

Stable Homes Build Stable Communities

St. Ambrose Housing Aid Center, Inc.

Baltimore, Maryland



13 programs, including housing maintenance and weatherization. As the years have passed the needs of our community and our families have changed, and accordingly, so too have the services we provide in response. Today, our focus has shifted slightly. We now provide housing counseling and legal services that help families obtain and retain clean, decent, affordable housing. Also, when the need arose, St. Ambrose played a significant role in helping thousands of Maryland families as the foreclosure crisis rocked our economy.

The families we serve speak to our success, and having helped over 125,000 families since our founding, we have wonderful stories of resilience, courage and compassion. Successes like a mother who rented from us for 10 years while she saved for her own home and started a business providing day care for disabled young people; a family with 3 children who became homeless as a result of a catastrophic illness moved into one of our rentals over 5 years ago and the oldest *continued on next page*

Beyond Bricks and Mortar

St. Ambrose was founded almost 50 years ago to help people in Baltimore become homeowners and protect our neighborhoods from the destabilizing influence of gentrification and disenfranchisement.

In those early years, the work of the agency focused on political activism that worked for solutions that combatted the practices of “block busting” and “red lining” and creating housing opportunities for families who had no where else to turn. At one time, St. Ambrose had over

From the Executive Director The Added Value of Curb Appeal

According to the National Association of Realtors, 49% of families who make a decision to move into a particular neighborhood do so based on curb appeal. At St. Ambrose, we believe that preservation of affordable housing is not isolated to rental housing, but extends

to our home buyers as well. This past year, our Housing Development Department acquired and renovated six highly visible dilapidated properties in Belair-Edison. All of the properties had a damaging effect on community revitalization: depressing real estate market values, making current residents question their decisions to invest in their own homes, and dampening the

enthusiasm of potential new homeowners who want to live in the community.

Working together with neighbors, community associations and neighborhood advocates, our development team has targeted several other properties that, when refurbished, will help to define the trajectory of the neighborhood. It is our hope that renovation of these targeted properties in Belair-Edison, which was made possible through innovative funding from NeighborWorks America and the National Fair Housing Alliance, will serve as a catalyst for addressing eight additional homes over the next year.



—Gerard Joab





Beyond Bricks and Mortar

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son is now in high school preparing for college; or the laid off steel worker who repaired his credit and purchased his first home at the age of 54. We have many stories just like these, heart-warming and uplifting.

These success stories have taught us that the challenges facing our communities are solvable and the solutions are based in building strong, empowered individuals and families. Our counseling programs are more personalized today than ever before. We now offer workshops on financial life skills in addition to our traditional Homeownership Counseling. We created the “advocacy model” of counseling that helped at-risk families prevent the loss of their homes by providing on-site attorneys. We expanded that model to embrace “community-lawyering,” showing up in the most unexpected places to reach our clients where they are, setting up shop to provide legal advice in storefronts, at shopping malls, traveling to community meetings, and making presentations to seniors.

At St. Ambrose, we strive to adapt our services to meet the needs of our clients as the environment changes. However our services continue to be rooted in the theme of housing: shelter, security, stability and safety. Not only do we have a strong physical presence, providing quality rentals and reclaiming vacant properties, we also help our communities grow by building stronger individuals and families as we weave our work into a vision of building stronger communities. 🏠

Parent Child Homesharing Offers HOME to Single Parents

In September of 2015, we unveiled a pilot program that utilized many of the elements of our traditional Homesharing program to provide housing and family support to single parents. With the support of a cohort of Foundation funders, we successfully completed the first year of the program attracting over 75 applicants and arranging 14 successful matches.

The Single Parent focus offers the same benefits provided by our Homesharing model such as rents that are substantially below market rate, include utilities and in most cases, no “first, last and security deposit” requirement. Additional case management and referral services are offered through the Parent-Child component and

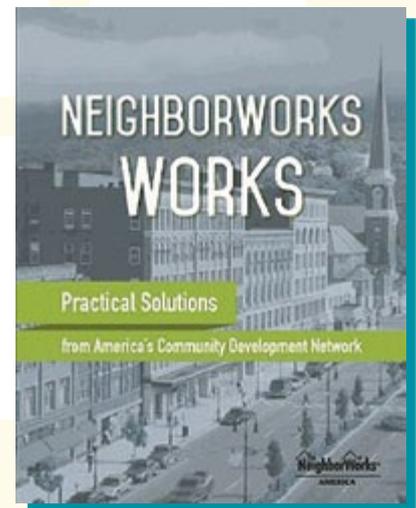
the home owners are specially recruited for their willingness to welcome a child into their home.

Ms. Shields, a grandmother who is raising her grandson, comments that she can now see the light at the end of the tunnel, “I can plan my funds better, purchase food on a regular basis. I am providing a stable home environment for my grandson. I have learned through Homesharing that it’s not always about having your name on the deeds, but it’s about having a place to call home.”



St. Ambrose Homesharing Featured Nationally

NeighborWorks America, an organization that supports a network of over 240 housing and community development practitioners across the country has published a book that shares stories illustrating how housing and resident engagement are being used as a platform for advances in health, education, workforce development, youth leadership and other pressing issues. St. Ambrose’s Homesharing program is one of the first stories featured in *NeighborWorks Works: Practical Solutions from America’s Community Development Network* which was released in early December 2016.



LIMITED OFFER: Make a \$50 donation to Homesharing! Support this unique program AND receive your very own autographed copy for your collection.





Donor Profile

Mr. Mingleton Gives the Gift of a Lifetime



Paying It Forward: One Man's Home Welcomes a New Family

New paint, new carpeting and new appliances, including a washer and dryer in the basement, helped Mr. Mingleton's pretty two bedroom house become home to a single mom and her two children. The family came to St. Ambrose from a transitional shelter. A young boy and girl now have a place to live with their mother, who works as a residential coordinator for a program that provides services to adolescents with mental and behavioral issues.

Over the years, we have received a number of donated properties, but none have represented the thoughtfulness and intentional commitment to the work of St. Ambrose as that of Mr. Charles Mingleton.

In 1986, after 15 years of employment at the Federal Reserve, Mr. Mingleton decided to change careers. He started working at a local credit union in an entry level position making \$11,000 a year. As a renter, he was frustrated by landlord indifference and dreamed of having his own home, but he didn't know how he could afford to buy a house on his salary. While watching television one night a St. Ambrose

commercial came on directing him to call this number, and the rest is history. He explained that, "I bought a home on N. Bruce Street with help from St. Ambrose. I have watched you help families who live on my street and you are a responsible and caring landlord. Now that I am ready to retire and the mortgage on my home is paid off, I would like to donate the house back to St. Ambrose to help another family."



Pop-up Legal Advice

Franklin Taylor came to Mondawmin Mall on a Tuesday afternoon to pick up some supplies to clean his father's house, and left as the owner of that house.

St. Ambrose attorneys had set up one of our pop up legal clinics at the mall that day and armed with laptops and lollipops, provided brief advice and counsel to over 60 surprised shoppers and mall employees. "We want to let people know that sometimes an insurmountable situation isn't really insurmountable," said Owen Jarvis, Director of Legal Services.

Franklin's father had recently died and the family was under the impression that Mr. Taylor Sr. had left the home to someone else. Franklin stopped by the St. Ambrose table to ask about what he should do to turn over possession. With the use of a search engine, our attorney was able to access public information to give Franklin the news that his father must have changed his mind, because he had in fact deeded the house to his son. What a happy day!



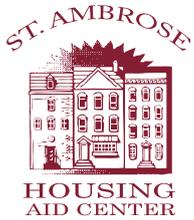
Thank you to everyone who reads this newsletter and to all of the individuals who make up our community.

All of us make Baltimore better than any one of us can alone.

Your financial 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 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.



St. Ambrose Housing Aid Center

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www.stambros.org



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Visit our website for our current Annual Report: www.stambros.org.

In 2018, St. Ambrose will be celebrating **50 Years of Service!**