

Your Investments Are Paying Dividends

St. Ambrose Housing Aid Center, Inc.

Baltimore, Maryland

From the Executive Director



You may have heard that the Great Recession has ended. Perhaps, for some of you, it has. But for many of our neighbors,

the victory celebration is premature. When experts talk about a weak recovery, that's a polite way of saying that those families who started with the least have no more, and quite often even less, than before the downturn began.

From our "street-level" perspective at St. Ambrose, we see no slackening of demand for housing that is both affordable and desirable. Every family needs a safe place to call home, a sanctuary from the world as well as from the weather.

At St. Ambrose, we're committed to creating and maintaining high-quality, affordable homes for Baltimore's residents. We're marshaling the resources to meet the need for housing that continues to be a crisis, in good times and bad. I appreciate your past support and ask that you continue to make a difference in the lives of families who deserve a safe place to call home.

—Gerard Joab

From Public Housing to Homeownership

Your support for St. Ambrose has enabled Renee Harris to achieve her long-held dream: After 20 years of living in subsidized rental housing, she is proud to call herself a homeowner.

Renee first approached St. Ambrose in 2004, seeking a better rental home for herself and her young daughter. Then, as now, St. Ambrose was managing a few subsidized rental properties on scattered sites for the Housing Authority of Baltimore City. St. Ambrose found Renee a detached house with a large yard in southeast Baltimore. The change of scene was an eye-opener. "Living in that house gave me a feeling of what it would be like to live in my own home," Renee says. Though it was a rental, she decorated extensively and made it her own.

"We helped equip her with a lawnmower and a garden hose—things the neighbors would have but you might not have thought to buy if you'd been living in an apartment," says Leah Mason-Grant, who directs the program known as St. Ambrose Limited Partnership. "It was a step toward living independently."

A few years later, Renee felt ready to take the next step. "I had always envisioned myself buying a home one day, like my mom and dad," she says. "I was determined to do it. But I had no idea how."

Fortunately, the staff at St. Ambrose did know, and they told her what she needed to do: clean up her credit, save money, and take a pre-purchase class.

With those goals firmly in sight, Renee went to work.

It was not a smooth, straight road. Six years ago, she gave birth to a son with a mild case of cerebral palsy. Hiring a full-time caregiver was not a choice; she resigned from her bank job to stay home and care for him. Then she had an idea, and



approached Leah Mason-Grant with a question: Could she run a childcare business out of her rental house?

St. Ambrose had no problem with it. "She made the effort to get trained and certified, going to school at night," Leah said. "We just checked to make sure the house met all the codes for a childcare business."

Renee opened Bundle of Joy in March 2010. With good word-of-mouth, the business grew. With a steady income, Renee continued to save money and pay down her debts. "Renee is tenacious," Leah says. "She worked very hard at rebuilding her credit. She's also very organized."

This fall, all the pieces fell into place. Renee moved her family into a home of her own in Baltimore County. Her home-based business moved with her, and it continues to thrive. "The neighborhood has lots of families with small children," she explains.

"That first night in my own house was so awesome," Renee says. "I felt the Lord has blessed me."

"Hard work and determination will carry you a long way, but sometimes you need an extra push. I could never have bought my house without that push from St. Ambrose."



St. Ambrose Makes a Smooth Leadership Transition

How do you replace a legend?

The moment when an organization's founder steps aside is often difficult for everyone. When Vinnie Quayle, St. Ambrose's founder and leader for 43 years, decided to retire, the organization's board was determined to make the leadership transition as smooth as possible.

"Vinnie was the face of St. Ambrose. He was St. Ambrose," says Jane Wilson, chair of the board. "We were confident the organization would be just fine, but we needed to reassure our funders that we had found the right person to succeed him, and

we would continue and thrive." To make a smooth transition, she adds, "we needed buy-in from Vinnie, from the staff, and from funders. And that was 100 percent achieved."

Building On the Legacy

In Gerard Joab, St. Ambrose found an executive director with Baltimore roots, a strong track record in affordable housing and a totally different style of leadership. Nowhere is that more physically evident than in the renovation of the St. Ambrose office on 25th Street. In addition to necessary and overdue building maintenance, spaces have been remodeled and the conference room

has gone from a basement "dungeon" to a comfortable, inviting showplace.

"St. Ambrose was created at a time when it was chic to be poor," Joab says. "But the environment outside has changed. Funders want to know that their money is invested wisely. If we talk about providing a quality environment for affordable housing residents, we have to demonstrate that we appreciate a quality environment in our own workplace."

Joab hastens to add that the mission of St. Ambrose has not wavered. "We're changing an organizational culture," he says, "but we're not changing the mission."

She Donates To Say "Thank You"

Each year, St. Ambrose collects food, clothing, toys and funds for its annual "Adopt A Family" campaign, which ensures a happier holiday season for 311 residents who rent



homes managed by St. Ambrose. In 2012, staff from the Maryland Department of Public Safety and Correctional Services drove up from Jessup to bring 100 turkeys and box upon box of goods for the families they had adopted. When asked what inspired their generosity, the answer was: "Sergeant Liddell."

Sergeant Renee Liddell, a resident of Howard County, thought it was important "to reach out to a population that really needed it. Seeing people in real need is eye-opening." But she had another reason to convince the staff

Morale Committee to donate to St. Ambrose: "They helped me with a personal struggle, and I had to find a way to say 'thank you.'"

Sgt. Liddell and her daughter came close to losing their beautiful Elkridge home in the aftermath of a divorce. Mortgage payments that were reasonable on two incomes became impossible on one. Sgt. Liddell began talking to her bank in 2010 about restructuring her loan. Three years later, she had gotten nowhere with the bank. Then she heard about St. Ambrose from a co-worker. When she told her story



Some programs, however, have taken new directions. Legal Services, for example, has expanded in scope from home foreclosure cases to other legal issues that affect the housing stability of low-income families—child support payments, for example. The Homesharing Program, with the aid of a consultant, is studying potential markets for expansion. Rental Housing is concentrating its target geography to a few strategic Baltimore City neighborhoods. Joab has also changed staff assignments to create more administrative support for counseling, program evaluation and compliance.

New Faces on the Board

Meanwhile, the Board of Directors has also been in transition, says Chair Jane Wilson. After conducting the successful search for a new executive director, the board took a hard look at its own structure. “As St. Ambrose became part of the NeighborWorks America arena and was pulled into 21st century governance, there were more expectations of the board,” she says. “Gerard is attuned to what a board is expected to do and good about providing the board the information it needs to make good decisions.” For the first time, the Board set term limits for its members and its chair. Some long-time

board members departed, and new members have brought greater diversity, she adds. More board members are taking on leadership roles.

“Gerard and I get along extremely well,” says Wilson. “That’s great for the organization. But there need to be a lot more people involved than the two of us.

“Our transition is still ongoing,” she adds. “But I feel we’re really moving forward when we can have a leadership transition and board transition at the same time and still continue to work smoothly.”

to the Foreclosure Prevention department, “They went to bat for me,” she says.

St. Ambrose held the bank’s feet to the fire, calling it out on illegal procedures and forcing the case up through the bank chain of command. The battle went all the way to the office of the bank CEO. Finally, in January 2013, Sgt. Liddell got the loan modification she had wanted all along and got to stay in her home.

“They were my voice,” she says. “They know the language, they know the laws, and they were there for me

when no one else was. And it cost me absolutely nothing.

“I felt compelled to give back,” she says. She convinced not only the Jessup staff but even a number of the inmates. “Their hearts just opened up,” she recalls. They made 100 angels for the Angel Tree, all by hand. They gave a lot of support.”

The gratitude of the families in St. Ambrose homes made a big impression on the Corrections staff. “We got to meet the families, shake their hands, and they were so appreciative.”

This year, the Morale Committee did not need to vote on where to give their support. They expect to adopt even more St. Ambrose families in 2013.

You can help too. To support the annual Adopt A Family campaign, visit our website at <http://tinyurl.com/StAmbroseAAF>.



Long-time Board Member Ralph Moore Steps Off

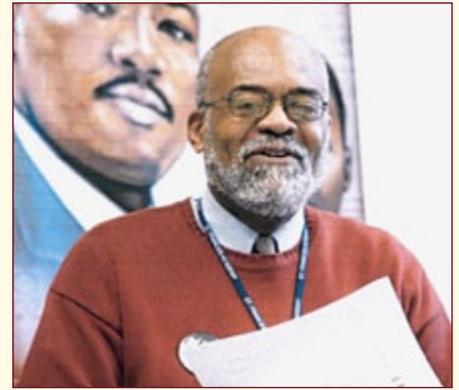
Ralph E. Moore, Jr. has been a part of St. Ambrose for 27 of its first 45 years. A member of the staff for 11 years “over two tours of duty,” Ralph stepped off the Board this summer after 16 years of service.

When Ralph joined the staff in 1978, he recalls, there were only eight employees. “Nobody wrote you a memo,” he says. “You walked around to people’s desks and said, ‘We’re going to have a meeting.’” He has been involved as St. Ambrose transformed from a small nonprofit “started by a bunch of old hippies” to one of Baltimore’s most important affordable

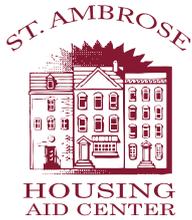
housing organizations. Along the way, St. Ambrose has added more services and more people. It has also had to meet rising funder expectations that nonprofits should have more business-like practices.

“St. Ambrose needed to catch up” to new expectations, “and it has,” he says. At the same time, Ralph was a consistent voice on the board for being true to the organization’s roots. “I would always remind folks that our mission is to serve poor and working people,” he says.

Of his decision to leave the board, Ralph simply says that “it was time for



me. We’ve made a terrific leadership transition, and I think the organization is in good shape.”



St. Ambrose Housing Aid Center

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Giving Tuesday: When America Gives As Good As It Gets!

Any gift received before midnight on December 3 will be included in the challenge.

On Tuesday, December 3, St. Ambrose Housing Aid Center joins with nonprofits across the country to help make history.

We are celebrating a day dedicated to giving—when charities, families, businesses, community centers, students, retailers and more will come together for #GivingTuesday—a movement to celebrate and encourage more giving and smarter giving during the Holiday Season.

In Baltimore, many organizations are taking part in the local campaign Bmore Gives More to raise \$5 million on #GivingTuesday. If you are considering

donating to Adopt A Family during the holiday season, do so on December 3 and help us show the world that Baltimore is the most generous city in America! We invite you to be part of this celebration.

Here’s how you can help:

- **Donate on our website** on December 3. www.stambros.org
- **Send your donation** to us in the enclosed envelope before December 3.

Your generosity has helped us spread warmth and cheer to our families, so

many of whom struggle to cover the necessities of life day in and day out. Even if you miss Giving Tuesday, we hope that you will be part of our Adopt A Family program again this year. Please help in any way you can!

