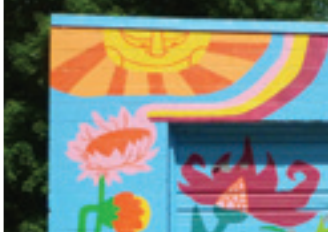




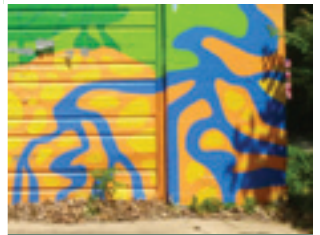
# HARBEL

## Community Organization

### Annual Report 2014



*Proudly Serving  
Northeast Baltimore  
for 44 Years*



Sue Fitzsimmons  
President  
Naomi Benyowitz  
Executive Director

## **MISSION STATEMENT**

The mission of HARBEL is to unite organizations and groups in order to provide a vehicle in which to define and solve problems common to the community.

HARBEL's goals are to:

1. Provide a forum through which citizens can democratically and effectively improve their community; and
2. Provide direct service to meet community needs.

# 44th Annual Meeting

## HARBEL Community Organization, Inc.

Monday • June 2, 2014  
7:00 p.m.  
Recital Hall – Morgan State University

### PROGRAM

#### Welcome

**Sue Fitzsimmons, *President***

#### Introductions

**Naomi Benyowitz, *Executive Director***

Continuing Board Members

New Board Members

Staff Directors:

Regina Buker, *Housing Partnership*

Mike Hilliard, *Community Relations*

Patricia Stabile, *Prevention and Recovery Center*

Lunch donations from churches

Perry Hall Baptist Church

Rosedale Community Evangelical Congregational Church

Highways & Hedges Street Ministry

Stepping Stone Ministry of Grace Life Church

Grace Fellowship Church

Oak Grove Baptist Church

Kingsway Christian Center

Pastor Quentin Poulson

Donald Crist, Jr.

Book donations to schools

Calvary Lutheran School

City Neighbors Charter School

Hamilton Elementary School

St. Francis of Assisi

St. Michael of Overlea

Woodhome Elementary School

#### Guest Speaker

**Dr. Carla Hayden, CEO  
Enoch Pratt Free Library**

#### Presentation of Special Recognition

**Thank you all for coming and sharing HARBEL's year of accomplishments.**

**We hope to see you next year.**

Giant thanks to Dr. Ellis Brown and the Morgan State University team for providing this Recital Hall and the refreshments for this event. We are grateful for your support and friendship.

## **HARBEL Officers**

President	<b>Sue Fitzsimmons</b>
Vice President	<b>Cathy Kratovil</b>
Secretary	<b>Karmen Smith</b>
Treasurer	<b>Reed Hutner</b>

## **Board of Directors**

Jo Deaton	Quentin Poulson
Linda Doughty	Tony Randall
Rosa Dowdy	Georgeann Roeder
Patrik Fleming	Mary Clare Simon
Joan Ford	Elaine Wagenfuehr
Timothy Johnson	Nomiki Weitzel
Richard Marsiglia	

## **Thank You to Those Who Have Served**

(and continue to serve) HARBEL  
in providing leadership and guidance  
through their work as executive director

David Wecht	1970 - 1977
Jody Landers, III	1977 - 1981
Joe Coffey	1981 - 1990
Mike Borneman	1990 - 1990
Lois Garey	1990 - 1995
Judy Fritsche	1995 - 2000
Naomi Benyowitz	2000 - Present

## **HARBEL Leadership (1969-2009)**

Rev. E. Gerald Huesman (1969-1970)

(Steering Committee Chairperson)

William Clark	1970-73	Dennis W. King	1992-94
Joseph M. Ernst	1973-74	James M. Potter	1994-96
Carl W. Hobbs	1974-76	Vikki A. Schick	1996-97
Norman K. Buker	1976-78	Mary Clare Simon	1997-00
Charles D. Pacunas	1978-80	Jack Ray	2000-02
Elizabeth M. Maher	1980-82	Vikki A. Schick	2002-03
Carlton R. Insley	1982-83	Stephen J. Ports	2003-04
Lois A. Garey	1983-85	Mary Clare Simon	2004-07
R. Terrence Farrell	1985-86	Linda Doughty	2007-09
Joseph T. Landers, Jr.	1986-88	Reed Hutner	2009-12
Regina W. Buker	1988-90	Sue Fitzsimmons	2012-
Jean S. Snyder	1990-92		

# We Salute the Fine Staff of the HARBEL Community Organization, Inc.

## Administration

Naomi Benyowitz • Executive Director  
Sharon Crist • Executive Assistant  
Estelle Peters • Business Manager  
Janie Horne & Jean Connelly • Receptionists

## Community Services

Michael Hilliard • Director

## Housing Partnership

Regina Buker • Director  
Tina Lloyd • Assistant Director  
Zina Moore • Senior Homeownership Counselor  
Mary Medley • Office Manager

## Prevention & Recovery Center

Patricia Stabile • Administrative Director  
Martha Montgomery • Clinical Director  
Kim Szager & Sharon Bolden • Weekend/Evening Supervisors  
Rhonda Bavis • Adult Team Leader  
Frank Dobinski • Intensive Outpatient Team Leader  
Samantha Jefferson • Adolescent Team Leader

Rhonda Bavis  
Jim Blucher  
James Brackett  
Rebecca Bradley  
Charles Bright  
Corry Bulkley  
Kathleen Curry  
Kublai Duhart  
Janea Gaither  
Avis Giggetts

Patricia Hill  
Alexandra Ledoux  
Mary Klausmeyer  
Susan Lynch  
Curtis Mann  
Francine Reap  
Deitra Sharp  
Emily Stanley  
Joseph Small  
Erica Wallace

A special **Thanks** to our student interns from the University of Maryland School of Social Work, University of Baltimore, Grand Canyon University, Towson State University.

# Thank You to All Our 2014 Contributors and Supporters

1st Mariner Bank	Frankford Improvement Association	Leonard J Ruck, Inc.
7-11 Store- 21572	Frankford Towing Inc.	Leslie Brown
Adult Medical Day Care of Overlea	Future Care Health	LG Accounting Service
Alessi & Son Citgo Auto	Gardenville Belair Road Business Assn.	Lillian Troutenfelter
Andre Stokes	Gary Doughty	Lisa Saunders
AR Marani, Inc.	Georgeann & John Roeder	Lisa Daniels
Arcadia Improvement Association	Georgia Hilliard	Madison Square Fed. Savings Bank
BB&T Bank	Glenham-Belhar Community Assn.	Marchionda's
Bel-Garden Bi-Rite	Glenmore Service Center	Mark & Debbie Biri
Bethlehem Ev Lutheran Church	Glory Health Center	Mayfield Improvement Assn.
Beverly Hills Improvement Association	Grace Fellowship Church	Michael H. Hilliard
Big Bad Wolf	Grace Evangelical Congregation	Mieneke
Borden Insurance Agency	H. Lee Steirhoff, JR.	Miller-Dippel Funeral Home
Brehms Lane Elementary	Hamilton Assn. Of God Christian School	Minute Art Services
Calvary Lutheran Church	Hamilton Business Association	MJ Petro, Inc. DBA Harford BP
Cardinal Bank	Hamilton Corp of Maryland	Moravia-Walther Imp Association
Carrollton Bank	Hamilton Elementary/Middle PTA	Morgan Park Improvement Association
Casey Brewer	Hamilton Federal Bank	Morgan State University
Casper G Sippel, Inc	Hamilton Hills Neighborhood Assn.	Mueller's Delicatessen
Catering Specialist	Hamilton Tire & Car Care	Municipal Employees Credit Union
Cedmont Improvement Association	Hamilton Vacuum	New Creation Christian Church
Cedonia Community Association	Harford Beverage Co.	Nomiki Bouloubassis Weitzel Law Offices
Champion Brokers	Harford BP	Norman Grafton
Chesapeake Bank of Maryland	Harford Center for Senior Citizens	North Harford Road Community
Chris Mann	Harford Park Community Association	Northeast Middle School PTA
Chris Muldowney	Harford-Belair CMHC	Northeast YMCA
Church of the Messiah	Highways & Hedges Street Ministry, Inc	Northern Pharmacy & Medical
Clark Auto Services	Hilltop Improvement Association	Oak Grove Baptist Church
Cliff & Ruth Rowland	Intern'l Union Oper. Engrs. - Local 37	Overlea Chapel UMC
Clifton Upholstering & Design	J.D. Carpets	Overlea Community Association
Coastal Vending	Jenny Chang	Overlea-Fullerton Bus. & Profess. Assn.
Committee for Joan Conway Carter	Jiffy Lube	Parkside Improvement Association
Congressman John Sarbanes	Joan Ford	Parkview Funeral Home & Cremation
Del. Cheryl Glenn	John Carroll Byrnes	Patrik Fleming
Del. Eric Bromwell	Johns Hopkins Bayview	PerryHall Baptist Church
Del. Maggie McIntosh	Joseph & Cecila Landers	PNC
Dominick's of Parkville	Joseph T Ferraracci/Sentor's Sport Stuff	Ray of Hope Baptist Church
Donald Crist Sr.	Julie Hamilton	Red Canoe
East Rosemont Community Assn.	Kalikhman Automotive Group	Reed Hutner
Eastern Savings Bank	Karen E Fike	Rev Quentin Poulson
Edward T. Pinder LLC	Kathleen Hutner	Rob Walshe
Epiphany Lutheran Church	KFC	Rochelle Toney
Euro-Tech	Kingsway Christian Center	Rosa Dowdy
Exelon Corporation	Kocos Pub	Rosedale Comm. Evangelical
Foot Care Associates	Laura Lucas	Congregational Church
Frank & Mary Clare Simon	Lauraville Improvement Association	

## **We Salute Our Volunteers!**

Gary Doughty

John Stabile

Frank Simon

Donald Crist Sr.

Gretchen Tabaka

~ ~ ~

## **Thank You!**

# **BB&T**

Our beautiful welcome garden is a BB&T neighborhood project.

Betsy G. Reeder, Vice President

Ryan Frieman, Assistant Vice President

Monica WeaverBrown, Relationship Teller

Chrystal N. Hess, Certified Relationship Bank II

HARBEL welcomes BB&T to the heart of Hamilton

5439 Harford Road | Baltimore, MD 21214

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Board of Directors who so generously give of their time and talents to meet every other month to discuss the present and future of the HARBEL Organization - ***we thank you!***

## President's Message

*Sue Fitzsimmons*



HARBEL - What does the word HARBEL mean? Obviously, the word is combined from the names of both the Harford Road, Belair Road communities. As a member of the Board for 4 years and President of the Board since last year, I have an idea of what it really means.

HARBEL is a group of community members: 22 Community Associations, 3 Community Business Associations, 3 Business Members, and 17 Religious Institution Members. This means that HARBEL is responsible for ascertaining the wishes, hopes, and dreams of all these members- and then-acting as the spokesman and in the best interest of them all! Daunting responsibility, isn't it?

As President, I along with all the other members of our community, are very lucky that there are two people who really continuously work towards our goals - Naomi Benyowitz and Mike Hilliard, along with all the rest of the dedicated HARBEL staff!

How do we let people know what we do?

1. Every year we have a Community Flea Market, an Annual Meeting, a Crafter's Fair, and the Annual Fundraiser Event;
2. We continue to support the Housing Partnership, Prevention & Recovery, and NECOP;
3. Naomi spends a great deal of her time connecting/meeting with individuals and groups in the community who need to know who we are and how each of them can contribute towards our goals; and
4. Mike connects with the individual community members and associations. The Harford Road, Belair Road communities are fortunate that these two people know the community and how to connect the myriad community members to HARBEL and each other!

What is the future of our community? Will we prosper? I don't have a crystal ball, but I sincerely hope so and I know that every one reading this report hopes so, also.

We need to continue coming together in all of our endeavors and working towards our common goals.

*Sue Fitzsimmons*



**Thank You!**

**Reed Hutner**



You make us all very proud  
You stand out in any crowd.

Working with you is always a pleasure  
But that's because you are such a treasure.

You are wise, smart and alert  
Your decisions ensure HARBEL doesn't get hurt.

From the presidency to the secretary you've done it all  
And shown good humor and wisdom, and never dropped the ball.

We'll miss you, Reed, and know you passed the test  
Your work in every task has always been the best.

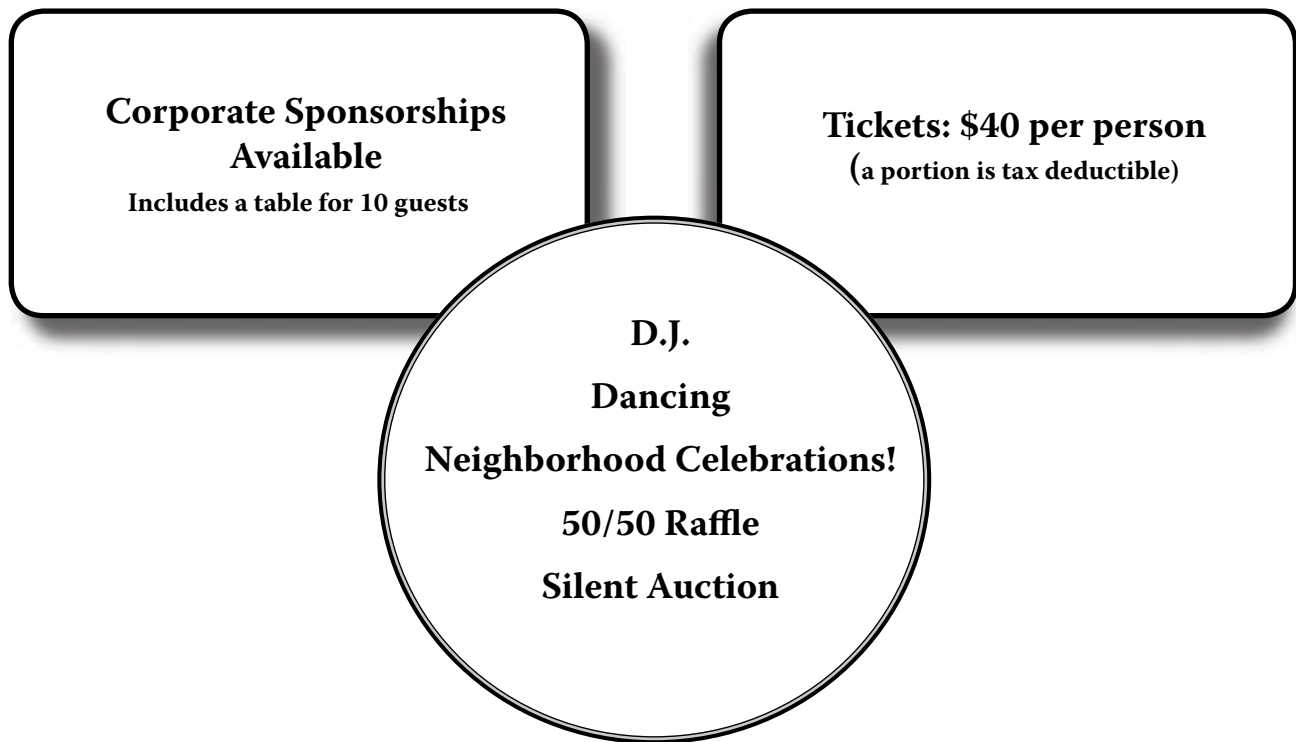
**GOOD LUCK TO YOU IN ALL YOU DO**

The HARBEL Board of Directors 2014

Naomi Benyowitz, Executive Director

**SAVE THIS DATE!**  
Sunday, November 2, 2014  
2:00 p.m. - 5:00 p.m.

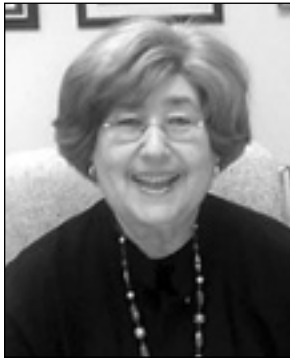
## **HARBEL Annual Fundraiser**



**Columbus Gardens | 4301 Klosterman Avenue | Baltimore, MD 21236**

Purchase Tickets at [www.harbel.org](http://www.harbel.org) or call 410.444.2100  
*All proceeds benefit the fine work of HARBEL Community Organization.*

**Naomi Benyowitz**  
*Executive Director*



Every once in a while, a chief executive of an agency is blessed with a staff and a board of directors who provide the leadership, workmanship, and guidance to help us achieve great heights.

Such is my pleasure to have worked with Reed Hutner for the past 14 years. Reed has the distinction of having served in every elected office available to a member of the HARBEL Board of Directors. He has been president, vice president, secretary, and currently is completing a term as treasurer. In between he served as past president when he wasn't occupying an elected board position.

He has been president of his own community organization, North Harford Road Community Association, and remains active even though he is no longer president and has since moved out of the North Harford Road community. He has been working for the North Harford Road community since the 1990s.

Reed is steady, wise, quick, and diligent. He is a chief fundraiser through our Ad Journal for HARBEL's annual fundraiser in the Fall and has been responsible for securing thousands of dollars in ads. He is frequently seen walking up and down Harford Road and Belair Road visiting businesses to tell the HARBEL story and secure an ad. He just doesn't give up.

He knows the business people along both corridors, he knows the communities, and he has a keen eye for doing what is best for our diverse membership. As treasurer this past year, Reed's eagle eye finds places where we can save money, do things better, and make Northeast Baltimore the best place to be.

It is a distinct honor and a privilege to have worked with Reed over all these years. His guidance will be very much missed. He is retired from the state Medicaid system and is planning to take time to smell the flowers.

Along with his wonderful wife, Kathy, Reed is looking forward to doing some traveling and seeing places he has not had time to visit before.

Just because you're out and about more now, Reed, we are still going to be counting on your counsel and guidance. You'll never leave the HARBEL Family. Good luck to you and Kathy as you embark on this exciting chapter in your lives. May you both enjoy good health for many years and be able to see and do all you want. You deserve the best and you have our best wishes.

A handwritten signature in cursive script that reads "Naomi Benyowitz". The signature is written in dark ink and is positioned in the lower right area of the page.

# HARBEL Housing Partnership

*Regina W. Buker, Director*



*The Partnership is completing 21st year of lessening the risk of foreclosure through our comprehensive homebuyer education and counseling services.*

In October, the HARBEL Housing Partnership celebrated our 20th anniversary, with more than 70 community leaders, bankers, real estate agents, and governmental officials. Dave Beck, Senior Vice President of the Federal Reserve Bank of Baltimore served as our keynote speaker. Our banking and government partners and preferred agents were recognized for their support and participation.

The tradition begun in 1993 demonstrates the community's commitment to provide comprehensive education and counseling designed to prepare home buyers in the purchase of their first home. Our goal is to lessen the risk of foreclosure and we have been successful.

Funding a major regional homeownership program continues to be the biggest challenge faced by HARBEL Housing. Each year the demand for quality education and counseling increases, but funding hasn't kept up with the demand. Governmental grants have not been able to keep pace. This year, HARBEL Housing lost the support of two bank partners. Larger, out-of-state institutions purchased these banks. While I hope that these new banks to our region will support our efforts, there is no guarantee. The number of banks in the United States has decreased from 20,000 in 1980 to 6,800.

In an effort to raise the necessary funds, HARBEL Housing expanded our services by establishing a Homeowner Resource Book and a Title Company Affiliates Program. The Resource Book is designed to provide both buyers and homeowners with valuable information. The title affiliates educate our buyers about the settlement process. These NEW efforts also provide HARBEL Housing with a new source of revenue.

## **Service Highlights:**

- In 1994, 78 people attended our three workshops. In 20 years, we had more than 16,000 workshop attendees. This year, our numbers will again reach more than 1,500 people attending one of our 45 home buyer workshops – our seventh year with an annual attendance of more than 1,100.
- Ten years ago, we counseled an average of 150 people per year. Now annual numbers exceed 400+ per year and are increasing. HARBEL has counseled more than 5,100 people since 1996, when the Partnership began to provide counseling services.
- Since 1997, more than 3,000 of our families and individuals have become first-time homeowners, purchasing homes valued at \$382 million total.
- In 1993, HARBEL Housing reached out to real estate agents and lenders. During the past 20 years, we have forged long-term relationships throughout the community, and have trained more than 3,000 agents and mortgage lenders.

Our home buyers and real estate professionals we work with are served by our experienced staff. HARBEL Housing has one of the best teams in town; Tina Lloyd, Assistant Director, Zina Moore, Senior Homeownership Counselor, and Mary Medley, Office Manager.

**HARBEL Housing Partnership is committed to creating opportunities for successful homeownership by making education and counseling a home buyer's first step.**

A handwritten signature in black ink, which appears to read "Regina W. Buker". The signature is written in a cursive, flowing style.

## **HARBEL Prevention & Recovery Center**

*Patricia Quinn Stabile, LCSW-C*

*Program Director*



HARBEL Prevention and Recovery Center provides outpatient services to adults and adolescents who are in need of substance abuse treatment. It is the mission of the program to provide effective services that assist individuals in reducing and eliminating the harm caused by substance abuse. The program offers intensive and standard outpatient services to adults, standard outpatient and school based services to adolescents, and case management services to our clients. Services are available to persons insured with Medicaid, and some private insurance, as well as uninsured Baltimore City residents. (Note: Although we also serve residents Baltimore County and other counties who have Medicaid or other private insurances, grant funds to cover treatment for uninsured persons are limited to Baltimore City residents.)

All health care providers, including those of us who provide behavioral health services have been impacted by the many state and federal changes in health care laws. On the state/federal level, there has been implementation of the Affordable Care Act. Within our clinics, we have tried to help clients navigate the Maryland Health Exchange. The exchange's technical difficulties, as reported by the media, were frustrating to all. However, we were still able to help clients become insured, expanding the number of clients who had Medicaid and assisting clients who qualified for private insurance or subsidized insurance under the Affordable Care Act.

There continue to still be many unknowns as the implementation of the federal Affordable Health Care Act and Maryland's health insurance exchanges go forward. Maryland is currently planning to move all substance abuse treatment providers to a fee for service system and has greatly reduced grants in anticipation of more people having health insurance to cover the costs of their substance abuse treatment. There are many uncertainties as to how this will affect access to care for the uninsured and the financial stability of programs like HARBEL who have had a significant portion of services supported by grants. Baltimore City and Maryland State have also recently merged their administration of substance abuse and mental health. It is expected that there will many changes in regulations and other areas as the mergers move forward. Some of the changes moving forward include requirements of increased credentials of staff in order to obtain payment from insurers, opportunities to integrate more mental health services into our clinic, and a likelihood that all state providers will have to meet national accreditation standards in the near future. These are challenging times as we try to figure out how to maintain community access to treatment and deal with a changing behavioral health care delivery system.

I would like to thank the staff, student interns, volunteers, and Board members who support our program. Special thanks goes out to Sharon Crist, a HARBEL staff member who recognized that many of our clients were coming in hungry and had few resources for food. She reached out to local churches and we are fortunate to have several churches now supplying lunches for our intensive program participants- thanks to Kingsway Christian Center, Highways and Hedges Street Ministry, Grace Fellowship Church, Rosedale Evangelical, Oak Grove Baptist, Perryhall Baptist, Stepping Stone and Reverend Quinton Poulson.

A handwritten signature in cursive script that reads "Patricia Quinn Stabile". The ink is dark and the signature is fluid and legible.

## Community Services

*Mike Hilliard, Director*



As I look back over the last 12 months, we have accomplished a great deal.

We have been an integral partner in the Belair Road Revitalization Program, a coalition composed of the Baltimore City Department of Planning, the Baltimore County Baltimore City Department of Planning, the Greater Baltimore Committee, the Baltimore Development Corporation, the Gardenville Belair Road Business Association, Belair Edison Neighborhoods, Inc., and HARBEL. This coalition came together to implement the recommendations of the Urban Land Institute's (ULI) Technical Assistance Panel (TAP) made in 2001 to improve the Belair Road Commercial Corridor. The primary recommendation of the ULI TAP was to ensure the completion of a market study that would inform potential developers of the markets available to those who wish to establish businesses on Belair Road. The market study has been funded and completed, and as we meet today, logos are being designed for the corridor's key nodes: Belair Edison, Gardenville, and Overlea along with Belair Road as a whole. This effort is ongoing and by no means completed, but we at HARBEL look forward to a future vital and enhanced Belair Road Commercial Corridor that will improve and meet the needs of its surrounding communities.

Morgan State University's President, Dr. David Wilson, had a vision that his University would reach out and partner with the communities within a mile radius of the University so that the University and the surrounding communities could make the entire area a better place to live and learn. This effort, the Morgan Community Mile (MCM), has come to fruition, and we at HARBEL were an integral partner in its creation. In fact I was nominated and selected to sit on the Board of the MCM, and I am pleased to serve as its Recording Secretary. We at HARBEL look forward to partnering with Morgan to improve and revitalize the communities and commercial areas that surround the University in Northeast Baltimore.

One of HARBEL's signature programs is the NorthEast Citizens Patrol. The Patrol was established as a joint partnership with HARBEL, the Baltimore Police Department's Northeast District, and the communities of Northeast Baltimore. Those communities that have availed themselves of this initiative have experienced significant reductions in crime. Each year we join with elected representatives, the Coldstream Homestead Montebello Community Corporation, and the Ednor Gardens Lakeside Civic Association to hold a large National Night Out Against crime celebration near Montebello Elementary Middle School on the south shore of Lake Montebello. We invite all who live and work in Northeast Baltimore to attend this great event on Tuesday, August 5th. Your invitation to this celebration will be forthcoming this summer.

As anyone who has done community work knows, what really impacts a neighborhood's quality of life is consistently dealing with the myriad problems that on a daily basis affect a community's stability. On a daily basis we at HARBEL assist residents and community leaders resolve the issues pertaining to crime, problematic liquor establishments, sanitation, zoning, transportation, and housing that frequently confront our communities, and by dealing with those problems on a daily basis we continue to help our communities to be great places to live, earn, learn and play.

A handwritten signature in dark ink that reads "Mike Hilliard". The signature is written in a cursive, flowing style.

VISIT:

**WWW.HARBEL.ORG**

~ ~ ~

**WWW.NECOP.COM**

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**CURRENT EVENTS • EMPLOYMENT OPPORTUNITIES**

**GET INVOLVED • ON-LINE DONATIONS**

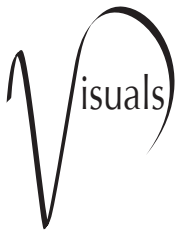


**TUESDAY, JUNE 24, 2014**

**Primary election day for Maryland state government.**

**Voice your opinion.**

**Vote your choice.**



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