



# AFFORDABLE HOUSING: AN INTERNATIONAL CASE STUDY

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Mercy Housing



# Who is Mercy Housing?

Founded in 1981 by the Sisters of Mercy of Omaha as an organized response to concerns for housing justice for persons who were economically poor.



# 42,000+ residents call Mercy Housing "home"

- 341 properties
- 24,500 apartment homes
- 20 states
  
- 48% families
- 37% seniors
- 15% special needs



# Public Perception of Affordable Housing



# New Era of Affordable Housing



# Affordable Housing in the US

- The gap between the rich and the poor continues to widen
- According to the National Low Income Housing Coalition, low income renters in the US face a shortage of seven million affordable and available rental homes
- Only 37 affordable homes exist for every 100 extremely low-income renter household

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# HOUSING AFFORDABILITY

## CONTEXT

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- 38.1 million households are "cost-burdened"
- Cost-burdened share of renters **doubled** in the last 50 years
- Adjusting for inflation, median rent rose 61 percent between 1960 and 2016
- Median renter income grew only 5 percent in the same period
- Working families struggle to find housing

*Joint Center for Housing Studies of Harvard University, The State of the Nation's Housing*

# Key Barriers to Development

## 1. Cost of land and construction costs

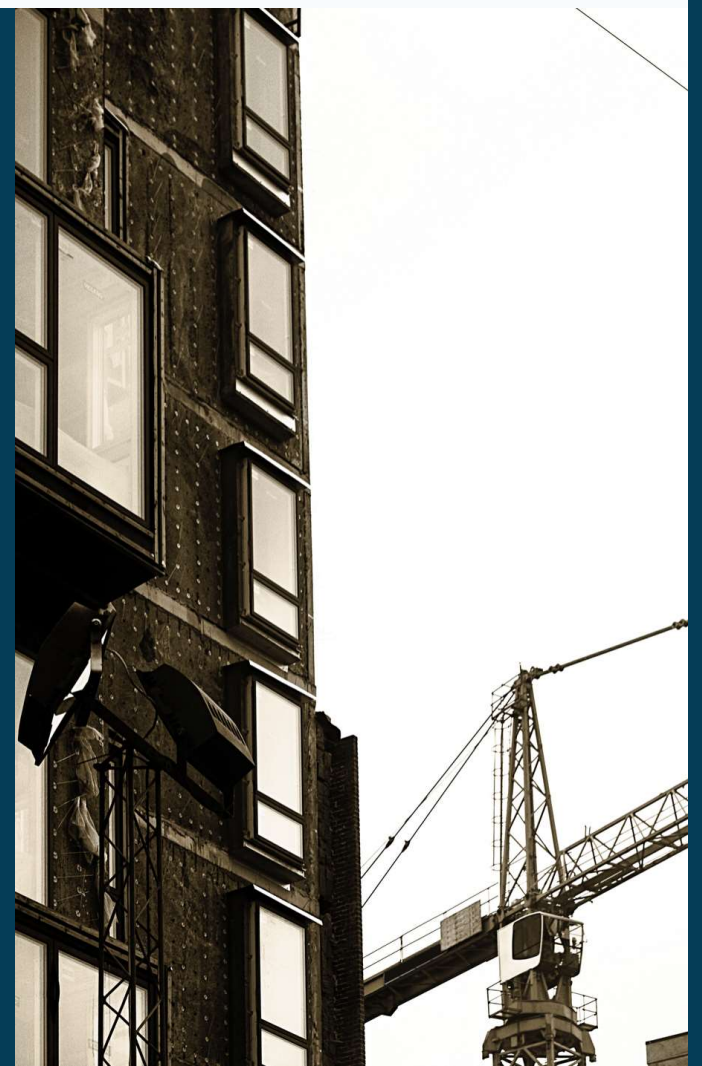
- surplus land from government or other institutions (hospitals)
- modular construction
- reduce planning requirements

## 2. Community and political support/NIMBYism

- meet with community early
- find cheerleaders

## 3. Obtaining local and state funding

- work with policy makers
- tie community benefit to impact







## CURRENT STRATEGIES

- Advocacy
- Develop properties to meet specific needs of the community/unique housing models
- Adaptive re-use of buildings for residential
- Resident Services

# Mercy Advocacy Council (MAC)

Public policy & advocacy efforts to influence policy and regulatory direction related to safe, affordable rental apartments and how we impact poverty, health outcomes, workforce needs, veterans, and aging seniors in our community



Mercy Magnuson Place | Seattle, WA



Notre Dame Plaza | San Francisco, CA



The Arlington | San Francisco, CA



Mercy Terrace/Mercy Family Plaza | San Francisco, CA

The Lofts of Arthington | Chicago, IL

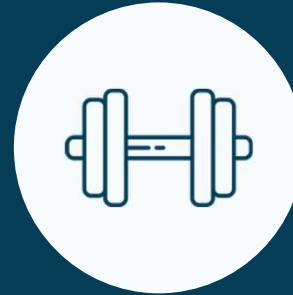


Mission Creek Senior Housing | San Francisco, CA



# The Role of Resident Services

PRIORITY PROGRAM AREAS



Health and Wellness



Community Participation



Housing Stability



Out of School Time



Financial Stability

# Promoting Housing Stability by Preventing Evictions

"Eviction is a cause, not just a condition, of poverty."

MATTHEW DESMOND,  
EVICTED: POVERTY AND  
PROFIT IN THE AMERICAN  
CITY

**2,574** residents were provided services to prevent evictions in 2018

In 2018, across all of Mercy Housing, only **511** households were evicted.

This is **1.8%** of Mercy Housing households, less than the 2016 national eviction rate of 2.3%.



# 2020-2024 Strategic Plan

