

— The Life and Contributions of Richard McBride —

How our founder left behind a legacy of hope ...

Dick McBride, who founded St. Mary Development Corporation with Sr. Rose Wildenhaus in 1989, peacefully passed away in his home on March 3, 2020. He and Sr. Rose began their friendship on a social justice committee that set out to solve the



Founders Sr. Rose Wildenhaus and Dick McBride

challenges of poverty in our community. Both Dick and Sr. Rose believed housing was the foundation of poverty relief, and together they created the St. Leonard Senior Community in Centerville, Ohio.

Following the establishment of St. Leonard's, they set their sights on helping people in the poor areas of east Dayton, Sr. Rose's neighborhood as a child. It was then that they

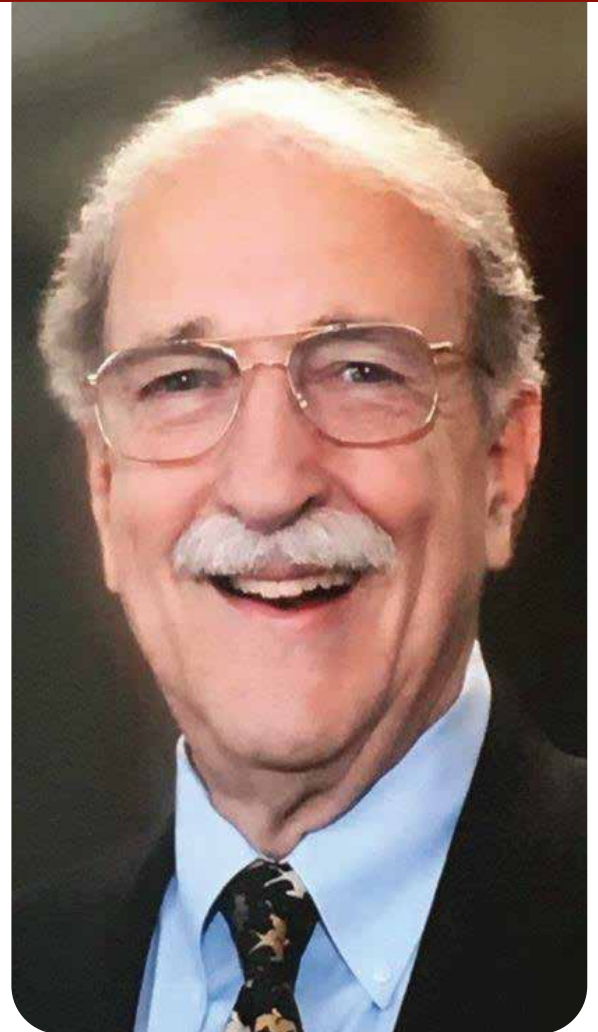
formed St. Mary Development Corporation. Dick served as our President for 24 years until his retirement in 2013. During his tenure, the organization built more than 40 affordable housing communities with more than 3,000 apartment units; the development efforts the organization created under his leadership totaled more than \$284 million.

In addition to affordable housing, Dick led St. Mary on many other projects to serve those in need, including the creation of a grocery store, a joint-venture home healthcare agency, transportation services for seniors, and a transitional housing project for the Red Cross.



Current President Tim Bete with founders Sr. Rose and Dick McBride

Today, St. Mary continues his legacy as we focus on providing low-income individuals with affordable housing. The residents in St. Mary's affordable senior communities especially loved Dick. After his retirement, he set up an office in Twin Towers Place, St. Mary's first senior community, and worked at the front desk while assisting Sr. Rose with resident activities. He took great joy in helping our residents, chatting with them as they came and went, and simply being a friend to the people St. Mary serves. While his work lives on in the daily activities of our organization, his presence is very much missed.



St. Mary Affordable Housing 2019 Annual Report



Since 1989, St. Mary Development has created 64 affordable apartment communities with more than 4,200 units that our residents call home. Our apartment communities have transformed the lives of thousands of people in need, especially poor seniors and veterans. Once a senior becomes a resident, our St. Mary Connect Service Coordination Program links them to valuable services to help them remain independent as long as possible.

New housing development

In 2019, St. Mary began construction on two new apartment communities: McBride Place Senior Apartments (64 units on the VA Campus in west Dayton) and RiverWorks Lofts (61 family units in Riverside, OH, located next to Riverside Senior Lofts). Both McBride Place and RiverWorks are still under construction, and we anticipate the completion of both projects in 2020.

We recently completed a senior apartment rehab of 104 units in Paducah, Kentucky, and a new 51-unit family community in Cedar Rapids, Iowa. As our expertise grows, we receive more and more calls from organizations who ask us to help with projects in other parts of the Midwest, although our primary focus remains on southwest Ohio.

So far in 2020, we have applied for funding for six new Ohio affordable housing communities (497 possible units) and three projects outside of Ohio (160 potential units). One exciting project in the works for 2020 is the rehabilitation of the Biltmore Towers in downtown Dayton. The Biltmore, listed as a federal historic site in 1982, is a senior-focused affordable housing complex with 230 units for rehab along with common and retail space.

Affordable housing communities completed in 2019

Paducah, Kentucky	104 family units
Cedar Rapids, Iowa	51 senior units

Total completed communities: 2 projects 155 units

Construction started in 2019

McBride Place Senior Apartments (Dayton VA Campus)	64 senior units
RiverWorks Lofts (Riverside, OH)	61 family units

Total construction projects: 2 projects 125 units

New funding applications submitted in 2020

6 projects applied for in Ohio	497 senior & family units
3 projects applied for outside of Ohio	135 senior & family units

Total applied for funding 9 projects 632 units*

**This is a record number for St. Mary, and shows the ongoing demand for affordable housing in Ohio and around the country.*

Helping older adults get connected to services

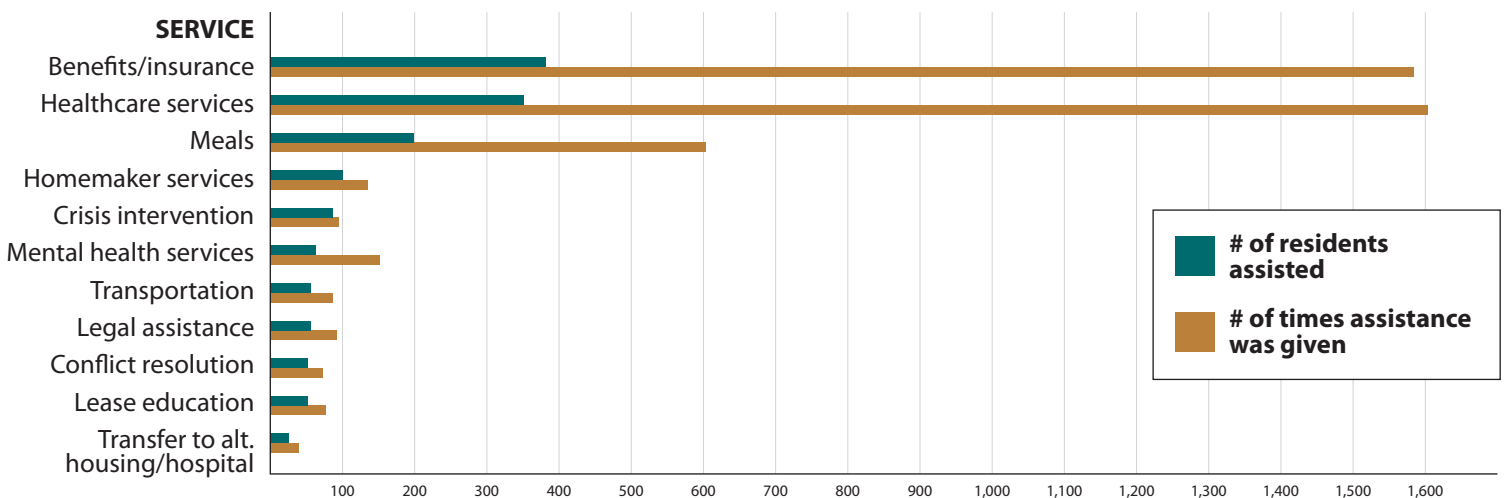
St. Mary Development began its mission of serving low-income seniors in 1989. Many things have changed during the years, and the challenges facing seniors continue to rise. The year 2030 will mark a demographic turning point for the United States. In 2030, all baby boomers (those born 1946 and 1964) will be older than 65 years of age, meaning one in every five Americans is projected to be of retirement age.¹ Most of our residents rely on Social Security for their financial security and as the population expands, many more will turn to Social Security as their major income source. Service coordination continues to be critically important in helping older adults access benefits programs to maintain their independence.



Our St. Mary Connect Service Coordination Program combats negative social determinants of health by helping seniors gain access to services such as healthcare, food programs, transportation, and more. When a Service Coordinator connects a senior resident to a free meal program worth \$1,200 a year, they can use the savings to fund more critical needs, like paying utility bills or buying medications. For many of our seniors, most of whom live on an average income of around \$13,500, a small savings can make them feel like they've won the lottery.

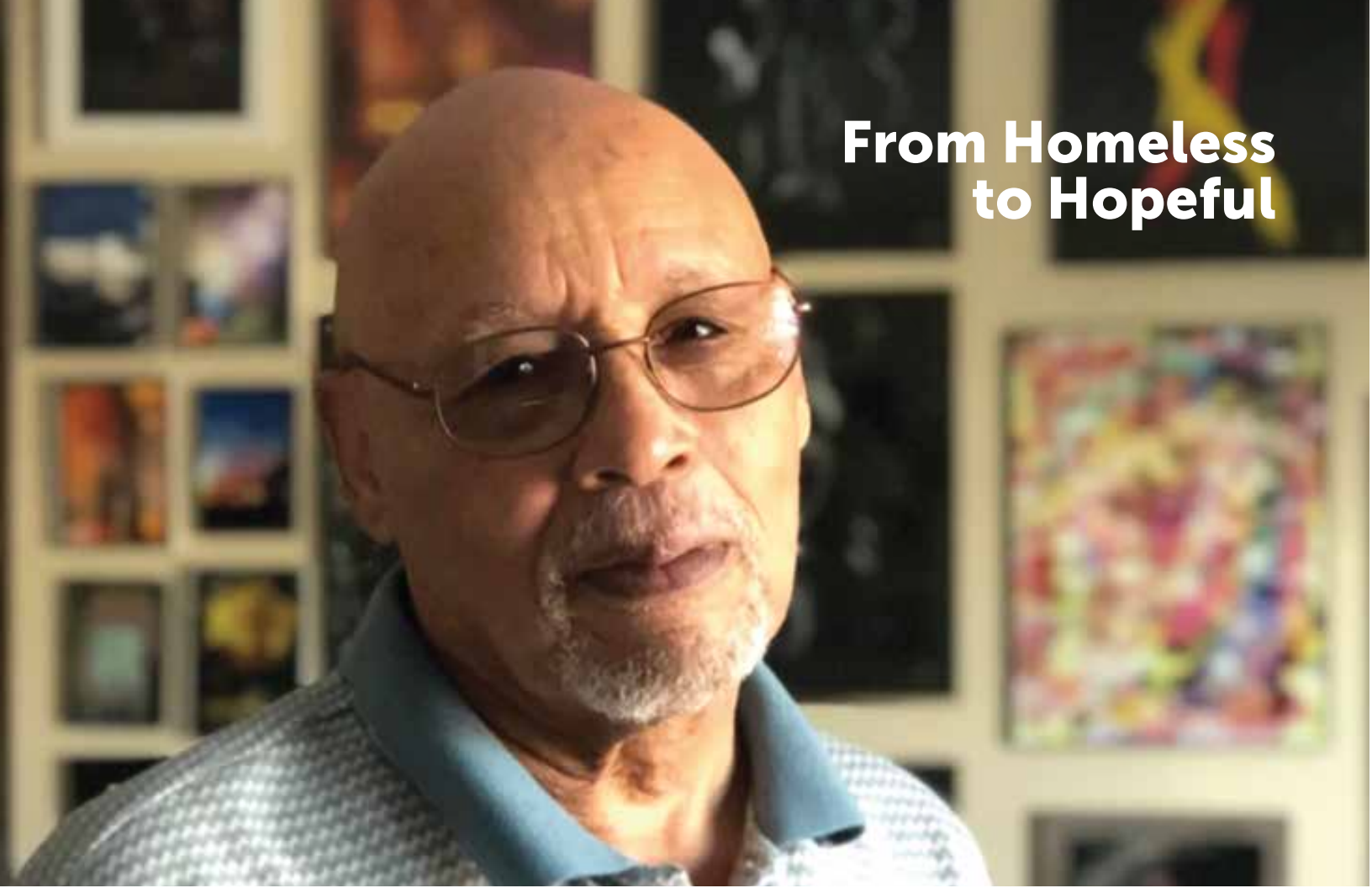
In 2019, St. Mary:

- Offered service coordination in 10 senior properties for residents with a median income of \$13,296. While inflation has caused a cost-of-living increase for everyone in America, that income is about the same as it was in 2014.
- Service Coordinators connected residents to services worth \$560,000. The estimated total income of our residents is \$9.6 million, and the connected services add 6% to that amount – a significant financial impact.
- Service Coordinators connected 578 residents (77.3% of all residents) to services, and had more than 2,200 one-on-one meetings with residents – the most in a single year in our history. In addition, we held more than 300 educational programs for residents.
- Service Coordinators averaged 26 connections with each resident (e.g., letters, calendars, phone calls). This was up from 15 in 2018. The significant increase is because we are using One Call Now in more properties. This service allows a Service Coordinator to send a voice message to all residents who have opted-in at a property. As we implement other communication technologies (e.g., free WiFi), our ability to reach residents will increase.
- Below is a summary of some of the other services with which residents needed assistance.



¹ www.census.gov

From Homeless to Hopeful



How Lyons Place II gave one resident a second chance at life

They say a home is the truest reflection of the person who lives in it, and if you stopped by Lyons Place II to visit with resident, Ron Lewis, you'd find that to be true.

Ron is thriving, just like the plants surrounding the large window in his living room. He's energetic, just like his home, which is covered with his own artwork – photographs, abstract prints, handmade jewelry – making his apartment feel more like a museum than a domicile. And Ron is perceptibly full of love; one wall is entirely dedicated to family photos, and the way his face lights up as he proudly shares stories about his daughters and grandkids shows the depth of his affection for them.

Ron has a beautiful home at Lyons Place II, but stability is relatively new for him. In 2015, Ron admitted himself to the Dayton VA Medical Center for depression and addiction.

When he was discharged, Ron was homeless; a friend told him about Lyons Place II, and everything fell into place.

Now Ron wakes up in his apartment every day and celebrates his sobriety – five years and counting. While he's optimistic about the future, his past is littered with trauma: the sudden death of his father; the murder of his grandson that split his family in two; the addiction that discolored his view of life. Things are better now, and Ron will tell you having a safe home is the foundation for his stability.

“I looked around, I saw my future, and I cried and praised the Lord, because it truly wasn't anything I did. This was a blessing. Ever since then, I've made up my mind. I'm not going to lose my apartment. I've been clean ever since I've been here. The Lord put this in place for me.”



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