



# MBIA

The Official Charity  
of the MBIA

# ANNUAL IMPACT REPORT

# 2021



## HOME BUILDERS CARE

## FOUNDATION

Building Shelter.  
Supporting Communities.  
Helping Others in Need.

# ABOUT THE FOUNDATION

The Home Builders Care Foundation is the 501 (c) (3) charitable foundation of the Maryland Building Industry Association, serving the following Maryland communities:

Anne Arundel County  
Baltimore County  
Baltimore City  
Calvert County  
Carroll County  
Cecil County  
Charles County

The Eastern Shore of Maryland  
Harford County  
Howard County  
Montgomery County  
Prince George's County  
St. Mary's County  
plus the District of Columbia



Founded in 1984, Home Builders Care is a 501(c)(3) charity dedicated to providing cost-effective solutions to other non-profits with shelter-related construction needs.

Our mission is to give back by utilizing the skills and resources of building industry members on shelter-related construction for the homeless and others at-risk.

Our efforts help community non-profits and local governments meet the challenges of caring for our neighbors in need. We leverage our industry's strengths to save agencies thousands of dollars in the housing construction process. We make projects feasible.

HBCF was established in 1984 as Operation Tom Sawyer by Robert L. Mitchell, President of what was then known as the Suburban Maryland Building Industry Association. Mitchell believes, as do all our members, that homebuilders have a responsibility to serve the needs of our communities and families, and make every home a part of that community.

## **HBCF Project Levels**

**Turn Key Project Grants:** The goal of this basic program is to make it easier for nonprofits to complete small projects – usually with one trade - by offering cash grants to help get them done quickly. For example - our first Turn Key project grant was provided to a nonprofit needing a simple flooring replacement in two of its apartments for formerly homeless women.

**Classic Renovation Projects:** Our standard mid-level projects are more comprehensive than Turn Key. For a classic project, we typically engage a builder and subcontractors to secure in-kind discounts of labor and materials. Two examples of classic projects include an accessible kitchen renovation at a group home and a complete HVAC system overhaul for energy-efficiency—all completed at a discounted project cost.

**Marquee Projects:** Our top level marquee projects have more visibility, a longer timeframe, and are much more complex. Often there is much predevelopment work and multiple stakeholders. For large-scale projects, we work to leverage every dollar and resource, utilizing a project manager to help coordinate our outreach efforts as well as manage and supervise the construction process.

## **Other HBCF Projects**

**Maryland Center for Housing LLC** - Owned by the Foundation and constructed largely in part with in-kind donations of materials and labor, our office building in Maple Lawn is our industry's home for advocacy, education and networking. Rental income—both for office space and conference room rentals—paid to HBCF helps provide a stable, long-term funding source to endow the Foundation for years to come.

**HBC Utilities LLC** - Our utility investment program has served as a source of revenue for our foundation's charitable efforts since 2005. Through this entity, HBCF accepts contributions of FFBA's for lots developed in Maryland.



# 2021

## DESCRIPTION OF SERVICES PROVIDED

In 2021, our foundation undertook 7 shelter projects at locations that provide supportive housing annually to over 433 persons in crisis.

Additionally, we led 4 outreach projects, including our covid crisis recovery initiative that reached 10 additional hard-working nonprofits serving 12,355 persons in need annually.

### Construction Project 1: Bethesda, Maryland (Montgomery County)

Who: **Montgomery County Coalition for the Homeless**

Work Site: CORDELL PLACE - Permanent Supportive Housing - 32-unit building

Project: Multiple Kitchen Renovation at Apartment Complex

Description: Under the leadership of Tri Pointe Homes, HBCF undertook the renovation of four communal kitchens at a building that is home for 32 formerly chronically homeless individuals. nearly all materials and labor were donated.

Project Value: \$75,000



## Construction Project 2: Baltimore, Maryland (Baltimore City)

Who: **Ulman Foundation**

Work Site: ULMAN HOUSE - Transitional Housing 9 BR property 18 BED facility. Serves 94 guests annually. Longest stay 150 days

Project: Basement Finishing at special residential facility for Cancer Patients

Description: The Foundation assisted with an expanded basement renovation of a home away from home for young cancer patients and their caregivers. All flooring was provided at no cost to nonprofit. friends and family flooring provided work at a discount.

Project Value: \$13,000



## Construction Project 3: Gaithersburg, Maryland (Montgomery County)

Who: **Montgomery County Coalition for the Homeless**

Work Site: SENECA HEIGHTS APARTMENTS - Permanent Supportive Housing. 57 units. 76 persons housed.

Project: Repairs to Parking Lot at Apartment Complex

Description: The resurfacing and restriping of 890 sq. yards of parking lot in addition to the removal of failed asphalt and the installation of a new reinforced asphalt patch in front of the dumpster. Pleasants Construction and Quality Sealing and Striping provided in-kind assistance.

Project Value: \$14,000

## Construction Project 4: Columbia, MD (Howard County)

Who: **Multiple Rebuilding Together / Christmas in April chapters**

Multiple Work Sites: Twelve (12) homes throughout the state of Maryland. Permanent Affordable Housing. 26 BR units

Project: Renovations for Rebuilding Together Projects

Description: For the past 21 years, HBCF has lent its expertise and resources to support multiple Rebuilding Together and Christmas in April programs throughout Maryland. Local programs target projects for low-income seniors/disabled individuals to keep them safely housed.

Total Value: \$6,000.

## Construction Project 5: Baltimore, Maryland (Baltimore City)

Who: **U Empower of MD – The Food Project**

Work Site: THE FOOD PROJECT ANNEX. A Community Space.

Project: Renovation of a Rowhome

Description: The foundation helped a nonprofit serving the poorest zip code in Maryland with the renovation of a property donated for their program space. Building materials were funded via a Turn Key Grant matching donated labor by volunteers. The new facility will provide a safe place for community outreach and service to its many low-income neighbors.

Total Value: \$15,000



## Construction Project 6: Annapolis, Maryland (Anne Arundel County)

Who: **The Light House of Annapolis**

Work Site: WILLOW HOUSE 5 BR transitional housing. Residents may stay up to one year.

Project: HVAC Replacement at Residential Transitional Program for Women

Description: The foundation provided electrical system upgrades and the installation of a new 2-zone, energy efficient, HVAC system at a facility that provides safe affordable housing and support services to women recovering from a crisis that left them homeless. Work completed by Southern Maryland Heating & Air.

Project Value: \$25,000



### Construction Project 7: Taylors Island, Maryland (Dorchester County)

Who: **Military Bowl Foundation**

Work Site: PATRIOT POINT. Temporary respite housing. 10 BR facility sleeps up to 29 nightly 200+ visitors annually

Project: Window Replacement at Retreat Center for Wounded Veterans

Description: The foundation completed its major renovation of the nearly 100 year old main house at a retreat center for wounded, ill and recovering service members. The final set of new custom windows, the most energy efficient of all, are to be installed at a discount by Pella Mid-Atlantic.

Overall Project Value: \$319,000

### Service Project 1: 10 jurisdictions in Maryland:

Who: **10 nonprofit partners** -over 9200 persons served annually by these organizations

- Eastern Shore                      **Maryland Food Bank Eastern Shore**
- Southern Maryland              **Southern Maryland Food Bank**
- Howard County                    **Columbia Community Care**

- Baltimore County                      **Fuel Fund of Maryland**
- Prince Georges                        **United Communities Against Poverty (UCAP)**
- Anne Arundel                            **The Light House Annapolis**
- Harford County                         **Harford Community Action**
- Carroll County                         **Human Services Programs of Carroll County**
- Baltimore City                         **The Food Project (U Empower)**
- Montgomery                            **Identity, Inc.**

Project: COVID CRISIS RECOVERY INITIATIVE

Description: The initiative targeted assistance to 10 key local organizations, each serving a specified county, city or local jurisdiction within HBCF's overall service area. HBCF worked with the MBIA government affairs team to help identify each well-regarded nonprofit. Each selected agency has been instrumental in providing intensified emergency services to Marylanders in need as a result of the pandemic.

Value of Contribution: \$100,000 (\$10,000 per nonprofit)

### Service Project 2: Fulton, Maryland (Howard County)

Who: **Red Cross of the National Capital Area and There Goes My Hero**

Work Site: Maryland Center for Housing

Project: Blood Drive and Bone Marrow Donor Registry Recruitment 40 people assisted

Description: To help restock depleted blood supplies, the foundation and our affiliated association hosted a blood drive at our office in cooperation with the local Red Cross-chapter. Covid safety protocols restricted registration. Additionally, the foundation partnered with a second nonprofit to recruit potential donors via a bone marrow donor registry program.

Value of Donations: Priceless.



### Service Project 3: Baltimore, Maryland (Baltimore City)

Who: **ShareBaby**

Work Site: ShareBaby warehouse

Project: Nursery Needs Charity Drive

Description: HBCF partnered with PWB to collect needed hygiene essentials for vulnerable mothers and babies in greater Baltimore. Hundreds of packages - diapers, formula, feminine products and other products for young families were collected and donated to a diaper bank.

300 families with infants and toddlers assisted

Value of Contributions: \$4,000.



### Service Project 4: Annapolis, Maryland (Anne Arundel County)

Who: **The Light House of Annapolis**

Work Site: The Light House Shelter

Project: Holiday Toy Gift Card Drive

Description: Due to covid restrictions, our annual collection of toys for low-income children became a gift card drive for shelter residents and low-income community clients of a homeless prevention and support center. Close to 150 gift cards were collected- ranging in value from \$10 - \$50.

Value of Contributions: \$3,250.



The Home Builders Care Foundation (HBCF) is our association's official charity and MBIA's principal way for BUILDERS to GIVE BACK.

Our mission is to give back by utilizing the skills and resources of building industry members on shelter-related construction for the homeless and others at-risk throughout the State of Maryland.

In order to do what we do, we depend on members of the association - dedicated builders, suppliers, contractors, and industry professionals - who are willing to step up and help out on projects by sharing their time talents and treasures.

Home Builders Care is grateful to the many building industry members who support our cause every year.



[www.marylandbuilders.org](http://www.marylandbuilders.org)



[www.hbcf.org](http://www.hbcf.org)





# 2021 HONOR ROLL

Thank you to our top financial & in-kind donors for the year as well as for the construction of the Maryland Center for Housing. We are so appreciative of your generosity!

Every investment with the Home Builders Care Foundation yields a significant return, both in terms of the generated value of services, as well as the number of homeless and at-risk individuals and families our services can affect.

## \$10,000 AND UP

**The Bozzuto Group**

**DMR Enterprises Inc.**

**Howard County Economic  
Development Authority**

**Little Giving Fund**

**MBIA**

**Mid-Atlantic Builders**

**Miles & Stockbridge**

**Tri Pointe Homes**



## \$ 5,000 AND UP

**Barr Concrete**

**HTI Contractors**

**Howard Bank**

**JTS, Corp**

**Lakelands Community Charities  
Fund**

**Pettit Family Charitable  
Foundation**

**Pleasants Development**

**James Thompson Jr**

**Timberlake Homes Inc.**

## \$ 2,500 AND UP

Alliance Exterior Construction

Ashton Manor Environmental

Belfast Valley Contractors Inc.

Carpet & Wood Floor Liquidators

Covell Communities

Craftmark Group

DRB Group

Efficient Home

Elm Street Development

Georgetown Insurance Service  
an Alera Group Company

Harkins Builders

Konterra

LaTerra Homes

M&T Bank

MBIA membership

Merritt Companies

Professional Women In Building  
Council Of MBIA

Residential Title & Escrow  
Company

Stanley Martin Companies

TD Bank

United Bank





# 2021 HONOR ROLL

## \$1,000 AND UP

1/ST Properties

Ms. Margaret Allen

Baldwin Homes Inc.

Bohler Engineering

Mr. & Mrs. Steve & Jackie Breeden

Caves Valley Partners

Charles A. Klein

Mr. & Mrs John and Bonnie Clarke

Continental Realty Corp.

Dickens Family Fund

East Coast Siding, Inc.

Friends and Family Flooring

Geo-Technology Associates

Good Neighbors Family Trust

Guardian Protection

Gutschick Little & Weber

Insurance Associates  
a Marsh & McLennan Agency

Legend Construction, Inc.

Lerch Early & Brewer Chtd.

Mr. Thomas Marston

Doug & Suzanne Meeker

Mr. John Meyerhoff

Mitchell Best Next Doo

Monument Construction

Natelli Communities

Newport Partners LLC

Orrstown Bank

Rodgers Consulting Inc.

Rutter Project Management

Sandy Spring Bank

Security Development Group

VIKA Maryland LLC

W.F. Wilson & Sons Inc.

Mr. Robert Ward

Wetland Studies and Solutions





# 2021 FINANCIALS

This information is derived from the independent audit of financial statements of HBCF Inc. and affiliates as of December 31, 2021. A complete copy of HBCF's most recent audited financial statements and report of independent certified public accountants is available upon request by contacting our office. Audited financial statements and other documents submitted to the Office of the Secretary of State of Maryland under the Maryland Charitable Solicitations Act are available from the Office of the Secretary of State, State House, Annapolis, MD 21401 for the cost of copying and postage.

<b>Revenue and Support without Donor Restrictions</b>	<b>2021</b>	<b>2020</b>
Grants and Contributions	\$74,459	\$59,640
Investment Income Net	127,720	131,834
In-Kind Contributions	144,273	96,478
Rental Income	124,474	157,712
Fundraising Events	158,320	92,892
Interest Income	551	3,000
Other Income	2,382	402
<b>Total Revenue and Support without Donor Restrictions</b>	<b>\$632,179</b>	<b>\$541,958</b>
<b>Expenses</b>		
<b>Program Services</b>		
Temporary/Transitional Housing Projects	\$51,361	\$194,788
Permanent/Supportive Housing Projects	175,791	128,060
Community Service Projects	261,133	18,912
<b>Total Program Services</b>	<b>\$488,285</b>	<b>\$341,760</b>
<b>Supportive Services</b>		
Management and General	\$54,459	\$90,798
Fundraising	67,511	35,946
<b>Total Supporting Services</b>	<b>\$121,970</b>	<b>\$126,744</b>
<b>Total Expenses</b>	<b>\$610,255</b>	<b>\$468,504</b>
Change in Net Assets	\$21,924	\$73,454
Net Assets, beginning of year	\$3,261,653	\$3,188,199
Net Assets, end of year	\$3,283,577	\$3,261,563



# 2021 LEADERSHIP

## EXECUTIVE COMMITTEE

President

JOHN DEZINNO

Howard Bank

Vice-President

STEVE RUBIN

Harkins Builders

Secretary

LINDA ELLINGTON

Mitchell Best Homes

Treasurer

MICHAEL BREWER

Rosen, Sapperstein &  
Friedlander

Immediate Past-President

MICHAEL KARNS

Tri Pointe Homes

SCOTT ARMIGER

Orchard Development

TOM BAUM

LaTerra Homes

DAVID FLANAGAN

Elm Street Development

DAVID LUNDEN

Timberlake Design/Build

DAVID O'BRYAN

Charles P. Johnson Assoc.

CHRIS RACHUBA

The Rachuba Group

Past President

JEREMY RUTTER

Rutter Project Management

DAN RYAN

DMR Enterprises

CASEY CIRNER

Miles & Stockbridge  
Of Counsel

LORI GRAF

MBIA

ex-officio

PATTI KANE

Home Builders Care Foundation  
ex-officio



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