



ICCF

Blueprints

INNER CITY CHRISTIAN FEDERATION

WINTER 2004

Giving Hope, Giving Thanks

ICCF is very grateful for the support of its many partners. Your gifts have blessed the lives of hundreds of families. In the spirit of this holiday season, some of our families want to share how you have made a difference in their lives.



Heather Schuelke and family

“I would like to say thank you to ICCF for this opportunity. I would also like to give praise to God; this wouldn’t have happened without him.”

—Heather Schuelke

“I am writing to thank ICCF for all the help you guys have given to my mother and my grandmother. . . . No one has ever done such a thing for us in my lifetime. . . . I really

appreciate all that you guys are, and all that you’re doing for the community. May the Lord bless you and keep you. . . .”

—Your brother in Christ, Dehron

“I am living at 531 Jefferson Ave. and am very grateful for the opportunity that ICCF has given me to live in one of its beautiful duplexes. I am thankful that ICCF is willing to help the elderly such as myself. ICCF has such great opportunities for those who want to become homeowners and has great affordable rental units. My deepest appreciation goes to all of ICCF’s employees, and special thanks go to Mike and the maintenance department for their great service and taking care of repairs in a timely manner.”

—Sincerely, Diega Reyes



Diega Reyes

“I am thankful to have been a part of the ICCF rental program for the past seven and a half years. During those years I’ve had nothing but a great experience with the entire staff. This holiday

season has been the best ever! This December I will be moving into a new home (911 Franklin



Arnetta (r.) and Arnika Fudge (c.).

St.) thanks to ICCF’s Lease/Purchase program. I have truly been blessed to have this opportunity to become a homeowner. And I just want to thank ICCF and the entire staff with all my heart for having such a great and caring organization.”

—Sincerely, Arnetta and Arnika Fudge

“I moved to Grand Rapids 12 years ago from Erie, Pa. I was in a shelter for women. I put my rental application in to ICCF and was one of the first ones to move into the new apartments at 641 Prospect Ave. I was there for 12 years, during which time I became disabled and needed a handicap-accessible apartment. ICCF came through for me again. ICCF has helped me in so many ways. They are an agency you can truly depend on. Now I have a wonderful handicap apartment, and I can tell anybody that ICCF stands for what it is named: Inner City Christian Federation, an agency you can depend on in the community.”

—Yours truly, Chestoria Booker

“Family Haven has been nothing short of a life saver in every way. My family and I were out of options when we heard about

continued on page 2

IN THIS ISSUE

Jonathan Bradford on Moving Into the Neighborhood

Vintage House Gets a New Home

ICCF receives DTE Award of Excellence

Volunteer Opportunities and Wish List



Jonathan Bradford
Executive Director

Moving Into the Neighborhood

How fitting it was that our recent blessing of seven houses in the Franklin Neighborhood Partnership took place just a few days before the start of advent season. This is the time of the church year when we celebrate the fulfillment of a promise. In his boundless grace God promised a Messiah, and through him we were promised freedom from sin and eternal life with God. That Messiah was God's only son, Jesus Christ. In the advent season we celebrate how Christ humbled himself and became human on our behalf. We also celebrate and reaffirm our response to that greatest of all gifts.

At the house blessing nearly 100 volunteers, residents, neighbors and staff gathered between 905 and 911 Franklin to ask God's blessing on each room of these houses as well as upon the families who would grow and prosper in these houses. I thought of John 1:14, "The Word became flesh and blood and moved into the neighborhood," (*The Message* by Eugene Peterson) elsewhere translated, "...became flesh and dwelled among us."

Christians have the awesome responsibility and privilege to manifest God's work today just as Christ did 2000 years ago. Our response must also be one of sacrifice, focused on correcting injustices which result when people and their societal structures fail to do what is righteous and just.

That kind of response has been happening on Franklin Street for the past year. An unprecedented partnership of 11 churches has moved into the neighborhood. They came to work with the com-

mitted residents of the area to reverse years of disinvestment and deterioration. They came to help build a shalom community — a community of justice and opportunity, of nurture and respect.

It is ironic that while Jesus the Messiah "moved into the neighborhood," he had no place to lay his head. Even though he lacked an earthly home, he certainly did care deeply for the hurt, the broken, the "least of these." The gift that is Christ and the example he set for us is heavenly hospitality. Each of you who gives time, treasure and prayer in support of the Franklin Neighborhood Partnership or any other aspect of the ICCF ministry is engaging in the same hospitality. The homes you are building where injustice once prevailed, are symbols of the hospitality that awaits us all when we can move into our heavenly neighborhood.



Rev. Chuck Howell

Giving Hope... *continued from page 1*

this wonderful establishment. Deb Armstrong took a leap in helping me and my family get started with this housing program. It was her fast and considerate work that greatly changed our unfortunate situation for the better. She has been informative and understanding, as is the staff that accompanies her. What I've gained from living here is very hard for me to put into words. It's a second chance to begin again, when not even a family member would grant one. I learned that the paths in life are not as hopeless as we may sometimes believe and that there is still human compassion. I also learned from being here not to put all my eggs in one basket—as well as learning about options, agencies, and budgeting. And, last but not least, I learned how to accept help from strangers as well as to give back. . . . Thank you to all who keep this program going, all who volunteer, and all who have opened a new window for my life."

—With deepest gratitude, Jennifer Callyhan

Seven Houses, Seven Blessings

Have you driven down Franklin St. east of Eastern Ave. recently? If not, take time to drive by and see the visible difference ICCF and the Franklin Neighborhood Partnership (FNP) have made. The striking blue-green siding of 905 Franklin contrasts beautifully with the red-brick exterior of 911 Franklin.

On Saturday, November 22, ICCF marked another milestone with a multiple house-blessing ceremony celebrating the completion of seven more homes in the FNP. Rev. Chuck Howell from Grace Episcopal and Rev. Len Kuyvenhoven from Neland led the house blessing for the families and their new homes at 875 Franklin, 905 Franklin, 911 Franklin, 743 Dolbee, 749 Dolbee, 910 Bates St., and 932 Worden St. Arnetta Fudge and Heather Schuelke, two of the new homeowners, offered a word of thanks to volunteers and to the supporting FNP churches. Special features of these homes include visitability construction and energy efficient elements.

Providence Home Mortgage Opens for Business

It could never be argued that Western Michigan lacks home mortgage finance options. A healthy late 1990's economy and interest rates at unprecedented lows have combined to spark an explosion in the number of mortgage lenders and even more brokers. Nevertheless ICCF staff leaders and the board saw a key opportunity. After two years of research and internal planning, ICCF's subsidiary, Providence Home Mortgage, Inc. is open for business.

According to ICCF Executive Director Jonathan Bradford, one key indicator of financial stability in a non-profit organization is the breadth of its revenue sources. "At ICCF we have worked hard to avoid dependence on one particular revenue source. By maintaining a diverse funding base, changes in one funding source do not suddenly put a large part of the organization at risk," Bradford observed. The launching of a mortgage brokerage is another step in diversifying ICCF's funding base.

As ICCF staff members researched revenue-generating opportunities they needed to look no farther than their own successful program operations. ICCF staff members have frequently found themselves in roles similar to those of mortgage lenders as they worked with families seeking to become home owners. However this was clearly not sufficient preparation for actually planning and launching a for-profit mortgage business. That help came to ICCF in the form of a nationwide competition launched in the spring of 2002 by the Partnership on Nonprofit Ventures at Yale University. (See related story below.)

Soon after the New York petition was concluded, ICCF set about

to open the doors of Providence Home Mortgage. In early summer, ICCF staff and consultants began to

recruit personnel for Providence. In October, our search for a Chief Executive Officer was concluded with the hiring of Mr. Douglas Baker. Baker comes to Providence with over twenty years of experience in retail banking and home mortgage finance. Joining him as Operations and Accounting Manager is Ms. Sandy Drummond. Drummond comes with substantial experience in accounting and payroll operations. In mid-October the State of Michigan granted Providence its mortgage broker license.

With the help of building owner, Ben Muller Realty, Providence Home Mortgage has leased space at 1801 Breton Road SE, directly across from the D&W grocery store in Breton Village. The 2200 square foot former medical office was renovated to accommodate a mortgage operation. In late October, furniture was moved in and by mid-November Providence opened for business.

Providence was opened with two key objectives. The first is to provide high quality, residential mortgage finance products at competitive prices with respectful service to low and moderate income families. Sometimes referred *continues on next page*



Doug Baker (r.) with first mortgage closing clients Matt and Lisa Walhout.

ICCF a Finalist in National Competition

The Yale University School of Management is well known for its leadership in the arena of not-for-profit administration. To spur not-for-profit revenue generating enterprise, Yale teamed with the Goldman Sachs Foundation and the Pew Charitable Trusts to launch the Partnership on Nonprofit Ventures. One of the first activities of the partnership was a national business plan competition whose objective was to encourage not-for-profit organizations to engage in profit-making ventures.

From 655 initial entrants into the competition, the ICCF staff and board were thrilled to see their mortgage brokerage business plan survive several stages of the competition. With each successive stage, business plan requirements got increasingly stringent. In this manner the ICCF team had invaluable guidance in the forging of a demanding yet realistic business plan.

ICCF Board members Pamela Emenheiser, Jim Ens and Denny Williams joined staff members Sue Ortiz, Stephanie Welch, Jim Noel, John Carman and Jonathan Bradford for the research and writing of the business plan. Generous and expert assistance was provided by attorneys at Warner, Norcross and Judd and at

Wheeler Upham. Debbie Kiekoover of Kiekoover Marketing, Inc. researched and defined the probable reaction of the public to the Providence Mortgage concepts. Kurt Dietch of DDM was invaluable as the team developed those marketing concepts.

In March of 2003 ICCF learned that it had been chosen as one of twenty finalists in this prestigious competition. At stake were four first prizes consisting of \$100,000 and considerable consulting support from Yale faculty and senior Goldman Sachs staff persons. On May 1 and 2 the Providence team traveled to New York to present the business plan to a panel of seven judges. While waiting for their presentation time, they had the opportunity to hear most of the other nineteen presentations.

When the winners were finally announced, the ICCF business plan for Providence Home Mortgage was not among them. While the team was tired and disappointed, they were quick to claim another, even more important victory! A comprehensive business plan was complete, a new business was incorporated and initial operating capital from the Michigan State Housing Development Authority and the Great Lakes Capital Fund was committed.

Vintage House Gets a New Home

October 28 was moving day at 332 Lafayette Ave. NE. The owners didn't move. The house did. Rollaway Movers, Inc., trucked the two-story four-bedroom home from its foundation on Lafayette by way of Michigan St. to 441 Crescent St. NE in the Heritage Hill area.

The business-owned vacant lot on Crescent St., formerly a parking lot for Calvary Udenominational Church, had been unused for 14 years because it was not zoned for commercial parking. And the home on Lafayette, most recently used as a real-estate office, was slated for demolition. But Heritage Hill Association had a better idea. Jan Earl, director of the association, contacted Jade Pig Ventures, owners of the lot, and Kameel Chamelly, owner of the house on Lafayette. They agreed to donate the lot and the house to ICCF, and ICCF agreed to move the house. As a result, a very nice American craftsman foursquare house was preserved, and a vacant lot in a residential neighborhood now had a home.

ICCF employee Don Fredricks orchestrated the move. Power had to be temporarily turned off and power lines moved; streets



had to be blocked off to traffic and trees trimmed. Despite a steady rain, there were plenty of interested onlookers. Fredricks was relieved when the move was completed without problems in about four hours. Once the house is set securely on its new foundation and all needed repairs are made, ICCF will sell the house at market rate. Proceeds from the sale will go to support ICCF's housing ministry as well as the Heritage Hill Association. Available for occupancy May 1, the home offers four bedrooms, natural woodwork, a new kitchen, and a brand new high ceiling basement. Prospective buyers for 441 Crescent St. should contact Sue Ortiz at 336-9333, x201.

Providence *continued from previous page*

to as non-conforming borrowers, these families are increasingly subjected to unfair and sometimes usurious loan practices.

Providence also exists to generate net revenue in support of the work of ICCF. In addition to satisfying the residential finance needs of lower income borrowers, Providence will also offer products and services needed by middle and upper income borrowers. Competitive and fair loan origination fees paid by both types of borrowers along with premiums paid by lenders to Providence for brokering their products will generate revenue for Providence. As financial performance goals are met, the Providence board will from time to time pay a dividend to its single shareholder, ICCF.

As a subsidiary of the Inner City Christian Federation, Providence operates with its own staff, Board of Directors and office. Nevertheless, the two firms will provide important services to one another. Many of the relationships that ICCF has built over the years will also benefit Providence. At the same time, Providence will develop mortgage loan products that will benefit families served by ICCF and thereby close a big gap in the mortgage finance needs of our community. Conversely ICCF provides home buyer readiness training to hundreds of families each year. It now has an additional mortgage loan resource in the community that can be counted on to treat customers it refers fairly.

The Yale Competition and examples around the country indicate that revenue generating business is a valuable and increasingly common tool used by non-profit organizations. Providence Home Mortgage is a logical extension of ICCF's 29 years of meeting the housing challenges in our community.

ICCF Spring Benefit Concert

The Wynton Marsalis Septet will perform at De Vos Hall on Tuesday, April 20, 2004, for ICCF's sixth annual Raising Roofs benefit concert. Marsalis has won eight Grammy Awards for both jazz and classical compositions, a Pulitzer prize, the Grand Prix du Disque of France, and the Edison Award of the Netherlands as well as many other honors around the world. He



has been described as the most outstanding jazz musician and trumpeter of his generation, a brilliant composer, a devoted advocate for the Arts, and a tireless and inspiring educator. Marsalis is also music director for the prestigious Jazz at Lincoln Center Series.

The septet includes musicians with whom Marsalis has played for more than a decade. He claims, "The jazz band, like our democracy, works best when participation is shaped by intelligent communication." His bands, characterized by intelligent, hard-swinging interplay, are an international favorite among jazz musicians and audiences alike.

Concert tickets will go on sale in the spring. Ticket prices are \$50 for orchestra seats, \$40 for mezzanine seats, and \$25 for balcony seats. For more information, call ICCF's development office at 831-1205, x117 or x118.

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.

ICCF
Administration Offices:
816 Madison Ave. SE
Grand Rapids, MI 49507
Phone: (616) 336-9333
Fax: (616) 243-9911
www.iccf.org
License # MICS 3927

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
2003-2004

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A Challenge That's Humbling and Awesome

"I don't think I could ever do your job," observed one of my friends the other day. "It seems so challenging and so endless." Yes, it is challenging—this raising of money. Last year we missed our goal despite hours of hard work and many, many generous gifts.

As we laid plans for this year, we tightened an already lean budget, we froze wages, we eliminated a few positions, and we put into place other means of generating revenue. We set a fundraising goal of \$1.2 million and knew that if we didn't raise the needed funds, we would have to face the difficult task of making essential cuts in our programs and services.

Especially at risk is Family Haven. When the Haven opened up, most of its funding came from city and state funding. Today less than 22 percent of its \$240,000 budget comes from public sources. The rest must be raised by ICCF. More than 1,206 families (including more than 3,000 children) have found shelter at the Haven. In all its history there's been only one night when an apartment was vacant. More than 85 percent of the families using the shelter have found housing they could afford once their stay was over. Some families have moved into ICCF rental units. Others have even continued to become successful homeowners!

One of my favorite verses is Micah 6:8: "What does the LORD require of you? To act justly and to love mercy and to walk humbly with your God." For me, this means that God calls us to serve the poor and to shelter families. He calls us to provide decent housing that families can afford to protect people from predatory lenders who would take advantage of them. He also calls us to offer hope and to equip families with the skills and knowledge needed for their success and to help bring shalom to neighborhoods that are overshadowed by negative forces of crime and neighborhood blight.

But God also asks us to walk humbly with him and to trust that he will provide. God asks us to trust that ICCF's financial needs will be met. The Lord expects us—the staff and board of directors—to work hard but not to assume that it's all up to us. As Jim Ens, ICCF Board President, recently reminded us, "The results are up to God." I have seen God's results in many unexpected and unusual ways. This is humbling. I have seen God work through you, his people. Your generosity and willingness to serve is awesome. For this I am very grateful.

We ask that you continue to support ICCF's housing ministry generously with your gifts of money, time, and materials. We also ask that you remember ICCF and the families we serve in your prayers. I know that God will continue to provide for ICCF and that he will work in unexpected ways. I know that our Lord will continue to work through you, his people.

Yes, it is challenging—this fundraising work. But it is also humbling and very awesome. Thank you! Thank God!

— Ina M. Burmeister
*Director of Development
and Communications*

Volunteer Opportunities

- **Child care:** Volunteers ages 15 or older are needed for child care during home ownership classes and home buyers clubs on weeknights and Saturday mornings. Children's ages range from 2-12 years old.
- **Reception desk:** Volunteers are needed during business hours (8:30-5:00 a.m., Mon.-Fri.) to help at our reception desk. Duties include answering phones, greeting visitors, registering clients for classes, receiving and receipting rent payments, and general office support.
- **Construction:** Drywall, priming, and painting teams needed for January and February.
- **Data entry:** Volunteers needed for data entry one afternoon a week.
- **Website maintenance:** Do you have experience with Dream Weaver software? We are looking for a volunteer to update ICCF's website on a monthly basis.
- **Family Haven Fun Club:** Volunteers needed to facilitate Saturday-morning Fun Club at Family Haven emergency shelter from 10 a.m. to 12 p.m. Program outline available. This is a wonderful opportunity for youth groups.



Left to right: Fred Shell (Vice President) and Tony Early (CEO) DTE, Jonathan Bradford and Don Vroon, ICCF

ICCF receives DTE Award of Excellence

On Tuesday, October 21, ICCF's Jonathan Bradford, David deVelder, and Ina Burmeister met with ICCF Board member Don Vroon in Detroit to attend the DTE Energy Foundation Achievement Awards reception. ICCF was honored as a recipient of the DTE Achieving Excellence Award in the category of Sustainability; this was one of three awards funded by the foundation. ICCF's submission tied for first place with the Michigan Opera Theatre, and each received a check for \$50,000. Competition was keen, and ICCF was the only finalist from western Michigan. The award was given to ICCF in recognition of its achievement of organizational stability through the planning and attainment of a diversified revenue base.

Board Update

The ICCF Board of Directors welcomed two new members this fall: Charles Stehouwer, a recently retired CPA from DeLoitte & Touche, and Fran Little from CSX Transportation. Both Charles and Fran have long histories with ICCF. The Stehouwer family have been longtime supporters of ICCF, and Fran is an ICCF program graduate. She first lived in an ICCF rental unit for a eight years and then three years ago moved into a new home on Lilac Court NE, which she purchased through ICCF's Lease/Purchase program.

The Board says farewell to Barbara Huyser with deep appreciation for all her hard work. She served as a Board member for six years and has worked on various program committees and as secretary. In fact, Barb and Fran worked together on the committee that explored Individual Development Accounts (IDAs) and recommended that ICCF include IDAs among its many home-ownership program offerings. This year's Board executive committee members are James Ens, President; Laura Hopson, Vice President; Donald Vroon, Treasurer; and Jack Bosscher, Secretary.

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

816 Madison SE Grand Rapids, Michigan 49507
 phone (616) 336-9333 fax (616) 243-9911
 website: www.iccf.org

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 Organization
 U.S. Postage
 PAID
 Grand Rapids, MI
 Permit No. 313