

A Campaign for



Lakeshore

Habitat
for Humanity®



Strengthening Families.
Building Community.



Lakeshore Habitat for Humanity



Cabinet Members

Shane and Laurey Ailes
 Bill Badran
 Randy and Deanna Bethke
 Jesse and Marisol Cabrera
 Calvin and Sarah Chanski
 Mark DeRoos

Kevin and Kimberly Foster
 Matt and Tamara Fox
 Chuck and Julie Geenen
 Kyle and Allison Geenen
 Don and Rachael Hutchinson
 Mark and Susan Johnson

Nick and Mary Rolinski
 Nate and Bekah Schipper
 Bob and Brenda Soeters
 Don and Joy Vanden Brink
 Ben and Kellye VanderWoude
 Erich and Kristen VanRavenswaay

Endorsed by*

Bayside Capital
 BVW Property Management
 Calvary Christian Reformed Church
 Central Wesleyan Church
 Christ Memorial Church
 Community Action House
 Community SPOKE
 DISHER
 Engedi Church
 Fellowship Reformed Church
 First United Methodist Church of Holland
 GDK Construction
 Gentex Corporation
 Good Samaritan Ministries
 Haworth

Holland Bread for the World Team
 Holland Public Schools
 Hope Church
 Housing Next
 Innotec
 Inontime
 Jubilee Ministries
 Har Ye Kin
 Kyle Geenen Group | Coldwell Banker
 Lakeshore Advantage
 Lakeshore Home Builders Association
 Lakeshore Housing Alliance (a program
 of Greater Ottawa County United Way)
 Rick Lyons
 Phil Meyer

Moran Park Church
 Movement West Michigan
 Our Lady of the Lake Catholic Church
 Pillar Church
 Ready for School
 Resilience: Advocates for Ending Violence
 Resurrection Life Church Holland
 Ridge Point Community Church
 Ronald Blue Trust
 St. Francis de Sales Catholic Church
 Third Reformed Church
 West Coast Chamber
 Winning At Home
 Zeeland Lumber & Supply

*As of March 2021





A Letter from Our Co-Chairs

Dear Friends,

For the last thirty years, Lakeshore Habitat for Humanity has been partnering with volunteers and donors to put home in reach of low-income families. One of our core principles is to demonstrate the love of Jesus, and the tangible way we do that is by building homes in partnership with those who need a safe, decent, and affordable place to live. Our partner families qualify for an affordable mortgage and build their home alongside volunteers and community members. Through these partnerships, Lakeshore Habitat improves neighborhoods and our community.

This year, Lakeshore Habitat embarks on a new mission. In addition to continuing our history of working on single-family homes, we are also embracing a new plan to build an entire neighborhood at 285 West 36th Street in partnership with Jubilee Ministries. Through our work over the next several years, we will partner with local families to restore a brownfield site, transforming it into a beautiful neighborhood full of appealing homes. To do this, we need your help.

Lakeshore Habitat recently launched the **Strengthening Families, Building Communities** campaign, a \$3.9 million fundraising effort to help local families in need. We have agreed to chair this effort because we believe that Lakeshore Habitat for Humanity is one of our area's premier organizations dedicated to quality housing and because we know that strong neighborhoods lead to healthier, safer, and more economically vibrant communities. The **Strengthening Families, Building Communities** campaign is a tangible way that you can transform the lives of area families and help create a thriving community.

With your help, our success will demonstrate that through love, faith, and support, all Lakeshore residents can enjoy the dignity of a safe place to raise their family. Please join us!

Sincerely,

Campaign Co-Chairs,



Bill Badran



Rachael Hutchinson

“We would probably be in debt if it were not for Habitat, but because we had a lower housing payment we were able to meet our family’s needs.”

— CARMEN AND FELIPE BALLESTEROS, LAKESHORE HABITAT HOMEOWNERS



The Housing Crisis On the Lakeshore

West Michigan is facing an unprecedented lack of affordable housing due to scarce housing stock, options too distant from jobs and childcare, and home prices that are too high.

DID YOU KNOW THAT IN THE GREATER HOLLAND AREA ...*



9,785 RENTERS AND 12,954 HOMEOWNERS

are cost-burdened (**paying 30% or more** of their income toward housing costs)



MORE THAN 1,100 HOUSING UNITS

are considered **sub-standard** (pose a risk to the health and wellbeing of occupants, neighbors, and visitors)

Though the implications are significant and very personal to the individuals and families affected, this housing crisis negatively impacts all residents of Allegan and Ottawa Counties by leading to:

STRESSED WORKERS

greater absenteeism, lower productivity, unstable workforce

INCREASED DEMAND

for and cost of social services, such as healthcare, temporary shelter, foster care, and mental health services

INCREASED BURDENS

on education and educators

GREATER DEMANDS

on nonprofits, leading to the need for increased donor support and eventual "giving fatigue"

FACTORS CONTRIBUTING TO THE GROWING HOUSING CRISIS IN OUR AREA:



The **rising cost of mortgages and rent** will exceed income increases



Housing construction rates are not keeping up with need



Gentrification is pricing out ALICE (Asset-Limited, Income-Constrained, Employed) families and individuals, as well as even more at-risk populations

"The hand up not hand out was for sure a hand up for us... our financial stability is much better than before."

— SARA AND QUINCY BYRD, LAKESHORE HABITAT HOMEOWNERS

*Housing Needs Assessment commissioned by Housing Next. Pre-pandemic numbers. The effects of the COVID-19 crisis have left many more of our neighbors feeling unstable, their futures uncertain.

Housing Needs in Holland*

Existing home inventory does not meet current demand in the City of Holland.

124 ENTRY-LEVEL HOMES



(household income range **\$30-39,999**)
are needed by **2022**

 = 10 homes

247 MID-LEVEL HOMES



(household income range **\$40-70,000**)
are needed by **2022**

 = 10 homes



The **rising cost of land, labor, and materials** limits homebuilding and targets most new construction to higher price points



MEET THE BYRDS

After a job loss during the recession in 2009, the Byrd family faced inability to pay bills, food insecurity, and homelessness. Quincy reached out to us and discovered a road to affordable homeownership built on dignity. Today, the Byrd family is thriving. Awakened to the need for more affordable housing solutions in the Holland area, Quincy was inspired to run and serve as a city council member. He now has a direct role in creating opportunities for families who find themselves where he was ten years ago.

Introducing . . . the 36th Street Development



The data is clear: We need to build more affordable homes in Ottawa and Allegan Counties.

Lakeshore Habitat is set up to meet that need, as we provide low-to-moderate-income housing stock neglected by standard residential construction. But we need to ramp up our capacity.

LET'S BUILD UP OUR COMMUNITY

Through a Request for Proposal process, Lakeshore Habitat and Jubilee Ministries secured a four-acre piece of property on 36th street and shortly after also secured the adjacent property to the south. This increased the capacity of the development by 22 homes.

Our plan is to develop a mixed-income community of 42 affordable units. Jubilee Ministries will be building 24 townhouse-style units, and Lakeshore Habitat will be building 18 traditional single-family homes. This mix of homes will serve families in the 30-120th percentile of the area medium income.

Our joint plan has been presented to and approved by the city council, paving the way for us to begin construction in the late summer of 2021.

\$500

Average Lakeshore Habitat homeowner monthly mortgage.

\$1,245

Average monthly rental cost in Ottawa County.

Compared to the average rental cost for a three-bedroom unit in Ottawa County, Lakeshore Habitat homeowners save an average of **\$6,000 per year**.



Over the course of **30 years**, the mortgage payments from the **18 homes** we plan to build on 36th street **will fund an additional 18 homes!**



That means our *Strengthening Families, Building Community* campaign will result in **solid foundations for 36 families.**



DID YOU KNOW?

Habitat homes are **50% more energy efficient** than comparable homes in the community.

About Lakeshore Habitat for Humanity

Since 1990, Lakeshore Habitat for Humanity has been serving families in Ottawa and parts of Allegan Counties through our affordable home building and repair ministry. Our vision is a community where everyone has a decent place to live.

Not just individuals and families but entire neighborhoods and communities are transformed through affordable homeownership.

We're proud to have built more than 150 homes so far.

Our goal is to further demonstrate God's love and meet the needs of our neighbors by ramping up our homeownership program through our **Strengthening Families, Building Community** campaign.



MEET THE FLORES FAMILY

The story of the Flores family is a clear example of how a home can change the trajectory of a family—for generations to come.

Jorge and Magda Flores were living paycheck to paycheck, moving time after time as they struggled to find an affordable place to live. They worried about the future of their three boys.

But in 1993, Jorge and Magda became Lakeshore Habitat homeowners. Research shows that homeownership is a pathway out of poverty.* Thanks to the solid foundation of an affordable, decent home, barriers to a brighter future were removed for the Flores family. All three of their boys went on to become college graduates with great jobs. They pay taxes and have the means to give back. And their own children have the same foundation for success.

What a difference a home can make!

*Beneficial impacts of homeownership: A research summary. 2016. Habitat for Humanity.

A HAND UP, NOT A HAND OUT

Through our Homeownership Program, we build and sell affordable homes to families who are not eligible to receive mortgages from a conventional lender. **We select families based on four criteria: level of need, residence in our service area, willingness to partner with us, and ability to repay an affordable mortgage.**

Our process is a partnership; it involves commitment from both parties. We provide future homeowners with financial education to prepare them for homeownership. They also complete sweat equity volunteer hours (250 hours per adult in the family, capped at 500). When a home is completed, we originate an affordable 20-to-30-year mortgage at zero profit, and the new homeowner assumes responsibility for it.

The homes we create are so much more than physical structures. They are strong foundations on which families build strength, self-reliance, and stability.



What A Difference A Home Can Make



From providing a source of wealth to influencing health and educational outcomes to contributing to community development, homeownership has long-lasting, life-changing impacts.

FAMILY IMPACT*

When a family can afford a home, they are freed from the renting cycle, allowing them to foster the skills and confidence they need to invest in themselves and the community.



OVERALL:

- 93%** of Lakeshore Habitat homeowners **believe they would not be where they are today without Habitat.**
- 93%** **feel better** about their children's future



EDUCATION:

- 96%** of parents say their child's **attitude toward school has improved**
- 43%** of homeowners have **started or completed higher education** since becoming a homeowner



SECURITY/STABILITY:

- 80%** of those who changed jobs since becoming a Lakeshore Habitat homeowner **say their job became better overall**
- 57%** of homeowners **moved six or more times prior** to becoming a Lakeshore Habitat Homeowner



SOCIAL CONNECTEDNESS:

- 86%** **participate more in groups or activities** in the community
- 81%** say their kids have **friends visit their home more often**



FAMILY INTERACTION:

- 89%** **spend more quality time** with their families

"I'm just trying to give my kids the life they deserve. They have been through enough, and I know God has given them to me to ensure they have a better, safe, and productive life."

– TIFFANY KNOX, FUTURE LAKESHORE HABITAT HOMEOWNER

COMMUNITY IMPACT

A stable home is a community-level intervention. We all benefit.



\$300,000

Estimated annual taxes paid to municipalities by Lakeshore Habitat homeowners (for 150 homes).



19% and 116%

Children of homeowners are **19% more likely to graduate from high school** and **116% more likely to graduate from college.**



16%

Homeowners are **16% more likely to vote in local elections.**



12,768

Hours volunteered in fiscal year 2018-19. Volunteering provides an opportunity to build community and be a part of the solution to the affordable housing crisis.

*Voices of Lakeshore Habitat Homeowners, 2018. Study designed and conducted by Karyl Morin LLC.

Set Up For Success

Lakeshore Habitat for Humanity has an extensive track record. Since 1990, we have completed **153 new home builds** (5 new home builds a year) and countless home repair projects.

Volunteer labor accounts for 80% of the man-hours necessary for a new home build. We have been very successful in engaging volunteers. During the 2018-19 fiscal year, **1,476 unique volunteers completed 12,768 volunteer hours!**

We are exceptionally proud of the number of families who stay in good standing regarding their monthly mortgage. **While the delinquency rate on mortgages for banks is around 10%, our delinquency rate is less than 4%.** As a ministry and nonprofit, we can often work to get homeowners who are delinquent on payment back on track.

FUNDING AND BUDGET

PUBLIC SUPPORT EFFORT

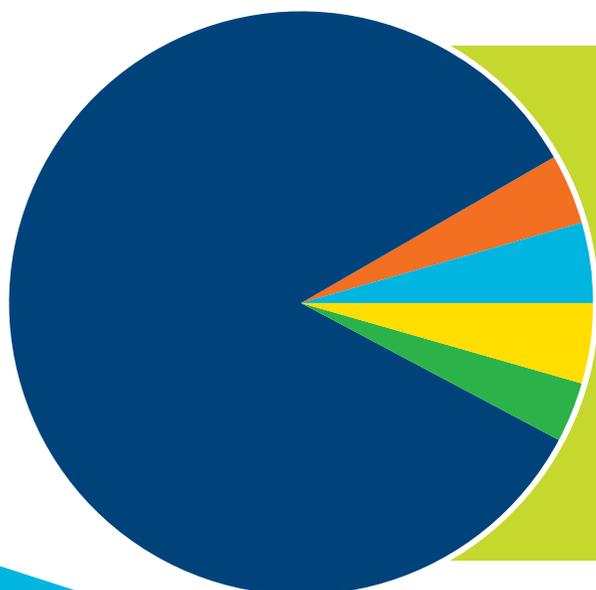
\$750,000 : Federal Home Loan Bank Grant

\$489,823 : Brownfield Tax Increment Financing

\$216,000 : MHSDA Down Payment Assistance

\$50,000 : Community Development Block Grant

= \$1,505,823 APPLYING FOR-NOT SECURED



Campaign

\$3,292,350: Construction/Improvements (\$182,908 per home)

\$180,000: Family Support (case management, application process, support for the families/neighborhood for three years)

\$175,440 : Site Acquisition

\$150,000: Contingency (the cost of construction materials continues to increase)

\$125,000: Campaign Support

= \$3,922,790 - \$1,505,823 EXPECTED FROM PUBLIC FUNDING

= \$2,416,967 TOTAL NEEDED

LINDA'S STORY

For Linda, affordable homeownership has been life changing, giving her the tools to shift the tides of her story. She went from struggling with homelessness to now being the Emergency Shelter Supervisor at the Holland Rescue Mission—the very place she was once a resident. Her Habitat home laid the foundation for a life of joy and stability. She hopes to be an inspiration for others and encourages people that they “don’t have to be perfect to apply.”





Will You Join Us?

The Strengthening Families, Building Community campaign is seeking \$2.4 million in community philanthropy to provide funding for new neighborhoods in our area. You can help us achieve these important goals by supporting this campaign through:

- A one-time **cash gift**
- A multiple-year **pledge commitment** (may be paid over a three-year period)
- A gift of **appreciated assets** (i.e., stock)
- The **donation of an appreciated asset** (e.g., property, an automobile, collectibles, etc.)
- An **estate gift**



CONTACT INFO

Dave Rozman, Development Director at Lakeshore Habitat for Humanity
12727 Riley Street, Holland, MI 49424 | 616.393.8001 x106 | dave@lakeshorehabitat.org

Lakeshore Habitat for Humanity is a qualified 501(c)3 nonprofit organization. Accordingly, your charitable gift is tax deductible to the full extent of state and federal law.

