Building on the Foundation: Preserving Communities

Assuring Affordable Housing for the Next Generation

When affordable housing gets mentioned in the media, single family row homes with fenced in backyards and updated kitchens aren’t the typical image portrayed. And in our recovering economy the significance of rental housing is often overlooked because we look to homeownership trends as an important economic indicator.

However, rental housing is an important option—and often the only available option—for low-income families. The rental homes owned and managed by St. Ambrose are a significant source of stability for hundreds of Baltimore City and Baltimore County households.

This year St. Ambrose launched its Portfolio Stabilization and Asset Management Plan, a multi-year initiative to preserve and upgrade its rental portfolio. Renovations range from solar roofs to refrigerators, some even

Assuring Affordable Housing for the Next Generation continued on next page

From the Executive Director

The unrest in West Baltimore last spring hit Baltimore like a bucket of ice water. As disturbing as it was to watch, and as painful as it was to see the news media’s distorted picture of our city, the disturbances generated a dramatic, and positive, reaction here at home. All over Baltimore, individuals, nonprofit organizations, philanthropies and businesses stepped up their efforts to heal a wounded city. Their actions truly demonstrate Baltimore’s underlying strength, and its resilience.

St. Ambrose answered Mayor Stephanie Rawlings-Blake’s call to place 3,000 more young people in YouthWorks summer employment. Our staff, together with NeighborWorks America and Neighborhood Housing Services (NHS) of Baltimore, volunteered 75 hours to help the YouthWorks staff connect young people to employers. St. Ambrose also was pleased to hire two YouthWorks students for a summer of work and learning.

St. Ambrose, NeighborWorks America and NHS joined with the City to organize a Resource Fair at Mondawmin Mall in July that showcased City agencies and connected over 14,000 families to services from over 125 nonprofit organizations. St. Ambrose has also received a small NeighborWorks grant to explore the best ways to develop and support grassroots leaders in West Baltimore, and we are also exploring

ways to convert a number of vacant housing units in West Baltimore to affordable rental homes.

St. Ambrose is committed to community development, with the emphasis on “community.” We will continue to listen carefully to community leaders, deliberate with partner organizations, and thoughtfully strategize the best ways to leverage our resources to aid our partners in West Baltimore.

—Gerard Joab
include adding an extra bathroom for larger families. St. Ambrose is executing a comprehensive plan to ensure that high-quality affordable rentals are available for decades to come. Bill Rubin, Director of Rental Services at St. Ambrose, says upgrading the entire rental portfolio will take about seven years, at an investment of about $15 million.

One reason it will take so long is a practical one: St. Ambrose chooses not to attempt a renovation while a home is occupied, extensive renovation work can be completed more expeditiously when the home is vacant. The turnover rate is quite low in our rental homes—particularly among the 99 single-family homes, with amenities like yards and in home laundry facilities, that are scattered through city neighborhoods. That means it will take a few years to rotate through the whole portfolio.

Low turnover is a good sign that renters have been satisfied with the quality of their homes. "The properties have been well managed," Bill says. What is new is a long-range approach to asset management.

"A property management strategy is designed to see you through the end of the year," he says. "An asset management strategy aims to see you through the next 15 years." In addition to upkeep and renovation, asset management also requires greater attention to financing tools.

The average life cycle for units of affordable housing is 15 to 20 years, Bill says. At the end of that period, renovation can preserve the property for another cycle. A property that is not renovated regularly becomes far more expensive to keep in good repair and ultimately loses its value.

The first phase of the capital improvements began with energy-efficiency improvements. At the Buena Vista Apartments on Union Avenue, for example, a combination of Energy Star appliances, weatherization, new heating systems and lighting reduced energy consumption by about 25%. The plans for next year include solar roofs at Buena Vista on Union Avenue in Hampden and the Aigburth Vale Senior Community in Towson.

Much of the capital for portfolio stabilization is provided by partners that support St. Ambrose’s mission to provide affordable housing for families in need. St. Ambrose is grateful for the commitment of the Abell Foundation, Goldseker Foundation, France-Merrick Foundation, Maryland Department of Housing and Community Development, Baltimore City Department of Housing, NeighborWorks America, NeighborWorks Capital, Community Housing Corporation, Maryland Energy Administration, and TD Bank.

Executing this plan demonstrates our commitment to keeping high quality affordable housing available in this community for years to come.
Home Is First Step Toward Stability

Housing doesn’t solve every problem, but a stable home is often the necessary first step on the path to greater self-sufficiency.

“Lynette,” a young mother of two, became homeless because of domestic violence. She and her children found refuge for several months in a transitional program for homeless families. In 2012, she made the transition to a St. Ambrose rental home. In addition to a home, Lynette was paired with a case manager who helps connect her and her family to community resources. Lynette’s son, who has developmental disabilities, was referred to Kennedy Krieger Institute for care and support. He made immense progress through this program that has helped him to excel during the formative first years of elementary school, and with the encouragement of her case manager, Lynette attended GED classes, enrolled in an employment training program, and landed a full-time job.

Lynette and her children live in a single family rowhome close to neighborhood schools, recreation centers, a grocery and public transportation. Lynette is well situated to build a stable life for herself and her family.

Donor Profile

Doris Sweet Likes Seeing Results

“I aspire to be a philanthropist,” says Doris Sweet. Each year she decides on the nonprofits that will get her contributions. For many years, St. Ambrose has earned a place on her list.

“Housing is one of the keys to breaking the cycle of poverty,” says Doris, who has volunteered on seven Habitat for Humanity home builds in other countries, among the more than 30 projects she has volunteered for. She also appreciates the direct impact that housing has for family and community, “when you support housing, you have immediate feedback. You can put something in place and see results right away.”

Doris particularly makes full use of the Community Investment Tax Credits (CITC), a state benefit that lets donors take a credit on state income taxes for gifts of $500 or more to designated organizations. For a $500 gift, the donor receives a $250 state tax credit. “Tax credits are quite nice,” Doris says. “They work. In fact, I introduced the program to my tax accountant.”

Contact kareng@stambros.org to learn more about the CITC program.

News in Brief

NeighborWorks Awards Catalytic Grant for Belair-Edison Effort

NeighborWorks America has awarded a $500,000 Catalytic Grant to support St. Ambrose’s ongoing work to stabilize the Belair-Edison neighborhood. The grant was awarded in January 2015.

Catalytic Grants support work to “stabilize and transform communities struggling with the effects of foreclosure and disinvestment.” The award will help St. Ambrose strengthen the community’s capacity to plan and implement measures to bring about housing market recovery and have positive community impact. (For more about the work in Belair-Edison, see “Has Belair-Edison Reached the Tipping Point” in the Fall 2014 Newsletter.)

Homesharing Launches Pilot Program

Single parents experience a higher rate of poverty than married couples, according to U.S. Census data. “Parent-Child Homesharing,” a one-year pilot program, aims to help single parents and their children find affordable housing by matching them with homeowners willing to share space.

This expansion of the Homesharing program, which St. Ambrose has operated since 1988, broke new ground in several ways: a new target group, additional recruiting of homeowners willing to accommodate a parent and child, linkages to support service providers, and new methods for evaluating success.

The pilot began in September 2015 with the goal of placing 14 parent-child participants in Homesharing by next year.
Thank you to everyone who reads this newsletter and to all of the individuals who make up our community.

**ALL OF US** make Baltimore better than any one of us can alone.

Your contributions to St. Ambrose support more than our programs. They provide homes, services, counseling, legal advice, food, furniture, friends, and access to resources to over 3,000 people who reach out for help and reassurance. You may not know it but you are a member of a community of do-ers who get up each morning seeking solutions to the challenges of living a healthy meaningful life.

**JOIN US**

Please use the envelope enclosed to make a donation and join our community as we make a difference everyday. Or go online to donate: [www.stambros.org](http://www.stambros.org).

If you want to know more about the people of St. Ambrose, we generate a monthly enewsletter, post on Facebook and regularly publish a TalktoStambrose Blog.

You can subscribe at [www.stambros.org](http://www.stambros.org).

Visit our website. It is rich with information about our programs and our most current Strategic Plan is posted there.