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Dear ICCF friends and partners,

My predecessor, Jonathan Bradford, used to say that ICCF is not just a housing ministry, it’s a futures ministry. Looking back on 2018, I feel this is more true than ever. In November we marked one year of the Community Homes Initiative, which is helping to ensure safe, affordable homes are available for rent or homeownership in our city. We broke ground on two major developments that will provide mixed-income housing in two historic neighborhoods. And ongoing programs – the Family Haven shelter, financial and homeownership classes, housing counseling, and Individual Development Accounts – continued to offer resources and hope to members of our community.

ICCF’s work is informed by three key ideas: respectful compassion, economically inclusive housing, and restorative development. That third idea is especially important, and it goes beyond shovels and bricks. When we use the term “restorative” we are working from our belief that all people are created in the image of God and deserve to live in a world that treats them this way.

In this Blueprints you’ll meet our education team members and learn what gives them motivation to serve more than 800 learners each year. You’ll also be introduced to some of the many volunteer experts who help equip our neighbors with the knowledge for successful homeownership. This year-round education and counseling work isn’t often the subject of ribbon-cuttings and big news stories, but it is the foundational building block of healthy, thriving communities. Buildings alone don’t create neighborhoods. We need neighbors who are equipped to fulfill their dreams, talents, and responsibilities— God’s people restoring God’s world.

I hope you enjoy the stories in this issue, and that you will be inspired to find your own way to join us in our futures ministry.

Ryan VerWys
President and CEO
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RE/MAX of Grand Rapids has been volunteering with ICCF once a month over the course of the last year. They have painted, power-washed, organized, cleaned, and more. Their dedication, willingness to do anything and everything, and the joy and energy that they bring to their volunteer work is amazing. Our heartfelt thanks to this great group of folks for their support and love for our mission! Below we asked RE/MAX to share why they chose to partner with ICCF:

RE/MAX of Grand Rapids is in the business of serving the community through buying and selling residential real estate. Affordable, clean housing options -- for everyone -- is a cause near and dear to our hearts. We chose to partner with ICCF because we believe in their mission and vision, and because they work off of a Christian foundation.

LUNCH & LEARN: January 24 | February 21 | April 25 | May 23

For more than 40 years, ICCF has sought to make places to come home to. Want to learn more about our mission and vision and how you can make an impact in neighborhoods throughout greater Grand Rapids? Join us for a Lunch and Learn event from noon to 1PM to learn more and get involved.

RSVP to Marie Tiemersma Eakin at (616) 336-9333 ext 411 or mtiemersmaeakin@iccf.org
The presentation screen reads: Advantages and Disadvantages of Owning a Home. Thirty pairs of expectant eyes are glued to the speaker, who asks them to list a few of the advantages of homeownership.

“You have more space, and you can customize it!” says one of the participants.

“I can have pets,” says someone else.

“It’s yours!” shouts someone from the back, and everyone laughs.

But it’s true - what these participants long for is simply a place to call their own. For many of them, homeownership has seemed impossibly out of reach. Fear may have kept them from taking a hard look at their finances to see whether buying a home is possible. But with careful coaching, they not only learn where they are in the homeownership process, but also how to move forward.

This scene is from our Introduction to Homeownership class. It’s offered two or three times a month, and lately the attendance has been maxed out at 30-35 students. It covers topics like budgeting, healthy and poor credit, mortgages - everything participants need to know to become a successful homeowner.

“One of the reasons this class exists is because we’re not taught about this in school,” explains Berniz Terpstra, ICCF’s Housing Programs Manager. “Some parents teach this to their kids, but not everybody has access to that.”

Local professionals lend their expertise to the class, creating a well-rounded and incredibly realistic curriculum. Scott Reilly and Daniel Grzywacz from Mortgage 1, Inc. have both been involved with ICCF for 15+ years. They believe that “there’s nothing better than an educated homebuyer,” and so they prioritize speaking at the Intro to Homeownership classes. They encourage participants never to hold a preconceived notion that they are unable to purchase a home. With the proper tools, homeownership is within everyone's grasp.

**Vital to the Community**

These education classes are part of ICCF’s mission to foster equitable opportunity for our neighbors. As Berniz points out, not everyone has access to the tools they need to pursue homeownership.

“That's why we do what we do - because we believe educating the community is vital. If you know how to manage your money, it can change your life,” says Berniz.

Another class, Financial Capabilities, focuses on overall financial health - budgeting basics, credit score, debt reduction, and savings. Local professionals in banking, insurance, and legal lend their expertise to the class. Overall, there are over 30 speakers who volunteer their time to teach ICCF’s classes - an incredible investment in our community.

In 2018, we were excited to launch Spanish versions of both Introduction to Homeownership and Financial Capabilities classes to better serve our Latino community.

“The Spanish-speaking neighbors are able to ask questions in their own language,” explains Pam Parker. Pam, who speaks both English and Spanish, is a professional Loan Originator Assistant at VanDyk Mortgage Corporation who volunteers her time to teach at our Spanish classes.
"Ultimately," she says, "the goal is that this person has all the information, all the tools, and all the support so that they’re able to qualify for and purchase a home - and understand the responsibility so that they can keep the home."

Both the instructors and students are working hard to make these classes fruitful. And we are already seeing the result - community members who are equipped to become financially healthy, pursue homeownership responsibly, and create a neighborhood that is more equitable for all.

EMBRACING HOUSING HOPE AND JUSTICE FOR THE LONG TERM

From its beginning, ICCF has renovated and built houses to last. Our mission has always been about much more than a temporary roof for homeless families. Through homeownership, affordable rental housing and financial education, ICCF equips families to put down roots and raise their children in stable and secure homes.

That’s why we need your help, not just for 2019, but long term. When you give a gift to ICCF in your will, you help safeguard ICCF’s provision of housing hope and justice for decades to come. You also model to your loved ones a legacy of generosity and concern for others.

For more information about giving in your will, please contact Hank Kroondyk, ICCF Planned Giving Specialist, at hkroondyk@iccf.org or (616) 336-9333 x403 or visit iccf.org.

"We have supported ICCF since its very beginning! God has blessed us, so it is fitting for us to continue that support in our will. We pray that a solid financial base will allow ICCF to provide homes and hope for many years to come. Please join us with your prayers and your giving.

Bill and Annette Byl"
**501 Eastern**

Over the next year, two four-story buildings will be constructed at 501 Eastern, one block south of Wealthy Street. The development will include 65 mixed income apartments. 17 of those units are designated for formerly homeless youth. Onsite supportive services will be provided for these residents by Bethany Christian Services in partnership with ICCF.

**415 Franklin**

In early 2019, ICCF and Madison Square Church will begin the historic renovation and reconstruction of 415 Franklin, the former home of Grand Rapids Christian High School that was later used by the Department of Human Services. It will include 41 apartments on floors 2 and 3. The first floor will include worship and activity space for Madison Square Church, a daycare open throughout the work week, and a nonprofit office space. The central open air courtyard will be covered with atrium glass and a steel structure to create a common space where the church and the office tenants can congregate.

**Stockbridge Apartments**

Construction has begun on the Stockbridge Apartments, the final building in the complete redevelopment of the block bounded by Bridge, Stocking, First, and Seward. With the Bridge Street Market open, WMCAT in their new facility, and the Hendrick Apartments being leased, the Stockbridge Apartments will provide much needed affordable housing to the Westside. This new development will ensure low income households and families will have a place in this community. The five story building will have a total 64 units – 51 affordable units and 13 market rate units.

**Tapestry Square Senior Living**

ICCF was recently awarded $15 million in Low Income Housing Tax Credits for the development of Tapestry Square Senior Living at the corner of Wealthy and Division. The building is slated to be a seven-story independent living facility that will offer seniors access to the city’s services and amenities. The development will include first story commercial space and 84 apartments, 50 of which will be reserved as affordable housing units and 34 as market rate units.
Thanks to the generous support of the Grand Rapids community, we were able to break ground on new mixed-income developments at 501 Eastern and Stockbridge this fall.
OUR MISSION

Equitable Opportunity | Affordable Homes | Thriving Neighborhoods

IN RECENT YEARS, AS WE’VE SEEN RAPID RENT AND HOME PRICE INCREASES, WE’VE STEPPED UP OUR COMMITMENT TO CREATING AND PRESERVING HOUSING IN THE NEIGHBORHOOD THAT IS AFFORDABLE TO LOW-INCOME NEIGHBORS.

Read more about our latest developments inside.