





Lutheran Social Ministries SM OF MARYLAND

Helping individuals live their best lives in Carroll and Howard Counties.

2026 Annual Report

CARROLL LUTHERAN VILLAGE

LUTHERAN VILLAGE AT MILLER'S GRANT



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LUTHERAN SOCIAL MINISTRIES OF MARYLAND

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OUR MISSION

Lutheran Social Ministries of Maryland, guided by our faith-based values, and through collaboration with affiliated ministries and ventures, forges relationships among the broader communities, leverages organizational capacity and identifies and explores opportunities for further service.

OUR VISION

Reimagining aging through innovation and thoughtful stewardship.

OUR VALUES

- Respect
- Innovation
- Integrity
- Trust
- Compassionate service
- Community

LUTHERAN SOCIAL MINISTRIES OF MARYLAND, established in 2018, provides strategic growth, vision, management and resources to its Life Plan Communities, Carroll Lutheran Village and Lutheran Village at Miller's Grant, which enables the communities to:

- Focus on operational efficiencies, quality of care and services
- Attract a new generation of residents and team members
- Prepare for future growth and industry changes

Lutheran Social Ministries of Maryland is a ministry of the Delaware-Maryland Synod of the Evangelical Lutheran Church in America.

Lutheran Social Ministries SM OF MARYLAND

Outstanding Service

Our award-winning recognition is proof of our excellence in senior living.

Best of Howard

For the seventh year, Lutheran Village at Miller's Grant was recognized as Best of Howard by those who live and work in Howard County. The community was recognized for two categories:

- Best Retirement Community and
- Best Assisted Living Facility.

Carroll's Best

Voted by those who live and work in Carroll County, Carroll Lutheran Village has been recognized as Carroll's Best for 14 consecutive years as:

- Best Assisted Living
- Best Nursing Home
- Best Retirement Community

Readers' Choice

Readers of *Carroll Magazine* voted Carroll Lutheran Village the Best Retirement Community. Each nomination and vote reflects the trust and support of thousands of Carroll County residents.

U.S. News & World Report Best Nursing Home for Short-term Rehabilitation and Long-term Care

Carroll Lutheran Village earned U.S. News & World Report's Best Nursing Home status by achieving the highest possible rating for its short-term rehabilitation and long-term care. The designation is only awarded to nursing homes that satisfy U.S. News' proprietary assessment of consistent performance in quality measures.





Centers for Medicare & Medicaid Services Five-star Rating

Carroll Lutheran Village and Lutheran Village at Miller's Grant earned a five-star quality rating from the Centers for Medicare & Medicaid Services, the highest rating available from the federal agency. This top-tier designation highlights the outstanding care provided in each community's health care center and reaffirms LSMMD's ongoing commitment to excellence, resident well-being and person-centered care.

Honoring Our Past, Expanding Our Future

DAVE BOND | BOARD OF TRUSTEES CHAIR



THE RECENT MILESTONE ANNIVERSARIES of our communities, Carroll Lutheran Village's 45th last year and Lutheran Village at Miller's Grant's 10th this year, remind me of the tremendous pride we share in providing housing, health care and community for residents, past and present, while offering peace of mind to their families. These milestones reflect the faithful service and the lasting impact of Lutheran Social Ministries of Maryland's mission.

The board is especially proud that LVMG can now serve more residents from its recently completed expansion, and we are equally excited about the future renovations to CLV's Health Care Center.

Amid our celebrations, I want to reaffirm that the board exists to continue LSMMD's mission and expand its reach, including serving more older adults. In many ways, LSMMD is at a pivotal moment, similar to the one that led to LVMG's development.

Our exploration of a third community is grounded in our mission and the economics of providing senior living and health care services.

During my career, the senior living landscape has shifted from an industry dominated by single communities to multi-community organizations because economies of scale provide financial benefits, deeper expertise, stronger governance and greater stability.

Multi-community organizations typically achieve slightly higher net operating margins than single communities from shared purchasing, insurance and administrative costs. Their collective assets can secure better bond ratings or financing terms, advantages not available to single communities, which solely rely on their performance and balance sheet.

Multi-community organizations also benefit from greater management depth, including centralized executive teams, specialized human resources and standardized clinical compliance. Single-site communities depend heavily on smaller, localized teams and a single Executive Director.

As senior living organizations grow, maintaining a strong sense of community remains essential. Multi-community organizations balance local priorities with system-wide planning and stewardship. When managed effectively, this structure preserves each community's unique culture while providing the operational resources and resident support that come with a larger organization.

Single communities are more vulnerable to local market risks (e.g., decreasing real estate values, increasing local labor costs or an infectious outbreak impacting occupancy). Multi-community organizations can spread financial and operational risk across multiple locations and markets, providing greater stability.

As we celebrate our past and invest in our future, we remain guided by the same mission that has shaped LSMMD. The board has carefully considered the opportunities, responsibilities and long-term benefits associated with growth and is excited about the possibilities ahead.

The Strategic Importance of IT

JEFF BRANCH | PRESIDENT AND CEO



AS I REFLECT ON THE PAST YEAR, one truth has become increasingly clear: information technology is no longer just a support function – it is the backbone of our organization's growth, resilience and innovation.

In 2026, technology touched every corner of our operations, from streamlining workflows and enhancing data security to enabling remote collaboration through Microsoft Office 365, specifically Teams and SharePoint. The systems we've built, implemented and maintained have improved efficiency and empowered our teams to make faster, smarter decisions.

These systems also improve the resident experience through products like Uniguest, a portal where residents can view community announcements, watch live community programming, access community documents (e.g., the resident directory and handbook) and place work orders with Facilities through WorxHub.

WorxHub has transformed Facilities' work order process by replacing a labor-intensive, manual system that required the team to manage hundreds of resident calls, document requests, schedule appointments and assign work orders. Today, the platform automates the entire workflow, prioritizes urgent and life-safety issues, and reduces manual routine tasks. It also provides a comprehensive inventory of mechanical assets, enabling more effective capital planning, proactive maintenance and data-driven decision-making.

In a world where cyber threats evolve daily and resident expectations are high, our IT capabilities are a competitive advantage we cannot afford to overlook.

Looking ahead, we will continue to invest in emerging technologies, strengthen our cybersecurity resilience and cultivate a culture of innovation. IT's role extends far beyond managing infrastructure. As a strategic partner, IT helps advance our mission by creating a secure, scalable and future-ready digital environment, transforming data into actionable insights, automating routine tasks to allow team members to focus on higher-value work and enhancing the experiences of the residents we serve.

The recent hiring of a Vice President of Information Technology was a strategic move tied to growth, complexity and the need for specialized leadership. LSMMD is evolving from the early days of its creation in 2018, and this position is instrumental in scaling operations and handling more complex technical challenges.

The new VP oversees projects, coordinates cross-functional teams and ensures alignment with business goals. This position brings deep technical and strategic experience needed for adopting new technologies and managing large-scale migrations.

Thank you to our dedicated IT professionals and to everyone who has embraced technology as a tool for progress. Together, we are building a smarter, safer and more connected future.

Board of Trustees

DAVE BOND
Chair

JOE HIKEL
Vice Chair

DAVID BOLLINGER

CHRIS BORCIK

DAVE BOWERSOX

ANANTA HEJEEBU

STEVE LAMBERTSON

THE REV. CHRISTOPHER LITTON

THE REV. MATT PENSINGER

DOROTHY PLANTZ

JEFF BRANCH
President/CEO
Ex Officio Board Member







Corporation Churches

CALVARY LUTHERAN CHURCH
The Rev. Anke Deibler
The Rev. Eric Deibler
Mt. Airy

CHRIST LUTHERAN CHURCH
Vacant
Upperco

FIRST LUTHERAN CHURCH
The Rev. Michael Louia
Ellicott City

GRACE LUTHERAN CHURCH
The Rev. Matt Pensinger
Westminster

HOLY SPIRIT LUTHERAN CHURCH
The Rev. Tom Kaye
Eldersburg

KEYSVILLE LUTHERAN CHURCH
The Rev. Stephanie Steele
Keymar

MESSIAH LUTHERAN CHURCH
The Rev. Michael Dubsky
Sykesville

MT. JOY LUTHERAN CHURCH
The Rev. Cathy Feil
Gettysburg

RESURRECTION PARISH
The Rev. Susan Roy
Vicar Don Helfer

IMMANUEL LUTHERAN CHURCH
Manchester

JERUSALEM LUTHERAN CHURCH
Westminster

ST. ABRAHAM'S LUTHERAN CHURCH
Hampstead

ST. PAUL'S LUTHERAN CHURCH
Upperco

ST. PETER'S LUTHERAN CHURCH
Hampstead

ST. BENJAMIN'S LUTHERAN CHURCH
Vacant
Westminster

ST. JAMES LUTHERAN CHURCH
Vacant
Union Bridge

ST. JOHN'S LUTHERAN CHURCH
The Rev. Christopher Litton
Westminster

ST. LUKE'S LUTHERAN CHURCH
The Rev. Nicole Wachter
New Windsor

ST. MARK'S LUTHERAN CHURCH
The Rev. C. Andrew Carr
Hampstead

ST. MARK'S LUTHERAN CHURCH
The Rev. Michael Dubsky
Snydersburg

ST. MARY'S LUTHERAN CHURCH
The Rev. Marc Bergerman
Westminster

ST. PAUL'S LUTHERAN CHURCH
The Rev. Cathy Feil
Harney

TRINITY LUTHERAN CHURCH
The Rev. Marc Bergerman
Taneytown

TRINITY LUTHERAN CHURCH
The Rev. Melissa Helfer
Westminster



JEFF BRANCH
President and CEO



LIZA FOLSTEIN
Vice President,
Human Resources



JOHN MCNAMARA
Vice President,
Information Technology



PAIGE MILLS-HAAG
Vice President,
Philanthropy



LISA PEARRE
Vice President,
Marketing and Communications



STEVE POWELL
CFO



MICHELLE ROSENHEIM
Vice President,
Operations and Sales



VANESSA BERGER
Executive Director,
Carroll Lutheran Village



FELICIA ANTHONY
Executive Director,
Lutheran Village at Miller's Grant

Executive Leadership

OPERATED BY LUTHERAN SOCIAL MINISTRIES OF MARYLAND

CARROLL LUTHERAN VILLAGE and LUTHERAN VILLAGE AT MILLER'S GRANT are nonprofit, faith-based Life Plan Communities committed to offering older adults opportunities, resources, services and programs to enhance wellness, enrich daily living, foster independence and connect with the greater community throughout their aging journey. The communities are committed to providing the best possible life for all residents, including access to on-site health care services and other amenities.

Carroll LUTHERAN VILLAGE℠

LUTHERAN VILLAGE at Miller's GRANT℠
10th Anniversary

The Impact of Your Generosity

PAIGE MILLS-HAAG | VICE PRESIDENT OF PHILANTHROPY



AS WE REFLECT ON THE PAST YEAR and celebrate your unwavering support of our mission to care for older adults, your impact is palpable and transcendent. Your generosity sustains vital programming and vibrant communities where every person is celebrated, uplifted, respected and encouraged to live with purpose.

At Carroll Lutheran Village, one of our top priorities remains the Benevolent Care Program. Last year, we allocated substantial resources to ensure every resident received the care, dignity and support they deserve, regardless of their financial situation.

Thanks in part to your generous contributions to CLV's Benevolent Care Fund and Ministry of Caring Endowment Fund, we provided $873,545 in assistance to 14 residents. Your generosity offers peace of mind to residents and their families, ensuring the care, services and housing continue for those who call CLV home.

Your contributions to the Walters Education Fund helped us award $71,495 in scholarships to 14 CLV team members pursuing higher education and professional certifications. By giving the gift of education, your support is instrumental in shaping team members' career aspirations and helps CLV attract and retain the most qualified leaders.

Together, we raised $111,000 during CLV's 90-day Annual Fund Campaign. Additionally, our 28th Annual Golf Tournament, a long-standing tradition and favorite, netted $101,130 for the Benevolent Care Fund, marking a significant milestone of $2 million raised over 28 years of golf! Estate gifts from grateful residents, families and supporters continue to meet immediate needs for vital resident assistance.

We are now in the public phase of CLV's Health Care Center Campaign, having raised $2.6 million towards our $4 million goal to revitalize the 45-year-old health care center and build new memory support. Through innovation, thoughtful stewardship and a commitment to compassionate service, we are reimagining aging and strengthening CLV's legacy.

Lutheran Village at Miller's Grant provided $127,124 in resident assistance to five residents last year, upholding dignity and comfort for our residents. Through your ongoing support of the Benevolent Care Fund and Ministry of Caring Endowment Fund, we continue to meet the demand for vital assistance.

Together, we raised over $200,000 during LVMG's 90-day Annual Fund Campaign. The Scholarship Fund remains a cherished means for residents and their families to support team members and students. We granted six scholarships totaling $26,100 last year, helping students achieve their educational goals.

A heartfelt thank you to our generous philanthropic supporters who funded an exquisite Steinway, a professional lighted croquet court, a telescope, raised garden beds and English classes for the community's benefit.

In December, LVMG's Performing Arts Center/Chapel Campaign concluded, surpassing $3.2 million in financial support. We are grateful to all who have brought this vision to life. The K.J. Yoon Chapel and Performing Arts Center now serves as a welcoming hub for worship, music, arts, education and community gatherings, standing as a beacon of love, spirituality and hope.

Thank you for your trust. Together, let's continue creating communities where every individual may thrive and live abundantly.

May God continue to bless you and work through you for His glory!

More Than a Gathering Place

THE REV. CHARLES P. MARSHALL AND THE REV. MATTHEW C. FUHRMAN
CHAPLAINS, CARROLL LUTHERAN VILLAGE

CARROLL LUTHERAN VILLAGE'S KRUG CHAPEL AND AUDITORIUM is one of the community's busiest gathering places, hosting concerts, celebrations, special dinners, town hall meetings and training events with a combination of these occurring in a single day. Yet, every Sunday morning, it's the worship home for residents who join us in person or virtually.

Named for The Rev. Dr. Harry Victor Krug, a Lutheran pastor who was instrumental in CLV's creation, the space is often simply called "Krug" or "the chapel." Whatever the name, it serves as a special place in our community's life. One resident has even described it as the "heart of the community."

Krug Chapel is where residents and team members come together to share the most meaningful moments. We celebrate joy and laughter, find comfort in prayer and contemplation, and share in the tears and the sadness of goodbyes, especially when we gather to remember and give thanks for the dearly departed. Whatever the moment, we experience it together.

Community is one of our six core values, and we see it come to life each day with Krug Chapel as a focal point. Residents, team members, volunteers and their families come together to care for one another and welcome new neighbors and friends with the compassionate and thoughtful spirit that defines life at CLV.

Celebrating Milestones and Ministry: Faith, Community and Growth

THE REV. MEHERET Y. CARUTHERS
CHAPLAIN, LUTHERAN VILLAGE AT MILLER'S GRANT

FISCAL YEAR 2026 was marked by faith, community and growth. Together, we celebrated moments of profound joy, walked through seasons of grief and supported one another with unwavering grace.

A historic highlight was the opening of the K.J. Yoon Chapel and Performing Arts Center. Long envisioned by our community, this beautiful space, filled with natural light, fosters peace and connection, and has quickly become the heart of our community.

Since its opening, it has hosted inspiring weekly worship services, quiet hours for personal meditation, memorial celebrations honoring cherished neighbors and cultural gatherings that unite spirits. Enhanced by advanced audiovisual technology, it connects residents and families both in person and virtually.

With our ministry of presence remaining our highest priority, our spiritual care services have flourished thanks to the support of our team members and Caring Connectors, a resident volunteer team.

We expanded one-on-one visits with residents in all levels of care, led small-group discussions, strengthened our grief support networks and hosted interfaith services, events that explored spirituality, faith-seeking and religious book study groups, and seasonal celebrations. Through our Open Hands, Open Hearts outreach program, we extended our ministry beyond our campus to serve those in the greater community.

I am deeply grateful to our leadership team, donors, volunteers and, most of all, residents who fill this campus and our new sanctuary with life and light.

As we look to the year ahead, we remain committed to nurturing the spiritual well-being of residents, their families and team members while ensuring the K.J. Yoon Chapel and Performing Arts Center continues to be a beacon of hope, inclusion and peace for all. Blessings and peace.

Financial Highlights

Financial data reflected in Carroll Lutheran Village and Lutheran Village at Miller's Grant financial reports are also reflected in this report. The community financials are prepared as special purpose financial statements and do not include the inter-company eliminations.

ASSETS	2026	2025
Current Assets	20,723,083	15,189,267
Investments	12,453,206	14,157,220
Pledges Receivable, Net	1,003,980	–
Assets Whose Use is Limited or Restricted	74,460,586	81,637,286
Property, Buildings and Equipment	236,088,511	217,519,549
Other Assets	703,057	116,608
TOTAL ASSETS	**$ 345,432,423**	**$ 328,619,930**

LIABILITIES AND NET ASSETS		
Current Liabilities	12,294,341	13,064,356
Other Long-term Liabilities	–	417,395
Long-term Debt, Net	141,267,469	157,518,287
Deferred Revenue and Advance Deposits	170,630,166	143,020,268
Net Assets	21,240,447	14,599,624
TOTAL LIABILITIES AND NET ASSETS	**$ 345,432,423**	**$ 328,619,930**

REVENUES		
Net Health Care Center Resident Services	13,966,999	13,253,168
Assisted Living	6,842,808	6,912,807
Memory Care	1,490,678	1,517,580
Independent Living	44,169,255	38,061,779
Bequests, Contributions, Memorials and Other Gifts	86,408	79,204
Investment Income and Realized and Unrealized Gains	7,884,616	3,122,647
Other Income, including Net Assets Released from Restriction	6,996,877	6,081,974
TOTAL REVENUES	**$ 81,437,641**	**$ 69,029,159**

EXPENSES		
Nursing, Resident, Dietary, Housekeeping, Laundry	27,951,615	25,960,515
General, Administrative, Marketing and Philanthropy	16,132,276	14,649,387
Plant	11,852,534	10,465,983
Depreciation and Amortization	11,342,660	9,711,655
Interest	6,861,317	5,114,166
TOTAL EXPENSES	**$ 74,140,402**	**$ 65,901,706**

OPERATING INCOME (LOSS)	$ 7,297,239	$ 3,127,453
Net Unrealized Gains (Losses) on Investments	(2,132,305)	293,439
Change in Net Assets Without Donor Restrictions	5,164,934	3,420,892
Change in Net Assets With Donor Restrictions	1,475,889	412,569
CHANGE IN NET ASSETS	**$ 6,640,823**	**$ 3,833,461**

Carroll
LUTHERAN VILLAGE SM

FOR 45 YEARS, Carroll Lutheran Village has helped older adults enjoy each day to its fullest at our Life Plan Community. CLV offers an extensive array of programs and services, enabling residents to pursue those most interesting and meaningful to them. With a continuum of care, including independent living, assisted living, memory care, long-term care and short-term rehabilitation, residents know health care support and resources are available if they need them. With convenient services and amenities, exciting activities, person-centered health care and warm, friendly team members in one community, it's no wonder CLV has been recognized as Carroll's Best for 14 consecutive years, earned Carroll Magazine's Readers' Choice Award, been named the best nursing home for short-term rehabilitation and long-term care by *U.S. News & World Report*, and received a five-star quality rating from the Centers for Medicare & Medicaid Services.

Board of Trustees

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Vice Chair

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JAMES SCHWARTZ

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President/CEO
Ex Officio
Board Member









A Community Created by Its Residents

DAVID BOLLINGER | BOARD CHAIR, CARROLL LUTHERAN VILLAGE



WHAT MAKES CARROLL LUTHERAN VILLAGE SPECIAL is its residents. They don't simply participate in community life; they help shape it. Through their creativity, initiative and generosity, our residents find new ways to bring people together, support one another and make CLV a vibrant place to call home.

A wonderful example is Saturday Night Alive, an event that began when residents wanted to bring their neighbors together on Saturday evenings for fun, music and friendship. Its popularity quickly led to the addition of more activities, including trivia, movie and karaoke nights.

CLV's Annual Dog Show is another example of residents turning an idea into a popular event. Created and hosted by residents, the dog show, which includes best dressed, prettiest and tail wagger award categories, celebrates the joy the residents share with their four-legged companions. The event inspired residents to create a dog-sitting program, offering support when a neighbor needs someone to care for their pet. It's a simple gesture, but it speaks volumes about the caring relationships our residents build with one another.

Residents also play an important role in welcoming others to CLV. Through our Resident Ambassador Program, they participate in sales events and share their experiences to help prospective residents envision what life could be like at CLV. Who better to describe life at CLV than the people who live it every day?

The Resident Media Project Team helps tell the CLV story by capturing videos at events and conducting interviews that provide a glimpse into the lives of residents and team members. The team also operates the Resident Media Center on campus, complete with resident-purchased video equipment, lighting and a decorated set for recording interviews.

Their spirit of service reaches beyond our campus. Residents volunteer throughout the local community by collecting and donating needed items to Shepherd's Staff, an outreach organization serving those in crisis in Carroll County. They also give their time and talents to activities and committees at CLV, including assisting at CLV's annual golf tournament.

The initiative, creativity and generosity of our residents continually inspire me. Their willingness to step forward, share their talents and look out for one another is what makes CLV an amazing community. I appreciate the many ways our residents strengthen and enrich CLV, and I look forward to seeing what they create next.

Community at a Glance






468 Residents in **Independent Living**

64 Residents in **Assisted Living**

23 Residents in **Memory Care**

294 Residents in **Skilled Nursing/ Long-term Care**

$3,504,942
Total Assistance Provided

Of which $873,545 direct benevolent care was provided to residents who outlive their financial resources, so they can continue to live at CLV with dignity and among friends.

$3,946 NET
Gift Shop Donation

Benefiting the Ministry of Caring.

23,574
Volunteer Hours

Performed by residents and team members.

10
Organizations Served by Open Hands, Open Hearts

Resident and chaplain-led outreach ministry.

Boys & Girls Club of Carroll County, Caring Carroll, Carroll County Food Sunday, Carroll Lutheran School, Human Services Program of Carroll County, Humane Society of Carroll County, Lutheran World Relief, Pregnancy Support Center of Carroll County, The Shepherd's Staff and Westminster Rescue Mission

$831,638
Carroll County Property Taxes

$71,495
Team Member Scholarships

Generous donations from community residents and friends provide awarded team members with financial assistance for college tuition and clinical and professional development expenses so they may grow their career at CLV.

349
Number of Team Members

Including 122 new team members in FY26.

$12.7M
Team Member Payroll

Financial Highlights

ASSETS	2026	2025
Current Assets	4,624,959	5,157,319
Investments	–	675,271
Pledges Receivable, Net	548,587	–
Assets Whose Use is Limited or Restricted	41,870,204	39,649,942
Property, Buildings and Equipment	77,112,183	77,986,337
Other Assets	45,000	45,000
TOTAL ASSETS	**$ 124,200,933**	**$ 123,513,869**

LIABILITIES AND NET ASSETS		
Current Liabilities	6,485,483	5,162,964
Other Long-term Liabilities	–	–
Long-term Debt, Net	46,213,539	48,094,982
Deferred Revenue and Advance Deposits	49,106,119	47,723,937
Net Assets	22,395,792	22,531,986
TOTAL LIABILITIES AND NET ASSETS	**$ 124,200,933**	**$ 123,513,869**

REVENUES		
Net Health Care Center Resident Services	11,587,755	11,103,103
Assisted Living	4,454,973	4,602,823
Memory Care	1,490,678	1,517,580
Independent Living	20,835,627	19,226,658
Bequests, Contributions, Memorials and Other Gifts	55,097	62,961
Investment Income and Realized and Unrealized Gains	3,891,890	542,441
Other Income, including Net Assets Released from Restriction	3,349,040	3,331,154
TOTAL REVENUES	**$ 45,665,060**	**$ 40,386,720**

EXPENSES		
Nursing, Resident, Dietary, Housekeeping, Laundry	18,580,081	18,262,634
General, Administrative, Marketing and Philanthropy	9,267,045	8,401,401
Plant	6,812,001	6,276,732
Depreciation and Amortization	5,852,933	5,333,906
Interest	1,721,278	1,752,491
TOTAL EXPENSES	**$ 42,233,338**	**$ 40,027,164**

OPERATING INCOME (LOSS)	$ 3,431,722	$ 359,556
Net Unrealized Gains (Losses) on Investments	(2,365,885)	614,865
Change in Net Assets Without Donor Restrictions	1,065,837	974,421
Transfer of Net Assets from Related Party	(2,250,000)	–
Change in Net Assets With Donor Restrictions	1,047,969	143,055
CHANGE IN NET ASSETS	**$ (136,194)**	**$ 1,117,476**

LUTHERAN VILLAGE at Miller's GRANT SM

10th Anniversary

SINCE OPENING ITS DOORS in 2016, Lutheran Village at Miller's Grant has proudly served older adults in Howard County, helping them live each day to the fullest within our vibrant Life Plan Community.

With the completion of the Phase II expansion project, LVMG welcomed more than 70 new residents. Now nearly 420 residents – age 60 and older – call LVMG home.

The community's commitment to excellence has earned LVMG recognition as Best of Howard for seven years and a five-star rating from the Centers for Medicare & Medicaid Services. These honors reflect the community's vibrant lifestyle, supportive care and commitment to quality.

Having established strong, collaborative relationships with organizations and educational institutions that are equally committed to supporting the well-being of older adults, LVMG extends its reach from team members sharing their expert knowledge with the wider community to creating more meaningful programs and services for residents.

Board of Trustees

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Vice Chair

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ANDRE LINGHAM

PAUL MILLER

GAIL SANDERS

JEFF BRANCH
President/CEO,
Ex Officio Board Member









Celebrate With Us: Ten Years of Excellence with More to Come

DOROTHY PLANTZ | BOARD CHAIR, LUTHERAN VILLAGE AT MILLER'S GRANT

AS YOU WALK through Lutheran Village at Miller's Grant, you quickly discover what makes this community special. You see the beauty of our campus grounds, hear inspiring music from the Baldwin grand piano in the K.J. Yoon Chapel and Performing Arts Center and find residents gathering with friends for lunch in the Pub while others enjoy a match on the croquet court, tend garden plots and organize food deliveries to local food pantries.

LVMG is a thriving community, built upon a strong foundation of leadership, excellence, growth and generosity that enriches the lives of residents and team members.

Leadership

Executive Director Felicia Anthony embodies the spirit of excellence. Her warm smile and dedication engage residents and team members. Her experience inspires the team to continually improve their processes and embrace our purpose. Under her guidance, LVMG's leadership team remains closely aligned with Lutheran Social Ministries of Maryland, advancing our shared mission, vision and values, and it's because of this that LVMG continues to thrive.

Excellence

In FY26, we proudly earned a five-star rating from the Centers for Medicare & Medicaid Services, recognizing our commitment to exceptional resident care and well-being.

Residents continually recognize their quality of life at LVMG, from beautifully maintained buildings and grounds to quality programs, meaningful social opportunities and superb meals from our restaurants. I also continue to hear wonderful stories of team members' kindness, compassion and generosity, reflecting a culture where residents and team members thrive.

Growth

With the Phase II completion, we welcomed 74 new residents into 43 independent living apartments, and our community is now licensed for 16 beds in skilled nursing. We are looking to be certified for 18 suites in our soon to be memory care neighborhood. At the same time, campus improvements created a cohesive and refreshed appearance.

The K.J. Yoon Chapel and Performing Arts Center has quickly become a cornerstone of community life, providing opportunities for worship, performances, lifelong learning and meaningful connection. We have also enjoyed developing relationships with our sister community, Carroll Lutheran Village.

Generosity

LVMG's Board of Trustees once again participated in a friendly Annual Fund Board Challenge with CLV's Board of Trustees. Our board raised $5,650 for LVMG's Ministry of Caring Endowment Fund, Scholarship Fund and General Fund.

Beyond financial gifts, residents, team members, vendors, corporations, partners, friends and volunteers generously shared their talent, time and treasures to help the community thrive.

As we celebrate 10 years, I am humbled by the care, compassion and kindness that define our community. Thank you to everyone who contributes to our success and supports our journey of excellence. By remaining true to our mission, vision and values while embracing the evolving needs of residents and team members, LVMG is well positioned to thrive for years to come.



Community at a Glance







413
Residents in
Independent Living

37
Residents in
Assisted Living

44
Residents in
Skilled Nursing/ Long-term Care

$477,119
Total Assistance Provided

Of which $127,124 direct benevolent care was provided to residents who outlive their financial resources, so they can continue to live at LVMG with dignity and among friends.

$74,255
Moderate Income Housing Support

Amount of direct support through the Moderate Income Housing Unit Program.

11,807
Volunteer Hours

Performed by independent living residents.

13
Organizations Served by Open Hands, Open Hearts

Resident and chaplain-led outreach ministry.

Columbia Community Cares, Columbia Pregnancy Center, Grassroots Crisis Intervention, Home of Our Own, HopeWorks of Howard County, Howard County Department of Aging & Independence, Howard County Food Bank, Indian Cultural Association, Prepare for Success Howard County, Longfellow, Stevens Forest and Swansfield Elementary Schools and a school supply giveaway for LVMG team members

$1.25M
Howard County Property Taxes

$26,100
Team Member Scholarships

Generous donations from community residents and friends provide awarded team members with financial assistance for college tuition and clinical and professional development expenses so they may grow their career at LVMG.

231
Number of Team Members

Including 103 new team members in FY26.

$6.54M
Team Member Payroll

Financial Highlights

ASSETS	2026	2025
Current Assets	9,131,550	8,915,063
Investments	12,453,206	13,481,949
Pledges Receivable, Net	455,393	–
Assets Whose Use is Limited or Restricted	32,572,801	41,972,286
Property, Buildings and Equipment	157,893,121	138,535,679
Other Assets	586,449	–
TOTAL ASSETS	**$ 213,092,520**	**$ 202,904,977**

LIABILITIES AND NET ASSETS		
Current Liabilities	7,711,530	7,690,258
Other Long-term Liabilities	–	417,395
Long-term Debt, Net	95,053,930	109,423,305
Deferred Revenue and Advance Deposits	121,524,047	95,296,331
Net Assets	(11,196,987)	(9,922,312)
TOTAL LIABILITIES AND NET ASSETS	**$ 213,092,520**	**$ 202,904,977**

REVENUES		
Net Health Care Center Resident Services	2,379,244	2,150,065
Assisted Living	2,387,835	2,309,984
Independent Living	23,333,628	18,835,121
Bequests, Contributions, Memorials and Other Gifts	31,311	16,243
Investment Income and Realized and Unrealized Gains	3,992,726	2,580,206
Other Income, including Net Assets Released from Restriction	2,284,514	1,556,355
TOTAL REVENUES	**$ 34,409,258**	**$ 27,447,974**

EXPENSES		
Nursing, Resident, Dietary, Housekeeping, Laundry	9,221,411	7,609,735
General, Administrative, Marketing and Philanthropy	5,953,723	5,435,414
Plant	5,040,533	4,189,251
Depreciation and Amortization	5,489,727	4,377,749
Interest	5,140,039	3,361,675
TOTAL EXPENSES	**$ 30,845,433**	**$ 24,973,824**

OPERATING INCOME (LOSS)	$ 3,563,825	$ 2,474,150
Net Unrealized Gains (Losses) on Investments	233,580	(321,426)
Change in Net Assets Without Donor Restrictions	3,797,405	2,152,724
Transfer of Net Assets from Related Party	(5,500,000)	–
Change in Net Assets With Donor Restrictions	427,920	269,514
CHANGE IN NET ASSETS	**$ (1,274,675)**	**$ 2,422,238**

Community Partnership and Support

JULY 1, 2025 – JUNE 30, 2026

WE ARE PROFOUNDLY GRATEFUL for your unwavering support, generosity and investment in our mission and ministry of caring for older adults and their families. Together, we are making a tangible difference in the lives of those we serve and achieving remarkable milestones within our communities. Thank you for believing in our vision; your impact is profound, and we look forward to creating greater impact together to provide vital assistance to every resident in need, scholarships to team members, special projects to enhance daily living and activities and unrestricted gifts to use where needed most.

Contact Paige Mills-Haag, vice president of philanthropy, at 443-536-5929 or pmillshaag@lsmmd.org for information on how you can support Lutheran Social Ministries of Maryland and its communities, Carroll Lutheran Village and Lutheran Village at Miller's Grant.









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Puck-Fai and Amy Yan
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by Larry and Patricia Riddick
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by Shirley Kirchhoff
by Estelle Miller
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Priscilla M. Hart
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by David Bogen
by Eunice Caro
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by Marlee Lindon
by Carolyn Mueller
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by Diana Saltz
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by Louise Tanney
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by Margie Marfori
by Nicole Papa

Catherine LeClaire
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by Judith Lupfer

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by Robert Menton

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by Ray Parrack

Albert Severn
by Janice Severn

Geraldine Sinchak
by Thomas Sinchak

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by Barbara Dielmann

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Lois Clark
by Robert Huebner and Carol Weiskittel
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