“Sally” was 81-years-old and lived in a basement apartment that required her to walk up and down stairs that were difficult to navigate. She often worried about tripping and had fallen and broken a hip several years earlier. Sally’s rehab from that injury was extremely difficult. Her children lived out of state and weren’t able to help with chores and Sally was confused about what her health insurance covered.

Sally struggled with paying her rent each month, which also made it difficult to pay for other necessities, such as food and prescription medications. She lived on a fixed Social Security income of only $12,000 per year. Sometimes she would cut back on her heart medicine so she could pay for food and rent. Sally felt isolated and alone. She never dreamed this was how she would spend her later years.

When Sally heard of St. Mary’s affordable senior apartment communities through someone at her church, she was thrilled because the rents were significantly less than her current apartment. After moving in, she also noticed how much lower her utilities were because her apartment building was designed with energy efficiency in mind. Sally no longer had to navigate stairs and discovered a community of friends who love and support her.

In her new apartment home, Sally has access to St. Mary Connect whenever she faces a crisis. Sally’s Service Coordinator helped her apply for a better prescription drug program and connected her to a program that delivers free meals to her door.

An affordable apartment supported by Service Coordination is a powerful combination that transforms lives and is a cost-effective investment.

Creating affordable apartments
Connecting residents to critical services
Transforming lives and communities

We meet them every day. An elderly woman who can’t make ends meet and lives in an apartment that is difficult to navigate in her wheelchair. A poor senior who has to decide between paying her rent and buying needed medicine. A retiree who’s struggling to get by on Social Security payments of $900 per month.

Tens of thousands of seniors in the Dayton area don’t have a clean, safe, affordable place to live. The negative impact on both individuals and the larger community is significant. But we’re changing that.

We work toward the day when every person—especially the economically disadvantaged—has a decent place to live. This is what we are called to do. We are God’s hands to those in need. Because we believe everyone deserves a decent place to live. Everyone.

Since 1989, St. Mary Development Corporation has quietly created 60 new affordable apartment communities with a total of more than 3,900 units. Our apartments have transformed the lives of thousands of people in need, especially poor seniors. Once a senior becomes a resident, our St. Mary Connect program links them to critical services that allow them to age-in-place as long as possible.

St. Mary’s faith-based mission benefits both its poor residents and the larger community. Seniors living in our communities get more affordable rents and access to services, while taxpayers benefit from savings created by keeping seniors independent. For every month a senior remains living independently in one of St. Mary’s apartment communities, taxpayers save approximately $4,200 compared to the cost of a Medicaid nursing home.
St. Mary’s work is extremely effective because:

- Our significant real estate development experience allows us to create apartments with rents 20% to 40% less expensive than market-rate apartments.
- We design apartment communities for accessibility (e.g., no steps, wide halls and doorways), so seniors are able to age-in-place.
- We include health clinic and meeting spaces in our apartment communities, making it easier for residents to connect to healthcare services.
- Our apartments are designed with community living in mind. This helps residents socialize, which is important because isolation is a common cause of physical and mental health issues.
- Our St. Mary Connect program links residents to basic services, such as meal programs, health insurance, utility assistance and more, making residents more stable.

Our St. Mary Connect program does not provide direct services but rather links residents to more than 100 healthcare providers, food programs and other services. Typically residents are not aware of available services or are unable to navigate the complexities of connecting to services on their own. Service Coordinators help seniors remain independent as long as possible. It is an extremely effective and cost-efficient process.

Who we serve
Our senior apartment communities are not subsidized apartments but rather independent-living communities in which seniors are required to pay rent. Residents must age qualify (usually age 55 and up) and also income qualify (usually an annual income less than $26,000). Most of our senior residents are single, with an average age of 78 and an average income of just more than $14,000 per year. Most live on a fixed Social Security income that is substantially less than their income during their working years.

An average income of $14,000 puts most of our residents just above the Federal poverty line and also qualifies them for Medicaid. Even with Medicaid assistance, many residents still desperately struggle to make ends meet. An affordable apartment combined with St. Mary Connect allows our residents to live out their later years with dignity.

Over the next 20 years, the population aged 65 and over is expected to surge from 48 million to 79 million people, with a huge increase in the need for affordable apartments and service coordination. Millions of low-income seniors will struggle to pay for basic housing that meets their needs and provides access to supportive services. The need for affordable housing and service coordination in southwest Ohio, along with the rest of the country, is increasing at an alarming rate.
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For many senior residents, a St. Mary apartment community is the nicest place they’ve ever lived and also the last place they will live. Residents rarely move out for reasons other than health. Our affordable apartments maintain high occupancy rates with many properties close to 100% and some with waiting lists. Through the apartment communities it has developed, St. Mary provides a safe, decent place to live for more than 5,000 people each day.

“NeighborWorks America not only provides enterprise-level funding to St. Mary Development, we also review St. Mary’s business strategies and performance against a set of rigorous metrics, which show St. Mary to be an exceptionally strong and innovative organization.”

Paul Weech
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