



ICCF

Blueprints

INNER CITY CHRISTIAN FEDERATION

SPRING 2007

ICCF Celebrates Exceptional Year End

The last month of the year yields many reasons for smiles, encouragement, and heartfelt gratitude at ICCF. We open our mail to find “pennies [and dollars] from heaven.” We answer the phone to hear offers to adopt ICCF families for Christmas and to organize Christmas parties for ICCF residents. December 2006 gave us two unique stories among many incidents of generosity. You can read about our gifts from the Veterans Facility residents and from Pearl Vision on the Family Haven page.

We were moved by your response to our match challenges. We

were able to meet the donor challenge of \$200,000 for annual fund gifts. We are also working toward the Kresge challenge goal of \$500,000 to the *Pillars for Opportunity* capital campaign and are hopeful of reaching it.

In addition to gifts for the annual and capital funds, we also received gifts for the Calvin Christian High School Cornerstone Project. Our house partnership with the CCHS Class of 2007 is coming along very well. (See p. 4 for details.)

THANK YOU to all our partners and friends who helped make December memorable!

Thank you

Strangers at the Door Find Happy Ending

Hebrews 13:2 urges us to be hospitable to strangers at our door because we could be entertaining angels without knowing it. On December 27 a married couple climbed the stairs to our administrative office at 816 Madison and asked about housing availability. Having recently moved north from Florida at the invitation of family members in Holland and then having been asked to move out of their relatives’ home, they were anxious. With five children, they had to split up into different dormitories at the Mel Trotter Mission for the previous few nights and leave the shelter each morning at 8:00 a.m. The cold morning weather was hard on their son with asthma, and they were eager to be able to remain together. They had heard that ICCF had a family shelter and wondered if there was room for them.

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GEORGE WINSTON Update

The 2007 *Raising Roofs* benefit concert is taking shape for April 18. Doors will open at 6:00 p.m. at the Frederik Meijer Garden and Sculpture Park. Food stations will be available in several key rooms throughout the main floor to facilitate a strolling dinner. Two banquet rooms will accommodate guests who prefer to be seated at tables.

At 7:30 p.m. guests will be invited to enter the Grand Room, featuring theater seating, for an ICCF presentation. After a short break, the concert will begin at 8:00 p.m. George Winston will play for two hours, with one intermission. We are pleased that he has generously agreed to designate Family Haven as the recipient for all food donations collected from concert guests. (Each guest is asked to bring one non-perishable food item to the concert.) In addition he has offered to contribute cash proceeds from the sale of his recordings that



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Jonathan Bradford
CEO

Anticipation

We all experience it, whether in happy preparation or anxious fear. Some of you will remember Carly Simon singing about it 36 years ago. The ICCF staff and board have been doing it in a big way for more than three years as we work hard toward the goal of moving to much needed larger quarters in early summer. Anticipation is remembering ahead or imagining

something in the future. Anticipating spring flowers and summer breezes is understandable right now when it is bitter cold outside. Even more appropriate is anticipation of milestones like college graduation or the birth of a baby. But I have been thinking recently about another kind of anticipation: God's anticipation.

In real estate development anticipation is often the key to making a good investment. It is an essential principle in the work of ICCF because we buy and sell real estate that ultimately must benefit the families we serve. There is a wonderful story of real estate anticipation in Jeremiah 32. When Jeremiah is prompted by the Lord, speaking through his cousin, to buy a plot of land near Jerusalem, he reluctantly puts the money down and executes the paperwork. With Jerusalem about to be taken captive by the Babylonians, he thinks such an investment does not seem wise. After the deal is closed, the Lord tells Jeremiah to put his deed in a clay jar so it will last a long time because houses, fields and vineyards will again be bought in this land. Jeremiah does not understand the Lord's anticipation!

The perplexed Jeremiah repeats his worry: the land he bought will never be worth anything because the city is about to fall to captors. Then the Lord, the wise and generous investor, explains his strategy. He declares that there is nothing too hard for him; and even though there has been great brokenness among his people, he will gather his people back to the promised land, where they will live in safety. It is this restoration that he had in mind when

he assured Jeremiah that houses and fields would again be bought here.

This restoration of his people to the promised land is a symbol of the renewal that is ours in Christ. Despite our brokenness, God made a generous investment decision; he paid the price and we are his. Just as Jeremiah turned to the Lord for reassurance of the anticipated value in his plot of land, now we too can anticipate the restoration of our broken world.

I find this a captivating expression of God's faithful love for us and all of creation. Having paid the price for each us, he asks us to extend that investment in loving service to others. God is anticipating that his investment in us will bring a return. We might all be quick to ask what we can do for the Lord, the one for whom nothing is too hard.

Well, here at ICCF, we can answer that quite promptly, especially after reading Jeremiah 32! The forsaken parts of Grand Rapids and the underserved people of our community all have value. Investing in them, even if there may not be immediate and obvious return, is what we are called to do. God's transforming love restored his people so they could rebuild the land. In the same way, we are to be faithful investors and sleeves-rolled-up builders.

What are you anticipating?

George Winston Update *(continued from page 1)*

evening to ICCF. In keeping with our tradition of student events, he will lead a piano workshop earlier in the day for local high school and college students.

We are delighted to offer the community an opportunity to hear Winston perform in the intimate setting of Meijer Gardens. Event tickets are available as part of sponsorship packages or individually for \$125 each. Sponsorship packages include several benefits. Call Daryl Vogel at 831-1205, ext. 117, for details. If any seats remain available after March 15, we will offer the option of concert-only tickets for \$60 each. We are collecting names on a waiting list for that option but cannot guarantee availability.

Contact us for tickets by e-mail at concert@iccf.org or call 336-9333, ext. 118.

Staff Retreat

ICCF held its annual fall retreat at the Wedgwood Corporate office facility in Wyoming. Recreation and reflection, combined with good food, resulted in a fruitful, memorable day for all 36 staff in attendance. The agenda included small group discussion and responses expressed in artwork. Primary topics included the expectations, concerns, and benefits of consolidating our program and administrative staff from two buildings into the single facility at 920 Cherry. It was amazing to see how many themes were repeated in the reports of the six discussion groups.

We took time to watch a video of Tony Campolo and a sermon he gave, which was inspiring and thought provoking. Each staff member had the opportunity to share which department they would like to know more about, or which position they would like to shadow for a day. Then each was urged to pursue that goal. The article "Embedded in the Property Management Team for a Day" (page 3) is a result of this exercise.

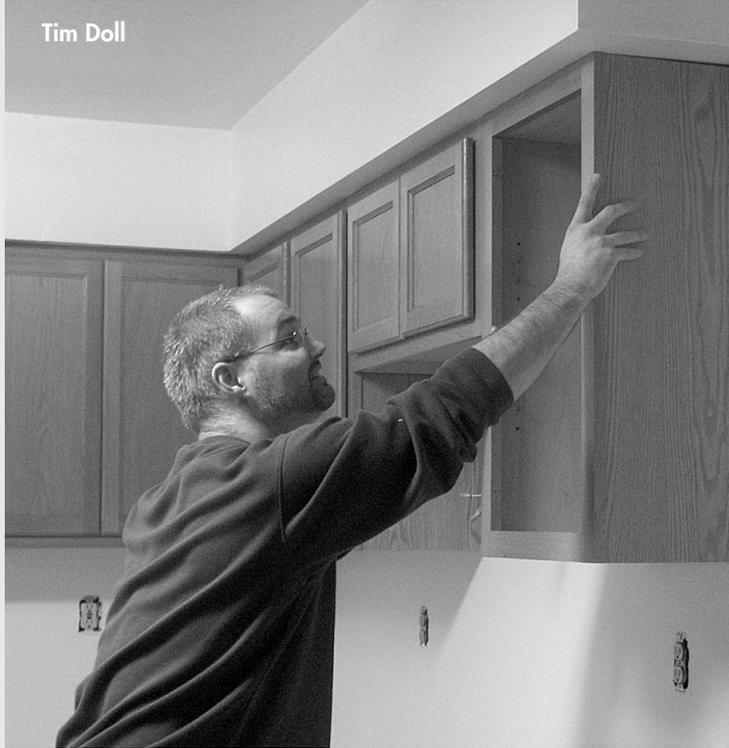
It is good to spend time together as a staff and to affirm our unity of purpose. Our camaraderie grows, and we come away with gratitude for the opportunity to work in a faith-based ministry with a wonderfully diverse group of people.

Embedded in Property Management Team *by AnnaMae Bush*

Curious to know what life is like for the ICCF property management team, I offered to ride along with them for an afternoon. They warned me about a recent sewer backup that required several hours of sloshing around in dirty water and told me to dress appropriately. Undaunted, I kept asking for an opportunity to observe, and the chance came between the year-end holidays. Here are the tasks Joseph Cebelak accomplished in a 2½ hour time frame.

- checked on landscape upkeep at a problematic rental home
- changed broken porch light fixture at an ICCF rental property
- followed up on garbage disposal installation and measured doors that need to be replaced in an ICCF apartment
- searched inventory of doors in storage at 816 Madison
- met Tim Doll at the Madison rental units to see progress on an apartment that required drywall repair, new kitchen cabinets, flooring replacement, and total repainting
- stopped to see if an external door had been replaced as scheduled on an ICCF house
- met Jase Mondy at a home to pick up a donated couch
- with Jase's help delivered the couch to Family Haven for a family staying there

Tim Doll



With 96 rental units and 25 lease/purchase houses under their care, our four property management team members are constantly busy. Take the list of tasks above and multiply by four team members to see what they can do in less than 1/3 of a day. Then multiply that by three to estimate what the team accomplishes in one day. They also take turns being on call evenings and weekends to handle whatever repairs or problems need immediate attention. Emergency calls can involve anything from fixing windows damaged by

vandalism, to investigating a gas leak, to clearing out a sewer back-up. Our staff must excel in all areas of repair as well as in carpentry. They also need to have good social skills and be able to communicate with people who do not speak English. That's quite a list of qualifications!

Joseph Cebelak



Our property management team consists of Tim Doll, manager, and Isaiah Belcher, Jase Mondy, and Joseph Cebelak. They are a multitasking, friendly, flexible group whose cheerful and helpful attitude make them virtually indispensable.

If you wish to volunteer with our property management team, please contact Lori Fedewa at 336-9333 x117.

ADVANCE NOTICE—Special Summer Event in Honor of ICCF's Move to 920 Cherry

On Thursday, June 21, 2007, ICCF is pleased to present Wynton Marsalis and the Lincoln Center Jazz Orchestra with Yacub Addy's Odadaa (drum ensemble) in a performance of Marsalis's Congo Square at DeVos Hall.

Reserve the date!

Project Cornerstone Update

Sixty-five senior class members from Calvin Christian High School and their parents contributed 265 hours of labor in December and January to frame the house at 4520 Hyde Park. They have raised approximately \$24,000 in cash and another \$15,000 in building material contributions toward their house partnership with ICCF. Many of the contractors have agreed to donate some of the work and to charge for the remaining portion. Windows and doors were installed the first week of January, and the roof was installed on January 12-13 by a Calvin CHS 1998 graduate. Contractors are currently working on the mechanicals. Volunteer crews usually have about the same



Calvin Christian High School volunteers

number of students as adults on site. Drywall work is scheduled to begin February 10. Calvin CHS's enthusiastic ownership of the project is an incredible gift to ICCF and to the family who will benefit from all their efforts.

New Projects

We have received approval to begin construction at: 1000 Baxter, 1039 Bemis, 636 Thomas, 1330 Prospect, 451 Gilbert, 455 Gilbert, 1220 Jefferson, and 1065 Sheldon. The first two addresses are in the North Baxter Neighborhood, and the others are in the South East Community Association and Madison neighborhoods.

Development Notes

Gifts and Notes

We continue to be surprised and delighted at the variety of ways in which people make donations to ICCF. Recently we received several gifts from real-estate agents who title on their sales commissions and invite their clients to designate a charity to receive the tithe. We are blessed to be the beneficiary when the clients name ICCF. We also have received gifts from a company whose employees honored the owner for Christmas by contributing to ICCF, one of his favorite agencies. Another company made a donation to ICCF in place of Christmas gifts to their vendors. A local production company invites its clients each Christmas to name a charity to which the company will send a gift in honor of the client. A student from Oakdale Christian School, Katie Verhulst, visited Family Haven and made a donation of her earnings from chores. It was part of her "Let your light shine" project for school to learn about a local charity and make a contribution. There were two other special gifts to Family Haven in December. (See page 5.)



Katie Verhulst and Deb Armstrong

From young to old and in between, our supporters encourage us. Occasionally they add kind words with their gift:

The enclosed check is meant to support your Family Haven Emergency Shelter. Please accept this gift with our prayers that someday it will not be needed, and with prayers as well for the people who come your way and make use of this facility. May they soon find their way to stability and permanent housing, and may you feel the gratitude of many for your fine work in being God's hands in this city.

Some ICCF donors send us monthly gifts. One elderly woman donates \$100 a month and recently forwarded her reasoning in the following acrostic poem:

Honor the request for money
Use the tithe to meet needs of
Numerous charities.
Distribute financial
Resources, be
Ever faithful, and
Dedicated to sharing these funds.
Devote time to also help in other ways
Open your heart to show
Love in action.
Live the faith
And encourage others to
Respond in like manner. Love is
Patient and kind."
Extend compassionate care to also include
Outreach ministries of love and talent.
Pray for wisdom to find ways to
Let your light shine," and be
Empowered by God's grace to serve.

Pearl Vision and the Gift of Sight

On December 10, Pearl Vision in Rogers Plaza was open, but not for business as usual. In early December Bonnie Polega, the store manager, had called Lori Fedewa at ICCF to ask if there were residents at Family Haven who could benefit from a free eye exam and eyeglasses. Lori put her in touch with Family Haven manager Deb Armstrong, who could hardly believe the offer. She had no problem coming up with five people who needed glasses but could not afford them. On December 10 Deb showed up at the Pearl Vision store with five Haven residents who joined many other invitees



from schools and local non-profit agencies for eye exams and frame fittings. Within a week they had their new glasses and could see the world in sharper focus.

ICCF was grateful to be included in Pearl Vision's program of giving back to the community. Pearl Vision's entire staff gave up their day off to serve those who accepted their offer. Their voluntary service was part of a larger effort by the retailer Luxottica and The Gift of Sight program (see www.givethethgiftofsight.org). We salute you all and say THANK-YOU VERY MUCH!

Veterans Give Back

On Tuesday, December 12, at 1:30p.m., twenty residents from the Grand Rapids Veterans Home arrived by bus at Family Haven, 701 Prospect. Wanting to give back to the community, the veterans elected to adopt a homeless family for Christmas. They brought gifts to the family, who were residing at the ICCF emergency family shelter.

In November the veterans held a bake sale of donated cookies in order to raise money for a special "giving back" project. According to activity therapist Gloria McGee, they raised over \$400 and voted to adopt a family. "They want so much to contribute to the community," McGee said. This project facilitated a personal touch. The veterans were able to meet the family and hand-deliver their gifts.



Strangers *(continued from page 1)*

Mary Bardolph, the front desk staff member on duty, called Deborah Armstrong at Family Haven. Deb suggested they come and talk with her. A couple hours later, Deb called Mary to say the Andrews family, no longer strangers, was happily settled into a Family Haven apartment that had become available that morning.

Ten days later Deb called to say that Chris and Angela and their five children, ages 11, 10, 8, 6, and 4, were getting ready to move. Deb had been able to locate a four-bedroom apartment available for \$650 per month. She helped the parents to enroll the children at the South East Academic Center, where they began attending prior to their move.

Deb reflected on how illuminating it can be to look at housing in Grand Rapids



The Andrews family

from an outside perspective. The Andrews were astonished at their good fortune here. In their Florida neighborhood a two-bedroom apartment rented for \$700 monthly, and a four-bedroom apartment rented for \$1,800 to \$2,000. The night life kept the street as noisy at 2 a.m. as at noon. They are confident Grand Rapids will provide a safer environment for their children.

When the family left the Haven, they had the benefits of permanent housing, dependable friends, and supportive ICCF staff to help them maintain independence. They expect to be employed within a month.

And who knows how many angels they may bless at their door?

A Family Profile *by Mary Ayers*

Halima, a Somalian, has eight children ranging in age from 10-21. Five children are in K-12 public education, and the other three are attending Grand Rapids Community College. Halima is attending GRCC as well, working on English skills and math.

She is a highly intelligent, beautiful, and strong woman who worked in her country as a nurse before she came to the United States. Her family was in Mogadishu, the capital, and they fled when civil war tore apart the city and threatened their lives. Halima speaks several languages, including Somalian, Swahili, and Arabic, which she draws upon for translation work at both Grand Rapids Public Schools and Spectrum Health. Because her nursing credentials have not transferred, she is working as a nurse aide on weekends (double shifts every Saturday and Sunday) while waiting to enter the nursing program at GRCC.

Halima was referred to ICCF by a staff member at Church



of the Servant, Naji Umran. She was experiencing difficulty with her credit report and needed a better understanding of how the credit process works in the U.S. Umran suggested she take a finance class at ICCF. She has opened an Individual Development Account, and credit issues have been corrected. Still Halima struggles to

meet expenses as she works toward a better position. Her family is grateful for the assistance ICCF and volunteers have provided. Yet, as is the case for many people, she finds it difficult to be in need and partially dependent on others.

I have worked with Halima for about a year. The family was adopted by a youth group for the Christmas season, and all parties were greatly blessed. Halima and I have developed a friendship which I trust will transcend our connection through ICCF. I consider it a privilege to meet wonderful people through my work here at ICCF.

Home Ownership Education Overview

Although ICCF builds houses, a larger part of our program is devoted to home ownership education and counseling. The ICCF Housing and Family Services program employs nine fulltime workers. Jody Lewis coordinates the education program and teaches the Introduction to Home Ownership class in English; Maria Gimenez teaches the class in Spanish. This class is covered in two sessions that are each three hours long, and it is normally offered twice a month, alternating between daytime and evening hours and Saturdays. Open to all prospective homeowners, the registration fee is \$5. Participants receive an overview on the credit rating and financial resources required for home ownership, mortgage options, basic budgeting, and home maintenance necessities. A simple evaluation helps participants measure their mortgage readiness and see where they need to work to improve their readiness. ICCF staff members provide counseling for credit repair and suggest other classes that would benefit participants.

The home maintenance/home management series offers 12 sessions:

- Policies and Procedures Workshop
- Structural, Doors, Windows, and Insulation Workshop
- Budgeting Workshop
- Wall Repair and Painting Workshop



- Electrical and Furnaces Workshop
- Plumbing Workshop
- Neighborhood Associations Workshop
- Mortgage Readiness/Refinancing Workshop
- Insurance Workshop
- Landscaping Part I Workshop
- Landscaping Part II Workshop
- Saving and Investing Workshop

Some of these classes are conducted in a laboratory setting where participants can get hands-on experience in fixing a leaky faucet, doing drywall repair, painting, hanging a door, or electrical wiring. Other classes are taught at construction sites of ICCF homes to show participants how systems are installed, walls are constructed, and so on.

In our next issue of *Blueprints* we'll look at the financial management series.

EAH Update

The new Employer-Assisted Housing coordinator is Liz Sheard. She has been working with a few new companies who she anticipates will soon sign on to the program. She has been assisted by Laura Cabral in approaching Hispanic company owners and managers to participate in the program.

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

Ben Fowler, Board President
Partner; McShane and Bowie PLC

Ronald Calsbeek, Vice President
Greenwich Management Services

Jack Bosscher, Board Secretary
*Student Academic Services,
Calvin College*

Jeff Clark, Treasurer
Gordon Food Service (retired)

Mary Angelou
*President, Roosevelt Park
Neighborhood Assoc.*

Simona Goi
*Political Science Professor,
Calvin College*

Rick Glover,
*Director of Pre-construction
Services, Rockford Construction*

Thomas Hammer
Business Development Officer

Peter Homeyer
*Land Conservancy of
West Michigan*

Adam Lipscomb
Pastor, City Life Church

Regina Moore
Accurate Accounting LLC

Dennis M. Williams
*Founding President,
Williams Group (retired)*

News from the Board of Directors

Introducing Recent Additions to the Board of Directors

Peter Homeyer joined the ICCF Board of Directors last fall. He first became actively involved at ICCF when his church partnered to help provide labor on an ICCF house. He says, "As a Christian, I believe that the work of ICCF is one of the most exciting examples of creating the kingdom of God happening in West Michigan, and I wanted to work more closely with the inspiring people responsible for maintaining and implementing this vision."

A graduate of Aquinas College, he is currently a graduate student in the Master's of Public Administration program at GVSU and is employed as the membership coordinator for The Land Conservancy of West Michigan. His wife, Lynne, has also volunteered for ICCF, both in the office and on a construction project. Homeyer is an avid baseball fan and cyclist. During the summer he and Lynne like to spend as much time at Lake Michigan as possible.

Mary Angelo has been familiar with ICCF's work for many years in connection with her position as Director of the Roosevelt Park Neighborhood Association. ICCF constructed the neighborhood library on Grandville Avenue and two beautiful new homes in the neighborhood as well. She joined the ICCF board to learn more about the agency and to lend community support. Her vision for ICCF includes increased visibility and organizational growth through the move to 920 Cherry. Angelo and her husband Andy have two children and four grandchildren. She enjoys gardening and travel.

Regina Moore joined the Board last October. Moore owns a business, Accurate Accounting LLC. She earned degrees in accounting and computer programming at Davenport University. She has two sons and two daughters who are attending or graduated from college. Moore says, "I have come a long way from being a foster child to raising four kids alone all by the grace of God." She sees phenomenal growth in ICCF's future, perhaps to the extent of offering services to middle-class families. Reading, travel, and decorating are some of her favorite activities.



ICCF Board of Directors

Seated L-R: Regina Moore, Ben Fowler, Rick Glover
Standing L-R: Jeff Clark, Peter Homeyer, Ron Calsbeek, Mary Angelo,
Adam Lipscomb
Missing: Jack Bosscher, Simona Goi, Tom Hammer, Denny Williams

Providence Home Mortgage Update: Mortgage Profile

Danell Merren was able to make a difference in the future of the Harris family. A middle-aged couple with significant home equity and unexpected medical expenses, they were a prime target for predatory lenders. The couple had refinanced their \$67,000 mortgage balance (on a home valued at more than \$100,000) with a sub-prime adjustable-rate 30-year mortgage. The interest rate had already climbed to 12% and was increasing every six months. With monthly mortgage payments of \$900, the Harrises were rightfully afraid of losing their home. They heard about Providence and contacted Danell. She was able to provide them with a 30-year fixed-rate mortgage at 7.85% interest. Their monthly payment dropped to \$667, including taxes and insurance.

They no longer are afraid of losing their home and are very grateful for the help of Danell and Providence Home Mortgage. Danell and Stacey Hovanec find it very satisfying to be able to assist families in this way.

If you or someone you know wants to refinance or needs a new mortgage, be sure to give Danell Merren a call (336-9333, ext. 204) and ask for a quote.



PROVIDENCE
HOME MORTGAGE, INC.

Annual Volunteer Recognition Event January 18

ICCF staff welcomed 240 ICCF volunteers at Celebration North for supper and a movie. Special recognition was given to Danielle Shears, Gloria McGee, Shawnee Park CRC, and Knapp Street Reformed Church for their



Unity Christian High School volunteers

volunteer contributions to Family Haven in 2006. Laird Hamstra, Neland Avenue CRC, and South Christian High School were recognized for their volunteer labor in our construction division. For their efforts in our home ownership program, we recognized Doretha Ardoin with Coldwell Banker Schmidt, Karen Tjapkes with West Michigan Legal Aid, and Ryan Smith and Chris Engle with Argus Financial. Marilyn Shackelton was recognized for her volunteer work in the administrative department.

The movie chosen for the evening was *Pursuit of Happyness*, a portrayal of homelessness and the hard work required to overcome it. It is a story based on the life of Chris Gardner and his struggle to compete for a stock-broker position. Will Smith plays the role of Gardner, and Smith's real-life son plays the role of Gardner's son. The impact of homelessness on each of them and on their relationship illumined the stress that ICCF families at Family Haven often feel. The ease with which our financial security can disappear is noteworthy and unsettling. Gardner's success is not typical, but it debunks stereotypes and shows that hard work and determination can go a long way. We were pleased to share a film related to our mission.

Church Partnerships

Neland Avenue CRC partnered with ICCF to reconstruct a home at 1007 Cooper, across the street from their church. They were pleased to have a family move in on December 9. Lawanda Fudge and her two children, ages 8 and 1, are the new residents. Lawanda heard about ICCF through her sister, Arnetta Fudge, an ICCF homeowner on Franklin

Street. Neland Avenue CRC was also ICCF's partner for the reconstruction of Arnetta's house, so the sisters have much in common with regard to their homes.

St. Thomas the Apostle church partnered with ICCF to construct a house at 1139 Baxter. The church is planning a house-warming shower for the new homeowner.

Mayfair CRC and Beckwith CRC are constructing a new ICCF home at 1156 Madison, and the project is expected to be completed in March. The construction crew of retirees normally works during the week, which is convenient for our site volunteer supervisor Don Fredricks, who spends Saturdays at the Project Cornerstone site.

Volunteer Needs

Childcare volunteers—evenings and Saturdays to watch children 2-12 years old during home ownership classes.

Volunteers must be 15 or older.

Family Haven Fun Club volunteers—needed to host Saturday morning fun clubs.

If you wish to help, contact Lori Fedewa @336.9333x117.

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.**

ICCF

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