



Powered by the  
Senior Housing Crime Prevention Foundation

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November 10, 2022

Ms. Tracey Christy  
Treasury Dept, VP & Treasury Reporting Manager

Mr. Scott Free  
Treasurer

Mr. Thomas Whitesel  
Chief Risk Officer

Ms. Barbara Cottrell  
Managing Director of Corporate Compliance

Howard Bank  
6011 University Blvd., Ste. 370  
Ellicott City, MD 21043

**RE: Confirmation of Howard Bank's CRA credit for Standard Participation - 2022**

Dear Ms. Christy, Mr. Free, Mr. Whitesel, and Ms Cottrell:

This letter is your official confirmation of the Senior Housing Crime Prevention Foundation's receipt of your Community Reinvestment Act grants for the year 2022. They are as follows:

<u>Participation</u>	<u>Amount</u>
Grant	\$5,000.00
Grant	\$5,000.00

**Please place a copy of this letter in your CRA file for reference during your next examination.**

These dollars are being used by the Foundation to support the Senior Crimestoppers program for low to moderate income seniors residing in senior living facilities in Anne Arundel and Howard counties in the state of Maryland.

Specifically, your funds are providing safe, secure crime free residences for these seniors. Attached is information about the properties and the residents that are being supported through these grants to the Senior Crimestoppers program in the assessment areas you have selected.

On behalf of the administration of the sponsored facilities, the residents they serve and their families, and our Board of Directors - thank you for your support of the Foundation's Senior Crimestoppers program.

Sincerely,

David C. Lenoir  
President & CEO

## ***Sponsorship Report***

### **Howard Bank**

Ellicott City, MD

<b><i>Senior Living Facility</i></b>	<b><i>County</i></b>	<b><i>Number of Licensed Beds</i></b>	<b><i>Percent CRA Qualified LMI Residents</i></b>
<b>Harper House Apartments</b> 5495 Cedar Lane Columbia, MD 21044	Howard	100	100%
<b>Marley Neck Health and Rehab Center</b> 7575 East Howard Road Glen Burnie, MD 21060	Anne Arundel	95	66%
<b>Total: 2</b>		<b>195</b>	

# Protecting and enhancing the lives of vulnerable seniors.

Senior Crimestoppers is a nationwide crime prevention program funded exclusively by the banking industry through the Senior Housing Crime Prevention Foundation's CRA Partners. The program serves residents, staff, management, family and visitors in nursing homes, assisted living communities, independent living communities, HUD communities and veterans homes.

## Safeguarding Components

### Toll-free tips line

for anonymous crime/ incident reporting with cash rewards up to \$1,000

### Personal lockboxes

installed in each resident's room to safely store belongings

### Continuing education

for facility management and staff to ensure understanding of the program

### Program signage

placed throughout the premises to increase program awareness and deter crime

## Quality of Life Programs

### Wish Comes True

Annual check from the bank designed to grant a wish to the residents of the facility

### Time of Your Life

Nostalgic video entertainment series produced by SHCPF, includes movie clips and songs from the 1920s through the 1960s

## The Problem of Elder Abuse is Real

**1/10**

Americans aged 60+ have experienced some form of elder abuse.

**5**

million seniors are abused each year

**1/14**

cases are reported to authorities

**36.5**

billion dollars is the annual cost of elder financial abuse in the U.S.

## Senior Crimestoppers is a Solution

**108k**

elderly residents in Senior Crimestoppers facilities

**47**

states have facilities that are utilizing our program

**96%**

cumulative reduction in reported crimes within member facilities

**27**

healthcare associations across the country endorse the program

For more information on Senior Crimestoppers and CRA Partners, call (877) 232-0859 or visit [shcpfoundation.org](http://shcpfoundation.org).

