



St. Ambrose Housing News

311 Hotline offers 1-888-955-HOPE



Baltimore homeowners facing the threat of foreclosure can now call 311, where operators will direct them to St. Ambrose counselors as a part of an initiative modeled on a successful Chicago program. The "Every Minute Counts" program encourages at risk homeowners to get help early to avoid foreclosure. In the photo above local and visiting dignitaries listen as Mayor Martin O'Malley makes the announcement. From left to right, they are City Council President Sheila Dixon, St. Ambrose Executive Director Vinnie Quayle, New Mexico's Governor Bill Richardson, Mayor O'Malley, Baltimore Housing Commissioner Paul Graziano, NeighborWorks Director, Marietta Rodriguez, President of Homeownership Preservation Foundation, Colleen Fernandez and CitiFinancial Vice President, Mary Louise Preis.

Foreclosure Prevention Staffs UP!

In preparation for the national hotline funneling calls to Baltimore's 311 and then to St. Ambrose, the agency has been staffing up and training staff.

St. Ambrose has the most experienced default mortgage counselors in the city. Anne Blumenberg, Frank Fischer, John O'Hagan, Maria Stacy and Andy Wagner will be joined by at least one other attorney, an intake coordinator and 2 new counselors.

Attorney Margaret Shannon Snoeren is the new Director of the Foreclosure Prevention Division. Margaret has been involved in real estate for 25 years, is a certified professional financial counselor and former Florida real estate broker who ran a property management firm. Most recently practicing at the firm of Weinstock, Friedman & Friedman, PA, in Baltimore, she has experience in non-

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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



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profit management and development, as well as business and non-profit public relations. "Since I was admitted to the bar ten years ago," says Margaret, "I've been looking for a non-profit opportunity where I could utilize my diverse pre-law experience. At St. Ambrose, I feel like I've found my niche." Our newest hire is Cathy Poindexter, intake coordinator. Cathy was previously a loan processor with Neighborhood Housing Services of Baltimore and will be the first voice our clients hear when they call for foreclosure services. In her first week, she has received 7 client referrals from the HOPE/311 hotline.



Margaret, Reilly, Cathy and Sarah

Staff are assisted by interns from the Lutheran and Jesuit Volunteer Corps. Sarah Dobbs and Reilly Curran began their year of service in September. With a BA in history and Spanish from Salem College, Sarah has just completed a year with Border Servant Corps, in Las Cruces, NM, where she taught GED classes in Spanish to Mexican immigrants. Reilly joined the staff a week later from Seattle, WA, where she completed her BA in history and humanities at Seattle University. "My school always focused on social justice and I wanted to get involved in this kind of work. JVC offered me the opportunity to do that and to live in another part of the country."

WHO SUPPORTS US?

The St. Ambrose Foreclosure Prevention program is funded by :
 The Abell Foundation
 Baltimore Sun/McCormick Tribune Foundation
 Baltimore City
 The Baltimore Neighborhood Collaborative
 CitiGroup Foundation
 Goldseker Foundation
 Maryland Legal Services Corporation
 NeighborWorks® America
 The Alvin & Fanny B. Thalheimer Foundation
 Wachovia Bank
 Wells Fargo Foundation



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 Pete Parran, Director of St. Ambrose's Homeownership Counseling program, accepts a Baltimore Direct Services Grant to upgrade training materials used in our monthly homeownership workshops and to provide incentives to homeowners to return for post purchase counseling. This program provides counseling to over 700 prospective homebuyers each year. 100 of those individuals or families go on to buy their own home within a year.

St. Ambrose Renovations Worth Waiting For.....

When prospective homebuyers see that St. Ambrose is renovating a house in their target neighborhood, they often tell their real estate agent, "I want to wait until that house is ready for sale." That is the reputation of a St. Ambrose renovation. David Sann, Denise Hairston, Kevin O'Reilly and their team of sub-contractors do really good work, like this home on Woodbourne Avenue. The St. Ambrose name stands behind the product.



Through its Asset Control Area housing development program St. Ambrose buys HUD foreclosed houses in targeted neighborhoods and renovates them to top market standards. The finished product comes with the comfort of knowing St. Ambrose builds value into each of its renovated homes.

All of the homes feature new or updated bathrooms and kitchens with energy efficient appliances, new refrigerators, new gas ranges and microwave ovens. The houses have beautifully refinished hardwood floors or new wall-to-wall carpet, ceiling fans throughout the house and central air conditioning.

Most of the renovated homes have new efficient heating, electrical and plumbing systems, new roofs and gutters, new storm doors and replacement windows. Whenever possible, a new rear deck and landscaping is included. Teachers, firefighters and police have the first option on these homes.

Over 1,800 quality Baltimore homes sold to Baltimore homebuyers over the last 30 years. Look for the St. Ambrose logo in your neighborhood.

Rental Services

Hershey Park Trip Was a Great Success!
Thank you to Dwight Madison, who collected donations from his crew and to Paul and Diane Quayle for sending our residents and their families on a fun trip this summer.



Over 11 new window air conditioning units were purchased and installed by the Rental services program to make sure that our families had at least one room where they could go to “beat the heat” this summer.



Adopt-A-Family for the Holidays

Tom Basta of TBC Properties gave us our first holiday gift in support of our Annual Adopt-A-Family.

Please keep our families in mind as you start your holiday planning.

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

You can designate your donation to one of our programs, such as Homesharing, to support one of our client services funds, Adopt-A-Family 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

Aigburth Vale Recycles Paper for \$\$\$

The residents at Aigburth have been recycling newspapers for over a year. Collecting and hauling the bundles to the curb once a month was strenuous work. They recently acquired a bright yellow and green recycling dumpster maintained by Abitibi Consolidated, who pays for the paper by the ton and recycles it into the newsprint for the Baltimore Sun. The seniors are hoping to generate some cash to subsidize the cost of a van service to help those residents unable to drive.

HOMESHARING

Peggy Waxter, who turns 103 in May, welcomes her sixth homesharer. Nancy Grace, a full-time graduate student, has been living with Peggy since August 2006, providing a presence for her at night and doing some necessary chores during the day. Peggy says that Nancy is a great help to her. At her 100th birthday party, Peggy said that you don't get to be 100 without a lot of help! If all goes well, Nancy will be with Peggy for the duration of her studies.

THANK YOU, BALTIMORE COUNTY!!

For sometime now, St. Ambrose Homesharing counselors have been getting requests to provide more match services in Baltimore County. We have lots of Homeseekers in the county and need more Homeproviders. Baltimore County awarded St. Ambrose a grant to expand its services into the County. We are advertising for county Homeproviders and have arranged for Friday office hours at Aigburth Vale in Towson. Thank you to all our funders for helping make this happen.

Did You Know?

Educational Impacts of Homeownership

Compared to the children of renters of the same age, income, race, etc., the children of homeowners are:

- 25% more likely to graduate from high school
- 116% more likely to graduate from college.

On average, their math scores are 9% higher, their reading scores are 7% higher and they have fewer behavior problems.

Wealth Building Impacts of Homeownership

Compared to renters of the same age, income, race, etc., homeowners:

- Are 12 times wealthier
- Have 66% of their wealth in their homes
- Accumulate an average of \$44,000 in home equity during the first 10 years of homeownership. Wealth that becomes the basis for first-generation college graduates and small business owners.

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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Volunteers Make It Happen



Unsung Hero

Allison Wood is a dream come true for St. Ambrose Housing Aid Center. She became involved with our Rental Services department in 1999. She has volunteered her time, energy and financial resources to help St.

Ambrose organize several fundraising efforts including the annual Adopt-A-Family Program. This program makes sure that the tenants in our rental units have groceries, turkeys and gifts for the holidays.

Always willing to contribute where she can, she crafted a marketing campaign complete with radio ads and media contacts when St. Ambrose opened Aigburth Vale, an independent senior living facility in Towson. She has graciously agreed to serve on our Special Events Committee to help make our Annual Fundraiser a rousing success.

Allison will be honored with the Unsung Heroes Award at the AFP National Philanthropy Luncheon on October 30th.

Volunteer "Retires" Again

For the past 4 ½ years, the Homesharing Program has had the pleasure of having Frank McDermott on board two days a week. Frank handled clients with such respect and compassion that many have commented on his kindness. Some of this expertise came from his professional training as a former insurance salesman, but much of it was his good heart.

Besides his time and talent, which he gave so faithfully, he was a frequent donor to the agency and brought new ideas to the department as well. The father of four, he had lots of stories to share with staff at lunch time.

He will be terribly missed. Our hope is that he will occasionally visit for further lunch-room discussions!

