

SOUTHEAST
community development corporation

2021

ANNUAL REPORT



Message from our Board Chair

Each year brings challenges and opportunities to each of us and the organizations where we choose to contribute our energy. The past year has been no different for the Southeast Community Development Corporation.

We have continued COVID-related relief work but are happy to be able to return to our efforts in schools and growing our homeownership program in Baltimore Highlands, Ellwood Park, and McElderry Park. Building community is a multifaceted endeavor, and at the Southeast CDC, our mission drives us to this comprehensive approach.

Thank you to the staff, Board members, volunteers, and supporters who have been flexible when flexibility was needed, responsive when action was needed, and persistent as Southeast CDC moves forward making Southeast Baltimore better for all.

Doug Schmidt



Southeast CDC Board of Directors 2021

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SOUTHEAST CDC LAUNCHES HOMEBUYER CLUBS

Southeast CDC launched Homebuyer Clubs to help low- to moderate-income renters prepare to purchase a home in their neighborhood. Many renters want to stay in their communities long-term but face barriers to homeownership.

Our first series of Homebuyer Clubs took place in the McElderry Park, Ellwood Park, and Baltimore Highlands neighborhoods—all neighborhoods that Southeast CDC is working closely with to increase homeownership.

Increasing homeownership has long been a goal of Southeast CDC's Housing Counseling Program, which prepares people to realize their goal of owning a home. The program provides homebuyer education and expert, one-on-one counseling to help clients navigate the steps to becoming mortgage ready, including making a budget, building credit, managing debt, saving, and qualifying for downpayment

and closing cost assistance programs.

Meeting over eight evening sessions, Homebuyer Club participants received Southeast CDC's homebuyer education course, toured homes for sale in their neighborhood, and brainstormed ways to improve their communities.

After the Homebuyer Clubs ended, participants were invited to attend individual counseling with a Southeast CDC housing counselor, the final step needed to receive their housing counseling certificate of completion. Seven participants have received their certificates so far and are working toward their first home purchase.

Southeast CDC is holding our next round of homebuyer clubs in 2022 at or near local public schools to make it easy for neighborhood parents to attend.

Photo above features McElderry Park neighbors who participated in a Southeast CDC Homebuyer Club tour of homes for sale in the neighborhood.



547

PEOPLE ATTENDED
Group Homebuyer
Education Classes

451



people received
individual counseling



\$318,000

loans and down payment
assistance provided through
a special loan program for
immigrant clients

CLIENT STORY: TU HOGAR

Gabriel and Yasmin* are immigrants who came to Southeast CDC in April 2021 with a dream to buy their own home for their family of four.

They had wanted to buy a house for many years, but didn't think it was possible. They completed Southeast CDC's six-hour first-time homebuyer education workshop with our Spanish-speaking housing counselor, Glenda Sierra-Schulz. After the workshop, they met with Glenda for their individual counseling appointment, where they learned about the Tu Hogar loan program.

The Tu Hogar program (Spanish

for "Your Home"), administered by Neighborhood Housing Services of Baltimore, provides a loan to people without traditional credit history who cannot access conventional mortgage financing.

Glenda explained that she could help them through the process, which involves documenting income, taxes, and alternative forms of credit. Glenda helped them determine how much house they could afford, their price range, and monthly payments.

Gabriel and Yasmin had already saved \$20,000 toward a down

payment, had filed their income taxes for many years, and had a good credit score. Glenda helped them access an additional \$20,000 in downpayment assistance.

Gabriel and Yasmin shared that they felt very welcomed by Southeast CDC and made to feel comfortable asking questions. They never felt judged because they didn't know or understand the homebuying process.

In September they purchased a house in Southeast Baltimore!

**Names changed for privacy.*

I felt so happy to see my little daughter showing our new house to her friend. She said 'Look, I can see the water from my window!'

Thank you to Southeast CDC

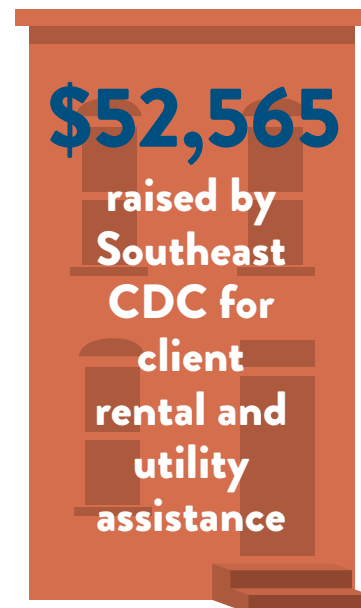
for helping guide us through the homebuying process and

making our dream of homeownership become a reality.

- Yasmin

FAMILY SUPPORT

Southeast CDC's Family Support team provides intensive case management and financial assistance to families who are at risk of losing their home from eviction or utility turn-off. Below are stories from our clients.



CLIENT STORY: ANABEL

Anabel* is a Spanish-speaking immigrant and a mom at John Ruhrah Elementary/Middle School. We started working with Anabel in December 2020, when she owed three months of rent. She worked in a small business that closed due to the pandemic and could not find work. Southeast CDC's case manager worked with Anabel to help her successfully apply for Baltimore City's COVID-19 rental assistance program, through which she received \$6,650 to pay for the rent she owed.

I have already recommended Southeast CDC to several people, two of my friends have been assisted by them. Times are tough. Southeast CDC has been amazing.

She shared with us:

"I was desperate because there was no work, businesses had closed, and I had no way to pay the rent. I was quite worried about my children. The owner of the business I used to work at gave me Southeast CDC's phone number. Southeast CDC explained to me how the process of

applying for rental assistance works, and I was able to understand everything. I felt very supported and guided at all times. I felt comfortable and they gave me confidence. The most important thing is that Southeast CDC was always in contact with the owner of the house. I no longer had to speak with my landlord. Southeast CDC was always looking out for me and in contact with her. Best of all, Southeast CDC made it possible for my landlord to be calm. My landlord was required to obtain a rental license for the funds to be disbursed, and Southeast CDC gave her all the information she needed to get it. She told me it was not difficult. I have already recommended Southeast CDC to several people; two of my friends have been assisted by them. Times are tough. Southeast CDC has been amazing."

**Name changed for privacy.*



Southeast CDC's Family Support team provides case management to families experiencing a housing crisis.

Left to right: Andres Medina, Damien Baez, Kate Jakuta, and Hiram Marco-Nuñez.

CLIENT STORY: DOLORES

Dolores* enrolled in our Family Stability Program in February 2021. Dolores lives with her husband and four children. Her youngest child, a baby, is a US citizen but the rest of the family members were born in Guatemala and are undocumented immigrants.

When Dolores applied to the program she was seeking help with her BGE bill. The family owed more than \$2,300 to prevent their service from being turned off, an issue caused by the pandemic. The entire family contracted COVID-19 and was sick for several months. Both Dolores and her husband were unable to work for five months, during which time Dolores' husband was hospitalized for multiple weeks.

The family managed to stay up to date with their rent by using savings, but after months of not working, they had fallen behind on BGE. The family was not eligible for unemployment benefits nor

the initial rounds of stimulus payments due to their immigration status.

Dolores' three older children are applying for legal status and their immigration attorney advised the family that it could be detrimental to their immigration case if they applied for any government assistance. Instead, we used Southeast CDC's client assistance funds to pay the family's BGE balance and prevented a service turnoff.

During their time in the program, the family took several steps to increase their income. Dolores got a new job that paid more money. Her adult son started to work full-time. The family lowered their monthly expenses by changing phone plans and going to local food distributions. Their budget improved so that after paying all their bills, they had extra money left over at the end of the month. The family first

focused on using this extra money to pay off a personal loan that they had taken out earlier in the year. After the loan was paid off, they started to save.

Dolores attended a credit counseling appointment with a Southeast CDC housing counselor. In the appointment, she learned that she had a credit score of 572. The housing counselor gave Dolores advice on steps she could take to build credit and work toward her long-term goal of becoming a homeowner. Dolores did not have a bank account, so our housing counselor provided her with information on different types of bank accounts and how to open an account; Dolores opened a savings account.

The family graduated from the program in July 2021. Upon graduation, they were completely up to date with all their housing bills and had several hundred dollars saved in their new bank account.

**Name changed for privacy.*

COMMUNITY SCHOOLS

Southeast CDC is the Lead Agency for the citywide Community School strategy at five zoned public schools in Southeast Baltimore: Tench Tilghman EMS, John Ruhrah EMS, William Paca ES, Highlandtown #237 EMS, and Highlandtown #215 EMS. During the COVID pandemic, Southeast CDC's five Community School Coordinators hustled to find resources to help families in crisis.

DISTRIBUTING FOOD



The pandemic pushed many of our already struggling families into tougher financial situations. Through partnerships with Johns Hopkins University and SAVAL Foods, our five Community Schools in Southeast Baltimore have distributed 450 boxes a week of fresh groceries to families for almost two years. With the generous help of Johns Hopkins and SAVAL, our Community School Coordinators distributed about 36,000 pounds of food per month to families.

PROVIDING ACCESS TO VACCINATIONS



In 2021, a key question in fighting the COVID-19 pandemic was: How do we get vaccines to communities disproportionately affected by COVID-19, including the immigrant community? At our partner school, John Ruhrah Elementary/Middle School, known as the "school of many nations," our staffer, Community School Coordinator Margie Hartman, worked with the Baltimore City Health Department and Rite Aid to host 22 vaccine clinics. Parents stepped up, becoming vaccine ambassadors and helping spread the word about the importance of vaccination. **The result: 1,175 COVID-19 vaccines and 151 flu shots were administered at John Ruhrah!**

INCREASING ATTENDANCE RATES



We love partnering with Baltimore City Schools principals like Tench Tilghman's Jael Samuel, who has a team approach to ensuring high student attendance. With funds tight at this small East Baltimore school, Southeast CDC raised money to keep attendance team members on staff. Together with our Community School Coordinator, the attendance team focused its work in the 2020-2021 school year on immediate follow up with absent students through phone calls and home visits. These relationships, along with attention to the basic needs of students and families (food, uniforms, access to internet and eviction prevention) resulted in a year-end average daily attendance of just over 93%!

Emergency support leads to family stability



In the spring of 2021, one of our William Paca families received a positive COVID-19 test result. The mom, Isabella*, is a single mother who was already struggling to earn money to support her four children. On a wellness check call our Community School Coordinator, Cheryl Bryant, learned of her situation. She started delivering food boxes to Isabella's home twice a week. She also helped Isabella apply for emergency assistance funds from two different agencies totaling \$800 and referred her to Southeast CDC's Eviction Prevention Program. After a few weeks the mother recovered and was able to return to her house cleaning jobs. She told Cheryl that if she had not received the help from the Community School Coordinator, she does not know what her family would have done.

In addition to the weekly food distributions at the school, Cheryl also distributed diapers, wipes, baby food and formula. Knowing that they could get diapers and other items for their children from the school each week allowed families to use their limited funds to meet other family needs.

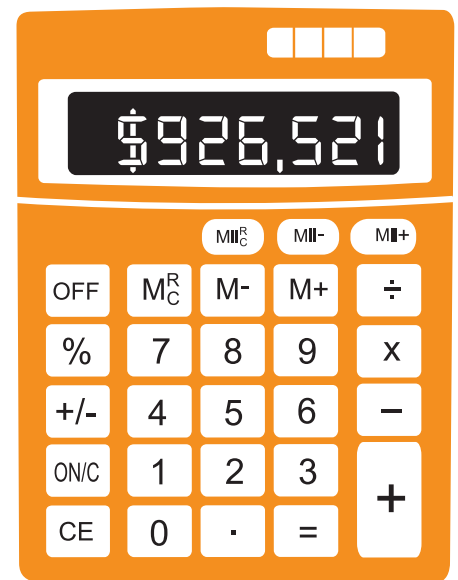
**Name changed for privacy.*



**pounds of food
distributed to families**



**1992
volunteer hours
donated to our community schools**



**funding leveraged
during the 2020/2021 school year**

NEIGHBORHOOD REVITALIZATION

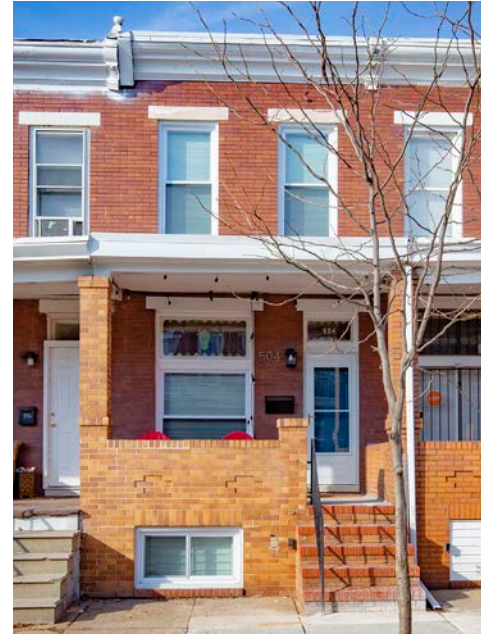
Through our neighborhood revitalization activities, Southeast CDC supports residents to participate in the planning and implementation of community projects that improve their quality of life. Our work is multi-layered and accomplished through partnerships with residents, community organizations, schools, anchor institutions, government, business, employees, and funders that share in the work and benefit from the renewal of their communities.

Renovations for affordable homeownership

In 2021, Southeast CDC launched its new Housing Development Program to acquire and rehabilitate vacant and distressed rowhouses to sell to first time homebuyers in the Ellwood Park neighborhood. The program improves vacant houses and provides homeownership opportunities for residents to build wealth and invest in both their future and the neighborhood's.

In Ellwood Park the cost of buying and rehabbing a house is greater than its resale price, so Southeast CDC raised grant dollars to cover the difference, or what's known as the "appraisal gap."

In 2021, we purchased four rowhouses on adjacent blocks of N. Robinson St. and N. East Ave—and our first renovated home was sold to a first-time homebuyer in December 2021!



Before and after photos of the exterior renovation of 504 N. Robinson Street. Renovations included a new gas meter, rebuilt porch, new windows, preserved historic stained glass transom, new front door, and metallic house numbers.

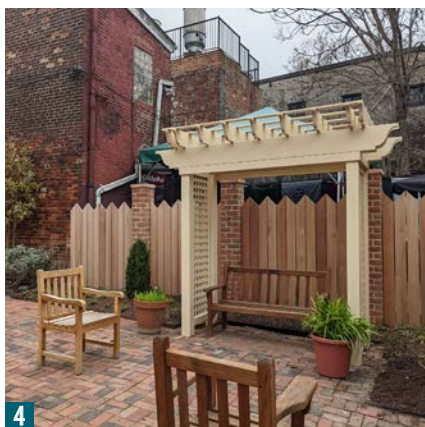
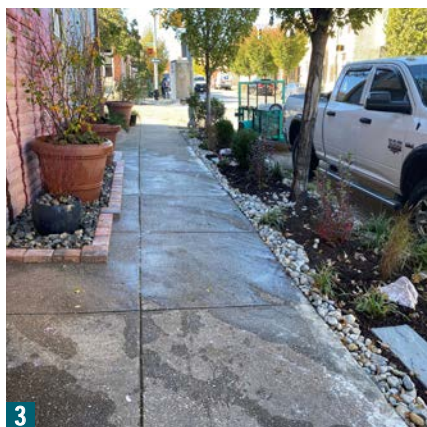
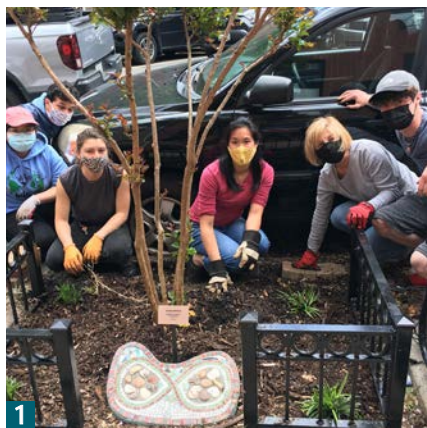


First-time homebuyer Tanya with Southeast CDC Executive Director Kari Snyder.



Before and after photos of the interior renovation of 504 N. Robinson Street. This was a complete gut renovation including new electric wiring, new HVAC systems, updated insulation, repaired and refinished stairs and floors and new lighting fixtures.

Neighbors “spruce-up” their communities



Our Neighborhood Spruce-Up program continued this year, with the completion of four more community projects, all proposed and managed by community members.

1. Led by Lisa Knickmeyer, neighbors in Upper Fell's Point created 20 “mosaic medallions” and placed them in tree wells, along with fresh plants and protective fencing.

2. In Little Italy, artist Michael Kirby partnered with the Little Italy Neighborhood Association to paint a “Madonnari Mural” and light the artwork, providing a stunning entrance to the neighborhood.

3. In Patterson Park, resident Kim Wiggins worked with artist and landscape design duo Arts & Parks to mural the side of her home and install a curbside garden, creating both a welcoming gateway into the neighborhood for pedestrians and into the city for commuters.

4. The Society for the Preservation of Federal Hill and Fell's Point added a custom pergola and fence to the Robert Long House Colonial Garden in Fell's Point, enhancing the space's use as a community amenity.

Ellwood Park pavilion gets a makeover!

Over multiple days in Fall 2021, Southeast CDC staff collaborated with Ellwood Park neighbors to transform the pavilion in the neighborhood's park with a fresh mural. Our process started with conversations with residents about neighborhood improvements; one of the biggest requests was to fix up the aging mural. We recruited young people to pose as silhouettes for the design and hosted community painting days to prep the walls and complete the mural (with support from staff of the Neighborhood Design Center). This project is the first of many improvements to come to this city park.



HIGHLANDTOWN COMMERCIAL

Southeast CDC coordinates both the nationally-designated Highlandtown Main Street and state-designated Highlandtown Arts & Entertainment districts. We team up with businesses, property owners, developers, artists, residents, government, and private organizations to create a thriving commercial district and art community.



20 New Businesses

In 2021, 20 new businesses opened in both the Highlandtown Main Street and Highlandtown Arts districts including 6 restaurants, 8 retail shops, and 7 service businesses.

Below are a few examples of our business support:

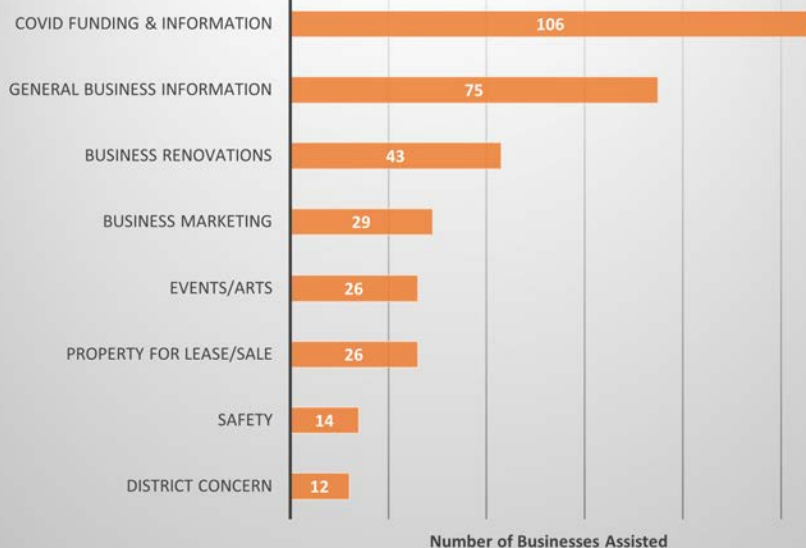
Cherry's Beauty Supply Store: We provided guidance as they prepared for new signage and lighting. We also worked with their team to create a festive holiday window display.

Maria Bonita Restaurant: We provided English translation of their menu for online orders and consulted on their signage installation.

IndoViet: We assisted with their new exterior lighting and signage, supported marketing and social media initiatives, and assisted the owner with planning interior updates, including painting, lighting, and a new mural.

Lisette Beauty Nail Salon: We updated their signage and door graphics and coordinated with the signage company during installation.

2021 Business Assistance



Thanks to funding from the State's Maryland Strong Economic Recovery Initiative, Southeast CDC distributed \$248,000 in grants to 52 Highlandtown businesses—22 retail stores, 10 restaurants, 7 service businesses (gyms and wellness), and 13 barbershops and salons.

Grants ranged from \$3,000 to \$6,000, to cover COVID-related expenses. We provided funding to all eligible applicants, which totaled 25% of businesses in the district.

During the year, we made over 330 phone calls, emails, texts, and in-person visits to provide direct support to business. A third of all consultations were related to accessing COVID funding.

AL REVITALIZATION



Attracting Visitors, Supporting Artists

Highlandtown's 2021 Art Walk season was a success, attracting approximately 1,730 visitors! Pop-up art shows and vendors added variety to each event, such as when artist Adam Stab exhibited inside a former laundromat at the June Art Walk to present "Dirty Laundry," featuring work by several East Baltimore artists who "grew up with graffiti."

A Bus Stop for All Seasons

During the 2021 Art Walk season, we worked with volunteers and hired local artists to create dynamic displays on Highlandtown's favorite BUS sculpture!

1. BUS during the February Art Walk, created and installed by staff and volunteers.
2. Creative Alliance's Vic Yambao celebrates the April Art Walk with a cartwheel in front of the Kite Festival-inspired installation.
3. Creative Alliance's Artesanas installed the colorful design for the May Art Walk, which also served as a back drop for their Tianquiztli Outdoor Market (pictured).
4. Visit Baltimore staff toured Highlandtown and stopped for a photo on BUS, decorated for the December Art Walk by the Artesanas.



PLANNING WITH COMMUNITIE

Our community development work relies on resident-driven plans. Throughout 2021, Southeast CDC staff continued our outreach in Ellwood Park and Baltimore Highlands to create community master plans. Staff organized virtual meetings, presented updates at monthly community association meetings, placed hundreds of phone calls to interview residents, and hosted COVID-safe in-person, outdoor events. Hearing that residents are ready to “dig in” to improve their neighborhoods, we also began implementing community projects that are written into the plans, such as tree well gardens, container gardens, and repainting the Ellwood Park pavilion.



Southeast CDC hosted a community resource fair with the Family of Ellwood Park in October 2021.

S FOR THE FUTURE



Community engagement is a key part of planning at Southeast CDC. Activities include (left to right) door-knocking to invite neighbors to virtual community association meetings; surveying residents of all ages about their community; and holding outdoor community association meetings during the pandemic.

Community plans in action!

The Ellwood Park neighborhood is saturated with green spaces, including a 4.5-acre neighborhood park, street trees on every block, and wonderful porch-front container gardens—but throughout our community surveying process, neighbors told us they wanted even more trees, plants, and flowers! While the community plans are being drafted, we got started on some of the neighbors' priorities. With funding from the Waterfront Partnership/Healthy Harbor and Maryland Environmental Trust, Southeast CDC staff worked with residents to plant tree well gardens full of perennials and fill containers for porch gardens that were distributed across the community.



THANK YOU

to our funders for their generous support!

Abell Foundation

Baltimore City Department of Housing and
Community Development

Baltimore City Main Streets

Baltimore City Mayor's Office of Children
and Family Success

Baltimore City Planning Department

Baltimore City Public Schools

Baltimore Civic Fund

Baltimore Community Foundation

Baltimore Development Corporation

Baltimore Equitable Insurance

Bank of America

Banner Neighborhoods Community Corp.

Capital One

Maryland Housing Counseling Fund

Enterprise Community Partners

Family League of Baltimore

Fulton Bank

Goldseker Foundation

Healthy Neighborhoods, Inc.

Johns Hopkins Bayview Medical Center

Johns Hopkins University

Leonard and Helen R. Stulman Foundation

Maryland State Arts Council

Meyerhoff Family Charitable Funds

Renewal Foundation Fund

State of Maryland Department of Housing
and Community Development

United Way of Central Maryland

US Department of Housing and Urban Development

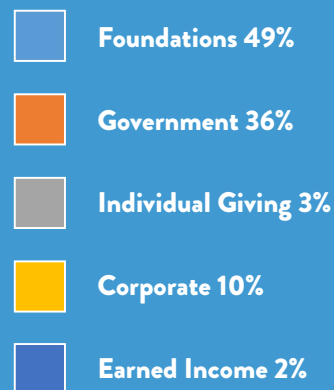
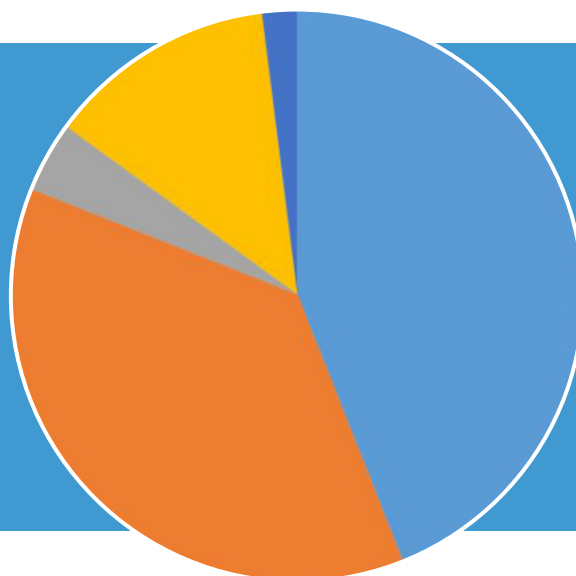
Wells Fargo

Zanvyl and Isabelle Krieger Fund

Southeast CDC Operating Income for 2021*

*fiscal year 2021

For full financial reports
visit www.southeastcdc.org



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