



2021 ANNUAL REPORT: SERVING OUR COMMUNITY IN A TIME OF CRISIS

ASSISTANCE CENTER
OF TOWSON CHURCHES

116 W. Pennsylvania Avenue
Towson, Maryland 21204
www.actconline.info

Service Through Another Pandemic Year

A Message from the Board President

As 2020 ended, the moratorium on evictions was expiring, and we were questioning whether our neighbors with large debts from hardship experienced because of COVID would be able to stay in their homes. We had increased the amount of financial assistance we could offer up to \$1,000 per family as a one-time special pandemic grant, but we were still concerned with the possibility of this being too little to really meet many families' true needs. However, we were able to combine forces with CARES (a program of GEDCO largely founded by volunteers from churches in the Govans area) and UCAN (a program of the churches in Cockeysville), and together we have been assisting many families with larger sums toward their housing needs.

We have also been having regular meetings with other service organizations in the community and with Baltimore County's Department of Housing and Community Development, which has been overseeing expenditures of state and federal funds to help people avoid eviction. Department Director Terry Hickey informed us at the end of 2021 that a majority of those they were assisting were already receiving help through government programs. We have not found this to be the case for families receiving assistance from ACTC, which leads me to believe that we have been successful in our goal of helping those who for a variety of reasons do not qualify for assistance from government programs.

Beyond our financial assistance, we have continued to give food to anyone in need every two weeks. We kept a five-month supply of food in our storage facility, and we have rented office space adjacent to the center to provide a location for the director, staff, and financial assistance volunteers to work.

In 2021 we also began working more seriously on a review of our operations and developing a long-range plan. As that work moves forward in 2022, a key part of the process will be interviewing our member congregations and listening to your thoughts and concerns about the direction of this organization. ACTC was formed through the vision of the Towson Area Ministerial Association, and the churches in the Towson area have always played the most important role in our existence. I am hoping that you will all agree to meet with one of our listening teams so that you can be part of the process. These teams have been drawn together and trained by the members of St. Paul's Lutheran Church, and all of the team members have been selected from the ACTC family. We look forward to hearing your thoughts. Please help us plan for the future.

Sincerely,
Fred Weimert
President, ACTC Executive Board



“ACTC was formed through the vision of the Towson Area Ministerial Association, and the churches in the Towson area have always played the most important role in our existence.”

ACTC Meets the Challenge

A Message from the Executive Director

In 2021 we carried on, working courageously to meet needs. Fortunately, we never had a COVID outbreak among our dedicated volunteers. When vaccines became available, we helped neighbors in need schedule appointments—a challenge for all of us initially, but particularly so for those without Internet access or computer skills. We continued to provide masks to those in need, and volunteers wore them in the center to keep safe and allow us to remain operational.

The big story of the year was reinstatement of our financial assistance program, and particularly assistance for those facing eviction. Our dedicated volunteers worked tirelessly to help people stay in their homes. Through their efforts, ACTC helped 335 families, providing \$290,000 in assistance that was funded largely by our 2020 budget surplus. We were also able to help with BGE bills and motel stays for homeless families awaiting shelter or a new lease or coping with a medical need.

The landscape for food distribution was constantly changing, as sources of food came and went. We settled into a new storage facility in January, where we were able to keep a large reserve of nonperishable food in case of supply chain disruptions. Later in the year, we acquired a new double freezer for the center, giving us more storage for meat and other items. We worked to maintain existing channels for donations and food purchases, and we found new ways to help people receive good quality fresh and nonperishable food every two weeks, as well as toiletries, paper goods, and cleaning, feminine, and baby supplies. We estimate that 900 to 1,000 new individuals and families came to us in 2021.

Our operations were sustained by generous donations and the incredible work of our volunteers. We offered new volunteer opportunities, including weekend shifts packing groceries at our warehouse. We also became more efficient with the launch of our new website, which provides up-to-date, complete information about the activities and ministries of ACTC as well as online tools for our neighbors in need to apply for financial help. At Thanksgiving, we used it to share information and sign up volunteers who helped collect and distribute more than 3,000 food baskets.

Yes, in 2021 we persevered, and we prospered thanks to the dedication of our volunteers, board, staff, and the many, many donors and supporters that bless ACTC all year long. We are grateful to all of you! Thank you.

Sincerely,
Linda Lotz
Executive Director



“We prospered thanks to the dedication of our volunteers, board, staff, and the many, many donors and supporters that bless ACTC all year long.”

2021 by the Numbers

Helping Neighbors in Need

- \$348,123 provided in financial assistance to 1,396 households in crisis to prevent eviction or utility shut-off or meet other critical needs
- 346 motel nights provided to newly homeless families waiting for shelter
- 335 families spared from eviction
- 327 children provided with Christmas gifts
- 193 individuals assisted with transportation
- 137 students given back-to-school supplies
- 44 individuals newly released from incarceration provided with food, bedding, clothing vouchers, Charm Card transportation passes, gift cards for purchasing essentials, and more
- 44 households assisted with prescription costs

Being of Service

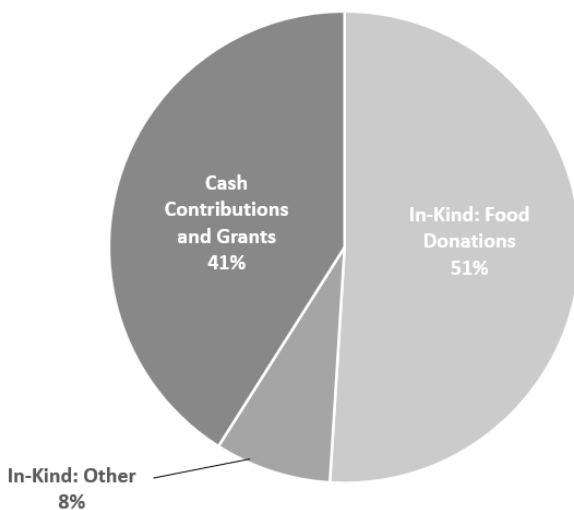
- 250 active volunteers
- 12,708 hours of volunteer time

Sharing God's Bounty

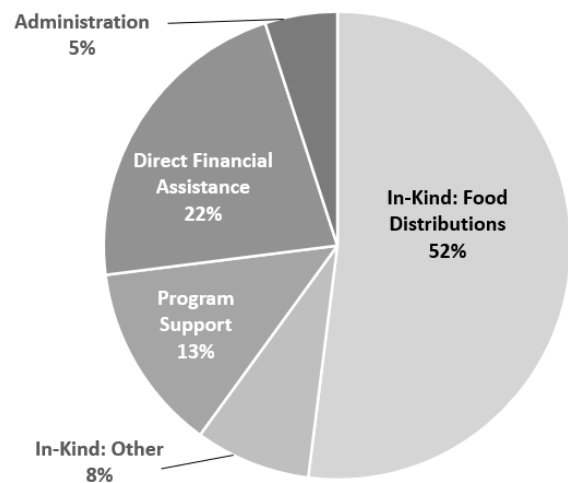
- 188 tons of food distributed, with a value of \$855,476
- 1,400 households provided with groceries on an occasional or regular basis
- 5,366 lunches provided to homeless individuals
- 3,054 Thanksgiving baskets collected and shared



2021 Income: \$1,648,000



2021 Expenses: \$1,613,000



Averting a Crisis of Homelessness in 2021

Along with serious illness, one of the emergencies facing our community during the COVID pandemic has been the danger of significant homelessness. In July 2020, we learned from local landlords that approximately 35% of tenants in lower cost apartments were behind on their rent. Because of the pandemic, people found themselves suddenly without a job or had their hours drastically cut. Tenant debt mounted to unprecedented levels as landlords were not able to carry out evictions, due to eviction moratoriums and court shutdowns.

By mid-2020, we had stabilized food distribution operations, so we began to tackle how to respond to the looming eviction crisis. We began by bringing together eviction-prevention partners—CARES, UCAN, CAN, St. Francis, Baltimore County’s Department of Housing and Community Development, the local landlord association, the Office of the People’s Counsel, and staff from United Way’s 211 help line. We met periodically to discuss developments, and we began to work together to clear the debts of those facing eviction.

ACTC experienced unparalleled giving in 2020, giving us a budget surplus. In March 2021 we reset our budget to allocate more funds to financial assistance. A team of four volunteers began working tirelessly with landlords and those facing eviction. We developed an online application for financial help, allowing us to work safely during the pandemic. We communicated directly with landlords, making sure that our payments cleared rather than just reducing debt (since evictions can proceed if any back rent is owed). When needed and where possible, we partnered with the other agencies to secure needed funds, with individual renters paying as they were able.

Over the year, our volunteers helped more and more families and navigated a changing landscape. New legal documents appeared, and the courts reopened. We received 30 to 40 applications a week, and volunteers had 60 or more applications open at any time. Even with people returning to work, the months of lost income created very high debt for many. We helped who we could as quickly as we could, but the wait for all the pieces to come together was often frustrating. We fast-tracked the largest debts (some as high as \$20,000) to Baltimore County once its eviction-prevention program was up and running with state and federal funds.

By the end of 2021, we had helped 335 families stay in their homes at a cost of \$290,000. We also helped 71 families with overdue BGE bills, totaling \$29,000. With generous giving continuing in 2021 and several grants for COVID relief, we have carried over funding in 2022. The pandemic is not over, and need has not gone away.

The work of the volunteers, the backing of the ACTC Executive Board, and the support of the staff has truly been a heroic, courageous effort, which has had a significant impact for good in our community. Thanks are due to all those who have supported ACTC’s work during this time of crisis.

Volunteers on our financial assistance team, working in our new office space. Pictured back to front: Rosalyn Canosa, Mary Jo Kuhn, and Becky Ford. (Not pictured: Pam Sharps.)



Feeding the Hungry in This Time of Need

As the pandemic stretched into its second year, food distribution continued to be the area where ACTC expended the most resources and served the majority of those coming for help. We continued the model established in 2020, serving all those in need of food regardless of whether they lived in our usual zip code area and providing groceries every two weeks. Volunteers were at the center every weekday from 10:00 until 2:00, giving out groceries for those with a place to cook and daily lunches for homeless individuals, with sandwiches, water, and fresh fruit donated on a regular schedule by individuals and our church and grocery partners.

More volunteers packed grocery bags of nonperishable food at our storage facility in Timonium and transported them every other week to the center in Towson. Volunteers also worked at the Trinity Episcopal Church undercroft, where food from two weekly donation events (12:30 to 2:00 on Mondays at Trinity and on Thursdays at Ascension Lutheran) as well as donations dropped off at the center are brought for processing. Another dedicated team worked at Valley Baptist Church to collect food on Thursdays from 5:00 to 6:00, sorting it and transporting it directly to the Timonium storage site.

The Maryland Food Bank continued to provide food and household supplies through their grant programs. This was supplemented by donations, including fresh food almost every day from grocery partners. On any given day, a family coming for groceries received grocery bags full of canned goods, cereal, pasta, and other nonperishables, along with fresh baked goods, produce, dairy items, and frozen meat, with cleaning, hygiene, and baby supplies as needed and available.



Participants from Immaculate Conception's Youth Work Camp pitched in to help organize food at our warehouse in August.

Giving Time and Compassion

Volunteers are the hearts and hands of ACTC, laboring 1,000 hours every month throughout 2021 to serve neighbors who came for help. Volunteers ranged from 12 to 85 years old. They came from churches, community organizations, local businesses, youth groups, and schools. Those with full-time jobs or who were students found time to serve on weekends or evenings. Others were retirees gracing ACTC with their many years of skills and experience.

When the pandemic hit and our need for volunteers grew, many new folks came to help. Whether sewing masks, hosting food drives, making sandwiches, packing groceries, picking up donations from stores, setting up computers, dropping off water and fruit, waiting on clients, or transporting food, our dynamic volunteers are the ones who kept the wheels turning.

Without their dedication, we could not have kept families facing eviction in their homes, provided lunch and personal care items to the homeless, listened to the concerns of callers and pointed them to help, made sure we had eggs, milk, and other fresh items in the center, or matched generous sponsors with struggling families at Christmastime.

Even the smallest acts of kindness made a big difference to those experiencing hardship. Our volunteers' generosity and kindness are evident in all they do. They embody the compassionate spirit of ACTC and help make the world a better place.

“Feeling overwhelmed and frustrated, I was touched by someone coming over to pray with me. It lightened my burden knowing that God will not give you more than you can bear, and when you feel like you can’t do any more, he sends angels that keep your strength and faith aligned.”

— Thoughts about ACTC’s volunteers from a recipient of financial assistance



Youth from Hunt Valley Church help pack and load groceries



Volunteers from Mount Calvary AME deliver hot lunches for homeless neighbors

Growing into New Facilities

Prior to the pandemic, ACTC welcomed neighbors in need into the main center building at 116 W. Pennsylvania Avenue in Towson, where they could meet with volunteers or staff to get assistance. We leased a classroom next door at Calvary Baptist Church for office space, and had storage in the basement of the adjacent lawyer's office as well as in Trinity Episcopal's undercroft, where we kept about a one-month supply of nonperishable food.

As the pandemic took hold in March 2020, we changed our service model to focus on providing food to anyone in need. We reconfigured the center to house more groceries and enable volunteers to work safely at social distance. This model remained in place through 2021 (and continues in 2022). Late in the year, we installed a new freezer, where we keep a supply of meat to share with families.

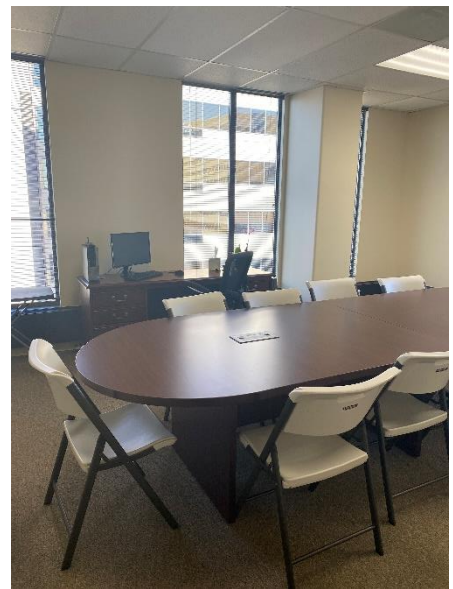
In December 2020, we moved our nonperishable food into leased storage space on Aylesbury Road in Timonium. This new space meant that we could weather supply-chain disruptions by storing enough inventory for five to six months of service, a significant increase from the supply we had previously kept on hand. In this larger space, volunteers could work safely at social distance to pack grocery bags and load them for transport to the Towson center.

In September, we moved our office to leased space in the Royston Building across a parking lot from the center, after Calvary Baptist let us know that they needed to reclaim their classroom space. This gave us space to manage the financial assistance program, reinstated in 2021 to help those facing eviction or utility cut-off. The new office also has space for staff, our bookkeeper, record storage, and a conference room. Several grants received in 2021 helped with leasing costs.

With the lawyer's office and Trinity undercroft, we now have five locations, each well suited to the task. Together, they enhance our ability to do the work of ACTC on behalf of the churches and partners.



Volunteers working at our new storage site in Timonium



The conference room in our new office space

Gaining Efficiency with New Technology

In June, we launched a new website at www.actconline.info to serve as a hub for all information about ACTC. Those who need help can easily find out what we offer, people interested in volunteering can learn more about ACTC and let us know their interests, and donors can find what we need and offer what they want to give. The website connects to a variety of online forms: applications for financial assistance, back-to-school supplies, and Christmas gifts for those in need; sign-ups for volunteer service; and links to enable secure online donations. Grants received in 2021 offset the cost of technical development, and with this increased efficiency, we were able to maintain and even expand assistance to meet needs in our community.

Meeting More Needs with Special Projects

Back to School

With students returning to classrooms in September, we reinstated our back-to-school event after the pandemic-related cancellation in 2020. Donors enabled us to provide backpacks full of school supplies and age-appropriate books, including almanacs for high school students, with drive-up distribution at Valley Baptist Church. It was a joyous day, with 137 children in our area given what they needed to get the new school year off to a great start.



Thanksgiving

On Wednesday through Friday of the week before Thanksgiving, we collected 3,054 donated Thanksgiving baskets. On Monday and Tuesday of Thanksgiving week, both drive-through and walk-up service were available, and everyone received a turkey.

We also gave 1,800 baskets to 25 agencies for distribution to families in need throughout Baltimore County and Baltimore City. We had enough baskets to offer during the weeks before Christmas, so that families had food for these holidays.



Christmas Gifts for Children

The Kiwanis Club of Loch Raven led the effort to connect ACTC families in need with donors; ACTC volunteers supported the effort, our partner Mount Calvary A.M.E. Church provided space where the gift bags were stored and distributed. 327 children received gifts, and families were encouraged to pick up food from ACTC for the holidays.



Looking to the Future

This spring, ACTC is embarking on a strategic review of our work, thoughtfully considering the needs of the community and updating our knowledge of other agencies and what they do. We are going to collect information and survey and interview our constituents in order to prepare a strategic plan that will focus our work, so we will know that we are stewarding the resources God has blessed us with as effectively as possible, doing the most good in this time and place.

Partner Churches

Arnolia United Methodist
 Ascension Lutheran
 Babcock Memorial Presbyterian
 Calvary Baptist
 Central Presbyterian
 Chestnut Ridge Baptist
 Church of the Good Shepherd
 Church of the Holy Comforter
 Daybreak Christian Assembly
 Divinity Lutheran
 Edgewood United Methodist
 First and Saint Stephen's
 First Church of Christ, Scientist
 First Lutheran
 Grace English Lutheran
 Grace Fellowship
 Greenspring United Methodist

Havenwood Presbyterian
 Holy Cross Lutheran
 Horizon Church
 Hunt's Memorial United
 Methodist
 Hunt Valley Church
 Idlewyld United Methodist
 Immaculate Conception
 Jesus Christ Latter-Day Saints,
 Lutherville
 Joppa Bible Fellowship
 Kingdom Worship Center
 Loch Raven Presbyterian
 Loch Raven United Methodist
 Maryland Christian Church
 Maryland Presbyterian
 Mount Calvary A.M.E.

Mount Olive Baptist
 Providence United Methodist
 St. Andrew's Episcopal
 St. Francis Episcopal
 St. John's United Methodist
 St. Paul's Lutheran
 St. Pius X
 Timonium Presbyterian
 Timonium United Methodist
 Towson Presbyterian
 Towson Unitarian Universalist
 Towson United Methodist
 Trinity Assembly of God
 Trinity Episcopal
 Valley Baptist
 Woodbrook Baptist

Partner Organizations and Businesses

Baltimore Community Foundation
 Baltimore County Communities
 for the Homeless
 Baltimore County Department of
 Housing and Community
 Development
 Baltimore County Retired School
 Personnel Association
 Boy and Girl Scouts
 Building for God Community
 Foundation
 Café Troia
 A CAN CAN Make a Difference
 CARES/GEDCO

Community Assistance Network
 (CAN)
 The Fresh Market
 The Friendly Inn
 Giant Food
 Greater Baltimore Medical Center
 Hunt Valley Rotary Club
 Ladies of the Towson Elks
 Ledermark Communications &
 Coaching
 Graul's Market
 Kiwanis Club of Towson
 Kiwanis Club of Loch Raven
 Maryland Food Bank

Masonic Knights Templar in
 Maryland
 Merritt Properties
 Mid-Atlantic Properties
 Office of the People's Counsel
 Royal Farms Stores
 Shoprite
 Sprouts Market
 St Paul's Schools
 Towson Elks
 Towson Service Foundation
 United Churches Network (UCAN)
 Wegmans Food Markets
 Whole Foods Market

2021 Executive Board

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