



Our Mission: Interfaith Housing and Community Services seeks to alleviate poverty and build community through housing assistance, financial education and individual empowerment.



INTERFAITH HOUSING & COMMUNITY SERVICES, INC.

Helping hands helping people.

Annual Report 2017



Helping hands helping people.

In 1989, Helen Rosenblad attended a housing meeting in Hutchinson, Kansas and saw that people who were unable to maintain their homes were falling through the cracks. She assembled people from churches throughout the community to work together and meet those needs.

For nearly 30 years, Interfaith has been lending a helping hand. We have crossed religious barriers and connected those with a need to those who have a desire and ability to fill that need. From a small group of faithful, ripples of change and transformation can be seen in the tangible changes and subtle difference in lives and homes across our communities.

We are a faith-based organization not affiliated with any religion — a convergence of many denominations, civic organizations, social groups, businesses, and individuals who work together to meet the needs of our community.

Our desire to serve the under served has not changed over the years, but the way we do has. Not only do we work to meet immediate housing and safety needs, but we also work with clients to move past current situations, toward stability and financial security.

We envision communities where people have the knowledge and tools to achieve financial self-sufficiency, and access to housing that is affordable to their level of income, accessible to their level of need — where they can live in safety with dignity.



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Built on a Solid Foundation

Dear Friends,

It has been a number of years since Interfaith Housing Services published an Annual Report. During that time we faced many challenges, some requiring difficult changes. One constant has remained true, not only since our last Annual Report but since our founding 27 years ago, that we accept God's call and work diligently to meet housing needs and move Kansas families from poverty into financial stability.

Over the years, we added new programs and while some were successful and remain, others are no longer offered. Connecting first time homebuyers and rental tenants with affordable, quality houses has always been successful for Interfaith. Some of those houses are newly constructed, others are donated properties that require minimal renovations, while still others require moving to new locations and extensive rehabilitation. Programs and methods may change but our goal of providing affordable housing remains the same.

Our financial capabilities and asset acquisition programs began as on-site classes but our expanded outreach necessitated change. Those classes are now available online giving everyone access and the opportunity to increase their knowledge and improve their financial situation. Paired with one-on-one coaching from certified financial and homeownership coaches ensures the best possible outcome for our clients.

The challenges we faced necessitated many staffing changes in recent years. We dealt with the sadness of losing many good members of the Interfaith team, most notably founding CEO, John Scott. While we wished John well and thanked him for over 25 years of service to the organization, it was sad imagining this office without him.



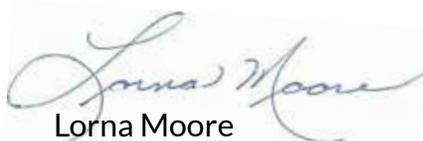
Special thanks goes to Mike Smith, Steve Dechant and the Interfaith Board of Directors for their support as staff faced new challenges and adapted to the necessary changes.

Announcing an expanded name, unveiling an updated logo and sharing our revised mission and vision statements at our rebrand open house was a joyous occasion. The solid foundation on which we were founded, now with a fresh new look, positions Interfaith Housing and Community Services to move into a new era.

Our exceptional staff is committed and equipped to ensure that this organization, with its long standing history of serving others, continues working to provide our communities with the housing and services individuals and families need to become financially secure.

None of what we do happens without you, our loyal supporters. The volunteer time you give, the monetary donations to make, and the constant prayer you offer on our behalf has given this organization the strength to withstand challenges and adapt to difficult changes. Your support is what insures that Interfaith Housing and Community Services continues to answer God's call. Together we are all "Helping hands helping people."

Thank you and May God bless you, as you have blessed us.


Lorna Moore
President and CEO



John W. Scott Home Repair and Rehabilitation

We understand the housing repair needs of our community. Since its inception, we have provided homeowner repair and rehabilitation assistance for low-income homeowners in Reno County. These programs assist households with low to moderate income in making repairs necessary to keep their homes safe and accessible.

We believe everyone deserves to live in a safe and healthy home. Our lasting impact helps stabilize and revitalize neighborhoods by providing critical home repairs and accessibility modifications.

2017 MEASURABLE IMPACT

- 58 homes repaired
- 167 people served
- 3 new roofs
- 9 houses painted
- 8 wheelchair ramps
- 2 complete home renovations



92 year old Ivy is able to age in place thanks to a new chair lift and the generosity of our donors and volunteers.



Peace in the Storm



I love a thunderous prairie storm with the smell of rain and the freshness in the air as the world is washed clean. Sometimes it's easy to forget that those simple joys are huge trials for some.

For years, Judith taped plastic bags to her ceiling to catch the leaks coming into her home. A two time cancer survivor, for her rain meant stress, hard work, and a constant reminder of the deterioration of her home. **Everyone should be able to enjoy the rain.**

One Saturday in September, Judith got a new roof. Two days later it stormed. Thanks to our donors, faithful volunteers from Partridge Mennonite Church and Commerce Bank – she and her little dog could relax enjoy the rain.



Special Needs / Affordable Rental Program

In 1992, Interfaith decided to address housing needs at the forefront of the community. Working with local disability support agencies, we became aware of the need for affordable and accessible homes for residents with disabilities.

Individuals in the Rental Program receive much more than a place to call home; they receive a friend, a cheerleader, and at times a counselor. The rental program has grown exponentially over the years. Interfaith currently owns and manages 119 rental units, 69 of which are in Reno County. Our rental clients are not limited to those with disabilities, however preference is given to seniors and those with some disability.

2017 MEASURABLE IMPACT

- 95% of tenants are at or below 60% of area median income
- 50% of our households included an occupant with a disability
- More than 50% of our units were occupied by elderly tenants
- 7 tenants referred to Take Control, all prevented eviction and improved their financial security
- One tenant referred to KS IDA program, now a homeowner in SW Bricktown



Toni has gone from the uncertainty of living in a tent to the stability of maintaining her residence for four years now.



Hope to the Hopeless

When we met Doug and Susan, (pictured above) they were living in a house on a land contract with their two grown children. Both their home and finances were in complete disrepair. **“Everything was breaking down at the same time and there was no money to fix what was breaking down.” Susan recalled.** They had given up hope.

Our Take Control financial coach worked extensively with them to get their finances in order and to help them walk away from a predatory lending situation. She went the extra mile in helping them make tough decisions, including helping them conscientiously rehome some of their many animals. Our rental program worked with the HRR program to modify a duplex by putting an interior door between the two units, to have a step toward independence for them and their grown children.

Last summer Doug was having some health problems and they were struggling again financially. Thanks to the financial education and coaching they received, they were able to course correct before getting too far off track.

Doug’s recent health problems made him unable to climb the stairs to their bedroom, so he began sleeping in a chair in the living room. We were able to move him and Susan to a single level, accessible unit that is still within their budget. Their kids live independently at the duplex, with new neighbors.

Thanks to the financial education and coaching they received, they were able to course correct before getting too far off track.



Housing Development

We work hand in hand with other local organizations to identify and address community housing needs through both new construction and restoration.

In 2016-2017 we moved and rehabbed three houses which created quality infill in Hutchinson neighborhoods. Also in 2017 we broke ground on Sante Fe II in Dodge City. We are currently working with a developer to renovate the historic St. Elizabeth Hospital building to create quality affordable housing and services to the middle of town. Pre-development work is coming along quickly for a new senior housing development in the Lincoln neighborhood of Hutchinson.

2017 MEASURABLE IMPACT

- House donated by Stutzman Greenhouse moved, remodeled and converted into affordable rental duplex for veterans
- House donated by Prairie Star moved and remodeled to create quality infill on 30th
- House donated by Union Valley Bible Church moved to SW Bricktown and rehabbed to create quality infill and help revitalize the neighborhood



Sante Fe II is scheduled to be completed in spring of 2019, providing 32 new affordable units in Dodge City, KS.



Grace in a Time of Despair



Vietnam veteran Terry, and his wife Linda, came to us about three years ago in desperation. They were renting a home that was riddled with termites and without proper heating. They were pushed out of the home and onto the street for three long weeks with nowhere to go.

They drove by Interfaith and on a whim, decided to stop in and ask for help. "God was on our side that day because we were homeless and Interfaith had a small one-bedroom unit available that we were graciously placed in," said Terry.

Terry and Linda have moved up from the tiny house on Avenue A to the spacious and newly renovated duplex on the corner.

"Thank you for the opportunity to move into this beautiful home. The light shining through the windows brings us such joy every day," reflected Terry.



Creating Assets, Savings and Hope

Interfaith is dedicated to improving the lives of the individuals and families throughout Kansas by helping households develop and maintain solid financial foundations.

The following programs are dedicated to promoting financial wellness through a behavior-based education curriculum. The courses promote the following healthy financial habits:

- **Regulate spending** in order to increase household cash flow
- **Manage debt and leverage credit** in order to maintain positive credit profiles
- **Implement intentional savings** in order to gain security and protection for the future
- **Make disciplined decisions** in order to execute financial plans and reach financial goals

KANSAS INDIVIDUAL DEVELOPMENT ACCOUNTS (KS IDA)

The IDA program empowers individuals and families who qualify to develop and maintain solid financial foundations by helping them save for the purchase of a high-return asset. This asset could include buying a home, continuing education through college or technical training, and starting or growing a small business.

Participants learn to overcome obstacles and master savings in a convenient online class that fits any schedule. Upon completion of the class, clients are eligible to open a savings account and receive a 2:1 match for every dollar they save.



KANSAS HOME OWNERSHIP & MORTGAGE EDUCATION (K-HOME)

Homeownership education provides you with the information and resources you need to navigate the home buying process, and make informed decisions that support sustainable homeownership.

TAKE CONTROL FINANCIAL COACHING

Tailored to the specific needs of each individual, the client-centered approach of Take Control can help anyone reach their financial goals. Take Control also offers training for service providers on how to incorporate collaborative coaching into their services.

2017 MEASURABLE IMPACT

- 243 people actively saving towards their asset
- 91 IDA Accounts opened
- 80 graduates | 20 homes purchased | 14 small business investments
- \$215,641 dollars saved | \$431,284 matched
- 187 households completed eHome America Money Management Course
- 71 people completed the eHome America online Homebuyer Education Course
- 43 confirmed home purchases, 4 within targeted Revitalization Neighborhoods
- 250 Take Control Clients



Thanks to our donors and the KS IDA program Tami is now a small business owner contributing to our local economy and has the flexibility to be home with her son

A Seed Planted



A family of seven living in a small three-bedroom apartment came to us under threat of eviction. The number of people in their rental unit exceeded what was allowed. The parents dreamed of providing a home of their own for their five children. Despite having a good income, they were struggling financially due to medical bills accrued during one child's battle with cancer. They joined the C.A.S.H. Program and opened their KS IDA with the goal of finding a home for their family.

Last fall, we received a call from the Wells Fargo Foundation about the possible donation of a five bedroom home on East 7th Avenue here in Hutchinson. The house had been empty for nearly 10 years and had all the problems that go along with that, but we saw the potential blessing this home could be. The donation of a house this large is rare, so our staff instantly thought of this family.

Interfaith accepted the donation and are working to bring the community together to help rehab this home into their dream home. The family is going through the IDA program to save up their down payment and working with our Homeownership Manager to build up their credit and prepare for the purchase. Until they are able to qualify for a mortgage themselves, Interfaith will carry it.

Every family set on a new path, is a seed that will grow and bear fruit for our neighborhoods and our city.

The family recently brought their oldest daughter to see the home. While it isn't even livable yet, all they saw was home. She ran excitedly through the house, and got to pick her room. This home will not only transform the daily lives of the family, but it will alter the entire trajectory of the lives of those kids.

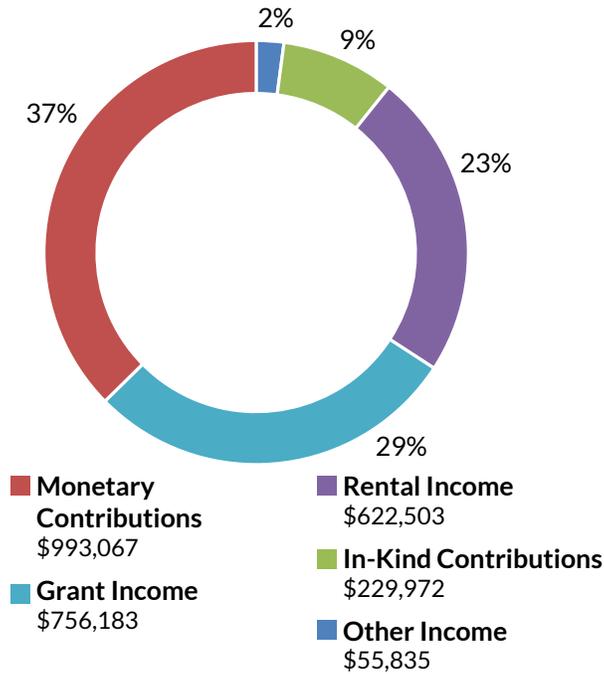
Each home that is repaired. Each life transformed. Every student that graduates with less debt. Every small business grown. Every family set on a new path, is a seed that will grow and bear fruit for our neighborhoods and our city.

For that we are so grateful. We couldn't do it without you.

“Don't judge each day by the harvest you reap but the seed you plant.”
— Robert Louis Stevenson

Stewardship 2017 AUDITED NUMBERS

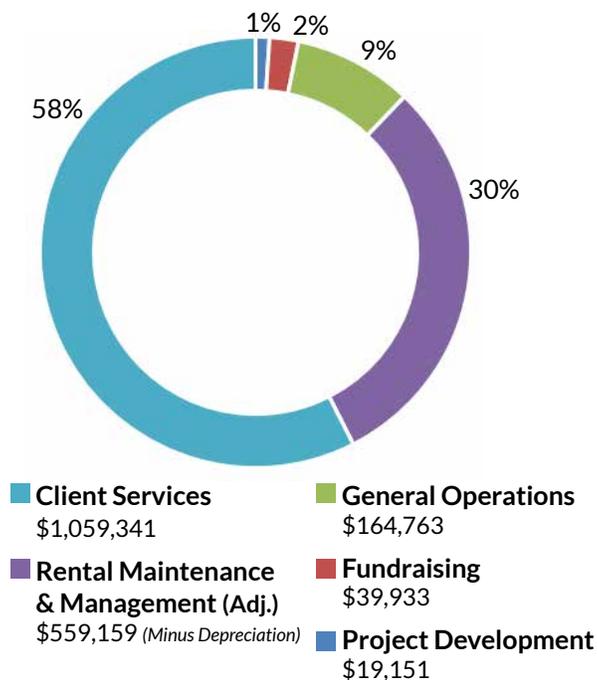
SOURCE OF FUNDS



Wise stewardship is invaluable. We work hard to leverage every dollar to the fullest extent possible. Each of our programs seeks to create the greatest possible impact with the least capital outlay.

Our income primarily consists of monetary contributions and grant funding. Most of this income is project or program based, meaning its use is restricted to a specific project or service. These funds often do not pay for any operating expenses, such as the cost to write the grant or develop the project. For example, of our monetary donations \$674,086 is specifically designated for providing the 2:1 match for the Kansas Individual Development Account savings program.

USE OF FUNDS



Maintenance, upgrades, and meeting client accessibility needs comprise the majority of our rental expenses. Project development and grant compliance make up a large portion of our general operating expenses. The remainder includes things such as telephone, internet, application processing, accounting, postage, property tax, office supplies, insurance, vehicles and so forth. Client Services include things such as financial education, one-on-one counseling, savings match and home repairs.

Our fundraising expenses include things such as the website, donation management, community development, grant writing, appreciation events and materials such as this.

“Each of you should use whatever gift you have received to serve others, as faithful stewards of God’s grace in its various forms.” — 1 Peter 4:10

Our Donors 2017 COMMUNITY BUILDERS

Community Builders give to Interfaith's general fund to support our mission, and in turn the sustainability of the programs we provide. These gifts ensure that Interfaith can continue working to make tangible progress in the lives and communities we serve.

MASTER CRAFTSMEN \$3,000 +

Esau Family Dentistry	Local Initiatives Support Corp	Ivan and Marjorie Smith
Faith Mennonite Church	Bob and Kristine Peel	Stacy and Julie Unruh
Journey Mennonite Church	Mert Sellers	Paul and Debora Waggoner

FRAMERS \$1,200-\$2,999

Shirley Alpers	Fee Insurance Group	New Covenant Presbyterian Church
Susan and Sam Buttram	First Presbyterian Church	LaVerle Schrag
Family Fund	Ben and Amy Kraft	Waggoners, Inc.
Glen and Melinda Chambers		

DEVELOPERS \$600-\$1,199

ADM Grain	Hutchinson Correctional Facility Inmate Benefit Fund	Virginia Harris Rayl
Richard and Carol Brown	Verlin and Mary Lou Janzen	Walter Reineck
Suzanne Sentney Brown	Lynette Lacy and Bruce Buchanan	Helen Rosenblad
Vicki and Douglas Caywood	Merlin and Mary Jo Preheim	Nancy Self
Cedar Crest Conservative Anabaptist Service Project	James and Betty Taylor	Southwest Seed Research
Dave and Camille Claxton	Meyer Charitable Trust	Linda and Harold Tegethoff
Garber Surveying Service, P.A.	Glenn and Karen Miller	Connie Wilkens
Roger and Judy Hawk	Megan and Dustin Miller	
Randy and Kay Hoskinson		

ARCHITECTS \$300-\$599

James and Dianne Cannon	Kari and Phillip Mailloux	Dwight and Nancy Schissler
William and Kristine Davis	Edward and Wilma Mast	John and Susan Scott
John and Jerri Dearnoff	Brett and Colette Mattison	Dell Shanahan Swearer
Steve and Mary Dechant	Stephen and DeAnna Marshall	Mike and Nancy Smith
Richard and Kristin Delp	Lorna and Terry Moore	Barbara Snyder
Edward Doherty	John and Pat Muntz	Jan and Julie Steen
Richard and Janet Ellis	David and Karin Neal	John and Peg Stephens
Sylvia Griggs	Phil and Lois Palmer	Virginia Thornton
Lona Hinshaw	Michael and Carolyn Patterson	Harold and Donna Walters
Dale and Avril Jewett	Lewis and Vickie Pearce	Diana and Joe Wendell
Sondra and James Kirkpatrick	Mark and Gail Rasette	Holly Williams
Kelly Anne and John Lanham	Ann and Leo Regier	
Jack and Deanna Mace	Linda Rhodes	

“If I were to speak face-to-face with the donors who assisted me in graduation, I would tell them how grateful I am for their help and their generosity.” – Teala, C.A.S.H./KS IDA Client

Our Donors 2017 COMMUNITY BUILDERS

SURVEYORS \$120-\$299

Gene and Carol Allton
Jerry Blocher
Dennis and Traci Board
Dennis and Susie Clennan
Community Church of The Brethren
Joyce Crow
R. and Ruth Delp
Raymond and Amanda Dick
Richard and Linda Ehresman
Robert and Annie Fee
Richard and Martha Hamilton

Bob and Geryl H Hickman
Ron and Bette Hirst
Tommy and Stacy Hornbeck
Hutchinson Civitan Club
John and Sherri Jensen
KFSA
Judy Langley
Michael and Susan Leader
Ben and Marlene Miller
Kim and Cindy Moore
Dewey and Debra Nichols

Partridge Women's Fellowship
PEO Chapter EK
Bradley and Valerie Pryor
Robert Riley
Mark and Libertee Thompson
Larry and Sue Wagerle
Melvin and Mary Walton
Lori Webb
Kathleen Yeager
Gary Zarker

HELPING HANDS \$1-\$119

Susan Alexander
Vernon and Lillian Allen
Suzann Allison
Shirley Alpers
Duane and Norma Anstine
Arlington United Methodist Women (Lola Barclay)
Juanita Bacon
Jude and Terry Bane
Stanley and Myrna Bartel
Charlie Bonnie Benschmidt
Barbara Bontrager
Margaret Brummett
Ashley Cain
Jack and Sharon Canning
Steven and Carolyn Carter
William and Nancy Ciskey, M.D.
City of Pretty Prairie
William and Judith Clegg
Mary Comley
Joyce Conard
Doug Cook
Jack and Jo Crow
Ken and Jane Davidson
Billy Durbin
Delber and Lillian Ediger
Richard and Virginia Ediger
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Larre and Delores Eschliman
Zona Ewert
Andrea and Anthony Finley
First United Methodist Church
Bob and Brenda Gilbert
Deanna Goering
Gerald and Reta Graber
Gerald and Janice Green
John and Catherine Green
Thomas and Margaret Grilliot
David and Valerie Hederstedt
Rae Pat Hederstedt

Steven and Annabeth Hind
Beth Hindshaw
Shirley Hinkel Pauls
Horizons Mental Health (Beth Atkins)
Lois Huber
Nancy Johnson
Zora Johnson
Rebekah and Zach Keasling
Bob and Shelly Kiblinger
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Maurice and Miriam Koehne
Phyllis Krehbiel
Diane Lane
Tom and Barbara Lappin
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Karen Lovelock
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Peggy Wiard
Wilber and Reta Wiens
Kenneth and Deanna Willard
Terrill and Anne Woolsey
Jack and Arvilla Wortman
Mark and Eileen Yamauchi
Crist Yoder
Ivan and Polly Yoder
John and Irene Yoder
Brian and Tammy Yutzy
Laura Zambo

“I just want to thank all those that gave me a chance and for their support through Interfaith. Without them, it would not have been possible for me to be a homeowner again. Thank you.” — Lawson, Rental/KS IDA/HRR Client

Our Donors 2017 KS IDA DONORS

Juanita Bacon	Edward and Wendy Hobart	Mark and Valerie Richardson
Stephen and Tammy Batten	Richard and Eve Hohly	Martha Rohlman
Robert Brooks	Dorothy Hutchins	Gene and Kay Schmidt
Richard and Carol Brown	Judy Mason	Kim and Karolyn Schroeder
Zachary Castorena	Kansas Housing Resources Corp	Nancy Self
Central States Hydroseal	Kansas Independent College Fund	Mert Sellers
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Justin and Donna Harrold	Bill and Sondra Popp	United Way of Reno County
Van and Mary Ann Harrold	Michael and Beth Prieb	Sandra Weaver
Roger and Judy Hawk	Gary and Gloria Rediger	Weibe Farm and Livestock, Inc.
Robert and Patricia Hill	Lynelle Reynolds	Gordon Weibe
Lona Hinshaw		Douglas Wiebe
		Holly Williams

Our Donors 2017 HOME REPAIR AND HOUSING DEVELOPMENT

We have received generous support for both the John W. Scott Home Repair and Rehabilitation program and specific Housing Development projects – in the form of financial support, in-kind contributions and the donation of skilled labor.

Advance Pest Control	Lynette Lacy and Bruce Buchannan	The Home Depot
C.A.S.P.	Mark Boreckey Construction	Harold and Arlene Thiessen
City of Hutchinson	Martindell Swearer Shaffer	The Hutchinson Community Foundation
Roger and Shirley Fick	Rindenour LLP	Union Valley Bible Church
GWL, Inc.	Karl Miller	United Way of Reno County
Bob and GERALYN Hickman	Michael Post	Wells Fargo Foundation
International Brotherhood of Electrician Workers (IBEW) Local Union #661	Prairie Star Health Center	Woodwork Manufacturing & Supply
	Gene and Kay Schmidt	
	Smith Electric	

“This organization has such a large return on investment for families. If you want to really invest in the community- Interfaith will take your gift and really impact people’s lives. We went from clients to donors in five years. That is amazing.” – Kelsi, C.A.S.H. / KS IDA Client

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Jim McCormick
Valerie Pryor



John and Kelsi were expecting their first child when they completed the C.A.S.H. program in 2011. They used their IDA savings for a down payment on their first home. In 2017 they have three lovely daughters, and they paid off their mortgage!



Helping hands helping people.

You directly impact the lives of people in our community each day through your generosity. Thank you for building community with us and for continuing this important work.

Thank You!



INTERFAITH HOUSING &
COMMUNITY SERVICES, INC.

“Your support and the Interfaith staff helped me build a better life for my kids and for that, I am forever grateful.” – Nen, Take Control/Rental Client

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