



St. Mary Development Corporation

Affordable Housing, Community Development, Neighborhood Services

Fall 2006



www.StMaryDevelopment.org

Wright Place picked as one of “10 best construction projects”

The *Dayton Business Journal* has picked Wright Place Independent Living for Seniors as one of the top-10 best construction projects in the Dayton region. The *Journal's* Structures Awards Program recognizes “commercial and residential buildings that have had a significant architectural and economic impact on their neighborhood and this region.” Other winners included the University of Dayton RecPlex, The McCormick Building, Hahn-Hufford Center of Hope and Wegerzyn Children's Garden.

“We were very impressed with the design, amenities and grounds of Wright Place,” said Walt Hibner, one of the Structures Awards jurors and a vice-president at Oberer-Thompson Company. “This may be a facility for primarily low-income seniors but it provides a first-class living environment for residents.”

Wright Place, located off route 42 in Xenia, has 80 two-bedroom and 12 one-bedroom apartments. The facility opened in October 2004 and offers planned activities, transportation to shopping and special events, a beauty/

barber salon and an outdoor courtyard.

Unlike St. Mary Development Corporation's other senior housing, Wright Place combines market-rate units with low-income tax-credit apartments.

“I lived in Xenia for 21 years but I was alone for the 16 years before I moved into Wright Place,” said Anita Sanderson, who lives in a market-rate apartment. “I don't have family real close. My sons live out west. I've never been bored or lonely at Wright Place.”

Wright Place was the fifth senior residence created by SMDC, bringing its total low-income tax-credit senior housing units to more than 475. People who are 55 or older and have an income below \$21,050 can rent a one-bedroom apartment for \$465 per month — significantly lower than what a comparable apartment would cost in Xenia. The average income of SMDC's senior housing residents is less than \$16,000 per year.

Affordable housing continues to be a significant issue in the Dayton area and across the United States. According to the U.S. Department of Housing and Urban Development, “The generally accepted definition of affordability is for a household to pay no more than 30 percent of its annual income on housing. Families who pay more than 30 percent of their



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income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care.”

Since 1993, St. Mary Development Corporation has completed 24 low-income tax-credit projects, totally nearly 2,300 units. These projects have infused more than \$162 million in investment in 16 local communities.

“We're beginning to be recognized for our work in the community,” said Dick McBride, President of St. Mary Development Corporation. “People are looking to us for leadership in senior housing and neighborhood revitalization.”

St. Mary Development Corporation uses senior residences as a catalyst for community redevelopment.

“Senior residences are great foundations for economic development,” Dick said. “Once new residents move in, there's a need for other services, so businesses begin to move in. That brings people back into a neighborhood.”



Residents of many Wright Place apartments have beautiful views of nature from their balconies. Hummingbirds are plentiful and deer can often be seen on the grounds.

Our guiding values

- Faith in God
- Firm commitment to the community
- Persistence in purpose
- Development and empowerment of the people
- Environment where all things are possible

President and founder:

Richard J. McBride

Vice President and founder:

Sister Rose Wildenhaus

Executive Vice President:

David Bohardt

Communication Director:

Tim Bete

We invite you to share your comments about articles in this newsletter.

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St. Mary Development Corporation is a 501 (c) (3) non-profit organization. We depend on readers like you to help us to continue providing affordable housing and community services in neighborhoods working toward revitalization. Your charitable donation is tax-deductible.

Please make checks payable to:

St. Mary Development Corporation
% Sister Rose Wildenhaus
713 W. Grand Avenue
Dayton, OH 45406

Our creed

Go to the people,
Live among them.
Learn from them.
Love them.

Start with what they know,
Build on what they have.
But of the best leaders,
When their task is accomplished,
Their work is done,
The people will remark
We have done it ourselves.

News briefs

Thank you, RTA!

The RTA of Greater Dayton recently donated a van to St. Mary Development Corporation. The van will be used to bring residents of SMDC's five senior residences to events, shopping and other outings. Thank you, RTA!

Volunteers needed

St. Mary Development Corporation needs a bus driver and volunteer coordinator. For more information on these positions, contact Sr. Rose Wildenhaus at 937-277-8149.

United Way appeal

The United Way of the Greater Dayton Area supports health and human services throughout the community. It also offers an important opportunity to support the mission of St. Mary Development Corporation. Please remember us in the United Way campaign.

Designate all or part of your contribution to "St. Mary Development Corporation."

Housing unaffordable for one-third

"One-third of Americans now spend at least 30 percent of their income on housing, the federal definition of an 'unaffordable' burden," said an Aug. 27, 2006 article in the *Washington Post* ("The Housing Crisis Goes Suburban.") The article added, "Half the working poor spend at least 50 percent of their income on rent, a 'critical' burden... Today, for every one of the 4.5 million low-income families that receive federal housing assistance, there are three eligible families without it."

SMDC e-mail newsletter available

St. Mary Development Corporation has started a monthly e-mail newsletter. The e-newsletter will supplement the quarterly print version and provide breaking news on affordable housing in the Dayton area. The print newsletter will continue to be offered online in PDF format. To subscribe to the e-mail newsletter, visit www.StMaryDevelopment.org. You may also subscribe to the quarterly print newsletter at the Website.

Musical instruments needed

Many residents of St. Mary Development Corporation's senior apartments would like to learn to play a musical instrument but are unable to afford to buy or rent one. If you have an old instrument that is in good working condition and would be willing to donate it, contact Pat Detzel at 937-277-8213.

Twin Towers resident goes to Washington

Jerry Share, an 83-year-old World War II veteran and resident of SMDC's Twin Towers Place, recently flew to Washington, DC, as part of the Honor Flight program that brings veterans to see the World War II Memorial. The program is free for veterans, who are escorted on the trip by volunteers. "All these people are coming around, shaking our hands," Jerry said in a *Dayton Daily News* story. "That really kind of got to you."

Shirley Solberg: “We’re all supporting each other.”

Shirley Solberg had a problem. Her two-story condo in Beavercreek didn't have a bathroom on the first floor and the steps were getting too much for her. At 72, Shirley knew she had to find new housing but she had searched for two years without any luck.

“I looked at a lot of other places,” Shirley said. “The rents were a lot more and the apartments were smaller.”

One day Shirley was driving past some new construction in Xenia. She had heard it was senior housing, so she stopped by the “building shack” and asked the construction manager about the new facility. He told her to call Sr. Joyce Langhals, Executive Director of St. Mary Development Corporation Senior Housing. Shirley became one of the first residents in SMDC's Wright Place.

“I don't know what I would have done if it wasn't for Sr. Joyce,” Shirley said.

At first Shirley didn't know how she would adjust to living in an apartment. “I never thought I'd like an apartment,” she said, “but these aren't apartments — this is living!”

Like many residents in SMDC's senior housing, Shirley continues to work to help make ends meet. “If you don't use it, you lose it, so I'm using it,” she said with a laugh. On days when she isn't working, Shirley walks the halls to check on neighbors.

“In the condo, everybody worked during the day,” Shirley said. “Here, if somebody doesn't see you for a while, they'll knock on your door to see if you're alright.”

Last April, when Shirley had open-heart surgery, she received lots of cards and visitors stopping in to see how she was. “You'd never get that living in a house,” she said.

Usually the atmosphere at Wright Place is upbeat and energetic. But “last week we lost two people who were very close to us,” Shirley said. Even



“I never thought I'd like an apartment,” said Shirley Solberg, who lives at Wright Place. “But these aren't apartments — this is living!”

in grief, the Wright Place community finds solace in each other. “You can talk to somebody and cry on someone's shoulder,” Shirley said. “There's a lot of hugging and loving each other. We're just like family here.”

For more information about Wright Place, contact Pam Truitt at ptruitt@smdcd.org or 937-372-1800.

Providing home for the poor



St. Mary Development Corporation partners with Miller Valentine to provide single-family homes, lease-to-own programs.

St. Mary Development Corporation continues to find innovative ways to provide affordable housing, promote neighborhood revitalization and foster home-ownership. Here are some highlights from SMDC's 2005 Annual Report. In 2005, St. Mary Development Corporation:

- Owned or managed 530 low- and moderate-income rental units
- Invested more than \$400,000 in the community through its revolving loan fund, which leveraged more than \$15 million from conventional lenders and other sources
- Provided 780 families with pre- and post-purchase counseling through sponsorship of the HomeOwnership Center of Greater Dayton
- Received a grant from the Department of Housing and Urban Development to build and manage an independent-living senior residence on the grounds of the Dayton Veterans Affairs Hospital
- Completed phase one of a new single-family lease-to-own program, providing 40 new homes in Jefferson Township
- Agreed to manage the 55-unit St. Charles Senior Living Community in Cathagena, Ohio
- Continued progress as a partner in the Renaissance Alliance Project, which is revitalizing Dayton's Five Oaks, Riverdale, Grafton Hill and Dayton View neighborhoods
- Oversaw the construction and remodeling of Richard Allen Schools' fifth campus (WestPark Academy and Richard Allen Academy) at 627 Salem Avenue

SMDC's complete 2005 annual report can be found at www.StMaryDevelopment.org

New staff answer God's call

David Bohardt and Tim Bete have joined St. Mary Development Corporation.

David is the new Executive Vice President and will manage all of the properties owned and managed by SMDC, including senior housing. He will also oversee the operation of the HomeOwnership Center of Greater Dayton and SMDC's role in the Renaissance Alliance.

David is the former Executive Director of the Home Builders Association of Dayton and the Miami Valley, and a proven champion of neighborhood development. He has provided leadership in projects such as Rehabarama and Citirama, and in community organizations including Habitat for Humanity, Rebuilding Together Dayton, Preservation Dayton and Wright Dunbar Inc.

"Before I ran for mayor, I thought I had a good idea about poverty in Dayton," David said. "After I had knocked on 15,000 doors, I had a new perspective on how great the problem is. God's hand is in our business."

David has won many professional awards for his work, including "Best Executive in the Housing Industry" from the National Association of Home Builders and an "Award of Excellence for Neighborhood Redevelopment" from the United States Conference of Mayors.

Tim Bete replaces Sr. Fran Trampiets as SMDC's Communication Director. Sr. Fran was the organization's first communication director and helped gain widespread awareness of SMDC's success serving the poor. She recently moved into parish ministry work.

Tim came from the University of Dayton, where he served as National Marketing Manager. He is a former newspaper columnist and magazine editor, and was recipient of a 2001 *Dayton Business Journal* "Forty under 40 Award."

"I'm excited to be part of St. Mary Development Corporation and feel like God called me to be here," Tim said. "I've watch the organization grow over the past 10 years and have always been impressed with

the dedication of the staff and how efficiently they are able to provide affordable housing."

David and Tim can be reached at DBohardt@smdcd.org and TBete@smdcd.org, respectively.



Tim Bete (left) and David Bohardt (right) join the rest of SMDC's staff in the belief that all people — regardless of their economic status — are children of God and have inherent dignity and value.

Lofts at Hoover construction begins

Construction of the new Lofts at Hoover began in September. The Lofts, which are part of Hoover Village, will provide 40 new low-income tax-credit apartments — four each in 10 individual buildings. Other housing in Hoover Village includes Hoover Place, a single building with 144 low-income tax-credit apartments, and St. Mary Condominiums, luxury condos at affordable prices.

"There is a long waiting list to get into Hoover Place," said Dick McBride, President of St. Mary Development Corporation. "The minimum age for Hoover Place is 62 but the minimum age for Hoover

Lofts will be 55. We hope the Lofts become a feeder for the Hoover Place apartments."

While the Hoover Lofts will be completed in September 2007, each building will be filled as it becomes available.

"After building Hoover Place and the condos, we still had 20 acres of land left for other projects," Dick said. "We had already invested a lot in infrastructure, so the Lofts make perfect sense."



The Lofts at Hoover will provide a midpoint between the two other types of Hoover Village properties — St. Mary Condominiums (shown) and Hoover Place apartments.

Jean & Bill Grizzell: “We feel safe here.”

Jean and Bill Grizzell have been married for 59 years. But when Jean reminisces about their years together, Bill looks at her with the eyes of a newlywed.

“We first met at Bill’s brother’s house,” Jean said. “A group of us were playing a game where you go through the alphabet and name a country or city with each letter. I had the letter ‘e’



Bill and Jean Grizzell enjoy being part of the “Tweety Birds” — the Twin Towers Place chair-volleyball team.

and said ‘Eurasia,’ but Bill said there wasn’t such a place. I was so mad at him.” They were married a little more than a year later, in 1947.

Jean and Bill have lived at Twin Towers Place, located on Allen Street in Dayton, for almost four years. Twin Towers Place was the first low-income tax-credit senior residence built by St. Mary Development Corporation.

“The neighborhood we lived in was starting to go downhill,” Jean said. “It wasn’t safe. We had people knocking on our door at three in the morning. Now, if we need help, we can get it.”

Bill likes Twin Towers Place because it’s quiet. “Nobody bothers you,” he said.

The couple appreciates Twin Towers’ accessibility. Bill broke his hip before they moved into Twin Towers and uses a walker to get around. At Twin Towers, he doesn’t have any stairs to contend with. An

aide visits Bill three times each week and a nurse checks in on him every Wednesday. On Tuesdays, the couple takes the SMDC van to go shopping at Meyers or Wal-Mart.

Despite his bad hip, Bill and Jean are on the Twin Towers volleyball team — chair volleyball, that is. In chair volleyball, teams of seven sit on either side of a three-foot high net. A beach ball is hit or kicked over the net. The first team to score 15 points wins.

“Sometimes we hit the ball, sometimes the ball hits us,” Jean said with a laugh.

The Twin Towers team, nicknamed the Tweety Birds,” played residents of Huffman Place recently.

“They won all three games,” Jean said. “But they’re younger than we are. Now we want to play the St. Mary staff.”

For more information about Twin Towers Place, contact Brenda LaRue at blarue@smdcd.org or 937-258-6835.

Homelessness crisis needs action

by David Bohardt

Studies conducted by local governments often tend to be comprehensive, full of dramatic hyperbole, and generally ignored. For the sake of the business community and everyone who lives in our region, this must not be the case with the 10-year plan for ending chronic homelessness prepared by Montgomery County and the City of Dayton.

Here are the basic facts:

More than 6,000 people experienced homelessness in Montgomery County last year. A significant portion of them are children and teens under 18.

The chronically homeless — single adults with a disability who live on the street or in shelters for an extended period — comprise just 6 percent of all homeless single adults, but their heavy use of shelters, emergency rooms, the criminal

justice system and other community services is extremely costly.

Even if you are not impressed with the human dimensions of this crisis, the overall impact on our region — and especially economic development — cannot be ignored.

Up or down Patterson Boulevard, on Fourth Street between Main Street and Patterson at the dinner hours, on street corners in the Oregon District, or in the waiting room of the RTA Pavilion, the presence of the homeless discomfits almost everyone and reminds us of our collective failure to address their needs.

Just as important, in a city and region beset with job losses, declining incomes and a threatened central business district, we simply must be energized — and not paralyzed — by homelessness.

The Homeless Solutions Task Force's 10-year plan contains more than 40 recommendations, all of which deserve our attention.

Since homelessness and poverty are inextricably connected, the plan's housing recommendations are perhaps the most important:

- Develop a minimum of 1,800 units of affordable housing through a combination of new construction, rehabilitation of existing units and rental subsidy.
- Develop 750 units of supportive housing for the chronically homeless.

If you wonder where the funding will come from to achieve the task force's recommendations, effective homelessness prevention strategies are actually more cost effective than the services we are paying for today.

see CRISIS on pg. 6

You have the answer to an impossible question

Residents of St. Mary Development Corporation's 475 apartments for low-income seniors often have to answer an impossible question: "Should I pay my rent or buy food and medicine?" That's a question no one should have to answer.

You can help by giving to SMDC's Emergency Fund. The Emergency Fund helps seniors by providing short-term rent, food and medical payments during crisis situations.

But don't these seniors live in "retirement homes" that provide all of those things? SMDC's senior housing residences are independent-living facilities that make affordable rents available for low-income seniors. While rents are low, the only way for many residents to make ends meet is by continuing to work throughout their entire lives. When an illness or other crisis strikes, they often have no way to cope financially. That's a devastating position for a senior to be in.

Your gift — regardless of size — will have a dramatic impact on the life of an older person in the Dayton area. You can answer the impossible question by making a gift today.

Make a Gift Today by Sending a Check to:

**Emergency Fund % Sr. Rose Wildenhaus
St. Mary Development Corporation
713 W. Grand Avenue
Dayton, OH 45406**

CRISIS continued from pg. 5

For example, a successful Montgomery County center for mentally ill men and women reports that five of its tenants cost the system roughly \$203 per person per day — or just over \$370,000 — prior to joining the center due to various shelter episodes, incarcerations, emergency room usage, in-patient hospital stays and inpatient residential treatment.

The initial cost to provide supportive housing to these same five residents: \$85 per day per person, or just over \$155,000.

And so whether our response to our homelessness crisis is stirred by our hearts or our pocketbooks, the time to act is now. Every government jurisdiction in Montgomery County — without exception — must shoulder a fair share of the challenge.

David Bohardt is Executive Vice President of St. Mary Development Corporation. He can be reached at dbohardt@smdcd.org.

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Did you know?

- More than 70 percent of St. Mary Development Corporation's income comes from private donations and grants?
- While our name is "St. Mary," we do not receive any funding from the Catholic church and aren't affiliated with a parish?



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