



**mercy**  
HOUSING

# The Spirit Lives On

Celebrating our 30th Anniversary

A N N U A L   R E P O R T   2 0 1 2



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**Left: Senior residents  
at New Tacoma  
Apartments in New  
Tacoma, Wash.**



# Honor the Legacy

A N N U A L   R E P O R T   2 0 1 2

# The Spirit Lives On

## Honor the Legacy. Continue the Work.

For more than 30 years, Mercy Housing has been an advocate for low-income families, seniors, and individuals in need of a home where they can live in hope of a better future grounded in safety, health, education and stability.

In 2012, we worked to address the heart of our mission – the basic human needs of home and health – and advocate for it. As we move forward in our mission, we will continue our efforts to create healthy people, healthy homes and healthy communities. This work honors the legacy of our founders and carries on their mission for Mercy Housing well into the future.

As we celebrate Mercy Housing's milestone 30th Anniversary, we honor the past, present and future work of Communities of Women Religious along with the many partners and friends who have brought hope to so many families and individuals by creating homes people can afford. When we think back to our modest beginning with the acquisition of a few properties in Idaho to where we have come now, we must thank our donors and partners for investing in our work to bring mercy and dignity to people in communities across the country.

Live in Hope,



*Sister Lillian Murphy, RSM*

Sister Lillian Murphy, RSM  
CEO, Mercy Housing



*Bradley B. James*

Bradley B. James  
2012 Chair, Mercy Housing Board of Trustees

## Mercy Housing 2012 Board of Trustees

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Daughters of Charity, East Central

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Sisters of Mercy, Northeast

Sisters of Mercy, South Central

Sisters of Mercy, West Midwest

Sisters of St. Joseph of Orange

Sisters of St. Joseph of Peace



## Mercy Housing Sponsor Council

**Sister Rose Ann Aguilar, DC**  
Daughters of Charity,  
Province of St. Louise

**Sister Betty Marie Dunkel, DC**  
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**Sister Eleanor Gilmore, CSJP**  
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**Sister Diane Hejna, CSJ**  
Sisters of St. Joseph of Orange

**Sister Rose Marie Jasinski, CBS**  
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**Sister Joanne Lappetito, RSM**  
Sisters of Mercy of the Americas,  
South Central

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

**Sister Patricia Sullivan, RSM**  
Sisters of the Mercy of the Americas,  
Northeast

## Mercy Housing Corporate Member Group

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

**Sister Diane Hejna, CSJ**  
Sisters of St. Joseph of Orange

**Sister Rose Marie Jasinski, CSB**  
Sisters of Bon Secours



# 2012



Celebrating our 30th Anniversary  
MERCY HOUSING ANNUAL REPORT 2012

# The Spirit of Mercy Housing in 2012

In an economically challenging year, Mercy Housing continued to make progress towards the goals outlined in our 2010 – 2014 Strategic Plan. We continued to close the gap between the supply of and demand for affordable housing and we couldn't have done any of this without the help of our supporters and partners.

Our goal is not only to reduce the gap between the need for affordable housing and the supply of affordable homes, but also to keep our properties open to the individuals who need housing the most.

Together we can create healthy people, healthy homes and healthy communities.

Mercy Housing's audited financial statement for 2012 will be available online 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).

**8,416** homes in predevelopment, construction or concept phase.

In the past 30 years:

Our Residents:

**144,000** people  
served on any given day.

**Developed, preserved and/or  
financed nearly 43,000  
affordable homes.**

**\$2.5 billion**  
in affordable real estate.

**71%**  
F A M I L I E S

**20%**  
S E N I O R S

**9%**  
S P E C I A L N E E D S / T R A N S I T I O N A L

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In 2012, we opened and leased up **17** new communities across the country and are currently working on **14** lease-ups in **6** states.

Mercy Loan Fund has loaned over **\$220 million** to serve

over **50,000** residents.

These **439** loans have produced or preserved more

than 18,200 units, leveraging

over **\$1.5 billion**

in total development.

(Read more on page 30.)

Despite Congressional deadlock and recess schedule, our Public Policy and Advocacy team in Washington was able to meet with Capital Hill staffers **40 times** and signed on to **55** individual and coalition letter campaigns.

By purchasing mortgages through the Mortgage Resolution Fund, **204** distressed single-family loans were acquired to offer principal-reduction loan modifications to qualified borrowers, or to offer alternative disposition assistance.

With nearly **175 resident service staff** trained in research-based best practices, programming is growing across the country.

Mercy Portfolio Services Developer Central Tool improved efficiency for **8 nonprofit and governmental development organizations**.

### Properties with Resident Services **2012**

67% senior

69% family

100% supportive

Mercy Housing Management Group added **1,015** apartments to its portfolio, bringing our management total to **16,877** multifamily units (Read more on page 16).

# Honor the Legacy Continue the Work



In the early 1980s, Patricia O’Roark was a young attorney working for Legal Aid in Omaha, Neb., and was tasked with assisting residents who were being evicted from their homes for various reasons, including a lack of financial resources to pay for their rent.

“Mercy Housing really was the idea of one sister in Omaha in the early 1980s. Patricia O’Roark was Sister Timothy Marie O’Roark at the time,” recalled Mercy Housing CEO Sister Lillian Murphy, RSM. “After talking with many families being evicted and walking



through a couple of the buildings, Patricia said “I know that we can do better than this.”

Motivated by helping residents find an affordable place to live with access to community resources, Patricia decided to present her findings to the Sisters of Mercy community in Omaha. Historically, the Sisters of Mercy in Omaha focused their community efforts on two specific needs of individuals and families who are economically poor: health and education. Realizing that the lack of adequate housing underlay many health and educational problems, Patricia had high hopes for gaining support to extend the community efforts to include housing.

“I made a proposal to the Sisters of Mercy deliberative body to adopt housing as a ministry,” said O’Roark. “The community unanimously accepted that proposal and then the leadership team decided to put some muscle behind the proposal and set aside an initial investment of \$500,000.”

As we celebrate our 30th anniversary, we also celebrate the vision of Patricia O’Roark along with the dedication of the Sisters of Mercy and the other communities of Women Religious for their lasting commitment to creating vibrant communities and helping families, seniors and individuals reach their full potential.

Mercy Housing began with the acquisition of a few properties in Idaho to preserve existing affordable housing for families. Those original founders never envisioned that Mercy Housing would grow to become one of the largest nonprofit owners, managers and developers of affordable housing in the country.

“While Mercy Housing continues to grow, we never lose sight of our original mission and continue to honor the legacy and work of our founders,” said Sister Lillian. “The changes happening now at Mercy Housing will further position the organization as a leader in the affordable housing industry and extend our reach to help even more people in need.”

At the end of 2012, Patricia officially retired from Mercy Housing for the second time. The organization is extremely grateful for her passion for social justice, vision, leadership and legal expertise. She has left an indelible mark on Mercy Housing by knowing that we, as a community, can always do better.

**“While Mercy Housing  
continues to grow,  
we never lose sight  
of our original mission and  
continue to honor the legacy  
and work of our founders.”**

**~ Sister Lillian Murphy, RSM**

**“I know that we can do  
better than this.”**

**~ Patricia O’Roark**



**One of Mercy  
Housing’s first  
board meetings.**





Senior residents  
at New Tacoma  
Apartments in New  
Tacoma, Wash., enjoying  
a fitness class.

# Healthy People



# Healthy People

M E R C Y   H O U S I N G   L A K E F R O N T

# A Bright Future

"Living at Pullman Wheelworks allowed me to give my kids the things they needed. I wouldn't have been able to afford to live anywhere else."

~ Tomeka Spring



See Tomeka in action and learn more about Pullman Wheelworks.



Tomeka Spring,  
former resident  
at Pullman  
Wheelworks,  
Chicago, Ill.

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## New Beginnings

Ten years ago, Tomeka Spring found out she could no longer afford the mortgage on her house. As an out-of-work single mom, Tomeka struggled to make ends meet and was at risk for homelessness. After living with her family for a year, Tomeka found a new home—Pullman Wheelworks.

Tomeka and her children lived at Pullman Wheelworks in Chicago for 10 years and her children used their home as a springboard to succeed in school. Her daughter Brittany graduated from high school and enrolled in Northern Illinois University. Her son Nicholas graduated and enrolled at Florida A&M with a baseball scholarship.

“Living at Pullman Wheelworks allowed me to give my kids the things they needed. I wouldn’t have been able to afford to live anywhere else,” said Tomeka.

In December 2011, Mercy Housing Lakefront acquired Pullman Wheelworks, a historic building that was originally a factory for the Pullman Palace Car Company. In partnership with many community groups, Mercy Housing is now working on a comprehensive neighborhood redevelopment strategy. Mercy Housing Lakefront is renovating Pullman Wheelworks while Mercy Portfolio Services and 180° Properties are protecting and rehabbing vacant homes in the surrounding community.

For Tomeka, the rebirth of Pullman Wheelworks offered more than just a roof. While living at Pullman, Tomeka obtained a job with Madison Construction helping residents understand the renovation’s progress, addressing their concerns and acting as a liaison with the contractor. As a resident herself, she felt as if she could help put residents at ease and focus on speaking on their behalf to meet their needs.

According to Rob Ferrino, President of Madison Construction, “Tomeka just impressed us from the very beginning. From the first time I met her, I was drawn to her unique spirit. After hearing her story, I was even more impressed with her perseverance.”

On May 14, 2012, Tomeka Spring began a new chapter in her life when she bought a house in Riverdale, Illinois, about 10 minutes outside of Chicago. “I have my own home and it represents who I am.”

The future continues looking bright for Tomeka. After completing renovations at Pullman Wheelworks in early 2013, Tomeka will become Madison Construction’s compliance manager; turning her full-time job into a full-fledged career. Always staying close to Mercy Housing Lakefront, which helped Tomeka get on her feet, she has assured everyone that when Madison and Mercy Housing collaborate on any new projects involving residents, Tomeka will be there to help.

“All of this could not have come at a better time in my life,” said Tomeka.



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# Mercy Housing Lakefront

## 2012 Highlights

Expanded 180°  
Properties to employ  
50 people and  
protect and maintain  
5,632 vacant and  
rental homes.

Built 70 affordable homes  
for seniors in Grayslake.

Renovated 92% of the 210  
affordable family homes at the  
historic Pullman Wheelworks.

Through the first three years of the Moving Forward Together campaign,  
you have helped build 1,774 affordable homes, sustain  
3,686 jobs and prevent displacement or homelessness for 4,298  
people in the Chicago and Milwaukee regions.

This 2012 work was made possible through the generous  
support of many individuals, foundations and companies who  
collectively contributed \$3,166,578. Thank You!

Helped 204 families save their homes from  
foreclosure by purchasing their mortgages  
through the Mortgage Resolution Fund.

Rehabbed 360 units of  
foreclosed property  
through Chicago's  
Neighborhood  
Stabilization Program.

### Mercy Housing Lakefront Board of Directors 2012

Lindsey Artola, Secretary  
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Michael Borders, Vice Chair  
Dykema

Michael Clune  
Clune Construction Company

Debra L. Grand  
U.S. Trust, Bank of America  
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Mercy Housing Lakefront Resident

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USG Corporation

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Christopher B. Burke  
Engineering, Ltd.



# Healthy People

M E R C Y   H O U S I N G   M A N A G E M E N T   G R O U P

# Restore



Left: Arlington Hotel,  
San Francisco, Calif.



Eliseo Limones,  
resident at  
Arlington



## Lonely Dreams

A Poem by Eliseo Limones

i woke up in the early morning hour  
my head in a swirl deep within  
a certain thought of forgiveness,  
or was it but dressed condemnation  
that may be but unstoppable by  
one said aside lonely dreams

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MERCY HOUSING ANNUAL REPORT 2012



## Paying It Forward

From looking at Eliseo Limones' photo, you might not guess that he enjoys writing poetry and short stories, loves birds and viewing the San Francisco scenery. Or that he was homeless and living on the streets for over seven years before moving into the Arlington.

Arlington, a former hotel that was one of the first buildings constructed after San Francisco's 1906 earthquake and fire, is located in the Tenderloin neighborhood. Last year, Mercy Housing California completed a complete facelift. The property now has private kitchenettes and baths, extra community and service space, a new elevator, bike storage and on-site laundry facilities for the 153 residents, who are mostly formerly homeless adults, with Eliseo being one of them.

The on-site maintenance staff keeps the area extremely clean and the grand lobby, as Eliseo calls it, makes "living at Arlington like living at a hotel."

"He is an excellent tenant, he doesn't give me any problems and he's a team player. He's one of the tenants that makes my job easy," said Stephanie Andrew, Assistant Property Manager at Arlington.

For Eliseo, his apartment at Arlington is a shelter away from the outside world and serves as a place to recuperate. The apartment is stocked full of art supplies for painting and 35 books that he is planning on reading, all of which keeps Eliseo busy.

"Being homeless changes how you see things and how you view the rest of the world," said Eliseo.

The best part of his new life is Eliseo's ability to pay it forward. With the extra money he saves from living at Arlington, Eliseo donates to Operation Smile to pay for one cleft palate surgery per child. And on his walls, he has pictures of each child that he has helped, which serves as a reminder of his purpose to help others.

"Once you become homeless after having a good job and life, you become compassionate about almost everything you see and you want to make things better."



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MERCY HOUSING ANNUAL REPORT 2012

# Mercy Housing Management Group

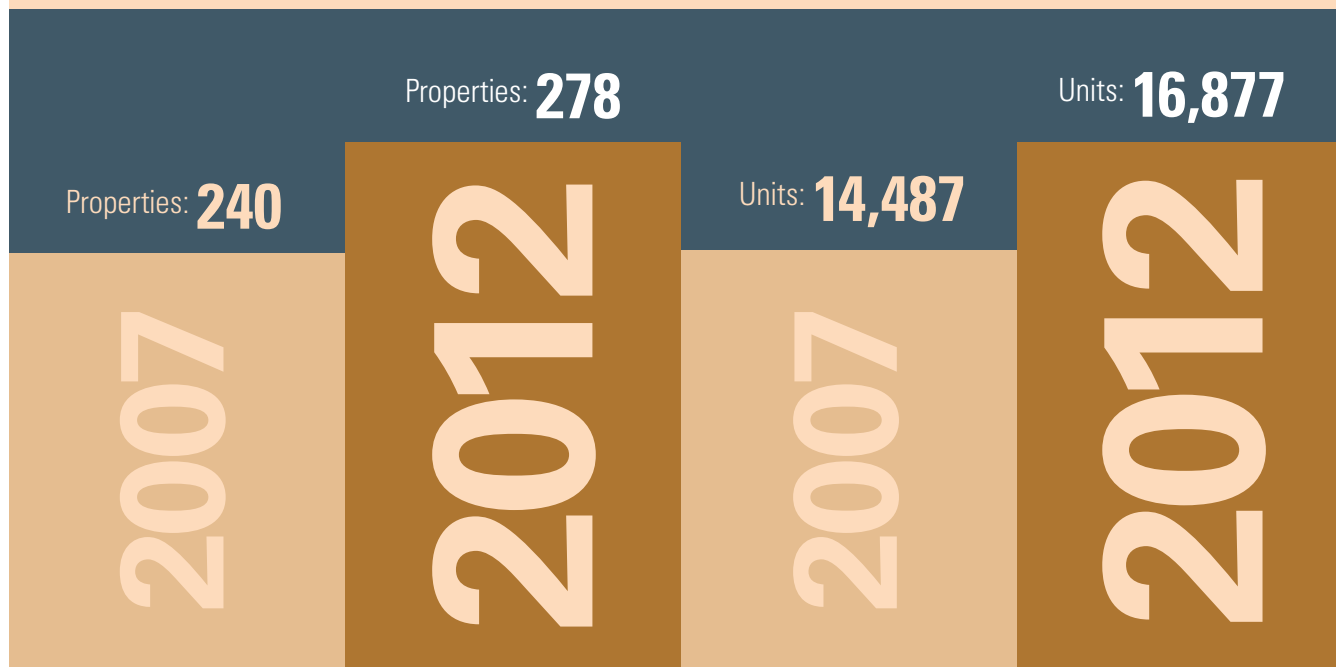
2012 Highlights

Mercy Housing Management Group (MHM) currently manages

**278** properties with **16,877** units in **19** states.

MHM has grown their portfolio by

**2,176** units or **13%** over the past five years.





# Healthy People

M E R C Y   H O U S I N G   S O U T H E A S T

# Perseverance



## Nothing Beats a Failure but a Try

Julie Walker's story is one of a childhood promise she made to God and to herself.

This devoted mother of two is quick to tell you that she did not grow up poor. She had money. What she wanted was love. Instead, Julie endured near constant verbal and physical abuse.

"There was so much pain and fear and sadness at home," Julie remembered. "No child should have to live like that. I promised myself that if I was blessed with children, no harm would ever come to them. They would know love, when I hadn't."

She had no idea how quickly she would be called to fulfill that promise when she became pregnant at the age of 15.

"My teachers made my life miserable," said Julie. "They told me that 'a girl like me' didn't belong in school and eventually my mother pulled me out. I was devastated."

However, Julie was determined that neither she, nor her baby, would be a statistic. She quickly earned her GED and started a relentless pursuit of higher education, not only for herself, but also for her daughter. Through the years, Julie has remained passionate about education. She's earned an Associate's degree in Early Childhood Education, a Bachelor's degree in Social Work and her LPN degree, finishing each program at the top of her class and making every Dean's List.

*(continued on next page)*

**Terraces at Parkview,  
Lithonia, Ga.**

**Far Left: Julie Walker,  
resident at Terraces  
at Parkview**

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MERCY HOUSING ANNUAL REPORT 2012



*(continued from previous page)*

But her journey has sometimes been unfairly challenging. Along the way, Julie has faced the deaths of her firstborn's father and her own brother. She faced major surgery, a second pregnancy that threatened her life and other major setbacks. Through it all, Julie never lost sight of the promise she made to love, first and foremost.

"I just keep going," Julie said. "No matter what life throws my way, if I'm given a moment just to sit and think, you better believe I'm going to figure something out. Nothing beats a failure but a try."

But school, children and medical bills are all expensive. And paying for everything alone was a constant struggle.

"I was finally at a breaking point," she said. "I had to get strategic about my finances and finding an affordable home was part of that strategy."



Julie applied for housing at Mercy Housing's Terraces at Parkview in Lithonia, Ga., and in 2010, Julie and her children moved into their new home.

"It felt good. I felt like I could breathe again," remembers Julie. "I was so grateful to have found Mercy Housing and I started giving back and taking part in their onsite programs right away."

And what does the future hold for the incredible Miss Julie Walker? She will soon finish graduate school with a Master's degree in education and plans to share her passion for education as an elementary school teacher.

"I'm going to teach for 30 years or more. I'm going to teach until someone rolls me

out of my classroom in a wheelchair," Julie laughed. "And I will strive to be the kind of teacher kids remember. I will tell every child that graces my door that I love them. Because I will. I do."

For Julie, Mercy Housing has served as a stepping stone that has helped her family see the light at the end of a long tunnel. While she is grateful for the programs and staff at Terraces at Parkview, Julie knows it's almost time for her to move on.

"I know that when school is over and I'm teaching full time, it will be time for me to move on," she said. "It will be time for me to step aside and make room for the next person, just like me. Someone who just needs a little bit of help in order to achieve a dream. "



# Mercy Housing Southeast

## 2012 Highlights

Celebrated the grand openings of four new properties – Etowah Terrace Senior Residences, Antioch Gardens and Villas, Arbors at Ellington and Savannah Gardens III – providing **317** new affordable housing units.

Created **475 jobs** in 2012, resulting in 4,306 total jobs created for MHSE.

Savannah Gardens earned a 2012 Affordable Housing Finance Readers' Choice Award.

Partnered with Dr. Ayanna Buckner and the Morehouse School of Medicine to provide a Clinical Preventive Medicine Clinic for The Atrium at CollegeTown residents.

**Received a \$50,000 grant from Enterprise for pre-development of two new properties and resident services for two other MHSE properties.**

Began a new summer food bank program at three family properties — Terraces at Parkview, Hills at Fairington, in partnership with Set Up in Georgia, and at Orchard Grove in partnership with a local church.

### Mercy Housing Southeast Board of Directors 2012

**Vincent Barksdale**  
Laboratory Corporation of America

**Felix deGolian, III**  
deGolian Real Estate Advisors  
**Sister Angela Ebberwein, RSM**  
Mercy Care Services

**Hal Folds**  
Retired, Sun Trust Bank

**Paul Hinchey**  
St. Joseph's/Candler Health System

**Don McKenna, Chair**  
St. Mary's Health Care System Inc.

**Margaret E. Redman**  
Smith, Gambrell & Russell, LLP

**Lynn Kincaid Waymer**  
Home Box Office



# Healthy People

M E R C Y   H O U S I N G   R E S I D E N T   S E R V I C E S

# Serving



“Research continues to demonstrate that providing and assembling non-medical services does in fact, reduce the risk for chronic illness and/or enhance an individual’s overall health.”

~ Carol Breslau  
Vice President of National Resident Services

**Johnnie  
Dickerson, a  
resident at  
the Atrium at  
CollegeTown**



**Atrium at CollegeTown,  
Atlanta, Ga.**

**Far Left: Dr. Ayanna  
Buckner from  
Morehouse School of  
Medicine in Atlanta  
with Mercy Housing  
resident staff at the  
Atrium at CollegeTown.**

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## Changing the Health Care Climate

Physical and emotional wellness is fundamental to economic stability, educational attainment and community participation. In 2011, the Centers for Disease Control reported that individuals living in poverty have an increased risk of chronic illnesses that are felt most acutely in vulnerable and low-income populations. As a result, Mercy Housing had defined specific goals which will help Resident Services prioritize and focus its work on lifestyle choices that are linked to reducing the chances of developing or worsening chronic illness and increase access to health-related services and resources.

In support of this research, National Resident Services worked with university researchers and



**“In the coming year, the National Resident Services team will continue to focus on meeting the health needs of our residents while advocating, linking and arranging for services provided by trained health professionals.”**

~ Carol Breslau

regional Resident Services staff to design service delivery models with the changing health care climate in mind. The focus of the work is to reduce health-related risk factors and navigate the complex world of health insurance policies and provider networks. As a result, Mercy Housing has developed protocols for health screenings that provide structure, guidance and a solid theoretical and practical foundation for the Resident Services staff to respond to the health needs of the residents. These screenings include an initial Health Interview to be completed with all households upon move in, an Activities of Daily Living screening tool to be completed on senior properties and a Risk and Resiliency Review being piloted on senior properties to screen for a number of risk factors for hospitalization due to health-related concerns.

“In the coming year, the National Resident Services team will continue to focus on meeting the health needs of our residents while advocating, linking and arranging for services provided by trained health professionals,” said Vice President of National Resident Services Carol Breslau. “Research continues to demonstrate that providing and assembling non-medical services does in fact, reduce the risk for chronic illness and/or enhance an individual’s overall health.”

# Mercy Housing Resident Services

## 2012 Highlights

### First Comprehensive Health and Wellness Survey of Residents

In 2012 Mercy Housing conducted its first survey of residents focusing on a variety of health and wellness issues. This survey provides a solid foundation to design and deliver needed services and to strategically identify and develop new housing and service delivery models that address health and wellness needs.

Across the 172 properties offering Residents Services at the time of the survey, 11,479 residents responded. Key findings include:

#### Health Insurance Among Residents:

FAMILY PROPERTIES

**26%**

of residents have  
no health insurance

SUPPORTIVE PROPERTIES

**32%**

of residents have  
no health insurance

NATIONAL AVERAGE

**22%**

of people nationally  
have no health insurance \*

#### Emergency Room (ER) Visits Among Residents:

FAMILY PROPERTIES

**33%**

of adult residents have had at  
least one visit to the ER

SUPPORTIVE PROPERTIES

**45%**

of adult residents have had at  
least one visit to the ER

NATIONAL RATES

**22%**

of adults and 24% of seniors  
visit ERs annually\*\*

\* Center for Disease Control prevention, ages 18 – 64, 2011.

\*\*National Center for Health Statistics, ages 19 – 44, 2011.





James Thompson,  
resident at 7th & H,  
Sacramento, Calif.

# Healthy Homes



# Healthy Homes

M E R C Y   L O A N   F U N D

# Investing



“Mercy Loan Fund is proud to have been able to help vPoint and the FBCC reach their goal of bringing affordable housing and quality day care to Arlington, Va.”

~ Julie Gould, Mercy Loan Fund president



vPoint Residences,  
Arlington, Va.

Far Left: Mary Temple,  
resident at vPoint

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## Investing in Adaptive Re-use Development



Front view of vPoint

Below:

**FBCC Child  
Development Center**



Three years ago, Mercy Loan Fund provided a loan to vPoint (formerly Views At Clarendon Corporation). This \$2.7 million predevelopment loan was for the development of vPoint, an apartment complex with 70 affordable and 46 market-rate units for Arlington individuals and families at a crucial location within walking distance from the Clarendon Metro Station, where housing is out of reach for many working families. These affordable units are contractually bound to remain affordable for 75 years, one of the longest terms Arlington County, Va., has ever secured for affordable housing it has funded.

Prior to renovation, the complex was the site of a 100-year-old church, The First Baptist Church at Clarendon (FBCC), which was in disrepair. With the predevelopment loan from Mercy Loan Fund, along with financing from the Virginia Housing Development Authority and Arlington County's Affordable Housing Investment Fund, the church proper was demolished and the sanctuary was refurbished. The church steeple was preserved and melded into the design of the apartment complex, along with the adjacent education building. Now, vPoint consists of the First Baptist Church on the first two floors, 116 mixed-income apartments on floors three through eight, and three levels of underground parking. The adjacent renovated education building houses one of the largest daycare facilities in Arlington.

"This project demonstrates innovative approaches to providing affordable housing in a core urban area and is a great example of repositioning an aging underutilized church building into a vibrant mixed-use community asset," said Ben Etheridge, Vice President of Chesapeake Community Advisors, Inc. (CCA).

The vPoint Apartments are fully leased and the benefits the residents enjoy seem endless. The complex is equipped with environmentally conscious features and products, including bike storage, carpool drop-off areas, ENERGY STAR appliances, dual-flush toilets, Green Label Plus carpet and a recycling center on each floor. With all these environmentally sound features, vPoint was able to achieve a coveted LEED Gold certification.

"Mercy Loan Fund is proud to have been able to help vPoint and the FBCC reach their goal of bringing affordable housing and quality daycare to Arlington, Va.," said Julie Gould, Mercy Loan Fund president. "Working with an organization like CCA helps achieve our mission of financing stable, vibrant and healthy communities across the United States."

Celebrating our 30th Anniversary

MERCY HOUSING ANNUAL REPORT 2012

# Mercy Loan Fund

2012 Highlights

Raised **\$2 million** in grants  
to increase lending capacity.

Closed loans totaling more than  
**\$9 million**, preserving **360** units  
of affordable housing that will help to provide homes for **640**  
residents, including families, seniors and people with special needs in  
Colorado, Massachusetts, New York,  
Oklahoma and the District of Columbia.

Raised **\$1.9 million** in low-cost  
debt capital to support  
higher lending volume.

Celebrated the grand opening of our first New  
Market Tax Credit project, an orthopedic speciality  
hospital in Hattiesburg, Miss., that serves  
**19** medically underserved areas.

Achieved a **98%**  
renewal rate on  
existing investments.

## Mercy Loan Fund Board of Directors 2012

Grace Buckley, Vice Chair  
Retired, Mercy Housing, Inc.

Adrienne Crowe, Chair  
Retired, Bank of America

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Advisors, Inc.

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Development Corp.

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Sisters of Mercy of the Americas,  
West Midwest



# Healthy Homes

M E R C Y   P O R T F O L I O   S E R V I C E S

# Visualize



7953 S. Vernon,  
Chicago, Ill.

Far Left: Scott  
Henry, Principal at  
Celadon Holdings

**“The Chicago  
Neighborhood  
Stabilization Program  
goes beyond the bricks  
and mortar.”**

Darlene Dugo,  
Regional Vice President of  
Mercy Portfolio Services

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## Dream Big

Scott Henry always knew he wanted to be a developer and first became interested in the affordable housing industry while getting his architecture degree from Illinois Institute of Technology in Chicago. Before starting his dream career, Scott had some setbacks along the way, and he attributes Mercy Portfolio Services with helping him get back on his feet.

In 2008, Scott left his banking job and decided to take a leap of faith and start his own company, but with the economic turmoil that year, his initial success was stalled. Scott was left in an unfamiliar spot – for the first time he was unemployed.

Luckily, because of the relationships he had built in his ten years in the banking industry, Scott was introduced to the Neighborhood Stabilization Program (NSP). Through this program, Mercy Portfolio Services acquires rehabs and reoccupies foreclosed homes by managing the city of Chicago's \$169 million in funding from the federal government's Neighborhood Stabilization Program of 2008.

"The Neighborhood Stabilization Program goes beyond the bricks and mortar. It's created 2,139 jobs and impacted 22 neighborhoods," said Darlene Dugo, Regional Vice President of Mercy Portfolio Services.

Scott responded to a request for a specification writer position and was accepted. He was back in the affordable housing industry and on his way back towards his dream job.

"The spec writer position gave me a lot of work and a steady income stream. It made the difference between me having to move my family and being able to keep living and trying," stated Scott.

After a year as a specification writer, Scott took another leap of faith and submitted a Request for Developer Qualifications to be a developer for the rehabilitation and sale of foreclosed properties. His luck finally had turned around and he was awarded three properties through the program. Now, three years later from his first property, business has only increased.

Scott believes the NSP has not only helped many communities and people, but it has also helped him become financially stable and allowed him to take some steps forward toward his future.

And Scott plans on continuing to work with Mercy Housing in different aspects. Today, for example, he is in the process of renovating an old building into a supportive living facility and was just approved for a bridge loan from Mercy Loan Fund to ensure the project comes to fruition.

"I see more opportunities to work with Mercy Housing in the future, and I strongly believe in their mission," said Scott.

# Mercy Portfolio Services

2012 Highlights

Through Chicago's Neighborhood Stabilization Program,  
Mercy Portfolio Services has:

Acquired **86** units of foreclosed housing.

**Put 259 units in application for developer rehabilitation financing  
and 286 units in developer rehabilitation.**

163 units recently occupied by new homeowners or renters.

Helped create **2,319 local jobs** through  
community real estate developer participation.





Terraces at  
Parkview,  
Lithonia, Ga.

# Healthy Communities



# Healthy Communities

# Impact

“7th & H represents the boldest effort to create a lasting community from our extraordinarily complex set of physical, social, financial and organizational relationships.”

~Stephan Daues,  
Regional Director of Housing Development for  
Mercy Housing California



Lester Douglas,  
resident at 7th & H



## Making a Lasting Impact

The economic crisis that our nation has faced over the past few years has certainly made an impact on the affordable housing industry. Development funding in California was severely affected in 2012 when the California Supreme Court upheld legislation that eliminated all of the redevelopment agencies in the state. These agencies provided nearly \$1 billion per year for affordable housing – funding that was critical to Mercy Housing California’s work in nearly every community served.

Mercy Housing California’s ongoing partnership with redevelopment agencies has resulted in the creation of

*(continued on next page)*

7th & H,  
Sacramento, Calif.

Far Left: Bob and  
Lora Ward,  
residents at 7th & H

Celebrating our 30th Anniversary

MERCY HOUSING ANNUAL REPORT 2012



*(continued from previous page)*

thousands of affordable homes throughout the state. For example, this past year, Mercy Housing partnered with the Sacramento Housing and Redevelopment Agency to build 7th & H, a new mixed-use development in downtown Sacramento. Thanks to the tireless work of Mercy Housing's staff and the support of our partners, more than 150 very low- and extremely low-income, and formerly homeless Sacramentans now have a beautiful new affordable place to call home.

The property features 150 studio and one-bedroom apartment homes in an exceptionally designed, energy efficient eight-story building. In order to help fulfill the City of Sacramento's Ten-Year Plan to End Chronic Homelessness, 75 apartments are designated for formerly homeless residents and the other half are designated as workforce housing for low-income residents earning less than 50 percent of the Sacramento area median income.

"7th & H represents the boldest effort to create a lasting community from our extraordinarily complex set of physical, social, financial and organizational relationships," said Stephan Daues, Regional Director of Housing Development for Mercy Housing California. "Physically, this is the densest development to date for the Sacramento region for Mercy Housing and quite possibly for anyone in Sacramento. Socially, we are aiming for an inclusive environment that will be highly attractive for urban dwellers from all walks of life."

The property also represents the fourth development in the past six years that Mercy Housing has completed with one or both of two primary wraparound case management partners, WellSpace Health (formerly The Effort) and Turning Point Community Programs.

"7th & H will capitalize on the best practices from these prior developments, not the least of which is how our three very different organizations, from line staff, managers and senior leadership, as well as all of our respective funders, are aligned toward the singular goal of sustaining permanent supportive housing for the most vulnerable in Sacramento," said Daues.

In addition to the comprehensive Resident Services, 7th & H features a 5,000 square-foot health clinic operated by WellSpace Health. The clinic will be available to the residents, as well as the surrounding community.

"7th & H really exemplifies the connections we see between affordable housing and health," said Doug Shoemaker, Mercy Housing California President. "For the 75 formerly homeless households, a roof, a bed, a door and a kitchen are four of the most important components of health that anyone could provide. By developing a federally qualified health center with our partner, WellSpace Health, we are helping to provide those same individuals and the broader neighborhood with access to affordable health care. So, in a sense affordable health care plays the same financial role for people that our housing does."

Financing for this development was provided by Wells Fargo Bank, Sacramento Housing and Redevelopment Agency, Sacramento County, California Housing Finance Agency, California Tax Credit Allocation Committee and the Federal Home Loan Bank of San Francisco.

Even with the redevelopment housing cuts, Mercy Housing California continues to create innovative projects, like 7th & H, and find new solutions to address the evolving need for affordable housing.

# Mercy Housing California

## 2012 Highlights

Over **1,200** affordable homes were in development, construction or lease up in 2012, with 500 of these homes developed specifically for supportive housing and special needs populations.

Construction began on **6** new developments throughout the state in Auburn, El Monte, Esparto, Half Moon Bay, Los Angeles and Shingle Springs, including Mercy Housing California's first community designed specifically to support homeless veterans.

Raised over **\$1.5 million** in philanthropic support.

### Mercy Housing California Board of Directors 2012

Michael Blaszyk  
Dignity Health

Tangerine Brigham  
San Francisco Department  
of Public Health

Vanessa Delgado  
Primestor Development, Inc.

Renee Franken  
Renee Franken & Associates

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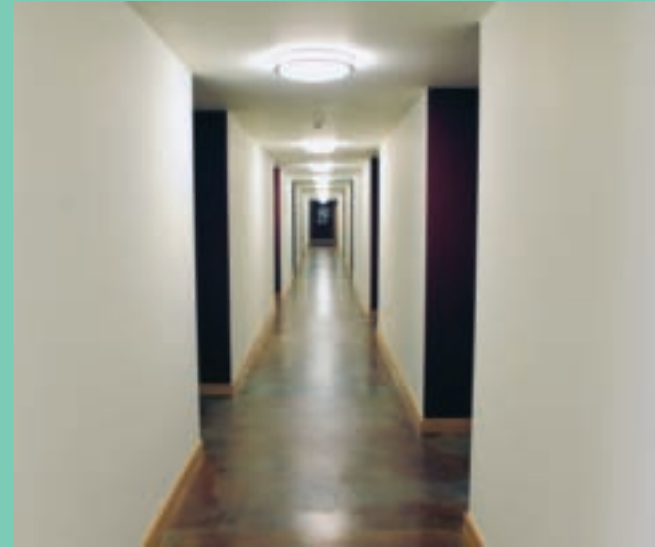
Helped lead passage of a **\$1.2 billion** affordable housing revenue measure on San Francisco's November ballot to help replace lost redevelopment funds following the State's elimination of all California redevelopment agencies in February 2012.

Celebrated the opening of Drs. Julian & Raye Richardson Apartments in San Francisco's Civic Center neighborhood in collaboration with Community Housing Partnership. This property boasts **120** residential studio apartments designed as permanent supportive housing for extremely low-income and chronically homeless individuals, and contains **3,000** square feet of commercial space and **7,500** square feet of common and program space, including a courtyard and rooftop garden.



# Healthy Communities

# Changes



Columbia City  
Station Apartments,  
Seattle, Wash.

Far Left: Gabriel  
Martinez, resident  
at Columbia City  
Station Apartments

Columbia City Station Apartments was designed with energy conservation in mind, with green and sustainable features such as allergen-reducing stained concrete, vinyl plank floors and carpet tiles with low-emission adhesives.



Inside one of the  
new homes at  
Columbia City  
Station Apartments



## Going Places in Seattle

After nearly 2,500 units built or rehabbed by Mercy Housing Northwest in the last 20 years, Columbia City Station Apartments was the first development in Mercy Housing Northwest's home city of Seattle. This first development, completed in August 2012, is located in the award-winning Rainier Vista neighborhood, named one of Seattle's best places to live.

Being able to see Mt. Rainier on a clear day might be one of the best reasons to live at Columbia Station for some, but for most one of the best attractions is its location, only two blocks from the Central Link Light Rail Station, providing residents easy access to jobs located at SeaTac Airport and downtown Seattle.

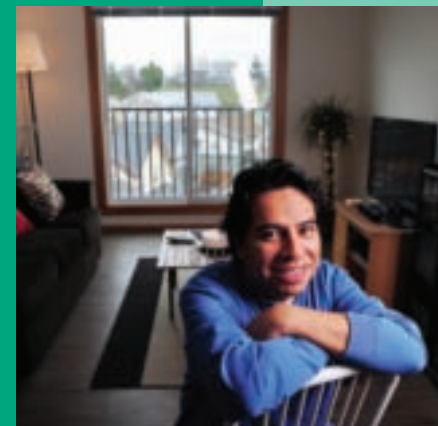
Mercy Housing Northwest President Bill Rumpf noted, "Seattle has some of the highest housing costs in Washington state, and our board wanted to find ways to help meet the needs of lower-income households in the city."

Mercy Housing Northwest acquired the site from Rainier Vista's master developer, the Seattle Housing Authority. The property features 43 one-bedroom and nine two-bedroom apartment homes and is located in a community that is rich with social and recreational amenities that residents can enjoy. These include green spaces, sports fields and an urban farm, to name a few. Across the street, residents can take advantage of child care and after-school programs offered by the Boys & Girls Club, as well as career counseling and financial education through Neighborhood House.

"I had worked on the Rainier Vista HOPE VI redevelopment for many years prior to joining Mercy Housing. During that time there had always been a hope to have lower income workforce housing integrated into the Rainier Vista community of market-rate home ownership and very low-income rental housing, Columbia City Station Apartments fit the bill perfectly," said Sibyl Glasby, Associate Director of Real Estate Development, Mercy Housing Northwest. "The quick lease-up and our growing wait list also demonstrate how important it is to have affordable housing within walking distance of our new light rail stations."

Columbia City Station Apartments was designed with energy conservation in mind, with green and sustainable features such as allergen-reducing stained concrete, vinyl plank floors and carpet tiles with low-emission adhesives. Both the planning and design for this complex has made a permanent impact in the Seattle community.

"At our grand opening," said Rumpf, "Rep. Frank Chopp, Speaker of the House in Washington's legislature and a champion of the state's Housing Trust Fund, as well as Deputy Mayor Daryll Smith both encouraged us to do more in Seattle, so we will continue to look for worthwhile projects such as this one."



# Mercy Housing Northwest

2012 Highlights

Opened **2** new properties— Columbia City Station Apartments in Seattle and 12th & River Senior Apartments in Boise, Idaho.

**Over 600 residents participated in economic stability services like financial education classes and employment readiness support thanks to donors including Boeing and Union Bank.**

With the generous support of donors, MHNW provided backpacks and school supplies to **767** children including **240** at Appian Way thanks to a national partnership with U.S. Bank.

Nearly 950 residents participated in Health Education and Risk Reduction programs thanks in part to generous funding from Catholic Health Initiatives, a Strategic Health Care Partner of Mercy Housing.

Began renovations on several rural properties in South Puget Sound near Olympia, Wash., and broke ground on Emerald City Commons in Seattle.

rehabilitated homes to low-to-moderate income families in Nampa, Idaho through the Neighborhood Stabilization Program, thanks to the support of Wells Fargo Housing Foundation and the Idaho Housing and Finance Association.

## Mercy Housing Northwest Board of Directors 2012 Idaho

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Community Volunteer  
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La Posada Ministry  
Linda Bratnobar  
Community Volunteer  
Sister Carolyn Coffey, RSM  
Sisters of Mercy  
Sister Georgita Cunningham, RSM  
Sisters of Mercy  
Sherry George  
Community Volunteer  
Brian Korth, Vice Chair  
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Jane Pavak  
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Cindy Williams, Chair  
Idaho - Nevada CDFI

## Mercy Housing Northwest Board of Directors 2012 Washington

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Tom Byers  
Cedar River Group  
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Sisters of Providence  
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Pamela A. Wood  
Sisters of the Holy Names

**Sold 12**



# Healthy Communities

# Thriving

Elijah  
Workman,  
resident at  
Bluff Lake



**Watch Elijah Workman and eight other youngsters rock out for Mercy Housing in our debut music video.**



Bluff Lake Apartments,  
Denver, Colo.

Far Left: Sharlene  
Jones and her son,  
Elijah Workman,  
on the playground at  
Bluff Lake Apartments

Celebrating our 30th Anniversary

MERCY HOUSING ANNUAL REPORT 2012



## Working and Thriving Together

On June 19, 2012, Denver Mayor Michael B. Hancock joined executives from Mercy Housing, U.S. Bank, Cricket Communications and other community partners for the dedication of Mercy Housing Colorado's newest development to date.

"Bluff Lake Apartments boasts 92 units ranging in size from 612 square feet to 1,245 square feet," said Jennifer Erixon, Mercy Housing's former Senior Vice President of Real Estate Development. "One half of those units are dedicated to assisting families transitioning out of homelessness as part of the Denver's Road Home initiative – the city's ten-year plan to end homelessness. It's also worth noting that 15 of the apartments are for formerly homeless veterans."

This \$16.1 million high-quality, eco-friendly, four-story residential community also includes a community room, a community kitchen, on-site Resident Services including after-school programming, a computer lab and a 3,000-square-foot playground.



"The Bluff Lake Apartments opening is an important achievement for Denver," Mayor Hancock said. "It's a demonstration of public, private and nonprofit sectors working together to provide homes that give families and individuals a fresh start and a chance to live in the thriving Stapleton community. It is a great example of the strong solutions we need to help address homelessness in Denver."

The dedication ceremony came on the heels of a report from the State's Division of Housing, revealing that there are twice as many Colorado low-income families as there are affordable rental housing units. One such family is Bluff Lake resident and single mother, Sharlene Jones.

"My son, Elijah, and I are so grateful to Mercy Housing and the surrounding community for making us feel so welcome," said Sharlene. "For the first time in a long time, I feel the freedom to truly live life, again."

Sharlene moved into the apartment complex on her birthday. As if that were not gift enough for the struggling single mother, a local community group, The Stapleton Moms, welcomed her home by furnishing her apartment.

"What a blessing to finally be home. We are home."

Celebrating our 30th Anniversary

MERCY HOUSING ANNUAL REPORT 2012

# Mercy Housing Colorado, Midwest and Southwest

## 2012 Highlights

Received a **\$500,000** grant from the Substance Abuse and Mental Health Administration which provided both staff salaries, and needed mental health and substance abuse counseling at **5** Mercy Housing properties in Denver.

Hosted our first Live in Hope event in Arizona at the ASU Memorial Union Building.

Doubled attendance at our 2nd Annual Live in Hope event in Nebraska and presented a proclamation for our 30 Year Anniversary by Mayor Jim Suttle.

### Arizona Advisory Council 2012

Jannine Bielesch  
U.S. Bank  
Mike Bodin  
Equity Residential  
Sister Margaret McBride  
Dignity Health  
Joy Sullivan  
KutakRock, LLP  
Jeremy Tom  
CoBiz Insurance

Established Mercy Housing Arizona Advisory Council to continue to build awareness of our work in these communities.

### Colorado Advisory Council 2012

Greg Kalkwarf  
BKD, LLP  
Tom Konkel  
Stewart Title Guaranty  
John Markovich  
FirstBank  
Tate McCoy  
Lockton Companies  
Lorii Rabinowitz  
Rebound Solutions

### Nebraska Advisory Council 2012

Dr. Dee Acklie  
College of Saint Mary  
Dan Clatanoff  
DEI Communities  
Jill Goldstein  
KutakRock, LLP  
Richard Hachten III  
Alegent Health  
Jodi Hoatson  
Alegent Health  
Dave Lopez  
NE Attorney General's Office  
Sister Marie Micheletto  
Sisters of Mercy, West Midwest  
Sarah Wagstaff  
Community Volunteer



## Mercy Housing California

### Individuals

Larisa Abramova  
 Maria Acuna-Feldman & Timothy Feldman  
 Valerie Agostino  
 Anthony Aldama  
 Jeffrey Allport  
 Clara Alvarez  
 Lydia Alvarez-Hernandez  
 Kathy & Rich Anderson  
 Dan Andrade  
 Justio Ause  
 Robin Bailey  
 Harriet Banach  
 Alisa Barrios  
 Gratia Barton  
 Michelle Batte  
 Sister Amy Bayley, RSM  
 Russell & Noel Bayley  
 Shane Bell  
 Margaret Bemiss  
 David & Gerri Berg  
 Jack & Jo Ann Bertges  
 Vivienne Blanquie  
 Natalie Bonnewit  
 H. A. & Virginia T. Boushey  
 Christina Branch  
 Gerald & Celeste Brasuell  
 Clarece Breen  
 Tangerine Brigham  
 Imelda Bunag  
 Lawrence & Faith Burgard

Linda Butler  
 Jay & Pat Cahill  
 Roland E. Casassa, Jr.  
 Yolanda Cashman  
 Sau M. Chan  
 Serrina Chapman  
 Maggie Chastain  
 Xu Chen  
 Zhi Chen  
 Sut K. Cheong  
 Nora Chin  
 Abelle Cochico  
 Collins/Hatler Family  
 Karen Colney  
 Louis Conconi  
 Meghann Crane-Russ  
 Dora Crouch  
 Ramie Dare  
 Marcy Darnovsky  
 Patricia Deatherage  
 Vanessa Delgado  
 Sister Sheila Devereux, RSM  
 Carol DeVincenzi  
 Marilyn Dewland  
 Duane & Arline Dillman  
 Helen Dirkbugge  
 Jennifer & Guthrie Dolin  
 Elaine Domich  
 The Kathleen & Terry Dooley Fund  
 Lorene Dunan  
 Mary Dunbar & Tod Thorpe  
 Timothy Dunn  
 Lorene Duran  
 Evelyn Eaton  
 Margaret Elliott



Gloria Elneser  
 Janet Falk  
 Daniel & Diane Farthing  
 Steven & Lynne Fayne  
 Jin & Yang Feng  
 Micheal Fewer  
 Barbara Fite  
 Kathy & Liz Fitzmaurice  
 Rudy Fontaine  
 Ted Fontaine  
 Renee Franken  
 Scott Freeman  
 Robert & Carol Freidenberg

Vanessa Gabourel-Ploe  
 Alma A. Garcia  
 Elias Garcia  
 Janet Geracie  
 Gerrard Gier  
 Jane Graf & Rich Williamson  
 Paulette Grant  
 Robert J. Grassilli Jr.  
 Rose Griggs  
 Natalie Gubb & David Arpi  
 Max & Mary Juanita Gutierrez  
 Florence Haimes  
 An R. He



Celebrating our 30th Anniversary

MERCY HOUSING ANNUAL REPORT 2012

Edie Heilman & Richard Weiss  
 Patricia Hernandez  
 Maureen Higgins  
 Cassie Hill  
 Niki Hinton  
 Dorian Hirth  
 Pik H. Ho  
 Edward & Stephanie Holder  
 Victor & Lorraine Honig  
 Gordon Howie & Wilma Reichard  
 Janet Howley  
 Fang Huang  
 Ruixiang Huang  
 Xiaomei Huang  
 Cindy Huhn  
 Christopher Humes  
 Melanie Ide  
 Cecilia Ingram  
 George & Jacqueline Ivelich  
 Alvester Jacobs  
 Roxanna Jeppeson  
 Sheela Jivan  
 Andrea Jones  
 Juanita Jones  
 Mary Jones  
 Ms. Toya Joyce  
 Kristin Kenworthy  
 Karisa Kenyon  
 Gregory Kirsch  
 Richard & Susan Kramer  
 Nicky Lacombe  
 Scott Lamb  
 Vu Lap  
 John Laws & Rhonda Gray  
 Jessica Lawson  
 Luis Lazak  
 Bill Lazarus  
 Kiet Le  
 Maria Le  
 Patrick Leary  
 Jesse Lefkowitz  
 Howard & Irene Levine  
 Guang L. Li

Xin D. Li  
 Michael & Joyce Liebe  
 Joe Lienert  
 Betty Lin  
 Lanying Lin  
 Mei Lin  
 Rong J. Lin  
 Fred & Patty Lohse  
 Kimberly Lynch  
 Jin B. Ma  
 John MacKenzie  
 Lauren & Keith Maddock  
 Whitman & Debra Manley  
 Sandra Manriquez  
 Francis & Delia Ann Mansell  
 Linda Manzanares  
 Mauricio Marcia  
 Jack Margolis  
 Sara Mae Martens  
 Sandie Vallecillo Martinez  
 Brent Mason  
 Johna Maychrowitz  
 Father Aidan McAleenan  
 Catherine McCarthy  
 Amanda McDade  
 Timothy McMullen  
 Maureen Merrigan  
 Melba Militante  
 Julia Miller  
 Michael Miner  
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 Anthony Mongini  
 Sister Barbara H. Moran, RSM  
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 Phuthuan Nguyen  
 Alice Nigl  
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 Michael O'Connor  
 Sister Joan O'Donnell, RSM  
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 Diane Olmstead & Matthew Slepín  
 Eric & Kelly Olsen  
 Phillip & Angela Pearson  
 Christopher Peduzzi  
 Randall Persion  
 Ben Phillips  
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 Eva Poon  
 William & Gloria Powers  
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 Natasha Rabey  
 Karina Ramiez  
 Rod & Nancy Read  
 Craig Reigel  
 Matvey & Maria Reznick  
 Florence Rial  
 Rigali Family Trust  
 Charlette Robinson  
 Joel Rodriguez  
 Frank L. & Pamela Rollo  
 Colleen & Steven Root  
 Debbie Root

Diana Rose  
 Madeline Rose  
 Marcia Rosen  
 Joel Rubenzahl  
 Laura Rumpf  
 Dan Russell  
 Barbara Saak  
 Deborah Salas  
 Marcial Salvador  
 Olga Savina  
 Mia Sawyer-Ammons  
 Ana Say  
 Mark & Helen Scalzo  
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 Mary Lou Schoone  
 Margaret Schrand  
 Christina Serrano  
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 Douglas Shoemaker & Claire Horton  
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 Joshua & Ruth Simon  
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 Dorothy Smith  
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 Gena M. Stinnett  
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 Brittney Tafoya  
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 Nhu Thai  
 Asha Theebaraj  
 Peter Toms  
 Irene Tonogan

Monica Towers  
 George & Diana Trebaol  
 Lorraine Tufts  
 Therese Varney  
 José A. Vega  
 James Vezeau  
 K. Beverly Walsh  
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 Yumiko Westland  
 Casey Williamson & Beth Kreifels  
 Kelly Williamson & Cristina Guajardo  
 Bobbie & Mike Wilsey Fund  
 William Witte & P. Keiko Sakamoto

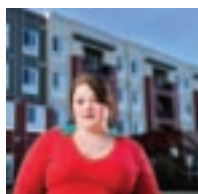
Greg J. & Wendy H. Wolkom  
 Robin Woo  
 John & Leslie Woodward  
 Roxanne Wrenn  
 Frank & Bandy Wu  
 Lorena Yamamoto  
 Shehla Yamani  
 Gloria Yamato  
 Shaoxian Yang & Mingshi Liu  
 Juan Y. Yu  
 Zong X. Yu  
 Hong Zhu  
 Yelena Zilberfayn

### Community Partners

Alain Pinel Realtors  
 Alice Phelan Sullivan Corporation  
 Alma Via of San Francisco  
 Andrea Cochran Landscape Architecture  
 Bank of America  
 Bank of America Charitable Foundation  
 Bank of the West  
 Barlow Family Trust  
 Bosa Development California, Inc.  
 Bridge Housing Corporation  
 Cahill Contractors Inc.  
 California Bank & Trust  
 California Community Foundation  
 The California Endowment  
 Carl Gellert and Celia Berta Gellert Foundation  
 CB Richard Ellis, Inc.  
 Citi Foundation  
 Community Economics, Inc.  
 Costco Wholesale  
 The Crescent Porter Hale Foundation  
 Delta Landscape Services  
 Design Studios Gonzalo Castro  
 Dignity Health  
 Direct Line TeleResponse  
 El Dorado Hills Community Vision, Inc.  
 Elder Care Alliance of San Francisco

Emerald Fund  
 Enterprise Community Partners  
 Equity Residential Foundation  
 Fannie Mae  
 GoPro  
 Gubb & Barshay, LLP  
 Happy Donuts  
 Harder + Company Community Research  
 The Howard and Irene Levine Family Foundation  
 Hunter & Moffett Contractors  
 HY Architects, Inc.  
 Jesuit High School  
 Jones Hall, A Professional Law Corporation  
 Josephine Somerville Living Trust  
 JPMorgan Chase Foundation  
 Kern Community Foundation  
 Langan Engineering & Environmental Services  
 LeadingAge  
 Leddy Maytum Stacy Architects  
 Lowell Berry Foundation  
 M. E. Shay & Co.  
 Martin Luther King Jr. Village  
 Mary Ann Jones Revocable Trust  
 Mercy Foundation  
 Mercy Heart & Vascular Institute  
 Mercy Hospital Bakersfield - Dignity Health  
 Mercy Terrace/Mercy Family Plaza  
 The MetLife Foundation & Local Initiatives  
 Support Corporation  
 Midstate Construction  
 MKS Consulting  
 Model Plaza, L.P.  
 Okamoto Saijo Architecture  
 OLMM Consulting Engineers  
 One Economy Corporation  
 Opus Community Foundation  
 The O'Shea Foundation  
 Overhead Door Company of Sacramento, Inc.  
 Pacific Life Foundation  
 Premier, Inc.  
 The Related Companies of California

Rocklin Plaza, LLC  
 Sacramento Fellowship of Narcotics Anonymous  
 Salvation Army  
 San Francisco Exposition Services, Inc.  
 The San Francisco Foundation  
 San Francisco Lodge No. 3, B.P.O.E.  
 San Francisco Pain Management & Physical Therapy  
 San Francisco Peninsula Baptist Association  
 San Francisco Zoo  
 The SCAN Foundation  
 ServiceMaster Restoration Services  
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 Sisters of Mercy, West Midwest  
 Soroptimist International Cameron Park/  
 El Dorado Hills  
 St. Columba Catholic Church  
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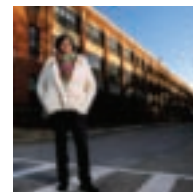


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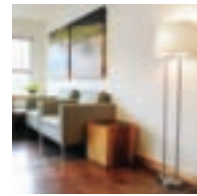
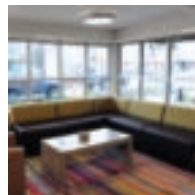
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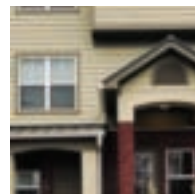
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 Grace Partners  
 Grand County Housing Authority  
 Greccio Housing Unlimited, Inc.  
 Greenwood Apartments, Inc.  
 Guadalupe Neighborhood Development Corporation  
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 Home Opportunities Made Easy, Inc. (HOME)  
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 Hope House of Colorado  
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 Intercommunity Housing  
 Jasper County Neighbors United  
 Lakefront Supportive Housing  
 Las Marias Cooperative, Inc.  
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 Lutheran Social Services of Colorado  
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 Monroe Group, LTD  
 Mount Moriah Development Corporation, Inc.  
 Mountain Regional Housing Corporation  
 Mt. Auburn Housing, Inc.  
 Missoula Housing Authority  
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 National Caucus and Center on Black Aged, Inc.

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 Opportunities for Neighborhood Empowerment Company, Inc. (ONE Co.)  
 Opportunity In Living, Inc.  
 Oti Kaga, Inc.  
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 Peoples' Self-Help Housing Corporation  
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 Southern Mutual Help Association, Inc.  
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 Woodbine Community Organization, Inc.  
 Yamhill Community Development Corporation

Celebrating our 30th Anniversary

MERCY HOUSING ANNUAL REPORT 2012



Jesse Gay, resident at  
Bluff Lake Apartments  
Denver, Colo.

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Mercy Housing is grateful to the individuals and community supporters listed as donors in our 2012 Annual Report.

If errors or omissions exist, please accept our apologies.

To update a listing, please call 1.866.338.0557 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 2012.

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.

Because you are here, people live in hope.

[mercyhousing.org](http://mercyhousing.org)

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