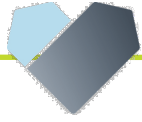




mercy HOUSING

Live in Hope



Vision Statement

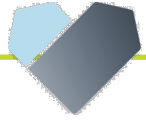
Mercy Housing is committed to creating affordable homes and inspiring dreams as we work with residents and partners to establish engaged, strong and inclusive communities.

Mission Statement

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

Core Values

Respect, Justice, Mercy



Who We Are – Mercy Housing Northwest

One of the Nation's Largest Affordable Housing Organizations

- Founded in 1981 on the belief that “We Can Do Better”
 - Affordable Housing + On-site Resident Services
- Active in development, preservation, and management of affordable housing in 21 states
- Serves over 24,000 households nationwide

Mercy Housing Northwest- Develops and operates affordable housing in Washington, Idaho, and Oregon across 55 properties and growing. This goes to show that we have a track record of success.

Housing is the foundation. Resident Services turn housing into opportunity.

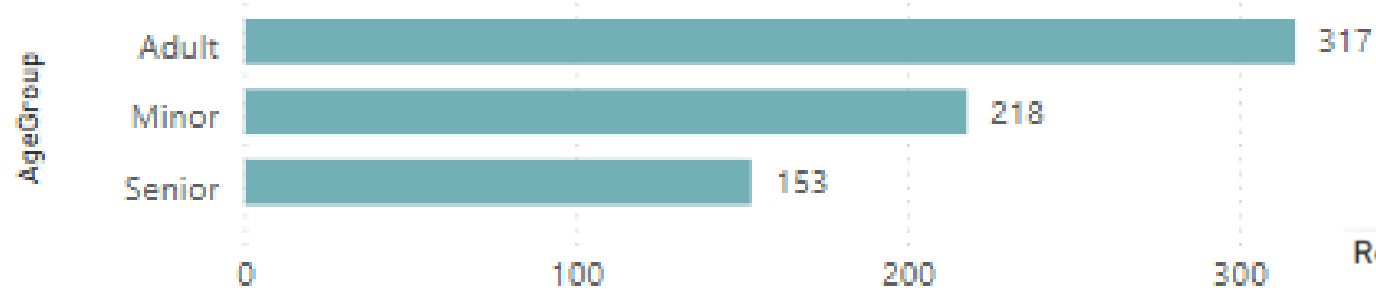


Whatcom County

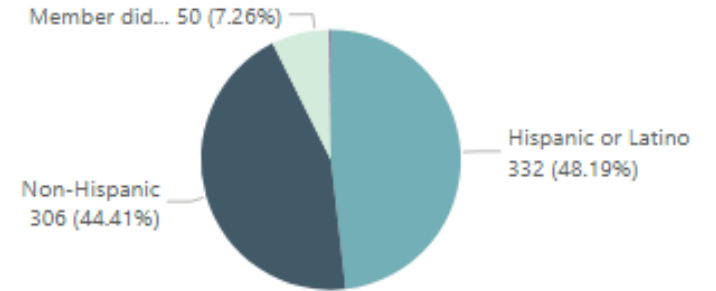
- Sterling Meadows (2002)
- Sterling Senior (2006)
- Eleanor Apartments (2017)
- Trailview Apartments (2022)
 - YMCA early learning center
- Millworks (2024)
 - YMCA early learning center
- Old Town Village (Pending)

Who We Serve In Whatcom County

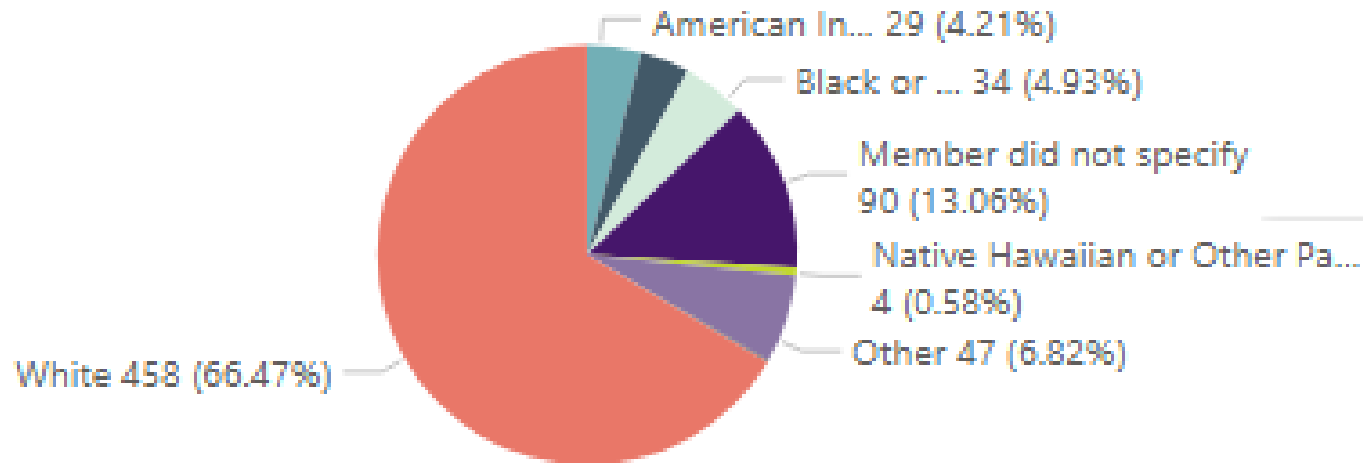
Resident Count by AgeGroup



Resident Count by Ethnicity



Resident Count by Race



Mercy Housing NW Residents Reflect ALICE

- They earn far below ALICE's **Household Survival Budget** estimates. Mercy Housing residents in Whatcom average just **\$20,000/year** per household.
- They often work or live on fixed incomes but still fall short of affording essentials.

RESIDENT SERVICES

PROVIDING ACCESS TO OPPORTUNITY



IMPROVING HOUSING STABILITY



The Challenge

- » Generational poverty
- » One paycheck away from homelessness
- » Complex government programs

The Opportunity

- » Coaching and mentoring
- » Emergency financial assistance
- » Help to access benefits

ENCOURAGING COMMUNITY ENGAGEMENT



The Challenge

- » No experience or time for community participation
- » No voting history or participation in democracy

The Opportunity

- » Neighborhood volunteer opportunities to give back
- » Voter education and participation



FINANCIAL STABILITY



The Challenge

- » Unbanked
- » No credit
- » Minimum wage jobs

The Opportunity

- » Financial literacy programs
- » Assistance with job search



IMPROVING HEALTH OUTCOMES



The Challenge

- » Limited access to healthy food
- » Limited access to medical support
- » No history of preventative care/healthy behavior

The Opportunity

- » Preventative health services on site
- » Health benefit acquisition support
- » Food bank on site

IMPROVING EDUCATIONAL RESULTS

The Challenge

- » Lack of access to educational support
- » Limited modeling in education success

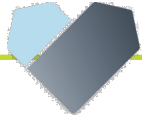
The Opportunity

- » After-school programs with educational focus
- » Summer programs for kids
- » Family support



A young boy with black-rimmed glasses and a red t-shirt is reading a book to a young girl with long dark hair and a pink bow. The girl is looking at the book with a slight smile. The book has a green cover with a colorful illustration of a person and some text. The text on the book is "they just stay home."

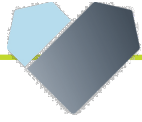
they just stay home.



Use of United Way Funds

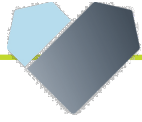
- Funds support **on-site Resident Services Coordinators**
 - Team of 4
- Services supported:
 - Community building
 - Housing stability
 - Financial literacy
 - Health & Wellness
 - Youth engagement
- These staff are critical to sustaining long-term impact

Stable housing + supportive services = pathway to equity and mobility



Community Partnerships

- United Way of Whatcom County
- Whatcom County Health & Community Services
- City of Bellingham
- Grocery Outlet
- PeaceHealth
- Opportunity Council
- Bellingham School District
- Whatcom Community Foundation
- Others



Thank You & Q&A

- Gratitude to United Way and community partners
- Invitation to visit our properties or connect further



H O M E
I S J U S T T H E
B E G I N N I N G

