

JUST HOUSING

Compassionate support and intentional development in Grand Rapids

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Blueprints

INNER CITY CHRISTIAN FEDERATION

FALL/WINTER 2016

A MESSAGE FROM OUR CEO

Dear ICCF friends and partners,

September marked my one year anniversary here at ICCF. As I reflect on the year, and the privilege it has been to serve alongside the team here, I am grateful, burdened, and hopeful.

I am GRATEFUL ... in joining ICCF, I joined a team with a hard-earned reputation for positive community impact. I am standing on the shoulders of my predecessor, Jonathan Bradford, and many others who worked hard and gave generously over the last 43 years to expand housing opportunities for our Grand Rapids neighbors, especially those on the economic margins.

ICCF's low-income homeownership programs, affordable rental housing, financial management classes and foreclosure counselling have given people opportunities to thrive and experience stability when urban disinvestment and despair were the norms. Praise God!

I am BURDENED ... our community's current real-estate boom has a shadow-side. Just in the past 12 months there's been a dramatic increase in the numbers of families that are experiencing housing instability, facing homelessness, staying in expensive, run-down hotels, or simply displaced from their homes and neighborhoods because of ballooning rents.

I have also learned about the history of racism in Grand Rapids and how it continues to shape our real estate market. This history has resulted in inequitable economic opportunity, tilting away from people of color who have experienced a systematic denial of access to capital for generations. ICCF must continue to provide compassionate care and intentional development to help ensure that people of all walks of life have the opportunity to thrive.

I AM HOPEFUL ... together, by working hard and leveraging the abundant, God-given assets and partnerships in our community we can change this reality. In this Blueprints you will read about ICCF's work to offer compassionate support, intentional development opportunities and just housing options in our community.

I believe that ICCF is a part of God's work to restore shalom and justice. And I know that, if we remain committed to this cause, God will be glorified and our community will reflect the health and vibrancy that he intends. Thank you for your partnership towards that end!

Shalom,



Ryan VerWys
President and CEO
rverwys@iccf.org



UPCOMING EVENTS

LUNCH AND TOUR

January 26, 2017 | February 23, 2017

ARTIST'S EXHIBIT:

RANDY NYHOF & EVIE CARRIER

Ongoing | ICCF Main Office

Exhibit runs November 2016-February 2017

ICCF PRESENTS:

THE NEW URBANISM FILM FESTIVAL

Thursday, January 12, 2017, at 7PM

Wealthy Street Theater

For more information visit iccf.org



HOUSES TO HOMES GALA 2017

Thursday, March 16, 2017

JW Marriott | Grand Rapids, Michigan

Join us to celebrate the work you do encourage, inspire, and support ICCF.

For more information visit iccf.org

HOUSING PIPELINE

435 LA GRAVE GROUNDBREAKING

Construction began on 435 LaGrave in mid-October. The project, which complements the work ICCF has already done in the Tapestry Square neighborhood, will feature 24 apartments. Two thirds of the new, mixed income apartments will be affordable for low income individuals and families. One third will be market rate to promote a healthy, economically diverse neighborhood. Six of the units will be reserved for youth aging out of foster care, thanks to ICCF's recent partnership with Bethany Christian Services. The individuals living in these units will receive additional support from both ICCF and Bethany Christian Services.



“Many estimate that a total of 2,000 young people become homeless, run away, or are forced out of their homes by their families in Kent County every year,” said Justin S. Beane, youth services manager at Bethany Christian Services. “There is a distinct lack of housing that holistically addresses the unique strengths and needs of many homeless/at-risk young people. This project, the first of its kind in Grand Rapids, will build on existing local resources and expertise to provide six units of affordable permanent supportive housing to youth in a mixed income setting.”



The construction project will house youth, but also be built by youth. To a degree. Youth from YouthBuild Grand Rapids and Building Bridges Professional Services will be instrumental in constructing the building.

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FAMILY OF 6 BUYS HOME WITH HELP OF IDA PROGRAM

Amanda spent her first meeting at ICCF in tears.

“I didn’t think we were going to be able to do it,” she said. “There were too many hurdles: no money for a down payment, bad credit, a tight deadline... I didn’t know where to start.”

But ICCF had the resources needed to help Amanda and her husband (and their four children) overcome these barriers - and to move into their first home.

“I was completely overwhelmed during our first meeting with Elzie (Housing Manager at ICCF),” shared Amanda. “But he laid out the path we needed to walk to secure a mortgage - and then helped us take the appropriate first steps to get there.”

This included taking advantage of ICCF’s Individual Development Account (IDA) program. An IDA is a matched savings account that empowers families to save towards the purchase of a home. Once a participant has saved \$1,000 in their IDA, their savings is matched at a 3 to 1 rate, giving them \$4,000 total towards the purchase of a new home.

“The next several months were spent cleaning up our credit, paying off our debts, and completing a lot of paperwork,” noted Amanda. “We used our entire tax return to get us where we needed to be - and by June 1 we were in our new home.”

“Elzie didn’t sugar coat it for us. He recognized our challenges, the things we needed to work on - and then he helped us move forward. He was very encouraging. Really pleasant to work with. And I think that’s why we were able to complete this process so quickly. He really motivated us.”

“This is what I know... without ICCF’s IDA program, we wouldn’t be in our house.”



IDA ELIGIBILITY CRITERIA

- Participants must show proof of employment
- Participants must agree to deposit at least \$28 per month into their IDA savings account
- Participants must complete Introduction to Homeownership and Financial Management classes at ICCF
- Participants must review their credit history and resolve any issues
- Participants must fall within the income guidelines specified

For more information about IDAs: iccf.org

THANKING CARNEVALE

INTRODUCING OUR NEW ONLINE HOME!



Thanks to Carnevale Interactive, ICCF has a new website. The website can be found at the same web address (www.iccf.org), but it now has a new look and much more user-friendly interface. Deep, deep thanks to and appreciation for the folks at Carnevale for this gift - and for the significant time they spent with us.

We are grateful for you this holiday season!

WHAT LEGACY WILL YOU LEAVE?

Many of us have a compelling need to make a difference - to leave a lasting impact on the people most dear to us and the ministries we care about.

This desire to make a difference and to plan for the future leads us to consider our legacy. What kind of legacy will you leave? A bequest is perhaps the easiest and most tangible way to have a lasting impact on the people and ministries that mean the most to you. Many people, who support Christian organizations throughout their lifetimes, want to make sure that part of their Estate goes to support Christian causes at their death. Having a valid Will in place is one way to make certain that your charitable intentions are carried out, and that you are making a difference.

Have you thought about leaving a bequest to ICCF in your Will? It is an effective way to make a gift and lessen the burden of taxes on your family and on your Estate.

Questions?

SANDRA GADDY

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THE IMPACT OF YOU: SUE SPAHR



Sue with Mumina and Abdul Ciise

Sue Spahr got involved with ICCF through her work with the Ciise family - a refugee family from Somalia who moved to Cedar Springs five years ago. As the principal of Cedar Springs Middle School, Sue began working with the family of eight and realized that one of their primary needs was adequate housing. They needed a home that met their health, safety, and personal needs, and Sue discovered a home for sale with "ICCF" on the sign. She inquired about the home, learned about the mission and vision ICCF, and felt called to help. From there, Sue worked with the Ciise family to complete the necessary coursework for homeownership and worked for countless hours alongside them on home construction projects. Additionally, she helped mobilize volunteers through local schools and churches.

Below are a few of Sue's thoughts on volunteering with ICCF and its benefits to both the organization and the volunteer:

WHY ICCF?

ICCF shares my own hopes and dreams for our world: safe, secure, healthy homes. For all people. This organization is a testament to Christ's love and respect. And that is a great gift.

FAVORITE ICCF MEMORY?

There have been so many! I get very emotional watching families receive the address to their new home. The hope and joy in their eyes is unmistakable. Last year's gala event was also very special. So many selfless people support this organization. They humbly give and are evidence of "Love in Action."



The Ciise family celebrating as Mumina is crowned 2016 Red Flannel Queen in Cedar Springs' Annual Red Flannel Festival

WHY VOLUNTEER?

To have an impact on the lives of others - for generations to come. And to be joyful, love-filled servant for the Lord. The employees at ICCF don't feel or act like this is their job. Their hearts are with the mission! And my heart is too.

Sue, our entire team honors you for your servant heart and passion for those we serve.



Sue and Mumina at the Red Flannel Festival

Thank you.

VOLUNTEERS

in 2016 fiscal year
4,914 VOLUNTEER HOURS



a value of
\$115,675.56

To those who join us in the work of *making places to come home to*,
THANK YOU.



Amway volunteers help beautify our Carmody apartments.



Tallowood Baptist Church youth group (Houston, Texas) volunteers spent a week in Grand Rapids with ICCF.



ICCF staff member Don Fredricks and LaGrave Christian Reformed Church volunteers help with construction of 529 LaGrave.



BL²END (Business Leaders Linked to Encourage New Directions) volunteers organize the food and clothes pantry at Family Haven.



Deloris tackles everything – events, set-up, mailings, etc. – and has spent hundreds of hours with ICCF since the spring of 2016.

ICCF

Inner City Christian Federation

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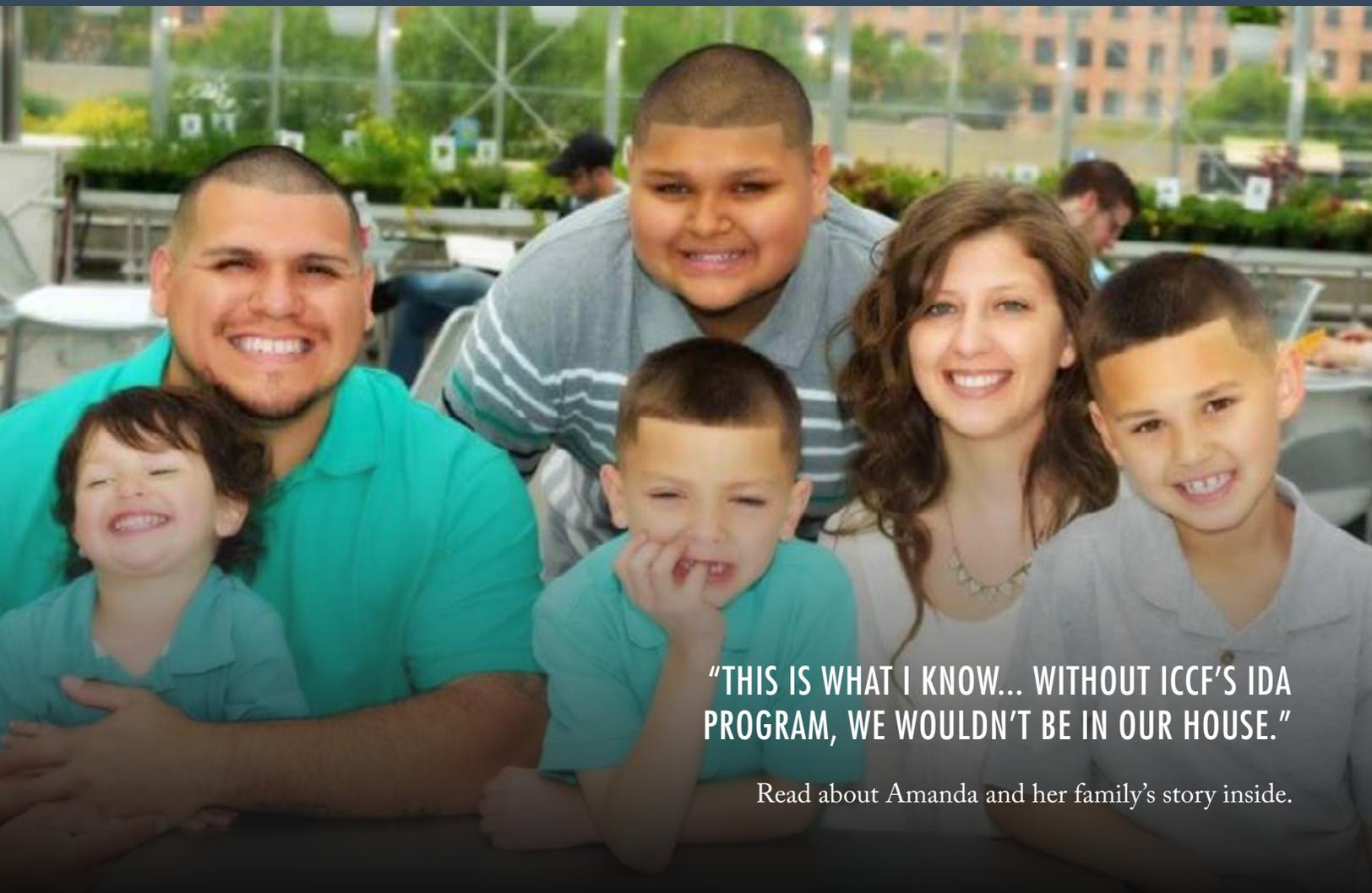
OUR MISSION

In response to God's call to justice, the Inner City Christian Federation provides housing opportunities and services that encourage family responsibility and independence, thereby helping to build stable communities.

Blueprints is published by ICCF to keep our friends and supporters informed about ICCF's affordable housing and financial empowerment ministries.



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"THIS IS WHAT I KNOW... WITHOUT ICCF'S IDA PROGRAM, WE WOULDN'T BE IN OUR HOUSE."

Read about Amanda and her family's story inside.