Thanks to the fortitude of residents, employees, and supporters, Mercy Housing accomplished so much in 2020 despite all the challenges. First of all I want to thank Jane Graf, our former President and CEO, for all that she contributed to Mercy Housing for over 30 years. The Board’s selection of Ismael Guerrero as President and CEO and Ismael’s energy and wholehearted investment in leading Mercy Housing has made for a seamless transition. Ismael, like Jane, knows that the way forward is together with residents and community partners listening and working as one. I thank the board and staff for their dedication to the incredible families, seniors, veterans, and people with special needs that call Mercy Housing home. The importance and healing power of a stable home was made even more apparent in 2020. May all volunteers, staff, and partners who make it possible for us to remain dedicated to bridging gaps of inequality in housing, know our great gratitude.

Sister Linda Werthman, RSM
Chair of the Board of Trustees
could not have gotten through 2020 without everyone working together, doing our part and supporting each other. When the pandemic struck, we had to pivot all operations practically overnight. Our success with such drastic and unprecedented changes was possible because of the connections we have built over the last 40 years. A health crisis and economic fallout culminated with natural disasters and the nation’s reckoning with systemic racism. It was a critical time as I joined Mercy Housing as President and CEO in 2020. Together, we answered the year’s chaos with calm – launching our five-year strategic plan, opening five new communities, increasing food and technology relief, and hiring our first-ever Senior Vice President of Racial Equity, Diversity, and Inclusion.

These accomplishments were possible because we stayed rooted in our core values of respect, justice, and mercy. Residents, the North Star of Mercy Housing, are as resilient as ever. Our unwavering dedication to ending systemic racism and breaking cycles of poverty continues. Mercy Housing has proven that when we work together, anything is possible. I humbly thank all the dedicated, inspiring people that make our work possible.

Ismael Guerrero
President & CEO
Connecting to Our Purpose

We've known that Mercy Housing onsite staff were essential frontline workers before it became a household term during the pandemic. They always will be essential to our mission. But what they accomplished in 2020 was nothing short of a miracle. The country was dealing with so much and the impact of the pandemic was hitting people with low incomes the hardest. Practically overnight, staff became experts in CDC regulations and transformed the way we work and deliver essential services to residents in need. Employees' innovation and can-do attitude coupled with close community relationships made the impossible, possible.

Onsite staff braved the pandemic leaving the safety and security of their own homes every day to ensure that residents had the support and supplies they needed to get through this trying time. The logistics and planning of food banks and pantries became very complex due to lack of supplies and social distancing requirements – staff collaborated with our partners to increase food delivery to unprecedented levels in our organization’s history. They thought of everything – from a safe way to virtually celebrate a resident’s 100th birthday to organizing live music that residents could enjoy socially-distanced from their balconies. Seniors felt less isolated, and parents and children learned how to captain virtual classrooms. Staff did this day in and day out while dealing with so much themselves. With 74% of onsite staff being essential workers, we created special employee support systems and resources, and stressed the importance of time off and self-care because together and only together, would we get through this. Both residents and staff must all be healthy for communities to be resilient.

Mercy Housing employees’ creativity, dedication, and adaptability kept our work and mission stronger than ever. We thank staff for all that they accomplished. They matter so much to so many people and are making brighter futures possible each and every day.

“Those community connections we have are so vital... I think Mercy Housing mobilized quickly during COVID to support staff and to just be like, ‘what do residents need?’ ‘Let’s figure out how to do food banks again.’ ‘What do we need to do when people get COVID?’ And now, ‘how do we get residents vaccinated?’” – Liz, Resident Services Coordinator Manager
74% of our 1,682 employees are critical essential frontline workers
When Covid hit, we began routine check-in calls with residents to understand how their needs were changing. We discovered that 39% of households told us that access to food was a major concern. We responded by providing almost double the amount of food — enough for 7,000 more people than the previous year. By the summer alone, we had tripled food delivery, expanding food pantries to provide additional items, more dates and times of operation, and regularly stocked cleaning supplies, toiletries, and other necessities.

We had an outpouring of food donations as soon as the pandemic took hold, and it carried on throughout the year. Safe access to food gave seniors security and families assurance that they could rest a little easier knowing that dinner would be on the table. Residents and onsite staff diligently worked to identify community needs.
22,686 residents accessed food services
needs, allocating resources, and overcoming unprecedented logistical challenges posed by social distancing precautions.

For many residents on fixed incomes, it’s too expensive to acquire food in bulk, purchase high-cost alternatives to sold-out items, or buy unbudgeted goods like heavy-duty cleaners or PPE. These food security issues can compound existing challenges experienced by residents.

For residents, food donations were more than fuel for the day, it was a reminder that their community cares about them. All that went into helping residents with food relief kept cabinets full of nutritious food and kept us in touch with residents’ other needs during long months of social distancing.

Resident Services also increased wellness checks for seniors to fight isolation, anxiety, and depression. It was an important time to help those rocked by the economic fallout to apply for unemployment benefits, secure stimulus payments, and file taxes as well.

Quarantine and social isolation are hard on everyone, especially seniors living with lower incomes. Feelings of loneliness and fear can hurt daily life. But residents helped Mercy Housing to find solutions. Outdoor concerts were created for seniors to enjoy from the safety and comfort of their balconies at some communities, while virtual bingo kept others in touch with their neighbors.

Neighborhoods’ health and vibrancy depend on everyone’s stability and access to resources.
In 2020, Mercy Housing committed to keeping residents in their homes. Donors gave over $1.4M for rent relief, while staff helped residents access over $1M in state and local emergency rental assistance.
Helping residents stay connected to the resources they need has always been critical to Mercy Housing’s mission. Our homes are more than four walls and a roof because of the Resident Services that our communities offer. Reliable internet and devices are essential for pursuing dreams and brighter futures, so closing the digital divide (equitable access to wifi, software, and devices) is paramount to ending cycles of poverty.

The pandemic has worsened the digital divide for people earning low incomes, and it has proven to affect communities of color disproportionately. Gaps in access to internet exclude adults from programs like continuing education, applying for jobs, and mobile banking. For K-12 students, it can be impossible to engage in school and other enrichment opportunities. Students without adequate digital access are severely at risk of falling behind in school. Even before the pandemic, we were hard at work piloting programs to keep residents virtually connected.

Donated new laptops and tablets brought greatly needed hardware to homes so that we could develop online tutoring, virtual summer camps, and out-of-school activities to keep students learning. This was made possible through compassion and commitment from our partners. Residents’ dedication to problem solving has made jobs, education, essential CDC updates, and connections with loved ones more available no matter their incomes.

Maria, a college student and Mercy Housing resident, offers insight into why equitable access to devices and internet is essential for better inclusivity and diversity. Maria reflects, “With the world undergoing a global pandemic, I think often about how this crisis is revealing the disparities within our society by leaving low-income children from immigrant communities behind. Immigrant parents are expected to be able to assist in teaching their kids during quarantine, but some students may not have a stable home, wifi, a laptop, or a parent to help them with homework...”
Volunteers and staff called 16,000 residents 200,000 times to check in on them during the pandemic.
3,000+
Chromebooks, tablets, and hotspots were distributed to bridge the digital divide

3,158
kids attended remote learning programs with Mercy Housing

We taught
2,000
residents how to use new technology so they could stay connected to friends and family
When we come together, we can create something we can all be proud of. This is a place of hope. From being hopeless to being hopeful.”

– Mark, Mercy Housing resident
343 Properties

24,627 Apartment homes

248 properties have full-time Resident Services staff

Community Profile

- 65% Family
- 26% Senior
- 9% Supportive

Mercy Housing Communities
Mercy Community Capital
National Headquarters
New Development
Regional Office
42,123
residents call Mercy Housing home

The average income for Mercy Housing Residents is
$12,936
Less than 1/5 of the national average, $68,703

Racial Diversity

38% White
26% Black or African-American
20% Hispanic or Latinx
10% Asian
5% Two or More Races
1% Native Hawaiian or Pacific Islander

To ensure equitable and inclusive communities, employees represent the residents we serve.
opening doors out of poverty

Connecting Communities

In 2020, we launched our five-year strategic plan, Inspiring Dreams, which calls for the development or preservation of 9,300 affordable homes that respond to local needs and priorities. The country’s historic deficit of affordable housing is hurting communities. A stable place to call home is an essential step to escape poverty.

The pandemic posed unforeseen hurdles to all operations, including housing development, but our dedication to the people we serve allowed us to keep our development pipeline strong and on track.

These accomplishments at such a tumultuous time are a testament to the innovative potential of community-driven collaboration. Everyone faced so much over 2020 – joblessness, sickness, shelter in place orders, and more. Affordable housing with services helps families with scalable, long-term results that benefit everyone.

The health of neighborhoods depends on the stability of each and every person that lives there, and with more homes on the way, Mercy Housing is excited to see futures brighten and hope grow.
We opened five new communities, providing 340 new homes. In 2021, we plan to open 16 new communities for 1,900 future residents.
Gardner House and Allen Family Center  
Seattle, WA  
Provides 95 new affordable homes for families and a neighborhood community center

Baldwin Rose Apartments  
El Monte, CA  
 Provides 54 apartment homes including 22 homes for formerly homeless veterans and 32 homes for veteran families

The Courtyards on Orange Grove  
Sacramento, CA  
Provides 92 apartment homes for formerly homeless individuals
Pico Robertson Senior Community
Los Angeles, CA
Provides 48 apartment homes for seniors and formerly homeless individuals

Placentia Veterans Village
Placentia, CA
Provides 50 new apartments homes for formerly homeless veterans

Stability sets people up for success. On average, people live in a Mercy Housing home for six years.
Our mission is to measure growth by more than numbers, we strive for meaningful impact

We reopened the Miriam Apartments in Chicago's Uptown neighborhood after a complete rehabilitation to the historic building, winning multiple awards.

Mercy Community Capitol, Mercy Housing’s CDFI loan fund, made our first-ever deal in Puerto Rico, with a $685K predevelopment loan to build Villa Pacifica, affordable homes for families in Mayaguez.

After many years of planning, the rebuilding effort at Sunnydale in San Francisco took a major leap forward with the construction and design of four new buildings.
We reduced our energy use by 30% and water use by 27% – exceeding our goal of 20% reduction within 10 years as part of the Better Building Challenge and The Big Reach.

“Housing justice is social justice.”

We are committed to achieving racial equity, diversity and inclusion. This work is grounded in our founding core values and in being accountable to those values.
$4.321 Billion  
in affordable real estate development since 1981

$420 Million  
in affordable housing lending since 1981

$2.76 Billion  
in pipeline for future affordable housing developments totaling 6,163 apartment homes
Revenue by Source*

73%  Property Rental Income
7%   Government Capital Grants
7%   Earned Fees
7%   Other
6%   Philanthropy

Expenses by Program*

85%  Property Operations & Resident Services
4%   Housing Development
1%   Mercy Community Capital
9%   Corporate Operations
1%   Fundraising

*Financials are unaudited and subject to change
Making New Connections

Mercy Housing is grateful for all attendees and supporters that made the Just Imagine virtual celebration an overwhelming success. Everyone came together to raise over $650,000 for the Just Imagine Fund, which goes directly to our Resident Services programming. These resources provide opportunities for residents to stabilize their lives and work toward their goals. Donors gave onsite staff irreplaceable support to ensure that communities are resilient. The Just Imagine Fund helps people to pursue the kind of life they want for themselves, people like Seeta. During the online event, Seeta, a Mercy Housing resident, had a discussion with our new President & CEO Ismael Guerrero. After losing her father in a civil war, Seeta and her family moved to Colorado from the Ivory Coast. They found refuge at Grace Apartments, a loving community that serves immigrants and refugees.

Mercy Housing has been her home, helping her to find a sense of place. Seeta is an ambitious college student studying to be a social worker.
powerful example of what imagining a better future looks like when someone has a supporting home to stay connected to the resources they need. With a passion for social justice and activism, her charisma and drive are giving others the chance to imagine a better world. The Just Imagine Fund creates more stories of success like Seetas.

We presented our former President & CEO, Jane Graf with the Dignity Award, honoring a lifetime of commitment, advocating for healthy communities, and dignity for all. She retired in 2020 after 33 years with Mercy Housing. Her dedication to our mission and leadership helped the organization to grow and develop so that thousands more people in need could find a stable affordable home. Her career has been an inspiration to so many in the affordable housing industry and beyond. Over her career, she always advocated for communities to be more equitable for people that have been marginalized by systemic and institutional discrimination.

We were proud to honor the Sisters on Mercy Housing’s board with the Guardian Angel award. They have had a long history guiding Mercy Housing to success and their contributions to our mission are monumental. We recognize the fearlessness of congregations of Catholic women religious who followed their passion for social justice and fierce advocacy on behalf of those in need. Women whose service has forever changed countless areas including, education, housing, and healthcare.

Mercy Housing thanks all volunteers, donors, and participants from the bottom of our hearts – you are truly making a difference.

“These years have been full of love and friendship, hard work, and results that are just short of a miracle. This can only happen when like-minded people, with a shared vision, set out to accomplish a goal that is worthy of a lifetime of work. Thank you for being on that journey with me. The future of Mercy Housing is as strong and bright as I could ever imagine.” — Jane Graf, Mercy Housing President & CEO 2014 - 2020
Thank you for support!
You helped raise
$13,289,567 in 2020

Our donors and partners are committed to creating affordable homes and inspiring dreams, as we continue our important work of serving the most vulnerable families and seniors. As we enter a new fiscal year, our services are needed now, more than ever, to meet the growing needs of people of all ages across the country.
mercy housing inc.

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Mercy Housing is a leading national affordable housing nonprofit that serves tens of thousands of people with low incomes every day. Founded by the Catholic Sisters in 1981, and with operations in 41 states, MHI has 39 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 Community Capital 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.

Founding Communities

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