

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

**ANNUAL REPORT |
Fiscal Year 2026**



MEETING TODAY'S NEED. BUILDING TOMORROW'S OPPORTUNITY.



**July 1, 2025
- June 30, 2026**

**Serving Calvert, Charles,
and St. Mary's Counties**



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MESSAGE FROM THE BOARD CHAIR

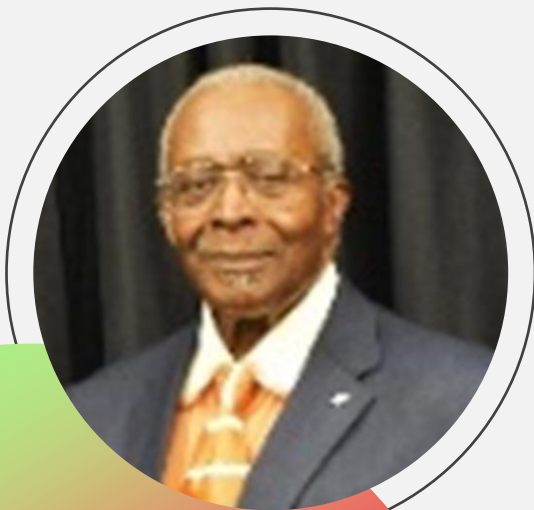
From the Board of Directors,

The Board of Directors is responsible for making sure this agency does what it says it will do, spends public money properly, and answers to the community it serves. That responsibility is the lens through which we read this report, and we commend it to you.

Fiscal Year 2026 was a year of steady delivery and significant growth. Our programs continued to meet the everyday needs of Southern Maryland families - food, heat, housing, early education, and a path to work - while the agency secured a \$500,000 Road to Careers award from the Maryland Department of Labor that will expand our workforce training substantially in the years ahead.

The demands on this agency are not easing. Costs of living continue to climb, housing remains scarce, and the families our staff meet are arriving under greater strain than a year ago. The Board's task is to ensure the agency is positioned to meet that need - through sound governance, careful stewardship of every grant dollar, and honest reporting of results, including the ones we still need to improve.

On behalf of the Board, I thank our President and CEO, the leadership team, and every member of staff whose work fills these pages. I thank our Policy Council parents and our community partners. And I thank the residents of Calvert, Charles, and St. Mary's Counties for their continued trust.



Sincerely

Rev. Ernest Downs

Chairperson, Board of Directors

MESSAGE FROM THE PRESIDENT & CEO

To Our Partners and Supporters,

Fiscal Year 2026 was a year of building. Across Southern Maryland, our programs continued to meet families where they are - at the kitchen table, in the classroom, behind the wheel - while we laid the groundwork for services that will reach further in the years ahead.

Our Head Start and Early Head Start programs served 113 children and 105 families this year. The gains our staff made in children's health access were substantial: the share of children with an established dental home rose from 60 percent to nearly 81 percent, closing a gap we identified as a priority last year. Fifteen children graduated and moved on to kindergarten, nearly double last year's class.

In workforce development, our CDL Training Program exceeded every goal set by the Charles County Charitable Trust, credentialing ten new commercial drivers and placing eight of them directly into employment. In April, the Maryland Department of Labor awarded SMTCCAC a \$500,000 Road to Careers grant - the largest workforce investment in the agency's recent history - which will pair CDL instruction with adult education, case management, and supportive services beginning with our first cohort this fall.

Our energy assistance, food, and housing programs continued to carry the heaviest volume of need in the region, processing thousands of applications and moving food through a network of pantries in all three counties.

None of this happens without people. I am grateful to our staff, our Board of Directors, our Policy Council, and the partners who extend our reach every day. The year ahead will test us, and I believe we are ready for it.

In partnership and progress

Michael E. Young, MSW

President/CEO



**In April, the Maryland Department of Labor awarded
SMTCCAC a \$500,000 Road to Careers grant.**



FY2026 IMPACT DASHBOARD

FY2026 Impact Dashboard

Empowering People

Strengthening Families

Building Futures

Service Area:

Calvert - Charles - St. Mary's Counties



49,400+

individuals served across
all programs (est.)



23,500+

households supported (est.)



\$8.4 Million+

in assistance and benefits
distributed (est.)



8

active programs and services



3

counties served



113

children served by Head
Start and Early Head Start



16,327

meals and snacks served
to children



8,617

energy assistance
applications processed



41,800+

individuals reached with
food assistance (est.)



10

new commercial drivers
credentialed



\$500,000

Road to Careers
workforce grant awarded



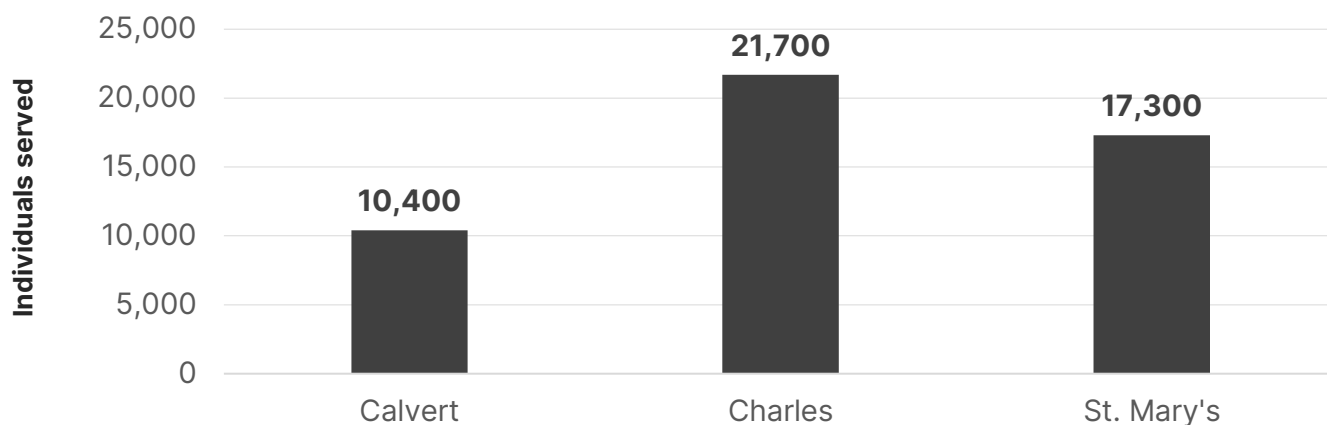
4.80 / 5.00

average customer
satisfaction rating

FY2026 IMPACT DASHBOARD

Agency Reach by County

FY2026 individuals served - estimated pending verification

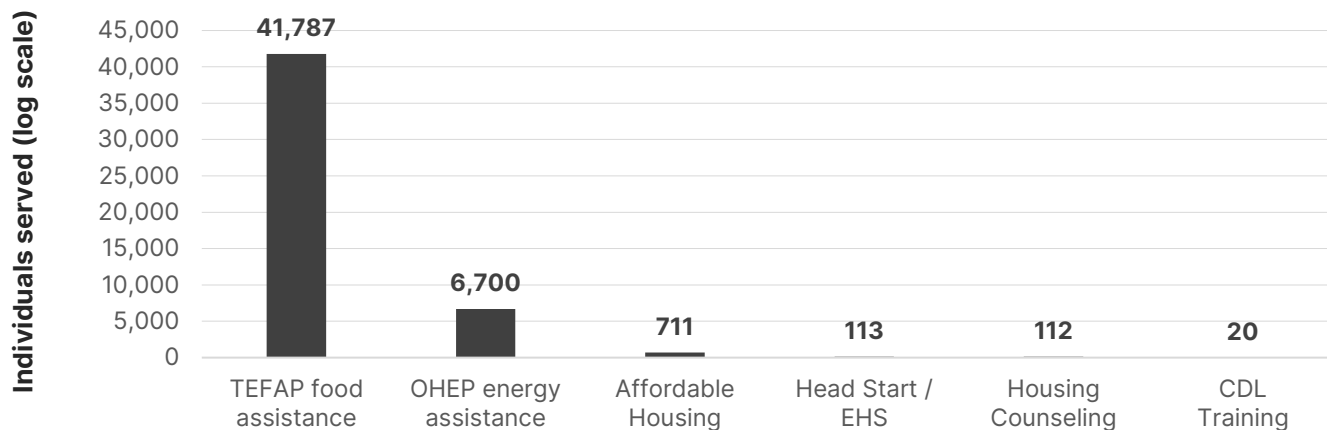


ESTIMATE PENDING FINAL VERIFICATION

Chart file: Charts\01_agency_reach_by_county.png

Individuals Served by Program

FY2026-log scale so smaller programs remain visible



ESTIMATE PENDING FINAL VERIFICATION

Chart file: Charts\02_program_reach.png

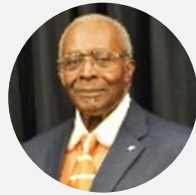
BOARD OF DIRECTORS

Board of Directors

SMTCCAC is governed by a tripartite Board of Directors, as required of every Community Action Agency. One third of its members are elected public officials or their representatives, one third are chosen by democratic process to represent low-income residents, and one third are drawn from business, labor, faith, and civic organizations across the region. This structure keeps the people we serve directly represented in the decisions we make.



Rev. Ernest Downs
Chairperson



Ronald Clark
1st Vice Chair



Anita Bratcher-Butler
2nd Vice Chair



Josephus L. Harris, Jr.
Member



Mary E. Dryden
Member



Joseph D. Frederick
Member



Garnell Miles
Member



Raquel Stone
Member



Reuben Collins, II
Member

HEAD START & EARLY HEAD START



Building Strong Foundations for Learning and Family Success

Head Start, Early Head Start & Early Head Start-Child Care Partnerships

SMTCCAC's Head Start programs have served Southern Maryland families since 1967, expanding to Early Head Start in 2018 and Early Head Start-Child Care Partnerships in 2019. Together they deliver comprehensive early childhood education, health, nutrition, and family engagement services to income-eligible families across Calvert, Charles, and St. Mary's Counties.

In FY2026 the programs served 113 children and 105 families. Fifteen children completed the year and transitioned to kindergarten - nearly double the previous year's graduating class.

The year's clearest gain was in children's access to care. The share of enrolled children with an established dental home rose from 60 percent to 80.7 percent, addressing directly the access gap identified as a priority in last year's report. Immunization rates held at 95 percent.

Family services shifted markedly toward crisis response. Thirty-two families received crisis support during FY2026, compared with one the year before, reflecting both rising instability among enrolled families and a more deliberate effort by family advocates to record the support they provide.

Program kitchens served 16,327 meals and snacks in compliance with USDA Child and Adult Care Food Program standards, an increase over the prior year despite lower enrollment.



113 children served



80.7% children with a dental home (up from 60%)



105 families served



95% children up to date on immunizations



15 children transitioned to kindergarten



16,327 meals and snacks served

HEAD START & EARLY HEAD START

Head Start Enrollment: Funded vs. Served

FY2026 - Early Head Start served above its funded level

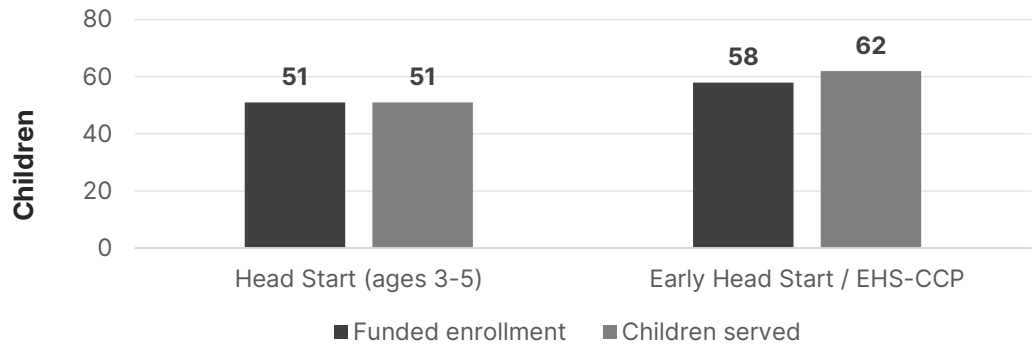


Chart file: Charts\03_hs_enrollment.png

Head Start Health Access

FY2025 vs FY2026 - dental home access is the year's clearest gain

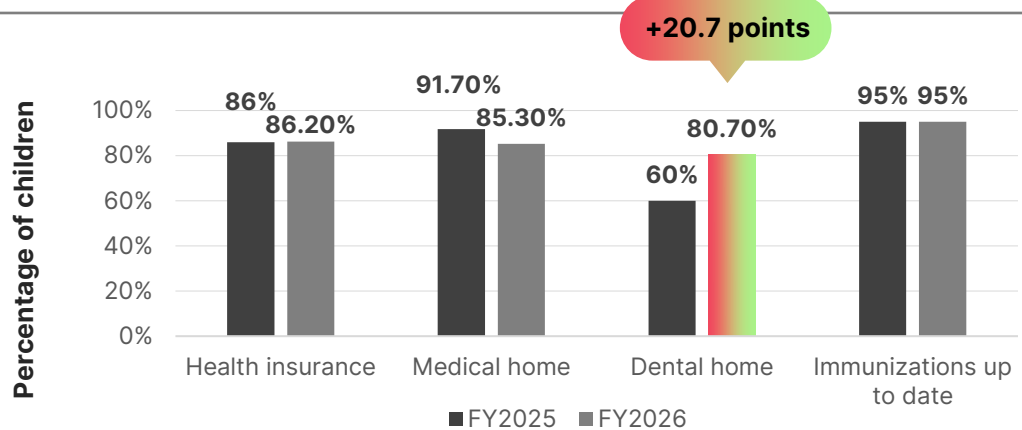


Chart file: Charts\04_hs_health_access.png | The dental-home bar is the story - keep it highlighted.

Head Start Family Services

FY2026 - crisis support rose from 1 family in FY2025 to 32

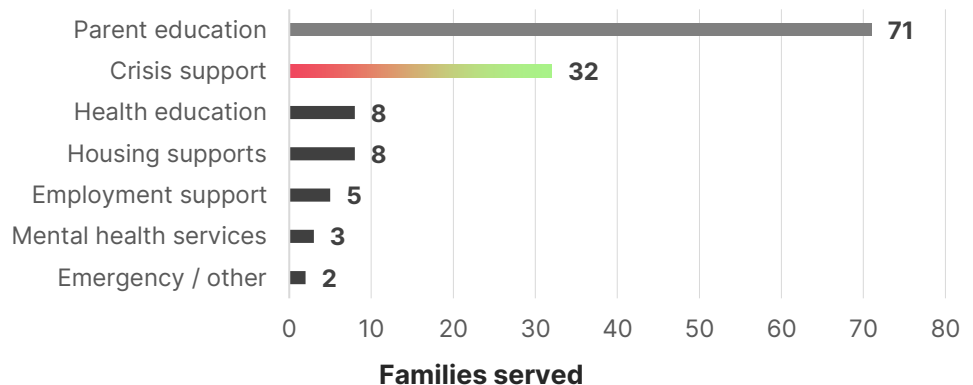


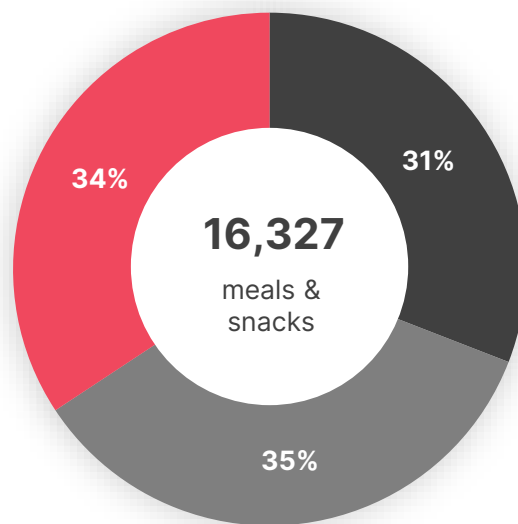
Chart file: Charts\05_hs_family_services.png

HEAD START & EARLY HEAD START



Meals and Snacks Served

FY2026-USDA CACFP compliant, up from 15,579 in FY2025

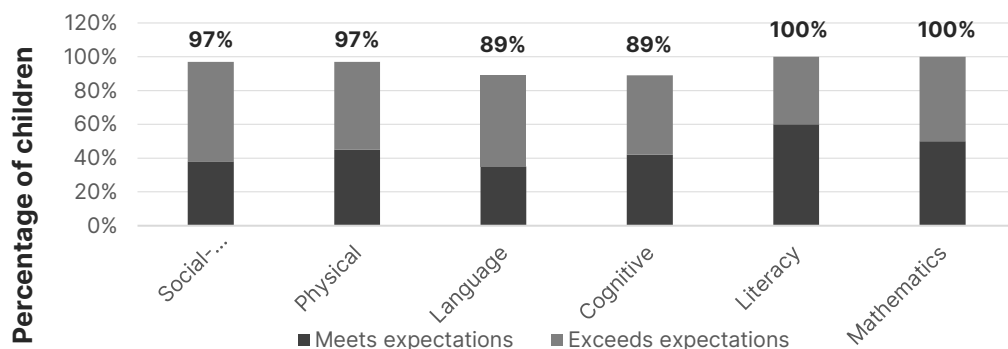


■ Breakfasts ■ Lunches ■ Snacks

Chart file: Charts\06_hs_meals.png

Child Outcomes by Developmental Domain

Teaching Strategies GOLD - FY2025 basis shown; FY2026 spring checkpoint pending



ESTIMATE PENDING FINAL VERIFICATION

Chart file: Charts\07_hs_child_outcomes.png | ESTIMATE - FY2025 basis. Spring 2026 checkpoint still to come.

CDL TRAINING PROGRAM

Driving Workforce Mobility and Economic Opportunity

Commercial Driver's License (CDL) Training Program

SMTCCAC's CDL Training Program addresses the regional shortage of commercial drivers while creating a direct pathway to career-track employment for Southern Maryland residents. As an FMCSA-registered Entry-Level Driver Training provider, the agency delivers online theory instruction and behind-the-wheel training at its Hughesville facility. An evening, competency-based schedule keeps the program within reach of working adults, career changers, and people re-entering the workforce.

FY2026 was the program's strongest year on both delivery and growth.

Under its Charles County Charitable Trust grant, the program enrolled 12 county residents against a goal of 11, credentialed 10 with full commercial driver's licenses, and placed 8 into employment as commercial drivers - meeting the grant's 80 percent placement target. Among graduates who finished training before the closing weeks of the year, placement was 100 percent.

In April 2026 the Maryland Department of Labor awarded SMTCCAC a \$500,000 Road to Careers grant. The award funds an Integrated Education and Training model that pairs CDL instruction with embedded adult education delivered in partnership with the College of Southern Maryland, professional case management, and supportive services. Funding began April 1, 2026, and the final quarter of the year was devoted to building the program. The first cohort enrolls in fall 2026.

The program's long-standing partnership with The Jude House Recovery Program continues to help individuals in recovery earn credentials and return to the workforce.



12

residents enrolled (goal: 11)



10

earned full CDL credentials



8

placed in employment as commercial drivers



80%

placement rate - grant goal met



\$500,000

Road to Careers award secured

BOARD OF DIRECTORS

CDL: Charles County Charitable Trust Grant

FY2026 performance against grant targets

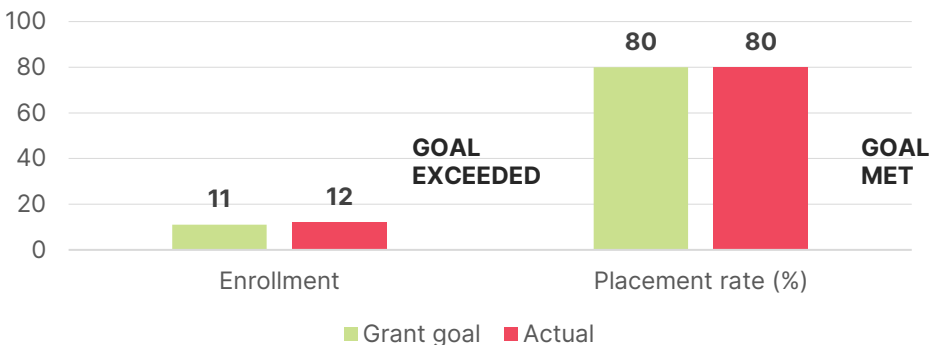


Chart file: Charts\08_cdl_goal_vs_actual.png

CDL Participant Outcomes

FY2026-1 participant relocated out of state, 1 withdrew

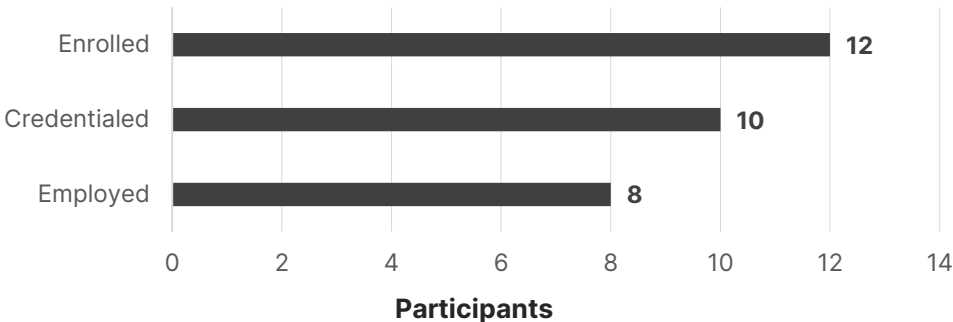


Chart file: Charts\08_cdl_goal_vs_actual.png

ROAD TO CAREERS - feature callout box

\$500,000 Road to Careers Award

Maryland Department of Labor - awarded April 2026

Funds an Integrated Education and Training model combining CDL instruction with adult education, case management, and supportive services. Delivered in partnership with the College of Southern Maryland. First cohort enrolls fall 2026.



\$267,847

Program staffing -
instructors, case manager,
adult educator



\$182,153

Training activity -
curriculum, credentialing,
supportive services, fleet



\$50,000

Administration, fiscal
oversight and
compliance

\$500,000

Total award

ENERGY ASSISTANCE (OHEP & SMECO)

Empowering Homes and Energizing Lives

Office of Home Energy Programs (OHEP)

SMTCCAC administers Maryland's Office of Home Energy Programs across Calvert, Charles, and St. Mary's Counties, helping households meet the cost of heating and electricity through the Maryland Energy Assistance Program, the Electric Universal Service Program, and arrearage assistance. For many households in the region, energy assistance is the first point of contact with the agency and the service that keeps a home safe through winter.

In FY2026 the program processed 8,617 unduplicated applications, averaging 19 days to certify or deny - a measure of throughput on one of the highest-volume programs the agency operates.

Energy Assistance Applications by Program

FY2026-8,617 unduplicated applications processed, averaging 19 days to decision

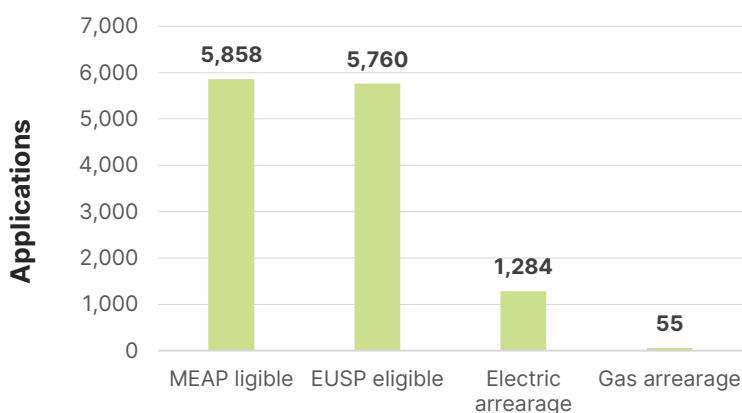


Chart file: Charts\10_ohep_applications.png



8,617
unduplicated
applications processed



19 days
average time to
certify or deny



5,858
MEAP applications
found eligible



5,760
EUSP applications
found eligible



\$8.4 Million+
in energy benefits
distributed (est.)



TEFAP FOOD ASSISTANCE

Providing Nutrition and Stability for Families in Need

The Emergency Food Assistance Program (TEFAP)

SMTCCAC serves as the regional Emergency Food Organization for Southern Maryland, moving USDA commodity food through a network of 20 partner pantries, churches, and shelters across Calvert, Charles, and St. Mary's Counties. Working with the Maryland Food Bank and End Hunger In Calvert County, the program reaches households in every corner of the service area - including a shelter site providing prepared meals.

41,800+

individuals reached (est.)

13,250+

households served (est.)

300,000+

pounds of food distributed (est.)

20

partner distribution sites

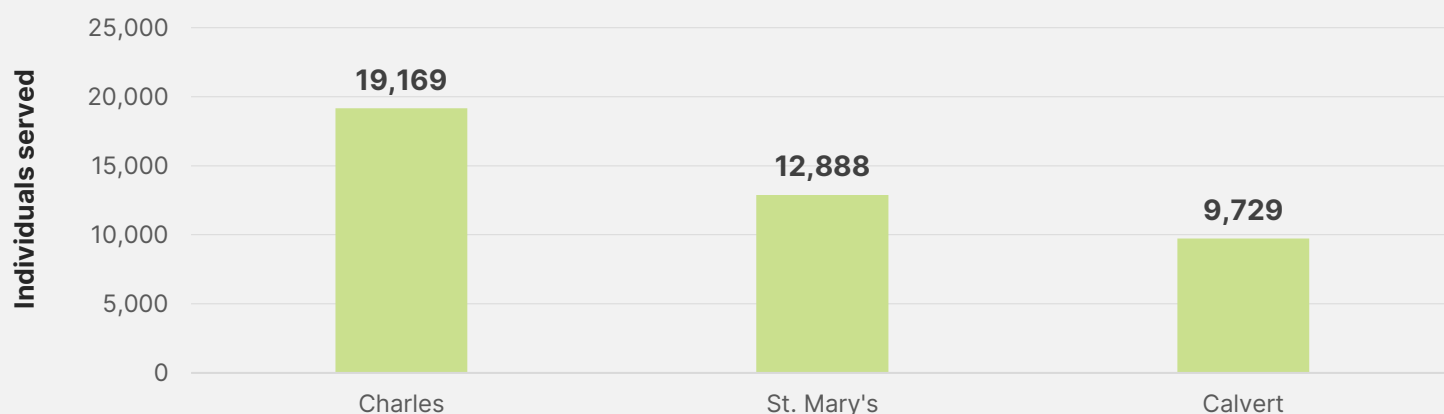
3

counties served



TEFAP Food Assistance by County

FY2026 estimated from nine months of reporting, annualised



ESTIMATE PENDING FINAL VERIFICATION

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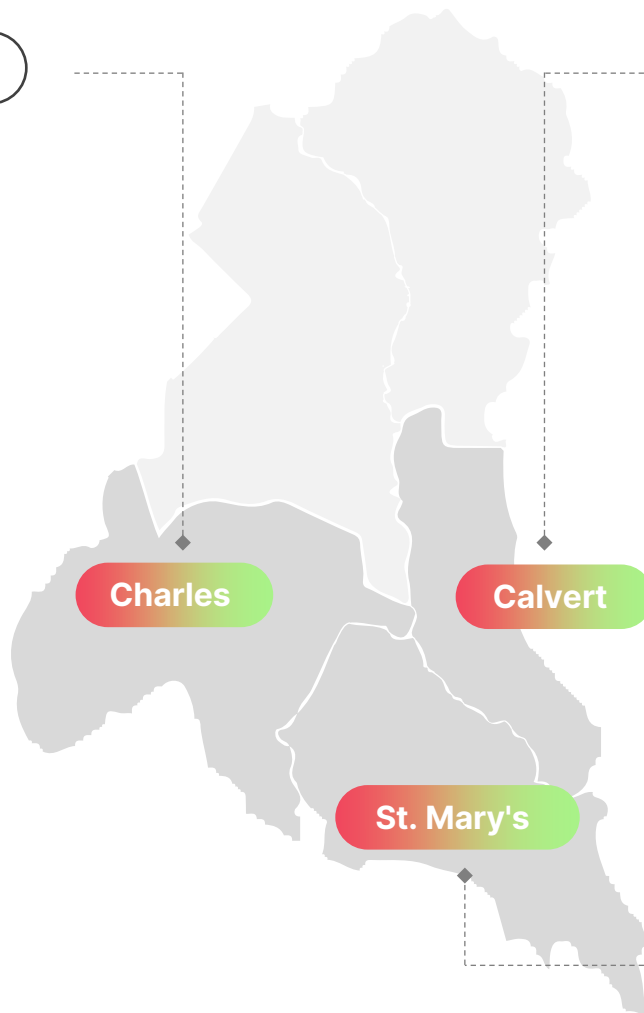
TEFAP FOOD ASSISTANCE

Charles (10 sites)

Children's Aid Society;
Forest Park; Grace
Lutheran; Hughesville
Baptist; Pleasant Grove
Baptist; St. Mary's Star
of the Sea; St. Peter's;
LifeStyles of Maryland;
Salvation Army; Christ
Foundation

Calvert (4 sites)

Brooks U.M. Church;
Calvert Churches
Community Food
Pantry; Mt. Olive
Church; Solomons
Mission Center



St. Mary's (6 sites)

LifeStyles of Maryland;
St. Mary's Helping
Hands; Three Oaks
Center; Three Oaks
Center Shelter; Trinity
Lutheran Church; Zion
Methodist



HOUSING COUNSELING

Guiding Families Toward Stability and Homeownership

Housing Counseling Services

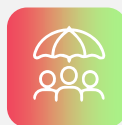
SMTCCAC's HUD-certified housing counselors help households across Southern Maryland avoid foreclosure, resolve mortgage delinquency, build financial capability, and prepare for homeownership. Services are delivered through one-to-one counseling and group education, supported by the Maryland Housing Counseling Fund and the St. Mary's County Community Development Block Grant.

In FY2026 the program exceeded its Maryland Housing Counseling Fund targets overall. Counselors served 92 households facing foreclosure, assisted 31 clients in securing mortgage modifications - well above the target of 25 - and helped 180 individuals improve their financial capability, more than three times the annual goal. Two households completed home purchases during the year.



180

individuals improved their financial capability (est.)



92

households facing foreclosure served (est.)



31

mortgage modifications secured (est.)

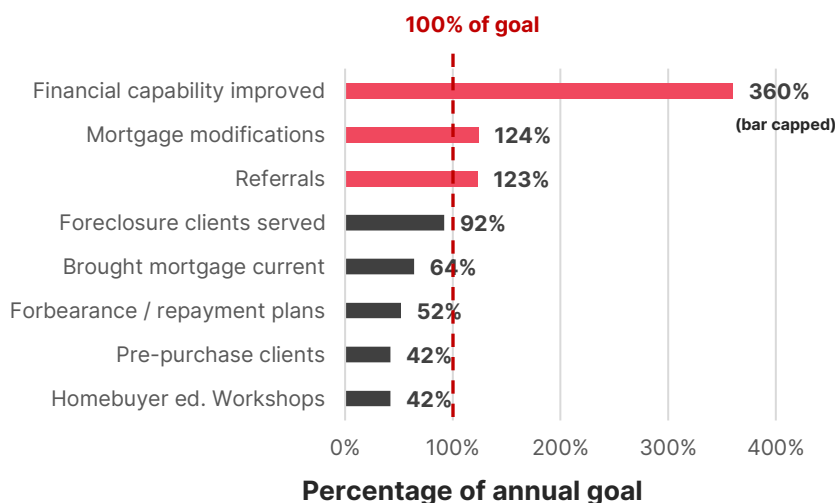


2

home purchases completed (est.)

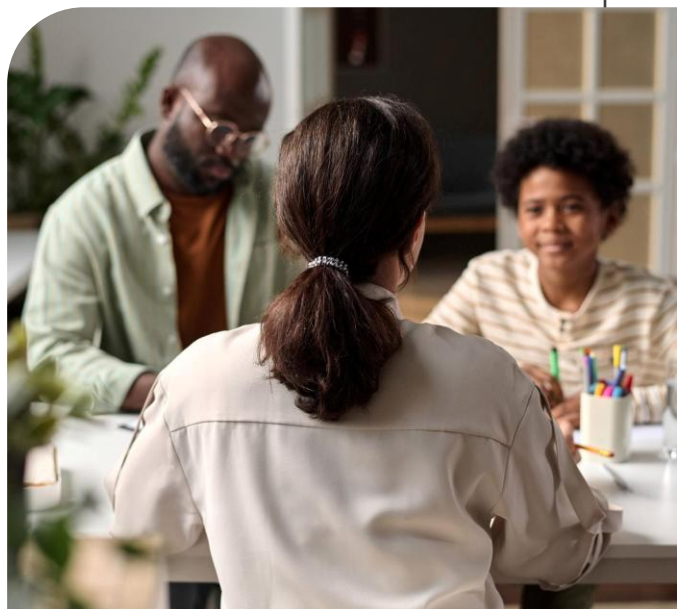
Housing Counseling: Performance Against Goals

FY2026 year-to-date through May 2026-June close pending



ESTIMATE PENDING FINAL VERIFICATION

Chart file: Charts\11_housing_counseling_goals.png



AFFORDABLE HOUSING & FRIENDLY HEALTH SERVICES

Affordable Housing

SMTCCAC partners with TM Associates and Habitat America to provide safe, quality, affordable homes for families and seniors across Southern Maryland, including the Hunting Creek community.



300

housing units (est.)



711

residents housed (est.)



98%

occupancy rate (est.)



Friendly Health Services

Friendly Health Services is SMTCCAC's community health initiative, established to widen access to preventive care and family wellness services in a region where such access is uneven.

FY2026 was a year of rebuilding. The agency appointed a Director to lead the relaunch and continued the modernization of the service facility, preparing the program to resume delivery. Planning through the year focused on the service model, staffing, and the partnerships that will underpin the relaunch.

Friendly Health Services is expected to return to active service delivery in the year ahead, extending the agency's reach from housing, food, and energy security into preventive health.

CUSTOMER SATISFACTION

Listening to the People We Serve

SMTCCAC maintains a continuous customer satisfaction survey, open year-round and collected through staff email signatures. Among customers who responded in FY2026, results were strong: 95 percent reported being treated with dignity and respect, 95 percent rated staff as very responsive, and overall satisfaction averaged 4.80 out of 5.00.

The agency received 22 responses during the year. That is a small sample, and SMTCCAC is treating the decline in survey participation as a priority for the year ahead. Expanding how and where the agency asks for feedback - beyond email, and at the point of service - is a FY2027 objective.

4.80 / 5.00

average overall satisfaction



95%

rated staff very responsive



95%

treated with dignity and respect



22

responses received



PARTNERSHIPS & FINANCIAL SUMMARY

Partnerships & Community Collaboration

SMTCCAC's reach depends on the organizations that work alongside us. In FY2026 the agency delivered services in partnership with the Maryland Food Bank and End Hunger In Calvert County; the College of Southern Maryland; the Tri-County Council for Southern Maryland; The Jude House Recovery Program; the Charles County Charitable Trust; the Maryland Department of Labor; SMECO; TM Associates and Habitat America; the Department of Social Services; the Judy Center; and a network of twenty food pantries, churches, and shelters across the region.



Financial Summary

SMTCCAC is funded through a combination of federal, state, and local grants, together with private and in-kind support. The largest sources are the Community Services Block Grant, the Office of Home Energy Programs, federal Head Start and Early Head Start awards, USDA nutrition and commodity food programs, and HUD housing counseling funds. In FY2026 these were joined by a \$500,000 Road to Careers award from the Maryland Department of Labor.

The agency maintains financial accountability through continuous internal monitoring, oversight by the Board of Directors, and annual independent audit conducted in accordance with federal grant accounting standards and CSBG organizational requirements.

The independent audit for this fiscal year is being completed. The audited financial statements and the auditor's certification will be presented to the Board of Directors and published on the agency website upon approval.



ACKNOWLEDGEMENTS

We extend our gratitude to the staff whose work makes these results possible, to our Board of Directors and Policy Council for their governance and oversight, to our funders and community partners, and above all to the families across Southern Maryland who trust us as partners in their progress.



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



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www.smtccac.org

This report and prior years are available at

www.smtccac.org/annual-smtccac-reports.aspx