

POLICY GOAL: Eliminate homelessness by not just agreeing to the comprehensive National Policy but suggest national alternatives as well as focusing specifically on how a Church could help by having a benevolent policy in place

Housing is a necessity for modern day living, yet Canada (a country ranking well atop the United Nations) is unable to afford acceptable shelter for one in every five Canadians. (TD Economics, Affordable Housing in Canada, 2003)

Homelessness in Canada is quite evident from the crowded alleyways, street corners, and any empty space that a human could curl up in for comfort from the brutal weather conditions. In a recent study on homelessness Stephen Gaetz et al (2014) found that despite the fact that shelters are located in these urban and metropolitan regions, overcrowding has prevented some of the homeless from gaining access.

In the early 1990s the Canadian Federal government transferred responsibility for social housing to the provinces and territories. The Organization for Economic Cooperation and Development 2005 report states that even though the monetary amount earmarked seems to have improved from \$1.5 billion in 2002 to \$1.9 billion in 2005 the value of the investment as a percentage of GDP has been on a steady decline (up to 40 % less). The impending crisis emerged when the federal government withdrew much needed funding on affordable housing. Wage, which has not kept up with inflation places a strain on families to meet basic needs rent, food, hydro, electricity and clothing. Brian Murphy et al (2007) in comparing income in Canada between 1982 -2004 purports that about 2.8 million families live in poverty, income inequality is growing in the metropolitan regions with women, aboriginals and racialized minorities are over represented among the poor.

Gaetz et al: 2014 sees the problem as not that of availability but affordability when he describes a one bedroom apartment having over four occupants, some of whom has mental health issues. Social housing providers such as the Toronto Community Housing Corporation, the largest housing provider in Canada is bursting at the seam having created space for 60,000 vulnerable members of

society, still has a list of over 90,000 needing to get in with over 544,000 social housing units nationwide receive federal housing subsidy.

The Federation of Canadian Municipalities (FCM) reports that, between 1991 and 2001, five of seven risk factors associated with homelessness worsened in 20 of Canada's larger urban communities. The upgrade of Regent Park in Toronto is a move in the right direction but sadly lacking when the overall picture shows Toronto alone needing 90,000 additional spaces as substantiated by Housing Connections a subsidiary of Toronto Community Housing, and the country overall needing between 200,000 to 300,000 spaces (Stephen Gaetz et al: 2014). Temporary solutions such as shelters are good but permanent solutions are what is needed in an advanced industrialized country such as Canada as it open its borders to refugees and people in need, an additional 25,000 Syrians to be added by December 2015.

In 1999, the Federal government announced a program to help manage the growing homelessness. The National Homelessness Initiative (NHI), renamed the Homelessness Partnering Strategy, focused on providing short-term funding for the projects in communities across Canada (Gaetz et al: 2014). Based on the assumption that the best solution to homelessness is local, each community was required to come up with an action plan to address homelessness. The Canadian Housing and Renewal Association in their article Policy Position on Homelessness pointed out that "in 2002 the United Nations Habitat was recognized as an international best practice, and that since 1999 the Federal Government has pumped over \$1 billion into programs such as NHI and HPS (Homeless Partnering Strategy) Communities receiving the funding are required to lever matching fund thus expanding the resources to implement local plan".

Gaetz et al (2014) pointed out that in Action Plan 2011, Canada's Federal government proposed to give over \$600 million in new funding between April 2014 and April 2019 to renew its Homelessness Partnering Strategy (HPS). The focus is on the 'housing first model' thus allowing private or public organizations across Canada to be eligible to receive HPS subsidies to implement Housing First programs (Employment and Social Development Canada –Homeless Strategy - 2014-2019 HPS Community Plan).

Currently there is an operating agreement between the Federal and Provincial government that allows the Canada Mortgage and Housing Corporation (CMHC) to manage the administration of the funds. Two thirds of the funds are given to low income households paying on a rent-gear-to income (RGI) basis. Spending from federal operating agreements continue to decline to approximately \$1.7 billion in 2014, a reduction in spending of almost two thirds since the 1990s (Londerville and Steele, 2014, p. 7). These operating agreements expire in the next 20 years putting the 365,000 low- income earners at risk.

ALTERNATIVES

A national response to ending homelessness is essential and cost effective. The principle of housing first gives people who are homeless the safety, security and dignity of their own homes before all else. No solutions to homelessness can exist without a guarantee of a sufficient supply of safe, adequate affordable housing.

Social and health supports must be available to prevent individuals and families from becoming homeless, as well as to help individuals and families make the move from homelessness to housed and to enable them to stay housed. A national response should not lose sight of the families and individuals it tend to serve and should create opportunities for independence, social integration and community connections, including activities such as employment. This is a shared responsibility with every having a role to play in leading the way to end homelessness: government, civil society, business and non- governmental organization.

In bringing homelessness to an end, local communities, regional and national organizations and civil society institutions across the country must pressure the Federal government, to take the initiative in ending homelessness as a national problem based on an ongoing and sustainable funding framework.

The Federal, Provincial and Territorial governments must work collaboratively with local communities who will involve key stakeholders to set priorities for the use of federal funds. Provincial and Territorial governments must show leadership in enabling local communities to end homelessness. Municipal governments must continue to work with community leaders to foster collaborative efforts among community based organizations and government

agencies, in order to develop comprehensive action plans that reflect local circumstances and capabilities.

Government recognizes the importance of rebalancing strategies and programs from those that manage homelessness to those that prevent and end homelessness. By developing long term strategies based first and foremost on a commitment to create and preserve affordable housing.

All forms of government: Federal, Provincial and Territorial, must commit the necessary funds to prevent homelessness through strategies to:

- Improve labour market participation
- Increase the earning capacity of at-risk population
- Support individuals and families facing a short term housing crisis such as possible eviction due to rent arrears
- Ensure the availability of adequate health care
- Provide income assistance at rates that reflect the cost of living.
- Include adequate funds for supportive housing, required to keep people stably housed.
- Ensure that service providers and housing providers seek better ways to coordinate housing and health and social service needs of individual families.

We can all start in our own small way to ensure that help is given in whatever way, shape or form it takes. Below is a detailed policy on benevolence that can be incorporated into a Church program.

Completed by Winsome Smith, Fellow in Inclusion and Philanthropy – Association of Fundraising Professionals: July 2016

BENEVOLENCE POLICY

I. Purpose

People in need matter to God. No individual in the community who is willing to receive help in Christ's name should be without food, shelter and other basic needs. Furthermore, God's people are commanded to care for each other (*"Bear one another's burden and thus fulfill the law of Christ."*—Galatians 6:2), and give to people in need (*"Whoever has the world's goods and sees his brother in need and closes his heart against him, how does the love of God abide in him?"*—1 John 3:17). As an integral part of the Ministry, the Benevolence Fund provides financial assistance to individuals or families who are experiencing financial or material needs (see also Matthew 25:31-46).

The Benevolence Fund is intended to assist people within the general vicinity of Toronto. Thus, the majority of assistance is to be disbursed in the counties of North York, East York & Scarborough Region.

II. Levels of support

The Management Board of is responsible for administering the Benevolence Fund within established guidelines. There are three levels of approved benevolence ministry:

A. Basic (up to \$100 per situation)

Lead Pastor / Treasurer / Deacon Committee, may approve this level of assistance, and must inform the Management Board in writing in his/her/their monthly report. Repeat support at this level places the assistance at the Intermediate level.

B. Intermediate (over \$100 to \$499)

A majority of the Management Board may approve this level of assistance in each single situation. A phone poll with corresponding documentation may be used if necessary. Repeat support at this level places the assistance at the Advanced level when total amount exceeds \$500.00.

C. Advanced (\$500 - \$1000)

This level of assistance per situation may be recommended by a two-third majority of the Management Board subject to meeting all specified criteria.

NOTE: Management Board members and those consulted must disclose conflicts of interest (e.g., where proposed assistance involves a family member) and excuse themselves from the related discussion and decision.

III. Funding

The Lead Pastor / Treasurer will only provide assistance as resources are available. All funds remain under the direction and control of the Management Board, and will be administered by the Finance Committee.

Funding sources are as follows:

A. Benevolence Fund

- i. Funds designated by a donor for the Benevolence Fund.
- ii. The church may allocate funds from the General Fund to the Benevolence Fund as part of the annual budget process.

B. Project fundraising

- i. The Finance Committee may approve a demonstrated need that requires more than available funds. Designated gifts toward an approved benevolence project will be used as designated, with the understanding that when a given need has been met as determined by the Finance Committee, any excess will be used for other benevolence projects. **All special appeals must clearly display this understanding.**
- ii. The church will refuse gifts designated toward a specific benevolence project before the approval of the project.
- iii. Fundraising for a specific project will only be approved if the project meets all guidelines of this policy as a whole. The required 'needs' documentation must be completed before the approval of the project. **Caution** should be exercised when it can be reasonably expected that financial support for the project will come from only a small group of individuals, especially when the expected donors are closely related (i.e., non-arm's length) to the needy individual(s).

IV. Guidelines

First and foremost, private charity between individuals will be encouraged and the church may facilitate individuals carrying out private benevolence. The following guidelines should assist in determining need and eligibility for assistance, should private charity not be realized:

A. Determining need

- i. The need of an individual or family may come to a Management member attention during the course of ministry, or by referral from a third party.
- ii. A dependent individual's need must be assessed in consultation with the person who has legal responsibility for the individual and the financial status of the legal parent or guardian will be taken into consideration.
- iii. Other sources of community assistance, including support from other area churches, may need to be verified.

B. Eligibility

- i. All assistance, including reporting, shall comply with the requirements of the Income Tax Act and Regulations. The assistance must be charitable under the law.
 - ii. Token assistance (up to \$100.00) may be provided as a tangible demonstration of moral support without meeting all of the eligibility criteria.
 - iii. A person in the community whose current status is financially or materially 'needy' is eligible. Support will not be restricted to members.
- iv. Needs** that will be considered for benevolent assistance include the following:
- a. An accident that results in financial needs.
 - b. An unavoidable unemployment situation.
 - c. Families that encounter legitimate financial difficulties:
 1. Individuals who are in need of special education/ training opportunities due to social, emotional, delinquency or related difficulties. These opportunities should serve to help the individual for the greater good of society in the short and long-term.
 2. Medical treatments and related expenses prescribed by a recognized a Canadian medical professional not covered by a public or private insurance/medical plan.
 - d. Other situations of demonstrated need; such as professional

- counselling, etc..
- v. When financial assistance is provided, consideration should also be given to meeting the spiritual, physical, mental, emotional, and other needs of the party receiving assistance. This will be done in consultation with the pastoral staff and/or the elders and/or other qualified professionals.
 - vi. The Church will not participate financially (funding or receipting) in projects which the law considers to be private benevolence.
 - vii. **Needs NOT usually considered for benevolent assistance:**
 - a. Discretionary expenses (e.g. vacations).
 - b. Treatments not prescribed by a recognized Canadian medical professional.
 - c. Business needs arising for any reason.
 - d. Insured losses.
 - e. Individuals on social assistance (except for types of assistance that are not considered to be 'income' by the relevant funding agency, to be determined in advance by consulting with a knowledgeable employee of the funding agency).
 - f. Where an individual or those legally responsible for the individual are determined to have adequate resources, unless the individual has been rejected by those persons (e.g. because of faith).
 - g. Projected and future needs (e.g. education fund for an orphaned child).
 - viii. **Duration of charity**
 - a. The church will provide assistance for a specific need that is not expected to involve a long-term commitment.
 - b. When a major need arises, other possible sources for assistance will be explored with the party in need (e.g., community and/or government programs).
 - c. Maximum of \$1000.00 per family calendar year.
 - d. 50% of professional fees (e.g. from certified counsellors) will be reimbursed by the church to the party in need, to a maximum reimbursement of \$1000 (**refer to IV. B. iv. above**).

V. Reporting/Documentation/Evaluation

The Lead Pastor / Treasurer / Deacon Committee evaluating a case for assistance are responsible for the following:

- A. **Basic** – They are to report the process involved in evaluating and reasons for granting assistance at the next regularly scheduled meeting of the Management Board. No written ‘needs’ documentation is required. To avoid repeat requests at the basic level between meetings, the Lead Pastor /Treasurer involved should consult with the Chair of the Management Board prior to providing assistance when possible, or immediately after assistance is provided.
- B. **Intermediate** – Lead Pastor / Treasurer Deacon Committee are to report the process involved in evaluating and reasons for granting the assistance at the next regularly scheduled Management Board meeting. Written documentation may be limited to documentation of subjective factors at the discretion of the Lead Pastor / Treasurer / Deacon Committee
- C. **Advanced** – Management Board, or approved representatives of the Board (with input by the applicant) are to evaluate the financial resources available to the person(s) (including government support and resources available from other family members/significant others) being considered for advanced assistance, by reviewing copies of the most recent tax returns, pay stubs, and/or financial statements, etc.. A written report that includes the process followed in evaluating the need and the maximum level of assistance recommended, is to be provided at a meeting of the Management Board

All documentation shall be signed by two members of the Management Board and filed in a confidential and secure place. Care should be taken not to reveal the names of individuals considered and/or approved for assistance. Individual names should not be included in the minutes of Management Board meetings.

Payments will only be processed upon written authorization from the Management Board (or, in the case of Basic assistance, the Lead Pastor) by means of memo, cheque requisition, etc., a copy of which should be filed by the Management Board.

Whenever reasonably possible, benevolent assistance should be paid directly to a supplier/service provider, or the assistance should be in the form of physical goods or vouchers.

