



Saint Stephen's Way

A Community for Homeless Families with Schoolchildren

Fall-Winter 2022

NEWSLETTER

Issue #14

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Saint Stephen's Way is an active non-profit 501(c)(3) Corporation, Federal Identification Number 45-5390085, providing affordable housing with supportive services to homeless families with schoolchildren in Brevard County, Florida.

OUR MISSION

Saint Stephen's Way provides affordable housing, along with supportive services, to homeless families with schoolchildren in Brevard County.

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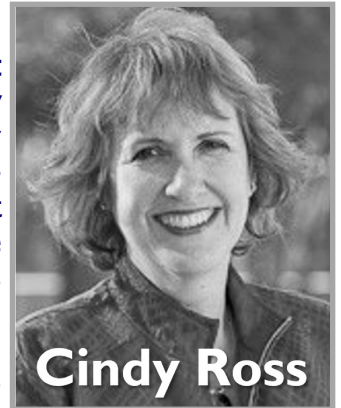
Katherine Conrad

Nina Rawal

Construction to be Finished Spring 2023

SSWay's building construction work has begun! In late October, construction crews began staking out the sites for the first buildings to go up, with all buildings to be completed and certified for occupancy sometime next spring. "And we expect to begin moving families into apartments very soon thereafter," says John Farrell, Executive Director for SSWay.

What made this accelerated schedule possible is the SSWay Board's strategy to secure a construction loan to fund the entire remaining cost of constructing the Holman Community Center and all 40 family apartments in the 8 buildings. **SSWay closed on this loan the end of July, with \$8,250,000 available through the Florida Community Loan Fund (FCLF).** "I call the FCLF a well-kept secret," explains **Cindy Ross**, their Senior Community Development Loan Officer. FCLF was founded by Sister Mary Heyser "to provide a statewide source of flexible financing" focused on low-income communities to support development projects by nonprofit organizations. "All the early funding support came from various orders of religious women in all Catholic diocese across Florida," Cindy remembers. "Over the years, banks and foundations joined in, and then the Community Development Financial Institutions Fund itself." The CDFI was established by Congress in 1994 to promote access to capital and local economic growth. "FCLF's focus is on affordable housing, whether home ownership or rentals," says Cindy.



Cindy Ross

"The SSWay loan is the largest our board has ever approved for traditional community development projects," Cindy notes. "They did not make the decision lightly, especially with a new organization developing this. **With the package on SSWay that Todd Zimmerman submitted, we had a lot of confidence in its success.**"

Todd Zimmerman shepherded SSWay through the entire process to obtain the FCLF loan. "Preparation, organization and attention to detail are the keys to a smooth and swift loan closing," Todd explains, which is exactly how SSWay's loan closing in July went. "Also, a special program offered for this loan provided an exceptionally low 1% interest rate for the first \$1M expended on construction, a significant savings." Todd emphasizes, **"The greatest reward will be realized next year when families are able to move into SSWay's new apartments and receive supportive services tailored to their specific needs."** Todd also gave high praise to the SSWay development team. **"They are a seasoned, energetic, compassionate team of professionals!"**

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Seafood Fest Fundraiser a Huge Success!

On October 4th, SSWay hosted a “Simply the Best” Seafood Fest fundraiser at the Front Street Civic Center in Melbourne. “There was laughter and happiness as people enjoyed a fun-filled evening together,” Anjanette

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John McDonald (at right) and the Mango Men

Wicks recalls. “We were celebrating a great event for an even greater cause.” **A highlight of the event was the music provided by John McDonald and the Mango Men.** “The band was phenomenal,” John Farrell remembers. “They had a great delivery and played music that everyone enjoyed.”

As the photos show, a lot of people were there. Originally, the SSWay team, headed by Jock Walker, expected 160 people, but the actual number who signed up was closer to 200. This made it a very “festive Fest” and a fun time.



Amazing artwork decorated the room enhancing the seafood theme. Thanks goes to the artistic talent of Kate Broderick who amazingly created all the paintings on cardboard in less than a week! (Artwork photos not shown here only because black & white does not do them justice!)



(continued from p. 2) “As of October 26th, we have received \$39,000 from this event with some donations and pledges yet to be received,” reports John Farrell. It was such a delight seeing SSWay volunteers, business people, and other supporters from our community enjoying themselves while supporting a great program.



Guest speaker Michael Cadore, Ed.D., of Eastern Florida State College, shared his life story and reminded everyone about the importance of having compassion for all people without judgment.



Dr. Michael Cadore

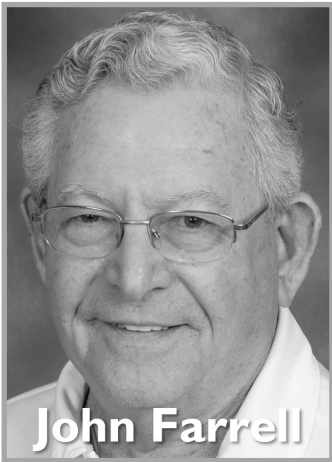
The SSWay team presented a fabulous program that included upscale food and drinks, beautiful ambiance, delightful band, and tables loaded with baskets of goodies for the Silent Auction. All this effort was itself a gift to help make it possible for homeless families with children in Brevard County gain stability and supportive services that will assist them in becoming self-sufficient for when they leave SSWay.



Expect more “Fun-Raising” events like this in the future as SSWay follows through on its strategy to pay off the construction loan within the next 5 years. **Want to help? Call the number on p. 1 to volunteer!**



Looking Ahead: Preparing to Receive Families in 2023



John Farrell

There is still much to be done to be ready to move families into the new 3-bedroom, 2-bath apartments that will be finished springtime next year. “We are finalizing our leasing arrangements so we can decide what to tell the organizations that will be referring families to SSWay,” reports John Farrell, Executive Director. **The four organizations that will be qualifying and referring families to SSWay are: Catholic Charities of Central Florida, Brevard C.A.R.E.S., Brevard Family Partnership, and Family Allies.** (See the Fall 2021 Newsletter #10, p. 2 for an article on these organizations.)

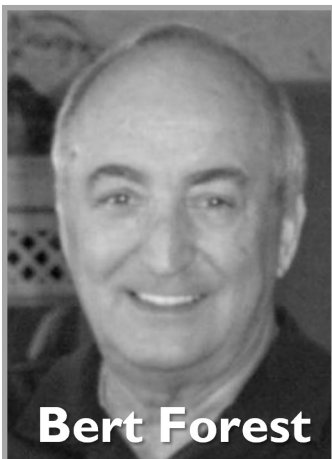
These four organizations will also support SSWay with case management for each tenant family. **The President of Catholic Charities of Central Florida since 2015, Gary Tester, emphasizes this role. “We concentrate primarily on case management services offered through our Family Stability Program led by its Director, Emma Peña.”** Gary adds, “We will help families position themselves for transition into their own home when they leave SSWay. And when a family is ready to move from SSWay into their own home, we can provide supportive services funding to assist them by paying first month’s rent plus deposit so they can get moved in.”



Gary Tester

John Farrell continues, **“We need to work out an additional referral method when otherwise qualified families cannot afford to pay the minimum rent requirement.”** There are other organizations that will provide rental assistance in these cases, and SSWay will coordinate to have them included in the intake process as needed. **“We will also need to setup a type of review board to decide which referred families will be selected to become SSWay tenants.”**

SSWay will be carefully focused on the individuality of each family. “We will be recording the different needs of each tenant family so we can arrange assistance for them to help meet their specific needs,” says John. “We must also arrange for the creation of the leases, and how we sequence when each family will move in to avoid bottlenecks with the move-in process. **We may discover some special considerations, like families that have no furniture, that we need to address. You just can’t anticipate every need.”**



Bert Forest

Another important service SSWay will offer its tenants is assistance finding jobs. **Bert Forest already helps clients at Daily Bread find jobs and has done so for many years.** “I go into Daily Bread one day each week to work with clients who want jobs. I write resumes, help them find jobs, and try to give them hope.” **John Farrell asked Bert to prepare SSWay’s committee members to do the same for SSWay families.** It didn’t take Bert long to get going.

“I’ve already met the committee members, and they are very capable people,” says Bert. **“I’ll take what I know from working with Daily Bread clients and share it with them.”** Bert will provide the committee members templates for resumes, and help them understand how to help people who don’t know how to use computers. **“The job market has become very impersonal—they just say, ‘Go online to apply for a job like everybody else.’ If you’re not connected to the Internet you can’t get a job. We need to help clients**

learn how to do that. We need to counsel them, help them prepare for interviews, teach them about tricky questions in the online questionnaires.” Bert really enjoys helping people succeed at getting a job offer. “If you have a talent you should share it, give back.”

Both Gary and Bert are excited about what SSWay is doing. “The approach is fabulous, and the need is clear,” says Gary. “We are all aware of the increasing numbers of homeless children who need assistance. The idea of giving those families stability through housing and then providing family services to help them is a great model.” **Bert agrees. “SSWay is doing this for families that have jobs but cannot afford local housing. SSWay will provide nice housing at a fixed, affordable price.”**