the burden off of her family.

They are a perfect match - Miss Mary's caring ways and Miss Dorothy's need for a friendly person to fill her lonely days is another example of how the program works to the benefit of the volunteer and their clients.

Senior Companion Mary Claggett leans next to her client Dorothy Jones.

AmeriCorps Service Project



The **Tri-County AmeriCorps Service Project**, funded by the Corporation for National and Community Service provided yet another medium for civic service for local residents from all walks of life.

21 AmeriCorps members served in many ways - they helped develop neighborhood leaders, design and create a neighborhood block-watch program, and create a volunteer tracking system. Their impact did not end there, other members helped eligible students to complete applications for college and the necessary procedures to transition to higher education. The capacity of organizations to provide services was expanded by members performing intake and community outreach.



Ginger Malecki helped during Community Action Day in Prince Frederick.

Southern Maryland Area Rural Transportation (SMART)

SMART provided **93 public mental health consumers** with **1,755 round trips** in Charles County. They were transported between their homes and mental health appointments or pharmacy allowing them to maintain themselves in a healthy state.

13 youth, participants of the **Charles County Juvenile Drug Court System**, were transported by SMART to activities important for them to become and remain successful in the community.

The Emergency Food Assistance Program (TEFAP)

TEFAP, a U.S. Department of Agriculture program administered through the State, sponsored by each county and implemented by SMTCCAC, Inc. was a crucial link in the safety net that supplies supplemental food assistance in the community to households challenged in meeting their nutritional needs. The food delivered in TEFAP helped stock the shelves of 25 food pantries and 2 soup kitchens. **23,782 households** living at 150% of federal poverty guidelines received food thanks to the program.

10,264 households in **Calvert**
9,093 households in **Charles**
4,425 households in **St. Mary's**

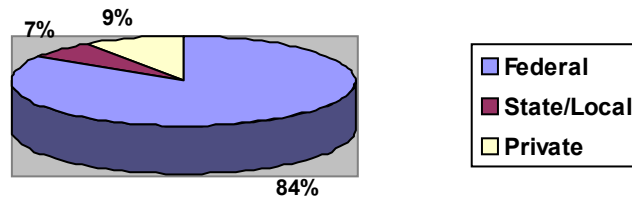
Funds to continue rental of warehouse space to allow for larger shipments of food remains a challenge for the program as does locating a fork-lift for donation to avoid rental to move food around during shipments.

692,042 pounds of food received, valued at **\$533,842** was distributed in the community

Special thanks to both **Safeway Corporation** for delivery of the food and approximately 320 military personnel from Patuxent Naval Air Station who volunteer and help make the program a success throughout the year.

Southern Maryland Tri-County Community Action Committee, Inc.

Funding Sources



Anglican Mission of Southern Maryland
Bank of America
Charles County Government
Charles County Health Department
Charles County Juvenile Drug Court
St. Mary's County Government
Community Bank of Tri-County
Corporation for National and Community Service
Governor's Office on Service & Volunteerism
Housing Assistance Council (HAC)
Housing Authority of St. Mary's County
MD State Department of Education (MSDE)
MD Department of Housing & Community Development (DHCD)
MD Department of Health & Mental Hygiene (DHMH)
Maryland Department of Human Resources (DHR)
PNC Bank
Private citizens' donations
Rotary Club of St. Mary's County - Lexington Park
Southern Maryland Electric Cooperative (SMECO)
Southern Maryland Workforce Investment Board
U.S. Dept. of Agriculture
U.S. Department of Energy
U.S. Dept. of Health and Human Services
United Ways of Calvert, Charles, St. Mary's Counties
Vestry of Piney Parish - St. Paul's Episcopal Church
Wal-Mart Corporation

Monetary donations are welcome - Help us carry out our mission.

Mail checks to: SMTCCAC, Inc. P.O. Box 280 Hughesville, MD 20637



Statement of Financial Position

June 30, 2011

Assets

Current Assets

Cash and Cash Equivalents	\$	575,734
Contracts and Grants Receivable		953,081
Other Receivables		24,759
Prepaid Expenses		45,947

Total Current Assets

		1,599,521
Due from Affiliates and Related Parties		5,371,909
Notes Receivable and Accrued Interest		52,900
Investment in Limited Partnerships		288,595
Property Held for Development		999,062
Fixed assets, Net of Accumulated Depreciation		1,562,822

Total Assets	\$	<u>9,874,809</u>
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Liabilities and Net Assets

Current Liabilities

Accounts Payable and Other Accrued Expenses	\$	404,410
Accrued Leave Payable		152,401
Accrued Salaries Payable		320,372
Refundable Advances		444,644
Line of Credit		422,961
Current Portion of Notes Payable		341,121
Due to Affiliates and Related Parties		620,359
Other Liabilities		50,968

Total Current Liabilities

		2,757,236
Notes Payable, Long Term Portion		179,445
Deferred Loan Payable		275,857

Total Liabilities

		<u>3,212,538</u>
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Net Assets:

Unrestricted		2,900,798
Temporarily Restricted		3,761,473

Total Net Assets

		<u>6,662,271</u>
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Total Liabilities and Net Assets	\$	<u>9,874,809</u>
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Southern Maryland Tri-County Community Action Committee, Inc.

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