

# INTERFAITH COALITION

Empowering Whatcom County families on their paths out of homelessness.

hat is life's most pressing and urgent question? According to Dr. Martin Luther King, Jr., the question is, "What are you doing for others?"

For over 40 years, Interfaith Coalition has provided opportunities for you and thousands of others throughout Whatcom County to answer that question.

What we are doing for others is addressing the needs of the most vulnerable in our community. And, from our beginnings with affordable healthcare to our current



focus with child and family homelessness, you have been there. You have given your time in preparing homes and sharing meals and in listening and laughing with families on their paths out of homelessness. You have given money so we can remodel, build, and maintain our properties and to support our devoted staff so they can carry out our mission and programs that

help people in our community. You have answered the question all around Whatcom County with meals served through CAST and Family Promise of Whatcom County, coats collected and distributed through Winter Warmth and gifts provided to families and children through Holiday Joy.

The work we do is necessary, even though it is challenging. We simply cannot do it alone, in a vacuum, or in one set way. Homelessness is a shape shifter and there is no one solution. These families need us.

It is a fact that human beings are a social species, we rely on cooperation to survive and thrive. Numerous studies show a strong network of support or strong community connections increases both emotional and physical well-being. One of the most consistent deficits we see with the families we serve is relational. They have no strong network of support.

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For over 40 years, the volunteers, donors, faith communities, neighbor associations, and community partners of Interfaith Coalition and Family Promise of Whatcom County have offered inspiring responses to life's most persistent and urgent question. Thank you for being these families' network of support now and in years to come.

Blessings,

Deanna Wildermuth Executive Director



Help more families leave homelessness in 2022. Donate to Interfaith Coalition by mailing a check in the provided remit envelope, scanning the QR code to the right, or visiting interfaith-coalition.org/donate.





# LEAVE YOUR PHILANTHROPIC IMPRINT IN WHATCOM COUNTY THROUGH LEGACY GIVING

Legacy giving is a way for you to showcase your values by leaving a lasting financial gift to an organization that lives out those values. Also called planned giving, legacy giving demonstrates your commitment to and support of the nonprofit's mission and work. Legacy gifts have been one of the ways donors have allowed Interfaith Coalition to continue our work in Whatcom County for more than forty years. And they can fund our work for years to come.

Legacy gifts often are prepared with a financial planner or advisor and do not have to be cash. They can include securities such as stocks, bonds, IRAs, or mutual funds, a bequest or life insurance policy, and material goods, such as art or property.

In 2020, Noriko Lao left what so far is the largest legacy gift given to Interfaith Coalition. A longtime volunteer who passed away shortly after finalizing arrangements for her gift, Noriko made helping people experiencing homelessness a core part of her life by taking them in and teaching them how to start and maintain a savings account. Her example of empathy in action

and giving people a chance to change lives on in the form of her legacy gift — the sale of her Bellingham home. With this gift to Interfaith Coalition, Noriko strengthened our financial foundation so we can help more Whatcom families leave homelessness.

Another option for legacy giving is by contributing to the Interfaith Endowment Fund, which allows your tax-deductible gift to create a sustaining source of income. An endowment is a permanently restricted fund invested to generate interest. The principal is never spent and is added to as more legacy gifts come in. That way, your legacy of support that helps families get out of homelessness will carry forward in perpetuity.

Contact your financial advisor to learn ways you can leave a legacy gift to Interfaith Coalition or contact Deanna Wildermuth, Executive Director, if you want to learn other ways to give: deanna@interfaith-coalition.org / 360.734.3983

#### **REBUILDING A LIFE**

The family moved into our housing from an RV that had no running water. They brought only their clothes and a few possessions, literally all they had. With items we had, plus the help of First Congregational Church's Fresh Start and Habitat for Humanity in Whatcom County, we set them up with household basics. When the family welcomed their new baby, friends and family threw them a baby shower.

This past year the parents have been doing a great job meeting personal goals they established upon entering our program, a requirement for families in our housing. Their goals included finding a job, building a savings, and learning what it takes to be self-sufficient.

After a recent conversation with this family, our Housing Coordinator, Shannon Laws, was genuinely moved by their progress. "Their home was warm and inviting. The family appeared grounded and confident as they begin to seek out a home of their own."

Rebuilding a life is hard. The obstacles this family has faced would cause many to give up. The progress this family has made since entering our housing speaks volumes to how necessary housing is for getting people back on their feet.

## Continued from back cover: PREVENTING HOMELESSNESS

# FamilyPromise

of Whatcom County

With the guidance of HUMI staff, a Rehousing and Utility Assistance program was established to help families avoid the trauma of homelessness by providing a small amount of financial assistance. For example, we can help a family with a rent deposit or first month's rent. Qualified families can also receive financial assistance for a utility bill or deposits. Also established with the grant funding is Extend-a-Hand, which makes it possible to provide one-time rental or mortgage assistance if a family is suddenly faced with an unexpected financial hardship.

To identify eligible families, Family Promise of Whatcom County staff has partnered with Whatcom County Family Support Liaisons. Family Support Liaisons work with children in school and their families to help children to overcome barriers to learning. Homelessness is one of those major barriers. In fact, children are 8 – 9 times more likely to repeat a grade if homelessness impacts their family. In Whatcom County, 1 in 24 students experiences homelessness. With the close connection Family Support Liaisons have with families in need, they can work with these families to apply for the financial assistance we offer and complete the application on behalf of the household.

In keeping with our mission, qualification is based on numerous specific areas. Financial assistance is only available to low to moderate income families with at least one child under 18-years-old who lives at home. Family is defined by the child and includes a single parent, two parent, or guardian such as a grandparent or other family member with custody. At least one of the parents or guardians must work full time or receive an alternative source of sustainable income, such as child support or Department of Social and Health Services assistance.

Thus far, five Whatcom County families, including 10 children, have received assistance that prevented them from falling into homelessness. The portion of the grant that has been used to keep those five families safely housed? A mere \$5,500. Studies show it costs significantly less to keep someone housed than it does to care for someone who is already homeless. Here's some context: it is estimated that it costs \$35,578 to help one chronically homeless person every year.\*

We hope to see the tides turn so our work can focus solely on preventing people from becoming homeless instead of needing to help people who've already suffered the traumas that result from homelessness. For now, our work is incremental and we are honored to have received this funding to keep more Whatcom County families housed.

\*Source: National Alliance to End Homelessness



Of the six parents currently in Family Promise of Whatcom County housing, three came into the program already

employed and three have gained employment since entering our program.

### WHEN IT RAINS, IT LITERALLY POURS

The storms that flooded much of Whatcom County took their toll on Little House, one of our housing units that has sheltered more than 70 families throughout the years. The last family to live in Little House had serendipitously just signed a lease and were poised to move into their new home when the floods hit. We continue to count our blessings that we were able to help them move (while they were also welcoming their baby into the world!) With five feet of water flooding the basement of the home, the furnace and hot water tank could not be saved. As of this writing, our Property Manager is

getting estimates and making repairs to the house. The damage is costly and we hope to offset that through insurance and an emergency solutions grant through HUD. Unfortunately, the house is unusable to shelter another family from homelessness at this time. We anticipate that labor shortages, supply chain issues, and demand will prevent use of the property for at least a few months, if not longer. And yet, we are so grateful for our staff who are gracious in the face of stress and quick on their feet to address these curveballs that we inevitably will face.



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"I always felt the stress and embarrassment of not being able to get my family into a better living space. My family deserves the best I can do, and with your help, I feel I can do so much more.

Thank you for this opportunity.

My family and I will never forget this."

— Interfaith Housing guest, father

#### PREVENTING HOMELESSNESS: FAMILY PROMISE OF WHATCOM COUNTY



Family Promise of Whatcom County was awarded a grant from Family Promise National and Help Us Move In (HUMI). The two-year grant provides \$10,000 per year with the challenge that we double match those funds each year, using the funding to strengthen eviction prevention in the community. Since 2016, Family Promise Affiliates around the country have received \$1,000,000 in HUMI grants. More than 3,313 families, including 7,705 children, have been served around the country thanks to these grants.

Soon after learning we received the grant, Carolyn Roy, Program Director, and Deanna Wildermuth, Executive Director of Interfaith Coalition, began pursuing matching funds. Within a couple months, the two had secured an additional

HELP US MOVE IN

\$37,050 contributed by PeaceHealth Community Foundation, Jerry H. Walton Foundation, Superfeet, and the O'Kane Family Foundation. Thanks to these generous, community-minded organizations, we could start building our prevention program. Read more about our homelessness prevention program inside.



We will not be holding our Hope Auction again this year. We are planning a new fundraising event for later in the spring. Stay up to date on the latest details at interfaith-coalition.org.



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