

seeds of change

breaking new ground
Building LMM's next 50 years

lutheran metropolitan ministry

Spring 2020

BNG Campaign Update

BNG Friends & Faith Partners Newsletter

breaking new ground
Building LMM's next 50 years

To schedule a virtual meeting with LMM's Development Team and the BNG Campaign Cabinet, please contact Kate Maver at 216.658.7204 or kmaver@lutheranmetro.org.

Lutheran Metropolitan Ministry (LMM) invites you to learn more about our Breaking New Ground (BNG) Affordable Housing Initiative. Enjoy this special edition of SEEDS and learn why this campaign will set a new precedent for ending family homelessness in Northeast Ohio. Visit lutheranmetro.org/home-page/breaking-new-ground or schedule a virtual meeting to learn more about supporting LMM's efforts to strengthen and stabilize vulnerable families.



Our Mission in Action

Founded in 1969, the mission of Lutheran Metropolitan Ministry (LMM) is to promote shalom (peace, well-being) and justice (right-relationships) through a Christian ministry of service and advocacy. LMM seeks that people who are oppressed, forgotten and hurting be empowered, valued and healed by our unwavering commitment to addressing

chronic needs, enabling people to self-sufficiency, and advocating for system change. We work with people who are homeless or unemployed, people with behavioral health needs, people involved in the criminal justice system, youth at-risk and vulnerable adults. We stand with our neighbors in need, while advocating for changes to public policy, public

opinion and priorities. We walk with those in need to build upon their strengths, and help them to fully participate in society. LMM has a programmatic and social service focus on Housing & Shelter, Health & Wellness and Workforce Development, along with a lasting legacy of advocacy and seeking second chances for those with whom we serve.



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Breaking New Ground

In 2018, LMM received an anonymous gift of \$300,000 designated for “housing services.” As the agency was preparing to celebrate its 50th anniversary, the members of the Board of Directors felt such a meaningful contribution had the potential to create a new opportunity to address the challenges of homelessness in Greater Cleveland. This decision led to the launch of the **Breaking New Ground** Campaign (BNG). The campaign includes an Affordable Housing Initiative (AHI) and a Family Stability Fund (FSF) for families leaving homelessness. The AHI will provide 20 renovated housing units in the St. Clair-Superior area to families experiencing homelessness. St. Clair-Superior was chosen due to the neighborhood’s easy access to schools, community resources and life-enhancing assets. The area is also home to LMM’s headquarters, the Richard Sering Center, located at East 45th Street and Superior Avenue. Together, the AHI and the FSF will require LMM to raise \$3.5 million to bring this vision forward.



LMM's Men's Shelter at 2100 Lakeside

LMM Commemorates 15 Years of Housing & Shelter

In 2020, LMM continues to be an advocate and resource to people in Greater Cleveland experiencing homelessness. Housing & Shelter Services officially became a service area of LMM in 2005. Today we utilize a “housing first” approach to end homelessness by finding appropriate housing as quickly as possible. The goals are to provide emergency shelter, supportive services and solutions to homelessness. We accomplish these goals through operation of the Men’s Shelter at 2100 Lakeside Avenue, a family overflow shelter, several Youth Shelter sites, and a growing portfolio of affordable housing options.

LMM Housing & Shelter is a part of the Cuyahoga County Continuum of Care (CoC). The CoC is an extensive network of agencies that plan, organize and deliver housing and services to prevent homelessness and to assist people while they are homeless and as they move into stable housing. The CoC is responsible for coordinating resources to achieve the best outcomes and identify gaps in services, and to undertake necessary research and planning to eliminate the gaps. The Men’s Shelter at 2100 Lakeside is the largest shelter in the state of Ohio, serving up to 365 men per night with additional 30-60 beds available at partner overflow sites. Haven is our family overflow shelter site and is located on the campus of St. Elizabeth Baptist Church. Our Youth Residential Services provide housing, shelter and life skills programming for youth aging out of the foster care system and preparing for living independently. On-the-job training experiences and additional programming complement our shelters in order to build self-sufficiency and create pathways to solutions for people and families experiencing homelessness or displacement.

Why the BNG Campaign is Needed

The timing of the BNG Campaign was accelerated by the need for affordable housing, evidenced in our community by occupancy rates at family shelters in 2018. The family overflow shelter at St. Elizabeth's has consistently exceeded its capacity in recent years. Many of these families are eligible for Rapid Rehousing rental assistance but simply cannot find enough property owners willing to rent to them due to source of income discrimination, stereotypes about housing assistance recipients and personal barriers that LMM seeks to dismantle.

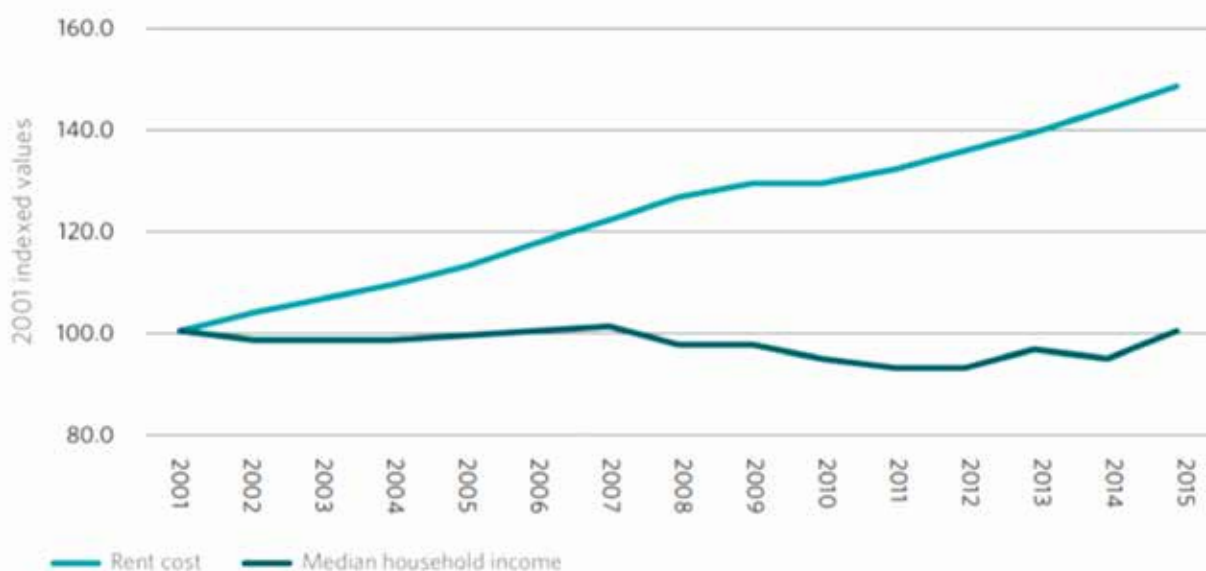
In addition, the steady increase in cost of housing has far outpaced the rise of wages for most Americans, making the cost of housing less affordable as that gap widens. This trend can be seen in the graph below.²

According to the National Low Income Housing Coalition, a full-time worker earning the federal minimum wage of \$7.25 per hour cannot rent an affordable two-bedroom apartment anywhere in the country. The Department of Housing & Urban Development (HUD) defines Affordable Housing as rent or mortgage that does not exceed 30% of a person or family's income. In the state of Ohio,

minimum wage would have to be at least \$15.73 for a person to have this "housing wage" (how much a full-time worker must make in order to afford a fair market rental without spending more than 30% of his or her income).

The homes in the BNG Campaign will provide safe, stable, and affordable housing to families experiencing homelessness. LMM is committed to being the landlord we wish to see in Northeast Ohio, and we will not categorically exclude prospective tenants due to personal challenges like poor credit, criminal backgrounds, or eviction histories.

Rent Increases Outpaced Income Growth Since 2001
Changes in rent and household income, 2001-15²





Haven Home Family Overflow Shelter
(photo credit: Karin McKenna)



Westhaven Youth Shelter

The Goals of Breaking New Ground

Ending Family Homelessness with Affordable Housing

Through the Affordable Housing Initiative, LMM will renovate 20 existing housing units over 5 years in the St. Clair-Superior neighborhood. The goals of the AHI are to provide a solution to the crisis of family homelessness in Cleveland, to encourage tenant self-sufficiency, and to build upon existing community assets as part of neighborhood stabilization efforts.

As each home is purchased and renovated, LMM will rent the units to families experiencing homelessness. The rent paid by each family will not exceed 30 percent of their monthly income, in an effort to follow national best practice definitions of *affordable* housing.

Identify and Help Families in Need

LMM will identify the families leaving homelessness by a referral process for tenancy through the Cuyahoga County Continuum of Care (CoC). This partnership allows LMM access to local organizations that have experience and expertise with this group of community members. Partners like the Land Bank, Frontline, Enterprise, Cleveland Neighborhood Progress, and EDEN are all engaged and many currently serve as members of our AHI Housing Task Force. This Housing Task Force is charged with assisting LMM with creating sound policies and processes, and identifying the best construction project manager, housing property manager and offering tenant support that will uphold our values and principles.

Provide Stability for Families Leaving Homelessness

As LMM created a business plan and calculated projected budgets, we knew that operating costs, although within fair market rent, would be higher than most families leaving homelessness can afford. In response, we created the Family Sustainability Fund (FSF); an innovative temporary support model for tenants to leverage their existing income and other resources, to stay housed and break the cycles of poverty and homelessness.

The FSF attends to the financial instability that can lead to recurrence of homelessness, and is intended to temporarily assist families until employment can support their housing costs and unforeseen expenses can be addressed. We will further this goal by connecting families with additional supports including our in-house social services and community resources. The FSF is one of the first of its kind nationally and informed by ongoing research on shallow and short-term subsidies, which improve housing retention and prevent homelessness.

What also makes the FSF a vital aspect of Breaking New Ground is the ability to address sudden, unexpected financial challenges that often derail a family's ability to remain in their home and maintain employment. A car repair. A medical emergency. A delay in child care resources. These situations can have devastating and lingering financial effects on low income families, particularly those trying to exit homelessness. A 2018 scorecard from Prosperity Now revealed that 40 percent of American families don't have money put aside for an emergency. The FSF will relieve the rent burden of families facing a temporary financial hardship.

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Revitalize the St. Clair-Superior Neighborhood

LMM relocated to the St. Clair-Superior neighborhood in 2013. We love our home here today! As the years go by, we continue to learn more about and become more enmeshed in the neighborhood we call home. It is well-known that St. Clair-Superior was struck by various crises; from redlining in the 1930s, to the devastating East Ohio Gas Company explosion in 1944, to the subprime and discriminatory lending practices leading up to the foreclosure crisis of 2008. But there is much more to the St. Clair-Superior area than a depressed housing market; we see great value and strength in the many shared community assets, recent and upcoming private investment and an ideal location between Downtown Cleveland and University Circle.

Our map is intended to showcase the current assets of the St. Clair-Superior area and our appreciation for the community we call home. Each colored pin corresponds to one of the community assets.



- 1 Grdina Playground
- 2 St. Martin High School
- 3 City Rec Center
- 4 KSU House
- 5 St. Francis School
- 6 Library
- 7 Community Greenhouse
- 8 Bonna House

St. Clair-Superior Asset Map



Before and After rendering of Bonna House

Today, many historic assets are still thriving – students take classes at Rainey Institute, residents shop at a family-owned Slovenian sausage market and visitors come to explore the newly re-opened League Park. At the same time, the neighborhood has also welcomed new development – St. Martin de Porres High School's \$30M campus attracts top tier students from around the region, Upcycle Parts Shop feeds the neighborhood's creativity and a cooperative greenhouse collaborates with the neighboring elementary school to provide fresh produce and science class materials. Streetcars have been replaced by

frequent bus service along St. Clair and Superior Avenues, connecting residents to job hubs. The new Dave's Market in Midtown is 10-15 minutes away on bus or bike, and a protected bike lane has been proposed to connect East 55th to Downtown. Thanks to the advocacy of the local development corporations and council people, new and renovated housing opportunities are becoming available.

There is a lot of new development coming to the area as well. Some of the upcoming projects in St. Clair-

Superior include the Mueller Lofts on E. 31st Street and Smartland Apartments at E. 55th St. & Payne Avenue. LMM is jumping right in on the action with the purchase of our first home in the BNG campaign. In November of 2019, LMM closed on the first house of BNG – a property located on Bonna Avenue, near E. 55th Street.

The neighborhood has a wealth of historic homes; many built in the late 19th century, and will continue to be a thriving cultural hub for years to come.

BNG Campaign Budget

The BNG campaign officially began in January of 2018. The total campaign goal for Breaking New Ground is \$3.5 million. As of March 1, 2020 LMM has raised over \$2 million.

The campaign goal and totals are as follows:

- Total Campaign Goal: \$3.5 million
- \$2,003,000 million raised to date
- Affordable Housing Initiative Goal: \$2 million; \$1,350,000 raised to date
- Family Sustainability Fund Goal: \$1.5 million; \$653,000 raised to date

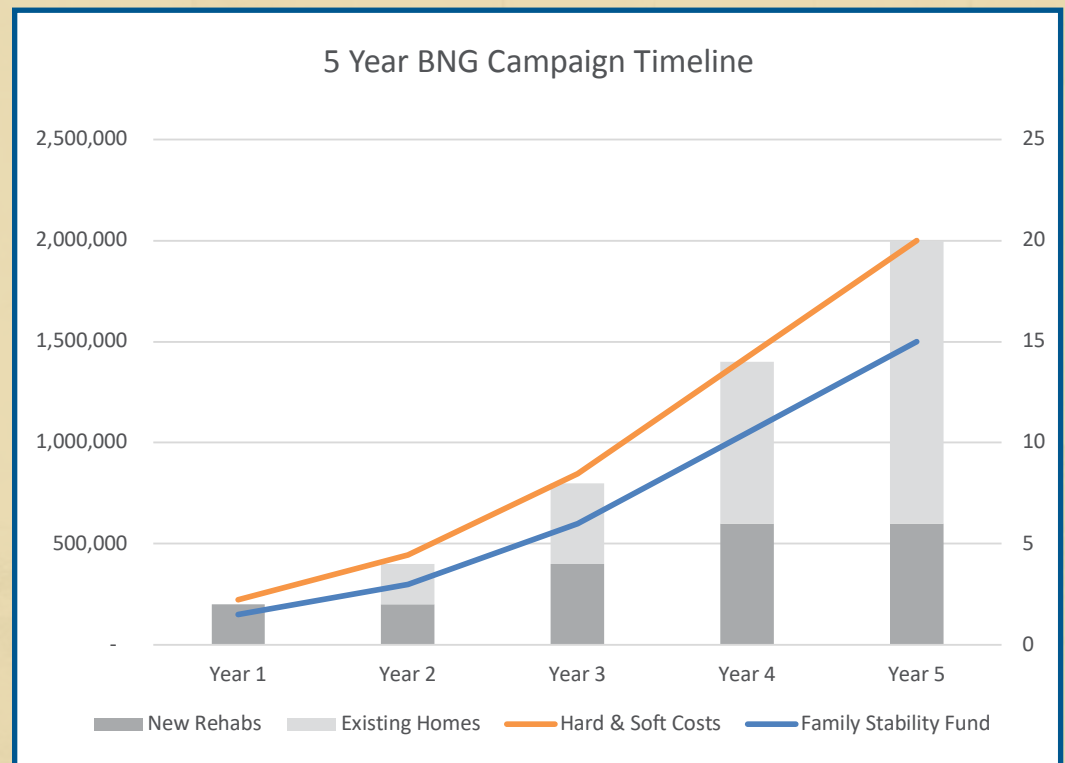
The Campaign Cabinet plans to complete the fundraising solicitation process in early 2021. However, donors and funders will have the option to fulfill campaign commitments (pledges) over the course of three years from the date of their pledge. LMM plans to secure all campaign contributions (actual donations) by December 31, 2023. If additional time is needed, the **requests of donors and funders will be honored.**

BNG Campaign Timeline

The total timeline for the Breaking New Ground capital campaign, in correlation to the purchase and renovation of homes and the investment of the Family Stability Fund, is shown in this timeline.

Now in the second year of our campaign, we are ahead of schedule on the fundraising goals. The process of securing and renovating the homes is on pace as well and we look forward to sharing frequent, timely and encouraging updates with our funders, donors and collaborative partners as we work towards the goal of 20 housing units and \$3.5 million raised by 2023.

Campaign Investment to Total Housing Units



BNG Campaign Gifts Table

In order to achieve success in our commitment to ending family homelessness in Greater Cleveland by offering affordable housing and stability supports, LMM's \$3.5 million BNG campaign will need a little more than 40 charitable gifts from local foundations, corporations and individuals. Our campaign gifts table shows a detailed estimate of the amount and types of gifts we need in order to reach our goal.

Our vision for this initiative means that families in Greater Cleveland will have an affordable and stable place to call home and a strong foundation for them to thrive. At this pivotal point in our history, you have the unique opportunity to be an agent of change. In order to continue providing families with hope, we will need the support of our entire LMM community, especially from those able to make a significant impact. We invite you to review the campaign gifts table and identify where you, your company or your family can make an impact. Gifts of all sizes will help LMM reach our goal. Join us in this journey to be the landlord we wish to see, enable stability for those who are oppressed, forgotten and hurting and create a powerful precedent for ending family homelessness.

Gift Level	# of Gifts Needed	Amount Raised at Level
\$500,000	2	\$1,000,000
\$250,000	4	\$1,000,000
\$100,000	5	\$500,000
\$75,000	4	\$300,000
\$50,000	4	\$200,000
\$25,000	12	\$300,000
\$10,000	10	\$100,000
Other	Various	\$100,000
Total	40+	\$3,500,000

Ways to Give to BNG

Here is how you can make a pledge, outright contribution or seek more information on the Breaking New Ground campaign.

Step 1: Contact our Development Office.

Marcella Brown, Vice President of Development & Communications, can be reached at 216.658.7208 or by email mbrown@lutheranmetro.org. We are available to meet with you one-on-one, discuss additional information about the initiative or discuss your unique gift needs.

Step 2: Complete a pledge or gift intention form.

This will allow us to confirm what level of support you are able to contribute and establish the fulfillment terms and preferences of your contribution.

Step 3: Share information about the campaign and your commitment with an appropriate member(s) of your family or a financial advisor or planner, so that those who need to know about your commitment can support your decision.

Step 4: Stay engaged with LMM during the BNG campaign. We would occasionally like to send you campaign updates, reports and other pertinent information about our commitment to affordable housing and supporting those in our community who are oppressed, forgotten and hurting.

Thank you for your support of our mission and for serving our community with LMM!



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Cabinet Member &
Emeriti Board Member

Hank Doll

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