



ICCF

INNER CITY CHRISTIAN FEDERATION

# Blueprints

2009 No. 1



## Partners in the Neighborhood Stabilization Program

Join ICCF in turning foreclosures into opportunities.

New owner occupants needed for foreclosed houses being repaired by ICCF.

**Churches** – Sign up to help us promote opportunities in your area to church members, friends and neighbors. Volunteer to help with house work in your neighborhood.

**Businesses** – Help us present ownership opportunities to your employees. Home buyer education and quality financing help available.

Partners  
have no  
financial  
obligation.

## Lord, when did we see you...?

“Lord, when did we see you hungry and feed you, or thirsty and give you something to drink? When did we see you a stranger and invite you in, or needing clothes and clothe you? When did we see you sick or in prison and go to visit you?” (Matthew 25:37-39). Deb Armstrong, manager at Family Haven, has an answer to that question.

Armstrong said her best Christmas gift in 2008 was a note from Sala, a woman who had lived at Family Haven this past fall and who moved in December to a home she and her husband purchased. Sala and her children had been living at Garfield Park during the

day and sleeping in the back of a firehouse at night. Her husband was working in Colorado to save money for a house. One of the firemen introduced Sala to Family Haven, and she was thrilled to be able to stay there for a month. Armstrong befriended her and helped her overcome the obstacles in purchasing a home.

Sala sent Armstrong the following note:

*Dear Debby,*

*Thank you! I can't be able to thank you enough for what you did for us. Words fail to express what you are to me and my family. I was homeless—you took me in. I was hungry—you gave me food. I was lonely—you put people in my life. Our life is filled with busyness. We are up and down all the time. But when we sit down and think about the house . . . . Where could we be today? Oh, oh, oh, Debby! Merry Christmas.*

For Armstrong, the note was an affirmation that she and the other ICCF staff minister to Christ by ministering to the needs of others who are hungry or thirsty, in need of friendship or clothing, sick or in prison. Sala's words of thanks enabled Armstrong to embrace anew a very challenging job.

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Jonathan Bradford  
CEO

## God's Strategic Plan

Much is made of strategic planning in management textbooks, and for good reasons. It is good to plan where you are going. A leader pays attention to the nearby conditions that may affect her work or the good intentions of her organization. She also pays careful attention to the resources which are available. A good plan enables one to honor the mission or purpose while

also pursuing the fulfillment of vision. A well designed plan that is faithfully executed and regularly held up against changing nearby conditions helps one achieve excellence.

ICCF has written many plans over the years; generally each has effectively guided the organization. They have helped us in profound ways to understand how we should grow and change in response to the dynamic world of housing. For the last several months strategic planning has been on my mind quite a bit because the time has come for us to develop another plan. Given current economic considerations I would be fooling you if I told you this will be a "walk in the park" process.

When we wrote our last plan in 2004 we surely did not anticipate the housing meltdown of 2008. God, the one who has thrown thousands of galaxies off his fingertips, did though! From that awareness God has written a strategic plan for ICCF: it's called providence. Over our 35 years of ministry he has shown us his plan and provided us with the resources necessary for its implementation *for such a time as this*.

It is an extraordinary plan that God wrote for this ministry. Through his gracious provision ICCF has grown now to consist of two primary divisions of service: Real Estate Development and

Management (Houses) and Housing and Family Services (People). Through the former ICCF will soon acquire, repair and resell some of the thousands of houses in the Grand Rapids area that have been foreclosed. This is important because too many vacant houses will quickly render a neighborhood unstable and it will soon further deteriorate. In the latter division ICCF's nine housing counselors are most effective at helping home owners avoid foreclosure and helping banks arrange alternate terms for troubled loans. This is good for families, the banks and our community.

That God would have ready under one roof real estate development and housing counseling staff members with the knowledge, connections, discipline and passion that are found at ICCF is certain confirmation that God is at work in this ministry everyday. Why should he care? Why has he put ICCF where it is today?

Look at the story of Esther. She was placed in the court of king Xerxes as the queen even though she was Jewish. Later when Haman, the highest noble in the land, got the notion to have all Jews destroyed, Esther had the king reverse that order. Another great strategic plan! While it did not make sense at first, Esther was in the right place *for such a time as this* and God's chosen people were preserved.

God has a strategic plan for this city. The displacing of families and whole neighborhoods unraveling under the burden of thousands of vacant houses is not part of the plan. God has very special care for the oppressed, the hungry, and the homeless. He truly longs to see hope and opportunity; he wants justice in the land. *For such a time as this* ICCF and all of its friends and partners are here working out God's strategic plan.

## Year End Summary

We have some good news to share! With gifts from 486 people, ICCF was able to surpass the charitable revenue goal for the month of December, which was very encouraging. ICCF is deeply appreciative of the support received from the community at the end of 2008. We thank staff and board members who were willing to help with a telephone campaign that encouraged donors to continue their support. In addition to financial gifts the phone campaign also elicited many kind words about the work of ICCF. The strong year-end enabled the restoration of staff hours. The staff is continuing to work with reduced wages. Thanks to all of you who had a role helping us reach our goal.

## East Hills Business District Support

Moving to 920 Cherry Street has placed ICCF at the center of a well-defined business district and has encouraged our interaction with local merchants. ICCF membership in the East Hills Business Association led to several developments in recent months. On December 4 three local business associations held a "Holiday Hop" complete with trolley rides to the participating districts where local merchants held special business hours and offered food and beverages to shoppers. At ICCF there was a special Christmas tree lighting ceremony and program; the tree was provided by the East Hills merchants. Festivities included music by Nathan Meeks, our Childcare Supervisor from Grand Rapids Community College, and a message from City Commissioner Rosalynn Bliss. ICCF staff gave tours of the building to interested shoppers.

In addition to partnering for the Holiday Hop, the East Hills Business Association voted to support ICCF with a collection of gifts for ICCF program families. Merchants also made contributions toward the entry fee for ICCF families to enjoy the Children's Museum on December 11, the evening of the Christmas Party for ICCF families.

ICCF is pleased to have good relationships with our neighbors. It is a benefit for ICCF staff to have several choices of restaurants and shops to frequent at lunch time. We are grateful for voluntary services, complimentary products, and discounts we have occasionally received.

## Lord, when did we see you...? (continued from p. 1)

Home ownership is a happy ending to Sala's long tale of hardship. Born and raised in the Congo, her Christian name, Sara, was banned by a dictator. Sala married Samuel and they had four children. They moved to Denver, Colo., in search of a better life and bought a home. But they did not understand the language of the mortgage. It was an adjustable rate mortgage with a balloon payment. In one month's time the payment jumped from \$1,000 to \$4,600. They lost the home to foreclosure despite the fact that they both had employment. Moving east, they looked to settle in Grand Rapids and tried to buy a home. Closing delays ate up their minimal cash, and Samuel moved back to Denver to earn more money.

When Sala's rental funds dried up, she moved to Indiana, where a friend of her husband (with four children of his own) took her in. Exhausted by the work demands this friend placed on her, Sala moved back to Grand Rapids. Moving "from pillar to post," she finally settled in a routine between Garfield Park and the firehouse. The firemen pooled their cash to give her \$160 toward housing. She returned it to them when she found shelter at Family Haven. After 30 days at the Haven, Sala was able to move into an ICCF apartment at the Carmody Apartments on Madison Ave. SE for another 30 days. During this time, Armstrong offered her own garage for storage of the household items that had come from Denver with the family. She also worked with the bank and mortgage company to

facilitate a timely closing on the home Samuel and Sala sought to purchase. The efforts bore fruit.

In November Samuel returned to Grand Rapids, and the family was reunited in their own home. Samuel found employment, and they are busy remodeling their duplex into a single family house. Armstrong linked them with Home Repair Services to help them with the task. Where others may see a run-down house that needs a lot of work, Sala sees a place that no one can take away from her, a place with plenty of potential.

It's all in our vision.

Do you remember the story about stone soup? The pot that began simmering with only a stone in water became a delicious pot of stew that fed a whole community when each member of the community gave whatever ingredient s/he had. Sala told Armstrong that the stone soup story expressed the spirit of her community in the Congo. If a farmer slaughtered a goat, he shared it with his hungry neighbors rather than hoarding it for himself. That's why Sala returned the \$160 to the firemen when she found shelter at Family Haven.

Armstrong reflects, "Could God be directing us through the present economic crisis to share what we have with those who have less? Should we be learning how to make stone soup in our neighborhoods and communities?"

Real food for thought.

## "God Always Comes Through"

Yvonne Gaines has recently had some difficult challenges to handle. Employed as a hairdresser, she experienced a few slow months when her income fell short of meeting her rent. As a result, she and her four children were evicted from their apartment. With no other options, they moved into the home of a relative. Then Yvonne had a car accident and totaled out her van. The Salvation Army referred her to Family Haven, and Deb Armstrong was able to take Yvonne's family into a Haven apartment on January 21.

Deb admired Yvonne's pluck and determination. Not one to complain or wait on others to pick her up, Yvonne would get up early in the morning and take a bus to get to work. She worked on a budget with Deb, and she searched for housing she could afford. She found a four-bedroom house in the city that will be adequate for her children—ages 14, 11, 6, and 2, along with a baby she is expecting in May. Their move-in date was February 20.



But what about transportation for the family?

Saturday, January 31, was Yvonne's birthday. It was uneventful—no calls, no gifts, no cake. But the following Monday she received "the best birthday present ever."

Yvonne checked into car rental and found she did not have enough for the required deposit. On February 2 she decided to take her tax return and try to purchase a used car. She found which bus she would need to take to the car lot, but she missed the bus. Tired and discouraged, she returned to Family Haven. Deb had a surprise for her. It was a car, donated to Family Haven by a brand-new donor who heard about ICCF through a friend who knits hats and mittens for the children at Family Haven.

"Now I know why I missed the bus," Yvonne said. "God had something better in mind for me. God always comes through! Now I have a car I didn't have to pay for, and I can put my money in the bank for a cushion. I don't ever want to be in this position again."

Family Haven has been a very good experience for Yvonne and all her children. When asked by someone where they were living, Yvonne replied, "At a shelter." Her oldest son admonished her, "Don't say that, Mom. This is home for now." The children have

enjoyed activities in the community room, the comfort of the apartment, and the care of the staff. Yvonne says Family Haven is nothing like what she anticipated a shelter would be. God has blessed her and her family at Family Haven.

## A Good Start to the New Year

The Ramirez family was in the process of foreclosure, and their teenage son had no winter coat during the bitterly cold spell in January. Ivan required a very unusual size coat. Even after a donor offered to purchase a coat for him, and ICCF staff members Maria and Elzie went to several stores with him to try on coats, they were unable to find one and had to order it online. When it came in the mail a few days later, Ivan was overjoyed. It fit him perfectly. He sent special thank-you notes to both Elzie and the donor who paid for it. The donor contributed funds for additional needs as well. In response to a note from Maria, the donor wrote:

*Your report back to me about their joy brought joy to me— knowing that God used me to fill a sister and brother's need.*

*Our paths crossed through ICCF and the Spirit of God moved us, you, and them in this process. That is what is great about the body of Christ. Please let this family know that we love them in the Lord and I think and pray for them often.*

*Thank you again for your work in this area. You are being the hands and feet of Jesus to people who are looking for love, looking for hope, looking for grace. Thanks for showing up day after day and helping people in the Name of Jesus. —ST*

## ICCF Family Christmas Celebration

Families participating in ICCF programs were invited to 920 Cherry on Thursday, December 11, 5:00-8:00 p.m. Food for the dinner was provided by Forest Hills Foods. Gifts for the children and families were contributed by YT Galleria and the Hop Scotch stores on Cherry Street. Several merchants in the neighborhood donated funds to cover the entry fee for the Children's Museum so that the children could enjoy an hour there after dinner. It

Magician P.J. Weber makes balloon sculptures for kids



Volunteer Irene Wiersma

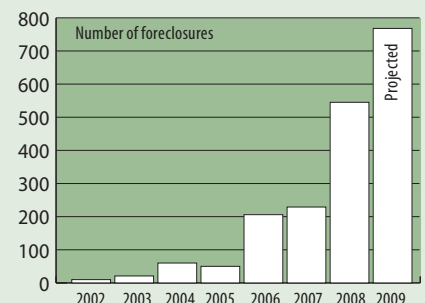


was an evening with a variety of activities, as children's games were set up in one of the conference rooms and P.J. Weber the Magician entertained an audience in the Assembly Hall. Several volunteers helped to serve the food, supervise the museum shuttles, and clean up afterward. It was a wonderful time, thanks to the generosity of many.

## Foreclosure Update

Our foreclosure cases continue to climb. The chart tells the story. Families served with foreclosure intervention numbered 50 in FY 2005. Last year (FY 2008) they numbered 545.

If the rate of the first 6 months of this fiscal year continues, we will serve 768 families in FY 2009. We are helping families in Kent County and in thirteen other Michigan counties. Without funding to hire additional staff members, we have asked our staff to keep increasing their caseload of foreclosure families. This has meant a decrease in the time they have for other responsibilities, especially the marketing of our home ownership classes. We are happy to report two recent grants for foreclosure counseling: a grant in December for \$10,000 from an anonymous local corporate foundation, and a National Foreclosure Mitigation Counseling grant from MSHDA for \$59,100. We continue to seek funding to hire additional staff dedicated to foreclosure counseling.



### Lowell House Project

Siding installation is in progress, and current interior work includes trim and painting. Completion of the houses is projected for April. Volunteers from the Lowell Calvary CRC continue to provide much of the labor, and they will be doing the landscaping and final cleanup in April. A couple of members whose normal job is painting bridges have installed their industrial strength sprayer between the houses and are doing the interior painting. Don Fredricks, the ICCF volunteer site coordinator, says he could not be getting the job done without the special help of Wayne Scheeringa.



### Neighborhood Stabilization Program to Begin Soon

The federal government has promised \$6.4 million to the City of Grand Rapids and \$3.9 million to Kent County for the purpose of restoring and remarketing foreclosed homes in designated neighborhoods. Targeted areas suffer from an exceptionally high rate of foreclosed homes, plummeting house values, and increasing crime. ICCF has submitted the required application to the City of Grand Rapids for being a qualified developer. When approved, we can request funding for work at specific addresses in the targeted central core city neighborhoods, including areas where ICCF has built many homes in the past.

Similarly we will submit an application to restore homes in the areas targeted by Kent County: Plainfield Township, Grandville, Wyoming, Kentwood, and Gaines Township. ICCF will serve as the general contractor, hiring subcontractors to do much of the work and using volunteers when the production schedule permits it. We expect most of the work to be moderate renovation as opposed to gut rehabilitation. Demolition will be limited to cases in which the acquisition and renovation costs exceed the appraised value or anticipated sale price. ICCF will upgrade the houses to Energy Star standards wherever possible.

### Carmody Apartment Buildings



David deVelder reports that lead abatement has been completed in one of the two buildings, and all the windows have been replaced with models that are more energy efficient. Displaced residents should be able to return to their units by the end of February.

### November 20 Birthday Celebration

November 20 marked the 100th anniversary of the original dedication of the D.A. Blodgett Home for Children. If D.A. Blodgett could see the building now, we think he would be very pleased. ICCF's celebration of the event began before 8:00 a.m. on November 20 as Advancement staff placed commemorative mugs containing assorted candies on the desks of all ICCF employees. Later in the day at a "high tea" a small audience was privileged to hear Doug Nagel, a former Mary Free Bed patient at 920 Cherry, reflect on his time in the facility. The audience was also inspired through an address by Rev. Don Klop, pastor at LaGrave Avenue CRC and an original ICCF Board member. Jonathan Bradford presented Mike Van Gessel, president of Rockford Construction Company, with a uniquely framed piece of the original terra cotta trim from the building as a gift. On behalf of ICCF, Bradford expressed appreciation for Mike's incredible efforts in the long and challenging restoration project of our building.

## Families First Giving Club News

We are very pleased to have launched a monthly giving club. Anyone who commits to monthly gifts in 2009 will be a charter member. Membership is renewable annually, and gifts may be made by way of automatic withdrawals, credit-card charges, or personal checks. It's an easy way to contribute, and it's helpful to ICCF to have monthly income on which we can depend. If you wish to join, please contact Daryl Vogel, VP of Advancement at 336-9333 x408.

### Charter members:

- Anonymous (1)
- Elaine Bardolph
- Ruth Basney
- Paul & Kim Brouwers
- Ron & Debra Rienstra
- Phil & Pat Spoelhof
- R. Scott & Nancy DeVos Stehouwer
- Bill & Rosemary Stevenson, Jr.

## Note from Providence Home Mortgage Inc.



Although Danell Merren and Stacey Hovanec are working very hard, they greatly appreciate any referrals generated by friends of ICCF. It is a very competitive market for the decreased number of mortgage applications. Survival depends on timely handling of good mortgages. Providence clients get great service while they support affordable housing. What could be better than that? Pass the word along to everyone you know.

## An End to Homelessness

For over five years Grand Rapids area housing advocates and public officials have been researching and designing a plan to eliminate homelessness in our community by 2014. ICCF has been a significant participant in Vision to End Homelessness (VTEH) discussions from the very beginning, helping with research and recommendations leading to the formation of the vision. Sue Ortiz, director of ICCF Housing & Family Services is a member of the steering committee and three of our staff serve on round tables of VTEH. The Grand Rapids Press recently highlighted VTEH efforts.

ICCF strongly endorses the goals of avoiding homelessness whenever possible and of placing families in permanent housing as soon as possible rather than extended stays in shelters. These have been operational goals at the ICCF Family Haven since it opened in 1990.

Family Haven has been an exceptional resource for the Grand Rapids community. In its 19 years of service to homeless families, Family Haven's five apartments have all been full except for two nights. With a highly effective approach and superb support staff, ICCF has maintained a success rate of 80% for helping families find permanent housing when they leave Family Haven after an average stay of 25 nights. Our six-month follow-up program builds on that success.

Avoiding homelessness is ideal, yet emergencies will inevitably result in homelessness. The ICCF Family Haven will continue providing important services to families facing housing challenges. ICCF is in dialogue with VTEH about how Family Haven and our experienced shelter staff can best serve the coalition's vision and goals.

## American Red Cross Youth Services Visit

On Saturday, January 24, a group of young adults from the American Red Cross visited Family Haven. They organized games for the children, supervised activities for interested residents and prepared a meal for all the residents at the Haven. It was appreciated and enjoyed by all who participated.



## Blueprints

*Blueprints* is published by the Inner City Christian Federation to keep friends and supporters informed about ICCF's affordable housing ministries. Your comments and questions are always welcome

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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.

### ICCF Board of Directors

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*President, Roosevelt Park  
Neighborhood Assoc.*

Mark Banbury  
*Dell, Inc.*

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Accounting LLC*

Don Vroon, Treasurer  
*The Grotenhuis Group*

Julie Westra  
*Dickinson Wright, PLLC*

## ICCF Staff News

On November 11 the staff formally said farewell to Jim Noel, who had served as the chief financial officer for seven years and then stayed on part-time for an additional year of transition. The board and staff enjoyed dinner with Noel and gave him a gift certificate to a sporting goods store in support of his fishing habit. One who generally dislikes being in a crowd and being the center of attention, Noel paid ICCF a huge compliment. He said he never disliked coming into work, and he always felt like he was surrounded by friends, which he could not say about former employers. We will miss his collection of jazz CDs, and we wish him well in his retirement.

ICCF staff members left their desks a little early on December 18 and met for a 4:00–6:00 p.m. dinner. It was a quiet time of conversation and good food in the Assembly Hall. The turkeys were cooked to perfection by Margie Brito from Real Estate Development & Management. A wealth of side dishes and desserts from staff accompanied the meat. After the meal, ICCF Board President Ron Calsbeek spoke briefly and thanked the staff for their hard work. He distributed a token of the Board's appreciation with a personalized word of gratitude to each staff member.

### Changes in personnel

**Amanda Worst** moved from the position of Supportive Housing Specialist to the position of Housing Specialist with responsibility for the Housing Choice Voucher program.

Amanda Worst



### Significant Anniversaries

**Bassie Cummings** marked his 29th anniversary as an ICCF employee at our January staff "annibirthday" celebration. **Sireece Martin** was congratulated on her 10 years of service, and **John Carman**, VP of Operations, received a plaque for his 15 years of service.



## ICCF Board of Directors

**Mark M. Banbury** joined the ICCF Board of Directors in November 2008 because he wanted to be a part of an organization that changes peoples' lives on a day-to-day basis.

"ICCF offers a unique opportunity to make a real difference in the Grand Rapids area," he says. Banbury has been with Dell, Inc., for 15 years and recently moved from the Chicago area as a regional manager. He received a BS in business administration from Southern Illinois University. Mark hopes his strong background in business development and his experience in leading large teams will enable him to contribute a problem-solving perspective and help expand our corporate donor relations. His vision for ICCF's future includes an expansion of our reach in West Michigan, a tighter integration with many types of organizations, and a growing endowment.

On a more personal note, Banbury's favorite activities (besides volunteering) are athletic in nature—golf, tennis, and swimming. He and his wife have three children: Mason (11), Justine (10), and Ean (6).

We are very pleased to welcome back to the Board **Don Vroon**. Vroon was on the Board 2002–2004 but had to take a leave for personal reasons. He served on the original Board for Providence Home Mortgage Inc. and remained an adjunct on the finance committee of the ICCF Board the duration of his leave. We are grateful his circumstances have enabled him to rejoin the ICCF Board and offer his expertise as our treasurer.



## Adopt a Family Report

A total of 49 families (204 people) were adopted for Christmas this year by 20 sponsors. Sponsors included 10 new business groups, several who came as a result of one corporate event attended by Advancement staff this past year. We were moved by the generosity of the sponsors. Those who did not personally deliver their gifts to families' homes brought their gifts to 920 Cherry, where the families came to pick them up. Tables in the staff Commons were stacked high with packages designated for members in each adopted family. The McConer family is part of the Home Ownership program. The parents have been attending classes for two years and started an Independent Development Account. This family with five sons was adopted by Global Infusions, Clothing Matters, and The Nest, three stores near Diamond and Lake Drive. The store owners came to 920 Cherry to meet the family when they came to pick up their gifts. It was an emotional meeting with tears shed by both the family and the sponsors. The McConer family was overwhelmed with gratitude.

## Wish List

- dust masks
- rubber gloves (disposable)
- paintbrushes (1-1/2" and 2")
- skilled carpet installers in March
- volunteers for work on foreclosed homes

Contact Robin @ 336-9333 x409.

## Supply Support from Local Church

One could get a genie complex at ICCF. You know that line, "Your wish is my command"? We submit a wish list of supplies to Ada Bible Church, and they make quarterly deliveries of large quantities of cleaning supplies and hygiene supplies to ICCF. The supplies are used by our maintenance staff, by our volunteers, and by our residents at Family Haven. The church's generosity lightens our workload and saves us money. Prior to its distribution, a recent delivery filled the tables and lined the walls in our staff Commons (see photo). We are very grateful for this faithful form of support.



Supplies provided by Ada Bible Church

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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# ICCF

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