



COMMUNITY BUILDING

WINTER 2026



ADVOCACY

How You Can Help

YOUR VOICE MATTERS—and it can help ensure that our most vulnerable neighbors have the support they need to survive and thrive.

Connecticut is one of the wealthiest states in the nation, with more than \$500 million sitting in reserve. Investing even a small portion of that surplus to help offset federal cuts to Housing First initiatives—funding that directly supports our supportive housing programs—could quite literally save lives.

We're asking you to stand with us. Please reach out to Governor Lamont and your state representatives and urge them to use part of these reserves to support our most vulnerable residents by filling the gap left by the federal funding cuts.

You can scan the QR code below to find your elected leaders or cut and paste the link into your browser:
<https://bit.ly/4p8rm6o>



Thank you for lending your heart, your voice, and your compassion to this urgent cause. We know that advocacy truly makes a difference.

CEO INSIGHTS

A Glimpse Into Winter Without a Home

As the weather turns colder and the holidays draw near, it is natural for our thoughts to turn to those who have less. Over the years, many supporters like you have shared, "I just can't imagine what it is like to be homeless." For a moment, I'd like to offer a glimpse into what winter is like for our neighbors experiencing homelessness.



When you're homeless, you're busy. Your entire day revolves around meeting your most basic needs, and what that looks like depends on where you slept the night before: an emergency shelter, an encampment, or perhaps your car. There is no single "typical" day, but there are common patterns shaped by one goal: staying safe, staying warm, and staying human.

Mornings often begin early. For many living outside, sleep may have been nearly impossible due to fear or unsafe conditions. People must quickly pack their belongings, search for a restroom or drop-in center, and find their first meal of the day—while also navigating bus schedules, the weather, and whatever appointments they must keep. Many are heading straight to work, often at shift-based jobs or day-labor positions. Parents are trying to get their children to school.

Throughout the day, people try to connect with case managers, medical or behavioral health providers, and housing assistance programs. Phone charging becomes a daily priority. Those phones are lifelines to employers, family, potential landlords, and workforce programs. Some spend time at public libraries, and many come through the doors of our Friendship Center, where they can rest, connect with services, and experience compassion.

Daily life when you're unhoused means waiting—waiting for food, clothing, assistance, bathrooms. It means constant movement in search of a place that is safe, warm, and dry. It means limited access to hygiene, rest, and privacy. And it means carrying the mental weight of planning for safety, food, and shelter every single day. Now imagine doing all of this while managing a disability, an illness, the challenges of aging, or the responsibility of caring for a child.

Homelessness is not easy. At both Mercy Housing and My Sisters' Place, we believe firmly in Housing First, because once someone has a place to call home, they have the stability and dignity they need to heal, rebuild, and thrive.

Thank you for standing with us. Your support makes this work possible. We wish you health, happiness, and the comfort of home this holiday season and in the year ahead.

Kara A. Capone
Chief Executive Officer

BECAUSE OF YOU, HOPE IS ALIVE

"People like me depend on places like this," said Victoria—tearful, grateful, and exhausted after walking a mile and a half through the cold just to find a hot meal and a warm place to rest at Mercy's Friendship Center.

This holiday season, as many of us gather with loved ones and give thanks for the comforts we enjoy, thousands of our neighbors are struggling simply to stay warm and fed. Yet *because of your generosity*, many of them are finding safety, stability, and hope.



YOUR COMPASSION MADE IT POSSIBLE FOR US, OVER THE PAST YEAR, TO:

77,863

meals were served to those who were hungry and in need

790

individuals were diverted from homelessness through our Diversion Team

368

homeless individuals were housed thanks to our Supportive Housing Programs

165

people in crisis were housed through our Residential Programs

106

former homeless children received support with education & enrichment programs

Every month, more than 3,700 Connecticut residents face the devastating reality of losing their home. But thanks to caring supporters like you, Mercy Housing and My Sisters' Place are able to open doors—*literally and figuratively*—for hundreds of individuals and families across Greater Hartford and Middlesex counties.



SCAN THE CODE TO WATCH A SHORT VIDEO AND HEAR DIRECTLY FROM PEOPLE, INCLUDING VICTORIA, WHOSE LIVES WERE CHANGED BECAUSE OF YOUR KINDNESS.

Your year-end, tax-deductible gift will help us continue this critical work—restoring dignity, rebuilding lives, and reminding our neighbors that they are never forgotten.

Thank you for believing in the work we do and for choosing to make a difference!



**GIVE TO
MERCY**



**GIVE TO
MSP**

**TO MAKE A DONATION
SCAN THE QR CODES OR USE
THE ENCLOSED ENVELOPE.**

When the Safety Net Frays, Compassion Steps In



THE RECENT UNCERTAINTY surrounding SNAP food assistance benefits had pushed many of our neighbors into crisis—forcing families to make impossible choices between food, warmth, and basic necessities. In moments like these, the difference between despair and hope can come down to whether someone finds a door open...or closed.

During that time, thanks to you, **Mercy Housing** made sure that door was open.

In an urgent response to the growing concern in our community, we held a special emergency food pantry distribution. By the end of the day, nearly **75 struggling neighbors** had walked through our doors.

Inside, they found more than groceries. They found compassion.

Thanks to our wonderful donors we were able to not only offer canned goods, but visitors were also given perishable items to fill refrigerators with essentials like milk, eggs, meat, and cheese—items that many of us place into our carts without a second thought. They also had the opportunity to select clothing for themselves and their families, a simple but powerful reminder that dignity matters just as much as food.

For many, this support arrived just in time. *Thank you* to all who contributed!

DONOR spotlight

WE ARE VERY GRATEFUL to our friends at Hartford Federal Credit Union (HFCU) for their support of the mission and work of Mercy Housing. For years HFCU has stood with us in our commitment to lifting up individuals and families in need throughout our community.

Most recently, HFCU President **Ed Danek** presented our CEO, **Kara Capone**, with a generous **\$5,000 donation**. These funds will go directly toward our general operations—allowing us to continue delivering essential services, providing stability, and offering hope to those who rely on Mercy Housing during their most difficult times.



HFCU made their first donation to Mercy in 1994, making their support both enduring and deeply meaningful. We are honored to have them by our side as we work each day to ensure that every person in our community has access to safety, dignity, and opportunity.

Thank you, Hartford Federal Credit Union, for your belief in our mission and for helping us serve those who need us most.

Celebrating the Generosity of Our Community

The kindness of our local partners continues to inspire and uplift us. This fall, we were honored to receive generous contributions from three outstanding organizations: **Elks Lodge #19 BPOE**, **Macy's Department Store**, and the **Ofuobi Women's Organization**. Each of these gifts reflects a shared commitment to strengthening our community and supporting the individuals and families who rely on Mercy Housing and My Sisters' Place. We are truly grateful for their compassion, partnership, and continued belief in our mission.



MSP Kids EXPLORE, LEARN AND THRIVE

It was a lively and joy-filled autumn for the children living in My Sisters' Place supportive housing. Thanks to the dedication and creativity of the MSP Youth Program team, our young residents enjoyed a season packed with learning, friendship, and fun—opportunities that every child deserves.

In **Discovery Club**, students explored the wonders of the natural world, studying rocks and crystals and even creating their own fossils. Their curiosity soared as they learned through hands-on activities and shared discoveries.

The fall fun continued with movie afternoons, a playful "apple-picking" adventure on the playground, a sweet lesson in baking homemade sweet potato pie, and a festive Halloween celebration complete with costumes, treats, and laughter.

Research shows that children who have experienced homelessness often face challenges in school and social settings. The MSP Youth Program exists to help bridge those gaps—nurturing confidence, building social and emotional skills, and giving kids the structure and support they need to grow into strong, successful, and resilient young people.

At My Sisters' Place, we believe every child deserves the chance to learn, play, and simply *be a kid*—and this fall, our youth did just that.



Macy's Department Store donated \$500 and seven large boxes of toilet paper to My Sisters' Place



The Ofuobi Women's Organization, comprised of more than 100 women with ties to Nigeria, donated \$400 to Mercy's Friendship Center.

Steve Flynn with The Elks Lodge presented two \$1,000 checks, one each for Mercy and for My Sisters' Place



What Is Supportive Housing and Why Does It Matter?

SUPPORTIVE HOUSING is a simple but powerful idea: it gives people a stable, affordable place to live and the help they need to stay housed. It's designed for people who struggle with big challenges—like long-term homelessness, mental health issues, disabilities, or recovery from addiction—where a regular apartment alone isn't enough.



HERE'S WHAT MAKES SUPPORTIVE HOUSING DIFFERENT:

- **A permanent home.** No time limits, no hoops to jump through. Rent is affordable, and people can settle in without fear of being pushed out.
- **Help right where they live.** This can mean case managers, mental-health support, job counseling, medical care coordination, or simply someone to call when life gets tough.
- **A "housing first" approach.** People don't have to be sober, employed, or in treatment before getting housing. The idea is: give someone a home first, and it becomes much easier for them to work on everything else.

WHY IS IT SO IMPORTANT?

Because it works. Supportive housing keeps people stably housed—often after years of living on the streets. It also reduces pressure on shelters, hospitals, and emergency services. When people have a home and support, they're healthier, safer, and more connected to their communities.

THE BOTTOM LINE

Supportive housing is one of the most effective ways to end chronic homelessness. It gives people dignity, stability, and a real shot at rebuilding their lives. And when individuals thrive, whole communities benefit.



IMPACTING LIVES *Affecting Change*

**HOPE AT ANY AGE:
JAMES' INSPIRING PATH TO
RECOVERY AND HOUSING**

Imagine being 65 years old, sleeping outside through bitter New England winters, and developing severe neuropathy from frostbite—losing so much mobility that even walking to Mercy's Friendship Center for a hot meal became nearly impossible.

That was James' reality before he finally found help, hope, and a safe place to call home. Born and raised in Hartford, James spent years wrestling with alcohol dependence and mental health challenges. These struggles made it difficult for him to keep steady work or maintain housing, and eventually he found himself living outdoors, relying on whatever he could find to shield himself from the cold for years.

Without a phone and not staying in a shelter, it was difficult for Outreach teams to keep track of him. But whenever they did find him, they were struck by his warmth: a kind, down-to-earth man with a great sense of humor despite the hardship surrounding him.

When neuropathy from cold exposure worsened, James turned up at Charter Oak Health Center—a federally qualified health center committed to caring for patients regardless of insurance status. There, he began receiving the medical attention he desperately needed.

A few weeks later, Charter Oak Health reached out to Mercy's Community Social Worker, Connor Curland, with remarkable news: James had been sober for 10 days and was ready to engage—ready to take the next step off the streets. What happened next was nothing short of extraordinary.

In just 30 days, with Connor's guidance and a coordinated effort among providers, James went from active addiction and homelessness to signing a lease on his very own apartment. Mercy helped him find supportive housing, supplied clothing, essential housewares, and groceries to help him settle in and begin anew.



**Connor Curland, CSM,
Mercy Housing**

Today, James is living safely and comfortably in his Hartford apartment. He is celebrating three months of sobriety and remains deeply grateful for the network of medical, mental health, and housing professionals who have stood by him.

"I am so incredibly happy for and proud of James," Connor shared. "His mind is clear, his health has improved, and he smiles a lot more now. Working with him has been amazing, and his transformation is inspiring. **He told me he never thought this was possible at this stage of his life. I know he will continue to do great things.**"

James' journey is a powerful reminder that, with compassion and support, even the most broken lives can be rebuilt—and hope can take root at any age.



- 1** Members of Chi Chapter Inc, a graduate chapter of Chi Eta Phi, held a Back-to-School supply drive for My Sisters' Place.
- 2** M&T Bank organized the food and clothing pantries at St. Elizabeth House.
- 3** The National Panhellenic Council held a clothing giveaway and cooked and served meals for the Friendship Center and residents of St. Elizabeth House.
- 4** PWC held a clothing giveaway for the Greater Hartford Community.
- 5** Volunteers from KPMG set up activity stations for My Sisters' Place's Back to School Picnic.
- 6** Volunteers from UConn School of Medicine ran a soccer activity during My Sisters' Place's Back to School picnic.
- 7** In addition to their "9/11 Day of Service", employees from The Hartford cooked and served meals for visitors to the Friendship Center during September.
- 8** The Xfinity Theater in Hartford donates popcorn, fresh items, and produce after each concert to the Friendship Center.
- 9** Volunteers from Progressive Insurance swapped clothing donations from summer to winter.
- 10** Big Y employees from CT and MA sorted donations that were received throughout the summer.

CONTACT INFORMATION

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860.808.2044

For more information visit
www.ctcha.org
www.mercyhousingct.org
www.sistersplacect.org

CONNECT WITH US!



Due to space limitations we are unable to include photos of all the great support we receive. However, we are grateful to you all nonetheless.

CHARITABLE GIVING THROUGH A DONOR-ADVISED FUND

WITH FEDERAL TAX LAW CHANGES scheduled for 2026, now may be an ideal time to consider using a donor-advised fund (DAF) to maximize your charitable tax deductions.

A DAF is a flexible charitable giving vehicle that allows you to make a contribution, receive an immediate tax deduction, and then recommend grants to qualified charities over time. After you contribute to the fund, the assets are invested and managed by a sponsoring organization. Because DAFs can accept cash, appreciated securities, and certain other assets, they offer a versatile and potentially tax-efficient way to support the causes you care about—while also helping reduce future estate taxes.



HOW IT WORKS

■ CONTRIBUTE ASSETS:

Make a tax-deductible contribution to a DAF using cash, appreciated stock, or other eligible assets.

■ RECEIVE AN IMMEDIATE TAX DEDUCTION:

You can claim a deduction in the year you fund the DAF, which can be especially beneficial during a high-income year.

■ INVEST AND GROW THE ASSETS:

Your contribution is invested, with the potential for tax-free growth. You can select an investment strategy or collaborate with your financial advisor.

■ RECOMMEND GRANTS OVER TIME:

When you're ready, you recommend grants from the DAF to IRS-qualified charities. The sponsoring organization reviews and approves the distributions.

■ ENJOY LONG-TERM BENEFITS:

DAFs provide a streamlined, tax-efficient way to manage your charitable giving, with the added potential to reduce estate taxes.

Please feel free to contact Annette Scheidecker for information on Mercy Housing and My Sisters' Place when you are ready to donate to us from your DAF.
ascheidecker@mercyhousingct.org or 860-808-2044