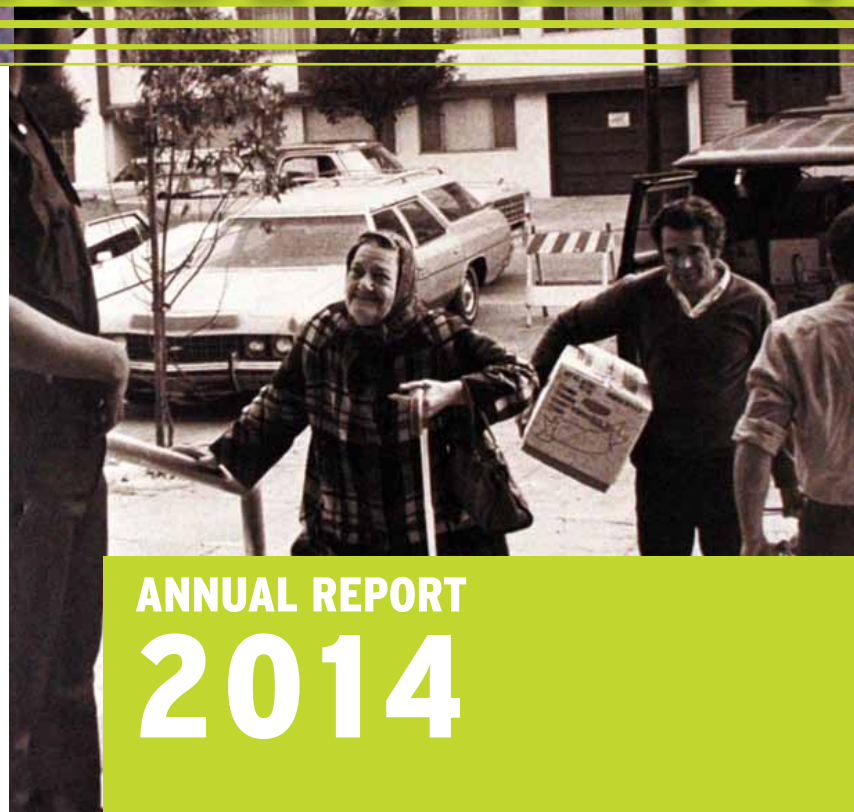




# NOW & THEN

 **mercy** HOUSING  
Live in Hope



ANNUAL REPORT  
**2014**

Dear Partner In Hope,

2014 was a year of transition for Mercy Housing. Sister Lillian Murphy retired after 27 years of service as Mercy Housing's President and CEO, leaving us with an organization well positioned and well prepared to continue to tackle the affordable housing crisis our country faces. She once wrote "Affordable Housing has always been about more than just bricks and mortar." She was right. I am honored and humbled to succeed Sister Lillian, who along with our Sponsors created a strong foundation for the vision, mission, and core values of Mercy Housing. Their dedication to social justice and serving the needs of people living on the margins of society fuels our determination to stay focused on the critical work of ensuring that every person has the tools to live up to their potential.

Affordable housing is about building healthy communities. In 2014, we renewed and strengthened our commitment to alleviating poverty through a comprehensive strategy of onsite supportive services designed to help residents access education and health opportunities and achieve economic security.

We are committed to providing housing that is not only safe and affordable, but also environmentally friendly. In 2014, we pledged to be responsible stewards of the earth by stepping up our environmental commitments. In 2012, we joined Enterprise Green Communities Call to Action to "green up" the operations of Mercy Housing in every aspect of our work by 2020. In 2014, we continued to honor that commitment by pledging to reduce our energy and water consumption by 20 percent by 2020 as part of the Stewards of Affordable Housing for the Future's (SAHF's) "Big Reach" initiative. 2014 also saw us join the Better Buildings Challenge, an initiative by the U.S. Department of Energy and the Department of Housing and Urban Development to reduce energy use by 20 percent over 10 years.

The need for affordable housing is just as dire as it was 33 years ago when Mercy Housing was founded. One in four renters has to use at least half their family income to pay for housing and utilities. Nearly 2.5 million children are homeless. Seniors, families, veterans, single parents, and others sometimes go without food, health care, education, and more in order to pay for housing.

With the help of our sponsors, partners, and donors, we work every day to create a world in which parents don't have to choose between food and a home. A world in which veterans don't have to sleep under freeways. A just world in which every person has an equal chance to develop their potential.

Please take some time to read this year's annual report and learn about the people you've helped. You will read stories about the residents of Mercy Housing; where they are today and their courageous journey to get there. We know what good can happen when people live in safe, affordable, service-enriched homes. Join us in that knowledge and thank you for your continued support and involvement in Mercy Housing!

Live in Hope!



Jane Graf  
President & CEO  
Mercy Housing, Inc.



Dear Friends,

As I sat down to write this letter, I reflected on how 2014 was an especially pivotal year for Mercy Housing, its partners, and most importantly, its residents. Since its founding in 1981, Mercy Housing has consistently proven itself adaptable to the evolving needs of the affordable housing community, and 2014 was no exception.

The year was full of changes. We said goodbye to Sister Lillian Murphy, who retired. In the course of her 27 years as Chief Executive Officer, she oversaw the growth of Mercy Housing from a small organization into one of the largest nonprofit owner, manager, and developer of affordable housing in the country. We welcomed Jane Graf as President and CEO and saw her enthusiastically carry on Sister Lillian's legacy. Jane's 35 years of affordable housing development experience, coupled with her deep understanding of Mercy Housing's mission, vision, and culture, assure Mercy Housing's continued greatness.

We expanded the number of units we've developed, and with the support of the Housing Partnership Equity Trust (HPET), we acquired naturally occurring affordable housing – housing that is not funded with public subsidies.

2014 also saw us close a number of significant deals, including Pullman Wheelworks on the Southside of Chicago. Built in 1920, this old manufacturing facility was renovated and converted into beautiful housing, ultimately revitalizing a blighted neighborhood and encouraging investment in the community. The success of Pullman Wheelworks illustrates how safe, quality, affordable housing can improve lives and transform neighborhoods.

We are committed to effecting real and lasting change in the lives of our residents, which is why we continue to measure the impact housing has on their health and wellness, financial stability, school performance, and community involvement.

We're glad to have your support in 2015!

Regards,



Barry Zigas  
Chair, Mercy Housing Board of Trustees



# ABOUT MERCY HOUSING

At Mercy Housing, we recognize that safe, affordable, service-enriched housing can be the foundation that enables people to invest in themselves and their communities, the link between human and community potential.

Our residents struggle with some of life's toughest challenges that stem from poverty. Now, with a roof over their heads, tools to manage their finances, educational opportunities, and an environment that supports healthy living, our residents can see

the potential in their lives. We are powerful advocates for human potential, and our impact is huge.

On behalf of the Sisters of our eight Sponsor Communities, our Board of Trustees, and everyone who works at Mercy Housing, **thank you.** Thank you to our donors, financial partners, and our investors who have joined us to be a part of the impact.

## Housing is the link between human and community potential.

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

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

## 2014 marked the end of our 2009-2014 Strategic Plan. We accomplished a lot in those five years by:

Increasing the number of people we housed by 22%.

Adding more than 5,600 homes to our portfolio.

Financing approximately 5,000 homes through the Mercy Loan Fund.

Forging ground-breaking partnerships with the Low Income Investment Fund (LIIF), the Kresge Foundation, and the Los Angeles Department of Health Services to develop new models to provide housing with services to people who are homeless.

Developing an environmental stewardship program to reduce our impact on the environment, which has led to saving more than \$400,000 in annual utility costs alone, and making us eligible for grants and rebates for the environmental program.

Increasing the number of properties with services by 15%, taking the number from 160 in 2009 to 185 in 2014.

Doubling the number of residents that participate in health and wellness services, with more than 15,000 participating each year. Using data from our annual resident survey, our residents report reduced hospital admissions, reduced emergency room visits, increased rates of insurance coverage, and increased visits to primary care physicians.

Improving the financial strength of our portfolio by substantially increasing the occupancy of our properties across the entire portfolio.





# by the NUMBERS

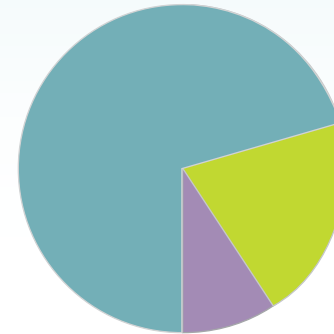
Mercy Housing has a presence in 41 states and 200+ cities.

## Household Annual Median Income

**\$18,779** FAMILY

**\$11,861** SENIOR

**\$9,289** SPECIAL NEEDS



**FAMILIES (70%)**

**SENIORS (21%)**

**SPECIAL NEEDS (9%)**

1980

Sister Timothy Marie O'Roark pledges, "We can do better." The Sisters of Mercy of Omaha make an initial investment of \$500,000 and Mercy Housing is born



1982

The first resident moves in to Mercy Terrace in San Francisco



1983

Mercy Housing expands the scope of its services, creating both Mercy Housing Management Group and Mercy Loan Fund

1987

Sister Lillian Murphy takes on the role of President & CEO. Mercy Housing headquarters are moved from Omaha, Nebraska to Denver, Colorado



1993

Jane Graf joins Mercy Housing as the President of Mercy Housing California



1996

Mercy Housing Southeast is established



December 24, 1981

Mercy Housing, Inc. is incorporated as a Nebraska nonprofit

1986

Sister Mary Terese Tracy, the first CEO, leaves Mercy Housing to take on a leadership role with the Sisters of Mercy



1990

Mercy Housing closes its first Low Income Housing Tax Credit transaction in San Francisco

1993

Intercommunity Housing (now known as Mercy Housing Northwest) founded in Seattle, Washington by five local communities of Catholic Sisters, joins Mercy Housing

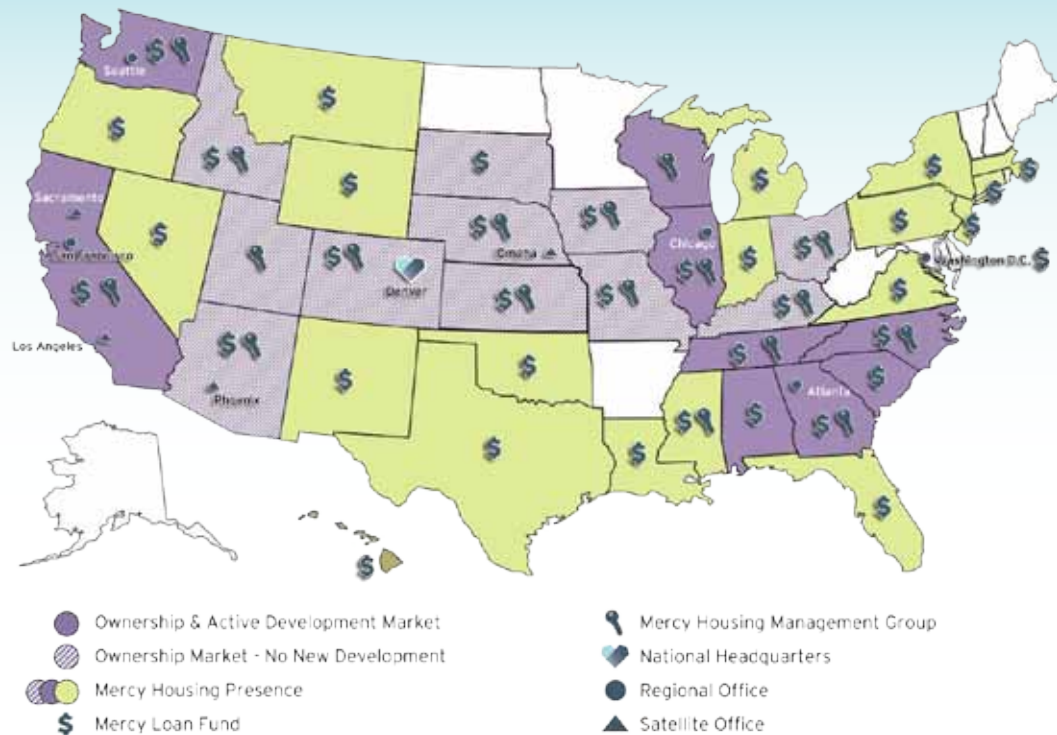
Mercy Housing has served more than **152,600 people**

We have participated in the development, preservation and/or financing of more than **48,000 affordable homes**.

We have **34,106 residents** living in Mercy Housing communities. 70% are adults and 30% are children.

Mercy Housing manages **291 properties**. Of these, **185 have Resident Services**.

Mercy Housing employs **1,286 people** nationwide.



1999

Understanding the strong link between health and housing, Mercy Housing forms Strategic Healthcare Partnerships with seven Catholic health systems

2001

Mercy Loan Fund is certified by the U.S. Department of the Treasury as a Community Development Financial Institution (CDFI)

2007

Lakefront Supportive Housing in Chicago, Illinois joins Mercy Housing to create Mercy Housing Lakefront

2014

Sister Lillian retires

Jane Graf begins her tenure as President & CEO of Mercy Housing, Inc.

1998

The Sisters of Bon Secours, the Daughters of Charity-Central, and the Sisters of Mercy, St. Louis join Mercy Housing as Co-Sponsors.

2003

The Sisters of Mercy, Chicago, and the Sisters of Mercy, Connecticut, join Mercy Housing as Co-Sponsors

2009

Mercy Portfolio Services is created to stabilize neighborhoods and preserve affordable, low-income housing in especially hard-hit areas of Chicago

2012

Mercy Housing adopted the Enterprise Green Communities criteria and began implementing changes throughout our communities



## Board of Trustees • Mercy Housing, Inc.

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Sisters of Charity of Cincinnati

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Simpson Housing LLLP

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Retired, Bank One

**Leslie Wittmann**  
nTrustHR

**Barry Zigas (Chair)**  
Zigas & Associates

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Diepenbrock Elkin LLP

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Daughters of Charity, West

Sisters of Bon Secours

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

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Sister Charlotte Davenport, CSJP, Sisters of St. Joseph of Peace

Sister Betty Marie Dunkel, DC, Daughters of Charity, West

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

Sister Rose Marie Jasinski, CBS, Sisters of Bon Secours

Sister Joanne Lappetito, RSM, Sisters of Mercy, South Central

Sister Patricia McDermott, RSM, Sisters of Mercy

Sister Maureen Mitchell, RSM, Sisters of Mercy, Northeast

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

Sister Rose Marie Jasinski, CBS, Sisters of Bon Secours

Sister Patricia McDermott, RSM, Sisters of Mercy





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Colorado Housing and Finance Authority

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Sisters of Mercy of the Americas, West Midwest Community

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Bellwether Enterprise

**L. Steven Spears**  
Mercy Housing, Inc.

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Treasure Island Development Authority

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**Steven Wade**  
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**Georgia Yianakulis, SNJM**  
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La Posada Ministry

**Sister Georgita Cunningham, RSM**  
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Sisters of Mercy

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deGolian Real Estate Advisors

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Sun Trust (Retired)

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

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DEI Communities

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**Joy Sullivan**  
KutakRock LLP

**Cris A. White**  
Colorado Housing and Finance Authority



# by the NUMBERS

**"It is mutual trust, even more than mutual interest, that holds human associations together."**

**– H. L. Mencken**

Dear Partner In Hope,

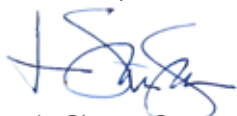
Trust is Mercy Housing's biggest asset. It is trust that leads our partners and donors to, year after year, invest in Mercy Housing and make the dream of affordable housing a reality for our residents. We take that trust seriously, which is why our first priority is to be good stewards of the resources you share with us. We strive to manage those resources wisely, making the most of every dollar, and to build reserves that will help us weather economic changes, protect our residents and ensure that the ministry and mission of Mercy Housing continues on.

This year we have continued developing new properties, bringing 885 new homes online for families, seniors, and those who need supportive housing. We also repositioned some of our properties to better serve our residents and to make Mercy Housing stronger. Our dedication to Mercy Housing's long term future ensures that we always look for new and innovative ways in which to improve our programs.

In this annual report, you will read how your donations and investments have improved lives. We are able to serve our residents effectively because 92 cents out of every dollar we receive goes directly to Mercy Housing's programs. We know that home is just the beginning, and in 2014 we renewed our commitment to supplement our safe, affordable housing with services designed to help residents become self-sufficient. Other initiatives included committing to Stewards of Affordable Housing for the Future's energy and water efficiency challenge called the Big Reach and Enterprise Green Communities Call to Action to reduce our energy consumption significantly in the coming years. The potential cost savings of these initiatives are considerable.

On behalf of the people you help every day live to their full potential, I thank you. Our mission is not small. But with support from partners like you, it is possible.

Thank you.



L. Steven Spears  
SVP and Chief Financial Officer  
Mercy Housing, Inc.



# CONSOLIDATED STATEMENT OF FINANCIAL POSITION

For Years Ended  
December 31,  
2014 and 2013



## Organization Performance

### Program Efficiency Ratio **92%**

Percentage of total expenses (including properties) used directly in program activities

### Fundraising Efficiency Ratio **75%**

For every dollar we raise, only 25 cents is allocated to fundraising expenses.

	2014	2013
<b>Assets</b>		
Cash and equivalents - Unrestricted	\$26,726,910	\$29,897,884
Cash and equivalents - Restricted	177,491,807	201,105,054
Investments	9,057,273	10,833,138
Cash and investments	\$213,275,990	\$241,836,076
Notes Receivable	\$43,045,391	\$30,814,705
Pledges receivable	2,371,266	777,955
Grants Receivable	2,353,433	2,144,468
Notes, pledges and grants receivable	\$47,770,090	\$33,737,128
Receivables (net of allowance)	\$6,089,294	\$9,143,000
Investments in limited partnerships	1,033,388	835,830
Receivables and investments	\$7,122,682	\$9,978,830
Project development costs	\$17,090,242	\$10,754,408
Gross property and equipment	2,426,073,004	2,303,264,859
Accumulated depreciation	(625,469,486)	(567,769,397)
Net property and equipment	\$ 1,817,693,760	\$1,746,249,870
Other assets	\$45,074,860	\$41,961,264
<b>Total assets</b>	<b>\$2,130,937,382</b>	<b>\$2,073,763,168</b>
<b>Liabilities</b>		
Accounts payable and accrued expenses	\$48,516,503	\$55,482,496
Accrued interest	86,646,881	83,261,201
Accounts Payable, accrued expenses and accrued interest	\$135,163,384	\$138,743,697
Current portion of notes payable	\$92,386,795	\$106,724,228
Long term portion of notes payable	1,079,618,115	1,029,278,457
Notes payable	\$1,172,004,910	\$1,136,002,685
Deferred revenue	\$72,505,442	\$82,592,973
Tenant security deposits	6,824,920	6,293,816
<b>Total liabilities</b>	<b>\$1,386,498,656</b>	<b>\$1,363,633,171</b>
<b>Non Controlling Interest</b>	<b>\$487,395,322</b>	<b>\$450,611,887</b>
<b>Net assets</b>		
Unrestricted net assets	\$40,250,750	\$47,454,051
Temporarily restricted net assets	213,390,654	212,679,836
Permanently restricted net assets	3,402,000	3,402,000
Total net assets	\$257,043,404	\$263,535,887
<b>Total liabilities and net assets</b>	<b>\$2,130,937,382</b>	<b>\$2,077,780,945</b>

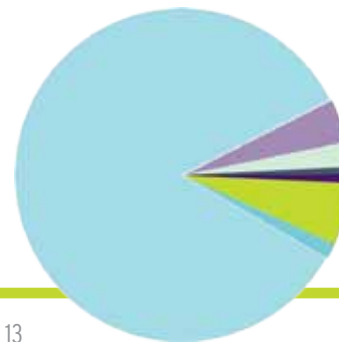
# CONSOLIDATED STATEMENT OF REVENUES & EXPENSES For the Year Ended December 31, 2014

	Property Operations & Management	Resident Services	Housing Development	Mercy Loan Fund	Neighborhood Stabilization	Corporate Operations	Consolidated Total
<b>Revenues</b>							
Rent - net of vacancies	\$ 152,362,382	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 152,362,382
Developer Fees	-	-	10,773,848	-	-	-	10,773,848
Service Fees	937,045	89,030	-	-	-	53,690	1,079,765
Philanthropy	294,546	6,991,616	5,637,936	2,143,911	22,000	2,067,124	17,157,133
Capital Grants	897,203	-	1,024,734	-	-	-	1,921,937
Consulting	15,002	176,644	477,367	-	2,638,836	-	3,307,849
Interest	406,361	739	174,078	1,447,633	57,672	135,152	2,221,635
Other	9,299,603	46,864	1,587,101	421,613	120,735	216,973	11,692,889
<b>Total revenues</b>	<b>\$ 164,212,142</b>	<b>\$ 7,304,893</b>	<b>\$ 19,675,064</b>	<b>\$ 4,013,157</b>	<b>\$ 2,839,243</b>	<b>\$ 2,472,939</b>	<b>\$ 200,517,438</b>
<b>Expenses and losses</b>							
Compensation	\$ 47,020,910	\$ 9,670,327	\$ 7,471,766	\$ 941,637	\$ 1,628,832	\$ 10,923,004	\$ 77,656,476
Administrative	11,485,277	1,245,575	1,378,758	79,989	223,787	3,218,982	17,632,368
Professional services	5,257,955	797,322	790,929	83,012	311,354	748,937	7,989,509
Depreciation and amortization	82,993,427	-	62,866	-	4,434	19,969	83,080,696
Grants	7,122	-	129,501	-	20,000	20,600	177,223
Facility	58,346,907	8,070	520,929	16,530	180,384	766,190	59,839,010
Interest and fees	29,029,103	80	307,262	849,529	42,331	817,027	31,045,332
Bad debts	909,309	34,504	97,946	-	-	250,000	1,291,759
Provision for impaired assets	100,359	-	14,430	12,643	-	-	127,432
Project expenses	-	-	315,578	-	-	-	315,578
Allocation	6,033,636	2,673,226	3,173,955	460,032	819,460	(13,160,309)	-
(Gain) loss on sale of assets	(2,552,893)	-	(322,307)	-	-	-	(2,875,200)
(Gain) loss on investment in limited partnership	(10,279)	-	(90,871)	-	-	8,476	(92,674)
<b>Total expenses and losses</b>	<b>\$ 238,620,833</b>	<b>\$ 14,429,104</b>	<b>\$ 13,850,742</b>	<b>\$ 2,443,372</b>	<b>\$ 3,230,582</b>	<b>\$ 3,612,876</b>	<b>\$ 276,187,509</b>
<b>Excess (deficiency) of revenues over expenses</b>							
Consolidated	\$ (74,408,691)	\$ (7,124,211)	\$ 5,824,322	\$ 1,569,785	\$ (391,339)	\$ (1,139,937)	\$ (75,670,071)
Attributable to non-controlling interests	(61,897,502)	-	88,586	-	-	-	(61,808,916)
<b>Excess (deficiency) of revenues over expenses attributable to Mercy Housing, Inc.</b>	<b>\$ (12,511,189)</b>	<b>\$ (7,124,211)</b>	<b>\$ 5,735,736</b>	<b>\$ 1,569,785</b>	<b>\$ (391,339)</b>	<b>\$ (1,139,937)</b>	<b>\$ (13,861,155)</b>



## Organizationwide Revenue by source

Property Rental Income **76%**  
 Earned Fees **8%**  
 Philanthropy **8%**  
 Other **7%**  
 Government Capital Grants **1%**



## Organizationwide Expenses by Program

Property Operations & Management **84%**  
 Resident Services **4%**  
 Housing Development **2%**  
 Mercy Loan Fund **1%**  
 Neighborhood Stabilization **1%**  
 Corporate Operations **6%**  
 Fundraising **2%**



# MERCY HOUSING CALIFORNIA

"I am so grateful to Mercy Housing," says James, a former Marine.

In 2014, James moved into El Monte Veterans Village, a beautiful community for previously homeless and disabled veterans.

Since James no longer worries about where he's going to sleep at night, he smiles often and eagerly looks for opportunities to give back to his community. He has become an official ambassador for Mercy Housing California (MHC), and shares his heartfelt story at MHC events. When MHC broke ground for Mather Veterans Village in Rancho Cordova in October 2014, James was the special guest veteran speaker.

Standing beside local dignitaries and elected officials at the podium, James proudly told the assembled crowd of community members: "There is a saying that it takes a village to raise a child, and I am a very grateful 'child' of El Monte Veterans Village!"

"My home gives me such a great feeling," James says, "I know that I have somewhere warm and dry to sleep. I have somewhere to sit down and eat, and enjoy the dinner I cooked in my own kitchen."

James's enthusiasm is inspiring. It's not unusual for him to call Mercy Housing staff just to say, "Thank you, Mercy Housing!" Veterans like James deserve to live a dignified life. Mercy Housing partners with veterans' organizations to provide safe, affordable, service-enriched housing tailored to serve the needs of veterans who have experienced homelessness.

James didn't always speak with such joy and enthusiasm.

Before he found Mercy Housing, James spent his nights like too many veterans do: in alleys, empty lots, and underpasses.

"I didn't have a house key for 13 years," he says. Forced to jump from shelter to shelter in downtown Los Angeles, constantly struggling to find the basic necessities of a dignified life—food, shelter, comfort—James often resorted to sleeping on a piece of cardboard in a parking lot, or wherever else he could find space.



Many Californians struggle with the state's high cost of living. While the average household income is more than \$48,400 – nearly \$5,000 more than the national average—the average annual income of a Mercy Housing California resident is \$14,400.

## YEAR IN REVIEW

The largest regional division of Mercy Housing, Inc., Mercy Housing California has offices in Los Angeles, San Francisco, and Sacramento. With more than 130 rental properties across 36 counties, Mercy Housing California has developed over 11,000 rental and single-family affordable homes. Mercy Housing California remains committed to changing lives and revitalizing neighborhoods by providing safe, quality, service-enriched housing.

### NEW HOMES, NEW LIVES

2014 was an outstanding year for Mercy Housing California (MHC). We celebrated the grand opening and dedication of six new affordable housing communities comprising 357 apartments throughout the state, including our first housing development entirely for veterans:

- **Bayview Hill Gardens** in San Francisco
- **Caroline Severance Manor** in Los Angeles
- **Coastside Senior Community** in Half Moon Bay
- **El Monte Veterans Village** in El Monte
- **Jefferson Park Terrace** in Los Angeles
- **McAuley Meadows** in Auburn

These new affordable housing communities are now home to over **900 new residents**. These neighbors join **16,500 other Californians**, including **5,000 children and teens**, who have found permanent, safe, quality affordable homes with Mercy Housing California.

In addition to our newest developments, MHC broke ground on our second **all-veterans housing** community, Mather Veterans Village in Rancho Cordova (Phase 1), located on the site of the former Mather Air Force Base and just one block from the hub of Northern California VA medical services.

We also completed **extensive renovations** on Quinn Cottages in Sacramento, and started a major reconstruction of Sunset Valley duplexes in Wheatland replacing the original 88 affordable rental homes with modern, **state-of-the-art energy efficient homes**.



# MERCY HOUSING LAKEFRONT

Ollie spends her days improving herself and her community. She volunteers at a community garden, goes to church, and takes part in an art group. She also cooks meals for a local soup kitchen, where she offers words of encouragement to women who are homeless.

Ollie speaks from the heart when she talks to these women.

"It makes me feel so good to do something for homeless people," she says. "I used to be homeless. I want to help them."

Ollie credits Mercy Housing for providing her with a safe place to sleep so she could start to improve her life and give back to her community. "I thank Mercy Housing for saving my life...really, for giving me a life," Ollie reflects.

When she found Mercy Housing Harold Washington Apartments, a supportive housing community in Chicago, Ollie finally had a safe place where she could recover from her traumatic experiences. She describes the unimaginable relief and overwhelming happiness she felt when she moved into her Mercy Housing apartment after living on the streets: "When I moved in, I cried for three days. I still look at my room and I can't believe it."

Having found a place where she could start to rebuild her life, Ollie decided to tackle her health first. She found a therapist at Mercy Housing and got off alcohol and drugs. She finally saw a doctor. "I didn't miss any doctor appointments," she says. "And I was able to catch some of my illnesses that were treatable."

Thanks to Mercy Housing's donors and supporters, Ollie was able to take advantage of support from her case manager, treatment counselor, and art therapist. With stabilized housing, Ollie transformed her life.

According to Ollie, "before Mercy Housing I didn't have a life." After her husband and family members became addicted to drugs and alcohol, Ollie followed suit. Not long after, she lost her place to live and became homeless. She spent time on the streets constantly looking for food and a safe place to sleep. Living on the streets as a woman proved especially hard, and thoughts of suicide began invading her thoughts. "I was about to give up," she says. "I wanted to kill myself. But now, I have a reason for living."



# YEAR IN REVIEW

Although many communities in the Chicago and Milwaukee areas are recovering from the Great Recession, many continue to struggle with high foreclosure and unemployment rates. The need for affordable and safe housing increases daily. With your support, Mercy Housing Lakefront has developed 28 properties, providing more than 2,800 homes that enable over 4,100 individuals, families, seniors, veterans and other vulnerable people to live in hope.

## MOVING FORWARD TOGETHER

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 individuals.**

### In 2014...

- Through Lakefront's system of blended management, where case management and property management work together to keep residents housed and improve their quality of life, 92% of residents overall maintained housing stability.
- Completed renovations at 2000 Illinois in Aurora, and made many upgrades to kitchens and common areas at St. Catherine Residence.
- Aquired and renovated the 105-unit Riverwest Commons in Elgin.
- Mercy Housing Lakefront held its third annual Feel Better Challenge for supportive housing residents. Residents, from children to seniors, worked toward physical health goals and participated in weekly group activities held at each property.
- In conjunction with Mercy Portfolio Services, Mercy Housing Lakefront made progress in preventing foreclosures and revitalizing neighborhoods. See page 25 for details.





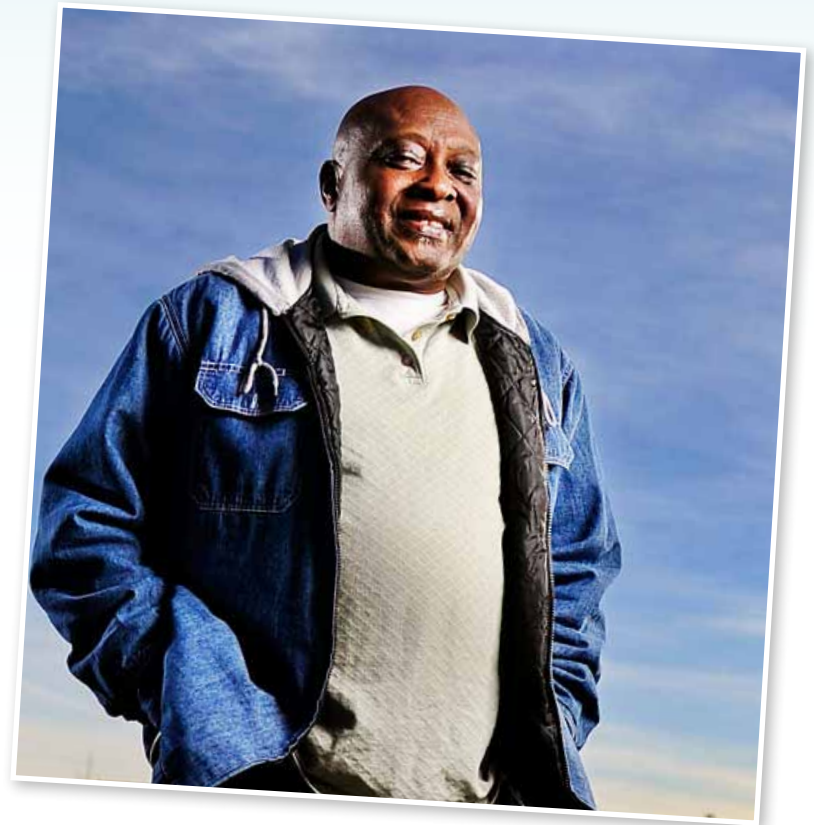
# MERCY HOUSING MOUNTAIN PLAINS

Jesse takes pride in his Mercy Housing Bluff Lake Apartments community. As a volunteer he spends his weekend mornings diligently mopping, picking up trash, and returning lost items he finds to neighbors. Jesse cares about his wider community, and constantly works to make it better. He actively recruits volunteers for Mercy Housing, talks with neighbors, and encourages open dialogue among the many groups that call this community home.

When Jesse isn't helping his community flourish, he talks about his daughter, who recently graduated with a nursing degree. Jesse's eyes light up with pride whenever he brings her up, and he can't help but tell everyone about her accomplishments.

Both Jesse and his daughter are thriving and giving back; Jesse through his active involvement in neighborhood activities, and his daughter through her compassionate care for the sick. Mercy Housing provided Jesse and his daughter a safe place to call home. In Mercy Housing communities, there are thousands of dads like Jesse—dads who never stop working to give their kids a safe, happy home, and the promise of a brighter future.

Jesse and his daughter traveled a hard road to get to where they are today. Before finding Mercy Housing, Jesse and his daughter were homeless. "I was always moving, trying to find a place to live," he says. Jesse felt terrible that his daughter didn't have a place to do her homework. He struggled to keep her in school. He struggled to give her the most important resource any child needs to excel in school and in life: a stable home.





# YEAR IN REVIEW

**Spanning seven states, Mercy Housing Mountain Plains depends on donors like you to help the less fortunate get back on their feet and stay there. With 37 properties helping more than 4,500 people in Arizona, Colorado, Iowa, Kansas, Missouri, Nebraska and Utah, Mercy Housing Mountain Plains works every day to provide affordable, quality, service-enriched housing to individuals, families, seniors, veterans, and people with special needs.**

## MORE THAN JUST A HOUSE...

Throughout 2014, we have served more residents than ever before. Two-thirds of our properties offer services with Health and Wellness being a top priority.

- Through grants provided by Caring for Colorado Foundation and Enterprise Community Partners, we established a Health Navigator Program for five properties in Denver. Working with community health providers, we offered on-site health screenings for chronic health issues, vaccinations and health insurance enrollment opportunities.
- In Arizona, we have engaged in a partnership with the Grand Canyon University Nursing School to provide basic health screening for our senior population. Student nurses provide blood pressure checks, assist with medication management, and encourage physical activity.
- Our two largest family properties in Omaha emphasize physical activity in our after school program which served 180 children in 2014.

We would like to extend a special thank you to our volunteer Boards of Advisors. Your ideas, input, and enthusiasm have helped us impact the future for so many Mercy Housing residents.



# MERCY HOUSING NORTHWEST

Soaring describes her life with her daughter as “a beautiful world that I never thought possible.” When Soaring moved into her Mercy Housing Northwest community, she had one goal: to further her education so she could provide a positive learning environment for her daughter. At Mercy Housing Northwest, she started working on her goal by learning how to manage her time and her finances. She enrolled in school, eventually graduating as a Certified Nursing Assistant.

Today, Soaring can confidently say that she accomplished her goal. She supports her family with a full time job, and her daughter is getting ready to start first grade.

“Mercy Housing gave me support and stability, and allowed me to learn that the future is whatever I want it to be.”

Soaring had always wanted a family. After graduating high school, she fell in love. “I wanted to make a life that I never had,” she says.

But when Soaring was in the middle of her pregnancy, the father of her child became a different man. “He became very possessive,” she says. “He became very physically and mentally abusive.”

Soaring wanted to raise her child in a safe environment. When her daughter was born, Soaring knew she had to make a change. She decided, “This is not the way my daughter’s life is going to be.” Summoning all her courage, Soaring left her unhealthy relationship.

After that brave first step, like many survivors of domestic abuse, Soaring faced the threat of homelessness. She yearned to be independent. She yearned for a safe home in which to raise her daughter.



# YEAR IN REVIEW

Spanning Washington and Idaho, Mercy Housing Northwest has been active since 1981 and has developed and now manages almost 2,400 affordable rental homes throughout the region. Mercy Housing Northwest serves more than 5,000 residents each year, and has helped over 100 families build and purchase their own homes.

## A BANNER YEAR

2014 has been a year of many successes and celebrations – and we have you to thank. Throughout 2014, we've served more residents than ever before:

- More than 360 apartment homes were renovated in Snohomish and Skagit Counties, improving energy efficiency and preserving affordability for 715 residents at Family Tree, Lincoln Way, Villa Kathleen, Evergreen Manor and Fircrest Apartments.
- 400 attendees and 26 sponsors raised over \$147,000 at our annual Power of Home breakfast to support Resident Services in Washington State.
- Construction began on 40 new apartments for fixed-income seniors in Tacoma.
- 65 homes were renovated and sold to moderate-income homebuyers in Nampa with substantial support from the Wells Fargo Housing Foundation.
- We expanded Community Health work throughout Puget Sound. A total of 1,482 residents received services at seven housing communities in South King County in the first year of the new program.

Resident Community Health Promoters in Tacoma coached their neighbors on healthy living and helped bring new services to our properties through health fairs.

- 1,300 children have access to programs helping them succeed in school. Jorge (at left) grew up at Sterling Meadows in Bellingham Washington and regularly benefited from Homework Club. He just finished his third year at Seattle University, where he is studying to become a civil engineer.





# MERCY HOUSING SOUTHEAST

According to Craig and Ernestine, “The Mercy Housing community is an inspiration for residents, especially for those who look to become homeowners.” Since finding an affordable place to live at Mercy Housing’s Savannah Gardens in 2014, Craig and Ernestine have the opportunity to follow through on that inspiration by saving money toward the purchase of a home in the eastside Savannah community, close to where they now live.

Home ownership isn’t the only dream that’s becoming reality. Craig has been taking adult education classes, while Ernestine has begun to train for new employment opportunities.

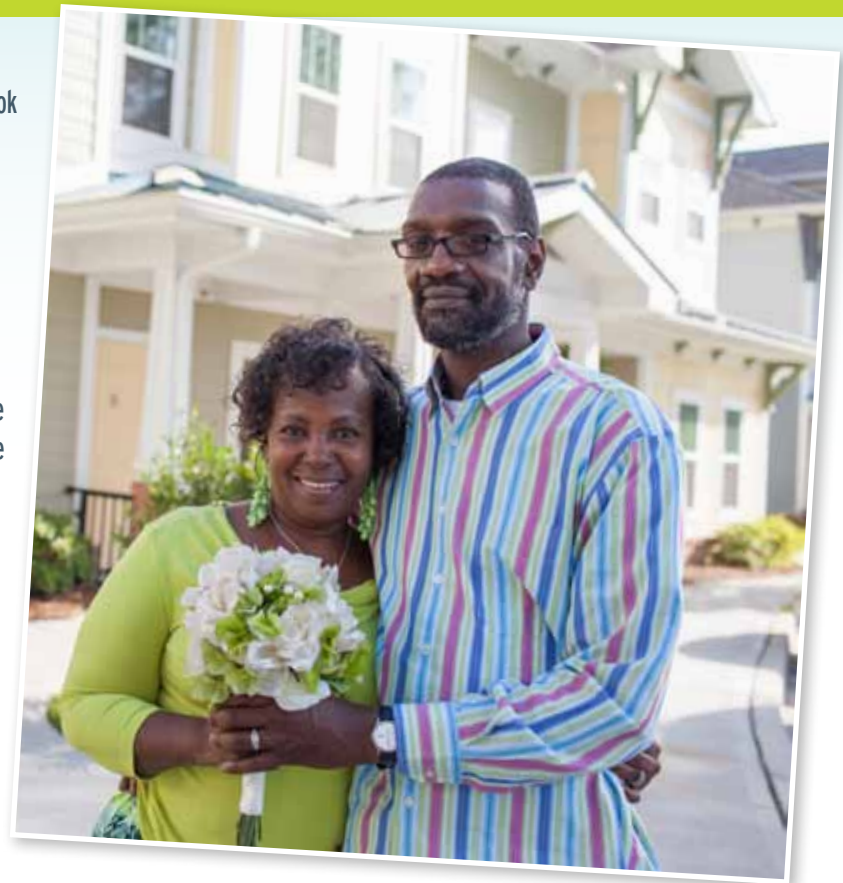
And most important of all is their adult son, who has autism. Mercy Housing’s Resident Services staff has helped connect the family to health care. Now their son receives speech therapy in their home. His communication skills have improved to where he can respond to questions. And, because Craig and Ernestine now live close to a bus line in a safe neighborhood, their son can easily participate in the community activities he loves, like volunteering at the food bank!

In a nod toward their positive outlook for the future, this energetic couple recently renewed their wedding vows.

The future for Craig and Ernestine didn’t always look so bright.

Before finding Mercy Housing, Craig and Ernestine lived on a limited household budget and struggled to care for their son. Like many with autism, their son had difficulty communicating with neighbors and friends.

The Great Recession hit their eastside Savannah community hard, which was already grappling with high rates of poverty. Crime increased, and their neighborhood continued to deteriorate. At the same time, it became harder and harder for thousands of families like theirs to pay for high rental rates that were well above fair market value. Like any family, they wanted a safe place to live, but struggled to find a home they could afford with Savannah’s high housing prices.



# YEAR IN REVIEW

**Mercy Housing Southeast provides more than 3,100 affordable, quality homes for more than 8,000 people in seven states: Alabama, Georgia, Kentucky, North Carolina, Ohio, South Carolina, and Tennessee. The people Mercy Housing Southeast serves include individuals, families, seniors, veterans, and people with special needs.**

## NEW BEGINNINGS

Mercy Housing Southeast (MHSE), headquartered in Atlanta, has developed or preserved 43 properties, delivering over 3,100 affordable rental homes since 1996. From the beginning, our deep expertise has been in providing service-enriched affordable housing to seniors and families in Alabama, Georgia, Kentucky, North Carolina, Ohio, South Carolina and Tennessee.

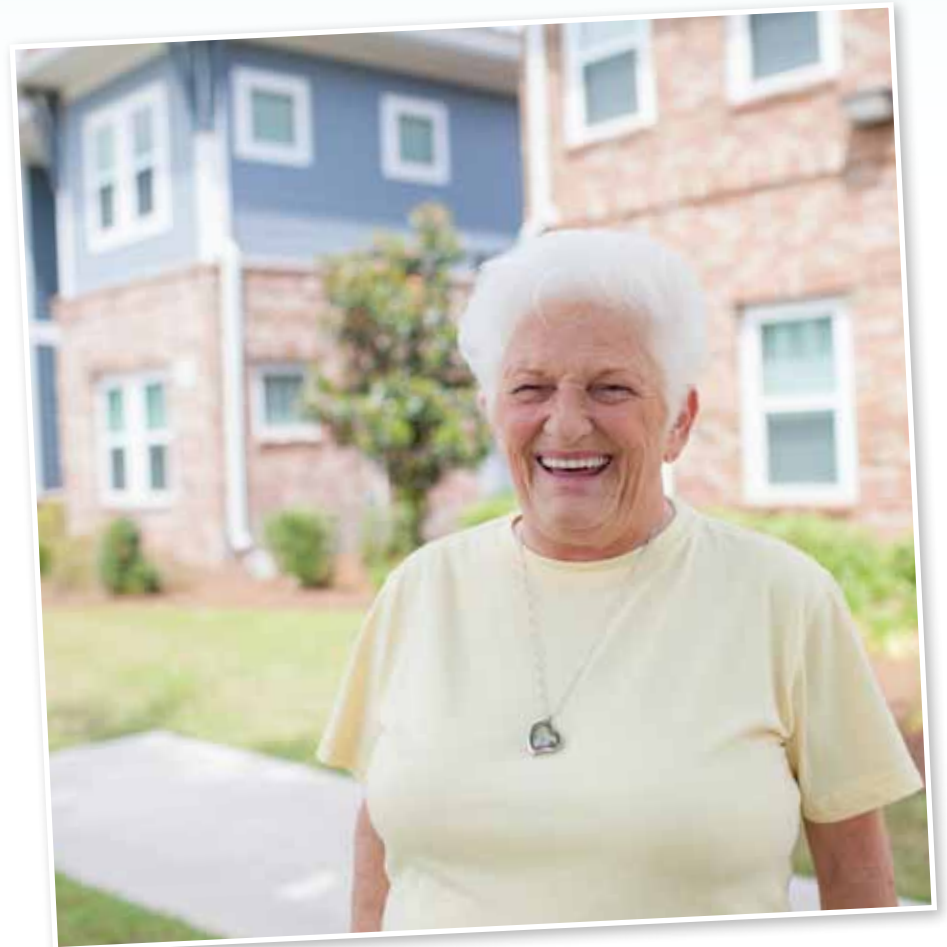
### In 2014...

We welcomed our new Mercy Housing Southeast President Francena (Tina) Lowe. Prior to relocating to Georgia, Tina came to us from Local Initiatives Support Corporation (LISC) as its EVP Programs where she had oversight of the network of LISC field offices providing financing and technical assistance to housing and community development projects nationwide.



Construction began on the fifth and final phase of Savannah Gardens, adding 76 rental homes to this 44-acre, 439-unit family complex. Construction was completed on phase four, providing 114 energy efficient affordable homes in a once blighted area on the east side of Savannah. Since 2008, when this multi-phase project first started, crime in the area has dropped by 67 percent.

Mercy Housing Southeast purchased the Renaissance, a 100 unit, fully-occupied senior property in Atlanta. This acquisition preserves affordability and brings quality management to the residents of the Renaissance.





# MERCY HOUSING MANAGEMENT GROUP

**Mercy Housing Management Group (MHMG) was established in 1983 to provide professional property management services for Mercy Housing's affordable housing communities. With regional management offices located in nine cities, MHMG provides properties with high-quality business services delivered with compassion and a focus on our mission. MHMG currently manages 316 properties serving more than 18,000 homes in 19 states including Arizona, California, Colorado, Georgia, Idaho, Illinois, Iowa, Kansas, Kentucky, Mississippi, Missouri, Nebraska, North Carolina, Ohio, South Carolina, Tennessee, Utah, Wisconsin, and Washington.**

## MERCY HOUSING MANAGEMENT GROUP BY THE NUMBERS:

**In 2014, Mercy Housing Management Group began managing 6 new properties and 598 units in California and Illinois.**

In total, we manage 316 properties with 17,872 units; 292 are properties owned by Mercy Housing and 24 properties owned by others.



"I like interacting with all Mercy Housing staff, and I love that we are all dedicated to our mission," says Amadou.

As an Assistant Property Manager for Mercy Housing Management Group, Amadou has many responsibilities: he oversees building maintenance, makes sure that the bills are paid on time, leads a dedicated team, and assures the safety and satisfaction of the residents.

Today, Amadou credits Mercy Housing with giving him the opportunity to pursue his dreams and help others. "Every time I move someone in and see the smile on their face, I am happy," he says. "I think, 'We helped one more person get off the street,' or 'The kids of this family are going to have a good roof over their heads.' It feels great."

Amadou was born and raised in Senegal, a country in West Africa that he describes as "very poor, but with great people." He eventually immigrated to France to pursue a master's degree in Urban Planning. He then moved to the U.S. with his family. After being connected to Mercy Housing Management Group through a local employment and language organization, building on his background in community development, Amadou learned the ins and outs of property management.

Through his hard work and dedication to the Mercy Housing mission, he is on track to advance his skills and career. "Mercy Housing gave me the tools and resources to accomplish our objectives," he says.

"There's a great sense of teamwork here."



# MERCY PORTFOLIO SERVICES

**Mercy Portfolio Services (MPS) was established in 2009 to respond to the foreclosure crisis in the City of Chicago. MPS managed \$168 million in Neighborhood Stabilization Funds (NSP), partnering with other organizations to acquire, rehabilitate, and reoccupy foreclosed homes in the hardest hit neighborhoods of Chicago.**

## **NSP OUTCOMES THROUGH 2014 YEAR-END:**

**Total acquired NSP:** 860 units/196 properties

**Total completed rehab:** on 759 units/ 151 properties

**Total rehabbed or in rehab:** 796 units/162 properties

**Total demoed NSP:** 42 units/20 properties

**Total single family sold NSP:** 149 units/106 properties

**Total multifamily rented NSP:** 523 units/36 properties fully rented

**NSP Jobs created-to-date:** 3,107



BEFORE



AFTER



A single-family home renovated through the NSP program in the Auburn Gresham neighborhood of Chicago.

# MERCY LOAN FUND

For three decades, Mercy Loan Fund (MLF) has funded affordable housing and essential community infrastructure projects that support Mercy Housing's mission. By collaborating with socially responsible developers, Mercy Loan Fund has helped finance the development of single and multifamily homes for rental and homeownership, including manufactured home communities. These developments help low income families, the working poor, seniors, veterans, farm workers, people with special needs, people who have experienced homelessness, and many more. MLF is a financially sound Community Development Financial Institution (CDFI) that serves to improve communities and lives through reliable, flexible lending.

## MERCY LOAN FUND BY THE NUMBERS:

Cumulative Closed Loans as of  
December 31, 2014

Total Loans: 468

Total Amount: \$265,872,311

Number of States: 38



The people of  
Lakeview Terrace,  
Ponderosa, and  
Cascade Village,  
are now proud  
home and

land owners. These three  
manufactured home communities in Moses Lake, Washington, are now resident-owned  
communities (ROCs).

The financing was made possible through a first-of-its-kind program supported by JP  
Morgan Chase Foundation in collaboration with MLF, ROC USA Capital, and the Washington  
State Housing Finance Commission.

By helping these communities become ROCs, Mercy Loan Fund has helped hundreds  
of people with low incomes build equity. "Manufactured housing is the unsung hero  
of affordable home ownership, but low-income owners who rent their land frequently  
face barriers to using their homes to build equity," said Jason Battista, Vice President  
and Director of National Lending and Asset Management of Mercy Loan Fund. "Our  
collaboration with ROC USA supports our national mission of preserving lives and  
neighborhoods in a unique, cost-effective way that answers a compelling need."

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# thank you

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