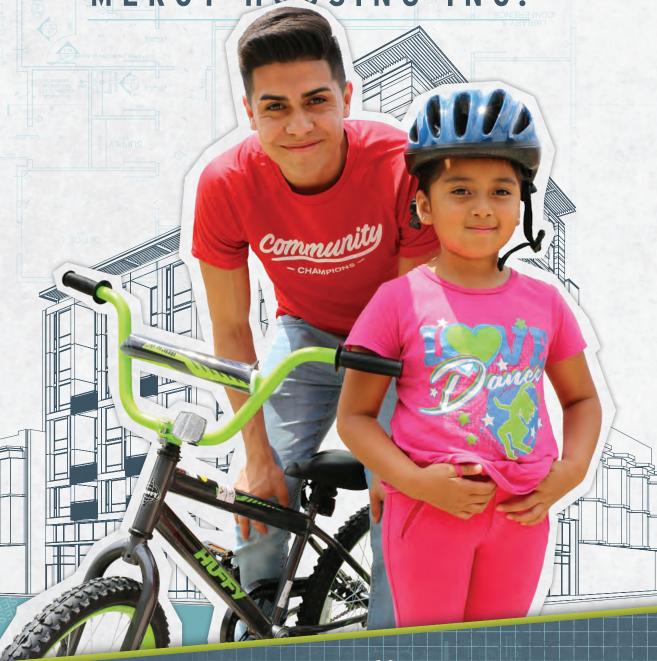
# SIDACE.

MERCY HOUSING INC.



mercy HOUSING
Live in Hope



Dear Partner in Hope,

At Mercy Housing, we recognize that safe, affordable, service-enriched housing helps people develop to their full potential. We are committed to working with local partners to support community well-being. On behalf of our eight Sponsor Communities, our Board of Trustees, and everyone who works at Mercy Housing, we thank you for your unwavering support to Mercy Housing as



We strive every day to achieve more because we believe we are constructing more than buildings - we are providing individuals and families with a foundation for a better life.

we provide homes for those in need.

Thank you - we couldn't do what we do without you!

Live in Hope!

Jane Graf

President & CEO Mercy Housing Linda Werthman, RS.m.

Sister Linda Werthman, RSM

Chair of the Board Mercy Housing

## A Great Stepping Stone

atie has always had a heart for helping others, but her struggles with chronic depression and obsessive-compulsive disorder (OCD) began at an early age and got in her way. At the age of 17, she ran away from home and became homeless. "After leaving my parents' house, there wasn't a day that I didn't wish I was dead," Katie reflected.

Though it was challenging, Katie was able to overcome her depression for a while, securing a meaningful job helping other young people struggling with homelessness. Unfortunately, she eventually had to quit because of increased problems with her OCD.

"I'd get these panic attacks while driving to work and I would think that I ran someone over in the road. My heart would be racing, and I could barely think. I would drive in circles checking to make sure I didn't run someone over and then I'd go on. A mile or two later the same thing would happen. It would take me at least two hours to get to work even though I lived only 40 minutes away."

At the age of 34, Katie's OCD became so debilitating that she had difficulty even leaving her bed each day. "OCD took over my mind."

After a few years of searching for a solution, Katie registered for inpatient psychiatric care at a local hospital. When her inpatient program was complete, Katie found Mercy Housing's St. Catherine Residence.

"St. Catherine Residence is a great stepping stone. Without it I would have been back to being homeless." With the help of the staff at St. Catherine's, Katie was able to get the foundation she needed to start rebuilding her life, beginning with getting her high school diploma. She loved the art therapy classes and always participated in the Women of Wisdom spiritual groups. "I needed to slowly ease myself into society and living with these other women helped me do that." Katie stayed at St. Catherine Residence for three years until she was ready to live independently.

Today, Katie is 38 and feels like she once again has control of her life. She's enrolled in a phlebotomy program and hopes to work in a hospital when she graduates. Katie is continuing her passion for helping others, and currently works in home healthcare. She is also reconnecting with her family and has found a good support system at her local church. "I'm still a work in progress, but I'm getting there."



## 2017 Highlights



**Green Hope** – In pursuit of our goals of reducing consumption of natural resources, reducing waste, and creating healthier living environments, Mercy Housing has reduced energy consumption by 12% and implemented efficiency and renewable projects at more than 130 properties.

Big News - Paul G.
Allen, Microsoft's
co-founder and a
leading philanthropist,
pledged \$30 million
toward permanent
housing for Seattle's
homeless families. Mercy
Housing will develop the
community, comprised
of nearly 100 family
apartment homes.





35th anniversary – Mercy Housing commemorated its 35th anniversary with a successful fundraiser celebration. It was held in Denver, CO, raising \$2 million. Barry Zigas, Director of Housing Policy at the Consumer Federation of America and

former Chair of Mercy Housing's Board of Trustees, and Lillian Murphy, Sister of Mercy and former CEO of Mercy Housing were honored on this special evening.



School Success – Sterling Meadows, a 50-home farm-

worker community in Bellingham, WA celebrated its fifth consecutive year of 100% graduation rate for high school seniors (38 Sterling Meadows youth have graduated since 2011, and 25 have gone on to pursue higher education).



**mercy** HOUSING

Giving Back – Wish for Wheels and corporate partners gave new bikes to 256 kids at six Mercy Housing communities in Denver and Omaha.



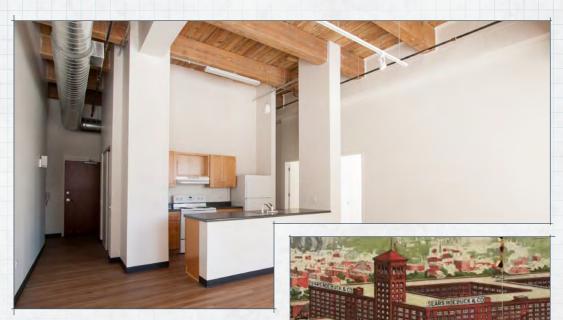
Seven New Properties – Mercy Housing built seven new communities and opened nearly 500 new affordable apartment homes for seniors, families, veterans and individuals with special needs. In Seattle, Mercy Othello Plaza is now home to 108 households and serves as the new flagship office for Mercy Housing Northwest operations.

Housing and Health – Senior Residences at Mercy Park opened in Chamblee, GA comprised of 79 affordable homes. It's located adjacent to Mercy Care, a Federally Qualified Health Center and member of Saint Joseph's Health System and Trinity Health.





Mercy Loan Fund – Mercy Loan Fund (MLF) grew to over \$65 million, preserving over 1,000 affordable homes serving more than 1,900 residents. MLF also increased its Aeris credit rating to "AA+."



Lofts on Arthington – Lofts on Arthington, an adaptive reuse of the historic Sears, Roebuck & Co. Catalog Printing Building, opened its

doors to 79 households and was honored with the Affordable Housing Finance Readers' Choice Award for Best Historic Rehab.



Sunnydale neighborhood – We have broken ground on the heavily anticipated Sunnydale redevelopment in San Francisco. When complete, we will replace 775 deteriorated apartments and build 995 additional affordable and market-rate homes, open spaces and new infrastructure.

## **Celebrating 35 Years**

undreds of supporters from across the nation gathered in downtown Denver for Mercy Housing's Home is Hope 35th Anniversary Celebration in October. The celebration was a great success. Thanks to the generosity of caring people like

you, we raised over \$2 million - more than we have ever raised at any event.

The standout highlight of the evening was when Ginger, a former Mercy Housing resident, shared her story. Hers is a story of struggle, of perseverance, and ultimately, of triumph.

Back in 2012, Ginger got the phone call from Decatur Place in Denver, telling her that there was an apartment available for her and her baby daughter, Maggie. It was a phone call that would change the trajectory of her life.

At the time, Ginger was jumping from place to place with her daughter, juggling the many responsibilities of work, school, and single parenting. "Not knowing where I was going to

live, not knowing if I could afford it, not knowing if I would have to drop out of school to pay bills ... all of that was hard on me, but it was also hard on my daughter," she says.

> "Things really started to change when I moved into Decatur

> > and safe. Having housing allowed me to push as hard as I did to get through school

Place ... I felt grounded Having housing allowed me to push as hard as I did to get because I could focus." through school

> While at her Mercy Housing community, Ginger graduated from college magna cum laude with a 4.0 GPA, taking advantage of our resident services programs to help her reach her goals.

> Five years after getting the call that she could move into Decatur Place, Ginger is a college graduate and a pediatric Registered Nurse with a blossoming career. She fell in love and got married, and her daughter Maggie is excited for the arrival of her new sister.

"When I was at Mercy Housing, I never knew I would have the things I have now."



# By the Numbers

Mercy Housing owns 335 properties, with over

23,000

apartment homes for families, seniors, and people with special needs

More than

40,000

residents call Mercy Housing home

Median Resident Household Annual Income

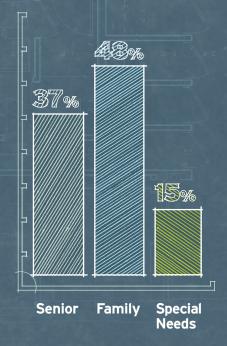
\$13,445

We have participated in the development, preservation, and/or financing of over

56,000

affordable homes over 35 years

Portfolio by Property Type





Mercy Housing employs nearly

1,500

people across the country





properties offer resident services programs designed to help people build better lives











Sponsor Council members over the years.

## A Legacy of Success & Hope

he eight communities of Women Religious that founded Mercy Housing formed a Sponsor Council to govern the organization and steward its Vision, Mission, and Core Values. In 2017, the Sponsor Council transitioned its role in governance. This year, the Sponsor Council celebrated 36 years of service in a ceremony as they came to completion and passed their responsibilities to the five sisters serving on the Board of Trustees. These sisters will now serve as the Corporate Member Group through 2020. As their role evolves over the next few years, the sisters will remain an integral part of Mercy Housing through board service, and by providing wisdom and insight.

"We're honored and incredibly thankful to have had the Sponsor Council lead Mercy Housing's success all these years," says Sister Rose Marie Jasinski, CBS, Chair of the Corporate Member Group. "We are confident that the transition will be successful. Without the Sponsor Council's guidance, the past decades of providing excellent housing and services to the neediest, wouldn't have been possible."

Our founding sisters' dedication to social justice and serving the needs of people living on the margins of society fuels our determination to stay focused on our critical work, and will continue to guide every decision we make as an organization. Thank you to the sisters who have served beside us, led us, and now trust us with this precious ministry.

#### **Sponsor Council**

Daughters of Charity, Province of St. Louise
Daughters of Charity, Province of the West
Sisters of Bon Secours, USA
Sisters of Mercy, Northeast

Sisters of Mercy, South Central Sisters of Mercy, West Midwest Sisters of St. Joseph of Orange Sisters of St. Joseph of Peace 15

## Our 2017 Leadership

#### **Board of Trustees**

Sr. Barbara Busch, SC &

Sisters of Charity; Executive Director, Working In Neighborhoods

Yvonne Camacho

Former CFO, Simpson Housing LLLP

Patricia Cochran

Retired

Adrienne Crowe (Vice-Chair)

Retired

Alwyn Dias, MSW

HR Director, Executive Coach

**Charlie Francis** 

Senior Executive Vice President, Dignity Health

Sr. Mary Hadded, RSM

Sisters of Mercy; Catholic Health Association of the United States

Sr. Diane Heina, CSJ &

Sisters of St. Joseph of Orange

Sr. Rose Marie Jasinski, CBS 🚳

Sisters of Bon Secours

Douglas Jutte, MD

Executive Director, Build Healthy Places Network

Barbara J. Kelley

Retired

Ed Madell

Continental Properties Company

Sr. Pat McDermott, RSM 🚳

Sisters of Mercy

Jim Park

The Mortgage Collaborative

Scott Pocock

Shea Mortgage

Erika Poethig

Urban Institute

Suzanne Swift

President/Owner, Buffet Concepts Inc., Retired

**Bob Tetrault** 

CFO, Highridge Costa Companies

Sr. Linda Werthman, RSM (Chair) &

Sisters of Mercy

Carol Wetmore

Retired

Leslie Wittmann

TrustHR

Barry Zigas

Zigas & Associates

Special Advisor to the Board:

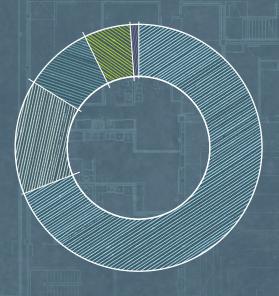
Jack Diepenbrock

Principal, Diepenbrock, Elkin & Gleason LLP

⑥ − Corporate Member Group



## Financials FY 2017



### Revenue by Source

	Property Rental Income	69
////	Philanthropy	15%
		ON

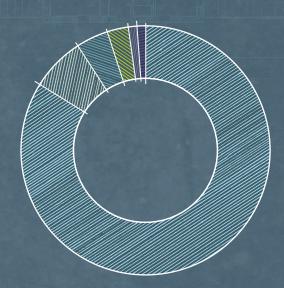
■ Other■ Earned Fees6%

☐ Government Capital Grants 1%

10

#### **Expenses by Program**

<ul><li>☑ Property Operations</li><li>&amp; Management</li></ul>	84%
□ Corporate Operations	7%
■ Resident Services	4%
■ Housing Development	3%
■ Mercy Loan Fund	1%
E Fundaciona	10/



## **Program Efficiency Ratio**



Percentage of Total Expenses Used Directly in Program Activities

## Consolidated Statement of Financial Position For Years Ended December 31, 2017 and 2016

Assets	2017	2016
Cash and Investments	\$330,688,546	\$268,199,059
Notes, Pledges, and Grants Receivable	81,442,168	43,939,448
Receivables and Investments	15,655,144	12,725,164
Net Property and Equipment	2,384,735,051	2,141,078,112
Other Assets	24,409,792	24,806,751
TOTAL ASSETS	\$2,836,930,701	\$2,490,748,534
Liabilities	2017	2016
Accounts Payable, Accrued Expenses & Accrued Interest	\$197,816,823	\$ 187,891,573
Notes Payable	1,669,719,760	1,443,054,857
Deferred Revenue & Other Liabilities	43,540,304	45,901,667
TOTAL LIABILITIES	1,911,076,887	1,676,848,097
Non Controlling Interest	599,092,048	539,616,947
Total Net Assets - Controlling Interest	326,761,766	274,283,490
TOTAL LIABILITIES AND NET ASSETS	\$2,836,930,701	\$2,490,748,534

# Consolidated Statement of Activities For Years Ended December 31, 2017 and 2016

	2017	2016
Total Revenues	\$319,528,179	\$247,644,361
Total Expenses and Losses	356,604,020	302,477,500
Excess (Deficiency) of Revenues Over Expenses	(37,075,841)	(54,833,139)
Attributable to Noncontrolling	(78,703,142)	(60,481,170)
Excess (Deficiency) of Revenues Over Expenses		
Attributable to Mercy Housing Inc.	\$41,627,301	\$5,648,031



## Thank You for Your Support

Mercy Housing left me with such a strong impression that I wanted to donate. Having a home is such a fundamental part of life that some of us take it for granted. So many people are on the fringes of society, whether it's because of bad luck that leaves them financially imperiled, drug use, mental and physical illnesses, or joblessness. Their need is great, and resources are limited. If we can help people afford a home, it has an impact in so many ways lightly is restored, a community is stabilized, families

people afford a home, it has an impact in so many way
 their dignity is restored, a community is stabilized, families
 can be together, and they gain hope.

Beth McDonald
Mercy Housing Donor

hanks to donors like Beth, thousands of people have the opportunity to build a bright future for themselves and their families, developing their potential and achieving their goals. We work diligently to continually enrich the lives of those we serve. Providing our Resident Services program would not be possible without dedicated volunteers and generous partners. We know what good can happen when people live in safe, affordable, service-enriched homes and we are inspired daily. Thank you for your support of and dedication to Mercy Housing.

#### Total donations raised:

\$10,210,953

To see a full list of the generous donors who make Mercy Housing's mission possible, please visit mercyhousing.org/2017-Annual-Report

## An Ally and Advocate

uring the paddle raise at our Home is Hope 35th Anniversary Celebration, Kevin Lofton, event chair, raised his paddle making a public commitment to continue supporting Mercy Housing with a sizeable donation. The attendees clapped and cheered at his generosity, something Mercy Housing has benefited from for the past 14 years.

Not only has Kevin been a long-time personal supporter of Mercy Housing, as the CEO of Catholic Health Initiatives (CHI), he has overseen over \$20 million of investment by CHI in the affordable housing work of Mercy Housing. The relationship between Mercy Housing and CHI dates back more than two decades, coinciding with the creation of CHI in 1996, then the largest Catholic health system in the United States.

Create, nurture, and sustain healthier communities

It's always been the role of Catholic Health Initiatives to do more good in the broader community than just inside the walls of their acute-care hospitals. The organization's broader objective was described in 1996 by a prescient mission that seems even more appropriate today: Create, nurture, and sustain healthier communities.

Exploring and expanding on the potential benefits of healthcare and affordable housing partnerships is crucial to Mercy Housing. We couldn't be more grateful for Kevin's support, both personal and professional, as an ally and advocate as we work to create a more humane world where poverty is alleviated, communities are healthy, and all people can develop their full potential.



## **Thank You For Your Support**

#### **INDIVIDUALS**

Anonymous (74)

Craig Abbott

Christie Abdul and Michael Greene

Fuad Abdullahi

Ellen Abrams

Sharon and Richard Abrams

Mrs. Dianna Abu-Ali

Monica Ackley

Mr. Daniel B. Adams, AIA

Ms. Valerie L. Adler

Mr. Richard Adyniec

Eva Agrawal

Raymond Aguilar

Wendel Akins

Samara Alani

Peter Albert and Charlotte Mahoney

Ms. Maria Alcala

Mr. James W. Alexander, Jr.

Mr. Joshua L. Allee

Ms. Denise Allen and Mr. Mark Hayes

Gary Allen and Greg Martin

Dr. Essence N. Allen-Presley

Jamie Alm

Ms. Jane Alseth

lames Alter

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Savanna Anderson

Ms. Stephanie Anderson

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Mr. and Mrs. Mark Angelini

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Travis Armour

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Ms. Elizabeth Axelgard

April Ayers

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Mr. Henry Baez

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Mr. Charles S. Bailey-Gates

Debbie Bair

Ms Sheetal Balani

Ms. Tausha Balbiani

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Ms Alisa Barrios

Mr. Maurice Barrow

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Marge Barzar

Reverend and Mr. Basham

Jason Battista

Ms. Lavern Battle

Katie Baudler

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Heather Beadle

Anna Beck

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Mr. Samuel Bell

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Cynthia Bellrichard

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Sarah Bemis

Ms. Debra Bendell Mr. leff Bennett

Ryan Bennett

Dave Berestka

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Mr. and Mrs. David Berg

Sister Dorothy Berg, OP

Ioshua and Wilkiany Berger

Ruthie Berk

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Cynthia Bethell

Becky Bicknell and Matt Taylor

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Mr. Yakov Birger

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Mr. and Mrs. Robert J. Black

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Ms. Celia Francies

lames Foster

lane Fox

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Panuly Franklin Ms. Jean Fraser Mr. Jeremy Frazier

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