



St. Mary Development Corporation

Affordable Housing, Community Development, Neighborhood Services

December 2006



www.StMaryDevelopment.org

Today's work — tomorrow's homes

St. Mary Development Corporation routinely juggles nine or ten development projects in different stages. While one project is being built, others are in the planning stages.

“Our current projects will provide homes for more than 400 people, bringing the total number of housing units we’ve created to nearly 2,600,” said Dick McBride, SMDC’s President. “St. Charles Place and Lyons Place will increase the number of senior apartments we manage to seven, with a total of more than 600 residents.”

SMDC is currently working on the projects below to help the poor today and in years to come.

ST. CHARLES PLACE

Completion: Nov. 2006 (just open)
units: 54 one- and two-bedroom apartments for seniors

SMDC is managing the new St. Charles Senior Living Community in Carthegena, OH. The apartments are located on attractive, spacious grounds that include two lakes. The facility is a renovation of the St. Charles Seminary building.



SMDC began managing the new St. Charles Senior Living facility in November.



Construction of Hoover Lofts is just beginning. The project will be complete in August 2007.

LOFTS AT HOOVER

Completion: Aug. 2007
units: 40 two- and three-bedroom apartments for low-income seniors

The Lofts, which are part of Hoover Village, will provide new low-income apartments – four each in 10 individual buildings. Other housing in Hoover Village includes Hoover Place, a single building with 144 low-income apartments, and affordably-priced St. Mary Condominiums.

WASHINGTON SQUARE

Completion: Jan. 2007
units: 39 one- and two-story, single-family homes for low-income families

Washington Square is in the Burkhardt and Springfield neighborhoods on the east side of Dayton. The project includes the acquisition and demolition of existing dilapidated and vacant resident structures in the neighborhood. It is a major component of the revitalization of the Burkhardt and Springfield neighborhoods.

SHILOH APARTMENTS III

Completion: April 2008
units: 70 two-bedroom apartments for low-income seniors

Shiloh Apartments III is adjacent to Shiloh phases I and II in Trotwood, OH. The seven buildings will consist of energy-efficient, ranch-style, two-bedroom units.

STONEY RIDGE

Completion: April 2008
units: 31 four-bedroom/two-bath homes for low-income families

Stoney Ridge is a single-family lease/purchase program that involves the new construction of four-bedroom/two-bath homes with garages. Homes are both one- and two-story and located at 2968 South Gettysburg Avenue in Dayton.

LYONS PLACE

Completion: April 2009
units: 67 one-bedroom apartments for low-income seniors

Lyons Place will be a single, new apartment building on the Veterans Administration grounds in Dayton. It is a fantastic location because many services and amenities are in close proximity to the site, including grocery stores, local government offices, the YMCA, churches, banks, restaurants and public transportation.

ONGOING PROJECTS

St. Mary Development Corporation has taken the lead role in the Renaissance Alliance, a partnership of more than 20 private and public sector partners designed to revitalize the Grafon Hills, Five Oaks, Jane Reece and Dayton View neighborhoods of Dayton. Prototype housing and streetscape designs have already been created.

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

SMDC “Not-for-profit of the Year” finalist

St. Mary Development Corporation was picked by the Dayton Business Journal as a 2006 Not-for-profit of the Year finalist. The award is called the “Oscars of the Dayton Business Community.”

St. Charles opens

St. Mary Development Corporation is managing the new St. Charles Senior Living Community in Carthage, OH. The facility is a renovation of the St. Charles Seminary building and features 54 one- and two-bedroom apartments for seniors 65 and older. Thirty apartments are already occupied by retired Precious Blood priests and brothers. The apartments are located on attractive, spacious grounds that include two lakes. For more information about St. Charles, call Sr. Martha at 419-925-4516.

Monthly prayer breakfasts

Each of St. Mary Development Corporation’s senior apartments has a monthly prayer breakfast that is open to the public. For more information about attending, call 277-8214.

Community ambassador

Tim Bete, SMDC’s Communication Director, was honored as a Community Ambassador by the Dayton/Montgomery County Convention and Visitor’s Bureau. The award honors people who have held an event that brought people and business to the Dayton area. Bete was given the award for directing the University of Dayton’s 2006 Erma Bombeck Writers’ Workshop, which brought more than 300 writers from across the country to Dayton.

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.

Stoney Ridge Estates get OHTF funding

St. Mary's Development Corp. will receive \$250,000 from the Ohio Housing Trust Fund to help construct Stoney Ridge Estates, a housing credit, lease-purchase project consisting of 31 homes to be located at 2968 South Gettysburg Avenue in Dayton. Affordability of units will range from 35 percent to 60 percent of the area median gross income. Each unit will include a range, refrigerator, dishwasher, garbage disposer, washer/dryer hook-up, carpet, window blinds, attached two-car garage, private patio, and central air conditioning. SMDC will provide a comprehensive home-buyer counseling program for tenants.

Sheila Boswell & Russell Back: “We were surrounded by angels.”

Sheila Boswell was surrounded by angels during the entire process of buying her first home. Most of the angels were from her collection of figurines. But Sheila also includes Jackie Easter, Housing Counselor, and other HomeOwnership Center of Greater Dayton staff among her angels.

“It’s more than their job. They really wanted to help me,” said Sheila. “I didn’t understand anything about mortgages before I took classes at the HomeOwnership Center.”

Sheila came to the HomeOwnership Center in March 2005 to get help making her dream of home ownership a reality. She participated in one-on-one counseling as well as Financial Fitness, Homebuyer and Home Maintenance classes. She even convinced her fiancé, Russell Back, to attend classes with her. After 35 hours of education and counseling, Sheila and Russell bought their first home in September.

“I probably would have ended up with a predatory lender if it wasn’t for the HomeOwnership Center,” said Sheila. “My credit had been shot for

years. The HomeOwnership Center helped me get my credit in shape so I could get the best financing deal on the house.”

Russell agrees. “There are so many loopholes where lenders can double or triple charge you. We were paying \$405 in rent but our mortgage is only \$370 per month. I was surprised how much I learned from the classes.”

Dayton’s homeownership rate is just over 53 percent and significantly lags the national average of almost 70 percent. Mortgage foreclosure filing rates in Montgomery County are among the highest in the country. Predatory lending remains a serious issue.

The Home Ownership Center of Greater Dayton (HOCGD) was created and is managed by St. Mary Development Corporation. HOCGD provides counseling and education services to current and potential homeowners, including foreclosure prevention, credit counseling and repair, and assistance to victims of predatory lending. It is a chartered member

of NeighborWorks®, a nationwide network of more than 243 community development organizations working in more than 4,000 communities across America.

“If you’re going to buy a home, go to the HomeOwnership Center,” said Sheila. “Buying a home is a stressful experience but they help you through the whole process.”

The more you know, the more you benefit

- Pre-purchase counseling and education reduces mortgage defaults by up to 34 percent. (Freddie Mac)
- A survey of consumer finances found that low-income homeowners had a net worth 12 times that of renters at the same income level. (NeighborWorks)
- The number of consumers who could benefit from homeownership education and counseling is growing at a pace too fast to serve, creating a “counseling gap.” At the current rate, from 2005 to 2025, 15.8 million first-time buyers will go uncounseled. (NeighborWorks)
- Nearly 40 percent of consumers believe lenders are required by law to give borrowers the best possible mortgage rates. That’s not true. But consumers who believe it are unlikely to shop around for the lowest rate. (AARP)



Jackie Easter (left) stands with Sheila Boswell (middle) & Russell Back (right) in the living room of Sheila and Russ’ new home.

“God is directing our work.”

“Then the angel of the Lord took Habakkuk by the crown of his head and carried him by his hair; with the speed of the wind he set him down in Babylon.”

*Book of Daniel 14:34-36;
Old Greek version*

Sr. Rose Wildenhaus, St. Mary Development Corporation’s co-founder and Vice-President of Community Development, says her life is a little like the prophet Habakkuk’s. God has always picked her up and put her where he wanted – usually serving the poor.

Did you always know what you wanted to do with your life?

I grew up in the neighborhood where Twin Towers Place is located, off Xenia Avenue. I come from a family of seven. Everyone in our neighborhood was poor, including us.

I knew from the fifth grade that I was supposed to do something for God but I didn’t know what. When I became a Sister of the Precious Blood, I knew I’d be assigned as a teacher or something. I just wanted to be a woman dedicated to God. I didn’t dream I’d be doing what I am today with St. Mary Development Corporation.

How did you help start St. Mary Development Corporation?

I had been assigned to the Social Action World Peace Office, which is where I met Dick McBride. Dick and I decided to work together to create the St. Leonard Community. But that was just the beginning. Since then St. Mary Development has grown and grown. We’ve created more than 2,200 housing units. God did it, really. People ask me “How did you find this land or this development opportunity?” I don’t know. God put

it there. When I think back to how people came to our staff, out of the blue, God placed the very person we needed with us. Our prayers are answered that way. God is directing our work.

What have you learned by living with the poor?

We can learn a lot from the generosity of those who have so little. When you’re poor you love people more and you want to give. I think it’s harder to be affluent and give than when you’re poor. There just isn’t as much to get involved with and do when you’re poor. When you’re poor, everybody’s equal, so you give of yourself.

How have your past experiences helped you with your work today?

I never looked at myself as an adventuresome person but I must be. My first assignment was in a parish in downtown Phoenix. I was a teacher and had children of all nationalities. The children were poor. We went out to the Indian missions to teach, too. I also worked at St. Mark’s in Cincinnati. I spent 11 years there. There was never enough money. I asked people why they were throwing paper away when the other side was clean. I saved every paperclip. When you’ve been in that type of poverty, you see the value of every little thing.

Where does your passion to serve others come from?

Passion is a gift from God. I don’t think I ever chose what I



“We can learn a lot from the generosity of those who have so little. When you’re poor you love people more and you want to give,” said Sr. Rose Wildenhaus.

wanted to do. But you challenge me, buddy, and I’ll get it done. I love the people. I love living at Huffman Place, one of St. Mary Development Corporation’s senior apartments. One gift I have is listening. If I listen to someone who’s limping, I keep them in my prayers. That’s the most important thing you can do.

I always say if you feel the hair on the top of your head moving like Habakkuk, it’s probably the Holy Spirit asking you to do something. I believe God is very close to us. Nobody at St. Mary Development Corporation works for the almighty dollar. It’s all for the people we serve. The dedication of the staff and how efficiently they are able to provide affordable housing.

Veterans honored: “They are family to us.”

On Veteran’s Day, 12 residents of Twin Towers Place, a St. Mary Development Corporation senior apartment, were honored by Boy Scout troop 235 from St. Anthony Church. Each veteran was escorted in by one of the scouts and then given a pin and certificate. The event also included a flag ceremony. Each veteran gave brief remarks.

“Our most important job is listening to the residents,” said Sr. Deb Huss, administrative assistant at Twin Towers Place. “They are family to us. Our doors are always open to the people who live here.”

The scouts plan to make picture frames to hold photos from the event. Each veteran will be given one of the frames.

“We don’t have the money to do this type of event but we did it anyway because we think honoring veterans is so important,” said Sr. Deb. “The event took a lot of our small activity fund but if they hadn’t fought to protect our country, we wouldn’t have the opportunity to do what we’re doing today. This was the most important event we’ve ever had here.”



Jerry Spare (left) receives a pin from Brenda LaRue (right), manager of Twin Towers Place.

Robert Clouston and Helen Morton: “Full of love and deep spirituality.”

You might think people who live in low-income housing would focus on themselves and the things they don’t have. But not Robert Clouston and Helen Morton. They’ve spent a huge amount of time serving others – 32,000 hours to be exact.

Bob (80) and Helen (82) have volunteered at Grandview Hospital for more than 20 years. Helen has spent 13,000 hours working in the hospital’s library and Bob’s 19,000

hours were split between delivering flowers to patients’ rooms and serving as a hospital greeter to help visitors get where they need to go.

Because Grand Place, the St. Mary Development Corporation apartment where Bob and Helen live, is right down the street from Grandview Hospital, Bob and Helen are often called when emergency volunteer help is needed. Grandview Hospital is one of many places the two serve others. They also prepare meals for the poor once per month and belong to the Craft Club that makes artistic crosses and other items to give to hospital patients.

“The people who live here have low incomes but they’re not poor – they’re full of love and deep spirituality,” said Maxine Brooks, manager of Grand Place.

Helen has lived at Grand Place for almost five years and Bob moved in two years ago.

“I like the atmosphere and the people,” said Bob. “They’re some of the best people in the world.”

“I like the faith people have here,” said Helen. “They’re cheerful even when they have health problems. They’re so friendly and spontaneous.”

One of the things that keeps Bob and Helen focused on the needs of others is a program called “JustFaith” that the two participated in. The aim of JustFaith Ministries is to enable people to develop a passion for justice and to express their passion in concrete acts of social ministry. In fact, Helen is so passionate about the program, she convinced Maxine Brooks to take it.

“We studied the five poorest areas in the World,” said Helen. “It makes you realize how blessed you are and teaches you to live simply.”

When asked why she spends so much time serving others, Helen doesn’t hesitate. “What would we do if we didn’t?” she said. “When you’re single, you automatically reach out.”



Helen Morton (left) and Robert Clouston (right) have volunteered more than 32,000 hours at Grandview Hospital.

Sr. Rose needs your help

Sr. Rose Wildenhaus isn't just the co-founder of St. Mary Development Corporation. She believes so strongly in serving the poor that she lives in one of SMDC's senior apartments. Sr. Rose sees the effects of poverty every day and she needs your help.



The average income for SMDC's senior residents is only \$16,000 per year. About a third goes for rent. Can you imagine trying to live on \$750 per month?

If you've been blessed with the means for shelter and food, please consider helping those less fortunate during this holiday season. Sr. Rose's neighbors and the more than 400 other seniors who live in SMDC's apartments often struggle to pay for medicine, utilities, doctor visits and even food. Would you help poor seniors in the Dayton area by making a gift to the SMDC Emergency Fund? Whether your gift is \$25 or \$2500, it will make a huge difference in the life of a local senior.

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**

TOMORROW continued from pg. 1

Working with Dayton's Southeast Priority Board, SMDC has launched an initiative to "weed" the Springfield-Burkhardt neighborhood on Dayton's East Side of crime and drug trafficking and "seed" the community with new housing investment. SMDC is working in cooperation with the Dayton Police Department. Several nuisance properties have already been demolished, and work has begun on several new single-family homes.

SMDC is also in the planning stages on many new opportunities that will be featured in future newsletters.

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Did you know?

- St. Mary Development Corporation is the largest non-profit provider of high-quality, affordable housing to poor seniors and working families in Southwest Ohio.
- SMDC has developed or co-developed 24 housing projects for the poor - a total of 2,281 housing units.



St. Mary Development Corporation
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Dayton, Ohio 45406



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