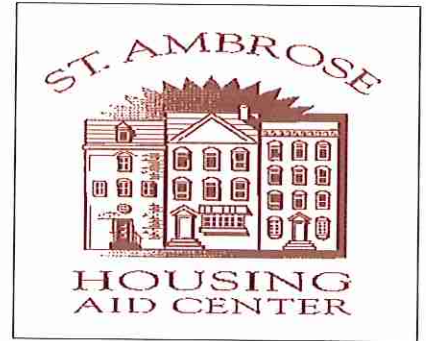


New Normal

Path Out of Poverty
Case Management Services
Homeless
Housing
Homesharing

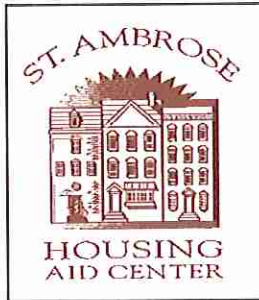


HAMP
Foreclosure Prevention

Affordable Rentals

Home Ownership Counseling
Great Recession

Annual Report
July 1, 2008– June 30, 2010



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Program Highlights
July 1, 2008—June 30, 2009

The fiscal year started out with great promise, the Bush Administration announced the American Reinvestment and Recovery Act, the precursor to the Neighborhood Stabilization Programs (NSP) and Baltimore City was awarded funding for NSP1.

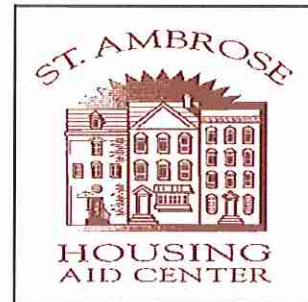
This program helped **Housing Development** purchase, rehab and resell vacant foreclosed properties on the same model as the already popular Asset Control Area program.

We can't talk about this year without talking about the Great Recession. On the heels of so much hope came the stock market collapse and the burst of the housing bubble. Unemployment and underemployment snapped at the heels of homeowners already struggling with subprime and predatory mortgages.

The **Foreclosure Prevention** department expanded to meet the demand and counselors served the highest number of clients in the agency's history. This experience created aggressive advocacy for the thousands of Marylanders seeking equity and protection from unreasonable and punitive foreclosure regulations. At the same time, one of our core programs, **Homeownership Counseling** continued to counsel and create new first time homebuyers.

St. Ambrose Rental launched its energy efficient upgrade campaign to raise money to make energy upgrades on its multifamily, scattered site and senior rental properties. Besides being green, the program is decreasing tenant's utility bills and saving the agency on maintenance and repair costs.

Homesharing discovered that its services weren't just for the elderly as more and more homeowners started looking for alternative ways to supplement their incomes.



2009 By the Numbers

Numbers of clients served through counseling programs **3581**

Homeownership 536
 Monthly Workshops 278
 One - One Counseling 258
 New Homeowners 39

Foreclosure Prevention 2063
 Counseling/
 Legal Services 1807
 Reverse Mortgage 256

Homesharing
 Intake Interviews 982
 Individual impacted
 by Successful Matches 134

Housing Development **24**
 Vacant Houses purchased 43
 Houses renovated & sold 29

Rental Services
Number of Individuals housed **672**
 Number of Households 300
 Number of children -
 Number of seniors -

TOTAL **4277**

St. Ambrose at a Glance FY09

**Program Highlights
July 1, 2009—June 30, 2010**

**Housing Development Department
NSP 2**

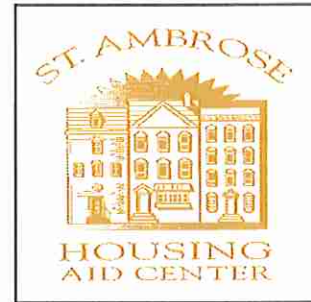
Healthy Neighborhoods, Inc. functioned as the lead organization for a \$26,000,000 grant to a consortium of nonprofit developers to continue purchasing vacant foreclosed properties. As we move into 2011, those funds are beginning to flow and properties are being acquired.

Rental Energy Efficient Upgrades

Thanks to Maryland Energy Administration, Baltimore Housing Authority and the Weatherization Assistance Program for assisting St. Ambrose in creating energy efficient healthy homes for our residents. St. Martins, Aigburth Vale and homes in Barclay are already seeing savings on maintenance costs and utility bills are lower for our tenants.

Innovative Solutions to Baltimore's Housing Issues:

- One of the first nonprofit organizations designated as a HUD Asset Control Area Manager
- Served as an advocate for legislative changes to the laws governing foreclosures in the state of Maryland.
- Website becomes more interactive with intake forms available online.
- Still Maryland's only Homesharing Program
- Hired Case Manager to work with residents on their long term self sufficiency action plans



2010 By the Numbers

Numbers of clients served through counseling programs 3552

Homeownership 619
 Monthly Workshops 322
 One - One Counseling 297
 New Homeowners 43

Foreclosure Prevention 1856
 Counseling/
 Legal Services 1757
 Reverse Mortgage 99

Homesharing 1077
 Intake Interviews
 Individual impacted
 by Successful Matches 144

Housing Development 29
 Vacant Houses purchased
 Houses renovated & sold

Rental Services 692
Number of Individuals housed 692
 Number of Households 300
 Number of children -
 Number of seniors -

TOTAL 4740

St. Ambrose at a Glance FY10

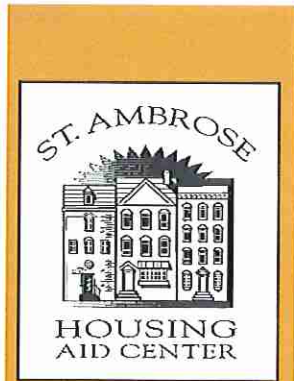
Budget - Year Ending June 30, 2009

<u>Income</u>	
Community Dev. Block Grants	\$ 755,516
Contracts & Other Grants	992,789
Rental Income	1,455,171
Sale of Houses	2,812,975
Contributions	636,478
Fees for Services	540,443
Other Revenue	(80,045)
Total Income	<u>\$ 7,113,327</u>
<u>Expenses</u>	
Program Services	\$ 6,366,466
Supporting Services	1,160,835
Total Expenses	<u>\$ 7,527,301</u>
Increase in net assets	\$ (413,974)

Assets & Liabilities

	<u>2008</u>	<u>2009</u>
Current Assets	\$ 4,222,994	\$ 4,018,972
Properties held for resale	1,848,864	2,526,983
Rental Properties	2,875,287	2,663,800
Property & Equipment	136,694	244,047
Other Assets	560,805	49,864
Total Assets	\$ 9,644,644	\$ 9,503,666
Current Liabilities	\$ 3,361,603	\$ 3,657,015
Long Term Liabilities	5,943,509	5,921,490
Total Liabilities	\$ 9,305,509	\$ 9,578,505
Net Assets		
Unrestricted	(1,081,613)	(1,454,024)
Permanently Restricted	\$1,420,748	1,379,185

St. Ambrose Housing Aid Center is a 501 (c)(3) non-profit organization and as such relies upon the generosity and financial support of foundations, organizations, businesses and individuals to carry out its mission. Contributions to the organization are fully deductible in accordance with current IRS regulations.



Financial Information FY08-09

Copies of our audited financials may be obtained by writing to
St. Ambrose Housing Aid Center, 321 East 25th St. Baltimore, MD 21218
Additional information is on file with the Secretary of State of Maryland

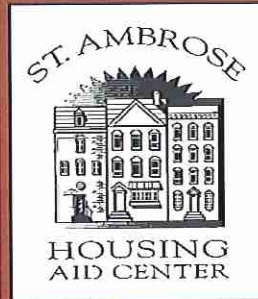
Budget - Year Ending June 30, 2010

<u>Income</u>	
Community Dev. Block Grants	\$ 449,205
Contracts & Other Grants	1,149,556
Rental Income	1,519,094
Sale of Houses	4,230,703
Contributions	352,250
Fees for Services	613,255
Other Revenue	311,931
Total Income	<u>\$8,625,994</u>
<u>Expenses</u>	
Program Services	\$ 7,441,738
Supporting Services	1,183,415
Total Expenses	<u>\$8,625,153</u>
Increase in net assets	\$ 841

Assets & Liabilities

	<u>2009</u>	<u>2010</u>
Current Assets	\$ 4,018,972	\$ 4,195,341
Properties held for resale	2,526,983	1,877,661
Rental Properties	2,663,800	2,599,152
Property & Equipment	244,047	239,692
Other Assets	49,864	49,864
Total Assets	\$ 9,503,666	\$ 8,961,710
Current Liabilities	\$ 3,657,015	\$ 3,268,245
Long Term Liabilities	5,921,490	5,767,463
Total Liabilities	\$ 9,578,505	\$ 9,035,708
<u>Net Assets</u>		
Unrestricted	(1,454,024)	(1,550,502)
Permanently Restricted	\$1,459,268	\$ 1,420,748

St. Ambrose Housing Aid Center is a 501 (c)(3) non-profit organization and as such relies upon the generosity and financial support of foundations, organizations, businesses and individuals to carry out its mission. Contributions to the organization are fully deductible in accordance with current IRS regulations.



Financial Information FY09-10

Copies of our audited financials may be obtained by writing to
St. Ambrose Housing Aid Center, 321 East 25th St. Baltimore, MD 21218
Additional information is on file with the Secretary of State of Maryland

\$100,000 +

NeighborWorks America
Maryland Legal Services Corporation
City of Baltimore
Enterprise Community Partners
Housing Partnership Network
Baltimore Equitable Insurance Foundation
Baltimore Neighborhood Collaborative
Maryland Energy Administration
Abell Foundation
CITI
Maryland Province of the Jesuits
Harry & Jeanette Weinberg Foundation

\$50,000 +

MD Department of Housing and
Community Development
Bank of America
United Way of Central Maryland

\$25,000 +

Citigroup Foundation
Greater Baltimore Board of Realtors
Dresher Foundation
Fannie Mae Foundation
Marion I and Henry J Knott Foundation

\$10,000 +

PNC Bank
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Procter & Gamble Cosmetic Foundation
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\$5,000 +

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\$1,000 +

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 Sandra Holt
 Marva Cox
 Elizabeth Smith
 Stephanie Davis
 Will Flagle
 Cathy Poindexter

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30 +

Vincent Quayle

20 +

Leah Mason-Grant
 Brian Devlin
 Jill Johnston
 Louise DiPaula
 Joveta Grinnage

15 +

Annette Brennan Maggitti
 Denise Hairston
 Anthony Parran
 Faye Pierce
 Linda Logan

10 +

David Sann
 Phillip Gerald
 Pamela Petty
 John Holbrook
 Ronald Edwards

5 +

Dwight Madison
 Kevin O'reilly
 Mimi Kelly

0—5years

Mary Ann Dixon
 Lisa Evans
 Rebecca Holbrook
 Kula Carter
 Karen Griffin
 Cathy Poindexter
 Anne Balcer Norton
 Hope Efeyini
 Cara Stretch
 Jeannine Dunn
 Melissa Kaiza
 Rebecca Shepard
 Bryan Sheldon
 Marva Cox

Interns and Volunteers

John O' Hagan
 Will Flagle

Volunteers provide outstanding counseling and services to the individuals we help, work in the offices, assist with the programs and serve on the Board.

Their generous support of the organization through hundreds of hours of work is without equal.

St. Ambrose could not exist without the dedication and commitment of the wonderful volunteers.

To all of you we say a heartfelt

THANK YOU!

Board of Directors

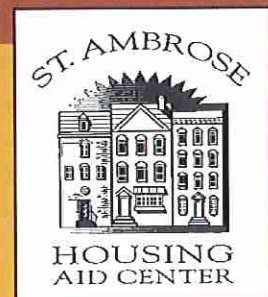
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Cordelia A. Jones
Ralph E. Moore, Jr.
Benjamin A. Neil
Andrew J. O'Brien
A. Keith Roach
Barbara E. Schmitt
Verna Squirrel
Beatrice L. Tripps
Nora C. Vlahoyiannis
Jane A. Wilson

St. Ambrose Housing Aid Center's Board composition meets HUD regulations as a Community Housing and Development Organization (CHHDO).

Management Staff

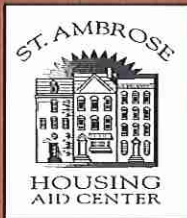
Vincent P. Quayle – President & Executive Director
Lisa R. Evans – Deputy Director
Ronald Edwards – Controller
Anne Balcer Norton, Esq. – Director, Foreclosure Prevention
Jill Johnston – Director, Human Resources
David Sann – Director, Housing Development
Anthony Parran – Director, Pre-Purchase Counseling
Brian Devlin – Director, Rental Operations
Karen M. Griffin – Director, Resource Development

Leadership



Mission Statement

The Mission of
St. Ambrose Housing Aid Center
is to create and maintain equal housing
opportunities with low and moderate income
people, primarily in Baltimore City, and to
encourage and support strong and
diverse neighborhoods



St. Ambrose Housing Aid Center
321 East 25th Street, Baltimore, Maryland 21218
Phone: (410) 366-8550 Fax: (410) 366-8795
www.stambrosehousing.org