

PROGRESS REPORT

Living in the second mile

Tracy Wright, pastor of Beaver-creek Christian Church, talks a lot about “living in the second mile,” a reference to Matthew 5:41 (“If someone forces you to go one mile, go with him two miles.”)

“The second mile is coming alongside someone to be Christ to them,” says Tracy. “The world needs churches that are second-mile oriented.”

Beavercreek Christian Church was the lead church in helping Kathy Atkins, a single mom with three autistic teens, get back on her feet. In all, seven churches and 54 other organizations joined together to rehab the entire Atkins home and connect the family to support services. In just three months, volunteer groups gutted and rehabbed the family’s house, which was unlivable.

“This was a huge miracle,” says Kathy Atkins. “This is more than I ever hoped for. I will never be able to repay everything that has been done for me.”

Because of the support services for Kathy and her kids, the family not only has a clean, decent home but also the ability to be much more self-sufficient as they move forward.



Kimmie, Bobby, Katie and Kathy Atkins
Dayton Daily News photo by Teesha McClam

“Having the house redone gives me the opportunity to be a better mom,” says Kathy. “It gives the kids a place that is suited to their disabilities and a decent place to live and feel secure.”

But the Atkins family wasn’t the only beneficiary of the project.

“Now we have a core group of people who have caught the vision,” says Tracy. “They’re asking ‘what if we helped others?’ What makes it cool is that we’re unleashing people [to do God’s work].”

To watch the Atkins Project movie, visit www.ThankfulHome.org.



Katie, the most autistic of the three children, is 17 but mentally a two-year-old. Her new bedroom was designed to keep her safe and includes a bouncing chair that calms her.



New staff strengthen and expand our mission

Tim Grieshop is St. Mary’s new **Executive Director of Asset Management** with responsibility for our seven senior buildings. Tim has 20+ years of experience in low-income property management. His most recent position was Senior Property Manager of eight apartment centers in the Over-the-Rhine area in Cincinnati. **You can reach Tim at tgrieshop@smdcd.org**



Wes Young (left) and Tim Grieshop (right)

Wes Young is St. Mary’s new **Executive Director of Real Estate Development**. Wes comes from Tipton Companies, a commercial real estate firm, where he was Chief Financial Officer. Wes has 30+ years of experience in finance and accounting and 20+ years in real estate development. In his new role, Wes will find new ways for St. Mary to live out its mission by creating affordable housing for those in need. **You can reach Wes at wyoung@smdcd.org**

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:

Sister Rose Wildenhaus, C.P.P.S.

Mission Communication Director:

Tim Bete

Phone: 937-277-8214

E-mail: tbete@smdcd.org

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
% Tim Bete
713 W. Grand Avenue
Dayton, OH 45406

What a 6-year-old taught me about giving

Grace is the youngest of our four children. She's only six but she's one of the most generous souls I've ever met.

As my family drives around Dayton, we often see homeless men and women. They're usually holding signs asking for money. Grace always prays for the homeless. But she doesn't stop there.

One day Grace taped some drinking straws to a plastic bowl. On top of the straws she placed a sign that read, "Money for the poor." Then Grace put all the money she'd been given for her birthday into the bowl. Every dollar.

"Who are you going to give the money to?" I asked.

"I want you to give it to the old people you help," she replied.

My heart melted. I had never suggested she give money. But what she did next really floored me.

Whenever anyone came to our house, Grace asked them if they wanted to help the poor, too. She wasn't hesitant to ask for money as many adults are. Grace was joyful and asked in a way that made you feel happy to join her and grateful she'd invited you to be part of her project.

For a month Grace asked friends and relatives to help. Nobody turned her down. Her plastic bowl overflowed with coins and bills and even checks.

If a six-year-old can raise \$453 in a month, just think what you could do by sharing St. Mary's story with your friends and family. To learn four ways you can get involved in our ministry, visit: Help.ThankfulHome.org



Grace and Sister Rose Wildenhaus chat at Huffman Place, the low-income senior apartment where Sister Rose lives.

Grace asked me to give the money to Sister Rose Wildenhaus, one of the co-founders of St. Mary Development. Sister Rose was touched by Grace's work. But her jaw really dropped when I told her Grace had raised \$453.

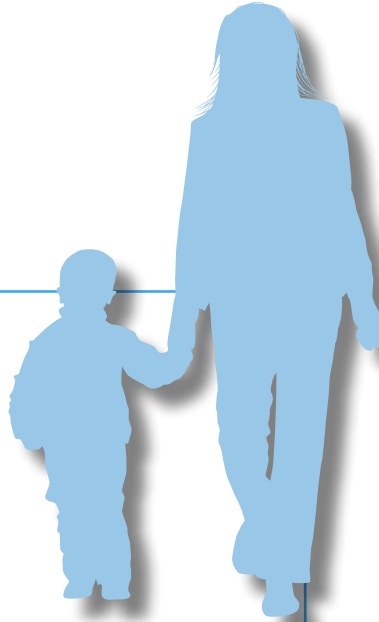
Sometimes we feel like we're imposing when we ask family and friends to help provide decent homes and basic services to the needy. **But Grace's example shows the joy that comes in asking others to help with God's work.**

Tim Bete is Mission Communication Director for St. Mary Development.

2010: An incredible year!

While St. Mary Development's budgets were very tight in 2010, helping more people was still a top priority. As the numbers illustrate, combining astute business management with prayerful discernment of where God was calling us was both efficient and effective.

We couldn't have provided so many affordable homes without your support. **Thanks to you and the hundreds of donors and partner organizations that help us serve those in need!**



Homeownership & housing services

- 21% ↑ • Provided first-time homebuyer services to 607 local residents
- 18% ↑ • Facilitated 149 new mortgages
- 7% ↑ • Assisted 1,789 homeowners with foreclosure prevention services
- 50% ↑ • Distributed \$255,736 in Mortgage Rescue Funds to assist families in getting back on track with their mortgages
- 18% ↑ • Provided educational programming to 412 participants, including Homebuyer, Home Maintenance, Financial Fitness and Mortgage Information classes
- 5% ↑ • Offered case management to 152 residents in the Lease-to-Purchase Program
- 78% ↑ • Provided reverse mortgage counseling to 89 senior homeowners

More than 1,400 foreclosures have been prevented by our HomeOwnership Center!

Senior housing

- 10% ↑ • Managed 589 rental units in seven apartment centers
- 53% ↑ • Provided emergency financial assistance to 23 senior residents
- 17% ↑ • Provided supportive services to seniors, including free bus transport to shopping and wellness/social activities
- New!** • Launched St. Mary Home Care healthcare services and assisted elderly residents

Our Emergency Fund has provided more than \$90,000 in assistance to residents facing crisis situations.

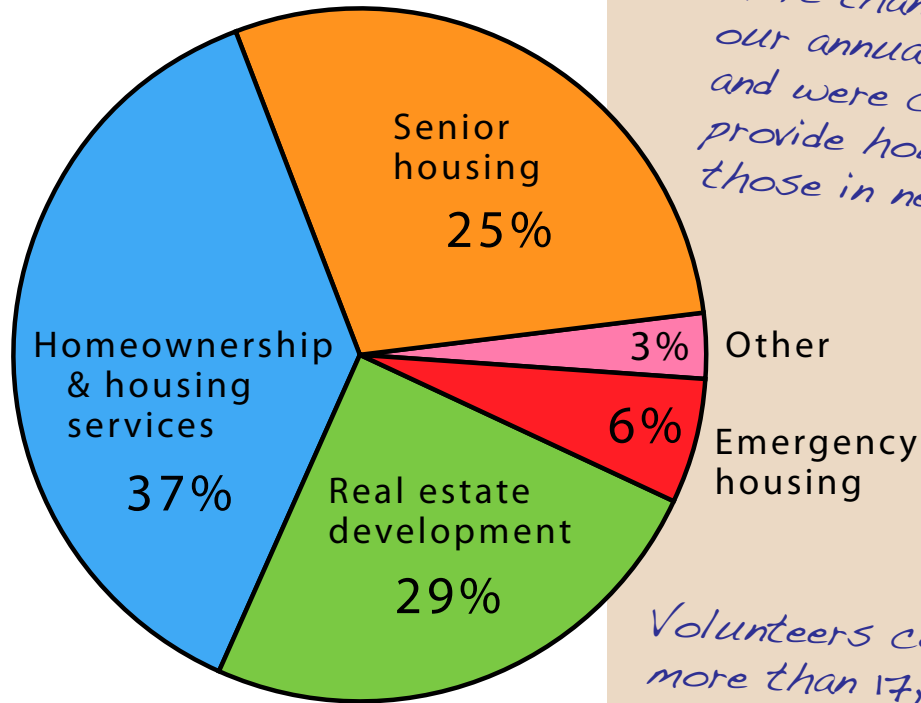
Emergency housing*

- Provided 75 families with emergency housing
- Of the 244 people for whom housing was provided, 153 were children

* Through our partnership with the Red Cross Family Living Center



How we invested our 2010 budget

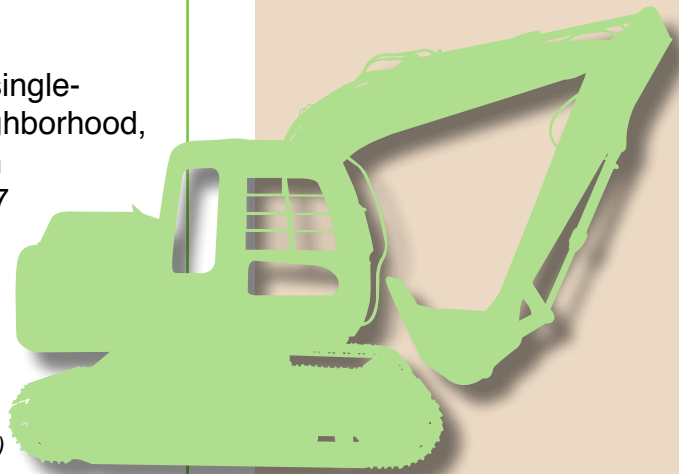


You helped make it happen! Donations and grants make up more than 25% of our annual budget and were critical to provide housing for those in need.

Volunteers contributed more than 17,200 hours of their time to support our mission in 2010!

Real estate development

- Complete!** • Finished construction of 40 new single-family homes in Twin Towers neighborhood, bringing total number of homes in lease-to-purchase program to 147
- Complete!** • Finished construction of Eaton Senior Villas, 44 new units
- In progress** • Continued rehab of Marvin Gardens Apartments, 25 low-income apartment units *(see page 5)*
- Complete!** • Created proposals for 8 new housing projects, including Roosevelt Homes, a 45 single-family residence development near W. Third Street in Dayton



We've developed a total of more than 2,600 housing units!

For a copy of SMDC's complete audited financial statements, contact Tim Bete at tbete@smdcd.org

Finding a home on minimum wage is almost impossible

A single adult living in Montgomery County needs to have a full-time job paying \$8.55 an hour to afford basic necessities such as food, housing and transportation. Workers making the \$7.40 an hour minimum wage have few decent housing options but a new St. Mary Development project is providing some much needed homes.

The Marvin Gardens apartment building was in foreclosure when St. Mary stepped in to transform the decrepit structure into small, affordable apartments, providing clean, safe homes for more than two dozen people. Residents will begin moving into the new apartment units this summer.



Filthy, mold-filled apartments have been transformed into clean, safe homes for 25 low-income individuals.



A new courtyard with a privacy fence provides shared green space in the urban setting.

Saved from the foreclosure trap

When Ansel “Johnny” John was approached by a lender who offered to refinance his house, it sounded like a great idea. Johnny’s payment was difficult to keep up with on his fixed income.

But the loan officer gave Johnny some bad advice, telling him not to make any mortgage payments on his existing loan because the bank would be paying it off.

A few months later, Johnny’s application to refinance was rejected, leaving him behind on his mortgage. When he was unable to make the back payments, he received a foreclosure notice. That’s when Don Schweitzer referred Johnny to St. Mary Development’s HomeOwnership Center.

“If we learn that one of our members has difficulty with their mortgage, we always send them to the HomeOwnership Center for help,” says Don, who is Business Development Officer at Day Air Credit Union.

HomeOwnership Specialist Jamie Clifton helped Johnny renegotiate his loan with his lender, a process that took several months and involved court mediation. Jamie was able to help Johnny get a fresh start with his loan — including a reduced interest rate and more affordable payment. Johnny is now current on his loan and makes his payments automatically through Day Air.

“Jamie at the HomeOwnership Center was wonderful,” says Johnny. **“She helped me save my house.”**

For more information about HomeOwnership programs, visit www.HomeOwnershipDayton.org



Don Schweitzer (left) suggested that Ansel “Johnny” John (right) contact St. Mary’s HomeOwnership Center. “This is the house I want to die in,” says Johnny, “but not yet!”



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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.



Where are you reading this?

You're probably in your home right now. Look around. Is your roof leaking? Do you have a working toilet? Do you have more than one electrical outlet?

The reason I ask is that I got a phone call last week from a Dayton woman who had none of those things. **She lives in an old trailer with a leaky roof, a broken toilet and a single working electrical outlet.** Because she was elderly, I suggested she consider moving to one of our senior apartments, which would be heaven compared to her current home.

I get calls every week from people who need a clean, decent place to live. **The great news is last year we created 89 new homes for the less fortunate.** Eighty-nine new housing units may not eliminate the entire housing crisis in our area but for the people who move into those new homes it's transformational.

Take Kathy Atkins and her three autistic teens for example (*see the story on page 1*).

For Kathy, fixing her house wasn't just something nice, it was a "miracle."

"This was a huge miracle," Kathy told me. "I will never be able to repay everything that has been done for me."

Your investment in our work is what allows us to create new homes for the needy and provide support services that help our residents survive.

You make the miracles happen!

Look around again. Both you and I have been blessed with a wonderful place to call home. Together — one home at a time — we're changing people's lives. Together we are God's hands to our neighbors who desperately need our help.

God bless.

Tim Bete

Tim Bete
Mission Communication Director
tbete@smdcd.org

Many people in Dayton live in houses like this one.



Your gifts bring smiles and joy to those in need. Thank you!