

Guide for Funding
**Basic
Human
Needs**
in a Challenging Economy



Informing Grantmakers, Improving Our Community

www.abagmd.org

■ Guide for Funding Basic Human Needs in a Challenging Economy

Purpose and Overview

During these challenging economic times, the basic human needs of the residents of Maryland are increasing daily. Maryland's March 2009 unemployment rate, 6.9%, is at a near 17-year high, emergency shelters are full and turning people away nightly, more people are seeking foreclosure prevention assistance, requests for energy assistance have soared, more uninsured are going without physical and mental health services, and the increased need for financial assistance for rent, medicines, and transportation is cited by nearly every service provider.

To inform the funding community about the scale and scope of need among Central Marylanders (Baltimore City and the counties of Anne Arundel, Baltimore, Carroll, Frederick, Harford and Howard), the Association of Baltimore Area Grantmakers (ABAG) has produced this *Guide for Funding Basic Human Needs in a Challenging Economy*. The *Guide* focuses on eight areas critical to maintaining self sufficiency which suffer during an economic downturn. These eight areas reflect a constellation of problems that are interrelated, complex, and often rooted in poverty. They are:

- Emergency housing and assistance, page 3
- Energy assistance and weatherization, page 5
- Financial literacy and empowerment, page 7

- Food security, page 10
- Health care, page 13
- Housing foreclosure prevention and mitigation, page 16
- Job training and placement, page 18
- Mental health services, page 21

For each issue, the *Guide* offers a brief overview of the problem, relevant statistics, and a variety of entry points for philanthropic action based on need, documented successes, and best practices. Resources for further information, including knowledgeable ABAG members, are also identified.

We also note in the *Guide* areas where American Recovery and Reinvestment Act (ARRA or "recovery act") funds may be available and reference sources for more information. ARRA represents the first major influx of federal resources to Maryland in decades and may provide an opportunity for additional funding for critical needs. For further ARRA information, visit (www.abagmd.org/info-url3989/info-url_show.htm?doc_id=716315).

ABAG developed the *Guide* with the assistance of members and staff with experience in each issue, public and private sector service providers, and advocates. We aim to provide enough information and program examples to be useful to ABAG members and other funders, recognizing there are many other organizations and promising efforts not cited here that are worthy of funder support and involvement.

While the *Guide* focuses on basic human service needs, some of the general findings, particularly in regard to the needs of nonprofit organizations, may be applicable to other issues being affected by the economy. We recognize that organizations dedicated to education, arts, the environment, and other areas important to our society are feeling the effect of the downturn in the economy and also deserve support.

Common Themes

We offer the following observations regarding current client populations, service providers and opportunities for funders:

Clients in need:

- Are increasing substantially in number.
- Are changing, often including a broader range of individuals and households, or special needs populations, such as women with children, older adults, immigrants, and people who have recently lost their jobs or homes.
- Face more issues of greater complexity.
- Display a greater sense of desperation.
- Can benefit greatly from a holistic approach to help clients with multi-faceted issues identify needs and access benefits/services to support their progress toward self-sufficiency. While this was true prior to the recession, the need is exacerbated by current conditions.

Service providers:

- Report a significant increase in the number of clients needing services.
- Are uncertain about their organization's fiscal stability, due to reduced public and foundation/corporate support.
- Note that individual fundraising is more difficult.
- Are becoming more focused on core mission.
- Are seeking collaboration with similar organizations and opportunities to strategize with other nonprofits and funders.

Opportunities for funders:

- Allow for more flexibility in the use of grant funds. With rapidly changing times and needs, strategies may need to change just as quickly.
- Fund general operating expenses. Often public funding is tied to specific services and does not reimburse adequately for program administration. An increase in the availability of discretionary funds enables organizations to support their most effective strategies.
- Provide emergency or bridge loans to assist nonprofits with cash-flow needs arising from public funds reimbursement schedules.
- Support efforts which assist eligible individuals to apply for public benefits and services, including the Food Assistance (Stamp) Program, Medicaid, Maryland Energy Assistance and Weatherization Programs, the Maryland Children's Health and Primary Adult Care Programs, Earned Income Tax Credit, and tax credits for children and child care. Two programs that assist in determining eligibility and application for benefits are the Maryland

Department of Human Resources' System Access and Information Link (SAIL) (www.marylandsail.org) and Seedco's *EarnBenefits* Program (www.seedco.org).

- Contribute funds to help front-line organizations offer cash assistance to individuals and households facing emergency situations. United Way of Central Maryland, several community foundations, and individual nonprofit organizations have established emergency response funds.
- Educate the general public, human service providers and potential clients about the issues and services available.
- Initiate and/or guide strategic conversations among service providers to explore potential strategies, partnerships, collaborations, and solutions.
- Advocate for maintenance of public and private sector funding for human service programs.
- Contribute to organizations' stability and sustainability through grants for technical assistance, strategic planning, leadership development, and other capacity-building efforts.

Conclusion

We hope the *Guide* inspires you and informs your next steps. Our region benefits greatly from a long tradition of thoughtful, innovative, and committed philanthropy. We are certain that funders will build on their experience, aiming to understand the issues, to identify programs that address the most critical needs effectively, to help craft creative responses to keep these programs operational, and to maintain the stability of the safety net.

As a companion to the *Guide* we have created the *Guide for Funding Basic Human Needs* website (www.basicneedsguide.org). The website, which will be updated periodically, houses all the information found in the *Guide*, and has the PDF version of the *Guide* available for download.

As always, we welcome your comments.

April 2009

The mission of the Association of Baltimore Area Grantmakers (ABAG) is to maximize the impact of philanthropic giving on community life through a growing network of diverse, informed and effective grantmakers. Our members include representatives of more than 140 private foundations and corporations with strategic, ongoing grantmaking programs. www.abagmd.org

For information and assistance on overall grantmaking strategies, please contact the Association of Baltimore Area Grantmakers at: (410) 727-1205 or info@abagmd.org.

■ Emergency Housing and Assistance

The Issue

The last 20 to 25 years has seen an increase in homelessness in this region due largely to a shortage of affordable rental housing and a simultaneous increase in poverty. Job instability, lack of affordable and safe housing, and insufficient savings combine to make more low- and some middle-income people at greater risk of becoming homeless.

People who become homeless do not fit one general description. Vulnerable populations include single parents with children; victims of domestic violence; individuals with physical, mental health or addiction problems; veterans; and, increasingly, renters displaced from foreclosed homes and apartments. Persons living in poverty are most at risk of becoming homeless, and demographic groups more likely to experience poverty are also more likely to experience homelessness.

With the development of federal, state, and local 10-year plans to end homelessness,¹ there has been new emphasis on *Housing First* strategies. *Housing First* programs are based on the premise that homeless individuals and families are more responsive to interventions and social service support after they are in their own home, rather than while living in temporary/transitional facilities or housing programs.² It is less expensive to keep people in housing than to re-house them once they are homeless.³ Maintaining housing also prevents the cascade of problems

which can accompany homelessness and affect both the homeless and the communities in which they live. Yet demand for emergency shelter and services remains high.

The Landscape

More people are seeking shelter and a broader spectrum of individuals is now in need

- Shelters in Central Maryland are seeing more working individuals (low- and middle-income), families, and people who have never before sought assistance. There is a sense of desperation from those who experience homelessness for the first time and have tried multiple options with little or no success.
- In Central Maryland, 21,918 people were served in homeless shelters in 2008 and nearly 22% of them were under the age of 17.⁴ Children who experience homelessness are, on average, nine months behind their peers in school.
- On any given night in the state of Maryland, 3,300 veterans experience homelessness.⁵
- In December 2008, 2-1-1 Maryland at United Way of Central Maryland's First Call For Help™ saw a 68% increase in calls regarding emergency and transitional housing assistance and a 97% increase in calls for rental assistance compared to the same month last year. Emergency housing is one of the top information and referral needs in each Maryland county.
- In FY09, the Howard County Community Action Council decreased the amount of cash offered in housing assistance grants to individual households by 60% due to the increase in the number of clients needing help.
- Capacity is stretched thin within most Central Maryland counties. Shelters are full, with frequent stories of waiting lists or having to turn away those in need.
- In early December 2008, Baltimore City's 24-hour shelter expanded by 75 beds, and on most nights, it was at capacity by 5:00 p.m.
- There are long waiting lists for subsidized public housing.

American Recovery and Reinvestment Act-Related Funding Opportunities⁶

Maryland will receive \$22.5 million in formula funding for the Homelessness Prevention Fund to provide assistance to individuals and families to avoid or escape homelessness, including rental assistance; housing relocation and stabilization services such as security or utility deposits; and other homelessness prevention activities. This will be administered by the Department of Housing and Urban Development and more information is at (www.hud.gov/offices/cpd/homeless/programs/esg/), email md_webmanager@hud.gov or call (410) 962-2520 (HUD Baltimore Field Office). You may also contact the Baltimore Neighborhood Collaborative at (410) 727-0169 or info@bncbaltimore.org for more information.

Potential Entry Points for Philanthropy

Support direct services

Increase the capacity of emergency shelters

- Case management is effective and necessary to help clients identify and access all applicable benefits and services to support their progress toward self-sufficiency. Shelters and housing programs (www.dhr.state.md.us/transit/pdf/homelist.pdf) are in dire need of additional staffing to support the increased demand for services.
- Special populations like families (including the father), single women, disabled, and limited English-speaking clients may need additional services. To learn more about local services and populations in need visit: (www.hud.gov/offices/cpd/homeless/local/index.cfm?st=md).

Prevent homelessness by preventing eviction and providing financial assistance

- Funders can partner with state and local housing agencies to supplement Maryland Department of Housing and Community Development's (DHCD) Rental Allowance Program (RAP), which provides grants to local governments to provide rent subsidies to low-income families who either are homeless or have an emergency

housing need. This program is currently funded at only \$1.7 million statewide.

- In Baltimore City, funding security deposits and the first two months rent enables homeless individuals and families to rent a home until the City's voucher program can be activated. Once in this program, families receive ongoing rental assistance and case management. Currently, Baltimore's Office of Homeless Services (www.baltimorehealth.org/homeless/html) has 400 vouchers and homes (100 each year for 4 years) but also lacks funding for security deposits and first two months rent. \$2,500 will move a family from the streets into housing. In other counties with available housing, rental stipends for 12 to 24 months are needed.
- Funders can partner with DHCD to expand the Bridge Subsidy Demonstration Program which provides rental assistance for up to three years while disabled persons await permanent housing assistance through the Section 8 voucher or other programs.⁷
- Funders can support the expansion or creation of creative housing programs, like the Homesharing Program at St. Ambrose Housing Aid Center (www.stambros.org) which matches individuals who have homes with individuals needing a place to stay.

Provide permanent housing more quickly

- A *Housing First* approach can be implemented by one agency or accomplished through a collaboration of service providers. *Housing First* programs need capacity and operational support to establish service collaborations.

Become active with coalitions or statewide organizations

Communicate with the local county's Continuum of Care office (www.hud.gov/offices/cpd/homeless/local/index.cfm?st=md) to explore opportunities to increase the number of safe, affordable housing units, which are critically needed throughout central Maryland, and to ensure that an appropriate array of services is offered to address the issue of homelessness.

Support advocacy efforts

- Maryland DHCH has not increased funding for emergency shelters since 1991. HUD does not provide sufficient funding to counties to enable them to use all Section 8 vouchers allocated to them.
- Organizations advocating for affordable housing, health and legal services, and safety net supports include Health Care for the Homeless (www.hchmd.org), Homeless Persons Representation Project (www.hprplaw.org), Maryland Affordable Housing Coalition (www.mdahc.org),

¹ (www.endhomelessness.org/section/tools/tenyearplan); (www.dhr.state.md.us/transit/pdf/ich-plan.pdf); ([www.baltimorecity.gov/mayor/downloads/0108 10 Year Plan.pdf](http://www.baltimorecity.gov/mayor/downloads/0108%2010%20Year%20Plan.pdf))

² (www.beyondshelter.org/aaa_initiatives/ending_homelessness.shtml)

³ "The Cost of Homelessness," National Alliance to End Homelessness, (<http://www.endhomelessness.org/section/tools/tenyearplan/cost>)

⁴ "Annual Report on Homeless Services in Maryland for Fiscal Year 2008," Maryland Department of Human Resources

⁵ "Vital Mission Ending Homelessness Among Veterans," National Alliance to End Homelessness and Homelessness Research Institute, November 2007 (www.endhomelessness.org/content/article/detail/1837)

⁶ "ARRA Funding to Maryland State Agencies," Maryland Governor's Grants Office, 23 March

2009; "American Recovery and Reinvestment Act of 2009 Maryland Community Development Highlights," Baltimore Neighborhood Collaborative (http://www.abagmd.org/usr_doc/AmRecoveryAndReinvestmentAct_Maryland.pdf)

⁷ (www.dhcd.state.md.us/Website/programs/cdbg/document/Part%2012%20-%20Barrier%20Removal_5removal.pdf)

Maryland Alliance for the Poor (MAP) (www.pagebuilder.com/MAP) and Maryland ABCD (Asset Building and Community Development) Network (www.bncbaltimore.org/info-url4834/info-url_show.htm?doc_id=410225&cat_id=1289).

ABAG Member Contacts

- **Greg Cantori**, Executive Director, Marion I. and Henry J. Knott Foundation, gcantori@knottfoundation.org
- **Sandy Monck**, Senior Vice President, Impact Strategies, United Way of Central Maryland, sandy.monck@uwcm.org

■ Energy Assistance and Weatherization

The Issue

In the last four years, gas prices have climbed 80%, the cost of home heating oil has escalated by triple digits and electric prices have increased tremendously.

While the cost of energy-related commodities are soaring, low-income wages remain static.¹ Some households fall behind or miss utility payments as they are forced to decide between the competing costs of housing, food and other basic needs. Without electricity or gas to heat and refrigerate food, nutrition suffers. Without home heating, families risk illness and may resort to unsafe practices such as using a gas stove for heat or candles for light. Without energy for medical devices, the elderly and ill may compromise their health. Without heating for water, Maryland residents may see their hygiene deteriorate and increase their risk for disease.

The Landscape

The need is growing and becoming more complex

- In Maryland, nearly 300,000 households are eligible for energy assistance, based on federal poverty assistance program guidelines. However, less than one-third of eligible households obtain this assistance, primarily due to lack of awareness of available programs and their eligibility criteria. Calls in 2008 to 2-1-1 Maryland at United Way of Central Maryland's First Call For Help™ for energy and weatherization assistance totaled 10,166, representing a 57% increase from 2007. The Maryland Community Action Partnership (www.maryland-cap.org) reports that requests for energy assistance have doubled and tripled across the state.
- In the past year, the Fuel Fund of Maryland (www.fuefundmaryland.org) has seen a 30% increase in higher-income applicants as

well as more working poor and middle-income households than in past years.

- Human service agencies in all counties, particularly those serving low-income areas, report being overwhelmed by requests for assistance.

The three major public sector programs addressing this issue are overburdened

- The Electric Universal Service Program (EUSP) (www.dhr.state.md.us/how/energy/eusp.htm) is a state program that assists individuals with incomes below 175% of the federal poverty income level (up to \$18,200 for a single person and \$37,100 for a family of four) to pay current or past due electric bills.² During FY08, applications for assistance increased 15% (15,422 applications); ratepayer funds were exhausted in February and supplemented with funds appropriated from the State General Funds. Application growth is expected to continue.³

- The federally funded Maryland Energy Assistance Program (MEAP) (www.dhr.state.md.us/meap/index.htm) serves individuals with incomes below 175% of the federal poverty income level and may only be used for heating. FY08 funding served 93,000 households, but was exhausted by March 2008, just 6 months into the fiscal year. With FY09 federal funding of \$110 million (a 205% increase over FY08),⁴ the program is projected to serve 102,000 households, which is one-third of estimated eligible households.⁵

- The Weatherization Assistance Program (www.dhcd.state.md.us/WebSite/programs/wap/wap.aspx) provides home weatherization services, such as weather stripping, caulking and plastic window covering to income-eligible households to make a home or apartment more fuel efficient and comfortable. Human service agencies report that the current \$5 million in federal and state funding for this program is insufficient to meet the need. However, additional funds will be allocated through the American Recovery and Reinvestment Act.

American Recovery and Reinvestment Act-Related Funding Opportunities⁶

Maryland will receive about \$61.4 million in formula funding for a Weatherization Assistance Program, which will provide free energy-efficiency measures in the homes of qualifying homeowners in order to assist low-income families to reduce their energy bills by making their

homes more energy efficient. These funds, administered by the Maryland Department of Human Resources, will be provided to county agencies and their partners. More information is at (www.dhr.state.md.us/how/energy/wap.htm) or (800) 332-6347.

Potential Entry Points for Philanthropy

Support direct services

Help consumers reduce their electric bills and manage their household energy-related expenditures

- Education about ways to reduce energy use is a critical factor in addressing this problem. Agencies like the Fuel Fund and others need volunteers to help with weatherization and education on conserving energy.
- Programs like Civic Works' Project Lightbulb assist neighborhood residents with installation of energy savings features like low-flow shower heads and compact fluorescent lights. The organization also contracts with homeowners to install cool roofs, air sealing, and insulation. (www.civicworks.com/energy.html)

Enhance and expand the provision of assistance

- Contribute to direct assistance programs like the Fuel Fund of Maryland, which supports 13 agencies, including faith-based, that provide energy assistance services to households in the central Maryland area. Clients must be at or below 200% of the

federal poverty income level and must have applied for one of the public sector programs and been deemed ineligible or eligible with substantiated need remaining. Each dollar the Fuel Fund allocates to an individual is matched by the individual and by Baltimore Gas & Electric Company.

- The Crisis Intervention Initiative at the Baltimore Community Foundation, founded and currently funded solely by BGE, provides funding to a network of nonprofits that work individually with clients of limited income to assist with bill payment. For information about these service providers in Baltimore City and Baltimore County contact the Baltimore Community Foundation at (410) 332-4171.
- Other organizations also provide funds to individuals. Some are nonprofits with formal assistance programs; others are faith-based or civic organizations that give to individual members or households. These organizations will be seeking additional funds to support the growing number of individuals who will be contacting them.
- Many working poor, low-income elderly and disabled, and newly needy middle-income households need energy assistance but do not qualify for EUSP or MEAP because their incomes exceed eligibility requirements. Others qualify for assistance but still cannot pay their remaining energy debt. Social service organizations will need extra funds to help meet this increased need.

¹ (www.fuefundmaryland.org)

² (www.dhr.state.md.us/how/energy/eusp.htm)

³ "FY2008 Annual Report to the Maryland Public Service Commission," Maryland Department of Human Resources, Family Investment

Administration, Office of Home Energy Programs, 18 November 2008

⁴ Ibid

⁵ "Increase in federal funding allows state to help 10,000 more low-income households pay energy bills," *The Baltimore Sun*, 9 December 2008

⁶ "ARRA Funding to Maryland State Agencies," Maryland Governor's Grants Office, 23 March 2009; "Resource Guide to the American Recovery and Reinvestment Act of 2009," Office of Senator Ben Cardin, March 2009 (<http://cardin.senate.gov/services/arra.pdf>)

- Bringing together the network of service providers and funders to design a comprehensive “One Stop Shop” model of service delivery would be an invaluable aid to poor families. Once energy assistance is obtained, families could enroll in household budgeting classes, learn about comprehensive energy savings techniques, and may be eligible for weatherization services which shore up the infrastructure of their homes.
- Encourage public and private sector agencies to coordinate and expand upon current outreach strategies to educate families about the scope of energy aid in Maryland.

Support advocacy efforts

- Join with Energy Advocates (www.energyadvocates.org), the Maryland Interfaith Legislative Committee (www.meppn.ang-md.org/MILCWhoWeAre.doc), Maryland Public Interest Research Group (www.marylandpirg.org), a consumer-focused organization that educates policymakers and leaders about best practices in energy-efficiency and advocates for energy policies that benefit consumers, and others to support efforts to maintain funding for EUSP, MEAP and the Weatherization Program.

ABAG Member Contacts

- **David Conn**, Energy Assistance Program Director, BGE, david.conn@constellation.com
- **Beth Harber**, Senior Program Officer, Community Development, Abell Foundation, harber@abell.org
- **Sandy Monck**, Senior Vice President, Impact Strategies, United Way of Central Maryland, sandy.monck@uwcm.org
- **Kevin Griffin Moreno**, Program Officer, Baltimore Community Foundation; Co-Chair, ABAG Basic Human Needs Affinity Group, kmoreno@bcf.org

■ Financial Literacy and Empowerment

The Issue

The need for financial literacy has never been more critical. The complexity of financial products has increased, requiring substantial knowledge and time to make good decisions about personal finances. Preparing for retirement requires individuals to make sophisticated investment decisions as company-provided pensions are jeopardized. And, with a weakening economy, job losses, and increasing costs, individuals without savings often rely on credit or “fast pay” options, resulting in further debt. These issues affect all ages and races, and span all socio-economic boundaries.

The vulnerability of consumers continues to grow during this current economic downturn. Intentionally aggressive marketing and lending practices have resulted in families falling deeper into debt. Most school curriculums do not include financial literacy, thus ensuring a new generation uneducated in this critical area.

Building financial literacy skills and a system that supports financial education and crisis intervention is imperative so individuals can be better equipped to take control of their own economic situations and can advance financial security for themselves and their families. It is also important that reasonably priced, accessible financial tools

and products are available to provide consumer choice and that government policies and procedures assure consumer protection.

The Landscape

More individuals and families are suffering financially

- Personal bankruptcies filed from June 2007 to June 2008 were up more than 28% from the same period a year earlier. Bankruptcies in 2008 were expected to exceed 1.2 million filings, with another 15% to 20% increase in 2009 as personal income is outpaced by inflation.¹

- Nationally, the average household carries credit card debt of \$8,000 plus—more than 23% of net income.²
- In 2005, 22.4% of Americans were “asset poor”, with insufficient net worth to survive at the federal poverty level for three months without income.³ The percentage is likely higher now since home equity is a factor in calculating asset poverty.

Financial scams and deceptive financial services are increasing

- Buying a reliable, quality used car for a fair price is nearly impossible for America’s working families who often fall victim to unfair financing ploys, deceptive sales practices, exorbitant fees, and fraud.⁴
- Payday loans are small, short-term loans with extremely high interest rates and exorbitant additional fees for “rolling-over” the loan. Studies show that interest rates on payday loans range from 390% to nearly 900% and that most lenders don’t quote accurate interest rates.⁵
- Financial predators are using ever-changing, marketing-enhanced websites and e-mail tactics, and are advertising quick fixes on late night TV and on roadside signs. Unscrupulous contractors promise repairs, require a large deposit, and never return to do the work. For example, in Baltimore County, reported fraud crimes against the elderly rose 23% in 2008.⁶ Other types of deception include direct-mail schemes, investment rip-offs and door-to-door cons.
- Telemarketing scams rob American consumers of \$40 million every year, and more than a third of the victims are senior citizens.⁷

Financial education is key to being an informed, competent consumer.

- Less than 10% of all Maryland public school students receive financial education during their K–12 education. Maryland has no financial literacy requirement in high school, though many jurisdictions do incorporate it into the curriculum and seven require financial education to graduate.
- Demand for adult financial education and counseling has skyrocketed. Consumer credit counseling agencies are experiencing record levels of requests, out-pacing current staff capacity.

American Recovery and Reinvestment Act-Related Funding Opportunities⁸

The American Recovery and Reinvestment Act appropriates an additional \$90 million nationally to the Community Development Financial Institutions (CDFI) Program which enables locally-based organizations to further goals such as economic development, affordable housing development and homeownership, and financial services including financial literacy training. This funding will be administered by the Community Development Financial Institutions Fund, U.S. Department of the Treasury and more information can be found at (www.cdfifund.gov/recovery).

Potential Entry Points for Philanthropy

Support direct services Expand the distribution of information for consumers

- Information explaining predatory financial practices and good service options needs to be widely

distributed. Baltimore County’s Department of Aging (www.baltimorecountymd.gov/Agencies/aging) has published comprehensive brochures for senior citizens about fraud schemes. High-quality materials on payday loans, insurance choices and savings options are also available from other organizations, including state agencies. Talk with your grantees about distributing appropriate materials to their clients.

- The Maryland CASH Campaign is developing the Maryland CASH Academy, based on the Delaware Money School (www.delawaremoneyschool.com), which offers over 600 free personal finance classes each year. When implemented, the Academy will connect a broad range of free financial education classes offered throughout the region, providing a one-stop shop for those seeking high quality financial education.
- Bon Secours of Maryland Foundation developed *My Money Place* to bring mainstream financial services to un-banked communities in southwest Baltimore. It is a financial “one-stop-shop” that includes a traditional check casher and a no-cash branch of the Security Plus Credit Union. The partnership has helped hundreds of formerly unbanked people to cash checks, set up savings accounts and build assets. Other unbanked communities could benefit from this combination of services.
- Another resource that needs publicity is the Maryland Money HelpLine 1 (877) 254-1097 (www.mdcash.org) which provides free financial counseling to any Marylander. Callers can ask questions about budgeting, credit, and money management or request an in-person or phone appointment

with a certified nonprofit credit counselor. For tips on selecting a credit counseling agency, go to the National Foundation for Credit Counseling website (www.nfcc.org).

- Money Power Day (www.moneypowerday.org) is a free annual event providing Baltimore region residents and workers with quality financial services, including free tax preparation, free credit reports, customized financial planning, housing counseling, credit counseling, and screening for public benefits.
- The Urban Financial Services Coalition (www.ufscentralmd.org), a coalition of African-American banker professionals, offers financial literacy training as a part of their community service.

Expand the availability of counseling for consumers

- Financial coaching and counseling are proving to be effective in helping change personal finance habits and increase savings. These services, often offered through community-based groups, would benefit from more trained practitioners. The University of Maryland Cooperative Extension (www.extension.umd.edu/family/index.cfm) and the University of Maryland School of Social Work (www.ssw.umaryland.edu) offer courses for financial counseling.
- The Consumer Credit Counseling Service of Maryland and Delaware (www.cccs-inc.org), a nonprofit financial counseling service that

employs nationally accredited counselors, assists clients with credit card debt, mortgages and bankruptcy, and also offers community-based financial education programs and outreach.

Ensure that qualifying individuals access the Earned Income Tax Credit

- Ensure that all who are eligible receive the federal and state Earned Income Tax Credits (EITC) for low- to moderate-income working individuals and families. For questions about eligibility, refer to EITC Assistant online (www.irs.gov). Normally, one quarter of taxpayers eligible for the credit fail to claim it because the rules are complex and some are not aware they qualify.⁹ This year, a job loss or cut in hours last year may decrease an individual's income to the point of first-time qualification for the credit. Maryland Committee for Children (www.mdchildcare.org/mdcfc/public_policy/eic.html) coordinates the Maryland EITC Campaign, a statewide public awareness campaign.
- Expand access to free tax preparation, which saves consumers money and reduces the use of expensive refund anticipation loans that erode the benefits of the EITC. Baltimore City free tax preparation sites are listed at (www.baltimorecashcampaign.org) and sites throughout Maryland are listed at (www.mdcash.org).

Support advocacy efforts

- Advocacy is needed to appropriately regulate debt management and settlement companies and to better regulate refund anticipation loans and the Maryland Tax Preparers Act. Groups active in advocacy efforts include the Maryland Consumer Rights Coalition (www.mdconsumers.org), the Maryland CASH Campaign, and the Maryland Asset Building Community Development (ABCD) Network (www.bncbaltimore.org/info-url4834/info-url_show.htm?doc_id=410225&cat_id=1289).
- Efforts to mandate financial education in all public high schools need support. Maryland Coalition for Financial Literacy (www.mdfinancialskills.org) leads this statewide effort, providing teacher training and financial education curricula to high schools.

ABAG Member Contacts

- **Meg Woodside**, Trustee, Woodside Foundation; Chair, ABAG Financial Literacy and Asset Building Working Group, mowoodside@aol.com
- **Kevin Griffin Moreno**, Program Officer, Baltimore Community Foundation; Co-chair, ABAG Basic Human Needs Affinity Group, kmoreno@bcf.org
- **Irene Skricki**, Senior Associate, Annie E. Casey Foundation, iskricki@aecf.org

¹ "Personal bankruptcies on the rise," CNNMoney.com, 28 October 2008

² (www.fool.com/personal-finance/credit/2006/03/24/deep-in-debt--for-food.aspx?terms=average+credit+card+debt+of+households&vstest=search_042607_linkdefault)

³ (www.cfed.org/focus.m?parentid=31&siteid=2471&id=2565)

⁴ (www.consumerlaw.org/issues/auto/content/PR-fuelingfairpractices0309.pdf)

⁵ (www.financialplan.about.com/od/creditanddebt/a/PaydayLoans.htm)

⁶ "Con artists aggressively target seniors," *The Baltimore Sun*, 14 January 2009

⁷ Ibid

⁸ "Information related to the American Recovery and Reinvestment Act of 2009," Community Development Financial Institutions Fund, U.S. Department of the Treasury (www.cdfifund.gov/recovery/)

⁹ "Don't miss out on the earned income tax credit," *The Baltimore Sun*, 3 February 2009

■ Food Security

The Issue

The economic crisis has brought hunger and food availability back into the national conversation. Food pantry shelves are picked bare, milk and bread prices keep climbing, and millions of families across America are resorting to low-cost, low-nutrition food to make ends meet.¹

According to the USDA's most recent national statistics, 11.1% of households in 2007 were food insecure—uncertain of having, or unable to acquire, enough food to meet the needs of all their household members.² Food insecurity rates differ by demographic group and are marked by racial and economic disparities. African Americans and Latinos are estimated to have double the national rate—22% and 20%, respectively.³

Limited income and transportation impact the amount and quality of food available to families, as a lack of nearby supermarkets restricts families to shopping at smaller stores that often have higher prices, limited selection, little fresh meat or produce and numerous foods high in fat, calories and sugar.

Hunger and poor diets pose significant health issues. Both obesity and diabetes rates have increased most rapidly among people of color and those living in lower-income communities. Nationally, obesity costs to families, government and healthcare are more than \$61 billion per year.⁴

The Landscape

- Tens of thousands of Marylanders are in need. Statewide, more than a quarter of a million people, including 70,000 children and 20,000 seniors, are seeking help from Maryland's network of charitable food providers.⁵
- The number of individuals who received food stamps through the Maryland Food Supplement Program increased by over 13% in the last six months of 2008.
- Calls in 2008 to 2-1-1 Maryland at United Way of Central Maryland's First Call For Help™ for emergency food assistance numbered 3,992, representing a 34% increase from 2007.
- Nearly 60% of Maryland Food Bank (MFB) clients have a monthly household income of less than \$1,000. Almost half of families served have at least one employed adult in the family.

Food insecurity is addressed in different ways

- Food pantries, usually operated by nonprofit and faith-based organizations and citizens, stock excess food (donated by or purchased from the food industry, food banks, community groups and individuals) and make it available to households.
- Feeding programs serve prepared food and are typically operated or sponsored by nonprofits, faith-based organizations or community groups. These include soup kitchens, shelter meals and delivery organizations such as Meals on

Wheels (www.mealsonwheelsmd.org) and Moveable Feast (www.mfeast.org).

- Public sector funds support a variety of food programs such as the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program), child nutrition programs (school breakfasts and lunches), the Special Supplemental Nutrition Program for Women, Infants and Children (WIC), and group site (congregate) meal programs for older adults. The latest data shows that only 60% of eligible Marylanders received food stamp benefits, compared to a national utilization rate of 67%.⁶
- Various public and private sector programs encourage nutritious eating by teaching children and adults to grow and/or prepare healthy foods and make better food choices. Some schools are involving students in various aspects of growing, selecting, and preparing healthier foods.

Food pantries and feeding programs are struggling to meet demand

- The Maryland Food Bank (www.mdfoodbank.org) is a major source of food to a statewide network of more than 1,000 community food providers, including feeding programs, soup kitchens, food pantries and shelters. MFB solicits food donations from manufacturers, growers, retailers and citizens, and also manages food and nutrition education

programs. MFB has seen a nearly 50% increase in need from partner agencies.

- The volume of food donations has decreased because there is less excess food being produced and people are donating less. The Consumer Price Index (CPI) for all food increased 5.5% between 2007 and 2008, the highest annual increase since 1990, and is projected to increase 3.0 to 4.0% in 2009.⁷

American Recovery and Reinvestment Act-Related Funding Opportunities⁸

Maryland will receive \$254.5 million in formula funding for the SNAP program that helps low-income individuals and families afford food and provides nutrition education. The Act also provides \$500 million nationally for the Women, Infant, and Children (WIC) nutrition program, an estimated \$1.3 million to Maryland for the Emergency Food Assistance Program, an estimated \$1.3 million to Maryland for equipment grants for the school lunch program and an estimated \$2.1 million to support Senior Nutrition Programs. SNAP is administered by the Maryland Department of Human Resources (www.dhr.state.md.us/how/cashfood/fstamp.htm).

Potential Entry Points for Philanthropy

Support direct services

Increase participation in nutrition assistance programs

- Support efforts to increase enrollment in nutrition assistance programs such as SNAP so that more eligible families access this public benefit.

Help increase the supply of food for distribution

- Community food drives that yield healthy, high protein, nutritious food are essential for all food providers. To help spur donations, the MFB has developed a Virtual Food Drive on its website. Donors may also give food directly to an area service provider.
- Matching funds can maximize public sector dollars. Baltimore City recently granted the Maryland Food Bank \$250,000 with a requirement that purchasers (food pantries, feeding programs) pay \$1 for every \$2 worth of discounted food product.
- Support is needed for organizations that implement less traditional ways of accessing and distributing food, such as the Mid-Atlantic Gleaning Network. (www.midatlanticgleaningnetwork.org), which links farmers who have crops that are edible but not marketable with those who distribute food to the needy.
- Foundations in other states have doubled the value of nutrition vouchers for WIC and seniors at farmers' market to encourage families to consume more fresh produce.

Increase the capacity of agencies operating feeding programs

- A study on hunger found that 76% of pantries and 61% of soup kitchens had no paid staff. Recruiting volunteers, improving volunteer management and providing operating support can help programs serve the growing need.⁹

- Over three-quarters of food pantries are run by faith-based agencies affiliated with churches, mosques, synagogues and other religious organizations. Many of them do not belong to the MFB. They need food donations, volunteers, funding for public awareness efforts, and support services such as transportation for clients. A list of food pantries in Maryland is found at: (www.dhcd.state.md.us/Website/programs/cdbg/document/Part%2024%20_and%20last!_%20-%20Appendix%20IV%20-%20Food%20Pantries%20and%20Soup%E2%80%A6.pdf).
- Funds to transport purchased or donated excess food from other regions are essential.
- Many schools and community groups provide food to clients and students. Ask your current grantees if an additional grant would enable them to increase the quality and quantity of food they provide.
- Support group (congregate) meal programs for older adults by providing grants to local area agencies on aging, senior centers, faith communities or nonprofit senior housing programs that currently offer these programs. For a list of senior nutrition sites, visit: (www.mdoa.state.md.us/Services/NutritionSites.html).
- Programs like Meals on Wheels and Moveable Feast prepare and deliver meals to the elderly, disabled and people living with HIV/AIDS, breast cancer and other life-threatening conditions throughout Greater Baltimore and Maryland's Eastern Shore. Programs like these need volunteers to prepare and deliver food, as well as support for delivery and food expenses.

Become active with coalitions or statewide organizations

- The Partnership to End Childhood Hunger in Maryland is a new initiative sponsored by the State, led by the Governor's Office for Children (GOC) and Share Our Strength® (www.strength.org), to leverage federal funds and increase participation in four basic nutrition programs. For information, contact Rosemary King Johnston at GOC (www.goc.state.md.us).
- Public and private efforts are underway to increase the availability of nutritious food and to address the epidemic of childhood and adult obesity in Maryland. Associated Black Charities (www.abc-md.org) and ABAG released the *Baltimore Blueprint for Healthy Outcomes in Children: Addressing Childhood Obesity* (www.healthybaltimorechildren.org) and the Maryland Department of Health and Mental Hygiene's Center for Preventive Health Services developed the *Maryland Nutrition and Physical Activity Plan for 2006–2016* (www.fha.state.md.us/cdp/npao.cfm).

Support advocacy efforts

- Maryland Hunger Solutions (www.mdhungersolutions.org) works with state and community partners to increase participation in all federal nutrition programs, educate the public and key stakeholders about hunger in Maryland, and improve public policies to end hunger, reduce poverty and promote nutrition.
- Other key advocacy organizations include Maryland Alliance for the Poor (pagebuildr.com/MAP) and the Maryland Food Bank. Both organizations advocate for maintenance of, or an increase in, the public sector nutrition programs and the Child Nutrition Reauthorization Bill.

ABAG Member Contacts

- **Leslie Bernard**, Director of Special Projects/ Communications Officer, Associated Black Charities, lbernard@abc-md.org
- **Sita Culman**, Vice President, Abell Foundation, culman@abell.org
- **Sandy Monck**, Senior Vice President, Impact Strategies, United Way of Central Maryland, Sandy.monck@uwcm.org

¹ "Food, Health and the Economic Crisis," Policy Link, February 2009.

² "Food Security in the United States: Key Statistics and Graphics," USDA Economic Research Service. Retrieved from (www.ers.usda.gov/Briefing/FoodSecurity/stats_graphs.htm) on April 13, 2009.

³ "Household Food Security in the United States 2007," Nord M., Andrews M., Carlson S., November 2008 (www.ers.usda.gov/publications/err66/).

⁴ "Access to Healthy Foods: Opportunities to Improve Health, Increase Economic Opportunity," Policy Link. Retrieved from (www.policylink.org/documents/JBELL-CAP-powerpoint.pdf?msource=healthecon&tr=y&aid=4511336) on March 16, 2009.

⁵ Maryland Food Bank, 2009.

⁶ "Maryland Continues to Lag Behind on Food Stamp Use," Advocates for Children and Youth, March 2009.

⁷ USDA Economic Research Service. Retrieved from (www.ers.usda.gov/Briefing/

cpifoodandexpenditures/consumerpriceindex.htm) on March 16, 2009.

⁸ "ARRA Funding to Maryland State Agencies," Maryland Governor's Grants Office, March 23, 2009; "Resource Guide to the American Recovery and Reinvestment Act of 2009," Office of Senator Ben Cardin, March 2009 (www.cardin.senate.gov/services/arra.pdf).

⁹ "Hunger in America 2006," America's Second Harvest.

■ Health Care

The Issue

In today's economy, individuals are making difficult decisions about whether to buy food, pay the rent, or pay for health care. For some with chronic illnesses, going without care poses grave risks to their health and to their ability to provide for their families.¹ Health care costs are the leading cause of personal bankruptcy in the United States.

Barriers to health care include affordability, accessibility (transportation, language, wheelchair access) and organizational factors like long waits. In addition, health care disparities—gaps in the quality and access to health care across racial, ethnic, and socioeconomic groups²—contribute to inequalities in the health status of various population groups.

Despite advances in medicine and increased access to care over the past decades, large and consistent gaps in health status persist between African Americans and Whites. These health disparities are evident in Maryland where African Americans suffer higher age-adjusted mortality rates for heart disease, cancer, HIV/AIDS, diabetes and homicide than Whites.³

The Landscape

Health care is expensive and navigating the system is complex. The most common form of private insurance—employer-based coverage—is becoming more expensive as employers raise their employees' share of the cost. More families are losing private insurance as employers drop benefits or as individuals lose jobs.

Public insurance programs are another major source of coverage. These include Medicare, Medicaid, Medical Assistance for Families, Maryland Children's Health Program (MCHP), and the Maryland Primary Adult Care Program (PAC). Many individuals are eligible for but not enrolled in public programs. Others, such as undocumented immigrants, are not eligible for public programs. Even those with public insurance may experience large gaps in coverage for services such as long-term care. For information about Maryland programs, visit (www.dhmd.state.md.us/gethealthcare).

About 77% of the 800,000 uninsured people in Maryland are members of working families.⁴ These people are not offered coverage at work or coverage is too expensive to buy.⁵ Additional Marylanders are "underinsured"—they have insurance, but it offers very limited benefits.

Most health care providers serving the un- or underinsured also see privately or publicly insured patients. These providers receive a mix of public and private funding and charge patients according to sliding-fee scales. Primary points of health care access for un- or underinsured individuals include the following:

- Federally Qualified Health Centers (www.dhmd.state.md.us/gethealthcare/FQHC),
- Nonprofit health care providers that target specific populations (Health Care for the Homeless, www.hchmd.org), geographic areas (Access Carroll, www.accesscarroll.org) or are disease-specific (Maryland Society for Sight, www.mdsocietyforsight.org and American Cancer Society, www.cancer.org),
- Local health departments (www.cha.state.md.us/html/local2.html)—the government agencies responsible for assuring availability of and access to quality public health services, often as partners with nonprofit organizations,
- Hospital emergency rooms, which are an inefficient and expensive provider of last resort for many un- and underinsured individuals.

Health care providers report increased demand for services and more inquires about low-cost health care options. More of their patients have higher incomes, are applying for help for the first time and need multiple social services. Some providers have reached capacity for serving patients.

An area of particular concern in central Maryland is the treatment of people with substance abuse and dependency issues. Studies of the value of substance abuse treatment have documented as much as a one-to-seven ratio between the cost of treatment and the savings in medical care, mental health services, welfare payments, increased employment and reductions in criminal activity.⁶

American Recovery and Reinvestment Act–Related Funding Opportunities⁷

The Recovery Act increased the Medicaid Federal Matching Assistance Percentage (FMAP), which provides additional federal matching funds for state Medicaid expenditures. Maryland will receive about \$1.2 billion in federal matching funding, \$4.2 million for Increased Demand for Community Health Care Services (IDS) Grants to expand services offered by Community Health Centers, and \$3.8 million in grants and vaccines for Maryland’s immunization programs.

The Recovery Act also provides for a 65% subsidy of the cost of continuing the group insurance plans of unemployed people through COBRA for up to 9 months and extends Transitional Medical Assistance, which provides families with up to 12 months of Medicaid coverage once they become employed and would otherwise lose benefits due to their new earnings. Additional investments are being made in research and facilities, and health information technology. These funds are administered by the Maryland Department of Health and Mental Hygiene. More information is at (www.hhs.gov/recovery/) or (www.dhmh.state.md.us/).

Potential Entry Points for Philanthropy

Support direct services Facilitate access to care

- Funders can encourage outreach efforts and cooperative relationships among community—based organizations to help clients access programs for which they are eligible.
- There is a need to support providers serving uninsured populations. An example is the Shepherd’s Clinic (www.shepherdsclinic.org), which enlists volunteer health professionals and charges patients one hour’s wage or \$9 per visit.
- Ancillary services for clients help facilitate access to care. Funding is needed for transportation to health care appointments, photo identification necessary to enroll in public programs, translation services, and outreach and referral programs to connect individuals with appropriate services.
- Support is needed for emergency funds operated by nonprofit and religious-based groups that provide resources for medical needs like prescription drugs.

- Outreach and care management programs that help address chronic disease and/or prevent the need for more expensive treatment, like the Johns Hopkins Urban Health Institute Community Health Worker program (www.jhsph.edu/urbanhealth/our_team/health_workers), may be wise investments.
- There is a need to support specific types of services such as substance abuse treatment and specific high-risk populations. A six-year effort to increase treatment capacity in Baltimore City has resulted in near doubling of the numbers of people treated, but the need to expand remains.
- Support is needed for innovative models of delivering oral health care, a major unmet need. Prevention programs like the Fluoride Varnish Project operated in pediatric clinics by Baltimore HealthCare Access (www.bhca.org) save treatment dollars.

Increase the capacity of service providers

- Nonprofit health providers are often challenged by the current health care financing system. They would benefit from assistance in improving billing processes to maximize reimbursement from public and private insurance.

¹ “Turning to Medicaid and SCHIP in an Economic Recession: Conversations with Recent Applicants and Enrollees,” Kaiser Commission on Medicaid and the Uninsured, December 2008.

² “Healthy People 2010: National Health Promotion and Disease Prevention Objectives, conference ed. in two vols,” U.S. Department of Health and Human Services, January 2000.

³ “Maryland Plan to Eliminate Minority Health Disparities,” Maryland Department of Health and Mental Hygiene, December 2006.

(<http://www.dhmh.state.md.us/hd/pdf/MDPlanToEliminateHealthDisparitiesPreliminary2006.pdf>)

⁴ “Marylanders without Health Insurance,” Families USA, March 2009. (www.familiesusa.org/assets/pdfs/americans-at-risk/maryland.pdf)

⁵ (www.healthcareforall.com)

⁶ “Benefit-Cost in the California Treatment Outcomes Project: Does Substance Abuse Treatment ‘Pay for Itself?’” Join Together, May 9, 2006.

⁷ “ARRA Funding to Maryland State Agencies,” Maryland Governor’s Grants Office, March 23, 2009; “Preliminary Summary of Key Provisions of the American Recovery and Reinvestment Act Aimed at Improving the Lives of Low-Income Americans”. Center for Law and Social Policy, February 13, 2009. (www.clasp.org/publications/preliminarysummaryofarra021309.pdf); U.S. Department of Health & Human Services. (www.hhs.gov/recovery/programs/index.html).

Enhance client self-sufficiency

- Prevention efforts can be a wise investment. Support health promotion and education programs, focused on helping individuals improve their diets, get more exercise and get recommended screenings.
- Support for workforce development initiatives can help individuals gain employer-based insurance.
- Initiatives that increase stability, such as job training and housing, can contribute to improved health outcomes. This is especially important for individuals at high-risk, such as those in need of substance abuse treatment or suffering from chronic illnesses.
- Interventions targeting the social determinants of health (employment, education, poverty, housing, racial discrimination, etc.) can modify patterns of health and reduce health disparities.

Become active with coalitions or statewide organizations

- Participate in or support coalitions such as Health Care for All (www.healthcareforall.com) and Medicaid Matters! (www.medicaidmattersmd.org) that are advocating for maintenance or expansion of health insurance coverage.
- Other groups, such as the Maryland Chapter of the National Council on Alcoholism and Drug Dependency (www.ncaddmaryland.org), advocate for expanding access to high-quality treatment for specific conditions.

ABAG Member Contacts

- **Carol Cronin**, President, Judy Family Foundation, c.cronin@comcast.net
- **Karen Kreisberg**, Executive Director, The Zanvyl and Isabelle Krieger Fund; Co-chair, ABAG Substance Abuse Treatment Affinity Group, kkreisberg@jcfb.org
- **Amanda Owens**, Program Officer, Criminal Justice and Addictions; Co-chair, ABAG Substance Abuse Treatment Affinity Group, aowens@abell.org
- **Terry Staudenmaier**, Program Officer, Health and Human Services, Abell Foundation, staudenmaier@abell.org
- **Alycia Steinberg**, Program Officer, The Harry and Jeanette Weinberg Foundation; Chair, ABAG Health Affinity Group, asteinberg@theweinbergfoundation.org

■ Housing Foreclosure Prevention and Mitigation

The Issue

Foreclosures bring a cascade of negative impacts: families lose their homes, property values fall, other homeowners lose equity, renters get evicted, houses go vacant and neglected, neighborhoods decline, and government revenues fall.

Fortunately, in 2005 a group of foundation, nonprofit, city government and private sector colleagues had the foresight to create the Baltimore Homeownership Preservation Coalition (www.preservehomeownership.org) to prevent and mitigate foreclosure.

The State of Maryland took action in April 2008 to lengthen the foreclosure process, giving homeowners more time to negotiate loan modifications with lenders. This resulted in a lull in foreclosure filings in the middle of 2008. Foreclosure filings in Maryland were down 21% in February 2009 compared to February 2008. Nationwide, there was a 30% increase for the same period.

Continuing to reach out to people at risk of foreclosure is essential. As the economic crisis continues, job loss and falling incomes will add to foreclosures caused by risky loans. Efforts to address the problem have to focus on two fronts: preventing foreclosures in the first place and mitigating the impact of foreclosure when it does happen.

The Landscape

The problem remains significant and requires vigilance as people lose jobs and income

- In Central Maryland the problem is concentrated in three jurisdictions: Anne Arundel County, Baltimore City and Baltimore County. Foreclosure filings for Baltimore City are up in the first quarter of 2009 as compared to the fourth quarter of 2008, although still fewer than the first quarter of 2008. The highest percentage of foreclosure filings in Baltimore is in African-American neighborhoods.
- Renters as well as homeowners are suffering from foreclosure. When a landlord's property goes into foreclosure, tenants can lose their home even if they have paid their rent on time. Data on renters and foreclosure is not yet available for Central Maryland, but one study of Cuyahoga County in Ohio (Cleveland and surrounding jurisdictions) indicated that 30% of foreclosures involved rental properties.
- The State of Maryland has developed an extensive outreach initiative for people in mortgage trouble. Individuals can be referred to a housing counseling agency by calling 1 (877) 462-7555 or 2-1-1 Maryland at United Way of Central Maryland's First Call for Help™, a statewide information

and referral provider. Since its launch in 2008, over 17,000 people have called the hotline.

- In addition to lengthening the foreclosure process in 2008, State legislative initiatives: 1) improved regulation of mortgage industry professionals and lending practices; 2) created a criminal mortgage fraud statute that covers all potential actors engaged in mortgage fraud, and; 3) protected homeowners from surrendering their properties to foreclosure rescue scams.

Housing counselors face increasing demand for services

- Housing counseling agencies in Baltimore are serving more foreclosure than pre-purchase clients. In 2008, the number of people who received foreclosure counseling (total of 1,971) from a set of housing counseling agencies in Baltimore City doubled from the previous year.
- Baltimore housing counseling agencies are receiving increasing numbers of requests for service from people living in Baltimore County. For example, a housing counseling agency in West Baltimore is receiving increasing number of calls from Owings Mills and adjacent communities.

American Recovery and Reinvestment Act–Related Funding Opportunities¹

Maryland will receive \$2.1 million in formula funding for Community Development Block Grants, which will be distributed to local governments by competition. These funds, which will be administered by the Maryland Department of Housing and Community Development, can be used for foreclosure prevention and mitigation. There will also be funds available through the Neighborhood Stabilization Program, which can be used for the redevelopment of foreclosed and abandoned homes. Contact the Baltimore Neighborhood Collaborative at (410) 727-0169 or info@bncbaltimore.org for more information.

Potential Entry Points for Philanthropy

Support direct services

- Housing counseling agencies are on the front lines of the foreclosure crisis. Counselors help people in mortgage trouble understand the nature and extent of their financial problems, and what their options are. Those who seek help early in the default process are more likely to find a way to save their house. Additional counselors are needed to meet the increasing demand for help. Seven nonprofit organizations in Baltimore, two in Anne Arundel County, and one serving Harford and Cecil counties have counselors with foreclosure expertise. These organizations are listed on the Maryland Department

of Housing and Community Development website (www.mdhope.org/CounselorList.aspx).

- When a counselor suspects mortgage fraud, the client is referred to a lawyer with foreclosure expertise. St. Ambrose Housing Aid Center (www.stambrose.org) has in-house legal services, and Civil Justice (www.civiljusticenetwork.org) serves clients referred by the housing counseling groups. Civil Justice has worked with the Pro Bono Resource Center of Maryland (www.probonomd.org) to train over 700 lawyers to provide pro bono assistance to people threatened by foreclosure.
- Associated Black Charities (www.abc-md.org) has funded community groups to conduct door-to-door campaigns in specific Baltimore neighborhoods to help homeowners avoid mortgage and tax foreclosure. Expansion of outreach efforts in other neighborhoods is needed.
- Spanish-language brochures are available from the Baltimore Homeownership Preservation Coalition. Community-based partners are needed to distribute those materials to a wider audience.

Become active with coalitions or statewide organizations

- Baltimore Homeownership Preservation Coalition (www.preservehomeownership.org) brings together over 60 organizations working in foreclosure prevention and mitigation. The Coalition provides outreach and education to people in mortgage

trouble, works with City government on targeting federal funding to acquire and rehabilitate vacant foreclosed homes, and organizes efforts to help tenants facing eviction because of landlord foreclosure.

- The Baltimore Neighborhood Collaborative (www.bncbaltimore.org) provides critically-needed operating support and capacity assistance to four housing counseling organizations that offer foreclosure assistance. Addressing foreclosure is part of the Collaborative's larger mission: bringing together local and national foundations, banks and businesses to support revitalized and economically diverse neighborhoods in Baltimore City.
- Prince George's County has a Homeownership Preservation Coalition, but there are no formal coalitions in Central Maryland outside of Baltimore. Funders could convene key nonprofit, for-profit and public sector stakeholders in a jurisdiction to identify prevention and mitigation efforts. The Baltimore Homeownership Preservation Coalition can advise emerging coalitions.
- The Community Law Center (www.communitylaw.org) offers legal services and data to neighborhood organizations in Baltimore fighting foreclosure. Additional support would enable them to work in more neighborhoods. The Center also helps coordinate agencies working in Baltimore City and statewide to identify and prevent foreclosure scams.

¹ "Maryland Recovery Act Opportunities," retrieved from (www.statestat.maryland.gov/recovery.asp) on April 8, 2009; and Baltimore Neighborhood Collaborative. "American Recovery and Reinvestment Act of 2009

Maryland Community Development Highlights," (www.abagmd.org/usr_doc/AmRecoveryAndReinvestmentAct_Maryland.pdf).

- The Maryland Housing Counseling Network provides valuable networking for housing counseling organizations throughout the state. The Network organizes high-quality training in foreclosure prevention and mitigation and certification for counselors.

Support advocacy efforts

- The Public Justice Center (www.publicjustice.org) and the Maryland Asset Building Community Development (ABCD) Network (www.bncbaltimore.org/info-url4834/info-url_show.htm?doc_id=410225&cat_id=1289) are working on legislation to assist renters who face foreclosure.

ABAG Member Contacts

- Tracey Barbour, Program Officer, Community Development, tbarbour@abell.org and Beth Harber, Senior Program Officer, Community Development, harber@abell.org, Abell Foundation
- Laurie Latuda, Program Officer, Goldseker Foundation, lmlatuda@goldsekerfoundation.org
- Ann Sherrill, Director, asherrill@bncbaltimore.org and Sally Scott, Senior Program Officer, sscott@bncbaltimore.org, Baltimore Neighborhood Collaborative

■ Job Training and Placement

The Issue

For a growing number of unemployed Marylanders, the future is frightening because there are fewer jobs available—with the number continuing to decrease almost daily—and more individuals seeking them. More highly-educated or skilled workers are vying for the jobs that less-educated workers previously held.

For many residents, significant barriers to employment and career advancement include job availability, education, experience, language barriers, disabilities, criminal records, substance abuse, and a lack of transportation and childcare. Older job seekers in particular find navigating the job market difficult

due to obsolete skills and lack of experience with Internet-based job application systems. In today's economy, underemployed and unemployed Marylanders would benefit from job placement assistance as well as job training and career advancement programs, which would enable them to raise their wages and retain good jobs.

Overall, however, Maryland's workforce remains strong and dynamic, leading many states in educational attainment, earnings, and labor force participation rate (the percentage of working-age persons in an economy who are employed or are unemployed but looking for a job). Leading indicators show a state economy that continues to create good jobs requiring all levels of skilled workers.¹

The Landscape

More Marylanders are out of work and seeking new jobs

- In 2008, unemployment in Central Maryland rose from 4.0% in January to 5.8% (63,637 people) in December.² The March 2009 unemployment rate is 6.9%, a near 17-year high.
- Calls to 2-1-1 Maryland at United Way of Central Maryland's First Call For Help™ for job training and placement assistance in 2008 numbered 603, an increase of 211% over 2007.
- More clients of Catholic Charities' Our Daily Bread Program (www.catholiccharities-md.org) are seeking employment, increasing from 39% in 2007 to 67% in 2008.

Additionally, a higher percentage of these clients have high school and college degrees than did clients in previous years.

Maryland's diverse workforce requires a range of services

- Every day, thousands of Marylanders find jobs without assistance—most public and private programs focus on individuals least likely to be successful navigating the employment process on their own. Those include under-skilled and entry-level workers, immigrants, ex-offenders, youth, and individuals with disabilities.
- As the job market tightens, higher-skilled workers will become unemployed, compete for entry-level positions, and potentially displace lower-skilled workers. A broader range of individuals will seek job placement services.
- There is a need for affordable and accessible training for low- to moderate-income workers to upgrade their skills. These workers, often mothers, have income and work experience and thus are not eligible for publicly-funded programs but can not afford higher education costs on their own.
- About 15% of Maryland's workers are foreign-born. In many instances, due to an inability to read and/or write in English, these individuals are over-represented in low-skill occupations such as maintenance, construction, and agriculture.³

Public investment in workforce development has declined in the last decade

- Public (federal and state) funds support many job placement and training programs, including the local One-Stop Career Centers

(www.dllr.state.md.us/county) that match people with jobs and jobs with people. The Baltimore Workforce Investment Board notes that the City's federal Workforce Investment Act funds and state training dollars have decreased significantly over time.

American Recovery and Reinvestment Act-Related Funding Opportunities⁴

Employing more Americans is one of the key goals of the Recovery Act. While a portion of the jobs created by the Recovery Act will be open to low-skilled workers, a recent analysis shows that in many cases, the jobs created will require workers with at least some post-secondary education. The Recovery Act will provide Maryland with an additional \$27.8 million in adult, dislocated worker and youth funds under the Workforce Investment Act formula grants. Maryland will also receive \$6.7 million in Wagner-Peyser funds, which can be used for a variety of employment-related labor-exchanges services. It also provides \$1.7 million for the Senior Community Service Employment Program to provide training and subsidized employment opportunities for low-skilled older Americans.

The Recovery Act also provides large pots of money that will be distributed as competitive grants. For example, \$500 million is designated for Energy Efficiency and Renewable Energy Worker Training and \$250 million is allotted for other high-demand sectors, with health care as a priority. The Act also increases the Pell Grants maximum award and provides a larger tax credit for the cost of college tuition and materials, both of which are particularly valuable to low-income students. For more information, visit the Maryland Department of Labor, Licensing and Regulation at (www.dllr.state.md.us/index).

Potential Entry Points for Philanthropy

Increase the capacity of job placement and training programs

- In addition to the One-Stop Career Centers, nonprofit organizations like Goodwill Industries of the Chesapeake (www.goodwillches.org) and the Center for Urban Families (www.cfuf.org) that specializes in preparing and linking African-American males to employment opportunities, also provide workforce services. Connecting other human service organizations to successful job placement agencies will enable them to assist their unemployed clients.
- During a recession, unemployed and underemployed workers are more likely to be able to participate in skill-development activities. Invest in programs that build skills so that people can access jobs that pay family-supporting wages and have career advancement potential.
- Successful job placement programs also focus on job retention. The two most effective strategies are ensuring a proper fit between an employee and the employer and providing adequate job coaching and follow-up after placement.
- Programs such as Episcopal Community Services of Maryland's Jericho Project (www.ecsm.org/programs/jericho.php) and Catholic Charities' Employment Services (www.catholiccharities-md.org) for ex-offenders focus on some of the hardest to serve. Support for or collaborations with organizations that provide services such as transportation (including bus tokens and passes), clothing for interviews, and funds to obtain Social Security or identification

cards give programs like these the tools clients need for success.

- Youth employment programs like those provided by Civic Works (www.civicworks.com) and Youth Opportunity (YO!) Baltimore (www.yobaltimore.org), where youth receive the education and career skills training needed to become successful adults, need support. Connections to potential employers are also valuable.
- CASA de Maryland (www.casademaryland.org) has developed a nationally recognized model of addressing the needs of employers and day laborers through Workers' Centers. These centers provide employment placement services combined with English for Speakers of Other Languages (ESOL) classes, vocational training, legal services, and community organizing to help workers achieve economic self-sufficiency.
- The Workforce Center at Sojourner-Douglass College (www.sdc.edu) and IT Works (www.itworks-inc.net) continue the legacy of Empower Baltimore through their training programs. This training, customized by and for a specific employer, guarantees employment to successful program graduates and has been documented to ensure long-term employment for citizens.

Prepare workers to obtain the jobs available

- Jobs for middle- and high-skilled workers are the most prevalent in

Maryland's economy, accounting for almost two of every three jobs. Therefore workers need to continue their training and education past the high school level in order to gain employment in well-paying and high-demand occupations.⁵ Sector-based training programs which equip low-skilled workers for good jobs in growing fields, like energy, are needed. Civic Works' B'more Green program (www.civicworks.com/bmghome.html) prepares workers for entry-level careers in environmental technology.

- Training programs that enhance the individuals' skills are particularly necessary now. The Baltimore Alliance for Careers in Healthcare (www.baltimorealliance.org) is dedicated to eliminating the critical shortage of qualified healthcare workers in Baltimore by working with local agencies, healthcare institutions, and other organizations to create opportunities for residents to pursue careers in health professions.

Enhance transportation options, which are important to obtaining and maintaining a job

- Transportation is critical to retaining employment. Funders can support programs like Vehicles for Change (www.vehiclesforchange.org), which repairs and provides donated vehicles to low-income families for employment purposes. Bus tokens and passes for clients are also needed.

- Support transportation strategies that include transit-oriented development (TOD) which places access to jobs at its core. The Baltimore Neighborhood Collaborative's Transit-Centered Community Development Initiative (www.bncbaltimore.org) and the Central Maryland Transit Alliance (www.cmtalliance.org) focus on TOD.

Support advocacy efforts

- Support legislation and budgetary initiatives that assist job seekers and low-wage workers to access training opportunities and adult/workplace literacy programs.

ABAG Member Contacts

- **Patrice Cromwell**, Senior Associate, Annie E. Casey Foundation; Co-chair ABAG Workforce Development Affinity Group, pcromwell@aecf.org
- **Kevin Griffin Moreno**, Program Officer, Baltimore Community Foundation; Co-chair, ABAG Basic Human Needs Affinity Group, kmoreno@bcf.org
- **Melanie Styles**, Program Officer, Abell Foundation; Co-chair, ABAG Workforce Development Affinity Group, styles@abell.org
- **Tanya Terrell**, Chief Operating Officer, Associated Black Charities, tterrell@abc-md.org

¹ "Maryland's Workforce Indicators: 2008," Governor's Workforce Investment Board, December 2008 (www.mdworkforce.com).

² (www.dllr.state.md.us/lmi/laus/baltotowson.shtml).

³ Urban Institute analysis of U.S. Census Bureau data.

⁴ "The Facts on the Federal Recovery Act: The Impact on Low-Wage Marylanders & Principles for Implementation," Job Opportunities Task Force, March 2009. Maryland Department of Labor, Licensing and Regulation. Retrieved from (www.dllr.state.md.us/whatsnews/staterecdetail.shtml) on April 14, 2009. "ARRA

Funding to Maryland State Agencies," Maryland Governor's Grants Office. March 23, 2009.

⁵ (www.baltoworkforce.com/documents/BWIB%20Memberandum%2012-12-08.pdf).

■ Mental Health Services

The Issue

Poor mental health can impact a person's ability to function effectively on a daily basis, to find and keep a job, and to maintain housing. Therapists report that the faltering economy is resulting in an increased number of mental health patients. Low-income and unemployed individuals suffer from stress and anxiety, and thus are at risk for physical health issues and mental illness.¹ Major mental disorders cost the nation at least \$193 billion annually in lost earnings alone.²

Nationally, the provision of prevention and early intervention services to the most vulnerable children and families is inadequate. Major public systems that serve families, including education, child welfare, aging services, juvenile justice, and the welfare system, are often ill-equipped to deal with mental health issues.³ Historically in Maryland, the need for mental health services has been high and the services have been chronically under-funded. Many in need have gone untreated.

The Landscape

Times of economic challenge exacerbate mental health problems and interpersonal relationships

- Providers note increases in cases of depression and anxiety.
- Stress in the home can result in serious family problems. The Family Tree (www.familytreemd.com).

org) reports the extent of child neglect is becoming worse. Domestic abuse appears to be increasing and the House of Ruth (www.hruth.org) reports an increase in the number of people looking for help. Service providers note a link between job losses, tighter budgets and foreclosures, and a rise in domestic abuse cases and calls to hot lines.

- Veterans account for 23% of the nation's homeless, and for many, untreated mental disorders and substance use are factors contributing to their homelessness.⁴

The service delivery system is challenged

- In Maryland, the public mental health system provides services primarily for low-income people with severe and chronic mental illnesses. Individuals not in the public system either find providers (most often nonprofit organizations) that will serve them, go to hospital emergency rooms, or go untreated. For a list of local providers by County, visit Networks of Care (www.networkofcare.org/index2.cfm?productid=2&stateid=25).
- Most middle-income people use private insurance or out-of-pocket payment for services and may struggle to continue treatment due to the increasing costs of insurance.
- Approximately 50% of the 97,000 children and adults using public mental health services are under age 21, as noted by the Community Behavioral Health Association of Maryland (CBHA) (www.mdcbh.org).

American Recovery and Reinvestment Act-Related Funding Opportunities⁵

Two programs that provide mental health services for victims and survivors of domestic violence, sexual assault and child abuse will receive formula funding through the Recovery Act. The funding and administering agencies are:

- \$4.1 million to Maryland for the STOP (Services, Training, Officers, and Prosecutors) Violence Against Women Formula Grant Program, administered by the Office of the Governor, Office of Crime Control & Prevention. (www.goccp.maryland.gov/) or (410) 974-3901 Office of the Governor; (410) 821-2852 Office of Crime Control & Prevention.
- \$1.6 million to Maryland for Victims Compensation, administered by the Maryland Department of Public Safety and Correctional Services: (www.dpscs.state.md.us/victimservs/) or (410) 585-3010 Office of Victim Compensation for Maryland.

Potential Entry Points for Philanthropy

Support direct services

Increase access to effective services

- Programs which help clients help themselves are important. On Our Own of Maryland (www.onourownmd.org) promotes equality for people who receive public mental health services.

- Programs which make mental health care more accessible to disadvantaged people in settings that reduce the stigma of seeking help are needed. Harriet Lane Clinic at Johns Hopkins Children's Center (www.hopkinschildrens.org/tpl_news_locs.aspx?id=270) incorporates screening and treatment of moms with postpartum depression into the pediatric clinic. Project Connections (www.mhpilt.org/project_connections) provides mental health services in a community center, a homeless shelter, and a number of other settings where people come for other services.
- Roughly 50% of individuals with severe mental disorders are also affected by substance abuse.⁶ Funding is needed for programs like Mosaic Community Services (www.mosaicinc.org) which trains other providers to operate and implement an effective program for those suffering from both mental illness and substance abuse ("dual diagnosis").
- Support is needed for additional community-based crisis services such as mobile crisis teams, community crisis beds, and diversion pilots that can be more successful, timely, and cost-effective than hospital emergency visits. The Maryland Disability Law Center (www.mdlclaw.org) is working to develop a better system of community support and services to keep people from having to rely on emergency rooms.
- The Baltimore City Police, in partnership with Baltimore Crisis

Response, Inc. (www.bcreponse.org) and Baltimore Mental Health Systems (www.bmhsi.org), trains officers to identify and de-escalate individuals with mental illness and connect them to crisis services.

- Baltimore Mental Health Systems currently supports a mental health counselor for children in 106 of 198 public schools. Counselors are needed in all schools.
- Elderly persons with mental health needs are particularly likely to be isolated and at risk. More programs like the Johns Hopkins-based Psychogeriatric Assessment and Treatment in City Housing (PATCH) (www.hopkinsmedicine.org/Psychiatry/community_psych/patch.html), a nationally recognized evidence-based outreach program for older adults, are needed.

Increase the capacity of service providers

- Capital funding is needed for maintenance of residential program buildings and vehicles.
- Community mental health programs need to purchase expensive Electronic Health Record systems. Funders can help with information technology needs by supporting individual agencies or working in coordination with the Community Behavioral Health Association of Maryland.
- Nonprofit service providers need additional funds for treatment and medication for the uninsured,

those in crisis, and those who have lost jobs and can't afford COBRA. Some clients need help only until they are approved for Medicaid or another program.

Become active with coalitions or statewide organizations

- The National Alliance for the Mentally Ill (www.nami.org) advocates that persons affected by mental illness receive the services that they need and deserve. Local NAMI chapters provide support groups and educational programs for families and consumers with mental illness. In Central Maryland, this chapter is NAMI-Baltimore (www.nami.org/MSTemplate.cfm?MicrositeID=82).
- The Mental Health Association of Maryland (www.mhamd.org) is developing a public awareness effort and pursuing a legislative agenda.

ABAG Member Contacts

- **Cathy Brill**, Program Officer, The Leonard and Helen R. Stulman Charitable Foundation; Chair, ABAG Affinity Group on Aging, cathybrill@comcast.net
- **Betsy Ringel**, bringel@blaufund.org, Executive Director, and **Lara Hall**, lhall@blaufund.org, Senior Program Officer, The Blaustein Philanthropic Group; Chair, ABAG Education Funders Affinity Group

¹ "Bad economy exacerbates mental health problems," *The Windsor Star*, 21 October 2008

² (www.nimh.nih.gov/science-news/2008/mental-disorders-cost-society-billions-in-uneared-income.shtml)

³ (www.aecf.org/Home/MajorInitiatives/RelatedInitiative/MentalHealth.aspx)

⁴ *Army Times/AP*, 16 October 2008

⁵ "ARRA Funding to Maryland State Agencies," Maryland Governor's Grants Office, 23 March 2009; "Resource Guide to the American Recovery and Reinvestment Act of 2009," Office of Senator Ben Cardin, March 2009 (www.cardin.senate.gov/services/arra.pdf)

⁶ (www.nami.org:80/Template.cfm?Section=By_Illness&Template=/TaggedPage/TaggedPageDisplay.cfm&TPLID=54&ContentID=23049&lstid=274)

■ Acknowledgements

We are very grateful to the many individuals listed below who provided expertise and information for the *Guide*. We appreciate the efforts of Penny Anderson who played a lead role in developing the *Guide*. Additionally, we thank the Association of Baltimore Area Grantmakers staff, who each made significant contributions to the *Guide*.

Multi-Issue Contacts

[Saundra Bond](#), Executive Director, 2-1-1 Maryland at United Way of Central Maryland's First Call For Help™

[Diana Ellis](#), Regional Resource Development Director, Salvation Army, Baltimore Area Command

[Carol Gilbert](#), Assistant Secretary and Director, Division of Neighborhood Revitalization, Maryland Department of Housing and Community Development

[Ralph Moore](#), Director, St. Francis Academy Community Center

[Mary Anne O'Donnell](#), Director, Community Services Division, Catholic Charities

[James B. Smith](#), President, Howard County Community Action Council and President, Maryland Community Action Partnership

[Deborah Standiford](#), Carroll County Grants Office

[Zenobia Williams](#), Executive Director, Maryland Community Action Partnership

ABAG Member Contacts:

[Diane Bell-McKoy](#), Executive Director, Associated Black Charities

[Lynn Rauch](#), Trustee, Kentfields Foundation; President, ABAG

Energy Assistance and Weatherization

[Ralph Markus](#), Director, Office of Home Energy Programs, Family Investment Administration, Maryland Department of Human Resources

[Jim McAteer](#), Program Manager for the Weatherization Assistance Program, Maryland Department of Housing and Community Development

[Mary Ellen Vanni](#), Executive Director, Fuel Fund of Maryland

ABAG Member Contacts:

[David Conn](#), Energy Assistance Program Director, BGE

[Beth Harber](#), Senior Program Officer, Community Development, Abell Foundation

[Sandy Monck](#), Senior Vice President, Impact Strategies, United Way of Central Maryland

[Kevin Griffin Moreno](#), Program Officer, Baltimore Community Foundation; Co-chair, ABAG Basic Human Needs Affinity Group

Financial Literacy

[Robin McKinney](#), Director, Maryland CASH Campaign

ABAG Member Contacts:

[Meg Woodside](#), Trustee, Woodside Foundation; Chair, ABAG Financial Literacy and Asset Building Working Group

[Kevin Griffin Moreno](#), Program Officer, Baltimore Community Foundation; Co-chair, ABAG Basic Human Needs Affinity Group

[Irene Skricki](#), Senior Associate, Annie E. Casey Foundation

Food Security

[Grant Evans](#), Director of Operations and Information Technology, Meals on Wheels of Central Maryland

[Angela Frazier](#), Mayors Office on Neighborhoods, City of Baltimore

[Anne Palmer](#), Program Director, Center for a Livable Future, Johns Hopkins Bloomberg School of Public Health

[Courtney Smith](#), Senior Program Manager, Childhood Hunger Strategies, Share Our Strength

[Connie Tolbert](#), Public Information Officer, Communications Office, Maryland Department of Human Resources

[Shanna Yetman](#), Communications Manager, Maryland Food Bank

ABAG Member Contacts:

[Leslie Bernard](#), Director of Special Projects/Communications Officer, Associated Black Charities

[Sita Culman](#), Vice President, Abell Foundation

[Sandy Monck](#), Senior Vice President, Impact Strategies, United Way of Central Maryland

Health Care

[Peter Bielsonson](#), Health Officer, Howard County Health Department

[Ann Ciekot](#), Advocacy Consultant, Maryland Chapter of the National Council on Alcoholism and Drug Dependence, Binderman & Ciekot Consulting

[Hathaway Ferebee](#), Executive Director, Baltimore's Safe and Sound Campaign

[Ronna Gotthainer](#), Acting Deputy Health Officer for Operations, Anne Arundel County Department of Health

Kevin Lindamood, Vice President for External Affairs, Health Care for the Homeless

Robert Schwartz, Senior Fellow—Drug Addiction Treatment Program, Open Society Institute of Baltimore

Kathy Westcoat, President, Baltimore Healthcare Access

Greg Warren, President, Baltimore Substance Abuse Systems

Jay Wolvovsky, President/CEO, Baltimore Medical System

ABAG Member Contacts:

Carol Cronin, President, Judy Family Foundation

Karen Kreisberg, Executive Director, The Zanvyl and Isabelle Krieger Fund; Co-chair, ABAG Substance Abuse Treatment Affinity Group

Amanda Owens, Program Officer, Criminal Justice and Addictions; Co-chair, ABAG Substance Abuse Treatment Affinity Group, Abell Foundation

Terry Staudenmaier, Program Officer, Health and Human Services, Abell Foundation

Alycia Steinberg, Program Officer, The Harry and Jeanette Weinberg Foundation; Chair, ABAG Health Affinity Group

Emergency Housing and Assistance

Sue Ann Bull, Coordinator of Homeless Services, Baltimore County Office of Community Conservation

Cassandra L. Burton, Deputy Director, Office of Grants Management, Maryland Department of Human Resources

Diane Glauber, President, Baltimore Homeless Services, Baltimore City Health Department

Andrea Ingram, Executive Director, Grassroots Crisis Intervention Center

Tricia Joralemon, Office of Grants Management, Maryland Department of Human Resources

Jane O’Leary, Executive Director, Congregations Concerned for the Homeless

Christine Poulsen, Program Manager, Community Initiatives, Anne Arundel County Department of Social Services

Pat Sylvester, Director of Multifamily Housing, Maryland Department of Housing and Community Development

ABAG Member Contacts:

Greg Cantori, Executive Director, Marion I. and Henry J. Knott Foundation

Sandy Monck, Senior Vice President, Impact Strategies, United Way of Central Maryland

Housing Foreclosure Prevention and Mitigation

A. Adar Ayira, Project Manager, More in the Middle, Associated Black Charities

Mel Freeman, Consultant to Associated Black Charities

Peggy Sands, Coordinator, Baltimore Homeownership Preservation Coalition

ABAG Member Contacts:

Tracey Barbour, Program Officer, Community Development, Abell Foundation

Beth Harber, Senior Program Officer, Community Development, Abell Foundation

Laurie Latuda, Program Officer, Goldseker Foundation

Sally Scott, Senior Program Officer, Baltimore Neighborhood Collaborative

Ann Sherrill, Director, Baltimore Neighborhood Collaborative

Job Training and Placement

Phil Holmes, Vice President, Public Policy and Development, Goodwill Industries of the Chesapeake

Jason Perkins-Cohen, Executive Director, Job Opportunities Task Force

ABAG Member Contacts:

Patrice Cromwell, Senior Associate, Annie E. Casey Foundation; Co-chair, ABAG Workforce Development Affinity

Kevin Griffin Moreno, Program Officer, Baltimore Community Foundation; Co-chair, ABAG Basic Human Needs Affinity Group

Melanie Styles, Program Officer, Abell Foundation; Co-chair, ABAG Workforce Development Affinity Group

Tanya Terrell, Chief Operating Officer, Associated Black Charities

Mental Health Services

Deborah Agus, Director, Mental Health Policy Institute for Leadership and Training

Herb Cromwell, Executive Director, Community Behavioral Health Association of Maryland

Pat Cronin, Executive Director, The Family Tree

Pat Hanberry, Chief Executive Officer, Mental Health Association of Frederick County

Stan Levi, Executive Director, Family and Children’s Services of Central Maryland

Jane Plapinger, President and CEO, Baltimore Mental Health Systems

Linda Raines, Executive Director, Mental Health Association of Maryland

Jeff Richardson, Executive Director, Mosaic Community Services

ABAG Member Contacts:

Cathy Brill, Program Officer, The Leonard and Helen R. Stulman Charitable Foundation; Chair, ABAG Affinity Group on Aging

Betsy Ringel, Executive Director and Lara Hall, Senior Program Officer, The Blaustein Philanthropic Group; Chair, ABAG Education Funders Affinity Group



Informing Grantmakers, Improving Our Community

2 East Read Street, 2nd Floor
Baltimore, Maryland 21202-2470
410-727-1205 | 410-727-7177 *fax* | info@abagmd.org *email*
www.abagmd.org