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## MERCY HOUSING FOUNDED IN 1981

Daughters of Charity,
Province of St. Louise
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Province of the West
Sisters of Bon Secours, USA
Sisters of Mercy, South Central
Sisters of Mercy, Northeast
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Sisters of St. Joseph of Orange
Sisters of St. Joseph of Peace

#### MERCY HOUSING LAKEFRONT

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

Our mission is to create stable, vibrant, and healthy communities by developing, financing, and operating affordable, program-enriched housing for families, seniors, and people with special needs who lack the economic resources to access quality, safe housing opportunities.

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mercyhousing.org/lakefront

LAKEFRONT



#### THE POWER TO CHANGE LIVES

Dear Partner in Hope,

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



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

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

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

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

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

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

Yours in Hope,

Mark Angelini

President, Mercy Housing Lakefront

#### HIGHLIGHTS

In 2018, we:







1

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

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

3

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







4

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

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

6

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

## "We Call It a Village"

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

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

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

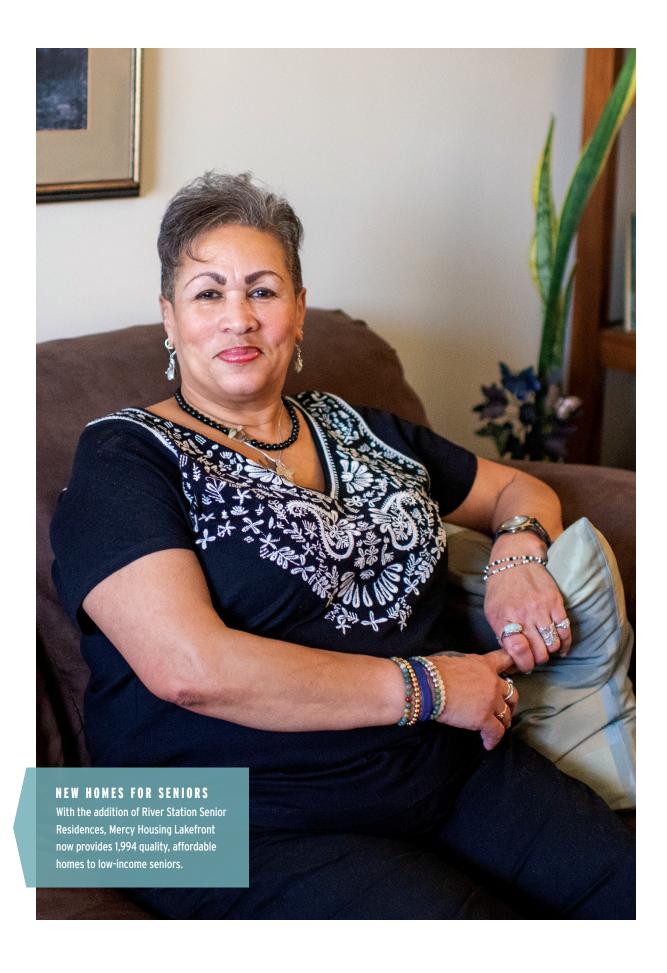
At River Station Senior Residences, residents have access to a fitness room, computer lab, outdoor spaces, activities, and onsite services through a partnership with Catholic Charities.

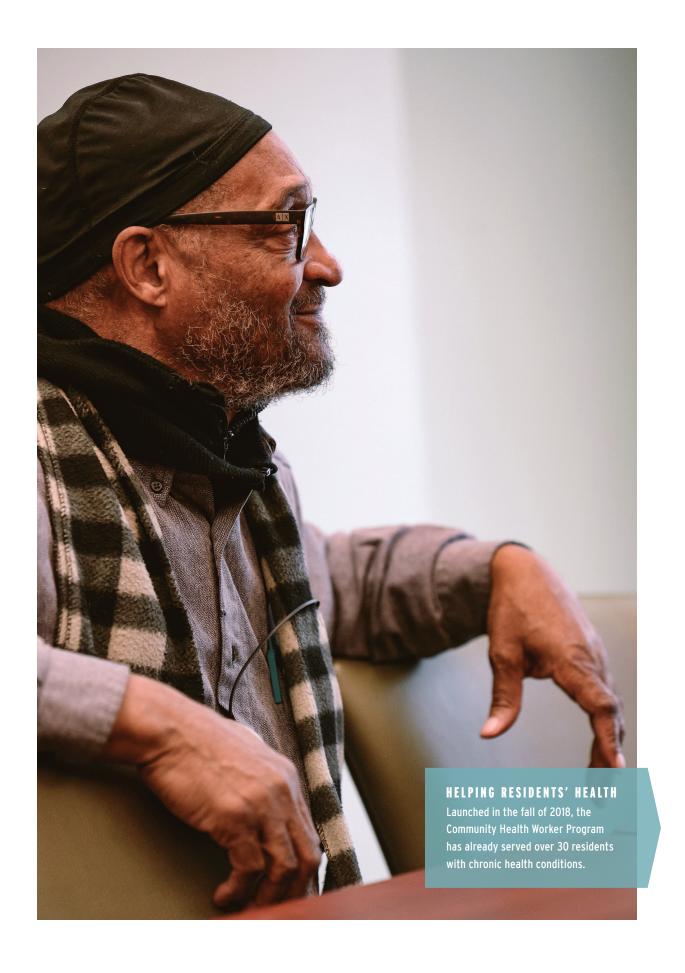
Deborah regularly participates in bingo, birthday celebrations, and a card playing club. "In the wintertime, to have the space to do that, I think just increases the quality of our lives," she says.

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

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

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





## Giving Back to His Community

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

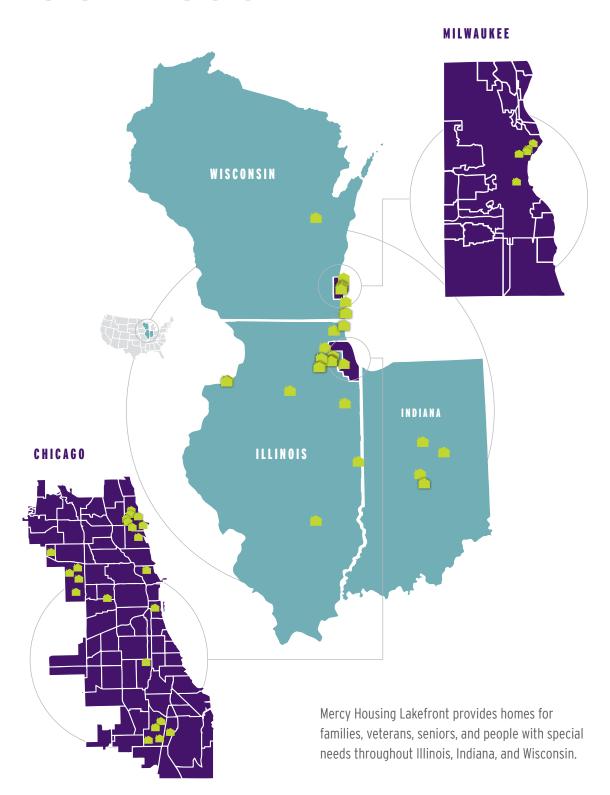
Henry also struggled with addiction, harming his career and relationships with his family. He decided it was time to take control of his life and checked himself into a recovery program, ultimately leading to his current home at Mercy Housing Lakefront's South Loop Apartments. Over the past 12 years,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

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

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

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

### Our Reach



# IMPACT REPORT 2018

# By the Numbers

Mercy Housing
Lakefront homes are:



#### MERCY HOUSING LAKEFRONT

OWNS

52 PROPERTIES

**PROVIDES** 

5,600 AFFORDABLE HOMES

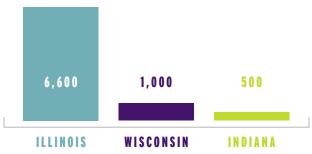


SERVES

8,100 RESIDENTS



Number of residents by state



## Finding Firm Financial Ground

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

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

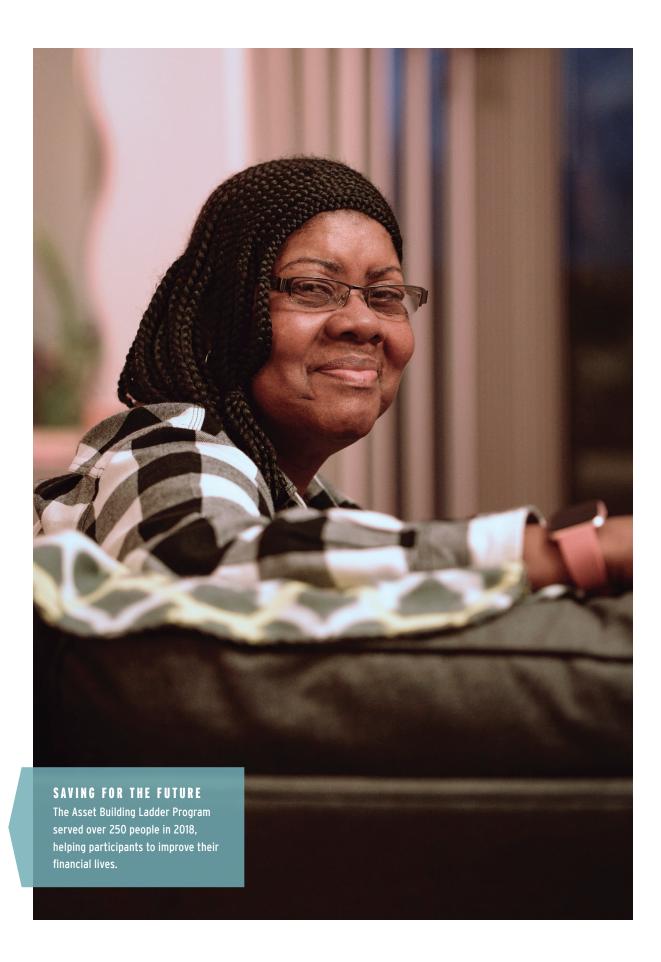
While Lottie has an affordable home, she has struggled at times to manage her finances. She and her friend from the building went shopping regularly, sometimes beyond their means. Lottie's credit card bills were piling up. "At some point I was like, 'I'm just going to work to pay bills, I'm tired of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

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

a credit card. I had to pay for it with cash and if I didn't have the money for it, I couldn't get it."

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

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



## Aging With Fitness and Grace

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

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

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

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

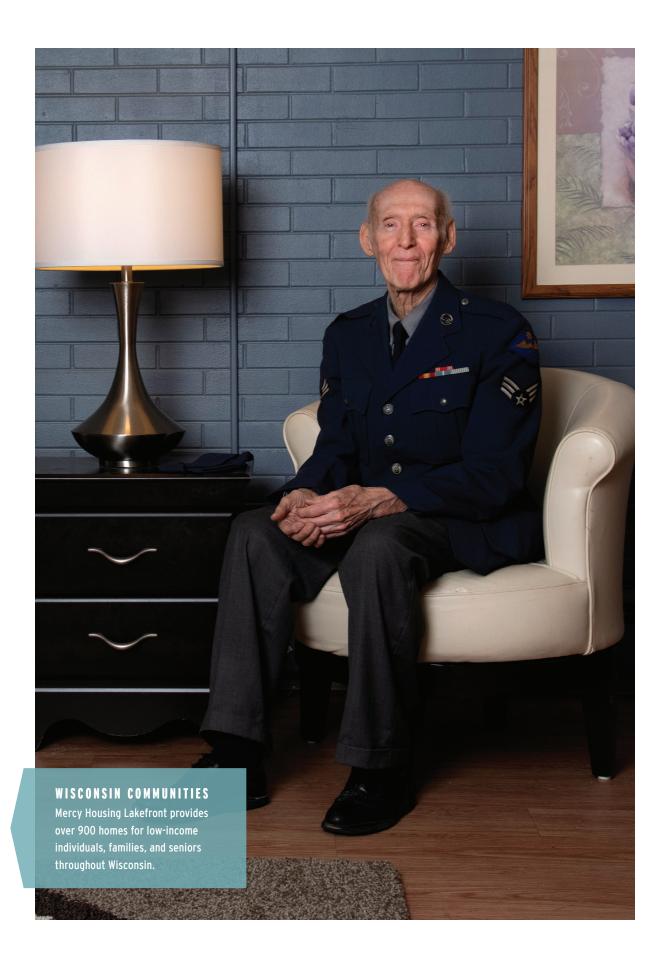


# IT'S A COMMUNITY AND I LIKE THAT VERY MUCH."

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

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

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



## A Commitment to Service

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

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

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





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

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

## Helping People Make Progress



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

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

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

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

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

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

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

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

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Regina White Wyman Winston Joanne Lipo Zovic

\$1 - 99

Anonymous Mercedes Baker-Kulp

Paul Balik
Kim Banker
Barbara Barker
Donna and Ralph Bayard
Joseph and Nancy Bella
Sister Mary Ann Bernfeld, RSi

Sister Mary Ann Bergfeld, RSM Dorceen J. Boyle Janeth Bryant Mary and Stephen Buck Sister Cathleen Cahill, RSM Sister Barbara Centner, RSM James and Patricia Coan Lynn Coriano

Barb Costanzo
Lawrence E. Craft
John Dante
Lakeshia Davidson
Margadette M. Demet
Mary Dermody
Elizabeth Lopez Diaz
Peggy and Samuel Dickman
Kate and Thomas Drozdz

Sheria Duncan Juanita Ebert James A. Edwards Michelle Englund Carla Fiessinger Kim Fisher

Sister Anna M. Flanagan, RSM

Sarah Ford
Robert A. Franklin
Alessandra Gillen
Lorna and Scott Grade
Sarah Greenberg
Nicole Gulatz

Sister Mary Hannon, RSM Amber Hansen

Amber Hansen Donna M. Hattem Destiny Hetland Yvette Hill

Frank and Terrhonda Hudson Sister M. Renee Humble, RSM Sister Marion Johnson, RSM

Jane Johnston Shaunda Brown Jones Jonathan M. Kaden

Angeline and Constantine Kiamos

Halina Kirk

Mary Kissinger Licia Knight

Sister Margaret Mary Knittel, RSM

Bryan Kroes Andy Kuhn

Kathleen and Ludwig Lingwai Sister Mary E. Loftus, RSM

Casey Lopez

Frederick and Joan Lueneburg

Nancy Maier James A. Marks Geovany Martinez

Patricia D. and Sam T. Mauro Jacqueline and Theodor Maxeiner

Maria Onesto Moran Berlina Morris Sister Carol Mucha, RSM Mary C. Nehrling Alison Nelson Lynne Oehlke

Antonio and Maria Olveda Barbara F. Patterson Irene Patterson Angela Pauldine Sheila Portlock Laura P. Regan Carolyn Reid

Diane and Thomas Roethe Tracey Russell David and Elen Sahar Gloria and Robert Santilli Barbara and Marshall Scheibe

Joseph Schlidt Kenneth Schmidt Anne Schoenhofen Arlene and Gene Scholler Connie and Robert Schwaab

Kathleen Sincere
Kimberly Steele
Moriah Stofer
Gina and Robert Study
John Van Stee
Mary T. Waltersdorf
Michael Ward
Milagra Ward
Wayne Wasserman
Daina Westerman
Jimmy Whitner

Abhishek P. Shah

#### GIFT IN KIND ORGANIZATIONS

Adopt a Soldier

Eric Williams

Helen Winfrey

Mary Ann Woelfle

Adventures In Scavenger Hunting

Alverno College

>>>

>>> The Annoyance Bar

Anonymous

Aurora Police Department

Aurora Township

Aurora University

Barnes & Noble

Batavia Mothers' Club

Batavia Rotary Club

Between Friends Food Pantry

Black Ensemble Theatre

Boy Scouts

The Cakery Central Kane County TRIAD

Cermak Fresh Market

Christ Child Society

Congregational Church Of Batavia

Corporate Design Interiors, LLC

Corvette Cruisers Club

Downtown Books

Duet Resource Group

El Rev Plaza Inc.

The Employees of Christopher B. Burke

Engineering

Fox Valley Therapy Dogs

Fresh Thyme

Grebes Bakery

Home Instead Senior Care

HomeWorks Of Batavia

House of Blues

Interfaith Food Pantry

Jewel-Osco

JourneyCare

Junior League of Milwaukee

Kane County Recycling

Kane County Sheriff's Office

Korb + Associates Architects

Lou Malnati's

Make It Better Foundation

Marcus Cinemas

Men's Warehouse

Michaels Store

National Association of Realtors Old St. Mary's Catholic Church

Olive Garden

Oriental Trading Co.

Panera

Pick N Save

Prisco's Family Market

Rotary Club of Chicago-O'Hare

Sisters of Mercy, Chicago Smigo Management Group Inc. South Side Beer & Liquor Store

St. Anthony's Catholic Church, SVDP Society

St. Catherine's of Alexandria

St. Elizabeth Ann Seton Parish

St. Mark's Lutheran Church St. Monica Congregation

Starbucks

Symphony Orchard Valley

Toys for Tots

Trinity Lutheran Church

United States Bone and Joint Initiative

United States Postal Service

University of Illinois Meals for a Healthy Heart

Vermilion Pet Wellness

Vin Chicago

Voyager Books

Ward's House of Prime

Wasco Pack 150

Wolsfelt's Bridal

Zaine's Comedy Club

#### GIFT IN KIND INDIVIDUALS

Anonymous

Michelle Arch

Heather Balistrieri

Ann Bihrle and Patrick Waite

Bonnie Bowles

Alderman Walter Burnett, Jr.

John and Rebecca Cain

Paula Carsi

Christine Courtney

Sherry Courtney

Chervl Das

Nikia Davis

Susan Davis

Melissa Dempsey

Sonia Dhingra

201119 Dillingit

Caitlin Driver

Pat Engel Judy Radewan Englund

Gloria Fisher

James Flack

Nathan Frank

Megan Gabriel

Veronika Gloshy

Ann Grabski

Kris Grif
Breanna Hayes
Natalie Healy
Jennifer Henry
Ms. Renee Hickerson
Cindy House
Theresa Houston
Kimberly Hurtado
Michelle Irwin
Maria Jordan
Debbie Kasianczuk
Grace Knocke
Cathy Lay
Vernita Lock
Chris Lowe

Kat Maggio Sara Magrath Joyce Mallahan

Emil and Michelle McCauley

Emil and Michelle Mi Don McCluckie Mindy Mierwinski Micki Miller Linda Mucho

Mary Mulcahy Howard and Stephanie Natinsky John and Kathleen Neuberger

Jean and Kevin Nosbisch Tammy Otterman

Teresa Otterman Darlene Pavelich Kelly Peplansky Britni Petrizzi

Chris Reid Meghan Roder

Danita Rymek Andrew and Shirley Serio Jennifer L. Shanahan Maureen Sullivan

Karen Swanson Sonali Talanki Tara Turner

Gerald and Dorothy Turow

Christine Uteritz Sandra Viland Dale Wibben Brittany Yeager Don Yoder

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

#### THANK YOU FOR MAKING A LASTING IMPACT

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

