Homelessness remains a risk for those living in senior independent-living apartments

A total of 76 seniors in apartments developed by St. Mary, or where we provide our St. Mary Connect program, were previously homeless. Ten years ago there were no previously homeless seniors living in our affordable communities. Every day 10,000 people turn 65 and of those reaching retirement, 40% will have less than $10,000 saved for retirement. This will cause seniors, and their risk of homelessness, to become a real possibility as they struggle to make ends meet. For many of our St. Mary senior residents this is already the case as they currently rely solely on Social Security, VA benefits or Social Security Disability as their only source of income.

That’s why our St. Mary Connect service coordination program is so important. We link senior residents to services to sustain their ability to live independently. When seniors have access to services in the community for which they are eligible, such as health insurance, food, utility assistance, and more, they are able to stretch their budgets.

Our St. Mary Connect Service Coordinators work with seniors who are often experiencing “disability conditions” that make them statistically more vulnerable to homelessness. These conditions, as self-reported by 32% of our residents, include:

(continued on page 2)
Our Mission
St. Mary Development Corporation is a faith-based non-profit organization, called by God to create sustainable affordable housing for those in need. We work toward the day when all residents – especially the economically disadvantaged – have a decent, affordable place to live and become part of a community. We accomplish this through real estate development and management; supportive housing services; and community revitalization initiatives.

President:
Tim Bete
P: 937-277-8149, ext. 210
Email: tbete@smdcd.org

Director of Philanthropy:
Cathy Campbell
P: 937-277-8149, ext. 208
Email: ccampbell@smdcd.org

Make a gift
The St. Mary Connect program is funded through individual donations and grants. Help us continue providing service coordination through this program by making a gift today. St. Mary Development Corporation is a 501 (c) (3) non-profit organization, so your charitable donation is tax-deductible to the extent allowed by law.

Please make checks payable to:
St. Mary Development Corporation
Attn: Cathy Campbell
Director of Philanthropy
2160 E. Fifth Street
Dayton, OH 45403

Make an online donation at:
StMaryDevelopment.org

Your donation helps seniors living right here, in our community. Thanks for being part of our ministry! Questions? Call Cathy Campbell at 937-277-8149, ext. 208.

Homelessness risks for seniors . . . continued from page 1

- Alcoholism or substance abuse (4%)
- Anxiety disorders (8%)
- Depression (9%)
- Mental health impairment (7%)
- Neurological or Developmental (3%)
- PTSD (1%)

While these are self-reported conditions, we know a significant number of our veterans at Lyons Place II (located on the VA campus) suffer from PTSD and have not reported their conditions to us. In addition to the conditions listed above, 277 (52%) of our seniors have been defined as frail or at-risk. Those who are frail or at-risk are often times not fully independent, making them an even greater risk for homelessness should a crisis occur.

While St. Mary Connect Service Coordinators do not provide direct services, we link seniors to over 100 local organizations who provide direct and specialized services in areas such as health, food, insurance, and transportation. Our goal is to ensure seniors have access and are engaged in their own care. These partnerships help to serve the needs of the resident while being the most cost-effective method of helping seniors get the care they need.

In 2017, our St. Mary Connect program helped 347 (61%) out of 569 senior residents with critical issues. Without the St. Mary Connect program they could have been at risk of homelessness. They were connected to services in the following areas:

- Issues related to literacy or daily money management
- Conflict resolution or counseling services
- Rent assistance and eviction prevention
- Mental health services
- Crisis intervention such as psychiatric or legal issues
- Outside case management services
- Substance abuse
- Help with move-in needs (i.e., furniture, household goods, clothing)

Individual donations and grants pay the cost of our St. Mary Connect program. Our goal in 2018 is to raise $412,000 in donations to support the program. Our properties are independent-living communities (with residents paying rent), and we keep our rents low (making them affordable for low-income seniors). As a result we do not earn enough income from the properties to cover the cost of this program. We do not charge residents for the St. Mary Connect program, we rely on your generosity to help us to serve the needs of our poor seniors.

Service Coordinator Rebecca Galentine helps a senior resident get connected to services in the community to help her stay independent as long as possible.
Her father’s benefits were getting cut . . .

Fran Bruns, a retired teacher of the language arts at St. Luke Parish in Beavercreek, met Sr. Rose Wildenhaus through Rose’s sister, Connie who was the principal at the school. The mission of St. Mary Development resonated with Fran because she believes we are called to help those who cannot help themselves. Fran has been a loyal monthly donor of St. Mary’s since December 2006. She also gives monthly to two other charities, St. Jude’s Hospital and the Dayton Foodbank. Fran said giving monthly is easier and organizations can depend on the steady stream of income.

“Usually people give once a year during the holidays and then forget about the organization during the other months,” she said. Giving monthly is also easier on her budget. By giving monthly she can give more to a charity over the course of the year rather than in one lump sum.

Fran began her monthly giving to St. Mary’s after she and her sister went with their Dad to his union meeting. The union leaders announced that anyone who wanted to keep on working, instead of retiring, would see their pensions cut. Many at the meeting said they had not saved enough to retire, yet could not afford to lose all of it if they stayed on. The workers were worried about how they would have to choose between food and medicines. Fran and her sister were afraid for their father who was going to be hurt by these changes. Fran realized just how vulnerable seniors are when faced with a crisis. She knew then she would support St. Mary Development and its work with poor seniors.

St. Mary Development Corporation welcomes donors like Fran, who want to help all year-round through monthly giving. You can set up a monthly payment plan online at www.StMaryDevelopment.org, or call Cathy Campbell, Director of Philanthropy at 937-277-8149, ext. 208 who can send you a packet of 12 donation envelopes.

Fran’s father’s benefits were getting cut . . .
Fran Bruns is one of my heroes.

She’s one of the friendliest greeters at our church, always offering a hug and a welcoming smile. She’s passionate about helping the poor. And she never misses a monthly gift to help our seniors in need.

Fran has been sending monthly gifts to help our seniors for more than a decade. In fact, she’s made 135 gifts to us. In the early years, she would call me when her supply of donation envelopes ran low so I could send more to her. That’s a lot of envelopes.

Because of her consistent support, Fran is also one of our larger lifetime dollar donors. They say slow and steady wins the race. In Fran’s case, slow and steady has helped hundreds of poor seniors, wiping away their tears and providing for their basic needs. Fran puts her faith in action each month when she mails us her donation. Fran has faith that she’s God’s hands to those in need. And she has faith that St. Mary will be a good steward of her gifts.

Because of Fran’s support (and many others like her), we were able to connect more than 347 seniors to services such as transportation, healthcare, food assistance and more. These services transform the lives of seniors. They are so thankful and so are we.

As you’ll see from this issue of the Progress Report, the needs of our poor seniors are still significant. If you’ve considered making a regular monthly gift to St. Mary, now is a great time to start and you can easily do so with a credit card at http://www.stmarydevelopment.org/donate. Just pick “monthly” under the frequency of your gift and we’ll do the rest.

May God bless you and your family,

Tim Bete
President
tbate@smdcd.org