

Service-Enriched Housing: Helping Low-Income Renters Achieve Better Lives

St. Ambrose rents homes to households that earn less than 50% of the Baltimore metropolitan area's median family income – in other words, less than \$39,100. Most of the families St. Ambrose serves earn less than 30% of the area median income — under \$23,450 for a family of four. On that limited income, they cannot afford to pay fair market rents, which range \$764 and \$1,645 monthly, depending on the number of bedrooms.

But having safe, affordable and well-maintained housing solves only one problem for these low-income households.

In most households, other issues associated with poverty — lack of education, lack of job skills, substance abuse, bad credit - are also present. Good housing, though it provides the single most important pillar of family stability, does not cure the underlying causes or effects of poverty. It takes additional action to help low-income residents break the poverty cycle.

That is the rationale behind a national movement toward “service-enriched housing.” Organizations such as St. Ambrose that manage affordable housing are helping residents improve their lives by actively connecting them to a variety of community resources. These can include access to education, job skills training, transportation, child care, and coaching in other life skills. The goal: give low-income families the opportunity to escape poverty for themselves, and for their children.

As Harvard University social scientist Lisbeth Schor noted in her 1988 book, *Within Our Reach: Breaking the Cycle of Disadvantage*, “No one circumstance, no single event, is the cause of a rotten outcome. School failure, delinquency, teenage pregnancy – none is dependent on a single devastating risk factor.” But the cumulative impact of multiple risk factors leads to poor outcomes, and in turn, “Each risk factor vanquished does enhance the odds of averting later serious damage.” Families “that are persistently poor and live in areas of concentrated poverty” are at a greater risk for poor outcomes, Schor wrote. A supportive environment reduces those risks.

St. Ambrose has expanded Housing Plus, its service-enriched housing program, this fall with a grant from the United Way of Central Maryland. The program

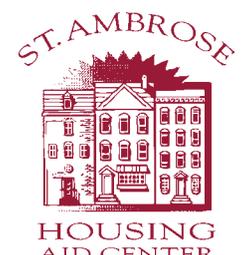
is available to 300 households who live in St. Ambrose's rental properties scattered throughout Baltimore.

The key to the program is a Resident Advocate, a staff member whose job is to know what individual residents need and to match them up to organizations in the community that can help them. Meeting with each household at least once a month, the Resident Advocate helps the resident create an action plan to solve problems or remove obstacles; then the Resident Advocate links the household to the community resources to make the plan work.

If, for example, the action plan is to help a female head-of-household get a job, the action plan might involve locating subsidized daycare for her children, a preparation course for the General Educational Development (GED) test, suitable clothing for an employment interview, a job-skills training course, or transportation assistance to a job site. It might include a class in financial literacy, including how to manage a checkbook, how to create a budget and the high cost of check cashing facilities. Each obstacle resolved brings a person closer to reaching the goal of greater independence and self-sufficiency.



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Service-Enriched Housing

St. Ambrose has had a part-time Resident Advocate working with 70 low-income seniors in the Aigburth Vale, an historic property that has been renovated into one-bedroom apartments. With the new United Way grant, some additional services will be available for the

seniors. In addition, a new full-time Resident Advocate is being hired to work with about 220 other renter households. St. Ambrose continues to provide support services for 10 to 12 individuals with disabilities through a separate program, Shelter + Care.

St. Ambrose property managers have been acting as advocates for tenants for years, but as an add-on to

their normal duties. It has also been an uneasy role for the property managers. “When I do it as a property manager, it crosses a line,” explains Leah Mason-Grant, who has worked at St. Ambrose for 25 years. “One minute, I’m trying to help her find daycare, and the next minute, I may be in rent court for her eviction. Whose side am I on?” Having the Resident Advocate in place frees the property managers to focus on their primary responsibility while continuing to provide needed support services to residents.

While the primary purpose of Housing Plus is to improve the lives of tenants, the program also offers potential benefits to St. Ambrose. “If we can make the lives of our tenants more stable, they will be more successful tenants for us,” says Brian Devlin, Director of Rental Services. “We can catch problems earlier, and we won’t have as many evictions.”

Some outcomes are even better. Mary Ann Dixon, case manager for Shelter + Care, recalls a young homeless woman who entered the program after drug rehabilitation to break her addiction to crack cocaine. She had just had a baby, her second child. Mary Ann Dixon referred her to a community agency for job training, and as part of the program she volunteered to intern at Baltimore City Public Schools. The unpaid internship turned into a job as a teacher’s aide. The woman, who had completed two years of college before drugs spun her life out of control, made up her mind to focus on giving her children a better life. Over the next five years, she earned certification, which brought her a significant raise and boosted her status to that of a paraprofessional. Last year she earned enough to leave St. Ambrose’s subsidized housing for a two-bedroom, market-rate apartment, as she continues to rebuild a life for herself and her family.

You can designate your United Way donations to help support this program by using #0002445 on your pledge form, by giving online at our website or by sending a check to St. Ambrose Housing Aid Center.



St. Ambrose Saves Energy with “Cool Roofs” and Better Furnaces

Two major initiatives at St. Ambrose will reduce energy consumption in its rental housing, lowering energy bills for residents and reducing the urban heat island effect that helps make summers in the city hotter than a match head.

With funding from NeighborWorks® America and the Maryland Energy Administration, St. Ambrose is upgrading the heating and air conditioning systems for the 28 units in the St. Martin’s Apartments, located on Fulton Avenue. The electric heat pumps, installed

about 30 years ago, will be replaced with energy-efficient systems that will reduce energy consumption — and residents’ utility bills.

Meanwhile, at 50 scattered-site rentals surrounding the offices on East 25th Street, St. Ambrose plans to replace the black asphalt, heat-absorbing roofs with new reflective “cool roofs” that can lower the surface temperatures of roofs and attics by about 70 degrees. Large concentrations of hot roofs contribute to the higher temperatures of urban areas compared

to surrounding countryside. The outdated furnaces in the scattered sites will also be upgraded.

St. Ambrose has applied for Community Legacy funding for the scattered-site project and will be seeking other funding sources as well. St. Ambrose is also in discussions with the Baltimore City Weatherization Program to develop a Pilot Project at 11 of our contiguous “alley street houses” in East Baltimore.



Renovated School Building Provides Affordable Dream Homes

A building that once housed a Catholic school may not sound like ideal living space, but to 28 Baltimore families, the St. Martin Apartments at 27 N. Fulton Avenue are dream homes.

The apartments display historic architectural features, such as tall arched windows, that lend the homes distinctive character. Many of the two- and three-bedroom units feature second-story lofts that accentuate the dramatic windows and offer picturesque views of the city. The all-electric kitchens open into comfortable living and dining space, distinguished by hardwood floors.

“Everything here is very nice,” says Mary Coleman, who has lived in her two-bedroom unit for five years. “It’s comfortable. It used to be noisy, but it’s nice and quiet now. I feel very safe.”

The homes are about to get less expensive to maintain as well. St. Ambrose is giving the entire building a major energy upgrade, including a far more efficient HVAC system. The upgrades will save residents an estimated \$700 annually on their utility bills. Additional upgrades, including weatherization and security improvements, are also in the works.

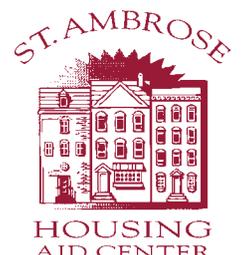
With attractive spaces and amenities that rival many apartments available at market rates, the St. Martin Apartments represent stability, comfort and safety for 28 low-income families – all the ingredients of a dream home.

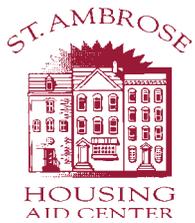


St. Ambrose Housing Aid Center

has been working to prevent foreclosures for 30 years. St. Ambrose provides free counseling to homeowners, and its attorneys and default mortgage counselors represent homeowners in talking to lenders and finding a solution.

**To learn more, call 410.366.8550
or visit our website at
www.stambrosehousing.org.**





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

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Save Trees AND Be Better Informed

We want you to have good information about housing, foreclosure prevention, and homesharing and the most current news about what we're doing at St. Ambrose. We can do that with this printed newsletter, but we could do it more efficiently through email – if we have your email address. The eNewsletter is sent out once a month and you can sign up on the St. Ambrose website, www.stambroshousing.org.

Our Annual Report was published electronically this year and is posted on the website. This resulted in over \$1,500 in savings.

The website is updated regularly and presently has two surveys requesting your feedback on how we can best communicate with you. We are even experimenting with blogging and Facebook.

We want to know what is important to you!



*This newsletter was
underwritten by
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United Way of Central Maryland