



home is just the beginning

My Partners in Hope,

As committed and passionate advocates for the alleviation of poverty, you and I understand more than many people that home is just the beginning. Like the Sisters who founded Mercy Housing more than 30 years ago, we recognize that stable, affordable housing is essential in lifting people from poverty. But to the families, seniors and people with special needs struggling to live on low-incomes in this country, long-term success also hinges on access to health care, education and opportunity.

Mercy Housing depends on the generous support of caring donors, just like you, to continue our life-changing work. With your generous support, our willing volunteers, skillful guidance from our dedicated boards of directors and the commitment of our 1,300 employees, we have been making a difference in the lives of America's most vulnerable populations for over 30 years.



A few successes in 2013, alone, include:

- 62% of Mercy Housing's residents participated in our supportive programs related to health transition and advocacy, housing and financial stability, community participation and out-of-school time through onsite resident services.
- Mercy Housing held its first Advocacy Day in Washington, D.C., to address the political issues facing our country and their effect on the affordable housing shortage. Members of the Board of Trustees along with Mercy Housing's Senior Leadership Team signed more than 30 group letters and visited more than 70 Congressional offices to encourage members of Congress from both sides of the aisle to support Mercy Housing's important work.
- Mercy Housing celebrated three decades of service with a 30th anniversary gala that raised \$1.7 million dollars in support of our mission.
- 30,000 people came home to a Mercy Housing community, made possible by supporters just like you.

These and our many other successes in the last year have enabled us to remain in alignment with our current strategic plan and have set the stage for the development of our next plan, scheduled for completion by the year's end.

Please accept my sincere gratitude for the part you played in helping Mercy Housing help others. I invite you to read this year's annual report and learn about the communities you helped to build, the homes you helped to fill and the people you helped to Live in Hope.

Thank you for your support!

Warmly,



Sister Lillian Murphy, RSM
Chief Executive Officer
Mercy Housing, Inc.

Dear Friend,

As you may know, after 27 years of serving as Mercy Housing's Chief Executive Officer, Sister Lillian Murphy announced her retirement, slated for the end of June this year.

Under her stewardship, Mercy Housing has grown into an award-winning, national nonprofit organization and the industry leader in affordable housing. Her career has earned her several prestigious awards, including an induction into Affordable Housing Finance's Affordable Housing Hall of Fame.

She has been our leader, our advocate and our friend.

Though Sister Lillian will be greatly missed, I am very pleased to say that Mercy Housing's current President, Jane Graf, has accepted the opportunity to succeed Sister Lillian as CEO, effective July 1. Jane has worked alongside Sister Lillian for 22 years, and I have every confidence that she is the right person to carry Sister Lillian's legacy and lead Mercy Housing's work into the future. Jane is deeply committed to our mission and will bring her own ideas and fresh perspectives as she confidently takes the helm, ensuring that our mission, our vision and our core will remain the driving force that has inspired our work for three incredible decades.

I thank Sister Lillian for her leadership and welcome Jane to her new role.

Mercy Housing is bound for continued greatness!



Regards,

Barry Zigas

Chair, Mercy Housing Board of Trustees



Year in Review

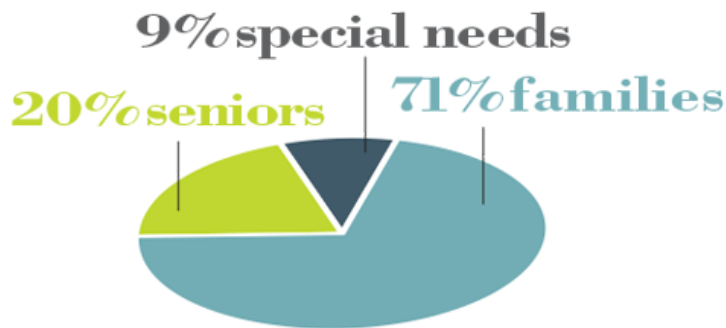
Year in and year out, donors like you have helped Mercy Housing grow to become one of the nation's largest nonprofit affordable housing organizations. Since 1981, we've worked in partnership with generous supporters to provide shelter, stability and opportunity to thousands of families, seniors and people with special needs. Because housing alone isn't enough to ensure the success and well-being of Mercy Housing residents, your dollars also fund unique programs that go a long way toward alleviating poverty as the highlights below demonstrate.

From all of us, thank you for helping us help others.

 **151,000+** people served on any given day in

 **41** states and

 **200+** cities



Resident Annual Median Income

\$16,678 Family

\$10,968 Senior

\$8,616 Special Needs

A new culture of philanthropy began with the goal of doubling philanthropic support in five years. Mercy Housing created new volunteer groups called the **Boards of Advisors**. Through the regional and national boards, we are engaging community leaders in our mission and inviting them to help increase awareness and revenue to take our efforts to a significantly higher level.

Donors help accomplish the Mercy Housing mission via:

- **Mercy Housing Management Group's** services that maintain the quality of 17,437 apartments at 290 properties throughout the country.
- **Resident Services** which bring unique programs, opportunities and guidance to our residents, helping them build communities and successful futures.
- **Mercy Portfolio Services'** assistance to communities in addressing economic and housing crises, including foreclosure purchase, redevelopment lease purchase options, asset management, land banking, education and resale at affordable prices.
- **Mercy Loan Fund's** lending to community developers. To date, \$235 million in loans have been leveraged into \$1.6 billion in affordable housing financing and 18,700 homes for 50,900 people.
- **Regional offices across the nation** – [California](#), [Lakefront](#), [Mountain Plains](#), [Northwest](#) and [Southeast](#).

62%

of residents participated in programs related to health transition and advocacy, housing and financial stability, community participation and out-of-school time through resident services

Over 30 group letters were signed and over 70 Congressional offices were visited by members of the Mercy Advocacy Council in order to encourage Congress and the federal government to support the work that Mercy Housing does.

To address the big political issues facing our country and their effect on the affordable housing gap, Mercy Housing held its first Advocacy Day in Washington, D.C., with members of the Board of Trustees and senior leadership team.



Mercy Housing California Vice President Doug Shoemaker, Representative Nancy Pelosi, Democratic Minority Leader and Sister Lillian Murphy, Mercy Housing CEO.



30th Anniversary Gala

Honoring Three Decades of Accomplishment

This year marked Mercy Housing's 30th year of working on behalf of families, seniors and people with special needs. With your help, we'll continue our commitment to serving all disenfranchised Americans who lack the economic resources to access quality, safe housing opportunities.

To celebrate, a fundraising event was held in San Francisco on June 14, which netted \$1.7 million in individual donations and sponsorships from organizations. A huge, heart-felt thank you to all who contributed. The event honored all our donors who help lift people out of poverty.

Dignity Award

The highlight of the evening was the recognition of 14 Communities of Women Religious through the newly created Dignity Award. Named for Dignity Health, a longtime Mercy Housing strategic health care provider, the award honors advocates of healthy communities whose works of mercy illuminate the dignity of people everywhere. The 2013 award was given in the spirit of all the Catholic Sisters who have served the needs of those on the social and economic margins of society for more than 300 years.

Read all the details in the Summer 2013 [Community Matters newsletter](#).

Presenting Sponsor:  **Dignity Health.**

Legacy Sponsors: **Bank of America** 
 **CATHOLIC HEALTH INITIATIVES®**

Opportunity Sponsor: 

Duration Sponsors:

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Cahill Contractors
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Dear Partner in Hope,

For more than 30 years, Mercy Housing has been changing the face of affordable housing options for families, seniors and people with special needs. Our commitment to this country's most vulnerable is steadfast; our impact is felt from coast to coast; and we have every intention of staying on the frontlines of this nation's fight for social and economic justice for all.

Our important work is possible because of generous and passionate donors, investors and other contributors, just like you, who share our vision for a more humane world and who have chosen to partner with us to build homes and hope. Out of every dollar you have entrusted to us, 93 cents goes directly to Mercy Housing's vital program services, helping to build the housing our residents so desperately need and to fund the onsite resident service programs that are at the heart of Mercy Housing's mission.



We value the trust you have placed in our organization and want to be excellent stewards of the resources you share with us. It is the best way we can show respect and gratitude to those of you who place financial resources in our care is through sound business practices, responsible spending and investing, strong financial controls and transparent reporting.

On behalf of every person who comes home to Mercy Housing each day, thank you to every donor, partner and investor who makes "Home" possible. We know that service enriched, affordable housing changes lives, stabilizes homes and strengthens communities. We also know that those impacts would not be possible without your belief in our work.

Our Mission is not small. But with support from partners like you, it is possible.

Thank you. And as always...

Live in Hope!

L. Steve Spears

Chief Financial Officer | Mercy Housing, Inc.

2013 Financials



GREETINGS
YEAR IN REVIEW
FINANCIALS
BOARDS
DONORS

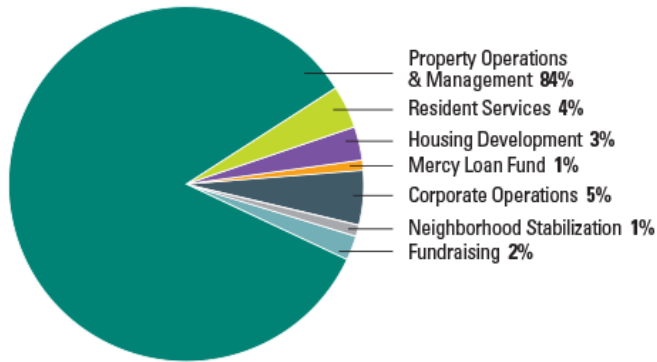
Consolidated Statement of Financial Position For Years Ended December 31, 2013 and 2012

	2013	2012
Assets		
Cash and equivalents - Unrestricted	\$ 29,897,884	\$ 31,393,731
Cash and equivalents - Restricted	201,105,054	169,537,075
Investments	10,833,138	8,750,902
Cash and investments	241,836,076	209,681,708
Notes Receivable	30,814,705	39,024,810
Pledges receivable	777,955	1,165,410
Grants Receivable	2,144,468	9,262,523
Notes, pledges and grants receivable	33,737,128	49,452,743
Receivables (net of allowance)	9,143,000	5,705,771
Investments in limited partnerships	835,830	391,289
Receivables and investments	9,978,830	6,097,060
Project development costs	5,148,276	4,067,854
Gross property and equipment	2,308,870,991	2,155,043,122
Accumulated depreciation	(567,769,397)	(513,630,015)
Net property and equipment	1,746,249,870	1,645,480,961
Other assets	45,979,041	32,168,924
Total assets	\$2,077,780,945	\$1,942,881,396
Liabilities		
Accounts payable and accrued expenses	\$55,482,496	\$56,010,168
Accrued interest	83,261,201	73,976,280
Accounts Payable, accrued expenses and accrued interest	138,743,697	129,986,448
Current portion of notes payable	106,724,228	140,888,177
Long term portion of notes payable	1,029,278,457	925,553,665
Notes payable	1,136,002,685	1,066,441,842
Deferred revenue	82,592,973	70,447,529
Tenant security deposits	6,293,816	6,068,165
Total liabilities	1,363,633,171	1,272,943,984
Non Controlling Interest	450,611,887	402,763,789
Net assets		
Unrestricted net assets	47,454,051	42,119,464
Temporarily restricted net assets	212,679,836	226,737,023
Permanently restricted net assets	3,402,000	3,400,000
Total net assets	263,535,887	272,256,487
Total liabilities and net assets	\$2,077,780,945	\$1,947,964,260

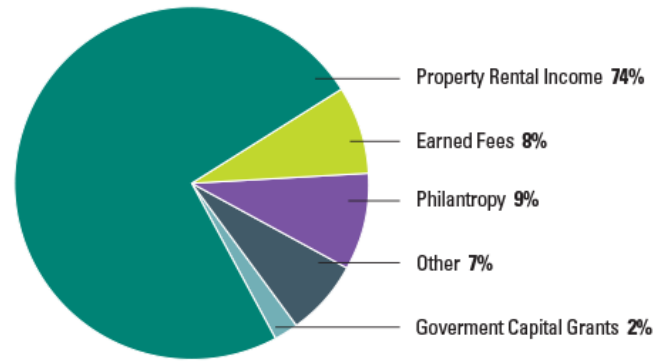
Consolidated Statement of Revenues and Expenses For the Year Ended December 31, 2013

	Property Operations & Management	Resident Services	Housing Development	Mercy Loan Fund	Neighborhood Stabilization	Corporate Operations	Consolidated Total
Revenues							
Rent - net of vacancies	\$ 141,171,207	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 141,171,207
Developer Fees	36,150	-	9,102,658	-	-	-	9,138,808
Service Fees	653,117	178,331	86,744	-	-	453,281	1,371,473
Philanthropy	721,949	7,189,175	4,243,005	792,235	920,550	2,565,587	16,432,501
Capital Grants	2,432,893	-	1,379,219	-	-	-	3,812,112
Consulting	211,782	92,844	862,868	-	3,581,877	-	4,749,371
Interest	3,080,349	4,583	86,573	1,463,649	76,338	118,529	4,830,021
Other	7,997,484	132,760	457,161	143,032	368,884	110,213	9,209,534
Total revenues	\$ 156,304,931	\$ 7,597,693	\$ 16,218,228	\$ 2,398,916	\$ 4,947,649	\$ 3,247,610	\$ 190,715,027
Expenses and losses							
Compensation	44,864,085	8,552,741	7,064,825	845,356	2,549,983	9,783,766	73,660,756
Administrative	9,153,400	1,235,561	1,104,536	87,423	291,983	3,331,806	15,204,709
Professional services	4,942,447	638,946	796,006	200,183	203,026	1,138,912	7,919,520
Depreciation and amortization	76,012,094	-	65,186	-	8,371	66,801	76,152,452
Grants	4,993	-	337,727	-	674,204	40,000	1,056,924
Facility	50,765,483	4,081	550,753	16,346	185,684	753,740	52,276,087
Interest and fees	28,234,298	-	676,173	812,598	82,282	5,395	29,810,746
Bad debts	1,068,145	-	128,160	-	34,053	-	1,230,358
Provision for impaired assets	2,600,808	-	14,431	750,000	-	-	3,365,239
Project expenses	2,631	-	227,370	-	639	-	230,640
Allocation	5,407,539	2,052,299	2,598,191	396,429	957,106	(11,411,564)	-
(Gain) loss on sale of assets	(891,678)	-	(7,417)	(750,000)	43,827	-	(1,605,268)
(Gain) loss on investment in limited partnership	(61,269)	-	(243,724)	-	-	12,921	(292,072)
Total expenses and losses	\$ 222,102,976	12,483,628	13,312,217	2,358,335	5,031,158	3,721,777	259,010,091
Excess (deficiency) of revenues over expenses							
Consolidated	(65,798,045)	(4,885,935)	2,906,011	40,581	(83,509)	(474,167)	(68,295,064)
Attributable to non-controlling interests	(54,538,459)	-	(7,784)	-	-	-	(54,546,243)
Excess (deficiency) of revenues over expenses attributable to Mercy Housing, Inc.	\$ (11,259,586)	(4,885,935)	2,913,795	40,581	(83,509)	(474,167)	(13,748,821)

Organizationwide Expenses – by Program 2013



Organizationwide Revenue by Source



Organization Performance

Program Efficiency Ratio - Percentage of Total Expenses Used Directly in Program Activities	93%
Fundraising Efficiency Ratio - Percentage of Philanthropic Funds Available for Program Activities	75%

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Daughters of Charity, West Central

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Mercy Housing California



With the help of donors, Mercy Housing California has developed more than 11,000 affordable homes across California counties, serving low- and very low-income working poor families, seniors and individuals.

Who you served in 2013

1,900+

affordable homes were in development, construction or lease-up in 2013, with

500+

developed specifically for supportive housing and special needs populations, including homeless individuals, families and veterans

\$2.2+ MILLION

raised in philanthropic support

Launched the pilot of a new youth education series, the

AfterSchool KidzLit program 

453

NEW AFFORDABLE HOMES COMPLETED AND OPENED IN FIVE NEW OR REHABBED DEVELOPMENTS THROUGHOUT CALIFORNIA'S URBAN AND RURAL COMMUNITIES IN ESPARTO, SACRAMENTO, SAN FRANCISCO AND SHINGLE SPRINGS



400+ GUESTS

ATTENDED MERCY HOUSING'S 30TH ANNIVERSARY GALA IN SAN FRANCISCO TO HONOR AND RECOGNIZE OUR COMMUNITIES OF WOMEN RELIGIOUS

ADVOCATED FOR PASSAGE OF THE CALIFORNIA HOMES AND JOBS ACT OF 2013 WHICH WILL HELP BUILD SAFE, AFFORDABLE APARTMENTS AND SINGLE-FAMILY HOMES FOR CALIFORNIANS IN NEED



Read about Dwayne



After a series of starts and stops, Dwayne is excelling in school, thanks to your support of Mercy Housing and its programs.

Mercy Housing Lakefront



Mercy Housing Lakefront is one of the most innovative community development organizations in the Chicago and Milwaukee regions. With your support, Mercy Housing Lakefront and its sister-organizations are working together to fulfill a ten-year Moving Forward Together Campaign to build or preserve 7,500 affordable homes, create 8,000 jobs, and prevent displacement or homelessness for 20,000 people.



SAVED

- 203** affordable homes for women and families in Milwaukee by merging with St. Catherine Residence
- 238** homeowners from foreclosure through the Mortgage Resolution Fund
- 128** affordable family homes in Aurora, Illinois, through the new REIT

RENOVATED

- 210** AFFORDABLE FAMILY HOMES AT THE HISTORIC PULLMAN WHEELWORKS
- 282** FORECLOSED HOMES THROUGH CHICAGO'S NEIGHBORHOOD STABILIZATION PROGRAM

EMPOWERED

- 929** people with construction and real estate work
- 4,051** residents through affordable rental homes and critical health, employment, and education programs
- 1,908** residents through homes preserved by the Neighborhood Stabilization Program and Mortgage Resolution Fund

Krista



Your support empowers people to rebuild their lives. Read about how 12 year-old Krista and her family recovered from a devastating fire in the *Who You Served* section.

Mercy Housing Mountain Plains



Spanning six states, Mercy Housing Mountain Plains depends on donors like you to help the less fortunate get back on their feet and stay there. In Colorado, 16 properties provide more than 1,854 low- to moderate-income families, seniors and people with special needs with safe, affordable housing and support services. To the southwest in Arizona, we house more than 932 low- to moderate-income people in 13 properties. Eleven properties throughout Iowa, Kansas, Missouri and Nebraska bring some 1,441 residents the stable foundation to achieve their dreams.

NEARLY
\$50,000
RAISED

TO HELP SENIORS GET BACK ON
THEIR FEET AFTER A FIRE DAMAGED
FRANCONIA APARTMENTS IN DENVER



\$125,000

GRANT RECEIVED FROM
THE LUDLOW-GRIFFITH
FOUNDATION FOR
COLORADO RESIDENT
SERVICES

100
attendees
helped make Arizona's 2nd

LIVEin
HOPE
event a success

All Arizona Mercy Housing donors
can now receive **Arizona Working
Poor Tax Credit**
when filing their taxes



Read about the Kafle family



This family of **Bhutan refugees** arrived in the United States with nothing. Thanks to your support, they were able to save while living at Mercy Housing Grace Apartments and buy their own home.

Mercy Housing Northwest



With your help, Mercy Housing Northwest serves more than 4,000 people in Washington and 1,000 in Idaho through a variety of innovative housing options and on-site resident services. A full 85% of our residents are able to maintain stable housing at one of our 61 properties throughout Washington and Idaho.

WELLS
FARGO

\$500,000+

in cumulative funding over four years from the Wells Fargo Housing Foundation's Priority Market Grant support of the NSP program in Idaho

92

apartments at Allegre/Cambridge properties renovated for seniors and individuals with disabilities living in rural counties

\$70,000

AWARDED FROM JPMORGAN CHASE FOR REAL ESTATE DEVELOPMENT AND COMMUNITY HEALTH WORKERS IN TACOMA, WASHINGTON

\$186,920

awarded in a three-year grant by the Catholic Health Initiative for the Affordable Housing and Healthcare Integration Project

 CATHOLIC HEALTH INITIATIVES®
A spirit of innovation, a legacy of care.

12

Neighborhood Stabilization Program (NSP) homes sold to low-to-moderate income families and individuals in Canyon County, Idaho

Grand opening of
Emerald City Commons
in Seattle, Washington

\$131,000

raised for resident services by **350+** supporters who attended the

**POWER
of HOME**

breakfast

Read about Hoa Bui



A Vietnam War refugee, **Hoa Bui** nearly lost his U.S. health care benefits. Your donations fund Mercy Housing support staff, who helped reinstate Mr. Bui's benefits days before he ran out of essential medications.

Mercy Housing Southeast

Thanks to you, more than 8,000 low-income people – seniors, families and people with special needs – are leading better lives. Mercy Housing Southeast has developed more than 3,900 quality, affordable homes throughout Georgia, Ohio, Alabama, Kentucky, Tennessee, North Carolina and South Carolina.



\$75,000 Grant from Enterprise Community Partners

to be split between Development and Resident Services programming in the Southeast region.

59

Rental Assistance Demonstration units committed for use at Hills at Fairington Apartments in Lithonia, Ga.

Completed the successful lease up of Savannah Gardens Phase III, in Savannah, Ga. ahead of schedule



Closed on Savannah Gardens Phase IV in Savannah, Ga. with construction set to begin in early 2014.



Thank you

to **Ben Phillips**

for stepping in as interim MHSE president during 2013

Read about Mercy Place Belmont residents



Grateful for their safe, supportive community, the **senior residents of Mercy Place Belmont** are giving back to others less fortunate. Read more about how your funds foster a cycle of altruism.

Mercy Housing Management Group



Mercy Housing Management Group currently operates 290 properties serving almost 18,000 affordable apartment homes in 19 states.

897 employees

CURRENTLY MANAGES

290 PROPERTIES **17,448** APARTMENTS

Portfolio finance types by the numbers

- 110 Low-Income Housing Tax Credit
- 59 Section 202 (HUD Senior)
- 52 Section 8 (HUD)
- 30 Rural Development
- 18 Bond, Commercial, Market
- 8 Public Housing Authority
- 8 Section 211 (senior/disabled)
- 5 Section 236 (HUD)

FEE MANAGEMENT



25 PROPERTIES
792 UNITS



Mercy Loan Fund



Mercy Loan Fund is a national nonprofit affordable housing and community development lender that finances socially responsible organizations to develop or preserve healthy communities.

1,000+

people now have homes in
700 units by closing
11 loans worth

**\$15.5+
million**

All residents housed were
at or below 80% of Area Median
Income, with 53% considered
extremely low or very low income.

For every
\$1 invested,
Mercy Loan
Fund leverages
nearly **\$8**

\$10 million

*in net assets
for the first time
in our history*

\$3 MILLION
RAISED IN NEW OR INCREASED CAPITAL



In 2013, Mercy Loan Fund was an integral part of financing the purchase of Chimes Terrace, a unique complex designed to help seniors age well in place. Located in Johnstown, Ohio, and developed in partnership with National Church Residences, Chimes Terrace consists of 24 units, half of which are classified as low-income housing tax credit apartments, with the remainder designated as assisted-living units.

Mercy Portfolio Services



Mercy Portfolio Services is addressing economic and housing crises through foreclosure purchase, redevelopment lease purchase options, asset management, land banking, education and resale at affordable prices. Our goal is to stabilize neighborhoods and preserve affordable, low-income single-family housing in cities across the country.



About Our Units

447 RENTED
127 SOLD
39 DEMOLISHED
86 SUBSTANTIALLY
COMPLETED
154 IN REHAB

DEVELOPER SERVICES

144 PROPERTIES SOLD TO COMMUNITY-
MINDED DEVELOPERS COMMITTED TO
NEIGHBORHOOD STABILIZATION
71 EMERGENCY LOAN CLOSINGS ALLOWED
FAMILIES TO BRING THEIR MORTGAGES
CURRENT AND TO MAKE FUTURE PAYMENTS
TO AVOID FORECLOSURE AND KEEP
FAMILIES IN THEIR HOMES



Like many families, the **Taylors** longed for a place to call their own. Working with the team at [Mercy Housing Lakefront](#) and Mercy Portfolio Services, this low-income family of four purchased a home for the very first time.

The home was bought, gutted and rehabbed with \$198,000 from the Chicago Neighborhood Stabilization Program. The Taylors financed \$99,000 of the debt and then received a forgivable loan of \$9,900.

Who You Served in 2013

Home is just the beginning. At Mercy Housing, we start with providing safe, affordable and stable homes to those in need. We use your dollars and our elbow grease to strengthen lives and build communities. Our residents learn ways to increase their financial literacy and job skills, while volunteering in meaningful ways. They also discover how to improve their health, nutrition and education. Thank you for making a difference in the lives of so many.

Hoa Bui



Health expenses accounted for 14% of Medicare household budgets in 2012, on average – nearly three times the share of health spending among non-Medicare households, according to a 2014 article from The Henry J. Kaiser Family Foundation. The high cost of premiums, cost-sharing requirements and gaps in the Medicare benefit package can result in the elderly spending a substantial share of their household budgets on health care.

With your generous support, Mercy Housing is helping seniors stay healthy and insured. Your funds bring enable access to the very services that help keep people out of poverty – health care, community ties, employment and education.

In 2013, Mercy Housing renewed efforts to help residents in affordable senior housing reduce their health risk so they can live independently as long as possible. When residents first move into Mercy Housing, they complete a health interview, which has a significant impact on health insurance coverage and maintaining routine medical checkups. We also conduct periodic screenings and arrange for additional services that improve or maintain seniors' health and stability.

Without your help, many of the most vulnerable in our society would simply fall through the cracks and into homelessness. That was nearly the case for **Hoa Bui**, a Vietnam War refugee who relocated to Tacoma, Wash. Before Mercy Housing Northwest bought the complex where Mr. Bui was living, his apartment was infested with mold and rats. Mr. Bui's living conditions drastically improved when Mercy Housing remodeled the property with funds from generous donors like you.

Even with a good place to live, last year was a tough one for Mr. Bui. After losing his wife of 65 years, he traveled back to Vietnam to make final arrangements. He fell ill and was too sick to return for many months. When he re-entered the United States, he found his Medicare and Medicaid coverage had ceased. He was just days away from running out of essential prescription medications when he alerted the support staff at Mercy Housing. They worked with a local pharmacist to supplement his medications until his benefits could be reinstated, and helped Mr. Bui contact the Medicare, Medicaid and Social Security systems to address his lack of medical coverage.

Mr. Bui, an 87-year-old non-English-speaking war refugee, is protected again, thanks to the support of Mercy Housing donors.

"The staff helps me with translating and filling out important applications and documents and advocating for me. The health education classes are also very helpful for seniors like me."

Dwayne

On any given day, 200,000 children are homeless in America. In order to thrive, children need a stable home and the support of a caring community. You and Mercy Housing provide those resources to thousands of at-risk youth every day.

A special education student, **Dwayne** has attended Mercy Housing California's afterschool program since the age of ten. Last summer, he worked in a program funded through the mayor's office.

Although school is not his favorite thing, he's motivated by sports, especially football. Dwayne had to drop out of sports his freshman year of high school due to low grades.

Mercy Housing helped Dwayne get his mandatory sports physical and now he is back on the football field. During the season, he attended the afterschool program, which helped keep his grades and attendance in good standing to remain on the team.



550,000 unaccompanied, single young people up to the age of 24 are homeless more than one week annually, according to the National Alliance to End Homelessness.

Nearly 10,000 children call Mercy Housing home. Many of those children are unsupervised before and after school when there is higher incidence of risky behavior. In 2013, our AfterSchool KidzLit program was rolled out at 13 California properties. This reading enrichment program also develops core values of helpfulness, fairness, personal responsibility and respect for others. Over 30% of youth who participated in out-of-school-time programs during the 2012-2013 school year improved their homework skills and 96% advanced to the next grade level. The pilot will eventually be expanded to Mercy Housing properties nationwide.

AfterSchool KidzLit is just one way your dollars help create successful futures. Mercy Housing's programs give youth a hand in staying in school, setting goals and making good choices.

Krista



More than one in five children under 18 live in poverty, according to 2012 statistics from the U.S. Census Bureau.

Poverty feeds a downward spiral of homelessness, hunger, educational underperformance, poor health and hopelessness.

Your donation to Mercy Housing helps stop poverty's cycle by providing the first step toward stability – a home.

When people don't have to worry about housing, they can focus on learning new career skills, getting involved in their communities and taking better care of their health. Mercy Housing brings both safe homes and the support services people need to succeed in life – all thanks to you.

Home is the foundation for success in the workplace, in school and in life. Your support of Mercy Housing directly influences thousands of families who are just like many of us – maybe just one catastrophe away from homelessness. More than 70% of Mercy Housing's residents are families, like **Krista's**.

Krista and her family lost everything in a fire, including their home, and had nowhere to go. Thanks to the generous support of people like you, Krista and her family were able to obtain a safe home at Mercy Housing Lakefront's Wentworth Commons Apartments. Krista took advantage of the stability and computer lab to earn A's at school. Her parents participated in economic counseling and, with this support, succeeded in saving and ultimately purchasing a new family home.

Donors like you have helped Krista and her family rebuild their lives and work to achieve their dreams. Thank you!

759 residents in family properties participated in job readiness services

- 44% improved their job skills
- 57% attained their employment goals

1,037 residents in family and supportive properties participated in financial education services

- 63% have a bank account
- 73% have a budget and use that budget to make decisions about spending
- 39% have a plan to improve their credit score
- 32% have increased the amount of money they save

The Kafle Family

Imagine leaving behind everything you've ever known and starting a new life in a new country, with a new language, new culture, new climate and a new profession. On top of all that, you've probably arrived without the finances you saved from your home country. That's the reality of some refugees moving to America.

With your support, Mercy Housing eases the transition of refugees relocating to the United States. You help families adjust to a new normal and thrive in their new homeland.

Meet the **Kafle family**, originally from Bhutan by way of Nepal. Mom and dad got jobs in the area after settling in Grace Apartments, which is home to 10 ethnic groups. This melting pot within Mercy Housing Mountain Plains has benefitted greatly from the efforts of this energetic family of five.

The Kafle family's drive and outgoing nature increased resident participation in neighborhood programs. As youth leaders, the children facilitated communication among the Grace community, resolving issues and encouraging residents to enroll in beneficial programs. Able to save diligently while at Grace Apartments, the Kafles recently bought a home.

The Kafles and their story are not unique. With a little help from you and Mercy Housing, many families excel in their new surroundings and achieve the American dream of homeownership and stable employment. Thank you for caring!!



8.48 million low-income renters experience record rates of unaffordable housing costs, according to a new report from HUD. These renters pay more than half of their income for housing or live in severely inadequate housing conditions or both. The number of renters priced out of affordable housing has increased 19% since 2009 and 43.5% since 2007.

On any given day, you and Mercy Housing serve more than 151,000 low-income people across the U.S. A total of 6,376 Mercy Housing residents participated in housing stability services, including preventive services, plus 1,579 who were at risk of losing housing took advantage of eviction prevention services.

Mercy Place Belmont



9% of people aged 65 and older lived below the poverty threshold in 2012, according to the U.S. Census Bureau.

Your support of Mercy Housing, one of the nation's largest developers and owners of senior housing, provides seniors with safe, affordable places to live and the services they need to thrive. Some 20% of Mercy Housing residents are seniors who are aging well and enjoying life.

Approximately 71% of seniors living in our service-enriched properties live alone, and their average age is 74. A total of 1,099 residents volunteered on site in 2013, and of those, 435 were seniors investing their time in Mercy Housing service. Furthermore, 37% of seniors report working to make their community a better place to live.

Located in Belmont, N.C. in the Charlotte region, Mercy Place Belmont houses 40 or so outwardly focused seniors. The residents look for opportunities to help others within their community who are less fortunate. After all, these seniors know difficulty first hand. Many of these low-income elders worked in the nearby textile mills and some suffer from chronic obstructive pulmonary disease as a result.

Their desire to give back has led to gift drives and donations to people in the final stages of HIV/AIDS, as well as residents of a local homeless shelter for women and children. The folks at Belmont embody the spirit of giving – a flame you ignited with your gift to Mercy Housing Southeast.

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