

because we are here...



**mercy**  
HOUSING

ANNUAL REPORT 2010







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For more information, please contact [info@mercyhousing.org](mailto:info@mercyhousing.org)



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## Mission & Vision

### 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.**

Graphic Design and Art Direction:  
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This report features original images taken specifically for Mercy Housing  
Photography by Chris Schneider

Additional Photography by Mercy Housing staff, Michael O’Callahan, Bridgette Sullivan, Mitch Bowers

Cover: *Eliza McCabe Apartments in Tacoma, WA*  
Inside Cover: *Holly Park Apartments in Commerce City, CO*



## Because we are here ... people live in hope

For nearly 30 years, Mercy Housing has demonstrated duration and impact through quality, service-enriched affordable housing. As we reflect on our accomplishments in 2010, we also reflect on the accomplishments of our partners, supporters, volunteers and our residents. Our annual report theme is "Because We Are Here..." and the "We" doesn't just refer to Mercy Housing. The "We" is everyone who is working to build and strengthen communities.

2010 was the first year of our new strategic plan and we made great strides to position ourselves for the next few years and beyond. In 2010, the organization focused on our infrastructure, operational systems and business fundamentals to ensure the long-term financial stability of Mercy Housing and to build the foundation for growth. While we are working to add even more affordable homes to our portfolio, we are also determined to preserve the stock of existing affordable housing and ensure Mercy Housing's existing properties are sustainable. We are also constantly working to maintain and enhance the quality of housing for which Mercy Housing is known. We are developing innovative new solutions to help close the gap between the supply and demand for affordable housing. We are streamlining our resident services programs to better serve our residents.

The need for affordable housing continues to grow. The people we serve continue to face challenges brought on by the troubled economy. There has been little change to the unemployment rate - 2010 ended with an unemployment rate of 9.4 percent with 14.5 million people struggling to find work. The rate of poverty continues to climb and is now at 14.3 percent, which means that 43.6 million people are living in poverty - the largest number of people in poverty in the 51 years that poverty estimates have been published. The staggering numbers remind us of the enormity of the housing crisis and how crucial it is to collaborate, form lasting partnerships and work together to help the millions of families, seniors and individuals in need of a quality affordable home in a community to call their own. We simply can't do it alone.

Thank you for supporting our mission to create stable, vibrant and healthy communities. With your support, affordable housing is a tool we use to build something greater: HOPE. And because together we were here, opportunities have been created for thousands of people to live in hope.

Live in Hope,

A handwritten signature in black ink that reads "Lillian Murphy, RSM".

Sister Lillian Murphy, RSM  
CEO, Mercy Housing

A handwritten signature in black ink that reads "Bradley B. James".

Bradley B. James  
Chair, Mercy Housing Board of Trustees

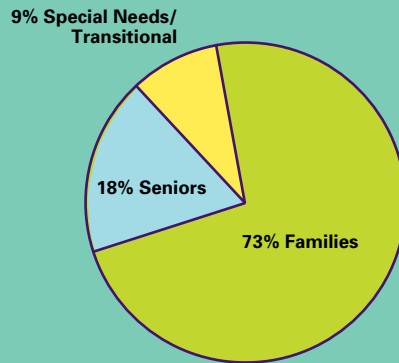


vibrant, healthy communities are created

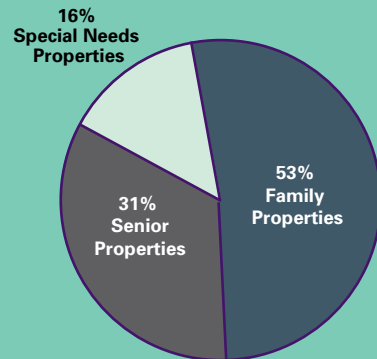


... BECAUSE WE ARE HERE.

## Our Residents



## Our Properties



# Building foundations in 2010 and 2011

2010 marked the first year of Mercy Housing's new five-year Strategic Plan. For the first two years of the Strategic Plan Mercy Housing has been focused on building the foundations needed in order to achieve the bold goal of closing the gap between the supply and demand for affordable housing. During 2010 and 2011, it is critical to build the appropriate infrastructure of processes, tools and systems to support current operations and future growth.

In 2010 Mercy Housing made significant progress towards the strategic goals outlined in the plan which include operating excellence and long-term stability; stewardship of our existing property portfolio; to provide results-oriented and cost-effective Resident Services; growth; health care and housing affiliations; and public policy education and advocacy.

## 2010 Highlights:

- Mercy Housing has participated in the development, operation, preservation and/or financing of more than 39,400 affordable homes serving more than 135,000 people on any given day. These numbers include what Mercy Housing has developed, the lending activities of Mercy Loan Fund and the foreclosure rehabilitation activities of Mercy Portfolio Services.
- During Mercy Housing's history we have developed, financed or provided consulting services for more than \$2.2 billion in affordable housing real estate.
- In our work toward closing the gap between the demand and availability of affordable housing, we acquired or completed the development or rehab of 11 properties totaling 1,259 affordable homes.
- Through the lending activities of Mercy Loan Fund, we awarded 11 loans to other non-profit and for-profit affordable housing developers resulting in 769 units of affordable housing benefiting more than 1,600 people in nine states. These loans leveraged more than \$69 million in total development funding. Mercy Loan Fund also closed our first New Markets Tax Credit "healthy communities" deal helping the expansion of a non-profit hospital in Mississippi through the development of an orthopedic clinic.
- Mercy Services Corporation, the property management subsidiary of Mercy Housing, changed their name to Mercy Housing Management Group to better align with the Mercy Housing brand. Mercy Housing Management Group (MHM) continued to develop and maintain operational excellence standards at the 16,514 affordable homes included in the management portfolio and implemented new systems to increase efficiency and reduce expenses. The high-quality properties managed by MHM consistently maintain an occupancy rate of more than 95 percent. The MHM managed portfolio has increased in size by 39 percent in the past five years, approximately 11 percent of which is fee managed for third-party owners.

- Throughout 2010 Mercy Portfolio Services (MPS) assisted communities across the U.S. to address the economic and housing crises through the purchase, redevelopment and resale of foreclosed and vacant homes at affordable prices. In 2009 and 2010, as part of the City of Chicago's \$169 million Neighborhood Stabilization Program, MPS acquired and facilitated the rehabilitation of more than 500 units of foreclosed properties across 22 Chicago neighborhoods. This work creates new units of affordable housing as well as new jobs, while stabilizing home values and neighborhoods. In addition to their work in Chicago, MPS is developing new tools that support other metropolitan regions facing the effects of the foreclosure crisis.
- Mercy Housing continues to refine impact measurement for our Resident Services. Key work was completed in 2010 to streamline Resident Services programs into a cohesive Resident Service programming model that will enable us to more accurately track the impact we are having on residents' lives.
- Mercy Housing established our public policy education and advocacy priorities. Mercy Housing co-signed more than 30 letters to Congress and other government officials, testified on Capitol Hill about the reform needed to advance community development regulatory change and assisted in the passage of two key pieces of legislation for senior and supportive housing.
- In 2010, Mercy Housing also made some key executive leadership changes to position the organization for the future and drive the efforts of the 2010 – 2014 Strategic Plan. Mercy Housing California President Jane Graf was promoted to Chief Operating Officer and Executive Vice President of Mercy Housing and we look forward to having her experience and expertise available to the entire organization as we move down the path to long-term sustainability. Brian Shuman resumed the role of President and Chief Financial Officer. We also welcomed Chris Burckhardt, our Chief Information Officer, who is overseeing the organization's execution of the Strategic Plan.

2011 will bring even more economic challenges than recent years. We will have to focus on enhancing the sustainability of our business by finding new ways to bring efficiencies to our infrastructure and by improving productivity and effectiveness through innovation. For Mercy Housing, innovation will mean introducing something new into our business. These innovative approaches and others will go a long way toward supporting the achievement of the goals outlined in our Strategic Plan.

With your support and continued dedication to Mercy Housing, we will continue to respond to the growing need for affordable housing through financial strength, flexibility and an unwavering focus on achieving our mission. Our nearly 30-year history is just the beginning of a long-term plan to build foundations that will change the world one life and one home at a time.

*Mercy Housing's audited financial statement for 2010 will be available online in Summer 2011 at [mercyhousing.org](http://mercyhousing.org). To receive a copy, please contact [info@mercyhousing.org](mailto:info@mercyhousing.org).*

*To download Mercy Housing's 2010 – 2014 Strategic Plan, visit [mercyhousing.org/publications](http://mercyhousing.org/publications) or contact [info@mercyhousing.org](mailto:info@mercyhousing.org).*

# Since 1981:

## 967 projects

## 39,400

affordable units of housing

## \$2.2 billion

in affordable real estate development

## \$197 million

in affordable housing lending

## 135,000

people served today

## Mercy Housing National Donors

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**Sister Pat McDermott, RSM**, Sisters of Mercy of the Americas



A photograph of an elderly woman with short white hair and glasses, smiling warmly. She is sitting on a dark green patterned couch, wearing a brown knit sweater and light-colored pants. The background is a wall covered with numerous framed photographs and artwork, including a still life with fruit and a group portrait. To the left, a lamp with a decorative shade and a small table with a white device are visible. The overall atmosphere is warm and personal.

a community is thriving

... BECAUSE WE ARE HERE.

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## Opening the door to new possibilities

At the age of 66, Beverly Brumfield became homeless for the first time in her life.

Beverly, a life-long resident of the San Francisco Bay Area, left home when she was 17 and immediately went to work as a secretary. Throughout the years, she has had corporate jobs, worked at universities, and even started her own businesses.

After her mother passed away, Beverly moved to Santa Cruz and opened her own company. When her business started to dwindle due to the economy, she decided to pursue her college degree and enrolled at University of California at Santa Cruz. As a 56-year-old college graduate, Beverly found herself re-entering a virtually non-existent job market. This began a 10-year struggle for Beverly to provide for herself.

“For so many years I was always scrambling,” she said. “My rent kept skyrocketing – I could no longer afford to buy food or pay bills. I ate at local grocery stores that gave out samples – those were my meals for about a year. I was always hungry, but couldn’t bring myself to tell anyone that I needed help.”

She decided to move back to San Francisco, but with no place to live, she became homeless and stayed with various friends. After conducting extensive research and submitting housing applications in five different states, Beverly almost gave up her search for an affordable home until she found Mercy Housing California’s Mission Creek Senior Community. She contacted José Vega, Mission Creek Community Operations Manager, for assistance.

“He was so nice and he showed me around Mission Creek,” said Beverly. “I was just in shock that there was anything that beautiful available to people in need. He connected me with all the right people and gave me a lot of practical advice.”

But because Mission Creek had no available units at the time, José connected Beverly with San Francisco’s Direct Access to Housing program, a permanent supportive housing program targeting low-income individuals who are homeless or at-risk of homelessness. Through this program, Beverly was able to secure a home at Edith Witt Senior Community, Mercy Housing California’s newest affordable housing property for low-income seniors.

*(continued...)*

“The building is just so beautiful. I love my apartment and I have a million-dollar view of San Francisco.”

~ Beverly Brumfield, Edith Witt Senior Community resident





## Mercy Housing California

### 2010 HIGHLIGHTS:

- In 2010, MHC had 29 affordable housing projects in multiple stages of development throughout the state. These 29 projects will result in 3,918 new units providing safe, quality affordable housing for more than 10,000 residents.
- Mercy Housing California President Jane Graf was named one of the 2010 Most Admired CEOs by *San Francisco Business Times* and was also named Chief Operating Officer for Mercy Housing, Inc.
- 10th & Mission Family Housing was chosen as the winner in the Urban category and as the Overall Project in *Affordable Housing Finance's* 2010 Reader's Choice Awards for the Nation's Best Affordable Housing Developments.
- We celebrated the 10th Anniversary of the merger between Rural California Housing Corporation and Mercy Charities Housing California to form Mercy Housing California.
- In spite of the economic slowdown and recession, MHC is on schedule to begin construction on three new affordable housing communities in Los Angeles. When completed these three developments will provide housing for approximately 1,000 individuals and families.
- 2010 was the third successful year of the annual cholesterol and blood pressure health screenings provided by a local entity of Strategic Health Care Partner, Catholic Healthcare West. These screenings are conducted annually at ten Sacramento region properties, and in 2010 over 300 adult residents at family and senior properties benefited from these in-kind health and wellness services.

(...continued)

Edith Witt is an 11-story high-rise building and is adjacent to Mercy Housing California's 10th & Mission Family Housing. Developed on a former parking lot in the heart of San Francisco's transit rich Mid Market/Civic Center neighborhood, Edith Witt Senior Community consists of 106 studio and one-bedroom apartments. Because there is such an overwhelming demand at both Edith Witt Senior Community and 10th & Mission Family Housing, Beverly considers herself extremely lucky to have her new home.

"The building is just so beautiful. I love my apartment and I have a million-dollar view of San Francisco," said Beverly. "I signed the lease before seeing the apartment, so I almost fell over when I walked in!"

The apartments are affordable to seniors at incomes of 50 percent of city area median income or below. HUD 202 funding is subsidizing 95 of the units so that residents pay only 30 percent of their income for rent, enabling extremely low-income seniors to access this housing. Funding from the City of San Francisco Department of Public Health subsidizes 11 units. Twenty-seven of the units are designated for formerly homeless seniors, like Beverly, referred by San Francisco's Direct Access to Housing program.

The property is named in memory of Edith Witt, a life-long activist known throughout San Francisco as a valuable resource for community groups working to preserve and expand affordable housing in the city. Witt passed away in 2000.

With the support of the staff and programs at Edith Witt, Beverly is now embracing her new home and deciding what her next steps will be.

"I'm looking at what I can do at Edith Witt to help build the community," she said. "I don't know what this chapter will be for me. I want to make a contribution somehow, so hopefully I can do that through some volunteer work. I'm open to all possibilities."

*The lobby at Edith Witt Senior Community in San Francisco, CA  
(photo by Michael O'Callahan)*



seniors live independently



... BECAUSE WE ARE HERE.



# Mercy Housing California Donors

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*Right: Edith Witt Senior Community  
in San Francisco, CA (photo by  
Michael O'Callahan)*

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"Mercy Housing is probably one of the best partners Catholic Healthcare West has ever had—and I mean it, sincerely."

~ Lloyd H. Dean, Catholic Healthcare West President/CEO



“We need more programs like Mercy Housing. It’s the kind of place where someone can come in off the streets after 30 years and completely change their life around. This is a place that inspires you and gives you hope.”

~ Dan Taylor, Englewood Apartments resident

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opportunities are created



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## Mercy Housing Lakefront

# Breaking the cycle

Dan Taylor spent more than 30 years of his life in the cycle of homelessness.

"I would stay anywhere I could – abandoned buildings, parks, project laundry rooms."

Taylor eventually was referred to Mercy Housing Lakefront for help. In the Fall of 2010 he was selected to live at Englewood Apartments, Mercy Housing Lakefront's newest supportive housing property in Chicago.

"I was told Mercy Housing was a place that I would get real hands-on help, and have all kinds of opportunities available to me," said Taylor.

Englewood Apartments provides permanent housing for 99 Chicagoans who were previously homeless or are facing housing instability. Residents have access to services including on-site case management, leadership training and educational and employment services.

"If you ever doubt that there is a demand for affordable housing, you have to look to the day that we opened the wait list for Englewood Apartments," said Cindy Holler, Mercy Housing Lakefront President. "Over 1,000 people showed up for 99 units of housing. We are pleased that Englewood Apartments is an important part of Chicago's Ten Year Plan to End Homelessness."

The six-story building is the result of the strong partnership formed by Mercy Housing Lakefront, the City of Chicago IHDA and the Englewood community. The project was financed by a blend of public and private partners including U.S. Bank, the City of Chicago, State of Illinois, IHDA, USG, Corporation for Supportive Housing, Illinois Clean Energy Community Foundation and the Federal Home Loan Bank. Additional funding was made possible through a \$2.5 million loan from Mercy Loan Fund, a subsidiary of Mercy Housing.

The project received generous philanthropic support from Bank of America Charitable Foundation, Charter One Foundation, Citi Foundation, Equity Residential, Fannie Mae Foundation, Northern Trust Charitable Trust, Pierce and Associates, US Bank and the Searle Funds at the Chicago Community Trust.

"This economic downturn has affected individuals and families in ways that I don't think any of us ever could have imagined," said Holler. "The only way that we can turn this around is some collective approaches to the problem."

Mercy Housing values the partnerships and collaboration needed to make projects like the Englewood Apartments a reality for thousands of people like Dan Taylor.

*Englewood Apartments in Chicago, IL (photo by Bridgette Sullivan)*

"If you ever doubt that there is a demand for affordable housing, you have to look to the day that we opened the wait list for Englewood Apartments."

~Cindy Holler, Mercy Housing Lakefront President

Taylor's short time living at the Englewood Apartments has already made a huge impact on his life. His health has improved and he is focused on maintaining his sobriety. He is actively involved with the community and has even enrolled in school to continue his education. Taylor is also well-aware that there are many people still in need of assistance.

"I know some of my buddies are still out there and they're stuck doing the same things," he said. "They look at me now and start crying because they know how I used to be. Homeless people are not bad people, and with the right help, a lot of us can really make a difference."



## Mercy Housing Lakefront

### MOVING FORWARD TOGETHER

Mercy Housing is working with partners to address the foreclosure and housing crisis in the Chicago and Milwaukee regions by building or preserving 7,500 affordable homes and preventing dislocation or homelessness for 30,000 people. Thank you for helping us Move Forward Together. In 2010, you enabled us to:

- Provide housing and Resident Services to prevent or end homelessness for approximately 2,800 people;
- Build and open 260 new affordable apartments in Chicago, Countryside and Milwaukee;
- Acquire and begin to rehab 413 units of foreclosed property across 22 Chicago neighborhoods as part of the City of Chicago's \$169 million Neighborhood Stabilization Program through the work of Mercy Portfolio Services;
- Close on financing and start construction to preserve 301 units of affordable housing in Chicago's Uptown neighborhood;
- Acquire and begin to rehab eight foreclosed homes in Carpentersville and South Elgin;
- Create 77 employment opportunities while protecting and maintaining 811 foreclosed homes; and
- Secure approximately \$4 million in philanthropic commitments for the Moving Forward Together campaign. Special thanks to our campaign leaders: Pierce and Associates, Bank of America Charitable Foundation, JPMorgan Chase Foundation, Citi Foundation, Fannie Mae, John D. and Catherine T. MacArthur Foundation and Provena Health.

*Dan Taylor, resident at Englewood Apartments in Chicago, IL  
(photo by Bridgette Sullivan)*

A man with a short haircut and a slight smile is sitting in a red armchair. He is wearing a colorful sweater with green, red, and blue sections. His hands are clasped in his lap. Behind him is a large window with a view of a body of water and a bridge. The text "potential is realized" is written in a large, dark, sans-serif font in the upper right corner.

potential is realized

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## Mercy Housing Mountain Plains

# Commitment to service

For the more than 4,300 residents living at 37 properties in Colorado, Nebraska and Arizona, Mercy Housing's commitment to providing residents with programming has made a lasting impact. Community partnerships play a large role in helping residents gain access to important services and programs. In 2010, Mercy Housing Mountain Plains (MHMP) focused a great deal of energy into improving the already successful Resident Services taking place at properties across the region.

"What we do at Resident Services is so much more than what any numbers could ever show. Mercy Housing Resident Services stops the cycle of poverty by actively seeking out answers," said Debra Kaufman, Resident Services Coordinator at Crestview Village in Omaha, Neb. "We treat people as individuals and we look for the ways we can help and support each person to be successful. We can't do it for them, but by letting residents know they matter and that we care, wonderful things can happen."

For example, residents at the Aromor Apartments, Decatur Place Apartments and Franconia Apartments in Denver, Colo., receive access to intensive mental health counseling services through a partnership with ARTS (Addiction Research and Treatment Services), a program within the Department of Psychiatry of University of Colorado. This program was made possible through a five-year \$400,000 per year grant from SAMHSA's (Substance Abuse and Mental Health Services Administration) Center for Mental Health Services. ARTS counselors and doctors provide counseling and treatment services to MHMP residents in need. Other partners within this program include CHARG Resource Center, Advocates for Recovery and the Denver Department of Human Services. MHMP hopes that this program will help to get at the root of the problem for many residents with mental illness, which can be a main contributor to the risk of homelessness.



In Arizona, Mercy Housing has had a long partnership with several community organizations, such as the Area on Aging Eldervention and University of Arizona's Bone Builders programs, to help low-income seniors live independently through a variety of programs tailored to helping them age in place with choices and dignity. Services include nutrition and healthy lifestyle education and civic and community involvement. Programs like these help seniors keep in shape both mentally and physically.

For some of our residents, the struggle to provide for their families has gotten in the way of a quality education. This fall at Timbercreek Apartments in Omaha, the Omaha Public Schools (OPS) Adult Education Program began onsite General Education Development (GED) classes. Having onsite classes eliminates transportation as a barrier for those residents interested in obtaining their high school equivalency diploma.

"The residents are excited about this opportunity," said Beverly Wagner, Resident Services Coordinator at Timbercreek Apartments. "They encourage each other during class, form their own study groups, turn in their homework assignments on time and come to class ready to learn!"

For many residents, earning their GED provides new opportunities to achieve their career goals or pursue a college degree. Fortunately, OPS is committed to staying at Timbercreek Apartments as long as there are adult residents who want to participate in the program.

"This program is just an example of the many wonderful rewards about working in Resident Services," said Wagner. "Positively impacting the lives of others is one such recompense and because we are here our residents THRIVE!"

*Piñon Terrace in Durango, CO*

## Mercy Housing Mountain Plains

### 2010 HIGHLIGHTS:

- Mercy Housing Mountain Plains obtained financing commitments for Bluff Lake Apartment Homes in Denver's Stapleton neighborhood, a new high-quality, eco-friendly residential community for 92 families that will be completed in 2012.
- In November 2010, Mercy Housing Mountain Plains closed the rehabilitation financing on three family housing developments in Nebraska: Crestview Village, Western Manor and Northglen. Collectively, the properties will receive over \$10.6 million in rehabilitation and environmental remediation work. All three properties will have newly-constructed community buildings with community meeting space and offices for management and Resident Services. The rehabilitations have started and will be completed in late 2011.
- Mercy Housing Mountain Plains continued to host their More Than A Roof property tours to give supporters and community members an opportunity to learn more about the work of Mercy Housing. In 2011, MHMP plans to expand the tours from Colorado to Arizona and Nebraska.



"Our residents encourage each other during class, form their own study groups, turn in their homework assignments on time and come to class ready to learn!"

~ Beverly Wagner, Resident Services Coordinator at TimberCreek Apartments



A young child with dark hair, wearing a blue shirt, is swinging happily on a swing set. The child is smiling and looking towards the camera, with their hands on the swing seat. The swing set has black chains and a black seat. In the background, there is a light-colored building with several windows, and the ground appears to be a gravel or sand area. The overall scene is bright and cheerful.

children learn, grow and succeed

... BECAUSE WE ARE HERE.



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## Mercy Housing Northwest

# New opportunities in the Northwest

Mercy Housing has a long history in the Northwest, with a presence in 16 Washington counties and 10 properties in Idaho and we have continued to expand our geographic impact on the region. Mercy Housing Northwest (MHNW) marked several new beginnings for real estate development in 2010, with new affordable developments in Seattle, Wash.; Boise, Idaho; and Mercy Housing's first senior community in Tacoma, Wash.

"These three new properties will add 178 affordable homes for families, seniors and individuals who cannot afford the high cost of market-rate rental housing," said Bill Rumpf, Mercy Housing Northwest President. "We are excited to build on our reputation and to meet the need for affordable, program-enriched housing in the Northwest."

Mercy Housing Northwest was awarded funding from the City of Seattle Office of Housing and the Washington State Housing Finance Commission's "Washington Works" program for construction of Columbia City Station Apartments, 52 affordable apartments for working adults and families. This is Mercy Housing's first affordable housing property in the city of Seattle. Construction is expected to begin in mid-2011 and be completed by the fall of 2012. The property will be part of the award-winning Rainier Vista HOPE VI revitalization project.

In Idaho, Mercy Housing began work on 12th and River Senior Housing – our first multifamily development in the City of Boise. 12th and River will provide 53 affordable apartment homes and supportive services for seniors in downtown Boise. Mercy Housing has been evaluating the need in Idaho to develop new properties, rehabilitate existing properties and provide property management expertise to other non-profit organizations in the area. We have secured the necessary public and private funding and anticipate beginning construction on 12th and River in April 2011.

*Left: New Tacoma Senior Housing in Tacoma, WA*

*Right: Rendering for 12th and River Senior Housing in Boise, ID*



“We are excited to build on our reputation and to meet the need for affordable, program-enriched housing in the Northwest.”

~ Bill Rumpf, Mercy Housing Northwest President

Mercy Housing currently owns and operates four family housing communities with 160 homes in Tacoma, Wash. To better meet the needs of the city's elders, MHNW started construction in 2010 on New Tacoma Senior Housing. New Tacoma is funded through the U.S. Department of Housing and Urban Development's Section 202 program, which works to expand the supply of affordable housing with supportive services for the elderly. The new community features 75 affordable apartments for seniors. This project has also provided much-needed construction jobs in an area hit hard by the unstable economy. The property is scheduled to open in April 2011.

These developments are only a few of the projects building on the successful foundation we have created in the region. Mercy Housing Northwest has made a long-term commitment to enrich communities and provide opportunities for our residents to develop their full potential.



## Mercy Housing Northwest

### 2010 HIGHLIGHTS:

- In the spring of 2010, Mercy Housing Northwest welcomed Bill Rumpf as President for the region.
- MHNW completed a \$25 million renovation of Appian Way Apartments in Kent, Wash. The renovations included significant updates to all eight residential buildings, the construction of a new, 5,400-square-foot community center and generated approximately 230 jobs over the 12-month course of development.
- During 2010, MHNW purchased and rehabilitated nine foreclosed homes in the City of Nampa, Idaho. Mercy Housing's goal for 2011 is to purchase and rehabilitate eight more homes by year's end.
- MHNW used \$3.4 million received from the HUD Green Retrofit Program to facilitate utility-saving and other green building retrofits at seven properties in rural parts of Washington.
- With the generous support of donors, MHNW provided backpacks and school supplies to almost 800 children throughout Idaho and Washington.
- MHNW provided development services to the Yakama Nation Housing Authority for the redevelopment of Vanity Park Apartments – a 54 unit property for senior members of the Yakama nation. Construction is expected to be complete in Spring 2011.
- Seventy-three percent of residents accessed one or more supportive programs in 2010, and programming was expanded to four rural properties.
- The Employment Services Program was established in Washington to provide residents with individualized assistance in achieving their employment goals.

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A man with a grey beard and a yellow cap sits in a park-like setting. He is wearing a black jacket over a striped shirt. Behind him is a small tree with red leaves, a black lamppost, and a building with palm trees. Two red benches are visible in the background.

residents are part of something greater

... BECAUSE WE ARE HERE.



## Mercy Housing Southeast

# A new life for an old community

The rebuilding of the aging Strathmore Estates neighborhood in Savannah, Ga., is no small task, but Mercy Housing Southeast (MHSE) is prepared to help meet the challenge. MHSE, along with CHSA Development and the City of Savannah, are eager to begin the transformation of Strathmore Estates into the new Savannah Gardens community.



*Left: Magnolia Village in Americus, GA. Above: Rendering of Savannah Gardens in Savannah, GA*

The Strathmore Estates community was originally built in the 1940s as public housing for shipyard workers. The 44-acre community consisted of 750 apartments and in the 1990s approximately 370 apartments were demolished to build a high school. CHSA Development, Inc., with assistance from the City of Savannah purchased the remaining property and worked with the residents and neighboring communities to determine the redevelopment plan. MHSE was then selected as the project developer. The master redevelopment plan will result in the construction of up to 310 affordable apartments, up to 120 single-family homes, 40 to 60 senior designated apartments and a commercial town center. Savannah Gardens Phase I is the first step in replacing the existing blighted conditions with a healthy community consisting of 115 affordable homes for families.

The total development costs for Phase I are more than \$15.4 million consisting of: \$9 million in Federal and State equity, \$2.5 million in Neighborhood Stabilization Funds, \$1.9 million in 1602 Exchange Funds, \$1.1 million Conventional debt and a \$500,000 in CDBG loan.

"With all of the financing layers, this by far has been the most challenging deal structuring that MHSE has experienced," said Sharon D. Guest, Mercy Housing Southeast Regional Director of Development.

The project design includes 14 buildings that will be a mixture of two- and three-story buildings. Six of the units will be fully equipped for the mobility impaired. The project will provide the appropriate accommodations to allow for the marketing and leasing of units to residents with disabilities or who are otherwise facing homelessness.

Property amenities will include a community room, covered porch and on-site laundry facilities, as well as an activity center, computer center, playground, fitness center and a covered pavilion with picnic facilities. There will also be a large public park maintained by the City of Savannah in the center of the development that is part of the larger master planned community. The City of Savannah is providing approximately \$800,000 in public improvements that will directly impact Phase I.

To further the community impact and encourage sustainability, a great deal of consideration has been given to how existing materials on the property site can be recycled or re-used. In an effort to minimize the impact on the local landfill during the construction phase, students from the Savannah College of Art and Design joined in the initiative and organized a "harvest day" during which they scavenged for materials from the old buildings that could be used to create something new. Additionally, as part of the Southface Energy Institute's EarthCraft Coastal Community, Savannah Gardens Phase I will also participate in the EarthCraft Multifamily program, ensuring sustainable development and energy efficiency in the property's design, construction and operation.

Construction on Savannah Gardens is expected to be complete in December 2011. Once the project is completed, it will be professionally managed by Mercy Housing Management Group and will include on-site resident services programs provided by Mercy Housing Southeast.

## Mercy Housing Southeast

### 2010 HIGHLIGHTS:

- In the fall of 2010, Mercy Housing Southeast (MHSE) welcomed Charice Heywood as President for the region.
- MHSE received a HUD 202 award for Savannah Gardens Phase II, 40 affordable homes for seniors in Savannah, Ga. MHSE was awarded a Low Income Housing Tax Credit allocation by the Georgia Department of Community Affairs for Phase III of Savannah Gardens, which includes 105 affordable homes for families.
- MHSE completed construction of the Hills at Fairington Apartments, featuring 406 units of multifamily affordable housing in Lithonia, Ga.
- In 2010, construction began on the Antioch Villas & Gardens development in Stone Mountain, Ga. The development consists of 106 affordable homes for adults age 55 and above. unit development in Stone Mountain, GA reserved for Adults aged 55 and above.



*Allegre Point Senior Housing in Decatur, GA*



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Heritage Corner/Heritage Row in Savannah, GA



neighborhoods are stronger



... BECAUSE WE ARE HERE.

## Mercy Loan Fund celebrates 25 years

In 1985, Mercy Loan Fund (MLF) made its first four loans totaling \$185,900 to an organization revitalizing depressed neighborhoods in Omaha, Neb. Twenty-five years later, MLF has expanded its presence to more than 150 cities and has provided 425 loans totaling \$197 million to more than 150 nonprofit affordable housing developers.

Over the past 25 years, MLF has also built strong relationships with its borrowers, organizations dedicated to meeting the housing needs of communities throughout the country. Whether the loan provides funds for acquisition, construction, bridge, permanent or predevelopment financing, the borrowers have been able to count on MLF to provide loans on credit-worthy projects for which conventional financing is not possible or not affordable.

From the 15 investors MLF acquired in the first five years of business, to currently more than 140 investors, MLF has been able to count on their long-term dedication and support. On average, 89 percent of MLF's investors renew their investments for another term when their investments mature.

MLF has leveraged over \$1.4 billion in total development funding, an average of \$7.30 per dollar loaned. These loans have supported the development of 17,000 units for more than 48,000 residents.

"We are proud of our accomplishments over the past 25 years," said Julie Gould, Mercy Loan Fund President. "We look forward to making a greater impact in the future."

2010 also marked a year of innovation and new opportunities for Mercy Loan Fund. As the year came to a close, MLF allocated \$20 million in New Markets Tax Credits to Forrest General Hospital Orthopedic Institute located in



*A program funded by Mercy Loan Fund helped the Vargas Family purchase their first home in Commerce City, CO*

The U.S. Treasury's New Markets Tax Credit program is designed to encourage economic development and expansion in distressed areas. The Treasury allocates the credits to community development and financial organizations like MLF who, in turn, issue the credits to organizations seeking capital for financing projects.



# Mercy Loan Fund looks forward to a bright future of carrying on the 25-year tradition of bringing together traditional and nontraditional sources of financing and resources to build healthy, vibrant communities across the country.

Hattiesburg, Miss. This health care partnership and project met the “Rebuilding Healthy Communities” theme of MLF's New Markets Tax Credit award in three key ways:

- The clinic will be located in the Gulf Opportunity Zone ravaged after Hurricane Katrina.
- This non-profit county hospital is dedicated to improving the health and lives of people of all income levels.
- The clinic will serve the surrounding 19 medically underserved areas.

The U.S. Treasury's New Markets Tax Credit program is designed to encourage economic development and expansion in distressed areas. The Treasury allocates the credits to community development and financial organizations like MLF who, in turn, issue the credits to organizations seeking capital for financing projects.

Forrest General Hospital, a non-profit county owned hospital, provides all levels of care for critical access care hospitals in a 19-county service area. With a policy never to turn away a patient, regardless of ability to pay, Forrest General Hospital provided more than \$78 million in charity care during 2010. The new orthopedic facility will create 189 new permanent jobs to serve more than 4,000 patients annually, and allow for greater efficiencies by focusing solely on orthopedic care with two additional operating rooms, larger patient rooms and ease of access.

“We are delighted to broaden our mission to help communities in need. By partnering with Forrest General Hospital, we are able to establish a new location as a refuge for those needing both inpatient and outpatient orthopedic care,” said Mark Korell, Mercy Loan Fund Board Chair. “This important community resource will allow Forrest General to address the health care needs of Hattiesburg's residents for years to come.”

Construction on the Orthopedic Institute will begin June 2011 with an 18-month construction schedule.

Mercy Loan Fund looks forward to a bright future of carrying on the 25-year tradition of bringing together traditional and nontraditional sources of financing and resources to build healthy, vibrant communities across the country.

*Rendering of Forrest General Hospital Orthopedic Institute in Hattiesburg, MS*





## Mercy Loan Fund Borrowers, Investor and Donors

Mercy Loan Fund thanks our 2010 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.

### Borrowers

Adams County Housing Authority (CO)	Colorado Veterans for Housing, Inc. (CO)	Greenwood Apartments, Inc. (IN)	Mount Moriah Development Corporation, Inc. (OH)	Senior Housing Options, Inc. (CO)
The Affordable Housing Group of North Carolina, Inc. (NC)	Columbia Cascade Housing Corporation (OR)	Guadalupe Neighborhood Development Corporation (TX)	Mountain Regional Housing Corporation (CO)	Sioux Falls Environmental Access (IA)
AIDS Housing Alliance (CA)	Community Housing Development Association, Inc. (CO)	Habitat for Humanity of Bucks County (PA)	Mountain United Church Housing, Inc. (CO)	Soledad Local Development Corporation (CA)
Albemarle Housing Improvement Program (VA)	Community Housing Improvement Systems & Planning Association, Inc. (CHISPA) (CA)	Heartland Housing Initiative (IA)	National Affordable Housing Network (MT)	South Rome Redevelopment Agency (GA)
Alethia House (AL)	Community Preservation and Development Corporation (DC)	Home Opportunities Made Easy, Inc. (HOME) (IA)	National Caucus and Center on Black Aged, Inc. (DC)	Southern Mutual Help Association, Inc. (LA)
Almost Home, Inc. (CO)	Community Services Agency Development Corporation (NV)	Hope Communities, Inc. (CO)	National Church Residences (OH)	Step Stone, Inc. (KS)
American Housing Opportunity Fund (DC)	Community Services of Arizona (AZ)	Hope House of Colorado (CO)	Neighborhood Partners, Inc. (CO)	Sterling Housing Authority (CO)
Andrew Gardens, Inc. (IN)	Council on Sexual Assault & Domestic Violence (IA)	Housing and Neighborhood Developers, Inc. (HANDS) (NE)	NEWSED Community Development Corporation (CO)	Summit County Housing Authority (CO)
Associated Catholic Charities (OK)	Dallas City Homes, Inc. (TX)	Housing Authority of the City of Leadville, Colorado	Northeast Denver Housing Center (CO)	Tierra Del Sol Housing Corporation (NM)
Atlanta Neighborhood Development Partnership, Inc. (GA)	Denver Indian Center (CO)	Housing Authority of the Town of Yuma (CO)	Opportunities for Neighborhood Empowerment Company, Inc. (ONE Co.) (CA)	Tri-County Housing and Community Development Corporation (CO)
Bethphage Mission, Inc. (NE)	The Duncan Group (CA)	Human Resources Council District XII (MT)	Opportunities Industrialization Centers (PA)	Trinity Village Nonprofit Housing Corporation (MI)
Better Housing Coalition of Richmond (VA)	East Central Kansas Economic Opportunity Corporation (KS)	Inner City Community Development Corporation (CO)	Opportunity In Living, Inc. (CO)	United Ministries of Northeast Omaha, Inc. (NE)
Beyond Shelter Housing, Inc. (CA)	Eldercare 2000, Inc. (CO)	Intercommunity Housing (WA)	Oti Kaga, Inc. (SD)	Unity Cooperative Association, Inc. (DC)
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Child & Migrant Services, Inc. (CO)	Grand County Housing Authority (CO)	Mid-Peninsula Housing Coalition (CA)	San Luis Valley Farm Labor Housing Coalition (CO)	
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a house becomes a home



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## Mercy Portfolio Services

# Preserving neighborhoods and homeownership dreams

Virginia Watt never thought that she would realize the dream of homeownership. A native Chicagoan, Virginia has been working as a forklift operator with Graham Packaging for 33 years. She wanted to provide more space for her family, but wasn't sure she could afford a home.

Thanks to Mercy Portfolio Services (MPS) and Chicago's Neighborhood Stabilization Program, Virginia was able to make her dream a reality by purchasing a 2,250 square foot, 2-unit greystone for \$145,000. Vacant, dilapidated and uninhabitable following a 2008 foreclosure, MPS acquired and rescued this property with the help of the Community Male Empowerment Project (CMEP), a local developer employing ex-offenders and hard-to-reach youth. MPS and CMEP restored the property through extensive repairs, created 20 jobs and helped stabilize the neighborhood.

The growing national foreclosure crisis threatens the social and economic fabric of thousands of communities and families. MPS is helping to address this crisis at multiple levels:

- Facilitating the acquisition, rehab and reoccupation of foreclosed homes in Chicago;
- Providing technical assistance and a state-of-the-art software platform to support national foreclosure remediation; and
- Preparing to launch a fund to help families save their homes from foreclosure.

In 2010, as part of Chicago's \$169 million Neighborhood Stabilization Program, MPS acquired and began to work with developers to rehabilitate 413 units of foreclosed property in 22 neighborhoods. This work created more than 350 jobs, while protecting neighboring home values and restoring homeowner confidence. Ultimately, this program will help thousands of people like Virginia by acquiring and rehabilitating up to 2,500 units of foreclosed property.

To qualify to buy an NSP home, the buyer's annual household income must be at or below 120 percent of the area median income. In addition, buyers are required to attend eight hours of home-buying classes. After completing all the requirements, Virginia was able to purchase a home for her family in the East Garfield Park neighborhood where she grew up.

"I never thought I could buy a home and look at me now," said Virginia. "Everything was made available to me to make this dream a reality. I really appreciate the opportunity I was given."

MPS also builds capacity and supports foreclosure remediation work around the country through technical assistance and the Community Central IT platform. Initially developed by MPS and Integratec to manage Chicago's Neighborhood Stabilization

*Crystal Kimbrough and her realtor, Rose Hughes, at the rehabbed home she purchased through the Neighborhood Stabilization Program*





"I never thought I could buy a home and look at me now.  
I really appreciate the opportunity I was given."

~ Virginia Watt

Program, Community Central is now being used by 12 other development organizations including the New Orleans Redevelopment Authority and Habitat for Humanity.

"There is currently \$1.1 billion in funding being managed using the Community Central platform which will result in up to 10,000 vacant homes being put back into productive use," said Bill Goldsmith, Mercy Portfolio Services President.

The success of this web-based data and document management, reporting and project management tool has naturally led MPS to consider additional applications. MPS is currently designing Developer Central – a streamlined workflow, document and process management tool for small and medium sized developers.

Finally, MPS is preparing to launch the Mortgage Resolution Fund to help people keep their homes. This fund will enable MPS along with state housing finance agencies and several other national partners to acquire up to 37,000 delinquent mortgages, reduce homeowner principal, provide counseling and ultimately enable thousands of families to save their homes.

"MPS continues to implement innovative, scalable initiatives to address the foreclosure crisis," said Goldsmith. "It is the quality of our staff, the MPS board of directors, our local and national partnerships and the support that we have received from Mercy Housing executive staff and its board that has enabled us to design and implement meaningful responses to our nation's foreclosure crisis."





## Resident Services

# Measuring our impact and strengthening partnerships

In 2010, National Resident Services continued its work with Mercy Housing properties across the country to improve the quality and efficiency in the delivery of services to our residents. Strong Resident Services programming is one of many things that makes Mercy Housing unique and contributes greatly to closing the gap between the supply and demand for affordable housing.

“Mercy Housing’s commitment to provide high-quality Resident Services at our properties is more important than ever,” said Carol Breslau, National Resident Services Vice President. “Our programs are enhancing housing stability, contributing to youth success in school and are increasing resident respect and pride in their communities.”

Through the development of consistent program models, policies and procedures, outcomes and measurements, Mercy Housing is positioning itself to collect and report data that shows our impact and improves our effectiveness.

### SPECIFIC PROJECTS UNDERTAKEN IN 2010 INCLUDED:

- Developing program models and best practices for family, senior and supportive housing. (See Program Models chart)
- Working in tandem with Mercy Housing’s information technology department to identify and implement a social impact management system which will collect and report outcomes of program model implementation to show the impact of services and improve program management.
- Developed Operational Excellence Manual and training materials to guide the delivery of consistent high-quality services throughout the country.

“Mercy Housing’s commitment to provide high-quality Resident Services at our properties is more important than ever,”  
~ Carol Breslau, National Resident Services Vice President.

Strong Resident Services programming is one of the many things that makes Mercy Housing unique and contributes greatly to closing the gap between the supply and demand for affordable housing.

## Community Impact

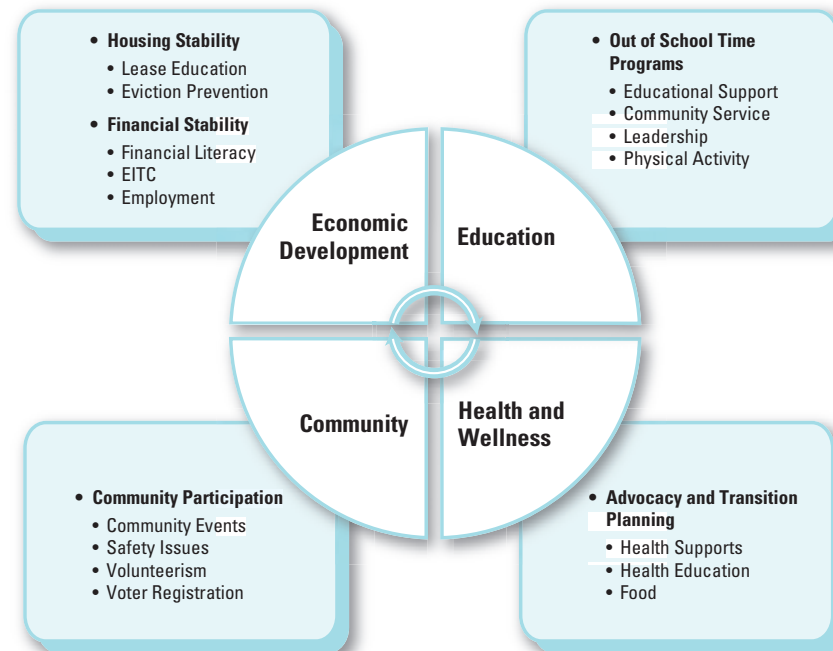
Community Impact is a framework that Mercy Housing has created to tell the “whole story” of service-enriched affordable housing, by capturing the social, environmental and economic impacts of our properties and the communities where we are located.

We believe that using these kinds of metrics will create a foundation for long-term stability of the organization and enhance our ability to use data to drive the management of our programs and increase our ability to articulate the value of Mercy Housing’s work to internal and external audiences.

## Strategic Health Care Partners

Through our Strategic Health Care Partners, we are creating new models to make housing the foundation for delivery of health care for the most vulnerable populations. While in the past we have been successful in helping our partners develop housing, most recently we have focused on cataloging best practices in housing and health care and providing guidance to those interested in assessing the feasibility of building housing in their communities.

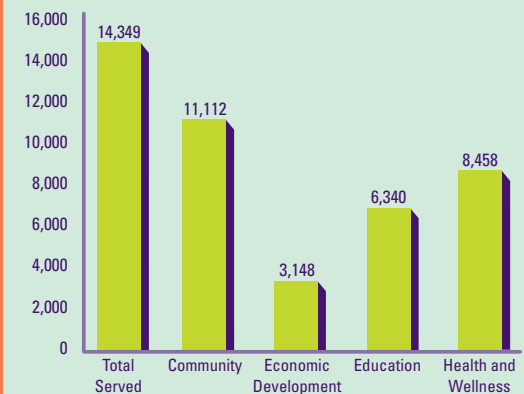
## National Resident Services Program Models



## RESIDENT SERVICES 2010 HIGHLIGHTS:

- **37 percent** of residents between the ages of 5-17 participate in youth programming
- **1,500 residents** in family properties participated in job readiness services
- **55 percent** of families and nearly **70 percent** of senior households accessed food resources
- **41 percent** of senior residents participating in programming increased their healthy behaviors
- Nearly **one in three** residents in family properties, and eight out of ten residents in senior properties participated in community services

## Residents Participating in Services





# THANK YOU

Mercy Housing is grateful to the individuals and organizations listed as donors in our 2010 Annual Report. If errors or omissions exist, please accept our apologies. To update a listing, please call 1.866.448.3264 or email [info@mercyhousing.org](mailto:info@mercyhousing.org). We welcome contributions at our national office in Denver and our regional offices across the country.

Thank you for your generous support in 2010. Thank you for investing in Mercy Housing and bringing our mission to life. Your support and commitment to Mercy Housing is critical to our success. And because you are here, people live in hope.





people live in hope



... BECAUSE YOU ARE HERE.

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# Live in Hope