ST. AMBROSE HOUSING AID CENTER

50

Serving Baltimore for 50 Years
1968–2018

Saturday, April 28th, 2018
NeighborWorks America congratulates St. Ambrose on their 50th Year of creating communities of opportunity!
ST. AMBROSE HOUSING AID CENTER

Serving Baltimore for 50 Years
1968–2018
Gallagher Evelius & Jones is pleased to sponsor the

St. Ambrose Housing Aid Center’s 50th Anniversary Gala

For all these 50 years, we have been so proud to support and partner with the St. Ambrose team members as they work tirelessly and fearlessly to build a stronger Baltimore. Congratulations on this milestone anniversary.
April 28, 2018

Fifty years ago St. Ambrose Housing Aid Center was founded in the midst of national civil rights tumult and political upheaval, with an audacious vision of stabilizing families and changing their lives by ensuring stability through the provision of housing services. In those early years the agency focused on political activism that combatted “block busting” and “red lining,” and creating housing opportunities for poor families. It didn’t take long for the organization’s impact to be felt throughout the City of Baltimore, and by the late 1970’s, the organization had become a multi-service housing provider.

Since its beginning, St. Ambrose has successfully helped over 125,000 families, including a mother who rented from us for 10 years while she saved to purchase her own home and started a business providing day care for disabled young people, or a family with 3 children who became homeless as a result of a catastrophic illness, moved into one of our rental apartments 5 years ago and the oldest son is now in high school preparing for college, and a laid-off steel worker who repaired his credit and purchased his first home at the age of 54.

As we embark on our second half-century, our mission remains the same - helping low and moderate-income families obtain and/or retain stable, affordable housing in strong, diverse neighborhoods. While some of our service areas have adjusted to meet the changing needs of the families in our community, we will continue to work to enhance the quality of life for our residents, treating each person we encounter with the dignity and humanity they deserve.

Sincerely,

Gerard Joab,  
Executive Director

Theo Ngongang,  
Board Chair

321 East 25th Street ■ Baltimore, Maryland 21218  
Phone: 410-366-8550 ■ Fax: 410-366-8795 ■ www.stambroshousing.org
April 28, 2018
50th Anniversary Gala Celebration
St. Ambrose Housing Aid Center

A Message from Governor Larry Hogan

Dear Friends:

Welcome to the 50th Anniversary Gala Celebration of St. Ambrose Housing Aid Center! I am delighted to provide this welcoming message to you.

For the last 50 years, the members of St. Ambrose have provided quality affordable homes and housing services to meet the challenges facing homeowners, renters, and neighborhoods in the Baltimore area. These services are provided at no cost to low and moderate-income residents of Baltimore City and Baltimore County. On behalf of the State of Maryland, I thank you for the invaluable service you have provided to so many individuals in your community.

I want to congratulate all of this year's hosts and participants for their remarkable achievements, and thank the contributors, event planners, and everyone else whose hard work and dedication have made this exceptional event possible.

Best wishes for a memorable evening and for continued success in the years to come.

Sincerely,

Larry Hogan
Governor
In Their Own Words

**JOANNA GARCIA**
**SABRINA ROSARIO**
**St. Ambrose Tenants**

Five years ago Ms. Garcia left New York City to escape a physically and verbally abusive relationship. She has been securely living in Baltimore for three years.

“When I arrived in Baltimore I had nothing, no friends, no contacts, no money. After a few years, my daughters joined me, but the struggle continued. We eventually made it to Sarah’s Hope, which is the best shelter I have ever stayed in. The case manager at Sarah’s Hope introduced me to St. Ambrose, which was the turning point in our lives. Until I met Ms. Leah, I did not believe they would find a house for me, but when I saw my name on a file I started to believe. When I walked into that house on Lorraine Avenue I was so overwhelmed I cried. I could not believe how beautiful it was. I had a home! St. Ambrose rescued me and my girls.”

Ms. Garcia’s daughter Sabrina says, “What I love about this place? I can dream again.”

**MARY CLAIRE WALSH**
**Resident, Aigburth Vale Housing for Seniors**

“I have lived in Aigburth Vale since 2011. I love this location and I love my neighbors. My children live close by and I have easy access to churches and stores. Mimi always makes herself available and really cares about the residents. There are a lot of activities here, but you have the freedom to join or not. This is such a well maintained property. St. Ambrose is always available to make repairs, even on the weekends!”

**HOWARD ROBERTS**
**DARNELL BROWN**

**Homesharing Program**

In 2017 Homesharing partnered with Point Source Youth—Baltimore Pilot to provide transitional housing for youth who are unstably housed, at risk of becoming homeless or aging out of the foster care program.

“I work with young people all the time, and frankly I wasn’t all that sure I wanted one living with me! However, I have a strong belief that we can’t keep talking about it, praying about it. We have to do something about it. There are some young brothers and sisters out here who need an opportunity to get off the street, or get off that couch and start thinking long term.”

Darnell Brown was introduced to the St. Ambrose Host Home program by the YES Drop-In Center.

“I want to use this opportunity to get back on my feet and regain the trust of my family. Eventually, I would like to transition to regular Homesharing program so I can have some security in my life.”

**TOM EKA GIVENS**
**Realtor**

“As a Baltimore realtor, I sell homes across the city, and St. Ambrose properties have some of the best properties I ever show. The appliances are brand new, the countertops are granite and the floors are amazing.

In fact, I literally stalk St. Ambrose properties, because in realtor terms, St. Ambrose properties are yummy!”
April 28, 2018

Dear Friends:

I would like to extend a welcome to everyone attending the 50th anniversary celebration for the St. Ambrose Housing Aid Center. This event offers the opportunity to reflect on the rich history of your institution and highlight the contributions it has made to Baltimore.

For half a century, the men and women of St. Ambrose Housing Aid Center have worked to protect access to housing. Your counseling provides critical advice and education on legal and financial concerns to homeowners. Moreover, through its development programs, and rental and home sharing services, St. Ambrose demonstrates an inspiring commitment to both revitalizing older neighborhoods as well as meeting the varying needs of tenants.

Home ownership is not a luxury, but an essential part of the American dream. Now perhaps more than ever in recent memory, rising rents and costs of living have threatened access to secure and affordable housing for millions of Americans, including families that have lived in the same area for generations. I have and will continue to fight for funding of Community Development Block Grant and HOME Investment Partnership programs in the federal budget. I believe that our government can encourage economic development by providing cities and counties with grants that support homeownership, housing rehabilitation, and public improvement projects. Please know that I will always consider the issue of access to housing and tenants’ rights in the U.S. Senate.

Thank you for your years of support for Baltimore’s communities and tenants. Best wishes for a wonderful celebration, and for your continued success.

Sincerely,

Benjamin L. Cardin
United States Senate
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Dear Friends:

I am pleased to extend my warmest greetings to everyone gathered to celebrate St. Ambrose Housing Aid Center’s 50th anniversary.

St. Ambrose Housing Aid Center is an indispensable resource for the residents of Baltimore City and Baltimore County. By providing quality affordable homes and comprehensive housing services, its work has transformed the lives of our friends and neighbors and has helped to make our community a stronger and more vibrant place to live.

I commend the staff and volunteers of St. Ambrose Housing Aid Center for their outstanding efforts to create and maintain equal housing opportunities for low- and moderate-income people. Their innovative solutions to Baltimore’s housing challenges have strengthened our neighborhoods and touched countless lives.

You have my deepest gratitude for all you do and my congratulations on reaching this special milestone.

Sincerely,

Chris Van Hollen
United States Senator
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Fax (443) 278-9545

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April 28, 2018

Gerard Joab, Executive Director
St. Ambrose Housing Aid Center
321 E. 25th Street
Baltimore, MD 21218

Dear Mr. Joab:

On behalf of the Maryland Department of Housing and Community Development, I want to congratulate the St. Ambrose Housing Aid Center on its 50th anniversary. For half a century, your incredible organization has displayed a tireless commitment to creating, preserving, and expanding affordable homeownership and rental housing for low- and moderate-income families. The lives of over 100,000 Baltimore-area residents have been significantly and positively affected by your programs and counseling efforts. St. Ambrose has proven to be a dedicated, supportive partner to the department over many years, and we are honored to work with you.

During the foreclosure crisis, St. Ambrose was a staunch ally in the department’s efforts to help Marylanders protect and keep their homes. You provided critical housing counseling and legal services to distressed homeowners. Perhaps more importantly, St. Ambrose served as strong advocates for necessary changes in state and local foreclosure laws and processes to ultimately help protect homeowners and foster sustainable homeownership in communities adversely impacted by foreclosure – changes that helped our great state emerge from that crisis with stronger and clearer protections for homeowners.

Those efforts are just one example of St. Ambrose’s history of partnership with the department, a partnership that is, and will continue to be, strong and productive. The department hopes to work with you to support Host Homes, which will place unaccompanied homeless youth and young adults in temporary housing with a host family for up to 90 days while a permanent housing solution is found. We will also continue to work with you on crucial housing projects including your current rehabilitation of 10 affordable rental units in century-old homes in the historic African-American community of Winters Lane.

Congratulations for 50 years of good work. It is vital. It is respected. It is certainly appreciated. On behalf of the past, present, and future staff of the department, thank you.

Sincerely,

Kenneth C. Holt, Secretary
Maryland Department of Housing and Community Development
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today more than ever.

The Baltimore Sun is proud to sponsor the St. Ambrose Housing Aid Center’s 50th Anniversary Gala

For more than 180 years, we have been dedicated to shining a light on the issues that affect, engage, benefit and empower our local community.

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baltimoresun.com
April 28, 2018

Mr. Gerard Joab
Executive Director
St. Ambrose Housing Aid Center
121 East 25th Street
Baltimore, MD 21218

Dear Mr. Joab:

Congratulations to you and your extraordinary team at the St. Ambrose Housing Aid Center on celebrating 50 years of exceptional service to the Baltimore area community. This is quite an achievement and you must be very proud to be celebrating this landmark occasion.

You are making an invaluable contribution to the quality of life in our great state of Maryland and I applaud your commitment to the organization’s mission of providing affordable housing. Thank you for all you do to make Maryland the wonderful place it is to live, work and play for everyone.

Again, I extend my congratulations on this milestone anniversary and if I can ever be of assistance to you, please do not hesitate to contact me. In the meantime, my best wishes for continued success in all your endeavors with the St. Ambrose Housing Aid Center.

Sincerely,

Peter Franchot
Comptroller

PF/bes
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April 28, 2018

Gerard Joab, Executive Director
Board of Directors and Staff
St. Ambrose Housing Aid Center
321 E. 25th Street
Baltimore, Maryland 21218

Dear Friends:

It is an honor to extend greetings to the St. Ambrose Housing Aid Center on behalf of your Quinquagenarian Anniversary. The citizens of Baltimore join me in thanking you and honoring your service over the past 50 years.

I commend the St. Ambrose family for your dedication to the communities you serve. The use of your talents and resources has continued to make a difference in the lives of thousands of Baltimore’s citizens. St. Ambrose is a remarkable, well-respected, and inspiring organization. It is a challenge to maintain services for our citizens in this demanding economy; yet Baltimore has managed a measure of success. We owe a good deal of that success to organizations like the St. Ambrose Housing Aid Center. For 50 years, you have cultivated and maintained support on behalf of some of Baltimore’s oldest neighborhoods. Your innovative and evolving programs assisting low- and moderate-income families has given hope to many and rise to the vision that began in 1968 with Vinnie Quayle and the activists who joined him.

In celebration of your 50th Anniversary, and as you enter the next 50 years, I extend to you my very best wishes.

Sincerely,

Joan M. Pratt, CPA
Comptroller
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M&T Bank is proud to support St. Ambrose Housing Aid Center’s 50th Anniversary.

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CONGRATULATIONS TO ST. AMBROSE HOUSING AID CENTER

for Your
- 50 YEARS -
  of Exemplary Service to Baltimore’s Communities

ABELL FOUNDATION
April 28, 2018

On behalf of the citizens of Baltimore, it is my pleasure to congratulate St. Ambrose Housing Center on the occasion of their 50th Anniversary Gala Celebration.

Since its founding in 1968, St. Ambrose has been committed to providing innovative, comprehensive housing services and quality affordable homes to meet the challenges facing vulnerable homeowners and neighborhoods. As mayor, I value St. Ambrose’s continued support of equal housing opportunities for low- and moderate-income people, with more than 120,000 families served over the last 50 years, primarily in some of Baltimore’s most challenging neighborhoods.

On this special occasion, I would like to thank the attendees for supporting St. Ambrose in building communities in Baltimore City. Best wishes for a memorable evening.

Sincerely,

Catherine E. Pugh
Mayor
Baltimore City

phone: 410.396.3835  fax: 410.576.9425  e-mail: mayor@baltimorecity.gov
WE WOULD LIKE TO USE THE 50TH ANNIVERSARY TO RECOGNIZE
ST. AMBROSE PARTNERS WHO HAVE HAD A SIGNIFICANT IMPACT ON ADVANCING
OUR COMMUNAL MISSION TO CREATE SAFE, STABLE AND SUSTAINABLE
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J. Joseph Clarke  
Maryland Legal Services Corporation  
National Fair Housing Alliance  
NeighborWorks America  
PNC  
Senator Barbara Mikulski  
State of Maryland  
US Department of Housing and Urban Development  
William and Dorothy O’Neill Foundation  
Wells Fargo

US DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Established in 1965, the US Department of Housing and Urban Development (HUD) has been a steadfast partner that has helped support over 15 different programs throughout our history. HUD was one of St. Ambrose’s original champions as we pioneered housing counseling, rental services, weatherization programs and community advocacy. Over the years, St. Ambrose has benefited from intentional and innovative programs like the Good Neighbor, Dollar House, and Asset Control Area (ACA) programs. Since 2004, St. Ambrose has participated in the ACA Program that fosters neighborhood revitalization through the acquisition, rehabilitation and resale of FHA foreclosed homes. Through the ACA program St. Ambrose has renovated 408 homes in 21 Baltimore neighborhoods, thereby investing nearly $55 million dollars in the communities and homebuyers we serve and engaging over 30 public and private partners in this work.

Maryland Legal Services Corporation (MLSC) has been a committed partner in our mission since making their first grant to St. Ambrose in 1988 to help establish the Legal Services Program. In the early years, St. Ambrose staff included one or sometimes two attorneys to address home repair contractor scams and any other housing rights issues that were brought to our attention. During the Mortgage Meltdown which heated up around 2008, MLSC delivered critical resources to establish a legal presence in our foreclosure mitigation work and helped create a model that substantially decreased the amount of time it takes to delivers legal help to families who are facing the threat of losing their homes. Again in 2012, MLSC was there to support St. Ambrose as we expanded our legal services to respond to a broad spectrum of civil legal issues impacting housing stability. In the last five years, MLSC’s contribution of $342,500 has enabled our small team of attorneys to provide free legal advice and representation to over 4,500 families and individuals whose homes were at risk.
William K. and Dorothy J. O’Neill Foundation

St. Ambrose Homesharing, which began 30 years ago as an aging in place solution for seniors, is a matching program where a homeowner with extra space offers to share their home with someone in need of affordable housing. In 2012, The William and Dorothy O’Neill Foundation provided a capacity building grant that enabled St. Ambrose to explore potential program innovations and to expand its Homesharing service target to include other housing challenged populations. Since that initial investment an additional $150,000 in program support from the O’Neill foundation has enabled Homesharing to establish Parent-Child Homesharing, a program that offers an affordable housing solution for single parents with one child. Through both their financial support and their vision, the O’Neill foundation has encouraged St. Ambrose Homesharing to take risks, grow, and do more to respond to Baltimore families’ housing needs.

J. Joseph Clarke

J. Joseph Clarke, founder and principal of J. J. Clarke Enterprises, has served on the St. Ambrose Board of Directors since 2000. He is retiring from the Board this year. During the Carter Administration, he served as a Deputy Assistant Secretary for the U.S. Department of Housing and Urban Development. He has served as chairman of Maryland’s Housing Policy Commission and he is a former president of the Baltimore Architecture Foundation. St. Ambrose’s strategic direction was shaped by his knowledge of the affordable housing industry and real estate development in Baltimore. Serving in an advisory and mentor capacity as the Chair of the Real Estate Development committee of the Board, as well as Board Chair for many years, Joe Clarke helped to shape the model of community revitalization that St. Ambrose practices to this day. Mr. Clarke is an adjunct professor at The Johns Hopkins University Carey School of Business teaching graduate students in a Masters in Real Estate program.

Senator Barbara Mikulski

Barbara Mikulski, a Baltimore native who became the top Democrat on the Senate Appropriations Committee and the longest-serving woman in Congress has a long and impactful connection to St. Ambrose Housing Aid Center. Her first political battle in the late 1960’s involved working to save a neighborhood scheduled to be destroyed to make way for a proposed highway. Deciding that it would be better to be “inside” City Hall, she ran for and was elected to the Baltimore City Council where she became known as an effective hands-on representative for the people of Baltimore. She continued her strident advocacy throughout her four decades of work in the U.S. Congress serving as a member of the Appropriations Committee, the Environment & Public Works Committee, the Labor and Human Resources Committee, and the Small Business Committee. This Maryland political powerhouse recently joined Johns Hopkins University as a professor of public policy and an adviser to the president, where she continues to play a role locally in shaping Baltimore’s future while promoting a national agenda of innovation, leadership and service.
April 28th, 2018

50th Anniversary for the St. Ambrose Housing Aid Center

Dear Friends,

It is with great pleasure that I extend warm greetings to all those gathered for the 50th Anniversary Celebration of the St. Ambrose Housing Aid Center.

Since 1968, the St. Ambrose Center has been an important part of the Baltimore community by providing safe, affordable homes and supporting strong and diverse neighborhoods throughout the community. Fifty years is an amazing milestone for an organization that does so much in the local community. I am inspired by your leadership and dedication to the Baltimore area. It was an honor to have been invited to participate in this historic event.

Please accept my best wishes for a festive celebration of this inspiring organization. I look forward to continuing to work with the St. Ambrose Housing Aid Center on important issues and challenges ahead.

Sincerely,

John P. Sarbanes
Member of Congress
Acknowledgments

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ENTERTAINMENT

in order of appearance

St. Veronica’s Steel Band
The Todd Marcus Jazz Ensemble
    Half Moon Band
    DJ Soul

CATERING

Rouge Catering

VIDEO PRODUCTION

Green Eyed Media

EVENT MANAGEMENT

LCR Jazzy Events

INVITATION AND PROGRAM DESIGN

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The Dizz
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Baltimore Sun
Best of Baltimore 2018

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March 20, 2018

Gerard J. Joab, Executive Director
St. Ambrose Housing Aid Center Inc.
321 E. 25th Street
Baltimore, MD 21218

Dear Mr. Joab:

I am pleased to add Baltimore City's Department of Housing and Community Development (DHCD) to the chorus of voices celebrating St. Ambrose Housing Aid Center's fiftieth year of operation. It is a great feat to have pursued housing equality and neighborhood diversity for half a century with the tenacity, resourcefulness and success St. Ambrose has achieved. Over this long history St. Ambrose has excelled as a fair housing advocate, housing counselor and housing developer.

Baltimore City is proud to have partnered with St. Ambrose from the beginning. It has been part of the Community Development Block Grant (CDBG) program from its inception in the mid-1970s when CDBG funds helped finance some of St. Ambrose's early homeownership rehabs. CDBG has also supported housing counseling and the trail breaking homesharing program for over a generation. The City and St. Ambrose also partnered, with great success, on HUD's Neighborhood Stabilization and Asset Control programs.

From its inception St. Ambrose has been able to attract, train and retain talented and dedicated staff. It is because of this remarkable staff, and its ability create an environment where they flourish, that St. Ambrose has been able to accomplish so much over a long period of time. It also produces illustrious alumni who, through varied venues, continue to lead housing and community development efforts throughout Baltimore.

Congratulations on the first fifty years, I look forward to your next half century.

Sincerely,

Michael Braverman
Commissioner, DHCD
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Thank you for the support you have provided Baltimore for the past 50 years!

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Maryland Legal Services Corporation congratulates St. Ambrose Housing Aid Center on its 50th anniversary!

MLSC is a proud supporter of St. Ambrose's Legal Services Program.
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For 50 Years of Service
To the Baltimore Community

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<td><strong>Annie E. Casey Foundation</strong>&lt;br&gt;Baltimore Community Lending&lt;br&gt;Dr. and Mrs. John and Carolyn Boitnott&lt;br&gt;Capital One&lt;br&gt;Constellation Energy Group&lt;br&gt;Mr. and Mrs. Saul and Patricia Gilstein&lt;br&gt;Mr. and Mrs. Joseph and Barbara Hargadon&lt;br&gt;Helen R. Leahy Fund&lt;br&gt;Herbert Bearman Foundation&lt;br&gt;Johns Hopkins Neighborhood Fund&lt;br&gt;Marjorie Cook Foundation&lt;br&gt;Network 2000&lt;br&gt;Estate of Suzanne M. Otto&lt;br&gt;Patrick and Susan Keefe Family Foundation&lt;br&gt;Procter &amp; Gamble Cosmetic Foundation&lt;br&gt;Mr. and Mrs. Vincent P. and Patricia Quayle&lt;br&gt;Rosedale Federal Savings and Loan Association&lt;br&gt;Select Portfolio Servicing&lt;br&gt;Stanley/Black &amp; Decker&lt;br&gt;Wakerly Family Foundation&lt;br&gt;Mr. and Mrs. David and Eleanor Wells&lt;br&gt;Mr. and Mrs. Charles F. Zeiler</td>
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<td><strong>$250,000+</strong></td>
<td><strong>Baltimore County Government</strong>&lt;br&gt;Citi&lt;br&gt;Goldseker Foundation&lt;br&gt;Maryland Province of the Jesuits&lt;br&gt;The Dresher Foundation&lt;br&gt;Wells Fargo Foundation&lt;br&gt;William J. and Dorothy K. O’Neill Foundation</td>
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<td><strong>$100,000+</strong></td>
<td><strong>Bank of America</strong>&lt;br&gt;Enterprise Community Partners&lt;br&gt;France-Merrick Foundation&lt;br&gt;Maryland Affordable Housing Trust&lt;br&gt;Pefifer Estate&lt;br&gt;PNC Bank&lt;br&gt;The Harry and Jeanette Weinberg Foundation</td>
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<tr>
<td><strong>$50,000+</strong></td>
<td><strong>Bank of America</strong>&lt;br&gt;Enterprise Community Partners&lt;br&gt;France-Merrick Foundation&lt;br&gt;Maryland Affordable Housing Trust&lt;br&gt;Pefifer Estate&lt;br&gt;PNC Bank&lt;br&gt;The Harry and Jeanette Weinberg Foundation</td>
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April 28, 2018

Dear Friends,

I would like to congratulate St. Ambrose Housing Aid Center on 50 years of service.

St. Ambrose has been a key asset to Baltimore City in the fight for affordable housing and housing stability.

St. Ambrose helps to make it so that children don’t have to change school districts and are able to spend more time with loved ones. St. Ambrose helps to give people a place to call their own. With increases in the cost of living, we have more and more residents struggling to find affordable housing. St. Ambrose is here to help our citizens.

Neighborhood development is the key to increasing Baltimore’s population, decreasing vacant homes, and improving our local economy. St. Ambrose emerged as a leader during the foreclosure crisis as a result of decades of experience providing default and delinquency counseling and legal services to Baltimore residents at risk of losing their home.

As Council President I am proud to partner with you in the fight to continue to create and maintain equal housing opportunities for low and moderate income people and encourage and support strong and diverse neighborhoods.

Again, thank you for your continued dedication and service.

Best wishes,

Bernard C. “Jack” Young
President
Baltimore City Council
We Are St. Ambrose

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Achieving great things for our community

When a group of people comes along who have the courage and vision to turn dreams into reality, they make the future bright for everyone.

*St. Ambrose Housing Aid Center, we celebrate your achievements.*
St. Ambrose Housing Aid Center provides comprehensive housing services and quality affordable homes to meet the challenges facing homeowners, renters and neighborhoods in the Baltimore community.