

Homelessness should have a human face...



Sooner or later someone you encounter in your office, classroom, clinic or workplace will be at risk of homelessness.

In that moment, you can make the difference between a temporary crisis and a human tragedy.

You know their stories: management sweeps, relationship breakdowns, young people in conflict or fleeing abuse, addiction, illness, emotional distress ...

Today, the spiral from stability to distress can start in the space of a five-minute meeting.

Here are some facts that can help you. No one needs to feel helpless in the face of homelessness. Often, all it takes is knowing who to call.

As someone who works with people, your network already includes a wide range of resources that can help you prevent another family or individual from hitting the streets. And, your network can be expanded.

- TAKE the challenge.
- COMMIT to finding the people with the resources your residents, clients, patients, students or employees need to prevent their own homelessness.
- LEARN about the issue.
- TALK with your colleagues.
- SPREAD the word.
- GET INVOLVED TODAY!

Chances are that organizations in your community are helping people face the issue of homelessness with human solutions that really work.

Why not join them?
Short of time this year?

Your donation to Raising the Roof supports community-based programs with the goal of finding long-term solutions for Canada's homeless.

Take homelessness personally.
Your support makes a difference.



#200-263 Eglinton Ave. West
Toronto (ON) M4R 1B1
tel: 416.481.1838
fax: 416.481.1872
email: info@raisingtheroof.org
www.raisingtheroof.org
Charitable #139744569RR0001

Homelessness is both a cause and an effect of financial crises. Low and irregular incomes often result in the loss of stable housing, and they are critical obstacles to securing new housing.

When financial institutions close branches, particularly in inner cities, they are replaced with cheque-cashing stores charging usurious rates. The loss of local banking services leaves many people financially vulnerable. While banks and credit unions can't be in the business of giving away money (what's more, that's not the answer to preventing homelessness), creative partnerships and innovative approaches to loans, mortgages and lines of credit can be good business for financial institutions – all the while bringing life-saving benefits to clients who are at risk.

Raising the Roof's website (www.raisingtheroof.org) offers more than 50 examples illustrating how financial institutions can provide services that prevent homelessness. You'll find details on the goals, funding and delivery agencies of these innovative practices, along with more sources of information, including a library of the best print and electronic information sources on financial institutions that are leading the fight in homelessness prevention.

understand the issue

know and watch for the warning signs

When it comes to homelessness, there is no single test to determine who is "at risk". Whether you work in a bank, credit union, consumer credit organization or a community group providing loans, your clients are unlikely to volunteer information about private issues such as job loss, health problems, poverty, family conflict, substance abuse, eviction, domestic violence and abuse. But, in the course of your routine questioning, these realities could surface.

Watch for these warning signs: no fixed address or phone number, lack of employment history, poor credit ratings, past experiences with the criminal justice system, and unstable or low incomes. Once people are homeless, their ability to stabilize income and finances plummets, and the effort required to get back on a solid footing becomes overwhelming.

You can help. Refer these clients to appropriate supports in your community and don't assume they're incapable of repaying loans. Your understanding could change their futures. Provide educational materials on consumer credit and household financial management. Give small loans with longer than usual repayment periods, so individuals can build their credit ratings. Consider loan arrangements to non-profit landlords to upgrade and save existing affordable housing. Partner as a guarantor for non-profit housing loans. As a financial services professional, your voice can have a powerful impact. Become an advocate for your clients and for others at risk of homelessness in your community.

connect with or create the homelessness prevention team in your community

No one can prevent homelessness alone. Growing awareness of the cause-and-effect relationship between homelessness and financial instability has created a network of service providers coming together to shape an effective community response – from employment and education services, to landlords and private businesses, to service, financial and housing groups, to government and policy people, to city planners.

If no such group exists in your community, consider taking the lead to form your own network. Talk to other neighborhood financial institutions, local community agencies, teachers and some of your corporate clients about boosting homelessness awareness. Your community's legal aid, community health, and social service agencies are valuable resources for knowledge about available services. Take steps today so you'll know who to call when you need solutions for your clients.

Organize to research, create and support homelessness prevention strategies. Share your community strategies and the lessons learned widely to help everyone act together to prevent homelessness. Sometimes, your collective work will lead to innovative community practices, like those available on the Raising the Roof website at www.raisingtheroof.org. (You'll find great ideas here – many specific to the financial sector.)

Financial institutions know the human costs of rising homelessness firsthand. Homelessness hurts more than your bottom line; it undermines the financial and economic health of the community and of your organization. That's why more and more bankers and financial services people are speaking out. Write, discuss the issue and make your voice heard. Tell your elected officials what you see and what you want done about it. Become an advocate for the homeless and those at risk of homelessness.

Support the development, funding and protection of affordable housing in your community. Your commitment lends credibility to the arguments for adequate income and social supports. Actively support programs and initiatives in other sectors aimed at preventing the root causes of homelessness – locally, provincially and federally.

you know homelessness has a major economic impact on your community

make sure others know, too

