

*ACAM is committed to fostering and celebrating a culture of diversity and inclusion. The collective sum of individual differences, life experiences, knowledge, innovation, and talent that all employees, board members, and ministry leaders invest in their work represents a significant part of our organizational culture, reputation, and achievements. ACAM embraces each difference in age, race, ethnicity, disability, family or marital status, gender, language, national origin, political affiliation, religion, socio-economic status, veteran status, and other characteristics. ACAM also strives to cultivate a culture of equity. ACAM believes equity "is advanced through the implementation of policies, practices, attitudes, and cultural messages that prevent differential outcomes based on the differences among people. This requires a continuous re-evaluation of organizational norms, and a commitment to eliminating policies, practices, and systems that perpetuate inequity, so that all people are fully welcomed, valued, respected, and heard."*



ACAM was honored for the 9th consecutive year with the [GreatNonprofits Top-Rated Award](#). The award represents a high number of reviews written by volunteers, donors, and people served by nonprofits who have shared their stories of inspiration and appreciation. [Click here](#) to read some of the reviews submitted by those who have benefitted from ACAM partner services.



ACAM was recognized in 2020 for its commitment to transparency and was rewarded with a coveted [GuideStar Platinum Exchange Seal](#). The highest recognition GuideStar presents, this distinction is awarded to nonprofits who provide thorough information for their GuideStar profile, including photos, videos and documentation authenticating credibility of information provided.



ACAM completed its latest financial audit with an unqualified opinion. This is the 9th year in a row ACAM has earned this distinction. An unqualified opinion is an independent auditor's judgment that a company's financial statements are fairly and appropriately presented without any identified exceptions and in compliance with generally accepted accounting principles.

# Why ACAM Matters

Alliance of Community Assistance Ministries  
Impact Report  
Houston, TX  
Published September 2021

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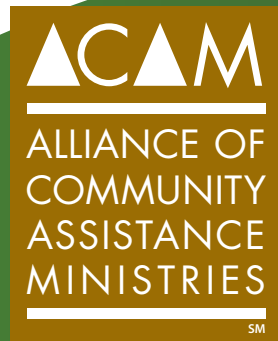
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ACAM (pronounced ā-kām) is an acronym for the Alliance of Community Assistance Ministries. ACAM is a nonprofit, faith-based management support organization (MSO), which is nationally recognized for serving community assistance ministries and organizations in the Greater Houston and surrounding communities. ACAM's purpose is to foster collaborative and community-wide solutions for thriving nonprofits that ensure every family can find a path to stability, health, and financial security.

Dear Stakeholders,

The Alliance of Community Assistance Ministries (ACAM) continues to rise to the challenges facing our regional assistance provider network and the more than 280,000 people in need they serve.

Even in the midst of obstacles stemming from the global health and economic crises, the ACAM Network proved to be nimble, resourceful, and unwaveringly diligent in meeting the immediate, basic human needs of community residents while helping families to create plans for resiliency to prevent future homelessness. Like other businesses, the ACAM Network responded to the pandemic by making dramatic shifts in how services were dispensed. Despite these challenges, the core business of the network grew, and service delivery was relatively uninterrupted.

Current research has uncovered staggering needs indicating that the pandemic continues to have a devastating effect and that the full extent of its impact is yet to be seen. These needs are evidence of the importance of ACAM.

- **Housing stability:** As many as 1.5 million Texas households owe more than \$3.4 billion in rent, conservatively meaning that as many as 4.2 million Texans are at risk of being displaced from their homes, including more than 1.2 million children.
- **Employment:** A year after the COVID-19 crisis began, our region's employment recovery rate is only 50%, with over 270,000 residents still searching for work.
- **At-risk young adults:** Making up 30% of the pandemic related job losses, more than 115,000 young adults (ages 16-24) in our region are neither working nor in school, with potential for this number to grow to affect 1 in 4 young adults.
- **Hunger relief:** An estimated 1 in 8 people in Greater Houston are likely to experience food insecurity in 2021 or 724,750 people including an estimated 300,000 children.

Continued action and resources are needed for ACAM's growing work to proactively address housing stability, rapid re-employment, hunger relief, increased opportunities for young adults exiting high school, and more.

While the ACAM Network has excelled at meeting the most immediate, basic human needs, we have also remained focused on impacting the long-term success of our community. The urgency to provide services and support systems that build current and post-pandemic resiliency in our clients has never been greater. With a goal of stabilizing the most vulnerable members of our community, the ACAM Network works to educate and empower clients to positively respond to future adversity so together we can make a full and resilient recovery.

ACAM's experience and innovation coupled with the expertise and resolve of our partners are critical to addressing the extraordinary needs faced by our community, and our region is blessed by the generosity and grit of faith-based human service organizations and our many partners who deeply care about our shared community.

We are grateful to our supporters, partners, board, and staff for their dedication to our work and for their belief in our vision of ensuring families have a path to stability, health, and wealth. Thank you for joining us to make a significant and lasting difference in the lives of those we serve.

Best personal regards,

Sharon J.L. Zachary  
CEO, ACAM

T. Greg Hambrick  
Chair, ACAM Board of Directors

*“ACAM and its partners are the unsung heroes of front-line response to the COVID-19 pandemic. They are deserving of praise and recognition for their unwavering commitment and compassion for helping people at their time of greatest need.”*

– Sarah Duckers, ACAM Board of Directors

**ACAM**  
Vision Statement

ACAM envisions an innovative, connected network that ensures every family can find a path to stability, health, and wealth.

**ACAM Mission Statement**

The ACAM Network advances collaboration to create community-wide solutions for thriving nonprofits, neighborhoods, and families.

**Why ACAM matters**

Nearly 9 of 10 people reported a negative impact from COVID-19 on their family and well-being. Seven out of 10 households reported that the COVID-19 pandemic had detrimentally impacted their wages and employment.

Since March 2020, ACAM has secured \$7.3 million to support approximately 12,775 people with various levels of housing stability assistance—rent assistance, eviction prevention, and homelessness prevention.

Poor families in Greater Houston have a food insecurity rate 4 percentage points higher than the national average.

During the pandemic, ACAM launched a hunger relief program centered on client dignity through food choice and provided more than 113,000 meals for families experiencing food insecurity.



# We are ACAM

## Who ACAM is

The **Alliance of Community Assisted Ministries**, better known as ACAM, is a nationally recognized, faith-based management support organization serving community assistance organizations.

The organizations ACAM serves, also known as the ACAM Network, are human service organizations who share common goals and choose to collaborate for the purpose of strengthening their impact and outreach in the communities we serve. These nonprofits offer many critical programs, but what they have in common is their provision of basic human services such as food, clothing, rental and utility assistance, and more, with the ultimate goal of helping people achieve resiliency when faced with challenges that threaten family health and security.

ACAM's role is to provide services that advance the ability of community assistance organizations to reach as many people as possible with best-practice services that focus on long-term results.

## What ACAM does...

The key support ACAM offers to partners are collaborative opportunities, targeted educational programming, best practice models, and the ability to raise funds for community needs.

## What ACAM does not do...

- ACAM does not provide direct, basic human services for community residents, such as rental and utility assistance, distribution of food or clothing to clients, or assistance with employment.
- ACAM does not dictate what specific services partners provide or the operational requirements for fulfilling those services at the grassroots level.

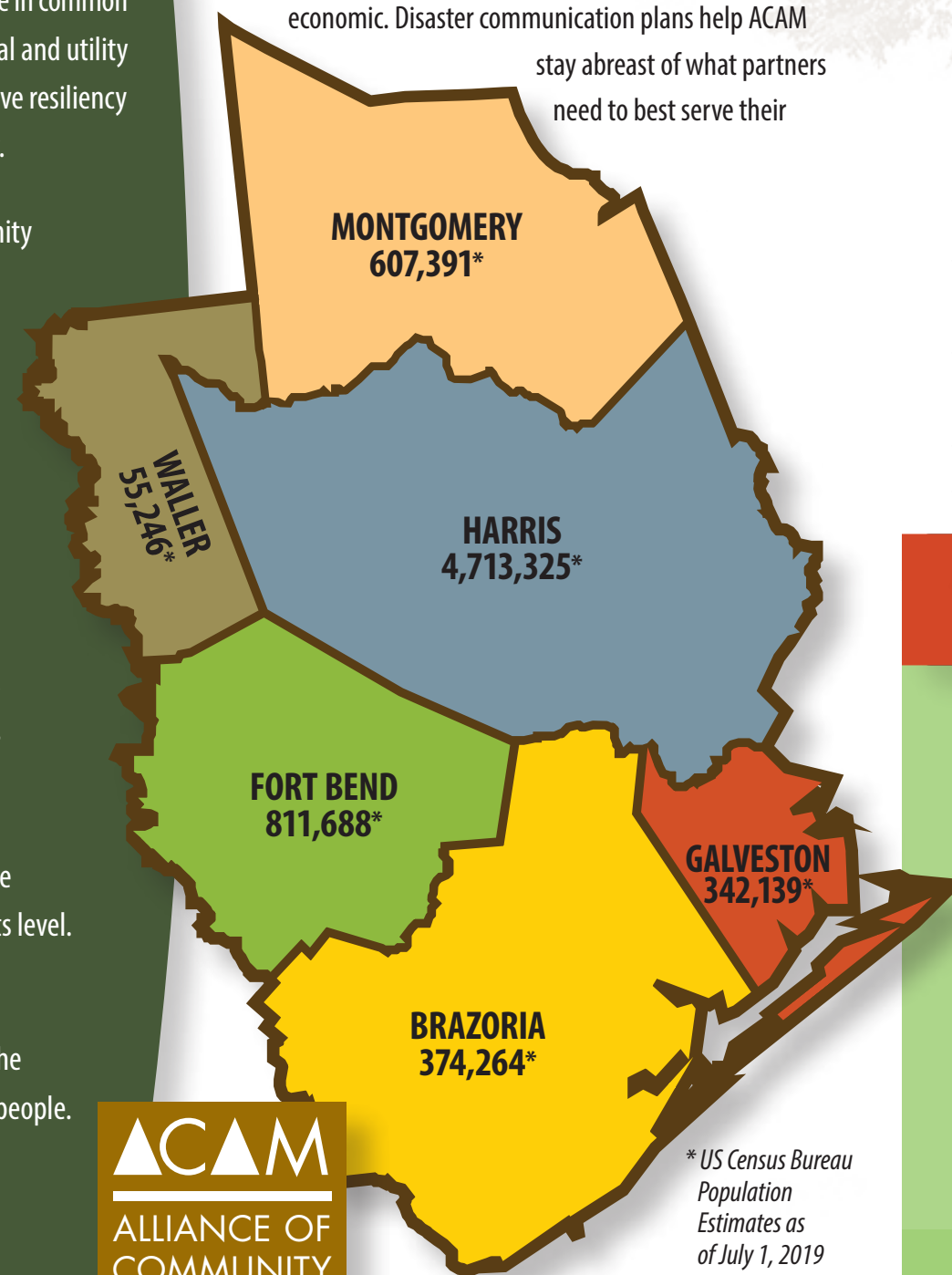
## Where ACAM serves

ACAM serves community assistance organizations in six counties in the Greater Houston and surrounding communities totaling **6,904,053** people. Counties served include Brazoria, Fort Bend, Galveston, Harris, Montgomery, and Waller.

## Collaborative opportunities

Most ACAM partner executive leaders say one of the greatest benefits of belonging to this network is the chance to collaborate with their ACAM peers. These leaders meet monthly to share best practices, problem-solve, and discuss community needs. ACAM jumps in to help by pursuing solutions that benefit the partnering nonprofits and the community.

ACAM is also there when disaster strikes, whether natural or economic. Disaster communication plans help ACAM stay abreast of what partners need to best serve their



communities. When a regional disaster is declared, such as a hurricane or a pandemic, ACAM takes the lead and seeks support for whatever the partners need most, allowing them to continue to work on the front lines of community support. The seeds of long-standing collaborative initiatives are often planted during times of crisis response.

When community needs call for the introduction or expansion of a program, these networks, communication structures, and trust relationships become the inner workings of successful collaborative programs. ACAM convenes partners for program development, implementation, and evaluation, and serves as the lead organization pursuing grants and reporting results.

## Educational opportunities

What makes ACAM's educational programming different is their focus on topics specific to community assistance organizations. Such offerings are difficult to find outside of ACAM and are rarely focused solely on topics of interest to community assistance organizations. Leadership training offers ACAM partners the ability to keep their skills strong while learning new ones. Including the cost of ACAM's education programming in most ACAM partner memberships opens the door for staff to participate in trainings that might otherwise be costly to obtain.

## THIS is ACAM

### Like a phoenix rising from the ashes

A year and a half ago, Rochelle needed help. She and her husband had separated, she had no job, and she was now the sole bread winner and caregiver for those of her seven children who were still living at home. Rochelle's head was spinning.

Thankfully, she soon found Humble Area Assistance Ministries (HAAM) where she met Patricia, whom she describes as "amazing and simply wonderful." Together, they developed a plan with services and action steps that helped Rochelle achieve her goals. Over the next several months, she received assistance to feed her family, pay her rent and utilities, get much needed glasses so she could perform well at work, find a job, get counseling support, and open a savings account so she would be prepared should she face similar challenges in the future. These multiple levels of support, ranging from basic needs to future planning, helped set Rochelle on a positive path as she transitioned to her new reality of being a single, working mother.

Then came the COVID-19 pandemic, and Rochelle lost her job. This time a stronger, more confident Rochelle was able to handle this unexpected bump in the road. She knew what to do, and she had savings to fall back on, so she was able to provide for her family without outside support. Rochelle began a new job several months later and recently purchased a vehicle for family transportation. Rochelle's story illustrates the life-changing impact ACAM partners can have on families experiencing unexpected changes. And Rochelle says she never felt like she was accepting handouts; she never felt dehumanized or humiliated for needing help. Now Rochelle is giving back to her community by serving on ACAM's Lived Experience Council. To read more about this group's impact, please see page 12.

#rochellefoundherstrength #familyresiliency #acammatters

## ACAM partner services

- Financial Assistance for Housing & Utilities
- Food Programs
- Clothing & Household Items
- Transportation
- Employment
- Counseling & Coaching
- Education & Training for all ages
- Benefits Access & Application Assistance
- Medical Services
- Social Work Services

*"Working in conjunction with ACAM spreads goodness to all areas served by ACAM partners, which is more than any one organization serving a specific area can do on their own. Working with ACAM makes us more effective in our respective communities."*

– **Suzy Domingo**,  
Executive Director  
Interfaith Caring Ministries



# The ACAM story

A healthy, flourishing tree is one of nature's most beautiful and life-giving wonders. Well-nourished trees help purify the air, act as sound barriers, and manufacture oxygen. They provide cooling shade in the summer and wind reduction in the winter. These amazing outcomes rely on a complex balance of elements necessary to keep trees and forests alive and thriving. Likewise, when community assistance ministries and organizations have the right balance of service-sustaining elements, they provide multiple benefits to vulnerable families: housing stability, food security, and a pathway to economic mobility and family resiliency. And like a lush forest, ACAM partners work together for the benefit of not just their own organizations but for the entire network.

## The stabilizing effect of a strong infrastructure

Just as a tree's trunk and roots help stabilize the tree to withstand high winds and inclement weather, a strong infrastructure gives community assistance organizations strength to withstand escalating and changing needs that community residents face as they strive to keep themselves and their families safely housed and fed. ACAM helps nonprofits strategically build and strengthen the organizational infrastructure needed to keep providing critical community services.

## A branch on a mission

Another compelling similarity between a tree and ACAM is the way both nimbly shift to keep pace with changes in their environment. Possibly the most important mission of a branch is to grow in whatever direction necessary to ensure the tree's leaves get enough sunlight and warmth to produce food to feed the tree and keep it healthy. And that includes the branch growing in sometimes unexpected directions. Similarly, with input from ACAM partner leaders, ACAM adaptably responds to ensure community assistance partners have what they need, when they need it, to keep pace with the shifting needs of their communities. This is critical for day-to-day operations, as well as when responding to significant events, such as a pandemic or a declared disaster.

## Collaboration, education, funding

Three focus areas form the foundation for ACAM partner services: collaboration, staff education, and development. Like a branch growing in the direction that is most advantageous for the tree's sustainability, ACAM leans toward the areas of greatest importance to its partners.

## Collaboration

Identifying and facilitating collaborative opportunities is the cornerstone of ACAM partner services. By working together with ACAM and each other, ACAM partners have greater resources from which to develop effective programs and better understand region-wide needs and impacts. As ACAM convenes partners and encourages them to share best practices, problem solve, and identify community needs, ACAM partners provide the perspective that directs the network's collaborative focus. In addition, ACAM advocates for its partners with civic and business leaders to create mutually beneficial agreements that advance the ACAM partner's ability to serve as many people as possible with as few barriers as possible.

## Staff education opportunities

ACAM's education programs consistently focus on the needs of community assistance organizations. Leaders and staff at all levels have multiple opportunities to sharpen skills and learn new ones. Training content stems from needs identified by ACAM partner executive leaders and from the network's commitment to the continuous improvement of its collaborative programs.

## Organizational development

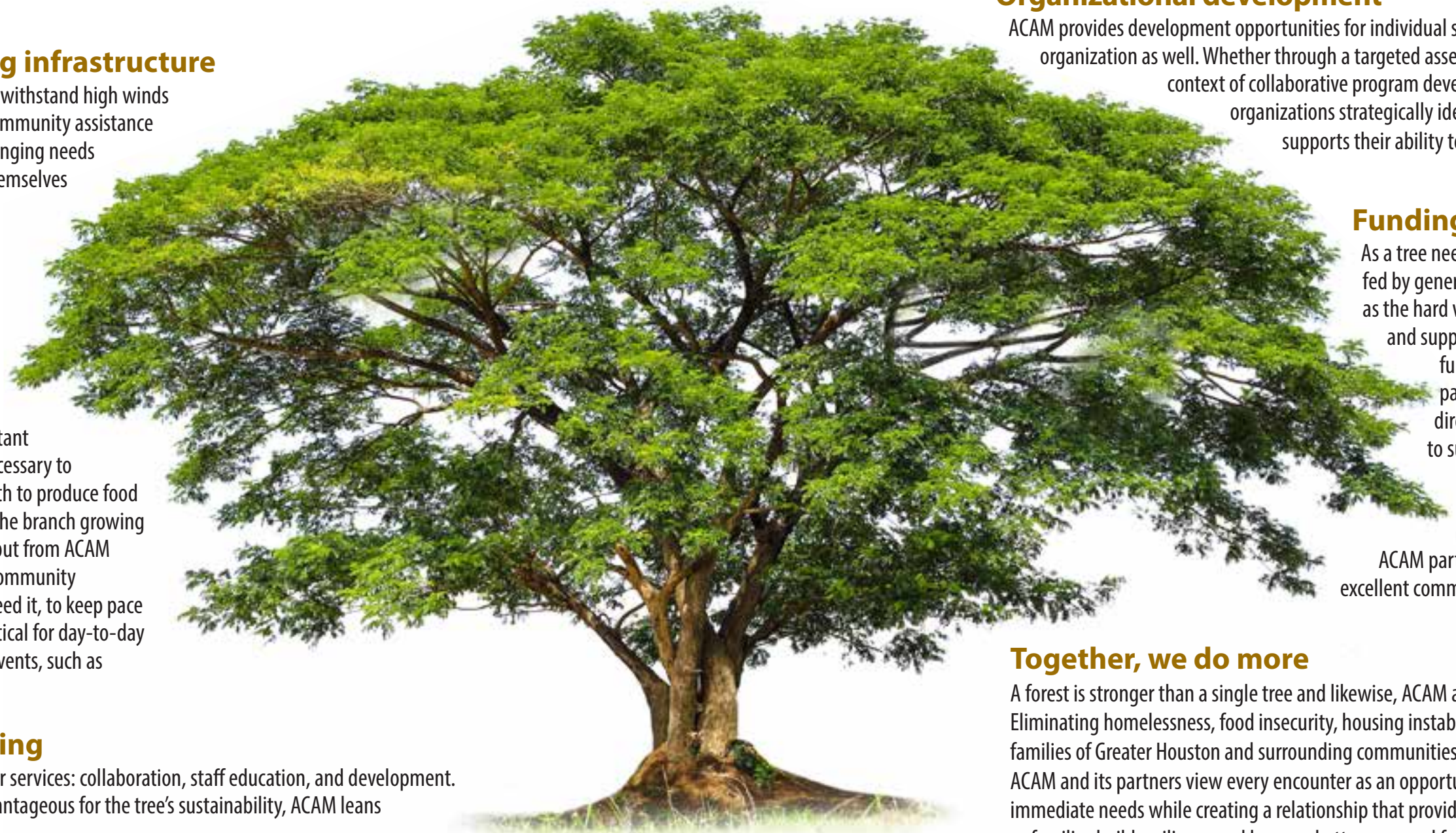
ACAM provides development opportunities for individual staff members, teams and the entire organization as well. Whether through a targeted assessment and development process or in the context of collaborative program development and implementation, ACAM helps organizations strategically identify areas to improve and grow and supports their ability to do so.

## Funding & human resources

As a tree needs water and nutrients, ACAM partners are fed by generous resources from our community, as well as the hard work of ACAM staff, partner leaders, board, and supporters. On behalf of the network, ACAM seeks funding to support collaborative programs and partner-identified needs. Since 2004, ACAM has directly distributed \$11.6 million to ACAM partners to support ACAM community assistance organization needs. ACAM also provides hands-on support at the nonprofit level and handles administration and reporting of funding received, which frees ACAM partners to focus on continuous provision of excellent community services.

## Together, we do more

A forest is stronger than a single tree and likewise, ACAM and its partners are stronger together. Eliminating homelessness, food insecurity, housing instability, and related challenges for individuals and families of Greater Houston and surrounding communities is the shared goal of all ACAM Network partners. ACAM and its partners view every encounter as an opportunity to satisfy individuals' or families' immediate needs while creating a relationship that provides support, encouragement, and assistance as families build resilience and become better prepared for future challenges. Working together as a collaborative, ACAM partners have and will continue to have significant impact for hundreds of thousands of people both now and for many years to come.



*Together, we do more.*

# Why ACAM partners matter

## The ACAM Network

The ACAM Network is a group of community assistance organizations who share common interests and goals and choose to collaborate with one another for the purpose of strengthening their impact and outreach in the communities they serve. ACAM provides services to its partners that support the areas of greatest collective need.

ACAM supports 53 partners, some of which are faith-based, with locations spanning a geography that includes 322 zip codes across approximately 4,100 square miles of Greater Houston and surrounding communities.

ACAM provides a variety of services and partnership levels so each community assistance organization is matched with the ACAM partnership level and benefits best suited to its needs.

## Core Partnership

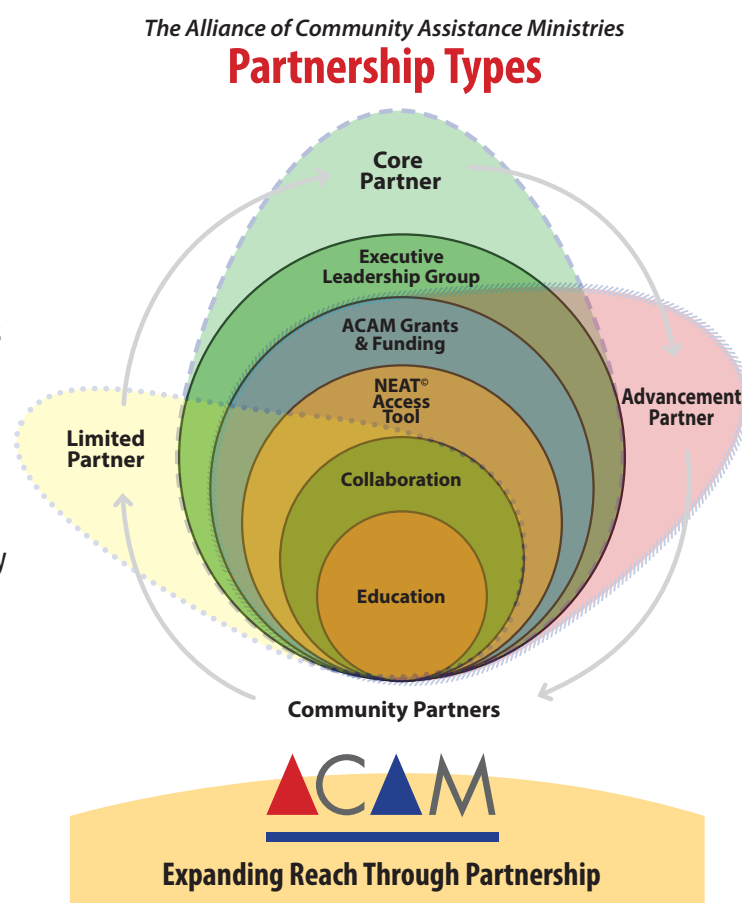
ACAM's Core Partners have access to all services provided by ACAM. The ACAM Core Partner Executive Leaders Group provides ACAM with information and feedback that significantly influences ACAM's focus. Core partners benefit from ACAM's proprietary Nine Elements Assessment Tool (NEAT<sup>®</sup>) whose results inform an organizational development plan with specific action steps. ACAM Core Partners are organizations with established track records of sustainability and a commitment to growth.

## Advancement Partnership

The Advancement Partnership is for community assistance organizations interested in strengthening their infrastructure to move them toward greater sustainability and increased outreach and impact. Advancement Partners have access to a modified version of the NEAT assessment tool, educational programming, networking events, individualized consulting, and collaborative opportunities for support as the organization embarks upon the next phase of their journey.

## Limited Partnership

ACAM's limited partnership gives community assistance organizations access to ACAM's educational programming as well as networking events and collaborative opportunities throughout the year.



## Community Partnership

ACAM is deeply networked with organizations throughout our region who focus on providing basic human services related to rent and utility assistance, food, clothing, employment, education, and more. There are many community organizations and businesses whose work aligns with and complements the work of community assistance organizations. ACAM takes the lead in cultivating relationships with these groups, identifying opportunities for an exchange of ideas, services, or funding with mutual benefit for both. Community partners are vital to ACAM's ability to scale services to keep pace with escalating community need.

## Nine Elements Assessment Tool<sup>®</sup> (NEAT)

Specifically developed by ACAM for community assistance organizations, the Nine Elements Assessment Tool<sup>®</sup> (NEAT) provides a measure of a nonprofit's core competencies from which a goal-oriented organizational development plan can be formed. Once plans are completed, partners are eligible to apply for a grant through ACAM to support implementation of one or more components of their plan.

The NEAT assessment tool is also available to organizations who are not members of the ACAM Network. For more information on NEAT access for your organization or grantee, email [info@ACAMWeb.org](mailto:info@ACAMWeb.org) or call (713) 640-5192.



## ACAM Partnership Benefits

BENEFIT	PARTNER*
Representation on <b>ACAM's Partner Executive Leadership Group</b> providing input that significantly influences projects ACAM chooses to pursue	▲
Eligibility to <b>apply for funding</b> available through ACAM's pursuit of grants and other funding resources	▲ ▲
Eligibility to <b>receive goods and services</b> donated to ACAM	▲
Access to a proprietary <b>Nine Elements Assessment Tool<sup>®</sup></b> developed by ACAM that identifies community assistance organization infrastructure strengths and opportunities for improvement from which an organizational development plan is created that focuses on strengthening infrastructure and positioning the organization for future growth and sustainability	▲ ▲
<b>Collaborative and networking opportunities</b> with ACAM partners including sharing of best practices, problem-solving and peer-to-peer support	▲ ▲ ▲

- ▲ CORE PARTNERS (14)
- ▲ ADVANCEMENT PARTNERS (3)
- ▲ LIMITED PARTNERS (7)

\* COMMUNITY PARTNERS (29) - Each community partnership is determined by the specific focus of the organization or business

## ACAM Partner opportunities for influence

ACAM partners have multiple opportunities to influence ACAM strategy, programs, and services. ACAM Core partners comprise the ACAM Executive Leadership Group. Two ACAM executive leaders serve on the ACAM board of directors. And ACAM partner leadership and staff are members of all six ACAM Councils, which also include representation from:

**The Lived Experience Council** is comprised of ACAM partner clients who have experienced homelessness and/or the risk of homelessness. Lived Experience Council members provide ACAM with input and recommendations from a first-hand perspective for improvements to program design, implementation, and evaluation.

**The Development Council** ensures that ACAM has the resources to accomplish its mission.

**The Programming Council** addresses current and future programming for ACAM partners.

**The System Optimization Council** manages program evaluation and takes the lead on envisioning and creating state of the art data collection systems that help to maximize community impact.

**The Recruitment, Retention & Compliance Council** serves as an advisory and working group that leads the review and development of current and potential ACAM partners.

**The Board Development Council** oversees the development of a high-performing board of directors.

**Homelessness Prevention & Intervention and/or Continuous Quality Improvement (CQI) Cohort** ensures continuous quality improvement for homelessness prevention peer review of case-managed family records.

## Why ACAM Partners Matter

- ACAM expanded its Housing Stability program in response to housing needs due to the COVID-19 pandemic by introducing eviction prevention to its service continuum resulting in deployment of \$7.3 million to support approximately 13,650 people through three structured levels of assistance.
- After the eviction ban ends, ACAM anticipates an unparalleled eviction crisis that could force thousands into homelessness, including many children.

"ACAM's symbiotic relationship with its partners is its most powerful tool for meeting community need. ACAM and ACAM partners have mastered the art of collaboration and the real winners are the people who benefit from support provided through ACAM partners. ACAM is a textbook example of the positive impact that comes from working together for the collective good."

- Alan Watkins  
ACAM Board of Directors

# Why homelessness prevention matters

## Homelessness prevention focus

When a family is evicted and/or becomes homeless, their entire world abruptly turns upside down. The stress of dealing with consequences of being evicted or losing a home to foreclosure can significantly influence the physical and mental health of those involved. Children may have to change schools, access to transportation to and from work may be jeopardized, and some landlords are not willing to accept renters with poor credit scores, which are impacted by eviction or foreclosure.

Preventing homelessness and intervening at critical junctures to help families avoid eviction has been a core focus for ACAM and its partners for more than a decade. Working with its partners, ACAM has developed several homelessness prevention programs that begin with addressing a family's immediate needs, such as bringing bills current to avoid eviction or utility cut-off, and follow with helping families put necessary elements in place to avoid a repeat of the same situation in the future.

Every year, more than 34,000 families seek help through ACAM partner organizations and receive \$4.2 million in rental assistance and homelessness prevention support. ACAM has helped partners expand and enhance this work through collaboration and training. Since 2009, ACAM has successfully managed 13 homelessness prevention contracts worth nearly \$7 million, serving 2,202 people (94% stably housed at program exit). ACAM and its partners are making a difference, one family encounter at a time.

## Collaborating for an effective response

For more than a decade the collaborative efforts of the ACAM network has produced many effective paths for families to build a safety net, avoid the threat of homelessness, and focus on economic mobility. Taking lessons learned from individual ACAM partner homelessness prevention and intervention programs, ACAM facilitated development of a housing stability service continuum that helps families in the short and long term.

In March 2020, ACAM moved quickly and expanded its response even further to help those experiencing COVID-19 pandemic-related financial loss.

In collaboration with the Houston Apartment Association, JPMorgan Chase, federal agencies, and many others, ACAM launched a new Housing Stability Plan which has secured \$7.3 million to support approximately 12,775 people with rent assistance, eviction prevention, and homelessness prevention.

## Hope through family resiliency

Helping families develop and implement measures that makes them stronger and better prepared should they encounter similar future challenges is key to preventing future homelessness. Case management, needs assessments, coaching and development of goal-oriented plans are examples of services provided by ACAM partners to help families become more knowledgeable, prepared, and resilient when facing challenges. There is evidence that homelessness prevention and family resiliency efforts are moving the needle in the right direction. Since 2011, there has been a 53% decrease in overall homelessness in Greater Houston and surrounding communities, with 19,000 people having been placed in permanent supportive housing.

## Why homelessness prevention matters

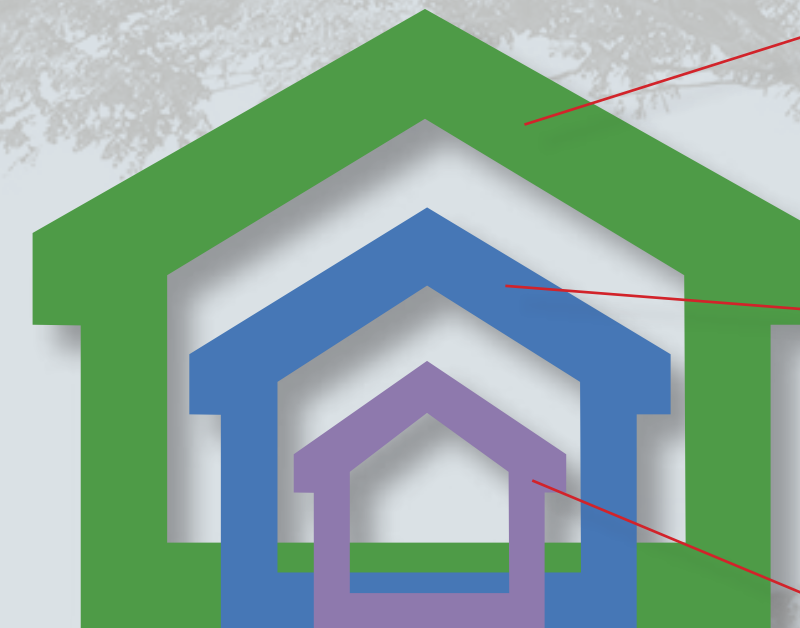
- Houston now has nearly half a million people living below the poverty line. The poverty rate rose from 13% in 1980 to 20% in 2018.
- 99% of ACAM Network clients are considered low income, with 75% of the group categorized as extremely low income.
- Due to the strained financial situation resulting from the COVID-19 pandemic, many renters are relying upon alternative funding resources to pay rent. Examples include depleting savings and emergency funds, using credit cards, borrowing from friends and family, and taking out payday loans.
- The risk of eviction for many low-income families will linger well beyond the conclusion of the COVID-19 pandemic as they try to remain current with their rent while trying to reduce their unpaid back rent debt.
- After the eviction ban ends, ACAM anticipates an unparalleled eviction crisis that could force thousands into homelessness, including many children.

- ACAM expanded its Housing Stability program in response to housing needs due to the COVID-19 pandemic by introducing eviction prevention to its service continuum, resulting in deployment of \$7.3 million to support approximately 12,775 people through three structured levels of assistance.

*“The timeline of economic recovery is typically difficult to predict. The current recovery is much more complex and will likely be prolonged because of the pandemic. As a strong and proven alliance, ACAM and ACAM partners continue to be good stewards of existing resources while seeking new sources of support to help those in need.”*

– **Greg Hambrick**, Chair  
ACAM Board Member

## Housing Stability Assistance Levels



### RENT ASSISTANCE

10,839 PEOPLE / \$3,796,639

- For families with a variety of risk factors and income levels
- **Goal:** Help with current rent
- **Rent assistance:** 1 month
- **Engagement:** Client assessment

### EVICTION PREVENTION

1,200 PEOPLE / \$665,000

- For medium-risk, low-income families
- **Goal:** Prevent eviction and provide client a clean slate
- **Rent assistance:** 1 month, arrears, fees
- **Engagement:** Short-term casework

### HOMELESSNESS PREVENTION

659 PEOPLE / \$2,822,584

- For highest-risk, lowest-income families
- **Goal:** Long-term housing stability
- **Rent assistance:** 3+ months, arrears, fees
- **Engagement:** Long-term casework

**THIS is** 

## Her dream became her reality

Elsa, a Venezuelan native, came to the United States in 2018. Life in the US was challenging for Elsa and her children, leading her in 2019 to apply for assistance from Katy Christian Ministries' (KCM). She and her family received assistance through KCM's food pantry, school supplies program and Christmas presents through KCM's Santa's Sleigh program. Elsa's caseworker introduced her to ACAM's *Family Independence through Resiliency and Self-Sufficiency Tools* (Resiliency FIRST) program. As a part of the FIRST curriculum, Elsa created a plan with defined goals. Two of those goals were to get a better job and to start saving to buy a home. Laser-focused on improving her family stability, Elsa worked hard and soon after being promoted to a managerial position at work, she applied and received approval for a home loan. Now a proud homeowner, Elsa and her children are proof positive that hard work and setting goals is an excellent recipe for success. And Elsa is appreciative of the help KCM provided her that put power behind her goals and helped her overcome obstacles.

#pursueyourdream #familyresiliency #acammatters

Elsa



*Together, we do more.*

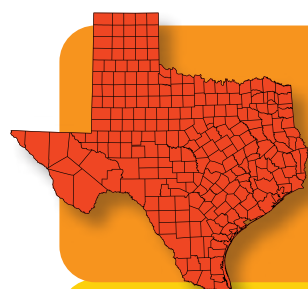
# Why food, clothing, & healthcare matter

## Food, clothing, & healthcare matters

Food, clothing, and healthcare are basic human needs necessary for sustaining life. Limited access to one or more becomes a systemic issue that can spawn a host of health and psychological issues.

## Food insecurity knows no boundaries

We live in the world's greatest food-producing nation yet children and adults in every county in America face poverty and hunger every day. In *The Impact of the Coronavirus on Food Insecurity in 2020*, Texas ranked 9th on the list for states with the highest rates of projected food insecurities in the general population and 8th for projected child food insecurity.



### The Impact of the Coronavirus on Food Insecurity in 2020 (Nationally)

**9th** Texas rank for highest rate of projected food insecurities

**8th** Texas rank for projected child food insecurity

The current economic crisis resulting from the COVID-19 pandemic is exacerbating the need to provide quality, nutritious food to local residents.

ACAM partners provide 16 food programs including food pantries, Meals on Wheels, sandwich lunch programs, and more. In 2018, ACAM partner Society of St. Vincent de Paul alone distributed over \$6 million of food assistance to residents of the Galveston-Houston area.

## The impact of the lack of access to clothing

Though what we wear does not define our value as a human beings, science has proven that clothes affect our behavior, attitudes, personality, mood, confidence, and the way we interact with others.

Yet having clean clothing for the weather and situation is not a given for families facing poverty. ACAM partners provide 15 types of

programs that cover clothing needs for school, work, and every day, including seasonal items like winter coats and swimsuits.

## Healthcare

The high cost of healthcare, inadequate or no insurance coverage, and lack of culturally competent care are some of the many barriers adding stress to the lives of those already struggling to meet basic human needs. Access to healthcare is a significant indicator of overall quality of life. Barriers to healthcare access can lead to unmet health needs, delays in receiving appropriate care, lack of preventive services, and preventable hospitalizations, as well as financial burdens.

ACAM partners offer 19 types of healthcare assistance programs. In addition to helping people explore benefit eligibility and apply for benefits, ACAM partners provide onsite and mobile clinics, access to prescription drug payment assistance, transportation services, and more to help people access the health services they need.

*ACAM partners have the privilege and challenge of helping people through times of great vulnerability.*

## Why providing food matters

- 84% of households report buying the cheapest food — instead of healthy food — in order to provide enough to eat.
- 25% of children in households at risk of hunger may be forced to rely exclusively on hunger relief charities to make ends meet.
- 63% of senior households are forced to choose between medical care and food.

Source: FeedingAmerica.com

## THIS is ACAM

### Boots to Work

After being out of work for some time, two men walked into the Emergency Aid Coalition (EAC) Clothing Center looking for boots required for the new jobs they were starting the next day. When the men learned that the clothing center did not have work boots, they realized they only had two options: 1) buy new boots at full price with money they had earmarked for their families' food and rent or 2) decline the new employment opportunity and feed their families.

Having to decide between basic needs and starting a new job was not acceptable to EAC Executive Director Jean West Evans, who began seeking a better solution. Now the EAC Clothing Center has a Boots to Work program where people who need special footwear for work can receive a voucher to purchase new boots at a discounted price from a local retailer. For those who meet program qualifications, the voucher not only makes attaining necessary items for work possible, it also gives the individual the freedom to purchase a boot style and color of their choosing based on function and comfort.

**#walkamileinmyboots #familyresiliency #acammatters**



*"Collaboration fostered through ACAM helps us leverage our collective knowledge to benefit our clients. Regardless of where we are located or what services our ministry provides, we are all neighbors helping neighbors get through rough times while laying the foundation for our clients to thrive on the other side of their crisis. Neighbors helping neighbors refers to our clients as well as ACAM and ACAM partner leadership. We help each other so we can better help other people."*

– Allison Booker-Brooks,  
Chief Programs Officer  
Northwest Assistance Ministries (NAM)



*Together, we do more.*

## Beyond their immediate crisis

Taneshia, Lola and Ron, and Carlos are examples of the difference it makes when clients continue to work with ACAM partners beyond their initial crisis. All three participated in two programs developed and funded by ACAM based on feedback from ACAM partners – [Financial Capability Collaborative \(FCC\)](#) and [Resiliency FIRST](#). FCC helps families develop personalized financial goals, reduce debt, and remove overall barriers keeping them from achieving financial stability. The FIRST program helps clients set and achieve goals that will help them grow more stable and become better able to weather future challenges. While clients work on these goals, they are also attending individual and group coaching aimed at helping them increase their confidence, motivation, and persistence.

## She learned to be her own hero

The third oldest of nine children, Taneshia was forced to grow up way too fast. Having a mother struggling with addiction and an absent father forced 9-year-old Taneshia to care for herself and her siblings. Taneshia was moved from one relative's home to another, and by the time she was formally adopted, Taneshia's spirit was broken. She was overwhelmed with depression, anger, disappointment, and frustration which resulted in an attempted suicide at ten years of age.

Taneshia recovered from this low point and finished high school. However, she didn't have the resources to attend college full time, so she took what classes she could while working random jobs. By the time she was 23, she had accumulated \$23,000 in student loans and an eviction notice. That's when Taneshia reached out to the Society of St. Vincent de Paul for rental assistance. Eva, Taneshia's Resiliency Coach, visited Taneshia at her apartment and was quickly drawn in by Taneshia's optimism, faith, and willingness to uplift others. Eva arranged for Taneshia to receive rental assistance and other basic services. The two kept in touch and at Eva's suggestion, Taneshia joined [ACAM's Resiliency FIRST](#). With ACAM's emphasis on client self-agency, for the first time in her life, Taneshia felt special. She learned to open up and trust others. And the best part is she stopped looking for a hero and learned to become her own.

Many great things emerged from Eva and Taneshia's continuing relationship. Eva helped Taneshia access a tuition waiver to any Texas state-funded university (available to adults who had been adopted) and other support programs and, before she knew it, Taneshia had a laptop, printer, car, and driver's license. Taneshia is now in her second semester of college and is tackling life with optimism and hope. What started with a request for rental assistance became an ongoing trust relationship and an individualized service path with encouragement and support along the way. Every day, staff at community assistance organizations build relationships and offer tailored support to people like Taneshia who are pursuing fulfillment of their dreams.

**#beyourownhero #familyresiliency #acammatters**



Taneshia & Eva

## The ACAM Lived Experience Council

ACAM's continuous improvement model is enhanced by volunteer councils like the Lived Experience Council, whose membership is comprised of ACAM Alliance clients who have experienced assistance from ACAM Alliance partners. Lived Experience Council client members are those who have made respectable progress in moving from poverty to a more stable, financially secure future. The Lived Experience Council provides all ACAM leadership bodies with a first-hand perspective, informed input, and recommendations for improvements on program design, implementation, and evaluation of ACAM programs and services.



## One hurricane and a serious illness away from homelessness

Jenny and Steve had no idea they were one hurricane and a serious illness away from losing their home, their employment, and relocating to a Salvation Army shelter. Lost in their new world, they were grateful to connect with an ACAM partner, St. Vincent de Paul, who helped them sort through the chaos. A one-on-one assessment was the starting point for developing goals to help Jenny and Steve stay on track as they worked their way back to financial stability. Following their plan, Steve soon found work, and Jenny began training to obtain a commercial driver's license.

Jenny & Steve

But they were not out of the woods yet. Steve needed clothes for his new job, and Jenny had expenses related to her training that she was not able to cover. Because of local donations and ACAM's coordinated disaster recovery efforts, they received help at every juncture, including the emotional support needed to overcome discouragement. It wasn't long before Steve received a higher paying job, and Jenny was earning a commercial driver's license. Their story is a great example of the impact a community assistance organization can have with a family.

**#settinggoalsworks #familyresiliency #acammatters**



## Nothing but blue skies in the forecast

When it rains, it pours, and Carlos must have felt like he was experiencing a tsunami prior to approaching Katy Christian Ministries (KCM) for help. Carlos had recently been diagnosed with diabetes and complications from the disease made it difficult for him to work. Carlos' wife, Erika, was employed at a fast-food chain and became the sole breadwinner for the family, which included three always-hungry teenagers. Initially, KCM provided Carlos' family with food, school supplies, and Christmas gifts through its Santa's Sleigh program.

Carlos & Erika

Over time, Carlos gained control over his diabetes, but not before losing vision in one eye and having part of a foot amputated due to disease progression. By this time, Carlos' wife's work hours were cut in half due to the COVID-19 pandemic.

KCM provided some financial assistance until Carlos was able to return to work, and Carlos' caseworker identified the family as good candidates for the [Resiliency FIRST](#) program, which helps people pursue financial stability and become more resilient against future crises. ACAM's goal-planning framework set the stage for Carlos' success. With the goal of owning a catering business prominent in their Resiliency FIRST plan, Carlos and Erika were faithful to the program, attending and actively participating in group and individual sessions. Fast forward to their completion of the program, and they were not only running a catering business, they had also grown the business five times over. Business success continues and Carlos has his sights set on a food truck for the next leg of his culinary career. There is nothing but blue skies forecasted for Carlos and his family as they continue to set and achieve their goals.

**#nothingcanstopthemnow #familyresiliency #acammatters**





# Why employment & education matter

## Breaking the cycle of poverty through employment

Unemployment lies at the core of poverty. Living wage work is a critical asset needed to break the poverty cycle. Most people who approach ACAM partners for employment assistance are experiencing multiple barriers that challenge their ability to obtain and sustain employment. ACAM knows that to help people toward employment success and stability, people must be met where they are and progress built from there. One person may need specific skills training, and another may have the needed job skills yet does not have reliable transportation to and from work. Lack of affordable childcare makes it difficult for some to commit to a job, while others cannot afford clothing and footwear required for employment. And for some, counseling services provide the gentle nudge they need towards greater confidence and empowerment and help them excel at job retention skills. Coaching and counseling also accomplishes the important job of changing someone's mindset about their future, helping them believe they can earn a steady income and chart a path to future resiliency.

## Poverty's hold on children

Poverty has a multitude of adverse effects, especially for young children. Chronic stress associated with living in poverty has been shown to affect children's concentration and memory which impacts their ability to learn. In addition, adults experiencing economic hardship often experience chronic stress, depression, and marital distress, which are linked to poor social and emotional outcomes for children and also impact learning.

For children in low-income families, the annual school dropout rate is 8.7%, whereas children from families with higher incomes have only a 2% annual dropout rate. These educational disadvantages advance the cycle of poverty and make it more difficult for low-income children to pursue the bright futures we all want for children. Early childhood development centers like those found at several ACAM partner locations provide educational, encouragement and activities to help children develop social-emotional skills. These help them bridge learning gaps, discover their special talents, and build their confidence and excitement about their future and what they can contribute to our world.

## ACAM REACH for employment service model

ACAM designed the REACH for Employment service model in 2018 with a goal of helping people find and sustain employment. ACAM collaborated with several partners to integrate the most effective parts of existing ACAM partner employment programs with industry best practices to create a model that has a sustainable, positive impact for clients.

The goal of the REACH model is to connect an individual with an ideal employer based on their respective skills and needs. Yet rarely is the process straightforward. The REACH model focuses on clustering, strengthening, and scaling services to enhance case management capabilities, expand job-readiness services, and leverage relationships to link individuals to work. Through REACH's personalized case management, each person can overcome their identified barriers to sustainable employment with the support they need to create and implement a successful path to employment. In addition, developing more interconnected, consistent services allows ACAM to better track each family's journey, which enhances ACAM's ability to evaluate the program's impact, and thus increase effectiveness.

In October 2020, three ACAM partners – Humble Area Assistance Ministries (HAAM), Katy Christian Ministries (KCM) and Wesley Community Center – deployed the REACH for Employment service model through the Harris County Back-to-Work program. In the first three months of the REACH program, two of the three program targets were exceeded.

- 155% of the program outreach goal by connecting with 2,325 people in the first three months against a target of 1,501.
- 204 people enrolled in the program against a target of 200.
- 1,512 units of employment services were provided.

*In addition, the program accomplished these outcomes:*

- 70 enrollees gained or improved employment within the first three months.
- 19 enrollees enrolled in training to achieve a specific workforce-related credential for the purpose of preparing them for better employment.

- 38% of newly employed enrollees received health benefits, and roughly 25% gained other benefits

Upon completion of the Back-to-Work pilot program, ACAM hopes to expand the REACH for Employment service model to more ACAM partners and other nonprofits outside of the ACAM network.

## Adult education opportunities through ACAM partners

### Fundamental Adult Education

- Adult Basic Education/Literacy Classes
- English Classes (ESL)
- High School Equivalency Course (GED)
- Computer Skills
- Documentation/I.D.s

### Healthy Families

- Budgeting Skills/Financial Management Training
- Health Nutrition and Cooking Classes
- Parenting Classes

### Employment Preparation & Skills Training

- Résumé Writing Assistance & Online Application Assistance
- Soft Skills Classes (interpersonal relations)
- Job Fairs & Hiring Events
- Employment Interviewing Skills Classes
- Employment Counseling/Coaching (assessment of qualifications, one-on-one job search, application assistance)
- Career Path Courses & Certificate Programs (e.g. CDL, phlebotomist, nursing, etc.)
- School/College Application & Tuition Assistance
- Job Search Center and Center Support Services

## THIS is ACAM

### From helplessness to hopefulness

Meet Zola. At 70 years of age, Zola was living with and supporting her 18-year-old granddaughter when she had to retire earlier than planned for health reasons. Though Zola's granddaughter was actively looking for work, their small household struggled to keep up with expenses. Zola often had to choose between paying rent or buying food. Stress exacerbated Zola's health problems, and a cloud of uncertainty hovered constantly, getting darker every day. Through a referral, Zola connected with the Humble Area Assistance Ministries (HAAM) and, for the first time since her retirement, Zola began to see there was hope. It made a world of difference to know someone cared about helping her and to understand the next steps for overcoming the obstacles in her life. Zola credits her HAAM caseworker with being her rock of support in this dark time. First, HAAM met Zola's basic needs, including intervening on Zola's behalf with her apartment manager, and provided rent assistance to stop the eviction process. Next, Zola created a 3-month plan with definitive goals and attainable action steps to help her work toward greater financial stability. As a part of Zola's plan, she relocated to a more affordable apartment and found a part-time job at a HAAM hiring event. The best part of Zola's story is the dramatic shift in her outlook. Zola believes things can change and is motivated to do what is necessary to overcome her challenges. ACAM's collaborative initiatives and training programs have helped strengthen HAAM's relationship-oriented practices and expand their wide array of service options. With HAAM and ACAM's help, Zola's feelings of helplessness have given way to a sense of hopefulness for the future.

**#helplessnessstohopefulness #familyresiliency #acammatters**

Zola



*"An invaluable aspect of our relationship with ACAM is the training and education made available to us. There are programs for every level of our organizations that help develop us individually as well as collectively as a team."*

– **Ann Schorno,**  
Executive Director, The Society of St. Vincent de Paul  
Archdiocese of Galveston-Houston



*Together, we do more.*

# Why case management matters

## Chief client advocate and head cheerleader

When an individual reaches an optimal level of wellness and functional capability, benefits abound for all. And this is what happens with successful case management and coaching. Most who seek assistance from a community assistance ministry arrive feeling vulnerable, stressed, and ready for help. Having a trained case management professional lead the person through an assessment and planning process gives the client a renewed sense of control over their current state and a plan with tangible milestones on which to focus as they work to move from their current crisis to financial strength and independence.

One of the greatest roles a case manager plays is *chief advocate and head cheerleader* for their clients. Case managers are always looking for new programs and services of benefit to their clients while providing encouragement along the way. ACAM case managers advocate for their clients to ensure they have access to assistance for their immediate needs with an eye on future programs and services that can help the person move from poverty to self-sufficiency.

## Building relationships

A case manager's ability to build a relationship and gain the trust of the client has a significant impact on client success. The client's ability to trust their case manager has a carry-over impact for how the client views and trusts other services made available to them. As clients strive for the goal of moving out of poverty, every encounter along the way is critical to their success.

## ACAM housing screening tool

An excellent example of how the ACAM network works together is the online housing screening tool created and funded by ACAM at the beginning of the COVID-19 pandemic. Due to the almost instantaneous economic downturn brought about by the pandemic, ACAM partners received a huge influx of requests from residents needing rental assistance. As a result, case managers and staff were struggling to keep up with demand. In partnership with Welnity, ACAM took the lead and developed a housing screening tool that helps identify ACAM partner

services for the client that best align with the information supplied through their online submission.

Here is how the process works. People needing assistance complete an online housing screening tool. Based on information provided by the client, the tool's algorithms generate the names of ACAM partners who are most likely to have programs and services that fit the client's needs. The tool sends the client's information to the ACAM partners who are the best match for the client's needs, and the work begins. The ACAM online housing screening tool saves significant time by automating the first steps of the screening process. Time saved by the housing screening tool helps case managers and staff reach more people with help.

## Community-based benefit enrollment assistance

In Harris County, approximately one million residents are uninsured or underinsured. Approximately 50% of uninsured children are eligible for Medicaid and Children's Health Insurance Programs (CHIP) but are not enrolled. Research indicates that individuals living in poverty are at greater risk for chronic health conditions. And for low-income families, untreated illness and excessive medical bills are significant triggers for homelessness.

Removing the barriers that keep people from applying for community-based benefits is key to helping community residents move toward financial stability. ACAM works with partners to pursue a solution that would help more benefits-eligible people apply for and receive public and community-based benefits. Successfully obtaining and maintaining health coverage and other benefits is critical

for economic recovery and family well-being. Community-based programming that increases access through outreach and one-on-one assistance with the application process ultimately supports our region's economic recovery and improve public health. The health benefits access program collaborative started with four ACAM partners, and can be accessed by any ACAM partnering organization. By working together, ACAM partners alleviated a key threat to health and well-being of families experiencing poverty in Greater Houston and the surrounding communities.

*In addition to the thousands of calls received by ACAM partners, ACAM itself received 270 service calls per hour from residents in need when the COVID-19 pandemic ensued in spring 2020.*

## Common case management services options

### Application assistance with:

- Supplemental Nutrition Assistance Program (SNAP)
- Temporary Assistance for Needy Families (TANF)
- Children's Health Insurance Programs (CHIP)
- County Medical Financial Assistance Programs
- Medicaid
- Medicare
- Medicare Savings Plan
- Social Security Income (SSI)
- Social Security Disability Income (SSDI)
- Child Care Subsidy
- Federal Emergency Management Agency (FEMA) Applications
- Texas Health & Human Services Programs
- Affordable Care Act Programs

### Miscellaneous

- Income Tax Preparation (VITA)
- Energy/Utility Assistance
- Voter Registration
- Military Veteran Programs
- Refugee Resettlement
- Immigration & Refugee Legal Assistance

This list represents the most common referral services needed by clients and does not include all services available to ACAM Alliance partner case managers. Services offered vary by ACAM partner location.

## Why case management matters

- Last year ACAM partners provided approximately 9.5 million units of service to more than 280,000 individuals in 130,000 households.
- During the first year of the health benefits access program, case managers facilitated completing 17,595 benefit applications online. Benefits received impacted 13,755 people in 8,838 households across Greater Houston and surrounding communities.
- 78% of applications completed through ACAM's health benefits access program were approved.

**THIS is** 

## Breaking the pandemic tailspin

Like so many in 2020, Matthew found himself in a pandemic tailspin. Before the COVID-19 pandemic hit, Matthew was making ends meet by using his personal car to drive for a delivery service. He was already behind in paying bills, especially his car payment – so much so that Matthew stopped working for the delivery service in fear that his car might be repossessed while he was making a delivery. Working or not, Matthew could not meet his monthly financial obligations and was experiencing all the consequences that come with falling behind on bills. Thankfully, Matthew reached out to Wesley Community Center and was helped through ACAM's REACH for Employment program and Wesley's wide array of wraparound services. Matthew credits the staff of Wesley and the ACAM program with 'lifting a huge weight off of [his] shoulders' because he was able to catch up on his car payments. Matthew was also grateful for help with regaining his confidence, which he says led him to begin to "look for better jobs to ultimately reach his employment goals of securing a long-term career."

*Matthew*



**#backontrack #acammatters**

*"People's needs are never one-dimensional. Our case managers develop relationships with clients and help them develop plans that address the full spectrum of challenges they face. We have the privilege of providing resources and guidance that help people get back on their feet as well as help them develop a safety net to ensure their family is prepared for the next bump in the road."*

– **Amy Corron,**  
President & CEO  
Wesley Community Center

*Together, we do more.*

# Why innovation matters

## Responsive in crisis

The COVID-19 pandemic has required all of us to be both adaptive and creative, and ACAM is no exception. Instead of traditional capacity-building projects, ACAM accomplished its priority of organizational development by helping ACAM partners serve more people safely and effectively in the face of the COVID-19 pandemic.

ACAM asked its partners to complete a COVID-19 needs assessment, and the results informed ACAM's fundraising strategy, allowing ACAM to quickly administer grants received for the most urgent needs of ACAM partners. Additionally, ACAM provided funding to several nonprofits outside the ACAM network, which helped expand their housing stability programs and led some to participate with ACAM in other ways as well.

## Agility creates impact

ACAM has taken a lead role in responding to the dual health and economic crisis precipitated by the COVID-19 pandemic. The first wave of crisis response funds was received from the Houston Apartment Association Renter Assistance Fund and Compassionate Houston. The first wave of crisis response support was received from the Houston Apartment Association--who rallied their property owners and vendors--and Compassionate Houston. Even before government funds were able to be dispersed, these early donations helped ACAM serve 300 people with much-needed rental assistance.

ACAM also was awarded a \$750,000 grant from JPMorgan Chase and a \$200,000 grant from the Powell Foundation to provide housing stability services in Houston and Harris County. These two generous donations were combined to establish the ACAM Crisis Response Eviction Prevention Program (REP).

## Eviction Prevention

Not only did the financial crisis emerging from the COVID-19 pandemic make it impossible for many people to stay current on their rent, it also created logistical problems that made it difficult for people to qualify for the assistance they so desperately needed.

- Most government-funded programs we all operate require an eviction notice. The eviction moratorium halted the issuance of eviction notices which prohibited use of some government-funded programs.

- ACAM partners regularly encounter clients who owe colossal amounts of back rent, some as much as three to six months. Many of the privately funded, more flexible rental assistance programs ACAM partners operate do not have enough funding to cover more than one month of back rent per family.

ACAM's COVID-19 Response Eviction Prevention Program (REP), was created to fill this gap. The program aims to prevent evictions and to reduce the risk of family homelessness through landlord negotiations for clients with large delinquencies. In the first six months of the Eviction Protection program, ACAM provided eviction prevention for 338 individuals (122 households). As many as 215,000 Greater Houston and surrounding community households could face eviction

when the federal eviction moratorium expires, making eviction prevention vital.

## Hunger Relief

ACAM launched a COVID-19 pandemic response food coupon program, believing that bolstering the existing food pantry system with grocery store food coupons would lower the risk of virus transmission for all while promoting client agency and dignity through food choice.

Funded through the Rockwell Fund, approximately \$300,000 has been invested into the pilot that includes 13 ACAM partners. In total, 9,957 food coupons have been ordered and will cover costs of approximately 113,141 meals for those experiencing food insecurity. This program was patterned after the successful ACAM H-E-B food coupon program previously launched.

## Rapid re-employment

ACAM partnered with Harris County, Chicanos Por La Causa, and Guidehouse through the Harris County Back-to-Work program.

Through this program, ACAM was awarded \$150,000 of CARES Act funding to implement the *REACH for Employment*. This job counseling/coaching model provides help to individuals and families to overcome crises, set immediate employment goals, and gain/improve employment as quickly as possible.

*ACAM garnered and directed \$11.4 million for collaborative initiatives and COVID-19 response, of which \$7.3 million was secured for housing stability services*

## Resiliency FIRST

In 2019, the ACAM Network operated two *Resiliency FIRST* pilots informed by 15 years of collaborative work and client data trends. ACAM's FIRST pilot, also known as Resiliency FIRST is a client-centered model that helps families remove barriers to stability and spurs the development of confidence, motivation, resources and networks needed to have sufficient stability after a crisis to plan for the future. Resiliency or the ability to weather challenges and future crises is an important intermediate step between crisis and self-sufficiency as it prepares clients to engage in the planning and execution of longer-term self-sufficiency work such as career, education and financial goals. A second wave of Resiliency FIRST pilots were initiated in early 2020 and were adjusted mid-stream due to impacts of the COVID-19 pandemic. Successes included greater family engagement in self-sufficiency programs, fewer families returning for crisis intervention services, and an increase in the

network's ability to assist more people who may have fallen through the cracks. Now we are integrating the most effective pilot components along with new services informed by client data while developing program trainings and materials to implement, refine, and replicate Resiliency FIRST.

## ACAM Pilot – Financial capability cooperative

A separate but related ACAM pilot, the *Financial Capability Collaborative* (FCC), allows ACAM partners to integrate financial coaching services into existing interactions with current clients. Utilizing a \$300,000 grant from the JPMorgan Chase Foundation, ACAM completed the second phase of the Financial Capability Collaborative. Since March 2018, ACAM has conducted 113 training sessions related to financial capability for partners, totaling 203 hours. In 2020 alone, ACAM hosted 47 training sessions totaling 64 hours. Following are some of the results from the FCC pilot.

## Resiliency FIRST Learning Community

- **Katy Christian Ministries** introduced a series of six group sessions focusing on the key elements of resiliency, goal setting, and removing barriers to stability.
- **Humble Area Assistance Ministries** implemented a job-seeking skills program as part of their *Resiliency FIRST* pilot. Because of the COVID-19 pandemic, they have pivoted to focus on the kinds of skills needed in this virtual era such as Zoom interviews and online résumé submissions.
- **Society of St. Vincent de Paul** is integrating new components into its long-standing model of committed, compassionate volunteers offering supportive client home visits, financial assistance, and referrals.
- **Wesley Community Center** has developed a visual tool to help clients plan their own steps to resiliency and be rewarded for milestones along the way, with the theory that a key barrier to resiliency is the client's lack of belief that they can change.

- More than 71% of FCC clients reduced their debt, which contributed to increased wealth for 67% of clients.
- 67% of the 91 clients assessed had improved Housing Stability scores, with the average score rising from 2.3 (vulnerable) to 3.2 (safe).
- 490 financial coaching sessions were provided to 221 people with 106 people (48%) returning for more than one session.
- 23% of those who had more than one coaching session were also previously disaster impacted.
- The average Financial Capability Scale score rose from 2.6 to 3.6, demonstrating a change in perception from low financial capability to moderate.
- With the help of their coaches, clients established 418 goals comprised of 1,085 tasks; 58% of the tasks and 46% of the goals were completed.

## Homelessness prevention

ACAM was awarded Emergency Solutions Grants (ESG) worth a combined \$2,331,819. This is the most intensive housing stability service stream for very low-income families in need of rental assistance and other supportive services. Results for 2020 are:

- 247 clients (81 households) served, including 136 children (55%)
- Of the 154 clients (55 households) who completed the program, 100% were stably housed at program exit and 100% remained stably house at 90-day follow ups.
- Clients demonstrated a 40% increase in non-cash benefits, an average income increase of \$2,636 (23%), and 12% reduction in housing cost burden.
- Clients spent an average of 11.5 weeks (79 days) enrolled in the program.

*“ACAM relies heavily on ACAM partner leadership input to determine what new programs and services are needed or if existing services need revision. The peer-to-peer relationships ACAM fosters between ACAM partner leadership help us gain perspective in all aspects of our work.”*

– Vickie Coates  
Executive Director, East Fort Bend Human Needs Ministry

*Together, we do more.*

# ACAM partners & services

Collectively ACAM partners offer 165 services in 14 program areas illustrated below

## ACAM Core Partners

- Catholic Charities Archdiocese Galveston – Houston**  
[catholiccharities.org/](http://catholiccharities.org/)
- East Fort Bend Human Needs Ministry**  
[humanneeds.org/](http://humanneeds.org/)
- Emergency Aid Coalition (EAC)**  
[eachouston.org/](http://eachouston.org/)
- Epiphany Community Health Outreach Services (ECHOS)**  
[echos-houston.org/](http://echos-houston.org/)
- Humble Area Assistance Ministries (HAAM)**  
[haaministries.org/](http://haaministries.org/)
- Interfaith Caring Ministries (ICM)**  
[icmtx.org/](http://icmtx.org/)
- Interfaith Ministries for Greater Houston (IM)**  
[imgf.org/](http://imgf.org/)
- Interfaith of The Woodlands**  
[woodlandsinterfaith.org/](http://woodlandsinterfaith.org/)
- Katy Christian Ministries (KCM)**  
[kcm.org/](http://kcm.org/)
- My Brother's Keeper Outreach Center**  
[mybkoutreach.org/](http://mybkoutreach.org/)
- Northwest Assistance Ministries**  
[namonline.org/](http://namonline.org/)
- Society of St. Vincent de Paul Archdiocese Galveston-Houston**  
[svdphouston.org/](http://svdphouston.org/)
- St. Vincent's House**  
[stvhope.org/](http://stvhope.org/)
- Wesley Community Center**  
[wesleyhousehouston.org/](http://wesleyhousehouston.org/)
- ACAM Advancement Partners**
- Community Assistance Center (CAC)**  
[cac-mctx.org/](http://cac-mctx.org/)
- Cy-Hope**  
[cy-hope.org/](http://cy-hope.org/)
- Second Mile Mission**  
[secondmile.org/](http://secondmile.org/)

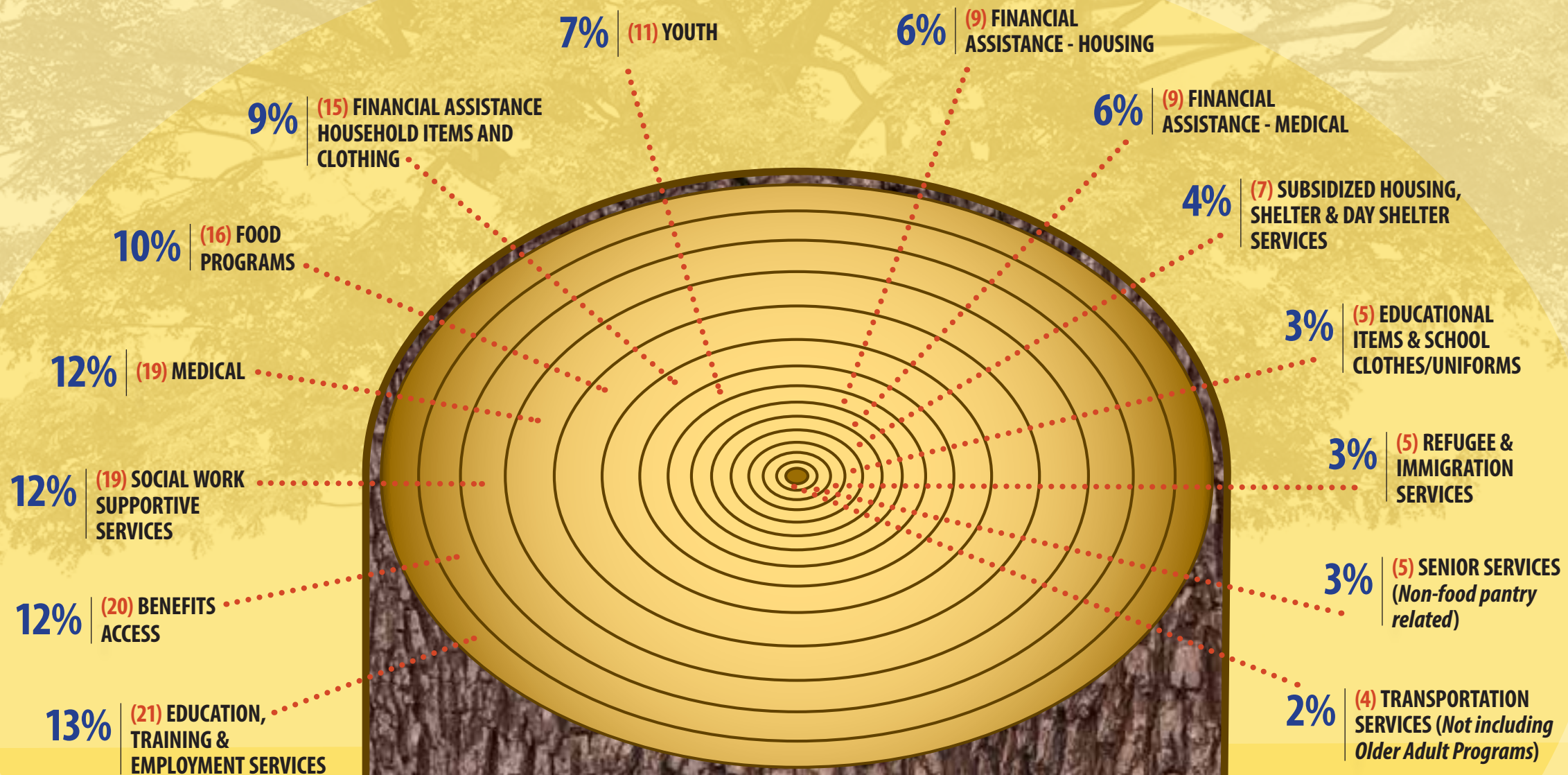
## ACAM Limited Partners

- Brazoria County Dream Center**  
[bcdreamcenter.org/](http://bcdreamcenter.org/)
- Christian Community Service Center (CCSC)**  
[ccshouston.org/](http://ccshouston.org/)
- Lighthouse Christian Ministries**  
[lighthousecm.org/](http://lighthousecm.org/)
- Main Street Ministries**  
[msmhouston.org/](http://msmhouston.org/)
- Memorial Assistance Ministries (MAM)**  
[mamhouston.org/](http://mamhouston.org/)
- Southeast Area Ministries (SeAM)**  
[southeastareaministries.com/](http://southeastareaministries.com/)
- Waller Assistance & Restoration Ministries (WARM)**  
[warmwaller.org/](http://warmwaller.org/)

## ACAM Community Partners

- AFC Youth Ministries**  
[afcyouth.org/houston--tx](http://afcyouth.org/houston--tx)
- Bay Area Homeless Services**  
[bahs-shelter.org/](http://bahs-shelter.org/)
- Bay Area Turning Point**  
[bayareaturningpoint.org/](http://bayareaturningpoint.org/)
- Bridge Over Troubled Waters**  
[tbotw.org/](http://tbotw.org/)
- Community Family Centers**  
[communityfamilycenters.org/index.php](http://communityfamilycenters.org/index.php)
- Covenant House**  
[covenanthousetx.org/](http://covenanthousetx.org/)
- East Harris County Empowerment Council**  
[ehcec.org/](http://ehcec.org/)

- Easter Seals**  
[eastersealshouston.org/](http://eastersealshouston.org/)
- Evelyn Rubenstein Jewish Community Center**  
[erjccHouston.org/](http://erjccHouston.org/)
- Fort Bend County**  
[fortbendcountytx.gov/](http://fortbendcountytx.gov/)
- Fort Bend Seniors**  
[fortbendseniors.org/](http://fortbendseniors.org/)
- Fort Bend Women's Center**  
[fbwc.org/](http://fbwc.org/)
- Goodwill Houston**  
[goodwillhouston.org/](http://goodwillhouston.org/)
- Harris County**  
[harriscountytx.gov/](http://harriscountytx.gov/)
- Houston Area Women's Center**  
[hawc.org/](http://hawc.org/)
- Kids Meals**  
[kidsmealsinc.org/](http://kidsmealsinc.org/)
- LIFE Houston**  
[lifehouston.org/](http://lifehouston.org/)
- Mission Centers of Houston**  
[missioncenters.org/](http://missioncenters.org/)
- North Channel Assistance Ministries**  
[freefood.org/](http://freefood.org/)
- Salvation Army**  
[salvationarmyhouston.org/](http://salvationarmyhouston.org/)
- SEARCH**  
[searchhomeless.org/](http://searchhomeless.org/)
- Spring Spirit**  
[springspirit.org/](http://springspirit.org/)
- Star of Hope**  
[sohmission.org/](http://sohmission.org/)
- Target Hunger**  
[targethunger.org/](http://targethunger.org/)
- The Beacon**  
[beaconhomeless.org/](http://beaconhomeless.org/)
- The Women's Home**  
[thewomenshome.org/](http://thewomenshome.org/)
- US Vets Inc**  
[usvets.org/locations/houston/](http://usvets.org/locations/houston/)
- Wellsprings Village**  
[wellspringsvillage.org/](http://wellspringsvillage.org/)
- West Houston Assistance Ministries**  
[whaministries.org/](http://whaministries.org/)



# ACAM partner service areas

# ACAM supporters

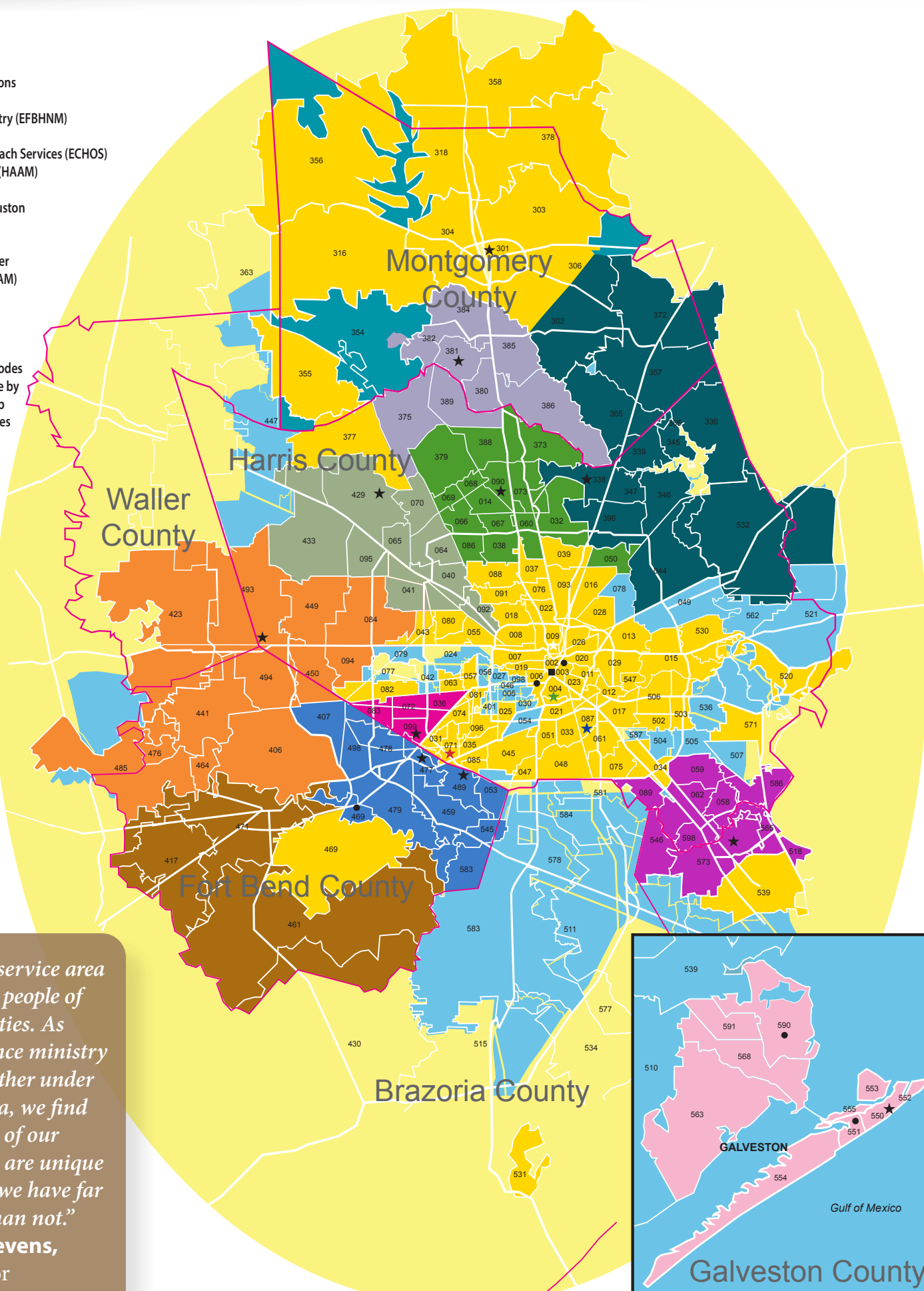
## ACAM Core Partners

- ★ Zip Code Restricted Ministry Locations
- Catholic Charities
- East Fort Bend Human Needs Ministry (EFBNNM)
- Emergency Aid Coalition (EAC)
- Epiphany Community Health Outreach Services (ECHOS)
- Humble Area Assistance Ministries (HAAM)
- Interfaith Caring Ministries (ICM)
- Interfaith Ministries for Greater Houston
- Interfaith of the Woodlands
- Katy Christian Ministries (KCM)
- My Brother's Keeper Outreach Center
- Northwest Assistance Ministries (NAM)
- ★ Society of St. Vincent de Paul
- St. Vincent's House, Galveston
- ★ Wesley Community Center

■ This color indicates additional zip codes that get significant service coverage by assistance ministries that are not zip code based. These ministries' services are open to Greater Houston and surrounding geographic areas. Between the four of them they cover more than 75 zip codes. Small numbers of clients may be served in other zip codes. ACAM's methodology includes high counts served to depict accurate areas of service. 2020

## ACAM Advancement Partners

- Community Assistance Center
- Cy-Hope
- Second Mile Mission



*“ACAM’s 6-county service area is huge and includes people of all ages and ethnicities. As community assistance ministry leaders coming together under the ACAM umbrella, we find that although some of our ministry challenges are unique to our community, we have far more in common than not.”*

– **Paula Tobon-Stevens,**  
Executive Director  
St. Vincent’s House

## Major Funders

- Amegy Bank
- The Aspen Institute
- Bank of America
- BBVA Foundation
- Brown Foundation
- Comerica Bank
- Community Health Choice
- Compassionate Houston
- Enrico & Sandra di Portanova Charitable Foundation
- Enterprise Community Partners
- Federal Emergency Management Agency (FEMA)/Department of Homeland Security (DHS)
- The George Foundation
- Harris County
- Houston Apartment Association
- Houston Endowment
- JPMorgan Chase
- MUFG Union Bank
- The Powell Foundation
- Rockwell Fund, Inc.
- Texas Department of Housing & Community Affairs (TDHCA)
- Texas Mutual
- United Way of Greater Houston
- Veritex Community Bank
- Wells Fargo
- The William Stamps Farish Fund

## Other Corporate Donors

- AAA Plumbers
- Allied Orion
- Axiom Residential
- Blue Abby Management
- Bo Management
- Camp Construction
- CDE Capital Group
- Centra Partners
- Claye Properties, Inc.
- Creative Property Management
- Dayrise Residential, LLC
- Elevated Asset Management LLC
- Greystar
- Imperion Investments Management LLC
- Integrity Assets Management
- Kalitera Assets
- Lamppost Capital Management
- MPM Property Management
- Multifamily Insiders
- On Site Towing
- Prism Electric
- Star Pacific Capital Management
- Stellar Equity Management
- TAZRock Asset Management LLC
- The Axcell Group
- The Conerly Group
- The Dinerstein Companies Management
- Triumph Equity Management
- Vantage Equity Management
- Veritas Equity Management
- Verve Assets, LLC
- WeDoTrash
- Zia Living Property Management

## Individual Contributors

- Michael & Diane Begalla
- Jeff Blevins
- Lisa Bradley
- Edwin Brotamonte
- James Budroe
- Roger Camp
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- Alan Watkins
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- Joseph Williams
- Nichole Williams
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- Susan Young
- Sharon Zachary
- Wendy L. Zachary

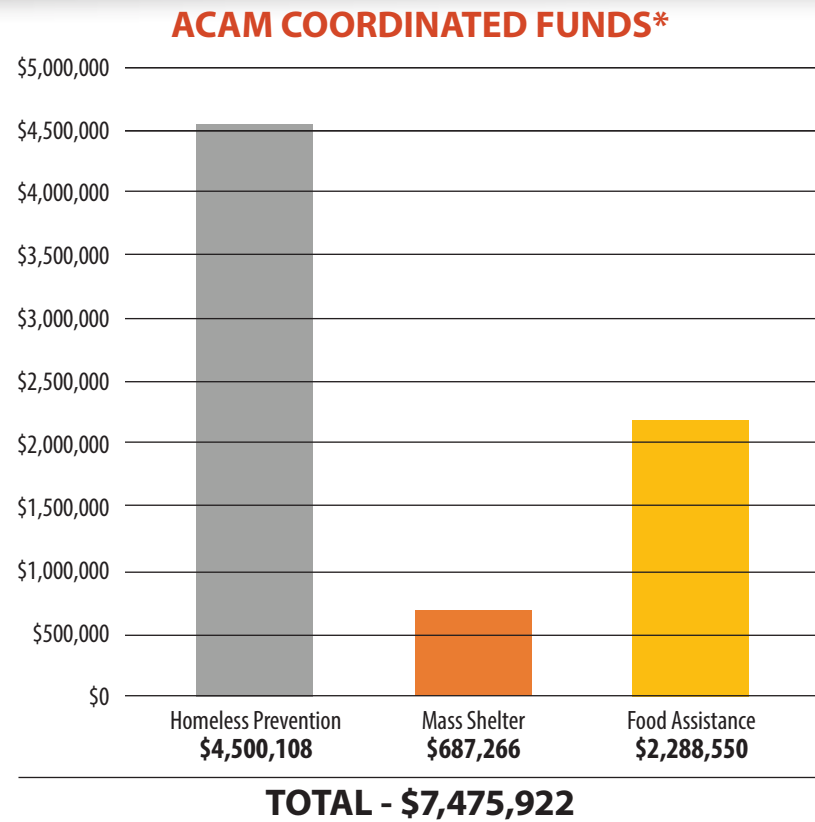


# Fiscal responsibility matters

# ACAM leadership

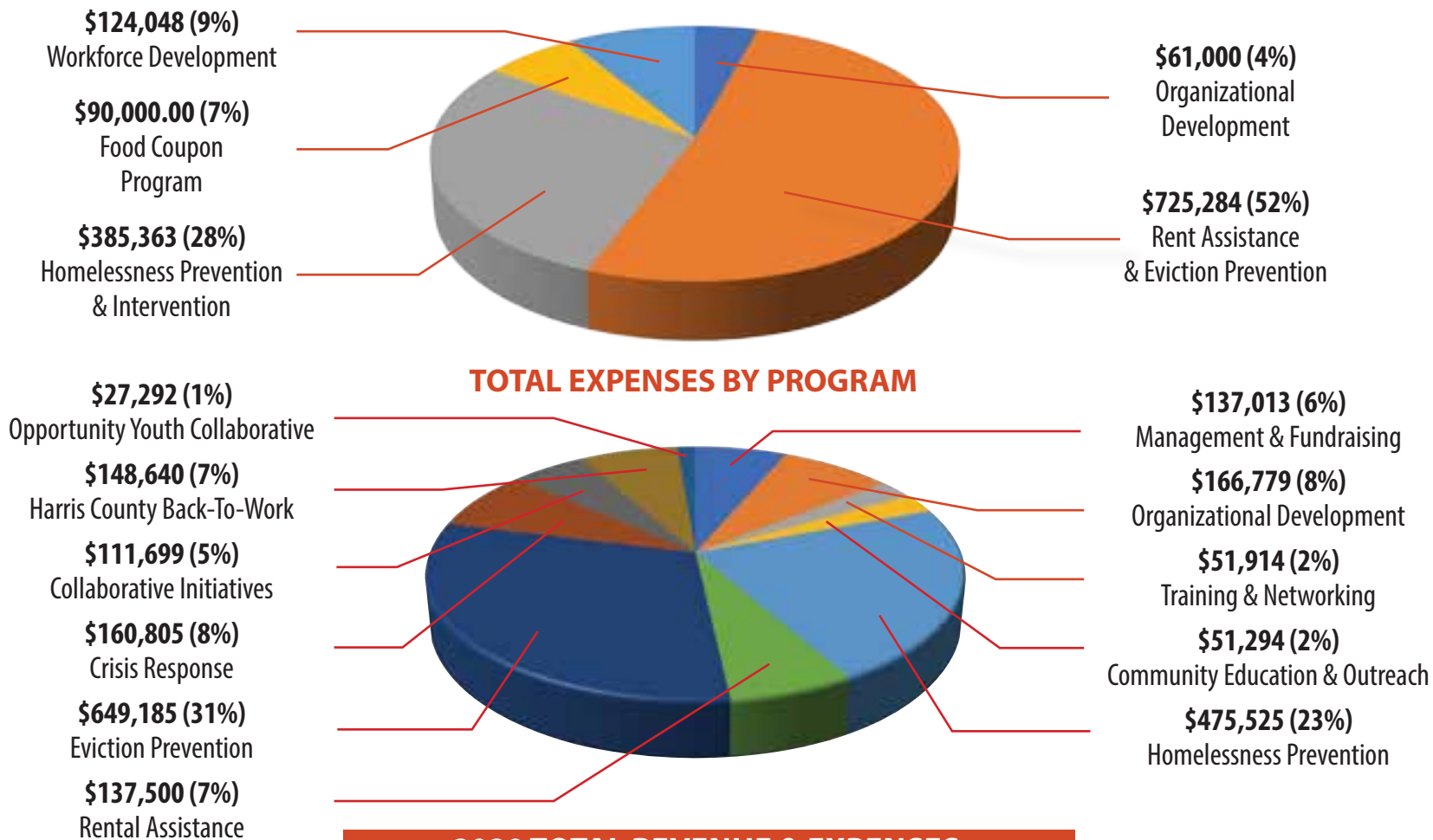
Dec. 31, 2020

ASSETS	
<b>Current Assets</b>	
Cash . . . . .	1,192,184
Account Receivables . . . . .	72,491
Prepaid Expenses . . . . .	1,475
<b>TOTAL ASSETS . . . . .</b>	<b>1,269,150</b>
LIABILITIES & NET ASSETS	
<b>Current Liabilities</b>	
Accounts Payable . . . . .	1,250
Other Current Liabilities . . . . .	208,680
Total Liabilities . . . . .	209,930
NET ASSETS	
Net assets with donor restrictions . . . . .	196,569
Net assets without donor restrictions . . . . .	432,436
Net Income . . . . .	430,215
Total Net Assets . . . . .	1,059,220
<b>TOTAL LIABILITIES &amp; NET ASSETS . . . . .</b>	<b>1,269,150</b>



\* Chart includes EFSP funds coordinated by ACAM for EFSP Phases 37, CARES, and 38. Phase 38 allocations have not been finalized and funds may shift between funding categories.

## 51 GRANTS & CONTRACTS WITH 18 ORGANIZATIONS



## 2020 TOTAL REVENUE & EXPENSES

2020 Grand Total Revenue . . . . .	\$2,547,861
2020 Grand Total Expenses . . . . .	\$2,117,646
2020 Net Operating Income . . . . .	\$430,215

## ACAM Board of Directors

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CEO, Baxter Trust

**Sarah Duckers, Secretary/Treasurer**  
Partner, Sechrist Duckers LLP

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Executive Director, Houston Housing Collaborative

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**Deysi Crespo**  
Executive Director, Katy Christian Ministries (KCM)

**Courtney Taylor**  
Vice President, Community Development Officer, Veritex Community Bank

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Chief Executive Officer

**Joshua B. Kulak, Ph.D.**  
Resource & Program Development Director

**Susan Young**  
Compliance & Reporting Specialist

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Homelessness & Eviction Prevention Coordinator

**Rose Farrar**  
Homelessness and Eviction Prevention Program Analyst

**Vilma Nolasco**  
Housing Stability Screening Specialist

**Quratulain Kahloon**  
Resiliency FIRST AmeriCorps VISTA Service Member

**Hannah Reyes**  
Training Program AmeriCorps VISTA Service Member

## ACAM Partner Executive Leaders

**Ali Al Sudani**  
Chief Programs Officer  
Interfaith Ministries for Greater Houston (IM)

**Allison Booker-Brooks**  
Chief Programs Officer  
Northwest Assistance Ministries (NAM)

**Les Cave**  
President & CEO  
Northwest Assistance Ministries (NAM)

**Vickie Coates**  
Executive Director  
East Fort Bend Human Needs Ministry

**Amy Corron**  
President & CEO  
Wesley Community Center

**Cynthia Colbert**  
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Catholic Charities  
Archdiocese of Galveston-Houston

**Martin Cominsky**  
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Interfaith Ministries for Greater Houston (IM)

**Deysi Crespo**  
CEO  
Katy Christian Ministries (KCM)

**Suzy Domingo**  
Executive Director  
Interfaith Caring Ministries (IM)

**Jean West Evans**  
Executive Director  
Emergency Aid Coalition (EAC)

**Millie Garrison**  
Executive Director  
Humble Area Community Assistance Ministries (HAAM)

**Missy Herndon**  
President & CEO  
Interfaith of The Woodlands

**Renae Johnson**  
Chief Executive Officer  
My Brother's Keeper Outreach Center

**Maria Magee**  
Chief Development Officer  
Interfaith Ministries for Greater Houston (IM)

**Cathy Moore**  
Executive Director  
Epiphany Community Health Outreach Services (ECHOS)

**Ann Schorno**  
Executive Director  
Society of St. Vincent de Paul  
Archdiocese of Galveston-Houston

**Paula Tobon-Stevens**  
Executive Director  
St. Vincent's House

**Natalie Wood**  
Sr. VP, Programs  
Catholic Charities  
Archdiocese of Galveston-Houston



*Together, we do more.*