The mission of St. Ambrose Housing Aid Center is to create and maintain equal housing opportunities for low- and moderate-income people, primarily in Baltimore City, and to encourage and support strong and diverse neighborhoods.
As we approach our 5th decade of service to the Baltimore community, I am struck by the constancy of our staff’s dedication and the consistency of our program delivery. Year in and year out, St. Ambrose strives to envision strategic solutions to help build strong, vibrant, livable communities. No academic conjecturing for us, just real life sustainable answers to the question—what are the quality of life issues that housing impacts? And what resources can we offer that will help a vulnerable family to make progress towards their goals?

Meeting our clients where their needs are has always been our strongest asset. Our programs are crafted to address challenges confronting our neighbors every day. We expanded our counseling programs to include financial capability coaching to help young families with the financial skills needed to be a responsible homeowner, our attorneys are available to help clear up legal complications that can keep a parent from getting a better paying job, our popular Homesharing program was expanded to include single parents and our affordable rental homes are getting more than interior renovations. The bright, clean exteriors add curb appeal to the neighborhoods surrounding our offices. The cover photo is one of our newest renovations on Barclay Street.

Baltimore is resilient and the future is exciting. While big events get the media attention, Baltimore communities work each day, all year round to encourage a sense of pride and investment in the neighborhoods where the real Baltimore lives, works, learns and plays. St. Ambrose will be a part of the growth of the City and we invite you to join us as we move into the next decade providing home and hope for all.

Sincerely,

David H. Wells, Jr.
Chair, Board of Directors
## FY 2015: By The Numbers
July 2014 - June 2015

### Facts & Figures

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<td>Monthly Workshops: 252</td>
<td>New Homeowners: 44</td>
<td>Vacant properties purchased, renovated, and resold to homeowners: 26</td>
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<td>One-on-One Counseling: 223</td>
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### Homeownership

- Monthly Workshops: 252
- One-on-One Counseling: 223
- New Homeowners: 44

### Foreclosure Prevention

- Counseling: 382
- Legal Services: 926

### Housing Development

- Vacant properties purchased, renovated, and resold to homeowners: 26

### Homesharing

- Intake Interviews: 187
- Individuals Impacted by Successful Matches: 132

### Rental Services

- Number of Individuals Housed: 590
- Number of Households: 310
- Number of Households with Children: 161
- Number of Seniors Housed: 71

### Total Number of Clients Served Through All Programs

- 2,531

*Data sources: 9902, ACA report and NW Rental Survey*
Financial Statement
FISCAL YEAR ENDED JUNE 30, 2015

STATEMENT OF ACTIVITIES

Income
- Community Dev. Block Grants ........... $743,949
- Contracts & Other Grants ............... 2,467,311
- Rental Income .......................... 1,877,799
- Sale of Houses .......................... 3,406,700
- Contributions .......................... 104,281
- Fees for Services ....................... 291,662
- Other Revenue .......................... 140,586

Total Income ............................. $9,032,288

Expenses
- Program Services ....................... 7,400,670
- Supporting Services .................... 1,818,702

Total Expenses ......................... $9,219,372
Decrease in New Assets ................ (187,084)

ASSETS & LIABILITIES

ASSETS

Current Assets .......................... $3,518,707
Properties Held for Resale .............. 2,741,335
Rental Properties ........................ 6,749,573
Property & Equipment .................. 281,671
Other Assets ............................ 2,812,118

Total Assets ............................. $16,103,404

LIABILITIES

Current Liabilities ....................... $2,558,921
Long Term Liabilities ................... 10,691,772

Total Liabilities ......................... $13,250,693

NET ASSETS

Unrestricted ............................. (1,366,556)
Temporarily Restricted .................. 435,500
Permanently Restricted ................. 3,783,767
Contributors & Donors  
FISCAL YEAR ENDED JUNE 30, 2015

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NeighborWorks America

$100,000+
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$2.2 million
received in grants, contributions and donations

St. Ambrose is Baltimore-based and our programs serve the entire Maryland area.
50 years!

In 2018, St. Ambrose will be celebrating 50 Years of Service!

All photos by Maegan James, and feature our affordable homes.

St. Ambrose Housing Aid Center
FY 2015 Annual Report
July 2014 - June 2015

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Baltimore, MD 21218
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www.stambros.org