

# building foundations, building hope

A CASE FOR SUPPORT





# from the heart

At Flat River Outreach Ministries (FROM), we believe in being the hands and feet of Jesus, not because our clients must have faith, but because we do.

Put simply, we exist to demonstrate Christ's love in our community *no matter what*.

We believe in nurturing a community where people look out for one another, where neighbor helps neighbor.

We believe in offering dignified support—a helping hand up working together to get people through difficult times.

We believe in doing whatever it takes to strengthen our neighbor and our community.

We believe in building foundations. We believe in building hope.





## from little to big: a growing problem

The greater Lowell community is in the midst of a housing shortage, similar to the rest of our state and nation.

Housing is complex, and housing that is affordable even more so. But how did we get here and what does it mean?

Essentially, there is an imbalance with supply and demand, the result of strong economic growth in West Michigan.<sup>1</sup>

In the past few years, many new businesses have moved to the Lowell area and others have expanded, bringing more employees.

At the same time, our strong school district continues to attract new families.

All of this is great, but housing that's affordable has not kept pace.

And our neighbors in need are impacted most.

#### from participants: in their words



## 1 IN 3

respondents had difficulty paying for housing in the past 12 months<sup>1</sup>



respondents selected housing instability as one of the top things that impacted their health and well-being<sup>1</sup>

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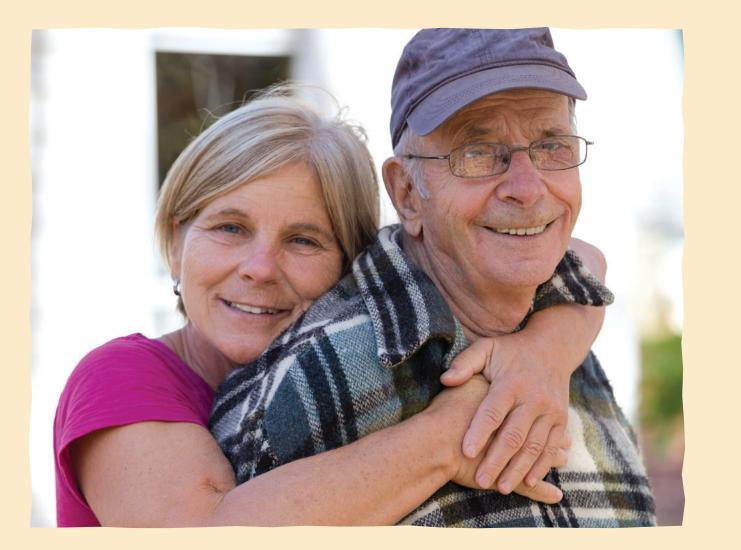
Impact Church has partnered with FROM for years, seeking to bring health and wholeness to the Lowell community. With such socioeconomic diversity, we see the immense need for affordable housing in Lowell. We're passionate and excited to continue our long-standing partnership with FROM to meet the need for housing both now and in the future.

- Pastor Jon Bell, Impact Church



## 23%

of respondents reported spending at least 50% of their income on housing<sup>1</sup>



#### **MEET MARY**

Faced with an unsafe living situation and the threat of rising rent, Mary knew she had to do something. She couldn't cover her bills or improve her credit.

Mary moved into Main Street Housing and with help of friends and FROM staff, she found a new job with steady hours and better pay.

Today, her life has completely changed. Her bills are paid, her credit is going up, and most importantly, she's able to help her dad.

"I'm now able to do everything an adult should be able to do to help their parents," Mary said with a smile.

#### THE COST OF HOUSING

The housing shortage impacts us all, but none more so than our neighbors who are already struggling.

House prices and rent are through the roof. These costs are beyond the means for many people, including workers in the service industry and light manufacturing upon which our Lowell businesses rely. Single parents and the elderly living on fixed incomes also struggle.

#### THE COST ON PEOPLE

We know firsthand the impact the housing shortage is having on our neighbors.

Our rental assistance program is designed to keep people housed as they navigate financial challenges. Calls for help have increased significantly.

With few affordable options, some try to balance paying high rent while forgoing other essentials. A growing number are becoming the working homeless.

Homelessness looks different here in Lowell. It's couch surfing, staying with friends or family, or even living in tents in the woods. Families may have to split up or become transient. All of this affects the whole family. It destroys hope and has a crippling impact.

While we are not unique in what we are seeing, hearing, or experiencing, we are unique in our response.

Here in Lowell, we have a long and proud history of taking care of each other. Together, we have tackled hard problems, found solutions, and forged a path forward with our neighbors.

This same spirit of caring and can-do attitude is needed today, now more than ever.



Rendering of FROM's proposed duplex.

## from here to there: our plan

Flat River Outreach Ministries has been successfully housing people in our community since 2016 when we purchased Main Street Housing. For over seven years, we have been building our knowledge and understanding of this complex issue.

FROM's board and staff have a long-term strategy to guide our deliberate growth and to meet this pressing need.

We also have a partnership with ICCF Community Homes, a local expert in building and managing affordable housing. The Building Foundations, Building Hope campaign is our next step to bring quality, affordable housing to Lowell that fits our community, helps our neighbors, restores hope, and strengthens us all.

We plan to raise \$2.2 million to construct three new buildings at 504 Main Street, next to our current rental house.





#### THE SPECIFICS

There will be two multi-units and one duplex for a total of 17 apartments able to house a single person or up to a family of four.

The multi-units will face each other and be perpendicular to East Main Street, while the duplex will face south on Kent Street.

There will be green space to allow for fellowship and a place for gardening. Onsite parking will be accessed from Jefferson Street.

The 100-year flood plain had been our biggest hurdle for developing this property despite never having flood water in the basement of our current building since taking ownership. But we found a solution that will keep the project affordable and sustainable.

Rent will be affordable while still allowing the buildings to be financially sustainable long-term. The campus will be professionally managed and we will continue to use our tenant guidelines to ensure a safe, respectful environment for all.

At capacity, we will be able to house a total of 40 people at any given time and an estimated 400 people over 25 years, impacting generations of children long into the future.

These three buildings will make a significant difference in meeting the imminent housing needs today. And they will create a strong bedrock on which we can continue to build for tomorrow.

#### more than a roof

Stable and affordable housing changes everything! It's more than just a place to call home. Studies show it also:



Strengthens the family's overall well-being





Increases likelihood of meeting child wellness criteria





Improves education outcomes for low-income students



#### Sources:

https://homeforallsmc.org/wp-content/uploads/2017/05/Impact-of-Affordable-Housing-on-Families-and-Communities.pdf https://www.alvarezdiazvillalon.com/blog/5-reasons-affordable-housing-creates-better-world

- Improves physical and mental health for adults and children
- Stabilizes employment

Frees financial resources to purchase food and other essentials

## from the beginning: positioned to help

Here at Flat River Outreach Ministries, we have been caring for our neighbors for over 25 years.

We started as a food pantry when people saw a need and took action. This simple act of caring led to thirteen churches coming together in 1998 to establish FROM.

And we grew from there.

Today, we offer more than a dozen programs that provide wrap around services to strengthen the individual and the family.

We begin with a face-to-face conversation. Then we work to find a personalized solution so program participants can return to caring for themselves and their families.

Most people who use our services have income, and some even more than one job. They are not looking for a hand-out—just a little help through a tough time.

Over the years we have continued to take notice of the changing needs in our community.

We listen, and we respond. And, we are listening now.

That is why we are tackling the housing shortage today.

Because if not us, then who?



As we bring in new staff for our growing business, housing is often a concern. We look forward to FROM and the community working together to navigate this challenge.

– David Powell, CEO, Enwork



#### **MEET CHRIS & AMBER**

"You're going to struggle, but you don't have to struggle alone."

Around the same time FROM took ownership of Main Street Housing, Chris, a tenant, was sent to prison.

His wife Amber increased hours at work to afford rent, expenses, and ensure her stepchildren had regular visitations with Chris.

When ends didn't quite meet, FROM was able to come alongside her. "They gave me opportunities to keep a roof over my head and food in our bellies," Amber shared about FROM.

While in prison, Chris made the decision to change his life, and Amber's support made the difference.

of hope.

"She kept the kids in touch with me," Chris said. "And made sure I had a good, solid place to come home to."

Today their family is together, and they are saving to one day move out of Main Street Housing, giving a new family an opportunity to build their own foundation



Rex, a resident of Main Street Housing in his garden bed.

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There is remarkable need for affordable housing. We are blessed to partner with FROM who has deep local connections. We have decades of experience in housing development. Our combined strengths will help us address this critical need in a meaningful way. – Ryan VerWys, CEO, ICCF Community Homes

## from where we stand: now is the time

The housing shortage is not new, and it's not going away.

We believe this is one of the most pressing issues for our community.

Housing is the foundation that leads to stable employment, physical and mental health wellness, and stronger academic outcomes for children. It is one of our most fundamental human needs.

Flat River Outreach Ministries is now ready to move forward.

We have done our due diligence. We have listened and we have increased our knowledge.

We have created strong partnerships and have developed a thoughtful, practical, and sustainable plan.

It's time to move. If not now, then when?

Are you ready to help your neighbor?



## from today forward: join us

Today we take that next critical step to address the housing shortage.

This project allows us to make much-needed and long-overdue progress today and create a path forward for tomorrow.

Together we can be the hands and feet of Jesus by helping others build their firm foundation.

## Please join us in building a foundation of hope for our neighbors.

"Therefore everyone who hears these words of mine and puts them into practice is like a wise man who built his house on the rock. The rain came down, the streams rose, and the winds blew and beat against that house; yet it did not fall, because it had its foundation on the rock."

- Matthew 7:24-25



### mission

Flat River Outreach Ministries' mission is to be the Greater Lowell community hub where hope, resources, and gifts are shared.

## vision

Equal access and opportunities to meet basic needs with an emphasis on learning and advancement for all.

#### fromlowell.org

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