

ANNUAL MEETING 2017

**19** JUNE  
6:30 p.m.

Light Refreshments  
Clementine's | 5402 Harford Road

**HARBEL**  
COMMUNITY ORGANIZATION

*Proudly Serving Northeast Baltimore for 47 Years*

# **47th Annual Meeting**

## **HARBEL Community Organization, Inc.**

Monday, June 19, 2017 @ 6:30 p.m.  
Clementine - 5402 Harford Road | Baltimore, MD 21214

### **PROGRAM**

Welcome Patrick M. Fleming  
*Board Chair*

Invocation Prayer Karmen Smith  
*Vice Chair*

### **Introductions & Acknowledgements**

Recognition of Continuing Board Members Richard Marsiglia  
*Executive Director*

Welcome New Board Members Richard Marsiglia  
*Executive Director*

Recognition of Outgoing Board Members Richard Marsiglia  
*Executive Director*

Recognition of New Board Officers Richard Marsiglia  
*Executive Director*

Executive Director Report Richard Marsiglia  
*Executive Director*

Board Chair Report Patrik M. Fleming  
*Board Chair*

Swearing In Ceremony Kevin Parson

Incoming Board Chair Janelle Cousino  
Closing Remarks *Board Chair Elect*

## **HARBEL Mission Statement**

HARBEL is a caring multipurpose organization that works to build and support our communities through service, advocacy, and empowerment.

## **HARBEL OFFICERS**

2016-2017 Executive Board Members

Board Chair	Patrik M. Fleming
Vice Chair	Karmen Smith
Secretary	Nomiki Weitzel
Treasurer	David Lansinger

## **2016 - 17 BOARD OF DIRECTORS**

Mia Blom	Allyson Haley	Tom McLhinney
Janelle Cousino	Timothy Johnson	Erik Nichols
Lisa Daniels	Michael King	Tony Randall
Rosa Dowdy	Cathy Kratovil	Anne Yastremski
Sue Fitzsimmons	Richard Marsiglia	

The Board of Directors and Staff of HARBEL extend our heartfelt thanks to those Board members who will be stepping down from the HARBEL Board of Directors. Mia Blom, Michael King, Richard Marsiglia and Anne Yastremski, your guidance, support and service have made a lasting and positive difference in our organization

## **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	Judy Fritsche	1995 - 2000
Jody Landers, III	1977 - 1981	Naomi Benyowitz	2000 - 2014
Joe Coffey	1981 - 1990	John Godwin	2015 - 2016
Mike Borneman	1990 - 1990	Richard Marsiglia	2017 - Present
Lois Garey	1990 - 1995		

## **HARBEL BOARD CHAIRS (1969-PRESENT)**

Rev. E. Gerald Huesman	1969-70	Dennis W. King	1992-94
William Clark	1970-73	James M. Potter	1994-96
Joseph M. Ernst	1973-74	Vikki A. Schick	1996-97
Carl W. Hobbs	1974-76	Mary Clare Simon	1997-00
Norman K. Buker	1976-78	Jack Ray	2000-02
Charles D. Pacunas	1978-80	Vikki A. Schick	2002-03
Elizabeth M. Maher	1980-82	Stephen J. Ports	2003-04
Carlton R. Insley	1982-83	Mary Clare Simon	2004-07
Lois A. Garey	1983-85	Linda Doughty	2007-09
R. Terrence Farrell	1985-86	Reed Hutner	2009-12
Joseph T. Landers, Jr.	1986-88	Sue Fitzsimmons	2012-15
Regina W. Buker	1988-90	Patrik M. Fleming	2015-17
Jean S. Snyder	1990-92	Janelle Cousino	2017-

# **HARBEL STAFF**

## **Administration**

Richard Marsiglia • Executive Director  
Estelle Peters • Human Resources/Finance Director  
Michon Arrington • Administrative Assistant  
Mary Eileen Mullen • Administrative Coordinator  
Janie Horne & Will Miller • Receptionists

## **Community Services**

Michael Hilliard • Program Director

## **Housing Partnership**

Regina Buker • Program Director  
Zina Moore • Senior Homeownership Counselor  
Kendra Banks • Homeownership Counselor  
Valeria Smith • Office Assistant

## **Prevention & Recovery Center**

Patricia Stabile • Program Director  
Martha Montgomery • Clinical Director  
Kim Szager & Terrie Alexander • Weekend/Evening Supervisors  
Emily Stanley • Intensive Outpatient & Domestic Violence Team Leader  
Samantha Jefferson • Adolescent Team Leader  
Amanda Quattrocchi • Office Manager  
Rose Keller & Marianne Kistner • Night Office Managers

Sharon Bolden	Njeri Clay	Katie Lyons
Jim Blucher	Sarah East	Tiffany Maclin
George Bowden	Avis Giggetts	Jasmine McEwan
James Bracket	Pat Hill	Dletra Sharp
Rebecca Bradley	Ali Jihad	Erica Wallace
Charles Bright	Mary Klausmeyer	

A special thank you to our students from Johns Hopkins University,  
Morgan State University, Nova University, Towson University,  
University of Baltimore and University of Maryland School of Social Work.  
*Raven Anderson | Sarah East | Rebecca Hughes | Gwendolyn Jones  
Katie Lyons | Dena Mihovich | Len Price*

# HARBEL 2016 - 2017 CONTRIBUTORS & SUPPORTERS

1st Mariner Bank	Giovanna's Italian Kitchen	Bernadette Oruz
B.J. Mattheiss Insurance Agency	John and Patricia Godwin	Justin and Nicole Ossola
Dr. Earl Addicks	Grace Evangelical Lutheran Church	Anna Parker
Jane Backert	Green Onion Market	Parkside Improvement Association
Stephanie Bamberger	Greenway Management Group	Parkview Funeral Home
William Barry	Linda Gruz	Lindsey C. Pope
Rhonda Bavis	Bob and Melanie Hacker	Ray of Hope Baptist Church
Jennifer Bayne	Allyson Haley	Real Estate Title and Escrow
Bel-Garden Bi-Rite	Harford Road Senior Center	Realty Executives
Tonya Benson	Hamilton Business Association	Red Canoe Cafe
Berger Cookies	Hamilton Federal Bank	Michele Reid
Big Bad Wolf	Hanna Paper Recycling	Regents Real Estate Services
Terry and June Biller	Harvest Fare Supermarket	Residential Title and Escrow
Mia Blom	Hazelwood Inn	Rosedale Federal
Judith Borns	Healthy Neighborhoods, Inc.	Leonard J Ruck, Inc.
Mary Buedel	Michael and Georgina Hilliard	Ruck Funeral Home
David and Stephanie Buttner	Reed and Kathleen Hutner	Thomas Ryles
Tami Caggese	Johns Hopkins Health Systems	St. Luke Lutheran Church
Angela Carpintieri	Johns Hopkins Bayview	Steven Satta
Cedmont Improvement Assn.	D.E Hughes Realty	Gavin Schmitt
Lisa Chamberlain	Joan Jacobson	Councilman Brandon Scott
Classic Inspection	Kyra Jennings	Silver Queen Café
Continental Title	Agatha Jones	Karmen Smith
Chesapeake Bank of Maryland	Jacqueline Banks Jones	Paul Smith
Clark Auto Services	Sarah Kennedy	Patricia Stabile
Councilwoman Mary Pat Clark	Mike King	Stastny Insurance Agency
Clementine Café	Koco's Pub	State Farm Insurance - Doug Waire
Kevin Cleary	Joseph and Cecilia Landers	H. Lee Stierhoff
Marvina Coleman	David and Regina Lansinger	Sarah Szanton
Janelle Cousino	Lindsay and Associates	T. Rowe Price Foundation
Coastal Vending	Loading Dock Liquors	The Rashid Group
Columbia Bank	Louden Park Funeral Home	Dawn Trageser
Lisa Daniels	MECU	TruX Frames
Diversified Insurance	Maggie's Farm	Charlene Tyler
Osborne Dixon	Richard and Stephanie Marsiglia	United Way of Central MD
Rosa Dowdy	Julia McDonald	Verizon
Emma Downing	George Mason Mortgage	Vestry Church of the Messiah
Taryn Dunnville	John and Deborah Mason	Visuals - Cathy Kratovil
Eastern Savings Bank	Mary Mason	Rob Walshe
Employee Benefit Services	Master Seal	Waltherson Improvement Assn.
Enterprise/Mark Building	Mayfield Improvement Association	Adelaide Watson
Epiphany Lutheran Church	Cecilia McCarthy	Law Offices of
Exelon Corporation	McCray Properties	Nomiki Bouloubassis Weitzel
Sue Fitzsimmons	Senator Nathaniel McFadden	Elizabeth West- Wells Fargo
Alan and Maureen Fittig	Moore, Carney, Ryan and Lattanzi	Westfield Improvement Assn.
Patrik Fleming	Erin E. Meyer	Vicki White
Frankford Improvement Assn.	Patricia Mikos	Nneka White
Frankford Towing	Michael and Annie Milli	India Whitlock
Frank's Pizza and Pasta	Mary Eileen Mullen	Thomas Wilson
From House to Home	Eric Nichols	Wockenfuss Candy Company
Fulton Mortgage	North American Title Company	Anne Yastremski
Future Care Health Services	Northern Pharmacy	Zeke's Coffee
Gardenville Belair Road Business Assn.	Yvette Oliver	



## **Board Chair Message**

*Patrik M. Fleming*

As I end my tenure as Board Chair I would like to thank the directors, employees and fellow board members for their continuous support and encouragement these past years. While I will no longer function in the capacity of Board Chair I will remain on the board and continue my work with this tremendous community organization.

As we welcome Janelle Cousino as our new Board Chair, I would be remiss if I didn't say how inspired I am by Janelle's knowledge and expertise on both the local and national level regarding community leadership and development.

With Janelle's passion and drive, the commitment of the HARBEL board and the tireless dedication of the HARBEL staff, we will continue to provide much-needed community support and professional services to the citizens of Northeast Baltimore.

Onward and upward!  
#baltimorestrong

Best,

Patrik M. Fleming  
Board Chair

**Save This Date!**



**BOOFEAST**  
... a spooktacular event!

**HARBEL'S 2nd Annual  
Shrimp Feast & Bull Roast**

**Friday, October 27, 2017**

**7p.m. - 11p.m.**

**Martin's East 9000 Pulaski Highway**

**Costume Contest | Games | Music | Raffles | Auction Items**

**Tickets: \$50 • Contact: [info@harbel.org](mailto:info@harbel.org) | 410-444-2100**

**All proceeds benefit HARBEL Community Organization**



## **Executive Director**

*Richard Marsiglia*

As I welcome our new Board of Directors, show appreciation to our directors stepping down and pledge my support to our returning board members, I want to say thank you for the tireless dedication you have given to HARBEL. Having served on the HARBEL Board for nearly 20 years prior to being asked to serve as the Executive

Director, I truly understand the commitment and compassion required to identify a need, seek a solution through discussion and come together to make a positive change in people's lives and our community.

For decades HARBEL has sought out the best volunteers and staff Baltimore has to offer. Through these combined talents, skills and a love for N. E. Baltimore, we have created a substance abuse and domestic violence treatment program that shows leadership throughout the city and provides positive results to our community year after year. Our team of more than 30 dedicated clinicians and support staff make me proud to be a part of HARBEL each day.

Our Housing Partnership counsels thousands of residents each year in an effort to help all recipients achieve the "American Dream" of home ownership. While we help many, this incredible job is accomplished with a small but effective staff of four. You are truly the best at what you do.

Speaking of small but effective staffs, our community relations and NECOP Director is a staff of one. As the face of HARBEL and the direct connection to community associations and residents, HARBEL is very effective in satisfying the needs of the community through his knowledge of Northeast Baltimore and personal connections. Thank you Mr. HARBEL.

As a nonprofit organization we truly respect fiscal responsibility. With the help of our Finance Committee and the combined efforts of our talented staff and the Board of Directors, HARBEL is constantly monitoring all expenses, evaluating their importance and reducing where we can. At the same time, we do understand the need to maintain our more than 40 year old building with a goal to make HARBEL a place our clients, staff and the community want to come to.

When looking back at the amazing accomplishments of HARBEL over the years, I am truly honored to be part of this important organization. With the support of our member community associations, churches, schools, businesses and civic leaders, HARBEL will continue to be the premier umbrella organization of Northeast Baltimore.





## **HARBEL Housing Partnership**

*Regina W. Buker, Director*

Homeownership changes lives and HARBEL Housing Partnership is proud to play a role in making a difference in peoples' lives and in our communities. HARBEL Housing is celebrating our 24-year commitment to creating opportunities for successful homeownership by making education and counseling a home buyer's first step.

The strength of our efforts can be attributed to HARBEL Housing's unique cooperative effort that brings together our community banks and credit unions, real estate agents, title and insurance companies, governmental officials, our staff and our communities to fund and guide our efforts to meet the needs of the first-time home buyer and reduce their risk of foreclosure. HARBEL Housing Partnership is one of three regional agencies recognized to provide services to both Baltimore County and Baltimore City buyers.

In 1994, our first year of sponsoring home buyer workshop, a total of 75 people attended one of three workshops. At the end of June, I anticipate that more than 1,800 people will have attended one of our 40 home buyer workshops. This will be the 10th year that our annual attendance numbers have exceeded 1,100 people. During our 24 years of service more than 22,000 have attended one of HARBEL's workshops.

Our counseling numbers and attendance at our pre-settlement workshops continue to exceed our grant service goals. Since 1997, when we began to keep records of our client purchases, our clients have purchased homes valued at more than \$500 million. Our 2017 annual report will be available in August. Please contact me if you are interested in receiving our annual report.

Over the years our services have expanded to include pre-purchase counseling, budget and credit counseling, and the addition of a pre-settlement workshop. Our staff and advisory board continue to study market trends and issues and adopt new topics and services in order to provide the best program and meet the needs of our buyers.

I have begun to make presentations to community groups. My remarks are designed to give our residents foreclosure information that they may use to help a neighbor or others who may be facing financial difficulties. Also reviewed will be information about refinancing, home equity lines of credit, and reverse mortgages; options that homeowners may not have much information about before accepting an offer. This summer, I'll be reaching out to our senior centers to schedule presentations.

In the past four years, HARBEL Housing has lost seven of our bank partners through mergers and acquisitions, often to an existing HARBEL partner. I'm pleased to report that this year we gained two new bank partners: Howard Bank and The Columbia Bank. We continue to receive support of our agent, title and insurance affiliates, both through their annual contributions and participation in our workshops. HARBEL Housing also receives grant support from Baltimore County and Baltimore City.

HARBEL Housing has one of the best teams in the region with Zina Moore, Senior Homeownership Counselor, Deniece Banks, Homeownership Counselor, and Valerie Smith, Office Assistant. Their expertise, professionalism, and dedication serve our clients well, and I want to thank them for their service.

Please visit [www.harbel.org/housingpartnership.html](http://www.harbel.org/housingpartnership.html) for detailed information regarding our services and to obtain listings of our bank partners and real estate agent, insurance, and title affiliates that may assist you or your family, friends or neighbors.



## **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.

The current fiscal year (July 1, 2016 thru June 30, 2017) was the first fiscal year that grants were no longer extended by the State /city to cover most outpatient substance abuse services. Overall, HARBEL lost about \$280,000 in grant funds. With the exception of a few school based services and young adult services in a specific grant, all intensive and standard outpatient services were transitioned to a fee for service model. This was a change that impacted all outpatient providers and was not HARBEL specific. This occurred as a result of expanded Medicaid and the Affordable Health Care Act covering addiction services which had not previously been covered. As a result of this expanded insurance coverage, the state shifted its policies and funding away from grants. HARBEL now operates as a fee for service provider. As a result of this change, the program lost infrastructure dollars that were in grants as well as the predictability of cash flow that existed in a grant reimbursement environment. This change also impacts clients whereas a sliding scale fee was available to uninsured clients, there are now more regulations as to who and how an uninsured person qualifies for services- and in some cases, and there can be a substantially higher costs to persons seeking treatment. In a fee for service environment, all care has to be authorized to be paid- so staff time has shifted significantly to submitting insurance authorizations and making sure client file documentation supports the authorizations. There have been many challenging shifts in operations for the staff of HARBEL Prevention and Recovery Center in the process of developing into a sustainable fee for service program to meet the requirements of operating a fee for service program. However, the outpatient and intensive outpatient fee for services programs have primarily been operating without a deficit. The grant funded services that continue to exist are offered on a reimbursement basis- and these services are operating according to the terms of the grants and are not encountering ongoing deficits.

The current political environment is one in which expanded Medicaid and mandated health benefits are being considered for repeal. There is significant concern about what attempts at federal health care reform will mean for persons with addictions. Addiction disorders were not previously covered with the same parity as physical health, so it is difficult to know what/if services will be covered in the future. Addictions, like many mental health conditions, are often considered pre-existing conditions and this could also limit the coverage available in the future.

For information about recovery and our services, be sure to like our Facebook page!



## **Community Services**

*Mike Hilliard, Director*

This year I have been thinking about the impact the HARBEL Community Organization has had on Northeast Baltimore during its 47 year history.

If you examine the city's corridors, the one that stands out as diverse and stable is Northeast Baltimore. I cannot help but conclude what this organization has accomplished over the last 47 years has resulted in the stable and diverse Northeast Baltimore we enjoy. Communities are composed of 85% to 98% owner occupied homes. The racial composition of communities is often 60% African American or 60 % white. Some communities are 50% African American and 50% white. I believe HARBEL was essential in creating the foundation for other exemplary non-profits that now thrive in Northeast Baltimore such as Hamilton-Lauraville Main Street and the City Neighbors Foundation that operates three charter schools in our area.

I also believe this foundation requires a great deal of maintenance. It is essential the HARBEL's Community Services Program continue to assist community and business leaders with commercial development, zoning, housing, sanitation, and crime issues; identify services for senior citizens; provide information, referral, and advocacy services, and coordinate the efforts of the NorthEast Citizens Patrol, a partnership of HARBEL and the Baltimore Police Department's Northeast District. This volunteer group is composed of members of over 30 communities, and volunteers from across the entire Northeast Baltimore area. It was created in an effort to maintain stable and thriving neighborhoods in our area by reducing quality-of-life crimes, which all too often result in homeowners reaching for the phone to call their realtor to move out of the city. I believe that if this work does not continue the Northeast Baltimore we have come to love and depend on is threatened.

Why I am writing this? HARBEL's Community Services Program is currently funded entirely by a Community Development Block Grant, and Community Development Block Grants currently do not exist in the draft of the next fiscal year's Federal Budget developed by the current administration. We must be prepared to fight to retain this funding in the current Federal Budget or the support currently provided to the communities of Northeast Baltimore by HARBEL's Community Services program may cease to exist.

However, would it not be wonderful if all of HARBEL's Programs: its Prevention and Recovery Center, its Housing Partnership, and its Community Services Program were self-sustaining and not dependent upon Federal, State, and City grants. You can easily start the process to achieve this goal by going to [www.harbel.org](http://www.harbel.org) and make a tax deductible contribution to this fine organization by clicking "Donate," or you could join me in making automatic monthly donations to HARBEL.

Thank you, and I look forward to more years of doing the job I truly love, serving the communities, businesses, and faith based institutions of Northeast Baltimore.

**HARBEL COMMUNITY ORGANIZATION, INC.**  
**STATEMENTS OF FINANCIAL POSITION**  
**JUNE 30, 2016 AND 2015**

**ASSETS**

	2016	2015
<b>Current Assets</b>		
Cash	\$ 822,274	\$ 691,885
Cash-held for others	154	7
Accounts receivable	56,720	44,700
Grants receivable	124,116	164,879
Pledges receivable	14,175	14,675
Prepaid expenses	1,159	1,159
<b>Total Current Assets</b>	<b>1,018,598</b>	<b>917,305</b>
<b>Property and equipment</b>		
Property and equipment	381,503	346,231
Less: Accumulated depreciation	(336,547)	(331,733)
Net property and equipment	44,956	14,498
<b>Total Assets</b>	<b>\$ 1,063,554</b>	<b>\$ 931,803</b>

**LIABILITIES AND NET ASSETS**

**LIABILITIES**

**Current Liabilities**

Accounts payable	\$ 879	\$ 558
Accrued payroll and other expenses	80,001	64,054
Deferred revenue	3,156	3,256
Grants payable	213	3
Loans payable	409	6,366
<b>Total Current Liabilities</b>	<b>84,658</b>	<b>74,237</b>

**NET ASSETS**

Unrestricted		
Available for general operations	951,549	836,650
Temporarily restricted	27,347	20,916
Permanently restricted	-	-
<b>Total Net Assets</b>	<b>978,896</b>	<b>857,566</b>
<b>Total Liabilities and Net Assets</b>	<b>\$ 1,063,554</b>	<b>\$ 931,803</b>

# Stephanie Bamberger



CUMMINGS & Co.  
REALTORS

REALTOR & MBA

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410-675-1550 (o)

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Visit me on Facebook at:  
Stephanie Bamberger Realtor  
I Love to Live in Hamilton Lauraville



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