

St. Ambrose Homesharing fills need on both ends

Deborah Higgins didn't know where to turn.

Suddenly single after a failed marriage, Higgins had moved to Baltimore and settled into a new routine when that too was disrupted, by a breast cancer diagnosis.

She was grateful for the benefits offered by her employer and the rhythms of parish life, but sitting in her Cape Cod in Parkville, felt alone and insecure on several fronts.

"I'm a single woman in my 50s, and it's frightening to look for somebody to help defray the cost of living," she said. "I was scared, didn't know who to trust. I didn't want to bring in somebody who was going to party all night. A friend had heard about St. Ambrose. It's been a Godsend."

The St. Ambrose Housing Aid Center's Homesharing Program matches homeowners like Higgins with homeseekers like Josh Dillon, 24, who's been renting her second floor since August.

"It's convenient to my girlfriend, my job, my family and it's not expensive," Dillon said. "Our personalities are compatible. By far, Deborah is the best roommate I've ever had."

Endorsements like that are the goal of the Homesharing Program, which is known for its circumspection.

Annette Leahy Maggitti, its director, has helped hone the program for 20 years; her records count interviews with nearly 4,000 home-seekers and 3,300 home-providers.

"We screen homeseekers over the phone, conduct interviews, and check references and rental history," Maggitti said. "Each homeowner has his own requirements; it's the homeowner who makes the decision whether to rent."

The Homesharing Program has never been busier than during the current recession,

which has produced high unemployment and a record number of home foreclosures. In a normal year, it would broker 50 to 60 matches. In the first quarter of fiscal year 2010 alone, it arranged 31.

Rents average \$500.

The Homesharing Program is just one facet of the St. Ambrose Housing Aid Center, which was founded in 1968 by Vinnie Quayle. Its offices are on 25th Street in Baltimore City, a few miles south of his home parish, St. Francis of Assisi.

“We started the Homesharing Program with the elderly in mind,” Quayle said. “If you have counselors who earn the trust of clients, that goes a long way. Once the foreclosure crisis hit and threatened some homeowners, we made some matches along those lines.”

According to Quayle, 11 staffers at St. Ambrose Housing Aid work in its Foreclosure Prevention Program, separate from its Homesharing Program. It also purchases and renovates vacant foreclosed houses in select neighborhoods, for resale to new homeowners. That program recently received a \$1.65 million grant from the city.

The Homesharing Program, meanwhile, has grown beyond the city line. Higgins lives just inside the Beltway, and could walk to St. Ursula in Parkville, where she sings in the choir.

A book lover who majored in literature at New York University, Higgins’ home is decorated with family heirlooms.

While Dillon, her renter, quotes the Rolling Stones to illustrate the serendipity of living under her roof – “You can’t always get what you want, but sometimes you get what you need” – he too has eclectic tastes. She rattles off the artists in her jazz collection; he mentions an interest in bluegrass.

Dillon empathizes with Higgins’ medical concerns. Born with muscular dystrophy, he attended Kennedy Krieger High School and continues to strive for greater motion in his upper body.

“When I first heard he had a disability ...” she said. “I prayed on it, ‘Don’t let any of

my weird prejudices get in the way.' It's worked out well."

An animal lover, Higgins home includes nine cats and three dogs.

"They're great companions," she said, "but they eat a lot, and they don't pay rent."

For more information, call 410-366-8795 or visit www.stambrosehousing.org.