HAVENS
of HOPE

*How Atlantic Baptist Churches Can Engage
the Housing Crisis Along a Spectrum of Solutions*

CO-AUTHORED BY

*Kendalyn Davis, Jared Davis,
Heather Bell-Williams, Lisa Ryan
& Laura Bennett*

CBAC
JUSTICE &
ADVOCACY

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LAND ACKNOWLEDGMENT

As we embark on addressing the housing crisis in Atlantic Canada, we recognize that our efforts are rooted in a land that holds deep significance for Indigenous communities. Their enduring connection to this territory reminds us of our shared responsibility to promote justice, equity, and care for all who call this land home.

The CBAC recognizes that no people and no buildings can exist without land to support and uphold them. Prior to the founding of our denomination or any of our churches, before the beginning of any of the Atlantic provinces, or the dominion of Canada – this land was entrusted by the Creator to the Mi'kmaw, Wəlastəkwewiyik, Peskotomuhkati, Penobscot, Innu, and Inuit nations as well as the former Beothuk nation. Many of our churches exist in unceded territory, and we, as a predominantly settler body, are governed by treaties with the First Peoples of this land. In the spirit of Truth and Reconciliation, and with the guidance of the United Nations Declaration of the Rights of Indigenous People, we acknowledge these lands and their Indigenous custodians and we recognize ourselves as treaty people. As Baptists of Atlantic Canada, we seek to walk in a good way upon the land that sustains us, and alongside our Indigenous neighbours and hosts.

**CBAC
JUSTICE &
ADVOCACY**

INTRODUCTION

THE VISION

THE VISION

As the CBAC, we acknowledge that Atlantic Canada is experiencing a housing crisis.

News cycles each week are highlighting the rise of homelessness across the country; We hear of provinces getting rid of rent caps, housing market bubbles, high interest rates, high rates of eviction, and unemployment; problems being exacerbated by the effects of the pandemic and the financialization of the housing sector; encampment policies, seeing people on the streets of our communities - the housing and homelessness crisis is all around us.

And yet, we **sense an invitation to join God in responding**. We're hearing questions from pastors and congregants such as: ***How can CBAC churches step in to provide safe, affordable housing options? Furthermore, how could these housing options be used to advance the kingdom?*** We see an opportunity to merge 'fresh expressions' of the church, with 'fresh expressions' of social justice and community development.

We see that as Atlantic Baptist Churches, we are **uniquely poised** with resources that could play an instrumental role in filling the housing gaps in our region. We are uniquely poised with **people resources** to advocate and implement; **land and building resources** with which to explore alternative and additional uses for; **financial, or access to financial, resources** with which to generously invest into the wellbeing of our neighbours. As we consider this unique vantage point, we have started asking:

- *What if Atlantic Baptist Churches, large and small, new and historic; from Newfoundland and Labrador, to New Brunswick, PEI, and Nova Scotia; could fill the gap in housing the unhoused?*
- *What if Atlantic Baptist Churches with building space or land could reimagine how their space is used?*
- *What if Atlantic Baptist Churches could be leaders in building partnerships that make a difference?*
- *What if Atlantic Baptist Churches could use their resources to invest directly into the good of their communities?*
- *What if Atlantic Baptist Churches could practically model kingdom economics in their neighbourhoods?*
- *What if Atlantic Baptist Churches could create discipleship opportunities by filling practical needs?*
- *What if we could really make a difference here? To God be the Glory.*

Through this resource, companion workbook, and other practical resourcing from the CBAC Housing Task Force, we invite you and your church, wherever you are, into **four simple invitations**:

1. **Learn** *about the issues surrounding housing. And as you learn...*
2. **Grow** *in spirit-empowered empathy, and love of the poor among us. And as you grow...*
3. **Discern** *together, where the spirit may be inviting you and your church to practically support the needs of your most vulnerable neighbours. And as you discern....*
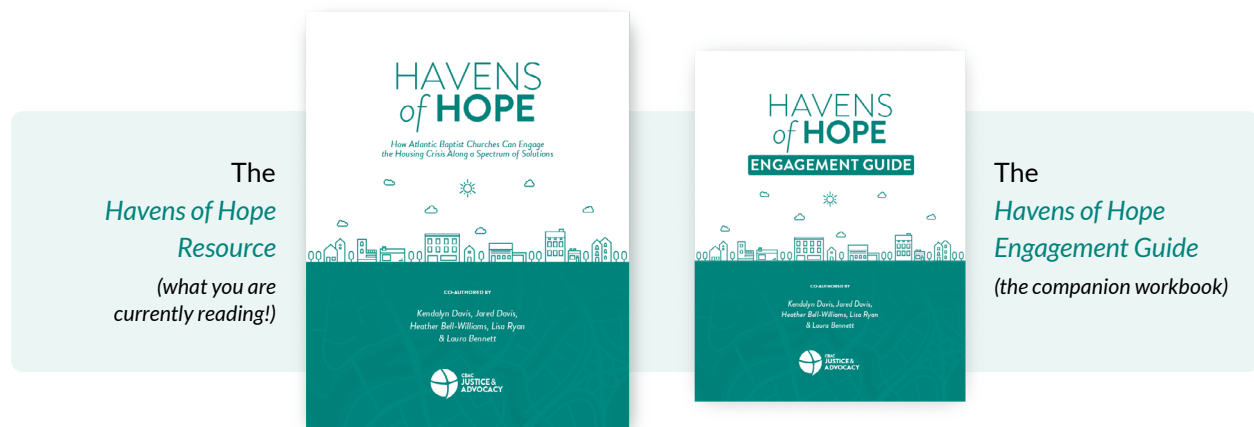4. **Implement** *strategies that affect change in your neighbourhood.*

Our intention through these resources, is for your team to learn, grow, discern, and implement a plan empowered by the spirit. We truly believe that as you engage this invitation, God will do something that only he can do in our midst.

Welcome to the journey!

HOW IS THIS RESOURCE STRUCTURED?

To go through the Havens of Hope Journey, you will need to download two resources that work in tandem:

The
Havens of Hope Resource
(what you are currently reading!)

The
Havens of Hope Engagement Guide
(the companion workbook)

The Havens of Hope Resource will be your 'home base' for information gathering and resources.

While your Havens of Hope workbook will provide you with prompts, exercises, questions, and guides to take what you're learning and translate it into an actionable plan.

Start with the initial steps in the workbook around building your team, etc. As you move through the workbook you will be prompted to read relevant sections in the resource.

WHY DOES THIS MATTER TO ATLANTIC BAPTIST CHURCHES?

Our mission as the CBAC is to *Join God in our Neighborhoods* in our local contexts, in our own communities, where we are placed. Our vision is to *Overflow with Hope* by seeing every church's Hope Tap fully turned on!

The mission of the believer is to bring about God's Kingdom in the world; to be a shalom bringer who is working for the **holistic flourishing** of those around them (Jeremiah 29:7, Luke 9:2). This personal mission then works in tandem with the church, as the community then exists to encourage and spur one another on this journey of faith. As one opens Scripture, they see **the person of Jesus working for the good of those around him**: fostering belonging, restoring dignity, serving and loving his disciples and charging them with the same call (Matthew 28:19-20).

So, if as the church, if as believers, we are to work for the good and welfare of our communities, that means we need to be continually evaluating how we can fulfill that mission (Jeremiah 29:7). The three years of the COVID-19 pandemic changed our world, and **existing inequalities and needs became exacerbated**. But this isn't new territory, we don't go alone. Let's look at the precedent of those who have gone before us both in Scripture, and church history.

The early Church in Acts, in its beginning, grew at a rapid pace following the events of Pentecost. This brand new movement was home to people who had come from all over, and whom did not have the basic necessities to stay in this community. The early church saw the needs, recognized how they could play a part in meeting them: they sold properties and possessions to give financial support to anyone who had need (Acts 2:45). **They displayed flexibility, innovation and great care, as they met the needs of those around them. They adapted their model**, when they became aware of the needs of those in their community. This model of caring and community laid the foundation for continued growth, and impact that is seen throughout the book of Acts.

In Acts 11 we see how these actions continued. The church in Antioch was home to many believers from different nationalities, and was growing. At this time a prophet Agabus, revealed that there would be a great famine- as the Spirit revealed it to him. The church in Antioch did not respond by the blame-game, or looking to civic authorities in the region to see who was responsible for these conditions. Instead, they asked three questions: 1) "who is going to be at special risk when this happens?", 2) "what can we do to help?", 3) "who do we send?" (Wright, 2020, p. 32). NT Wright says that some might see this, and think that it is simply a pragmatic response- not theological. He challenges that citing one of the great principles of the kingdom: that God's kingdom, that Jesus ushered in, is about restoring creation and that God always wanted to work in his world through his people (that's part of what it means to be made in his image!). Wright goes on to say that we can imagine the early church prayerfully figuring out what God was doing, not why it was happening, but rather what can be done to help and realizing that what God was doing, was going to be done through them (and this group was 300 miles away).

And so it is with this mind that we embark on the journey of asking the Spirit, *"What will you have us do to help?"*

A PRAYER FOR BEGINNING

Heavenly Father, thank you for choosing to partner with your creation,
through your Son Jesus, to restore wholeness, shalom, to every nook and cranny
of the earth, including our own neighbourhood. Would you empower us with your
Spirit to grow in love for the most vulnerable around us, and to discern how
you may be calling us to act. Give us Lord the boldness, the tenacity,
and the obedience to follow where you lead, that we may indeed become
an Ocean of Hope rising in Atlantic Canada.

PART 1:

UNDERSTANDING THE PROBLEM

PART 1: UNDERSTANDING THE PROBLEM

BACKGROUND ON HOMELESSNESS

Homelessness was not a common social problem for the general public in Canada prior to the 1980's. While people still experienced situations of homelessness, the number of individuals experiencing homelessness was significantly less. Perhaps this was the result of the Government of Canada's official stance on homelessness the decade before: Government housing programs and policies were based on the idea that housing was a basic need and that the government and society had an obligation to provide adequate housing for everyone. But there was a slight problem. The housing that was previously developed was in need of imminent and immediate repair. The housing crisis didn't start in 2020. The housing crisis has been looming for decades.

Prior to World War Two, housing in Canada was dismal. In a Toronto Star article published in 2010 titled "The Invention of Homelessness", author David Hulchanski wrote, ""Many people were living in poor-quality, aging, and overcrowded housing, often in rundown neighbourhoods. After the War, we Canadians, with our tax money and the governments we elected, revived the housing market, created a functioning mortgage system with government mortgage insurance, built social housing, and subsidized private-sector rental housing." In 1965, Prime Minister Lester Pearson stated Canada's primary concern was "...the necessity for everybody to have a decent dwelling; not to make all homes mansions, but to ensure that none of them will be hovels. It is only a very rare soul that can expand in a hovel. This objective of decent housing simply must be achieved in our democratic society (Subcommittee on Cities, 2009)." This led the Federal Government to fund the creation of 20,000 public housing units per year! During this time, social safety nets such as unemployment insurance, old age pensions, universal healthcare and the Canada Assistance Plan (Income Assistance) were established, as it was understood that to have a functioning, safe, healthy and whole society there must be support and services available for everyone.

During the 1980's, The Canadian Government faced big deficits. Neoliberalism became the mantra of the world: governments began to turn to the private sector for services, and chose a more individualistic approach to policy, benefiting private for-profit businesses instead of community. Cuts began to happen to social services in 1984, and by 1993 the Federal Government ceased all funding for social housing. Then, in 1996, the Federal Government transferred the responsibility for all affordable housing development to Provinces. These decisions forced Canadians into "an increasingly deregulated society in which the 'genius of market forces' would meet our needs, in which tax cuts, made possible by cuts to programs that largely benefited poor and average-income people, were supposed to 'trickle down' to benefit those in need. The competitive economy required, we were told, wage suppression and part-time jobs with no benefits" (Hulchanski, 2010). These decisions have led to a rapidly widening gap between wealth classes, increased childhood poverty rates, malnutrition, and declining health.
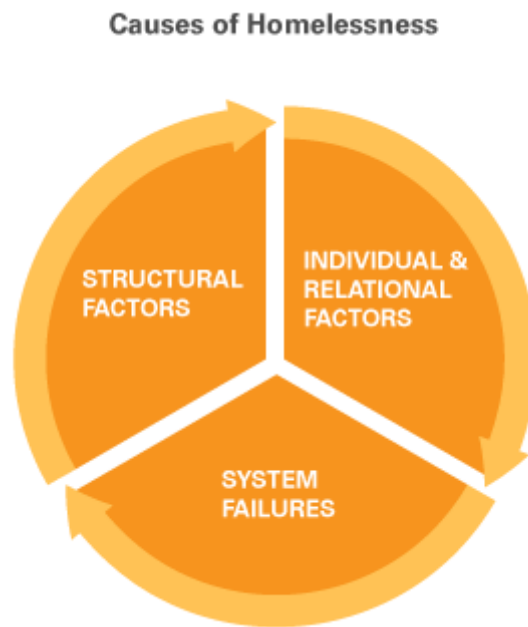
HOMELESSNESS IN 2025

Homelessness can be defined as "the situation of an individual, family, or community without stable, safe, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it." (Gaetz et al., 2012). When most of us think of homelessness, we typically think of encampments, panhandling, folks sleeping in parks or other public spaces, all of which are very real situations people find themselves living within. But for the majority of individuals experiencing homelessness, homelessness often looks like couch surfing, staying in a rental without a legal lease, renting motel rooms when possible, living in cars, or multiple members of a family living in an overcrowded space. "Not all individuals or socio-demographic groups experience homelessness in the same way or at the same rate. The groups more likely to have an episode of homelessness are: single adult males, youth, women, indigenous people, and families. In addition to these groups, personal circumstances play a role in what lead people to become homeless. These can include family break up, family violence, loss of employment, substance use, a history of physical, sexual and emotional abuse, and involvement in the child welfare system" (Marc-Antoine et al., 2023).

LEADING CAUSES OF HOMELESSNESS
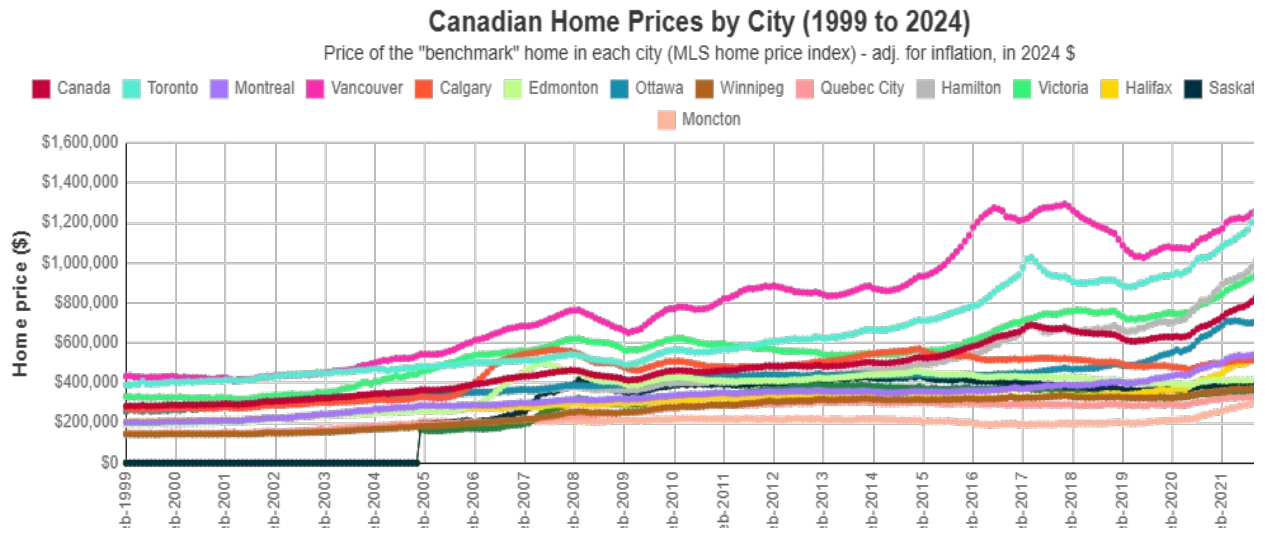
Causes of Homelessness

From *Causes of Homelessness* [Infographic], by The Homeless Hub, n.d.

Addressing homelessness requires us to take a look at some of the root causes of homelessness. While there are a myriad of complex factors that contribute to individual homelessness, Silver (2023) cites Lack of Affordable Housing, Extreme Poverty and Income Inequality, Mental Health and Addiction Issues, Domestic Violence, Health Issues and Disabilities and Youth Aging Out of Care as key Factors leading to homelessness. Other factors identified are Adverse Childhood Experiences, Criminal Justice System Challenges, Climate Change and Discrimination.

AFFORDABILITY & AVAILABILITY

Canadian Home Prices by City (1999 to 2024)

Price of the "benchmark" home in each city (MLS home price index) - adj. for inflation, in 2024 $

Canadian Home Prices by City (1999 to 2024). From *Tracking Canadian housing market affordability (1999 to 2024)* [Infographic], by The Measure of a Plan, 2024.

The primary driver of homelessness in Canada is affordability. Escalating living costs, stagnant wages, and the artificial inflation of the housing market due to real estate investment have placed many Canadians in the untenable position of choosing between housing expenses and providing for their families. 44% of Canadians surveyed in 2024 expressed serious concerns about their household's ability to afford housing or rent. Insufficient legislation safeguarding tenants has resulted in soaring rental rates, pricing numerous individuals out of the rental market (Statistics Canada, 2024b)

The situation is equally dire regarding homeownership. While once considered a means for families to pass down wealth, homeownership is now increasingly unattainable for individuals under 40. Statistics from 2021 revealed a decline in homeownership rates, with only 66% of the Canadian population owning their housing, down from 69% in 2011 (Statistics Canada, 2022). Furthermore, 34% of housing across Canada is now owned by Real Estate Investment Trusts (REITs), rental corporations, or real estate investors converting long-term rentals into short-term ones (Statistics Canada, 2022).

A report by the Royal Canadian Mounted Police's (2024) Strategic Foresight and Methodology Team forecasted a further decline in living standards, particularly for younger generations, with many Canadians under 35 unlikely ever to afford a home. This trend exacerbates existing disparities in wealth, contributing to worsening living conditions.

Mortgage Payment as a % of Income

(Est. mortgage payment for buyers of the average home with a 20% down payment, divided by median pre-tax household income)
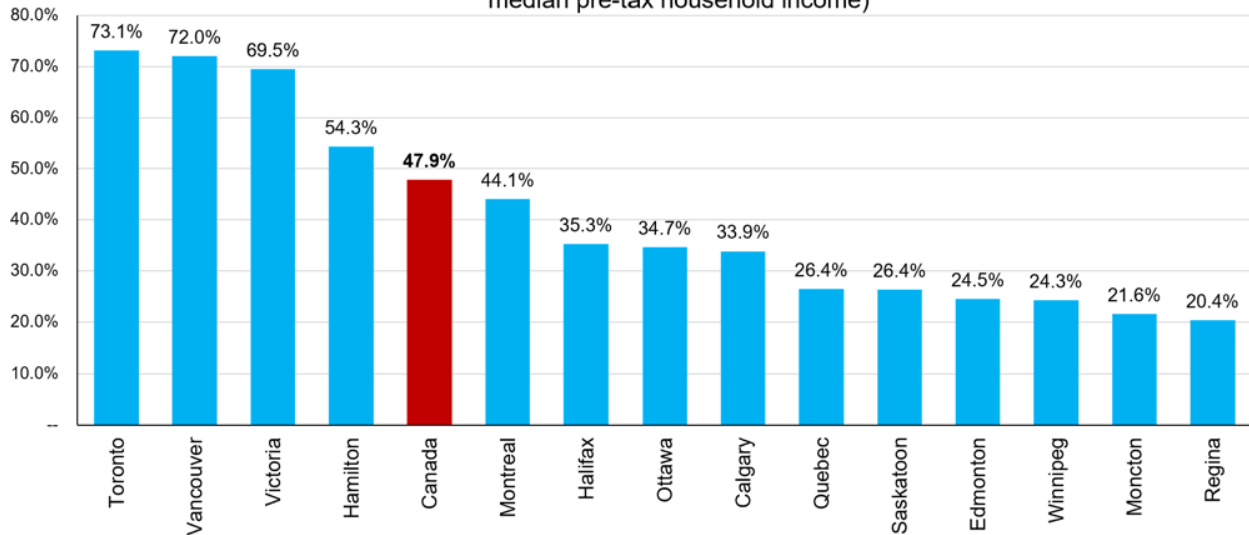
Mortgage Payment as a % of Income. From *Tracking Canadian housing market affordability (1999 to 2024)* [Infographic], by The Measure of a Plan, 2024.

Regarding homeownership affordability, recent data is alarming. In 2024, the average selling price of a home in Canada reached $718,400. Based on the median household income for that same year ($93,220), this mortgage would account for approximately 47.9% of annual household income. (The Measure of a Plan, 2024c).

Moreover, housing insecurity and instability create fertile ground for rental providers to flout tenancy laws. The erosion of tenant protections, diminished housing options, and heightened instability all contribute to the escalating rates of homelessness across the nation.

Minimum Wage Rates

Province	Minimum Wage Rates
NB	$15.30/hour ($31,824 /year)
NS	$15.20/hour ($31,616 /year)
PEI	$15.40/hour ($32,032/year)
NL	$15.60 ($32,448 /year)

2024 Rates

*As found on the respective provincial government websites as of 2024.

Rental Rates & Income Assistance

Province	Average Rental Rate	Income Assistance Rate (for single adult)
NB	$1808	$637
NS	$2248	$608
PEI	$1760	$511
NL	$1235	$561

2022 Rates

*As found on the respective provincial government websites as of 2022.

POVERTY & FOOD INSECURITY

Poverty stands as the predominant catalyst for homelessness across nations worldwide. As the cost-of-living surges and the housing market inflates, countless Canadians confront the dire choice between rent payment and providing for their families. Insufficient legislative safeguards for tenant's fuel escalating rental rates, rendering many unable to afford housing. With wages stagnating and a dearth of accessible health benefits, poverty rates continue to persistently rise. The growing chasm between income and the cost of living intensifies financial strain, fostering spikes in domestic violence, child abuse, and malnutrition, all of which precipitate declining health, mental well-being, addiction, and ultimately, homelessness.

Given that one in ten Canadians is living below the poverty line (Silver, 2023), this extreme situation impacts access to food. Based on the data from Statistics Canada's (2024a) Canadian Income Survey, 17.8% of households in the ten provinces were food-insecure in 2022. This amounted to 6.9 million Canadians, including almost 1.8 million children under the age of 18, living in households that experienced some level of food insecurity. By 2023, 22.9% of people in the ten provinces lived in a food-insecure household. That amounts to 8.7 million people, including 2.1 million children, living in households that struggled to afford the food they need. With another year of rising food insecurity, the percentage of people affected is at a new record high. (Frank & Saulnier, 2024; Proof, 2024; Statistics Canada, 2024a).
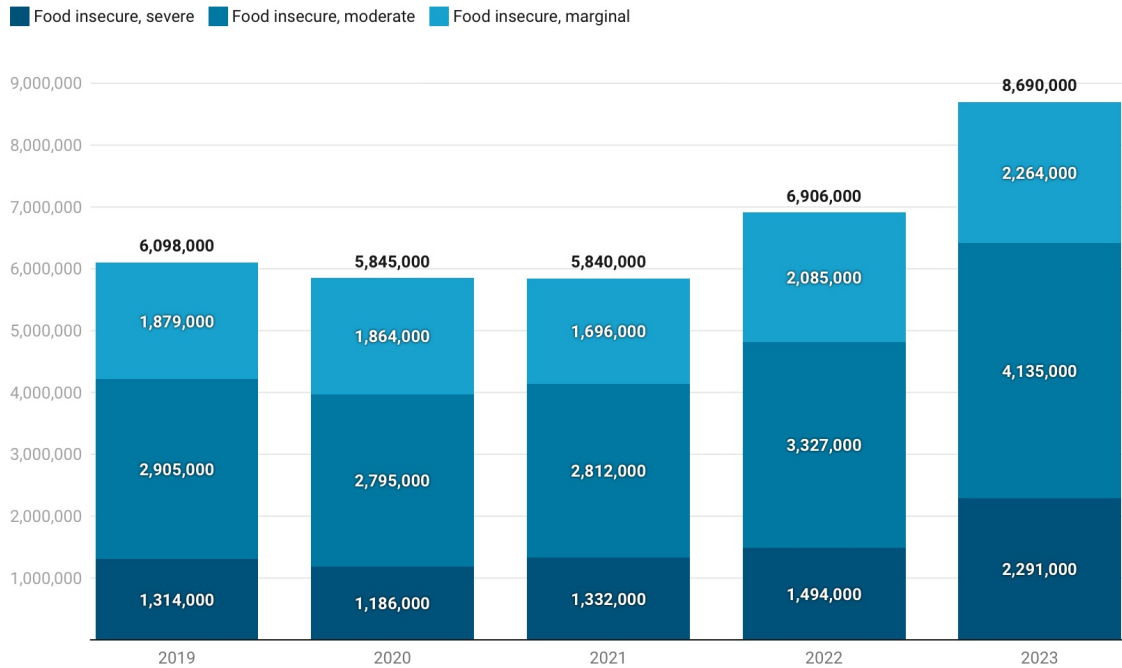
Food insecurity can be divided into three categories (Frank & Saulnier, 2024; Proof, 2024; Statistics Canada, 2024a):

1. **Marginal food insecurity**: Worry about running out of food and/or limited food selection due to a lack of money for food.

2. **Moderate food insecurity**: Compromise in quality and/or quantity of food due to a lack of money for food.

3. **Severe food insecurity**: Miss meals, reduce food intake, and at the most extreme go day(s) without food.

The graph below demonstrates the dire situation around food insecurity. (Proof, 2024; Statistics Canada, 2024a):

Number of people living in food-insecure households in the ten provinces, 2019-2023

■ Food insecure, severe　■ Food insecure, moderate　■ Food insecure, marginal

	2019	2020	2021	2022	2023
Total	6,098,000	5,845,000	5,840,000	6,906,000	8,690,000
Food insecure, marginal	1,879,000	1,864,000	1,696,000	2,085,000	2,264,000
Food insecure, moderate	2,905,000	2,795,000	2,812,000	3,327,000	4,135,000
Food insecure, severe	1,314,000	1,186,000	1,332,000	1,494,000	2,291,000

Canadian Income Survey (CIS) 2018-2022. Data on food insecurity for CIS are collected in the year following the survey reference year. We've chosen to label the data using the year of data collection to better reflect the timing of experiences captured.

Statistics Canada publishes territorial data from CIS separately from the provincial data.

Chart: PROOF • Source: Statistics Canada Table 13-10-0834-01 • Get the data • Download image • Created with Datawrapper

Number of People Living in Food-Insecure Households in the ten provinces, 2019-2023. From *New data on household food insecurity in 2023* [Infographic], by PROOF (data originally produced by Statistics Canada), 2024.

MENTAL HEALTH & ADDICTION ISSUES

Homeless Hub (n.d.-c) states that, "people with poor mental health are more susceptible to the three main factors that can lead to homelessness: poverty, disaffiliation and personal vulnerability". This places those with "mental illness at greater risk of experiencing homelessness" which also impacts their mental health (Homeless Hub, n.d.-c). Living under the stress of homelessness can "exacerbate previous mental illness", foster "anxiety, fear, depression, sleeplessness" and encourage individuals to turn to substance use (Homeless Hub, n.d.-c).

However, substance use and addiction are complex. Substance use is not the single driver of homelessness, and use of substances does not necessarily mean addiction (Homeless Hub, n.d.-e). "Many people who are addicted to substances never experience homelessness, but an individual who is experiencing housing instability, often due to low income, has an increased risk of losing their housing if they use substances" (Homeless Hub, n.d.-e). Substance use places individuals in a risky position, as it can make it difficult to find and keep housing and employment. This is why "stable supportive housing is needed to give people an environment in which they are better able to deal with their substance use problems" (Homeless Hub, n.d.-e).

DOMESTIC VIOLENCE

According to Statistics Canada (2023), "relationship issues" were the second leading cause of homelessness amongst Canadians. There is ongoing concern, as rates of family violence are rising in Canada, and the link between abuse and homelessness continues to be seen. Homelessness being caused by abuse is "four times more likely" for women, than for men. Having a roof over one's head is not simply the solution; housing also needs to be safe and stable (Statistics Canada, 2023).

HEALTH ISSUES

When considering the "determinants of health", income is one of the most important. Those who are of a higher socio-economic status tend to have lower rates of illness, live longer and have better health. Those who are "experiencing homelessness often live in conditions that adversely affect their overall short- and long-term health". These include: "injury from cold, tuberculosis, skin diseases, cardio-respiratory disease, nutritional deficiencies, sleep deprivation, musculoskeletal pain and dental trouble". For those who are unhoused, getting treatment is complex, as access to services require a governmental health card (which requires a permanent address), treatment is not always covered by health care plans, and proper recovery and follow up may also be difficult to acquire. Homeless Hub (n.d.-a) states that, "the main barriers to good health among those experiencing homelessness include a lack of adequate, safe, accessible and affordable housing that is linked to employability, community support, personal health care, and access to health services". Health and housing are inextricably linked (Homeless Hub, n.d.-a).

DISABILITIES

For those who have severe disabilities, poverty is three times more likely. While there are a number of benefits, services and deductions offered by the federal and provincial governments, the payments are low, employment options are difficult to find, and earnings are capped. These all contribute to a higher rate of poverty, which can lead to homelessness. According to Homeless Hub (n.d.-d), it will require "comprehensive policy reforms and the creation of inclusive and responsive support systems that recognize the diverse needs of people with disabilities, enabling them to access stable housing and maintain independence."

COLONIALISM

Calgary Homeless Foundation (2023) states that "indigenous peoples are over-represented in the homeless population". While only country for 5% of the Canadian population in 2021, 35% of individuals surveyed during the "Point-in-Time count" of 2020-2022, "identified as Indigenous". Further to this, Indigenous individuals are more likely to experience "hidden homelessness" which means that rates are likely higher than recorded (Homeless Hub, n.d.-b). The Indigenous population in Canada are being disproportionately affected, due to the "colonial polices and practices, including residential schools and the mass removal of thousands of Indigenous children from their families in The 60s Scoop, have contributed to inter-generational trauma and a loss of connection to community and culture—all of which place Indigenous people at increased risk of experiencing homelessness" (Calgary Homeless Foundation, 2023).

YOUTH AGING OUT OF CARE

Children and youth who are placed in foster care, are under the guardianship of the foster system for a finite amount of time, usually until the day they turn a specific age. In New Brunswick, for example, once a child turns 19, they "age out" of the foster care system. These youth, who have been in foster care until their late teens, often have no place to go. It's estimated that up to 40% of homeless youth in Canada have aged out of care (Silver, 2023).

More data on youth aging out of care:
https://homelesshub.ca/wp-content/uploads/2023/12/WithoutAHome-final.pdf

ADVERSE CHILDHOOD EXPERIENCES

Adverse Childhood Experiences (ACE) can be defined as: childhood exposure to poor family functioning, socioeconomic disadvantages, separation from parents, malnutrition, physical, emotional, or sexual abuse, or neglect. When we are talking about ACE, we are talking about situations that cause toxic stress in childhood. Studies have shown that ACE was prevalent in **Over 50%** of homeless youth. When asked about their experience, these youth indicated abuse at home contributed to their homelessness (Gaetz et al., 2016). **58%** of homeless youth reported some involvement with child welfare in the past (Gaetz et al., 2016). Liu et al. (2021) found that at least one adverse childhood experience was present in 9 out of 10 homeless adults, and over half of homeless adults have experienced four or more adverse childhood experiences. Stranges (2021) highlights that "research in the general population has shown that those exposed to four or more childhood traumas were 17 times more likely to have attempted suicide than those who had not experienced trauma in childhood." Additionally, significant research has been done to demonstrate ACE is a significant factor in addiction, mental health struggles, and chronic health issues (Stranges, 2021).

Adverse Childhood Experiences (ACE) can be defined as: childhood exposure to poor family functioning, socioeconomic disadvantages, separation from parents, malnutrition, physical, emotional, or sexual abuse, or neglect.
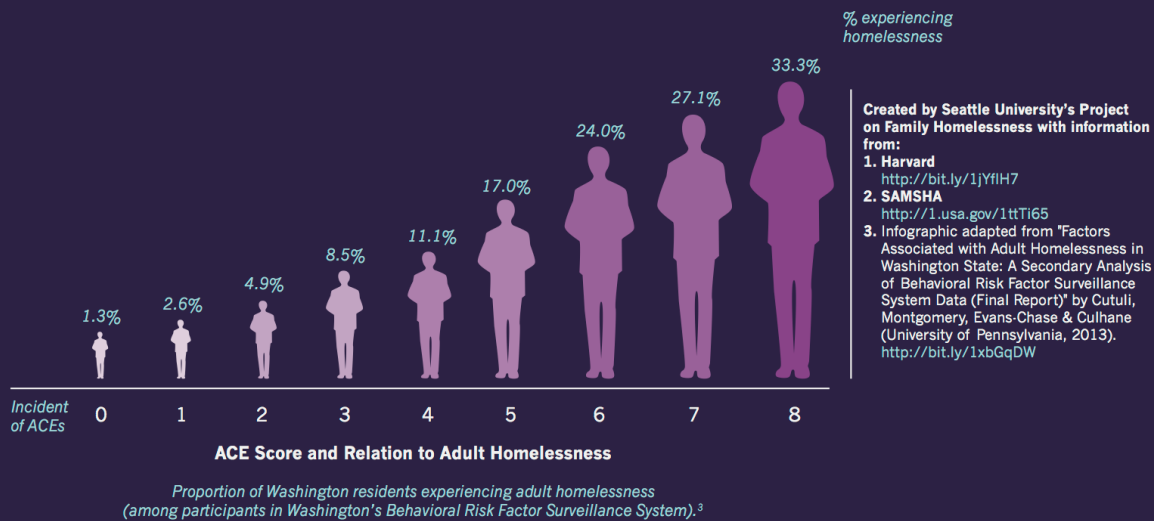
ACE SCORE AND RELATION TO ADULT HOMELESSNESS

What is toxic stress?
Toxic stress is long lasting stress over which the child has very little control. Involving the chronic elevation of stress hormones and a child's stress response system, it often occurs when a child must confront stressors without a safe, supportive adult to buffer their impact. It can be caused by abuse, neglect, and poverty and other ACEs.[1]

What is an ACE?
Adverse childhood experiences (ACEs) are stressful or traumatic experiences, including abuse, neglect and a range of household dysfunction such as witnessing domestic violence, or growing up with substance abuse, mental illness, parental discord, or crime in the home. They can cause toxic stress and can lead to a variety of negative outcomes, including adult homelessness[2].

% experiencing homelessness

33.3%
27.1%
24.0%
17.0%
11.1%
8.5%
4.9%
2.6%
1.3%

Created by Seattle University's Project on Family Homelessness with information from:
1. **Harvard**
   http://bit.ly/1jYflH7
2. **SAMSHA**
   http://1.usa.gov/1ttTi65
3. Infographic adapted from "Factors Associated with Adult Homelessness in Washington State: A Secondary Analysis of Behavioral Risk Factor Surveillance System Data (Final Report)" by Cutuli, Montgomery, Evans-Chase & Culhane (University of Pennsylvania, 2013). http://bit.ly/1xbGqDW

Incident of ACEs

| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |

ACE Score and Relation to Adult Homelessness

Proportion of Washington residents experiencing adult homelessness (among participants in Washington's Behavioral Risk Factor Surveillance System).[3]

As childhood adverse experiences accumulate, so does the likelihood of struggling with adult homelessness.

Ace Score and Relation to Adult Homelessness. From Adverse Childhood Experiences and Adult Homelessness [Infographic], by Seattle University's Project on Family Homelessness, 2016, The Homeless Hub.

"The infographic states that as ACEs accumulate, there is an increased likelihood of struggling with adult homelessness. It is important to note that a gradient can be observed, there is an almost directly proportional risk of experiencing homelessness as an adult as the number of ACEs increase."

CRIMINAL JUSTICE SYSTEM CHALLENGES

Involvement in the criminal justice system is a leading cause of homelessness and often prolongs someone's state of homelessness (John Howard Society, 2024). Services aimed at helping individuals transition out of incarceration are often non-existent or highly insufficient, often leaving individuals with no other options but to sleep outside or in emergency shelters upon being released (Canada Mortgage and Housing Corporation, 2024).

CLIMATE CHANGE

Climate change is driving increasingly unpredictable weather patterns. For example, the increase in extreme heat in the summer, extreme cold in the winter, more frequent and powerful hurricanes and large wildfires.

Unsheltered people tend to know how to respond to expected weather, such as moving to indoor areas such as train stations during the winter (Worland, 2023).

The unsheltered community has limited access to up-to-date information and news and weather forecasts and this puts them at greater risk for being caught in extreme weather events like hurricanes and wildfires. Each large scale weather even also.increases the number of homeless as these large scale disasters demolishes homes or temporarily evicts those who do have housing (Kidd & Bezgrebelna, 2021).

DISCRIMINATION

The intersection of homelessness and discrimination is a prevalent reality, with discrimination often serving as a structural precursor to homelessness. Discriminatory practices can manifest based on various factors such as race, gender, sexual identity, religion, physical disability, mental wellness, age, citizenship status, or socioeconomic standing. This phenomenon is particularly evident among youth grappling with homelessness and Indigenous communities disproportionately affected by homelessness.

Covenant House, a Toronto-based organization dedicated to addressing youth homelessness and human trafficking, disclosed alarming statistics (Covenant House, 2024).. Among the youth they assist who are experiencing homelessness, 85% have endured significant distress, with 42% having attempted suicide at least once. More than half have reported

- *Indigenous Peoples make up **5%** of Canada's population, and **30%** of Canada's homeless population*

- ***14%** of people experiencing Homlessness in Canada in 2018 were immigrants, refugees, or Claimants*

- *People of African Descent face discrimination in obtaining housing (Ontario Human Rights Commission)*

- ***30%** of youth in Covenant House Study cited their LGBTQ2s+ identity as a catalyst for their homelessness*

- *The lack of race-based data collection in Canada makes it difficult to track real stats*

childhood abuse, and a significant portion (58%) had prior involvement with the child welfare system. Additionally, 30% cited their LGBTQ2+ identity as a catalyst for their homelessness.

Discrimination's role in precipitating homelessness is also starkly illustrated through racial disparities (Ali, 2016). Despite comprising only 5% of Canada's population, Indigenous peoples represent 35% of the homeless population (Homeless Hub, n.d.-b).. A recent report by the Ontario Human Rights Commission highlighted how individuals of African descent encounter hurdles in finding housing due to unfounded perceptions held by landlords, such as associating them with criminality or having too many children (Alini, 2020).. Immigrants and refugees also face race-based discrimination in the housing market, with 14% of all people experiencing homelessness in Canada in 2018 identifying as refugees, immigrants, or claimants (Housing, Infrastructure and Communities Canada, 2022). Although many households share similar experiences anecdotally, the lack of race-based data collection in Canada restricts our understanding of the extent to which this discrimination impacts households.

WHAT STORY DOES THE DATA TELL?

So, you've read each of the sections above, and you're beginning to get a more rounded understanding of the complex myriad of reasons a person might experience homelessness. What conclusions can we draw from this data?

First, what we've read about discrimination, poverty, or ACE's for example, challenge the narrative that homelessness is a string of poor individual choices, that can simply be remedied by willpower in a new direction. The data demonstrates a different story – that **the experience of homelessness is complex**, that it is often linked to childhood trauma, that it is cyclical, generational, and often has more to do with structural and systemic failures than individual choice. Particularity when we consider the cross sectionality of factors like race, ethnicity, gender or sexual orientation.

Second, the data around the affordability of housing demonstrates that, more than individual choice, or even social determinants of well-being, the social-economic system that we function in drives factors like the **financialization of housing**, which in turn affects the price and availability of safe, affordable housing.

Third, **homelessness can often be hidden** as well, and the struggle with food insecurity, housing prices, etc. affects far more people than we realize. People of all demographics, and walks of life are struggling; this could be our neighbors, family members, people in our congregations, seniors on fixed income, or working parents deciding to feed themselves or their children.

The data tells a different story. The experience of homelessness is not only about individuals, **it's about unjust systems in our world**. We, as people of Shalom, are called to right the wrongs, both on an individual level, and at a structural level.

So what do we do?

PART 2:

THEORETICAL APPROACHES

Hope-Filled Tools for Neighbour Care

PART 2: THEORETICAL APPROACHES

Hope-Filled Tools for Neighbour Care

Asset-Based Community Development (ABCD) is a transformative approach to tackling the growing homelessness crisis affecting communities across Canada. Without rethinking how we develop, manage, and perceive housing, this crisis will only worsen. Change is possible, but it requires a clear understanding of the problem, a recognition of the resources already present within communities, and a strategy that addresses both the root causes and the immediate needs of those affected (McKnight & Kretzmann, 1993). **The ABCD framework offers a path forward by shifting the focus from deficits to strengths, encouraging communities to harness their own potential** (Mathie et al., 2017).

At its core, Asset-Based Community Development is a method of community improvement that prioritizes existing resources and capabilities within a community. Rather than relying solely on external support, this approach emphasizes the skills, knowledge, and experiences already present among community members. By doing so, it empowers individuals to take an active role in shaping their community's future.

The origins of this approach trace back to John L. McKnight and John P. Kretzmann (1993; 1996) from the Institute for Policy Research at Northwestern University in Evanston, Illinois. Their groundbreaking work, "Building Communities from the Inside Out: A Path Toward Finding and Mobilizing A Community's Assets," laid the foundation for this methodology (McKnight & Kretzmann, 1993). Their insights provided a framework for understanding how communities can drive their own development by recognizing and utilizing their inherent strengths.

Several key principles underpin the ABCD approach (Rowland, 2008). One essential belief is that every individual has unique gifts to contribute, whether it's a particular skill, knowledge, or lived experience. Building strong relationships within the community is another fundamental aspect, as connections between people foster long-term development. Community members are seen as active participants, not passive beneficiaries, which encourages a greater sense of ownership and investment in community initiatives. Leaders are expected to bring people together, ensuring that development efforts are inclusive and broad-based. Listening to the community's interests and concerns is vital, as it challenges assumptions of apathy and highlights the motivations and passions that drive people's actions. Moreover, effective development happens from the "inside out," meaning that local people take the lead, while institutions provide support and create opportunities for engagement.

To implement ABCD, communities utilize specific tools to identify and mobilize their resources. One such tool is the Capacity Inventory, which helps to map out the skills, interests, and experiences of community members (McKnight & Kretzmann, 1993). This inventory captures three key areas:

1. **Skills Information**: It catalogs the abilities people have acquired in various aspects of their lives, whether at home, work, or in the community. Skills might include internet literacy, carpentry, sewing, or any other expertise that can contribute to community development.

2. **Community Skills**: This section identifies past community engagement activities, allowing for a better understanding of how individuals have contributed in the past and where their interests lie for future involvement.

3. **Enterprising Interests and Experience**: This part of the inventory explores prior business experience and gauges interest in entrepreneurial ventures, potentially leading to local economic development.

By focusing on the strengths, talents, and resources that already exist within a community, ABCD aims to create more inclusive, resilient, and self-sustaining communities. This approach, championed by institutions like the Tamarack Institute (n.d.-b), serves as a reminder that communities are not simply collections of needs and problems but vibrant networks filled with untapped potential. Through the lens of ABCD, the path to lasting change begins not with what's missing but with what's already there.
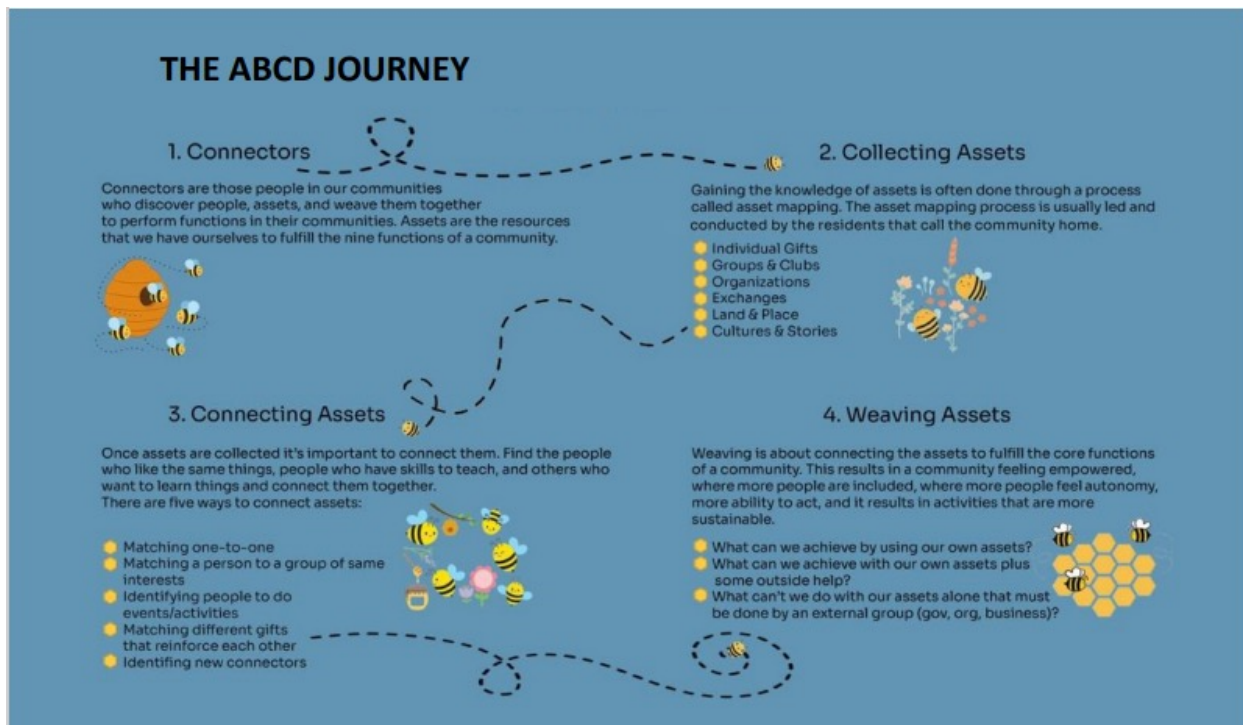
The ABCD Journey. From *Asset Based Community Development at a Glance* [Infographic], by Tamarack Institute, n.d..

In summary, ABCD recognizes and builds upon the strengths, gifts, talents, and resources of individuals and communities, fostering strong, inclusive, and sustainable communities. (Tamarak Institute)

To learn more about Asset Based Community Development, or for training and resources, please visit www.tamarakcommunity.ca.

ABCD QUICK FACTS

*Asset-Based Community Development (ABCD) is a powerful methodology for **sustainable** community development that centers around the strengths and potentials of a community. Let's delve into the details.*

1. **Definition:**
   - ABCD focuses on leveraging existing assets within a community rather than emphasizing deficits or external resources.
   - It involves assessing the resources, skills, and experiences available in the community.
   - The goal is to empower community members by encouraging them to use what they already possess.

2. **Origins and Founders:**
   - The ABCD approach was developed by **John L. McKnight** and **John P. Kretzmann** at the **Institute for Policy Research** at Northwestern University in Evanston, Illinois.
   - Their influential book, [Building Communities from the Inside Out: A Path Toward Finding and Mobilizing A Community's Assets](#), outlined this asset-based approach to community development.[1]

3. **Key Principles:**
   - **Everyone has gifts**: Each person in the community has something valuable to contribute.
   - **Relationships build a community**: Sustainable development happens when people are connected.
   - **Citizens at the center**: Community members are active participants, not passive recipients.
   - **Leaders involve others**: Broad community engagement strengthens development efforts.
   - **People care**: Listening to people's interests challenges the notion of apathy.
   - **Listen and ask**: Decisions should emerge from conversations where people are heard.
   - **Inside-out organization**: Local community members take control.
   - [**Institutions serve the community**](#): Institutional leaders create opportunities for community involvement and then step back.[2]

4. **Tools Used in ABCD:**
   - **Capacity Inventory**:
     - **Skills Information**: Lists the various skills individuals have gained at home, work, or in the community (e.g., internet knowledge, carpentry, sewing).
     - **Community Skills**: Identifies community work in which individuals have participated, informing future interests.
     - [**Enterprising Interests and Experience**](#): Explores past business experience and interest in starting a business.[2]

HOUSING FIRST

The Housing First approach has emerged as a widely acclaimed best practice in combating homelessness. By prioritizing providing stable housing as the initial step, Housing First enables individuals to stabilize their lives and subsequently address the underlying factors contributing to their homelessness. In essence, housing serves as the foundation upon which individuals can rebuild their lives and reintegrate into society.

The National Alliance to End Homelessness (2022) defines Housing First as *"a homeless assistance approach that prioritizes providing permanent housing to people experiencing homelessness, thus ending their homelessness, and serving as a platform from which they can pursue personal goals and improve their quality of life. This approach is guided by the belief that people need necessities like food and a place to live before attending to anything less critical, such as getting a job, budgeting properly, or attending to substance use issues. Additionally, Housing First is based on the understanding that client choice is valuable in housing selection and supportive service participation, and that exercising that choice is likely to make a client more successful in remaining housed and improving their life."*

Housing first is driven by 5 key principles (North House, n.d.) which are:

1. **Immediate access to housing with no housing readiness conditions.** Individuals are not excluded from potential housing options due to issues like substance use, mental health challenges, or physical ailments. In the Housing First model, supportive services are linked to the housing unit offered, empowering tenants to chart their own path to recovery with the necessary support.

2. **Consumer choice and self-determination.** Offering individuals the ability to choose is a potent tool in fostering a sense of ownership and reducing the learned helplessness often perpetuated by current support systems. Choice enables individuals to actively participate in shaping their own future.

3. **Recovery Oriented.** Recovery is not limited to achieving sobriety; rather, it encompasses any pathway that leads to a healthier, more fulfilling lifestyle. This can involve safer substance use, sobriety, establishing better personal boundaries, gaining financial literacy, or cultivating healthy interpersonal relationships.

4. **Individualized and person driven supports.** Allowing clients to lead the planning process not only increases the likelihood of successfully ending homelessness but also upholds their dignity, autonomy, and sense of respect—essential factors in countering the learned helplessness fostered by social services and community support systems.

5. **Social and community integration.** Homelessness often breeds isolation, despite its visibility in major urban areas nationwide. Individuals experiencing homelessness frequently feel "ignored, unseen, and forgotten," as reported by participants of a drop-in center in Moncton, NB, in 2018. Creating their own community among peers further complicates the transition out of homelessness. Successful housing outcomes necessitate social and community integration to establish healthy, stable support networks and foster a sense of belonging within the broader community.

PRINCIPLES OF HOUSING FIRST IN ACTION

To gain a comprehensive understanding of how Housing First operates in various contexts, it's crucial to differentiate between different models (Gaetz et al., 2013). While Housing First is guided by core principles, it manifests differently in terms of:

a. **Philosophy**: Housing First can serve as a guiding ethos for organizations or communities prioritizing placing individuals into permanent housing with subsequent support.

b. **Systems approach**: Housing First is embedded within a systems approach when its foundational philosophy and principles permeate integrated service delivery models across various systems.

c. **Program models**: Housing First can be operationalized as a specific service delivery model or set of activities by agencies or government bodies.

d. **Team interventions**: Housing First teams are designed to address the needs of target populations, defined by characteristics such as age or ethno-cultural status, or by the severity of physical, mental, and social challenges. Examples include:

   - **Assertive Community Treatment (ACT) teams**: These teams offer comprehensive community-based support to clients with complex mental health and addiction issues, facilitating access to psychiatric treatment and rehabilitation. ACT teams typically comprise physicians, healthcare providers, social workers, and peer support workers.

   - **Intensive Case Management (ICM) teams**: Designed to assist individuals with less acute mental health and addiction issues, ICM teams employ an individualized case management approach. The goal is to help clients maintain housing and enhance their quality of life by developing plans, bolstering life skills, addressing health and mental health needs, engaging in meaningful activities, and fostering social and community relationships

A fundamental principle of Housing First is Consumer Choice and Self-Determination, emphasizing individuals' right to choose the type and location of their housing. The Pathways model, for instance, prioritizes scattered-site housing, which involves renting units in independent private rental markets. This approach offers clients greater autonomy and may be less stigmatizing, aligning with preferences for integrated community settings. Moreover, utilizing private rental markets helps absorb housing capital costs from the public sector, presenting financial benefits.

Alternatively, congregate models of housing, featuring multiple units within a single building, offer advantages such as on-call supports and fostering a sense of community, particularly appealing to some individuals. In certain national contexts like Australia and many European nations, social housing is readily utilized to accommodate Housing First program participants. In these settings, the availability of social housing reduces stigma, as living in buildings designated for low-income tenants is normalized.

For Housing First clients with acute and chronic health and mental health needs, Permanent Supportive Housing (PSH) may be necessary. PSH offers a more integrated model of housing and services, catering to individuals with complex and co-occurring issues. In this model, the same organization provides both clinical services and acts as the landlord, ensuring comprehensive support.

Housing First typically encompasses three types of supports (Gaetz et al., 2013):

1. **Housing Supports**: The primary focus of Housing First is to assist individuals in securing and maintaining housing that aligns with their preferences and needs while ensuring housing suitability. Key components of housing supports include: locating suitable housing options, facilitating positive relations with landlords, assisting with applications for and management of rent subsidies, and aiding in the setup of apartments.

2. **Clinical Supports**: These encompass a range of interventions aimed at improving the health, mental health, and overall well-being of clients. Housing First teams often adopt a recovery-oriented approach to clinical supports, aiming to enhance well-being, address challenges related to mental health and substance use, enhance quality of life, and promote self-sufficiency.

3. **Complementary Supports**: Designed to supplement housing and clinical supports, complementary supports aim to enhance individuals' quality of life, facilitate community integration, and potentially lead to self-sufficiency. Examples include life skills development, engagement in meaningful activities, assistance with income support, support with employment, training, and education, and facilitation of community engagement and social connections.

Extensive research conducted in the United States, Europe, and Canada underscores the Housing First support model a success, solidifying its status as a 'Best Practice'.

The At Home/Chez Soi project, funded by the Mental Health Commission of Canada, stands as the world's most comprehensive examination of Housing First (Goering et al., 2014). A randomized control trial involving 1000 participants in Housing First and 1000 in 'treatment as usual led to remarkable results. It was discovered individuals with entrenched homelessness and complex mental health and addiction issues could be successfully housed with the right supports. Over 80% of those in the Housing First group remained housed after the first, and many experienced a decline in their use of health services as their health improved. Another positive result was decreased involvement with the law. Housing First allows Service Providers to deliver a support model that is holistic in its approach to recovery, resulting in stronger community ties for participants, but also lowered service dependency and higher levels of personal responsibility and independence.

HOUSING INTERVENTIONS FOR CHURCHES, A SPECTRUM OF SOLUTIONS

PART 3: HOUSING INTERVENTIONS FOR CHURCHES, A SPECTRUM OF SOLUTIONS

HOUSING IS A CONTINUUM

Addressing homelessness is a multifaceted challenge with diverse pathways leading individuals into such circumstances. Consequently, any effective solution must be tailored to meet the unique needs of those experiencing homelessness. While the overarching solution is straightforward—housing—it's crucial to recognize that not all types of housing are suitable for every individual or situation.
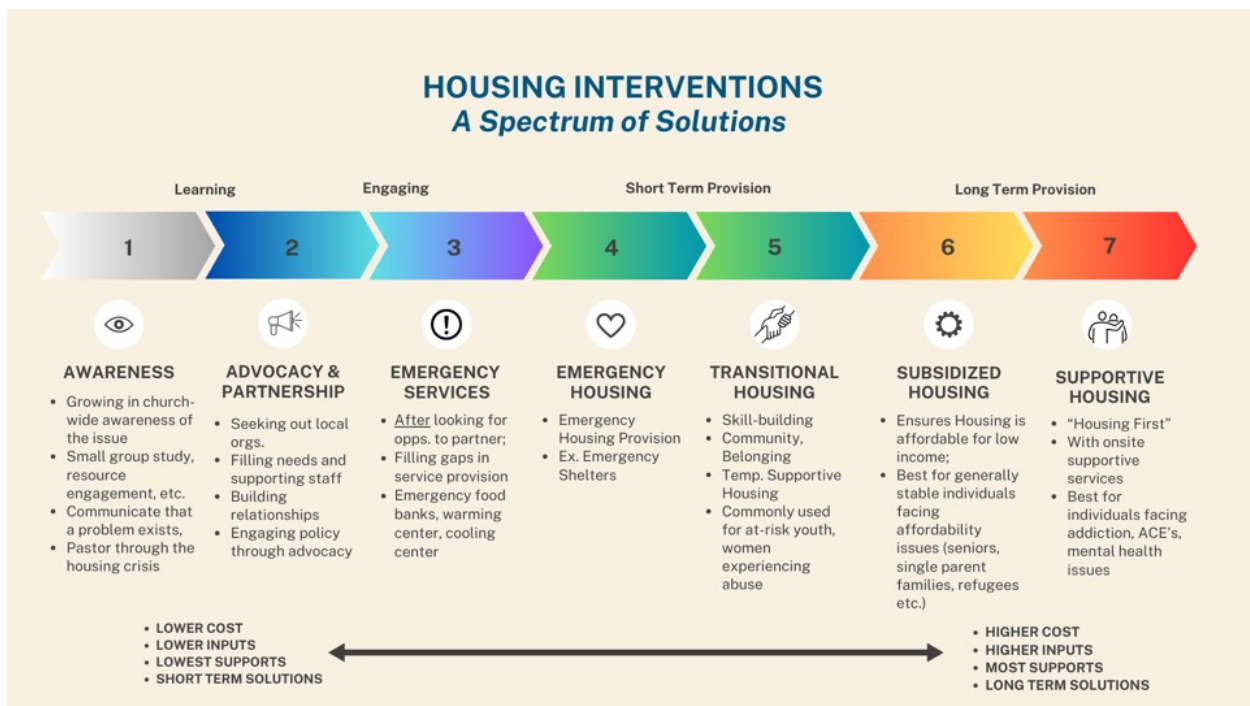
Communities that have successfully reduced local homelessness rates have embraced a varied housing market approach. For some individuals, deeply affordable housing is the key to stability, while others require housing that is accessible and accommodating to their specific needs. Without secure housing, individuals lack the stability necessary to address the root causes of their homelessness.

For this reason, the CBAC Housing Task-Force understands The Church's role in housing, as hosting a *'Spectrum of Solutions.'* Often when we, as people of 'The Church' approach large issues like the housing crisis, we tend to embrace an 'all or nothing' mentality. For example, we might see tent communities emerging in our neighbourhood, or even witness the impacts of such communities and think, the only way to do something helpful is to create a full-blown supportive housing initiative. Similarly, we can swing the other way, and think the only thing our little community is capable of is hosting a small-scale emergency intervention like a community supper or warm clothing bank.

We hope through this framework, churches like yours can begin to see housing solutions as existing on a Spectrum of Solutions - each intervention with its own benefits and challenges; Each with its own role to play. Taken together, a spectrum that provides the community support needed to support vulnerable and marginalized populations experiencing poverty and homelessness.

Based on the context, community, and assets available, the role of Atlantic Baptist Churches is to uncover where, along the Spectrum of Solutions, they might best be empowered to engage and help.

HOUSING INTERVENTIONS
A Spectrum of Solutions

	Learning	Engaging		Short Term Provision		Long Term Provision	
	1	**2**	**3**	**4**	**5**	**6**	**7**
	AWARENESS	**ADVOCACY & PARTNERSHIP**	**EMERGENCY SERVICES**	**EMERGENCY HOUSING**	**TRANSITIONAL HOUSING**	**SUBSIDIZED HOUSING**	**SUPPORTIVE HOUSING**

- **AWARENESS**
  - Growing in church-wide awareness of the issue
  - Small group study, resource engagement, etc.
  - Communicate that a problem exists,
  - Pastor through the housing crisis

- **ADVOCACY & PARTNERSHIP**
  - Seeking out local orgs.
  - Filling needs and supporting staff
  - Building relationships
  - Engaging policy through advocacy

- **EMERGENCY SERVICES**
  - After looking for opps. to partner;
  - Filling gaps in service provision
  - Emergency food banks, warming center, cooling center

- **EMERGENCY HOUSING**
  - Emergency Housing Provision
  - Ex. Emergency Shelters

- **TRANSITIONAL HOUSING**
  - Skill-building
  - Community, Belonging
  - Temp. Supportive Housing
  - Commonly used for at-risk youth, women experiencing abuse

- **SUBSIDIZED HOUSING**
  - Ensures Housing is affordable for low income;
  - Best for generally stable individuals facing affordability issues (seniors, single parent families, refugees etc.)

- **SUPPORTIVE HOUSING**
  - "Housing First"
  - With onsite supportive services
  - Best for individuals facing addiction, ACE's, mental health issues

- LOWER COST
- LOWER INPUTS
- LOWEST SUPPORTS
- SHORT TERM SOLUTIONS

- HIGHER COST
- HIGHER INPUTS
- MOST SUPPORTS
- LONG TERM SOLUTIONS

Awareness

Advocacy & Partnership

Advocacy & Partnership Partnering with local organizations and community groups who are already doing great work in your church's neighborhood is a great way to learn more about the housing crisis, while actively supporting positive interventions. In each of our Atlantic Provinces, there are organizations who are on the front lines, and could really use the time and power that a volunteer group from your Church can bring. As they are experts in being on the front lines and have established relationships, it is important to approach these opportunities humbly and let the experts take the lead. We are there to help support, learn and show Jesus' love through our caring actions. Given a decline in volunteering in recent years, it is important to consider how your Church can partner with the community to fill these gaps (CBC News, 2023; The Philanthropist Journal, 2023)

Advocacy and volunteering can go hand in hand, or they can be done at different times! Both of these pieces work together, by creating meaningful opportunities to listen and learn, and then become an agent working for change by either becoming involved or elevating the stories and needs. This could look like partnering with organizations for your local outreach opportunities, inviting them to speak during your Sunday Service and sharing with others what you have learned. Or, you could champion a cause and bring awareness through leveraging your church's social capital. Allow yourself and your community to be changed and challenged by what you are learning about, and even consider how it impacts your teachings or

understandings of Church and Faith Life (McKeever, McKeever, Choi, & Huang, 2023; National Collaborating Centre for Determinants of Health, 2015)

Emergency Services (Warming Centers, Cooling Centres, Food Banks, etc.)

Emergency services respond to an immediate, emergency need, with a temporary, base-line provision. These services are intended to preserve life, by minimizing life-threatening and/or dangerous situations for the unhoused. Emergency Services include housing interventions such as food banks, warming centers, cooling centers, etc. Warming centers are typically short-term, seasonal, overnight shelters open during the winter when temperatures become dangerously low at night. Provincial and Municipal Regulations are in place for operating warming shelters. Often snacks, coffee, and some basic needs are provided. Similarly, cooling centers, provide a space for unhoused people to cool off from extreme summer temperatures, hydrate, etc.

Emergency Shelters

Emergency shelters serve as short-term accommodations for individuals and families experiencing homelessness. These facilities offer temporary housing and may provide additional services like food, clothing, or counseling. Some shelters are generally open to anyone regardless of the reason for homelessness. Other shelters may have demographic criteria such as gender or age, or situational criteria such as experiencing intimate partner violence or other domestic violence. (eMentalhealth, 2023; Statistics Canada, 2019).

While these services are crucial to providing a solution to an emergency need, it is imperative in this wider conversation to understand emergency service provision from two sides, ER seeking out partnerships with existing organizations, your church might realize there's nothing happening to serve this population in your area. You might realize there is a need for emergency service provision.

CRITIQUES OF EMERGENCY SERVICES AND SHELTERS:

On One Side:

Remember that addressing food security and meeting basic needs in a humanizing way helps to avoid adverse childhood experiences, and minimize traumatic experiences. These interventions help meet basic needs, and ensure people are safe and cared for.

On the other side:

Emergency services, while serving a need, also have significant critiques from front line workers. The feedback from professionals in the field is that we need more permanent housing, not more emergency services, as these can perpetuate cycles of learned helplessness, poverty, and ultimately fail to help people move out of their current situation.

This critique is consistent with the findings from the 'At Home/ Chez Sois' Project a large-scale research project conducted around the 'Housing First' approach, which found that when people are first housed (whether in a supportive housing environment or otherwise) we see exceptional results in moving people out of harmful cycles (Goering et al., 2014).

We raise these critiques because:

Often, as church communities, we can look at emergency service interventions and determine these interventions to be the most 'doable' solution for our small community to take on. Often, we can jump into emergency service provision without considering the negative or cyclical impacts of these kinds of interventions.

And so, as we consider how God is calling us to respond, we invite you to consider:

- **How can we shift emergency service provision into something more stable & permanent**?
- **How can we use these resources to compliment or come alongside organizations that ARE providing long-term, sustainable solutions**?
- **How can we advocate for permanent stable access to safe and affordable housing**?

Cooperative Housing

A housing cooperative, or co-op, represents a form of non-profit housing wherein eligible individuals can expect lower rents compared to privately owned apartments. In some cases, rent may even be subsidized by the government. Co-ops vary in structure, ranging from small townhouses to large apartment-style complexes. What sets co-ops apart from private rentals is the democratic nature of decision-making. Every member has a say in crucial matters such as approving budgets, electing directors, and establishing policies that shape the overall direction of the cooperative. This participatory model empowers residents to actively shape the functioning and governance of their living environment (Canada Mortgage and Housing Corporation, 2018; Settlement.Org Ontario, 2023).

Transitional Housing

Transitional housing is an intermediate step between temporary/emergency housing (I.e. shelters) and permanent housing.

"It is more long-term, service-intensive, and private than emergency shelters, yet remains limited to stays of between three months and three years (Barrow & Zimmer, 1999). It is intended for people who need some degree of structure, support, supervision, and skill building to move from homelessness into stable, permanent housing. It provides an intermediate step for people who need a safe, supportive place where they can overcome trauma, begin to address the issues that cause homelessness or kept them homeless, and begin to rebuild their support network (Nesselbuch, 1998). (Novac et al., 2009)

Transitional housing, like other forms of housing, is a continuum of services and support and types of residential spaces. In transitional housing, there is usually some sort of community or cooperative space (like hallways with dormitory-style rooms) or separate living spaces, designed liked apartments, with common spaces and/or office spaces. Services range from very strictly supervised supports (for example, in a drug or alcohol rehabilitation setting) to very little support other than periodic check-ins. It is recognized in transitional housing that clients need supported steps between leaving an emergency shelter and living in a private home or apartment. Often, but not always, transitional housing is targeted toward serving a specific clientele: for example, youth, pregnant women and babies, young mothers, men or women, Indigenous people, women who are victims of domestic violence, etc.

Transitional housing is differentiated from supportive housing in that supportive housing is generally permanent and transitional housing, as per it's name, is generally for a specified period of time. While there are various models of transitional housing, each with strengths and weaknesses, it is generally accepted that transitional housing would include: Some level of support to enable clients to do some things like open a bank account or obtain ID Begin to be involved in community to some extent – volunteering, studying, social connection. Begin to rely on earned income to a certain extent, not just on income assistance. Support to transition to more permanent housing , supportive or otherwise, after a designated period of time. Several programs reported very specific requirements (I.e. the idea that clients would make the switch from sleeping during the day to sleeping at night.)

The successes of transitional housing haven't been researched or documented a great deal in Canada – so it is difficult to ascertain the outcomes and/or successes of such programs. One obvious stumbling block is whether or not the clients have access to more permanent housing when their transitional housing period is completed.

Supportive Housing

Supportive housing provides affordable housing and tailored support services for individuals with complex needs. This type of housing serves those facing challenges related to physical or mental health, developmental disabilities, or substance use. By providing a spectrum of on-site services, it aims to empower residents to lead stable and fulfilling lives.These services may include life-skills training and access to essential off-site resources such as primary health care, mental health services, and substance use support. By integrating housing with comprehensive support systems, supportive housing endeavors to foster independence and well-being among its residents, addressing their needs and promoting long-term stability (City of Vancouver, 2023; Homeless Hub, 2023).

Subsidized Housing

Subsidized housing encompasses various forms of affordable housing assistance aimed at ensuring that individuals with lower incomes have access to affordable housing options. One approach to subsidized housing is rent-geared-to-income housing, where rent is typically calculated based on the individual's income rather than the size or type of housing, often entailing that one pays around 30% of their income towards rent, with the remaining portion subsidized by either government agencies or private organizations. Other forms of subsidized housing include social housing, public housing, government-assisted housing, non-profit housing, rent supplements, and housing allowances (Settlement.Org Ontario, 2023; Statistics Canada, 2016)

CASE STUDIES IN ACTION

Indwell

Indwell is a Christian charity in Ontario that provides affordable housing services through a supportive housing model. In addition to permanent housing, services include access to medical and mental health and addictions support, and promoting food security. These supports vary according to the unique needs and goals of every individual with the ultimate aim of promoting independence. Indwell supports over 1250 tenants and continues to develop new supportive housing projects (Indwell, n.d.).

In My Backyard (IMBY)

IMBY is a registered Canadian Charity that helps construct smaller, deeply affordable housing units in the backyards of homeowners who are seeking to rent out properties on their land. Rental rates are targeted to be 30% or less of the renter's income, meeting Statistics Canada's definition of an affordable dwelling. Through these initiatives, IMBT strives to promote community and tackle social isolation (In My Backyard, n.d.).

Sanctuary

Sanctuary is a church and community in Downtown Toronto that is largely composed of and serves marginalized people in the area. They provide social programs, street outreach services meeting basic needs for those in the community, organized meals, and health services. Spending time together and promoting respect and dignity for all are key values for this church (Sanctuary, n.d.).

12 Neighbors

12 Neighbors is an organization in Fredericton, New Brunswick that develops permanent tiny home housing and developmental support to help residents meet their identified goals for healthy independent living. Additionally, 12 Neighbors manages multiple social enterprise initiatives, such as a cafe within the tiny home community (12 Neighbors, n.d.).

Outflow

Outflow is a Christian faith-based charity in Saint John, New Brunswick that provides a range of services, including a men's emergency shelter, community meals, and dental clinic. By delivering these supports, Outflows aims to reflect the love of Christ by responding to the needs of those in their community (Outflow Ministry Inc., n.d).

CONCLUSION

Insights from a Front Line Worker

"While we on the front lines recognize the need for emergency solutions such as shelters, warming and cooling centers, food banks, we also recognize that short term solutions devised by the government to sustain individuals while awaiting the development of suitable, affordable housing increases **learned helplessness** and is met with vehement community resistance.

Throughout Atlantic Canada, citizens are resorting to extreme actions, threatening to torch shelters, assaulting frontline workers, and even approaching individuals experiencing homelessness to suggest they end their lives. The profound anguish and despair among the vulnerable population is alarming, creating further isolation for those experiencing homelessness and significantly heightening the risk of dangerous drug use, suicide, trafficking and death.

As the number of unhoused individuals reaches record levels, the repercussions of these risks reverberate throughout the entire community, exacerbating collective trauma. It's imperative to acknowledge that without **decisive action**, we are effectively condemning our neighbors to death, their plight stemming directly from a life mired in poverty and homelessness.

Many organizations serving the homeless report that seniors without homes and individuals grappling with homelessness and deteriorating mental and physical health are seeking access to Medically Assisted Death (MAID) due to their lack of hope. Without hope, breaking free from poverty and homelessness becomes an insurmountable challenge. Presently, hope is scarce, as resources dwindle, and a future appears bleak for many.

However, **we are not powerless in this crisis**. We serve a compassionate God who hears the cries of the oppressed and acts swiftly to bring about justice. "For the one who seeks an accounting for bloodshed remembers them. He does not forget the cry of the oppressed." Additionally, we bear the responsibility to take action, as stated in Proverbs 21:13, "He who shuts his ears to the cries of the poor shall himself plead and not be heard."

It is not an exaggeration to state that our nation stands at the precipice of collapse. Every facet of our systems—healthcare, education, social services, housing—is teetering on the edge of failure. While such upheaval can sometimes be the catalyst for change and repentance, there must be someone or something to bridge the divide and offer **a beacon of hope**.

As someone entrenched in the front lines, I perceive a clear calling from God for the Church to stand in this gap. Despite its current size, God is urging us to **step forward in faith** and engage in **meaningful action**. This entails not merely initiating programs within the confines of our church walls, but rather undertaking **sacrificial community ministry** that directly addresses the needs of the impoverished and vulnerable, and **addresses the root causes** of poverty and homelessness.

The specifics of this endeavor may vary for each congregation, but the imperative remains the same: if we fail to respond, we risk not only witnessing the collapse of our society but also forsaking our divine calling. It is incumbent upon us to heed this call and actively participate in the redemption and restoration of our communities."

THAT EVERY CHURCH
WOULD BE A FOUNTAIN OF HOPE
IN THEIR NEIGHBORHOOD...

It is with this mind and spirit, that the CBAC Housing Task Force calls upon the churches of the CBAC to engage in hope-filled action. We call upon you, the faithful lay leaders, pastors and congregants of CBAC churches large and small, rural and urban, young and historic, to consider your next faith-filled step towards housing for all. Would you prayerfully consider what it may look like to integrate the following Calls to Action into your local context?

CALLS TO ACTION

1. Learn and Educate

We believe that empathy, compassion, and 'right-understanding' are the foundation of any endeavor to be 'fountains of hope' in the midst of marginalized and vulnerable people groups. In particular, those who are unhoused, living in poverty, and/or struggling with addiction or mental health challenges. We believe that we have work to do as Jesus followers to resist myths about the poor, renew our minds, and develop a Hope-filled care for our neighbours within our church and broader communities.

Therefore, we call upon the staff, pastors, lay leaders, and congregants of the CBAC to...

- Learn about the housing crisis, homelessness epidemic, and surrounding issues by engaging with CBAC materials on the subject, and beyond.

- Engage this process with open hearts and open minds, in order to build awareness that fosters empathy and compassion;

- Listen to lived experience of those who are unhoused, living in poverty, and/or struggling with addiction or mental health challenges, and intentionally seek proximity to the vulnerable and marginalized;

- Learn about evidence-based approaches, models, and interventions for supporting people experiencing poverty and homelessness (such as Housing First, Assets-Based Community Development, Harm Reduction, etc.)

2. Advocate for Change

We believe CBAC churches have the potential to drive community-wide change by influencing housing policies to create sustainable, affordable housing solutions. We also believe advocacy is best done in partnership...

Therefore, we call upon the staff, pastors, lay leaders, and congregants of the CBAC to...

- Learn about the existing housing policies and tenants rights in your community;
- Advocate for policies supporting affordable housing, tenant rights, and mental health resources.
- Build partnerships with strategic community organizations, and support their advocacy endeavors.

3. Reimagine Church Spaces

We see in Atlantic Canada, a landscape of churches with land, building, and people resources that could be maximized to create meaningful, community-centered housing solutions...

Therefore, we call upon the staff, pastors, lay leaders, and congregants of the CBAC...

- Explore alternative uses of church-owned land or buildings to address housing needs, such as creating transitional or supportive housing.
- Engage with "Housing First" models that prioritize immediate housing for individuals, followed by supportive services.
- Explore partnerships with existing community organizations or churches to provide additional wrap-around supportive services.

4. Foster Meaningful Partnerships

We believe the churches of the CBAC can more effectively be fountains of hope in their neighbourhoods by partnering with local non-profit organizations engaged in key community development.

Therefore, we call upon the staff, pastors, lay leaders, and congregants of the CBAC...

- To intentionally seek out and build meaningful, ongoing relationships with local organizations engaged in the housing space (such as a warming center, food bank, and emergency shelters, etc.)

- To generously and consistently provide people, financial, and tangible resources to these organizations (For example, by organizing volunteer teams to support their programs, providing generous financial donations, providing office space to non-profit staff in your building, blessing the staff through gift baskets and notes of encouragement, etc.)
- To endeavor to be a blessing instead of a burden to the local organizations in your neighbourhood

5. Develop a Robust and Holistic Vision for 'Proximity-Based' Discipleship

We are convinced that to be formed into the image of Jesus requires us to live like Jesus! Jesus demonstrates a love and care for the most vulnerable (those with physical and mental illness, the social outcasts, the unhoused) by literally joining them in their space - by being in proximity. We believe that it is in this space we are changed, and so, see proximity to the marginalized and vulnerable as a critical, often missing aspect in our discipleship journey.

Therefore, we call upon the churches of the CBAC to...

- Intentionally seek to incorporate a gospel-centred theology of Justice into local church practise and praxis; from preaching, to small-group material, next-gen ministry to seniors ministry
- Review your internal definition of discipleship and spiritual formation, integrating service with the vulnerable as a key aspect of your discipleship pathway;
- Intentionally develop regular opportunities for church-wide engagement in service-based ministry, in particular by partnering with local organizations already doing community work.
- Provide meaningful opportunities for the Next Generation (Children, Families, Youth, Young Adults) to engage in service with vulnerable populations (age-appropriately and safely)

APPENDIX 1:

FUNDING PROGRAMS FOR HOUSING PROJECTS

APPENDIX 1: FUNDING PROGRAMS FOR HOUSING PROJECTS

OVERVIEW OF FUNDING SOURCES FOR AFFORDABLE HOUSING PROJECTS IN CANADA

Whether your church is looking to start a food security project, winter clothing bank, transitional housing program, emergency shelter, or full-blown building project, creating housing projects along a 'spectrum of solutions,' requires capital! Whether you are looking for a micro-grant to cover start-up costs for a community meal, or looking to access stackable streams of government funding in order to cover the cost of housing projects, rental subsidies, etc., we hope this list of potential funding options will help spur your creativity, and propel you in the right direction.

This funding list is not exhaustive, but rather provides an introductory view of funding available through both Federal and Provincial Grant streams, local foundations or organizations, ideas for creative funding strategies and unique opportunities available through the CBAC.

FEDERAL SUPPORT

The Canadian Mortgage and Housing Corporation has a range of programs offered, and each have different criteria which may be more suitable to certain projects. Do your own research to thoroughly understand each program and opportunities within it:

→ START HERE

- All Funding Opportunities through the Canadian Mortgage and Housing Corporation https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs
- View the CMHC Housing Solutions Table - https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/cmhc-housing-solutions-table

Our Federal Funding Picks

Below, find the CBAC Housing Task Force round-up of the most relevant federal funding programs suited to the potential plans of Atlantic Baptist Churches:

- Affordable Housing Fund - The Affordable Housing Fund provides capital to partnered organizations* for new affordable housing and the repair and renewal of existing affordable and community housing. Funds are provided as low-interest and/or forgivable loans and contributions.

- Shelter Enhancement Program (SEP) - Funding to build and repair shelters and housing for people who are fleeing domestic violence.
- Preservation Funding for Community Housing - Financial assistance to help community housing providers complete preservation activities related to the sustainability of existing community housing projects.
- Housing Accelerator Fund - Removing barriers to encourage local initiatives to build more homes, faster. The Fund is helping to boost housing supply, while supporting affordable, diverse and climate-resilient communities. **Rural Stream available for communities of 10,000 or less**
- Co-op Housing Development Program - Access forgivable loans along with low-interest repayable loans to build rental co-operative housing. This program supports a new generation of non-profit co-operative housing. **First Application Window is closed, but another round is coming**

PROVINCIAL SUPPORT

Each province has their own variation of Affordable Housing Development Programs, and are seeking proposals from various areas to help fill the need. Explore below to find links and pathways to general information, as well as our top picks. Remember to do your own research; this is a guide to get you started!

Nova Scotia

→ START HERE

- https://housing.novascotia.ca/programs-and-services

Our Top Picks, NS

- Secondary and Backyard Suite Incentive Program – provides up to $25,000 in forgivable loans to eligible homeowners who create an affordable secondary or backyard suite in their home or on their property.
- Land For Housing Program – The Land for Housing Program helps create affordable housing. Private developers and community housing developers can apply for provincially owned land available through the Land for Housing Program.
- Affordable Housing Development Program – The Affordable Housing Development Program supports the creation of affordable housing. Private developers and community housing developers can apply for forgivable loans from the Affordable Housing Development Program to help fund the construction of new housing or the conversion of non-residential buildings. Both must include affordable rental units for households with low to moderate income. You can apply anytime.

Prince Edward Island

- General: https://www.princeedwardisland.ca/en/topic/housing-0
- Building Together – PEI's Housing Strategy

Our Top Picks, PEI

- Community Housing Fund – This program aims to support housing developments whether they are targeting affordability, vulnerable populations, assisted living, or those that require increased support. Funding under this program can be used to provide additional resources and support to develop solutions to PEI's housing shortage.
- Building Acceleration Grant – Development projects requiring new or upgraded roadway access may be eligible for provincial funding for roadway preparation (excluding paving). The Building Acceleration Grant will provide up to **$25,000 per eligible project (Maximum 50% of the total development cost)**. **Could be beneficial for micro home or tiny home interventions in more rural areas of PEI, great potential for rural PEI CBAC churches**
- Affordable Housing Development – The Prince Edward Island Housing Corporation can provide a forgivable loan of up to $55,000 per unit to support construction costs in exchange for maintaining rental rates at an affordable level. Municipalities, development corporations, non-profits and housing cooperatives may be eligible for forgivable loans for 100% of the units in their project.

New Brunswick

- General – https://www2.gnb.ca/content/gnb/en/corporate/promo/housing.html
- 'Housing for All' – New Brunswick Housing Strategy

Our Top Picks, NB

- Affordable Rental Housing Program - The program provides financial assistance to private entrepreneurs, private non-profit corporations, and co-operatives for the construction, rehabilitation, and conversion of rental housing projects. Funding is in the form of a forgivable loan and is based on the cost of eligible work and the number of eligible self-contained units within a project. The maximum forgivable contribution for projects sponsored by non-profit groups is up to $70,000 per unit, but Non-profit groups may receive funding for up to 100% of the units within a project. Interest free personal development funding loans are provided to assist eligible non-profit & co-operative sponsors of projects to carry out the activities required to develop a project proposal to the point where a commitment of assistance can be made.

- Homeowner Repair and Landlord Programs - this program provides forgivable loans for homeowners and landlords to make upgrades and repairs to spaces. Special funding for ,making upgrades to housing for people with disabilities. Special funding for homeowners to create a secondary/garden suite for an adult with a disability. You may be eligible for a forgivable loan of up to $24,000.

Newfoundland and Labrador

→ START HERE

- General – https://www.nlhc.nl.ca/housing-programs/
- 5 Point Plan to Build More Housing that is Affordable – https://www.nlhc.nl.ca/building-more-housing-that-is-affordable/
- Community Housing Sector Affordable Rental Housing Report – https://www.nlhc.nl.ca/wp-content/uploads/2023/06/2023-ARHP-Request-for-Proposals-Community-Housing.pdf

Our Picks, NL

- Affordable Rental Housing Program – The Affordable Rental Housing Program (ARHP) provides one-time capital funding in the form of a forgivable loan to assist in the creation of affordable rental housing units throughout the province. Notes: In addition to funding provided through the Affordable Rental Housing Program, proponents may require mortgage financing from a lending institution to complete their project. Proponents are encouraged to speak to their lending institution at the earliest opportunity about mortgage financing and possible requirements for CMHC mortgage insurance for their projects. The funding per unit is determined by the location of the project and its proximity to healthcare, as well as energy efficiency, accessibility and duration of affordability. Geographical location impacts the capital cost of affordable housing projects as the value and availability of land, labour and materials vary throughout the province.

- Supportive Living Program – Operating grants provided to eligible non-profit agencies by the Supportive Living Program are intended to prevent and end homelessness through a "Housing First" approach whereby individuals are housed, with minimal conditions, and provided individualized supports to foster long-term housing stability.

- Secondary and Basement Suites Initiative – The Secondary and Basement Suite Incentive Program aims to grow the availability of affordable housing options throughout Newfoundland and Labrador. The program will provide funding to help homeowners create a new, self-contained secondary or basement suites within their home that is to be rented at below market value rates.Homeowners who qualify will receive up to 50 per cent of the cost of renovations, up to a maximum of $40,000. The program will provide a rebate in the form of a forgivable loan, which does not need to be repaid if the homeowner follows the terms of the program.For the loan to be forgiven, the new unit must be located on the same property where the homeowner lives and must be rented out at below market rates, as established by Newfoundland and Labrador Housing Corporation (NLHC), for at least five years.

LOCAL ORGANIZATIONS/FOUNDATIONS

Each province is home to various organizations and foundations; some with local chapters across Canada and the Atlantic, and others are simply local community partners. As such, they can unlock another stream of potential funding, some examples shown below. When applying for funding from foundations and organizations, be sure to check the eligibility criteria, as some may have specific local priorities that may not suit your project goals.

- United Way Community Fund
- Nova Scotia's Community Housing Growth Fund
- Home Depot Foundation

CREATIVE FUNDING

Creative funding opens up the imagination and the understanding of what "resources" can entail. Indwell's "Making Housing Affordable" calls this aspect your "SHIP Capital" (VanderWindt, 2018). Opening up the understanding of resources, this acronym stands for the "social, human, intellectual and physical" capital.

- "Social Capital" refers to one's "relationships and networks"
- "Human Capital" is the team that is being pulled together for the development of this project
- "Intellectual Capital" refers to the "tangible skills" available through you and your team
- "Physical Capital" is referring to anything "physical" that is an asset; whether it is money, tools, land etc.

While it can be easiest to focus on the physical financial pieces, which are incredibly important, building up the other three areas can lead to certain costs being covered or lowered, allowing funds to be freed up and reallocated. Think big and wide and don't be afraid to think out of the box.

Examples include:

- Labor through military
- Donations of building materials
- Partnerships for construction
- Don't forget your own Congregational Assets! (ie. skilled workers, material donations, professional support)

LOCAL ORGANIZATIONS BY PROVINCE

APPENDIX 2: LOCAL ORGANIZATIONS BY PROVINCE

NEW BRUNSWICK

- Salvus Clinic
- Harvest House
- List of Transitional Housing
- 12 Neighbours Fredericton

NOVA SCOTIA

- Cumberland Homelessness and Housing Association
- Truro Homeless Outreach Society
- Ally Centre
- Valley Roots Housing Association

PEI

- Blooming House
- Park Street Shelter
- LifeHouse
- Upper Room Food Bank
- PEI Food Exchange
- Summerside Emergency Shelter

NEWFOUNDLAND AND LABRADOR

- The Gathering Place
- Choices for Youth
- First Light
- Stella's Circle
- Salvation Army – Ches Penney Centre of Hope

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WHAT IS ASSET BASED COMMUNITY DEVELOPMENT?

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