



Mercy Housing

Mercy Housing Reporter

Summer 2005 A Publication of Mercy Housing California

Housing Development News

With the affordable housing demand in California at a record high, Mercy Housing is once again providing a solution to public need. In February 2005, Mercy Housing opened Villa Madera in Oxnard and in the fall of 2006, we'll open two properties in Santa Barbara – St. Vincent's Gardens and Villa Caridad.

Villa Madera in Oxnard

Property Manager Holly Benson was not surprised to receive 1,000 resident applications in a two-week period for Villa Madera. "This illustrates the demand for affordable housing in California – it is not an unusual amount of applications," Benson stated.

In addition to the 72 apartment homes, the property provides many amenities including over 31,000 square feet of landscaped open space, three play areas, a basketball court and a 3,655 square foot community room.

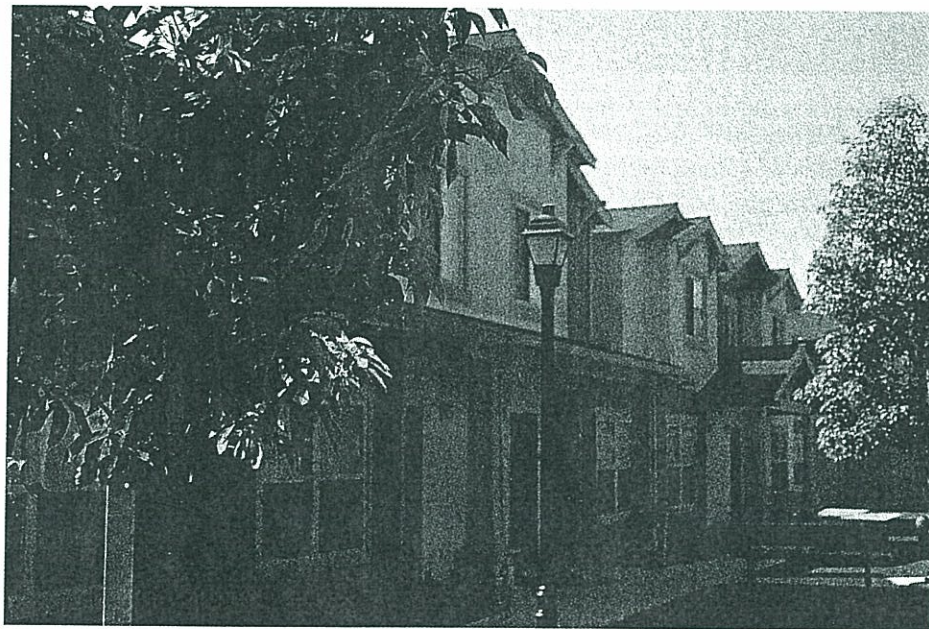
Benson said that the property has received commendation from the City and the greater community. "There is a climate of respect for Mercy Housing's mission. We developed a positive attractive property and brought skilled management to the neighborhood."

St. Vincent's Gardens and Villa Caridad in Santa Barbara

According to regional vice president of community development, Sister Amy Bayley, RSM, Santa Barbara's large tourist industry creates an enormous need for affordable housing. "Due to the lack of housing," Bayley commented, "many of the city's employees must live an hour away. The development of this 19.6-acre site is a

fantastic opportunity to fulfill the needs of the city, county and citizens."

St. Vincent's Gardens will provide 75 apartment homes for families and Villa Caridad will have 95 apartments for seniors aged 62 and older. The land on which we built these communities was acquired through a development agreement with one of Mercy Housing's co-sponsors, the Daughters of Charity. Since arriving in



Villa Madera

the Santa Barbara area in the 1850s, the Daughters of Charity have been active in providing a variety of social services to the community.

Bayley said that a great deal of community outreach was required to secure the development. "Over a period of 9-10 months, we met with environmentalists, affordable housing groups, organized neighborhood coalitions and school districts. Even though the venture presented many questions and concerns, in the end, our efforts paid off – we now have 100% support." ♥

No greater need



Jay and Pat Cahill's dedication to Mercy Housing spans nearly 20 years. The husband and wife team became involved with us through an association with regional president Jane Graf. The Cahills are not only generous financially; they also act as volunteer

fundraisers for Mercy Housing in San Francisco.

Jay Cahill said that he and his wife chose Mercy Housing as the focus of their philanthropic involvement because "there are a million good causes, but we could see no greater need than affordable housing."

Jay feels that the Major Gifts fundraising effort requires the continuous involvement of donors, Mercy Housing staff and board members. When fundraising, he and his wife emphasize that Mercy Housing, while founded by congregations of Catholic women religious, serves the

economically poor, regardless of their faith or spiritual practice. "We want potential donors to know Mercy Housing provides affordable housing to anyone in need." Pat and Jay are excited when they see the impact of their volunteer efforts. "When individual donors and firms become involved on a local and national level it is a great feeling. They make a difference right where we live and work."

Jay believes affordable housing is the first objective to creating and maintaining stability in people's lives. "You can give people lots of things, like education and health care, but until you give them a roof over their heads, they don't have an opportunity to retreat into a safe haven; a world of their own design."

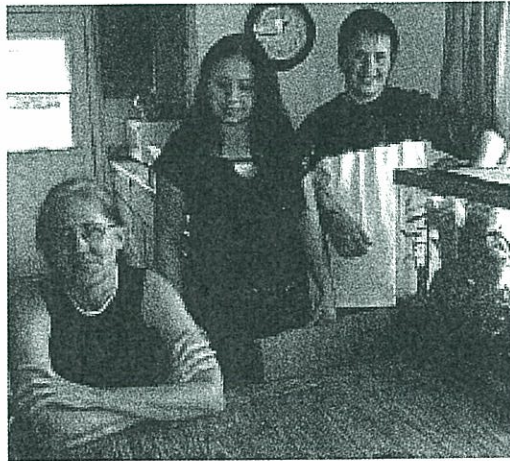
"We are very grateful for the support and leadership of the Cahills," said Shari Roeseler, regional vice president of resource development. "Jay and Pat bring such tremendous commitment to their work, and it is inspiring for all of us." ♡

Building a house, building a future

When Terrie Bueno qualified for Mercy Housing's homeownership program, she was a recently divorced, single mother of three. Terrie was born in the United States, but lived most of her adult life in Panama and Mexico. Prior to her divorce, Terrie was a full-time mother and she spent her days caring for her eldest son who was handicapped.

When Terrie returned to California with her children, her brother invited them to move into his three-bedroom house which meant that nine people would be living in a home with only one bathroom. She used her bilingual skills to obtain her very first job at a chiropractic office.

Terrie wanted to find a house for her family and was somewhat apprehensive when she learned about Mercy Housing's Self-Help Homeownership program. Upon hearing that homeowners have to build the majority of their own house, Terrie said, "Ha! I can't even keep up with the laundry. It is not possible – forget it!" Terrie's mother, however, was persistent and encouraging. She called the information



number, collected the necessary paperwork and sent it on its way. "Three months later," Terrie recalls, "Mercy Housing called me and told me I was accepted. My family couldn't believe it."

Terrie worked closely with the Mercy Housing staff in Sacramento and found them very helpful. "I would never have known how to qualify without their guidance," she says "They explained everything and helped me to provide the right documentation." Terrie and her family completed their three-bedroom home in 18 months and she's already paid off half

of her mortgage. She says she plans to use the equity in her home to help send her children to college.

"Our new home is clean and perfect. I built this house, knowing every nail, bolt and screw. It is the color I wanted, it has the layout I wanted and it has the sprinklers, trees, plants, air conditioner and heater I picked out. The incredible, amazing, mind-boggling part of it all is that I, Terrie Bueno, can fix it when something goes wrong."

Terrie believes that "this is not just about building a house. It's about building a community and friends." 🏠



Mercy Housing

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Summer Programs Focus on Fun, Education and Safety

Mercy Housing's resident services staff have organized academic and social programs designed to keep the children who live in our properties involved in positive, developmental activities this summer. Studies have shown that children who have access to summer programs and other after school activities are less likely to be involved in unhealthy behavior and more likely to maintain or increase their academic performance in the coming year.

At the South of Market properties in San Francisco, resident services coordinator, Michael Moran, has organized youth programs with Motivational Achievements Together, a Bay Area group that is focused on promoting cultural understanding. Some of the activities planned include museum tours, beach trips, hikes, a creative writing program, cultural cooking classes, computer lab research projects and art classes.

"These programs provide a fun and anxiety-free environment for parents and kids," says Moran. The program is in its third summer and attendance continues to increase each year.

In Sacramento, resident services coordinator Eric Krengel oversees a five week summer program at Kennedy Estates

and Crossroads Gardens. Now in its fifth year, the program is open to children ages 6-13 and includes a summer lunch program.

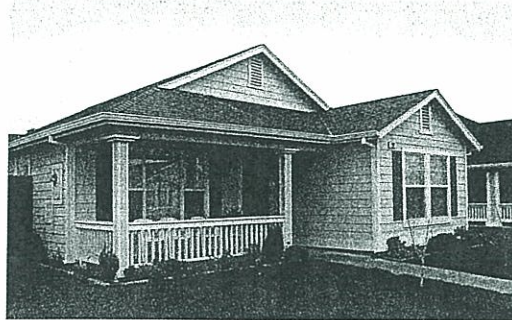
English is not the first language for many of the kids, so the program includes a reading course with students from California State University-Sacramento serving as tutors. "The kids get a jump start for the next school year, instead of just playing catch up all year long," says Krengel.

Most parents are challenged with finding suitable activities for their children during the summer, but it's a particularly acute problem for low income families. "Most of the children who live here won't be taking family road trips or spending their afternoons at the local amusement park," says Sister Patsy Harney, RSM, associate director of resident services. "In addition to giving the children something to do, we're helping their parents by offering activities that are organized and structured."

Mercy Housing's resident programs are funded through donations. You can support these programs by contacting Shari Roeseler, vice president of resource development at (916) 414-4441 or (415) 355-7107. †

Homeownership by residents on the rise

In parts of California, homeownership is viewed as an unattainable goal for middle and lower income families. Housing prices are the highest in the nation and the average income levels needed to qualify for a decent mortgage are becoming out of reach for most Californians.



Two years later, Chao had saved enough money to purchase a four bedroom home where she lives with her youngest children.

“My family is very happy about having our own home,” Chao said. “I have had a great time decorating it and enjoy doing whatever I want in my own house.”

However, for many of Mercy Housing’s residents, where there’s the will, there’s a way.

Chao Her is a single mother and works as an assembly line worker in Sacramento. She’s also a former Mercy Housing resident and lived with her four children at Village Park Apartments for twelve years. In 2003, Chao decided that she would do whatever was necessary to purchase her own home. She met with the resident services staff at the property to seek help in achieving her dream and they suggested she open an Individual Development Account (IDA) – a federally sponsored matching savings account that is similar to Individual Retirement Accounts or an IRA.

Regional vice president Greg Sparks believes that Mercy Housing provides an environment where residents can budget and save. “The primary concept of homeownership is economic participation,” Sparks said. “Through our financial education programs, various federally sponsored savings plans and the affordable rents we offer, residents are finding that over time they can save enough money to purchase their own home.”

Sparks indicated that a survey of 26 of Mercy Housing’s 92 properties in California reported that 56 families had moved into their own homes over the last twelve months.

You are cordially invited to attend...

Over the next several months, Mercy Housing has many exciting events taking place across the country. If you would like to join us, please phone or email the contact listed below for details.

July

- 12 Villa Madera dedication (Oxnard, Calif.)*
- 12 New Dana Strand groundbreaking (Wilmington, Calif.)
- 28 Valle de Merced dedication (Durango, Colo.)**

August (dates to be determined)

- Parkside Apartments dedication (Denver, Colo.)
- Mercy Place dedication (Belmont, N.C.)

September

- 22 Seventh Annual Charity Golf Tournament (Denver, Colo.)***
- Page Commons dedication (Gilbert, Ariz.)
(date to be determined)

*For information concerning California events, please contact Lynne McGillivray at (916) 414-4478 or lmcgillivray@mercyhousing.org.

**For information concerning all other events, please contact Jenn Garber at (303) 830-3375 or jgarber@mercyhousing.org.

***If you would like to purchase tickets or help sponsor the Colorado golf tournament, please contact Diane Mourning at 303.830.3427 or at dmourning@mercyhousing.org.