Dear Partner in Hope,

At Mercy Housing, we recognize that safe, affordable, service-enriched housing helps people develop to their full potential. We are committed to working with local partners to support community well-being. On behalf of our eight Sponsor Communities, our Board of Trustees, and everyone who works at Mercy Housing, we thank you for your unwavering support to Mercy Housing as we provide homes for those in need.

The inspiring stories in this report reflect a small piece of what we do daily, and the life changing influence your generosity has had on families, seniors, veterans, and individuals who have experienced homelessness. For every inspiring story chronicled in this report, a hundred others testify to Mercy Housing's commitment to our mission.

We strive every day to achieve more because we believe we are constructing more than buildings - we are providing individuals and families with a foundation for a better life.

Thank you - we couldn't do what we do without you!

Live in Hope!

Jane Graf  
President & CEO  
Mercy Housing

Sister Linda Werthman, RSM  
Chair of the Board  
Mercy Housing
Katie has always had a heart for helping others, but her struggles with chronic depression and obsessive-compulsive disorder (OCD) began at an early age and got in her way. At the age of 17, she ran away from home and became homeless. “After leaving my parents’ house, there wasn’t a day that I didn’t wish I was dead,” Katie reflected. Though it was challenging, Katie was able to overcome her depression for a while, securing a meaningful job helping other young people struggling with homelessness. Unfortunately, she eventually had to quit because of increased problems with her OCD.

“I’d get these panic attacks while driving to work and I would think that I ran someone over in the road. My heart would be racing, and I could barely think. I would drive in circles checking to make sure I didn’t run someone over and then I’d go on. A mile or two later the same thing would happen. It would take me at least two hours to get to work even though I lived only 40 minutes away.”

At the age of 34, Katie’s OCD became so debilitating that she had difficulty even leaving her bed each day. “OCD took over my mind.”

After a few years of searching for a solution, Katie registered for inpatient psychiatric care at a local hospital. When her inpatient program was complete, Katie found Mercy Housing’s St. Catherine Residence.

“St. Catherine Residence is a great stepping stone. Without it I would have been back to being homeless.” With the help of the staff at St. Catherine’s, Katie was able to get the foundation she needed to start rebuilding her life, beginning with getting her high school diploma. She loved the art therapy classes and always participated in the Women of Wisdom spiritual groups. “I needed to slowly ease myself into society and living with these other women helped me do that.” Katie stayed at St. Catherine Residence for three years until she was ready to live independently.

Today, Katie is 38 and feels like she once again has control of her life. She’s enrolled in a phlebotomy program and hopes to work in a hospital when she graduates. Katie is continuing her passion for helping others, and currently works in home healthcare. She is also reconnecting with her family and has found a good support system at her local church. “I’m still a work in progress, but I’m getting there.”
I’m still a work in progress, but I’m getting there.
2017 Highlights

1. **Green Hope** – In pursuit of our goals of reducing consumption of natural resources, reducing waste, and creating healthier living environments, Mercy Housing has reduced energy consumption by 12% and implemented efficiency and renewable projects at more than 130 properties.

2. **Big News** – Paul G. Allen, Microsoft’s co-founder and a leading philanthropist, pledged $30 million toward permanent housing for Seattle’s homeless families. Mercy Housing will develop the community, comprised of nearly 100 family apartment homes.
Giving Back — Wish for Wheels and corporate partners gave new bikes to 256 kids at six Mercy Housing communities in Denver and Omaha.

35th anniversary — Mercy Housing commemorated its 35th anniversary with a successful fundraiser celebration. It was held in Denver, CO, raising $2 million. Barry Zigas, Director of Housing Policy at the Consumer Federation of America and former Chair of Mercy Housing’s Board of Trustees, and Lillian Murphy, Sister of Mercy and former CEO of Mercy Housing were honored on this special evening.

School Success — Sterling Meadows, a 50-home farm-worker community in Bellingham, WA celebrated its fifth consecutive year of 100% graduation rate for high school seniors (38 Sterling Meadows youth have graduated since 2011, and 25 have gone on to pursue higher education).
Seven New Properties — Mercy Housing built seven new communities and opened nearly 500 new affordable apartment homes for seniors, families, veterans and individuals with special needs. In Seattle, Mercy Othello Plaza is now home to 108 households and serves as the new flagship office for Mercy Housing Northwest operations.

Housing and Health — Senior Residences at Mercy Park opened in Chamblee, GA comprised of 79 affordable homes. It’s located adjacent to Mercy Care, a Federally Qualified Health Center and member of Saint Joseph’s Health System and Trinity Health.

Mercy Loan Fund — Mercy Loan Fund (MLF) grew to over $65 million, preserving over 1,000 affordable homes serving more than 1,900 residents. MLF also increased its Aeris credit rating to “AA+.”
Lofts on Arthington – Lofts on Arthington, an adaptive reuse of the historic Sears, Roebuck & Co. Catalog Printing Building, opened its doors to 79 households and was honored with the Affordable Housing Finance Readers’ Choice Award for Best Historic Rehab.

Sunnydale neighborhood – We have broken ground on the heavily anticipated Sunnydale redevelopment in San Francisco. When complete, we will replace 775 deteriorated apartments and build 995 additional affordable and market-rate homes, open spaces and new infrastructure.
Hundreds of supporters from across the nation gathered in downtown Denver for Mercy Housing’s Home is Hope 35th Anniversary Celebration in October. The celebration was a great success. Thanks to the generosity of caring people like you, we raised over $2 million — more than we have ever raised at any event.

The standout highlight of the evening was when Ginger, a former Mercy Housing resident, shared her story. Hers is a story of struggle, of perseverance, and ultimately, of triumph.

Back in 2012, Ginger got the phone call from Decatur Place in Denver, telling her that there was an apartment available for her and her baby daughter, Maggie. It was a phone call that would change the trajectory of her life.

At the time, Ginger was jumping from place to place with her daughter, juggling the many responsibilities of work, school, and single parenting. “Not knowing where I was going to live, not knowing if I could afford it, not knowing if I would have to drop out of school to pay bills … all of that was hard on me, but it was also hard on my daughter,” she says.

“Things really started to change when I moved into Decatur Place … I felt grounded and safe. Having housing allowed me to push as hard as I did to get through school because I could focus.”

While at her Mercy Housing community, Ginger graduated from college magna cum laude with a 4.0 GPA, taking advantage of our resident services programs to help her reach her goals.

Five years after getting the call that she could move into Decatur Place, Ginger is a college graduate and a pediatric Registered Nurse with a blossoming career. She fell in love and got married, and her daughter Maggie is excited for the arrival of her new sister.

“When I was at Mercy Housing, I never knew I would have the things I have now.”
By the Numbers

Mercy Housing owns 335 properties, with over 23,000 apartment homes for families, seniors, and people with special needs.

More than 40,000 residents call Mercy Housing home.

Median Resident Household Annual Income: $13,445

We have participated in the development, preservation, and/or financing of over 56,000 affordable homes over 35 years.

Portfolio by Property Type:
- Senior: 48%
- Family: 37%
- Special Needs: 15%

Mercy Housing employs nearly 1,500 people across the country.
properties offer resident services programs designed to help people build better lives
Sponsor Council members over the years.
The eight communities of Women Religious that founded Mercy Housing formed a Sponsor Council to govern the organization and steward its Vision, Mission, and Core Values. In 2017, the Sponsor Council transitioned its role in governance. This year, the Sponsor Council celebrated 36 years of service in a ceremony as they came to completion and passed their responsibilities to the five sisters serving on the Board of Trustees. These sisters will now serve as the Corporate Member Group through 2020. As their role evolves over the next few years, the sisters will remain an integral part of Mercy Housing through board service, and by providing wisdom and insight.

“We’re honored and incredibly thankful to have had the Sponsor Council lead Mercy Housing’s success all these years,” says Sister Rose Marie Jasinski, CBS, Chair of the Corporate Member Group. “We are confident that the transition will be successful. Without the Sponsor Council’s guidance, the past decades of providing excellent housing and services to the neediest, wouldn’t have been possible.”

Our founding sisters’ dedication to social justice and serving the needs of people living on the margins of society fuels our determination to stay focused on our critical work, and will continue to guide every decision we make as an organization. Thank you to the sisters who have served beside us, led us, and now trust us with this precious ministry.

**Sponsor Council**

Daughters of Charity, Province of St. Louise  
Daughters of Charity, Province of the West  
Sisters of Bon Secours, USA  
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
Our 2017 Leadership

Board of Trustees

Sr. Barbara Busch, SC  Sisters of Charity; Executive Director, Working In Neighborhoods
Yvonne Camacho  Former CFO, Simpson Housing LLLP
Patricia Cochran  Retired
Adrienne Crowe (Vice-Chair)  Retired
Alwyn Dias, MSW  HR Director, Executive Coach
Charlie Francis  Senior Executive Vice President, Dignity Health
Sr. Mary Hadded, RSM  Sisters of Mercy; Catholic Health Association of the United States
Sr. Diane Hejna, CSJ  Sisters of St. Joseph of Orange
Sr. Rose Marie Jasinski, CBS  Sisters of Bon Secours
Douglas Jutte, MD  Executive Director, Build Healthy Places Network
Barbara J. Kelley  Retired

Ed Madell  Continental Properties Company
Sr. Pat McDermott, RSM  Sisters of Mercy
Jim Park  The Mortgage Collaborative
Scott Pocock  Shea Mortgage
Erika Poethig  Urban Institute
Suzanne Swift  President/Owner, Buffet Concepts Inc., Retired
Bob Tetrault  CFO, Highridge Costa Companies
Sr. Linda Werthman, RSM (Chair)  Sisters of Mercy
Carol Wetmore  Retired
Leslie Wittmann  TrustHR
Barry Ziga  Ziga & Associates

Special Advisor to the Board:
Jack Diepenbrock  Principal, Diepenbrock, Elkin & Gleason LLP

Corporate Member Group
Financials FY 2017

Revenue by Source
- Property Rental Income: 69%
- Philanthropy: 15%
- Other: 9%
- Earned Fees: 6%
- Government Capital Grants: 1%

Expenses by Program
- Property Operations & Management: 84%
- Corporate Operations: 7%
- Resident Services: 4%
- Housing Development: 3%
- Mercy Loan Fund: 1%
- Fundraising: 1%

Program Efficiency Ratio
- Percentage of Total Expenses Used Directly in Program Activities: 91%
## Consolidated Statement of Financial Position
For Years Ended December 31, 2017 and 2016

### Assets

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<thead>
<tr>
<th>Item</th>
<th>2017</th>
<th>2016</th>
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<tbody>
<tr>
<td>Cash and Investments</td>
<td>$330,688,546</td>
<td>$268,199,059</td>
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<td>Notes, Pledges, and Grants Receivable</td>
<td>81,442,168</td>
<td>43,939,448</td>
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<tr>
<td>Receivables and Investments</td>
<td>15,655,144</td>
<td>12,725,164</td>
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<td>Net Property and Equipment</td>
<td>2,384,735,051</td>
<td>2,141,078,112</td>
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<tr>
<td>Other Assets</td>
<td>24,409,792</td>
<td>24,806,751</td>
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<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td><strong>$2,836,930,701</strong></td>
<td><strong>$2,490,748,534</strong></td>
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### Liabilities

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<th>Item</th>
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<tbody>
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<td>Accounts Payable, Accrued Expenses &amp; Accrued Interest</td>
<td>$197,816,823</td>
<td>$187,891,573</td>
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<td>Notes Payable</td>
<td>1,669,719,760</td>
<td>1,443,054,857</td>
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<tr>
<td>Deferred Revenue &amp; Other Liabilities</td>
<td>43,540,304</td>
<td>45,901,667</td>
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<td><strong>TOTAL LIABILITIES</strong></td>
<td><strong>1,911,076,887</strong></td>
<td><strong>1,676,848,097</strong></td>
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<td>Non Controlling Interest</td>
<td>599,092,048</td>
<td>539,616,947</td>
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<tr>
<td>Total Net Assets - Controlling Interest</td>
<td>326,716,766</td>
<td>274,283,490</td>
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<tr>
<td><strong>TOTAL LIABILITIES AND NET ASSETS</strong></td>
<td><strong>$2,836,930,701</strong></td>
<td><strong>$2,490,748,534</strong></td>
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## Consolidated Statement of Activities
For Years Ended December 31, 2017 and 2016

<table>
<thead>
<tr>
<th>Item</th>
<th>2017</th>
<th>2016</th>
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<tbody>
<tr>
<td>Total Revenues</td>
<td>$319,528,179</td>
<td>$247,644,361</td>
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<td>Total Expenses and Losses</td>
<td>356,604,020</td>
<td>302,477,500</td>
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<td>Excess (Deficiency) of Revenues Over Expenses</td>
<td>(37,075,841)</td>
<td>(54,833,139)</td>
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<tr>
<td>Attributable to Noncontrolling</td>
<td>(78,703,142)</td>
<td>(60,481,170)</td>
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<tr>
<td>Excess (Deficiency) of Revenues Over Expenses</td>
<td>$41,627,301</td>
<td>$5,648,031</td>
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<tr>
<td>Attributable to Mercy Housing Inc.</td>
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</table>

2017 Annual Report
Thank You for Your Support

“Mercy Housing left me with such a strong impression that I wanted to donate. Having a home is such a fundamental part of life that some of us take it for granted. So many people are on the fringes of society, whether it’s because of bad luck that leaves them financially imperiled, drug use, mental and physical illnesses, or joblessness. Their need is great, and resources are limited. If we can help people afford a home, it has an impact in so many ways — their dignity is restored, a community is stabilized, families can be together, and they gain hope.”

Beth McDonald
Mercy Housing Donor

Thanks to donors like Beth, thousands of people have the opportunity to build a bright future for themselves and their families, developing their potential and achieving their goals. We work diligently to continually enrich the lives of those we serve. Providing our Resident Services program would not be possible without dedicated volunteers and generous partners. We know what good can happen when people live in safe, affordable, service-enriched homes and we are inspired daily. Thank you for your support of and dedication to Mercy Housing.

Total donations raised:
$10,210,953

To see a full list of the generous donors who make Mercy Housing’s mission possible, please visit mercyhousing.org/2017-Annual-Report
During the paddle raise at our Home is Hope 35th Anniversary Celebration, Kevin Lofton, event chair, raised his paddle making a public commitment to continue supporting Mercy Housing with a sizeable donation. The attendees clapped and cheered at his generosity, something Mercy Housing has benefited from for the past 14 years.

Not only has Kevin been a long-time personal supporter of Mercy Housing, as the CEO of Catholic Health Initiatives (CHI), he has overseen over $20 million of investment by CHI in the affordable housing work of Mercy Housing. The relationship between Mercy Housing and CHI dates back more than two decades, coinciding with the creation of CHI in 1996, then the largest Catholic health system in the United States.

It’s always been the role of Catholic Health Initiatives to do more good in the broader community than just inside the walls of their acute-care hospitals. The organization’s broader objective was described in 1996 by a prescient mission that seems even more appropriate today: Create, nurture, and sustain healthier communities.

Exploring and expanding on the potential benefits of healthcare and affordable housing partnerships is crucial to Mercy Housing. We couldn’t be more grateful for Kevin’s support, both personal and professional, as an ally and advocate as we work to create a more humane world where poverty is alleviated, communities are healthy, and all people can develop their full potential.
## Thank You For Your Support

### INDIVIDUALS

<table>
<thead>
<tr>
<th>Name</th>
<th>Name</th>
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<tbody>
<tr>
<td>Anonymous (74)</td>
<td>Angela Arralde and Robert Millar</td>
<td>Dave Berestka</td>
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<tr>
<td>Craig Abbott</td>
<td>Jeff Arrowsmith</td>
<td>The Honorable Alan Berg and Mrs. Elinor Berg</td>
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<td>Christie Abdul and Michael Greene</td>
<td>Mrs. Lindsey Artola and Mr. J. Carlos Artola</td>
<td>Mr. and Mrs. David Berg</td>
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<td>Fuad Abdullahi</td>
<td>Mr. Philip S. Ashton</td>
<td>Sister Dorothy Berg, OP</td>
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<td>Ellen Abrams</td>
<td>Kerry Atherton</td>
<td>Joshua and Wilkiany Berger</td>
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<td>Sharon and Richard Abrams</td>
<td>Ms. Andrea Austin</td>
<td>Ruthie Berk</td>
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<td>Mrs. Dianna Abu-Ali</td>
<td>Ms. Elizabeth Axelgard</td>
<td>Ms. Cruz M. Bernal-Albano</td>
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<tr>
<td>Monica Ackley</td>
<td>April Ayers</td>
<td>Ms. Mattye Berry-Evans</td>
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<td>Mr. Daniel B. Adams, AIA</td>
<td>Christa and Perry Babel</td>
<td>Mr. and Mrs. Tom E. Bertelsen, Jr.</td>
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<td>Ms. Valerie L. Adler</td>
<td>Ms. Deirdre Bachman</td>
<td>JoAnn and Jack Bertges</td>
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<td>Mr. Richard Adyniec</td>
<td>Mr. Henry Baez</td>
<td>Cynthia Bethell</td>
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<td>Eva Agrawal</td>
<td>Michelle Bailey</td>
<td>Becky Bicknell and Matt Taylor</td>
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<td>Mr. Charles S. Bailey-Gates</td>
<td>Mrs. Mary Beth Biehler</td>
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<td>Debbie Bair</td>
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<td>Ms. Sheetal Balani</td>
<td>Ms. Svetlana Birger</td>
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<td>Ms. Tausha Balbiani</td>
<td>Mr. Yakov Birger</td>
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<td>Ms. Maria Alcala</td>
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<td>Doreen Ballard</td>
<td>Mr. Mathew J. Bissonette</td>
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<td>Mr. and Mrs. Frank Bixby</td>
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<td>Adrienne Bandlow</td>
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<td>Dr. Essence N. Allen-Presley</td>
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<td>Ms. Lael Blum, J.D.</td>
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<td>Mr. Michael Bodaken</td>
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<td>Sarena and Marc Bonora</td>
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<td>Melissa and Shannon Boone</td>
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<td>Dr. Weeya Baysah</td>
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<td>Dr. William Beach</td>
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<td>Mireya Borunda</td>
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<td>Anna Beck</td>
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<td>Mr. Peter Belardinelli and Dr. Dawn</td>
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<td>Carolyn Anspach</td>
<td>Belardinelli</td>
<td>Ruth Bowman</td>
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<td>Phil and Lydia Bell</td>
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<td>Mr. Samuel Bell</td>
<td>Ms. Dorceen J. Boyle</td>
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<td>Mr. and Mrs. Joseph Bella</td>
<td>Mr. Albert Bracht and Ms. Shannon King</td>
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<td>Manuel Aranda</td>
<td>Cynthia Belfrichard</td>
<td>Mr. Alan Bradford</td>
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<td>Michael Brady</td>
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<td>Sarah Bemis</td>
<td>Ms. Lynn Brannon</td>
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<td>Travis Armour</td>
<td>Ms. Debra Bendell</td>
<td>Mr. and Mrs. Alan M. Brauer</td>
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<td></td>
<td>Ryan Bennett</td>
<td>Mrs. Clarece Breen</td>
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Mr. Jacob DaRosa
Mr. and Mrs. Alexander Darragh
Mr. and Mrs. Stephan V. Daues
Reverend Jennifer King Daugherty and Mr. William H. Daugherty
Sister Charlotte Davenport, CSJP
Ms. Dominique Davis
Mr. John Paul Davis
Julie Davis
Ms. Mary Lu Davis
Maureen and Dale Davis
Ms. Monique Davis
Ms. Nicole Davis
Terry Davis
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Ms. Michele De Koekkoek
Mr. Erik de Kok
Norilyn de la Pena
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Mr. John Delaplane
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Ms. Mary Dermody
Leona DeRocco
Pamela Derry
Fred Deschenes
Sister Judith Desmarais, SP
Michael Deutsch
Maryanne Krajick and James Devoe
Ms. Patti Dew
Sister Susan Dewitt, CSJP
Micah D’hondt
Ms. Lynda M. Di Pierro
Ms. Susan Diamond and Mr. Martin Schenker
Alayn Dias
Mr. and Mrs. Samuel Dickman
Grace Didomincantonio, CSJP
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Sister Margaret F. Dimond, CSJB
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Edward Doan
Mr. Edward Dobbins
Mr. Doug Dobmeyer and Ms. Candi A. Huber
Mr. Preston Dodd
Vince and Susan Dodds
Ms. Jennifer S. Dolin
Tavish Donahue
Ms. Melissa Donaldson
Mr. Derrick J. Donnella
Unknown Donor
Shelley Dooley
Tami and Rick Door
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Joanna and Jody Martin
Juanita Martin
Mr. Reynold Martin Jr.
Susan Martin
Mr. Frank E. Martinez

2017 Impact Report
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Marty Mashe
Sarah Mason
Mr. Henry P. Massey, Jr.
Ms. Marcia Masters
Tom and Leslie Mathews
Nicholas and Katie Rose Mathias
Mr. Felix R. Matlock, Jr.
Matthew Mauer
Mark Mauger
Mr. and Mrs. Sam T. Mauro
Mr. David Mauroff
Mr. and Mrs. Theodor A. Maxeiner
David Maxwell
Jason Mayer
Richard and Deborah McAlister
Margaret McArthur
Mr. and Mrs. Vincent W. McBrien
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Kevin McCann
Mr. Brandon McCall
Christine McCann
Mr. and Mrs. Mark J. McCann
Mr. and Mrs. E. Michael McCann
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Sister Joellen McCarthy, BVM
Mr. Patrick J. McCarthy
Mr. and Mrs. Michael R. McCarthy
Mr. and Mrs. Emil J. McCauley
Anne McCulloch
Becky McCullough
Noah McDaniel
Sister Pat McDermott, RSM
Mr. Dennis M. McDonald
Erynn McDonald
Dr. Diane McEwen
Lynne and Joseph McGillivray
James and Janell McGowan
Ms. Katherine McGregor
Sharon McHatten
Theodore Mclnerney
Ms. Jeri Alexandra McIntyre
Ms. Kim McKay
Diane McKevitt
Jean McKevitt
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Ms. Margot McMahon
Mr. and Mrs. Stephen McManus
Ms. Joan McNamara
Ms. Shelley McNulty
Mr. and Mrs. Thomas G. McSwiggin
Jonathan McVey
Deacon Robert Y. Meave
Mr. Karim Medjadji
Mr. Bryan Meek
Yasmin Mehdi and Liam Lavery
Danny and Sandra Meineke
Marilyn Melkonian
Ms. Becky Melville
Mr. Zach Menaged
Mrs. Raquel Mendez
Ms. Vanessa Mentor
Frank Mercado
Thomas Mergy
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Giacomo and Irene Meschia
Gary Metcalfe
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Ms. Teri Miller
Ms. Deborah Millette
Richard Millonzi
Robert Mills
Dr. and Mrs. David Miner
Rosalie Minier
Ana Misenheimer
Mr. Himanshu Misra
Cesar Mitchell
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Ms. Marcella Mitchell
Mr. and Mrs. Bryan E. Mittelman
Andrew Mixter
Erik Moeller
Cynthia Mohler
Lindsey Molinar Martinez
Pauline and Eduardo Mondragon
Mr. Anthony R. Mongini
Darcie and Robert Montgomery
Mr. Russell Montgomery
Gerald Montiel
Anna Moore
Dana Moore
Kim Moore
Mr. Nashawnde Moore
Victoria Morales
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Wilson S. Morey
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Colin Morgan-Cross
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Mr. Gary V. Zimmermann, FAIA  
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Mr. Seymour Zitomersky  
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AAA Tree Services & Landscaping  
Abatix Corp  
Active 20-30 Club of Rancho Cordova Folsom #77  
Adams County Community Development  
Adrian Dominican Sisters  
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Bank of America Matching Gifts Program  
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