

St. Ambrose Housing Aid Center, Inc.

Fall 2025 Baltimore, MD

From Redlining to Building a Legacy: One Family's Journey

Jeffrey Boutwell

Ralph and Jenny Lyles celebrated a 50th anniversary recently. Not the usual, matrimonial kind, but fifty years of living in the same house in the Harwood neighborhood of Baltimore that they purchased in 1974 with help from the St. Ambrose Housing Aid Center.

When the Lyles bought their house in the early 1970s, St. Ambrose helped cover the down payment on the \$11,500 purchase price. Then, in 2023, St. Ambrose stepped in again to help with needed repairs to the roof and

bathroom so the Lyles could continue to enjoy the house and the neighborhood they've called home for over fifty years. It's all part of the St. Ambrose Legacy Initiative that supports older members of the Baltimore community and helps them age safely in place with dignity.

The program isn't limited to needed home repairs but includes resources such as estate planning to support the inter-generational transfer of property to stimulate wealth-building among less well-off communities.



Mr. Lyles on the front porch of the home he has owned for 50 years.

In 1974 when they purchased the house, the Lyles had already been living in it as renters for six years. They had three children, a fourth was soon to come, and they were concerned about making the

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From the Executive Director

Gerard Joab

In December 2011, after spending most of my work experience in New Jersey, I returned to Baltimore to assume my current position at the St. Ambrose Housing Aid Center, from which I will be retiring at the end of the year. Looking back at the past fourteen years I believe my journey to this organization was destined.

I grew up in Park Heights, and my family attended St. Ambrose Church where our founder, Vinnie Quayle, once served the parish. In high school I became aware of St. Ambrose and the valuable work of the organization. I am blessed to be part of our continued legacy.

During my tenure, I have witnessed firsthand the value of our work, our connection to the community and the difference this organization makes in the lives of families and individuals who depend on our services. Today, the need for affordable housing and the creation of safe, livable, diverse communities

have never been more urgent, or more central to our national and local conversation. Across our region, housing costs continue to rise and far too many of our neighbors are one paycheck away from family instability.

Organizations like St. Ambrose are needed now more than ever to deliver resources and face the challenges that lie ahead as we continue to build a future where everyone has a safe place they are proud to call home.

During my time at St. Ambrose the concept of family extended from staff, friends, family and supporters through the organization and ultimately impacting the community and people we serve. To the members of our staff, I say thank you for your dedication to continuing the work that started 57 years ago. I applaud your commitment to community engagement, creativity and flexibility in finding housing solutions that address the ever-changing needs and circumstances



of our community.

To our Board of Directors, I say thank you for your leadership and guidance as we endeavored to stay true to our mission while navigating and embracing change. To our funders, supporters and partners, I say thank you for patience as we guided the transition when I entered the organization, your commitment over the past fourteen years, and your continued support as we embrace the upcoming season of transition. Finally, to our residents, clients and community partners, I say thank you for giving me the opportunity to walk with you, learn together, and implement solutions that positively contribute to the livability of our neighborhoods, community and city. May God bless you.

St. Ambrose Housing Aid Center stands with our residents and communities impacted by the recent government shutdown which is placing tremendous strain on already vulnerable families who depend on federally funded programs for food, housing, and childcare. Many in our community face lost income or delayed pay, making it harder to cover basic expenses. Vital supports like SNAP, rental assistance, and Head Start are being disrupted just when our families need them most. Organizations like St. Ambrose are facing increased demand but with limited resources to respond. This shutdown has placed additional hardship on our community and widens the gap for those already struggling to make ends meet.

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transition to homeownership. That's when they learned about St. Ambrose, the organization founded by Vincent (Vinnie) Quayle, a Jesuit seminarian, who was determined to protect neighborhood stability at a time when rental properties were being bought up by outside landlords. The Fair Housing Act of 1968 had only recently been enacted and cities like Baltimore had a long way to go to prevent the "block busting" strategies of real estate agents to manipulate housing prices, and "redlining" by banks and lending institutions to maintain segregated neighborhoods.

Over the years, St. Ambrose has broadened its efforts from helping renters purchase their homes to offering building renovation and weatherization upgrades as well as converting unused Catholic school buildings into affordable apartments. In 2019, St. Ambrose launched the Legacy Initiative to ensure that homeowners like the Lyles would be able to stay in their homes as they aged and then to transfer their properties to the next generation.

As long-term residents, the Lyles have served their Harwood community in countless ways, as president of the neighborhood association and coordinators for the Baltimore Summer Corps to organizing block parties and volunteering with St. Ambrose itself. During hot summer days the block would occasionally be closed off and the fire hydrants opened so the children could cool off.

When reminded of how active they were back then in building a sense of community in their neighborhood Ralph Lyles laughed and said, "we were young."

Today, the Lyles look back with pride in having raised a family in a community where neighbors looked out for each other. Mrs. Lyles, who has low vision, feels secure in a home she's known for fifty years. She remembers

providing daycare services for many of the children who grew up in the neighborhood. Mr. Lyles appreciates that two other houses on their block also received help from St. Ambrose.

As for that other, more traditional anniversary, Jenny and Ralph Lyles celebrated sixty-two years of marriage in March 2024 with their children, four grandkids, and nine great-grandchildren.

Words from a Long-Time St. Ambrose Supporter

Jeffrey Boutwell



Having first heard of St. Ambrose ten years ago, I was impressed with their integrated approach to provide housing stability in the Baltimore area.

I've long believed that education and housing are the two most important components for addressing income and racial inequalities in our country. Having a stable place to live, whether renting or owning, provides the foundation for families to focus on other areas of their lives - education, health, employment - that contributes both to their wellbeing and that of their community.

From its inception in the late 1960s to combat redlining, blockbusting, and other forms of housing discrimination,

St. Ambrose has a proven record of finding housing strategies that work. Also, I'm continually impressed with how the St. Ambrose staff reflect the dedication and joy of the St. Ambrose mission.

Jeffrey Boutwell lives in Columbia, Maryland and is the author of BOUTWELL: Radical Republican and Champion of Democracy, a biography of family member George S. Boutwell, a defender of civil rights with Abraham Lincoln and Ulysses S. Grant, published by W.W. Norton in January 2025; www.jeffreyboutwell.com.

A Welcome Home and a Second Chance at Life

Baltimore is a city disproportionately marked by the impacts of mass incarceration. Forty percent of the people in Maryland's prisons come from Baltimore City; however, the City only has 9% of Maryland's population. Baltimore neighborhoods with high rates of incarceration are more likely to have high unemployment rates, high poverty, higher numbers of vacant homes, decreased life expectancy, and higher rates of children with elevated blood-lead levels, compared to other neighborhoods. In communities with high incarceration rates, larger numbers of children grow up with an incarcerated parent, and its corresponding scarcity and trauma.

Communities and people need resources and support to thrive. Investments made to reduce incarceration and poverty improve livability outcomes for individuals, families, and entire communities. But in Baltimore there is a huge gap in the availability of affordable housing accessible to those released from incarceration. From this need, St. Ambrose's 180 Homeshare program was created.

Built on a Homesharing platform created by St. Ambrose Housing Aid Center over 35 years ago, 180 Homeshare provides six-months of free, temporary housing to people who have been incarcerated for at least five years and have just left prison, also called Returning Citizens. Additionally, the program offers case management and connection to supportive services such as physical and mental health services and workforce development to provide holistic support.

Returning Citizens need housing right away in order to get a job, build a safety net, and reestablish positive

social relationships in the community. 180 Homeshare provides Returning Citizens with the resources needed to rebuild their lives: housing, a cell phone, bus pass, clothing allowance, gift cards for groceries, and connection to job training and health services. Housing is provided by a host who offers a spare bedroom in their home, shares kitchen and living space and is paid a monthly stipend. As the program approaches its second year in action, we are heartened to share two of the stories of Returning Citizens in the program.

When Troy, 62, was released from prison after 38 years, he returned to a world vastly different from the one he knew in his early twenties. He expected that rebuilding his life would be rife with challenges and finding housing was one. After Troy's initial housing arrangement abruptly ended, he had no place to live. By chance he ran into Thomas Anderson, a 180 Homeshare advisor with lived experience, who took Troy under his wing.

Thomas helped Troy apply for the program and soon Troy moved in with a 180 Homeshare host. They got along "beautifully," but Troy recalls challenges. Having the freedom to come and go was a big adjustment, because every move in prison was controlled by correctional officers. Never having lived on his own, adjusting to a living situation with limited rules was foreign to Troy, and he did not want to disappoint his host by breaking them. Over the next six months Thomas met monthly with Troy to ensure that his transition would be successful. Upon graduation from the 180 Homeshare program Troy found a job in

building maintenance, rented his own apartment and remains in touch with Thomas.

Felix, 33, was a University of Baltimore (UB) student while incarcerated at the Jessup Correctional Institution. Toward the end of his sentence, UB's reentry coordinator told him about 180 Homeshare. Felix met his host over Zoom and they formed an "instant connection" over food. 180 Homeshare's case manager, Siri Morris, met Felix at the prison gate and took him to his new home. He "didn't have two pennies to rub together", wasn't looking for a "handout," and never expected to feel such a warm welcome. It was so unexpected that Felix cried the first night he was home. Like Troy, having the freedom to come and go was challenging, as was sharing a kitchen and bathroom, but his host was so welcoming and warm. Felix now happily rents a house in Federal Hill and works in Annapolis for a marine construction company.

Contributors to this article include Dawna Cobb, Shalawn James, and Julia Mulligan.



Impact Across All Programs: Fiscal Year 2025

914



People Housed

through affordable rental housing and homesharing arrangements

\$1,171,181



Dollars Invested

in senior and legacy home repairs, affordable rental housing, and development of new homeownership opportunities

1,865



People Assisted

through services including foreclosure prevention, homebuying preparation, legal services, homesharing, rental housing, renovated homes, and senior and legacy home repairs.

Your support makes home a reality for a family in our community.

St. Ambrose Housing Aid Center has provided countless families a pathway home and springboard to a better life because of the generosity of supporters like you.

You can make a gift to support St. Ambrose's programs using the enclosed envelope or online at www.stambros.org/donate.



Have you considered including St. Ambrose in your estate plans?

Your generosity will make a lasting impact on our community for generations to come.

Even if you would like your gift to remain anonymous, we would love to honor your intentions and thank you. Please contact Julia Mulliganiel at juliam@stambros.org or at 410-235-5770.



St. Ambrose Housing Aid Center, Inc.

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Meet our New Board Members

Jennine Auerbach is Deputy Director of the Division of Neighborhood Revitalization at Maryland DHCD. The Division manages over \$100 million in resources for place-based community revitalization. Previously, she served as Director of Administration and Policy for the Division since 2005. Before this, Jennine worked for the National Office of the NAACP managing economic development programs. She holds a Master's in Public Administration from the University of Baltimore and has lived in Baltimore since 1988.

Stewart Bernstein is the Managing Partner of Amberstone Capital, an asset management company focusing on the portfolio management of commercial real estate and securities since 1986. Since earning a master's degree in real estate, Stewart has been intimately involved with leasing, management, acquisitions and lending for nationwide institutional portfolios of equity investments, foreclosures and loan workouts totaling more than \$275 million, 3 million square feet of commercial property and 2,800 multifamily units.

Ernie Dominguez is an attorney in Baltimore and currently serves as Assistant Attorney General at Maryland's Office of the Attorney General. He previously practiced labor and employment law at Kahn, Smith & Collins, representing clients on workplace issues. Ernie's career includes roles as Assistant Public Defender in Baltimore County, attorney at Joseph, Greenwald & Laake, Staff Attorney at Maryland Legal Aid, and Legislative Staff Attorney at MALDEF.

Eric Lee, Ph.D., is the Community Development/CRA Relationship Manager at First National Bank. He holds a Ph.D. in Social Work from Morgan State University, a Master's in Divinity from Bible Believers College, a Master's in Pastoral Studies from Azusa Pacific University, and a Bachelor's in Political Economies from UC Berkeley. Previously, he worked in Baltimore's housing and community development sectors and serves as President of the Waverly Main Street Board of Directors.