

PROGRESS REPORT

229 homes being created; more in planning stages

In addition to new senior housing, St. Mary Development partners with other organizations to create new homes and apartments for people in need.

“This will be one of the most challenging and rewarding years of our 20-year history,” says Dick McBride, St. Mary Development’s President and Co-founder. “We’re completing our first HUD Section 202 senior building, renovating an old apart-

ment building to create homes for low-income families and individuals and continuing with the construction of 45 new single-family homes in the Twin Towers neighborhood.”

In addition to those projects, St. Mary Development is also in the planning stages of seven additional projects totalling more than 300 housing units.

“The development process for a new housing project is very complicated,” says McBride. “Most take years to come to fruition, and many never make it because of a lack of funding or other

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Vacant, boarded-up houses, like the one to the left, are being torn down in the Twin Towers neighborhood to make room for 40 new single-family homes, like the one below. The new homes will be part of a lease-to-purchase program managed by East End Community Services, one of St. Mary Development’s partners.



Apartments for low-income seniors

- **Construction of Lyons Place (67 units) complete and applications being taken**
- **Managing seven buildings (587 units)**

Single-family homes for low-income families

- **40 new homes under construction, bringing total created to 177**

Emergency housing for displaced families

- **In 2009, 162 families were provided temporary housing**
- **128 families successfully moved into permanent housing**

Counseling to prevent home mortgage foreclosure

- **Homeownership Center has prevented more than 950 foreclosures through loan modifications negotiated with lenders, refinancing and other solutions**

Vision

St. Mary Development Corporation works toward the day when all residents of southwest Ohio — especially the economically disadvantaged — have a decent, affordable place to live and become part of a community.

Mission

St. Mary Development Corporation is a faith-based non-profit organization that creates sustainable affordable housing solutions in southwest Ohio through real estate development and management; homeownership and supportive housing services; and community revitalization initiatives.

President and co-founder:

Richard J. McBride

Senior Vice President and co-founder:

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Make a gift

We depend on donors like you to help us continue achieving the type of success stories featured in this *Progress Report*. St. Mary Development Corporation is a 501 (c) (3) non-profit organization, so 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



Marvin Gardens, a 26-unit apartment building in Dayton, will be renovated by St. Mary Development and turned into affordable apartments. After the building has been renovated, it will be sold to (and managed) by a private company, providing an affordable, decent home for individuals and families.

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obstacles.”

While St. Mary Development’s housing projects run into the millions of dollars, St. Mary Development makes very little. Besides a small “developer fee,” the millions of dollars generated through grants and programs to build housing units go into the construction process.

“We rely on the developer fees,

grants and donations to pay for our staff to both create new homes and manage many of them,” says McBride. “We don’t have a lot of people to accomplish all we do, but they’re very dedicated and talented. We also rely on prayer and God’s continued blessing on our work to provide decent homes for the less fortunate in our community.”

Ongoing partnership continues foreclosure prevention efforts

The HomeOwnership Center of Greater Dayton received \$240,000 last year from NeighborWorks America to enhance foreclosure prevention efforts with a legal services component. Those in danger of losing their home can access a free evaluation by an attorney and other services through an expanded partnership with Miami Valley Fair Housing Center. The program also includes education for local attorneys to increase their understanding of foreclosure resources to ensure the best outcome for homeowners. A recent training included guest speakers Susan Choe from the Office of Ohio Attorney General Richard Cordray’s office, and Jacqueline Hagerott from the Supreme Court of Ohio. **For more information about the program, call 853-1600.**

Be thankful for your home. Help others find a decent place to live.

A new online program from St. Mary Development will help connect those who have decent housing with those who need it.

“Whenever I interview one of our senior residents or foreclosure clients for a newsletter story, I’m always struck with how much is lost in the writing process,” says Tim Bete, St. Mary Development’s Communication Director. “There’s nothing like hearing the stories directly from the people who lived them.”

So Tim decided to create a way for the people served by St. Mary Development to speak directly to donors and partners using online video. In June 2010, St. Mary Development Corporation will launch ThankfulHome.tv, a Web site that encourages people to “Be thankful for your home and help others find a decent place to live.” The site will share Dayton-area residents’ housing stories and allow those who have been blessed with decent housing to learn about those in need. Tim also hopes the site will provide a single place to find information about organizations and churches who help people with housing issues, with links to those organizations’ Web sites. Video of life in St. Mary senior apartments is already being put online at YouTube and FaceBook (see links to the right.)

While many people assume sites like YouTube, Twitter and FaceBook are for young people, recent statistics show otherwise. Twenty-three percent of Twitter users are 55 or older. The fastest growing segment of FaceBook is women over 55.

“We’re looking forward to meeting online with many of our donors and partners and sharing our stories with them,” says Tim.

If your organization, church or business would like more information about participating in the ThankfulHome.tv project, contact Tim Bete at 277-8214 or tbete@smdcd.org.



ThankfulHome

Coming in June 2010

www.ThankfulHome.tv

Today you can watch videos here:

YouTube: www.youtube.com/user/ThankfulHome

Twitter: www.twitter.com/thankfulhome

Facebook: www.ThankfulHome.org



St. Mary Development has already begun capturing video of life in its seven apartment centers for low-income seniors. You can watch videos on YouTube, FaceBook and Twitter, at the links listed above.

Lyons Place provides a home for 67 very low-income seniors

Lyons Place, St. Mary's seventh senior apartment community, is taking applications. The 67-unit building is St. Mary's first HUD-202 property and will serve seniors whose incomes are significantly lower than St. Mary's other low-income apartments. The beautiful new building is located on St. Mary's Hoover Campus, along with Hoover Place and the Lofts at Hoover. **For more information about Lyons Place, visit www.LyonsPlace.org. A short video tour is on the Web site.**



◀ **The lobby and front desk area of Lyons Place is a wonderful place for residents to gather and chat.**

▶ **The building's dining room was furnished with a grant from GE Money. Residents will enjoy potluck dinners and birthday celebrations there.**



◀ **Apartments include complete kitchens. Both one-bedroom and two-bedroom units are available.**

HomeOwnership Center family featured in Wright-Patt Credit Union's Savings Race!

Matt and Candice Roberts are working diligently toward their goal of buying a home. With help from staff at the HomeOwnership Center, they developed a plan to reduce their debt and increase savings. The Roberts also attended Homebuyer, Home Maintenance and Financial Fitness classes at the Center, and are participating in the IDA (Individual Development Account) matched savings program. So far, they have saved over \$7,500 and reduced their debt by nearly \$3,000. They are almost ready to buy their first home! The winner of WPCU's Savings Race will win \$10,000. **See more of the Roberts' story and vote for the them at www.savingsrace.com.**



His heart is strong

Richard Welch moved into Twin Towers Place after he had a heart attack. But it's Richard's heart that makes him such a wonderful addition to the community.

After Richard Welch had a heart attack in 2007, he could no longer take care of his property. That's when his daughter told him he needed to move into a nice apartment.

"One day, I opened up the phone book and saw Twin Towers," Richard says. "So I called and made an appointment."

After meeting with Twin Towers staff, Richard decided it was the perfect new home for him. Looking back five months later, he knows he made the right decision.

"When I moved in, it was a job trying to get everything together," he says. "It took a little while to get everything the way I wanted it, but it's coming around."

Richard loves having company in his home.

"My three daughters are in and out all the time visiting," he says. "I lost my wife six years ago with cancer, so they come and check on me."

Richard also participates in many activities with his fellow Twin Towers residents. Last November, they took a tour of Xenia and looked at the old covered bridges. He also enjoys playing bingo, attending exercise classes and working on puzzles in the building's library. When Richard isn't spending time with fellow residents, he volunteers at the reception desk.

"One of the ladies was on vacation, so they needed someone to cover so Brenda the director asked if I would volunteer to work the desk until she came back," he says.

While he's new to the building, Richard is already a Twin Towers Place ambassador, welcoming guests and offering a helping hand to neighbors. His outgoing personality attracts others to him. It's easy to see his favorite part of living at Twin Towers Place is without a doubt the people.

"It's a nice crowd," Richard says. "I've met a lot of people here in the complex. Like Eileen; she helps volunteer here in the building too."

Richard also spends time with his friends who work at St. Elizabeth Medical Center, where he was an anesthesiologist technician for 29 years. Many of his fellow employees now work at Twin Towers on the weekends,



A heart attack convinced Richard Welch to move into Twin Towers Place, one of St. Mary Development's senior apartments. He's always looking out for other people's needs and working to make the Twin Towers community stronger.

and he enjoys reuniting with them. In addition to St. Elizabeth's, Richard was also a secretary at Webster Elementary School for 14 years.

Richard frequently recommends Twin Towers Place to other retired people his age.

"It's just a nice place to live," he said. "I'll be here for a long time."

For more information about Twin Towers Place, visit www.TwinTowersPlace.org.



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



I'm thankful for my home.

I have everything I need at Huffman Place — a warm, safe, pleasant place to live. Plus dozens of wonderful neighbors in the apartments around mine.

While I live in one of St. Mary Development's apartments for low-income seniors now, I grew up just across Route 35 — next to Twin Towers Place, another one of our senior apartments.

The house I grew up in was recently torn down. It was sad seeing our home disappear. I was flooded with childhood memories of the love and laughter in our home. We were poor but happy, and blessed to have a decent place to live.

What's exciting is that a new home is going up where our old home stood. The new home is part of Twin Towers Crossing, a project that will create 40 new single-family homes in the Twin Towers neighborhood. The project is a partnership between St. Mary Development and East End Community Services.

It won't be long before a new family — one that needs an affordable place to live — will move into the new house. And that brings a smile to my face because I know the memories they create in their new home will be as precious as the ones I have of growing up there.

Sister Rose Wildenhaus
Senior Vice-President

• rwildenhaus@smdcd.org



Thankful Home

Coming in June 2010

www.ThankfulHome.tv

(see page 3 for details)

**Make a gift today and help
provide homes — and hope — for the
less fortunate in Dayton!**

By mail:

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

Online:

www.StMaryDevelopment.org