

Keys to Hope

Annual Report 2008



Mercy Housing

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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.

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.

Core Values:

- Respect:** A basic perspective and behavior which is attentive, considerate and shows special regard for the inherent dignity of persons and the sacredness of creation.
- Justice:** The fair and impartial treatment of others.
- Mercy:** The ability to see need and respond with compassion.



Mercy Housing's "Keys to Hope" go beyond the 115,000 residents who call Mercy Housing properties home. Through our mission, we believe we are also extending keys to hope to the thousands of individuals and organizations who find opportunities to improve the world through our work.

Mercy Housing's vision can be achieved only if everyone—from donors to residents to staff to communities—pulls together to fulfill it. You can see this in the stories featured throughout this annual report. For instance, in California, the Daughters of Charity and the residents of Santa Barbara worked together with Mercy Housing California to build the largest development in Santa Barbara in 40 years. Because of their work, 355 people – families and seniors – have a new home in a safe, stable neighborhood. In October, more than 150 volunteers from a variety of organizations partnered with KABOOM! and The Home Depot Foundation to build a playground in one day for the 180 children who live at Holly Park Apartments in Commerce City, Colo. And in San Antonio, Mercy Loan Fund stepped in to help another affordable housing provider preserve the community at an apartment complex for low-income families.

These and the rest of the stories in this report are excellent examples of how others found keys to hope through their work with Mercy Housing. As a result, Mercy Housing residents across the United States are stabilizing and improving their lives.

Our work is far from complete. In fact, in light of our economy, Mercy Housing's work is more important than ever. About 12 million renter households need affordable housing and that number will grow as more people lose their jobs and face foreclosure. To lend our hand to the gap in affordable housing, we have an ambitious goal to participate in the production of 55,000 more affordable homes within the next five years, raising the number of residents we serve on any given day to 1 million.

We thank you for your support in 2008. Our work is not possible without you. We hope you will continue to help us provide keys to hope for those in need of affordable housing and supportive services, and those who want to partner with Mercy Housing to create stable, vibrant and healthy communities.



Lillian Murphy, RSM

Sister Lillian Murphy, RSM
CEO, Mercy Housing



Patricia McDermott, RSM

Sister Pat McDermott, RSM
Chair, Mercy Housing Board of Trustees

Preserving Community



Mercy Housing

Helping Seniors Preserve Their Health and Community

Mercy Housing Southwest

Mercy Housing Southwest, along with several community organizations, is helping low-income seniors live independently longer through a variety of programs tailored to helping them age in place with choices and dignity.

From walking programs to cooking classes to voter education to gardening, nearly 375 seniors at Mercy Housing Southwest's seven senior properties in Arizona are gaining the skills they need to maintain stable housing, gain information about health care, and feel safe in their homes and communities.

"The programs we offer our senior residents enable them to stay in their communities and with the friends they know and love," said Jennifer Erixon, President of Mercy Housing Southwest. "We want to preserve the sense of community with which they are familiar."

Programs and services include nutrition and healthy lifestyle education, and civic and community involvement. In 2008, Mercy Housing Southwest increased its nutrition and physical activities, and its partnerships with other local service providers and community organizations, including the University of Arizona Extension Office, Area Agency on Aging, Salvation Army and Gilbert Chamber of Commerce.

In fall 2008, more than 190 seniors, ages 55 to 85, gathered together to celebrate the second year of SWAT – Seniors Walking with Attitude Team. Dressed in their SWAT T-shirts and walking shoes at Kiwanis Park in Tempe, the seniors participated in health screenings and games, ate a healthy breakfast and lunch, and took the "Steps for Better Health Walk." Upon completion of the walk, each participant received a certificate from an actual City of Tempe Police Department SWAT team member.

Residents who take part definitely realize the benefits of these programs. Just four months before Hurricane Katrina devastated New Orleans in 2005, Gloria Murphy moved to Arizona. Today, Murphy lives at Casa de Merced, is a SWAT team member and walks 5 miles every day.

"Because I lived with so many different people before finding my own home with Mercy Housing, I felt like I was homeless," Murphy said. "I am so grateful at this time in my life to have found a home where I feel safe, secure and valued."

"I am so grateful at this time in my life to have found a home where I feel safe, secure and valued."

~ Gloria Murphy, Casa de Merced Resident, Tolleson, Ariz.



Bringing It Home

About 84 percent of seniors at Mercy Housing Southwest properties took part in Resident Services in 2008. Programs like these help seniors keep in shape both mentally and physically. For instance, older adults who participated in weekly arts programs reported better health, fewer doctor visits and lower medication usage, according to a study by the George Washington University Center on Aging, Health and Humanities.

Preserving Affordable Homes for Those Who Need Them Most

Mercy Housing Lakefront

Every year, more rental homes are built, and nearly as many are demolished. Between 1995 and 2005, two rental units were permanently removed for every three built, according to the Joint Center for Housing Studies of Harvard University. Most rental homes built during that period also focused on serving higher-income populations.

While those numbers are staggering to those of us who support affordable housing, it's even more significant to the additional 2.6 million households that became renters during that period. Many of them are faced with sacrificing health care, education, transportation and food needs in order to pay rent – not to mention the loss of community they feel when they leave a neighborhood they know.

That is the reality that Mercy Housing Lakefront seeks to prevent as it launches its Preservation Initiative. Since 1998, Mercy Housing Lakefront has owned the Malden Arms Apartments, an 83-unit property for formerly homeless adults in Uptown Chicago. Several Malden Arms residents have lived there since the property originally opened.

When original financing for the property expired in 2008, Mercy Housing Lakefront opted to preserve all units as affordable rather than lose those 83 apartments to market-rate housing. The Malden Arms was one of the first original Lakefront Supportive Housing properties with financing set to expire between 2008 and 2016. As part of the Preservation Initiative, Mercy Housing Lakefront will refinance and preserve the Malden Arms six other Uptown properties. Mercy Housing Lakefront is also working to acquire and preserve affordable housing owned by private companies and other nonprofits. Altogether, Mercy Housing Lakefront plans to preserve about 1,750 homes, including 682 currently owned and about 1,070 owned by private companies and other organizations, between now and 2016.

"We hope that our experience in renegotiating the financing for these buildings will serve as a model for other housing providers and supporters as they make the decision to preserve rather than sell affordable units in neighborhoods across Chicago," said Cindy Holler, Mercy Housing Lakefront President.

In September 2008, Malden Arms residents and area community members celebrated the rehabilitation, including updating kitchens and bathrooms and installing energy-efficient appliances, which comes as part of the refinancing of the property. In addition to the building, they recognize that their community is being preserved as well.

"Having housing is the bedrock that you start from to rebuild your life," said Jeffrey Littleton, Malden Arms resident. "This building is so much more than bricks and mortar. It is where we make our friends and get the support we need."

"Having housing is the bedrock that you start from to rebuild your life."

~Jeffrey Littleton,
Malden Arms Resident, Chicago



Bringing It Home

From 1995 to 2005, the supply of rental homes affordable to households earning less than \$16,000 shrank by 17 percent, according to the Joint Center for Housing Studies of Harvard University. As part of the Mercy Housing Lakefront Preservation Initiative, the organization will preserve about 1,750 affordable homes in Chicago by 2016.

Helping Other Organizations Preserve Affordable Communities

Mercy Loan Fund

San Antonio Alternative Housing Corporation, an organization that provides housing and support services for low- and moderate-income communities in Texas, thought it had completed a deal to fund rehabilitation efforts for its Encinal Apartments when its Low Income Tax Credit investor walked away just before closing.

The deal was so close to final that the organization had even begun preparing for rehab work by letting occupancy of the 201-unit family complex decline and gutting several apartments. Instead of allowing Encinal Apartments to go without the necessary rehabilitation work or selling the property to market-rate developers, San Antonio Alternative Housing Corporation approached Mercy Loan Fund in 2008 for a \$4.37 million bridge loan.

"San Antonio Alternative Housing Corporation has been an excellent Mercy Loan Fund borrower before, so we were happy to provide the financing they needed to make this rehabilitation project possible," said Bill Rothman, Mercy Loan Fund Loan Officer.

When San Antonio Alternative Housing Corporation bought Encinal Apartments in the late 1990s, the organization had no idea how much southwest San Antonio would change over the next 10 years. The city redeveloped the former Brooks Air Force Base, drawing more than 250 commercial entities, including new grocery stores and "big box" retailers, to move to the area about a mile from the property. Toyota also built a plant less than 5 miles away.

These new employers brought jobs for people within the income levels that San Antonio Alternative Housing serves, and they needed the quality affordable housing that Encinal could offer. Seventy-five percent of the property's units are for families earning no more than \$43,760, or 80 percent of the area's annual median income. The rest of the units are for families making no more than 50 percent of the annual median income.

"This was still a good project and we wanted to complete it," said Rod Radle, Executive Director of San Antonio Alternative Housing Corporation.

"With the support of Mercy Loan Fund's investors, we were able to make a critical difference in this community."

~Bill Rothman, Mercy Loan Fund Loan Officer

With the bridge loan from Mercy Loan Fund, San Antonio Alternative Housing paid off the property's existing debt and began rehab work on 30 of the property's units. Work on those apartments, including the installation of new, custom-made cabinets and vinyl, wood-planking floors, should be complete by summer 2009. Two apartments were already pre-leased as of February 2009.

"With the support of Mercy Loan Fund's investors, we were able to make a critical difference in this community," Rothman said.



Bringing It Home

The median annual income in 2008 in San Antonio was \$54,700. Food and service-related workers, many of whom make up the population at San Antonio Alternative Housing Corporation's Encinal Apartments, make an average annual income of \$16,378 in San Antonio, according to the U.S. Census. Encinal Apartments, which received a bridge loan from Mercy Loan Fund in 2008, serves families who make no more than 80 percent of the area median income.



Partnering to Help Those in Need



Collaborating to Create Healthy Communities

Mercy Housing, Midwest

Since 1981, the Midwest has been a meaningful region to Mercy Housing. It was in Omaha, Neb., that the Sisters of Mercy first recognized the need for safe, quality affordable housing for families.

Today, Mercy Housing has seven properties in Nebraska and one in Council Bluffs, Iowa, that are home to more than 1,800 adults, children and seniors. As those apartment homes aged and needed major repair, Mercy Housing, at times, questioned how it would continue to serve its residents at the level of quality that the organization demands from its properties and staff.

In 2008, Catholic Health Initiatives, the second-largest Catholic health system in the country, answered Mercy Housing's needs in the Midwest. Through a \$6 million gift, the largest single donation in Mercy Housing's history, Catholic Health Initiatives enabled Mercy Housing to make much-needed capital improvements to its Nebraska and Council Bluffs properties, as well as enhance the area's already vibrant Resident Services program.



“Part of our mission at Catholic Health Initiatives is to reach beyond the walls of our hospitals and health facilities and work with other providers of health and human services to build healthy communities.”

~ Kevin Lofton, Catholic Health Initiatives President and CEO

Catholic Health Initiatives has partnered with Mercy Housing since 1981. In 1998, the health system became one of Mercy Housing's Strategic Healthcare Partners, a formal partnership that enables Mercy Housing to increase access to affordable housing and health care in the communities that Catholic Health Initiatives serves. With this \$6 million gift, Catholic Health Initiatives took its partnership with Mercy Housing to a new level that demonstrates the organization's commitment to improving the communities where its patients live.

“Part of our mission at Catholic Health Initiatives is to reach beyond the walls of our hospitals and health facilities and work with other providers of health and human services to build healthy communities,” said Kevin Lofton, President and CEO of Catholic Health Initiatives. “Our gift to Mercy Housing and the people of Omaha, Lincoln and Council Bluffs recognizes not only the great need for safe, affordable housing in these communities, but also the great opportunity that we have to partner with Mercy Housing to change lives and improve health in new and innovative ways.”

All of the properties are at a point in their life cycles when they need significant improvements. Work will include new windows and doors, modernized bathrooms and kitchens and new sidewalks and walkways.



Bringing It Home

“Studies have found a correlation between the general affordability of housing and the health of children ... By helping increase the amount of residual income available to families for food, health care and other essential expenses, affordable housing can improve children's well-being.”

“The Positive Impacts of Affordable Housing on Health,” The Center for Housing Policy

Volunteering to Build a Community

Mercy Housing Colorado

Children at Mercy Housing Colorado's Holly Park Apartments in Commerce City, Colo., saw their dreams for a new playground rise from the ground in one day, thanks to more than 150 volunteers from KaBOOM!, The Home Depot, Equity Residential, AmeriCorps, Rock Bottom Foundation, Lockton Companies, Colorado Rapids and Mercy Housing.

Holly Park, located just outside Denver, is home to nearly 370 low-income residents, including more than 180 children in need of a quality, safe place to play. The apartment complex's need was a great match for KaBOOM!'s mission. KaBOOM! is a national nonprofit organization whose goal is to have a great place to play within walking distance of every child in America. The Home Depot is the founding partner of KaBOOM! and provides financial support, materials and hundreds of volunteers for play-space projects across North America.

After weeks of planning and design, volunteers gathered on Oct. 16, 2008, at Holly Park, to assemble slides and swings, paint a basketball court, haul mulch and more. By the end of the day, they had constructed a new, state-of-the-art playground.

"We cannot achieve the Mercy Housing mission on our own," said Jennifer Erixon, President of Mercy Housing Colorado. "We need community partners like KaBOOM!, The Home Depot and volunteers to help create the stable, vibrant and healthy communities that serve our residents every day. We cannot thank our partners enough for their hard work and support."

The Home Depot Foundation funded the 2,500-square-foot playground through a \$57,400 grant. Mercy Housing Colorado also contributed \$10,000.

The playground is adjacent to Holly Park's new 4,000-square-foot community center that is scheduled to open in 2009. The community center will include a computer lab, meeting space and offices.

"We cannot achieve the Mercy Housing mission on our own. We need community partners."

~Jennifer Erixon,
President of Mercy Housing Colorado



Engaging in Mercy Housing's Mission

Equity Residential's involvement in the Holly Park Playground Build Day was only the start of a new partnership between the company and Mercy Housing.

In fall 2008, Equity Residential, a publicly traded owner, developer and manager of multifamily housing in the United States, agreed to a five-year partnership that includes a \$100,000-a-year donation and volunteer opportunities for the company's employees. Volunteer activities have already taken place in Colorado and California and will eventually expand to more areas where the two organizations' footprints overlap.

"Equity Residential's volunteer commitment is just as important to Mercy Housing as the financial support," said Sister Lillian Murphy, RSM, Mercy Housing CEO. "By volunteering, Equity Residential employees are engaged in our mission to create stable, vibrant and healthy communities. To solve the housing crisis in America and create safe, quality affordable housing, partnership between for-profit and nonprofit organizations like this one are vital. We look forward to working with Equity Residential for many years to come."

In addition to volunteering at Holly Park in Denver, Equity Residential staff members collected Christmas presents for the more than 240 children who live at Mercy Housing California's Bay Area properties. Gifts included MP3 players, toys, bedding and furniture.

"We are proud to partner with Mercy Housing and support their mission. Our goal in partnering with Mercy Housing is to create opportunities for Equity Residential employees to get involved with an organization that is making a difference every day in the communities where we live and work. The Holly Park project was a terrific way to kick off what will be a long and fulfilling partnership."

~ David J. Neithercut, Equity Residential's President and CEO



Bringing It Home

One out of three children is considered obese, according to KidsHealth, a part of The Nemours Foundation, which is a nonprofit dedicated to improving children's health. Obesity rates also increase among families living at or below poverty, according to the American Journal of Clinical Nutrition. Mercy Housing is doing its part to improve the health of its youth residents. Nearly 300 children at Mercy Housing Colorado's properties took part in health and wellness programs in 2008.



Bringing Together Housing and Health Care to Help Those in Need

National Lending and Development Consulting Services

Nearly 105 years after the people of Waco, Texas, celebrated the opening of their first hospital, the community celebrated the start of a new era on the same land – the grand opening of Brook Oaks Senior Residences, a 54-unit affordable apartment complex for low-income seniors.

Brook Oaks is the culmination of years of work and collaboration between Mercy Housing and Providence Healthcare Network. Providence Health Center moved out of its original hospital to a new site in 1989, at which point the former hospital was turned into a long-term nursing home. In 2003, the nursing home was closed and relocated to Providence Park, because the building was inefficient and asbestos issues made it impractical to repair. Rather than sell the site to developers, Kent Keahey, President and CEO of Providence Healthcare Network, approached Mercy Housing with the idea to convert the site into affordable housing for Waco's senior population.

Providence, a member system of Mercy Housing's Strategic Healthcare Partner Ascension Health, then agreed to donate the land to Mercy Housing and prepare the property for development, including demolishing the old hospital building and eliminating any related environmental concerns.

In fall 2008, Providence Healthcare Network, Mercy Housing and property managers National Church Residences, celebrated the

property's grand opening, welcoming seniors who make no more than 50 percent of the area median income of \$17,650 for one person. Residents pay only 30 percent of their income for rent. Brook Oaks also features a community room, computer lab, television room, healing garden, walking path and offices for property and case management staff.

"Partners like Providence Healthcare Network enable Mercy Housing to fulfill its mission," said Brian Shuman, Mercy Housing COO. "We could not provide the opportunity for quality, program-enriched affordable housing for seniors in Waco without their support."

"Partners like Providence Healthcare Network enable Mercy Housing to fulfill its mission."

~ Brian Shuman, Mercy Housing COO



Bringing It Home

In 2008, Mercy Housing consolidated its lending and consulting services into the National Lending and Development Consulting Services. The division represents a newly unified team of 20 staff members that works with Strategic Healthcare Partners, consults with other organizations and finances developments to increase the number of affordable homes across the nation. They are also helping to ease refugees' transition to life in the United States. (See page 7 for an example of Mercy Loan Fund's work in 2008.)

Building a Future for Others



Mercy Housing

Collaborating with Others to Build Residents’ Futures

Mercy Housing Idaho

Kattie Bruno and Robin Olsen, Mercy Housing Idaho Resident Services Coordinators, are accustomed to providing Resident Services for their 830 residents on a tight budget. However, in 2008, they were asked to put together their program “wish list,” and thanks to a \$66,000 grant from the McAuley Ministry Fund, a portion of which was allocated to the Resident Services program, they were able to provide their dream resident programs.

“This grant allowed us to go that extra step and implement things we wouldn’t have been able to otherwise,” Olsen said. In Nampa, residents had access to infant and child CPR classes, a rafting trip on the Payette River, recreation passes to the community fitness center and new basketball nets and backboards for the properties. In Moscow, residents took advantage of a new after-school music program, planters for gardening marigolds and geraniums outside their apartments, and sessions with a certified personal trainer and nutritionist. During the summer, Olsen also bought two weeks of swimming lessons at a nearby pool for seven children from Hawthorne Village in Moscow. Heidi, 14, who did not know how to swim, lives at Hawthorne Village in the summer with her father. Heidi’s father wanted her to sign up for lessons, but Heidi was hesitant to jump in the pool with children much younger than her.

Olsen convinced her to try one lesson. “She loved it! She was hooked,” Olsen said. Heidi’s father gathered money together to pay for Heidi to continue swim lessons all summer long. By the end of the summer, she was swimming in the deep end and diving off the low dive.

The McAuley Ministry Fund has given annually to Mercy Housing since 1998. Continuous support from partners is crucial to helping Mercy Housing build a future for its residents. “Our residents are experiencing things that they never would have without the McAuley Ministry Fund’s ongoing support,” said Craig Naylor, Mercy Housing Idaho President. “With the McAuley Ministry Fund, we are truly stabilizing and improving lives for Idaho residents.”



Bringing It Home

All families who take part in Mercy Housing’s Self-Help Homeownership program in Idaho and California must undergo homeownership education. According to a study by Freddie Mac and published by the Joint Center for Housing Studies of Harvard University, borrowers who undergo classroom homeownership counseling are 23 percent less likely to become 60 days delinquent than comparable borrowers who do not undergo counseling. Homeowners who undergo individual counseling are 41 percent less likely to become 60 days delinquent.

Building a Future for Others

Within the last six years, Terry Jensen has had three children with his wife, Amanda, served for 18 months in the National Guard in Iraq, and nearly finished his schooling to become a paramedic.

As if that wasn’t enough, he also built and bought his first home in Hansen, Idaho.

The Jensens are one of the families that Mercy Housing Idaho honored in 2008 as the Mercy Housing Idaho’s Self-Help Homeownership Program broke ground on its 100th home.

The program requires families to commit 35 hours a week to build their own homes, as well as help with the homes of the other nine families in their build group. The “sweat equity” they earn through their many hours of labor provides down payment and added equity on their homes. Then, USDA Rural Development offers the families low-interest loans to pay off the remaining cost. Mercy Housing also secures grants from the Idaho Housing and Finance Association and the Federal Home Loan Bank of Seattle for the program.

Shortly after Jensen returned home from Iraq in 2006, he and Amanda signed up to build their home. He was working at Wal-Mart while Amanda stayed home with their two young children. They were both excited about the possibility of owning their first home – an accomplishment they didn’t think they’d achieve for years.



Jensen said the hardest thing about the process was committing to so much time away from his family after being in Iraq for 18 months. Today, as his children enjoy their own backyard, Jensen doesn’t question the time he and Amanda spent building their first home.

“It was well worth it,” he said.

“Our residents are experiencing things that they never would have without the McAuley Ministry Fund’s ongoing support.”

~ Craig Naylor,
Mercy Housing Idaho President



Building Upon Residents' Needs

Intercommunity Mercy Housing

Intercommunity Mercy Housing, along with dozens of community partners, offers outstanding Resident Services for the 4,000 residents who call the organization's 43 properties in Washington State home. With more than half of residents accessing Resident Services in 2008, the organization is definitely offering programs that meet people's needs.

Some of the best evidence, however, comes directly from a young resident's mouth.

"I will remember this for the rest of my life," said 5-year-old Julien, a resident at Hillside Gardens, when he returned from a youth trip to a Cirque du Soleil performance.

In 2008, Intercommunity Mercy Housing took significant steps to enhance its Resident Services and measure their impact on communities. Efforts include:

- Increasing the diversity of the 15-member Resident Services staff to better represent the residents they serve.
- Increasing staff who are available to speak different languages. Intercommunity Mercy Housing can now provide translation services in six languages, including Vietnamese, Spanish and Aramaic. Staff members also work to deliver services in the languages that are most prevalent.
- Partnering with Within Reach, a nonprofit organization that works to improve maternal, child and family help, to promote the use of www.parenthelp123.org across all of Intercommunity Mercy Housing's 43 properties. Letters were distributed to all families, describing how the web site can help low-income residents learn their eligibility for food stamps and low-cost health care, and gain nutrition and medical information for pregnant women.

Perhaps the best resource that Intercommunity Mercy Housing implemented in 2008 is its Service Bank – a central database to help Resident Services coordinators connect more easily with service providers in their communities. To be included in the database, providers must not only describe their programs; they must outline resident outcomes to match what Intercommunity Mercy Housing measures. So far, the database includes 10 different agencies or educators who offer 53 different workshops, including local authors who give workshops about career-building and stress prevention, a nonprofit that teaches parents to identify and stop sexual abuse against children, and an agency that offers more than 30 different classes in financial literacy.

Resident Services staff are seeing positive results, too. For instance, 77 percent of Mercy Housing's Tacoma residents accessed one or more skill-building resources from July 2008 to December 2008, compared to only 20 percent during the same period in 2007.

"Intercommunity Mercy Housing Resident Services finished up 2008 in good style with a committed staff and numerous resources available to our residents," said Katie Parker, Resident Services Director. "In 2009, we'll continue to enhance the services that meet our residents' needs."



Bringing It Home

According to a 2007 study from Enterprise Community Partners and Mercy Housing, properties with Resident Services saved \$356 per unit compared to properties without Resident Services when considering vacancy loss, legal fees and bad debt per unit.

Providing Safe, Stable Neighborhoods



Mercy Housing

Giving Stability to Families and Seniors

Mercy Housing Southeast

Mercy Housing Southeast continues to spread its reach across Georgia with the opening of two affordable properties in 2008, bringing safe, stable homes to low-income families and seniors.

Magnolia Village, an 80-unit property in Americus, is home to residents making no more than 60 percent of the area median income, or \$29,400. The property is in a unique location – minutes away from the commercial core of Americus, but also tucked into a quiet, residential area.

Adults are within minutes of grocery and retail stores, medical facilities and banks where they can find jobs and access to the services they need. Youth residents are close to three Sumter County schools, Sumter county Head Start and the Rucker Street Swimming Pool.



“Mercy Housing Southeast is proud to open its first property in Americus,” said Pete Walker, Mercy Housing Southeast President. “With support from the community, we were able to preserve affordable housing and renovate an older apartment building into safe, quality affordable housing for many of Americus’ working-class families.”

To rehabilitate the 34-year-old property, Mercy Housing Southeast invested about \$45,000 per apartment in

construction that included new appliances, carpet and windows. Financing included equity from the National Affordable Housing Trust’s investment in Low-Income Housing Tax Credits and an \$884,000 HOME loan from the Georgia Department of Community Affairs.

In 2008, Mercy Housing Southeast also opened its fourth senior property in Georgia – Allegre Point Senior Residences in Decatur (pictured above). Sixty-eight low-income seniors began moving into the 66-unit property in fall 2008. Each one-bedroom apartment is handicapped-accessible and is equipped with an emergency call system. The property also includes a barber/beauty salon, arts and crafts room, laundry center, gazebo and picnic area, media center and library.

“We are excited to be able to offer seniors an affordable opportunity to stay within the community they know and have access to services and programs that will keep them active for years to come,” Walker said.

“Mercy Housing Southeast is proud to open its first property in Americus.”

~ **Pete Walker**, Mercy Housing Southeast President

Working with Neighbors to Benefit Communities

Mercy Housing California

Santa Barbara is known for its beautiful coastline, tall palm trees and magnificent weather. However, the city is also increasingly known for its high cost of living and growing homeless population.

In 2008, citizens of Santa Barbara, along with Mercy Housing California and the Daughters of Charity, took a step forward in their efforts to provide more affordable housing for families and seniors with the opening of St. Vincent’s Gardens and Villa Caridad. These two adjacent properties would not have been possible without the vision, patience and compassion for their community from the Daughters of Charity.

The Daughters of Charity approached Mercy Housing California in 1997 to redevelop a portion of the St. Vincent’s Institution site, 20 acres of land that had been owned by the community since the 1850s. The Daughters knew they wanted to provide affordable housing for seniors and families, but they needed Mercy Housing California’s expertise to know whether the development would be feasible.

After meeting with the Daughters and the city to determine feasibility, Mercy Housing California embarked on an intensive community advisory process that included elected and appointed city and county officials, neighborhood organizations, environmental groups, other community leaders and the local school district. The resulting plans called for a design that would match the area’s Mission Revival architectural

“Affordable housing is such a dire need all over the United States that it is a privilege to be able to work with Mercy Housing in the construction of such beautiful apartments for residents. This is a further development of the St. Vincent Institution’s continued service to the people of Santa Barbara and truly what a lovely and necessary blessing it is for all!”

~ **Sister Judith Schomisch, DC**, Executive Director of St. Vincent’s

Vincent’s Gardens and Villa Caridad had unanimous support. Not one person spoke in opposition – an historic feat for the largest development in Santa Barbara in 40 years.

“Mercy Housing California earned the faith and trust of the city through a community outreach program beyond any I have experienced,” said David Gustafson, City of Santa Barbara Community Development Director.

Today, St. Vincent’s Gardens is home to 74 low-income families, and Villa Caridad is home to 94 low-income seniors. The site includes 14 two-story buildings that make up St. Vincent’s Gardens, the two- and three-story building that is Villa Caridad, outdoor recreation areas, a basketball court and a small garden area with walking paths along the existing creek.



St. Vincent’s Gardens and Villa Caridad are outstanding examples of what organizations can achieve when they pull together with a common goal to provide safe, stable neighborhoods in their community.



Bringing It Home

Subsidized housing can have a positive impact on the sales of single-family homes as far as 2,000 feet away, according to a study of the cities of Denver and Baltimore by The Urban Institute. Mercy Housing works with its neighbors in communities across the nation to alleviate their concerns about affordable housing and include them in the planning process.

Co-Sponsor Communities

Daughters of Charity, West
Daughters of Charity, East Central
Daughters of Charity, West Central
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

Pictured, clockwise from top:

Sister Rose Ann Aguilar, DC, Daughters of Charity, West Central
Sister Sharon Becker, CSJ, Sisters of St. Joseph of Orange
Sister Norita Cooney, RSM, Sisters of Mercy, West Midwest
Sister Eleanor Gilmore, CSJP, Sisters of St. Joseph of Peace
Sister Rose Marie Jasinski, CBS, Sisters of Bon Secours
Sister Ellen Kurtz, RSM, Sisters of Mercy, Northeast
Sister Joanne Lappetito, RSM, Sisters of Mercy, South Central
Sister Christena Papavero, DC, Daughters of Charity, West
Sister Theresa Peck, DC, Daughters of Charity, East Central

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The State of Mercy Housing in 2008

2008 is a year to remember – not only for its impact on the average American who saw the market drop and jobs disappear, but also for organizations in the nonprofit and real estate industries that had to rethink how they do business every day. Affordable housing developers were forced to find alternative forms of financing as the tax credit market dried up, and nonprofit organizations heard from more supporters who were unable to give as they had in years past.

At Mercy Housing, however, we believe we made the necessary steps from 2005 to 2008 to remain strong and viable as we head into 2009. Most people could not have predicted the depth of the recession that the world is facing now, and Mercy Housing is no different. Yet in 2005, we embarked on a transformation that empowered our five regional offices to respond more directly to their communities’ needs for program-enriched affordable housing with the national support of an experienced executive leadership team behind them.

Since 2005, we have actively recruited leadership from the for-profit sector to combine their expertise in fiscally responsible, strategic real estate development with Mercy Housing’s compassionate mission to create stable, vibrant and healthy communities across the United States. As a result, we have built a leadership team that includes Mercy Housing President Dick Banks, Vice President of National Portfolio Management Charlie McKinney, Mercy Services Corporation President Cheryl O’Byrne, COO Brian Shuman, and regional presidents including Jennifer Erixon of Mercy Housing Colorado, Cindy Holler of Mercy Housing Lakefront, Cynthia Parker of Intercommunity Mercy Housing and Pete Walker of Mercy Housing Southeast. In 2008, we also welcomed CFO Vince Dodds, Vice President of Lending and Development Consulting Julie Gould, and Vice President of Resource Development and Marketing Garth Jordan.

As a result of our strategic planning, we continue to grow. In 2008, Mercy Housing acquired or completed development or rehab of 1,501 affordable homes and began development or rehab of 1,304 more. Mercy Services Corporation, the property management subsidiary of Mercy Housing, also implemented several new programs to improve how we oversee operations at our properties. These programs call on our property management staff to regularly examine their goals to guarantee efficient and professional behavior in all facets of property management. As a result, we outperformed ourselves from 2007 by maintaining a portfolio occupancy rate of more than 95 percent. We began managing an additional 11 new Mercy Housing properties with more than 2,000 units, and we contracted to provide third-party property management for 16 additional properties.

With more people losing their jobs to the recession and their homes to foreclosure, Mercy Housing’s mission is more important than ever. Through our efforts in 2008, Mercy Housing maintains the financial position and know-how to move forward in 2009. For instance, we increased the organization’s operating line of credit to \$10 million and established a \$29 million acquisition and predevelopment line with a major lender. This enables us to feel more secure as our pipeline grows and diversifies.

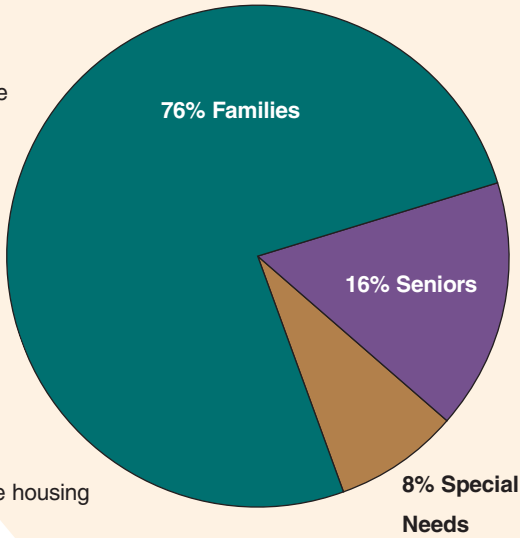
At perhaps the most crucial time in our 27-year history, Mercy Housing is well-positioned to expand its reach to even more low-income families, seniors and people with special needs in communities across America. We have ambitious, but achievable goals in 2009, and we hope you will continue to join us to create a more humane world where poverty is alleviated, communities are healthy and all people can develop their full potential.

Mercy Housing’s audited financial statement will be available by September 2009. To receive a copy, please contact info@mercyhousing.org.

From 2004 to 2008, Mercy Housing estimates that its national portfolio generated:

\$96 million in ongoing economic activity
\$29.7 million in employee compensation
\$7.1 million in state and local taxes
589 full-time jobs

Who We Serve



Focusing on the Opportunities Ahead in 2009

As 2009 neared, Mercy Housing, like most of the country, was focused on the changes that the year would bring. Everything from the new presidential administration to the unstable economy to an evolving perception of homeownership could have an impact on the way Mercy Housing and other nonprofit affordable housing organizations do business and achieve their missions.

With these changes, Mercy Housing sees the keys to hope and opportunity. Within the next five years, Mercy Housing plans to participate in the production of 65,000 homes, increasing the population we serve on any given day to 1 million people. We realize this is an ambitious goal, but it is a necessary one. About 12 million renter households need affordable housing, and that shortage will only grow as more people face job loss and foreclosure.

Currently, the organization has nearly 5,400 homes in some phase of development, totaling \$1.32 billion of real estate in its pipeline. To reach our goal, however, Mercy Housing has some creative plans in the works that go beyond our development of affordable housing.

For instance, Mercy Housing established a new subsidiary, Mercy Portfolio Services, which will help communities effectively use their Neighborhood Stabilization dollars to buy, redevelop and sell foreclosed homes at affordable prices. We recognize that many communities feel unprepared about how to best use this money, and Mercy Portfolio Services has the expertise and infrastructure in place to help them hit the ground running. We are already working with the City of Chicago and we plan to partner with more jurisdictions in 2009.

We also launched an Environmental Stewardship Initiative with the goal of creating more than 5,800 units of green-built affordable housing. We already have several “flagship” green properties that we have developed across the country – the Schiff Residences in Chicago for example. But we are seeking to implement green-building and energy-conservation practices at all of our properties, either through new development or retrofitting existing properties.

In 2009, Mercy Housing continues the work of our Supportive Housing Initiative, which began in January 2007 with the long-term goal of supporting the creation or preservation of 10,000 units through direct development, financing, refinancing, consulting and blended management services. At the beginning of the initiative, Mercy Housing owned and operated 2,064 supportive housing units. Since then, the effort has resulted in an increase to 5,005 units of supportive housing completed or in the development pipeline, refinanced or about to be refinanced, or supported with consulting and technical assistance.

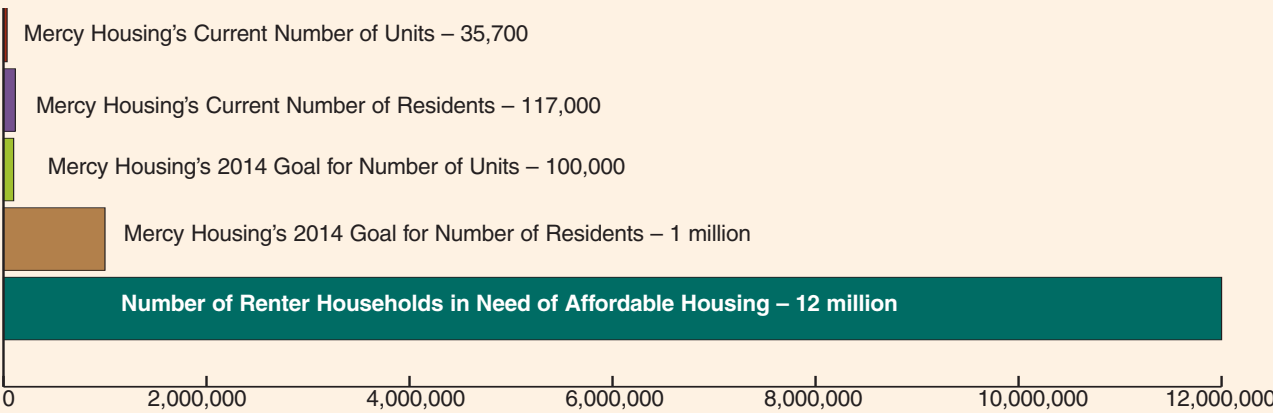
We are also working hard with some of our long-time donors to let them know that their support for our work is more important than ever. For instance, the Citi Foundation gave us a \$500,000 grant and Bank of America gave us a two-year, \$1 million grant. Even though many of them are working through their own challenges, they still see the value in Mercy Housing’s mission, because housing is at the root of the nation’s economic problems today.

2009 will be a year of challenges, changes and opportunities. We hope you will continue to support our work to create stable, vibrant and healthy communities. Through Mercy Housing, you hold the keys to hope to stabilize and improve the lives of 1 million people through safe, quality affordable housing and supportive services.

“We are fortunate in the talent we have been able to attract to Mercy Housing’s leadership team. The value of these professionals has already made a huge difference to the organization and will continue as time marches on.”

~ Dick Banks, Mercy Housing President

Addressing the Affordable Housing Gap



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Mercy Housing is grateful to the individuals and organizations listed below for their generous support in 2007-08. We welcome contributions at our national office in Denver and our regional offices across the country. Thank you for investing in Mercy Housing and bringing our mission to life.

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Bringing It Home

Mercy Housing offers a wide array of Resident Services programs, tailored to meet the needs of residents at each property. Programs include English as a Second Language classes, visiting nurses and after-school programs. Over the last four years, more than 23,000 residents have participated in one or more Resident Services programs.

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Mercy Housing Idaho

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Bringing it Home

Many Mercy Housing properties offer to help residents connect with homeownership education classes. In 2008, 111 adult Mercy Housing residents, along with 46 children, moved into their own homes.



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Mercy Housing
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Andrea Dunn
Bill & Kathleen Flammer



Bringing it Home

Mercy Housing helps its immigrant and refugee residents connect with the programs that will help them pursue citizenship education. In 2008, five Mercy Housing residents became United States citizens.

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Arizona Department of Transportation
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Bank of America Charitable Foundation
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Catholic Healthcare West
City of Mesa
City of Phoenix
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Season of Sharing
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State of Arizona, Dept. of Health Services
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Target
Town of Avondale
United Food Bank
University of Arizona Cooperative Extension
Valley of the Sun United Way
Weintraub & Schanck, P.C.
Westside Food Bank
Whitneybell Architects
Whole Foods



Bringing it Home

Mercy Housing Resident Services staff work closely with property management staff to identify residents at risk for eviction and intervene to provide them with the support they need to stay in their homes. In 2008, 5.8 percent of households at risk for eviction had their evictions prevented as a direct result of Resident Services intervention.

Mercy Loan Fund

Mercy Loan Fund thanks our 2008 donors and investors for the funds that enable local organizations to develop affordable housing in their communities. We thank our borrowers, who with these funds strive to meet our nation's housing challenges.

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Conrad N. Hilton Fund for Sisters
Convent of the Sisters of St. Joseph, Chestnut Hill (PA)
CR Alternative Trust
Daughters of Charity, East Central (Evansville, IN)

Daughters of Charity, West Central (St. Louis, MO)
Daughters of the Holy Spirit Charitable Trust
Dominican Congregation of St. Catherine de Ricci (Elkins Park, PA)
Dominican Sisters of Great Bend (KS)
Dominican Sisters of Hope (Newburgh, NY)
Dominican Sisters of Mission San Jose (Fremont, CA)
Dominican Sisters of Oakford (CA)
Dominican Sisters of San Rafael (CA)
Dominican Sisters of Saint Catharine (KY)
Dominican Sisters, St. Mary of the Springs (Columbus, OH)
Episcopal Diocese of Iowa
Fannie Mae
Father Judge Charitable Trust
Franciscan Friars-Province of St. John the Baptist (Cincinnati, OH)
Franciscan Friars – TOR of Hollidaysburg, PA
Franciscan Sisters of Little Falls, MN
Franciscan Sisters of Mary (St. Louis, MO)
Franciscan Sisters of Perpetual Adoration (LaCrosse, WI)
Funding Exchange Endowment
Funding Exchange Pooled Fund
Glenmary Home Missioners
The Gadfly Trust
Grey Nuns of the Sacred Heart (Yardley, PA)
Hospital Sisters of St. Francis - USA, Inc. (Springfield, IL)
I.H.M. Congregation Charitable Trust (Scranton, PA)
Jesuits of the Missouri Province
JPMorgan Chase Foundation
Katherine Perls Trust
Lederer Properties Ltd.
Little Company of Mary Sisters (Evergreen Park, IL)
Maryknoll Sisters
Medical Mission Sisters (Philadelphia, PA)
Mercy Partnership Fund
Missionary Servants of the Most Holy Trinity (Silver Spring, MD)
Missionary Sisters Servants of the Holy Spirit (Techny, IL)
Missionary Society of St. Paul the Apostle (Jamaica Estates, NY)
MMA Community Development Investments, Inc.
National Association for Treasurers of Religious Institutes, Inc.
Nazareth Literary and Benevolent Institution (KY)
Northern Trust
North American Province of the Cenacle (Chicago, IL)
Occupational Training Services, Inc.
Our Lady of Victory Missionary Sisters (Huntington, IN)
Perrault Family Survivor Trust
Province of St. Augustine of the Capuchin Order (Pittsburgh, PA)
Racine Dominicans (Racine, WI)
Redemptorists-Denver Province (CO)
Religious of the Assumption North American Province (Philadelphia, PA)
Religious Sisters of Charity (Culver City, CA)
Client of Rikoon Carret Investment Advisors
Sacred Heart Monastery

(Yankton, SD)
SC Ministry Foundation (Cincinnati, OH)
School Sisters of Notre Dame, Mankato Province
School Sisters of Notre Dame, Milwaukee Province
School Sisters of St. Francis - US Province
Servants of Mary (Oak Creek, WI)
Servants of the Blessed Sacrament (Waterville, ME)
Seton Enablement Fund, Inc.
ShoreBank
Sisters of Charity of Leavenworth (KS)
Sisters of Charity of Leavenworth Health System (KS)
Sisters of Charity of New York (Brooklyn, NY)
Sisters of Charity of Saint Elizabeth (Convent Station, NJ)
Sisters of Charity of the Blessed Virgin Mary (Dubuque, IA)
Sisters of Loretto (Nerinx, KY)
Sisters of Mercy of the Americas (Silver Spring, MD)
Sisters of Mercy of the Americas New York, Pennsylvania, Pacific West Community, Inc.
Sisters of Mercy of the Americas Northeast Community
Sisters of Mercy of the Americas South Central Community, Inc.
Sisters of Mercy of the Americas West Midwest Community, Inc.
Sisters of Mercy Mid-Atlantic Community, Inc.
Sisters of Notre Dame de Namur, California Province
Sisters of Notre Dame of Chardon, Ohio
Sisters of Notre Dame, Thousand Oaks, California
Sisters of Providence of Saint Mary-of-the-Woods (IN)
Sisters of St. Dominic of Akron, Ohio Retirement Fund
Sisters of St. Francis (Oldenburg, IN)
Sisters of St. Francis Charitable Trust (Santa Maria, CA)
Sisters of St. Francis of Dubuque (IA)
Sisters of St. Francis of the Neumann Communities (NY)
Sisters of St. Francis of Philadelphia (PA)
Sisters of St. Francis of Rochester, Minnesota
Sisters of St. Francis of Savannah, Missouri
Sisters of St. Francis of the Immaculate Conception (West Peoria, IL)
Sisters of St. Francis of Tiffin, Ohio
Sisters of St. Joseph of Carondelet, Albany Province (Latham, NY)
Sisters of St. Joseph of Carondelet, Generalate (St. Louis, MO)
Sisters of St. Joseph of Carondelet, Los Angeles Province
Sisters of St. Joseph of Carondelet, St. Louis Province
Sisters of St. Joseph of Concordia (KS)
Sisters of St. Joseph of LaGrange (IL)
Sisters of St. Joseph of Orange (CA)

Sisters of St. Joseph of Tipton (IN)
Sisters of St. Louis, California Region
Sisters of the Holy Cross (Notre Dame, IN)
Sisters of the Holy Family (Fremont, CA)
Sisters of the Holy Names of Jesus and Mary U.S. – Ontario Province
Sisters of the Humility of Mary HM Alternative Loan Fund (Villa Maria, PA)
Sisters of the Most Precious Blood (O'Fallon, MO)
Sisters of the Order of St. Benedict (Rock Island, IL)
Sisters of the Order of St. Dominic, Amityville (NY)
Sisters of the Presentation of the Blessed Virgin Mary, Inc. (New Windsor, NY)
Sisters of the Sorrowful Mother International Finance, Inc. (Brown Deer, WI)
Sisters of the Visitation of the Immaculate Heart (Dubuque, IA)
Sisters Servants of the Immaculate Heart of Mary (Monroe, MI)
Society of Mary (Dubuque, IA)
Society of the Divine Word, Chicago Province (IL)
Society of the Holy Child Jesus (Drexel Hill, PA)
Society of the Precious Blood (Dayton, OH)
St. Joseph Health System
The Suzanne LaFetra Trust
Clients of Trillium Asset Management
Trinity Health
Ursuline Provincialate, Central Province of the United States
Ursuline Sisters of Mount St. Joseph (Maple Mount, KY)
Ursuline Society and Academy of Education
US Bancorp Community Development Corporation
USDA Rural Development
Visitation Monastery of St. Louis (MO)
Clients of Walden Asset Management
Weston Priory (Weston, VT)
Wheaton Franciscan Sisters Corp. (Wheaton, IL)

Individuals

Lee Adler
Anonymous
Jackie Bromley
Alison Conant
Anne Else



Bringing it Home

Many of the statistics about Mercy Housing residents that you have read in this Annual Report are available because of the Mercy Measurement Initiative, a Mercy Housing effort to analyze and demonstrate the impact of our resident services. For more information about the Mercy Measurement Initiative, go to www.mercyfamilies.org.

Mary Ann Goodner
Anne Hoffman
Janet Kranzberg
Ann Marie Judson
Arthur and Susan Lloyd
Sandy Maben
Patria Petta
Xavier and Penelope Pi-Sunyer
Sandy Polishuk
Byron and Elizabeth Stookey
J.A. and Eleanor Warzoha
Joseph and Barbara Willging
Jerry and Audrey Williams

Borrowers

Adams County Housing Authority (CO)
The Affordable Housing Group of North Carolina, Inc. (NC)
AIDS Housing Alliance (CA)
Albemarle Housing Improvement Program (VA)
Alethia House (AL)
Almost Home, Inc. (CO)
American Housing Opportunity Fund (DC)
Andrew Gardens, Inc. (IN)
Associated Catholic Charities (OK)
Bethphage Mission, Inc. (NE)
Better Housing Coalition of Richmond (VA)
Beyond Shelter Housing, Inc. (CA)
Boulder County Housing Authority (CO)
Boulder Housing Partners (CO)
Boys' and Girls' Club of Newark, Inc. (NJ)
Brother's Redevelopment, Inc. (CO)
Cabrillo Economic Development Corporation (CA)
Center for Independent Living Development, Inc. (CO)
Chesney-Kleinjohn Housing, Inc. (CO)
Chestnut Neighborhood Revitalization Corp. (TX)
Child & Migrant Services, Inc. (CO)
Colorado Bluesky Enterprises, Inc. (CO)
Colorado Rural Housing Development Corporation (CO)
Colorado Veterans for Housing, Inc. (CO)
Columbia Cascade Housing Corporation (OR)
Community Housing Development Association, Inc. (CO)
Community Housing Improvement Systems & Planning Association, Inc. (CHISPA) (CA)
Community Preservation and Development Corporation (DC)
Community Services Agency Development Corporation (NV)
Community Services of Arizona (AZ)
Council on Sexual Assault & Domestic Violence (IA)
Dallas City Homes, Inc. (TX)
Denver Indian Center (CO)
The Duncan Group (CA)
East Central Kansas Economic Opportunity Corporation (KS)
Eldercare 2000, Inc. (CO)
Elkhorn Valley Community Development Corporation (NE)
The Empowerment Program, Inc. (CO)
Episcopal Community Services of San Francisco (CA)
First Unitarian Church of Los Angeles (CA)
Florida Low Income Housing Association (FL)
Franklinton Development Association (OH)
Friendly Neighbors Cooperative Association, Inc. (DC)
Gardenside Terrace Cooperative, Inc. (IN)
Golden Home Corporation (CO)
Grace Partners (NV)
Grand County Housing Authority (CO)
Greccio Housing Unlimited, Inc. (CO)
Greenwood Apartments, Inc. (IN)
Guadalupe Neighborhood Development Corporation (TX)
Habitat for Humanity of Bucks County (PA)
Heartland Housing Initiative (IA)
Home Opportunities Made Easy, Inc. (HOME) (IA)
Hope Communities, Inc. (CO)
Hope House of Colorado (CO)
Housing and Neighborhood Developers, Inc. (HANDS) (NE)
Housing Authority of the City of Leadville, Colorado
Housing Authority of the Town of Yuma (CO)

Human Resources Council District XII (MT)
Inner City Community Development Corporation (CO)
Intercommunity Housing (WA)
4620 Iowa Avenue NW Cooperative Association, Inc. (DC)
Jasper County Neighbors United (SC)
Lakefront Supportive Housing (IL)
Las Marias Cooperative, Inc. (DC)
Leisureville Community Association, Inc. (CA)
Lumber River Housing Development, Inc. (NC)
Lutheran Social Services of Colorado (CO)
Mainstream Housing, Inc. (OR)
Merced Housing Texas (TX)
Mercy Housing
Mercy Management Services (CO)
Mid-Peninsula Housing Coalition (CA)
MidAmerica Housing Partnership (IA)
Mt. Auburn Housing, Inc. (OH)
Missoula Housing Authority (MT)
Mount Moriah Development Corporation, Inc. (OH)
Mountain Regional Housing Corporation (CO)
Mountain United Church Housing, Inc. (CO)
National Affordable Housing Network (MT)
National Caucus and Center on Black Aged, Inc. (DC)
Neighborhood Partners, Inc. (CO)
NEWSED Community Development Corporation (CO)
Northeast Denver Housing Center (CO)
Opportunities for Neighborhood Empowerment Company, Inc. (ONE Co.) (CA)
Opportunities Industrialization Centers (PA)
Oti Kaga, Inc. (SD)
Peoples' Self-Help Housing Corporation (CA)
POSADA (CO)
Preservation of Affordable Housing, Inc. (MI)
Progressive Redevelopment Inc. (GA)

Providence Network, Inc. (CO)
Rocky Mountain HDC, Inc. (CO)
Rural California Housing Corporation (CA)
Rural Housing Inc. (NM)
Sabin Community Development Corporation (OR)
San Antonio Alternative Housing Corporation (TX)
San Diego Community Housing Corporation (CA)
San Luis Valley Farm Labor Housing Coalition (CO)
Self Help Housing Corporation of Hawaii (HI)
Senior Housing Options, Inc. (CO)
Sioux Falls Environmental Access (IA)
Soledad Local Development Corporation (CA)
Southern Mutual Help Association, Inc. (LA)
Step Stone, Inc. (KS)
Sterling Housing Authority (CO)
Summit County Housing Authority (CO)
Tierra Del Sol Housing Corporation (NM)
Tri-County Housing and Community Development Corporation (CO)
Trinity Village Nonprofit Housing Corporation (MI)
United Methodist Outreach Ministries (AZ)
United Ministries of Northeast Omaha, Inc. (NE)
Unity Cooperative Association, Inc. (DC)
USA Properties Fund, Inc. (CA)
Valley Assisted Living, Inc. (CO)
Vitality Center (NV)
Wakeland Housing and Development Corporation (CA)
Washtenaw Affordable Housing Corporation (MI)
West Central Housing Development Organization (CO)
Women Organizing Resources, Knowledge and Services (W.O.R.K.S.) (CA)
Wyoming Housing Opportunities Association, Inc. (WY)
Yamhill Community Development Corporation (OR)
Yankton Sioux Housing Authority (SD)



National Office

Mercy Services Corporation

Mercy Loan Fund

Mercy Portfolio Services

1999 Broadway, Suite 1000
Denver, Colorado 80202
303.830.3300

Mercy Housing California

San Francisco

1360 Mission Street, Suite 300
San Francisco, California 94103
415.355.7100

Los Angeles

1500 S. Grand Ave., Ste. 100
Los Angeles, California 90015
213.743.5820

Sacramento

3120 Freeboard Drive, Ste. 202
West Sacramento, California
95691
916.414.4400

Mercy Housing Colorado

1999 Broadway, Suite 1000
Denver, Colorado 80202
303.830.3300

info@mercyhousing.org

Mercy Housing Idaho

540 North Eagle Road, Ste. 117
Eagle, Idaho 83616
208.939.6838

Intercommunity Mercy Housing

2505 Third Avenue, Suite 204
Seattle, Washington 98121
206.838.5700

Mercy Housing Lakefront

247 S. State Street, Suite 810
Chicago, Illinois 60604
312.447.4500

Mercy Housing Midwest

6816 S. 137th Plaza
Omaha, Nebraska 68137
402.393.2096

Mercy Housing Southeast

Atlanta

621 North Avenue, Suite A-150
Atlanta, Georgia 30308
404.873.3887

Savannah

1826 Florance Street
Savannah, Georgia 31415
912.401.0008

Mercy Housing Southwest

PMB 256
4802 E. Ray Road, Suite 23
Phoenix, Arizona 85044
602.952.9525

National Lending & Consulting Office

1101 30th Street NW, Suite 250
Washington, DC 20007
202.495.7402

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Mercy Housing

www.mercyhousing.org