

It All Starts with YOU: A Community of Givers

St. Ambrose Housing Aid Center, Inc.

Baltimore, Maryland

CohnReznick Employees Bake Sale Proceeds Benefit Adopt A Family

For the past few years, the employees of the CohnReznick Firm have baked lemon squares and chocolate cookies and sold them in the lobby of their downtown office building. Each year they donate those proceeds to the St. Ambrose Adopt A Family program to provide food and holiday gifts for the families in need at St. Ambrose. This year's Bake Sale is planned for early December.

Boy's Latin Yearly Community Service Project

Every year since 2009, the young men of Boy's Latin have volunteered their muscle and energy, to work with our Rental Department, to complete a service project that benefits community residents. Over the years they brave the heat and humidity of summer to help residents of Barclay, St. Martins and Aigburth Vale clean and beautify their blocks. This year in the span of one week the high schoolers removed debris from a four-story house in preparation for renovation. We are grateful for the help of the young men and look forward to having them back again next year.

Housing Costs!

The pressures of a challenging economy and the consequences of the foreclosure crisis have catapulted more and more families into the rental market. However, renters looking for properties need to beware of a new foreclosure scam that is cropping up across the country. Scammers are targeting renters in bold and shocking ways. Here is the story of one Baltimore family.

A family friend told a young mother of four about a great house to rent and he offered to make all the arrangements for her and her children to move in before school started. All she had to do was to give him the money she had saved for a deposit and her first month's rent, in cash—which she did. She was particularly vulnerable because a domestic violence issue had left her family homeless. Grateful to her friend, she felt safe and her children were enrolled in school.

However, the new renter was in for a big shock which came when St. Ambrose Housing staff, who had recently purchased the house, showed up to start the rehab on the property. The young mom found out that her 'friend' wasn't a friend after all. The house wasn't for rent and he had taken off with her money.

St. Ambrose rallied the assistance of its program staff to help this family. Our attorneys started working with her to try to find the 'friend' and recover her

money. Our Rental Services department helped her link into services in the City and to identify an alternative apartment for her family. The rehab schedule was modified to substitute another house in the sub-contractor's pipeline to allow her to stay in the home until other arrangements could be made. The authorities were notified and the scammer was arrested, as it turned this family was not his only victim.

Unlike other families who have been scammed, this story has a happy ending. Using resources from the St. Ambrose managed Helen R. Leahy Fund, which was created through the generosity of a St. Ambrose donor, we were able to restore the security deposit and help this family to move into another home with a reputable landlord. One of the children said, "but Mommy what if this happens again." To ensure that it didn't, our legal staff reviewed the lease and researched the Maryland Department of Assets and Taxation records to assure that the family can be secure in their new home.

Don't let this happen to you. Follow these three easy safety steps:
(1) Always ask for a rental contract and never pay in cash. (2) Verify the ownership by searching State records at sdaticert3.resiusa.org/rp_rewrite. (3) If it doesn't feel right, don't be pressured into anything.



Time and Talent Are Valuable, Too!



We are happy to announce the appointment of four new members to the Board of Directors. In addition to Syeetah Hampton-EL, Esq., profiled here, joining us are: Patricia Bennett, David Wells, Jr., and Theo Ngongang.

Syeetah first became acquainted with

St. Ambrose as a new home buyer in early 2012. She bought a newly renovated St. Ambrose home in the Northwood neighborhood of Baltimore. Buying a home in the city was important to her because she works as an Assistant State's Attorney

for Baltimore City. Several years prosecuting domestic violence cases and now, a caseload that focuses on felony narcotics and hand gun violations have not dampened her enthusiasm for the promise of a better Baltimore.

Besides serving on the Board at St. Ambrose, Ms. Hampton-EL is very involved in other community service activities in and out of the legal community. She currently serves as secretary of the Monumental City Bar Foundation and is the treasurer of the Johnson C. Smith University Alumni Chapter—Baltimore City Chapter. She is definitely a woman generous with her time and talent.

What Your Dollars Do—Client Stories



Better Living Through Energy Upgrades

Since 2009, over half of our rental properties have been weatherized and had the heating systems replaced. Cool roofs have been installed on many of those homes, as well.

**“My children are snug
as a bug in a rug!”**

—Gloria G., rental resident

Gloria G., a long term rental resident, reported that she and her 3 children were “snug as a bug in a rug” last winter after her furnace was replaced and the home weatherized. “And my bills were a lot less, too!” On average, these energy upgrades translate to an annual saving of ~\$200 per household. That kind of savings goes a long way for a family making ends meet on less than \$25,000 a year.

Hope and a Future Start With a Safe, Affordable Home.

Ms. W. was homeless and living in a domestic violence shelter with her two children, 10 and 12 years old, when she was referred to us for a place in one of our Rental Programs.

After completing the interview and screening process, the W. Family moved into a lovely three-bedroom home. Ms. W. no longer has to worry about where her family will live from day to day, whether they will be safe, or where her children will attend school. This stability has allowed her to plan for their future. She enrolled in and graduated from a Dental Assistant Program and she is now actively seeking employment.

Ruth Cavill Gone, But Not Forgotten

On November 1, 2012, Ruth Cavill surrendered to her long battle with cancer. For many years Ruth worked in the Homesharing Department until she retired in 2008. Ruth was a joy to be around and always had an encouraging word for her co-workers. Ruth was never shy about her commitment to our mission and even through her illness stayed true to her passion. This past summer Ruth opened her home for a luncheon with some of our staff and gave us a chance to say goodbye while she was still strong enough to enjoy the visit. It was then that Ruth announced that she was giving to St. Ambrose a most trusted gift—she included us in her will

With that gift Ruth became a founding member of the St. Ambrose Legacy Giving Circle. She felt that including St. Ambrose in her will was another

The person who gives
while they live, knows
where their money goes.

way for her to continue to support the programs and people she believed in.

The Legacy Giving Circle was established to recognize those donors who create gifts that keep on giving. The founding members of this small but exclusive group include Betty Lee and Sally Digges, John Leahy Sr. and the Helen R. Leahy Fund, Ragan Lentz and the Pfeiffer Estate. We welcome you to join this special group of donors by considering a Legacy Gift to St. Ambrose.

We Want To Stay In Touch!

To all of you who only have a street address in our files, we apologize for only getting in touch at the end of the year. We hope you visit our website, follow us on Facebook (facebook.com/SAHAC) and Twitter (twitter.com/StAmbroseBMore). Better yet, there is a place reserved for YOU in our network.

Sign up for our eNewsletter and get monthly updates and special invitations. Type “sign me up” in the subject line and email to andrewa@stambros.org.



Community Investment Tax Credits

State policies that promote giving can make a significant difference. At least 13 states now offer special tax benefits to charity donors. Maryland is one of those states and St. Ambrose donors are eligible for additional tax benefits associated with their donation.

Maryland's Community Investment Tax Credit (CITC) has to be one of the best buys in philanthropy. For every dollar you give, the net cost to you can be as little as 27 cents.

As of January 1, 2010, individuals as well as Maryland businesses are eligible for this innovative state program. When you make a contribution (\$500 minimum) to St. Ambrose or another participating nonprofit for an eligible CITC project, you receive a Maryland tax credit equal to half the value of the donation. That credit is in addition to the regular charitable deductions available on Federal and State tax returns.

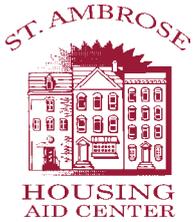
The state program is designed to encourage private contributions that help nonprofits achieve essential community goals. This year, donors who

contribute to St. Ambrose's Holistic Homeownership Counseling are eligible to receive tax credits.

“I doubled my donation this year!
Why wouldn't I? I get it back
as a credit on my taxes!”

—FXBacon, a donor

The CITC is a great opportunity for businesses and individuals to make targeted contributions, for a minimal cost. To learn more about the community investment tax credit program, go to the state website at tinyurl.com/citcinfo. For more information about the eligible St. Ambrose programs, contact Karen Griffin at 410-366-8550, extension 251, or kareng@stambros.org.



St. Ambrose Housing Aid Center
 321 East 25th Street
 Baltimore, Maryland 21218
www.stambros.org



Giving from the Heart

Recently we sat down with a small group of our donors to talk about their motivation for giving. Some of the responses were reasons that one would expect—we support the mission or work of the organization or we give to people who work for or benefit from the mission. However all of our respondents did agree on one reason for giving which was that they give *because they are committed to rebuilding and investing in the future of Charm City*. Baltimore residents are proud of the contribution they make to sustain the City. As one respondent put it “we commit to Baltimore with our mortgage payments, our taxes and our consumer dollars, and we commit with our charitable dollars, as well.”

This fall, the *Chronicle of Philanthropy* published an interactive online report

entitled *How America Gives* that examined how our nation gives by segmenting the population by state, city and even zip code. The report showed that not only do Marylanders give at a higher rate in general but **Baltimoreans give at a significantly higher rate**. The article also demonstrated what our donors already know—that you don’t have to be rich to be philanthropic. Middle-class Americans give a far bigger share of their discretionary income to charities than the rich. Households that earn \$50,000 to \$75,000 give an average of 7.6 percent of their discretionary income to charity, compared with an average of 4.2 percent for people who make \$100,000 or more.

It is important to us that you know what your donations to St. Ambrose achieve.

This newsletter is our way of sharing with you the many accomplishments created through your generosity and by extension, the commitment you make to improve our City. Along the way, we want to encourage others to join us in making a difference in the city of Baltimore.

Thank you for your commitment to the growth and welfare of our neighborhoods and communities.

Please take a moment to go online at www.stambros.org and make a donation to support our programs or use the envelope enclosed to send your tax deductible contribution to St. Ambrose Housing Aid Center.

HOW AMERICA GIVES!

	United States	Maryland	Baltimore, Maryland
Percent given:	4.7%	5.7%	7.4%
Median contribution:	\$2,564	\$2,969	\$2,917
Median income:	\$54,783	\$52,482	\$39,467