

#baltimorestrong



HARBEL

Community Organization

Proudly Serving Northeast Baltimore for 45 Years

Annual Meeting

Monday, June 15 @ 6p.m.

**Clementine
5402 Harford Road**

45th Annual Meeting

HARBEL Community Organization, Inc.

Monday, June 15, 2015 @ 6:00 p.m.
Clementine Restaurant

PROGRAM

| | |
|-------------------|--|
| Welcome | Patrik M. Fleming <i>Treasurer, President-Elect</i> |
| Invocation Prayer | Rev. Quentin C. Poulson |

Introductions & Acknowledgements

| | |
|---|--|
| Welcome John Godwin, COO | Patrik M. Fleming <i>Treasurer, President-Elect</i> |
| Recognition of Continuing Board Members | John Godwin, COO |
| Welcome New Board Members | John Godwin, COO |

Program Directors & Reports

Regina Buker, *Housing Partnership*

Mike Hilliard, *Community Relations*

Patricia Stabile, *Prevention and Recovery Center*

HARBEL 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.

HARBEL OFFICERS

2015-2016 Executive Board Members

| | |
|----------------|-----------------|
| President | Patrik Fleming |
| Vice President | Cathy Kratovil |
| Secretary | Karmen Smith |
| Treasurer | Sue Fitzsimmons |

2015 - 16 BOARD OF DIRECTORS

| | | |
|-----------------|----------------------|------------------|
| Janelle Cousino | Timothy Johnson | Tony Randall |
| Lisa Daniels | David Lansinger | Georgeann Roeder |
| Jo Deaton | Michael King | Mary Clare Simon |
| Linda Doughty | Richard Marsiglia | Nomiki Weitzel |
| Rosa Dowdy | Rev. Quentin Poulson | |

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 | Lois Garey | 1990 - 1995 |
| Jody Landers, III | 1977 - 1981 | Judy Fritsche | 1995 - 2000 |
| Joe Coffey | 1981 - 1990 | Naomi Benyowitz | 2000 - 2014 |
| Mike Borneman | 1990 - 1990 | | |

HARBEL LEADERSHIP (1969-2015)

Rev. E. Gerald Huesman • Steering Committee Chairperson • 1969-1970

| | | | |
|------------------------|---------|------------------|---------|
| 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 | 2012-15 |
| Jean S. Snyder | 1990-92 | Patrik Fleming | 2015- |

HARBEL STAFF

Administration

John Godwin • Chief Operations Officer
Sharon Crist • Executive Assistant
Estelle Peters • Business Manager
Janie Horne & Lindsey Winand • 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 & Terrie Alexander • Weekend/Evening Supervisors
Rhonda Bavis • Adult Team Leader
Emily Stanely • Intensive Outpatient Team Leader
Samantha Jefferson • Adolescent Team Leader

| | | |
|-----------------|-----------------|----------------|
| Rhonda Bavis | Ken Foster | Erin Meyer |
| Chaquoia Bert | Avis Giggetts | Francine Reap |
| Jim Blucher | Patricia Hill | Deitra Sharp |
| James Brackett | Stephanie Kane | Joseph Small |
| Rebecca Bradley | Char Kilson | Nancy Vincenzi |
| Charles Bright | Mary Klausmeyer | Erica Wallace |
| Kathleen Curry | Susan Lynch | |
| Kublai Duhart | Curtis Mann | |

Our Voluteers - Thank You!

Gary Doughtery John Stabile Frank Simon Donald Crist, Sr.

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 and Morgan State University.

HARBEL 2015 CONTRIBUTORS & SUPPORTERS

| | | |
|---|--|---|
| 1st Mariner | Grace Fellowship Church | Parkside Improvement Assn. |
| 7-11 Store- 21572 | Grace Evangelical Congregation | Parkview Funeral Home & Cremation |
| Adult Medical Day Care of Overlea | Grace Evangelical Lutheran Church | Perry Hall Baptist Church |
| Alessi & Son Citgo Auto | Norman Grafton | Edward T. Pinder LLC |
| AR Marani, Inc. | Julie Hamilton | PNC Bank |
| Arcadia Improvement Assn. | Shirley Hamilton | Ray of Hope Baptist Church |
| BB&T Bank | Hamilton Assn. Of God Christian School | Pastor Quinten Poulson |
| Bay Bank | Hamilton Business Association | Red Canoe |
| Bel-Garden Bi-Rite | Hamilton Corp of Maryland | Residential Title |
| Belair-Edison Community Assn. | Hamilton Elementary/Middle PTA | Georgeann & John Roeder Jr. |
| Bethlehem Ev Lutheran Church | Hamilton Federal Bank | Rosedale Comm. Evan Cong. Church |
| Beverly Hills Improvement Assn. | Hamilton Hills Neighborhood Assn. | Rosedale Federal Savings & Loan Bank |
| Big Bad Wolf | Hamilton Tire & Car Care | Rosemont Community Association |
| Borden Insurance Agency | Hamilton Vacuum | Rosemont East Community Association |
| Brehms Lane Elementary | Harford Beverage Co. | Cliff & Ruth Rowland |
| Casey Brewer | Harford BP | Ruck Funeral Home |
| Leslie Brown | Harford Center for Senior Citizens | Leonard J Ruck, Inc. |
| John Carroll Byrnes | Harford Park Community Association | Rudolf's, Inc. |
| Calvary Lutheran Church | Harford-Belair CMHC | Sanders Auto Repair |
| Carrollton Bank | Highways & Hedges Street Ministry, Inc | Lisa Saunders |
| Casper G Sippel, Inc | Georgia Hilliard | Schimunek Funeral Home |
| Catering Specialist | Michael H. Hilliard | Sentor's Sport Stuff |
| Cedmont Improvement Association | Hilltop Improvement Association | Sen. Kathy Klausmeier |
| Cedonia Community Association | Reed & Kathleen Hutner | Sen. Nathaniel McFadden |
| Champion Brokers | Intern'l Union Oper. Engrs. - Local 37 | Service Master |
| Jenny Chang | J.D. Carpets | Shirley Stinnett |
| Chesapeake Bank of Maryland | Jiffy Lube | Shop Rite |
| Church of the Messiah | Johns Hopkins Bayview | Frank & Mary Clare Simon |
| Clark Auto Services | Kalikhman Automotive Group | Slavie Federal Savings Bank |
| Clifton Upholstering & Design | KFC | St Francis Of Assisi Catholic Church |
| Coastal Vending | Kocos Pub | St Luke Lutheran Church |
| Committee for Joan Conway Carter | Joseph & Cecila Landers | St Michael's Overlea Catholic Church |
| Congressman John Sarbanes | Laura Lucas | St. Anthony of Padua/Most Precious Blood Church |
| Donald Crist Jr | Lauraville Improvement Assn. | St. Matthew's United Church of Christ |
| Donald & Sharon Crist Sr | LG Accounting Service | St. Matthias Episcopal Church |
| Lisa Daniels | Madison Square Fed. Savings Bank | Stastny Insurance Agency |
| Del. Cheryl Glenn | Chris Mann | H. Lee Stierhoff |
| Del. Eric Bromwell | Stephane Mann | Stepping Stone/Grace Life Church |
| Del. Maggie McIntosh | Marchionda's | Andre Stokes |
| Dominick's of Parkville | Mayfield Improvement Assn. | Sun Trust Bank-Mid Atlantic Foundation |
| Gary Doughty | William McDermott & Son, Inc. | Susquehanna Bank |
| Rosa Dowdy | Walt Melendez | T. Rowe Price Foundation |
| East Rosemont Community Assn. | Mieneke | Thurgood Marshall Mid School PTO |
| Eastern Savings Bank | Miller-Dippel Funeral Home | Today's Care & family |
| Epiphany Lutheran Church | Minute Art Services | Lillian Troutenfelter |
| The Episcopal Church of the Messiah | Moravia-Walther Imp Association | Truist |
| Euro-Tech | Morgan Park Improvement Assn. | United Way of Central Maryland |
| Exelon Corporation | Morgan State University | Valentinos Restaurant Inc. |
| Karen E Fike | Mueller's Delicatessen | Valley Park Community Assn. |
| Sue Fitzsimmons | Chris Muldowney | Verizon |
| Patrik Fleming | Municipal Employees Credit Union | Vestry Church of the messiah |
| Foot Care Associates | New Creation Christian Church | Visuals |
| Joan Ford | North Harford Rd Imp Association | Rob Walshe |
| Frankford Improvement Association | Northeast Middle School PTA | Walt Sanders Auto Repair |
| Frankford Towing Inc. | Northeast YMCA | Waltherson Improvement Association |
| Future Care Health | Northern Pharmacy & Medical | Nomiki Bouloubassis Weitzel Law Offices |
| Gardenville-Belair Business Association | Oak Grove Baptist Church | Westfield Neighborhood Imp. Assn. |
| Glenham-Belhar Community Association | Overlea Chapel UMC | Wockenfuss Candy Company Inc. |
| Glenmore Service Center | Overlea Community Assn. | Woodburne Day School PSTO |
| Glory Health Center | Overlea-Fullerton Bus & Prof. Assn. | |

SAVE THIS DATE!
Saturday, December 12, 2015
2:00 p.m. - 6:00 p.m.

HARBEL

Holiday Extravaganza

Corporate Sponsorships Available
Includes a table for 10 guests

Tickets ... \$45 per person
Details coming soon to
www.harbel.org

Live Entertainment

Dancing

Open Bar

Neighborhood Celebrations

50/50 Raffle

Silent Auction





President's Message

Sue Fitzsimmons

Good evening and welcome to HARBEL'S annual meeting. It is always exciting to spend this time with community members and share the progress we have made in the last year.

As many of you know, 2014 was a challenging time for us at HARBEL. Our longtime Executive Director, Naomi Benyowitz passed away unexpectedly in September. Naomi's death left a tremendous void in our organization. While our programs have continued to provide the much needed services to our community, we were faced with the ardent task of regrouping and reorganizing.

As a Board, we decided to ask our Community Services Director, Mike Hilliard, to serve as our Interim Executive Director. As always, Mike was willing to help and brought his leadership skills to our organization at a much needed time. With the help of Rich Marsiglia, the Board of Directors determined that we should take this time to closely examine the role of the Executive Director. We decided that it would be in HARBEL'S best interest to hire a part-time Chief Operations Officer for the period of one year. During this year, our organization, with the help of this individual would provide an objective evaluation of HARBEL and help develop and implement ideas that will move us forward.

In April, we were honored to offer John Godwin the position of Chief Operations Officer. John brings a wealth of organizational leadership and passion to the HARBEL family. His experience in both the public and private sectors make him an excellent fit. Bringing John on board, coupled with the new incoming Executive leadership promises to make 2015 - 2016 an exciting time for HARBEL and the communities that we are honored to serve.

HARBEL's future will include change and growth, we are excited by the possibilities. Together we are guaranteed to succeed. We will continue to meet the needs of the Northeast Baltimore communities through our vital programs - HARBEL Housing Partnership, Prevention and Recovery Center, and Community Services.



John Godwin

Chief Operating Officer

At the time of this writing, I have been at HARBEL for just over two months. What a great two months it's been!

It was easy to see that the staff and board are talented, dedicated, and engaged. I have been very impressed with the level of commitment from everyone in the organization. There is definitely a focus on service and, working with limited resources, the staff and board have made amazing things happen here at HARBEL.

Since I arrived, I have been asking for feedback and discussion about the organization. The staff, clients, community members, and board have been very willing to share their thoughts. This has been of great benefit to me. I am learning about the organization quickly and it's also been made very clear to me that everyone with whom I've spoken is supportive and appreciative of HARBEL. The staff and board have been absolutely amazing. I am grateful for all of them.

On Saturday, April 25th, members of the board and staff leadership met at Epiphany Lutheran Church for our First Annual Strategic Retreat. The group spent the entire day working hard to put together a strategic vision for the organization and I'm happy to report to you that the meeting was highly productive. We identified six strategic "pillars" for the organization and sharpened the mission, vision, and values statements. Additionally, numerous suggestions were put forth for strategic initiatives and projects and meaningful metrics were established to track our progress. This information has been shared with staff and we are finalizing the long term strategic plan based on the foundation laid at the retreat.

The six "pillars" focus on economic sustainability, a culture of excellence, a clearly defined, recognizable brand, enhanced technology, our facility, and a big community presence. This clear vision, along with the initiatives and projects designed to aggressively pursue our vision, makes HARBEL's future look very bright. The staff have responded eagerly to this vision, and several teams have been created to drive numerous strategic initiatives and projects.

I am so pleased to be working with the incredible team at HARBEL and I look forward to a truly transformative year in our great history.



HARBEL Housing Partnership

Regina W. Buker, Director

The HARBEL Housing Partnership is commitment to creating opportunities for successful long-term homeownership by providing quality education and counseling for the first-time homebuyer.

In August, the Housing Partnership will begin our 23rd year as a regional homeownership program. Our agency is in the business of foreclosure prevention, by offering educational workshops and counseling.

In 1994, the Partnership first offered homebuyer workshops. The topics and length of the workshop has expanded over the years to meet changing market conditions and the needs of our clients. During our three-hour workshops potential buyers receive information on budget, savings, credit, the mortgage process, real estate contracts, home inspections, and assistance programs.

In 2008 the Partnership added a Pre-settlement Workshop to include topics and speakers focused on homeowners insurance, settlement process, and home maintenance and repair.

We provide both pre-purchase and credit counseling that focus on the individual needs of our clients regarding their budget, savings, credit, affordability, and other issues related to their readiness to purchase.

Our statistical reporting year will not end until June 30, but based on our third quarter report, the Housing Partnership will exceed our goals. I anticipate that we will have served an estimated 1,500 people in our workshops and will be our 8th year that we have exceeded 1,100 people in a year. I estimate that we will have counseled more than 400 households, and that 150 of our households counseled will be new homeowners before the end of June. Our 2015 Annual Report will be available by September 1.

Continued financial support for HARBEL Housing is our biggest challenge. Only two of our 12 founding partners have survived. In the past 18-months, the Partnership has lost five partners to mergers and acquisitions. While gaining only one new partner, BB & T, leaving only a net of 12 remaining contributing partners. Last year, we received an increase in our Baltimore City CDBG award, but our Baltimore County grant has remained at level funding for the past three years.

In an effort to expand funding sources, the Partnership established a Preferred Agent Affiliates program in 2000, added Title Affiliates in 2014 and this year Insurance Affiliates. For an annual fee, the affiliates, along with our partner representatives, are able to speak at our workshops on a rotation basis, and be listed on our handouts and webpage. In 2014, we published our first Homeowner Resource Guide with ads of home-related businesses. This year, we began to charge a fee for our Real Estate Professional Training sessions.

The HARBEL Housing Partnership has one of the best teams in the region: Tina Lloyd – Assistant Director, Zina Moore – Senior Homeownership Counselor, and Mary Medley – Office Manager. Their expertise, dedication, and professionalism serve our clients well. I want to thank them for their service.



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 insurances, 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 may only be used to cover treatment for uninsured persons who are Baltimore City residents.)

There continue to be many changes in the health care field, especially in behavioral health. The state Alcohol and Drug Abuse Administration and the state Mental Hygiene Administration has emerged to create the Behavioral Health Administration. As Mental Hygiene/Mental Health was the bigger of the two administrations, many of the changes at the state level are being based on how mental health services were delivered rather than how substance abuse services were delivered. On a practical level, this has meant that grant funds continue to be more limited. Funding continues to shift from grants (and existing grants have become less flexible); funding relies more on generating income from fee for services. The fee for services are paid by Medicaid, private insurers or by persons who pay directly out of their pocket for services. In some cases, care has gotten more difficult to access (particularly for people who do not qualify for Medicaid and/or have high insurance co-pays and deductibles) while in other cases, expanded Medicaid and Maryland Health care exchange has opened opportunities for people who were previously uninsured to have insurance that covers care, including substance abuse treatment.

As it was just a few years ago that, HARBEL Prevention and Recovery Center was 100% grant funded, these changes continue to be challenging and require flexibility. Just as fee for service was becoming somewhat more predictable- the entire billing process for Medicaid changed in January 2015. We have to submit timely requests to Value Options, as they were recently chosen by the state to review and authorize (or deny) payment for substance abuse treatment for all state Medicaid clients. This has required a complete redesign of billing and authorization processes- and continues to evolve as Value Options processes become more defined. All staff- counselors as well as billing and administrative staff- have had to learn new skills and new processes. It's challenging- but team work is helping us successfully transition! There are additional challenges ahead as additional changes in regulations, requirements to meet national accreditation standards, changes in workforce requirement qualifications are still underway. Making the transition successfully remains crucial so we can insure that HARBEL Prevention and Recovery Center remains successful and open to treat our clients!

I would like to especially thank the staff who have had to deal with the many changes this year has presented. Staff have persevered thru significant changes in day to day program functions, thru the death of the agency's long time Executive Director and a transition to new executive leadership, thru changes in staff as some longer term staff left for other opportunities in their personal or professional lives- non-stop changes. Yet even with all the changes- staff have remained focused on what we do- literally saving lives from addiction. Every day staff have come in and served clients who needed help- and that's ultimately most important part of the how HARBEL's Prevention and Recovery center serves the community!



Community Services

Mike Hilliard, Director

This year has been particularly challenging for me. In September I lost a mentor, a friend, and a true leader with the passing of our former Executive Director, Naomi Benyowitz. From that time until April, I acted both HARBEL's Interim Executive director and its Community Services Director, while mourning the loss of a true friend and inspiration. With much prayer and a lot of hard work,

I feel the organization weathered that crisis.

I along with the Board of Directors felt this was also an opportunity to take a fresh look at our organization and prepare it for its future. Our search for a Chief Operations Officer to oversee the organization and accomplish those tasks resulted in the hiring of our current Chief Operations Officer, John Godwin. I have great confidence that John, with his extensive experience in the Credit Union industry and his sincere commitment to public service and Northeast Baltimore will prepare us for the rest of the 21st Century.

Again this year 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. We are looking forward to a renewed commitment on the part of all our partners to utilizing a completed market study to improve this key commercial corridor.

The Morgan Community Mile (MCM) is Morgan State University's initiative to 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. We at HARBEL have been an integral partner in this effort. I serve on the Board of Directors of the MCM, and I am pleased to serve as its Vice Chair. We at HARBEL will continue partner 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. 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 4th. 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 in resolving 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.

HARBEL COMMUNITY ORGANIZATION, INC.
STATEMENTS OF FINANCIAL POSITION
JUNE 30, 2014 AND 2013

ASSETS

| | 2014 | 2013 |
|--------------------------------|------------|------------|
| Current Assets | | |
| Cash | \$ 604,937 | \$ 517,903 |
| Cash-held for others | 7 | 7 |
| Accounts receivable | 43,420 | 48,727 |
| Grants receivable | 242,624 | 295,919 |
| Pledges receivable | - | 7,098 |
| Other receivable | - | 543 |
| Prepaid expenses | 2,411 | 11,860 |
| Inventory | - | 362 |
| Total Current Assets | 893,399 | 882,419 |
| Property and equipment | | |
| Property and equipment | 346,231 | 346,231 |
| Less: Accumulated depreciation | (320,836) | (311,962) |
| Net property and equipment | 25,395 | 34,269 |
| Total Assets | \$ 918,794 | \$ 916,688 |

LIABILITIES AND NET ASSETS

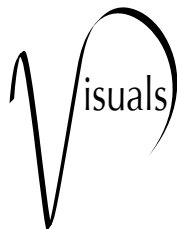
LIABILITIES

Current Liabilities

| | | |
|--|----------|----------|
| Accounts payable | \$ 1,370 | \$ 4,874 |
| Accrued payroll and other expenses | 70,652 | 89,959 |
| Deferred revenue | 7,500 | - |
| Grants payable | 4 | 4 |
| Amounts held in escrow and refundable deposits | - | 404 |
| Total Current Liabilities | 79,526 | 95,241 |

NET ASSETS

| | | |
|---|------------|------------|
| Unrestricted | | |
| Available for general operations | 828,777 | 812,761 |
| Temporarily restricted | 10,491 | 8,686 |
| Permanently restricted | - | - |
| Total Net Assets | 839,268 | 821,447 |
| Total Liabilities and Net Assets | \$ 918,794 | \$ 916,688 |



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