

Tipping Forward:

Investing in Communities for the Next Generation

St. Ambrose Housing Aid Center, Inc.

Baltimore, Maryland

From the Executive Director



In this issue you can read about our work in the Belair-Edison neighborhood over more than 20 years. Clearly we have made a long-term commitment to that

community, and our work is far from complete.

Belair-Edison has been a neighborhood in transition for many years. But really, nearly all neighborhoods are in transition. Neighborhoods have lives just like people. They grow, they react to changes in their environment, they evolve. Sometimes they decay, but often they experience rebirth for a new generation.

Our goal in Belair-Edison has been to help the community recover from the foreclosure crisis. Since 2000, we are proud to say, we have renovated and sold 156 homes in Belair-Edison to new homeowners.

As important as that is, it will take still more work—and more time—to fully achieve the vision of a healthy, secure city neighborhood for working-class families.

At St. Ambrose we recognize that we must have vision to see what is possible, commitment to make that vision real, and patience to let the new reality unfold. In Belair-Edison we are encouraged to see the vision begin to take shape. Our commitment is to achieve the whole vision of a renewed Belair-Edison—however long it takes.

—Gerard Joab



Has Belair-Edison Reached the Tipping Point?

For many years, Belair-Edison was a quiet haven for working-class families whose breadwinners earned union wages at Baltimore's automotive and steel plants. Thousands of row-houses, bordering Clifton and Herring Run parks, were home to more than 17,500. The homeownership rate, at 80 percent, was one of the highest in the city.

But over the past three decades, Belair-Edison, like many city neighborhoods nationwide, has been rocked by a series of storms. In the 1980s, housing advocates worried that rapidly rising home values would price renters out of the area. By the mid-1980s a greater threat had emerged—the rapid disappearance of Baltimore's industrial jobs and, with them, the steady paychecks that supported many Belair-Edison homeowners. The community experienced a generational change—as long-time residents were replaced by younger families seeking starter homes—at the same time the neighborhood transformed racially from predominantly white to predominantly black. Most recently, a bubble of rising real estate prices, fueled in large part by subprime lending, collapsed in a wave of foreclosures, leaving behind hundreds of abandoned houses.

St. Ambrose Housing Aid Center has been working in Belair-Edison since the early 1990s. Though our strategies have shifted, we and our partners have worked consistently toward one goal: to preserve one of Baltimore's largest concentrations of desirable and affordable housing.

After nearly a quarter century of effort, what is the result? What have investments of millions of dollars and years of involvement accomplished in Belair-Edison? Has affordable housing been preserved?

The answers can be understood best in the context of the powerful forces shaping the neighborhood's recent history.

Transformative Years

“We first went into Belair-Edison to fight injustice,” recalls Vinnie Quayle, St. Ambrose's founding executive director. “The banks were redlining, and a few unsavory real estate investors were blockbusting—they would scare the white homeowners in a certain block to sell their homes cheaply. Then they'd turn around and ‘flip’ it—sell to a black homeowner—at a tremendous profit. It was an outrage.” In the 1990s, St. Ambrose began to acquire, renovate and sell homes in Belair-Edison, using Baltimore's

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Welcome to the Board

St. Ambrose is pleased to welcome two new members to our Board of Directors:



Shannon D. Pinder is the Executive Assistant to the President at the Institute of Notre Dame, a Catholic girls school in Baltimore City. She attended Baltimore

City College High School and earned a Bachelor's Degree in Liberal Arts at the College of Notre Dame of Maryland. A Baltimore City native, Shannon owns a home in Belair-Edison that she purchased from St. Ambrose.



Phil Croskey is the CEO and Co-Founder of PointClickSwitch.com, an energy supply comparison website. Prior to founding the company, he was

Director of Economic Development at the Baltimore Development Corporation. A native of Cleveland, he earned a Bachelor of Science degree in Business Management from Morgan State University. He currently serves as Vice President of the Belair-Edison Neighborhood Inc. board.

And Welcome to the Staff

St. Ambrose is also pleased to welcome two additions to the leadership staff.



Bill Rubin is our Rental Services Director. Bill was Portfolio Manager for the Housing Opportunities Commission in Kensington, Maryland, and he previ-

ously was a senior asset management executive at Enterprise Community Investment Partners.



Karen Heyward-West has joined St. Ambrose as our Director of Homesharing. Karen, the former CEO of the Franciscan Center, has most recently been

Program Manager at Catholic Charities' Our Daily Bread Employment Centers. She is President of Baltimore County Jack and Jill of America and serves on the board of several other nonprofits.



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Community Development Block Grant (CBDG) funds to keep home prices affordable.

U.S. Senator Barbara Mikulski recently recalled, "St. Ambrose and Bel-Edison and I go back a long, long way to my days on the City Council and in the Third Congressional District. We fought fraud, flipping and foreclosures. We worked hard to stop scams and the scum."

From 2000 to 2004, St. Ambrose purchased and renovated about 70 "Dollar Houses," many of them in Belair-Edison, from the U.S. Department of Housing and Urban Development (HUD). The FHA-financed homes had lingered on the market for more than six months. HUD followed this program with Asset Control Areas (ACA), an effort promoted by Senator Mikulski, which permitted local governments and nonprofits to buy foreclosed properties in designated revitalization areas.

Although Belair-Edison was among the designated ACA communities, the neighborhood at first did not fit well within St. Ambrose's program model. As St. Ambrose Director of Housing Development David Sann explains it, "the prices we could get for renovated houses in Belair-Edison weren't high enough to cover our costs." When the market began to turn around in 2006, St. Ambrose made a major push into the neighborhood. Since 2000, through the ACA program and later the Neighborhood Stabilization Program, St. Ambrose has renovated and

sold 156 homes in Belair-Edison—one-third of the 454 houses it has restored citywide.

But by 2008, the wave of foreclosures sent prices plummeting, and St. Ambrose had a different role to play in Belair-Edison: keeping the residential real estate market alive.

"I was familiar with Belair-Edison, because I grew up about four blocks from the house I just purchased in April. The renovation was really nice. I've seen other vacant houses, so I can imagine what it looked like before. The neighborhood has changed some demographically from what it was. But I figured if somebody like me buys a home here, it might encourage others to move in."

—Cory Waller
Maryland Department
of Human Resources

Belair-Edison was attracting many first-time homebuyers—families who frequently stretch their finances to purchase their home. "Many of them are just one hiccup away from trouble," says Johnette Richardson, Executive Director of Belair-Edison Neighborhoods, Inc. (BENI). The combination of widespread unemployment and predatory loans sent hundreds of homes into foreclosure and housing values into a tailspin.



Preserving the Market

“In 2006, at the top of the market, the average price for a house in very good shape was \$150,000 to \$160,000,” says Sann. “Four years later, the same house was selling for \$110,000—a loss of one-third of its value.” In fact, the homes sold by St. Ambrose accounted for a major share of real estate activity in recent years. “Without our home sales, the market might have ceased to exist,” he says.

Johnette Richardson agrees. “If it weren’t for their work, the market would be in a lot worse shape.”

St. Ambrose and BENI have a close working relationship. “They are our nonprofit development partner,” Richardson explains. “BENI is not set up for bricks and mortar development. St. Ambrose has filled that need for us for almost as long as we’ve been in existence.” BENI, in turn, organizes residents to improve the appearance and safety of their blocks and to build up “buzz” about St. Ambrose homes as they come on the market with events such as “Pick Your Neighbor” parties. BENI also coordinates Live Baltimore house tours and engages with partnering Realtors.

Commercial Corridors

Belair-Edison still has its problems, and perhaps the toughest is its commercial corridor. “Historically, the commercial flavor on Belair Road gives a more negative impression of the community than it deserves,” says David Sann. “It grew organically at a time when there were no malls and no suburbs, and people walked to shop.” One positive development is new investment by the owners

of the Erdman Avenue Shopping Center. “That builds confidence in the neighborhood,” he says.

In the past, St. Ambrose has concentrated strictly on housing. Shopping and other neighborhood amenities have been outside its scope. “Now, for the first time, we see ourselves needing to address those things,” says Gerard Joab, Executive Director of St. Ambrose. “We’re looking to bring in more partners to help develop a strategy, particularly along Belair Road. We can’t do it all—and we don’t want to. But if we and our partners can encourage more investment, we can see commercial areas that mirror what we’ve been able to do with the housing.”

Final Analysis

On balance, Belair-Edison is still a neighborhood that attracts middle-class and working-class homeowners, says Sann, “and it will continue to fill that niche.” In addition to its housing stock, it continues to be a prime location, with easy access to the Beltway and I-95 by car and to downtown by bus.

There are signs of success. One of the most telling is the fact that “we’re no longer the only game there,” he adds. “Some people are buying homes on the conventional market. So something is definitely happening.

“Is it stable? No. Is it improving? Yes! Belair-Edison is a tipping-point neighborhood, and it has been for many years. It may take a generation to move the needle.”

In the meantime, St. Ambrose will work in Belair-Edison to be sure that it tips toward a safe and affordable community for its residents. 🏠

Street Clinic Helps Residents with Legal Problems



Many kinds of legal problems can put a family’s housing security at risk. The St. Ambrose Neighborhood Legal Clinic at 108 East 25th Street, which helps families maintain housing stability, has responded to a wide variety of issues since it opened in March 2014.

“We’ve helped people with tax sales, bankruptcy, child custody, child support, landlord-tenant, divorce, and expungement of criminal records,” says Christina Ochoa, Supervising Attorney at the clinic. “We’ll give legal advice, educate people about their choices, or make referrals.”

The walk-in clinic operates on Mondays, Wednesdays and Fridays between 10 a.m. and 2 p.m. Attorneys or supervised law clerks provide free consultations. The initial funding for the clinic is provided by a grant from the City of Baltimore.

Tax Credit is a Great Deal for Donors



Maryland’s Community Investment Tax Credit (CITC) enhances the impact of donors’ dollars. For every dollar donated, the net cost to you can be as little as 27 cents.

The program is now available to individuals as well as businesses who make a contribution of \$500 or more. When you make a contribution to St. Ambrose for an eligible CITC project, you earn a state tax credit equal to half the value of your gift. That’s in addition to charitable deductions you may itemize on federal and state tax returns.

To learn more about the CITC and how you can use it to get more mileage from your contribution, contact Karen Griffin at 410-366-8550, extension 251, or kareng@stambros.org. You can also check out the state website at tinyurl.com/citcinfo.

Your Help Makes All the Difference

Many families who rent St. Ambrose homes struggle to cover their day-to-day necessities. Your gifts to Adopt a Family help St. Ambrose step in to avert personal tragedies.

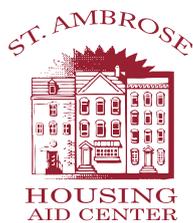
Recently a young working mother with one daughter, who had been renting from St. Ambrose Housing for several years, had to leave her job during a difficult pregnancy. In her eighth month, her mother died, and her sister's two children, whom her mother had been raising, were now her responsibility. Over the course of one month, her household size expanded from two to five.

"She's a perfect example of a working mother who falls through the cracks," says Leah Mason-Grant, Director of Resident Services. "She makes too much to qualify for assistance, but not enough to support her family."

Through the Adopt a Family program, the family received food donations, along with clothing and toys for the children. Each year Adopt a Family helps families struggling to make ends meet. A monthly bus pass or a timely payment of a utility bill can make a huge difference to a household where every penny counts.

The fund could help more families—especially if Rental Services knew in advance how much money could be spent. While the program provides services to families during the holiday season, our greatest challenge is assuring resources to help people throughout the year.

You can make sure more St. Ambrose families receive help this year—all year long—with your gift to Adopt A Family.



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



#GIVINGTUESDAY™

St. Ambrose is again joining nonprofit organizations around the world on December 2 in this annual campaign to celebrate and encourage giving. The concept of #GivingTuesday is simple: If two days after Thanksgiving (Black Friday and Cyber Monday) can be devoted to getting deals, surely one day—#GivingTuesday—can celebrate the value of giving back.

Here's how you can be part of #GivingTuesday:

- **Donate on our website** on December 2. www.stambros.org
- **Mail your donation** to us in the enclosed envelope before December 2.

What if #GivingTuesday Became Giving Monthly?

Please consider making a recurring monthly gift to help us be sure there are ample funds for emergencies year-round. Just choose an amount to give each month, and your credit card statement will reflect the monthly charge. It's simple! It's rewarding! And don't worry—you can tell us to stop at any time (but of course we hope you won't!).



Your generosity makes a big difference for those families struggling to make ends meet. Please help in any way you can!