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
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.
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
- **1986** Sister Mary Terese Tracy, the first CEO, leaves Mercy Housing to take on a leadership role with the Sisters of Mercy
- **1987** Sister Lillian Murphy takes on the role of President & CEO. Mercy Housing headquarters are moved from Omaha, Nebraska to Denver, Colorado
- **1988** December 24, 1981 Mercy Housing, Inc. is incorporated as a Nebraska nonprofit
- **1990** Mercy Housing closes its first Low Income Housing Tax Credit transaction in San Francisco
- **1993** Jane Graf joins Mercy Housing as the President of Mercy Housing California
- **1996** Mercy Housing Southeast is established
- **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.

---

**1996**
Mercy Housing Southeast is established

**1998**
The Sisters of Bon Secours, the Daughters of Charity-Central, and the Sisters of Mercy, St. Louis join Mercy Housing as Co-Sponsors.

**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)

**2003**
The Sisters of Mercy, Chicago, and the Sisters of Mercy, Connecticut, join Mercy Housing as Co-Sponsors

**2007**
Lakefront Supportive Housing in Chicago, Illinois joins Mercy Housing to create Mercy Housing Lakefront

**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

**2014**
Sister Lillian retires
Jane Graf begins her tenure as President & CEO of Mercy Housing, Inc.
Board of Trustees • Mercy Housing, Inc.

Sister Barbara Busch, SC
Sisters of Charity of Cincinnati

Yvonne Camacho
Simpson Housing LLLP

Adrienne Crowe (Vice-Chair)
Retired, Bank of America

Larry Dale
Retired, Citi Community Capital

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

Sister Patricia McDermott, RSM
Sisters of Mercy of the Americas

Jim Park
The Mortgage Collaborative

Sister Rose Marie Jasinski, CBS
Sisters of Bon Secours

Scott Pocock
Shea Mortgage, Inc.

Barbara Kelley
Colorado Department of Regulatory Agencies

Rich Statuto
Bon Secours Health System

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 of the Americas

Suzanne Swift
Retired President, Buffet Concepts, Inc.

Bob Tetrault
Highridge Costa Investors

Sister Linda Werthman, RSM
Sisters of Mercy of the Americas, West Midwest

Carol Wetmore
Retired, Bank One

Leslie Wittmann
nTrustHR

Barry Zigas (Chair)
Zigas & Associates

Special Advisor to the Board:
Jack Diepenbrock
Diepenbrock Elkin LLP

Co-Sponsor Communities
Daughters of Charity, Province of St. Louise
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

Mercy Housing Sponsor Council
Sister Rose Ann Aguilar, DC, Daughters of Charity, Province of St. Louise
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

Mercy Housing Corporate Member Group
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
Mercy Loan Fund Board of Directors

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Colorado Housing and Finance Authority  
Karen Przypyszny (Vice Chair)  
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L. Steven Spears  
Mercy Housing, Inc.  
Rich Statuto  
Bon Secours Health System

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U.S. Bancorp Community Development Corp.  
Maureen Warren  
Lutheran Social Services of Minnesota  
Sister Linda Werthman, RSM (Chair)  
Sisters of Mercy of the Americas, West Midwest Community

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Los Angeles County Dept of Health Services  
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Retired, ARCS Commercial Mortgage Co.  
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Jackson Pacific Ventures  
Timothy Murray  
Alain Pinel Realtors  
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W3 Partners, LLC  
Craig Reigel  
Nonprofit Finance Fund  
Janet Ruggiero  
Retired, City of Citrus Heights  
Marian Saez  
Treasure Island Development Authority  
Brian Swift  
Security Research Associates  
Steven Wade  
Santa Clara University  
Sister Mary Wascwia, RSM  
Mercy International Association  
Gregory Wolkom  
Wells Fargo Bank

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Michael Borders, Vice Chairman  
Dykema  
Michael Clane  
Clune Construction Company  
Thomas (Tom) P. Gates  
Thornwood Group LLC  
Debra L. Grand  
U.S. Trust Bank of America Private Wealth Management  
Fran Grossman  
Community Leader  
Charlie Hoch, Vice Chairman  
University of Illinois at Chicago

Joel Brown  
PJM America  
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Sisters of Charity of Cincinnati  
Sister Lillian Murphy, RSM  
Mercy Housing, Inc.

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L. Steven Spears  
Mercy Housing, Inc.  
Carol Wetmore (Chair)  
Retired, Bank One

Onjada Haggard-Richardson  
Citi  
Kurt Rogers  
Mercy Housing Lakefront Resident  
Greg Salah  
USG  
Kay Whitlock  
Christopher B. Burke Engineering, Ltd.  
Rhonda Hopps, Treasurer  
Perspectives Charter Schools  
Sister Margaret Johnson, RSM  
Sisters of Mercy  
Charles B. Lewis  
Duane Morris LLP  
Howard Natinsky  
Natinsky Group  
Jack E. Neal  
Linden LLC  
John Neuberger  
Quad/Graphics  
John K. Powell (Chair)  
Bellwether Enterprise
MERCY HOUSING BOARD OF DIRECTORS • 2014

Mercy Housing Northwest Board of Directors

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Tacoma Dominican Sisters

Tom Byers (Chair)
Cedar River Group

Judy Byron, OP
Adrian Dominican Sisters

Jennifer King Daugherty
Ponder & Co.

Sharon R. Hughes (Finance Committee Chair)
U.S. Bank

Chris Jowell (Vice Chair)
Catholic Housing Services

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Former CEO, Providence Hospital Everett

Thomas Ndamele
Harborview Medical Center

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John E. Stoner
Pacific Crest Property Management, LLC

Georgia Yianakulis, SNJM
Sisters of the Holy Names

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College of Saint Mary

Denise Brown
Colorado Business Bank-CoBiz Financial

Daniel P. Clatanoff
DEI Communities

Brian H. Dale
Citi Community Capital

J. Drever
Mapleton Asset Management, LLC

Thomas Konkel
Stewart Title

Stacy Mazur
Interstate Restoration and Construction

Sister Margaret McBride
Dignity Health

Thomas F. McCoy, Jr.
Lockton Companies, LLC

Mr. Gary Rohr
Resolute Investments, Inc.

Joy Sullivan
KutakRock LLP

Cris A. White
Colorado Housing and Finance Authority

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Laboratory Corp of America

Sister Margaret Beatty, RSM
St. Joseph’s/Candler

Alan Bradford
Saint Joseph’s Mercy Care Services

Darrel Daise
Community Housing Services Agency, Inc.

Felix deGolian III
deGolian Real Estate Advisors

Hal Folds
Sun Trust (Retired)

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

<table>
<thead>
<tr>
<th>Assets</th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and equivalents - Unrestricted</td>
<td>$26,726,910</td>
<td>$29,897,884</td>
</tr>
<tr>
<td>Cash and equivalents - Restricted</td>
<td>177,491,807</td>
<td>201,105,054</td>
</tr>
<tr>
<td>Investments</td>
<td>9,057,273</td>
<td>10,633,138</td>
</tr>
<tr>
<td><strong>Cash and Investments</strong></td>
<td><strong>$213,275,990</strong></td>
<td><strong>$241,836,076</strong></td>
</tr>
<tr>
<td>Notes Receivable</td>
<td>$43,045,391</td>
<td>$30,814,705</td>
</tr>
<tr>
<td>Pledges receivable</td>
<td>2,371,266</td>
<td>777,955</td>
</tr>
<tr>
<td>Grants Receivable</td>
<td>2,353,433</td>
<td>2,144,468</td>
</tr>
<tr>
<td><strong>Notes, pledges and grants receivable</strong></td>
<td><strong>$47,770,090</strong></td>
<td><strong>$33,737,128</strong></td>
</tr>
<tr>
<td>Receivables (net of allowance)</td>
<td>$6,089,294</td>
<td>$9,143,000</td>
</tr>
<tr>
<td>Investments in limited partnerships</td>
<td>1,033,388</td>
<td>835,830</td>
</tr>
<tr>
<td><strong>Receivables and investments</strong></td>
<td><strong>$7,122,682</strong></td>
<td><strong>$9,978,830</strong></td>
</tr>
<tr>
<td>Project development costs</td>
<td>$17,090,242</td>
<td>$10,754,408</td>
</tr>
<tr>
<td>Gross property and equipment</td>
<td>2,426,073,004</td>
<td>2,303,264,859</td>
</tr>
<tr>
<td>Accumulated depreciation</td>
<td>(625,469,486)</td>
<td>(567,769,397)</td>
</tr>
<tr>
<td><strong>Net property and equipment</strong></td>
<td><strong>$1,816,693,760</strong></td>
<td><strong>$1,746,249,870</strong></td>
</tr>
<tr>
<td>Other assets</td>
<td>$45,074,860</td>
<td>$41,961,264</td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td><strong>$2,130,937,382</strong></td>
<td><strong>$2,073,763,168</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts payable and accrued expenses</td>
<td>$48,516,503</td>
<td>$55,482,496</td>
</tr>
<tr>
<td>Accrued interest</td>
<td>86,646,881</td>
<td>83,261,201</td>
</tr>
<tr>
<td><strong>Accounts Payable, accrued expenses and accrued interest</strong></td>
<td><strong>$135,163,384</strong></td>
<td><strong>$138,743,697</strong></td>
</tr>
<tr>
<td>Current portion of notes payable</td>
<td>$92,386,795</td>
<td>$106,724,228</td>
</tr>
<tr>
<td>Long term portion of notes payable</td>
<td>1,079,618,115</td>
<td>1,029,278,457</td>
</tr>
<tr>
<td><strong>Notes payable</strong></td>
<td><strong>$1,172,004,910</strong></td>
<td><strong>$1,136,002,685</strong></td>
</tr>
<tr>
<td>Deferred revenue</td>
<td>$72,505,442</td>
<td>$82,592,973</td>
</tr>
<tr>
<td>Tenant security deposits</td>
<td>6,824,920</td>
<td>6,293,816</td>
</tr>
<tr>
<td><strong>Total liabilities</strong></td>
<td><strong>$1,386,498,656</strong></td>
<td><strong>$1,363,633,171</strong></td>
</tr>
</tbody>
</table>

| Non Controlling Interest | **$487,395,322** | **$450,611,887** |

<table>
<thead>
<tr>
<th>Net assets</th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unrestricted net assets</td>
<td>$40,250,750</td>
<td>$47,454,051</td>
</tr>
<tr>
<td>Temporarily restricted net assets</td>
<td>213,390,654</td>
<td>212,679,836</td>
</tr>
<tr>
<td>Permanently restricted net assets</td>
<td>3,402,000</td>
<td>3,402,000</td>
</tr>
<tr>
<td><strong>Total net assets</strong></td>
<td><strong>$257,043,404</strong></td>
<td><strong>$263,535,887</strong></td>
</tr>
</tbody>
</table>

| Total liabilities and net assets | **$2,130,937,382** | **$2,077,780,945** |

---

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

<table>
<thead>
<tr>
<th>Revenues</th>
<th>Property Operations &amp; Management</th>
<th>Resident Services</th>
<th>Housing Development</th>
<th>Mercy Loan Fund</th>
<th>Neighborhood Stabilization</th>
<th>Corporate Operations</th>
<th>Consolidated Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent - net of vacancies</td>
<td>$152,362,382</td>
<td>$ -</td>
<td>$ -</td>
<td>$ -</td>
<td>$ -</td>
<td>$ -</td>
<td>$152,362,382</td>
</tr>
<tr>
<td>Developer Fees</td>
<td>-</td>
<td>89,030</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>10,773,848</td>
</tr>
<tr>
<td>Service Fees</td>
<td>937,045</td>
<td>-</td>
<td>10,773,848</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>1,079,765</td>
</tr>
<tr>
<td>Philanthropy</td>
<td>294,546</td>
<td>6,991,616</td>
<td>5,637,936</td>
<td>2,143,911</td>
<td>22,000</td>
<td>2,067,124</td>
<td>17,157,133</td>
</tr>
<tr>
<td>Capital Grants</td>
<td>897,203</td>
<td>-</td>
<td>1,024,734</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>1,921,937</td>
</tr>
<tr>
<td>Consulting</td>
<td>15,002</td>
<td>176,644</td>
<td>477,367</td>
<td>-</td>
<td>2,638,836</td>
<td>-</td>
<td>3,307,849</td>
</tr>
<tr>
<td>Interest</td>
<td>406,361</td>
<td>739</td>
<td>174,078</td>
<td>1,447,633</td>
<td>57,672</td>
<td>135,152</td>
<td>2,221,635</td>
</tr>
<tr>
<td>Other</td>
<td>9,299,603</td>
<td>46,864</td>
<td>1,587,101</td>
<td>421,613</td>
<td>120,735</td>
<td>216,973</td>
<td>11,692,889</td>
</tr>
<tr>
<td>Total revenues</td>
<td>$164,212,142</td>
<td>$7,304,893</td>
<td>$19,675,064</td>
<td>$4,013,157</td>
<td>$2,839,243</td>
<td>$2,472,939</td>
<td>$200,517,438</td>
</tr>
</tbody>
</table>

| Expenses and losses           |                                  |                   |                     |                 |                         |                     |                   |
| 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             | 7989,509          |
| 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                       | -                 | 307,262             | 849,529         | 42,331                   | 817,027             | 31,045,332        |
| Bad debts                     | 909,309                          | 34,504            | 97,946              | -               | 250,000                  | 1,291,759           | 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) |

| Total expenses and losses     | $238,620,833                     | $14,429,104       | $13,850,742         | $2,443,372      | $3,230,582               | $3,612,876          | $276,187,509      |

| Excess (deficiency) of revenues over expenses |                                  |                   |                     |                 |                         |                     |                   |
| Consolidated                   | ($74,408,691)                    | ($7,124,211)      | ($4,824,322)        | ($1,569,785)    | ($391,339)              | ($1,139,937)        | ($75,670,071)     |
| Attributable to non-controlling interests | (61,897,502)                    | -                 | 88,586              | -               | -                        | -                   | (61,808,916)      |
| Excess (deficiency) of revenues over expenses attributable to Mercy Housing, Inc. | ($12,511,189) | ($7,124,211) | ($5,735,736) | ($1,569,785) | ($391,339) | ($1,139,937) | ($13,861,155) |

**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%
"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.

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.
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.”
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.
- Acquired 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.
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.
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.
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.
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.
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.
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 (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 (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
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 JPMorgan 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.”
At Mercy Housing, we make every effort to properly thank our donors. Should you find that your listing is not correct, please email gifts@mercyhousing.org so we can properly acknowledge your contribution.
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