

# St. Ambrose Housing Aid Center, Inc.

Serving Baltimore for 50 Years, 1968–2018

Winter 2017

Baltimore, Maryland

## Don't Be Fooled Again

### We Will be Paying for the Foreclosure Crisis for Many Many Years

**N**ationally, the foreclosure crisis no longer receives front-page coverage, but many Baltimore homeowners still find themselves on the verge of losing their homes.

During the aftermath of the Great Recession from 2008 until 2016, Congress appropriated approximately \$1 billion to provide foreclosure prevention counseling and legal services. As a result agencies increased their counseling staff in order to address consumer needs at the height of the foreclosure crisis. Gratefully, by 2013 Maryland foreclosure numbers began to level off. The latest report on foreclosure published by MD Department

of Housing and Community Development reflects that compared with the third quarter of 2016, foreclosure events in 2017 continue to decline, falling 22.8 percent. Many states have declared the crisis over and Congress has stopped all federal funding for foreclosure counseling. With the cuts in funding, many counseling agencies terminated foreclosure counseling. A recent survey conducted by the National Housing Resource Center reported that of the 60 agencies polled, 37% indicated that they no longer provided foreclosure counseling.



Last year, St. Ambrose counselors and attorneys provided foreclosure counseling to 622 homeowners at risk of losing their home, as compared to 928 in 2015. While we are pleased to see the decreasing foreclosure numbers nationally and *continued on next page*

## From the Executive Director

**F**ifty years ago, Vinnie Quayle founded St. Ambrose Housing Aid Center with the goal of helping African-American families become homeowners by overcoming the barriers of systemic racism and in Vinnie's words, "raise hell with the institutions that can affect real change." And, raise hell St. Ambrose did, employing grassroots, community-based strategies to combat the "block-busting" and "red lining" strategies that were destroying Baltimore neighborhoods.

As St. Ambrose has evolved over the decades, our core mission has remained the same—helping low and moderate-income families secure and retain stable, affordable housing in strong, diverse neighborhoods. We do this by advocating for equitable solutions and delivering services that restore families.

A recent Abell Foundation report noted that nearly a third of Baltimore renters spend more than half of their income on rent—forcing hard choices between keeping a roof over their heads and paying for food, medical care, and other necessities. Given these challenges, St. Ambrose continues to look for innovative ways to carry on our mission. We have expanded



our case management services, providing families with the tools for self-sufficiency—in addition to a stable home where the entire family can thrive. By going out into the community, our lawyers helped 925 clients resolve a wide range of housing-related legal issues in the past year. In addition, we have expanded our nationally-recognized Homesharing program to reach new service populations.

Although there has been significant change in many Baltimore neighborhoods over the past five decades, our work remains as vital as ever and we look forward to working with our partners to address the housing needs of our community for years to come.

—Gerard Joab





## Golden Girls Meet Gen X

**A**s our nationally recognized Homesharing program enters its 30th year, St. Ambrose continues to explore ways to expand this innovative approach to creating affordable housing opportunities.

The underlying concept is simple: a homeowner who is seeking additional income to make ends meet offers an extra room in their home to someone looking for an affordable room to rent, with St. Ambrose playing

matchmaker to screen and connect the two parties. Homesharing began as an aging-in-place option for seniors, but as the affordable rental stock has declined and market rate rents have spiked, demand for affordable housing has grown and St. Ambrose has developed new applications for this model.

Our home sharers have typically been single females with a median age of 57. The program currently has 201 active matches, some of whom have been

participants in the program for 20 years. In 2015, with support from the William J. and Dorothy K. O’Neill Foundation, we launched a pilot program to connect single parents and child, with home providers, while also connecting the family with supportive services and referrals. Over 22 families were matched during this pilot and the success of this expansion encouraged us to consider another challenged population.

With a growing number of homeless young people on the streets of Baltimore, St. Ambrose will use our Homesharing program to help address the need for temporary housing. Through a partnership with Point Source Youth, University of Maryland Star Track and Youth Empowerment Society, St. Ambrose will connect homeless youth to short-term housing while they work out the crisis that put them on the street. St. Ambrose continues to be a national leader in finding new applications for the shared housing model in ways that attracts the attention of housing leaders across the country.

### Don’t Be Fooled Again

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statewide, we know that our work is not done. “The counseling issues our families are facing today are very similar to what our community experienced pre-2007 when Baltimore was in the top ten cities for foreclosure in the Country” explains Cara Stretch, the director of housing counseling. “Clients have lost their jobs or they are experiencing economic trauma due to illness, death in the family or divorce.” No matter what the circumstance, facing the loss of one’s home is a devastating experience.

By offering both foreclosure prevention counseling and legal services, the St. Ambrose team is able to support homeowners at all stages of

**“The level of service at St. Ambrose is unmatched elsewhere in the State, making it a critical part of the defense team for Baltimore homeowners.”**

the foreclosure process. This level of service is unmatched elsewhere in the State, making it a critical part of the defense team for Baltimore homeowners. Research shows that when homeowners have access to these types of support, they are more likely to save their home—like the homeowner who recently came to St. Ambrose with an impending foreclosure sale date, a victim of gang

violence resulting in debilitating medical issues, which caused her to fall behind in her mortgage payments. The legal services team had the foreclosure date postponed through mediation and helped her secure a loan modification that saved her home.

At St. Ambrose, our attorneys, in partnership with our counselors, work each day to achieve the best outcomes for our clients. Ms. Stretch continues to explain, “Based on what we learned during the foreclosure crisis, we’ve shifted our counseling to be more holistic, more about creating homeowners and renters that are stable and successful in the long run rather than just connecting people to grant money for down payment and closing cost assistance.” 🏡



# Making Baltimore



**Donor Profile**

able to tap into the skill-sets and energy of five dynamic young leaders. From our very first meeting, we knew we had a great team! “I’m involved with land use and urban development issues in my work at Urban Land Institute Baltimore,” shares Danielle Dunlap, one of the GIVE program volunteers. “Volunteering with St. Ambrose helped me learn more about affordable and equitable housing in Baltimore City while developing a deeper understanding of programs that can address affordable housing challenges.”

**Volunteers are Priceless!!!**

**V**olunteers in the GIVE program at Business Volunteers Maryland (BVM) have truly lived up to their name by giving St. Ambrose their time and expertise and by helping us in ways we could not have imagined.

BVM connects motivated young professionals seeking to make a difference in their community with nonprofit organizations that could benefit from their expertise. During this year’s nine month GIVE fellowship class, St. Ambrose was

Our GIVE team created the StAmbrose50.org website dedicated to chronicling 50 years of St. Ambrose in Baltimore. The team organized a happy hour last fall to raise funds and introduce us to new audiences. Their enthusiasm was contagious; motivating us as they created new and exciting ideas for our campaign.

**Adopt-A-Family**  
**Supporting Families During the Holiday and Throughout the Year**

**S**ingle mothers, with a median income of \$13,921, account for more than half the families living in St. Ambrose’s 310 rental homes. The average length of time our tenants stay with St. Ambrose is 6 years and our properties have been home to 80 families for more than 10 years. Each year, during the holidays, we run the Adopt-A-Family campaign to raise funds to help with emergency needs for our families.

While our Rental Services provides needed housing for families, it also delivers help to ensure stability. Leah Mason-Grant, St. Ambrose Sr. Property Manager, explains that our first step is to work with new residents to alleviate as many stress points as possible. Before coming to

St. Ambrose, Sharon was living in her car with her 2 year old child. She moved into her new home just before Thanksgiving and with support from our Adopt-A-Family program the family was able to celebrate the holidays in the first stable home they have ever known.

Once a family is settled into a St. Ambrose home our Adopt-A-Family strategy continues to help them address life challenges that can occur on any given day. Beverly, a victim of domestic violence and mother of two young children, became homeless in 2010. She has been part of the St. Ambrose Rental Services family for seven years and has utilized Adopt-A-Family resources when times are difficult. Her case manager has provided her with life skill coaching



and referrals, helped her to set and achieve goals that have improved her economic situation as well as her children’s development and education. Because of her hard work and commitment, when a newly renovated rowhome became available, she was able to move her family to a neighborhood with better access to schools, shopping and public transportation, where she can make a stable life for her children. Beverly’s children are 7 and 9 now and have grown up embraced by an extended adopted family that is St. Ambrose.

# YOU Make All the Difference!

**T**hank you for your continued support of St. Ambrose and the more than 2,500 people who turn to us for assistance each year.

Your support helps build community—safe and vibrant neighborhoods for our families and a strong, connected community of individuals and organizations who are committed to ensuring that their neighbors can access housing, counseling, legal advice, food, furniture, and other critical services when they need them. As we reflect on the extraordinary impact that St. Ambrose has had on families and neighborhoods over the past 50 years, we hope you will renew your financial support to St. Ambrose so that we can strengthen and expand our programs to create a better future for all who call Baltimore home.

**Please use the envelope enclosed to make a donation or go online to donate:**  
[www.stambros.org](http://www.stambros.org).



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# SAVE *the* DATE!

Celebrate St. Ambrose Housing Aid Center's

# *50th Anniversary*

Saturday, April 28th, 2018  
Columbus Center