

*We work toward the day when all people – especially the economically disadvantaged – have a decent, affordable place to live and become part of a community.*



[www.StMaryDevelopment.org](http://www.StMaryDevelopment.org)

## Everyone deserves a decent place to live. Everyone.

We meet them daily. An 80-year-old man who lives alone in a leaky house and barely subsists on \$10,000 per year. A single mom who can't afford to move to a better neighborhood even though her young son is afraid to walk home from school because of the crime in their area. A family with three teenage kids who are terrified they'll lose their home to foreclosure because dad got laid-off. A couple who needs a temporary place to live because their house burnt down.

Tens of thousands of people in the Dayton area don't have a clean, safe place to live. But, with God's help, we're changing that. Since 1989, St. Mary Development Corporation has created more than 2,400 affordable housing units, including low-income senior apartments, single-family homes and emergency housing. We've rescued hundreds of homes from foreclosure, allowing families to remain in their houses. And we've helped hundreds of first-time homebuyers make sound financial decisions and avoid disastrous ones. This is what we are called to do. Because we believe everyone deserves a decent place to live. Everyone.

### Senior apartments

St. Mary Development has built and manages seven apartment centers for low-income seniors, which provide affordable homes for 500+ needy seniors. Nearly 30% have annual incomes less than \$12,000, often making it impossible for them to afford basic necessities. To help residents make ends meet, we provide emergency financial assistance, free bus transportation, wellness programs and social events.



### Single-family homes

St. Mary has built 137 lease-to-purchase, single-family homes and has 70 more in the planning stage. These homes allow low-income individuals and families to buy a home at a significantly reduced rate at the end of the 15-year lease. To help families achieve this goal, we provide home maintenance and personal finance classes, and have a full-time service coordinator available to assist residents.



## Emergency housing

In 2008, St. Mary purchased and renovated the Warfield Apartments to create the American Red Cross Family Living Center. The Dayton Chapter of the American Red Cross manages the day-to-day operations of the Center while St. Mary maintains the physical facility. This unique partnership created 37 apartment units that provide temporary emergency housing for more than 400 families each year and help those families successfully find permanent housing.



## Homeownership services

The HomeOwnership Center of Greater Dayton, a program of St. Mary Development, empowers local residents to achieve and sustain homeownership. Our professional staff have facilitated hundreds of new mortgages and helped more than 700 families avoid foreclosure through counseling and direct intervention with mortgage lenders. In addition to its Dayton office, the Center has satellite offices in Kettering, West Carrollton and Troy.



## Community development

Because St. Mary Development is the largest and most successful non-profit of its kind in southwest Ohio, we're sought out to partner on community projects — everything from tearing down houses in blighted neighborhoods to consulting with church groups interested in housing issues. These strategic partnerships are often the most effective way to implement innovative housing solutions that best serve the Dayton community.





### Senior Apartments

- 1 Grand Place**  
729 W. Grand Avenue  
Dayton, OH 45406  
(937) 278-8356  
[www.GrandPlaceApartments.org](http://www.GrandPlaceApartments.org)
- 2 Huffman Place**  
100 Huffman Avenue  
Dayton, OH 45403  
(937) 256-1751  
[www.HuffmanPlace.org](http://www.HuffmanPlace.org)
- 3 Lofts at Hoover**  
5348 Joshua Trail  
Dayton, OH 45417  
(937) 854-7069  
[www.HooverLofts.org](http://www.HooverLofts.org)
- 4 Hoover Place**  
5407 Hoover Avenue  
Dayton, OH 45417  
(937) 854-5858  
[www.HooverPlace.org](http://www.HooverPlace.org)

- 5 Twin Towers Place**  
250 Allen Street  
Dayton, OH 45410  
(937) 258-6820  
[www.TwinTowersPlace.org](http://www.TwinTowersPlace.org)
- 6 Wright Place**  
2224 High Wheel Drive  
Xenia, OH 45385  
(937) 372-1800  
[www.WrightPlaceApartments.org](http://www.WrightPlaceApartments.org)
- 7 Lyons Place**  
1300 Genesis Way  
Dayton, OH 45417  
[www.LyonsPlace.org](http://www.LyonsPlace.org)
- 8 HomeOwnership Center**  
205 East First Street  
Dayton, OH 45402  
(937) 853-1600  
[www.HomeOwnershipDayton.org](http://www.HomeOwnershipDayton.org)

- 9 Emergency Housing**  
Red Cross Family Living Center  
829 South Gettysburg Avenue  
Dayton, Ohio 45408

### Single-family, Lease-to-purchase Homes

- 10 Washington Square**
  - 11 Stoney Ridge**
  - 12 Sunlight Homes**
  - 13 Jefferson Homes**
- Leasing by  
Dayton Single Family Homes  
(937) 296-0666

### Administrative Offices

- 14** 713 W. Grand Avenue  
Dayton, OH 45406  
(937) 277-8149
- 15** 519 Xenia Avenue  
Dayton, OH 45410  
(937) 259-1880  
[www.StMaryDevelopment.org](http://www.StMaryDevelopment.org)

