

Annual Meeting

Zeke's Coffee Shop
4719 Harford Road
Light Refreshments

June
18
6:30-8p.m.



HARBEL
COMMUNITY ORGANIZATION

Proudly Serving Northeast Baltimore for 48 Years

48th Annual Meeting

HARBEL Community Organization, Inc.

Monday, June 18, 2018 @ 6:30 p.m.
Zeke's Coffee Shop - 4719 Harford Road | Baltimore, MD 21214

PROGRAM

Welcome Janelle Cousino
Board Chair

Invocation Prayer Karmen Smith
Vice Chair

Introductions & Acknowledgements

Guest Speaker Annie Milli
Live Baltimore

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

Special Recognition David Lansinger
Treasurer

Recognition of New Board Officers Richard Marsiglia
Executive Director

Executive Director Report Richard Marsiglia
Executive Director

Swearing in Ceremony

Closing Remarks Janelle Cousino
Board Chair

HARBEL Mission Statement

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

HARBEL OFFICERS

2017-2018 Executive Board Members

Board Chair	Janelle Cousino
Vice Chair	Karmen Smith
Secretary	Nomiki Weitzel
Treasurer	David Lansinger
Past Board Chair	Patrik Fleming

2017 - 2018 BOARD OF DIRECTORS

Jacqueline Addison	Sue Fitzsimmons	Laura Millay
Valencia Baker	Allyson Haley	Erik Nichols
Lisa Daniels	Timothy Johnson	Tony Randall
Rosa Dowdy	Cathy Kratovil	Roop Vijayan
Michael Feeley	Tom McLhinney	Gene Ward

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

HARBEL EXECUTIVE DIRECTORS

David Wecht	1970 - 1977	Judy Fritsche	1995 - 2000
Jody Landers, III	1977 - 1981	Naomi Benyowitz	2000 - 2014
Joe Coffey	1981 - 1990	Mike Hilliard	2014-2015
Mike Borneman	1990 - 1990	John Godwin	2015 - 2016
Lois Garey	1990 - 1995	Richard Marsiglia	2017 - Present

HARBEL BOARD LEADERSHIP

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-Present

Thank you to those who have served.

HARBEL STAFF

Administration

Richard Marsiglia • *Executive Director*
Donna Knight • *Financial Consultant/Human Resources*
Helene Pendleton • *Administrative Coordinator*
Danielle Flateau • *Administrative Assistant*
Terry Beckmann & Janie Horne • *Evening Receptionists*

Community Services

Michael Hilliard • *Program Director*

Housing Partnership

Regina Buker • *Program Director*
Zina Moore • *Senior Homeownership Counselor*
Matthew Gregory • *Homeownership Counselor*
Valerie Smith • *Office Assistant*

Prevention & Recovery Center

Patricia Quinn-Stabile • *Program Director*
Martha Montgomery • *Clinical Director*
Letisha Washington • *Clinical Supervisor*
Kim Szager-Hemler & Megan Lagergren • *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*

Counselors and Case Managers

Jim Blucher	Avis Giggetts	Dena Mihovich
George Bowden	Pat Hill	Erica Mullinix
James Brackett	Hannah Johnson	Deitra Sharp
Rebecca Bradley	Katie Lyons	Erica Wallace
Charles Bright	Tiffany Maclin	Van Youngblood
Sarah East	Jasmine McEwen	

A special thank you to our students from Nova University
and University of Maryland School of Social Work.

Kim Marley | Dena Mihovich | Sarah Wise

HARBEL 2017 - 2018 CONTRIBUTORS & SUPPORTERS

426 N. Fayette Street, LLC
ABI Advantage, LLC
America's Charities
Jacqueline Addison
Terri Alexander
Nykelah Allen
BB&T
Bagdon's Vacuum
Valencia Baker
Baltimore County, Maryland
Stephanie Bamberger
Tyra Barnes
William Barry
Batch Bake Shop
Jennifer Bayne
Lance Beasman
Belair-Edison Community Assoc.
Donna Bethke
Bi-Rite Supermarket
Mia Blom
Dale Bock
Boscov
Cassandra Boykin
Bernadette Bridges
Violet Bridges
Michael Carlin
Chesapeake Bank of Maryland
Christine Chew
Bessie Conway
Senator Joan Carter Conway
Clark Auto
Esther Clea
Coastal Vending
Abby Cobb
Janelle Cousino
Glenda Curtis
Krista Cushman
Lisa Daniels
Gerald Dantoni
Alonna Davis
Josephine Dennis
Rosa Dowdy
Tamira Dunn
Taryn Dunnaville
Eastern Savings Bank
Epiphany Lutheran Church
Exelon Corporation
Dr. Dwanda Farmer
Fenwick Bakery
Alan & Maureen Fittig
Lakeysha Ford
Natasha Francois
Frankford Improvement Assoc.
Frankford Towing
Fred's Title & Tag Service
Fulton Mortgage/Columbia Bank
Future Care- Tim Johnson
Giovanna's Pizza
Giovanni's Signs
Friends of Cheryl Glenn

Antonio Glover
Grace Evangelical Lutheran Church
Alexandra Graves
Deneka Gross
Kent & Linda Gruz
Allyson Haley
Hamilton Business Association
Hamilton Federal Bank
Friends of the Hamilton Library
Hamilton Tire & Car Care
Harford Road Healthcare
Harford-Belair Mental Health Center
Tiffany Harrison
Harvest Fare Supermarket
Amanda Heckman
Carol P. Hengen
Patricia A. Hill
Michael and Georgia Hilliard
Karen J. Hoffman
Johns Hopkins Bayview
Trina Hough
Howard Bank
Reed and Kathleen Hutner
Joan Jacobson
Alison James
Angel Jenkins-Jones
Jovanny Jerry
Fanesha Jones-Bey
Sharron Jones
Kiana Kabia
Sarah Kennedy
Patricia Kirsch
Richard Knox
Cathy Kratovil
Nowai Lamah
Jodi & Cecilia Landers
David & Regina Lansinger
Marissa Lanterman
Angela Lawson
Denise Lewis
Randy A. Lewis Jr.
Alice Lifsey
Kenneth Lockie
Loudon Park Funeral Home, Inc.
Richard & Stephanie Marsiglia
Deanna Martinez
Deborah & John Mason
George Mason Mortgage
Mayfield Improvement Assoc.
McCray Properties, LLC
Chandra McCullough
Julia McDonald
Senator Nathaniel McFadden
Tom McLhinney
MECU
Christopher Mellot
Ikellia Menders
Moore, Carney, Ryan & Lattanzi
Morgan Park Improvement Assoc.
Network for Good

Eric Nichols
North American Title Co.
North Harford Rd. Comm. Assoc.
Northern Pharmacy
Old Line Bank
PNC
Angela Phillips
Chanel Plummer
Gersha Porter
Andre Pritchett, Liberty Ins.
Naji Rashid
Ray of Hope Baptist Church
Michele Reid
Lynn Renner
Residential Title and Escrow
Elizabeth G. Robinson
Rosa Rodriguez
Rosedale Federal Savings & Loan
Councilman Dutch Ruppertsberger
Thomas & Mary Rybcznski
Thomas Ryles
Safe Kids Ride
Kristina Samson
Friends of John Sarbanes
Vikki Schick
Emily M. Scott
Casper Sippel Inc.
St. Luke Lutheran Church
ServiceMaster
Karmen Smith
Friends of Stephanie Smith
Pat & John Stabile
Robert Stastny Ins.
Michael Stelmack
Pheadra Stewart
H. Lee Stierhoff
Diversified Insurance
Sun Trust
Denise Vance
Verizon - Tony Randall
Vestry Church of the Messiah
Visuals
David & Elain Wagenfuehr
Doug Waire, State Farm Ins.
Walther Gardens at White Oak
Mark Washington
Adelaide Watson
Cristina Watson
Law Offices of Nomiki Bouloubassis
Weitzel & Associates
Wells Fargo
Elizabeth West
Vicki White
India Whitlock
Thomas Wilson
Winifred Winston
Wochenfuss
Mr. & Mrs. Steven Wolfe
John Wood & Mary Anne Dresler
Friends of Bernard Jack Young
Zekes Coffee



Board Chair Message

Janelle Cousino

Welcome to HARBEL's Annual Meeting .

HARBEL has served as a pillar of support in our community to countless families in Northeast Baltimore for 48 years. Families and communities depend on the information, services and professional supports we provide. HARBEL is dedicated to being a collaborative partner with

the community associations, business groups and institutions to address common concerns and identified needs in our corner of Baltimore City and Baltimore County. HARBEL is the only community services organization that serves two jurisdictions. We know that #HARBEL Helps.

Along with the neighborhoods we support, continuous efforts are made to maintain the quality and mix of affordable residential properties. We also support prospective buyers toward their goal to become homeowners. The indefatigable Regina Buker and her staff, along with supportive financial institutions, city and county government and real estate professionals, provide homeowner counseling and coaching. Families that go through the program learn how they can own a home and enjoy a quality of life that homeownership affords. Last year 1826 people participated in our 37 homebuyer workshops. During the last 5 years, 899 participants bought homes as a result of the HARBEL Housing Program.

#HARBEL helps!

Since our Annual Meeting in 2017, HARBEL's Prevention and Recovery Counseling program has achieved accreditation through the Accreditation Commission for Health Care. PRC Director, Pat Stabile, the PRC staff and Executive Director Rich Marsiglia dedicated many extra hours to achieve this professional recognition. It required system updates, policy evaluation and extensive documentation on a host of quality measures. The program continues to provide help to persons in need throughout the community.

#HARBEL helps!

HARBEL steps up to be an initiator of strategies for addressing community issues or serve as a solid partner for developing a community plan to tackle common concerns. The Board of Directors and the staff are dedicated to HARBEL's legacy of service to the citizens of Northeast Baltimore and Baltimore County. HARBEL lives up to its long-standing promise to support strong communities and thriving families. Thank you for your support and encouragement.

When you see or use - #HARBEL helps - it says all of the above and much more.

Save This Date!



BOOFEAST

... a spooktacular event!

**HARBEL'S 3rd Annual
Shrimp Feast & Bull Roast**

Friday, October 26, 2018

7p.m. - 11p.m.

Martin's East 9000 Pulaski Highway

Costume Contest | Games | Music | Raffles | Auction Items

Tickets: \$50 • Contact: info@harbel.org | 410-444-2100

All proceeds benefit HARBEL Community Organization



Executive Director

Richard Marsiglia

Looking back on my first year as Executive Director, I am proud of the service HARBEL provides to the community and I am honored to be working with a truly talented and dedicated group of professionals.

HARBEL is also fortunate to have an all-volunteer Board of Directors who take the responsibility of guiding and safeguarding the organization to be serious and rewarding work. I am grateful to interact on a daily basis with a dedicated and diversely talented group of people who always have the mission of HARBEL and the communities' best interest at heart.

During the past year, together we have moved HARBEL in a direction that will set us on a path of continued success as we deliver much needed services in the Northeast Baltimore area. This new direction is being achieved through a look inward to our goals and mission along with a renewed interest in the needs of our community partners. This approach, along with a new logo that was unveiled last September as well as the physical appearance changes to the interior and exterior of the building, will position HARBEL to serve our partner organizations and the community as a whole for years to come.

Over the same period, we have also looked for new sources of funding while evaluating our revenue and expenses to guarantee our donors and funders of our commitment to be good stewards of the funds they have entrusted with us. Currently HARBEL operates three major programs; HARBEL Housing for first time home buyers, HARBEL Prevention and Recovery Center for those struggling with addiction and domestic violence issues and HARBEL Community Relations, the core of our mission to serve the community through our work with our member associations and residents. In the future we are looking at adding additional services to ensure seniors the ability to remain in their homes and continue to participate as active members of our community. We have also identified the need to work directly with the youth in our community. We will explore partnering with other established programs in our community to expand youth service programs in Northeast Baltimore.

Through all of this change and growth, one message that I continue to deliver to my staff and our community partners is "my door is always open". The success of HARBEL is only achieved through an open partnership with the community they serve. We are partners with a common goal to improve the quality of life for all residents of our community. If you have identified a need in your neighborhood or an opportunity to serve our fellow neighbors, please do not hesitate to contact me.

That being said, a community organization is only as strong as the volunteers dedicated to it. HARBEL has a long history of dedicated volunteers, many have been serving for more than ten years. I invite you to volunteer with HARBEL and together we can continue to feel the pride of making our community a better place to live, work, shop and play. #harbelhelps



HARBEL Housing Partnership

Regina W. Buker, Director

The HARBEL Housing Partnership is committed to creating prepared homebuyers through a comprehensive program of education and counseling. Our goal is to ensure that the homebuyers we serve become successful, long-term residents in our community.

This year HARBEL Housing is celebrating our 25th year of service and proud to have played a role in making a difference in peoples' lives and the communities we serve.

Since 1993, twelve community banks and savings & loans provided our initial \$18,000 in funding. Currently we have the support of 13 community banks and credit unions. HARBEL has secured funding from both Baltimore City (2004) and Baltimore County (1996). In addition, HARBEL Housing has created an agent, insurance and title affiliates program. We also receive contributions from the homebuyers we have served.

HARBEL Housing Partnership is one of three regional homeownership counseling agencies recognized to provide services to both Baltimore County and Baltimore City buyers.

The HARBEL Housing Partnership was established in the fall of 1993. In 1994 HARBEL conducted three homebuyer workshops for 73 people. Over the years our services have expanded to include additional educational workshops, pre-purchase counseling and budget and credit counseling. 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..

Although our statistical year will not end until June 30, I have provided my anticipated service numbers for the year, based on our actual figures as of May 31. Our annual report will be prepared and ready for distribution in August.

At the end of June, I anticipate that more than 1,800 people will have attended one of our 33 homebuyer workshops. This will be the 11th year that our annual attendance numbers have exceeded 1,100 people. During our 25 years of service more than 24,000 have attended one of HARBEL's workshops. Our counseling numbers (400 people) and attendance at our pre-settlement workshops (1,100 people) continue to exceed our grant service goals. This year our clients have purchased homes valued at a total of \$25 million. We began to keep records of our client purchases in 1997 and our clients have purchased homes valued at more than \$530 million in the past 21 years.

HARBEL Housing has one of the best teams in the region with Zina Moore, Senior Homeownership Counselor, Matthew Gregory, 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.

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.

Please visit www.harbel.org/housingpartnership.html for detailed information regarding our services and to obtain listings of our bank partners and real estate agents, 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 (HPRC) provides outpatient services to adults and adolescents who are in need of outpatient treatment for substance use disorders.

HARBEL Prevention and Recovery Center's mission for our services is:

- To help our clients reduce and eliminate the harm from alcohol and other drugs
- To help our clients reduce and eliminate the harm from violence in interpersonal relationships

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. Continuing care services and peer support are also provided to clients as part of an ongoing recovery process.

The business of health care and substance use disorder treatment continues to change. Last year was the first full fiscal year that HARBEL Prevention and Recovery Center operated as fee for service provider as the state of Maryland no longer provides grant funds for most intensive or standard outpatient services. Programs now bill Medicaid for services that were previously provided by grants. HARBEL now operates as a fee for service provider. HPRC is still able to accept uninsured persons who meet certain income criteria by submitting information to obtain a state authorization for coverage, but most of the persons we are serving have Medicaid. HPRC also serves some persons with private insurance and also has some clients who pay the full cost of treatment for themselves. There are different challenges in a fee for service model than in a grant funded model, but overall the program has successfully transitioned its financial practices to reflect the requirements of fee for service. In another major change as to how treatment providers do business in Maryland, the state decided not to license programs to provide services in Maryland unless the program also obtained accreditation from one of three national organizations- JCAHO, CARF, or ACHC. These organizations all have rigorous requirements and all have costs associated with accreditation- both the cost of meeting the standards as well as the actual costs of the application and site visits by the accrediting organization. HARBEL chose to apply to ACHC for accreditation. Getting ready for accreditation consumed a significant amount of time and resources in order to prepare. Areas that were prepared for accreditation included Board of Director's orientation, admissions processes, outpatient and intensive outpatient services, assessment and treatment planning processes, documentation practices, clinical operations, fiscal management practices, staff training, quality assurance/ performance management, risk management and infection control - to name a few! Ultimately, a site visit was held and we successfully obtained accreditation from ACHC. This allowed us to obtain our state license to continue to exist and provide services! It is an ongoing process continue to meet the accreditation standards and to follow the policies/ practices that were approved thru the accreditation process.

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



Community Services

Mike Hilliard, Director

Northeast Baltimore is a unique and important quadrant of Baltimore City. Its communities are stable, diverse, and predominantly composed of owner occupied homes. I believe a significant reason this stable and productive quadrant of the City exists is due to the work HARBEL has consistently done in our area of the City.

You can read how HARBEL's Prevention and Recovery Center and Housing Partnership contribute to this work in other portions of this report. The Community Services Program is one that consistently performs the nitty gritty functions that improve our communities and keep them stable.

I am known to all the elected officials that represent you in both the Baltimore City Council and the Maryland State Legislature. They do not know me because I am an important person. They know me because they have learned HARBEL is an organization has consistently worked to better Northeast Baltimore and its residents, and they know we can be key partners in accomplishing this work.

I am known to the members of the Board of Liquor License Commissioners and the Board of Municipal Zoning Appeals. Again, it is not that I am important, however it is important that the members of those Boards know HARBEL is a consistent and fair advocate for the communities of Northeast Baltimore. One former member of the Board of Liquor License Commissioners told me when she sat on the Board and HARBEL appeared before them she knew if we indicated the licensee was a problem there were issues with that licensee that she needed to try to address, and if we were there in support of a license transfer, the applicant was one that would not operate to the community's detriment.

To summarize what I have just delineated in one phrase, HARBEL is a credible organization that elected officials and administrative boards listen to and want to partner with to make our communities better places to live, earn, work, and play.

Many of HARBEL's programs are funded through grant funding, but would it not be great if 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 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, 2017 AND 2016

ASSETS

	2017	2016
Current Assets		
Cash	\$ 812,245	\$ 822,274
Cash-held for others	154	154
Accounts receivable	13,294	56,720
Grants receivable	103,891	124,116
Pledges receivable	-	14,175
Prepaid expenses	-	1,159
Total Current Assets	929,584	1,018,598
Property and equipment		
Property and equipment	448,381	366,225
Less: Accumulated depreciation	(339,909)	(320,519)
Net property and equipment	108,472	45,706
Total Assets	\$ 1,038,056	\$ 1,064,304

LIABILITIES AND NET ASSETS

LIABILITIES

Current Liabilities		
Accounts payable	\$ 8,426	\$ 1,288
Accrued payroll and other expenses	77,938	80,001
Deferred revenue	-	3,156
Grants payable	147	213
Total Current Liabilities	86,511	84,658

NET ASSETS

Unrestricted		
Available for general operations	917,455	952,299
Temporarily restricted	34,090	27,347
Permanently restricted	-	-
Total Net Assets	951,545	979,646
Total Liabilities and Net Assets	\$ 1,038,056	\$ 1,064,304

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



HARBEL COMMUNITY ORGANIZATION

Be Informed | Stay Informed | Get Involved

www.harbel.org



[harbelcommunityorg](https://www.facebook.com/harbelcommunityorg)



[#harbelhelps](https://twitter.com/harbelhelps)

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www.necop.com