If we learned anything from the unrest that engulfed Baltimore last May it is this: the need for safe, stable, and strong neighborhoods is more important than ever and will determine the future of our city. At St. Ambrose we know that Baltimore is a fantastic city full of rich history and cultural diversity, but we recognize its challenges, as well. We are committed to addressing these challenges one house, one block, one neighborhood at a time.

We are fortunate to have a team led by Executive Director, Gerard Joab, whose vision for neighborhood partnerships inspires both the staff and the Board of Directors at St. Ambrose. We have expanded on the scope of our programs, including Homesharing and Legal Services, and enlarged our concept of community building to now include commercial revitalization. It is vital that we view our work, not only from the focus on how many we serve, but also to ensure that our total impact on Baltimore is measurable and sustainable.

I continue to be exceptionally impressed by the caring and committed staff, who work tirelessly to make a real difference in the community we all share. I am delighted that our updated physical space is now reflective of our staffs’ professionalism.

As Baltimore’s oldest nonprofit housing provider, we believe we have a special obligation to our citizens to build on the promise that we see possible in our neighborhoods. We are well positioned to accept this responsibility today and tomorrow. At St. Ambrose, we see a future for Baltimore of which we can all be proud.

Sincerely,

David H. Wells, Jr.
Chair, Board of Directors
Thanks to your support for the work of St. Ambrose, hundreds of low-income Baltimore households enjoyed the stability of a safe, well-built, and well-maintained home in 2014. Let me briefly touch on a few highlights:

• We celebrated a significant milestone in June: our 500th rehabilitated home. A select group of officials and community partners were on hand to mark the occasion and receive special thanks and recognition.

• We expanded the scope of our Legal Services. The broadened case acceptance policy allows our attorneys to address issues that prevent residents from obtaining or retaining affordable housing, and in March we opened the St. Ambrose Neighborhood Legal Clinic. Our legal staff served 820 clients for the year.

• We renovated 54 of our rental homes with new HVAC and water heater systems. These energy upgrades help trim the monthly household expenses for our residents!

• We added a new member to the management team: Bill Rubin as Director of Rental Services.

• We refocused the Homesharing Program to serve single parents.

• We have made homebuyer education more accessible by offering more workshops online.

I continue to be heartened by so many people who have expressed their passion and determination to make a difference in Baltimore. Your faith in the city and all its residents is making positive change happen, here and now.

Sincerely,

Gerard Joab
Executive Director
FY 2014: By The Numbers
JULY 2013 - JUNE 2014

Facts & Figures

2,092 clients served through counseling programs

HOMEOWNERSHIP

Monthly Workshops: 438
One-on-One Counseling: 229
New Homeowners: 34

FORECLOSURE PREVENTION

575+779 Counseling Legal Services

BUSINESS DEVELOPMENT

39 Vacant properties purchased, renovated, and resold to homeowners

HOMESHARING

300 Intake Interviews
140 by Successful Matches

RENTAL SERVICES

590 Individuals Housed
307 Number of Households
71 Number of Seniors

2,721 Total Number of Clients Served

*data sources: 9902, ACA report and NW Rental Survey
STATEMENT OF ACTIVITIES

Income

- Community Dev. Block Grants: $645,579
- Contracts & Other Grants: $2,217,965
- Rental Income: $1,829,369
- Sale of Houses: $4,968,800
- Contributions: $108,314
- Fees for Services: $168,209
- Other Revenue: $525,092

Total Income: $10,431,623

Expenses

- Program Services: $9,890,362
- Supporting Services: $1,914,387

Total Expenses: $10,494,949

ASSETS & LIABILITIES

Assets

- Current Assets: $3,570,394
- Properties Held for Resale: $3,035,983
- Rental Properties: $6,694,447
- Property & Equipment: $317,404
- Other Assets: $2,831,205

Total Assets: $16,449,973

Liabilities

- Current Liabilities: $2,798,711
- Long Term Liabilities: $10,610,927

Total Liabilities: $13,409,638

Net Assets

- Unrestricted: $(766,080)
- Permanently Restricted: $3,805,885
- Increase in Net Assets: $(1,063,623)
### Contributors & Donors

**FISCAL YEAR ENDED JUNE 30, 2014**

<table>
<thead>
<tr>
<th>Amount</th>
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<td>$250,000+</td>
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“Our focus going forward will be on making and measuring long-term impact.”

- David H. Wells, Jr.  
  Chair, Board of Directors
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$1.7 million received in contributions and donations
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Karen Griffin, Director, Resource Development
Cara Stretch, Director, Foreclosure Counseling
Rebecca Sheppard, Director, Homesharing
Anthony Parran, Director, Homeownership Counseling
David Sann, Director, Housing Development
Jeanette Cole, Esq., Director, Legal Services
Bill Rubin, Director, Rental Services

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- Americorps Vista – Greater Homewood
- Baltimore Youth Works
- Community Corporation
- Ignatian Volunteer Corps
- Lutheran Volunteer Corps
- University of Baltimore—School of Law
- University of Maryland, College Park
- University of Maryland—School of Law
- University of Maryland—School of Social Work

“We have completed leadership transitions to position us for the next 50 years.”

- David H. Wells, Jr.
  Chair, Board of Directors

Contact Us

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Baltimore, MD 21218
Phone: 410-366-8550
www.stambros.org