

St. Ambrose Housing Aid Center, Inc.

THE SECOND

Winter 2018

Baltimore, Maryland

AFFORDABLE HOUSING *A Building Block for a Stable Life*



St. Ambrose strives to help individuals empower themselves to invest in their futures and the futures of their families. As a leader in the Baltimore affordable housing community for over 50 years, St. Ambrose has helped more than 130,000 families experience the stability of home and community. They experience success in their education and can envision a future of possibilities.

In a recent article, Opportunity Starts at Home states, “Housing influences outcomes across many sectors. When Americans have access to safe, stable, affordable homes, students do better, patients are healthier and people can more readily escape poverty and homelessness. The economy is healthier and our nation is more just and equal.”

Other research reiterates that housing stability is a key factor in educational

success. Housing insecurity, frequent moves, and episodes of homelessness lead to poor school attendance, contribute to high student turnover and cause emotional distress that interferes with schoolwork.

With 310 affordable rental homes, 579 single-family homes renovated and sold and over 1,700 homes shared during our decades of community development work, we have watched families grow and children develop. Twenty-five percent of our rentals have three or four bedrooms, which is perfect for families. The average length of tenancy is eight years, long enough for children to experience educational stability.

At St. Ambrose, we respond to the changing needs of the community as they evolve based on political and economic realities. We have longevity and infrastructure. We have the community resources and connections to motivate and effect change. By promoting stable homes, building financial security and facilitating long-term success, we work to transform the places where we live and to empower others to join us in building a better Baltimore. 🏠

From the Executive Director

This past year, we celebrated our 50th anniversary with a series of events culminating in a festive Gala evening with friends and community partners in April. We launched our 50 Stories in 50 Weeks website (stambrose50.org) to share stories and milestones from our five decades of work, and we spent special times with figures from St. Ambrose’s past.

As we look to our second fifty years of service, we pledge to continue our work on behalf of the poor and disenfranchised of our City. Our mission will not change, but we will strive to be flexible, so our

programs continue to mirror the changing needs of our community and its residents.

This past year, our Homesharing staff initiated a pilot program to address the needs of the growing number of homeless youth in our city. We plan to expand that effort in 2019. St. Ambrose also became a Housing Upgrades Benefitting Seniors (HUBS) site, which will enable us to provide comprehensive services, such as home repairs, to older Baltimore City homeowners.

Starting in 2012, our Legal Services department broadened its support to residents who are confronted with the

challenge of obtaining or retaining clean, decent affordable housing. We will move the needle on this work.

We will partner with the City to create affordable rental and homeownership opportunities for families in desperate need of stable housing. We believe that the preservation of home and family is integral to addressing many of the challenges facing our community, and we will remain dedicated to this mission.



—Gerard Joab



30 Years of Homesharing: What a Difference Three Decades Make



Renee Stainrod, Host Home Program Coordinator; Olivia (Youth); Tanika Wilson, Host Home Case Manager; and Keisha Washington (Host).

St. Ambrose's Homesharing Program matches two parties based on each one's housing needs. In the early years, the program focused on helping seniors age in place and while aging-in-place is still an integral part of Homesharing, our program participants have expanded. Over the years, our home sharers have hosted international students, out of town workers and Baltimore residents in housing transition.

Homesharing 1988

Yvonne Hardy-Phillips, a community activist and artist/educator, was one of Homesharing's earliest clients, coming to the program after the purchase of her first home in Greenmount West. "I thought I would be able to afford my home but soon realized that home-ownership can be costly. As a single woman, I came to St. Ambrose to find a reliable and safe roommate to help with expenses. They understood my concerns and helped me find someone to rent a portion of my home."

Over the decades, Yvonne's home has been a place for an aging relative to live with another family member, a first apartment for a nephew pursuing

his education in Baltimore, and an economic resource for Yvonne after she married and moved to a new home. Today, Yvonne still owns her first home, free and clear of a mortgage. As she considers retirement, that home and the income it generates continue to give her a sense of security and stability.

Who will be our Yvonne 30 years from now?

"Even though I am young, I have faced the reality of poverty and homelessness. But I have overcome it all! ... I am so thankful to everyone at St. Ambrose."

—Camiera Turner



St. Ambrose is matching youth with homeowners as a transitional step to move the young person into more permanent rental situations. Homesharing program participant Camiera Turner knows what it feels like to have a stable place to call "home."

She recounts, "I don't want to say I am the outcast of my family but that's pretty much how I feel, aside from my grandmother. She has been the rock of my family for as long as I can remember, allowing my siblings and I to stay with her throughout our childhoods. But when she moved away, I had to go live with my mother, who is a recovering drug addict. The day after my high school graduation, my mother kicked me out of the house. I didn't know what to do.

"I made contact with youth organizations throughout the community who recommended me to Ms. Tanika Wilson. After our interview, I met with my current host that I live with now, and we hit it off immediately!

"Right now, I am in a better place in my life. Even though I am young, I have faced the reality of poverty and homelessness. But I have overcome it all! I would never take any of the help that I have been given for granted. I am so thankful to everyone at St. Ambrose for believing in me and staying on top of me regarding my progress. If I had not seen a sign in the community center for homeless youth, I honestly don't know where I would be."

All youth receive intensive case management and life skills training as they work toward housing stability. By providing both shelter and support to young people in Baltimore City, St. Ambrose Homesharing is changing lives.

Homesharing 2018

Last year, Homesharing launched a pilot program to help address the growing number of homeless youth in our city. In 2019, we will expand our efforts in helping this underserved population.





Be Proactive To Be Preventative!

During the past few years of working with homeowners facing foreclosure whose cases escalated to require legal assistance, our attorneys identified a trend in many of the more complicated cases. Homeowners were using the deeds to their homes to assure the transfer of assets to their relatives. Often, this resulted in complicated and inextricable legal transactions that were not what the homeowner intended and were counter to the homeowner's best interest while they were still living in the home.

Dying intestate, or without a will, creates challenges for heirs trying to distribute the assets of an estate and can complicate an heir's ability to retain the property. Naming too many people on

a deed can create the same issues but also impedes the foreclosure mediation process and makes many elderly homeowners income-ineligible for home repair grant programs offered by the city.

St. Ambrose attorneys got proactive and initiated a number of outreach events to better educate the public about the importance of having a will. Last year, our attorneys conducted presentations at library branches throughout Baltimore County and prepared almost 100 wills for clients. More than half of the wills were for low-income families who now have a way to protect their assets for their loved ones.



St. Ambrose Staff Attorneys Timothy Darby and Karwolo Kamei.



Adopt-A-Family Loses a Hero

John Devlin was a man of commitment: to his work at St. Ambrose for 28 years, to Baltimore, to our residents and their families and to a life of service. This fall, we lost a great partner when John succumbed to illness.

John is survived by a daughter, a grandson, two sisters and a brother, many nieces and nephews.

Because John spent time working in the homes of St. Ambrose's renters as a member of our property maintenance crew, he saw their struggles first-hand. And because of that, every year, John became a champion for the Adopt-A-Family campaign.

While everyone's story resonated with John, certain families held a special place for him. "Two very important people in John's life were the grandchildren of a tenant who moved into a St. Ambrose rental over 20 years ago," says Brian Devlin, John's brother. "He made sure their family had holiday meals and gifts. He helped the children with their homework and invited them on outings and to his family celebrations. Those children enriched his life."

While we can never replace John's devotion, we can all honor his legacy by being Adopt-A-Family heroes.

YOUR SUPPORT will help a family build a better life.



You can send a check using the envelope enclosed or donate online at www.stambros.org.

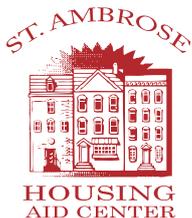
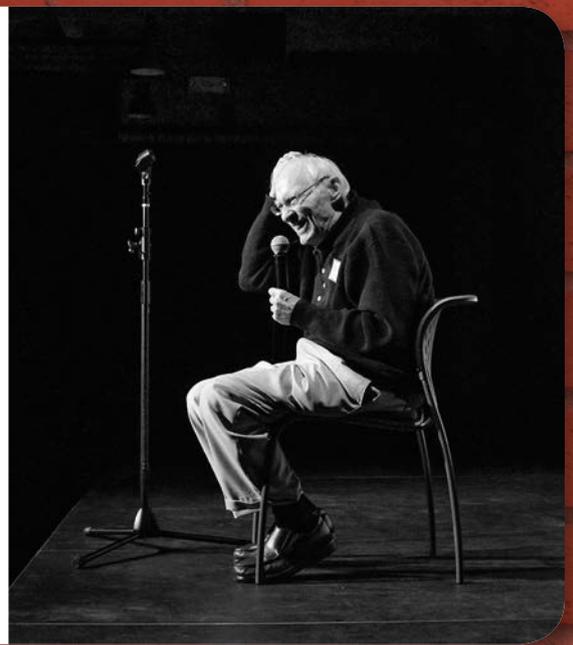


Home for 50 Years

This November, we said goodbye to one of the founders of St. Ambrose Housing Aid Center and the mentor to hundreds of community activists in Baltimore and beyond.

KEEP THE FAITH
FRANK P. FISCHER, JR.
1926–2018

Your generous spirit embraced and inspired us all.



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



St. Ambrose Welcomes New Board Members!

John Henderson is President of the Holy Nativity/St. John's Development Corporation, a community development corporation in Southern Park Heights. He manages the corporation's assets and provides oversight on development opportunities in Southern Park Heights. Mr. Henderson was most recently employed as a Housing Specialist with the U.S. Department of



Housing and Urban Development. He resides in Baltimore and is an active member of the Baltimore community. He is also a member of the Alpha Phi Alpha fraternity and a visual artist using glass as his primary medium.

Seema D. Iyer, Ph.D., is Director of the Real Estate and Economic Development program at the University of Baltimore's (UB) Merrick School of Business. She is also Associate Director of UB's economic research center, The Jacob France Institute, where she oversees the Baltimore Neighborhood Indicators Alliance (BNIA-JFI). BNIA-JFI collects,

integrates and disseminates community-based quality-of-life indicators and produces the city's annual Vital Signs report, which takes the pulse of Baltimore's neighborhoods. BNIA-JFI is part of the Urban Institute's National Neighborhood Indicators Partnership of sites that provide longitudinal, community-based data for neighborhood planning and advocacy.

