



ICCF

Blueprints

INNER CITY CHRISTIAN FEDERATION

2012 No. 1

Miracles Still Happen — How a Christmas Vision Became a Reality at ICCF



Dennis Rybicki (harpist) and Assumption middle school choir



Supper is served!

Working at a non-profit opens a window into God's grace. Deb Armstrong, the manager at our homeless shelter, states emphatically, "When God gives you the vision, God also makes the *provision*." She has seen that prove true again and again. This year God gave our staff the vision for a Christmas celebration over three days for all the families we serve. But we needed food, volunteers, and so much more to make it happen. Deb was praying about it when her phone rang. A stranger was on the line.

Annette R., a teacher at Assumption Catholic School in Belmont, had called. The students wanted to do something for homeless families for Christmas, so the teacher had gone online to search for local shelters. She found our website and was led to call Deb. After initial conversation and emails, she invited Deb to speak at a chapel service at the school. In response, this small school of less than 200 students committed to providing and serving food, organizing a craft activity, and acting out the Christmas story each night.

St. Thomas Catholic School in Grand Rapids contributed volunteers and personalized more than a thousand candy canes to augment what Assumption had committed. Gordon Food Service volunteers assisted with a cookie decorating station. Students from Calvin College and members from Ada Bible Church volunteered where they were needed. We had three different men portray Santa Claus on successive nights. Lori P. provided beautiful Christmas-themed face painting. Clients volunteered too—Sandy W. brought

her gospel group to sing. Table centerpieces and wall decorations were donated. A harpist, carolers, and solo instrumentalists provided musical entertainment each evening. In addition, Zonderkidz donated 200 Bible story books for different ages for distribution to the families. Professional photographers volunteered their time to take family portraits of each family, free of charge. Special thanks go to Mark Smith from Big Event Studios; who was here all three nights and brought all the equipment. Assumption school teachers purchased frames for the family photos. What a blessing to see how God worked out every detail of the vision!

Annica Vander Linde was the ICCF point person for the event. She estimates we had nearly 150 volunteers and 100 client families (more than 300 persons) over the three nights. We were able to serve three times more families this way than through the Adopt-a-Family program in previous years. Annica reflected, "The fellowship and fun between the clients and volunteers was wonderful as well . . . one of my favorite parts of the event!"

Foreclosure Can Happen to Anyone

Greg and Anne (names changed to maintain privacy) were shocked in 2011 to be facing foreclosure. Both were employed with good paying jobs. They were sending their three daughters, ages 12, 14, and 17, to parochial schools and had purchased a lovely home ten years earlier. Then Greg lost his job due to down-sizing. Although he found another job fairly quickly, his new salary was \$8,000 less, and they struggled to pay the mortgage. They shed as much debt as they could, trying to solve their dilemma on their own and without letting their children know about the foreclosure notice. They were determined to keep their commitment to parochial school education.

When the bank sent the final warning, it also listed sources for help. ICCF was one of those sources. *continued on page 4*

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Perfect Light

Jonathan Bradford
President and CEO

When our kids were young, Grace and I arranged for some kind of family picture to be taken nearly every year. With the kids now gone and on their own, I could look at these pictures a few times each year, and in fact I do because each time another faint memory comes into focus. Now we're on to the next chapter in the story of our family, grandchildren. Like those older pictures, my heart sings when

I look at a picture of Miriam, Anders or Lucia. Indeed, one of my favorite Christmas presents was a family picture from my son and daughter-in-law.

A recent event here at ICCF got me wondering how many of the families served by ICCF can afford frequent family pictures. For many it's tough to attend to essentials like food, shelter and clothing. That is why the idea that each family attending the ICCF Christmas party should get a family picture from a professional photographer (see "Miracles Still Happen", page 1) was so special. I hope for each of them these will be gifts that prove to be invaluable treasures in the years to come.

I guess I think a lot about families. Yes, my own growing extended family is never very far back in my mind. But working at ICCF, we think every day about the family. Surely that is no surprise given the fundamental importance of housing for every family. From my time in graduate school in the late 1970's and continuing today, I have read innumerable research studies concerning the relationship of housing quality and price to economic empowerment, marriage stability, educational achievement among other things. The data is undeniable: decent housing that does not command too large a share of income is an admission ticket to success in nearly all areas of human endeavor. In this truth ICCF finds an anchor for its ministry.

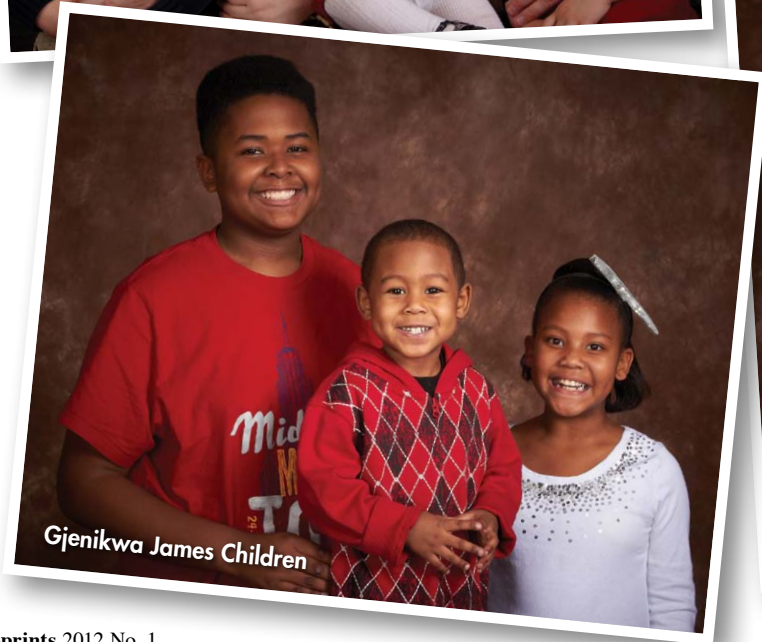
But there is much more to this ministry than social science and demographic data points. All those family pictures taken a few weeks ago would have been impossible without lighting. In fact because we had photographers with training and experience, they came to our building with some pretty advanced lighting systems. They knew how to set up and direct the various types of lights to create the right highlights and shadows so that each picture could go from nice to precious for many years.

Similarly, the ministry of ICCF would have little meaning without the light that Jesus Christ brings. In the Gospel of John as rendered by Eugene Peterson in *The Message*, Christ is called the "Life-Light" and by him God conquers all that is dark. Social science can describe that which is dark and broken in our community. But it is only our faithful response to the "Life-Light" that transcends important social theory to become lasting renewal that builds the kingdom of God.

It was a true joy to present those perfectly lit family pictures a few weeks ago. But at ICCF our primary calling is to make pictures that can only be made with "Life-Light." These pictures are bright with justice today and the promise of enduring shalom forever.



The Kuiper Family



Gjenikwa James Children



Shameka Payton Family

piano4 Revisited

We wish all of you could have heard the magnificent music of **piano4** on October 18 at the Richard and Helen DeVos Center for Arts and Worship on the campus of Grand Rapids Christian High School. Those who attended were treated to a program with fabulous talent and warm, personable artists. The audience even received a bit of education as Norma Meyer explained their roots in the First Piano Quartet (FPQ in the 1940s and '50s) and the role of radio in their development. Noam Sivan gave a wonderful introduction to his composition based on themes from the opera Carmen. The group's creativity and sense of humor came through clearly several times in the second half of the program. For Sivan's piece the pianists entered one at a time to initiate their parts. In addition, the score called for Randall Hartman to employ a tambourine and use his hand to strike the piano strings. For Gershwin's American in Paris they all donned flamboyant sunglasses. And in their encore of The Flight of the Bumblebee, Hartman swatted the insect with an imaginary flyswatter. Their standing ovation was well deserved, and the audience's appreciation was shown by the number of **piano4** CDs that were sold after the performance. The group donated 20 percent of the proceeds to ICCF.

Sponsors enjoyed a pre-concert reception with the artists, who visited tables to meet and talk with the sponsors for an hour. At 8 p.m. Jonathan Bradford welcomed the concert audience and introduced **piano4**. Their program included a rare original composition for piano quartet—a concerto by J. S. Bach—and transcriptions of many familiar and popular pieces, beginning with variations on a theme by Paganini. They continued with pieces by Chopin, Debussy, Liszt, Lecuona, group member Sivan, and Gershwin.

Immediately following the intermission, ICCF introduced a brand-new video about its housing services and programs. This



Piano4 musicians Michal Schmidt, Randall Hartman, Norma Meyer, and Noam Sivan

succinct look at our work was produced by Azkoul Productions, and ICCF is deeply grateful to Mark and Anne Azkoul for their gift of time and talent to provide us with an engaging tool to tell our story. Several ICCF staff members and clients share their experience on the video to explain what we do and how it makes a difference in peoples' lives (www.iccf.org front page link to view video).

ICCF wishes to thank West Michigan Piano for providing three Steinway grand pianos and also tuning them with the Steinway at the venue. We also thank Mark McNamara and his staff at Marcos New American Bistro for accommodating our guest artists for a late dinner.

ICCF still has **piano 4** CDs for sale at our office. Contact Mary at 336.9333x411.

"Come See My Home" – A New Art Exhibit

If you enjoy the whimsy and the bright colors of children's art, you will want to stop by our building to see the 30 drawings made by ICCF children.

On a Wednesday evening and two Saturday mornings in October we gathered together children who live in ICCF housing or whose parents attend classes at ICCF. The children ranged in age from preschoolers to teenagers. We invited them to talk about living in spaces that they could call their own. Many were living temporarily at Family Haven emergency housing, so they really did have to imagine living in a home of their own. What would they dream of in an ideal home?

After some conversation about their dreams, art materials were distributed, and methods of drawing and painting were demonstrated. Then the children began drawing and painting.

Some drew tall houses with secret attic spaces in which to hide or play, and then described finding special stairs to reach those



worlds. Of course, the house included chambers for their mother nearby. Other children placed their homes in gardens with gates. One young girl had grass growing on her roof. Another drew palm trees because she wanted to live in Hawaii. One child drew a tree house. Several older children included trampolines, pools, and basketball hoops. In a few cases street names and house numbers from past homes

showed up in the drawings. The exhibit will be available for viewing through March.

We owe thanks to many people for their help with this exhibit: Jo-Anne Van Reeuyk and her Calvin College art education students, Chris and Greta Overvoorde, Helen Bonzelaar, AnnaMae Bush, Joel Zwart, and Jeanne Logan. Frames were provided by the Grand Rapids Art Museum, Byrneboehm Gallery, and Calvin College. Matting and framing labor was donated by Kevin Boehm and Joel Zwart.

News from Real Estate Development and Management (REDM)

A Long Journey Back to Grand Rapids

Ryan Schmidt, ICCF's new Director of Real Estate Development and Management (REDM), recently moved back to Grand Rapids from Hawaii. Prior to living in Kaneohe, Hawaii, he lived in Baltimore, Maryland. But he started his career in Grand Rapids during his studies in community leadership at Aquinas College. He credits three early internships with helping him integrate his love for cities and his academic work in urban studies with applications in real life. He was privileged to work with the City of Grand Rapids economic development office, the Right Place Program organization, and DeVries Development.



While living in Baltimore, Schmidt worked at The Downtown Partnership of Baltimore and at Tower Hill Development & Consulting before starting his own business, an urban development and construction management firm. He was involved in both small- and large-scale commercial and residential developments mainly focused in the urban core of Baltimore. During that time, his wife, Sara, was employed by the Department of Defense, and her work transfers initiated their moves. But when her term in Hawaii was complete, they decided to move back to Michigan to be near both of their families. They have two daughters, ages 4 and 1.

Schmidt is enthusiastic about the mission and work of ICCF. "Our rental waiting list is over 200 names long. I think that speaks volumes about both the need for affordable rental housing in our community and also the quality of the housing ICCF provides. It is very reassuring to know that despite no active marketing for our rental units, we continue to be the first choice of so many individuals looking for quality affordable housing. It is a testament to ICCF's work over the past 37 years, and I see that as a challenge moving forward — first, to continue the high level of service we have become known for, and, second, to find a way to accommodate more families in need of our services."

To that end, ICCF is pursuing new opportunities to grow our

portfolio of affordable rental units. "Although multi-unit rentals are somewhat easier to manage than single scattered site rentals, we can only develop where there is funding to support the work. We are hopeful that funding commitments for these potential acquisitions can be secured in the near future." Funding has proved to be the biggest difference between ICCF and Schmidt's previous positions. "While financing is certainly difficult in the private sector, it becomes a whole new challenge in the non-profit development world where we are so dependent on public funding sources. Being limited to only so many open rounds of public funding per year makes the already challenging development process that much more difficult to navigate."

Currently ICCF is also busy with renovating 10 scattered site rental units (three duplexes and one four-unit building) on four ICCF properties utilizing funding through the Affordable Housing Program of the Federal Home Land Bank of Indianapolis and with HOME funds administered through the City of Grand Rapids. This is part of our ongoing work to update rental units and take care of large issue areas such as roofing while also addressing energy efficiency concerns. The remodel includes such items as new roofs, new appliances, new flooring, new cabinets, and painting. The tasks are tightly organized and scheduled for completion in February 2012.

Schmidt also expects ICCF to continue purchasing, renovating, and remarketing foreclosed homes throughout Kent County. ICCF is currently wrapping up one foreclosure renovation in Rockford, Michigan, and is in the beginning stages of another foreclosure renovation in Wyoming, Michigan.

While in Hawaii, Schmidt began course work on an MBA-Finance program at Hawaii Pacific University. He is planning to transfer credits to Western Michigan University and complete the degree here. ICCF is delighted to have Ryan Schmidt on board, and we anticipate reaping benefits from his experience and expertise.

Foreclosure Can Happen to Anyone (continued from page 1)

Greg and Anne contacted ICCF in May and met with foreclosure counselor Marolyn Villalobos, who worked hard with them for six months, before and after the sheriff's sale of their home to the bank on June 1. More than once they thought they had reached a solution with the bank, only to have a supervisor refuse to endorse the modification they had worked out. Marolyn kept reviewing their files for options and kept calling the bank — first every other week, and then several times a week. "She was relentless," Greg says.

Two weeks before the end of the six-month redemption period, Marolyn helped arrange a modification plan. They met with the bank to sign paperwork, and all documents were approved one week before they would have had to move out of the house. They were relieved and thrilled.

"We could not have succeeded without ICCF. We cannot say

enough good about your organization and your staff. Marolyn was passionate about helping us. She was able to get information from the bank that we could never have found out on our own. We feel blessed that she came into our lives. Her hard work and determination not to let this thing go led to the resolution. She will always be in our thoughts and prayers."

Greg confessed that he and Anne made mistakes. They did not communicate well with the bank. They missed three months of payments and made some poor decisions. But they were blessed with a second chance, thanks to ICCF. Their interest rate and mortgage payments have decreased and are manageable. Greg received a pay raise. Some day in the future he will tell his daughters about what happened as a story of encouragement about never giving up when life gets tough.

News from Housing and Family Services (HFS)

Sixteen in Six

Sixteen house closings in six months – that’s a new record for ICCF. Thanks to the hard work of Sireece Martin, ICCF was able to accomplish it. With only two houses left in our inventory, we are looking at additional options. It is wonderful to be populating empty homes with new homeowners.

Fourteen Hundred in Twelve

ICCF counselors responded to 1,400 families in a recent 12-month reporting period for help with foreclosure. To help conceptualize the scope of their work, the families they served is roughly equivalent to the number of families living in the Alger Heights neighborhood. That is a significant segment of our community.

Staff Changes

We have had a number of staff changes in the department. Cindy Quinzy transferred from her position as Volunteer Coordinator in the Advancement department to serve as the Supportive Housing Specialist in Housing and Family Services. Several new persons joined our staff.

Chris Romero, a temporary replacement who became a fulltime regular staff member in October, is a Foreclosure Prevention Counselor. He came with four years of experience working at Home Repair Services, including a year of foreclosure prevention counseling.

A graduate of Grand Rapids Christian High School and Calvin College, he enjoys the welcoming and inclusive atmosphere at ICCF, saying, “It feels like one big family.” His favorite book is *Amazing Grace* by Jonathan Kozol, and his favorite activities are soccer and working with his wife on the restoration of a 1978 Volkswagen bus. His goal in the office is to help families “obtain information and resources that will help them through their hardships, and to share the love of Christ while doing so.”

Annica Vander Linde is the new Housing and Family Services Assistant. She started working at ICCF in July after retail work at Global Infusion and Art of the Table. A graduate of Grand Rapids

Christian High School and Calvin College, she grew up in Grand Rapids but has traveled to four continents and loves learning about other cultures. She enjoys outdoor activities as well as painting in her art studio. She considers it a privilege to be on staff and says, “I hope to contribute energy, excitement, and creativity to the work I do here at ICCF. I want justice to be evident in this city. . . .”

Aliza Flores-Jordán is an AmeriCorps worker serving as our Foreclosure Prevention Intake Specialist since October. She graduated from Calvin College and spent last year with AmeriCorps in Seattle, Washington. She loves to read and claims to speak, read, and write Spanish better than English. Her favorite books are *One Hundred Years of Solitude* by Gabriel Garcia Marquez and *The House of Spirits* by Isabel Allende. She appreciates the energy and passion of her colleagues and wants to “learn all I can to assist our clients the best way possible.”

Rilla Wilson joined the Housing and Family Services staff in April 2011 to fill in for a maternity leave and stayed on part-time. She works with the Housing Choice Voucher program. A graduate of Grand Rapids schools, she is currently attending Grand Valley State University for a B.S. in Criminal Justice. She loves spending time with her three daughters.



L-R: Aliza, Chris, Annica, and Rilla

News from Advancement

Setting an Example

What better way is there to teach your children about your values than to role model them? We are privileged to see grandparents and parents teaching their children and grandchildren about the importance of charitable giving. We are blessed to see children respond. In December we received a gift from the 7 year old son of ICCF donors who accompanied his gift with a note in his own fledgling cursive penmanship:

Dear ICCF,

Here are \$2 I am sending you. I hope the people who the money goes to do well in the future (as you can see, I like cursive).

Sincerely, Emmet

Earlier this year two young sisters (daughters of donors) brought a plastic bin to Family Haven and told Deb Armstrong they saved money to buy toys for homeless children. The bin contained beach balls, badminton rackets, bottles of bubble blowing solution and other items they had purchased. They were so happy to make their contribution. And we were encouraged to receive it.

Blueprints

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Mission of ICCF

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.

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Board News

We said farewell to three board members: Ron Calsbeek, Jeff Clark, and Julie Westra.

We welcomed new board members David Bast, Dante Shackelford, and Kurt Dietsch.

David Bast had attended a number of ICCF benefit events and learned about our mission before he visited several art exhibits in our building. ICCF core values resonated with him, and he was happy to say yes when we invited him to join the board in October. A graduate of Hope College and Western Seminary, he has been an ordained pastor for 35 years. For the past 17 years he has been President and Broadcast Minister for Words of Hope, an international radio ministry. He loves reading historical books, gardening, hiking, and cheering on the Detroit Tigers. David and his wife, Betty Jo, have four children and four grandchildren. Regarding ICCF's future he says, "I'm very excited about a vision of revitalizing our city block by block and neighborhood by neighborhood. . . . I would love to see our 'City of Man' become more like the 'City of God,' and I think ICCF can play an important part in bringing that about."

Kurt D. L. Dietsch, an ICCF donor for the past 20 years, joined the board in September. He is the Director of Brand and Creative Services at Spectrum Health and hopes to contribute to ICCF a strategic perspective on communicating clearly and compellingly. He earned a B.S. in art education from Bowling Green State University. Kurt and his wife, Janet, have three children and three grandchildren. His hobbies include reading, golfing, and painting (art). He envisions ICCF's future with "broader services offered to a wider range of people. ICCF will be a key player in a Grand Rapids renaissance of community and justice."

Dante M. Shackelford, a Financial Advisor with Merrill Lynch, joined the ICCF board in October 2011. Several providential events led him to join the board, and he is "honored to have an opportunity to contribute to the lives of others while serving our community." He hopes to provide creative solutions and passion for ICCF's increased effectiveness in urban land development and neighborhood revitalization. In addition to his work at Merrill Lynch, he is also the co-founder of Crownstone Capital, LLC, a real-estate investment company that specializes in renovation and addressing a growing need for adequate housing in distressed areas of Chicago, Illinois. He recently married Riaka, a Buckeyes fan who moved from Cincinnati, Ohio, to live in Kentwood with him (Go Blue!) and his six-year-old son, Diego. Their family is actively involved at the Christian Life Center Church in Grand Rapids. His favorite activities are sports, travel, and movies.

News from Advancement

Thanks for Giving, Ada Bible Church

We are grateful to several women's groups at Ada Bible Church who once again put together 60 wonderful baskets for distribution to ICCF families. The laundry baskets were decorated and filled

with grocery items by the ABC Moms and Women in the Word small groups. In addition, lovely gift bags were crafted (sewn and silk screened) and filled with personal gifts at an event called Girlfriends Making a Difference, and then added to the baskets. This uniquely personal touch warmed the hearts of the recipient families whose tables were blessed on Thanksgiving by the creativity and generosity of ABC women.



Memorial & honor gifts received in 2011

In 2011 ICCF received gifts in memory of...

Paul Bour	Tymen Hofman	Jim Kirkwood	Geraldine Oosting	Kees VanNuis
Betty DeYoung	Bill Jackson	Claire Lorch	John H. Robbert	Janet VerHoef
Laird Hamstra	Jen Jelles	Rick Matthews	F. Donald Spencer	

In 2011 ICCF received gifts in honor of...

Jonathan Bradford	Cara Oosterhouse	Jim Stegink
Erin Melcher	Helen Ruiter	Daryl and Sue Vogel

Families First

ICCF must raise \$1.2 million this fiscal year to balance its budget. In that context we invite you to help us expand Families First, aimed at providing a predictable monthly income for ICCF and a painless way for donors to support us throughout the year. Monthly automatic withdrawals or credit card charges simplify the process for the donor, and, for some, the modest gifts each month are more manageable than a large year-end gift. Please consider joining the donors below who already are members of Families First.



Members of the Families First Giving Club

Anonymous (4)	Phil and Theresa DeLange*	Jose and Sue Ortiz*
Deborah Armstrong*	Jeff and Sarah Greenfield	Ronald and Debra Rienstra*
David and Mary Bardolph*	George and Elaine Harper*	Hollie Schipper
Elaine Bardolph*	Janet Haynes*	Ryan and Sara Schmidt
Ruth Basney*	Klaas Hoekema and Krista Boerman*	R. Scott and Nancy Stehouwer*
Rick and Carmen Bilski	Elzie and Sharon Hunicutt*	William and Rosemary Stevenson, Jr.*
Jonathan and Grace Bradford*	Michelle Jeffries	Blanche Vander Bent*
Ruben and Margarita Brito*	Linda and Kevin Kanoza	John and Adeline Verwolf*
Eric and Tracy Burgess*	Roberta Kayser*	Marolyn and Pedro Villalobos*
Peter and AnnaMae Bush*	Tom and Barbara Luiz*	Daryl and Susan Vogel*
Ron and Diane Calsbeek*	Clarence and Irene Menninga*	Randy and Elisabeth Zylstra*
John and Linda Carman*	Jase Mondy	
Joseph and Lisa Cebelak*	Joel and Stacey Nagelkirk*	
Bassie and Marilyn Cummings, Jr.*	Cara Oosterhouse*	

* charter members

Families First Giving Club at ICCF - 2012

Yes, I/we would like to participate in the Families First monthly contribution program.

Name: _____

Address: _____

Phone: _____

Email: _____

The amount I would like to donate monthly is \$ _____

I would like to donate with automatic withdrawals from my bank account
(please enclose a voided check)

I would like to charge donations to my credit card (Discover or Visa) # _____
exp ____ / ____

I would like to mail my contributions; please send me pre-addressed envelopes.

Signature: _____ Date _____



ICCF

920 Cherry Street SE
Grand Rapids
MI 49506

Making places to come home to.

ICCF Volunteer News



Family room before



Family room after

A Family Affair at Family Haven

Over the Christmas break, Family Haven apartment #1 benefited from the hard work of one family. They contributed 80 hours of labor to remove old carpet and tile and to install new laminate wood flooring in the entire apartment except for the bathroom. In addition they repaired walls, repainted one bedroom, and installed custom covers for the baseboard heat registers. The hardwood floors will be much easier to clean and will provide a healthier environment for the many families who use the apartment each year.

Apartment #1 has been adopted by ABC Moms, a group of women from Ada Bible Church who clean and restock it for each incoming family. One of the women, Jill Struyk, had a vision for further improvements and rallied her family (father, husband, brother, brother-in-law and his father, and nephew) to help make it a reality. Her brother-in-law's employer pays employees to participate in service projects, so they gave him paid vacation time to work at Family Haven. The flooring materials were purchased with employee donations from Adtegrity in lieu of the Adopt-a-Family program this year.

Check out the photos and see how much brighter the apartment looks with light wood floors. Thank you so much, Jill and Mike

Struyk, Jim and James Kuipers, Steve, Rog, and Gabe Quakkelaar. Family Haven manager Deb Armstrong has a goal of installing hardwood floors in the four remaining apartments this calendar year. Jill shared a few details about their experience.

“Yes, we tackled quite the project, for sure, but it was well worth it. My brother-in-law Steve was able to take a few extra paid vacation days up here over Christmas for doing a service project!! Steve and his dad love these kinds of projects. We started on Monday, December 26th, at 8 a.m., expecting to tear out the carpet quickly. But five hours later, with five people helping, we were still tearing out carpet!! It was unexpected and very grueling. By about 2 p.m. the guys started laying the new laminate flooring, and we called it a day at 5:30pm. We did also paint one of the rooms, which really helped spruce things up!

“The second day began at 6:30 a.m. with three guys working until 5:30 p.m. They finished the flooring, built and installed all the new register covers, put up new trim, and installed some new blinds.”

Later they stained the register covers to match the flooring. Jill supported the crew by getting supplies, doing clean up, and painting. She says, “We did it just because it needed to be done, and having the help of family to do it was amazing.”

ICCF exists because of the generosity of individuals, businesses, churches, and foundations.

There are many ways you can support ICCF's housing ministry — financial gifts, gifts of stocks, gifts of real estate, bequests, materials and time.

We are very grateful for our faithful partners and ask that you continue to help *make places for families to come home to.* **Thank you.**

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