

TORONTO UNITED CHURCH COUNCIL

Connecting Resources with Ministry

Church Development Discussion Papers

TITLE: Housing and the Church

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PAPER: 2011-34

REVIEW DATE: February 2011

Housing is a fundamental defining characteristic of all of us as individuals and as a society. The kind of house that we live in, its size and quality are major determining factors in the way that we live our lives and the way we see ourselves. Many of us are "house proud"; we put a lot of effort and resources into making the place that we live comfortable and attractive. We like to entertain our friends and to share with them the comforts of home.

For many the home is the central place for the family. It is a safe and secure place to raise our children. Then, once our children move to their own homes, it is a place where they can return, a place to come home to. Sadly, for too many people, housing is none of these things. Not a place to be proud of, not a safe and secure place and not a place to come home to. Despite the efforts of many people, a significant number of people still have no place to call home and must stay in emergency shelters, in motels or on the floors of our churches.

As well as those that are literally homeless, there are many more people who are living in housing that does not adequately address their needs. They live in housing that is substandard, in poor repair, unsafe or unhealthy. Often families crowd into apartments meant for a single person or a couple. Several families share one home. People are forced to stay for a long time with parents, siblings or friends. Other people have to pay a large proportion of their income for rent, leaving an insufficient amount for the other necessities of life. Increasing food bank use is evidence of this reality for many people.

Increasingly, homelessness is not just a big city problem. Many smaller centres and even rural areas are now coming to grips with the reality that there is no place for many people in their communities to call home.

Many United Churches have responded to the crisis of homelessness by opening their doors to the homeless to provide needed shelter. Unfortunately, what started out as a stop gap response to a crisis has now become an institution. Many churches have been involved in Out of the Cold programs for over a decade and are becoming increasingly aware that long term solutions are needed to ensure access to decent affordable housing.

Housing solutions

For more than 25 years the federal and provincial governments in Canada provided funding for the development of various forms of social housing. Public housing was owned and managed by the provincial government, while nonprofit and cooperative housing was owned and managed by community based nonprofit corporations.

Using surplus land and other resources, the United Church participated in finding solutions to the need for affordable housing. The Fred Victor Centre, the Toronto Christian Resource Centre, Interchurch Community Housing Corporation, Riverdale, Hope, Wilmar Heights and many other congregations and mission units across the country entered into partnerships with governments to provide decent affordable housing.

Then, in the 1990's, governments began to retreat from their role in housing. First the federal and then the provincial government withdrew funding for new projects. Then they downloaded the responsibility on to the municipalities.

Now, in the 21st century, there is no government program to take the responsibility to ensure that the resources are there to make housing available for people in need. The federal government and the provincial government both provide contributions, which, while generous are not sufficient to meet the costs of producing affordable housing. Potential developers of housing are required to contribute large financial resources, often cobbled together from a number of sources.

Churches and other groups attempting to develop housing under these programs find it very difficult. The cost of providing such housing is very great and the rent that people with low incomes can afford to pay is small. The difference is enormous. A variety of resources and support are needed if the housing is to succeed.

Mobilizing resources

Faith groups have tremendous and valuable resources to address the difficulties affordable housing projects typically face. What can faith groups contribute?

Financial support: The most immediate need of those who are committed to addressing the needs of people who are homeless or living in inadequate housing is money. Faith groups from time to time find themselves with capital resources, from the sale of surplus property, for example, which can be used to support the development of affordable housing by other church based organizations. An excellent example of this is the amalgamation of St. James-Bond United Church in Toronto with Fairlawn Heights United Church in 2005, which resulted in decision to continue the mission of the church by contributing part of the proceeds from the sale of surplus property to affordable housing developments in the City including the redevelopment of Toronto United Church Council's property in Regent Park by the Toronto Christian Resource Centre.

Property: A common problem faced by all affordable housing projects is the issue of land and the conditions under which sites could be made available. There are opportunities for development of affordable housing on lands that churches and other faith groups are willing to give, lease or sell.

Investment: All of the affordable housing projects currently underway in Toronto have had to cobble together their funding from a variety of sources, including banks, credit unions, government programs, investment cooperatives, charitable foundations and individuals. This piecemeal style of funding will likely continue to be one of the hallmarks of affordable housing initiatives into the future.

Faith groups manage endowment funds that total in the millions. Though the vast majority of this is invested in conventional, low-risk investments, there is a growing awareness that these funds can be used to improve the communities in which we live. The United Church has a national policy that calls for its congregations to ensure endowment funds are invested ethically. There are opportunities to invest directly in affordable housing including Toronto United Church Council's *Investing In Ministry Fund*.

Community Support: A third problem that affordable housing projects often encounter is "not-in-my-backyard" (NIMBY) opposition from residents, property owners and businesses in the neighbourhoods where these projects are being planned.

Faith groups can be tremendous allies in countering NIMBYism through community education. Out of the Cold programs along with other social outreach programs have raised the awareness of church members of the needs of the homeless. Through all religious denominations there runs a common thread: a keen desire that all who live in our society, regardless of their wealth or status, be welcomed as sisters and brothers in one community.

Faith groups can offer essential community support to push for more housing. They can also welcome new neighbours, provide active support for housing projects in their neighbourhoods, and address and reduce the often fearful responses of their neighbourhoods when new housing options are proposed.

Advocacy: Finally, faith groups can raise their voices in their local communities, as well as at the provincial and national level to call for all governments to develop affordable housing strategies to ensure that everyone has a decent place to call home.

Paul Dowling is a consultant on housing and social policy initiatives. Additional materials drawn from Mobilizing Resources, a series of workshops sponsored by the Homelessness Action Group in Toronto.

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