

First Step Back Home, Inc.

2025 President's Report

By Paul Kruse

Since this is the 20th Anniversary year of First Step Back Home, Inc. (FSBH), I thought I would give updates and ministry reviews of assistance provided to the homeless and working poor recently and comments on the *Past, Present, and Future*.

FSBH has four primary aspects:

- **Christianity**
- **Service**
- **Counseling**
- **Safety Net model.**

I thought I would write about the good things and start off on a positive note of what we do in Jesus' name! Since the beginning, we have given **God** in Jesus' name all the Praise, Honor, Glory and **Credit** for everything good that God and we have done in the ministry. We are blessed to have been chosen by Him! **(2 Cor. 9:8)**

Our first prayer in life and ministry is that God will be pleased with us because of what we do with His blessings. Like the song "The Truth," says we are **children of God**, and **we are who we are because Jesus is who He is!** **(2 Cor. 5:17)** We believe God is proud of us because our obedience to Him has enhanced the lives of many others.

We show our **love for God by obeying the Gospel, receiving His grace, and keeping His most important Commandments—the Great Commandments, the Great Commission, and others.** **(John 14:15)**

"**First Step**" has two meanings. First, we need to show care and concern by introducing Christianity to clients. For some, it's their **First Step** to learning about **God's Kingdom**, which is **God's reign on earth and in our hearts and spirits**. Also in **believing and confessing the Gospel (Rms. 10:9) of Jesus' the Life, Death, Burial, Resurrection and Ascension of Jesus, plus Salvation and The Hope of eternal life in Heaven (I Cor. 15).** For some people, it's their "**First Step**" to their Heavenly home! They may not hear or see this anywhere else.

The **second part of the meaning of "First Step"** is providing services and mentoring our clients, assisting them **nearer to independence**, and in some cases, **complete independence**. It is **awesome, sometimes concerning, but rewarding to be engaged in the lives of others**. **The Bible and God have all the answers. We have seen many lives changed because of the Gospel and the services we provide!** (Eph. 4:32 and 2 Tim. 3:16-17)

God gave us this ministry and all that it takes to be successful, financially and physically, so we could provide much-needed services to the poor. He gave us success in doing the seemingly impossible task of reducing the misery, depression and more of homelessness. We assist the working poor with the basics of life, other crucial services, and the hope of a **higher quality of life!**

Since 2005, God has grown FSBH to be a very effective and productive ministry because we instill **Love, Faith, and Hope** in our clients **(1Cor. 13:13) (Heb.11:1) (Rms. 5:5) (1Thes. 5:8)** along with Respect and Responsibility in our clients! This is a pure miracle: Christians believe everything is a Miracle! (Einstein quote). With man, this is impossible, **but with God, all things are possible. (Matt. 19:26).**

Our pastor then, Rev. Jim Kane, used to say, “Now that you’re saved, go do something about that!” Well, Pastor, by the power of the Gospel, here’s what we did about it! **(Phil. 2:12-13)**

Here are some numbers to ponder about what **God** has done in our ministry through the past two decades.

Below are estimates of figures since this all began in March of 2005. Help provided is on a person-to-person basis, but there are a few instances of duplicate entries i.e. when one client received different types of assistance.

- 12,500 (4,000 families) men, women and children supported in over 25 different ways. Most of which includes motel rooms, cars, other transportation, cell phones, rent and utilities assistance.
- 6,700 truck drivers ministered every Sunday (since 2001), currently operating.
- 2,500 Thanksgiving dinners provided.
- Total= 21,700 needy people touched by Godly people! Plus below as well.
- 96,000 meals (6,000 per year) in 16 years served daily to homeless in motels.
- At least 10,000 people who have heard the Gospel Preached and have been given Bibles.
- Hundreds of food boxes given to clients
- 16 Christmas events- 9,600 men, women and children representing 1,900 families
- 2,000 volunteers - Some say our projects have given them purpose in their lives.
- 14,000 motel nights supplied
- 20,669 mobile home nights, 9 years owning them. Currently, we own one, occupied by a disabled client.
- 53 families graduated to better housing from mobile homes
- 73 people went through the Mobile Home Project
- 20 people (5 families) in our mobile homes graduated from renters to owners last year, **demonstrating that newer mobile homes are an answer to affordable housing for the homeless and the working poor.**

Financials Since 2005 (Prov. 3:9-10)

- Almost \$4,000,000, including in-kind donations received, all to benefit clients in great need!
- Most of our income is spent on client services and some on administration.
- We keep a year's income in reserve per best business practices.
- God must be pleased to send that amount of money and give us the ability to serve so many people. Several smaller agencies have started after ours, following our example.

Thank you so much for all your help!!! There is no way we could have done all this without you, our many generous donors. Thank You, God, in Jesus' name! We also thank the Community Council of St. Charles County for being there for us since the beginning. In addition, the same for the FSBH Board, with different people coming in and going, that has been there for the 20 years. Also, a big thank you to the Coordinated Entry team at the Continuum of Care, for the hard work they do every day.

A wise corporate practice is to have one year's funding in reserve, which, fortunately, we have now. **I have no idea how much money God will bring or the amount our expenses will be from year to year, just estimates from the numbers of previous years.**

Benefits of having a money reserve

- Having a reserve does not take away from daily client support and services financially. We don't plan for it. God just brings it.
- Financial **stability** with ever-changing donor support
- Financial **safety net** to maintain operations
- **Protection** from decreases in donations
- **Investment opportunities** in new initiatives
- Confidence of donors that we are a **stable corporation**
- The ability to **operate smoothly** during challenges

We receive 15 to 30 client calls every day. Every request generates at least 2 calls. I average 60 calls per week, plus Lana and our case worker get a total of 20 calls per week so that's about 7,000 calls per year. I get tired just thinking about it.

Additionally, by collaborating with other agencies, we help each other with needs that the other may not be able to fulfill.

Below are the 2024 Client Figures

- 244 families served
- We have enhanced the lives of 515 men, women and children through our primary Ministry, helping them to move closer to independence.

- 604 men, women and children at the Christmas event
- 6,000 meals served at motels
- 250 meals served at our mobile home park for Thanksgiving dinner
- More than 100 truckers served
- A total of 7,469 lives have experienced assistance from the Love of God by His Loving and caring people.

2024 was another big year for changing the lives of many people.

Sometimes we spend more money than we receive. For example, Feb. 2025, we spent \$6,600 over the amount we received in donations.

God just continues filling our coffers. Our money reserves are sometimes due to the big income surges we receive from Give STL Day, the Mayor's Charity Ball, the Taste of St. Charles event, golf tournaments, Boeing Corp. and Cuiivre River grants. Thank God for a good reserve of funds!

It has to be the work of our Lord because I have no idea of the total finances He will bring, nor do I know how many people will call for help, or how much helping them will cost.

We try to help everyone who calls us and qualifies. Surprisingly, God has sent us nine recognition awards for helping people, including the St. Louis Focus Award and two declarations from the Missouri House and Senate, and more. We were also surprised when we won a National Award from the Sodexo Foundation, the company that my wife worked for in 2012.

Praise God! **Hebrews 11:6** paraphrased says, God will reward those who honestly seek Him. Amen!

Who We Are

We are a **Faith-Based, Jesus-centered, 501©3 Public Charity, Christian Safety Net and Backup** for the homeless and working poor. We believe in the Universal Apostles' Creed.

We catch those who fall on hard times and those that other larger agencies won't or can't help and assist them in the best ways we can. We help people advance in their **goal of becoming closer to, and some reaching, independence, providing clients with a plan, and the basics of life. (Prov. 31:8-9) Then we provide crucial services that prevent clients from losing their housing, cars, kids, jobs, utilities, food supply, housing deposits etc.**

Statistics show, conservatively, over 30,000 people in St. Charles, Lincoln and Warren Counties live **below the poverty level**. What a mission field! This is why Coordinated Entry (211) receives 100 calls per day.

Homelessness across the nation has risen 18% from previous years. **Poverty breeds homelessness and the working poor. This and drugs are what cause homelessness for the most part.**

FSBH is dedicated to relieving the pain, suffering and depression of the poor by promoting stability and providing the **basics** of life for our clients. In addition, we provide **crucial services** to help ease the pain and suffering and hopefully decrease the huge number of people living in poverty and extreme poverty, the homeless. **(Psalm 82:3)**

Our Process

First we talk with people about their current situation including income, employment, their needs etc., and their Christian values. After we've screened them with our questions, then we review the **CaseWorthy** database and **MO CaseNet litigant website**. We assess, summarize and plan how best we can help them.

Conscientiously, we **separate out** the ones who are **active addicts, users, abusers, severe criminals, those with warrants, con men and women, those who are fraudulent and other undesirables**. Some may slip through the screening, but most are discovered and rejected. We refer those to other agencies that specialize in areas where they need help.

Our **objective** is to help people **regain stability** and get closer to and **become independent one step at a time**. FSBH is the **First Step** and usually helps with more steps after that, when we can. FSBH, as a smaller agency, can give more individualized attention to clients. That is why the larger agencies call us to help with their clients, some daily and some weekly.

We **stabilize** people by providing **basic needs, which is Crisis Intervention**, and give **crucial support** in other ways, which is **Homeless Prevention**.

The Basic needs we provide are Christian Counseling, transitional housing in motels and mobile homes, food, personal and work clothes and shoes, cell phones, toiletries, transportation, job search plans and programs, **life skills programs**, and many other items as needed.

Basic life skills are teaching clients how to manage everyday situations like problem-solving, Christianity when desired, communication, decision-making, critical and common-sense thinking, self-awareness, adaptability and how to improve personal and professional relationships. This will help their overall well-being.

Through **Homeless Prevention**, we provide **Crucial support** by transporting and/or paying for clients to get necessities at Walmart or the Dollar Store, car repair, purchasing vehicles, auto licensing, hospitals, nursing homes, utilities, rent, mortgages, fuel, prescription meds, storage, home repair, and more.

We do **real street outreach** and transport and counsel while driving clients to jobs, appointments, job searches, pick up meds, food pantries, vital statistics for birth certificates, DMV for ID'S and licenses, Social Security office for benefits, Family Services Division for food stamps and other benefits, Career Center for resumes etc., and other ways. These are the things the larger agencies' outreach should be doing, which are needed, but won't, so they call us. That is one reason why

we get so many calls per week for help. People know we give crucial help when and where it's needed, asap.

As I see it, God's plan is His Grace, Our obedience, the Gospel, the Greatest Commandments and The Great Commission. This shows we sincerely care about our clients, spiritually and physically.

By collaborating, we help many other agencies with their clients, including multimillion-dollar-per-year organizations. We also refer clients to other agencies when we feel they can be better assisted with their special needs, in addition to ours.

Below are the benefits rated by the expense that our clients receive from the provisions we provide. We are very effective in all these areas. Anyone can tell where a person's and agency's heart is by where it spends its finances.

The highest expense has been for Car Repair, FSBH Transportation Assistance, Car Purchase and Mobile Home Purchase.

This provision gives a big boost to our client's goal of becoming independent. These benefits are the leading reasons why our clients **take huge giant steps** in their progress!

Here are examples of how clients benefit from our provision of **Transportation**:

- Provides homeless prevention and crisis intervention
- Maintains jobs or doing job searches
- Enables clients to get to doctors', employment interviews and other appointments
- Enables clients to use childcare
- Provides the ability to manage personal emergencies
- Going to stores for their food and other necessities
- Supports other clients with rides
- Allows for recreation
- Provides the feeling of freedom to go where needed to make progress
- Helps the disabled get to necessary appointments and resources
- Gives a sense of independence
- Eliminates the need for pay-to-ride companies like Uber and Lyft
- Reduces travel time compared to walking or riding a bike

We have purchased fully or assisted in the purchase of 51 cars and many bikes over the years.

We recently heard about Uber and Lyft cards that can be purchased at certain stores. We will be looking into getting these soon if it is beneficial.

Through our Mobile Home purchases, clients who experience temporary home ownership can transition to permanent home ownership. FSBH purchased 8 mobile homes for clients.

We sold two to clients, and gifted five to clients **who became owners of unsubsidized permanent housing** last year and we still own one.

The second highest expense has been Transitional Housing in Motels and Mobile Homes.

This is another crucial benefit for our clients, which gives them an **oasis** versus the cruel world of street life! This is the **second meaning of the “First Step.”** We help them take their **first step to an independent lifestyle.** When a client fills out the 15 applications for work per day, which is our requirement, fortunately, he often lands a job with this plan most of the time. Then, when he receives his first paycheck, **the client pays for his way in the motel.** This is what we call **the “First Step”** to independence because he did it himself with just a little help from us. This teaches clients responsibility and ownership of their situations, so they are better equipped to make progress in the future. Hallelujah!!

A few more aspects of our provision of shelter:

- We intervene in our clients' crises and help any way we can through teaching **Faith** which gives **Hope, Love and life skills counseling** on how to succeed in this world.
- Clients experience relief and support from the weather conditions, the feeling that someone cares, and receiving the love of God from others, usually Christians like us.
- We provide shelter in motels while they are job-searching
- We assist people out of the woods and off the streets
- We shelter clients in motels until their next paycheck, when money is tight
- **We provide a plan and program for clients to find employment and become self-supporting while living in the motel. This would be their “First Step” to success and encouragement to acquire permanent housing in the future.**
- **We provide 2 nights and sometimes a week,** in the motel to start. If we give them a week we pay half of the expense, and they pay half. This shows us they are accomplishing something and will probably progress well in our program.
- We refer people to temp agencies for work and a program that offers the opportunity to get a full-time job called the temp-to-perm program.
- Motels provide safety after clients have been abused
- We offer temporary housing for house-burning victims
- We provide a place to become stable and receive the Love of God from a Believer after the shock of homelessness.
- We give disabled clients housing options when they fall short of funds due to low disability income
- Housing helps to reduce crime
- Motel stays prevent the need for emergency services from sleeping outside, like frostbite in the winter

- We help clients advance in life and help reduce recidivism to homelessness
- We offer security and plans for success during time in transitional housing

The third highest expense has been Utility Assistance.

This benefit saves our housed clients from severe weather conditions, helps keep the lights on, HVAC, and provides life-saving water which we all need.

- Serves as a homeless prevention
- Prevents utilities from being shut off, but if they are disconnected, we help get them back on
- Reduces the fear of eviction
- Prevents eviction because all their utilities have been turned off.
- Provides temporary or partial help when clients fall on hard times at work and lose their income.
- Help the disabled when they run out of funds to pay themselves
- Saves their credit rating by getting bills paid

The fourth highest expense has been Rent Assistance.

This is **homeless prevention** and **crisis intervention**

- Prevents eviction, bad credit, and difficulty in qualifying for other housing.
- Gives stability so clients can access other services and resources
- Assists until clients can raise more funds.
- Relieves the fear of becoming homeless.
- Prevents premature searching for new housing.
- Lowers the threat of disrupting clients' lives.
- Provides a solution for short-term crises.
- Gives hope for a long-term solution.
- Gives time to address the root cause of missed payments.

So, these are the top four non-exhaustive ways FSBH has enhanced the lives of the poor in our service area. You can check the **Case Worthy Service Summary** to see the other 20 or so ways we help.

In Summary

We do all we can to stabilize clients and then assist them in finding transitional and permanent housing, referrals and paying deposits for housing, among other financial needs. **(Eph.2:8-10)**

Here are 10 recent stories of our clients' plights and results of FSBH assistance.

1. **Camryn**- was borrowing a car to get to work because her car stopped running. Said she would get fired if she didn't get to work on time. She has 3 kids and needs transportation.

She found a car, paid for half, and we paid the rest. Now she can keep her job and take care of her children.

2. **Kelly**- had a *heart attack and can't work*. Her husband has to be with her 24/7 in case of a heart emergency, so he can't work either. But he said he would take her with him because she had to be watched because of her heart condition and do a couple of contract jobs. We gave them some motel time and will do more if needed. Drove to the motel, gave them a food box, since they hadn't eaten for two days.
3. **Jason**- said he was taking care of his mother for 10 years in her house, but recently had to go to a nursing home, so they had to leave. Jason also had a heart attack. They had no cell phone, fuel or food and needed a place to stay. We gave them a food box and two nights in a motel. Met them at the Dollar Store and bought food and a cell phone. Said I would do more soon, as they could pay some of the motel time themselves. He had a job lined up and paid half, so I gave them a week of lodging. Now he is working with a temp to perm agency and will become a full-time employee of the company he worked with. We gave them three more weeks by paying half of their motel bill. This is a great example of how our program works to help people become independent. He can now search for permanent housing.
4. **Bridget** was abused by her boyfriend. She had no food and was very scared he would find her. Told her to call the abused women's shelter and gave her two nights in the motel and a food box, and told her to call me if she needed more motel time.
5. **Phil** is on a disability and ran out of money because of low income. We paid for the motel until his next check came in.
6. **Leslie** has cancer and can't work. Lost job and housing. We gave her food and motel nights. Helping to find better housing.
7. **Janis's** husband has dementia. So he couldn't work and had to go to a nursing home. Lost their house and now she is on the street. Gave her motel time and referrals for her situation.
8. **Christina**-is disabled but had a part-time job. She got sick and couldn't work. Got behind in her water bill and was in fear of eviction. We paid the water bill and she didn't get evicted.
9. **Kelley**- Called me about her disabled Mother. Got behind in her electric bill and was facing eviction. We paid the electric bill and she didn't get evicted.

10. **Nicole**- Got laid off and was behind in rent. We paid her rent and she was removed from the eviction list.

Lessons Learned During the 20 Years of FSBH Ministry

- God will multiply your efforts for Him exponentially! **(Eph. 3:20)**
- You can't outgive God! **(2 Cor. 9:10)**
- Put God first before every problem! **(Matt. 6:23)**
- Don't get discouraged because God has got you! **(Isaiah 41:10)**
- If you get in a heated discussion with the poor, just tell them God Loves them and say God Bless You!! **(Prov. 15:1) (2 Tim.2:23-24)**
- Have someone you can talk to about cases and know God is always listening! **(Jer. 29:12)**
- Do a good job of showing the Love of God by your actions to the homeless and working poor. People will notice and support you.
- Don't just read about Jesus over and over, but "Do What Jesus did!" **(I John 3:17)**
- Obey God's Commandments – Love Him first, then the poor, with all your heart, soul, mind and might. **(Luke 10:27)**

How to reduce the number of people who become homeless. Homelessness and poverty will never end, but we can abate it with God's help and help from other people.

- Help the client establish long-term stability
- Address mental health
- Provide supportive services as we do
- Help stop evictions and more
- Develop creative ways to find supportive and permanent housing
- Investigate root causes
- Use government programs
- Give employment support
- Use early intervention and prevention measures
- Assist with job training and jobs
- Collaborate with other agencies
- Be an advocate for the homeless and the working poor
- Support drug treatment centers

The Future Vision for the Ministry

- To **encourage more people** to get involved, share the load, and learn how to mentor the poor to a better life. **(Prov. 19:17)**
- For others to replicate this ministry in other locations, and help more people than we have! People who do this will **be Blessed** beyond what they could ever imagine, like we have seen!
- Someone or a group to take over the ministry when we really retire.
- **Just imagine, if 10 couples did the same as our ministry has done, there would be 10 times our results in this report!**

Qualities Needed to Run a Homeless Ministry

- Have Passion and Compassion, empathy and sympathy for the poor.
- **Have desire to:**
 - Investigate and mitigate the root causes of homelessness.
 - Teach Christianity, which will help them experience Hope, Faith and Love in their lives. **(I Cor. 13:13)**
 - Show clients how to live by the Universal Apostles' Creed, which summarizes foundational Christian beliefs.
 - Help clients with homeless intervention and prevention
 - Be willing to dedicate the time and energy it takes to help people succeed
 - Provide transportation when needed
 - Be available as much as you can without getting passion and physical fatigue
 - Follow up occasionally

Anyone with a **Passion** for the poor can take this Ministry Model and Ministry Review to operate a similar ministry. **God will bless you when you do this work!** We know because we have seen God do so many miracles it's hard to comprehend! **(Psalms 41:1-3 and Mark 8:34-38)**

Volunteers are welcome and donations can be made at our website through PayPal.

Thank You!

God Bless You!

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firststepbackhome.net

