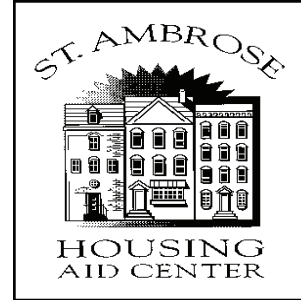


**Annual Report
July 1, 2006– June 30, 2007**

Baltimore's Oldest Nonprofit Housing Provider
Over 100,000 families served since 1968



Innovative and evolving programs that help 3,000 low and moderate income families each year:

- buy their first home
- share their home
- move from shelters to permanent housing
- obtain quality, affordable, rentals
- avoid loss of homeownership
- purchase a quality renovation at an affordable price

Community-based nonprofit with a broad base of support from:

- committed and concerned individuals
- local corporations and financial institutions
- local and national foundations
- City of Baltimore
- State of Maryland
- Federal Government
- religious organizations
- community and civic organizations

Innovative Solutions to Baltimore's Housing Issues:

- One of the first nonprofit organizations designated as a HUD Asset Control Area Manager
- Baltimore Pilot Program for HomeOwnership
- Preservation Effort 1-888-995-HOPE
- Maryland's only Homesharing Program

2007 By the Numbers

Numbers of clients served through counseling programs 3801

Homeownership	902
Monthly Workshops	487
One - One Counseling	415
New Homeowners	116
Foreclosure Prevention	2170
Counseling/Legal Services	1800
Reverse Mortgage	370
'Positive' Outcome	862
Homesharing	729
Intake Interviews	
Individual impacted by Successful Matches	114

Housing Development 40
Houses renovated and sold 40

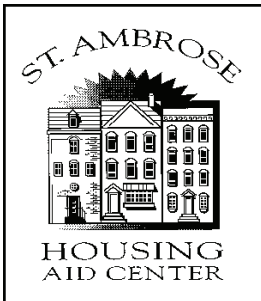
Rental Services
Number of Individuals housed 637

Number of Households	330
Number of children -	252
Number of seniors -	84

TOTAL 4478

Committed to Strengthening and Stabilizing Baltimore's Neighborhoods

St. Ambrose at a Glance



Board Chairman's Letter	1
Through the Decades with Vinnie Quayle	2
Protests Turn Into Partnerships 1970's	3
Community Collaborations 1980's & '90's	4
St. Ambrose Housing Aid Center Today	5
Financial Information	6
Contributors & Supporters	7
Contributors & Supporters cont.	8
Staff, Interns and Volunteers	9
Leadership:	
Board of Directors	10
Management Staff List	10



Table of Contents



January 2008

Dear Friends,

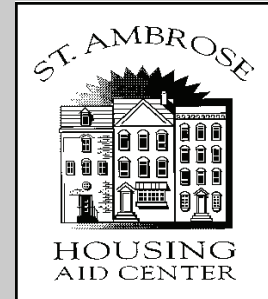
It is with a great deal of pride that I compose this letter recognizing 40 years dedicated to affordable housing in Baltimore. St. Ambrose spent a couple of turbulent decades on the frontlines of the fight for equal access to homeownership for Baltimore's neediest resident. As part of that struggle, Maryland's banks, Savings and Loans, mortgage brokers and elected officials became very familiar with the organization and its vision. That vision has been embraced by the industry and St. Ambrose has established cooperative and mutually beneficial relationships with representatives of every facet of the community development field.

As the recipient of numerous awards, honorary and fiduciary, St. Ambrose's reputation in the affordable housing field has been recognized nationally, as well as locally. We are proud of that recognition and mention the following in appreciation of the honor they represent.

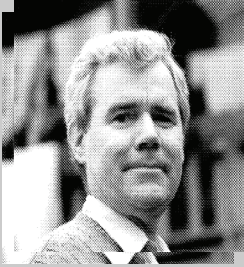
- o The Harry and Jeanette Weinberg Foundation provided a \$1,000,000 challenge grant to create an endowment fund in 1995.
- o Vinnie Quayle received the first HOPE Award in 2001 from the National Board of Realtors in recognition for his leadership role in creating equal access to homeownership.
- o In 2005, Bank of America awarded St. Ambrose with the Neighbor of Excellence Award. This award was accompanied by a \$200,000 grant of unrestricted operating funds.
- o The federal Department of Housing and Urban Development chose St. Ambrose as the first nonprofit housing developer for its Asset Control Area Management program and in the three years that the program has been active over 120 foreclosed properties in Baltimore have been purchased, rehabbed and resold to homebuyers.

This recognition is the direct result of the charismatic and relentless nature of the Executive Director and Founder of the organization, Vincent "Vinnie" Quayle, and the dedication of St. Ambrose staff to the mission of the organization. Over 100,000 Baltimore city residents have benefited from a myriad of services provided by the agency. Please consider this a salute to the past 40 years and a pledge for 40 more.

J. Joseph Clarke
Chairman of the Board



From the Board Chair



St. Ambrose Housing Aid Center 1968—2008

What a wild and wonderful journey the last 40 years have been! What more could a man want then to be allowed to pursue his dreams and to find a group of like-minded dreamers to forge ahead with him.

In 1968, a young idealistic Jesuit priest named Father Vincent Patrick Quayle drove into Baltimore in a old Chevy station wagon. That was me.

After a stint in Africa as a missionary, I spent time in London and Chicago learning about fair lending practices and resident empowered community development. When I arrived in Baltimore, I met a cadre of dedicated activists preparing to change the world as we knew it. The next few pages will take you on a decade by decade trip down memory lane but these are just stories of the **things** we did.

Most important to me, are the people who have traveled with me on this road. The photo at the right is of a lunch meeting at our office here on 25th Street in



1980. I have had the privilege to share the lives and passions of people like Sampson Green, Walter P. Carter, and Father George Bur. I have been motivated by the enthusiasm of the wonderful young people of the Lutheran and Jesuit Volunteer Corps who commit a year of their lives to learn about the hardships of others - many have gone on to careers in public service. I have been heartened by the staff members of St. Ambrose who have dedicated their careers to our mission of preserving affordable housing opportunities for those who need them. People who believed, like I do, that to stand strong, we must stand together.

We at St. Ambrose Housing Aid Center believe in our hearts and minds that **The Temple Stands Unfinished Until All Are Housed in Dignity.**

A handwritten signature in black ink that reads "Vincent P. Quayle".

Let's B **40** MORE.

St. Ambrose Housing Aid Center was founded to confront the 'blockbusting' practices harming Baltimore's changing neighborhoods, particularly Coldsteam-Homestead-Montebello in northeast Baltimore and Edmondson Village in West Baltimore. Political activism in the form of picketing and demonstrations and a class-action lawsuit involving 80 families exposed the evils of 'blockbusting' in our communities. St. Ambrose Parish, lead by Father Ed Miller, was one of the agency's earliest supporters.



1968



Weeks of demonstrations in front of Loyola Federal, Maryland's largest savings and loan, led to a roundtable with St. Ambrose and the CEOs of Baltimore's five largest lenders—

Loyola Federal, Baltimore Federal, Savings Bank of Baltimore, Equitable Trust and American National Savings and Loan. The topic was the 'redlining' of Baltimore's racially changing neighborhoods which excluded black homebuyers from the local lending marketplace. This dialogue generated a multiple million dollar commitment by these lenders to community reinvestment and these same leaders lobbied Governor Mandel to establish a state insurance agency, the Maryland Housing Fund (MHF) to insure these new loans. **In my mind, this is the single most important contribution that St. Ambrose has made to housing over the years. Between 1974 and 1990, the Maryland Housing Fund insured over 35,000 loans for first time homebuyers.**

During this decade, we began our Housing Renovation program, installing new furnaces and roofs in the older houses our clients were buying. When Baltimore's Housing Department learned that we had rehab skills, it asked us to administer its new deferred loan program. The purpose of these loans was and is to help elderly and low income homeowners repair their homes and protect their investment. St. Ambrose administered the program for 20 years and renovated over 600 houses.

In the late '70s, St. Ambrose initiated a Rental Program to assure sound housing for people unable or unwilling to become homeowners. We converted several vacant Catholic school buildings into affordable apartments hoping to begin the neighborhoods' restoration by starting with its largest institution -the Catholic Church- and moving outward from there. Today St. Ambrose owns and manages 350 single and multi-family affordable housing units serving very low income households, households with 'special needs' and the elderly.

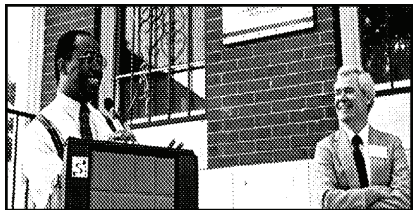


1980s

Baltimore experienced a 'gentrification' movement in the '80s that raised the fear among many low-income families, especially rental families, that they would be 'displaced' from their homes in certain areas. St. Ambrose responded with a major effort in Harwood to help tenants convert to homeownership. We were instrumental in convincing the City to establish a "Tenant's Right of First Refusal" bill that helped hundreds of Baltimore families convert to homeownership. We also focused on buying and renovating for rental uses many single-family and multi-family by a creative use of HUD's Section 8 Mod Rehab Program. We combined this program with a State financing program to convert vacant houses and buildings into sound affordable rental use. The sign in the photo to the right says "*Baked Goods for Better Housing*", grassroots fundraising at its best.



St. Ambrose again partnered with Baltimore City Housing Department, this time on its Weatherization and Lead Paint Mitigation programs. One program provided insulation, roofing, and replacement windows to low income and elderly homeowners. The other program, through funding from the Abell Foundation which allowed us to purchase and operate the only working lead paint testing equipment in Baltimore, tested the homes of our tenants and of other residents throughout the city. We then provided consultation and assistance to address lead paint issues. In the last few years of this decade, St. Ambrose added two new programs to its core housing services. The St. Ambrose Homesharing Program was started to help elderly homeowners 'age in place' and the Legal Services program was designed to help homeowners and tenants combat home improvement fraud and predatory lending practices.



1990s

Mayor Kurt Schmoke became a true advocate for St. Ambrose Housing Aid Center in the early 90's. We began aggressively competing with investors for the vacant and foreclosed properties blighting our neighborhoods. We wrote and published articles on the damage to the social fabric of our communities caused by foreclosures. This effort led to a partnership with the Department of Housing and Urban Development (HUD) allowing St. Ambrose to buy, renovate and resell FHA properties to first-time homebuyer, first through the Dollar House Program and later through Asset Control Area Management.

Our core mission solidified in the 90's. We knew we would continue to strive to create and preserve homeownership for our target demographic, first generation homeowners struggling to secure stability for themselves and their children. We also acknowledged that not everyone is destined to be a homeowner and that quality, affordable rental options must be available for individuals and families to keep our city vibrant.

2000's

The roller coaster real estate market may well define the 00's. Rising housing prices proved prohibitive to many new homeowners. Foreclosures and sub prime mortgages have taken over the media nationwide.

St. Ambrose served over 4,000 clients this year, many seeking help from our foreclosure counselors and our legal staff.

St. Ambrose has become stronger and our commitment to our mission has been reinforced. In this decade, we upgraded our technology to better serve our clients, we hired a deputy director to bolster our long term sustainability, staff and board members conducted stringent evaluations of our rental portfolio and we were accepted as a charter member of the NeighborWorks® national network of housing organizations.

To the right of this sidebar is a description of the five programs that are our focus today.

B40MORE

Foreclosure Prevention

The Foreclosure Prevention Program is on target to triple its normal service number of 675 clients this year because of the current mortgage crisis. All available standard intervention techniques and services are provided by our counselors as the circumstances of the case warrant including loss mitigation, loan modification, loan prepayment plans, short sale, sale of property, deed-in-lieu, and deed modifications. When appropriate, staff attorneys review legal documents; file suit against predatory lenders, appraisers and real estate agents on behalf of clients; overturn mortgages and liens; stop or delay foreclosures; and assist in bankruptcies.

Homesharing

St. Ambrose's Homesharing program, the only one in Maryland, is based on a simple idea. A householder offers accommodation to a homesharer in exchange for an agreed level of support. The support needed may be help with the household tasks, or it may be financial support, or a combination of both. Homesharing is essentially an exchange that recognizes that both people have needs and both have something to offer. With the shortage of senior housing, Homesharing is a program that allows our seniors to "age in place" and revitalizes communities with an infusion of younger renters.

Homeownership Counseling

Homeownership Counseling continues to be one of St. Ambrose's core programs. Through monthly workshops and individual counseling services, St. Ambrose serves over 700 prospective homebuyers every year and 100 of them purchase a home within six months of completing the program. Our counselors provide the necessary education and certification required to be eligible for many of the city and state homebuyer incentive programs.

Housing Development/Asset Control Program

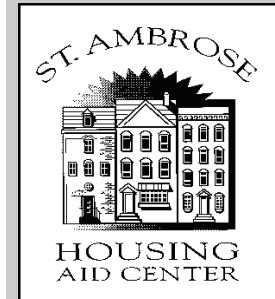
This past year, the Housing Development department was able to meet its goal of 40 properties rehabbed and resold to homeowners but real estate development is in a period of transition. Diminishing numbers of HUD foreclosures will limit the impact of our successful Asset Control Area (ACA) program over the next year. In response, St. Ambrose will supplement the model through the purchase and renovation of conventional foreclosures and other distressed properties. Our strategy is to develop affordable homeownership and rental opportunities in a limited number of Baltimore City communities.

Rental Programs

Since 1977, St. Ambrose has provided affordable housing to low-moderate income individuals and families, and to those with special needs in Baltimore. Our 350 affordable rental units are located throughout the city and scattered between eight apartment complexes and 75 individual single family homes. We have extensive experience working in distressed neighborhoods and providing homes for a typically underserved population. Quality rental opportunities provide stability to our neighborhoods and our city.

Budget - Year Ending June 30, 2007

<u>Income</u>	
Community Dev. Block Grants	\$ 411,700
Contracts & Other Grants	429,202
Rental Income	1,122,594
Sale of Houses	6,471,215
Contributions	584,530
Fees for Services	135,004
Other Revenue	311,051
Total Income	\$9,565,296
<u>Expenses</u>	
Program Services	\$8,711,677
Supporting Services	791,496
Total Expenses	\$9,503,173
Increase in net assets	\$ 62,123



Assets & Liabilities

	<u>2006</u>	<u>2007</u>
Current Assets	\$2,990,719	\$ 3,522,488
Properties held for resale	2,319,154	2,903,870
Rental Properties	3,193,574	3,325,953
Property & Equipment	151,794	143,840
Other Assets	1,289,059	532,090
Total Assets	\$9,944,300	\$10,428,241
Current Liabilities	\$3,926,486	\$ 3,673,592
Long Term Liabilities	4,620,343	5,497,665
Total Liabilities	\$8,546,829	\$ 9,171,257
<u>Net Assets</u>		
Unrestricted	131,790	(202,284)
Permanently Restricted	\$1,265,681	\$ 1,459,268

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

\$100,000 +

City of Baltimore

NeighborWorks® America

Maryland Legal Services Corporation

**Baltimore Equitable Insurance
Foundation**

Enterprise Community Partners

\$50,000 +

**Housing Partnership Network
Baltimore Neighborhood
Collaborative
Citigroup Foundation
Goldseker Foundation**

\$25,000 +

**Maryland Affordable Housing Trust
Zanvyl and Isabelle Krieger Fund
Alvin & Fanny B. Thalheimer
Foundation
K Bank
Fund for Change**

\$10,000 +

**The Harry & Jeanette Weinberg
Foundation
Baltimore County Government
Leonard & Helen R. Stulman Charitable
Annie E. Casey Foundation
The Rouse Company Foundation
The Wachovia Foundation
Constellation Energy Group
SunTrust Bank**

\$10,000 +

**The Beechmont Foundation
Bank of America
David and Barbara B. Hirschhorn FDN
Suburban Federal Savings Bank**

\$5,000 +

**Wachovia Bank
Harkins Builders, Inc
Susquehanna Bank
Shelter Foundation
Bradford Bank
Black & Decker
Mr. and Mrs. Thomas Basta**

\$1,000 +

**Rosedale Federal Savings & Loan
Ms. Sally Digges
Mr. and Mrs. Charles F. Zeiler
St. Joseph Parish
Mr. and Mrs. Frank J. McDermott
C. B. Fleet Company
Bunting Family Foundation
Mr. Frank Gorman
Maryland Mortgage Bankers Association
Mr. and Mrs. Jerome G. Geraghty
Mr. and Mrs. George Wood
Mr. and Mrs. Dave Ward
Mr. and Mrs. J. Joseph Clarke
Dr. and Mrs. Worth Daniels
Mr. and Mrs. Christopher J. Fritz
Mr. and Mrs. Edward Sommerfeldt
The Caplan Family Foundation
Ms. Doris Sweet
Mr. and Mrs. Carrell Jenkins
J. J. Clarke Enterprises
Mr. Francis Bacon
Academy Mortgage, LLC
Mr. and Mrs. Sanford Shapiro
Atlas Title, LLC**

Contributors and Donors

\$200 +

Mr. H. Richard Piet	PC Tools	Bay National Bank
Ms. Lisa R. Evans	St. Pius X. Church	Abell Foundation
Mr. and Mrs. Vincent A. DiPaula	Mr. and Mrs. Frank Fischer	Mr. and Mrs. Brian O'Neil
Mr. and Mrs. Ronald Edwards	Mr. Joseph V. Delclos	Ms. Mary Cooper
United Way of Central MD	Mrs. Mildred F. Hrdina	Peoples Electrical Supply Company
Ms. Barbara Schmitt	Joseph Hargadon Living Trust	Prompt Service, Inc.
Ferdinand Wheeler House	Ms. Sally Goldsmith	T.J. Fish Construction Co.
Ms. Jane A. Wilson	Mr. and Mrs. William Carrington, Jr.	Baltimore Glass Company
Mr. and Mrs. Earl L. Linehan	Mr. and Mrs. Paul Quayle	C. L. McCoy Framing Co. Inc.
Mr. and Mrs. Theodoros Vlahoyannis	Wells Fargo Home Mortgage	Mr. and Mrs. Robert Rubeor
Mr. and Mrs. David Wells	Mr. and Mrs. Vincent P. Quayle	Mr. and Mrs. Christopher Pisano
Fannie Mae Foundation	David G. Sann and Debbie Straka	Devlin's Contracting
Wolman Family Foundation, Inc.	Mr. and Mrs. Brian Devlin	John S. Connor, Inc.
Mr. and Mrs. Kenneth Barnes	Grandizio, Wilkins, Little & Matthews	Mr. and Mrs. Chris Royston
Ms. Karen M. Griffin	Ms. Beatrice L. Tripps	Mr. Jerome Evans
Mr. Robert Hewitt	Mr. and Mrs. Saul Gilstein	Mr. Michael Mullen

Up to \$199

Ms. Theresa Beaty	Dan's Sewer and Drain Service	Advantage Pest Elimination Services	Scott Fencing Repair
Mr. and Mrs. George Niles	Transformation Network	Dewberry	Scott's Air Conditioning and Heating
Mr. and Mrs. Jeffrey Flynn	Atlantic Financial Federal Credit Union	Ms. Ruthie Goldberg	Ms. Wallene Jones
Mr. Ragan Lentz	E Mortgage Solutions, Inc	Ms. Ann Sherrill	Advance Business Systems
Harbor Magic/Admiral Fells Inn	Mutual Housing of Baltimore	Mr. Larry Barker	Ms. Diane Jeter
Mr. Dwight Madison	Ms. Rosalyn Gross	Ms. Gladys Inman	Ms. Mary Ellen Bambrey
Transfiguration Catholic Community	Mr. and Mrs. Peter Baumbach	Mr. Jack Hoppenstein	.925 The Silver Store
Ms. Ruth Cavill	Mr. and Mrs. Ralph Bourquin, Jr.	The Frame House	Caring Angels Christian Daycare
Mr. and Mrs. Rob Cernak	Shop for the Cause	Ms. Laura Mullen	Daedalus Books, Inc
Mr. and Mrs. Vincent J. Leahy	Ms. Kathleen Molino	Baltimore's Best Tub Refinishing	The Milk House
Mr. Charles R. Kennedy	Quest Diagnostics	Mr. and Mrs. John Campbell	A. Bauer & Company
Mr. and Mrs. Robert D. Oare	Lynne Brick's Women's Health & Fitness	Ms. Marcia Melbert	Mr. and Mrs. Louis Rusnock
Mr. Rudolph Carrico, Jr.	Ms. Annette Leahy Brennan	Mr. and Mrs. Donald Yingling	Ms. Linda Harrington
Mr. and Mrs. James Gordon	Ms. Jean Marie Padden	Mr. Winsted Rouse	Ms. Anna Roberts-El
Hilb, Rogal & Hobbs	Adrian and Denise Hairston	Mr. C. William Reilly	Sisters of Mercy
Mr. and Mrs. Patrick J. Muth	Ms. Jill Sumpter	Mr. and Mrs. Centofanti	Ms. Kathleen O'Hanlon
Mr. Andrew J. O'Brien	Ms. Verna L. Squirrel	Starbucks Coffee	Ms. Brenda Colbert
Mr. R. T. Higgins	Mr. Ronald A. Leahy	Mr. and Mrs. Carl Bieber	Mr. David Volk
Mr. John J. Lambdin	Mr. John L. Drexler	Ms. Joveta Grinnage	Ms. Kier Johnson
Mr. and Mrs. Kenneth Keady	Ms. Lyndell Smith	Ms. Linda Logan	Mr. Robert S. Beasley
Mr. Ralph E. Moore Jr.	Dr. Barbara J. Watties	Mr. David Rossman	Ms. Margaret Shannon Snoeren
Mr. and Mrs. Michael Storey	Bishop William C. Newman	Ms. Eleanor Jett	Mr. Steven Gross
Henry Kay and Elizabeth Harber	Mr. Robert Preston	Ms. Mary A. Dixon	Greg's Bagels
Mr. and Mrs. John Boitnott	Mr. Jeff Stern	Ms. Leah Mason-Grant	Mr. and Mrs. Lee Roy Fair
Mr. and Mrs. M. W. Fuchek	Mr. James Quickley	Ms. Deborah J. Haigis	Ms. Catherine Bensinger
Ms. Marion DeGroff	Mr. William Ariano, Jr.	Mr. and Mrs. Richard M. Busby	Ms. Sandra Witherspoon
Ms. Susan Gutches	Mr. Matt Quayle	Mr. and Mrs. Steven D. Cline	Ms. Joyce Royston
Dr. and Mrs. Medea Marella	Ms. Odette Ramos	Ms. Audrey Schwemmer	Mr. and Mrs. Kevin M. O'Reilly
Mr. A. Keith Roach	Mr. and Mrs. Stephen Knipp	Honorable W.D. Schaefer	Mr. Michael C. Cherigo
Mr. and Mrs. Reed Hutner	Dr. and Mrs. Daniel Hanley	Mr. and Mrs. David Coakley	Ms. Sue Wood
Mr. and Mrs. Charles Bryan	Target Appliance	Mr. and Mrs. Michael Gugerty	Ms. Stella Pappas
Ms. Laurie Holmes	Mrs. Brucie Wright	Mr. Miki Kim	Mr. Peter Richards
Grossbart, Portney & Rosenberg	Mr. and Mrs. Raymond Truitt	Mr. and Mrs. Peter Julius	Ms. Eileen Lewis
SML Lawn & Landscaping		Mohanie S Loss	Ms. Albertha Weah
Ms. Kendel Harden		Ms. Carrie Mason	Mr. David Kuryk
Printer's Parts Store - Ft. Lauderdale			

Contributors and Donors

Years of Service to St. Ambrose and Baltimore

Without the people who show up each morning to greet our clients, St. Ambrose is nothing. The dedication to the mission of St. Ambrose is demonstrated by the tenure of its staff. Thank you for each and every day.

30 +

Vincent Quayle
Frank Fischer
Joseph Delclos

Ruth Cavill
Mimi Kelly
Maria Stacy

0—5years

Mary Ann Dixon
Lisa Evans
Anne Blumenberg
Rebecca Holbrook
Kula Carter
Karen Griffin
Cathy Poindexter
Patrice Whitley
Hope Efeyini

20 +

Leah Mason-Grant
Brian Devlin
Jill Sumpter

15 +

Louise DiPaula
Joveta Grinnage
Annette Leahy-Brennan
Denise Hairston
Anthony Parran

Interns and Volunteers

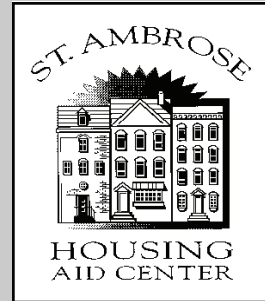
Andrew Wagner
John O' Hagan
Frank McDermott
Reilly Curran
Sarah Dobbs
Julie Gustin

10 +

Faye Pierce
Linda Logan
David Sann
Phillip Gerald
Pamela Petty

5 +

John Holbrook
Ronald Edwards
Dwight Madison
Kevin O'Reilly



Volunteers

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!

Staff

Board of Directors

J. Joseph Clarke - Chair
Sharon E. Butler
Sally S. Digges
Jerome G. Geraghty
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

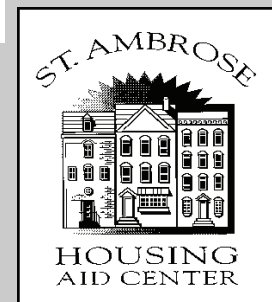


St. Ambrose Housing Aid Center's Board composition meets HUD regulations as a Community Housing and Development Organization (CHHDO).

Management Staff

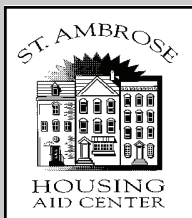
Vincent P. Quayle – President & Executive Director
Lisa R. Evans – Deputy Director
Ronald Edwards – Controller
Anne Balcer Norton, Esq. – Director, Foreclosure Prevention
Jill Sumpter – Director, Human Resources
David Sann – Director, Housing Development
Anthony Parran – Director, Pre-Purchase Counseling
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.stambrosethousing.org