

COMMUNITY MATTERS

FALL 2022 NEWSLETTER

RENEE TODAY

You may remember reading the story about Renee and her kids, who got out of an unsafe environment, and after time in a temporary shelter, found relief and comfort in a home at Mercy Housing. Your support of Mercy Housing allows people involved in challenging and abusive situations to find an option for permanent and safe housing. **Your donations made this possible for Renee, and many other residents.**

Renee says, "What Mercy Housing also does is they have connections with lots of community support. The case managers there were some of my greatest resources ... They brought in somebody to go over my resume and to come up with a plan, you know, help me develop a plan for what I was going to do moving forward. I connected with a nearby community college after meeting with the staff that came over."

That was just the beginning for Renee. She has gone on to complete her associate, bachelor's, and master's degrees.

"I have seen so many people's lives changed with Mercy Housing. Drastically change, not just a little bit, but it changes everything. It allows people to seek out things that can meet all their potential, you know? And housing and support is such a critical key to stabilizing families. Mercy Housing does it so well. They really have a great model for how they can help support families. **Look at my family. We have been able to come so far. I own my own business now.** We've been able to come so far just because of the support. I think it's a critical stepping stone for so many families."

Renee is a true example of someone who made empowering decisions that altered the direction of her life. She has since bought a home, her children are thriving, and she even became a board member for Mercy Housing Northwest where her voice is making a big impact.

We truly value your contributions that allow for more housing to be built and for resident programming that makes a difference. **Thank you.** ♥



Renee and her children found a safe and affordable home at Mercy Housing that paved the way for new opportunities and success, and donors like you played a big part in making it possible.

INSIDE: READ MORE STORIES ABOUT YOUR GENEROSITY

PAGE 2: Summertime Fun | PAGE 3: 40th Anniversary Gala | PAGE 4: Honoree Profiles

“We can do better.” It was this phrase from founder Sister Timothy Marie O’Roark, a Sister of Mercy of Omaha, that led to the establishment of Mercy Housing, Inc. in 1981. Thanks to you, we recently celebrated our 40th anniversary as the largest affordable housing nonprofit in the country. It was an inspiring evening at the beautiful Denver Art Museum as we gathered to celebrate our 40-year history. We also enjoyed live entertainment from the Curtis Family C-Notes, a family band out of San Francisco and Mercy Housing residents.



ISMAEL GUERRERO

It is an honor to lead Mercy Housing in our continued mission to provide stable, service-enriched affordable housing in communities across the country. We are grounded in the values of respect, justice, and mercy, which were instilled 40 years ago by six congregations of Catholic Sisters. These values serve as guiding stars for our staff, volunteer leaders, and community partners.

Mercy Housing believes that home is the foundation – where you live impacts your overall health and well-being. Nearly one-third of people with low incomes or who are homeless have a chronic health condition. Studies have shown that without access to stable housing you are more likely to struggle with health problems. We know that having access to opportunities and programs such as Out-of-School Time, Financial Literacy, and Health & Wellness can have a significant impact on health outcomes.

For over three decades, Mercy Community Capital, an affiliate of Mercy Housing, has focused exclusively on funding affordable housing and essential community infrastructure projects that support affordable housing for people living with low incomes. By collaborating with socially responsible developers, Mercy Community Capital has helped finance the development of single-family and multifamily homes for rental and homeownership across the country.

I am proud of our legacy and excited about where we will go over the next 40 years, as we grow our impact and do things better, do things differently, and do things together. Thank you for all your support over the years. We couldn’t do it without you!

Yours in Hope,

Ismael Guerrero
President & CEO
Mercy Housing, Inc.



Mercy Housing youth enjoyed making parfaits this summer – just one of the many classes supported by donors like you!

SUMMERTIME FUN

Learning about healthy snacks through hands-on exploration is a great way for kids to create a foundation of lifelong eating habits. One activity this summer involved kids assembling yogurt parfaits filled with Greek yogurt, fresh fruit, and some colorful crunch. The smiles on these faces can only mean one thing – they were a big hit!

Your support keeps Out-of-School Time programs funded and gives kids enriching experiences that make a big difference!



Mercy Housing Inc.
1600 Broadway
Suite 2000
Denver, CO 80202
303.830.3300
TTY 711



[mercyhousing.org](https://www.mercyhousing.org)



[linkedin.com](https://www.linkedin.com/company/MercyHousing)
@Mercy Housing



[twitter.com](https://twitter.com/mercyhousing)
@mercyhousing



[facebook.com](https://www.facebook.com/MercyHousing)
@Mercy Housing



[instagram.com](https://www.instagram.com/mercyhousing)
@mercyhousing



40TH ANNIVERSARY Gala

The 40th Anniversary Gala took place on September 22nd at the Denver Art Museum. It was a time to celebrate the past, honor two very special individuals, and come together to raise money for future programs. Supporters like you joined in person and virtually to raise more than \$2 million. We can't thank you enough.

Your support will do so much for current and future Mercy Housing residents by creating more affordable housing and supportive onsite services. You continue to make an impact on the lives of residents like the Curtis Family. During the event, The Curtis Family C-Notes, a family band out of San Francisco who are Mercy Housing residents, performed some of their hit songs which got the crowd going. The C-Notes are an up-and-coming funk sensation that competed on *America's Got Talent* in 2021.

After losing their home and jobs following the 2008 financial crisis, the Curtis family found themselves without a place to raise their children. A close friend found out they were living in their van, took them in, and introduced them to Mercy Housing. Work began to pick up and the Curtis Family moved into a brand-new Mercy Housing community in San Francisco. They were the first residents to move in and call the property home. "It was Mercy Housing that provided us with shelter," Maestro Curtis (Papa C) explained. "We surprised our kids

with a new apartment home which has allowed us to sustain a quality of life that has given us freedom." Mama C added, "Mercy Housing nurtures community on so many levels – there are so many different reasons why people come to Mercy Housing, and they understand that." Rather than feeling sorry for themselves or asking "why," they have embraced the journey they are on. "It was worth everything because it made us so strong as a family," Papa C concluded. The family is currently working on several creative projects. We are excited to follow them as they turn those dreams into realities one funky song at a time.

When you support Mercy Housing, you support residents and their dreams. Thank you! 💖



Visit mercyhousing.org/gala to see more photos and videos from the event and even watch the entire livestream!



The Curtis Family has been grateful to call Mercy Housing home as they set their sights on success in the music industry. Check them out at thecurtisfamilycnotes.com.

UNWAVERING COMMITMENT TO HEALTH AND HOUSING EQUITY

We honored two outstanding advocates for their incredible impact in the health and housing sectors. We know that health starts with home, and innovative partnerships help us address the social determinants of health by bringing health and wellness programs into our communities.

Adrienne Crowe | Guardian Angel Award

Ms. Crowe has a seasoned career in the finance industry, most notably as an executive with Bank of America. Before her retirement in 2000, she served as Bank of America's Sacramento, CA Regional President, and Regional Senior Vice President for their Commercial Banking Office. Ms. Crowe's extensive leadership experience has primarily involved working with organizations in the fields of healthcare, affordable housing, philanthropy, banking/finance, and investment management. She is recognized for her dedicated and unwavering leadership with nonprofits that operate in the fields noted above. During her tenure on Mercy Housing's Boards, Adrienne helped sharpen our focus on racial equity, expand into new housing markets, and develop programs that better serve residents' needs.



Lloyd H. Dean | Dignity Award

Mr. Dean is a nationally recognized leader in and beyond the field of healthcare. He recently retired from the role of Chief Executive Officer of CommonSpirit Health, one of the largest nonprofit health systems in the United States. A passionate advocate for healthcare reform, Mr. Dean was actively engaged with the White House Cabinet on healthcare issues during the Obama administration and directly participated in healthcare reform discussions with the former president during the formation of the Affordable Care Act. Mr. Dean has dedicated his career to eliminating the social disparities that are the root problems behind so many health issues. Lloyd has been a leader in the health system space focused on investing in the strategic partnership between healthcare and housing. ♥



BANK OF AMERICA | bankofamerica.com



At Bank of America, we're guided by a common purpose to help make financial lives better, through the power of every connection. We're delivering on this through responsible growth with a focus on our environmental, social and governance (ESG) leadership. ESG is embedded across our eight lines of business and reflects how we help fuel the global economy, build trust and credibility, and represent a company that people

want to work for, invest in and do business with. It's demonstrated in the inclusive and supportive workplace we create for our employees, the responsible products and services we offer our clients, and the impact we make around the world in helping local economies thrive. An important part of this work is forming strong partnerships with nonprofits and advocacy groups, such as community, consumer and environmental organizations, to bring together our collective networks and expertise to achieve greater impact. ♥

WELLS FARGO | wellsfargo.com



Wells Fargo & Company (NYSE: WFC) is a leading financial services company that has approximately \$1.9 trillion in assets and proudly serves one in three U.S. households and more than 10% of small businesses in the U.S. As a company, we believe everyone should have a quality, affordable place to call home, which is the foundation for wellness, dignity, and economic opportunity. Wells Fargo has a long

history as a leader in the affordable housing sector, with one of the largest affordable housing geographic footprints in the U.S. The Community Lending and Investment group provides critical financial solutions to support affordable housing, community development and neighborhood revitalization, including debt, Low Income Housing Tax Credit (LIHTC) and New Markets Tax Credits (NMTC) equity, and patient capital to CDFIs and nonprofit affordable housing developers. Wells ▶▶▶

▶▶▶ Fargo has been one of the top lenders and investors in affordable housing for the last decade with total capital of \$5.6B committed in 2021 to deliver or preserve approximately 18,700 units of affordable housing. In the communities we serve, the company also focuses its social impact on building a sustainable, inclusive future for all by making philanthropic investments in housing affordability, small business growth, financial health, and

an equitable low-carbon economy. Since 2019, Wells Fargo has donated over \$390M to help address the housing affordability crisis in the country including homelessness, available and affordable rentals, transitional housing, and homeownership. News, insights, and perspectives from Wells Fargo are available at Wells Fargo Stories. Additional information may be found at wellsfargo.com Twitter: @WellsFargo. ♥

BON SECOURS MERCY HEALTH & BON SECOURS MERCY MINISTRIES | bsmhealth.org

**BON SECOURS
MERCY HEALTH**

BON SECOURS MERCY MINISTRIES

Bon Secours Mercy Health (BSMH) is one of the 20 largest health systems in the United States and the fifth-largest Catholic health system in the US. The ministry's quality, compassionate care is provided by more than 60,000 associates serving communities in Kentucky, Maryland, New York, Ohio, South Carolina, Virginia, and throughout Ireland. BSMH is committed to providing care for patients through its network of approximately 1,200 care sites, which includes 48 hospitals.

BSMH is a ministry of the Catholic Church and it maintains its Catholic identity through the sponsorship of Bon Secours Mercy Ministries (BSMM), an entity created by the Church to provide oversight of ministries in the name of the Church. Through its actions and oversight, BSMM ensures that every decision from the board

room to the bedside is a reflection and embodiment of our Catholic heritage and the Mission of extending the compassionate ministry of Jesus to all.

In 2021, BSMH provided more than \$600 million dollars in community investments, ensuring that cost is not a barrier to health care for our patients in need. In addition to charity care, BSMH invests in programs that address chronic illness, affordable housing, access to healthy food, education and wellness programs, transportation, workforce development, and other social determinants of health that affect the communities we serve. BSMH's Mission is to extend the compassionate ministry of Jesus by improving the health and well-being of its communities and bring good help to those in need, especially people who are poor, dying and underserved. ♥

JPMORGAN CHASE & CO. | jpmorganchase.com

J.P.Morgan | CHASE 

JPMorgan Chase & Co. is proud to support vibrant, diverse neighborhoods like yours by helping increase equity, affordability and access to housing. Whether it's workforce and affordable housing creation and preservation, financing for CDFIs or tax credit equity investments, we provide loans, investments and services for low- and moderate-income families and communities across the U.S.

We specialize in new construction, rehabilitation and permanent financing of workforce and affordable multifamily rental housing. We can offer term loans

for properties with rent restrictions or subsidy agreements. We also provide financing via New Markets (NMTC) and Historic Tax Credit (HTC) programs, with debt and equity.

Regardless of your project's complexity or location, our dedicated team of bankers understands the industry landscape and nuances of multifaceted transactions. Trends come and go; markets rise and fall. Through it all, we work with you to get the job done with lending and investment solutions that support vibrant communities. ♥

COMMONSPIRIT | commonspirit.org

CommonSpirit 

CommonSpirit Health is among the nation's largest nonprofit health systems with more than 1,000 care sites and 140 hospitals across 21 states. We strive to build more resilient communities, advocate for the most vulnerable, and innovate how and where healing can happen – both inside our hospitals and in the communities we serve.

We are committed to a mission of serving all people, especially those who are vulnerable. As the nation's leading

provider of Medicaid services, we work to ensure those in need have access to quality care. Our range of community health programs, research programs, virtual care services, and home health programs address the root causes of poor health such as access to quality care, affordable housing, safe neighborhoods, and a healthy environment.

A healthier society is a more prosperous society. A more productive society. A more equitable society. ♥

COLORADO HEALTH FOUNDATION | coloradohealth.org



The Colorado Health Foundation is a long-time statewide philanthropic organization focused on bringing health in reach for all Coloradans by engaging closely with communities across the state through investing, grantmaking, policy advocacy and regularly convening Coloradans to discuss and explore tough and complex matters and solutions related to inequity. For more than two decades, The Foundation has focused on improving the health of Coloradans, with a specific emphasis in recent years on achieving health and racial equity. Lead by President and CEO Karen McNeil-Miller, The Foundation believes that keeping equity at the heart of our work will lead us to better health because every person is different than the next, and there are countless

drivers of health, many stemming from oppression and exclusion, including poverty and racism. Because of this, it is essential that every step we take creates fair opportunities for those who health is furthest from reach. The Foundation's work is centered in three cornerstones that ensure all the organization does is in service of equity, community-informed and serving Coloradans who are living on low income or have historically been without power and/or privilege. With approximately 65 staff headquartered in Denver, regularly working and engaging with Coloradans on the ground is a critical aspect of how staff cultivate relationships with and learn from communities in every corner of the state. ♥

MECHANICS BANK | mechanicsbank.com



Mechanics Bank has been lending a hand to people, businesses and communities since 1905. Through our storied heritage, we're connected – to you and our community. No other bank is more passionate about providing for its clients' banking and lending needs, and giving back to the cities and towns where we live and work across the Golden State.

Throughout our growth and expansion, we have maintained

our commitment to the values and the culture that have defined us over the past century. Working together with our clients and community leaders, we take pride in partnerships and relationships that foster affordable housing programs and other forms of innovative stewardship committed to enhancing economic prosperity. Following in the footsteps of our founder, E.M. Downer, we continue to work hard to earn your trust, and serve all your financial needs. ♥

NATIONAL EQUITY FUND | nefinc.org



National Equity Fund, Inc., is a leading nonprofit Low-Income Housing Tax Credit (LIHTC) syndicator and pioneer in affordable housing with a mission to create and deliver innovative, collaborative financial solutions to expand the creation and preservation of affordable housing. Through its diverse multi- and single-investor funds, NEF generates opportunities rooted in its vision that all individuals and families across the country have access to stable, safe and affordable homes that provide a foundation for them to reach their full potential.

Since being founded by the Local Initiatives Support Corporation (LISC) in 1987, NEF has invested more than \$20.6 billion, which represents 215,500 new affordable homes for individuals, families and communities in need across the country. NEF is Chicago-based and has donated more than \$210 million in grants to support LISC's nationwide community development work. To learn more about NEF's impact, innovative financial solutions and opportunities, visit www.nefinc.org. ♥

U.S. BANK | usbank.com



At U.S. Bank, we believe that everyone deserves a safe, affordable place to live. Housing is an important foundation for financial stability that helps remove disparities, so everyone can achieve what's possible. With \$14.4 billion in Low Income Housing Tax Credits committed as of June 30, 2022, U.S. Bancorp Community Development Corporation, the community investment and tax credit division at U.S. Bank, provides innovative financing solutions for community development projects across the country

using state and federally sponsored tax credit programs. USB CDC's commitment provide capital investment to areas that need it the most have contributed to the construction of more than 87,282 affordable housing units and \$4.48 billion in community lending. USB CDC's products and services have also helped to create new jobs, rehabilitate historic buildings, develop renewable energy facilities, and generate commercial economic activity in underserved communities. Visit USB CDC at www.usbank.com/cdc. ♥

OPPORTUNITY SPONSORS



HOPE SPONSORS

Alliance Construction • Amazon • American Hospital Association • Broadview Talent Partners • Caring for Colorado Foundation • Cigna Supplemental Health • Cinnaire • Citi Community Capital • FHLBank San Francisco • Highridge Costa Companies • Low Income Investment Fund • Mike & Nancy Zoellner • Morgan Stanley • National Affordable Housing Trust National Housing Trust • National Multifamily Housing Council • Ohio Capital Corporation for Housing • PeaceHealth Terra Search Partners • Trinity Health

40TH ANNIVERSARY GALA HOST STEERING COMMITTEE

Barry Zigas Co-chair, Principal, Zigas & Associates

Douglas Jutte Co-chair, Executive Director, Build Healthy Places Network

Ismael Guerrero President & CEO, Mercy Housing, Inc.

Sister Sheila Browne Vice President of Mission Integration, Mercy San Juan Medical Center / Dignity Health

Suzanne Swift Retired, Buffet Concepts, Inc.

Jane Graf Retired CEO, Mercy Housing, Inc.

Priscilla Almodovar President & CEO, Enterprise Community Partners

Ellis Carr CEO, Capital Impact Partners

Henry Cisneros Chairman, American Triple I Partners, LLC

Eileen Fitzgerald Head of Housing Affordability Philanthropy Social Impact, Wells Fargo

Joe Hagan Retired President & CEO, National Equity Fund, Inc.

Bart Harvey Former Chair & CEO, Enterprise Community Partners

Jeff Hayward EVP & Chief Admin Officer, Fannie Mae

Mark McDaniel CEO, Cinnaire Advancing Communities

Joe Neri CEO, IFF

Daniel A. Nissenbaum CEO, Low Income Investment Fund

Pamela Patenaude Principal, Granite Housing Strategies

Matt Reilein CEO, National Equity Fund, Inc.

Nic Retsinas Retired Assistant Secretary, HUD

Anne Segrest McCulloch EVP, Chief Legal Officer & Corporate Secretary, FHLBank San Francisco

Russ Pitto Vice President, SIMEON Residential Properties

Denise Scott President, Local Initiatives Support Corporation

Steve Spears Retired CFO, Mercy Housing, Inc.

Ron Terwilliger Chairman Emeritus, Retired CEO of Trammell Crow Residential

Gaye Woods System Vice President Equity and Inclusion, CommonSpirit Health

Mike Zoellner Managing Partner, ZF Capital





LEAVING A LEGACY

MERCY HOUSING ENDOWMENT

The Sisters of Mercy are known for their tradition of being a community of Faith in Motion. In 1981, almost 100 years after their formation, a group of passionate Sisters working in Omaha, NE, saw a critical need for quality affordable housing. With a vision to 'do better' at providing safe and affordable housing, they created Mercy Housing. In the early years, they invited other communities of Women Religious to join them in their housing ministry. Together these visionary women collaborated by providing financial support and guidance to respond to the needs of the times.

Their leadership continues today, as the Congregation of Sisters of Mercy - US Region publicly announced a gift of \$5 million, which will establish a Mercy Housing Endowment.

The community's legacy will live on in perpetuity through regular disbursements from the Endowment, which will support resident programs for generations to come.

It is with our deepest gratitude that we thank the Sisters of Mercy for their commitment to housing justice, for their unwavering conviction to make a difference in the lives of those who have not been served by systems designed by others, and for their trust in Mercy Housing to steward their legacy gift with integrity.



HELP MAKE A LASTING IMPACT

When you make a planned gift to Mercy Housing in your estate or long-term financial plans, you help ensure that we'll be here – committed to providing affordable, program-enriched homes to families, seniors, and people with special needs – for many years to come.

For more information about the many ways you can further your financial goals and help families in need through thoughtful gift planning, contact Debi Colias at debra.colias@mercyhousing.org

“

Recognizing *and* fostering
the dignity *of* every person.

– Catherine McAuley, Foundress of the Sisters of Mercy

”



EVERY GIFT MAKES A DIFFERENCE

When you donate a tax-deductible gift to Mercy Housing, you are helping build safe affordable housing in communities that need it the most, to manage those properties respecting the dignity of our neighbors, and to bring quality resident-centered programming to those who call Mercy Housing home.



THERE ARE SEVERAL WAYS YOU CAN HELP

DONATE ONLINE

Make an individual, one-time, or monthly charitable donation by completing our simple and secure online donation form.

mercyhousing.org/donate

DONATE BY MAIL

To give by mail, send a check to:

Mercy Housing
Attn: Philanthropy
1600 Broadway, Suite 2000
Denver, CO 80202

GIFTS OF STOCK, MUTUAL FUNDS, OR WIRE TRANSFERS

A gift of stock to Mercy Housing ensures that families, seniors, and people with special needs can live in hope for a better future. Gifts of appreciated stock allow donors to bypass capital gains taxes and receive a charitable tax deduction.

DONATE CRYPTOCURRENCY

Turn your crypto investments into a donation.

We accept Bitcoin (BTC), Ethereum (ETH), Dogecoin (DOGE), and many other forms of crypto. Visit mercyhousing.org/crypto to find out how to donate cryptocurrency.

PLANNED GIVING

Join our Legacy Circle with a planned gift to Mercy Housing in your estate or long-term financial plans. For more information please contact Debi Colias at debra.colias@mercyhousing.org.

OTHER WAYS TO GIVE

You can give back to Mercy Housing when you're shopping. Consider these options when doing your holiday shopping:

amazon smile

overstock

Mercy Housing Inc. (EIN 47-0646706) a 501(c)(3) nonprofit organization is in good standing with the IRS. Please consult your tax advisor as to the deductibility of any contributions.

YOU CAN BE A PART OF THE SOLUTION. MORE HOUSING IS THE WAY FORWARD FOR A HEALTHIER FUTURE.

Your home is your foundation. Where you live impacts your overall health and well-being.

Studies have shown that people without a stable home are more likely to struggle with health problems. **In fact, people who experience chronic homelessness face substantially higher health and wellness complications than the general population.** Unfortunately, physical and mental illnesses are common. Worst of all, death rates come earlier and are higher than people who have a safe and stable home.

Today, your gift of \$50 supports the development of more affordable homes with important wellness programs so people in need can improve their stability, their health, and their futures.

By supporting Mercy Housing, you can help increase the number of affordable apartments that offer a variety of services like health screenings, nutrition programs, exercise classes, as well as assistance navigating complex health systems.

All it takes is your gift of \$50 to increase the number of affordable homes with supportive services to help people in need stay healthy and housed.

With your donation today, you are making a difference in the health of people in communities across the country. More housing is the way forward for a healthier future.

Please help today. Thank you in advance for your gift.

Live in hope



Ismael Guererro
President & CEO
Mercy Housing, Inc.



**YES! I want to be a part of
the solution with my gift of:**



\$250



\$100



\$50



\$25



Other: \$



Give Online Today

scan the QR code with your
phone camera or visit

info.mercyhousing.org/the-solution

We also accept checks and gifts from Donor Advised Funds
that can be mailed to:

Mercy Housing
Attention: Philanthropy
1600 Broadway, Suite 2000
Denver CO 80202