





MERCY HOUSING Founded in 1981

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MERCY HOUSING Lakefront

is a regional office of Mercy Housing, Inc., a leading national affordable housing nonprofit that serves tens of thousands of people with low incomes every day. Founded by eight communities of Catholic Sisters, and with operations in 41 states, MHI has 37 years' experience developing, preserving, managing, and financing affordable housing. MHI's subsidiaries further the organization's mission: Mercy Housing Management Group offers professional property management and Mercy Loan Fund finances nonprofit organizations.

Our mission is 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.

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LAKEFRONT



THE POWER TO CHANGE LIVES

Dear Partner in Hope,

We know that stable homes and supportive services have the power to change lives. Because of your support, Mercy Housing Lakefront has, for 31 years, provided those

we serve with the foundation they need to thrive. On behalf of the more than 8,000 residents who call a Mercy Housing Lakefront community home, thank you for making this possible.

I am happy to report that in the past year we again expanded the supply of affordable housing in the Midwest. In April, we celebrated the grand opening of River Station Senior Residences in Kankakee, IL, which provides 70 high-quality apartments for low-income seniors. Built in partnership with AMITA Health and located adjacent to Presence St. Mary's Hospital, River Station exemplifies our efforts to better integrate health and housing, which was a major focus in 2018.

To that end, we also launched new programs that help residents live healthier, more productive lives. In 2018, we were excited to

pilot a program that pairs formerly homeless residents experiencing chronic health conditions with trained community health workers whose life experiences are similar to those of participants. We also implemented a program that supports healthy shopping and eating habits among permanent supportive housing residents.

Additionally, to help residents better manage their financial futures, we expanded our Asset Building Ladder Program, piloted at the Lofts on Arthington in 2017, to two of our other properties.

We are grateful for your continued partnership, which makes these accomplishments possible. We look forward to continuing our partnership in the year ahead to further enrich the lives of residents and strengthen communities. Thank you for the many ways you advance our mission.

Yours in Hope,

Mark Angelini President, Mercy Housing Lakefront

HIGHLIGHTS

In 2018, we:









Celebrated the opening of **River** Station Senior Residences in Kankakee, IL. The property provides 70 high-quality, affordable apartments for lowincome seniors.



Launched the **Community Health Worker Program** at three supportive housing properties. The pilot program, designed in collaboration with Mercy Housing Lakefront residents and leaders in the health industry, helps residents with chronic conditions improve their health. The program employs people with similar life experiences as the participants, including current supportive housing residents.



Expanded the **Asset Building Ladder Program** to 850 Eastwood and Pullman Wheelworks family affordable housing communities. The program addresses the significant barriers to building financial assets that residents face and empowers them to better manage their financial futures.









Launched a new **Partnership Board in Lake County**, bringing together community leaders to provide valuable insight, collaboration, and support for Mercy Housing Lakefront's work in the region.



Featured art therapy program participants in **'Those People,' a special exhibition at Chicago's Weinberg/Newton Gallery**. A gallery reception showcased the artwork and provided resident artists with the opportunity to share their personal stories and sell their work, with proceeds going directly to support the artists and the art therapy program.



Provided **enrichment programming for hundreds of youth**, helping them to grow academically and socially.

"We Call It a Village"

Deborah is one of the "original six," a self-named group of residents who were the first to move into River Station Senior Residences in Kankakee, IL.

The new building, located across the street from Presence St. Mary's Hospital, opened in 2018 to provide 70 high-quality, affordable apartments for low-income seniors.

After a long career as a CPA, Deborah retired and moved near family in Bourbonnais. However, she struggled to cover increasing rent and utility costs on a fixed income. In 2015, a serious fall in the parking lot of her home was a wake-up call for Deborah about what she would need to continue living independently as she aged. She searched surrounding communities for safe housing but was unable to find a realistic option given her income level. Three years later, when she learned about the opening of River Station Senior Residences, Deborah jumped at the chance to apply. "I love my new home! I really do. I hope it's my last move," she says

At River Station Senior Residences, residents have access to a fitness room, computer lab, outdoor spaces, activities, and onsite services through a partnership with Catholic Charities. Deborah regularly participates in bingo, birthday celebrations, and a card playing club. "In the wintertime, to have the space to do that, I think just increases the quality of our lives," she says.

Deborah was particularly grateful for the close community when she had shoulder surgery last fall. While her family helped when possible, her neighbors provided much-needed daily support. "There were different people who cooked for me; I didn't have a problem getting anywhere," Deborah explains. "We call it a village."

I LOVE MY NEW HOME! ... I HOPE IT'S MY LAST MOVE."

Mercy Housing Lakefront is grateful to Heritage Development & Construction, Inc., the Illinois Housing Development Authority, the Kankakee County Housing Authority, McColly Bennett Commercial Real Estate, Presence St. Mary's Hospital (AMITA Health), and PNC Bank for their partnership in developing and operating River Station Senior Residences.



HELPING RESIDENTS' HEALTH

Launched in the fall of 2018, the Community Health Worker Program has already served over 30 residents with chronic health conditions.

Giving Back to His Community

Henry's life has been full of both struggle and triumph. He overcame a challenging childhood to attend a prestigious college and later worked for years in social services.

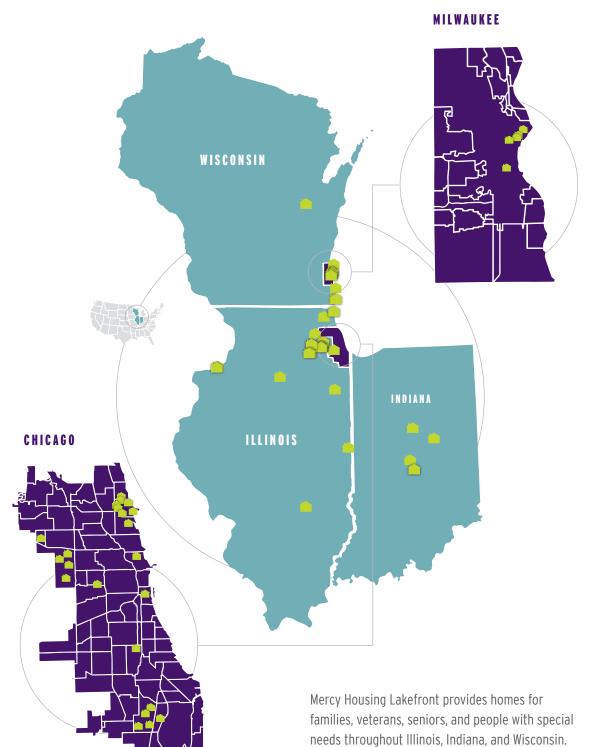
Henry also struggled with addiction, harming his career and relationships with his family. He decided it was time to take control of his life and checked himself into a recovery program, ultimately leading to his current home at Mercy Housing Lakefront's South Loop Apartments. Over the past 12 years, "this place became a sanctuary," Henry says. It allowed him to reconnect with his daughters and grandchildren, and to manage his diabetes, cholesterol imbalance, and hypertension.

Henry is now one of Mercy Housing Lakefront's community health workers, hired to help residents of supportive housing manage their chronic health conditions. He provided input on the program's development and was trained, along with the other community health workers, to deliver evidence-based services so that hard-to-reach participants improve their health. The community health workers have past experiences similar to the people they serve and can relate to them personally. Henry shares, "being the person they can relate to" is essential to connecting with and motivating participants to better their health.

For Henry, "the job came along at the right time," and provides him with the opportunity to give back to the supportive housing community. "I went through a period in my life where people reached out for me." Now, Henry says, "I'm working with people that are crossing the same path I crossed."

Mercy Housing Lakefront's Community Health Worker Program was developed and implemented in partnership with Blue Cross and Blue Shield of Illinois, Near North Health Service Corporation, Sinai Urban Health Institute, and the Washington Square Health Foundation.

Our Reach



By the Numbers

Mercy Housing Lakefront homes are:





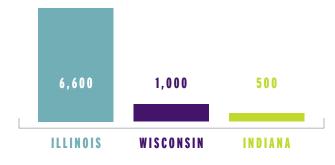


IMPACT REPORT 2018 🄝

MERCY HOUSING LAKEFRONT



Number of residents by state



Finding Firm Financial Ground

Inspired by her grade school teacher, who pushed her to achieve her potential, Lottie had a long career as an educator. However, 12 years ago, Lottie was between jobs and looking for a safe, affordable home. "My prayer was, 'God, help me to find something, somewhere that I feel comfortable and safe."

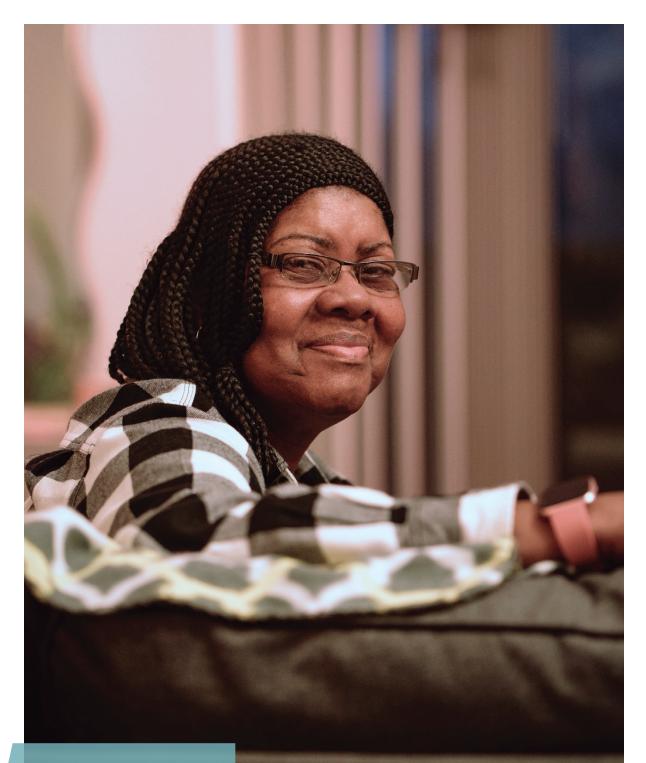
Lottie was grateful to learn of Mercy Housing Lakefront's Pullman Wheelworks, an affordable housing community in Chicago's Pullman neighborhood, where she found safety and peace of mind. "During the summer this is the only [place] that you can actually hear kids playing, you don't hear gunshots," Lottie says. This allows her to care for her goddaughter each summer.

While Lottie has an affordable home, she has struggled at times to manage her finances. She and her friend from the building went shopping regularly, sometimes beyond their means. Lottie's credit card bills were piling up. "At some point I was like, 'I'm just going to work to pay bills, I'm tired of just paying bills.'"

Lottie found help through the Asset Building Ladder Program. She participates actively in the program, attending group workshops and individual financial coaching sessions, and has used her newfound skills to pay off a significant portion of her credit card debt. "What I decided to do... is not shop with a credit card. I had to pay for it with cash and if I didn't have the money for it, I couldn't get it."

Her progress is contagious: her friend is improving her financial habits too. Instead of shopping, they work on debt reduction and savings. "So now," Lottie says, "our goal is to... see what we can get and put to the side without touching it." With the help of the Asset Building Ladder Program, Lottie is on firm financial ground and confident in her ability to meet her goals.

Mercy Housing Lakefront's Asset Building Ladder Program was made possible by JPMorgan Chase, as part of the firm's \$40 million, three-year pledge to expand economic opportunity on Chicago's South and West sides. In 2018, the program expanded to serve residents at three Chicago properties.



SAVING FOR THE FUTURE

The Asset Building Ladder Program served over 250 people in 2018, helping participants to improve their financial lives.

Aging With Fitness and Grace

Jack is an Air Force veteran who grew up in South Milwaukee. After serving in the Korean War, Jack moved back to Milwaukee, where he had a long career first as a math teacher and later in insurance.

Although he saved for retirement throughout his career, the Great Recession left him without a safety net when he needed it most. Thankfully, Jack found an affordable home at Mercy Housing Lakefront's Jefferson Court apartments in downtown Milwaukee.

"I just liked the facility so much," he says. "I've been involved in activities here for quite some time and I also really enjoy that. It's a community and I like that very much."

He credits his good health to his program-enriched, affordable home. "There are just so many things to do. I think that's what keeps me healthy and alert and keeps my mind sharp."

IT'S A Community And I like That very MUCH."

Jack, now 87 years old, keeps busy with onsite activities and volunteering throughout the community. He serves as the treasurer of the resident leadership group at Jefferson Court and participates in an onsite knitting club and the resident orchestra. He

volunteers at his church and other community organizations, including as a HAM radio operator supporting local events like the Milwaukee Marathon. When he's not busy, Jack appreciates Jefferson Court's central location for going on bike rides around Milwaukee.

"It's one thing to live to be almost 90, but it's so great to discover that you don't have to be hunched over and start to deal with things like Alzheimer's or memory loss," Jack explains. "If you stay sharp and stay active, your mind and your body will go right along with you. It's a gift."

WISCONSIN COMMUNITIES

Mercy Housing Lakefront provides over 900 homes for low-income individuals, families, and seniors throughout Wisconsin.

A Commitment to Service

"I was drawn to Mercy Housing's programs because they do more than create physical dwellings - they care for the whole person." This is what has inspired Kimberly Hurtado, founder and managing shareholder of the law firm Hurtado Zimmerman SC, to support Mercy Housing Lakefront.

Kim donates to Mercy Housing Lakefront because she believes that creating affordable housing is "an ethical imperative" and "something that we must create for every person in our community." She sees the impact of her support firsthand at St. Catherine Residence in Milwaukee, where she also enjoys "gardening with residents to help them beautify their home." In addition to donating, Kim volunteers her time and advocates on behalf of the organization, including as Vice Chair for the Southeast Wisconsin Partnership Board, where she and a group of other like-minded community leaders guide and support MHL's work in Wisconsin.

Kim shares her passion for community involvement with Hurtado Zimmerman SC, where employees





benefit from the Day of Service program, which allows them to receive their regular pay while volunteering at a nonprofit of their choice. Over the years, Hurtado Zimmerman has provided monetary and in-kind donations for St. Catherine Residence to support basic needs and improve the quality of life of residents. "My firm has a strong commitment to community," Kim says with pride.

To learn more about supporting Mercy Housing Lakefront visit mercyhousing.org/lakefront/donate or contact us at DonateMHL@mercyhousing.org

Helping People Make Progress



A native Chicagoan, Luella has been volunteering with Mercy Housing Lakefront for nearly 15 years. Luella was introduced to the organization through a volunteer opportunity related to a previous job, but has kept volunteering as an individual, "because I appreciate the mission of the organization. The central theme is that they're about helping people progress. That's part of my mission as well. I'm very proud to be aligned with such an organization."

Over the years, Luella has taught financial literacy to youth and adults, trained staff, and served on the Financial Capability Council. She believes in the impact of her volunteer work because, she stresses, "financial planning is life planning."

While she appreciates many aspects of volunteering, Luella's favorite part is "when I see the young people engaged in budgeting exercises.

I'M VERY PROUD TO BE ALIGNED WITH SUCH AN ORGANIZATION."

It's just really refreshing. Then they start asking questions of their parents, so that gets the parents engaged. We can learn from everyone. Not only do I feel good about what I'm bringing to the population, I get so much from it as well." She also values the relationships she's formed with staff. "The

people are dedicated to doing well. It's a serious business, but they are able to bring joy into it and fun into it."

To prospective Mercy Housing Lakefront volunteers, Luella advises, "do it, enjoy it, roll your sleeves up, have a good time."

Mercy Housing Lakefront welcomes volunteers. To learn more, visit mercyhousing.org/lakefront/volunteer or contact VolunteerMHL@mercyhousing.org

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Kris Grif Breanna Hayes Natalie Healy Jennifer Henry Ms. Renee Hickerson Cindv House Theresa Houston Kimberly Hurtado Michelle Irwin Maria Jordan Debbie Kasianczuk Grace Knocke Cathy Lay Vernita Lock Chris Lowe Kat Maggio Sara Magrath Joyce Mallahan Emil and Michelle McCauley Don McCluckie Mindy Mierwinski Micki Miller Linda Mucho Mary Mulcahy Howard and Stephanie Natinsky John and Kathleen Neuberger Jean and Kevin Nosbisch Tammy Otterman Teresa Otterman Darlene Pavelich Kelly Peplansky Britni Petrizzi Chris Reid Meghan Roder Danita Rymek Andrew and Shirley Serio Jennifer L. Shanahan Maureen Sullivan Karen Swanson Sonali Talanki Tara Turner Gerald and Dorothy Turow Christine Uteritz Sandra Viland Dale Wibben Brittany Yeager Don Yoder

Mercy Housing Lakefront would also like to thank our many volunteers who donated their valuable time to help us achieve our mission.

THANK YOU FOR MAKING A LASTING IMPACT

We are grateful to our partners, friends, and colleagues for their time, energy, and enthusiasm supporting our mission. Together we can ensure stable, vibrant, service-enriched housing remains within reach for low-income families, seniors, and veterans. We look forward to your continued faith and belief that everyone should have a place to Live in Hope.

