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### Study guide

## "Living out the gospel in tangible ways"

ELCA ministry with and among the unhoused

By Robert C. Blezard

Most of us take housing for granted. It's our home, a place where we can store our belongings, live with family and lay our heads at night. But for one of the wealthiest countries in the world, it's a shame that hundreds of thousands of Americans have no permanent housing. Homelessness harms the physical, mental and spiritual well-being of people who are unhoused. God's people are working to help.

#### **EXERCISE 1: YOUR HOME. YOUR HOUSE**

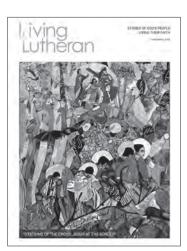
The old saying goes "Be it ever so humble, there's no place like home." It's true in so many ways.

- Describe your home. Is it big or small, fancy or plain, in a city or suburb, etc.?
- What does "home" mean to you? What ingredients make your house or apartment a home?
- What is the difference between a house and a home? If you had no home, would you settle for a house?
- As your housing changed over the years, in what respects has your home remained constant?
- What feelings do you experience when you're away from home? When you return?
- How do you help create a home for your family?
- What do you imagine you would experience emotionally, spiritually and physically if you had no home?

#### **EXERCISE 2: HOMELESSNESS IN YOUR AREA**

Statistics show that homelessness is most prevalent in areas where housing costs are high—principally on the East and West coasts and in cities.

- How prevalent is homelessness in your area? How do you know?
- What indications have you seen that homelessness exists in your community?
- While homelessness is principally associated with the coasts and urban areas, rural homelessness exists too. Why is rural homelessness harder to readily identify?
- What statistics about homelessness are available from your municipal, county or state governments?



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continued

- What government programs in your community and county work with people living in poverty and those experiencing homelessness? What do they report about the prevalence of homelessness?
- What organizations in your community or region work to help people living in poverty or who are homeless? What do they report?
- What efforts does your congregation make to help people living in poverty and experiencing homelessness? Is that adequate to the problem? What more could your congregation do?

#### **EXERCISE 3: HOMELESSNESS 101**

What is homelessness? Homelessness occurs whenever someone doesn't have a permanent, stable place to live. "Commonly, people are considered to be experiencing homelessness if they stay in a shelter, live in transitional housing, or sleep in a place not meant for human habitation, such as a car or outdoors," according to the Centers for Disease Control and Prevention (CDC). "Sometimes people are considered to be experiencing homelessness if they are living in a motel or are doubled up with family or friends because they do not have anywhere else to stay."

**How many are homeless?** The Department of Housing and Urban Development (HUD) calculates the incidence of homelessness by measuring comprehensively the number of people sheltered or unsheltered in a single night in January each year. For 2022, the government estimated that 548,462 people were experiencing homelessness. Here is a breakdown:

#### Shelter/housing

- o 49% (285,470) were housed in emergency shelters.
- o 11% (63,160) were living in transitional housing.
- o 40% (233,832) were unsheltered.

#### Household type

- o 72% (418,588) were single adults or couples without children.
- o 28% (161,070) were in households of at least one adult and one child.
- $\circ$  0.48% (2,804) were minors (under 18) in households with only minors (such as siblings).

#### Gender

- o 38% (222,970) were female.
- o 61% (352,836) were male.
- o 1% (6,678) were transgender or gender nonconforming.

#### Race

- o 37% (217,366) were African American.
- o 50% (291,395) were white.
- o 1.4% (8,261) were Asian.
- o 3.4% (19,618) were American Indian or Alaska Native.
- o 1.7% (10,461) were Native Hawaiian or Other Pacific Islander.
- o 6.0% (35,383) were counted as multiple races.



Study guide: Living out the gospel

continued

#### Summary of other populations reported

- o 21% (122,888) suffered from severe mental illness.
- o 16% (95,001) suffered from chronic substance abuse.
- $\circ$  5.6% (33,129) were veterans.
- o 1.7% (9,910) were HIV and AIDS patients.
- o 8.3% (48,373) were victims of domestic violence.
- o 0.46% (2,695) were unaccompanied minors under 18.
- o 4.7% (27,395) were unaccompanied youth between 18-24 years old.
- $\circ$  0.11% (6,348) were parenting youth (under 24 years old).
- 0.13% (7,961) were children of parenting youth.

Source: files.hudexchange.info/reports/published/CoC\_PopSub\_NatlTerrDC\_2022.pdf

#### Discuss:

- What do you make of these reported categories?
- Overall, what surprised you? Specifically, what items surprised you the most? Overall, what was least surprising? Specifically, which items were least surprising?
- How does the CDC's definition compare to what you had believed homelessness to be?
- Based on what you read, is homelessness a bigger or smaller problem than you had believed? Based on what you read, is homelessness easier or harder to solve than you had thought?
- What can God's people do about this? Our church? Your synod? Your congregation? You?

#### **EXERCISE 4: CAUSES OF HOMELESSNESS**

The reasons for homelessness are complex and varied for every family or individual, but experts say the bottom line is usually economic. For whatever reason, there isn't enough money to provide for the necessities of life: food, housing, medical care, etc. And among necessities, housing is typically the most expensive and, thus, the one that people go without.

Lack of affordable housing: Rental and purchasing costs have skyrocketed in recent years because of the high demand for housing. In 2022 the U.S. average one-bedroom apartment rented for \$1,105 a month, and a two-bedroom for \$1,342, according to the National Low Income Housing Coalition (NLIHC; nlihc.org). The coalition calculated the average amount of money available (30% of total income) for housing to typical lower-income groups as follows:

- \$252—monthly rent affordable to individuals relying on Suplemental Security Income.
- \$377—monthly rent affordable to a household with one full-time worker receiving federal minimum wage.
- o \$529—monthly rent affordable to individual with average unemployment insurance benefit.
- o \$694—monthly rent affordable to a family of four with income at poverty level.

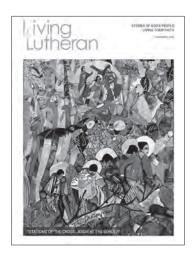
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Moreover, the NLIHC says, high demand has tightened the availability of all types of housing, but especially affordable housing. Several other factors, including a rise in ownership of rental housing by big corporations, has also led to rent increases.

**Poverty and wage stagnation:** While rents and costs have increased, wages haven't kept up, says the NLIHC, which calculates a "housing wage"—the hourly wage one would have to earn to afford a one- or two-bedroom rental. Nationally the "housing wage" is \$21.25 for a one-bedroom rental and \$25.82 for a two-bedroom rental.

However, in the continental U.S., the "housing wage" varies widely by region and state, with the West and Northeast most expensive, and the heartland and South least expensive. For instance, the two-bedroom "housing wage" was highest in California (\$39.01) and Massachusetts (\$37.97) compared to Arkansas (\$14.89) and Mississippi (\$15.67).

As do other housing advocates, the NLIHC points out that the federal minimum wage, currently \$7.25 set in 2009, doesn't automatically increase with inflation. If it had kept up with inflation since federal law established it, the minimum wage would be \$22 an hour today.

The National Coalition for the Homeless also lists these factors (nationalhomeless.org):

- o Decline in available public assistance: Safety net programs have been reduced on the federal, state and local levels.
- o Medical costs: An expensive medical emergency, such as a serious illness or disability, can start a downward spiral into homelessness: lost job, depletion of savings, eviction.
- o Domestic violence: Battered women who live in poverty are often forced to choose between abusive relationships and homelessness.
- o Mental illness and addiction: Those who are poor and suffer from mental illness or substance abuse are at risk.

#### Discuss:

- How has the cost of housing increased in your area over the last few years? How
  has that impacted potential homebuyers and renters? How has that harmed
  lower-income families and individuals?
- In your community or area, how has the availability of homes for sale or apartments for rent changed in the last 10 years? How has that impacted people, especially lower-income folks?
- Looking at the NLIHC's interactive map, "Out of Reach" (nlihc.org/oor), what is the "housing wage" for your state? How does it rank among the 50 states? Does that surprise you or not? Explain. How does the "housing wage" compare to incomes people make in your state? How do people cope?
- On the same page (nlihc.org/oor), key in your ZIP code to determine the housing wage for your community. What did you learn? Zoom out to compare how your community compares to those around you? How does the housing wage compare to incomes people make in your ZIP code?

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## Study guide: Living out the gospel

continued

- How have wages and salaries fared in your region and state? Have they kept up with the cost of housing?
- What do you see as the most important factors in your area that make it harder to afford housing? How might these factors lead to homelessness?

#### **EXERCISE 5: RESOURCES**

People who experience homelessness often find themselves not only victims of tragic circumstances but also without resources to prevent them from losing access to housing. Most of us have at least some buffers against homelessness, whether resources of our own or in family and friends.

Imagine that you faced a crisis that suddenly and irrevocably cut off your income or left you with huge financial liabilities. Perhaps your employer went out of business, illness or injury forced you to cease work, a medical bill came due, the family breadwinner died, etc.

- Have you ever experienced homelessness? Or have you ever faced a crisis that threatened to leave you homeless? Can you talk about it?
- What resources would enable you to stay in your home? How long would those resources last?
- If you ran out of money and faced eviction or foreclosure of your home, what resources would you turn to?
- What would you do if those resources were no longer available?
- What public resources are available in your community to help people stay in their homes? What private resources?
- Does your congregation work with public or private agencies to assist people to stay in their homes? What more could it do? Explain.

#### **EXERCISE 6: ADVOCACY**

Feeding ministries and efforts that give direct aid to people experiencing homelessness are necessary and noble. They help alleviate the immediate need. But is it enough? Could public policies help alleviate the causes that lead to homelessness? The HUD report (Exercise 3) estimated that there are over a half million Americans experiencing homelessness at any given time, with 40% of them unsheltered. Are our ministries and public efforts enough? What else is needed? Discuss:

- What ministries and efforts are you aware of to assist those experiencing homelessness in your area? What do they do? Are they in full vigor? Do they alleviate homelessness in your area? Why or why not?
- If 40% of people in the HUD survey aren't in emergency shelters or transitional
  housing (in other words, unsheltered), is the answer to the homelessness issue
  simply to create more shelters? If there were enough shelters for everyone
  experiencing homelessness, would that be an end to the problem? Why or why not?

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# Study guide: **Living out the gospel**In the HUD survey, 21% of the homeless people were reported as

- In the HUD survey, 21% of the homeless people were reported as "severely mentally ill." Would providing housing for them solve the issue? Why or why not? What else would be needed? What public and private resources are available in your area and state for mental health treatment?
- In the HUD survey, 19% of the homeless people were reported as having chronic substance abuse issues. Would providing housing solve the issue for these people? Why or why not? What else would be needed? What public and private resources are available in your area and state for alcohol and drug abuse?
- The cost of housing has a direct correlation with the incidence of homelessness.
  Where housing is expensive, homelessness is high because people can't afford it.
  What efforts are underway in high-cost areas to create more affordable housing and/or to raise the living standards of working people?
- For all of these issues, is enough being done on the public sphere? How can God's people help?
- The ELCA maintains a federal advocacy office in Washington, D.C., and a number of synods support advocacy offices in their states (see **elca.org/advocacy**). These offices work with lawmakers and policymakers to push for programs and policies to help those in poverty and those experiencing homelessness. How might advocacy efforts help to improve the root causes of homelessness through public action?
- Congress has not raised the federal minimum wage of \$7.25 per hour since 2009.
   Moreover, the minimum wage has never been indexed to inflation (as is Social Security). If God's people advocated our elected officials to mandate a minimum living wage, how would that reduce the incidence of homelessness?
- Public mental health services and spending have been curtailed in recent decades. Moreover, many private health insurance companies have reduced benefits for mental health care. How could public policy advocacy by God's people encourage our elected officials to create more public services and mandated coverage for mental health care? How might that help people experiencing homelessness?
- Through policing, criminal justice and incarceration, our country spends billions to treat substance abuse as a criminal matter, rather than as a health issue. Options are limited for public or affordable private treatment for substance abuse. How might advocacy by God's people encourage our elected officials to provide more resources for substance abuse treatment? How might that impact the incidence of homelessness?
- For God's people, why would advocacy efforts serve as a good complement to ministries that provide direct assistance to those in poverty and experiencing homelessness?
- How can your synod get involved? Your congregation? You?

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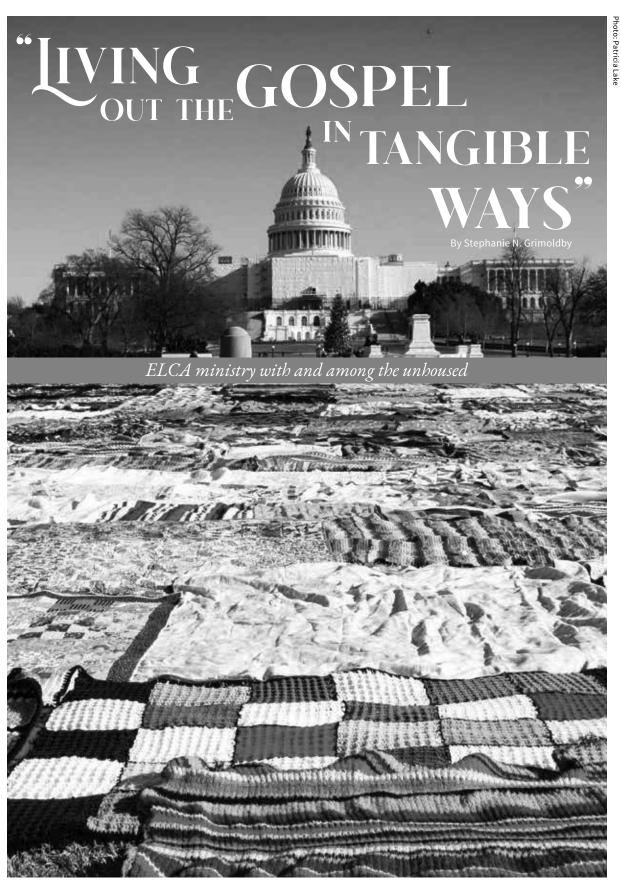


## Study guide: Living out the gospel

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#### FOR ACTION

- Learn about homelessness in your community or county. Invite someone who
  works in human services, whether in a public or private agency, to speak on
  what's happening and suggest how you can help.
- Invite professionals in mental health and substance abuse to speak to your congregation about the connection of mental illness and addiction with homelessness. Ask them to detail services and programs that are available for those suffering from mental illness and addiction. Seek suggestions of how your congregation or synod can help.
- If there is a Lutheran advocacy office in your state (see **elca.org/advocacy**), invite a staff member to address your congregation on what is being done locally to address homelessness. If there is no Lutheran advocacy office, seek out and invite advocates from other churches or organizations. Ask for suggestions for how you and your congregation can get involved.
- Put together a homelessness education and advocacy plan for your congregation. Present it to your pastor and congregation council for support and implementation.
- Begin partnering (or deepen your partnerships) with organizations that work with those in poverty or experiencing homelessness.



Held on the longest night of the year, Dec. 21, 2022, the Homeless Remembrance Blanket Project on the U.S. Capitol's West Lawn was planned by the Lower Susquehanna Synod along with other Lutheran and secular partners.

Covering the West Lawn of the U.S. Capitol with homemade blankets and quilts wasn't the recent effort of a national quilting organization.

Instead they were part of the Homeless Memorial Blanket Project, half art installation, half call to action. Its organizers, among them the Lower Susquehanna Synod, chose Dec. 21—the longest night of the year—to display the blankets, which they hoped would raise people's awareness of those who don't have adequate housing and have even died from lack of shelter.

Laid out side-by-side, the blankets represent the efforts of people who tried to make a difference, said Matthew Best, a synod pastor and the Blanket Project's co-coordinator.

"To me, the blankets are the symbolic act of love," Best said. "You want to talk about welcoming the stranger and loving the stranger! Every blanket tells the story of the people who made them and invested themselves in the blankets, and they have gone to folks—to families, to individuals—who have stories as well."

The blankets "kept speaking while they were laid on the West Lawn on the Capitol, and they were speaking to the legislators in the Capitol building," he continued. "Every single one of those blankets [was] telling a story of love in a quiet kind of way."

Though the project wasn't a specifically Christian event, numerous churches across the country joined in, Best said. Each volunteering body was asked to create 100 quilts: 10 to send to Washington, D.C., and 90 to distribute to local shelters or agencies that advocate for those experiencing homelessness.

"The goal was to have ... 10 blankets from each state, so 500 blankets," he said. "That was a pretty big goal, all handmade, to raise awareness around homelessness."

Ultimately, 1,179 blankets were displayed on the Capitol lawn, donated by blanket-makers from 47 states. The quilts were then distributed to local people who are unstably housed and to homeless agencies.

A week prior to this, Best and volunteers conducted a "dry run" of the display by laying down 95 blankets on Walker Court in front of the Washington National Cathedral, which also had supported the Homeless Memorial Blanket Project.

"[Not long ago], we were remembering Reformation Sunday and Martin Luther and his 95 Theses at a different church," Best wrote in a personal blog post about the National Cathedral display. "[Ninety-five] statements intended to raise questions and cause a debate within the church. In a similar way, these 95 blankets and quilts are intended to raise questions and cause a debate, make a stir, unsettle the comfortable status quo in our nation when it comes to homelessness.

## "EACH BLANKET AND QUILT CARRIES A MESSAGE QUITE CLEARLY."

"This is our 95 theses. And while our statements don't have words on them, each blanket and quilt carries a message quite clearly."

#### Government can't do it alone

Just two days before blankets decorated the West Lawn, the U.S. Interagency Council on Homelessness released "All In: The Federal Strategic Plan to Prevent and End Homelessness," which has an end goal of reducing homelessness 25% by 2025 (usich.gov/fsp).

Within that document, several statistics stand out.

According to the U.S. Department of Housing and Urban Development, "on any given night, more than half a million people sleep in shelters and unsheltered places not meant for human habitation, such as cars and encampments" (usich.gov/fsp/state-of-homelessness).

Further, the National Health Care for the Homeless Council found in 2018 that "5,800 deaths are known and upwards of 46,500 deaths among PEH (persons experiencing homelessness) are estimated, which highlights the vast, and largely hidden, scale of homeless deaths in the U.S." (nhchc.org/homeless-mortality).

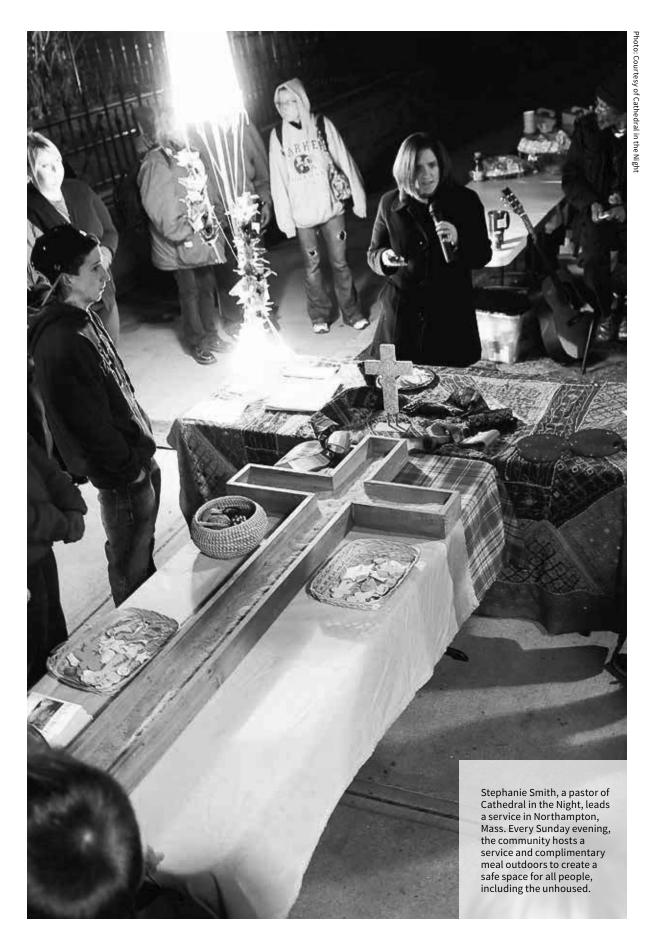
#### Ecumenical by necessity

In 2004 four homeless individuals in Fairfax County, Va., died from hypothermia. The following year, local congregations created the Hypothermia Prevention Program, with the goal of ensuring that no one would have to sleep outside during the coldest months.

Arlene Darke is a member of Lord of Life Lutheran in Fairfax, one of the program's founding congregations. "Churches got together to say, 'We can't let this happen again; what are we going to do?" she recalled. "It was a few churches saying, we'll open our doors at 6 o'clock at night, and people can come in and sleep on the floor if they want. Then the county government got involved and asked [the local organization] FACETS to organize the churches into something more comprehensive."

FACETS, partially funded by the county government, oversees the multiple faith communities in Fairfax that take turns housing the overflow from the county's shelters. According to Fairfax County, that number reaches an average of 215 people nightly (fairfaxcounty.gov/homeless).

20 ▶



## "(HURCHES GOT TOGETHER TO SAY, 'WE CAN'T LET THIS HAPPEN AGAIN."

"We're a very prosperous county," Darke said.
"That makes housing very expensive here. And that's really the root of the problem, that affordable housing is so lacking that people become homeless.

"Our county has a policy of ending homelessness, and they actually work very hard toward that. A lot of people have been rehoused in the last few years, but it seems like there's always more, so it seems that ending homelessness is problematic."

The Hypothermia Prevention Program runs from December through March. Host churches volunteer their facilities for a week at a time, providing guests with meals and evening activities and arranging space for social and health care workers to meet with them "to get them on track to better housing," Darke said.

During the coldest weeks the spike in those needing shelter makes it nearly impossible for just one congregation to tend to all guest housing and nutritional needs, so two churches house guests and additional congregations help provide meals.

As Darke points out, the hypothermia program is ecumenical by necessity. "There is not a church in this area that is in a position to dedicate their entire facility the whole winter," she said. "It has to be [ecumenical] for the scope that we have to deal with here. I personally am a great believer in ecumenicism. I think forming partnerships with faith communities of all denominations is the way to go."

For example, St. James Lutheran Church of Lake Forest, Ill., volunteers with PADS Lake County ("Providing Advocacy, Dignity & Shelter"), a nonprofit that offers resources and emergency shelter to those experiencing homelessness in Lake County, north of Chicago.

"We have a lovely church building, but we don't have a big kitchen or showers," said Alane Wanda, co-chair of St. James' social ministry outreach committee. "We're not equipped to house or staff a night as a shelter."

Instead the congregation coordinates its volunteer efforts with First Presbyterian Church of Libertyville, a nearby host church for PADS.

"We serve dinner once a month," Wanda said. "We have confirmation students involved; they sign up to serve at one of our dates during the season. They can start that service component of what it is to be part of a faith community."

PADS also has a day resource center, and the St. James women's group often provides lunches for the center.

"When you're a smaller church, it makes sense to put your efforts through an organization that's already doing something and has a template for doing something," Wanda said.

#### Giving a face to the unhoused

For the last seven years, Christ the King Lutheran Church in West Chester, Ohio, has volunteered with Family Promise, a national organization providing solutions for families who are unstably housed.

"Houselessness is a problem all over the United States; we just don't always want to open our eyes to people's needs," said Matt Byrd, pastor of Christ the King. "I think the most effective thing we've found is, rather than try to take on all these problems ourselves, with our combined theology of grace and service, we are able to maximize our impact."

In Butler County, where Christ the King is located, multiple congregations volunteer to share the responsibility of providing housing and meals to guests.

"Many of the folks who are in the program ... are newly unhoused," Byrd said. "They're experiencing houselessness for the first time, usually through no fault of their own. When COVID hit and the economy [declined], people were getting laid off because goods and services were not being purchased."

During their host weeks, Christ the King and the other participating congregations provide families with meals during the week and a place to sleep every night. Guests leave the church by 6 a.m. and spend days at the local Family Promise center to receive training and help with job placement.

"This really is a fantastic program that helps us live out the gospel in tangible ways," Byrd said. "It gives a face for houselessness. [Guests] stop being 'those people' and [volunteers lose] the sense of, 'If only they'd get a job.' Many are working two to three jobs but don't have a working wage. ... The best thing that happens is the people who come and stay in the congregation feel like they're humans,

"WITH OUR
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and they're treated with respect, and people get to know their stories."

Volunteers see how the program not only helps preserve people's dignity but also breaks the cycle of poverty, Byrd said.

## "THEY'RE TREATED WITH RESPECT. AND PEOPLE GET TO KNOW THEIR STORIES."

"The best part about the whole program is we know we are partnering with other congregations in the community, so the burden doesn't solely rely on us, but we can contribute," he said. "Four times out of the year we have to give up all of our classrooms and storage space. It's a pleasure to know people are going to be safe, warm and welcome."

#### Helping unhoused fathers

When the program Almost Home @ St. John's was founded at St. John Evangelical Lutheran Church, the nonprofit operated the Guest House, a seasonal emergency shelter for men in and around Dubuque, Iowa.

It also ran the Open Closet, which provided free clothing, shoes and hygienic and household items to families.

The Open Closet continues to aid more than 4,000 people each year. But in the last year, Almost Home has transitioned into a different kind of shelter—one specifically for homeless single men with children.

Retired program director Gwen Kirchhof "saw a need that no one was facing," said Brock Timmons, who took over as executive director in December. "She was noticing frequently ... that fathers were asking for places to stay—places for them and their children."

Shelters often provide space for single women, single men, or mothers and children. Fathers and children, however, have almost nowhere to go, Timmons said.

When Kirchhof first investigated the issue, the closest shelter she could find that would take fathers and children was on the other side of the state, in Sioux City, Timmons recalled.

"The mission [of Almost Home is] so powerful: the idea of really meeting [a need] that is unmet in society at large," he said.



The Almost Home program at St. John Evangelical Lutheran Church, Dubuque, Iowa, operates the Open Closet, which offers free clothing, shoes, and hygienic and household items, providing aid to more than 4,000 people each year.

Almost Home currently has room for two fathers and their children, and the organization is building rooms for three additional fathers and children, Timmons said. Each father is given a rough estimate of three months to stay in housing provided at St. John.

## FATHERS WERE **ASKING FOR PLACES** TO STAY-PLACES FOR THEM AND

Fathers also receive access to multiple resources, he said. Almost Home gives referrals to a food pantry across the street, sets them up with Iowa Legal Aid, provides a budgeting class with a local bank and

offers additional services to help them navigate being inadequately housed.

"We didn't want to be just a shelter where we give them a bed and that's enough," Timmons said. "We're in the business of building lives. ... We help them dig out of that hole, so when they do get stable housing, they're prepared, they know how to budget now. The last thing you want is they get on their feet and then they get knocked back down."

#### Serving the unhoused through worship

Cathedral in the Night (CITN), a congregation under development in the ELCA, doesn't house those experiencing homelessness. It doesn't have a building to do so.

Rather, this missional community in Northampton, Mass., which meets on the front steps of First Churches of Northampton, focuses on providing a spiritual home for everyone, regardless of their housing situation.

## "(HURCH IS **SUPPOSED TO** THE COMMUNIT NEEDS IT TO BE.

Its Sunday evening services—and complimentary meals—are always outside.

"We're really intentional about being outside," said Stephanie Smith, a pastor of CITN. "In this way we are guests in their space instead of welcoming people into our space. People feel safer and more welcomed. Doors unintentionally say to people that they have to believe something to belong. Being outside gives us the freedom to welcome everyone just as they are."

"The area we live in is a very progressive part of the country as far as LGBTQ issues," added Dawn Orluske, a CITN minister and a member in discernment with the United Church of Christ. "We get a lot of LGBTQ youth, trans youth, kicked out of their home who are unhoused."

CITN was formed in 2010 by the ELCA, the United Church of Christ and the Episcopal Church, which provided the congregation with a grant.

"Our passion ended up being, how do we create a safe place for people unchurched or de-churched ... especially for young adults," Smith said. "If it wasn't grounded in something that made the world a better place, they wouldn't [take part in] it. That's why it's outside, right on Main Street in downtown."



The Almost Home program at St. John also manages the Guest House, a seasonal emergency shelter for men and their children in and around Dubuque.

CITN realized that providing a meal would be an immensely beneficial part of worship for the community. So, after a service in which everyone is invited to participate, gatherers share communion and then head straight to dinner together.

"Church is supposed to be whatever the community needs it to be," Smith said. "And if it's traditional, that's great. But if it's outside so people feel more comfortable, then that's great too." †

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