



ST. AMBROSE



HOUSING
AID CENTER

Strategic Plan 2014-2019



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Executive Summary

As a capable, forward-looking organization addressing the needs of lower-income households in Baltimore City and Baltimore County, St. Ambrose Housing Aid Center has prepared and adopted a five-year strategic plan to guide its future through the end of this decade. The strategic plan sets the broad directions for St. Ambrose's priorities and goals. St. Ambrose is committed to combining its human and financial resources to fulfill its critical mission to create and maintain equal housing opportunities for low- and moderate-income people, primarily in Baltimore City, and to encourage and support strong and diverse neighborhoods.

Based on extensive input from staff and board members inside St. Ambrose and colleagues and partners outside of the organization, the St. Ambrose board of directors and senior leadership have adopted a strategic plan that outlines the direction and framework for the organization's short-term and longer-range program priorities. These priorities are organized around the following themes:

- Maintaining, and expanding where possible, St. Ambrose's housing production and rental management, while strengthening elements of community development—the creation and sustenance of attractive, inviting, livable neighborhoods;
- Stabilizing and strengthening St. Ambrose's housing development and rental portfolios by increasing the size and scale of St. Ambrose's production and management, with continuing attention to strengthening St. Ambrose's asset management;
- Strengthening and integrating St. Ambrose's housing counseling services with an increased emphasis on financial education and counseling support;
- Reaffirming the importance of St. Ambrose's nationally recognized Homesharing program, and exploring new program elements through which Homesharing might expand its services to address the needs of residents who fit local, state and federal criteria for needing affordable housing;
- Maintaining St. Ambrose's legal services unit, and exploring opportunities to expand the range of legal services that an in-house legal unit might offer and the range of populations that it might serve;

- For staffing and recruitment, maintaining competitive salary and benefit packages comparable to regional and national standards that are within the constraints of St. Ambrose's nonprofit resources, and generating new efforts to identify talented personnel in the context of a formally developed managerial and executive succession plan;
- Strengthening and investing in St. Ambrose's Resource Development unit, with particular attention to the generation of output and outcome measures by which St. Ambrose can better present evidence of its impacts and tell its story in a compelling manner;
- Investigating new business lines including social enterprise development, housing for today's underserved populations, provision of development services to other nonprofit housing developers, and community engagement services.

The plan will serve as the structure within which the annual operational plans of St. Ambrose's divisions and programs will be developed. Fundamentally, the strategic plan identifies new approaches for the organization in line with the changing economic and political environment around St. Ambrose's work. At the same time, it reaffirms the mission of the St. Ambrose as more relevant and more necessary than ever, as economic disparities in our society grow wider and appear to become more intractable. This five-year strategic plan is both a direction for the future and a call to action for the St. Ambrose Housing Aid Center and its allies, partners, and stakeholders.

The details of the strategic plan and the specifics to be established in the operational work plans of each St. Ambrose division constitute a reminder of the importance and distinctiveness of St. Ambrose Housing Aid Center in Baltimore and the relevance of the St. Ambrose mission, experience, and strategy to community-based nonprofit organizations around the nation.



**Setting the stage
for St. Ambrose's
strategic plan**

St. Ambrose Housing Aid Center was founded over forty years ago to combat the “block-busting” and “red lining” practices that were destroying homeownership in Baltimore’s changing neighborhoods. Since 1968, St. Ambrose has employed grassroots, community-based strategies to provide direct housing services to low- and moderate-income families through evolving and innovative programs. In the process, the agency has created a continuum of interrelated programs that address a broad spectrum of the housing needs of the Baltimore community.



This strategic plan for the St. Ambrose Housing Aid Center, based on extensive feedback from the staff, management team, and board of directors of the organization as well as from external observers in nonprofits, foundations, other funders, and the municipal government of Baltimore, is fundamentally a framework for refinements. Interviews were conducted internally with St. Ambrose managers and directors individually and with groups of staff from throughout the organization. Individual conversations were held externally with local opinion leaders of other nonprofit organizations, foundation grantmakers, and public officials. Based on these extensive explorations supplemented by reviews of St. Ambrose plans and reports, the St. Ambrose Housing Aid Center’s strategic plan fundamentally addresses the importance of its work in Baltimore, affirms what the organization does, identifies opportunities and threats in the local environment and outlines possible key strategic steps for the future. Where there are changes called for, they are strategic modifications to help the organization better achieve its mission and with greater prospects for longevity and sustainability, consistent with the recent and current trajectory of the organization. *As opposed to a strategic plan that calls for synoptic shifts in programming and direction, the St. Ambrose strategic plan underscores that the mission, vision and current direction of the organization are not only valid, but worth deploying the appropriate amount of human and financial capital in order to ensure that St. Ambrose continues to deliver on its historic mission.*

The mission of the St. Ambrose Housing Aid Center reads as follows:

The mission of St. Ambrose Housing Aid Center is to create and maintain equal housing opportunities for low- and moderate-income people, primarily in Baltimore City, and to encourage and support strong and diverse neighborhoods.

The plan includes input from not only management, staff and board, but external observers and funders.

As in any nonprofit organization, the board of directors of the St. Ambrose Housing Aid Center understands the significance of its responsibility for this strategic plan. The board members have a fundamental role in protecting, interpreting, and advancing the mission of the organization. In measuring this strategic plan against the mission statement, to determine if the strategic choices reflected in the plan called for modifications of the mission statement, the board's review revealed that the strategic imperatives facing St. Ambrose were not only consistent with the mission, but represented the furtherance of the mission through the remainder of this decade. Expanding the housing services and production of St. Ambrose, adding a community development grounding to St. Ambrose's program array, and strengthening income-generating program potentials all add up to protecting the housing opportunities for lower-income households and strengthening the livability of the neighborhoods in which they live. **Fundamentally, we cannot simply be about building homes, but to build livable neighborhoods that provide housing opportunities for low- and moderate-income people.**

The key elements of a new five-year strategic plan for the St. Ambrose Housing Aid Center include the following, reflected in multiple sections of the strategic plan due to the cross-cutting nature of St. Ambrose's various programs:

- **Section I:** Maintaining, and expanding where possible, St. Ambrose's **housing production and rental management**, but with strengthened elements of community development—the creation and sustenance of attractive, inviting, livable neighborhoods;
- **Section II:** Stabilizing and strengthening St. Ambrose's **housing development and rental portfolios** by increasing the size and scale of St. Ambrose's production and management, with continuing attention to strengthening St. Ambrose's asset management;
- **Section III:** Strengthening and integrating St. Ambrose's housing **counseling services** with an increased emphasis on financial literacy counseling and support;
- **Section IV:** Reaffirming the importance of St. Ambrose's nationally recognized Homesharing program, but exploring new program elements in which **Homesharing** might expand its services to address the needs of residents that fit the criteria for local, state and federal standards as an affordable housing need population;
- **Section V:** Maintaining St. Ambrose's **legal services** unit, but exploring opportunities for expanding the range of legal services that might be offered within the constraints of what an in-house legal unit of St. Ambrose can deliver and for which populations;

- **Section VI:** For *staffing and recruitment*, maintaining competitive salary and benefit packages comparable to regional and national standards that are within the constraints of St. Ambrose's nonprofit resources, but generating new efforts to identify talented personnel in the context of a formally developed managerial and executive succession plan;
- **Section VII:** Strengthening and investing in St. Ambrose's *Resource Development Unit*, with particular attention to the generation of output and outcome measures by which St. Ambrose can better present evidence of its impacts and tell its story in a compelling manner;
- **Section VIII:** Investigation of *new business lines*, including social enterprise development, housing for today's underserved populations, provision of development services to other nonprofit housing developers, and community engagement services.

For an organization like St. Ambrose with roots in the nation's civil rights era, national and local conditions make the needs for St. Ambrose's functions and services as important and as necessary as ever. The recovery from the Great Recession of 2008–2010 has left many people poorer than before. Today, the typical St. Ambrose client is much more likely to be unemployed or underemployed, earning less money, and facing income insecurity. The consequences include continuing difficulties with maintaining secure housing options and, for lower income homeowners, fending off foreclosures. For St. Ambrose, these conditions are visible and demonstrable day by day in its interactions with the communities it serves.

Going forward for three years, five years, and beyond, the call from St. Ambrose's insiders and observers is to use its talents and resources smartly and strategically. That does not mean that St. Ambrose does not have to make strategic modifications going forward; it does, and some observers might find some strategic changes and choices uncomfortable and even disconcerting. However, the strategic directions outlined here add up to an agenda for strengthening St. Ambrose's mission and functions in service to Baltimore—in the primary areas in which St. Ambrose Housing Aid Center has traditionally provided and managed affordable housing, in Baltimore more broadly, and where appropriate, even regionally. Overall, this five-year plan advances the mission of St. Ambrose by building on the priorities of the last strategic plan in the areas of homeownership production, quality rental housing development and management, mitigation and prevention of homeowner loss due to foreclosure, the nation's innovative program of homesharing, and stabilization of Baltimore's neighborhoods. Overall, while even minor change may be challenging, the overall thrust of the St. Ambrose strategic plan is a compelling vision for the future of this organization, one that underscores the immensely positive role that St. Ambrose has performed for decades and is destined to continue in the years to come.



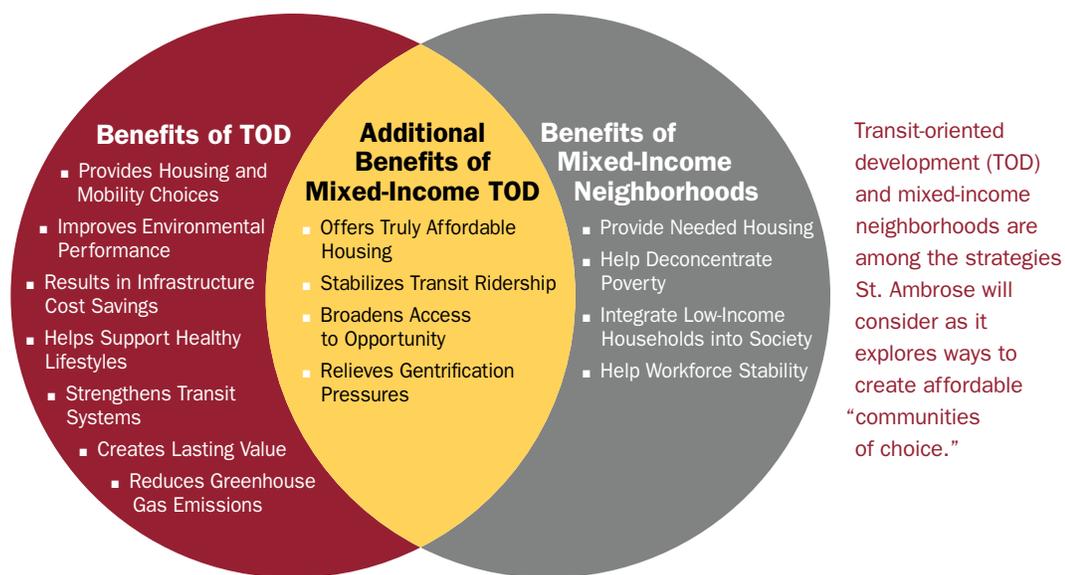
St. Ambrose as housing producer and community developer

A significant number of interviewees encountered in the St. Ambrose strategic planning process appeared to not fully appreciate how much St. Ambrose Housing Aid Center does for the homeowners and residents of the properties it has developed or managed beyond simply the provision of housing. St. Ambrose has to address a limitation in its image and its functions that make it seem that it develops low-income housing without much attention to broader community livability concerns, that is, the stabilization and improvement of neighborhoods as places people want to live for more than just the provision of affordable housing opportunities. Going forward, in image as well as substance, St. Ambrose must make community development concerns part and parcel of its housing production and rental portfolio stabilization activities.



That means that the framework for St. Ambrose going forward—without in any way degrading its commitment to housing for vulnerable, low-income households and families—must be to create communities of livability or communities of choice. For decades, Baltimore has been losing population, resulting in depopulated neighborhoods and legions of abandoned homes. The City administration and many community development opinion leaders believe that the revival of Baltimore’s neighborhoods mandates that organizations such as St. Ambrose diminish or even abandon their ongoing and future commitments to produce decent and affordable housing for low-income households. Some people interviewed in the course of the St. Ambrose strategic plan indicated that nonprofit housing developers should not be producing more housing for lower income residents, believing that the city already has a surplus in both affordable housing, but rather should be emphasizing the production of housing meant to attract more middle class residents. As understandable as a middle-income strategy might be, St. Ambrose’s strategic plan reaffirms its commitment to providing decent, affordable housing for lower income Baltimoreans, but with a renewed emphasis on building neighborhoods as well as housing.

St. Ambrose’s strategic plan pledges to continue its production of affordable housing for low-income people, but make a special, continuing, consistent effort to accompany that production with efforts to make livable communities. The elements of livability, beyond simply the availability of affordable housing, include convenience, safety, amenities,



Many observers recognize St. Ambrose as a housing producer but are unaware of its role in neighborhood stabilization and improvement.

schools, parks, and public services. Like other nonprofit housing providers, St. Ambrose cannot provide this array of neighborhood qualities on its own, but in collaboration with other organizations work to build “communities of choice” that are also “communities of affordability” for the individuals and families whose needs St. Ambrose has served so well. Examples of the combination of maintaining and advancing housing affordability while enhancing community livability in very low-income neighborhoods include

- the City Heights and Colina Park neighborhoods of San Diego, in the latter where residents have come together to develop a quality of life plan addressing community safety, community arts, programs for young people, improved commercial strips, and opportunities for employment,
- the Pilsen neighborhood of Chicago, which is far advanced in the realization of a quality of life plan that strengthens the image of Pilsen as a vibrant, family-oriented community while continuing its commitment to affordable housing production and preservation, and
- the Fulton and Southside neighborhoods of Richmond where community-based nonprofits and city agencies are collaborating on comprehensive community development strategies.

Going forward, St. Ambrose will do the following within the framework of its housing production and rental portfolio stabilization activities:

- **Focus rental acquisitions on concentrations of housing; implement a preference for developing blocks of housing rather than scattered sites.** That might necessitate budgeting for additional acquisition costs or may require rejecting some acquisition opportunities that do not lend themselves to reasonable property concentrations;
- Again, wherever practical, that is, where financially feasible, geographically possible (as in available land) and marketable, **St. Ambrose will consider a broader income diversity in its development plans.** While other nonprofits might eschew low-income development options entirely, St. Ambrose can contribute to more livable communities by working toward income mixes in its development that might include the additional ancillary benefit of relatively higher income units (sales or rental) cross-subsidizing the lower-income units;
- While not transforming itself into a community development corporation, that is, a community-based nonprofit that provides a broad range of real estate transactional programs itself, from economic development to education to community organizing on top of its core housing development and rental management activities, **St. Ambrose will be incorporating more neighborhood improvement programs as complements for**

its neighborhood development activities. The strategy going forward should be taking a more “holistic” approach to the blocks and neighborhoods where St. Ambrose is currently active and the neighborhoods where St. Ambrose will be active in the future;

- To the extent possible, St. Ambrose Housing Aid Center will make a concerted effort to approach its “home neighborhood” or, perhaps, home neighborhoods in a holistic, community development oriented manner. The strategic plan calls for the development of a more formal community development plan for the area surrounding St. Ambrose’s East 25th Street headquarters and perhaps in areas such as the broader Belair-Edison and selected West Baltimore neighborhoods where most people see St. Ambrose as having its major impact and presence. That does not mean that St. Ambrose would “go it alone” in these areas, but work with other community organizations, local businesses, and churches to develop holistic community improvement plans aimed at enhancing the quality of life in these target areas—as St. Ambrose has been doing and will continue and expand going forward in this strategic plan;
- Baltimore is generating a reputation nationally as a community that relies on “anchor institution” development strategies, that is, where an existing large institutional player such as a university or a hospital, the “eds and meds”, are the focal point for development plans in the neighborhoods adjacent to their facilities. It is critical that St. Ambrose participate in these collaborative efforts, including future programs that may arise, but without losing its distinctive mission priorities and commitments. St. Ambrose must position itself to be a willing participant in anchor-focused development efforts, perhaps more open to collaboration than it might have been perceived before. However, it should continue to play to its strengths as the premier Baltimore-based nonprofit housing producer seen as more capable than others and with a continuing commitment to Baltimore’s legacy populations who deserve decent homes and quality communities.



St. Ambrose as producer and manager

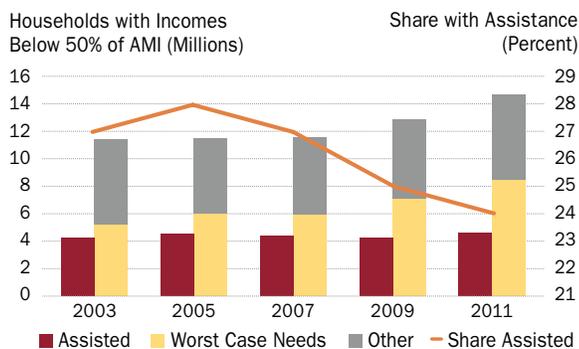
For St. Ambrose’s development and asset management programs, there are a number of strategic directions that appear to be necessities:

- The rental program at its current scale doesn’t generate positive cash flow. At its current inventory and current rents, it will not. Nationally recognized property management standards suggest that **the size of the rental program at a minimum has to be doubled from its current size** so that St. Ambrose can achieve economies of scale that are beyond its capability at the moment. If the rental portfolio is roughly in the range of 300 to 350 units at the outset of this strategic planning process, asset management standards suggest that it should be at 700 to 800 to achieve a supportable economy of scale;
- While scattered-site acquisitions and development are unavoidable, **St. Ambrose will strategically prioritize acquisitions that are more geographically concentrated**. Moreover, St. Ambrose will aim for building up concentrations on specific blocks and in specific census tracts. Clusters of development are needed. Scattered-site acquisition and development pose challenges to St. Ambrose and all community-based housing developers, including a lack of economies of scale in financing, management, and service delivery, limited opportunities for the provision of on-site services, and difficulties in organizing residents to engage in community building activities. Clustered development has a greater propensity toward generating economies of scale for both development and management. Emphasizing and focusing on clustered development should be a strategic objective, to the extent it can be realized given available subsidies and acquisition opportunities;

- As stated elsewhere in this strategic plan, the development plan should begin to emphasize mixed-income development for projects that will generate more revenue than purely low-income developments and that offer some aspects of cross-subsidization;
- Given St. Ambrose’s widely recognized development expertise, the widespread call from both funders and other nonprofits was for St. Ambrose to “hire out” its development expertise to other organizations, to bring St. Ambrose’s “renovation prowess” to other community-based entities such as nonprofit developers and faith-based institutions. That is an income-generating option in and of itself, but it can further carry out St. Ambrose’s commitment to provide quality housing and quality neighborhoods for lower income households.

The most challenging element of St. Ambrose’s development program is its Rental Services, due to limited abilities to raise rents given both market conditions and governmental restrictions. As has been recommended to St. Ambrose by other reviews, the rental portfolio merits a review of rental levels. However, the St. Ambrose rental program is distinctive and important, much like its nearly unique Homesharing program. Tenants in St. Ambrose units are treated with dignity and respect, provided with counseling and support. St. Ambrose should be telling that story better, with stronger indicators and measures. The trend in public and private financing in housing and community development is to look for organizations that can tell stories of their accomplishments not merely based on program “outputs”, the numbers of housing units produced and managed, but impacts in terms of the “outcomes” of those activities on improvements in the lives of the families benefitting from new or rehabilitated affordable housing. “Success measures” that document the outcomes of programs as seen in the lives of tenants and homeowners are essential to communicating what St. Ambrose does so well vis-à-vis its tenants. The distinctiveness of what St. Ambrose actually delivers as a rental housing product, caring deeply about the people that the organization serves, is difficult to find elsewhere among nonprofits, not to mention for-profits, with rental portfolios.

With the Number of Very Low-Income Renters on the Rise, the Likelihood of Assistance Continues to Fall



Organizations like St. Ambrose are even more critical for growing numbers of low-income households.

Notes: Worst case needs refer to unassisted renters with incomes below 50% of the area median that pay more than half of their incomes for rent or live in severely inadequate units, or both. Other includes households with similar incomes that do not receive assistance, are not burdened, and do not live in inadequate units.

Source: HUD, Worst Case Housing Needs Reports to Congress.

While scattered-site acquisitions and development are unavoidable, St. Ambrose will strategically prioritize acquisitions that are more geographically concentrated.

Some outside observers report that they could not describe or distinguish what St. Ambrose delivers as a rental product (with related services) from the product offered by other nonprofit developers. With a structure of success measures to tell the story of St. Ambrose's housing production, the distinction between St. Ambrose and most other rental housing managers is potentially clearer. *The onus is on St. Ambrose to tell the story of the rental housing resources it provides to low-income families, single-parent families, and special needs households.*

The plans of many initiatives in Baltimore give inadequate consideration and support to Baltimore's "legacy" residents. Some people fear that the larger development initiatives associated with anchor institutions such as universities and hospitals may be likely or even geared to generate displacement. Without suggesting that displacement of low-income populations is an unavoidable consequence of these larger initiatives, St. Ambrose's strategic plan should be a reaffirmation of service through rental and homeownership development to the populations that live in Baltimore and deserve as much support, help, and service as any new populations of higher income folks that the city may want to attract in the future. Baltimore is a city designed to house close to 1,000,000 people, but the population is one-third less. Public strategies, as important as they are, may be designed to attract new residents, but adding new populations to existing neighborhoods means that these strategies start with making our communities livable for the people who are already here. *Improved housing and improved neighborhoods for Baltimore's existing residents are a crucial function of St. Ambrose Housing Aid Center that will not and should not be sacrificed in its ongoing strategy.*

However, consistent with St. Ambrose values, St. the organization can place focus on providing housing opportunities for the employees of the city (police and fire, for example) and for employees of major institutions such as the universities and hospitals as it has been historically, but in this next five year period, to do so more effectively and intentionally. These institutions face the challenge of generating affordable housing that would allow them to retain employees—and in a related way, for the city to retain population—when the market dynamic is for population to leave. *Working in partnership with major employers to generate employer-assisted housing should be part of the strategic direction St. Ambrose considers in the medium and long term future*, in part due to its compatibility with the City's population retention objectives and the continuing federal and congressional support for employer assisted housing resources. As many observers note, St. Ambrose is the only Baltimore nonprofit with a serious production capacity. Playing to that strength, building on that reality is important for St. Ambrose's strategic direction.



Integrated counseling services

In the consistent litany of praise for St. Ambrose’s programs, St. Ambrose’s foreclosure counseling and pre-purchase counseling are widely admired. Currently, they operate somewhat separately. The feedback from staff and observers is that the combination of both programs adds up to a robust counseling operation serving the low-income populations in St. Ambrose homes and in the neighborhoods they serve. A robust strategic expansion of St. Ambrose’s counseling programs would merge them into one larger program of counseling including pre-purchase, foreclosure, credit counseling, tenant rights, personal financial counseling, and financial literacy.



The potential support for this kind of program, particularly emphasizing financial literacy, is extensive, particularly as banks, insurance companies, and government agencies have been showing consistent and increasing interest in supporting financial literacy programs. In addition, there are foundation funders that have made a major commitment to financial literacy counseling services, notably through the National Financial Educators Council. One

St. Ambrose can merge its counseling programs into one larger program, offering counseling on pre-purchase, foreclosure, tenant rights, credit, personal finance and financial literacy.

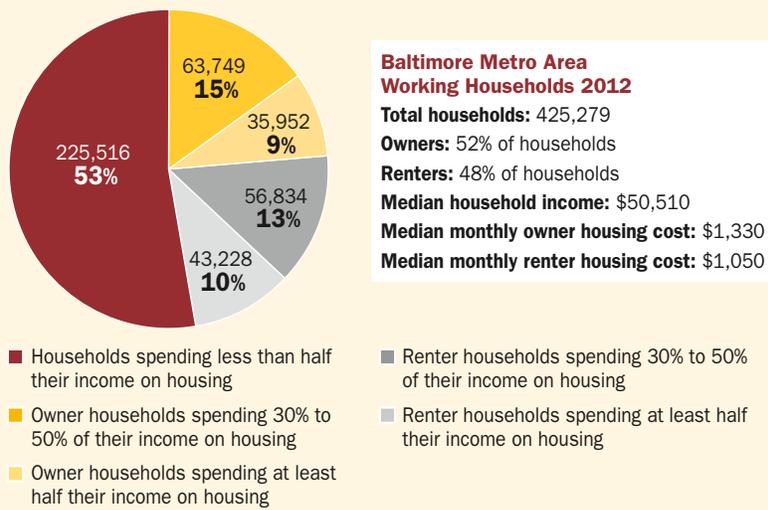
need only look at the increasing levels of financial literacy grants received by community-based development organizations elsewhere such as Abyssinian Development Corporation in Harlem, Bethel New Life in Chicago, the Mutual Housing Association in New Haven, the Native American Community Development Corporation in Montana, and multiple Neighborhood Housing Services programs around the nation to understand that financial literacy counseling is not only an educational movement valued by foundations, financial institutions, and community organizations, but seen as a wrap-around strategy that unites foreclosure counseling and pre-purchase counseling under one umbrella.

The documented success in financial literacy service which St. Ambrose is suited to deliver is through counseling, not classes. The research shows much more positive effects from counseling that helps low-income people make better decisions about the use of their money as opposed to classes. The reality is that **few organizations have the deep capacity to deliver quality counseling comparable to what is available through St. Ambrose. The homeownership, pre-purchase, post-purchase, and potential financial literacy counseling services should function as a one-stop shop, with more improved flow of clients the program services.**

Source: National Housing Conference Center for Housing Policy, *Housing Affordability Challenges in the Baltimore Metro Area*. 1, accessed March 30, 2015, <http://www.nhc.org/Landscape%20Metro%20PDFs/Baltimore.pdf>.

Low- and Moderate-Income Working Households in the Baltimore Metro Area Face Affordability Challenges

Working Households with a Severe Housing Cost Burden



The increasing burdens of housing costs on our target population produce a corresponding increase in the need for financial literacy education.

Notes: Data are from Center for Housing Policy tabulations of the U.S. Census Bureau's American Community Survey 2012 Public-Use Microdata Sample (PUMS) files. More detailed information is available in *Housing Landscape 2014* at www.nhc.org.



The importance of Homesharing

For people who may have only heard about St. Ambrose in passing, the one thing they know is St. Ambrose’s Homesharing program. It is nationally recognized as an innovator and leader in the national network of organizations around the nation that promote “shared housing,” in which a homeowner offers accommodations to a homesharer in return for some sort of rent payment or provision of services and support.



Although the program will likely need to be continuously subsidized through extensive fund-raising, it is part of St. Ambrose’s organizational profile that distinguishes St. Ambrose from other development groups and is a critical program to maintain and strengthen. St. Ambrose has initiated steps to strengthen the program by making it available to individuals and families that are recognized by local, state and federal agencies as a housing need population. Specifically, St. Ambrose sought the assistance of a nationally known expert, Dr. Roland Anglin of Rutgers University, who made the following recommendations for the St. Ambrose Homesharing program which deserve incorporation in the organization’s strategic plan:

The Homesharing Program, nationally recognized as a leader and innovator, has several expansion opportunities.

■ **Homesharing to Help Transition Youth From Foster Care to Independent Living:**

The idea to be explored would be to work with the Department of Social Services to work with youth about to leave foster care to help them move into homesharing housing arrangements as a transitional step toward finding permanent housing. St. Ambrose would have to be prepared to work with the city prior to the young men and women leaving foster care to help them with workforce preparation, financial literacy, life coaching, and mentoring, to develop a contract for both the youth and the homesharers around expectations of behavior, maintenance of common areas, and provision of assistance to the homesharers themselves, careful screening of the youth to ensure readiness for homesharing, and access to youth development case management professionals;

- **Homesharing to Stabilize and Enhance Housing Options for Single Parents:** The recommendation of the consultant is to approach Baltimore County to coordinate with its family self-sufficiency programs to explore the placement of single-parent households in St. Ambrose shared housing opportunities. Linking with the County's self-sufficiency program could enable St. Ambrose to receive fees from the county for every single-parent participant matched with a St. Ambrose shared housing opportunity. Like the homesharing strategy for youth transitioning out of foster care, St. Ambrose would have to have access to strong case management support and a network of services from other providers capable of responding to single parents' need for services such as child care, job training, and other supportive services beyond the provision of housing;

- **Homesharing to Help Enhance the Community Development Role of Anchor Institutions:** This strategy would match students at Johns Hopkins, Morgan State, and Coppin State, for example, with homesharing opportunities arranged by St. Ambrose. It would reduce students living costs, but at the same time stabilize housing situations for elderly homeowners and others who would benefit from financial and other assistance afforded by the student homesharers. Given the colleges' own challenges in providing safe and secure housing for their students, the link-up with St. Ambrose would be potentially productive for them and for the homeowners with space to share with students.

A number of foundations and banks around the nation have been showing increased interest in supporting shared housing programs, including in Tacoma, Dallas, Cleveland, and other cities. Models of funders addressing the needs of youth aging out of the foster care system have been seen in other states, particularly among health care-oriented funders who realize the leaving foster care youth without support after they have left the system is a public health as well as community development challenge. The St. Ambrose strategic plan calls for a continued emphasis on exploring, testing, and ultimately implementing one or more of the homesharing strategies recommended by Anglin. St. Ambrose Housing Aid Center would lose much more than it would gain were it to retrench in the Homesharing program.



The importance of St. Ambrose Legal Services

Across the board, St. Ambrose's legal staff have been in the forefront of the battle in Baltimore and beyond addressing the nation's foreclosure crisis. St. Ambrose's statewide leadership in this issue is well known and highly valued. Compared to other agencies that address the legal aspects of low-income households' housing issues, St. Ambrose's legal services unit combines lawyers and counselors in a manner that is relatively unmatched elsewhere in the state. This is an institutional investment of great significance that establishes St. Ambrose as a leader in providing not only housing for low-income persons, but legal assistance as well.



It was noted during the interview process that St. Ambrose's legal department has been most successful when it had a strong managing attorney and adequate funding. Currently it has both. From all quarters, the praise for St. Ambrose's legal unit is exceptionally high. In organizations like St. Ambrose there is always a need to monitor division leadership succession planning; however, the more immediate need has to do with future funding.

St. Ambrose's statewide leadership on foreclosure is well known and highly valued. The combination of lawyers and counselors is relatively unmatched elsewhere in the state.

If not addressed, the legal services program will face a significant financial challenge when the funding from the attorneys general settlements with major lenders ends. For reasons noted in the preceding paragraph, the option of downsizing or eliminating the program is not a favorable one given the role St. Ambrose legal services play in the local environment. Every effort should be made to find alternate funding sources to keep the program in place and to build on the substantial improvements in the program over the past few years. At the same time internal processes should be developed and put in place to assure continuity of excellent legal services despite turnover of legal staff, which is inevitable.

Funding limitations aside, *opinion leaders during the interview process did suggest that St. Ambrose should explore expansion of the legal services scope, either directly or through partnerships, to address other complementary homeowner and tenant housing issues:* immigrants' rights related to housing; consumer law issues faced by lower-income households, help for victims of domestic violence, and help with income supports and public benefits. For homeowners and tenants to succeed in the Baltimore housing market, the challenges are more than the provision of and access to housing. St. Ambrose should be about protecting the health and wellbeing of the families in its homes and in its adjacent surroundings, so that as a community developer, it is contributing to the creation and sustainability of neighborhoods of choice.



St. Ambrose staffing and recruitment

St. Ambrose is remarkable for the number of staff people who have been with the organization for many years, decades. The staff is productive, capable, and skilled. The staff longevity is even more remarkable given the historically low salaries in the organization informally and anecdotally compared with comparable positions in peer organizations. Nevertheless, in the past few years the organization has experienced increased and inevitable turnover through retirements and competing opportunities. Over time, turnover is going to happen, despite the excellent record of St. Ambrose in retaining staff for exceptionally long periods of time. However, in the course of the next five years, St. Ambrose will pay increased attention to both continuing its track record of exceptional staff retention and, at the same time, looking to recruit new young talent that may be emerging from the community and beyond.



St. Ambrose will continue its exceptional record of staff retention, while recruiting emerging young talent.

At the same time, St. Ambrose has undergone a transition from a long-time founder-director with little or no evidence of the frequently encountered “founder syndrome” issues that bedevil so many community organizations around the nation. The transition reflects the professional and committed demeanors and attitudes of both the prior and new executive director—and the recognition by the St. Ambrose staff that the transition was absolutely necessary and that it was in their interest and the organization’s to make the transition work well.

- St. Ambrose like all other community-based nonprofits should regularly examine its salary schedule to ensure that it provides competitive salary and benefit packages to the maximum extent practicable, contingent on the financial resources available to St. Ambrose programs and to the organization overall. While St. Ambrose currently offers an attractive package of benefits, conditions change, particularly in terms of the needs and expectations of millennials. A priority for the organization is to locate a funding source and implement a comprehensive compensation study to assess how compensation packages in the organization stack up against compensation packages for comparable positions in comparable nonprofit organizations in the Baltimore region and broader. As necessary and practicable, salaries should be revised to ensure reasonable competitiveness;
- Given the cost of compensation reviews, St. Ambrose’s human resources director will regularly monitor additional compensation information generated by public sources to modify and update the findings of the formal compensation study. Sources including the GuideStar Nonprofit Compensation Report, the NonProfit Times Salary and Benefit Survey, and others provide generally acceptable data. Those sources supplement, but do not take the place of a formal compensation study that should be conducted early in the time period covered in this strategic plan;
- In addition to rebalancing St. Ambrose wages and salaries for reasonable competitiveness among nonprofits, St. Ambrose needs to be attracting the best and brightest young people for positions that may open over time. Given St. Ambrose’s excellent reputation in the field, as part of its long term strategic plan, key to its success is the development of specialized intern programs to attract young people to develop their skills and view mission-driven organizations like St. Ambrose as top venues to work and learn. Studies show that two-thirds of interns get offered full-time positions with their internship sponsors and more than four-fifths of the offers are accepted. The kinds of internship programs St. Ambrose might pursue could be modeled on the National Urban Fellows in the U.S. or even the Atlas Corps internationally. Typically, internship programs are best directed by an organization’s human resources unit, though developed and coordinated with the managers of programs that can define needs and meaningful roles for potential interns;

- Although federal programs are destined to change during the course of this strategic plan, which means that the plan is not designed to be overly reliant on existing federal government programs, there is little likelihood that the programs of the Corporation for National and Community Service (AmeriCorps, the Social Innovation Fund, etc.) are in much danger. As mechanisms to attract young people to see the possibility of careers with St. Ambrose, **the agency should make a special effort with CNCS to establish St. Ambrose as a sponsor for AmeriCorps volunteers in a specially crafted program tapping philanthropic support from the Baltimore philanthropic sector.** Alternatively, opportunities exist for St. Ambrose to link up with other national or regional CNCS AmeriCorps sponsors such as Public Allies, which has a presence in Baltimore through the University of Maryland School of Social Work and has placed Allies with organizations such as CASA de Maryland, Project PLASE's men's transitional housing facility, the Baltimore Child Abuse Center, Community Law in Action, the Alternative Directions Civil Legal program, and the Greater Homewood Community Corporation;
- As an organization that is nearly five decades old, St. Ambrose's future rests on its ability to introduce itself—or reintroduce itself—to a younger generation to be able to recruit young people successfully. As expressed by some of St. Ambrose's "Baby Boomers," younger people are "different creatures" who have distinctive interests in work settings and respond to distinctive means of communications and outreach. While St. Ambrose has a competent and navigable website and, though a little hidden, an impressive online blog, to reach Gen-X'ers and Millennials, stepping up its utilization of social media will help the organization in communicating with and attracting young people who might want to volunteer, intern, or work for the organization. **An extensive social media communications plan is necessary to ensure that St. Ambrose stays ahead of the curve in its outreach to the public in general and to young people who might be candidates for current and future employment possibilities.** An update of St. Ambrose's social media and communications plan will be pursued in the context of this plan, as social media is constantly evolving and taking a larger role in the operations of nearly all organizations engaged in social change like St. Ambrose. The key will be looking for funding to sustain media and communications efforts over the long term, and that will require attention from St. Ambrose's Resource Development Division to seek and secure the necessary funding;
- In any relatively small organization there are limited opportunities for advancement up the ladder; however, advancement is an option that could help the organization retain talented staff and the investment the organization has made in them. Subject to funding availability, staff should be offered opportunities for leadership training and development in a structured way. There are programs such as the Interactive Institute for Social Change, the Rockwood Leadership Institute, and others that offer excellent programs for St. Ambrose staff with leadership potentials—and are attractive to funders who could be solicited to support staff participation in these or other programs. **The organization should structure leadership opportunities for staff on an ongoing basis, with staff**

from multiple departments taking on leadership roles in conjunction with the executive director on specific issues. Those should be out-of-department leadership opportunities, tapping staff for leadership roles that are organizational, not departmental;

- Overall, St. Ambrose must formalize and institutionalize its process of succession planning, beyond creating leadership development training and opportunities, so that it is recruiting and training staff to move over time into division and department leadership roles and even, as necessary, to take over as executive director should the current executive director leave. Throughout St. Ambrose during the course of this strategic plan, leadership will (a) identify staff with the potential to take on greater managerial responsibilities, (b) as noted above, slot those staff into opportunities where they can experience aspects of higher levels of responsibility within the organization, (c) offer coaching and mentoring to staff with the potential to move up in the organization, and (d) generate individual development plans for staff with potential to move up to higher managerial levels in the organization. At the same time, St. Ambrose will be communicating with managers to anticipate when preparation for succession planning might be needed. In the context of this strategic plan, St. Ambrose is not erring with the mistake made in other succession planning efforts in which the succession planning process is wrongly conveyed as a promise of succession rather than a process of developing managerial skills and in which managers are made to feel that the succession planning process is nudging them out. At St. Ambrose, this process, which should be conducted under the oversight of the HR division, will be a continuing, annual process so that St. Ambrose is neither caught unaware without candidates for managerial promotion nor miscommunicating succession planning with managers and managerial candidates.



Fundraising for the future of St. Ambrose Housing Aid Center

St. Ambrose’s development unit, which does the fundraising for the organization, has done an admirable job and is well respected among funders and with St. Ambrose’s peer organizations. That being said, there are a few major changes that need to occur with St. Ambrose’s approach to fund development:

- **The balance of fundraising work between the development staff and program staff:**

For St. Ambrose’s programs, the burden they feel of having to raise money to support their operations is understandable. They view, with justification, that time spent on generating funding proposals to public sector and foundation sources is time diverted from delivering on their programs. In an ideal but impractical construct, they would see themselves as being freed from that task and have the development staff carry much more of the fundraising work. The reality is that there has to be a balance. *It would be beneficial if there were a larger Resource Development Division in St. Ambrose*, which should be one of St. Ambrose’s strategic aims, but that does not exempt program staff from fundraising responsibilities. The appropriate balance is for development staff and program staff to work together to identify funding possibilities, for development staff to structure the outline of the fundraising proposals, for program staff to generate the basic proposal substance, and for development staff to be in charge of crafting the material from the program into the final submission format;

St. Ambrose must generate impact and outcome measures that tell the story of its accomplishments to potential new funders.

- **Generating impact and outcome measures:** Like all community-based nonprofits, St. Ambrose should prioritize in its strategic plan a constant agenda for improved program data collection across its various program operations. What St. Ambrose is missing more significantly is a system of measures of outcomes and impacts. Quantifiable measures will help St. Ambrose tell the story of its programs and its accomplishments in providing Baltimore's poor with a platform up and out of poverty by stabilizing their housing conditions. Without a robust agenda of impact measures, St. Ambrose will be limited in its ability to move to a new level of achievement. Its ability to attract major federal government and national foundation support will be constrained by its limitations in presenting its work in the outcome measures that speak to the impact investment priorities of advanced public and private sector funders today. Part of this element of St. Ambrose's strategic direction must be an attitudinal or cultural change within the organization regarding staff willingness to report data. It is not unique to St. Ambrose, but to get some staff to comply with and generate impact and outcome measures, much like regular input and output program reporting, is for some "like pulling teeth." No one likes spending time on reporting. Improved measures matched by an improved technology for inputting and recording data will be pursued in the course of this strategic plan. Seeking consultative assistance in the design or redesign of St. Ambrose evaluation "dashboards" so that staff can easily input data must be pursued to make St. Ambrose's ability to generate evaluation and outcome measures practical and rapid. The generation of data collection and reporting measures and technologies may have been a longstanding issue at St. Ambrose, but that can and will change during the next five years. The funding world, both in the public and private sectors, has changed to emphasize "evidence-based" programming. To compete for resources at the federal government level and from many philanthropic institutions, St. Ambrose must and will demonstrate its ability to collect and present data on the impact it is having in its community and city-wide. It is an investment that St. Ambrose will make in order to realize the continuation and progress of its vital role in Baltimore;
- **Programming for major fundraising:** St. Ambrose Housing Aid Center has the depth and capacity, the human capital and the programmatic track record that other organizations in Baltimore do not have. Moreover, it is a community-based nonprofit development organization that stacks up well against organizations around the nation. It has not done the outcome measure and evaluation work to make that case as it can and should, but that should be a major goal for the organization. St. Ambrose should aim for a major long term funding commitment from leading national foundations with a commitment to developing low-income housing and to making significant inroads in fighting poverty. For the foreseeable future, that means development of a strong case for approaching foundations such as the Ford Foundation in New York, the Kresge Foundation in Detroit, the John D. and Catherine T. MacArthur Foundation in Chicago, and others that are prominent as national funders without geographic restrictions that should be supporting St. Ambrose's ability to scale up and stabilize for long term work. In St. Ambrose's long-term fundraising plan, because of the limitations in the Baltimore

philanthropic community—though the Annie E. Casey Foundation should be a top priority—St. Ambrose will make major efforts to get on the radar of top national funders. Given its quality of performance over the years, St. Ambrose warrants the national philanthropic attention and support. To achieve that, St. Ambrose must develop the appropriate fundraising infrastructure—but the strategy must include getting St. Ambrose in front of the national funders in venues where they will notice and engage. That means that the St. Ambrose executive director must be visible and engaged as a presenter at conferences such as those of the Council on Foundations, various regional associations of grantmakers, Independent Sector, and others that add profile to St. Ambrose. This is especially critical since as many as two-thirds of foundations do not accept unsolicited proposals or even unsolicited letters of interest. The only way to get these foundations to entertain funding possibilities is through direct interaction and relationship building which will only be achieved through increasing the regional and national visibility of St. Ambrose;

- **Generating funding sources for societal problem-solving:** That fundraising strategy also means having St. Ambrose speak out on issues beyond the parochial agenda of Baltimore and aiming for funding that does more than fill gaps in St. Ambrose’s program array. For better or worse, funders, beyond those already vested in St. Ambrose’s success, are interested in and seeking potential funding that does more than fill gaps or holes in an organization’s existing program portfolio. Foundations want to be seen as problem solvers, funding organizations to scale up or to address major issues. **Big issues should be seen as the priority for St. Ambrose’s future fundraising, or else it will not have access to major new funders and funding.** St. Ambrose has been generally reliant on public funding sources, but the future growth in funding will be in the arena of philanthropic support, particularly as philanthropic grantmaking through private foundations, institutional funders, and donor-advised funds is growing much more, while government funding is declining, even to the point of government turning to foundations for funding initiatives (such as My Brother’s Keeper for addressing the needs of young black men, the Joining Forces Impact Pledge for assisting returning veterans) with little or no government funding in the mix;
- **Social enterprise funding opportunities:** While much social enterprise is stronger in its public relations than its substance and accomplishments, **St. Ambrose should investigate tapping the combination of private sector investment and public sector (federal) funding through the federal commitment to “pay for success” (PFS) programs.** The federal government, with general support from both political parties, has been setting aside funding for PFS initiatives in which strongly evidence-based nonprofit programs can be designed for private sector investment with government “take-out” if the programs meet predetermined performance or outcome goals as evaluated by neutral third parties. For St. Ambrose, there may be initiatives that it could design that expand current programs, such as expanding the Homesharing program to address the needs of youth populations or other populations, present them for potential PFS funding, and attract private investors. To date, the most significant investors in PFS-like initiatives around the nation have been banks such as Bank of America and Goldman Sachs. Given St. Ambrose’s general programmatic excellence—assuming it can work

on improving its mechanisms and technology for tracking and measuring outcome and success indicators—should make this an arena for strategic exploration going forward, especially with federal PFS initiatives garnering bipartisan support and enthusiasm;

- **Including former staff and clients in outreach efforts:** Having been in existence since 1968, St. Ambrose has assisted in one way or another well over 100,000 households. The number of people who have passed through St. Ambrose in various professional positions who now occupy positions in government and in other nonprofits suggests that **St. Ambrose has served as the training ground for many in the field who are now delivering quality services.** Among the St. Ambrose professional “alumni” are staff who work or have worked for CASA de Maryland, Neighborhood Housing Services of Baltimore, Planned Parenthood of Maryland, the Living Legacy Foundation, the Chicago Community Loan Fund, NeighborWorks Capital, the Maryland Department of Housing and Community Development, the Baltimore Department of Housing, and the Federal Reserve Board. **For individuals and families who have received help from St. Ambrose over the past five decades, they represent a large community of potential supporters** who should be networked into St. Ambrose—and solicited for donations (remember that for many community-oriented nonprofits, individual donations from the people they have served over the years often turn out to be surprisingly helpful, in part due to the generosity of people who know first-hand what an organization like St. Ambrose means to households in poverty; see the longstanding work and techniques of the Grassroots Institute for Fundraising Training and GIFT’s senior associate, Kim Klein). For former staff, the St. Ambrose “alumni”, it would be strongly in St. Ambrose’s interest to reach out to and network with the alumni for support, ideas, and connections. For both constituencies, St. Ambrose outreach must be a key component of the St. Ambrose strategic plan.



New business lines to explore

Economic realities compel St. Ambrose to pursue additional lines of business that will alter the “business model” of St. Ambrose somewhat, but not in a way where the additional business lines become the “tail that wags the dog” of the organization. New income-generating business activities have to be supplemental to what the organization does, avoiding becoming activities that become ends in themselves. While the strategic plan cannot a priori determine which potential business lines are definitely worthwhile, staff, board, and interviewees suggested a number of new potential business lines that St. Ambrose believes are worth additional investigation:

- **Limited commercial development:** Selectively pursuing storefront development opportunities would both add to St. Ambrose’s ability to stabilize the neighborhoods where it is developing residential properties and generate additional, though modest income;

St. Ambrose will explore revenue-producing business lines that supplement and complement its primary mission.

- **Provide development services to other nonprofits, including churches:** St. Ambrose may be the most capable locally based affordable housing developer in Baltimore. The development staff should be able to gear up quickly for this initiative once the right projects are identified;
- **Providing housing and services to un-served populations:** As an example veteran housing is the only arena of federal funding that has consistently increased during the recession, even during the federal budget cutbacks and the recent national experience with sequestration. That will continue for the foreseeable future as the U.S. government continues with the drawdown of troops from Iraq and Afghanistan. Despite problems with the health services of the Department of Veterans Affairs, the only arena in which the VA has done consistently well has been in generating resources for addressing the housing needs of returning veterans. *St. Ambrose's demonstrated development expertise makes it an attractive partner for veterans organizations that see themselves as providing housing for returning veterans*, tapping programs such as Supportive Services for Veterans Families (SSVF) and others;
- **Expanded provision of legal services:** As noted elsewhere in this plan, St. Ambrose's legal services capacities may be expanded into additional civil law arenas for helping poor people. *St. Ambrose should consider making its legal services available to other organizations for a fee*, both for income-generating purposes and to provide the kind of quality services that St. Ambrose clients get that does not necessarily happen when low-income people turn to other entities. Additionally, St. Ambrose's legal services may specifically target areas of emerging legal needs in lower income communities, including consumer issues, health care issues, and veterans rights, though the questions to investigate will include how far from housing-related legal issues St. Ambrose should contemplate;¹
- **Community engagement:** While not a revenue-generating activity, the hiring of a community relations officer or a "community builder" is something that local foundations might support. *For the purposes of St. Ambrose's necessary inclusion of community development thinking into its housing development programming, a community relations component is important programmatically.*

¹ As noted earlier, St. Ambrose legal staff cannot and do not represent its own tenants or purchasers.

