L I V E



ANNUAL REPORT 2011



COMMUNITY



ANNUAL REPORT 2011









CONTENTS

| Letter to Our Supporters |
|--|
| The State of Mercy Housing in 2011 4 |
| Mercy Housing Board of Trustees and Co-Sponsors \dots 6 |
| Mercy Housing California Former motel converted into apartments for disabled formerly homeless individuals |
| Mercy Housing Lakefront A world of opportunity10 |
| Mercy Housing Management Group Making dreams a reality |
| Mercy Portfolio Services Mortgage Resolution Fund dedicated to keeping families in their homes |
| Mercy Housing Northwest Preserving and revitalizing communities |
| Mercy Housing in Arizona, Colorado and Nebraska Mercy Housing residents and staff survive devastating tornado in Joplin |
| Mercy Housing Southeast Transforming a Savannah neighborhood23 |
| Resident Services Improving the quality and impact of Resident Services26 |
| Donor ListsMercy Housing in Arizona28Mercy Housing California28Mercy Housing in Colorado30Mercy Housing Lakefront32Mercy Housing National35Mercy Housing in Nebraska36Mercy Housing Northwest - Idaho37Mercy Housing Northwest - Washington38Mercy Housing Southeast40 |
| For more information, please contact info@mercyhousing.org or call 866-338-0557 |





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THE POWER OF HOPE

In these challenging times, it is easy to focus on the negative, but in 2011 Mercy Housing made great strides towards narrowing the affordable housing supply gap while enriching the lives of the families, seniors and individuals served. Where others see only problems, we see solutions and opportunities. Our commitment to our mission, vision and values is unwavering. We continue to tackle some of the most troubling issues facing our nation because we see hope on the horizon.

2011 has been a year of hope for Mercy Housing. We at Mercy Housing always have had a sense of urgency about our mission. But with a record number of more than 46 million Americans living in poverty, it is more important than ever to provide affordable housing for low-income individuals and families who are faced with hard financial challenges that may result in homelessness.

As we prepare to celebrate Mercy Housing's 30th anniversary, we reflect on the defining moments that make up the rich history of this organization. We thank our donors and partners for investing in our work to strengthen and enrich the communities we serve. Your support has provided hope for thousands of families and individuals and nothing is stronger than the power of hope.



Live in Hope,



Lilein Murphy, RSM

Sister Lillian Murphy, RSM

CEO, Mercy Housing



Bradley B. James

Chair, Mercy Housing Board of Trustees

VISION



MERCY HOUSING ANNUAL REPORT 2011

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.

THE STATE OF MERCY HOUSING IN 2011

In 2011, Mercy Housing made significant progress towards the goals outlined in our 2010 - 2014 Strategic Plan. Mercy Housing continued to grow in all operational areas: housing development, property management, lending, asset management and Resident Services. We also took on new challenges, formed new partnerships and created innovative solutions to help narrow the gap between the supply and demand for affordable housing for low- and moderate-income families and individuals.

2011 HIGHLIGHTS:

In 2011, we leased up more than 790 affordable homes across the country and started construction on nearly 1,000 new affordable homes.

Mercy Housing Management Group added 634 apartments to its portfolio bringing our management total to 16,486 multifamily units (as of December 31, 2011).





We continued to develop relationships with our Strategic Health Care

Partners adding Trinity Health as a partner. We also worked with

Catholic Health Partners to transfer 616 affordable homes into

Mercy Housing Southeast's property portfolio.

In 2011, Mercy
Housing
recognized the

Mercy Portfolio Services launched a new software product — Developer Central — a comprehensive data and document management tool for tracking assets and reporting to create efficiency for nonprofit real estate developers.

opportunity to enable families to save their homes from foreclosure by partnering with three other housing organizations to create the Mortgage Resolution Fund, which launched in Illinois. (Read more on page 16.)

Although our 2011 accomplishments are impressive, it is only the beginning. The coming years look to provide continued opportunities and challenges: from finding new sources of funding for our developments and Resident Services programs to navigating the changes to our health care systems for Medicaid and Medicare residents; from raising new capital and assessing risk in new loans to generating more public awareness of Mercy Housing and the need for affordable housing in our country.

Our successes will foster even greater rewards as our work expands and we continue to find ways to close the gap between the supply of and the critical need for program-enriched affordable housing. While our job is far from over, together we can create stable, vibrant and healthy communities.

Mercy Housing's audited financial statement for 2011 will be available online at www.mercyhousing.org. To receive a copy, please contact info@mercyhousing.org.

To download Mercy Housing's 2010 - 2014 Strategic Plan, visit www.mercyhousing.org/publications or contact info@mercyhousing.org.

After a devastating tornado struck Joplin, Missouri, in May 2011, we were all deeply touched by the efforts of the staff to protect the residents living at Mercy Village, a senior property that was damaged by the storm. Mercy Housing staff spent countless hours ensuring that the property was rebuilt as quickly as possible. We welcomed home our residents in February 2012. (Read more on page 21.)

In 2011, our Public Policy and Advocacy team in Washington, D.C., started a major initiative to build relationships with members of Congress by running personalized property tours. Additionally, we signed on to 33 letter campaigns to Congressional and federal leaders.



We completed the development and implementation of new program models for Resident Services and launched the Social Impact Measurement System, enabling Mercy

Housing to deliver and measure the impacts of our four priority resident program areas. (Read more on page 27.)

2011 was a stellar year for Mercy Loan Fund as we crossed the \$200 million mark in total loans made and \$40 million in total assets, both milestones in the 26-year history of Mercy Loan Fund. These 433 loans have produced or preserved more than 17,700 units, leveraging over \$1.4 billion in total development. In 2011, Mercy Loan Fund closed 10 loans, totaling over \$17 million and resulting in 921 units of affordable housing and raised \$7 million in new debt capital.



SINCE 1981:

1,107 Projects

41,729 affordable units of housing



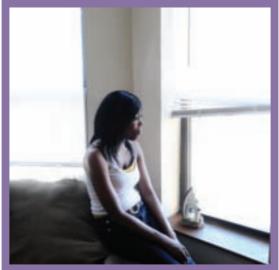
\$2.3 billion in affordable real estate development

\$212 million in affordable housing lending

139,372 people served today

MERCY HOUSING 2011 ANNUAL REPORT





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SUPPORT



MERCY HOUSING CALIFORNIA

FORMER MOTEL CONVERTED INTO APARTMENTS FOR DISABLED FORMERLY HOMELESS INDIVIDUALS

For the past 38 years, Kirk Roberson has battled drug addiction, which started when he was 14. After completing an intensive drug court program, Kirk, now age 52, has been sober for over a year and is grateful to join the other 73 residents who now have a home at Boulevard Court, Mercy Housing California's (MHC) newest supportive housing property in Sacramento, Calif.

"The drug court program helped take the blocks away from the wheels and Mercy Housing provided the runway for me to take off," he said.

Boulevard Court is the adaptive reuse of a dilapidated 101-room motel into 37 studio and 37 one-bedroom permanent supportive apartment homes. The former Budget Inn was a blighted, historically crime-ridden property and a nuisance for the community. In partnership with Sacramento Housing and Redevelopment Agency, the property has been transformed to 74 quality apartment homes for disabled formerly homeless individuals.

"I am in the unique position of having visited the old Budget Inn when I was involved with drug use," said Kirk. "A lot of businesses in the area left because of the bad conditions there. When I came to the new Boulevard Court for the first time, I was amazed. I have started noticing how the businesses are starting to move back in and I equate that with Mercy Housing."

Boulevard Court uses the housing-first, harm-reduction model — recognizing the important role stable housing plays in providing support to those with substance abuse problems or mental illness.

"The approach of getting people housed in a permanent, independent environment, coupled with extensive support

services, is the most likely path to end the cycle of homelessness," said Stephan Daues, MHC Regional Director of Housing Development. "Once someone gets their basic needs met, they are ready to start making positive changes in their lives."

Boulevard Court is the third of four Sacramento properties where MHC is leading a groundbreaking public and private health care partnership to create housing-first opportunities for those that need it most. These partnerships have been in place since 2008 at MHC properties like Martin Luther King Jr. Village and Ardenaire Apartments, and will soon be in place at 7th & H, MHC's newest Sacramento development. MHC has partnered with The Effort and Turning Point Community Programs to deliver these critical, complex services at these properties. Both partners have more than 30 years of community-based medical and behavioral health services experience. These partnerships with local service providers ensure that residents are successful in maintaining their housing while having the support needed to manage their individual disabilities.

In addition to accessing the resources offered at Boulevard Court, just having a stable place to call his own has made a significant impact on Kirk's stability.

"I am able to meditate, to think, to pray and to sort things out in my own space. I never realized the value in that," he said. "Every time I pass through the threshold, I am so thankful. As long as I have clarity, I can keep going."

Kirk is the father to three daughters and having a stable home has also allowed him to reconnect with them and with his parents.

"Now that I am functional, my girls are calling on me for everything. I am present and I can be there for them," said Kirk. "Both my parents are 87 years old and they did the best

> they could to raise me. They know that I'm okay now. I'm not on the streets. There is a roof over my head and we can work from that."

Kirk is now in school and is working hard to find employment while planning for the future.

"Boulevard Court is more than just a building," he said. "It is

a structure for people to use to excel. I have come to a point in my life where I can be a productive citizen again so I want to get a job and eventually move out - but not in a bad way. I want to move out so someone else can move in and use the resources here to help them get back on track like I did."

Boulevard Court in Sacramento, Calif. (photo by Michael O'Callahan)

Resident Kirk Roberson speaking at the Grand Opening of Boulevard Court.





MERCY HOUSING CALIFORNIA 2011 HIGHLIGHTS

Thank you — we would not have reached these extraordinary goals without the support from numerous community partnerships, donors and volunteers like you!

In the summer of 2011, Mercy Housing California welcomed Doug Shoemaker as President for the region.



MHC expanded our Chronic Disease Self Management work to multiple sites with more expansion planned in 2012 and partnered with Dignity Health for the fourth year to conduct health screenings for more than 300 residents in the Sacramento region.

County of San Francisco to secure more than \$1 million in energy, health and safety upgrades for







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MHC opened 3 new properties, totaling in 217 units of housing. MHC continues to increase its development pipeline with an additional 35 projects in pre-development or under construction that will result in 4,476 units of housing.

MHC received a \$2 million **Program Related Investment** along with a \$100,000 grant from The California Endowment to support and expand health care partnership programs and activities in Los Angeles and Sacramento.

OPPORTUNITY



MERCY HOUSING LAKEFRONT



"I THINK IT'S DIFFICULT FOR
PEOPLE TO SEE THE DAY-TO-DAY
THAT WE GET TO EXPERIENCE
WHEN WE ARE IN OUR BUILDINGS,
OR OPENING A BUILDING OR
SITTING DOWN WITH A PERSON
WHO IS GETTING INTO OUR
HOUSING FOR THE FIRST TIME;
IT'S THE MOMENT WHERE
SOMEONE FEELS THAT THEY ARE
IMPORTANT, THEY ARE BEING
LISTENED TO AND THAT SOMEBODY
CARES," SAID CINDY HOLLER,
PRESIDENT OF MERCY HOUSING LAKEFRONT.

A WORLD OF OPPORTUNITY

Before moving into Mercy Housing Lakefront's Lavergne Courts, Bonjovi, Sivi and their son were living on the South Side of Chicago. Their neighborhood had a reputation for being crime-infested and a target for gang activity. The safety of their son, Blaze, was a constant concern for Sivi and Bonjovi.

"He always wanted to go outside and play since he's the only child," said Sivi. "But it was just a bad neighborhood with a lot of gangs and a lot of shooting."

Living on the South Side left the family feeling isolated, so they decided to move to the West Side Austin neighborhood where many of their friends and family members were living. Bonjovi's mother, who lives at Mercy Housing Lakefront's Whitmore Apartments, recommended Mercy Housing to the family. After a few years of waiting, due to high demand for affordable housing, the family learned that there was an opening at Lavergne Courts.

"The first day I walked in I said I'm not going back there," said Sivi. "We are going to move here today, no matter what it takes."

Lavergne Courts, originally built in the 1920s, was acquired by Mercy Housing in 2003 and underwent an extensive rehab to upgrade many of the building's features. The property consists of two buildings totaling 158 affordable rental apartments for low-income families.

The family has taken full advantage of all of the programs and services the property offers. Blaze participates in the after school program and likes to play basketball with his friends and cousins. Bonjovi has become certified as a Computer Tech Associate through a program sponsored by One Economy. Sivi takes advantage of the job training programs and the on-site computer lab.

"Mercy Housing offers a lot of opportunities and they actually try to help you. There are a lot of things around here that we just didn't have when we were living on the South Side," said Sivi. "It gives you a lot of opportunities - after school programs, computer lessons, employment - there are so many things for people. Use the help that is given to you and don't be afraid to take the help."

For the family, they understand the value of affordable housing and see this opportunity as a hand up, not a hand out. The family views this merely as a stepping stone for greater things to come. For Blaze, who wants to be a dancer when he grows up, Bonjovi and Sivi want him to continue to be respectable and to make sure he understands the value of education.

"I hope to one day leave Mercy Housing," said Sivi. "I feel like this is just a place to start, not to finish."

MERCY HOUSING LAKEFRONT 2011 HIGHLIGHTS

Thank you — we would not have reached these extraordinary goals without the support from numerous community partnerships, donors and volunteers like you!

Provided housing and Resident Services to prevent or end homelessness or displacement

for approximately 3,300 people in the Chicago and Milwaukee region.

Completed the preservation of the 69-unit Harold Washington Apartments, MHL's (formerly Lakefront Supportive Housing) first property.

Completed 95% of the revitalization of 850 Eastwood Apartments, a 231-unit affordable family building.

Boarded up and maintained 1,167 foreclosed homes throughout Cook and surrounding counties through 180° Properties.



Closed on financing and began construction of Lakefront Residences in Grayslake, a 70-unit senior facility within Lake County, Illinois.

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In partnership with NHS of Chicago, we completed construction on Roseland Place, a new 60-unit independent living facility and Roseland Village, 10 units of intergenerational housing for grandparents raising their grandchildren.



Purchased and began a historic renovation on 210 units of affordable family housing at Pullman Wheelworks, in Chicago's South Side Pullman neighborhood.

Created over 1,350 jobs through affordable housing development, neighborhood stabilization and 180° Properties.

Johnston Center Residences earned four real estate awards: the Affordable Housing Finance Readers Choice Award, the Association of Licensed Architects Design Award, the Mayors 2011 Design Award, and Milwaukee Business Journal Best New Development.

D R E A M S



MERCY HOUSING MANAGEMENT GROUP

MAKING DREAMS A REALITY

Over the last ten years, Mercy Housing Management Group (MHM), Mercy Housing's property management subsidiary, has seen exponential growth in the number of units and properties they manage across the country. In 2011, MHM's portfolio reached 16,486 units at 270 properties in 18 states. Throughout this period of growth, MHM has continued to practice the highest standards of operational excellence and has ensured strong financial management of all of their properties.



In addition to providing property management services for Mercy Housing's affordable housing communities, MHM also offers excellent employment opportunities. MHM's combination of incentive compensation and educational resources enables employees to be successful in their roles and prepares them for future growth opportunities. Eduardo, one of MHM's California employees, took the opportunity at Mercy Housing to create a bright future for himself.

In 2005, Eduardo was struggling to survive in America as a recent immigrant. He found himself living in a shelter while he tried to attend classes at City College of San Francisco. He needed a job that would allow him to continue to go to school and find a permanent place to live. He applied for an On-Call Desk Clerk position at Mercy Housing's Mercy Terrace and started working night and weekend shifts. Eduardo stepped eagerly into his role and became a trusted resource for the residents. With many immigrants at the property, he worked hard to overcome language barriers and meet the needs of the diverse resident population.

In 2006, Eduardo left Mercy Housing to finish his college courses at the University of California Berkley. After completing his undergraduate degree and two years of law school, Eduardo returned to Mercy Terrace in 2009 as an On-Site Desk Clerk. He transitioned quickly back into his role of providing excellent service and support to Mercy Housing's residents and was once again a valuable member of the MHM team. In 2011, Eduardo finished law school and passed the California Bar Exam. He is leaving Mercy Housing to pursue his law practice and hopes to continue to improve the community through his work.

"Mercy Housing's unwavering support for me was clear from the beginning," said Eduardo. "They provided me with the opportunity to work at Mercy Housing while I finished college and law school and helped me start my new career. I'm so thankful for their support and the opportunity to be a part of the Mercy Housing family."

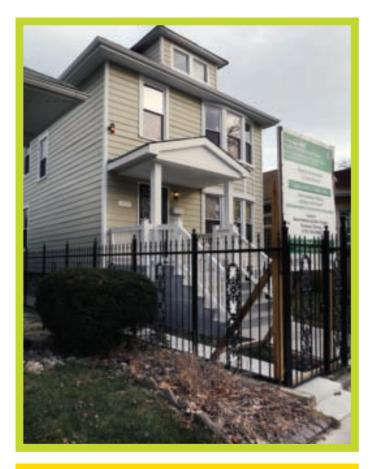
MHM provided Eduardo with a strong foundation and he took the opportunity to make his dreams a reality.

| | 2001 | 2011 | 10-year Increase: |
|------------------------|-------|--------|----------------------|
| Number of Units | 7,403 | 16,486 | 9,083 |
| Number of Properties | 132 | 270 | 138 |
| Fee Managed Units | 456 | 2,138 | 1,682 |
| Fee Managed Properties | 16 | 46 | 30 |
| Number of States | 10 | 18 | 8 |

INNOVATION



MERCY PORTFOLIO SERVICES



MERCY PORTFOLIO SERVICES HAS:



Acquired 807 units of foreclosed housing

Begun to rehab 487 units of foreclosed housing





Completed 149 units of foreclosed housing

Helped create 1,719 new jobs



MORTGAGE RESOLUTION FUND DEDICATED TO KEEPING FAMILIES IN THEIR HOMES

In the past few years, Mercy Portfolio Services, a subsidiary of Mercy Housing, has been responding to the national foreclosure crisis by managing development initiatives and creating innovative capital programs and technology platforms with the goal of stabilizing neighborhoods and preserving affordable housing across the country. In 2011, Mercy Housing recognized another opportunity to enable thousands of families to save their homes from foreclosure by partnering with three other housing organizations to create the Mortgage Resolution Fund.

The Mortgage Resolution Fund (MRF), an organization formed by Mercy Housing, Enterprise Community Partners, the Housing Partnership Network and the National Community Stabilization Trust, furthers neighborhood stabilization efforts by diminishing the number of foreclosures through preservation of homeownership.

Specifically, MRF keeps families in their homes by purchasing non-performing loans at a discount to the current unpaid principal balance and offering the borrower the opportunity for a permanently modified, affordable fixed-rate mortgage at a new principal balance reflective of the home's current value. In order to take advantage of this benefit, the homeowner must successfully complete a trial modification period while participating in a regimen of housing counseling and budget management provided by a local housing organization.

"Because of the by recession, a growing number of families are falling behind on their mortgage payments and find themselves on the receiving end of foreclosure warnings," said Bill Goldsmith, president of Mercy Portfolio Services. "As a result, both low- and moderate-income communities are becoming particularly vulnerable, experiencing the devastating cycle of foreclosure that starts with abandoned homes and leads to crime, disinvestment and plummeting property values."

On July 15, 2011, Illinois Governor Pat Quinn announced MRF will be using \$100 million of the state's \$445 million in Hardest Hit Fund dollars to purchase notes in the Chicago area. At the same time, the Illinois Housing Development Authority board approved the new program, which enables these loans to be permanently modified to affordable levels.

"The Mortgage Resolution Fund is a testament to the commitment of public and private companies working together to provide help for people struggling to keep their homes," said Goldsmith.

Single family homes in Chicago renovated through Mercy Portfolio Services.

PRESERVATION



MERCY HOUSING NORTHWEST

PRESERVING AND REVITALIZING COMMUNITIES

According to the National Housing Trust, our nation builds approximately 100,000 affordable apartments each year, but for every new affordable apartment created, two are lost due to deterioration, abandonment or conversion to more expensive housing.

"Preservation is crucial to narrowing the gap between the supply and demand for affordable housing," said Bill Rumpf, President of Mercy Housing Northwest (MHNW). "With a portfolio of nearly 2,300 units spread out among 53 projects in Washington and Idaho, Mercy Housing Northwest understands that good stewardship requires careful investment and renovation of our aging properties."

Over the past few years, MHNW has made a major impact on the availability of affordable housing in the region by completing or beginning the rehabilitation of a dozen of MHNW's properties which will preserve long-term sustainability, enhance energy efficiency and increase resident comfort. Projects have included a \$25 million renovation of Appian Way Apartments in Kent, and \$3.4 million in energy efficiency upgrades at seven rural properties.

One example of this work is the \$13.5 million rehabilitation of Evergreen Vista I, a 104-unit multifamily rental property in Olympia, Wash. Evergreen Vista I was built in 1994 and was MHNW's first housing development in Washington. Evergreen



MHNW IS THE LARGEST NONPROFIT PROVIDER OF AFFORDABLE RENTAL HOUSING IN RURAL WASHINGTON.

Vista provides housing to 104 low-income families and after 17 years, the property was well-worn from housing many large families, including more than 250 children at a time.

To renovate Evergreen Vista, MHNW crafted a new financing plan that allowed for a sweeping project renovation. MHNW assembled new private investment in partnership with U.S. Bank and U.S. Bank CDC, and also persuaded the existing public partners including the Housing Authority of Thurston County and the Washington State Department of Commerce to extend their investments. The renovation included new siding, insulation and roofing. Interior renovations and green upgrades will extend the life of the property and improve energy efficiency.

Similar work was also started at West Comstock Apartments in Nampa, Idaho. Built in 1992, West Comstock Apartments was one of Mercy Housing's first developments in Idaho and features 18 detached single-family rental units for low-income families. MHNW has secured funding assistance from the Idaho Finance Association, the City of Nampa, Mercy Loan Fund and the project's reserves for a plan that will bring more than \$600,000 in upgrades and modernization to the apartments.

MHNW is the largest nonprofit provider of affordable rental housing in rural Washington. In 2005, MHNW purchased 30 properties with more than 900 apartments to keep the units affordable for families and seniors. The modestly built properties are now entering the fourth decade of use and are in need of repairs and improvements. Over \$5 million in construction will start this coming summer to improve the properties' accessibility, sustainability and energy efficiency. Additional accessibility improvements to the sites, apartment entrances, common spaces and unit interiors will ensure a safe and accessible living environment for seniors and residents with disabilities.

"Mercy Housing Northwest will continue to balance our important recapitalization and preservation strategy with our other efforts to add new affordable housing to help more families and individuals in the region," said Rumpf.

After school programming at Evergreen Vista.

Previous page: Evergreen Vista I in Olympia, Wash.

MERCY HOUSING NORTHWEST 2011 HIGHLIGHTS

Thank you — we would not have reached these extraordinary goals without the support from numerous community partnerships, donors and volunteers like you!

Mercy Housing Northwest completed construction on 129 affordable units in Tacoma and on the Yakama reservation in Washington.









Completed green building retrofits at seven properties in rural parts of Washington through \$3.4 million received from the HUD Green Retrofit Program.



Resident Services participation rates remained high, with increased partnerships in health and wellness and in employment. MHNW was able to

employment. MHNW was able to expand Resident Services to five additional properties in the region.



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Pamela Wood Sisters of the Holy Names Began construction or rehabilitation on 270 apartments throughout the Northwest region including Columbia City Station Apartments, MHNW's first

the first property in Seattle, and 12th & River Senior Housing, MHNW's first property in Boise.

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During 2011, MHNW purchased and rehabilitated

12 foreclosed homes in the City of Nampa, Idaho, through the Neighborhood Stabilization Program.



With the generous support of donors, MHNW provided backpacks and school supplies to 790 children at 27 properties through the Start and Succeed campaign. MHNW also provided more than 900 residents with gift and food assistance during the holiday season.

STRENGTH



MERCY HOUSING IN ARIZONA, COLORADO AND NEBRASKA

MERCY HOUSING RESIDENTS AND STAFF SURVIVE DEVASTATING TORNADO IN JOPLIN

The senior residents who call Mercy Village home are lucky to be alive after the devastating tornado that struck the city of Joplin, Missouri, in late May 2011 and left many homeless and without hope.

When news hit that one of Mercy Housing's properties was in the storm's path, staff members including Jennifer Erixon, Senior Vice President of Real Estate Development and Asset Management, immediately went to Joplin to ensure the safety of the residents and staff and to assess the damage to the building.

"As I reflect, I'm continually struck by the amazing and heroic efforts of our staff and residents," said Erixon. "While shaken, all of our residents and staff made it out of the building. It's truly amazing."

Maintenance Manager Alan Langel was not at the property at the time the tornado hit, but was able to make it there even before the first responders arrived. He quickly turned off the power to the building and shut off the main water to prevent additional damage. Then he and one of the residents filled their pockets with apartment keys and entered each unit to ensure that all of the residents made it to safety.

"Some of the residents had to be carried to safety through the glass and debris in the hallway," said Erixon. "I heard stories of strangers then carrying electric wheelchairs through the dark down three flights of stairs."

Mercy Village, originally built in 2005, was inspected by a structural engineer and it was discovered that the good design of the building contributed to the

property surviving the storm. Fortunately, the property was repaired and in February 2012, Mercy Housing celebrated the grand re-opening of Mercy Village and welcomed our senior residents back home.

"The event was a wonderful tribute to the courage and resilience of the on-site staff and the residents who were genuinely glad to be back home even though it reminded them of that terrible evening last May," said Sister Lillian Murphy, RSM,

Mercy Housing CEO. "The least we can do is to bring these seniors home to a place where they feel safe and cared for."

One resident that was especially lucky to have survived the tornado was Bonnie Betz. Bonnie, an 82-year-old former hair stylist and a mother of two, has spent her entire life living in Tornado Alley - the infamous stretch in the southern plains of the center of the United States.

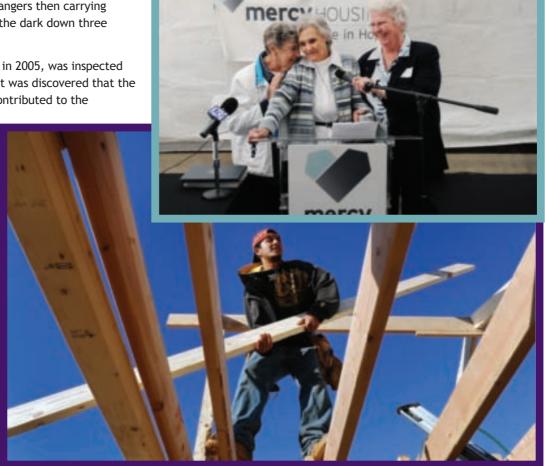
Bonnie was taking a nap in her third-floor apartment when the tornado sirens were sounded. When she was awakened by the storm, she immediately went to the hallway and started down the stairs. When she was at the top of the stairs, the entire wall of the stairwell was torn away from the building by the tornado.

"As I tried to make my way to the Community Room shelter, I felt the building buck and the stairway I was in at the time started to collapse right out from underneath me," said Bonnie.

She clung to the banister with her arthritic hands and was lifted off of her feet, yet she somehow managed to hold on. "It was awful, but I'm thrilled to be moving back to Mercy Village," said Bonnie about her much-anticipated homecoming. "The hardest part was being away from my friends and neighbors at Mercy Village. It's good to be home."

Resident Marge Hanschu, left, and Sister Lillian Murphy, right, Mercy Housing CEO, comforted resident Bonnie Betz, center, as she shared her survival story at the Re-Opening of Mercy Village in Joplin, Missouri.

Workers repair and rebuild houses damaged by the tornado that struck Joplin in May 2011.



MERCY HOUSING IN ARIZONA, COLORADO AND NEBRASKA 2011 HIGHLIGHTS

Thank you — we would not have reached these extraordinary goals without the support from numerous community partnerships, donors and volunteers like you!

Completed extensive rehabilitation on three properties in Nebraska — Crestview Village, Western Manor and Northglen Apartments.

Established Mercy
Housing Advisory
Councils in Nebraska
and Colorado to continue
to build awareness of our
work in these
communities. Work also
began to develop an
Advisory Council in
Arizona.



Started construction on Bluff Lake
Apartments in Denver, Colorado. When

Mercy Housing Nebraska Advisory Council

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College of Saint Mary's
Dan Clatanoff
DEI Communities
Jill Goldstein
KutakRock LLP
Richard Hachten III
Alegent Health

Dave Lopez AmeriSphere Sarah Wagstaff

Colorado Advisory Council

Greg Kalwarf BKD Advisors

John Markovich FirstBank Tate McCoy Lockton Companies, LLC

Lon Welsh Your Castle Real Estate completed, the property will be home to 92 low-income and formerly homeless

families and 15 of the units will be set aside for homeless

veterans and their families.







Received a \$2 million grant from Catholic Health Initiatives to help preserve affordable housing in Nebraska and support Resident Services programming at our properties.

TRANSFORMATION



MERCY HOUSING SOUTHEAST

TRANSFORMING A SAVANNAH NEIGHBORHOOD

In October 2011, Johnnie Mae Pollard was eager to be the first person to move into one of the 114 newly built homes at Savannah Gardens in Savannah, Ga.

"I said Hallelujah and thank you God," said Johnnie.

After an illness threatened her life in the 1980s, Johnnie Mae Pollard needed extensive surgery. The doctors didn't know if she would survive the operations, but thankfully she did. However, Johnnie found herself in a dire financial position as

a result of the high costs associated with her medical treatment.

Fortunately, Johnnie's dear friend, Linda Roundtree-Williams, entered her name into the Savannah Housing Authority's lottery to receive housing assistance in the Savannah Gardens neighborhood. However, the neighborhood was wrought with crime and racial tensions. After the property where Johnnie was living closed, she moved to the nearby Strathmore Estates in 1999, where living circumstances were only slightly better.

"There was still a lot of crime and violence over there," said Johnnie. "I

picked a unit by the main office, under a street light. It was also right on a busy street. Cars were going by all the time, so at least it would've been harder for someone to break into my apartment without being noticed - but it wasn't safe."

The 65-year-old, 45-acre Strathmore Estates was originally built as public housing for shipyard workers and has been characterized as a crime-ridden neighborhood for years. A few years ago, through a partnership with CHSA Development and the City of Savannah, Mercy Housing Southeast put a plan in motion to turn what the Savannah Chatham Metropolitan Police Chief once called "one of the most notorious crime centers in the city," into a new mixed-income and environmentally-friendly housing community.

With the first phase of this major revitalization project complete, construction has already begun on the second and third phases, which will include 40 affordable rental homes for seniors and 94 apartments for low- and moderate-income families. After the fourth phase of 114 units is complete in 2014, Savannah Gardens will be home to more than 350 families and individuals.

"The completion of the first development phase marked a pivotal turning point for the neighborhood," said Charice Heywood, Mercy Housing Southeast President. "What had been

BY STEPPING INTO THIS

NEIGHBORHOOD, MERCY HOUSING
CONTINUES TO DEMONSTRATE OUR
COMMITMENT TO TRANSFORMING
NEIGHBORHOODS FOR RESIDENTS.



Construction is underway on the second and third phases of the major revitalization of Savannah Gardens, formerly Strathmore Estates.

 $\label{thm:previous: Savannah Gardens Phase I, Mercy Housing Southeast's newest property in Savannah, Ga.$

a place of blight has been transformed into a place of hope and possibility."

For Johnnie, her new home has provided her with new hope, the feeling of security and a new sense of community.

"There is a vast difference between Savannah Gardens, today, from Savannah Gardens of the past," she said. "I love my neighbors. When we see each other we have conversations. We all look out for one another. We pick up after ourselves and each other because everything is so pristine and beautiful right now and we want to keep it that way."

By stepping into this neighborhood, Mercy Housing continues to demonstrate our commitment to transforming neighborhoods for residents like Johnnie.

"I ask my neighbors to look back on where we had come from and remember that place every day. When we look back, we see exactly how far we have come and see exactly how much we all have now," said Johnnie. "God has given us a beautiful gift and we need to take care of it...to appreciate it and each other. God has answered my prayers."

MERCY HOUSING SOUTHEAST 2011 HIGHLIGHTS

Thank you — we would not have reached these extraordinary goals without the support from numerous community partnerships, donors and volunteers like you!

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> Lynn Kincaid Waymer Home Box Office Don McKenna

St. Mary's Health Care System, Inc.

Margaret Redman

Catholic Health Partners transferred **616** units of affordable housing to Mercy Housing Southeast's portfolio with 15 properties in Kentucky, Tennessee and Ohio.



Sister Angela Ebberwein, Lynn Kincaid-Waymer, Felix deGolian and Margaret Redman joined MHSE's Board of Directors.

MHSE began the construction of the Etowah Terrace Senior Residences, a 77-unit development for low-income seniors age 55 and above.

Celebrated the grand opening of the Adamsville Green Senior Residences. Located in southwest Atlanta's Adamsville

> neighborhood, the property is EarthCraft certified and features 90 units of energy efficient housing for low-income seniors.



Started construction of the Arbors at Ellington Senior

Residences. The 40-unit development was among the first construction projects initiated after the town was struck by a devastating tornado.

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Marked the grand opening of Savannah Gardens Phase I featuring 114 affordable rental apartments for low-income families earning less than 60% of Savannah's area median income.



Began construction on Phases II and III of the Savannah

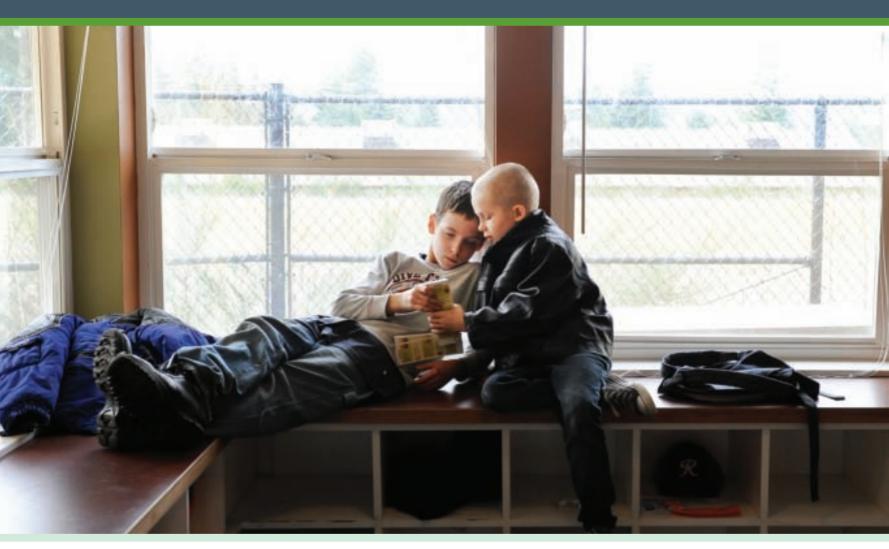
Gardens redevelopment project. Phase II is

40-units for low-income seniors and Phase III is 94 units serving low- and moderate-income families.

MHSE received a HUD 202 award for the Reynoldstown Senior Residences in December.

The mixed-income community will offer affordable homes for low- and moderate-income seniors in southeast Atlanta's historic Reynoldstown neighborhood.

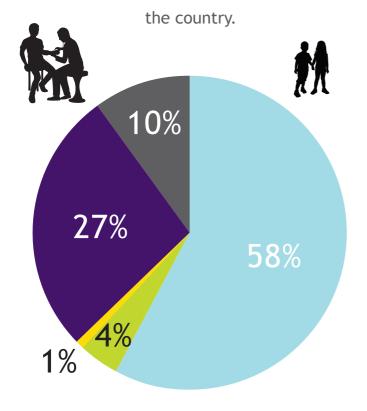
IMPACT



MERCY HOUSING RESIDENT SERVICES



In 2011, Resident Services
were accessed 134,372 times
at properties throughout



Out of School Time
Health and Wellness
Community Participation
Financial Stability
Housing Stability

IMPROVING THE QUALITY AND IMPACT OF RESIDENT SERVICES

Most of the 139,000 residents of Mercy Housing's affordable homes have access to Resident Services programming in critical areas including: economic development, education, community engagement and health and wellness. These programs enhance the lives of our residents and the communities they call home by providing critical skills and knowledge necessary for them to achieve their dreams. Continual improvement of Resident Services programming requires that we employ best practices, set benchmarks and track and measure short, medium and long-term impact. To that end, National Resident Services worked collaboratively with key stakeholders across the country to develop and strengthen systems and procedures for measuring and collecting data on the quality and accessibility of Resident Services.

The social impact data management system (SIMS) was launched in 2011. Across the country, Mercy Housing is tracking the usage, quality and cost effectiveness of Resident Services, as well as the positive impacts that programming is having on residents' lives. Residents will benefit from impact measurement because it enables us to identify, manage, expand and improve high-impact services.

SIMS provides outcome information and informs decisions about program methods, implementation and results. SIMS also illustrates our commitment to improve the quality and impact of programming received by residents at Mercy Housing properties. With more than 100 standard reports available, National Resident Services will have in-depth understanding of such things as:

- participation in services
- participant demographics, and
- · short, medium and long-term outcomes of services

We expect that results from this analysis will be consistent with evidence-based research showing that individuals and families residing in quality, program-enriched affordable housing learn skills and gain perspectives that keep dreams of stability and hope realities for the future.

This standardization of services and impact measures will strengthen our ability to raise funds using consistent measures that can be tracked over time that tell the Mercy Housing story with quantitative as well as qualitative data.

GRATITUDE

MERCY HOUSING IN ARIZONA

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Philip & Lydia Bell

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Lvdia Alvarez-Hernandez

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Imelda Bunag

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Xu Chen

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Stephen Coghlan

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Dora Crouch



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Gail Bransteitter

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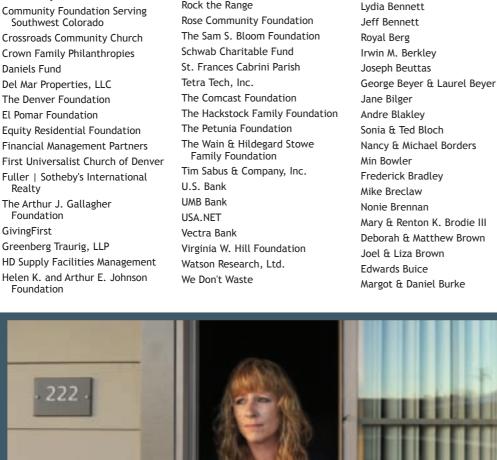
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