

## About Canada’s Affordable Housing Crisis

*By Ainsley Chapman Executive Director of Evangel Hall Mission, a multi-service homelessness and social housing agency in Toronto, and a mission of The Presbyterian Church in Canada. Ainsley has been working with the City of Toronto, and a coalition of housing providers on a housing strategy to reduce homelessness.*

One of the most commonly asked questions I have addressed in the past year is: “We see so much homelessness in our community—how can we help?” To understand how we can help, it’s important to first understand a bit about how we try to move people who are homeless out of shelters and into housing. One way to visualize housing is on a continuum—the way that the Canadian Mortgage and Housing Corporation has done. In this visual, you can picture a community with a range of different types of housing.

### THE HOUSING CONTINUUM



**Emergency Shelter:** Someone might stay here anywhere from a few nights to a few months. There might be food and some supports, but that isn’t guaranteed.

**Transitional Housing:** This housing is designed to be short-term and often includes programs to teach life skills to tenants to help them learn how to live independently. For instance, they might learn to shop for food, cook and pay bills. There may be programs to help with mental health and addictions support. Usually within a year, they are ready—and they are expected to move into more permanent housing, such as Supportive Housing, Community Housing or Affordable Housing.

**Supportive Housing:** This type of housing comes with many supports—it could include meal service, personal support workers, cleaning staff, and even nursing and some medical care. These extra supports help someone live independently if they have mobility issues, serious mental health concerns or medical needs, and are offered directly by the building.

**Community Housing:** Sometimes called Social Housing or Subsidized Housing, these are homes where tenants only pay a very small amount of rent. They need to be able to live independently, but often will qualify for community services, who come to their home to provide meals, cleaning, and

personal or nursing care.

**Affordable Housing:** Your housing is affordable if you pay less than 30% of your before-tax income. This could be through renting, or through a rent-to-own or an affordable home ownership program.

**Market Housing:** Housing sale prices and rents are decided by the building's owners at any price they want.

In a healthy community, someone who is homeless or in an emergency shelter, can move along the continuum over time, and find themselves in a permanent home. Let's take "Gerry" as an example. Gerry finds himself in an emergency shelter—he should be able to eventually move into permanent housing in a few weeks or months. If he needs a lot of supports, it might be supportive housing, or if he can live independently, he could move into community housing. If he has a job he might even be able to move into an apartment that he can afford, and eventually, he might get married and he and his wife might qualify for an affordable home ownership program. Every time Gerry moves along the continuum, it opens up a place for someone else behind him. This is called "Housing Flow."

In communities across Canada, there isn't enough affordable housing for people like Gerry to move to. In fact, there's not enough community housing or supportive housing, either. So instead of staying in a shelter for a few weeks or months, Gerry spends years in a shelter. The people who are supposed to stay for less than a year in transitional housing don't have anywhere to go, either. People who have mobility devices are living in apartments not designed for them to move about safely or freely. People who need extra supports are struggling in apartments they can't clean, and don't have a way to make themselves meals. The system gets stuck, and there is no more "Housing Flow."

So what can be done? We need to open up that system and build more housing. We need to build lots of it, and we need to build all kinds of different housing. The more types of housing a community has, the more ways we can lift people up out of poverty, so that they can live indignity, in a place where they are proud to call home.

### **A Presbyterian response to the housing crisis**

Churches have always sought to provide care and sanctuary for those in need. Before Canada had a social safety net, Presbyterians understood that everyone was deserving of food, shelter, love and dignity, and opened their doors to those in need. And when it became clear that food and clothing weren't enough, Presbyterians started to build. They built housing through Presbyterian missions like Evangel Hall in Toronto, which provides 130 subsidized apartments with supports to people who come from the shelter system. Presbyterians built housing on church land as a way to create affordable places for people to live, while generating revenue to help sustain their congregation. They built housing for seniors, housing for families, housing for people of all incomes.

With the impact of the pandemic, inflation and the costs of repairs, many congregations are looking at their properties and considering their options. We have the opportunity to build again, and change the course of the housing crisis in Canada.

Governments at all levels are creating incentives to help make building financially affordable. Most building projects involve a mix of market rent—high (monthly revenue to pay for the mortgage) and affordable (to create housing for low-income and middle-income tenants). Designing planning and accessing capital to build new housing is easier than it has ever been, and more churches and charities are taking on building projects than we've seen in many decades. There are more nonprofit developers—charities and nonprofits with project managers—who are putting the interests of the church and the community first.

So how does one begin to imagine what a project could look like? Here are some questions to start with:

**1. What can be done on our land?** Local zoning rules heritage status and land size will shape how high and wide a building can be and that can decide what type of project is best for that site and whether development is affordable. Some properties might be perfect for low-rise, affordable home ownership (think condos and townhouses), others might be great for 60–100 apartments at 5, 6 or 7 stories. Churches can get high-level feasibility assessments done quickly and for a reasonable cost.

**2. What does the neighbourhood need?** What can it offer? If a location is close to health centres, pharmacies and groceries, it might be a great fit for seniors' housing. If the area is lacking in community space for dance and music classes, sports and fitness and events, there might be political support and additional funding to build recreational facilities that can be used by the community. Some communities have a shortage of places for families to live, and need 2–3 bedroom apartments.

**3. What does the congregation need?** What can it manage? How much space for the sanctuary and offices is necessary and can it be made multi-purpose? Renting out community and event space can require event planning and business management skills; managing tenants requires property management and other skills. Would the congregation want to manage it internally or outsource it? Or perhaps it wants to partner with a charity to manage and support tenants.

**4. What kind of legacy does the congregation want to leave?** Creating affordable housing—whether it be places to rent or to own whether it be for seniors or for families—will prevent and reduce homelessness.

*For more information about the housing crisis and strategies for building, Ainsley Chapman can be reached at Evangel Hall at [ainsley.chapman@evangelhall.ca](mailto:ainsley.chapman@evangelhall.ca) or 416-504-3563 ext. 227.*

## What Does It Mean to be Stewards of Our Land?

*By the Rev. Rebecca Jess, Armour Heights Presbyterian Church in Toronto Ont., and Vice President, Evangel Hall Mission Board of Directors*

Land is important in the Bible. We hear a lot about it in the earliest books: promises from God around land, Israelites seeking land, the releasing of land at Jubilee, to name a few. Land is important. Land sustains, nurtures and grows us.

Land is what we live upon. It's where you take root. Raise children. Source food. Build community. Set up places of worship, education and health care.

Home is an equally important concept. Home can and should be a place of comfort, a place of safety, a place to eat and rest and reflect. It's a place where family and friends are intended to care for and nurture one another.

Unfortunately, while Canada is seen as a land of plenty, having a stable home isn't a reality for too many. Instead of solving the challenges of homelessness, it seems to be a growing problem in communities today.

Presbyterian churches across the country are big landholders. And as the landscape across our denomination is shifting and changing questions around the buildings and the land that we hold are growing. As congregations begin to wonder about what to do with their land and buildings especially when congregations have to find creative ways to stay open, it is also time to consider how those buildings connect to creating homes.

Churches are spiritual homes to many of us: welcoming places where we are safe to wonder and question, where we hold a sense of belonging, where we know love. While we don't need physical church buildings in order to house our spiritual needs, we tend to hold a strong emotional connection to them because they provided places for growth, belonging, love and spiritual journeys to happen.

So what happens when our congregations' physical spaces become more than we need?

It can be hard to imagine a new reality when the physical spaces (land and buildings) that have been



Evangel Hall Mission resident in their home

spiritual homes no longer exist in the way we know them. How can we view the land our churches sit on as a part of God's vision for society? How should we steward it so we create homes and community spaces so that others can safely experience God's abundance and joy?

Across the country we are experiencing a homelessness crisis. Thousands of people are without homes or are stuck in transitional housing because there aren't affordable market housing options. We need affordable housing that people can call home. What if more congregations thought about also becoming places that offered shelter space, transitional housing, low income or market housing for individuals, seniors, families, refugees those with disabilities?

Jesus tells us that the greatest commandment is to love God and neighbour as oneself.

If we value an affordable, comfortable and welcoming home in a good, safe neighbourhood, we should also want that for others. We have many neighbours who need that kind of warmth, safety and long-term security, so what are we doing to love them?

The blind, the lame, the sick, the thirsty, the desperate, the lonely—Jesus challenged them to believe what felt impossible. Are we willing to do what it takes to help all people find a home, even when it feels like an impossible task? Are we ready to think creatively and faithfully around the future of our land and buildings? With prayer and a renewed sense of God's vision, I pray that we can all find ourselves welcomed home with open arms.

## When Grief Prevents Imagining a New Future

*By the Rev. Bob Smith, retired minister, Evangel Hall Mission Board of Directors*

It is bound to come up quickly in the conversation at any gathering of church folk, whether in a formal setting of a Session or presbytery meeting, or maybe just a coffee shop: how ill-equipped we feel to find a new role for the church in the rapidly changing environment of our world. We face declining numbers of people coming to church and a changing community in which we minister. We have questions of financial viability, and perhaps a building that may or may not effectively serve our congregation's needs, let alone the community around us. Many of us have seen once robust and active congregations reduced to the point where their future existence is threatened, in the short span of our lifetimes.

Congregations are faced with difficult questions, as they often have been. Where is God calling us? What is the work for which the Holy Spirit is equipping us today? What are the most pressing needs in the community around us, and how might we respond to them in faith? It takes courage to address them but these conversations will help us to reshape and refine our ministry and what we offer to the community beyond us.

This process takes courage because it brings change and will perhaps take us in fundamentally new directions. We can no longer do things the way we have always done things. A reframed future brings us face to face with folk who are different. Our routines have to change, spaces will be shared and resources will be redirected. Even our buildings have to be re-evaluated as we look for a new vision for our future. What do we need to let go of to make the ministry to which God is calling us both useful and sustainable?

Change is difficult. Significant change involves grief. Grief is a natural reaction to losing something that we have loved and cherished, and we need to acknowledge that grief, but we can't let grief prevent us from stepping out in new directions. The pain of what we leave behind can in fact be a sacred thing. When we honour the work and faithfulness of those in the past, and lift up and celebrate their accomplishments, they become a foundation on which we can build a work of faith relevant for today that will continue even beyond us. And as we are inspired by the vision, courage and hard work that drove them, we can give ourselves to the new journey that lies before us as we seek to build a ministry of presence in our communities.

Letting go of things from our past—whether traditions, expressions of worship and even our buildings—is not a failure, but rather a recognition that our needs have changed in response to the world around us. What has not changed is our calling to be faithful to the God who calls us to be a community of faith together and to declare to the community around us the good news of God's love.



## More Than Just Housing, We Need to Build Community

*By Ainsley Chapman, Executive Director, Evangel Hall Mission*

As more and more church properties are being sold to developers and private owners for housing or businesses, churches across the country in big cities and in small rural communities and of all denominations, have started important conversations about the future of their church land and buildings. One of those conversations is the potential of redeveloping church land to help provide affordable housing to help slow the housing crisis, even if it means there are fewer financial resources made from the property.

This is an exciting time to be dreaming and planning for the future of our neighbourhoods and considering the legacy we want our congregations to leave in the years to come. As we dream of what might happen with these important church resources, we want to be sure that we are investing in community.



Evangel Hall Mission residents

Throughout history, churches have helped build community, not only by offering outreach ministries and services to vulnerable people themselves, but also by offering physical spaces for free and/or at affordable costs for other agencies offering activities vital to a community's health. Affordable spaces are needed by local community groups and public health agencies to provide programs like addiction treatment and support groups, grief groups, vaccination clinics, food banks and health education programs. These are places where daycares can offer affordable and safe care close to home. They are places where newcomers can take English classes and kids can access after-school tutoring. They are spaces that can be rented at affordable rates to small business

owners who offer classes in music, dance, yoga and fitness, who rent our kitchens for community cooking and nutrition activities, or even to make food that they sell to cafés or affordable meal programs. They are places where we can encourage everyone to vote by offering polling sites close to home.

In any redevelopment plans for a church property, whether for housing-for-profit or building affordable housing, we need to consider what the community loses, if those affordable and accessible spaces are lost.

The push to build as much as we can, as quickly as we can, fueled in part by developers maximizing profits, means that as community spaces have been converted to houses, condos or rental units, communities have been losing affordable community spaces at a rapid pace. Places renting spaces for charities' daycares and other community-centred programs are being evicted and replacement space is becoming harder to find. Groups such as Alcoholics Anonymous and agencies that offer health education are finding they must secure space further and further away from the people they are serving. It's not only charities: small business owners are struggling to find affordable spaces to build their enterprises, and risk losing all they've worked to build. Many of these businesses are owned by women who built their companies around the flexibility it offers to them as caregivers, or who are working to meet niche needs in the community.

As we dream of a new future for our communities, we also need to consider spaces we have lost in the community in the last decade. What do we risk losing when new development projects don't include spaces that can be used by the community? Governments and private developers can put up four walls and a roof, but it takes vision, spirit, imagination, bravery, humility, partnerships and heart to build a community. While affordable homes are needed, community spaces where healing and connections are made also must be considered. Community spaces build strong communities, and strong communities prevent homelessness. And building in a way that creates and strengthens community is what is going to create a powerful legacy that will last for generations.



## Faith Based Housing and Redevelopment at the Ontario Non-profit Housing Association Provincial Conference

Every year in October, the Ontario Non-profit Housing Association (ONPHA) hosts a provincial conference that brings together people to learn and share about everything from building, growing, to managing housing. Two major themes came out this year – the first looked at the struggles of small housing providers, and the second was at the challenges that faith-based communities face when trying to build new housing.



ONPHA speakers and attendees from the 2023 Conference

Some of the issues that were raised throughout the conference include:

### *Small housing providers aren't sustainable and are rapidly exploring mergers and amalgamations*

- During the 1990s, there was a lot of building of small apartments with affordable and subsidised housing – driven primarily by faith-based groups on church-owned land.
- Congregations all over the province have shared that they are struggling both with finding the volunteers required to oversee the buildings, and with the finances to manage the buildings. Some churches have even reported not being able to get board quorum in order to make decisions.
- With financial support from the City of Toronto, small housing providers have started merging, and the sector is expecting that we will be seeing a lot more in the coming years.

### *Churches are reporting difficulty making decisions about their future*

- Churches that are interested in building are often struggling with having enough volunteers to start exploring their options, leaving many of them at risk for making a quick deal with a developer.
- Congregations are finding that grief and difficulty accepting change is a barrier for many members to imagine a new future, and this contributes to delays in planning and decision making about church land.
- Churches can start designing great projects, and then a change in church leadership, or church policy, can stall or cancel the project.
- Churches are overwhelmed by the planning and development process. But they don't just need more information and education, they need hand holding and access to experts they can trust to help them through the process.

### *Misunderstanding of affordable housing*

- Some church members are reluctant to look at including subsidized housing in building projects, because of a misunderstanding of social housing and what it would mean. More information is needed for churches about all the different types of housing that can be built, and the different types of services and tenants that can be included. For example, EHM has a number of very independent families and seniors living in our downtown residences who desperately want to move to a quiet, residential area – it only issue they're facing is the lack of affordable apartments.

### *The state of the housing crisis has all levels of government looking at increasing options*

- Inflation in materials and construction costs, combined with interest rates, are making it difficult to design viable plans. A number of housing projects planned before the interest hikes have been put on pause because of the impact on the cost to borrow funds.
- All levels of government are scrambling to remove barriers, with a (slow) rollout of announcements of new building incentive programs, and changes to city planning and height/building restrictions to make social housing building faster and more cost-effective.

While redevelopment conditions are difficult now, many in the sector are optimistic that continued pressure on all levels of government will start speeding up new programs to help churches build. If governments are going to continue to ask faith based landowners to unlock their lands for housing developments, they need to make it easier. Simply put, more help is needed to reduce planning time and building costs to truly unlock faith-based land for housing.