

St. Ambrose Housing Aid Center

Agency History



St. Ambrose was founded in 1968 by Vincent Patrick Quayle, a Jesuit seminarian who had recently arrived in Baltimore, after missionary training in Africa and a community-organizing internship in Chicago.

At the time of his arrival, Baltimore was feeling the effects of a real estate practice known as "blockbusting" that was dramatically impacting many neighborhoods in the Northeast and in West Baltimore. Real Estate agents were using the threat of racially desegregated neighborhoods to manipulate the housing market. In conjunction with the blockbusting, certain key neighborhoods were "redlined," a practice whereby certain zones in the city were declared to be unsafe investments (using red ink on the real estate zoning maps). This drastically limited investment and development in the poorer parts of the city. In this instance, African-American homebuyers were unable to receive mortgage loans for properties within these designated areas.

Vincent Quayle drew upon his knowledge of fair lending practices and resident-empowered community development to organize and confront this destructive practice. Community response took the form of picketing and demonstrations against banks and savings and loans, and a class-action lawsuit against a real estate speculator. These efforts were successful and ultimately led to a roundtable with CEOs from the five largest real estate lenders in Baltimore: Loyola Federal, Baltimore Federal, Savings Bank of Baltimore, Equitable Trust and American National Savings and Loan.

Quayle cites this event as "the single most important contribution that St. Ambrose has made to housing over the years." As a result of the efforts of St. Ambrose and their constituent community, the banks agreed to make a multimillion dollar commitment to community reinvestment. Their subsequent lobbying also led to the establishment of the Maryland Housing

Funds (MHS) a state agency that insured the newly available for loan offerings. Between 1974 and the mid-1990s, the MHS insured more than 35,000 loans for first-time homebuyers.

During this time, St. Ambrose was also instituting a home renovation program which assisted in their clients' housing rehabilitation efforts by installing new furnaces and roofs in some of the older houses. Word of this reached the Baltimore Housing Department, which then contacted St. Ambrose and asked them to assist in the administration of a new deferred-loan program that assisted elderly and low-income homeowners with their home renovation projects. With the assistance of St. Ambrose, the Baltimore Housing Department's loan recipients were able to renovate more than 600 houses over the next two decades.

To supplement their efforts assisting homeowners, St. Ambrose began a rental program that converted unused Catholic school buildings into apartment buildings. As this project was set into motion, the issue of gentrification began to threaten low income neighborhoods throughout the city. Because gentrification was particularly problematic for rental families, St. Ambrose and others lobbied the city to establish a "tenants' right of first refusal" that helped many Baltimore renters become homeowners. Throughout this period, St. Ambrose was also buying and renovating single and multifamily homes for rental usage under the aegis of HUD's section 8 "Mod Rehab Program." Additionally, St. Ambrose partnered with the Baltimore City Housing Department on its lead paint mitigation program, using funds from the Abell Foundation to purchase and operate lead paint testing equipment throughout the city, providing advice and assistance in addressing this challenging issue.

Never content with one or two programs, St. Ambrose continually implemented new outreach strategies through the 70s and 80s. They instituted a weatherization program that focused on providing replacement windows, roofing, and insulation to low income and elderly homeowners. Also, they started their legal services program to counter predatory lending practices and home improvement fraud, and they instituted the St. Ambrose home sharing program that kept elderly homeowners in their homes.

By the 1990s, St. Ambrose was aggressively combating urban blight by purchasing vacant and foreclosed properties in working-class neighborhoods throughout the city. At the same time, they were working hard to raise awareness of the true social impact of foreclosure, a cause that helped them receive support from Baltimore Mayor Kirk Shmoke and ultimately led to a

partnership between HUD and St. Ambrose. As a result, St. Ambrose was able to buy renovate and resell these properties to first-time homebuyers through a HUD's \$1.00 House Program and later an Asset Control Management program sponsored by HUD.

St. Ambrose's commitment to "create and preserve homeownership" has remained the central focus of the agency, and as the ups and downs of the Baltimore housing market continued to make homeownership a difficult undertaking for low income families and individuals, the agency has remained flexible and aggressive. They have recently taken on a deputy director to ensure the sustainability of their operation, conducted stringent evaluations of their rental portfolio, upgraded their technology, and were subsequently accepted as a charter member of the NeighborWorks, a national housing organization umbrella network. The reporting requirements of this umbrella organization have changed the culture of St. Ambrose and made it more formal, according to Vincent Quayle.

Most notable among their current programs is the foreclosure prevention program, which has rapidly expanded in response to the current mortgage and foreclosure crisis.

All available standard intervention techniques and services are provided by our counselors as the circumstances of the case warrant including loss mitigation, loan modification, loan repayment plans, short sale, sale of property, deed in lieu, and deed modifications. When appropriate, staff attorneys prepare legal documents; file lawsuits to stop or delay foreclosures and assist in bankruptcies.

St. Ambrose has also implemented a Home Sharing Program, an undertaking whereby they facilitate an agreement between a homeowner and a "home-sharer." As a part of this program, the "home-sharer" agrees to provide the home sharer with monthly rent payments and often a variety of support services like shopping and driving the homeowner to doctors' appointments.

Recently, Bank of America awarded St. Ambrose with a \$200,000 unrestricted grant as part of the "Neighbor of Excellence Award". They have also been chosen as one of the first nonprofit housing developers to participate in the Federal Department of Housing and Urban Development's Asset Control Area Management program that purchases, rehabs and resells foreclosed properties.

Timeline

- 1968 Vincent Quayle moves to Baltimore and begins the St. Ambrose Housing Aid Center with a \$2,000 grant from Catholic Charities.
- 1969 Ed Miller and Vincent Quayle mobilize community protests in response to blockbusting and redlining in Baltimore's poor and developing neighborhoods.
- 1971 Maryland Housing Fund is established in response to meetings with St. Ambrose, local banking establishments and Maryland's Governor Mandel.
- 1974 St. Ambrose housing renovation program begins
- 1978 St. Ambrose rental program begins
- 1980s Various Catholic religious orders, and some other denominations (e.g. Quakers) invest in St. Ambrose's lending fund for developing low-income housing. This fund totaled \$800,000 by 2008.
- 1992 St. Ambrose withdraws from Catholic Charities and becomes independent. Since Vincent Quayle is no longer a Jesuit, St. Ambrose has had no formal relationship with any Catholic Church group or organization since 1992.
- 1995 \$1,000,000 challenge grant to create an endowment fund given to St. Ambrose by the Harry and Jeanette Weinberg Foundation.
- 2001 Vincent Quayle is recognized for his leadership role in creating equal access to home ownership, receives the first Hope Award from the National Board of Realtors.
- 2004 St. Ambrose is chosen to participate in the Asset Control Area Management Program.
- 2005 Bank of America awards St. Ambrose with \$200,000 Neighbor of Excellence Award.
- 2008 Split with Catholic Charities begins to heal. Catholic Charities gives St. Ambrose Housing \$25,000 to help with the housing crisis.

Finances:

Budget - Year Ending June 30, 2006

Income:

Community Dev. Block Grants: \$397,300 (4.2%)
Contracts & Other Grants: \$349,638 (3.7%)
Rental Income: \$1,000,955 (10.7%)
Sale of Houses: \$6,573,165 (70.1%)
Contributions: \$532,097 (5.6%)
Fees for Services: \$344,287 (3.7%)
Other Revenue: \$170,204 (1.8%)
Total Income: \$9,367,646

Expenses:

Program Services \$8,564,226
Supporting Services \$510,391
Total Expenses: \$9,074,617
Increase in net assets \$293,029

Budget - Year Ending June 30, 2007

Income:

Community Dev. Block Grants \$411,700 (4.3%)
Contracts & Other Grants \$429,202 (4.5%)
Rental Income \$1,122,594 (11.7%)
Sale of Houses \$6,471,215 (67.7%)
Contributions \$584,530 (6.1%)
Fees for Services \$135,004 (1.4%)
Other Revenue \$311,051 (3.2%)
Total Income \$9,565,296

Expenses

Program Services \$8,711,677
Supporting Services \$791,496
Total Expenses \$9,503,173
Increase in net assets \$62,123

	2005	2006	2007
Current Assets:	\$3,176,316	\$2,990,719	\$3,522,488
Properties for resale:	\$2,221,187	\$2,319,154	\$2,903,870
Rental Properties:	\$3,402,847	\$3,193,574	\$3,325,953
Property & Equipment:	\$254,163	\$151,794	\$143,840
Other Assets:	\$699,545	\$1,289,059	\$532,090
Total Assets:	\$9,754,058	\$9,944,300	\$10,428,241
Current Liabilities	\$3,103,009	\$3,926,486	\$3,673,592
Long Term Liabilities	\$5,546,607	\$4,620,343	\$5,497,665
Total Liabilities:	\$8,649,616	\$8,546,829	\$9,171,257
Net Assets			
Unrestricted:	\$(183,379)	\$131,790	\$(202,284)
Perm. Restricted:	\$1,287,821	\$1,265,681	\$1,459,268

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