



Hope 101 Ministry Inc.

2022-2023 Annual Report

WITHOUT A HOME

When we see someone living un-homed in their car, campground, or street, we often ask, “What did they do to cause it”? Was it drugs, alcohol, mental illness, job loss or simply a history of bad choices?

Forget everything you think you know about people experiencing homelessness, their lifestyles, their backgrounds, and their choices. Forget everything you see about the stereotypes surrounding homelessness and the un-sheltered in both real life and in the media. Instead, open your eyes to a broader view that identifies homelessness as a housing problem. If there aren't enough affordable houses to shelter everyone who needs one, there will always be someone left un-homed, won't there? This is where your continued support of Hope 101 Ministry comes in.

Julie Vitale, Executive Director
Hope 101 Ministry

Alexandra Eising, Case Manager
Hope 101 Ministry

OUR HOPE 101 MINISTRY BOARD

Karen Nottlemann, President
Jim Maatman, Treasurer
Pastor Steve Mann
Jim Reynberg

Shari Meyer, Secretary
Connie Johnson
Brendan Hughes

THE PATH

TRANSITIONAL HOUSING

Our 3-unit Anchor Home is open to Newaygo County applicants who have earned income, are housing insecure and fall within the ALICE and poverty segments of our communities. It is an intermediate step between homelessness and stable or permanent housing. It offers a private home in a supportive environment, but is time-limited to stays of 6 months to a year. Participants pay a budget friendly fee while they live in our houses and work with their case manager & mentors on building better habits and financial management skills through a SMART goal program.

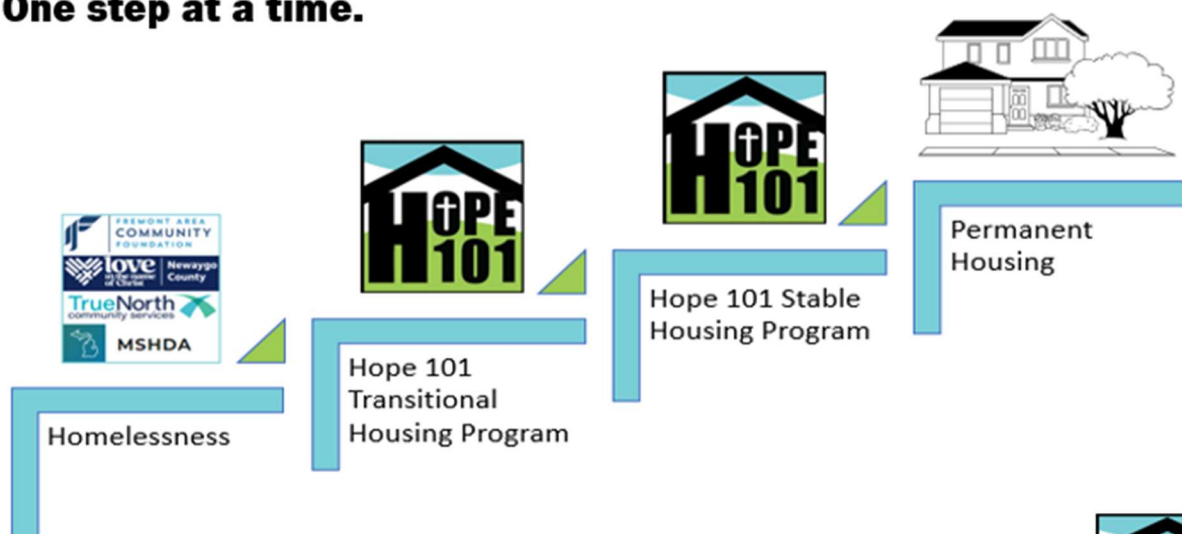
STABLE HOUSING

Our Stable Housing program is designed to provide successful Transitional Housing Program participants with the support they need while they take the next step towards long-term housing security. Some of them will take the next step into a stable home owned by Hope 101. Others will need help navigating available agency housing programs or applying for either income based or private landlord properties – or even for mortgages. Our Mercer home is part of this program and is open to Section 8 voucher holders and ALICE households for up to two years. It is also open to qualifying applicants who do not come from our Transitional Housing program.

PERMANENT HOUSING

Our team works with collaborative housing agencies, mortgage lenders, and real estate brokers who carve a path towards home ownership for our qualified participants to follow.

**Providing a path to permanent housing.
One step at a time.**



We will build programs that address the needs of the segments we support.





PROGRAM PRIORITIES

- Provide more homes through direct acquisition or collaboration with existing housing providers.
- Roll out our in-home financial education to our participants and the community.



HOPE 101 PRIORITIES

- Take actions needed to fully support our reimagined strategic plan
- Strengthen our community collaborations.



OTHER OPPORTUNITIES

- Mentoring
- Volunteering
- Donations

GOALS FOR 2023-2024

PROGRAM PRIORITIES

As we look to 2023-2024, Hope 101 Ministry is reimagining our vision and forging new enrichment programs, support services and community collaborations. Some of the enrichment programs include our In-Home Financial Education Program, expanded SMART goal incentives, and of course, the acquisition of more homes to help address Newaygo County's housing shortage.

MISSION VISION PURPOSE

The Mission of Hope 101 Ministry, with the help of God, is to provide a home-based program which offers Christian support, friendship, and direction to empower participants to reach beyond their circumstances to a place of stability and self-sufficiency.

Our Vision is to work to reduce homelessness in Newaygo County.

Our purpose is to facilitate economic and housing stability for our participants by helping them increase skills and remove barriers to self-sufficiency through in-home case management, SMART goals, and financial literacy education, all within a home that we provide. Our doors are open to all backgrounds, regardless of religious affiliation. We are inclusive and support all Fair Housing Laws.

OTHER OPPORTUNITIES

Hope 101 Ministry participants are part of the Newaygo County community. They could be your co-worker, your neighbor, or the cashier at your favorite store. Your involvement will make a difference.

If you have home repair or maintenance skills, consider volunteering a few days a year. If you have life experiences that may help someone to make better choices, consider contributing one hour a week as a participant mentor. If you have the financial means to give, we ask that you give what you can, and rest assured that your donations will go directly towards participant support programs.

Key actions from our strategic plan.

WHAT'S NEXT

Financial Education, More Houses, Meaningful Collaboration

Financial Education – building blocks to self-sufficiency

Bringing the Consumer Financial Protection Agency curriculum to our homes.

During their stay in our homes, we want to help our participants get their financial houses in order. We will be utilizing the interactive Money Management series to educate our participants and their families on topics such as budgeting, credit, savings, debt management and loans. This training will be reinforced through additional budgeting curriculum provided by Love INC or the United Methodist Church of Newaygo. While our participants are building their financial skills, we will be facilitating relationships between them and the credit specialists at Gerber Federal Credit Union. We realize that a poor credit score is a barrier to renting, mortgages, insurance and even jobs. It needs to be addressed early in their term as one of the first program SMART goals.

Stable Housing Program Expansion 2024 and beyond

Increasing the number of affordable rental homes within Newaygo County

We will be looking to acquire houses that are structurally sound and able to be cash flow neutral within 3 years of acquisition. This means that any associated debt obligation, taxes, insurance, and utility expenses must be satisfied by MSHDA's Fair Market Rent Limits that guides us in what rent limits are affordable for low-income households. We will be focusing on single family homes in need of moderate rehabs, larger home that can be converted into multiunit properties, permanently affixed manufactured homes on private lots, and mixed use or commercial properties where zoning will allow for a conversion. Creating affordable housing is critical to the community's health.

Meaningful collaborations that support our community

Grab & Go Social Enterprise Collaboration

At the close of our fiscal year, we laid the plan to pilot a community bakery. It will serve as a hub to keep us connected with our community, teach a skill, and create flexible part-time employment for people overcoming housing and economic instability – including our Hope 101 Program participants.

Our 2023-2024 plan will allow us to provide affordable baked goods to those who have the ability to donate and to share freely with those who do not. If successful, the bakery will expand to provide healthy center of the table meals in a grab & go model.

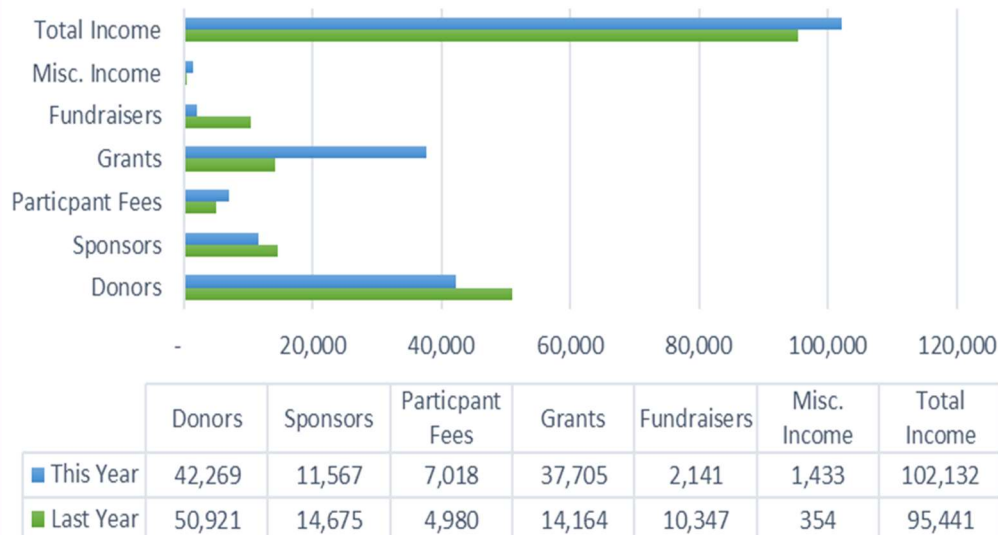
FINANCIAL RESULTS

The year ended with total revenues about 7% ahead of last year, and total expenses about flat. The mix of this year's income categories changed significantly with Grants becoming our second largest source of funds, primarily due to a significant award from Fremont Area Community Foundation and secondarily to smaller awards from both Great Lakes Energy and Aldi Cares. We experienced a 26% decline in community support income which includes our donor, sponsor, and fundraising income categories. This decline was steeper than the national 10.5% decline tracked by Giving USA. We attribute this to both an erosion in the number of small gift supporters as well as to the impact of stock market volatility our RMD donors faced. Participant income was up by 40% due to the change in program fees implemented during the last quarter of our fiscal year. Program fees are now set at about 80% of Section 8 fair market rental rates, which serves to encourage both our participants and Hope 101 to take positive steps to a more self-sufficient model.

	2019-2020	2020-2021	2021-2022	2022-2023
Revenues	51,136	61,495	95,441	102,132
Expenses	44,855	46,554	86,515	86,836
Net Income	6,281	14,941	9,290	15,296

Even though our costs of operations were impacted by inflation, we were able to mitigate it by reducing administrative hours and other discretionary expenses allowing us to end with a \$15,296 increase in net income and, bringing our cash assets to about \$102,000. A portion of the increase in this year's cash reserves is earmarked as capital to be used for downpayments on future housing acquisitions and remodel expenses.

Income TY vs LY by Category



The faces of the affordable housing shortage.

STORIES

Our program isn't for everyone, and applicants are interviewed for suitability. We look for applicants who are ready to get on the path to self-sufficiency and willing to go "all in" on the work required to get there. It's a lot of effort, and we can't do the work for them. We can offer them case management, mentor team support, and a home to provide the respite they need as they progress toward the life they've imagined.

Imagine that you're a single dad, working 40 hours a week in a skilled trade and you can't find affordable housing. Your 40 hours isn't enough to meet the rising Newaygo County rent costs and as a result, you're unable to keep custody of your children.

Our new Stable Housing program was designed to provide an affordable rental home for up to **two years** while goals like budgeting, saving and credit repair are met. This extended housing program provides the time someone needs to get their financial house in order so that they can take the next step into either home ownership or private housing provider rental properties.

Imagine being a mother living with your adult daughter, both working, but having to share a single bedroom that you're renting within someone else's home. There are few rentals available to ALICE households where past records create yet an additional barrier.

Our Transitional Housing program is giving them the affordable home they need while they work to get approved for a mortgage and save for a downpayment on their first home. Once they're confident they can regularly save enough to pay a monthly mortgage, they'll take their First Time Home Buyers classes through TrueNorth and start the search for a home to call their own. Their barriers to stable rental housing will be gone forever.

Imagine being a single parent, working full time at a production shop in Newaygo, but still living in your car because there's a shortage of affordable housing. You're doing everything you're "supposed" to do, but your income simply isn't high enough to compete with stronger apartment applicants.

Our Transitional Housing program provided a home, case management and mentor support to give this participant the time they needed to figure out the right plan to further the housing goals that were right for them.

At Hope 101 our objective is to extend the framework needed for families in our community to re-imagine their lives by providing them with affordable homes, case management and financial skills education. Our model provides the flexibility needed to tailor our programs to address the unique situations ALICE and un-sheltered families experience. The outcome of our program is improved long-term financial and housing stability for those that are willing to do the work that real change requires.

OUR THANKS

GRANTORS

Fremont Area Community Foundation

The Fremont Area Community Foundation provided both generous grant funding support and the organizational guidance we needed to enable us to plan a stronger future. As an outcome of their support, Hope 101 Ministry was able to provide homes, financial education, and case management to vulnerable members of the Newaygo County community, literally changing the lives of seven housing insecure families. **Please** consider supporting the causes that are important to you with a gift to the Community Foundation. These generous contributions help build a stronger community and make lasting change.

Great Lakes Energy

Great Lakes Energy's People Fund award allowed us to humanely remediate a bat infestation in both of our homes. If you're a Great Lakes Energy member, please elect to "round up" your bills to allow them to continue to enhance our community through their generous support.

Aldi Cares

Provided us a gift card grant we used to stock up on pantry supplies for two households.

SPONSORS & DONORS

Your support has allowed us to look forward to a bright future offering a holistic approach to addressing the needs of Newaygo County families experiencing homelessness.

There are people who don't donate because they assume everyone else is, and there are those who take-up the torch and run with it. ***Thank you for being the torch.***

COLLABORATION PARTNERS

Love INC, TrueNorth, Family of God Community Church, United Methodist Church of Newaygo, Tamarac, Newaygo Area District Library, Newaygo Historical Museum, Gerber Federal Credit Union, Randy's House, and Vera's House represent some of the excellent agencies and organizations that we work with to help our participants along their path to self-sufficiency.



SPONSORS & DONORS

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Marcia & Roger Draft
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Marilyn Schorr
Mike DeVries
Teresa & Bill Estes

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Karen Winchel

Loretta Smalligan
Carline Knoll
Micaela Merryweather
Donna & Donald Eaton
Donna Friar
Brendan Hughes
Julie Vitale

IN MEMORIUM

Margaret & Terry Griffith *in memory of* Rich Mrotek
Deb and Raymond Hoag *in memory of* Phyllis Painter
Deb and Raymond Hoag *in memory of* Phil Tietz
Deb and Raymond Hoag *in memory of* Donn Passage
Pattie Mrotek *in memory of* Rich Mrotek



ORGANIZATIONS

Family of God Community Church
Newaygo United Methodist Church
Church of the Living Christ
Pine Grove Community Church
New Community Church
Network For Good
Murray Lumber
St. Bartholamew Catholic Church
Downtown Threadz LLC
Moxy Homes LLC



A CASE FOR SUPPORT

LOW INCOME HOUSEHOLDS

Hope 101 is addressing the needs for home-based support and affordable housing for those in the Asset Limited Income Constrained Employed (ALICE) segment or below. Per United for ALICE data, 15% of Newaygo households are at or below the Federal Poverty Level (FPL) and 24% are within the ALICE segment. Our program offers ALICE participants a qualified case manager, financial education, and mentor support, all from within a physical home we provide.

The Hope 101 support team works with participants to set goals designed to empower them to move from a point of need to one of sufficiency. As of January 2023, Hope 101 has housed and provided services to 34 families. Providing support services without creating further dependencies is a challenge and Hope 101 has designed its transitional housing program to address that challenge.

- Participants must be employed, pay a monthly program fee and test drug free.
- Help is given in tracking spending, budgeting, and saving. Reinforcing money management classes are mandatory.
- Participants are encouraged to maintain the home as if it were their own.
- SMART Goals are reviewed weekly and must be met to remain program housed.
- We make credit repair an early priority within their program goals

HOUSING SHORTAGE

In addition to support services, too many Newaygo households are severely burdened by both the availability and costs of housing. Michigan's Campaign to End Homelessness (MCTEH) saw a 42% increase in those seeking rental housing referral assistance and a 16% increase in those seeking rent payment assistance. We can increase rental and referral assistance, but the reality is that rental assistance or vouchers no longer guarantee housing. Properties in MI have seen a surge in market value prompting a sell-off of many residential investment properties and creating an even deeper shortage. Although Hope 101 plans to play a role in increasing the Newaygo rental property stock, we know that the challenge runs deeper than just the number of available properties.

The cost of housing has soared beyond what Section 8 vouchers are able to pay. Private housing providers willing to accept the rent that Section 8 allows, have become unicorns, and often rentals in this price bracket don't represent decent housing. Increasing low-income housing stock is an enormous challenge. This category of housing doesn't always make financial sense to private investors, but it is viable for Hope 101 Ministry.

As an outcome of our commitment and your support, we plan on increasing the number of affordable housing units within Newaygo County, one unit at a time.

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Hope 101 Ministry Inc.

Because there
simply aren't
enough homes.



The community coming together to maintain our Anchor Home where we are able to provide transitional housing and case management to our program participants.

"People experiencing homelessness are no different from us, they're just on a different point in their journey". K. Nottlemann

Board of Directors

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