



mercyHOUSING

Creating a Better World



A n n u a l R e p o r t 2 0 0 9



Vision

Mercy Housing is working to create a more humane world where poverty is alleviated, communities are healthy and all people can develop their full potential. We believe that affordable housing and supportive programs improve the economic status of residents, transform neighborhoods and stabilize lives.

Mission

To create stable, vibrant and healthy communities by developing, financing and operating affordable, program-enriched housing for families, seniors and people with special needs who lack the economic resources to access quality, safe housing opportunities.

Contents

Letter to Our Supporters	2
The State of Mercy Housing in 2010	4
Investing in the Solution in 2010	5
Mercy Housing Board of Trustees and Co-Sponsors	6
Mercy Housing National Donors	7
Mercy Housing California	
Stability Changes Lives	10
Building Vibrant Communities	11
California Board of Directors and Donors	12
Mercy Housing Colorado	
Historic Hotel Provides New Beginnings	14
Colorado Board of Directors and Donors	16
Mercy Housing Idaho	
Helping Families Achieve Their Dreams	19
Idaho Board of Directors and Donors	20
Intercommunity Mercy Housing	
Supporting Long-Term Sustainability	22
Intercommunity Board of Directors and Donors	23
Mercy Housing Lakefront	
Keeping Her Promise	26
Lakefront Board of Directors and Donors	27
Mercy Housing Midwest	
Partnering to Support Residents	30
Midwest Donors	31
Mercy Services Corporation	
Creating Thriving Communities	32
Mercy Housing Southeast	
Coming Home Again	33
Southeast Board of Directors and Donors	34
Mercy Housing Southwest	
Finding Support in Difficult Times	36
Southwest Board of Directors and Donors	37
Mercy Loan Fund	
Providing Housing Opportunities for Farm Workers	38
Mercy Loan Fund Borrowers, Investors and Donors	40



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Creating a Better World

Through affordable, program-enriched housing, Mercy Housing is working to create a better world filled with opportunities for our residents and the communities we serve.

Mercy Housing's mission is more critical than ever due to the downturn in the national economy, the high rate of foreclosures and the high rate of unemployment. The current affordable housing supply is not adequate to meet the demand. In order to help a greater number of people, prevent homelessness and keep our communities healthy and vibrant, we have an obligation to close the affordable housing gap. We have an obligation to grow and change and make things more efficient.

We made great strides in 2009 in positioning Mercy Housing for the next five years and beyond. 2010 celebrates the launch of Mercy Housing's new strategic plan that will guide the organization for the next five years. This plan includes a natural evolution of our organization and the way in which we conduct our efforts on a daily basis.

The main goal for the new strategic plan is to close the affordable housing gap. Mercy Housing estimates that there are about 12 million renters in need of affordable housing but only 6 million affordable homes available. Within the next few years, Mercy Housing plans to participate in the development, preservation and/or financing of 60,000 affordable multifamily rental homes. We will also preserve and enhance the properties in our portfolio and continue to emphasize our homes as platforms for resident success.

As part of our new strategic plan, we have developed Mercy Community Impact to capture the social, environmental and economic impacts of our work that have a positive effect on people, the planet and financial strength of Mercy Housing. Additionally, Mercy Housing is launching a new brand to better communicate with the world about our organization and how communities are positively impacted because we are here.

Your support, contributions, investments and partnerships have helped Mercy Housing create a better world for the people we serve. Each day, we work to provide our residents with the opportunities they need to develop their full potential.



Sister Lillian Murphy, RSM

Sister Lillian Murphy, RSM
CEO, Mercy Housing



Bradley B. James

Bradley B. James
Chair, Mercy Housing Board of Trustees

Investing in the Solution



The State of Mercy Housing in 2009

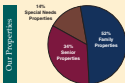
2009 brought many new challenges and opportunities for Mercy Housing. We continued to expand our reach to even more low-income families, seniors and people with special needs in communities across the nation. Mercy Housing implemented new initiatives that went beyond our development of affordable housing. We sharpened our focus on measurement of our social impact, market penetration and involvement in national foreclosure issues. We continued to make a lasting impact in neighborhoods across the nation through community development and programs.

The work that Mercy Housing does is designed to make a difference not just in the short term, but for generations to come. Mercy Housing's accomplishments in 2009 furthered our vision of creating a better, more humane world for our residents and the neighborhoods we serve.

2009 Highlights:

- Mercy Housing has participated in the development, operation, preservation and/or financing of more than 37,200 affordable homes serving more than 128,000 people on any given day. These numbers include what Mercy Housing has developed, the lending activities of Mercy Loan Fund and the work of our Consulting Division.
- During Mercy Housing's history we have developed, financed or provided consulting services for more than \$2.1 billion in affordable housing real estate.
- In 2009, Mercy Housing acquired or completed development or rehab of 1,187 affordable homes.
- Mercy Services Corporation, the property management subsidiary of Mercy Housing, continued to develop and maintain operational excellence standards at all of the properties included in the management portfolio. The high-quality properties managed by Mercy Services Corporation consistently maintain an occupancy rate of more than 95 percent. Mercy Services Corporation has a management portfolio of more than 15,000 units including 2,678 units managed for third-party clients.
- Through the end of 2009, Mercy Loan Fund had provided more than \$178 million to not-for-profit developers which leveraged another \$1.37 billion of affordable housing financing and 16,547 homes for 46,703 people.
- In 2009, 60 percent of all Mercy Housing residents participated in Resident Services programs including youth development, financial literacy and health and wellness programs. Mercy Housing is continuing to expand how we measure the impact of these programs.
- In 2009, Mercy Housing launched the Environmental Stewardship Initiative with the goal of enhancing expertise in environmental sustainability. Efforts included completing web-based Level One Self Energy Audits to identify specific upgrades that will reduce energy consumption.
- Mercy Housing also launched Mercy Portfolio Services, a new subsidiary to help communities manage the funds they are receiving from the Neighborhood Stabilization Program.

Mercy Housing's audited financial statement for 2009 will be available online in Summer 2010 at www.mercyhousing.org. To receive a copy, please contact info@mercyhousing.org.



Investing in the Solution in 2010

Mercy Housing estimates that there are about 12 million renters in need of affordable housing but only 6 million units of affordable housing available. Closing this significant gap between the supply of and demand for affordable housing is the guiding principal for Mercy Housing's 2010 - 2014 Strategic Plan.

Mercy Housing plans to dramatically increase our efforts to preserve and develop new homes to meet the growing need for affordable housing. We plan to participate in the development, preservation, operation and/or financing of an additional 60,000 units of affordable, service-enriched multifamily rental homes. To reach this bold goal, Mercy Housing will expand into new products, markets and partnerships; finance more work done by other affordable housing providers; and sustain our focus on providing cost-effective resident programs and services.

Mercy Housing's Strategic Priorities and deliverables have been developed in six major areas:

- **Operating Excellence and Long Term Stability**

- Mercy Housing will continue to focus on the community impact (social, environmental and economic) of our work and on business fundamentals that ensure long-term financial stability. We will acquire and expand financial, human and technology capital to support our growth and enhance our existing portfolio. We will build a compelling brand and a durable platform of excellence from which to execute our mission.

- **Stewardship of the Property Portfolio**

- Mercy Housing will be a market leader in delivering high-quality affordable rental homes by preserving, supporting and sustaining our property portfolio through effective and environmentally sustainable property and asset management practice that serve all of our stakeholders.

- **Resident Services**

- Mercy Housing will provide results-oriented, cost-effective Resident Services that provide a platform for success for our residents. We will collaborate with service groups in the community so as not to duplicate what already exists. We will document measurable and replicable results that reflect the impact and social return on the investment in these programs and services.

- **Growth**

- Mercy Housing will develop, preserve and/or finance 60,000 affordable multifamily rental homes through strategic, focused, disciplined and environmentally sustainable growth in our core business activities in order to narrow the gap between the supply and demand for affordable rental housing for lower and moderate income persons and challenge the industry to find ways to dramatically increase capacity and production.

- **Health Care and Housing Linkages**

- Mercy Housing will engage with our Strategic Health Care Partners to leverage our strengths to pursue healthy communities, healthy buildings and healthy residents. We will demonstrate new models for linking health care and housing that will increase access to care and lower costs.

- **Public Policy Advocacy**

- Mercy Housing will engage every level of the organization to use our experience and practice to develop and promote national, state and local policies aimed at narrowing the housing affordability gap of multifamily rental homes for lower and moderate income persons.

Mercy Housing's 2010-2014 Strategic Plan provides broad but focused direction for the activities of the organization over the next five years. To be successful in delivering 60,000 homes to individuals and families throughout the nation it will take all of us to think about how we will do business in a new way. Your support is an essential part of Mercy Housing's work to create a more humane world where poverty is alleviated, communities are healthy and all people can develop their full potential.

For more information about Mercy Housing's 2010 - 2014 Strategic Plan or to receive a copy, please contact info@mercyhousing.org.

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"Housing is at the root of the economic problems the nation is experiencing, making Mercy Housing's work more important than ever."

— Brian Shuman, Mercy Housing President and Chief Operating Officer

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A Lasting Impact



Mercy Housing California

Stability Changes Lives

For six years, Mariel Tabarez struggled with substance abuse and bipolar disorder. Tired of living in homeless shelters, and following an abusive relationship, she knew she had to do something to turn her life around – and that meant getting clean and sober.

"I've been through a lot," said Tabarez.

Her father helped her move from Fresno to Sacramento to help her get away from the negative aspects of her former life. Tabarez has a new found strength and has been clean and sober for six years. In 2009, she was given the opportunity to move into Mercy Housing California's Martin Luther King, Jr. Village (MLK, Jr. Village), a new permanent supportive housing property featuring 80 studio cottages for formerly homeless individuals.

"I love my new home because it's mine. When I first walked up to my house, I said 'this is my own key. I get to open my own door.' I don't have to sleep in a park or in a bathroom stall. I don't have to worry about anything anymore."

– Mariel Tabarez, Martin Luther King, Jr. Village resident

MLK, Jr. Village was built by Mercy Housing California (MHC) and is one of six permanent supportive housing properties in Sacramento owned by MHC, with two more in development.

"We have a serious commitment to helping individuals break the cycle of chronic homelessness," said Jane Graf, MHC President. "We can't do it alone. In collaboration with other great agencies in Sacramento, we are finding solutions."

Each cottage at MLK, Jr. Village features a small kitchen and living/dining space, a

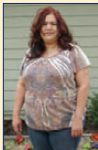
bathroom and a bedroom. The property's on-site, 4,815-square-foot community building includes offices for property management, Resident Services and partner agency service providers. It also houses a laundry room, fully equipped kitchen, multi-purpose meeting room, resident lounge and computer lab.

"I love my new home because it's mine," said Tabarez. "When I first walked up to my house, I said 'this is my own key. I get to open my own door.' I don't have to sleep in a park or in a bathroom stall. I don't have to worry about anything anymore."

Residents at MLK, Jr. Village receive case management, life skills and vocational training, mental health and health care and substance abuse recovery services. Resident Services are provided at the property by MHC in partnership with the Sacramento County Department of Health and Human Services, The Effort, Inc., and Turning Point Community Programs.

Tabarez is now getting involved with the community and recently enrolled in a college program to become a drug and alcohol counselor to help others find hope and stability.

"In a million years I never thought I could become a drug counselor," she said. "All the people here who have helped me are just tremendous. I can now walk with my head up instead of down."



Building Vibrant Communities

Mercy Housing California has produced more than 10,000 affordable homes, including over 7,500 rental units and 2,900 homes for first-time homeowners throughout California. In 2009, Mercy Housing California (MHC) opened eight new affordable housing communities across the state, providing quality affordable housing and Resident Services to hundreds of residents.

To meet the growing need for affordable family rental housing in San Francisco, MHC developed 10th & Mission Family Housing in the South of Market neighborhood in San Francisco. The former surface parking lot is now a 12-story building that features 136 one-, two- and three-bedroom affordable apartments, including 44 designated for formerly homeless families. The other 92 apartments are available to families earning at or below 50 percent of the area media income.

"We took an unattractive parking lot and created state-of-the-art affordable housing for low-income families and seniors - all of this in one of the most expensive cities in the world," said Jane Graf, MHC President. "This development is changing the entire fabric of the community."



10th & Mission Family Housing, San Francisco, Calif. (photo by Michael O'Callahan)

a focus on formerly homeless households. Other Resident Services include vocational services, community building activities, budget and financial planning workshops and English as a Second Language training. The goal of these comprehensive services is to foster a supportive, family-focused community within 10th & Mission and within the greater South of Market neighborhood.

Adjacent to the 10th & Mission Family Housing development is the Edith Witt Senior Community. This new MHC senior community consists of 107 affordable rental apartments and a 400 square-foot primary health clinic. It is currently under construction, scheduled to open in July 2010 and, with 10th & Mission Family Housing, will form a new, intergenerational community in San Francisco.

"We are grateful to Mercy Housing for our new home at 10th & Mission. We spend every day in the sun and are warm and comfortable. It is such a gratifying change. We have a healthy and happy new life!"

— Lijian Ma, 10th & Mission Family Housing resident

10th & Mission Family Housing is the result of a collaborative effort by Mercy Housing California, Catholic Charities CYO, the San Francisco Redevelopment Agency and the San Francisco Department of Human Assistance.

The property is now a focal point for services in the neighborhood and features a 5,400 square-foot youth center and a 2,600 square-foot outdoor courtyard with play areas that serve not only the residents, but the whole community. It's close to other service agencies, including job training and employment centers and has easy access to public transportation. The more than 150 youth who live at the property now have a safe space to play and access to after-school programming like homework and computer lab assistance.

Catholic Charities CYO partners with Mercy Housing to provide the on-site case management services with

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Mercy Housing Colorado

Historic Hotel Provides New Beginnings

In 2009, Mercy Housing celebrated the rehabilitation and opening of the Aromor Apartments in Denver, a new home that offers a bright future for 66 people, many of whom have struggled to find safe, stable homes before now. The Aromor Apartments celebrates Mercy Housing Colorado's first permanent supportive housing property in Denver.

"The Aromor is an important milestone for Denver's Road Home."

— John Hickenlooper, Mayor of Denver

Mercy Housing Colorado acquired and rehabilitated the Aromor, a historic hotel located on Capitol Hill, as part of Denver's Road Home, Denver Mayor

John Hickenlooper's 10-Year Plan to End Homelessness. Advocates for ending homelessness across the nation have identified permanent supportive housing as one of the best methods for helping people find the support they need to stabilize their lives.

"The Aromor is an important milestone for Denver's Road Home," Mayor Hickenlooper said. "It is a tangible demonstration of what happens when the public, private and nonprofit sectors come together to form strategic partnerships. This housing development will give 66 formerly homeless adults a fresh start and is a strong step forward in our effort to end homelessness in Denver."

The Aromor consists of 66 single-room apartments. The garden level is home to a community room, Resident Services office, a computer lab, library and laundry room. The Aromor has a full-time property manager and maintenance staff and a 24-hour desk clerk. Resident Services staff are on site to offer one-on-one support to residents and help them connect with local service providers.

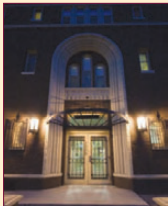
Since the Aromor opened its doors in May, it has received several awards including a grant from the Substance Abuse and Mental Health Services Administration. The grant lasts through 2014 and will

fund a behavioral health supportive housing project administered by the University of Colorado Denver. This program will provide residents of the Aromor with the health and wellness services they need to stabilize their lives.

The Aromor also received the Homeless and Affordable Housing Award from the Capitol Hill United Neighborhoods, the Eagle Award for excellence in affordable housing from Housing Colorado NOW! and was honored with a 2009 Community Preservation Award by Historic Denver, Inc.

"The Aromor is the culmination of so many things that we seek to achieve at Mercy Housing," said Jennifer Erickson, Mercy Housing Colorado President. "Mercy Housing Colorado looks forward to seeing the Aromor continue to grow to a place full of success stories where residents have found the stability and hope they need to improve their lives."

Aromor Apartments in Denver, Colo.



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"The Aromor is the culmination of so many things that we seek to achieve at Mercy Housing."

—Jennifer Erickson, Mercy Housing Colorado President.

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Creating Opportunities



Mercy Housing Idaho

Helping Families Achieve Their Dreams

In March 2009, the Baker family embarked upon a journey of a lifetime—building their own home in partnership with Mercy Housing Idaho's Self-Help Homeownership Program. The Bakers are one of more than 100 families who have benefited from this unique housing program.

After the birth of their daughter, Chloe, Isaac Baker, a paramedic in Filer, and Tosha Baker, a full-time mom, were given the opportunity to build their own home to create a haven for their growing family. For more than five months, the Bakers worked alongside family members, neighbors and construction supervisors for 35 hours each week to construct a home for their family.

"It's a lot of work but it's really neat to see what goes in your house," said Isaac Baker. "We learned how to frame a home, use a saw, and do whatever we needed to in order to build our house."

"Without Mercy Housing Idaho, we wouldn't be living here. We'd still be living in the basement of someone else's home."

— Isaac Baker, Self-Help Homeowner, Idaho

The Self-Help Homeownership Program celebrated the completion of its 100th home in 2009. The program was developed in 2001 to help families achieve their dream of homeownership as well as enrich and strengthen their communities. With an average median household income of less than \$46,000 in Idaho, the sweat equity investment equals \$20,000 per house. In fact, many of the families in Mercy Housing's Self-Home project are utilizing the USDA Rural Development Section 502 mortgage loan program which can often result in interest rates as low as one percent. The Self-Help Homeownership homes are entry level valued at \$110,000 to \$120,000. Rural communities in Idaho benefit from capital investments in creating new housing stock, new neighborhoods, increased tax base as well as jobs for local contractors and suppliers.



Mercy Housing Idaho's Self-Help Homeownership program now boasts more than 104 residences. Mercy Housing Idaho is continuing to build new homes and create new communities in Buhl and Filer for families in need like Isaac Baker and his family.

"Without Mercy Housing Idaho, we wouldn't be living here. We'd still be living in the basement of someone else's home," he said.



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Creating Healthy Environments



Intercommunity Mercy Housing

Supporting Long-Term Sustainability

Boosted in part by the American Recovery and Reinvestment Act (ARRA), Intercommunity Mercy Housing has launched a sweeping retrofit of seven of its multifamily residential properties.

Located in six different counties of Washington State, the properties have been accepted into the Assisted Housing Energy and Green Retrofit program established by the Department of Housing and Urban Development. The ARRA includes a \$250 million appropriation for this program to facilitate utility-saving and other green building retrofits.

Intercommunity Mercy Housing has received more than \$3.9 million in federal stimulus funding to invest into these communities, creating jobs while simultaneously improving energy efficiency.

"Retrofitting these properties will reduce energy demand, reduce water consumption, lower operating costs and improve resident quality of life," said Paul Chiocco, Intercommunity Mercy Housing Vice President of Operations.



Applian Way Apartments, Kent, Wash.

Each of these properties will undergo an extensive retrofit during the next year. The Intercommunity Mercy Housing approach will focus on implementing a variety of energy-efficient projects that run the gamut — from insulating foundations to replacing or upgrading older heating elements, replacing interior and exterior lighting, replacing older refrigerators and other appliances as well as installing energy efficient windows. The retrofit will also support the long-term sustainability of the properties.

According to the recent Green Cities report from Living Cities, a philanthropic collaborative of the world's largest foundations and financial institutions, retrofitting an existing building is far better for the environment than building a new one. Intercommunity Mercy Housing followed this strategy with its recent renovations at Applian Way Apartments, which utilized state and county weatherization funds to retrofit the 30 year-old property. Residents there have already benefited from the improved energy-efficiency of features like better insulation and thermal-pane windows.

The properties receiving Green Retrofit Program investments were originally built in 1975 and preserved as affordable housing communities by Intercommunity Mercy Housing in cooperation with the United States Department of Agriculture's Rural Development division.

There are a total of 228 rental homes at the seven targeted properties: Boundary Village and Ferndale Villa in Whatcom County; Skagit Village in Skagit County; Cascade Village Apartments in Skamania County; Wapato Gardens in Yakima County; Moses Lake in Grant County; and Washington Square in Adams County.

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Providing Stability and Hope



Mercy Housing Lakefront

Keeping Her Promise

Years ago, Bridgette Sims and her family found themselves homeless as a result of her challenges with substance abuse. After living in shelters and seeking help to fully recover from her addiction, Bridgette quickly made a promise that she and her family would never be homeless again. She found a new job and the family was able to move into a home she inherited from a family member. Unfortunately, Bridgette was laid off from her job as a case manager for a domestic violence shelter and her home entered foreclosure.



"I felt like I had lost something very important. The work that I was doing made a difference in my life," said Sims. "I literally didn't know what to do, how I was going to pay my bills, how I was going to take care of my children. I felt that I was breaking a promise to my children at that time. I didn't know how to explain to them that we may have to be homeless again."

It was then that a former coworker told her about an affordable housing property being built for families in the South Side of Chicago. One week away from foreclosure and eviction, she and her sons moved into Mercy Housing Lakefront's Wentworth Commons Apartments.

"It became such a beautiful day for us," she said. "Knowing that we didn't have to live in another shelter and that we would have enough room for all of us and be comfortable. You just don't really know how it worked in our favor and how blessed we were for this to happen to us."

Wentworth Commons consists of 51 apartment homes, including 27 for families and 24 for formerly homeless people. It is home to 130 residents who make an annual median income of \$35,528. Wentworth Commons was also the first multi-unit residential building to receive any type of LEED certification in the Midwest region. The property features on-site case managers who help residents access services and programs.

A case manager at Wentworth Commons worked with Sims, connected her to an employment program, and ultimately helped her find a job. She now works for Treatment Alternatives for Safe Communities helping the Department of Corrections transition ex-offenders back into society.

"Even though I'm back working and things are okay, I still have challenges but now I have someone that I can go talk to about it," said Sims. "Every day there's a challenge that awaits me and just having a support system like I have here lets me deal with those challenges. I have people in my life who genuinely care about me and my family. Coming to Mercy Housing has changed my life."

Mercy Housing is working to help thousands of people like Bridgette Sims in the Chicago and Milwaukee regions. Over the next seven years, Mercy Housing will work with a variety of partners to: preserve or build 5,000 affordable apartments; facilitate the purchase, rehab, and reoccupation of 2,250 foreclosed homes; protect 4,500 vacant homes; and create 8,000 jobs.

Sims is now the proud grandmother of four grandchildren and believes that her children and other community members can benefit from the experiences she has lived through. Sims helps to facilitate a weekly program at the Wentworth called Family Focus. It is a support group for parents to share ideas and encourage and support one another.

"My passion has always been to help people. I tell the people close to me that they are worthy of the best life has to offer," she said. "Whatever may come your way, you can get through it. I know I did, I just keep going."

"Coming to Mercy Housing has changed my life."

— Bridgette Sims, Wentworth Commons resident

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Building Potential



Mercy Housing Midwest

Partnering to Support Residents

Mercy Housing's partnerships with local community organizations have long provided new opportunities for residents and volunteers. Mercy Housing Midwest has partnered with Creighton University in Omaha, Neb., to provide volunteer opportunities for Creighton students and need support for Mercy Housing residents living at Mason Apartments, a 32-unit family property in Omaha that is home to 75 residents including more than 40 children.

"It is so important for Mercy Housing to have strong partnerships like the one we have with Creighton University," said Jennifer Erison, Mercy Housing Midwest President. "The student volunteers provide much-needed support to our residents and help them connect with the community in a more personal way."

The Creighton University Center for Service and Justice engages students in community service, reflection and action on behalf of justice and sustainability. Every Wednesday, students participating in the program have the opportunity to visit Mason Apartments and read, tutor and play with the young residents. They also provide assistance to parents taking English as a Second Language classes.

"It is so important for Mercy Housing to have strong partnerships like the one we have with Creighton University."

— Jennifer Erison, Mercy Housing Midwest President.

Creighton's Freshman Leadership Program is a nationally-recognized program that helps new students develop strong leadership capabilities and serve in the community. The freshmen are paired with upper-class mentors to provide them with advice and direction. Each week, the freshmen and their mentors help more than 20 young residents at Mason Apartments with their reading and writing skills.



Mason Apartments also benefits from Creighton's Campus Kitchen program. The program donates unused food from the campus dining halls, supplemented by food supplies from the Omaha Food Bank, to community organizations in need.

"Through this program, we are able to provide our young residents with a healthy snack upon arrival from school," said Chadi El-Khoury, Resident Services Coordinator at Mason Apartments. "The program also supports the Healthy Habits Program at Mason, which teaches young residents about nutrition and allows them hands on experience preparing healthy meals."

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Mercy Services Corporation

Creating Thriving Communities

Mercy Housing has earned a reputation for developing and managing high-quality affordable housing with the mission to help our residents reach their full potential. Transforming Mercy Housing's mission from words into reality is the focus of Mercy Services Corporation (MSC), Mercy Housing's property management division.

MSC was established in 1983 and currently manages 263 properties consisting of more than 15,300 apartment homes. More than 830 MSC employees work each day to provide residents with quality affordable housing. MSC property management personnel ensure that the property itself is well managed and maintained – a place where residents can take pride in their homes and communities.

While MSC manages the majority of Mercy Housing's properties, MSC also provides third-party management services to properties not owned by Mercy Housing. For example, in Mercy Housing's Southeast region, MSC provides third-party management services to five non-Mercy Housing properties totaling in 960 apartments. MSC provides a type of service that has become a national model of effective management for resident-focused, affordable housing programs. The combination of superior operational results, Resident Services and the mission of Mercy Housing makes MSC stand out amongst other property management organizations.

"MSC strives to assure that a high standard of program-enriched housing is in place at every property it operates," said Cheryl O'Bryan, President of Mercy Services Corporation. "We have the talent and experience to manage a variety of property types serving diverse populations."



Villages of East Lake in Atlanta, Ga.

After demolishing 650 apartment units at Atlanta's former East Lake Meadows public housing project, the East Lake Foundation decided to develop a new community - The Villages of East Lake, 542 townhouses and apartments for families. In 2005, the East Lake Foundation, who owns the Villages of East Lake, approached MSC to provide property management services for the renewed community. The mission of the East Lake Foundation is to provide

the tools for families of The Villages of East Lake to build a better life for themselves and future generations through education, affordable housing, job readiness and connections with the broader community. Over the past few years, MSC and the East Lake Foundation have transformed a troubled housing project into a thriving community with successful and meaningful Resident Services and exceptional financial performance.

The Housing Authority of DeKalb County in Georgia also partnered with Mercy Services Corporation to provide property management services for two of their properties. Ashford Parkside and Ashford Landing are two "sister" properties that consist of 268 apartment homes for seniors. The Housing Authority of DeKalb County sought out MSC for property management services due to MSC's experience with complex compliance delivery, daily operations and strong collaboration with partner agencies. MSC partners with several local agencies to make Resident Services available to the senior residents at these properties and give the support they need to continue to live independently and age comfortably in place.

"We believe every person has a right to quality housing in an environment that promotes personal growth and stability," said O'Bryan.

Mercy Housing Southeast

Coming Home Again

The small city of Lithonia, Ga., hasn't had a new affordable housing development in more than 20 years. The Lithonia Housing Authority recognized the importance of creating a new, thriving affordable housing community to serve the city's large population of renters. They decided to redevelop their aging rental complex, the Park Drive Apartments, into a new affordable multifamily housing community.

"We tried for years to collaborate with a developer to build a new community, but nothing ever materialized," said Martha Calloway, Executive Director of the Lithonia Housing Authority. "When other developers said 'no,' Mercy Housing Southeast said 'yes.'"

Lithonia Housing Authority partnered with Mercy Housing Southeast to turn the 46-unit Park Drive Apartments into Terraces at Parkview, a 90-unit multifamily property featuring one-, two- and three-bedroom apartments and townhomes. To accommodate the additional units, the City of Lithonia leased a contiguous parcel of land to the development. The Lithonia Housing Authority valued the quality of services offered by Mercy Housing Southeast and knew the collaboration would be successful for the DeKalb County community.

"We look forward to continuing the partnership and hope to build more affordable homes with Mercy Housing Southeast in the future," said Calloway. "Mercy Housing believed in our vision and the collaboration worked!"

Financing for the Terraces at Parkview included conventional debt and Low Income Housing Tax Credit Equity from SunTrust Bank and Sun Trust CDC. It also included a HOME Loan from the Georgia Department of Community Affairs.

The property features a fitness center, children's activity room, an outdoor gazebo, a playground, a computer lab and free internet. Residents also have access to on-site Resident Services provided by Mercy Housing Southeast.

Terraces at Parkview serves low-income families and seniors, some of whom lived at the site before its redevelopment. Gussie Fernell, 87, has lived in Lithonia her entire life and is often referred to as the "Mother of the Community." She lived at the Park Drive Apartments for more than twelve years. Fernell and her fellow Park Drive Apartments residents were relocated to a nearby apartment complex, where they stayed until construction was complete. After demolishing the old buildings, 90 new units were constructed on the site and residents were given the option to return.



After only a few months of living at Terraces at Parkview, Fernell has fully embraced her brand new home.

"This is the first time I have ever lived somewhere new where no one else has lived before me," she said. "I feel on top of the world. This home is a place that fits me."

Terraces at Parkview, Lithonia, Ga.

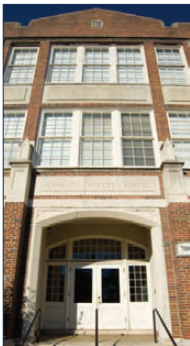
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More Than a Home



Mercy Housing Southwest

Finding Support in Difficult Times

Before moving to Villas De Merced, Luis and Patricia Vazquez were struggling to find a safe, comfortable home that their family could afford. In 2000, the family moved into Villas De Merced, a Mercy Housing Southwest family property located in Mesa, Ariz., that is home to nearly 300 residents.

Their 11-year-old son, Luis Jr. struggles with a debilitating illness that often leads to death at an early age. Due to his condition, Luis Jr. is home schooled and doesn't spend a lot of time outside. Wanting him to feel like any other kid, Patricia enrolled her son in Villas De Merced's summer youth program. Though he would often have to wear a mask for protection from germ exposure, Luis Jr. didn't allow this to prevent him from having a great time spending time with the other kids in the neighborhood.

"Luis' enthusiasm at the opportunity to play with the other kids was obvious," said Lena Kelly, Mercy Housing Southwest Director of Resident Services. "Luis and Patricia are proud of the increased level of socialization that their son has had in the past year, as well as his continued stable health."

Recently, Luis Sr. was forced to go on medical leave after he was diagnosed with a tumor. This has created a number of financial challenges for the family and they contacted the Resident Services staff for assistance. The Resident Services staff supported the family with filing appeals for Social Security benefits as well as helping the family find resources for medical expense aid.

The family has received food donations and Christmas gifts from the property. The staff and fellow residents raised money to benefit the family by hosting a spaghetti dinner and a car wash. To help with household expenses, Patricia was hired as a part-time housekeeper at Villas De Merced. Patricia hopes to increase her savings to start building a nest egg for the family to purchase their own home.

Though 2009 was a difficult year for the Vazquez family, they remain optimistic knowing that they are part of a large, caring community.

"The family is much more aware of the support systems they have in place to help them get through the difficult times and they feel confident enough to ask for help when they need it most," said Kelly. "They are always appreciative of the assistance they receive from staff and their neighbors in the community."

Though 2009 was a difficult year for the Vazquez family, they remain optimistic knowing that they are part of a large, caring community.



Luis Vazquez, Jr., resident at Villas De Merced in Mesa, Ariz.

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Mercy Loan Fund

Providing Housing Opportunities for Farm Workers

Agriculture is a significant economic driver for California's economy. As Ventura County has grown more populous and prosperous, the supply of affordable housing for the community's farm workers has fallen ever further behind the demand.

With the help of a \$1.9 million loan from Mercy Loan Fund, Cabrillo Economic Development Corporation (CEDC) will develop Valle Naranjal, a 66 unit farm worker family rental project in Pira, California, a small town located in eastern Ventura County. The Valle Naranjal development will include a large community center, several recreational play fields, two tot lots and a community garden for the 298 residents.

Estimates suggest that more than 20,000 agricultural workers live in Ventura County, many with young families. The average income of those workers is about \$22,000 a year. Yet the average apartment rent in Ventura County is more than \$18,000 a year. This combination of low wages and high housing costs means farm workers often must pool their resources to live in overcrowded apartments, motel rooms or houses. Sometimes they live in garages or sheds neither intended nor fit for human habitation.

CEDC's mission is to provide comprehensive housing services, through a community building approach, that facilitate self-sufficiency for individuals and families who are most lacking in opportunity in Ventura and Santa Barbara counties and adjacent areas in Los Angeles county. Since its inception nearly three decades ago, CEDC has built or has in process almost 1,400 units of low-income and very-low income rental and ownership housing in Ventura County. Of these units, 260 were built specifically for farm workers and another 190 were developed working with farm worker community groups. This is the third loan that Mercy Loan Fund has provided to CEDC.

"Mercy Loan Fund is proud to have partnered with CEDC over the years to reach the common goal of providing affordable housing to those in need," said Bill Rothman, Mercy Loan Fund Loan Officer.

Over the years, Mercy Loan Fund has made nine loans in five states for the development of affordable housing for farm workers. These loans in California, Colorado, New Mexico, Oregon and Washington have helped to provide over 470 homes to more than 2,300 farm workers and their families.



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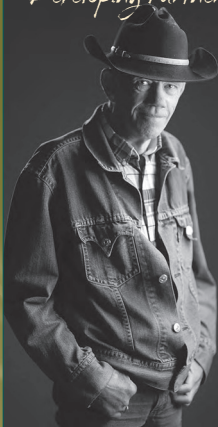
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"Working with Mercy Loan Fund, who is an experienced partner and supports and understands our commitment to the creation of affordable homes in Ventura County, has allowed us to meet our loan deadline in a timely manner and continue to move this farm worker housing development forward, especially during these uncertain economic times," said Nicole Norori, CEDC Project Manager.

Developing Partnerships



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Mercy Loan Fund thanks our 2009 donors and investors for the funds that enable local organizations to develop affordable housing in their communities. We thank our borrowers, who with these funds, strive to meet our nation's housing challenges.

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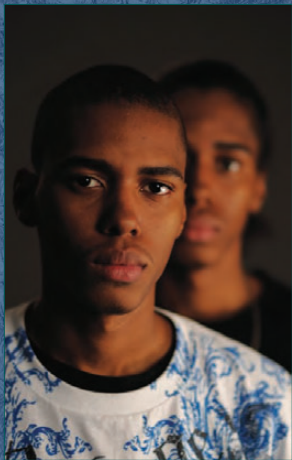
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Thank you for your generous support in 2009. We welcome contributions at our national office in Denver and our regional offices across the country.

Thank you for investing in Mercy Housing and bringing our mission to life. Your support and commitment to Mercy Housing is more important than ever. We hope you will continue to create a better world with us.





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