

# 'Guardian angels' of many religious groups are renovating marginal properties for people of modest means in Baltimore

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Dorothy Dobbyn was sweating on a recent humid morning as she took a break from painting a two-bedroom rowhouse on Chesterfield Avenue in Belair-Hudson.

A group of volunteers from her church, St. Francis of Assisi on Harford Road, is fixing up the property to rent to a single working mother on a limited income and her two sons. The goal is for the family to purchase the house -- their first -- two years from now at today's market rate.

"We wanted to put our faith into action," said Dobbyn, who chairs the Social Justice Task Force at her Roman Catholic church. "We liked the idea of working locally" and helping a family in need "move forward with the American dream."

Dobbyn's is one of several faith-based groups that have taken their belief in transformation into Baltimore's neighborhoods.

Catholic, Protestant and Jewish groups are working quietly and separately in different areas of the city. But their mission is fundamentally the same: creating affordable housing, often one unit at a time, by rehabbing vacant, abandoned and foreclosed properties.

With city home prices rising at double-digit rates -- the average Baltimore house cost \$172,170 in August -- more and more people are being squeezed out of the housing market.

That makes the work these faith-based groups are doing that much more essential, said John E. Kortecamp, executive vice president of the Home Builders Association of Maryland. But the housing boom also has made their job harder as once cheap marginal properties begin to command higher prices.

"I understand the personal impact that a very aggressive real estate market has on work-force housing. There's so much need," he said.

"Nonprofits are geared to low- and moderate-income buyers," said Diane Cippolone, director of research and policy at the Community Law Center in Baltimore and director of the Project to End Predatory Real Estate Practices. "It's a good thing these developers are returning vacant properties to the market. For-profit developers won't do it."

On a national level, the Bush administration has made it easier for faith-based groups to have access to federal monies for community renewal and community development, particularly in African-American and immigrant communities, said Nicolas P. Retsinas, director of the Joint Center for Housing Studies at Harvard University.

But groups nevertheless are facing obstacles. The group at St. Francis raised \$20,000 in pledges from parishioners for renovation costs and received \$30,000 in seed money from an anonymous donor to purchase a house.

Finding one they could afford was a formidable task, Dobbyn said. That's understandable, given the city's hot real estate market, said Jody Landers, executive vice president of the Greater Baltimore Board of Realtors. It takes institutional courage for faith-based groups to achieve their goals, he said.

For Allan Tibbels, co-executive director of Sandtown's Habitat for Humanity, a nonprofit developer that has rehabbed 225 vacant and abandoned houses since 1989, the challenge is to keep up the momentum. Sandtown Habitat is an affiliate of New Song Community Church.

"We do 25 houses a year," he said, each one costing approximately \$50,000 to renovate. Corporate sponsors contribute 50 percent of that.

Tibbels said he's been fortunate to have long-term sponsors, such as Provident Bank, Black & Decker and T. Rowe Price, and partners like the Enterprise Foundation as a source of grants and loans. Architectural and legal work is pro bono. Still, there is a constant need for resources, he said.

The social action group at St. Francis can attest to the need for perseverance.

"Our initial challenge was that we had no idea what we were doing, only the will to do it," said Peggy Drew, one of the leaders at St. Francis.

For six months, volunteers from the church attended auctions, only to be outbid again and again. Finally, in the spring of this year, a local real estate broker with Long & Foster Real Estate Inc. found a foreclosed property the group was able to afford.

By comparison, property acquisition is not an issue for Sandtown's Habitat. Since 2001, the nonprofit developer has had a land-use agreement with the city of Baltimore that gives it access, free of charge, to 134 vacant and abandoned houses in its 15-square-block focus area of Sandtown-Winchester, Tibbels said.

However, bureaucratic red tape was a problem for the Social Action Committee at Beth Am Synagogue in Reservoir Hill.

The committee established Lakeside Neighbors, a limited liability company, to purchase two vacant and abandoned properties in their neighborhood from the city's Housing and Community Development Department. The acquisition process took two years, said Beth Am member Jerry Doctrow, president of Lakeside Neighbors.

"It was incredibly frustrating and cumbersome. I hope that in the future, the city will find a way to work more effectively with not-for-profit, faith-based groups," he said.

Although faith may move mountains, success in housing is down to earth and hinges on a variety of factors, including the scope of the rehabilitation. For example, both of the houses Beth Am purchased were large (each approximately 2,500 to 3,000 square feet) and had been vacant for 10 years. One of the properties, on Chauncey Avenue, had no roof or second floor and had sustained considerable water damage.

"It's very difficult to do major rehab and sell it to someone on a low income," said Beth Am's Doctrow. "We chose to do major rehab and sell at a market or below-market price."

The committee at St. Francis did just the opposite. They purchased a rowhouse in comparatively decent condition and applied the bulk of their rehab dollars to a new roof, new furnace and central air conditioning.

Whether to hire a contractor or do the rehab themselves is also an important decision. Sandtown's Habitat for Humanity has a full-time construction staff that handles lead abatement and other aspects of construction, but essentially they work from an all-volunteer model, Tibbels explained.

In addition to financial support, sponsors contribute teams of volunteers and each future homeowner is expected to commit more than 300 hours in "sweat equity" before taking occupancy.

Columbia Presbyterian Church, a new Sandtown sponsor, has contributed eight rotating teams of volunteers every week since April to renovate a two-story rowhouse in the 1300 block of N. Fulton Ave. for Deborah Moore, a 54-year-old shipping clerk. They expect to finish the house this fall.

"I never dreamed of owning my own home," said Moore, a great-grandmother, who has bestowed 180 hours of sweat equity on the place.

"I didn't know so many guardian angels could be in one place at one time," she said of the Columbia Presbyterian volunteers.

"We want to see justice brought to this community," said volunteer Debbie Koch of Columbia.

Koch has concentrated on trash removal, sweeping, digging up and transporting bricks, even removing the carcass of a dog. Other members of her church have worked on flooring, framing, drywall, painting and carpentry.

"The most fun was demolition," said Martha Cassell of Columbia, who helped to gut the house and take down floors. "My hair felt like plaster of Paris, but I loved working with a crowbar to remove rot and mold."

The work is satisfying and our way of "giving back and helping somebody else," Cassell said.

In contrast, the group at St. Francis split the renovation responsibilities between a core group of 10 parish volunteers and a contractor hired by the St. Ambrose Housing Aid Center.

Volunteers did 20 percent of the work, mostly cosmetic improvements, while their nonprofit developer did the rest, said volunteer Barry Drew, who coordinated site work between the two groups.

The Social Action Committee at Beth Am delegated all of the renovation on its two properties to Episcopal Housing Corp., its nonprofit developer. Beth Am's two houses needed new walls, new systems, and other major improvements, committee chair Sally Scott explained, making the work potentially dangerous for volunteers.

Having a grasp of its own goals also helps a faith-based group establish a direction and set limitations for itself.

For Beth Am, the overarching goal is community development. The synagogue, at 2501 Eutaw Place, is in a mixed-income historic area of apartments, multi- and single-family homes, many of them rundown.

Since the early 1990s, the synagogue's mostly-white suburban members have formed partnerships with their predominantly African-American neighbors. Five years ago, the synagogue commissioned a housing study in its immediate area. The top priority, respondents said, was fixing up vacant houses.

"Residents drove the process," Doctrow said.

"Our purpose was to bring back confidence in the neighborhood, to provide a good home for someone worth investing in," said Beth Am's Scott, a former Peace Corps volunteer.

Earlier this year, Beth Am sold its house on Brooks Lane to an African-American couple that was renting an apartment nearby.

This fall they will sell their house on Chauncey Avenue to a biracial Jewish couple that is moving to Reservoir Hill from Gaithersburg.

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