

Innovating for Change

2021-2022 ANNUAL REPORT



Innovation is our change agent

A Letter from Sharon and Ken

As we emerge from the COVID-19 pandemic, your local United Way has focused on exciting new ways to solve the problems facing ALICE households in Frederick County.

ALICE families are those who are Asset Limited, Income Constrained, Employed. They are the more than 1 in 3 families who work every day, but struggle to afford safe housing, care for their children, and transportation to a better job.

United Way of Frederick County's ambitious Pathways to Financial Stability delivered outstanding services for struggling households who live among us. Services include a Pathway to Homeownership, a Pathway to Transportation and, now in development, a Pathway to Careers. These programs are designed to permanently build stability in underserved communities throughout Frederick County.

During this critical year, we piloted Ride United to test a new flexible transportation system to deliver significant positive outcomes for local working families. We provided over 4,200 free and discounted rides to their jobs, doctor's appointments, local affordable grocery stores, classes to improve marketable work skills and so much more. We are delighted that Ride United will continue in the coming years!

All the while, we excelled in delivering school supplies to children, raising awareness and funds for the nonprofit community through the Unity Campaign and delivered millions of dollars in community impact support to local ALICE households.

None of this would be possible without your support. Thank you for joining our mission—to mobilize the caring power of the whole community to improve lives. Today, we are Moving Forward United.

Sincerely,



Lt. Col. Sharon D. Jacko*
Chair of the Board
USMC, Retired



Ken Oldham,
President & CEO

MISSION

United Way of Frederick County mobilizes the caring power of our whole community to improve lives.

We envision a community where all individuals and families achieve their potential through healthy lives, education, and financial stability.

WHAT WE DO

United Way of Frederick County brings people and institutions together to collectively build a strong, viable community. We focus on strengthening the health, education and financial stability of the Frederick County community.

WE IDENTIFY LOCAL NEEDS

We tackle the issues. We lead programs that make a difference. We fund local nonprofits. We bring people together. We change lives for the better.

WHY WE DO IT

In Frederick County, 37% of our hard-working households struggle to make ends meet. They are Asset Limited, Income Constrained,

Employed (ALICE). As we continue to recover from the COVID-19 pandemic and the rising cost of inflation, we are more concerned than ever about our ALICE households. With the local high cost of living, they have to choose between health care, food, child care, and transportation.

HOW WE DO IT

United Way of Frederick County generates nearly \$2 million annually in community impact funding that helps children, adults and families thrive. Whether it's through the Prosperity Savings Account programs, free tax preparation, budget coaching, free or reduced cost rides or financial education, the Prosperity Center helps families and individuals obtain the knowledge and resources they need to achieve financial stability.



Innovating for change by investing \$2.4 million in Frederick County in 2021-2022

SUMMER SERVE

In 2021, YMCA began partnering with United Way of Frederick County to offer Summer Serve, a Summer Camp for Frederick County Youth (Age 12-17). This six-week program, divided into three separate two-week sessions, is designed to help young people awaken their inner leader, build teamwork skills, and create change in their community. In 2021, there were 85 Summer Serve participants, who collectively contributed 2,975 volunteer hours!

DAY OF ACTION

Day of Action is Frederick County's largest community-wide day of volunteerism. On October 1, 2021, there were 182 volunteers who took part in 17 service projects across Frederick County. Volunteers contributed 1,128 service hours! United Way also hosted a donation drop-off to benefit several local nonprofits with 50 cars donating urgently needed items. The Frederick County Health Department was also on-hand, providing 33 COVID-19 vaccinations.

STUFF THE BUS

Each year, United Way of Frederick County works with local partners to collect donations of school materials to provide students with the supplies they need to start the school year. In 2021, more than 300 bins of supplies were collected, 35 pallets of school supplies were donated by Walmart, and thousands of items were purchased with donor gifts. An estimated 262,298 items valued at \$65,575 were distributed to over 7,000 Frederick County students!

VITA

The Volunteer Income Tax Assistance (VITA) program offers FREE basic tax return preparation for local ALICE households. In early 2022, VITA volunteers filed 451 tax returns, bringing back \$988,553 in refunds to the community including \$431,531 in Earned Income Tax Credit (EITC). Thank you to our dedicated IRS-certified VITA volunteers!





The Prosperity Center

The Prosperity Center improves lives by creating a one-stop resource for individuals and families to improve financial knowledge, skills, and stability. Prosperity Center programs create Pathways to Financial Stability for local ALICE households.

Pathway to Homeownership

Households can open a Homebuyer Savings Account and earn \$4 for every \$1 they save, allowing them to put a total of \$15,000 toward buying a home, and achieve their goal of first-time homeownership.

Free Credit Cafés

Households can attend a Credit Café, get a free credit score and report, and review it with an advisor. They can learn how to build and maintain a good credit score.

Free Budget Coaching

Households can improve their money habits to build a better future for their families. Working for a year with a free budget coach, they can learn how to track expenses, pay down debt and increase savings.

Pathway to Transportation

Households can gain independence by investing in their own private transportation. A household can open a Car Program Savings Account and save a portion of the total expense. With further support from Second Chances Garage, they are able to purchase a car.

VITA: Free Tax Preparation

The Volunteer Income Tax Assistance (VITA) program offers FREE basic tax return preparation for qualified individuals. Utilizing the VITA program allows ALICE households to maximize their returns for these hard-working individuals.

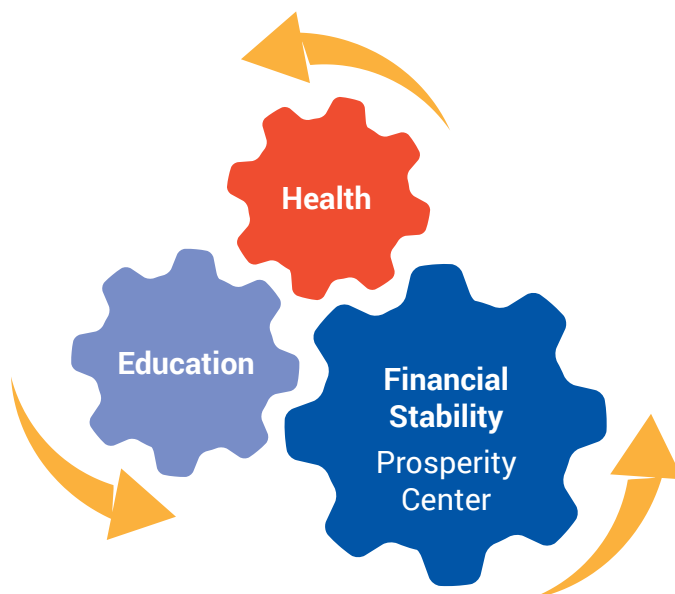
Ride United

Ride United is an initiative to overcome transportation barriers in Frederick County. This pilot rideshare program offers free or discounted rides to veterans and ALICE households in Frederick County.

This year, four Prosperity savers graduated, 13 savers began our matched savings programs, and 26 savers continue their journey to begin a better life.

The Prosperity Center is a partnership between United Way of Frederick County and a number of funders and local nonprofit partners.

United Way of Frederick County's Prosperity Center plays a unique role in providing financial stability center. We believe that health, education and financial stability must work together to provide a bright future for ALICE households in Frederick County.



MEET ALICE
(ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED)



James' Story

James is the 26th graduate of the Pathway to Homeownership program. In a ribbon cutting ceremony in August 2021, James celebrated his family's new home with the people who helped him reach his goal of homeownership.

James first reached out to United Way of Frederick County for tax assistance in 2014 while he was finishing his final semester at Hood College. During this time, James and his wife Andrea began working for AmeriCorps.

Following graduation and the birth of their first child, James started working at United Way as an AmeriCorps VISTA member in 2015. In this role, he helped build United Way's Budget Coach Program.

James was then hired as a full-time employee in 2017 as United Way's Prosperity Center Manager. In this position, James helped build the Pathway to Homeownership program that he eventually utilized to buy a home for his family.

Well after his time as an employee at United Way, James bought a land trust home through Habitat for Humanity, which specializes in

creating affordable housing. They build and renovate affordable homes, as well as develop land trust development housing. With land trust houses, the land is owned by a trust and the house is owned by the homeowner. This significantly reduces the price of the house, compared to the current market value.

James now pays just \$10 more per month for his mortgage than he was for rent, while building home equity.

The Pathway to Homeownership program helps local ALICE households like the Baker family reach their goal of homeownership and continue on their pathway to financial stability.



HOW WE SERVE

Ride United Program

In 2021, United Way of Frederick County received a grant to launch Ride United, a pilot program to overcome transportation barriers in Frederick County.

Transportation is a major barrier for local ALICE households, those who work, but cannot afford a basic cost of living. Ride United gives these households a valuable tool on their pathway to financial stability.

In less than a year, Frederick County neighbors in need received over 4,200 free or discounted rides. These rides provided access to food, employment, education, economic stability programs, health care, legal services, libraries, and vaccinations and testing.

Access to jobs was the single largest use for a ride. There has also been significant use within the substance use rehabilitation community who are working hard to recover and rebuild.

Meaningful stories have come from Ride United users and our nonprofit partners.

A young client experiencing homelessness at SHIP (Student Homelessness Initiative Partnership) of Frederick County struggled with transportation barriers, needing to get to school, work and shelter. Ride United allowed access to a local hotel with rides to and from school and work. His grades and work reliability immediately improved.

In 2022, United Way expanded Ride United to all individuals who have served in the United States military. A local veteran said Ride United was a lifesaver because the local bus system doesn't begin operating in his area until after his start time at work. Before Ride United, he used cabs costing nearly a half-day's salary. He can now save money to purchase a car.

In June 2022, Ride United transitioned to an assessment period to analyze the data and determine the ongoing viability of the program.

Thanks to funding from Frederick County government's ARPA (American Rescue Plan Act) program, United Way will focus on rides for active military and those who have served, as well as for vulnerable clients who receive services from the nonprofit community.

Thank you to United Way Worldwide, Ausherman Family Foundation, and Frederick County government for their support to provide positive outcomes for ALICE households!

MEET ALICE

(ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED)

Tia's Story

In January 2022, Tia received the keys to her new 2005 Toyota Sienna from Second Chances Garage. With the help of the Prosperity Center and the Pathway to Transportation program, Tia was able to ensure that she and her child have reliable transportation.

Tia is a single parent. As well as having her own transportation needs, such as work and attending college, Tia is also responsible for her child's transportation. Tia says that having a car is a big help with a lot of different demands such as her "career, education, being a single parent, providing food for [her] household, [and] taking care of [her] personal business."

Having a car ensures that Tia and her child can meet their basic needs.

Reliable transportation is a necessity in a place like Frederick County, where walking or bicycling is not always a viable option and the cost of rideshare programs can add up. While investments like a car can be beneficial and save an individual or family money in the long run, they often include short-term expenses that

are out of budget. That is why programs such as the Pathway to Transportation exist, to help families and individuals, including Tia, on the Pathway to Financial Stability.

Through the Prosperity Center, Tia worked with a budget coach and the Credit Café to change her approach to budgeting and improve her credit score. Improving her credit score is just one way that Tia has been preparing for the next big investment into her family's future, buying a house.

Tia said her experience with the Prosperity Center was heartfelt and she is grateful for those who make these programs possible.

"It made me realize how blessed I am," she said, "even more with their help."





BRAVO! AWARDS 2022

Hand-raisers, Game-changers & Moment-makers

BRAVO! is an annual special event that celebrates volunteers and supporters for their commitment to fighting for the health, education, and financial stability of every person in Frederick County. On Saturday, June 4, 2022 awardees were recognized on the field prior to a Frederick Keys game, followed by dinner, baseball, and fireworks!



LEADERS UNITED Award: Fred and Kim Genau

Fred Genau and his wife Kim are aware of the important role that the generosity of Frederick County plays in providing support for ALICE families. Along with Fred's leadership on United Way's Board of Directors and Campaign Cabinet, the couple have been members of United Way's LEADERS UNITED for over 10 years through an annual gift of \$1,000 or more.



The Unity Award: Natelli Communities

In 2022, Natelli Communities became a first-time Incentive Fund Sponsor to the Unity Campaign's Incentive Fund, which matches a portion of every dollar raised and allows contributions to go even further for ALICE families. With their support, over \$550,000 was collected from 1,353 donors in support of 34 organizations supporting ALICE households.



Outstanding Community Impact Award: Second Chances Garage

Since 2020, Second Chances Garage has been a partner in United Way of Frederick County's Pathway to Transportation program. The program has helped six graduates purchase safe, reliable vehicles and has helped educate graduates on how to take care of their vehicle. Second Chances Garage has also partnered with United Way on the Ride United initiative and the Auto-Repair Fund.



Spirit of Community Award: FCB Bank

As a supporter of United Way of Frederick County for over 20 years, FCB Bank has provided volunteers for Day of Action, sponsored the annual BRAVO! Awards, and collected school supplies during Stuff the Bus. They also support ALICE households purchasing their first home as the account holder for Pathway to Homeownership program participants.



Outstanding Volunteer Award: AstraZeneca

In 2021, AstraZeneca employees supported FCPS students by donating more than 13 bins full of school supplies during Stuff the Bus. A few months later, over 130 of their team members joined other community volunteers at Day of Action. AstraZeneca volunteers participated in 10 community projects, providing a total of 780 volunteer hours.

Advocating for ALICE 2022

In Frederick County today, 37% of households struggle to afford basic household necessities. The COVID-19 Impact Survey provides a snapshot of the impact of the pandemic on ALICE. Based on these and other compelling needs, UWFC has compiled this 2022 Advocacy Platform.

- Ensure continued access to the COVID-19 and flu vaccines as well as testing and access to future vaccines to reduce negative impacts and spread of disease.
 - Support the basic needs of all Frederick County residents.
 - Increase the supply and accessibility of quality child care for families.
 - Increase the availability to broadband access to remove barriers to online learning and telehealth for Frederick County residents and students.
 - Continue support for Volunteer Income Tax Assistance (VITA) in the state budget.
- *UWFC advocacy positions include, but are not limited to, those listed on this platform.*

TOCQUEVILLE SOCIETY



UNITED WAY
TOCQUEVILLE SOCIETY

Local champions deeply involved in the mission

The Tocqueville Society recognizes local philanthropic leaders and volunteer champions who have devoted time, talent, and annual contributions of \$10,000 or more to create long-lasting positive change.

George Delaplaine
Sharon Jacko
Marion P. Lee, Trust
Lisa Remsberg
Ryan Yu

Unity Campaign 2022

The Unity Campaign is a collaborative project between nonprofits, sponsors, and the greater Frederick community to support our most vulnerable neighbors.

The 2022 Unity Campaign raised over \$550,000 from 1,353 donors in support of 34 organizations working to support the health, education, and financial stability of ALICE households.



2022 Participating Nonprofits

Health, Education and Financial Stability Programs

Aavane
Advocates For Homeless Families
American Red Cross Western MD
Asian American Center of Frederick
Blessings in a Backpack
Boys & Girls Club of Frederick County
Care Net Pregnancy Center
Central Maryland YFC
Children of Incarcerated Parents Partnership
City Youth Matrix
Delaplaine Arts Center
Federated Charities
Frederick Rescue Mission
Friends for Neighborhood Progress
Girls on the Run of Mid & Western MD
Golden Care of Frederick
Housing Frederick
I Believe in Me, Inc.
Interfaith Housing Alliance
Justice Jobs of Maryland
L'Arche Frederick Maryland
Literacy Council of Frederick County
Parents Lead Program
Partners In Care
Platoon 22, Inc.
Second Chances Garage, Inc.
SOAR, Supporting Older Adults through Resources
Society of St. Vincent de Paul
Spanish Speaking Community of MD
The Arc of Frederick County
The Frederick Center, Inc
United Way of Frederick County
Woman to Woman Mentoring, Inc.
YMCA

Save the Date

Unity Campaign: March 8-19, 2023
UnityFrederick.com

Board of Directors

Lt. Col. Sharon D. Jacko*

Chair of the Board

USMC, Retired

Keith Harris*

Vice Chair of the Board

Advocacy Committee Chair

Frederick Health

Joy Schaefer

Immediate Past Chairman of the Board

Frederick County Government

Kendall Camuti, Jr.*

Board Secretary

Miles & Stockbridge, P.C.

Jim Racheff*

Board Treasurer

The PartVit Company

Mary Ellis*

Governance Committee Chair

Retired Non-Profit Executive

Katie Nash*

Community Impact Committee Chair

Energy Advocacy and Greater Good Maryland

Gordon Cooley

Retired Banking Executive

Shawn Dennison

Frederick County Health Department

Elizabeth DeRose

Frederick Community College

Dani Gurrie

Manning Media, Inc.

Martha Gurzick

Asbury Communities, Inc.

Adam Kreisher

M&T Bank

Eric Louérs-Phillips

Frederick County Public Schools

Robin McConaughy

Capco

Austin L. Pearre

Woodsboro Bank

Kathy Schultze

State Farm Insurance

Eric Struntz

Bank of America Merrill Lynch

*Executive Committee Member

We are grateful for the individuals, businesses, and organizations at the heart of making change happen in Frederick County.

Corporate Triple Crown

Outstanding Organizations who ran Workplace Campaigns, Gave Corporate Gifts (Direct Gifts, Sponsorships, and/or Gift Matching), and Volunteered.

AstraZeneca Pharmaceuticals
Ausherman Family Foundation
Bank of America
Frederick City Government
Frederick County Government
Costco Wholesale
The Cummins Foundation
Exelon Corporation
FCB Bank
First Energy-Potomac Edison
First United Bank & Trust
Frederick Mutual Insurance Company
Giant Eagle
Grace Davison
Linton Shafer Warfield & Garrett
M&T Bank
Morgan Keller Construction
PNC Bank
The Plamondon Companies
TBH-Thomas Bennett & Hunter, Inc.
Truist Bank
UPS
Wegmans Food Markets, Inc.

BRAVO! Sponsors

First Energy Foundation

Leadership Breakfast

PNC Bank

2021 Day of Action Sponsors

AstraZeneca
Thermo Fisher Scientific
Wegmans Food Markets, Inc.

2021 Stuff the Bus Sponsors

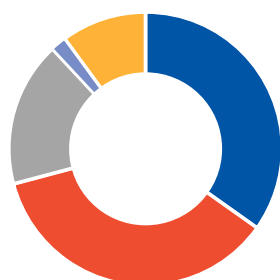
Linton Shafer Warfield & Garrett
Frederick National Laboratory for Cancer Research
M&T Bank

UNITY Campaign Incentive Fund Sponsors

Ausherman Family Foundation
Delaplaine Foundation, Inc.
Natelli Communities
Randall Charitable Trust

FINANCIALS

United Way of Frederick County turns every \$1 received in Workplace Campaign and donor support into **\$3.39 in direct community impact.**



INCOME

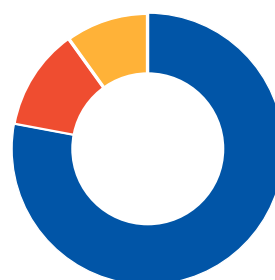
34.82% Campaign and Donor Support

36.05% Special Campaigns (Unity & Direct Response)

17.19% Grant Income

1.87% Special Events and Sponsorships

10.08% In-Kind Gifts



EXPENSES

77.94% Programs/Designations/Grants

12.13% Fundraising

9.93% Administration

LEADERS UNITED



Coming together to make significant positive change in Frederick County

LEADERS UNITED members recognize the importance of advancing initiatives like Pathways to Financial Stability and help do so through an annual contribution of \$1,000 or more.

Alma & Vincent Aaron
John Allemang
Lori Beaudoin
John Bohman
Scott & Karen Borgsmiller
Kathleen Brightman
Barbara Brookmeyer
Teresa Calzonetti
Jennifer Cerrito
Chaney Family
Foundation
Charles & Teresa Hoke
Endowment Fund
Charles Nicodemus
Family Fund
Mary Virginia Chwirut
James & Amy Clapp
Nicolas Clark
Lisa Coblenz
Gordon Cooley
Paul Dabisch
Rev.Dr. Barbara Kershner
Daniel & Rev. Kenneth
Daniel

Susan M. Davis
B.J & Krista Davisson
George Delaplaine
Thomas Dilling
Michael Ewing
Robert & Elizabeth Fisher
Garth & Deborah
Rosenberg Family Fund
Edmond Gregory
Richard Griffin
Gail Guyton
H.Deets and Jaunita
Warfield Donor-Advised
Fund
Arlene Harchut
Michalann Harthill
Roberta Havrilla
Stephen Heine
Michael Henningsen
Carmen Hernandez
Marilyn Horan
Sherry & James Hubbard
Dorothy Hutchinson
Sharon Jacko

Laura Jackson
Judith Johnson
Joseph D. Baker Fund
Wayne Kaiser
Sharon Kalbarczyk &
Sam Zigler
Kane Family Fund
Judith Kirkpatrick
Alice Kolb, Trust
Marion P. Lee, Trust
Michelle Mahan
Michael McLane
Ana Melendez
Kenneth Miller
Wendy Miller
Addie Null
Richard Ohnmacht
Kenneth Oldham
Mick O'Leary
Nelson W. Palmer
Austin & Lisa Pearre
Lori Perkins
James Plamondon
Peter Plamondon

James & Tracy Racheff
Jerry Rader
Ruth Randall & Ed Smith
James Reese
Jim & Yvonne Reinsch
Lisa Remsberg
Richard & Nancy Roblin
Leann Rock
Mary Salapa
Ruth Sayler
Kathleen Shields
Daryl Shifflet
William Steigelmann &
Linda DeLauder
Brian Stipelman
Jennifer Storm
Marilyn Veek
Eva Webb
Kathy Weishaar
Ryan Yu
Marc & Krista Zodet



United Way
of Frederick County

Non-Profit Org
U.S. Postage
PAID
Frederick, MD
Permit #613

UnitedWayFrederick.org

629 N. Market Street | Frederick, MD 21701 | ph. 301.663.4231

 @UnitedWayFrederick  @UnitedWayFrederick  @UnitedWayFred  youtube.com/UnitedWayofFrederick

HOW YOU CAN HELP

Give to United Way, and make your gift go further. Advocate with us, and move policies that strengthen our communities. Volunteer with us, and change a life for the better. Join a leadership group, and commit to building a better community through philanthropy.

GIVE

Every dollar matters. Your generosity funds work that makes positive, sustainable change possible.

ADVOCATE

Advocate with us, and move forward policies that strengthen our communities.

VOLUNTEER

Sharing your time is invaluable. Join the thousands of volunteers who use their talents to impact lives every day.

JOIN

Leadership Giving invests in our community.

- Emerging Leaders United
- Leaders United
- Tocqueville Society

