2015

ANNUAL REPORT

mercy HOUSING

At Mercy Housing, we recognize that safe, affordable, service-enriched housing helps people invest in themselves and their communities.

On behalf of our eight Sponsor Communities, our Board of Trustees, and everyone who works at Mercy Housing, we thank you. Thank you to our donors, financial partners, investors, and supporters who have joined us in our efforts to create and preserve a more equitable world.

mercy HOUSING

Dear Partners in Hope,

As 2015 draws to a close, we find ourselves reflecting on the meaning and importance of preservation. It makes sense that this word comes to mind; 2015 was Jane's first full year as Mercy Housing's President and CEO, and she was intent on preserving the guiding values of respect, justice, and mercy that are the foundation of our work.

2015 saw us start and finish a remarkable number of developments where preservation was a central theme. In Seattle, we were chosen to repurpose abandoned World War II barracks into affordable housing. In Chicago, we started construction on the vacant structures that once housed Sears, Roebuck & Co.'s headquarters. In San Francisco, we stepped into ownership of three properties formerly owned by the San Francisco Housing Authority. And in Savannah, we completed the transformation of Strathmore Estates, a neglected area known for blight. We replaced decrepit buildings with Savannah Gardens, a planned neighborhood of 439 affordable homes for families and seniors. The results are nothing short of stunning.

In the last quarter of the year, the Wheaton Franciscan Sisters approached Mercy Housing with a request that we take over ownership and management of their 33 affordable housing communities across 10 states. We are honored to be chosen by them to carry on their legacy and to preserve this rich resource of affordable housing.

And finally, our commitment to the preservation of communities extends to the resources of our planet. In 2015 alone, we implemented programs that collectively brought in $1.3 million in rebates, grants, and annual savings, all part of an effort to reduce energy and water consumption in our properties.

To preserve means to keep safe. Creating safe housing, safe neighborhoods, and a safe environment where all have the opportunity to thrive is central to our mission.

Thanks to our founding communities, partners, and donors, we have continued to preserve and create affordable homes for over 30 years. In the following pages, you will meet the people whose lives have been transformed by affordable housing. Thank you for helping to make these stories possible, and as always,

Live in Hope!

Jane Graf
CEO and President

Barry Zigas
Chair of the Board

By the Numbers

We have participated in the developement, preservation, and/or financing of more than

48,000

AFFORDABLE HOMES

MEDIAN RESIDENT INCOME $12,391 ANNUALLY

FAMILIES	SENIORS	SPECIAL NEEDS
$17,568	$11,557	$9,668

Mercy Housing has served more than

156,000

PEOPLE SINCE 1981

Resident Demographics

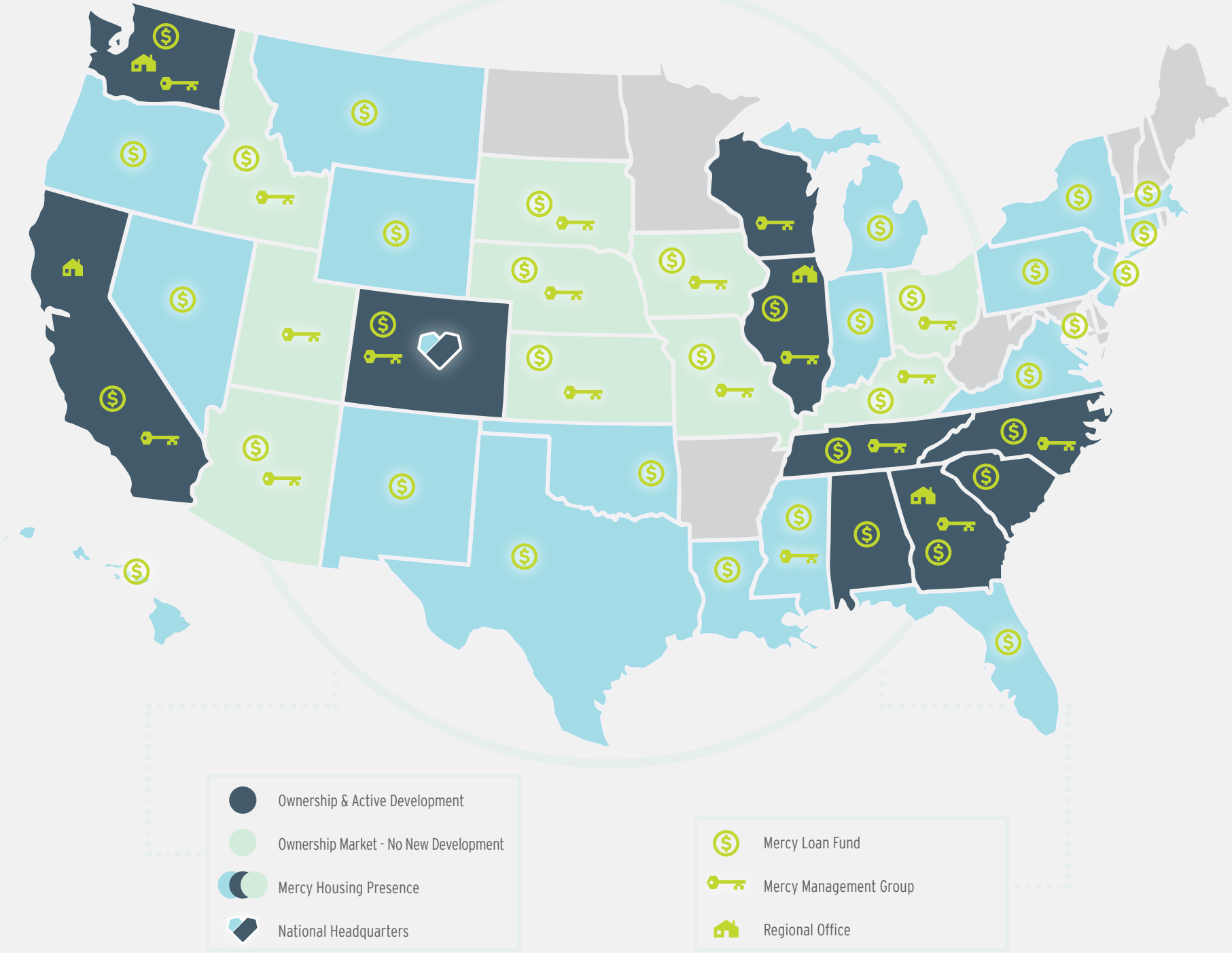
- FAMILIES (71%)
- SENIORS (21%)
- SPECIAL NEEDS (8%)

Mercy Housing owns 285 properties with over

18,000

APARTMENT HOMES

185 Mercy Housing properties offer Resident Services.


Ownership & Active Development
Ownership Market - No New Development
Mercy Housing Presence
National Headquarters
Mercy Loan Fund
Mercy Management Group
Regional Office

MHI

MERCY HOUSING BOARD OF DIRECTORS

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Sisters of Bon Secours

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Sisters of Mercy, South Central

Sisters of Mercy, West Midwest

Sisters of St. Joseph of Orange

Sisters of St. Joseph of Peace

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

2015-2019 STRATEGIC PLAN

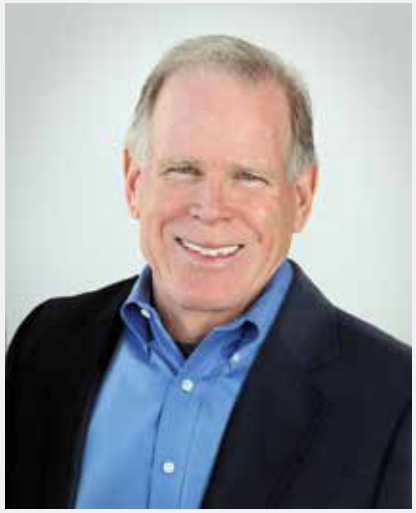
The affordable housing crisis continues to grow. In 2015, we rolled out our new Strategic Plan, setting a path for the next five years.

Did you know:

- 46 million people live in poverty in the U.S., the highest number in almost 60 years.
- 2.5 million children are homeless in the U.S. That's 1 in every 30 children.
- The federal minimum wage is $7.25. A full-time worker must make $18.92 an hour to be able to afford a two bedroom rental home at market rent.
- Nationwide, the shortage of affordable housing is severe. For every 100 extremely-low-income households, only 31 apartments are available.
- 30% of people experiencing chronic homelessness have a serious mental illness, making it difficult to find and keep safe and affordable housing.
- 50,000 veterans are homeless in the U.S.

BY 2019, WE PLEDGE TO:

- Provide housing for 20,000 more people.
- Increase access to services for 30% more residents.
- Add more than 600 homes dedicated to veterans with special needs.
- Prove that service-enriched housing is a catalyst to improved health outcomes at less cost.
- Double-down on our commitment to provide more services to residents by increasing funding by 50%.
- Leverage $100 million of capital from partners to lend $500 million for affordable housing and community development.



Dear Partner In Hope,

Every year, when we review our financials, I think of all the people and institutions that make our work possible. As the affordable housing crisis continues, and in many places worsens, I look at the thousands of names that make up our donor list and am grateful that so many trust Mercy Housing to be good stewards of the resources they share with us.

We take this trust seriously, which is why we make the most of every dollar we receive. We invest in strategies designed to promote residents' wellbeing and ensure that we have the tools to continue creating and maintaining affordable housing nationwide regardless of the economic climate.

I am pleased to say that 2015 was a very productive year. We saw improvement in key financial indicators, including reduced operating debt, increased cash reserves, and increased financial strength at a number of properties. We brought in just under $100 million of tax-credit equity investments for both new construction and preservation. These investments helped create and preserve 715 homes.

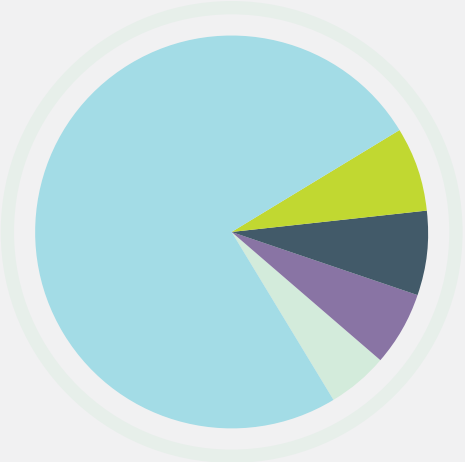
2015 was a record-breaking year for Mercy Loan Fund; their impressive team closed 17 transactions in the amount of $17.3 million, leveraging nearly $200 million in total development costs. Their tireless work helped preserve or create 1,626 affordable homes, bringing their historical total to nearly 30,000 affordable homes maintained or created.

In the following pages, you will read how your support of Mercy Housing has changed lives. Thanks to you, tens of thousands of people nationwide have safe, decent, affordable homes and access to services designed to help them live to their full potential.

Thank you for everything you do.

L. Steven Spears
CFO

ORGANIZATIONWIDE REVENUE BY SOURCE



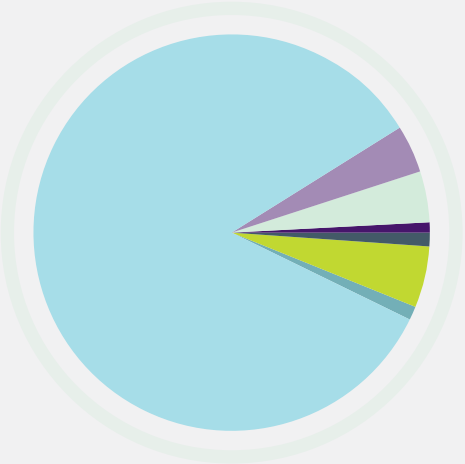
- Property Rental Income **75%**
- Earned Fees **7%**
- Philanthropy **7%**
- Other **6%**
- Government Capital Grants **5%**

93%

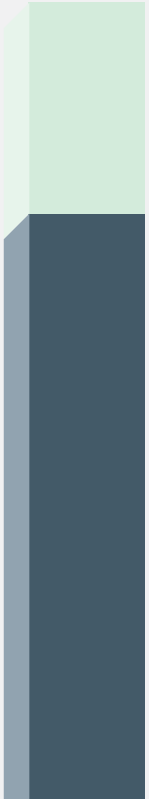
PROGRAM EFFICIENCY RATIO

Percentage of total expenses that goes directly toward program activities.

ORGANIZATIONWIDE EXPENSES BY PROGRAM



- Property Operations & Management **84%**
- Resident Services **4%**
- Housing Development **4%**
- Mercy Loan Fund **1%**
- Neighborhood Stabilization **1%**
- Corporate Operations **5%**
- Fundraising **1%**



73%

FUNDRAISING EFFICIENCY RATIO

For every dollar we raise, 73 cents are invested directly into our housing and resident services.

Financials

FY 2015

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

For Years Ended
December 31, 2015 and 2014

	2015	2014
Assets		
Cash and equivalents - Unrestricted	$37,771,876	$26,726,910
Cash and equivalents - Restricted	166,049,901	177,491,807
Investments	8,255,804	9,057,273
Cash and investments	212,077,581	213,275,990
Notes Receivable	45,007,454	43,045,391
Pledges receivable	1,938,910	2,371,266
Grants Receivable	6,416,878	2,353,433
Notes, pledges and grants receivable	53,363,242	47,770,090
Receivables (net of allowance)	7,660,904	6,089,294
Investments in limited partnerships	1,127,092	1,033,388
Receivables and investments	8,787,996	7,122,682
Project development costs	14,972,756	17,090,242
Gross property and equipment	2,569,630,540	2,426,073,004
Accumulated depreciation	(692,880,947)	(625,469,486)
Net property and equipment	1,891,722,349	1,817,693,760
Other assets	44,786,000	45,074,860
Total assets	$2,210,737,168	$2,130,937,382
Liabilities		
Accounts payable and accrued expenses	$56,883,996	$48,516,503
Accrued interest	97,006,004	86,646,881
Accounts payable, accrued expenses and accrued interest	153,890,000	135,163,384
Current portion of notes payable	84,455,616	92,386,795
Long term portion of notes payable	1,149,848,921	1,079,618,115
Notes payable	1,234,304,537	1,172,004,910
Deferred revenue	42,942,004	72,505,442
Tenant security deposits	7,155,933	6,824,920
Total liabilities	1,438,292,474	1,386,498,656
Non controlling interest	520,367,923	487,395,322
Net assets		
Unrestricted net assets	32,320,306	40,250,750
Temporarily restricted net assets	216,354,465	213,390,654
Permanently restricted net assets	3,402,000	3,402,000
Total net assets	252,076,771	257,043,404
Total liabilities and net assets	**$2,210,737,168**	**$2,130,937,382**

CONSOLIDATED STATEMENT OF REVENUES & EXPENSES

For the Year Ended December 31, 2015

	Property Operations & Management	Resident Services	Housing Development	Mercy Loan Fund	Neighborhood Stabilization	Corporate Operations	Consolidated Total
Revenues							
Rent - net of vacancies	$ 162,060,498	$ -	$ -	$ -	$ -	$ -	$ 162,060,498
Developer fees	-	-	10,176,486	-	-	-	10,176,486
Service fees	643,616	126,658	123,368	-	-	200,498	1,094,140
Philanthropy	275,902	7,545,410	3,912,641	199,220	5,000	3,647,773	15,585,946
Capital grants	897,155	(112)	8,774,936	-	-	-	9,671,979
Consulting	24,640	169,901	305,353	-	2,359,873	-	2,859,767
Interest	664,422	4,057	69,593	1,805,819	12,996	121,762	2,678,649
Other	9,559,874	99,142	350,993	674,609	15,167	178,572	10,878,357
Total revenues	**$ 174,126,107**	**$ 7,945,056**	**$ 23,713,370**	**$ 2,679,648**	**$ 2,393,036**	**$ 4,148,605**	**$ 215,005,822**
Expenses and losses							
Compensation	$ 49,132,654	$ 9,341,006	$ 8,066,532	$ 911,888	$ 1,460,620	$ 9,849,203	$ 78,761,903
Administrative	11,117,345	1,368,762	1,161,581	75,066	202,280	3,210,685	17,135,719
Professional services	6,960,298	611,305	1,260,431	61,852	281,138	523,583	9,698,607
Depreciation and amortization	89,012,755	-	63,999	-	4,434	16,839	89,098,027
Grants	86,347	106,707	45,605	-	19,160	3,000	260,819
Facility	59,399,819	12,954	529,830	83	137,018	822,765	60,902,469
Interest and fees	28,730,633	144	207,379	900,631	30,012	1,030,894	30,899,693
Bad debts	898,619	10,925	217,466	-	15,450	-	1,142,460
Provision for impaired assets	213,191	-	14,430	140,940	-	34,147	402,708
Project expenses	-	-	665,498	-	-	-	665,498
Allocation	2,619,904	4,376,155	1,580,280	303,479	704,042	(9,583,860)	-
(Gain) loss on sale of assets	(8,031,191)	-	(2,936,899)	-	8,158	-	(10,959,932)
(Gain) loss on investment in limited partnership	1,024	-	-	-	153,250	20,812	175,086
Total expenses and losses	**$ 240,141,398**	**$ 15,827,958**	**$ 10,876,132**	**$ 2,393,939**	**$ 3,015,562**	**$ 5,928,068**	**$ 278,183,057**
Excess (deficiency) of revenues over expenses							
Consolidated	$ (66,015,291)	$ (7,882,902)	$ 12,837,238	$ 285,709	$ (622,526)	$ (1,779,463)	$ (63,177,235)
Attributable to non-controlling interests	(59,395,741)	-	(2,958)	-	-	-	(59,398,699)
Excess (deficiency) of revenues over expenses attributable to Mercy Housing, Inc.	**$ (6,619,550)**	**$ (7,882,902)**	**$ 12,840,196**	**$ 285,709**	**$ (622,526)**	**$ (1,779,463)**	**$ (3,778,536)**

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.

Donor Profile

WHY I GIVE

"I give to Mercy Housing because I believe that everyone deserves an opportunity in life, and opportunity starts with having a roof over your head. When opportunities are only offered to the few, our interconnectedness breaks down.

I wish there was a greater understanding of how many people struggle to pay for a place to live.

I give because Mercy Housing has time and again proven effective in its mission of providing affordable homes and services to people in need.

Above all, I give to Mercy Housing because I believe in the residents. Each person faces their own challenges in life, and some people face more challenges than others. Mercy Housing helps equalize the playing field.

– Alison, monthly donor

The largest regional division of Mercy Housing, Inc., Mercy Housing California (MHC) continues to develop innovative affordable housing solutions and resident services for the housing needs of populations with complex challenges such as low-income seniors, working families, homeless veterans, and emancipated foster youth. To date, Mercy Housing has developed more than 11,000 affordable homes across 36 counties in California.

HIGHLIGHTS

Despite a dramatic drop in public funding for senior housing, in 2015 we completed the 90-unit Vera Haile Senior Housing in San Francisco; started construction on two new senior housing projects totaling 196 apartments; and preserved three additional apartment communities with a combined total of 270 apartments for seniors.

We continue to incorporate supportive housing for homeless people into larger apartment communities. In 2015, our efforts included developing integrated housing solutions for emancipated foster youth, adults with developmental disabilities, and homeless families.

Citibank announced a $250,000 grant from the Bank's Innovation Fund for a health and housing initiative designed to benefit low-income seniors. The initiative addresses three issues concerning older adults with low incomes: lack of affordable housing; high health care costs; and seniors' desires to "age in place" and maintain their independence.

Jerome's Furniture, through participation in the CBS EcoMedia WellnessAd Program, generously supported resident services program upgrades at three MHC affordable housing communities in Los Angeles and Orange Counties.

ELIZABETH

Elizabeth was a university student, training to be a narcotics agent, when she fell in love and got married. Three months later, her new husband hit her for the first time.

Too embarrassed to seek help from family, after 11 years of domestic abuse, Elizabeth was driven to desperation and decided to take her own life. "I remember one of the nurses yelling at me, 'You need to fight for your life, for your children!'" she says. "I will always, always remember that voice... After the hospital, I decided that that was enough, and I decided to do something. I left my husband."

Elizabeth and her four children found a safe and affordable home at Mercy Housing's Casa San Juan Community. In her new, stable situation, Elizabeth studied to become a certified nursing assistant.

Today, Elizabeth serves on the board of Lideres Campesinas, an organization that seeks to empower women working as migrant farmworkers. She volunteers her time and shares her story of survival with other women who have experienced domestic violence. All of Elizabeth's four children have graduated from or are in college, and are flourishing.

"Whether I am sick or healthy, I always try to be involved and help other people," she says. "Without Casa San Juan, the Mercy Housing community where I live and raised my children, I don't know where I would be. I might be homeless. I might be dead."

MHC
MERCY HOUSING CALIFORNIA

Many Mercy Housing properties are near public transportation, connecting residents to their community

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Law Offices of Susan R. Diamond, P.C.

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Sister Mary Waskowiak, RSM
Mercy Center

MHL
MERCY HOUSING LAKEFRONT

James, a Mercy Housing Lakefront resident, shows off the keys to his apartment

MHL BOARD

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JACKSON FAMILY

When LaSheena Jackson and her six children were chronically homeless, the lack of a stable home caused problems for her kids. They weren't doing well in school and they were getting into trouble on the streets. Then they found Mercy Housing Lakefront's Wentworth Commons, and it changed their lives.

The combination of a stable home and supportive services allowed her children to thrive. Her eldest son, Chaz, graduated from Lincoln's Challenge Academy and is now gainfully employed.

"There was no real neighborhood to say, 'I grew up here,' until we moved to Mercy Housing," says Chaz. "At the end of the day, there are only a couple of things that really matter, and school is one of them."

"It was a really welcoming feeling, when we moved into the building," says LaSheena's second eldest, Dontae. "The transition from grade school to high school was kind of shaky, and I wasn't doing too good at home. The last couple of semesters, I got my grades up, and had a 4.0 my whole sophomore year. My family has made a really big jump from when we first moved in."

Dontae is beginning to think about life after high school, and plans on pursuing a double major in electrical engineering and business.

"I always wanted to be an electrical engineer, since I was 10 or 11," he says. "If the computer maintenance man wasn't here, they'd call me to see if I could assist with the problem."

The younger children are following in their older brothers' footsteps, and are all on the honor roll.

Mercy Housing Lakefront provides over 4,000 residents in Illinois and Wisconsin with affordable housing and access to social services to achieve better health and economic security for their families, and academic success for their children.

HIGHLIGHTS

Broke ground on the Danville Veterans Supportive Housing facility, which will provide 65 affordable apartment homes for homeless veterans and their families.

Began renovating the vacant structures that were once the Sears, Roebuck & Company headquarters. When complete, Sterling Park Apartments will have 181 affordable homes for families.

Started construction on Greenwich Park Apartments in Milwaukee, which will provide 53 apartments for working families and individuals.

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

HIGHLIGHTS

The National Real Estate Practice of EPIC Insurance Brokers and Consultants raised funds to provide property upgrades and summer youth programming for Parkside Apartments in the Stapleton neighborhood of Denver, Colorado.

A grant from the Sowers Club of Lincoln allowed us to provide Kindle Fire HD tablets to young residents in the afterschool program at Western Manor and Northglen in Lincoln, Nebraska.

In Arizona, 80% of senior particpants in the Chronic Disease Self-Management Program reported increasing strength and stamina through better fitness.

We completed renovations and physical improvements at 10 properties across the region.

In Colorado and Nebraska, we implemented the AfterSchool KidzLit reading enrichment program through a national grant from the Hearst Foundations.

MIKE

When the recent recession hit, Mike lost his job.

A Vietnam Veteran in his sixties, Mike is tough and has an infectious energy. "I was the oldest person in the warehouse!" he says proudly. "I was lifting heavy rolls of roofing materials and heavy boxes of asphalt roofing shingles. I could have worked six more years at that job."

Shortly after he was laid off and forced into early retirement, Mike used that same energy to find housing he could afford, and he found Page Commons, a Mercy Housing community.

"There are other senior apartments in town, but you'd have to be wealthy to live there," he notes.

Mike enjoys the variety of activities available to him at his Mercy Housing home, especially gardening. "A few times a year we have a gardening party. In the summer time, we have a very good harvest!"

Today, after serving his country and working hard all of his life, Mike is aging with dignity. "I'm a very active senior at 70 years of age, and this community helps me maintain my independence. I ride my bicycle seven days a week, and because Page Commons is near public transportation, I can easily take the bus. I'm very happy and comfortable here in my retirement years."

Estella, a future engineer, plays at the playground of her Mercy Housing community in Colorado

MHMP
MERCY HOUSING MOUNTAIN PLAINS

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MHNW
MERCY HOUSING NORTHWEST

Residents exercise at Rainier Health and Fitness facility in the retail space of Emerald City Commons in Seattle.

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Tacoma Dominican Sisters

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Sister Kathy Thill
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Chris Burckhardt
Mercy Housing, Inc.

Bill Rumpf
Mercy Housing Northwest

SBEYDY

Sbeydy isn't just a role model for her sisters, she has a whole community that looks up to her. As a resident of Sterling Meadows, a Mercy Housing Northwest community in Bellingham, Washington, Sbeydy took advantage of the on-site educational services to reach her goals. She attended homework club, tutored other students, learned about the SAT and application process for college – and today she is a senior at the University of Washington.

As the first person to attend university in her family, Sbeydy was able to get the educational guidance she needed right at home. "My parents immigrated here and weren't familiar with the school system," she says. "MHNW provided that guidance and this community has been one of the biggest support systems in my life."

These days, when she returns home, she reminds everyone of how hard work pays off. "I'm not just here for my sisters, but also for many of the younger children in my community. I want to see them succeed." With young leaders like Sbeydy, MHNW communities are stronger than ever.

Spanning Washington and Idaho, Mercy Housing Northwest has developed and manages nearly 2,400 affordable rental homes throughout the region. Mercy Housing Northwest serves more than 5,000 people and has helped more than 100 families build and purchase their homes.

HIGHLIGHTS

1,150 youth living in our apartments started the school year with new backpacks and school supplies thanks to donors, partners, and volunteers.

We opened 40 new apartments for formerly homeless and low-income seniors in Tacoma, bringing the number of Mercy Housing homes in Tacoma to 226.

3,200 individuals across the region participated in health and wellness programming such as blood pressure screening, health education, and preventive healthcare.

We added resident services to three senior properties in the Boise area, and over 80% of residents have participated in health and wellness programming.

Mercy Housing Southeast provides sustainable, modern, affordable housing options for more than 8,000 people across the region. Since 1996, we have emerged as a recognized expert in developing high-quality, service-enriched housing for families and seniors. Our communities are conveniently located where residents can access neighborhood services such as supermarkets, schools, medical services, jobs, and transportation. They also include a wide range of services and amenities that promote activity, accessibility, and stability.

HIGHLIGHTS

In Savannah, after many years of work, we completed Savannah Gardens, transforming Strathmore Estates, a neglected neighborhood of apartments, into a planned neighborhood of 439 affordable, energy-efficient homes for families and seniors.

We broke ground on Reynoldstown Senior Residences in April, 2015. This 70-unit, energy-efficient property will be for people ages 55 and older, and is located adjacent to the Atlanta BeltLine, a 22-mile rail corridor being redeveloped into multi-use trails, connecting 45 neighborhoods, and dramatically increasing accessibility and residential market values.

We received funding for the Senior Residences at Mercy Park, a 77-unit property in Chamblee, Georgia. The 4-acre site was master-planned as a campus offering a new 40,000 square foot healthcare facility developed by Mercy Care and our own service-enriched senior residential building.

SHARINA & AMARRI

Losing her job was about the worst possible scenario Sharina could imagine. But it happened at the same time her lease ended, which Sharina couldn't afford to renew. The worry kept the single mother up at night. Where would she and eight-year-old Amarri live?

Then she found the Terraces at Parkview, a Mercy Housing Southeast community. "I was so relieved when we moved in," Sharina says. "My daughter was happy...and to see her smile made me smile."

Sharina was able to finish her pharmacy tech certificate before another devastating blow. She was diagnosed with cancer and the treatment made her unable to work. It was during that time that Amarri suggested they write a book together.

"I never tell her, 'We can't,'" says Sharina, so the two wrote a book, and when three different publishers wanted to publish it, the tides began to change.

Today, Sharina and Amarri are thriving. Sharina is in remission, Amarri has big college plans, and they plan on using some of the proceeds from their book to purchase a home of their own.

"One day, I want to be one of the people donating to Mercy Housing. That's my goal. Because I want to help the next person."

Residents make use of the many community spaces at Savannnah Gardens

MHSE
MERCY HOUSING SOUTHEAST

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MHMG

MERCY HOUSING MANAGEMENT GROUP

Mercy Housing Management Group takes pride in helping residents feel at home.

EMPLOYEE PROFILE

"I had no intention of going into affordable housing," says Katayoon Montazemi. "My background was in commercial real estate management."

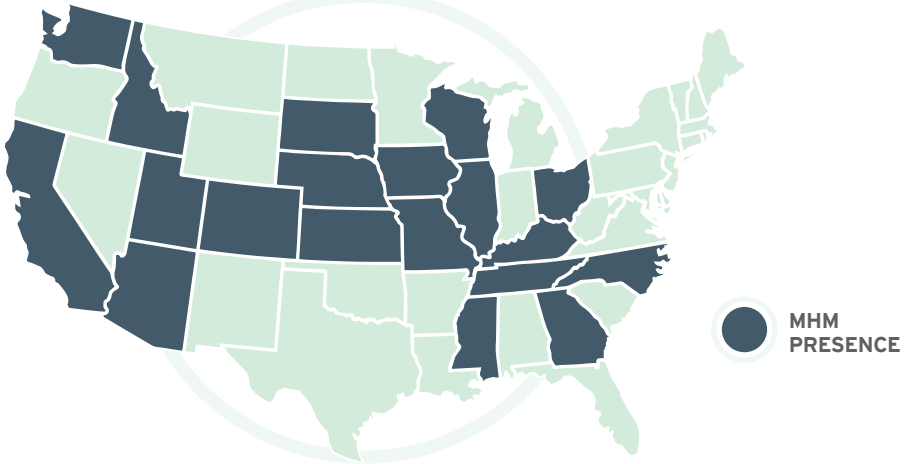
But when Katayoon volunteered to help lease homes at Jefferson Park Terrace in Los Angeles, California, in 2014, she was hooked. "I fell in love with affordable housing," she says. "We had 29 families sign their lease on the same day, and giving them their keys...even now, talking about that moment brings tears to my eyes and I get goosebumps. I realized then that this is where I belong, this is what I want to do.

"And when I saw the dedication and the collaboration of the Mercy Housing team, working together, working around the clock, and making every effort, I was in awe."

When an Area Director of Operations (ADO) position opened up, Katayoon eagerly applied. "Let me show you what I'm capable of," she said during her interview.

As an ADO, Katayoon is responsible for eight properties in the Los Angeles area. Katayoon is deeply committed to helping her staff pursue their professional dreams. "I want to help them grow, so they can have a career path with Mercy Housing. Every day, I feel inspired."

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 eight cities, MHMG provides properties with high-quality business services.



HIGHLIGHTS

- In 2015, we began managing 13 new properties with 958 homes in California, South Dakota, Georgia, and Idaho.
- In total, we manage 290 properties with 18,245 apartments.
- There are over 900 MHMG employees across 19 states.

MLF
MERCY LOAN FUND

For three decades, Mercy Loan Fund, a certified Community Development Financial Institution (CDFI), has provided capital to socially responsible developers in support of affordable housing and essential community projects.

HIGHLIGHTS

- Closed 17 loans totaling $17.3 million, leveraging nearly $200 million in total development costs.
- Raised $5.7 million in new or increased capital.
- Financing helped to provide over 1,600 homes for 3,200 low-income residents, resulting in a total annual household savings of $5,759,000.

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LELAND APARTMENTS

In 2015 Mercy Loan Fund partnered with Heartland Housing, Inc., to preserve Leland Apartments, located in the Uptown neighborhood of Chicago, Illinois.

The 137-home multifamily community houses people who have experienced homelessness and people with low incomes. The previous debt on the property had a high interest rate, and the property had been struggling to maintain positive cash flow.

MLF purchased the existing note, reduced the interest rate, and re-amortized the outstanding loan balance over 30 years. The lowered interest rate will enable the property to save more than $48,000 annually.

"Because of Mercy Loan Fund, Leland Apartments now has strong financial footing that will help ensure it remains quality, affordable housing for years to come," said Michael Goldberg, Executive Director of Heartland Housing. "The Mercy Loan Fund team's dedication and the creative solutions they came up with are outstanding in the field, and make them critical partners in social innovation."

MPS
MERCY PORTFOLIO SERVICES

2015 saw the sunsetting of Mercy Portfolio Services, a Mercy Housing subsidiary created in 2009 in response to the foreclosure crisis.

Over the past six years, neighborhoods and affordable, low-income housing throughout Chicago, Illinois were stabilized and preserved through the Neighborhood Stabilization Program (NSP).

As the administrator of the NSP program for the city of Chicago, Mercy Portfolio Services invested $168 million to purchase foreclosed or abandoned homes, and to rehabilitate, resell, or redevelop these homes in order to stabilize neighborhoods.

Thanks to the contributions of hundreds of partners and staff, Mercy Portfolio Services preserved, renovated or facilitated the reoccupation of 2,854 distressed or foreclosed homes.

COMMUNITY IMPACTS

- Acquired and renovated 879 foreclosures in 24 community areas by implementing Chicago's Neighborhood Stabilization Program.
- Partnered with the Illinois Housing Development Authority, Neighborhood Housing Services of Chicago and others to purchase 442 distressed mortgages to help families who were at risk of foreclosure.
- Partnered with community organizations to help facilitate the reoccupation of 1,469 vacant homes through Chicago's Micro Market Recovery Program.
- Received two Good Neighbor Awards for renovated properties in North Lawndale and Englewood.
- Created or sustained 3,471 jobs.
- Enabled over 7,000 people to benefit from affordably priced homes.

Donors

MERCY HOUSING DONOR STATISTICS

TOTAL DONATIONS RAISED IN 2015

$8,624,693*

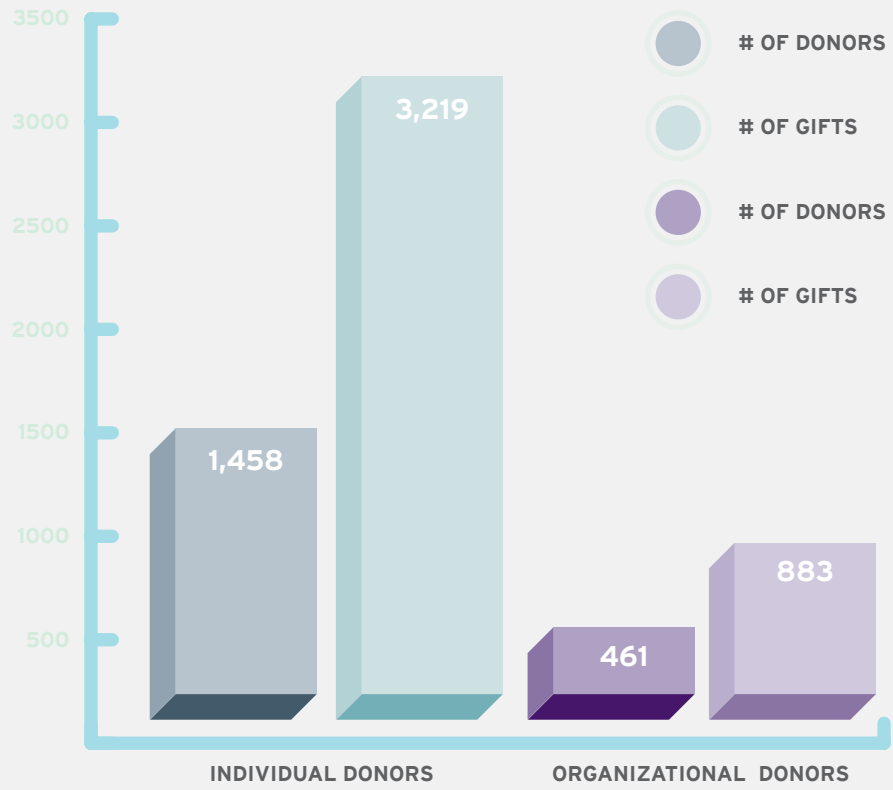
GIFTS FROM INDIVIDUALS
$689,778

GIFTS FROM ORGANIZATIONS
$7,934,915

Average Monthly Gifts from Individuals
$34

Average One-Time Gifts from Individuals
$347

Average Gifts from Organizations
$8,777



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