

# PROGRESS REPORT

## St. Mary Development Corporation Celebrates 30 Years



**St. Mary Development Corporation was founded in 1989 by Sr. Rose Wildenhaus and Richard (Dick) McBride. Both are retired yet remain active volunteers at Twin Towers Place, their first tax-credit property.**

### SOCIAL DETERMINANTS OF HEALTH

Social determinants of health are the conditions in the places where people live, learn, work and play and how those conditions impact a person's health. We know that there are individual behaviors we can do to improve our health. For example, we can eat healthy foods, exercise and go to the doctor for regular checkups. We usually think of those things as being under our control.

But what if there isn't a grocery store near where you live, making it difficult to buy healthy foods? Or what if your neighborhood is dangerous, so you don't feel safe exercising outside? Or what if the bus doesn't make it easy to get to your doctor for regular checkups? These are things outside a person's direct

control and have a significant impact on health.

Social determinants are powerful. In fact, your zip code is one of the greatest predictors of your life expectancy.

For example, if you live in Beavercreek, Ohio, your average life expectancy is 79 years. Just a 20-minute drive away in west Dayton, where St. Mary provides affordable apartments for seniors, the average life expectancy is only 68 years—an 11-year difference. That's 16% based on the difference in social determinants of health in the two areas.

While the term *Social Determinants of Health* is gaining in popularity, the concept has always been a focus for St. Mary Development. Dick McBride

(continued on page 2)

### It began with \$1.37

In the early 1980s, Sr. Rose and Dick McBride met while serving on a social justice committee for the Archdiocese of Cincinnati. It was at that time they banded together to address the needs of those living in poverty in our community, in particular seniors with low-to-moderate incomes. When Sr. Rose and Dick learned the Franciscan religious order was selling St. Leonard Seminary, they approached them with an offer of \$1.37 and a promise to serve poor seniors. While the Franciscans had offers to purchase the property for significantly more, they listened to the proposal to convert the buildings into senior affordable housing and agreed to sell it to Dick and Sr. Rose for a dollar with three requirements: (1) to complete a feasibility study, (2) get the property re-zoned, and (3) raise a half million dollars for the renovations. The Franciscans jokingly told Dick and Sr. Rose that they could keep the .37 cents because they would likely need it. This was the start of St. Mary creating affordable housing for those in need.

To learn more about our history, visit <https://www.stmarydevelopment.org/history>



## 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 with access to services 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

**We depend on donors like you to help our low-income seniors continue to live independently. Your donation supports our St. Mary Connect program of service coordination. St. Mary Development Corporation is a 501 (c) (3) non-profit organization; 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 a secure online donation at:**  
**[www.StMaryDevelopment.org](http://www.StMaryDevelopment.org)**

Questions? Call Cathy Campbell at 937-277-8149, ext. 208.

## Social Determinants continued from page 1...

and Sr. Rose Wildenhaus, St. Mary's co-founders, always had a very holistic view of what constitutes a person's quality of life. Even in the early days of St. Mary, Dick and Sr. Rose said they wanted buildings in which they'd be comfortable having their parents live.

When they created St. Leonard, Dick and Sr. Rose provided services such as meals and transportation. When they began building large apartment communities in Dayton, they designed them with Social Determinants of Health in mind. So, for example, there are community spaces in St. Mary's apartment communities where residents can socialize. Dick and Sr. Rose brought education and healthcare programs into the buildings. They arranged for transportation for residents. They coordinated meal programs.

Over the past five years, St. Mary has ramped up its focus on Social Determinants of Health through our

St. Mary Connect program. In 2018, we had more than 2,000 hours of one-on-one conversations with our residents about their specific needs and we connected them to services to meet those needs. This included things such as helping residents navigate Medicare and Medicaid, and connecting them to home healthcare services when they returned from the hospital.

Affordable housing for seniors is important because without it our seniors would not be able to remain living independently. Moving to a long-term care facility isn't what our seniors want and it's also bad for our communities, with a cost to taxpayers of \$4,500/month when one senior has to move to a Medicaid nursing home.

Our goal today is the same as in the early days—to focus on the needs of those we serve and adapt to help them in the best ways possible. Our motivation and call from God remain unchanged.

## 30 YEARS OF HOUSING AND CHANGING LIVES



**St. Mary Church in the background of the construction of Twin Towers Place.**



**Twin Towers Place finished!**

After St. Leonard, Sr. Rose and Dick set up offices in the vacant St. Mary Elementary School off Xenia Avenue. It was the school Sr. Rose attended as a child and how St. Mary Development got its name. Work began on Twin Towers Place, their first senior affordable tax-credit project, and other housing projects followed. Before they knew it, they were rehabbing houses, starting a GED program, providing child care services, and had opened a grocery store! In time, Sr. Rose and Dick knew they had to turn projects over to others as their vision for God's work remained clear—building high-quality affordable housing for seniors and families. In our 30-year history, we've developed more than 60 affordable housing projects with more than 4,000 apartment units.

The work of Dick and Sr. Rose was led by God and He continues to lead our work today, as we look to the next 30 years.



**St. Mary rehabbed houses in the neighborhood for first time homeowners**

**St. Mary once offered GED and child care services to families**



**St. Mary once created a grocery to help people in the neighborhood**

**Riverside Lofts and Cottages opened in 2018**



**Today, seniors can live independently thanks to St. Mary Connect**

## SERVICE COORDINATORS GET SENIORS CONNECTED



Seniors in our independent-living apartment communities have access to our St. Mary Connect program where Service Coordinators — a professional staff person—is available to connect residents to services for which they are eligible, such as food and utility assistance, Social Security and veteran benefits, health insurance, healthcare, transportation, and home care services. Having access to these services allows seniors the freedom to live on their own as long as possible. Last year our Service Coordinators connected 522 residents to 26 different types of services. St. Mary Connect is free to our residents because of individual donations and foundation grants that help make this program possible. You can use the enclosed envelope to help us be God's hands to those in need.

**St. Mary**  
**CONNECT**  
A program of St. Mary Development Corporation





*Allen Farst, of Niche Productions, captures the stories of our founders, Sr. Rose Wildenhaus and Dick McBride.*

## What's inside...

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Service Coordinators Get Seniors Connected

**Special Insert: 2018 Year-End Progress Report**



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Dayton, OH 45403

1989 30 YEARS 2019

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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.**



Reflecting on St. Mary's 30 years serving those in need reminds me of two of my favorite stories about our co-founders, Dick McBride and Sr. Rose Wildenhaus.

Dick loved gardening and took care of the landscaping at Twin Towers Place, our first affordable senior apartment community. He was meticulous about the flowers and shrubs there. One day, Dick was wearing a business suit and giving a tour of the property to some bankers when a resident approached him and said, "It's amazing, you look just like the gardener who works here!"

When Dick and Sr. Rose created St. Leonard in Centerville, they ran a meal program for the residents and were always on the lookout for food donations. One day a local grocery store called Sr. Rose and said that they had a large truck full of food they wanted to donate. Sr. Rose was thrilled until the driver arrived and she realized the entire truck was full of strawberry cream cheese. After eating strawberry cream cheese in every possible way, she never wanted to see it again.

It was a good thing Dick and Sr. Rose both had good senses of humor. I hope you enjoy some of the old photos in this issue of the Progress Report as we reflect on past successes and look towards our next 30 years.

God bless,

Tim Bete  
President



# 2018 Annual Progress Report

30 years helping seniors through affordable housing and services

2160 E. 5th Street Dayton, OH 45403 (937) 277-8149 [www.StMaryDevelopment.org](http://www.StMaryDevelopment.org)

Since 1989, St. Mary Development has created 62 new affordable apartment communities with more than 4,000 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 services to help them remain independent as long as possible.

## New affordable housing development

In 2018, St. Mary completed and opened two new senior housing communities, Riverside Senior Lofts in Riverside, Ohio (48 units) and Carriage Trails Senior Village II in Huber Heights, Ohio (46 units). Both locations immediately filled to capacity and St. Mary Connect Service Coordinators were onsite to help new residents connect to services such as transportation, food programs and healthcare. In 2018, St. Mary also worked with long-time partner MVAH Partners to complete two additional affordable housing projects outside Ohio.

In 2019, St. Mary is just beginning 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, Ohio, located next to Riverside Senior Lofts). St. Mary is also rehabbing a 104-unit senior apartment community in Paducah, Kentucky. and created 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.

In 2019, we are also applying for funding for four new Ohio affordable housing communities (210 possible units) and three projects outside Ohio (182 potential units).

## Affordable housing communities completed in 2018

Riverside Senior Lofts (Riverside, Ohio)	48 senior units
Carriage Trails Senior Village II (Huber Heights, Ohio)	46 senior units
Two new affordable apartment communities outside Ohio	100 family units
<b>Total completed communities:</b>	<b>4 projects 194 units</b>

## Construction Activity in 2019

McBride Place Senior Apartments (Dayton VA Campus)	64 senior units
RiverWorks Lofts (Riverside, Ohio)	61 family units
Two affordable apartment communities outside Ohio	100 family units
<b>Total awarded projects:</b>	<b>4 projects 225 units</b>

## New funding applications submitted in 2019

Four projects applied for in Ohio	210 senior & family units
Three projects applied for outside of Ohio	182 senior & family units
<b>Total applied for funding</b>	<b>7 projects 392 units</b>

real estate





# St. Mary CONNECT

*A program of St. Mary Development Corporation*

St. Mary Development began its mission to serve low-income seniors in 1989. Many things have changed in the past 30 years and the needs of seniors are becoming greater. It is estimated that by 2030, our nation will have 80 million seniors with 40% having less than \$10,000 saved for their remaining years. Seniors will rely on Social Security or Social Security Disability as their sole source of income. This means access to services will be critically important to sustain their independence. Social determinants of health—the conditions in the places where people live, learn, work and play—affect a wide range of health risks and outcomes. For example, poverty limits access to decent housing, healthy foods and safe neighborhoods. When a senior struggles with social determinants of health, we see greater risks of poor health and higher mortality rates, making it extremely difficult for a senior to maintain their independence and age in place.

Our St. Mary Connect service coordination program combats negative social determinants of health by helping seniors gain access to health care, 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 toward other more critical needs. For many of our seniors, most of whom live on an average income of just more than \$12,000, a small savings can make them feel like they won the lottery.

**In 2018**, St. Mary Connect helped 522 senior residents access 26 different services for a total savings to the residents of more than \$409,000. The impact of these savings can last multiple years, creating a lifetime savings to residents estimated at more than \$2.3 million. Last year was a particularly challenging year due to the closures of Good Samaritan Hospital, Day-Mont Behavioral Health Center, and Aldi's Grocery store in west Dayton. The closures created significant barriers for our seniors and Service Coordinators had to find alternative solutions for residents needing mental health services and transportation to medical care and food.

## **The top 5 services areas delivered in 2018 included:**

**Benefits/insurance:** 317 residents    **Cost savings to residents:** \$349,484  
Connecting residents to Medicare, Medicaid, Social Security, VA benefits and other services.

**Healthcare services:** 362 residents    **Cost savings to residents:** \$ 32,676  
Connecting residents to home health aides, homecare services and health-related programs.

**Food programs:** 197 residents    **Cost savings to residents:** \$ 70,623  
Connecting residents to free meal programs, food pantries and access to groceries through a mobile grocery truck.

**Advocacy/referral:** 643 residents  
Advocating for resident rights, such as financial and consumer fraud, negotiating medical bills, providing health/wellness educational programs, technology education and more.

**Educational programs offered:** St. Mary Service Coordinators arranged more than 220 onsite educational programs for residents during 2018. These included diabetes self-management, flu shots, stress management, bone health and managing Social Security benefits, among others. St. Mary works with more than 100 organizations to deliver onsite services and educational programs to our seniors.



# connect



Thank You  
for Adding  
A Stamp

TIM BETE  
PRESIDENT  
ST MARY DEVELOPMENT CORPORATION  
2160 E 5TH ST  
DAYTON OH 45403-2445





Your gift supports our St. Mary Connect program,  
helping to link St. Mary senior residents to the critical services  
they need – such as, transportation, healthcare, food, utility assistance,  
legal aid, and much more.

Will you help us today?

Thank you for reaching out to those less fortunate right here in our community  
You truly are God's hands to those in need!



It's easy to donate online at  
**[www.StMaryDevelopment.org/donate](http://www.StMaryDevelopment.org/donate)**

Your gift is tax deductible as prescribed by law. Please consult your tax advisor for details.  
St. Mary Development Corporation respects your privacy and does not sell or share donor information with other organizations.

☐ Please contact me about Planned Giving or other ways I/we can support your organization.

I would like to make this gift in honor of: \_\_\_\_\_

Please send an acknowledgement to: \_\_\_\_\_

Address: \_\_\_\_\_ City/St/Zip: \_\_\_\_\_

**Yes, I want to donate to the St. Mary Connect program to help low-income seniors get the services they need.  
Enclosed is my gift in the amount of:**

☐ \$500 ☐ \$250 ☐ \$100 ☐ \$50 Other: \$ \_\_\_\_\_

Please make your check payable to: **St. Mary Development Corporation** or pay online at **[www.StMaryDevelopment.org](http://www.StMaryDevelopment.org)**

I wish to donate by credit card ☐ Visa ☐ MasterCard ☐ Amex ☐ Discover, in the amount of \$ \_\_\_\_\_

Name on Credit Card: \_\_\_\_\_

Credit Card Number: \_\_\_\_\_

Expires: \_\_\_\_\_ 3-Digit Security Code: \_\_\_\_\_ ☐ Please include the \$3.00 credit card transaction fee in the total

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