



St. Ambrose Housing News

Homeownership Counseling: The First Step!

Who are We??

St. Ambrose is all about HOMES!

HOME Renting

350 affordable rental units

HOME Buying

Free Monthly Homeownership Workshops

HOME Building

Over 40 homes rehabbed and sold in 2005

HOME Keeping

Free Foreclosure Prevention Counseling

HOME Sharing

Over 1,000 matches



Homeownership is a huge step that can seem simultaneously overwhelming, scary and exciting. What can I afford? How much will my mortgage be? What is the difference between ground rent and fee simple? What is my credit score? How do I fix some past mistakes? Many questions and concerns can arise in the midst of buying a home. We at St. Ambrose believe that the first step to a good homeownership experience is receiving homeownership counseling. Pre Purchase Counseling Director, Anthony Parran and housing counselor Pamela Petty offer fantastic support and access to resources for all of their clients.

The one-on-one counseling sessions give the information that clients need when beginning the home buying process. Counselors provide information about possible programs, look over credit, review all documents and answer any and all questions. They can direct qualified buyers to city and state grant programs to help with down payments, closing costs and rehab costs.

The Baltimore Direct Services Grant program of the Annie E. Casey Foundation awarded the Homeownership Division funding to enhance and improve their client services. With this grant Parran and Petty have been able to expand and add to their training materials, update the workshop training room to include a projector and screen, and to offer incentives to encourage new home buyers to return for post-purchase counseling.



Woman saves thousands of \$\$\$ over life of her loan with a short visit to St. Ambrose Counselor.

A woman came into St. Ambrose's offices looking for advice. She was in the process of buying a home and wanted someone to look over her papers before she submitted her offer. While Pam was working with her it became apparent that this client was eligible for the Disability Loan Program through the State of Maryland. Because this client came into St. Ambrose before buying her home she was able to purchase her house with a 3% 30 year loan instead of two mortgages at 7%!

A new homeowner is most at risk for foreclosure in the first 18 months after purchase!

Post Purchase Counseling can help! You are finally in your dream house and are sick of real estate appraisers, mortgage bankers and agents telling you what to do. The last thing you want to do is take another workshop. Then the credit cards start showing up and the refinance offers. What to do? Stay in touch with St. Ambrose through our post purchase counseling program. Resources on budgeting, refinancing and home maintenance are just part of the program.

The Homeownership Workshop

The filled training room at Anthony Parran's monthly Homeownership Workshop is no coincidence. This five hour class is packed and some people wish it was longer.

People who take the training are given the chance to hear an unbiased opinion on the entire home buying process. The training covers everything from budgeting, credit, selecting a loan, choosing the right home, getting a home inspection, choosing a loan officer and homeowners insurance. The training also provides the opportunity for people to learn from each other. Many times questions are asked that other people had not considered.

The Homeownership workshop provides clients with unbiased and in depth information on all aspects of homeownership.



Looking for a free and easy way to donate to St. Ambrose?
Look no further than goodsearch.com.

This fantastic search engine powered by Yahoo! raises money for various charities and nonprofits every time you search the Internet. Simply go to the ww.goodsearch.com, type in St. Ambrose Housing Aid Center and search away!

Search the Internet just like you normally would and simultaneously raise money for St. Ambrose. You will get the same high-quality search results *and* fifty percent of the revenue generated from advertisers goes straight to St. Ambrose. Check it out!!!

Homeowner—1
Foreclosure—0

Congratulations to St. Ambrose attorneys Margaret Snoeren, Hope Efeyini and pro bono attorney Andrew Grey on the successful effort to reverse the foreclosure of a client's home. The prompt action of their client in seeking help enabled Snoeren and Efeyini to file an exception to the auction of the clients home. The judge ruled in favor of the client and she was given back her home.

EVERY MINUTE COUNTS, DON'T WAIT!

The History of St. Ambrose: The Beginning

St. Ambrose Housing Aid Center, Inc., has grown and developed with the city of Baltimore since 1968 through the inspiration of Vincent "Vinnie" Quayle. Vinnie was educated as a Jesuit priest and began his community organizing training shortly after completing a missionary trip to Africa. In Chicago in the late 1960's, he spent time with activist Saul Alinski, a mentor who taught him how to organize communities to create tangible improvements in marginalized neighborhoods.

When he arrived in Baltimore, Mr. Quayle worked with Jack Martinez, a fellow Jesuit priest and civil rights activists, Sampson Green and Walter P. Carter. Green and Carter were veteran activists with a keen sense of the particular challenges that faced low and middle income minorities in the city. One of the serious concerns they shared was the discriminatory and predatory real estate practices that were damaging several neighborhoods in Baltimore. The group first targeted the "blockbusting" schemes in which investors throughout the city were preying on the fears of long-time homeowners who were concerned about changing demographics and falling house values in the city. The investors pressured them to sell their homes at reduced rates NOW to avoid the larger "inevitable" drop in value LATER; the investors would then purchase the properties and resell them quickly at inflated prices to unsophisticated homebuyers. The group ultimately entered the housing industry themselves to coordinate fairer sales between buyers and sellers.

Quayle wanted to investigate strategies that other cities and communities used to overcome racial and economic barriers to building stable low and middle income neighborhoods, so he visited the Shelter Housing Aid Center (SHAC) in London, England. While there he was exposed to a "teaching method" of community development. That is, SHAC believed that educating city residents to act knowledgeably on their own in real estate matters was the best way to serve them. Armed with newly acquired skills and vision, Quayle returned to Baltimore and started the St. Ambrose Housing Aid Center with seed money provided by Catholic Charities.

By Maria Stacy

Rental Services

Starfish Awards

It makes a difference to that one!

St. Ambrose depends on the generosity of donors to be able to occasionally provide some of life's necessities for our clients. The following are just a couple of the examples of those we were able to help recently.

The Helen R. Leahy Fund allowed us to provide bedroom furniture and holiday gifts for a mother who had regained custody of her two daughters but had no beds for them in their apartment.

Funding from the **Beechmont Foundation** has been used to provide furnishing for a homeless tenant who came to us from transitional housing with nothing but clothing. That person now has a roof over their head and a fresh start.

Homesharing News

Getting the Homesharing word out!

Members of the Homesharing Division are reaching out to community and student associations and other neighborhood groups to share the news about the many benefits of Homesharing. If you know of a group that would be interested, please call Annette or Ruth at 410-366-6180

Stay tuned for Annette Leahy-Brennan talking about Homesharing on Comcast Channel 8, the Retirement Living Channel.

Thank you to the Leonard & Helen R. Stulman Charitable Foundation for a grant in support of our Homesharing Program.



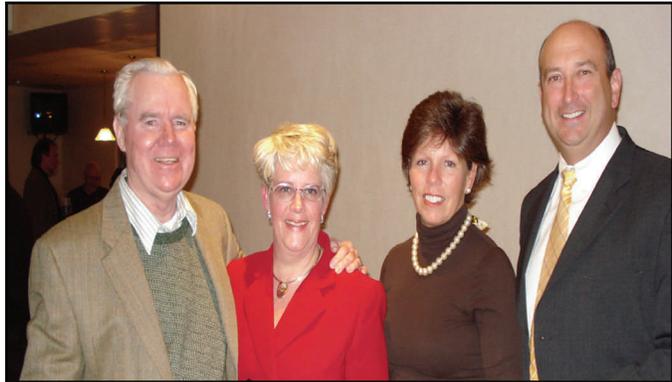
St. Ambrose accepts cash, checks, and online credit card donations.

You can designate your donation to one of our programs or allow us to apply your donation to an area of need. **PLEASE CALL OR EMAIL KAREN GRIFFIN IF YOU HAVE ANY QUESTIONS,**

410-366-8550 X 251
kareng@stambros.org

Special thanks goes to the Maryland Mortgage Bankers Association for their generous \$2000 donation.

Pictured below from left to right: Vinnie Quayle, St. Ambrose Executive Director, Barbara E. Schmitt, St. Ambrose Board member, Anne Edmonds, guest and Kevin Michno, President of Maryland Mortgage Bankers Association.



Beat the Winter Blues was a resounding success! Congratulations to all those lucky raffle winners who went home with an exciting prize.

Thank you to the following merchants for providing wonderful raffle prizes!

- .925 - The Silver Store
- Admiral Fell Inn/Harbor Magic
- Caring Angels Christian Daycare
- Daedalus Books, Inc.
- The Frame House
- Greg's Bagels
- Lynne Brick's Health & Fitness
- The Milk House
- Starbucks Coffee

Stay tuned for information on next year's 40th Anniversary celebration!

New Website

Check out St. Ambrose's new website:

www.stambrosehousing.org

MISSION STATEMENT

St. Ambrose Housing Aid Center is a non-denominational, 501 (c)(3) non-profit, whose mission is to create, preserve, and maintain equal housing opportunities for low and moderate income people primarily in Baltimore City, and encourage and support strong and diverse neighborhoods.

ST. AMBROSE



HOUSING
AID CENTER

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Phone: 410-366-8550
Fax: 410-366-8795

New Faces at St. Ambrose

Please help us welcome our newest employees!

Hope Efeyini is our newest Attorney in the Foreclosure Prevention Division. She joins us from Weinstock, Friedman and Friedman law firm. Before moving to Baltimore 8 years ago, Hope lived in London, England. Hope and Michael, her husband have two children; Aimee and Uche.



Patrice Whitley also joins the Foreclosure Prevention Division. Patrice splits her time working as a Housing Counselor and Outreach Coordinator for St. Ambrose and Northeast Development Association (NEDA). Patrice lives in Baltimore County with her

husband James and their children Charis and Xavier.

Julie Gustin is our Graduate Social Work intern from University Maryland, Baltimore. She has been helping



with Reverse Mortgage counseling as well as being involved in outreach and Organizational Development.



Terri Wilson is our fabulous new part-time receptionist. She and her daughter, Destiny are tenants of St. Ambrose.