



Homeownership assistance

- Provided education and guidance to 2,456 individuals and families to help them achieve and sustain homeownership
- Facilitated 72 new mortgages for a total investment of more than \$6.6 million
- Helped 557 families avoid foreclosure through counseling and direct intervention with mortgage lenders
- Offered 32 training opportunities to more than 350 participants through Homebuyer, Home Maintenance, Financial Fitness and Refinance classes
- Established satellite offices in Kettering, West Carrollton and Troy to expand opportunities for residents in those communities.

Housing for low-income families

- Built and leased 25 new homes at Stoney Ridge, bringing total St. Mary lease-to-purchase, single-family homes to 137
- Began planning and approval process for 70 new single-family homes in east Dayton
- Provided supportive services programming for 137 lease-to-purchase residents

Housing for low-income seniors

- Managed 532 rental units in seven apartment centers
- Completed construction of Shiloh Apartments III, 70 units of senior housing located adjacent to St. Mary's Shiloh phases I and II
- Began construction of Lyons Place, 67 units on St. Mary's Hoover Campus
- Began renovation of 15-year-old Twin Towers Place, which will be complete in summer 2009
- Provided supportive services to 500+ seniors, including free bus transportation to shopping and wellness/social activities

Emergency housing

- Purchased and renovated 37 apartment units for the American Red Cross Family Living Center
- Through this unique partnership, the Red Cross provided 72 families with temporary housing and helped 49 families successfully move into permanent housing

Community development

- Partnered with the City of Dayton through the Neighborhood Stabilization Program to help areas suffering from foreclosures and abandonment
- Partnered with the Weed & Seed program to "weed out" criminals and drug abusers and "seed" much-needed human services and neighborhood restoration

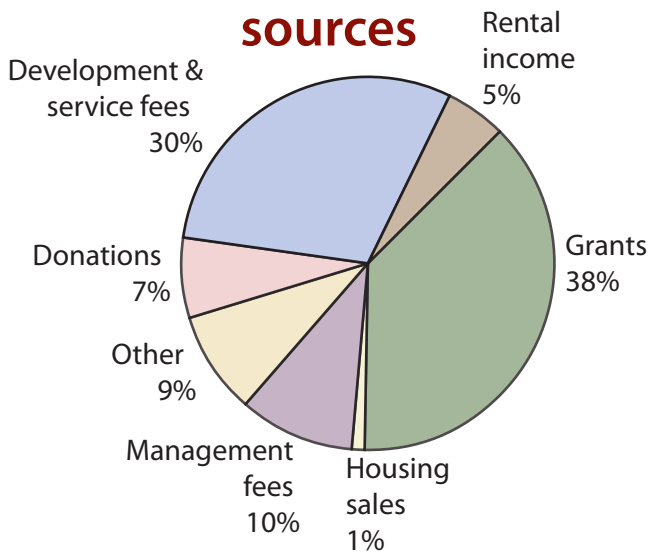
Condensed Statement of Financial Position

Assets	12/31/2008
Total Assets	\$ 16,714,789
Liabilities and Net Assets	
Current Liabilities	\$ 914,574
Long-Term Debt.....	3,597,162
Total Liabilities	\$ 4,511,736
Net Assets-Unrestricted	\$ 9,701,040
Net Assets-Temporarily Restricted.....	84,998
Net Assets-Permanently Restricted.....	2,417,015
Total Equity	\$ 12,203,053
Total Liabilities and Net Assets	\$ 16,714,789

Condensed Statement of Activities

Unrestricted Net Assets	
Support & Revenue	\$ 2,978,423
Total Program expenses	\$ 2,204,663
Operating Income	\$ 773,760
Gain on Sale of Assets	\$ 735,335
Other Expenses	
Depreciation.....	\$ 157,286
Interest	127,614
Change in Unrestricted Net Assets	\$ 1,224,195
Restricted Net Assets	
Revenue	\$ 536,586
Net Assets Released from Restrictions	(226,634)
Increase in Restricted Net Assets	309,952
Increase (Decrease) in Net Assets ...	\$ 1,534,147

Revenue sources



Revenue uses

