

Stirling Church Properties: Ideas for the Future



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Executive Summary

Stirling Avenue Mennonite Church (SAMC) is caretaker of five properties in addition to the church (about 1.1 acres), land that is part of the Haldimand Tract promised to Six Nations of the Grand River. SAMC operates “HOMES”, an affordable housing initiative with the houses. Missions Ministry has faced challenges finding volunteers for the landlord, liaison and maintenance roles. This led Church Council to establish a working group to examine options for the future of Stirling’s properties. The HOMES Future Working Group (WG) considered ideas “beyond the constraints of SAMC tradition and history” for all SAMC properties. Council asked for a summary of 3-5 ideas of how to best use the resources entrusted to us (the 5 Homes and the church building) to best support the mission of Stirling.

This report to Council precedes in-depth discernment with the congregation. The WG grounded its review in “the Long Now (considering the future when making decisions in the present). The WG connected the HOMES mission broadly to SAMC’s Households of Faith statement but found no specific links. The WG situated considerations within the unique opportunities for a Christian organization and SAMC’s continuing priorities.

. A rough estimate shows different activities use parts of the building an average of 93 hours a week (not accounting for overlap in activities). Often, only a small portion of the building is in use. Both congregational and other groups use the space.

SAMC owns five houses (51, 53, 69, 71 Stirling; 241 Weber). Houses range in size from 1300 to 1536 square feet. Properties range from 335 to 584 square meters. Electric, plumbing, heating and roof on each house was updated in the past 13 years. We roughly estimated current value at \$700,000 per house. As a mission project, each property now hosts a family in affordable housing – mostly newcomers to Canada.

Current **zoning** designates the church and “Weber Street side” houses “neighbourhood institutional” (I-1). Proposed rezoning will make them “institutional” (INS-1). New single dwelling units will not be permitted. Zoning for “King Street side” houses is “Residential Five” permitting up to 3 dwelling units per property.

As background to property usage options, the WG considered **SAMC and community capacity and priorities**. SAMC is a vibrant and stable congregation. In its almost 100 years, SAMC has held onto what is core (endurance) and welcomed change (risk). In recent years, fewer participants attend weekly. While annual budgets of about \$400,000 get met, it is harder to find volunteers for the multitude of congregational tasks. SAMC has decades of experience offering affordable housing, often for refugees. We work with a range of community partners. We keep costs low through volunteer roles. HOMES has faced challenges finding volunteers. That contrasts with some other mission activities at SAMC, like Saturday Suppers. The most successful mission projects have had a “driver” – a volunteer leader able to put in long hours. The current volunteer model for HOMES is not sustainable for the long-term.

The WG considered two scenarios for **financing** a new model. We could continue with the existing configuration of houses but hire property management services. Rents would have to increase to offset the charges or Stirling would have to seek donations to cover the increased cost. If SAMC was to build new housing, various government financing may cover 60-90% of capital costs (depending on population served). Redevelopment of all the houses (but not the church) may cost \$28 million. At this price, fund-raising may rise to \$7 million.

Another “context” for discernment is SAMC priorities. Stirling, guided by its anabaptist heritage, has focused mission and justice activities in three areas: affordable housing, Indigenous reconciliation and climate justice. All need consideration in future development.

In addition to SAMC need and capacity, the WG considered the **context of Waterloo Region**. Affordable housing is in crisis. Governments at multiple levels have promised support for affordable housing. Discernment around who SAMC is led to serve needs to happen early in the process. Various populations are at high risk for affordable housing. People with high acuity needs (e.g., experiencing mental health or addiction challenges) require strong supports. Individuals and families with lower acuity needs (some mental or physical disability, some refugees) and / or low income (e.g., seniors, other newcomers, Indigenous people) round out the list. For each group, need outstrips available housing. In addition to the above, Stirling might consider supporting an intentional Christian community who in turn offer support to tenants.

The WG met **groups who provide or support affordable housing**. Partnering would offer their experience in development processes and potentially operation of housing. The WG recommends both Menno Homes (which is rebranding to Beyond Housing) and InDwell as partners. Choice of partner depends on the population we will serve. Other local organizations in the field include COMPASS (formerly Mennonite Coalition for Refugee Support) and House of Friendship. Local churches who have undergone discernment about housing include Knox Presbyterian (decision to not develop housing) and St. Paul’s Lutheran (partnered with Menno Homes). Their lessons would be to expect a long process, conflict and results that may not have been individuals’ first choice. Congregations not in “crisis” may have less motivation to make a choice and “spin their wheels”.

Based on Stirling’s and the community’s priorities and capacities, the **WG suggests Church Council adopt the following commitments:**

1. We understand that our commitment to social justice is inspired by our Anabaptist faith. We are discerning how to live that out in our current context.
2. We continue to be committed to climate justice, indigenous reconciliation, and affordable housing options. Use of Stirling properties needs to consider all three.
3. Plans for housing will account for our faith community context (and the unique role it can offer).
4. We will be transparent about plans, including financing.
5. We will consider collaborating with other faith communities and social services.
6. We recognise that the properties have more potential value as a whole than separately.
7. We must be willing to lead boldly: unafraid to risk (change) while we endure (hold onto our core).
8. We will seek to discern broadly, both within SAMC and the surrounding neighbourhood. We will prepare to address concerns raised.
9. We will create and encourage investment in a fund that can support the discernment process.

Options for Property Development. The WG identified six options for HOMES future. We paid for concept designs from Flourish, a non-profit group supporting affordable housing.

- A. Pay for property management. Pros: A simple, low-cost option we can do now. Cons: Fails to increase number of people we can serve at a time of desperate need.
- B. Renovate houses or add tiny homes to increase capacity. Pros: Relatively low cost. Stirling members may have expertise to reno/build. No rezoning required. Can sequence work as capacity

permits. Cons: Unlikely to qualify for external grants. Small increase in tenant capacity. Inconsistent with expected future zoning (on Weber St side). Existing challenges with houses continue.

- C. Develop a 4-storey (low rise) apartment on Weber Street side with 44 one-bedroom units. Pros: consistent with planned re-zoning. Creates 2 ½ times new housing capacity. Likely eligible for government grants (depending on tenants). Cons: Capital required likely beyond SAMC scope. Not suitable for families (who have been primary tenants to date).
- D. Develop a 3-story stacked townhouse on King Street side with 18 two- and three-bedroom units. Link to SAMC building for amenities (e.g., common laundry, staff offices). Pros: While zoning application needed, consistent with city plans for densification. Design about same height as current houses. Permits continued housing of newcomers to Canada. Triples number of tenants. Capital financing likely available. Cons: Remaining financing likely beyond Stirling capacity. Loss of driveway exit onto Stirling. Likely requires zoning change.
- E. Renovate the church for housing. Create new living spaces and modified multi-use space for worship / community use. Pros: Preserves some carbon stored in construction of church. Makes 24/7 use of space currently under used. Cons: Not recommended by Flourish: *“replacing the existing structure with new facilities, even if of similar scale or integrated with a new housing project, would add significant costs to the overall redevelopment budget. These funds are not available through affordable housing grant programs, so would be borne by the congregation.”*¹
- F. Raze church and Weber Street side for multi-purpose building, including housing and church. Pros: Having 1 acre for redevelopment is relatively rare downtown. Opportunity to reimagine worship, faith formation, community and other spaces to meet current & future needs. Potential to create resources that neighbours could also use and help integrate tenants into community. Cons: A [professional appraisal of the church building](#) and property (December 2021) indicated the hypothetical value was \$1.75 Million. The “best use” of the church property, according to the appraiser’s analysis is as a church (i.e., its current use). Additional “cons” as listed for “Option E”.
- G. Sell properties and donate proceeds to other affordable housing initiative(s). Dissolve Stirling and re-populate other churches. Pros: Relatively simple option. Cons: Doesn’t take advantage of SAMC location for affordable housing. Fails to create any real legacy.
- H. Share with another faith community to develop common worship / meeting space. If the partner also has property, sharing space may permit extra housing (e.g., partner with First Mennonite, if they re-develop their building; partner with Turkish Muslim mosque who may be re-locating). Pros: More housing available than subdivided spaces. More optimal use of worship and related spaces via sharing. Potential synergy with each faith group’s mission. Cons: Discernment processes become extra complicated and drawn out. Long term complications of sharing space.

Summary Checklist

Criterion	Minimum	Add Tiny Homes	Weber Low Rise – 42 apt	King Stacked Town-houses	Raze All	Sell	Share
Housing	☹️	😊	😊😊	😊😊	😊😊	☹️	😊😊

¹ In a follow-up meeting , Flourish indicated they had not gone inside Stirling’s church building. Given their experience renovating St. Marks and St. Peters churches in Kitchener, there may be potential to consider renovating the church itself.

Indigenous	😐	😐	😐	😐	😐	😐	-
Climate Justice	😞	😞	😊😊	😊😊	😊	😞	😊😊
People Needed	😊😊	😊😊	😊😊	😊😊	😊	-	?
Funding Access	😐	😐	😊😊	😊😊	😊	-	?
Cost	😊😊	😊	😞	😞	😞😞	-	😞😞
Local Connection							
Meets Identified Need	😐	😐	😊😊	😊😊	😊😊	😊	😊😊
Approximate # Served	30	40	42 (on 3 properties)	57 (on 2 properties)	?130?	-	More
Fit with Zoning	😐	😐	😐	😞	😐	-	?

Introduction

We acknowledge that the lands the subject of this report are part of the Haldimand Treaty of 1784, a formally ratified agreement acknowledging six miles on either side of the Grand River as treaty territory belonging to Six Nations of the Grand River. It forms part of the traditional territories of the Neutral, Anishinaabe, and Haudenosaunee peoples. This territory is within the lands protected by the Dish with One Spoon wampum. We acknowledge the enduring presence, knowledges and philosophies of Indigenous Peoples.

We acknowledge the continuing accomplishments and contributions Indigenous Peoples make in shaping Waterloo Region. We are committed to understanding the impact of settler colonialism on the Indigenous experience in order to vision and co-create collaborative, respectful paths together in mutuality and reciprocity.

In October, 2021², Stirling Mennonite Church Council heard about challenges facing its Missions, Peace & Justice-supported affordable housing initiative based in the five houses Stirling owns. As illustrated in the picture on the cover of this report, Stirling holds the deeds for five addresses, in addition to the church building.

- 51 Stirling Avenue North
- 53 Stirling Avenue North
- 69 Stirling Avenue North
- 71 Stirling Avenue North
- 241 Weber Street East

Stirling's "HOMES" initiative has operated for many years largely through volunteers who serve in landlord, maintenance and liaison roles. Missions, Peace & Justice (MPJ) has found it more challenging to find volunteers with the expertise and time to serve these roles. Trends in volunteerism at Stirling point to these challenges remaining for at least the medium term. In addition, the age of the houses means that they are likely to require increased maintenance moving forward.

Consequently, Council agreed with a recommendation to establish a working group to examine options for the future of Stirling's properties.

Mandate

Council approved the following mandate for a Homes Future Working Group:

- a. Over the next 6 months (by April 2022) you, the Homes Future Working Group 2021, will brainstorm possible ideas of what to do with our 5 Stirling Homes and possibly our church building.
- b. You are free to think beyond the constraints of tradition and our history.

² We note that Dave Klassen drafted a proposal to examine options for Homes futures in 2019. That proposal helped inform the work of the current working group.

- c. You are not specifically mandated to develop an affordable housing project. For example, you could consider:
 - a) the idea of an “Indigenous hub”;
 - b) providing space for medical care of newcomers;
 - c) how creation care may become a focus of both the building per se or programs it contains or may become a consideration and ways to mitigate it.
- d. You will present to Stirling Church Council.
- e. Council will determine which of these ideas are worthy to present to the congregation for discernment around a path forward. That presentation may be made using some combination of video and a written report.

Council intended to consider this initial report before further discernment with the congregation. Council asked the Working Group to report in May 2022³.

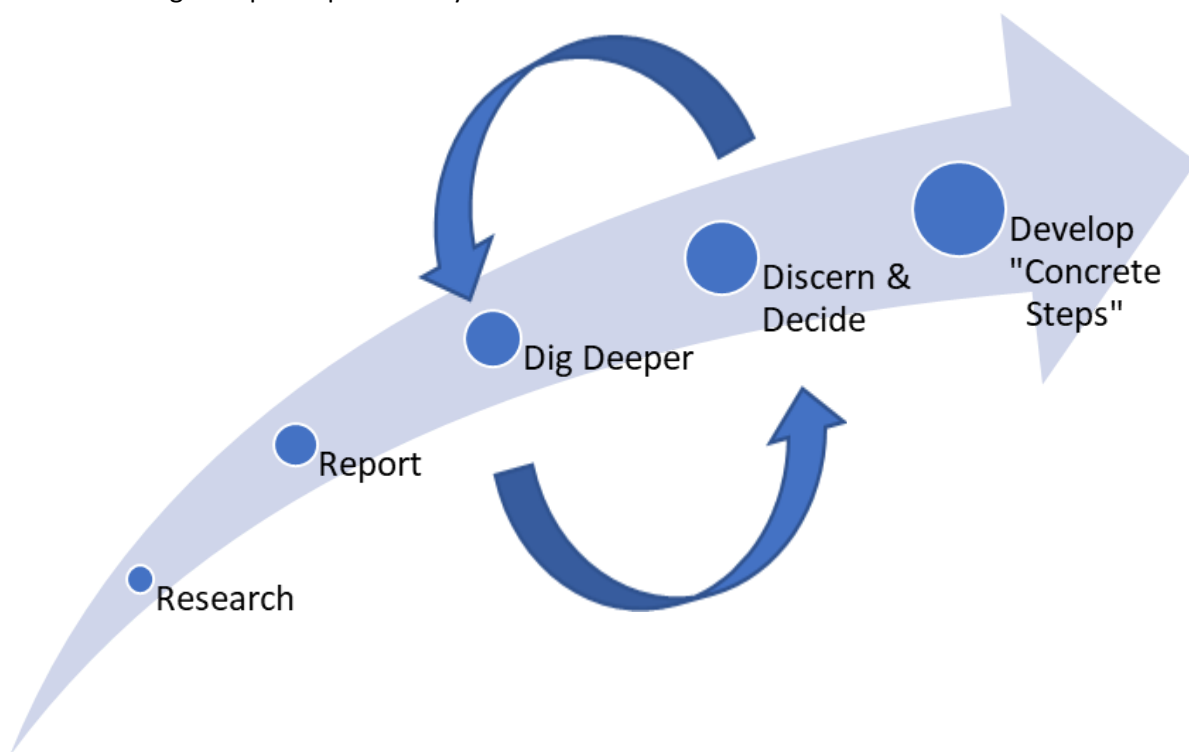


Figure 1: Anticipated activities to discern Stirling HOMES Future

The HOMES FUTURE Working Group consisted of Steve Manske, Lou Murray Gorvett, Will Winterfeld and Andrew Alkema, in addition to Dave Klassen, who participated in the very early days, prior to leaving for his MCC assignment in Bangladesh . The working group met 23 times, including 10 consultations with groups or individuals outside the Stirling community, 5 consultations internal to Stirling and 7 Working Group Zoom meetings. [Appendix A](#) summarizes our contacts and main purpose of each meeting.

³ The Working Group’s extended its efforts to accommodate input from key groups.

The Working Group grounded its review in “the Long Now”. Marcus Shantz, President of Conrad Grebel University College described this [concept](#) as considering the future when making decisions in the present. He pointed to legal action brought by a group of young people against the government of Ontario around cancellation of the provincial carbon trading law. Young people argued that future generations can make claims in the present. Brian Eno, a musician, says humanity needs to develop a greater sense of the long now that is our deep connection in the present to the past and to the future. The Long Now is also consistent with Biblical and Indigenous ways of being.

Stirling Ave Mennonite Church Properties

Stirling Avenue Mennonite Church (SAMC) has been entrusted with six properties: five houses as noted above and the church building (plus parking). Together, these comprise just over 1.1 acres (4525 square metres) of land located in the heart of Kitchener. All buildings are approaching a century in age. The purpose of the Working Group research was to explore what SAMC is called to do with these resources in our current context. Any consideration of the future needs to be firmly grounded in Stirling’s Mission for the congregation and the properties it manages.

Mission for HOMES@Stirling

Missions, Peace & Justice Ministry at Stirling has responsibility for implementing the affordable housing initiative referred to as HOMES@Stirling. HOMES’ mission is derived from Stirling’s [Households of Faith statement](#). The primary connection is through “Living Justly and Peacefully”. We are “*responding to the call to live in right relationship with God, the earth, our neighbour, and each other, we will strive to embody God’s reconciling love in our congregation and our households. We commit ourselves to be advocates of this reconciling love, witnessing in our community and our world to God’s concern for peace and justice.*” This action-oriented statement reflects our commitment to ‘just living’ within and beyond our congregation. We strive for right relationships with our human neighbours and all of creation. We give people on the margins of society opportunity to be engaged through a ministry of affordable housing. This is an expression of the Stirling community’s desire to follow God’s call to live justly and love mercy. We want to use our resources to help address the core human need for housing that is proving hard for many neighbours to access.

This report assumes that the working group mandate is situated in the above mission and context. As such, recommendations for the future will consider:

- existing (and expected) future priorities and capacities (of Stirling and surrounding community);
- the unique opportunities for a Christian organization (e.g., consider the “tension” between options focused on the buildings / physical structures versus those that also consider relationships [Jesus’ way of relating and caring for each other and our world]);
- continuing priorities at Stirling: reconciliation with Indigenous neighbours (including implications of Sacred Covenant) and Creation Care / climate justice.

Questions?

Stirling's Mission is in flux. A small working group will review the existing Households of Faith statement to help the congregation discern what revisions / additions may enhance its value and currency for Stirling as we prepare for a new century as a faith community.

Can we decide on HOMES Future prior to

Description of Stirling's Properties and their Usage

Church Building

We include the church building and associated parking lot since the Working Group had a mandate to assess potential options for all properties. [Appraised value \(Dec. 2021\)](#) of the church is \$1.75 Million.

As the primary gathering place for our faith community, the church building helps Stirling fulfil its Mission through a variety of links to the Households of Faith statement. We did not conduct a detailed analysis of building usage, yet present the following chart based on experience. We based estimates on conditions immediately pre-Covid restrictions.

Table 1: Typical Weekly Usage of Church Building

<i>Household of Faith Link / Activity</i>	Space⁴	Hours/Week (Est.)
<i>Worship & Ritual:</i>		
Sunday worship	1	2
Weddings/ funerals (uneven usage calculated as average/week)	1, 2, 3	1
Music practice (for worship)	1	1.5
<i>Learning the Faith:</i>		
Faith Formation	2, 4	1
<i>Caring relationships:</i>		
Coffee hour	2, 3	1.5
Potlucks and other special events (e.g., Iftar meals, Seders, games)	2, 3	0.5
WMA;	2	2
Children/youth events	2	0.5
Greeting / connecting	6	1
Pastoral Care visits	5	3
<i>Peace & Justice:</i>		
Peace & Justice Centre;	4	?
Raw Carrot	2, 3	24
Saturday Suppers (10 h/ week for ½ year)	2, 3	5
Alcoholics Anonymous	2	3
Land Back Meals (3 h 1/month)	3	1
<i>Administration</i> of church activities –		
Administrator / bookkeeper	5	24
Ministry Leadership Team	5	24
Church Council and other Ministry meetings [?]	4	4
TOTAL		93

Outside of Sunday mornings, use of the church building has been “uneven” over time. Just before the pandemic, all usage totalled about 93 hours / week (or about 55% of available hours).

In the 1980’s, the Clothing Centre mission project opened its “store” in the back room of the basement (before they took over a church house). Another Stirling-led usage has been Saturday Suppers@Stirling (offering a free meal and fellowship during the cold months). Stirling connections / missions led to outside groups partnering with Stirling:

- Mennonite Church Eastern Canada for Peace & Justice office,
- English as a Second Language classes,
- Inter-Mennonite Children’s Choir practices,
- the Mino Ode Kwewak N’gamowak, also known as The Good Hearted Women Singers, was a women’s drum circle started in 2003 ,

⁴ Notation used in Church usage estimates: 1: Sanctuary; 2: Fellowship Hall/WMA Room; 3: Kitchen; 4: Sunday School Rooms; 5: Offices; 6: Lobby entrance and Narthex

- Raw Carrot (a partnership with MCC producing gourmet soup while offering employment for folks with challenges to find employment in traditional work settings).

Church space has also been a convenient, low-cost meeting place for outside groups whose mission is not inconsistent with Stirling’s mission, for example:

- Alcoholics Anonymous
- House of Friendship staff meetings
- Piano lessons (by Stirling member).

In the past, Stirling has considered proposals to use church space in a variety of other ways. These have not come to fruition: downtown medical clinic for refugees; lease of sanctuary space for a Romanian Christian church for Sunday afternoon worship. Stirling has not actively sought users for its space. Facilities Ministry does have policy addressing outside usage of the space including what types of enterprise are eligible and rates.

The Church parking lot sits largely empty outside of Sunday morning and the occasional wedding or funeral. During Covid, a space was rented to a neighbour. Tenants in church houses have parked their vehicles in church spaces. Over the years, the paved lot has also served as a convenient spot for ball hockey and other neighbourhood kids’ games.

We list details of the church building in Table 2. In December 2021, we hired [Musso Property Appraisals](#) to provide a hypothetical market value of the church property (without the other houses). The [report](#) indicated current value, as a church, is \$1.75 million (provided for internal purposes only). There were few local comparators which may lower the estimate’s reliability.

Five Houses

SAMC acquired six houses over a 60-year period for a variety of purposes. The first house (241 Weber Street East) served as a manse initially. Others were acquired when they came to market (or in one case, when the owner approached the church for a “reverse mortgage”). Specific reasons for the purchases have been largely lost to time. Opportunity for expansion was one clear purpose – 65 Stirling North was torn down to permit the 1995 addition. At the time of that addition the church had also considered a larger building with gym facilities that would have required more space.

Table 2 summarizes the features of each property. See [Appendix 2](#) for a picture of each house.

Table 2: Description of Each Stirling-owned Property						
Address	Lot Size (Approx.) Square Metres	Age	Building Area (sq. ft)	Number of a. Bedrooms b. Bathrooms	Update Year 1. Electric 2. Plumbing 3. Heating 4. Roof	Approximate Value (Sept, 2022)
51 Stirling Ave N	475	1935	1536	a. 4 b. 1 ½	1. 2010 2. 2010 3. 2009 4. 2005	\$730,000
53 Stirling Ave N	584	1930	1300	a. 3 b. 2	1. 2010 2. 2010 3. 2009 4. 2014	\$700,000
69 Stirling Ave N	335	1930	1500	a. 3 b. 1 ½	1. 2010 2. 2010 3. 2009 4. 2014	\$700,000
71 Stirling Ave N	381	1927	1450	a. 4 b. 1	1. 2010 2. 2010 3. 2009 4. 2011	\$700,000
240 Weber St E	412	1935	1450	a. 3 b. 1 ½	1. 2010 2. 2010 3. 2009 4. 2010	\$700,000
57 Stirling Ave N (Church + 67 Stirling & 243 Weber)	2338*	1924	11,924 (plus base-me nt)	a. – b. 4	1. 20?? 2. 20?? 3. 20?? 4. 20??	\$1,750,000
Total	4525 (1.1 Acres)					\$4,280,000

* Since we found no record of the lot size used as a driveway entrance off Weber Street, we used the same area as 241 Weber Street.

Possibilities?

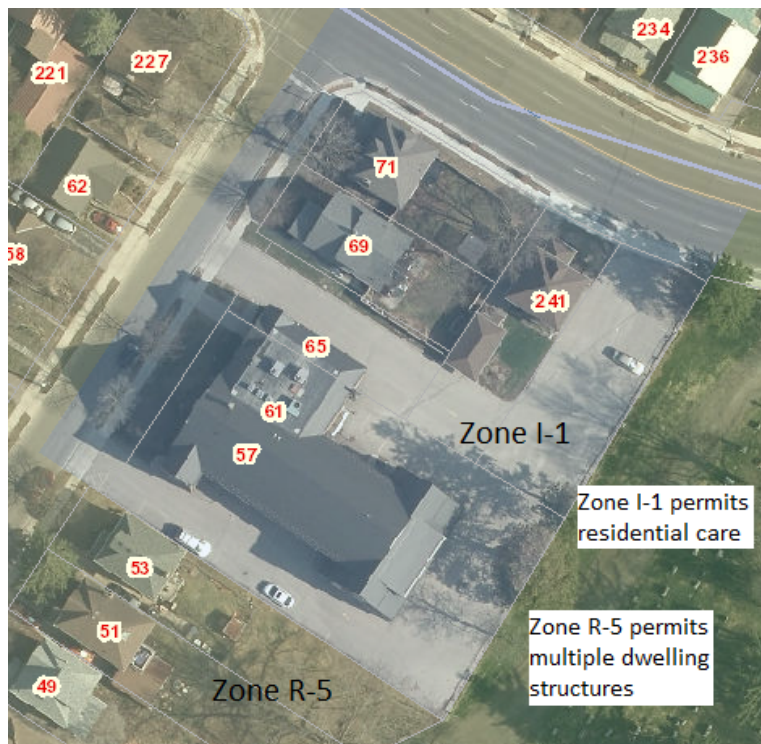
Stirling may have potential to slightly enlarge its acreage along Weber Street. Stirling sits next to “empty strip” of land in St Peter’s cemetery on which we are allowed to park. We could consider asking to purchase the strip in order to create additional housing, if that would add significant advantage. The Working Group has not explored feasibility of this potential.

At the time of writing the report, three houses (51, 53, 71 Stirling) supported privately sponsored refugee families. One house (69 Stirling) supported men who recently completed an addictions treatment program⁵. One house (241 Weber) supported a low-income family. Residents in all houses understand their occupancy is expected to last about three years, by which time we hope they will have been able to find other permanent accommodation. Stirling received a Region of Waterloo [award](#) in 2022 celebrating its role in affordable housing to families and individuals in need.

Permitted Uses / Zoning

Usage of Stirling’s properties is determined by City of Kitchener Zoning By-laws. In 2022, we are in a period of flux in the zoning. We have existing zoning but the City is undertaking a [Neighbourhood Planning Review](#). As part of the Neighbourhood Planning Review, Garrett Stevenson, head of Development Review forwarded a draft proposed land use framework for Stirling’s lands. The permitted uses below outline what is possible under both current and proposed zoning. Stirling also has the opportunity to get involved in the Neighbourhood Planning Review. The Planning Department would take our input into consideration which could avoid requiring a zoning amendment in future.

As illustrated in the overhead picture of Stirling’s properties, the church and the three properties on the “Weber Street” side have a [Neighbourhood Institutional Zone I-1](#) designation in the City of Kitchener plans. This permits a variety of usages, including Educational Establishment, Hospice, Religious Institution, Residential Care Facility, Semi-Detached Dwelling and Single-Detached Dwelling. Planners propose it to be designated as [Institutional](#) or [INS-1](#). This permits an expanded set of usages including Place of Worship, Residential Care Facility, Health Clinic, Hospice, Hospital and Social Service Establishment. Note that it does NOT permit single dwelling units (though existing units can remain).



⁵ House of Friendship terminated the program in June 2022. A new refugee family occupied the house in July 2022.

The remaining two properties on the “King Street” side (51, 53 Stirling Ave N) are now zoned as [R-5 Residential Five](#) (permits up to 3 dwelling units, or a duplex with a [tiny house in the backyard](#)). They are **proposed** to be designated as [Low Rise Residential Limited](#) or [RES-3 \(159\) \(160\)](#). This zoning is essentially the same as current regulations permit. It also permits a residential care facility.

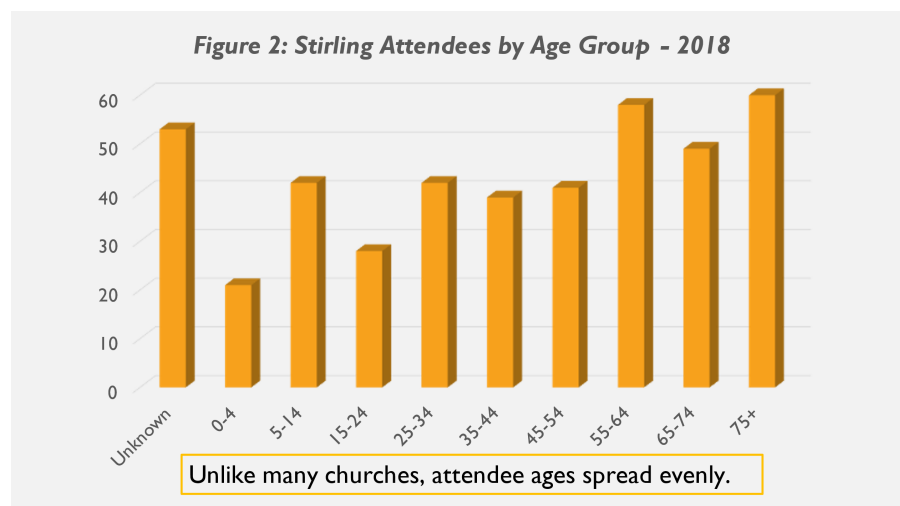
Question? While Stirling’s decisions on the future of its properties may be years away, should we formally get involved in the Neighbourhood Planning Review to ensure our options are open in future?

Background to Considering Future Options: Stirling Capacity and Priorities

Who are we? A vibrant and stable/growing congregation

Distinct from some congregations considering what to do with their properties, Stirling Ave Mennonite Church has a healthy future. We have an annual budget of >\$400,000 with expenses met virtually every year in the past few decades [and in the few years expenses were not met, we “caught up” the following year]. SAMC assets and liabilities as of December 31, 2021⁶ were \$862,220 and \$126,666, respectively. In addition, the properties conservatively hold a value of \$4.28 million.

Perhaps even more indicative of SAMC “health” is the membership of the community. As illustrated in Figure 2, SAMC is truly intergenerational. While the graph shows a slight bulge in members 55+ years old, SAMC has a flatter profile than many churches. In addition, more folks who are part of the Stirling community but who have not (yet) become members hail from younger age groups.



SAMC members are primarily (almost exclusively) Caucasian. We have a mix of ethnic Mennonite and non-Mennonite heritage in the congregation. Growth has come from people who appreciate the peace & justice orientation of the SAMC mission and its strong music program.

Stirling’s history, as highlighted in the title of Laureen Harder Gissing book reviewing the first 75 years, embraces risk and endurance. Its strong congregational governance has resulted in the church community holding onto what is core (endurance) while welcoming change as context evolves (risk). As SAMC approaches its 100th Anniversary in 2024/25 after moving “up the hill” from First Mennonite, it continues to have a self-image as “innovative” (e.g., the first female Mennonite pastor in Canada, first Peace & Justice Centre, welcoming to LGBTQ community members). In January / February 2022, a Worship and Faith Formation series entitled *Courageous Imagination@Stirling* revealed the church community is largely happy with where the current Households of Faith statement though we open to change. However, that series led Church Council to ask for a more intensive discernment around SAMC’s mission and vision to serve as guideposts in coming decades. As indicated earlier in this report ([see question box](#)), the review may have implications for timing of the discernment processes around HOMES Future.

⁶ As per MAC LLP, Chartered Professional Accountants, statement June 19, 2022.

Covid pandemic restrictions in 2020-2022 presented challenges for SAMC. Overall participation in Sunday morning services via electronic connections (Zoom app) was reasonable. Attendance figures were not kept but 50-60+ screens were not unusual. Assuming 1-3 persons/ screen, attendance estimates were in the 50-150 range. Pre-pandemic average weekly attendance ranged from 137-166 in the years 2001-2018. In the four years preceding 2018, 132 new people began attending Stirling. We have observed that fewer people attend weekly, a phenomenon documented in most churches. So the actual number of people who associate with the Stirling community likely rose.

Contrasting with the participation in Sunday services, church leadership has seen much more limited involvement outside Sunday morning. One member observed that SAMC is “willing to give from their pocketbooks but less so of their time”.

SAMC Experience Providing Affordable Housing

Has it been “affordable” for Stirling?

As described above, Stirling has offered affordable housing for decades. HOMES is intended to operate on a non-profit basis. Table 3 summarizes operating income less costs and mortgage payments since 2018. Each year, income and expenses have largely cancelled each other out.

TABLE 3: STIRLING HOMES OPERATING SURPLUS / DEFICIT, MORTGAGE PAYMENTS AND NET			
YEAR	Operating Surplus / (Deficit)	Mortgage / Capital	Net
2021	\$36960	\$32706	\$4254
2020	\$29871	\$28522	\$1348
2019	\$9292	\$9914	(\$622)
2018	\$43546	\$33614	\$9932

Mortgages on the houses totaled \$114,929 as of December 31, 2021.

Can Volunteers Continue to Operate HOMES?

SAMC HOMES usually aims to have tenants stay in a house for the “medium-term” – about 3 years. During that time, supports are offered (from the tenants’ sponsors, not necessarily Stirling) to build family capacity to afford market rent.

Stirling HOMES has achieved its success with volunteers filling key roles: landlord, liaison (with tenants) and maintenance. Depending on the size and technical requirements of maintenance / upgrade tasks, HOMES has also hired contractors. In addition, the liaison role may not be filled by SAMC members. Missions, Peace and Justice Ministry and the HOMES team have built partnerships with various groups who sponsor refugees / newcomers to Canada including COMPASS (formerly Mennonite Coalition for Refugee support or MCRS), other churches (e.g., First Mennonite and Pioneer Park for Syrian families), neighbours, and others with ties to Stirling (e.g., families who currently sponsor the family living in 71 Stirling). In other cases, partnerships have been formed with social service agencies. The [House of Friendship](#) and the

[Working Centre](#) have supported men living in the “Dry Houses” – that is, following treatment for addictions. This program ends in June 2022.

The volunteer-driven model has kept costs low and reduced the financial burden of the program. But as noted earlier, Stirling members and adherents may have “more capacity to provide funds than to get involved in building relationships” (Josh Enns). Indeed, as previously noted, challenges to finding people with the time to devote to HOMES was a critical factor in the current research into HOMES’ Future.

There are exceptions to the trend of money but not time. Sue Klassen, Chair of Missions, Peace & Justice Ministry coordinated volunteers for a Syrian family who lived at 51 Stirling several years (see details in box).

Similarly, pre-Covid restrictions, we offered Saturday Suppers@Stirling: a weekly, free, sit-down meal prepared and served by volunteers who then had a chance to sit and chat with the clientele. A partnership with three other churches reduced the burden on Stirling. Yet, for six months a year, a large volunteer crew would descend on Stirling’s basement to provide this well-loved meal for up to 180 people.

In each of these cases, volunteers came out. Yet there needs to be an individual (less often a team) who serves as a “driver” for the enterprise. This individual must be willing to put in long hours to recruit, orient, organize and support volunteers. It’s challenging to sustain such intensity, especially as life circumstances change for the driver.

In summary, it seems clear that that existing model for HOMES (volunteers in landlord, liaison and maintenance roles) likely isn’t sustainable.

The Alasad and Wardah families

Refugees from the Syrian conflict, the Alasad’s (parents and four adult children – 3 of whom required additional support) moved into 51 Stirling. Government sponsorship covered living expenses and some medical care.

Stirling helped with educational and work opportunities, learning English, accommodation for another part of the family, furniture, etc.

After some time, volunteers helped the Alasads complete a “family-reunification” application for 8 members of the Wardah family (2 households) to emigrate to Canada. Co-sponsored by Pioneer Park and Stirling, 25 donors contributed \$66,000 for sponsorship. In addition, we found and furnished housing for both households. One Stirling family offered an apartment for the 3-member household at cost.

Volunteers also provided orientation and social services to the new families. Subsequently, the Wardah family helped support the Alasad family.

Financing any New Project

The HOMES Future Working Group did not spend much time examining finances for any future development with Stirling properties; however, we share some easily accessible information to put the situation in context.

The previous section has demonstrated that current maintenance, with some upgrades is likely financially sustainable, assuming no change to staffing. We consider ballpark costs for two future options.

Financing Option 1: Management Services

Stirling could purchase management services for the existing houses. MennoHomes (now named Beyond Housing) uses [City Corp](#) Property Management for this purpose. A City Corp representative needed a more detailed conversation to establish fees to provide landlord (including recruiting tenants according to criteria Stirling set) and maintenance (not the cost of materials nor “capital expenditures). In other words, to continue to have Stirling’s books balance, either rents need to increase or Stirling finds another source of funds (e.g., budget). Balancing income / expenses becomes more feasible when mortgages are paid off.

Financing Option 2: Building a New Facility

The Working Group had conversations with two groups who build affordable housing (InDwell, MennoHomes). Dan Driedger of MennoHomes indicated that developments typically need at least 20 units to make the capital costs viable. For comparison, we examined cost of current/recent builds. MennoHomes built a new [48-unit facility](#) at 566 Bridgeport Road in 2021 for \$12.7 million.

For comparison, as noted below, Church Council requested a report from Flourish, an off-shoot of InDwell, with a mandate to support groups interested in providing affordable housing. From their report, *“for a high-level metric, current market conditions suggest \$350-450,000/one-bedroom apartment (inclusive of all costs) is a reasonable placeholder for calculating the costs of this conceptual project. No single current affordable housing development program is designed to contribute to that entire cost, eg. CMHC’s Co-Investment Fund or Rapid Housing Initiative. In our experience, it requires some combination of fundraising, municipal, provincial, and federal funding streams to develop housing for households who need the deepest affordability, e.g. recipients of ODSP, for which housing allowance rates are currently about \$500/month. Financial models that are less deeply discounted from market conditions have somewhat less complicated financial models. The fact SAMC owns the land would be a key contribution towards a project’s viability.”* From that same report and using the same scope of project contained in the report, Flourish estimates *“a high-level project budget could be up to \$28,000,000”*. This would include the land value (often 10-15% of costs).

Government funding at federal, provincial and regional levels may cover about 60%-90% of the costs. Mortgages may be available through agencies like Canada Mortgage and Housing Corporation (CMHC). In both instances, funding is contingent on meeting the government/agency guidelines⁷. We talked with a CMHC representative who offered several relevant points. Qualifying affordable housing developments that meet zoning requirements are eligible for:

- a 2.5% forgivable loan;

⁷ For instance, CMHC does not fund projects with fewer than five units.

- a \$300,000 seed money depending on the number of units built; and,
- a GST rebate.

Table 3: Estimate of Stirling’s Fund Raising Requirements	
Assumption	Cost
Total Project Cost	\$28,000,000.
Government Grant Subsidies: 60% of total	\$16,800,000.
Estimate of Land Value Contribution (15% of total)	\$4,200,000.
Amount Remaining to be Fund Raised	\$7,000,000.

In its campaign to build new units at SpruceLawn in St. Jacobs, MennoHomes’ fundraising target is \$2 million. It seems that if SAMC chooses to build something new to increase our capacity to provide affordable housing, for financing alone we are likely to greatly benefit from having partners.

Priorities at Stirling

The above sections have outlined some of SAMC’s capacity (and limitations) to undertake a future HOMES project. This section turns to what priorities appear to be critical to Stirling’s identity and mission. These priorities hold the potential to accelerate and derail HOMES Future.

1. Indigenous Reconciliation

For 14+ years, SAMC has supported discernment around how the congregation can work at reconciliation with our Indigenous neighbours, especially at Six Nations. The land on which Stirling is situated was promised to Six Nations in 1784 as part of the Haldimand Tract. In Worship and Faith Formation, we have studied the [Doctrine of Discovery](#) which formed the basis of much of the discrimination against Indigenous people. SAMC hosted the start of a pilgrimage from Kitchener to Ottawa in support of Canadian parliament adopting the UN Declaration on the Rights of Indigenous Peoples ([UNDRIP](#)). Josie Winterfeld, as Missions, Peace & Justice worker for Stirling has spent considerable time and effort to build relationships between Indigenous peoples and the Stirling community. In recognition of these efforts, Stirling was gifted a

Table 4: UN Declaration on the Rights of Indigenous Peoples – Articles on housing

Article 21: Indigenous peoples have the right, without discrimination, to the improvement of their economic and social conditions, including, inter alia, in the areas of education, employment, vocational training and retraining, *housing*, sanitation, health and social security.

Article 23: Indigenous peoples have the right to determine and develop priorities and strategies for exercising their right to development. In particular, indigenous peoples have the right to be actively involved in developing and determining health, *housing*, and other economic and social programs affecting them, as far as possible, to administer such programs through their own institutions.

Two Row Wampum – indicative of one of the early covenants between settlers and Indigenous peoples.

Most recently, SAMC has started considering a Spiritual Covenant with Six Nations. A Spiritual Covenant Working Group planned a worship and Faith Formation series in 2021 /2022 and met with Indigenous elders who first initiated the idea of Spiritual Covenant. The congregation expressed a variety of opinions in relation adopting a Spiritual Covenant and further discernment is required.

While Stirling has not set a course regarding Spiritual Covenant, working at Indigenous-settler reconciliation will continue to be an important focus for our church community. To that end, the HOMES Future Working Group met with the Spiritual Covenant Working Group. We agreed to continue the conversation and coordinate plans with that group. At issue is whether modification of the use of the church building (for purposes beyond direct church functions) or sale of the building might invoke tax implications. In turn, since First Nations people would not want property on which taxes need to be paid to the Crown, it may render Spiritual Covenant impossible.

In addition to the above, we believe plans for the future for HOMES needs to include conversation with local Indigenous peoples. The plans could involve an Indigenous-informed affordable housing solution. To that end, the Working Group has had email conversation with Clarence Cachagee and Myeengun Henry, facilitated by Josie Winterfeld. Both individuals who we consider “friends of Stirling”, expressed interest in being part of the conversation. Clarence suggested that we include a female Indigenous voice in the conversation. Unfortunately, given their schedules, we have not been able to find time to meet. Consequently, we do not consider this report complete until we have those conversations.

2. Creation Care / Climate Justice

A second focus for the SAMC community is creation care. Each fall includes a worship series focused on creation care to examine the Biblical basis for holding ourselves to high standard and caring for the environment. Creation care perspectives are also consistent with many parts of Indigenous ways of knowing.

The HOMES Future Working Group met via Zoom with nine individuals from the Stirling community who have been part of Creation Care Working Groups (at Stirling and in the broader community). That meeting identified several principles that any “development” of Stirling properties should take into account. Prime among these is the principle to include Creation Care in the design process: e.g., ensuring green space. In essence, Stirling should consider environmental costs/ benefits of each option. For example, consider energy costs of: a) tearing down buildings; b) carbon neutral building standards; c) actual building materials and process for making them. Several more specific guidelines were also proposed (which the Working Group recommends). More and more, we realize that taking care of creation can also result in cost savings both in construction and operation.

Project Design

Proposed “[Green Design Standards](#)” (see also [Waterloo Region Community Energy](#)). [An appropriate GDS for Waterloo Region](#) will ensure that by ~2030, all new buildings in Waterloo Region are constructed to net zero emissions standards, enhance tree canopy and green space and are resilient to climate change (extreme weather and temperature). Because of Stirling’s location any development here would meet the GDS criterion of enabling active or electric transportation.

Creation Care proponents unearthed considerations complementary to GDS. Designs should enable green living (e.g., cycling infrastructure, compost and recycling options). A green roof serves both creation care and creates more livable space. It also takes into account City requirements for water retention on site. Energy production and consumption (solar array, use of geo-thermal heating/cooling, passive solar) should receive consideration. Creation Care advocates also suggested if the church building is modified, designs should incorporate multiple purposes for space usage throughout the week.

Outside of the Creation Care advocates' meeting, the Working Group toured the new [YW-KW supportive housing project](#) on Block Line Road. Opened in 2022, the 41-unit, four-storey building was built entirely with [cross laminated timber](#) (CLT). Matthew Bolen, principal at [Edge Architects](#) led the tour. He offered interesting perspective on sustainable construction methods. CLT eliminates need for much concrete and steel which are energy intensive. Construction firm Melloul Blamey's Jeff Snyder indicated that the CLT greatly reduced construction costs because of fabrication of materials at the factory. Further [notes from the tour](#) contain more detail on implications for a project Stirling might undertake.

Waterloo Region Priorities and Capacity

In addition to Stirling's priorities, any HOMES Future development will occur in the context of our local community. Affordable housing is the responsibility of Waterloo Region, but the City of Kitchener, province of Ontario and the federal government all have "skin in the game". In addition, a number of non-profit organizations operate in the affordable housing space and may offer partnering capacity for SAMC. This section reviews data on the urgency of housing alternatives, policies that may facilitate / influence any development, the populations at greatest need for affordable housing and potential partner organizations.

Affordable Housing Crisis

Ontario just suffered the worst erosion of housing affordability in the last half century: *the typical young person had to work full-time for five years back in the mid-1970s in order to save a 20% down payment on an average priced home... (today in Ontario) it takes 22 years of full-time work from a typical young adult to save the 20% down payment* ([GenSqueeze Report, UBC](#)). Various levels of government have announced funding and other initiatives to address the crisis. Federally, the 2022 budget included \$4 billion to accelerate building [100,000 new units of housing](#). The budget also included funds for co-operative housing and indigenous housing initiatives. These plans supplement efforts underway [since 2015](#) with \$11 billion in support of community and social housing.

At the provincial level, the current government initiated an [Affordable Housing task force](#). The task force recommended building 1.5 million new housing units in the next decade. This report resulted in [strong critiques](#) for its "industry" focus. Waterloo Region staff likewise had [concerns](#) (starting p 73). Other concerns voiced reflect on the failure to address "[the missing middle](#)" such as small apartment buildings, rowhouses and townhouses and building for other than 1-2 bedroom groupings for larger families. (We note that the missing middle is [especially missing close to lon](#) transportation.) As such, the provincial report may have less applicability to the kind of project that SAMC would undertake. Another [article](#) referenced the Affordable Housing task force report in calling for more housing for newcomers to Canada. The authors' study of Syrian refugees from 2015-16 found that housing continues to be out of reach for these immigrants that Canada purports to need in order to fill jobs.

As indicated earlier, affordable housing is the responsibility of Waterloo Region. The [plan](#) is to develop 2500 affordable homes by 2026, with \$20 million invested in 2021-22. The Region's plan derives from beliefs consistent with SAMC values: communities thrive when everyone has a place to call home. Stirling's location and commitment have potential to tick off several boxes on the Region's ideal vision for affordable housing, including proximity to schools, exceeding in architectural, environmental and accessibility standards and integrated into community to facilitate inclusion.

City of Kitchener launched its [Housing for All Strategy](#) (even though it's Regional responsibility). It [waives development and building permit fees](#) for affordable housing. The Working Group consultation with City staff (Manager of Planning Garrett Stevenson) was encouraging. The Planning Department would happily facilitate development. SAMC could possibly influence zoning of our properties through involvement in Neighbourhood review currently underway.

Zoning changes

As indicated previously in this [report](#), City of Kitchener is in the midst of a Neighbourhood Review. Zoning will encourage "in-fill" and densification, especially in core areas like Stirling with ready access to Ion and bus public transport. The recommended zoning change for Weber Street side of SAMC properties will actually eliminate low-density housing options. This would influence plans for re-development of the properties.

Populations requiring affordable housing (and extent of need)

As illustrated in the Figure below (adapted from [CMHC](#)), the housing continuum is broad. CMHC itself has priority groups, including seniors, refugees, women and children, indigenous people, and people living with disabilities. If SAMC decides to move ahead with development, options from transitional housing through affordable housing would be consistent with our mission. Furthermore, the Working Group has come to understand that early in our discernment, the congregation will need to agree on who the target tenant population will be. In turn, this will clarify the type of housing and potential partners, as well as potential funding. The next sections attempt to delineate the level of need among different community members and place this in context of SAMC experience.

THE HOUSING CONTINUUM



People with High Acuity Needs

As a social determinant of health, housing is foundational to promoting a healthy community for all. In 2020-2021, [homelessness rose](#) 34% in Waterloo Region. The latest point in time data that try to capture the hidden homeless ([September 2021](#)) revealed more than 1085 people were homeless. Driving the rise is a lack of supportive housing for people experiencing mental health or addiction challenges. According to a [CBC report](#) the average wait time for long-term mental health supportive housing is 1,093 days. The Canadian Mental Health Association was aware of 983 people waiting for this type of housing in May 2021.

Permanent housing solutions are critical for people in this population. Waterloo Region supported partners YW-KW and ONE ROOF in [provision of modular design housing](#) for persons at risk of or experiencing homelessness. Similarly, House of Friendship is building new units. Clearly, if SAMC chooses to work with this population, it would need to be in partnership with other organisations. As we note below, organisations working in this space are not “competitive”. Each of the groups we consulted were happy to share credit across organisations and praised each others’ work. Demand exceeds capacity to meet it.

People with Lower Acuity Needs

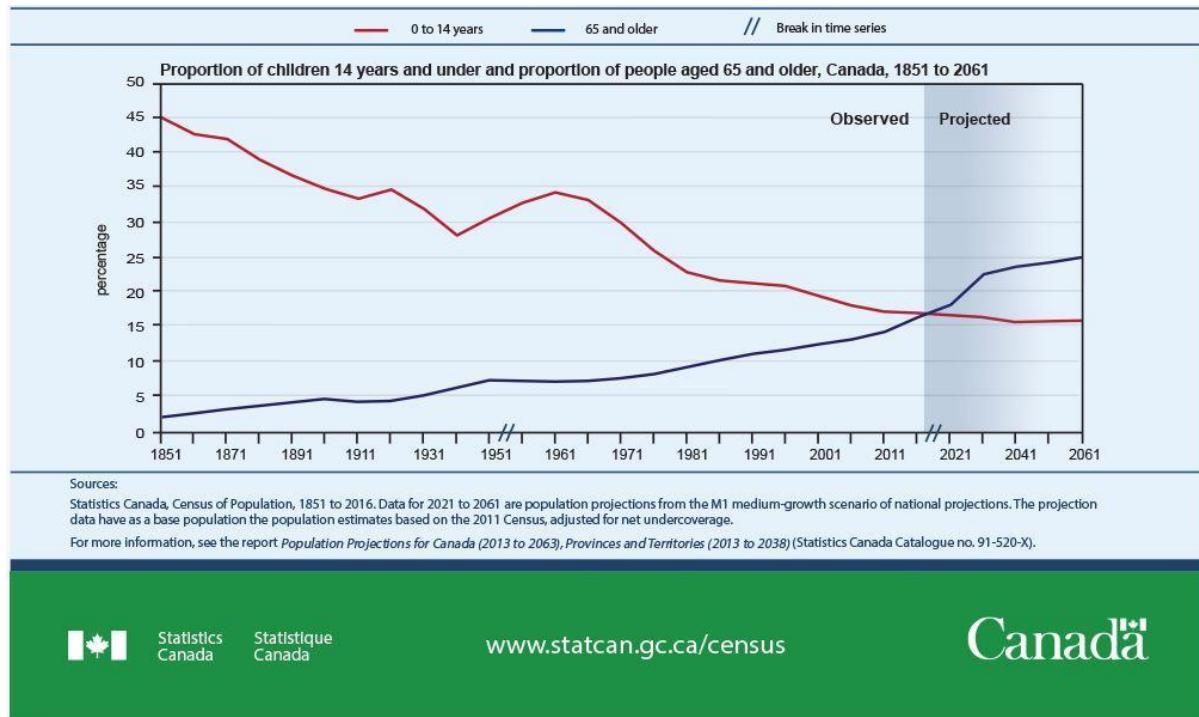
People who require some supports comprise another segment of folks needing affordable housing. It is harder to obtain numbers of people who might fall into this category. This group may include people with some mental or physical disability requiring support.

Others with Community Housing Needs

Region of Waterloo manages a [community housing waiting list](#) for anyone that applies for community housing in the region. During 2020, this included over 6,000 households with just 2,814 units managed by the Region. [Eligibility](#) requires a household income less than \$32,000 for bachelor accommodation and \$41,500 for a 1-bedroom unit. The list is longest for 1-bedroom units. On the other hand, housing for families may be more warmly received when building in existing neighbourhoods.

Seniors

In Ontario, 75,000 seniors live in social housing (30% of all social housing) with 50,000 on waiting lists. Seniors are the fastest growing segment of population. Between 2014 and 2030, as a percent of Canada's population, seniors will have jumped from 16 to 23 percent. The burden of poor seniors is only going to increase further. While Stirling has no direct experience as a community with provision of affordable housing for seniors, Waterloo-Kitchener Mennonite Church does. They built and operated a seniors residence in 1980. Recently, WK transferred ownership to [MennoHomes](#). Stirling's own membership is likely to have more people who would qualify for such affordable housing in coming decades.



Newcomers to Canada

In order to reduce the impact of the growing seniors population and to help meet need in the world, [Canada has committed](#) to between 360,000 and 445,000 new immigrants in 2022. This includes specific targets for Afghan and Ukrainian refugees.

Between 2011 and 2016, 14,045 immigrants [settled in Waterloo Region](#). Compared to other regional municipalities in Ontario, Waterloo Region had the 8th highest proportion of immigrants; third outside the Greater Toronto Area.

SAMC has considerable [experience with this population](#). Our recent hosting of Syrian refugees and earlier support of a Colombian family reflect that commitment. In addition, Stirling has related to Turkish Muslim community, who in turn welcome many Turkish refugees who SAMC has had opportunities to meet.

Recovering Addicts

Folks who have successfully navigated treatment programs comprise a subgroup outside the “High Acuity Needs” population. In partnering with House of Friendship, SAMC responded to a pronounced lack of accommodation for men needing medium term housing as a stepping-stone to a full return to society. House of Friendship offered support for participants. House of Friendship has recently opened another facility for this population, eliminating their need to partner with Stirling.

Indigenous Population

As indicated earlier in this report, the Working Group has not had opportunity to meet with representatives of Indigenous inhabitants of Waterloo Region. We will complete this section of the report later. It will include reference to Urban Wigwam / Healing of the 7 Generations.

Intentional Christian Community

Laura and Josh Enns, Stirling members, requested an opportunity to meet with the Working Group. They expressed interest in exploring the possibility of creating an intentional Christian community as part of an affordable housing development at Stirling. It is unclear what demand there would be for this initiative. That is unlikely to be determined until more specifics are ironed out. Yet the potential is intriguing.

We asked ourselves “what is the unique role of church in providing housing”? We could argue that while housing is important, Christians are called to be in relationship. Therefore, a unique vision would be to help develop community and form relationships with people. We could do this “from the inside”, living intentionally side by side or in different parts of the same building. St Francis’ approach is to help provide meaning in life. While an intentional community may “house” fewer people, as residents determine meaning in their lives, they in turn are able to help others.

Various strategies could be used to create the intentional community. For example, it would be possible to reach out to Conrad Grebel University College to see whether a formal linkage might help some of their students gain practical experience while studying at the university.

SAMC members have had direct experience with such intentional communities. Several Stirling folks were involved in a 5-year community based in a house in Waterloo (e.g., Sara Fretz, Chris Buhler). Its membership peaked at 12 but ran optimally at fewer participants living in the house (due to space limitations). Will and Josie Winterfeld raised their family while living with [Jubilee Partners](#) in Georgia. Josh & Laura Enns have stayed at various intentional communities internationally. Stirling would have the experience to draw on if we chose to go this direction. Our sources raised two notes of caution regarding intentional communities. The first is that they require a high level of commitment from organisers and participants. Second, mixed “populations” (e.g., higher and lower incomes) often face challenges – the intended cross-fertilization doesn’t happen easily. On the other hand, Flourish (an offshoot of InDwell) indicated that there are successful models of this happening. One staff member at Flourish is part of a network called “[MoveIn](#)” which attempts to live as Christ did and move intentionally into neighbourhoods living with neighbours joys and troubles. Supportive communities work best when residents have common living experience. People can bond (form community) by seeking to identify what they have in common, rather than focus on differences. Therefore, it’s possible to have differences alongside what’s in common – but may have to work at the latter rather than let it evolve naturally.

Potential Partners: Organizations Working to Provide Affordable Housing

The Working Group consultations provided us with a list of groups with considerable expertise in affordable and supportive housing. Depending on the scope of any HOMES development, the Working Group believes that SAMC will need to partner with outside expertise (and funding sources). Some potential partners would be capable of design and construction as well as operations of the new development. Menno Homes (rebranding to Beyond Housing) and InDwell fit in this category. Others (e.g., COMPASS [formerly Mennonite Coalition for Refugee Support]) would provide capacity for the operations side, or components thereof. The final category of potential partners consists of organizations to which Stirling could contribute money for their own operation (e.g., House of Friendship, YW-KW). We examine what each has to offer in turn.

COMPASS (formerly MCRS – Mennonite Coalition for Refugee Support)

SAMC, along with three other Mennonite churches, provided the first year of funding in 1987 for Mennonite Coalition for Refugee Support, the forerunner of COMPASS. Since its first year supporting 57 Central American refugees, COMPASS has worked with more than 10,000 people from 65 countries. Grounded in Anabaptist theology, the COMPASS [Mission](#) is “to assist, accompany, and advocate for refugee claimants in our community”.

COMPASS has frequently partnered with Stirling to identify and support refugees in our HOMES program. Should Stirling discern that refugees are a population that we would like to support, then COMPASS makes a most suitable partner. One of the other founding members of MCRS, First Mennonite, has begun deliberations to consider how their congregation might better serve the refugee community. While neither First nor Stirling is at a point where we will commit to a particular direction, we have been in touch and have offered to continue to update each other.

MennoHomes/ Beyond Housing

“MennoHomes Inc. is a non-profit charitable organization (CRA # 86304 7015 RR0001) founded in 2001. We’re passionate about working to provide quality affordable housing to households with low incomes throughout Waterloo Region. Since our first build in 2004, MennoHomes now has 200 rental housing units within Waterloo Region.” (from <https://mennohomes.com/about/about-mennohomes/>)

SAMC member Martin Buhr helped found MennoHomes in 2001 and served as its Executive Director. Stirling provided MennoHomes a \$30,000 three-year interest-free loan which allowed MennoHomes to become a reality and to commence operations. Several Stirling members currently live in MennoHomes-built projects. More contribute to the organisation’s fund-raising efforts.

MennoHomes (now being re-branded as [Beyond Housing](#)) enjoys a strong reputation in community (e.g., Region) and with partners (even the “minor” partners in a recent project felt heard). Dan Driedger, current Executive Director, is willing to walk alongside Stirling as it discerns its path for affordable housing, whether MennoHomes is a partner or not.

MennoHomes has experience with creating living space alongside worship space ([544 Bridgeport Road @ Lancaster](#)). St. Paul’s Evangelical Lutheran Church is one of three groups owning space in the condominium-style building constructed on the site formerly occupied by their church. The mixed-use building has St. Paul’s and Parents for Community Living occupying the main floor. Living units on floors 2-5 have tenants selected from waiting lists of Parents for Community Living, Canadian Mental Health

Association and Waterloo Region's own list for affordable housing. MennoHomes plans a second building on the same site.

In spite of having built more than 200 housing units since its inception, MennoHomes remains a small operation. They contract management of buildings after construction (e.g., CityCorp). When working with a population needing support, MennoHomes has partnered with a community agency able to provide the support (e.g., Parents for Community Living). MennoHomes has support workers (1.5 FTE) but spread across multiple projects.

Tenants in MennoHomes projects include seniors and people with intellectual disabilities, health challenges and mental health challenges. From the perspective of Stirling priorities, MennoHomes [mission](#) includes developing "housing that is economically and environmentally sustainable and includes supportive services." They "balance fiscal prudence with asset preservation, environmental sustainability and social responsibility". MennoHomes website does not list any experience working with Indigenous peoples.

InDwell Community Housing (and its offshoot "Flourish")

"[InDwell](#) is a Christian charity that creates affordable housing communities that support people seeking health, wellness and belonging" (from <https://indwell.ca/about-us/>). InDwell has built housing for more than 800 people in locations across Southern Ontario (e.g., Hamilton, Chatham-Kent, Oxford County, London, Peel, Kitchener). Another 760 units are in development. InDwell, in partnership with the Ministry of Health and Waterloo Region provides interdisciplinary wraparound health supports and services for 80 tenants already living in [two buildings](#) operated by Waterloo Regional Housing.

InDwell specialize in renovating existing buildings (e.g., [St. Peters Church](#) [Queen St, Kitchener]; [St. Mark's Church](#) [by KCI]). They have a design team and work regularly with an architect familiar with their orientation. InDwell has created spaces where housing and church-related spaces are in the same building. They typically take ownership of the redesigned building with the church leasing back space. A subsequent meeting with Flourish (see below) noted that InDwell has entered into a variety of ownership arrangements including the church maintaining ownership while InDwell operates the facility.

InDwell's "[Make Housing Affordable](#)" (which will be updated soon) facilitates partnerships with churches and charities to develop affordable housing. It *"is intended to help share insights gleaned from our experience working with Hughson Street Baptist Church and discusses the possibilities of such collaborations, merits and challenges, and other possible partnership models"*. The guide served as a useful orientation when we met with Mark Willcock of InDwell and other informant groups. It emphasizes the need to develop a vision for the project early in the process.

InDwell provides a spectrum of affordable housing to tenants in each community in which they partner with local groups. They construct (or adapt) housing for people requiring three levels of supports (enhanced, blended, standard). For example, the highest level includes wrap around support with a number of support staff on site 24 h/ 7 d. It provides a food security program on site alongside services like mental and physical support. The redevelopment of St. Mark's Church is enhanced level. The remaining two levels offer reduced supports. St. Andrew's Church will house the population receiving "blended supports". Those two projects will add 85 beds in Waterloo Region. InDwell usually tries to provide 150 beds in each community. They aim for 30-50 units per project.

Operating funds come from tenants, fund raising and government. While they would value donations from SAMC after the building is complete, they would not expect it. Tenants (in Waterloo Region) apply for accommodation through Lutherwood which manages affordable housing tenancy for Waterloo Region.

Waterloo Region community members that the Working Group talked with uniformly praised the work of InDwell and how they operate.

From the perspective of Stirling priorities, InDwell builds to [passive energy standards](#). While not carbon neutral, the energy consumption is dramatically lower than typical apartment building in Ontario. Flourish (see below) indicated that InDwell has multiple partnerships with Indigenous people.

[Flourish](#) was recently formed as an off shoot of InDwell. The Flourish vision is Hope & Homes for All, where stable housing is a basic human need that must be met for people to achieve their full potential within community. Flourish works alongside churches and other groups seeking to offer affordable housing, bringing their experience of InDwell partnerships, without the necessity of partnering (in the longer term) with InDwell. Stirling engaged Flourish to develop concept drawings of what affordable / supportive housing may look like on Stirling properties.

House of Friendship

[House of Friendship](#)'s vision is to “walk with those who need food, housing, community resources or addiction treatment” ... *Inspired by Christian faith, [they are] shaped by the following values: compassion, inclusion, justice, dignity and hope*”.

SAMC has a long and enduring relationship with House of Friendship. Stirling members have served (and do serve) as Executive Director (current: John Neufeld; former Martin Buhr), Board members, staff and volunteers. For many years, WMA collected money for the House of Friendship. As noted earlier, the church has partnered with House of Friendship to provide dry houses for men who completed addictions treatment.

Among various initiatives at House of Friendship is Stirling Heights Supportive Housing. They are in the process of designing a 72-unit supportive housing build on their current properties on Charles Street. When John Neufeld met with the Working Group we discussed one way that Stirling could contribute to supportive housing: sell the 5 houses it owns and donate those funds to the new build. We examine pros and cons of this option below.

Congregations that have Considered Providing Affordable Housing

The Working Group examined cases where churches have considered transforming their properties to affordable housing. This comes at a time when national churches have made decisions to examine their church properties to see how they might support housing. [United Church Canada](#) plans to house 35,000 on its properties; one third below market value rents. John Neufeld, in addition his day job with House of Friendship, sits on a national body of the Evangelical Lutheran Church to consider similar plans for their church properties. He reports that groups make change when they “run out of runway”. He cited the example of St. Paul’s Lutheran which had reduced to <30 members. The property at Bridgeport and Lancaster now supports 42 people in their partnership with MennoHomes. The church also has revitalized space. He noted that churches need to crystalize their vision for “who they are” before embarking on a task like supportive housing.

Knox Presbyterian (at Erb Street and Caroline, Waterloo) rebuilt in 2011 after a 10-year process of discerning who they are called to be. In some ways, Knox parallels Stirling: a thriving church in uptown location with a good mix of age ranges. Deb Schlichter, a member of various redevelopment committees at Knox indicated the 10 years were important. In that time, they considered renovating vs. building new, staying vs. moving, adding housing vs. serving the community in other ways. They chose to build anew at the same location without adding housing.

Deb offered lots of insights about their processes as to what a new build would become. Knox had lots of engagement / focus groups / dreaming groups to determine “what would it look like” – sanctuary, kitchen, etc. The goal was that all could see themselves in the new building. Knox encountered differences of opinion in the process. They designed exercises / conversation to talk through differences. People learned to disagree with respect and remain part of the congregation.

In sum, Knox lessons would be to expect a long process, conflict and results that may not have been individuals’ first choice.

The experience of St. Paul’s Evangelical Lutheran Church on Bridgeport Road has already been described. We note here that they found partners willing to consider novel solutions to potential areas of conflict. As a result, they were able to find a solution that actually extended the life and viability of the church.

In 1980, WK United Mennonite Church (Waterloo) built a seniors residence which housed some of their own members. WK recently transferred ownership to MennoHomes which now operates the project as [Waterloo Mennonite Homes](#). Perhaps the “takeaway” message is that decisions made now may have to be adjusted in future.

Through Flourish / InDwell, we now have contacts for St. Peter’s and St. Marks churches in Kitchener. As of the writing of this report, we have not spoken with them. We anticipate doing so, should a decision to move forward with some type of development at Stirling. Each church chose to move forward with InDwell as a partner in development but with very different ownership models.

Intentional communities may offer affordable housing for participants or as part of their “intention”, they may serve others (à la [Romero House](#)). We referred earlier to an intentional Christian community to which several Stirling members belonged. The Ruah Syndicate (spirit or wind in Hebrew) began in 1998 with purchase of a house close to Waterloo Park. Participation ranged from 7-12 people in the 9-bedroom house. Each made a 5-year commitment at start and paid “rent”. All participants were at a “transitional” point in life (one couple with a baby just lasted a year). On dissolution, they sold house and got shares of the sale based on time spent living there. A key issue for successful community was having sufficient “space to be separate”.

Stirling has more recent experience with a similar intentional Christian community. The Walnut Project used 51 Stirling Avenue for about 18 months in 2003-04. Several current Stirling members (Alison & Caleb Gingrich Regehr and Laura & Josh Enns) lived in the community. Participants’ life stage (5 unmarried recent university grads) meant the Walnut Project dissolved when several moved out of town and/or married. The space offered too little private space for married couples. As Caleb reflects, “the other reality is that Christian Intentional Community doesn’t just happen, and building/having a space for it is not nearly enough to make it happen. It is a huge time commitment and a different lifestyle and way of understanding house and home and day to day living than what we expect in today’s society, and that has to be

negotiated and agreed upon. For it to last, this process needs to happen before it is formed, and it is a process that can take years. Finding a group of people willing to do this simultaneously and make the commitment is nearly impossible. Finding a space for intentional community is not the biggest barrier to it happening.” For Stirling, providing a space for a new intentional community would likely require modification of one or more houses.

Finally, 53 Stirling was used in 1980’s for a SALT Unit (Serving and Learning Together). Organised by MCC, SALT is a year-long, cross-cultural service experience still operating. The vision presented earlier in this report for an Intentional Christian Community to live in new units could be consistent with SALT: an opportunity for a small set of Stirling members (and others?) to live and learn together while supporting co-tenants (e.g., refugees).

Recommendations for Congregational Consideration based on Assessment of Stirling and Community Priorities and Capacities.

1. Affordable housing options are the priority

Evidence from this review suggests that Stirling continue with its mission related to affordable housing. It fits with Stirling’s experience, interest and the high level of need in the broader community.

In coming to this decision, we considered but discarded other options. For instance, Community Justice Initiatives (of which Chris Cowie is Executive Director and Melanie Cameron is on staff) are seeking a new home. They had used houses SAMC donated for their use in the 1980’s and 90’s. However, we feel the best use of the parcel of land occupied by Stirling and the five houses, to take advantage our downtown location, is housing.

The recommendation for using the land for housing does not eliminate potential for other purposes in addition to housing. For example, multi-use space could offer services required by tenants or others frequenting the downtown area (e.g., health). Shared space could also be used by SAMC if the church building is involved in redevelopment.

Expected rezoning of our properties encourages densification. This would suggest redeveloping (or adding to) some (or all) of the houses to better serve the community. High demand (and government incentives) lead us to suggest that “now” is the time to do something. Design concepts presented to the Working Group indicate that redevelopment could increase SAMC capacity to offer housing from the current 30 people to over 100 people in the same space. Other options may house even more people.

Choosing a target “tenant population” likely precedes choice of type of housing and potential partner. Stirling’s houses, each with 3-4 bedrooms, are able to host larger families. Relatively few such housing units are available in KW. The decision of who we want to serve will greatly influence the building design.

While housing families in our current houses (with perhaps some renovation/ additions), it makes less sense for people who need their own individual living quarters. We learned that InDwell prefers to have 30-50 units in each development. That is not likely possible if each unit has 3+ bedrooms. CMHC only provides funding for developments with at least eight units. MennoHomes suggested financial considerations would suggest at least 20 units are needed in any new development to make it sustainable. This number may change depending on the number of people who can be housed in each unit (larger units draw more rent).

If SAMC chooses to build, our recommendation is that the church partner with another group experienced in providing affordable housing. Based on our assessment, both MennoHomes and InDwell/Flourish would be suitable partners. These organizations are not in competition because their housing serves different populations. So, choice of a tenant population could also suggest a choice of partner. Our discussions indicate Stirling could choose to partner for development only (Flourish or MennoHomes) or for both development and subsequent operation of the facility(s) (InDwell or MennoHomes).

Additional partners may aid in either development or operations. We are aware that First Mennonite Church has begun deliberations on what to do with their property. We have not (beyond a preliminary indication of interest) sought further discussion. Might there be synergy across two projects?

The development at Bridgeport Road and Lancaster Street by MennoHomes / St Paul's Church / Parents for Community Living provides another example of partnership. Each group was able to find a way to contribute according to their strengths and resources. Are there similar possibilities for Stirling?

2. Clearly Discern the Mission of the Congregation and HOMES

Stirling members have expressed that they don't want to give up on any mission in which the church is currently engaged. HOMES is part of that. On the other hand, there needs to be clear expression of support for direction taken in HOMES going forward. As indicated, this could occur at the same time SAMC considers the overall mission of the church, or subsequent to the revision. Most of the options listed below will require significant commitment of time and resources to succeed. We need to proceed with our eyes wide open.

In considering options, SAMC should examine the "niche" that a faith-based charity can play among the other affordable housing providers. A unique role of a church-based initiative is to strengthen relationships – so the housing is more than just a space to live. Developing a supportive community and considering how such a development might strengthen the SAMC community also become priorities.

Discernment around mission (of the church, of the HOMES future) needs to offer multiple, varied opportunities for congregational input at different stages of the process. Congregants need to "see their own ideas" in the resulting plans in order to be supportive on the long road ahead.

3. Work in Concert with Efforts for Indigenous Reconciliation

The Working Group consultation with Indigenous leaders is incomplete. Indigenous reconciliation has been a part of Stirling's journey for more than two decades. Clearly, it is central to how SAMC wants to express its faith. We need to ask Indigenous leaders what makes most sense to them for Stirling HOMES Future. This will require lots of trust and a willingness for (Stirling) to embrace its fears around what "might happen".

A specific initiative Stirling is currently considering relates to Spiritual Covenant. Based on our initial understanding of the covenant, Stirling would have committed to transferring title of the church property to Six Nations if the church ceased operation. The church property tax-free status permitted this transfer. However, we now understand that the idea of land transfer in the covenant could be more “aspirational”. Consequently, if the primary usage of the church property changes to housing, and consequently it loses tax-free exemption, it may still be possible to pursue Spiritual Covenant.

The Working Group may amend this section when an initial consultation with Indigenous leaders is complete. We strongly recommend that continuous dialogue with the Spiritual Covenant Working Group to ensure coordination of efforts from the two initiatives.

4. Make Creation Care (in all senses) a Priority

Like Indigenous Reconciliation, Stirling has a deep history of caring for creation. Many of our young members actively work both inside and outside the church to ensure we have a future on this planet. The meeting with Creation Care advocates (of all ages) emphasized considering the implications of each stage of redevelopment (including creation care implications if we do nothing). Anticipated “[Green Design Standards](#)” and related touchstones should receive full consideration in any development. A project that incorporates creation care principles may cost more initially (or may not) but almost certainly will cost less to operate, contribute less to future climate change and receive greater support from our constituency.

5. Be Transparent regarding Financing

Many of the options for property development are likely beyond the capacity of SAMC financing on its own. Multiple levels of government offer incentives to build affordable housing. Some potential partners (InDwell) have in-house capacity to raise funds. On the other hand, any tie-in to other sources of funding comes with strings. For instance, the YW-KW housing on Block Line Road needed to use a “modular” design for construction (to speed up the process). On the other hand, construction was so efficient that overall costs (materials and construction) were actually lower than traditional methods. CMHC requires development of at least eight units to qualify for funds. InDwell usually accepts the building/ property they develop as a donation and then owns the new development.

The Working Group consulted two groups with experience developing affordable housing. They indicate that government sources may cover 60-90% of capital costs. The wide variation depends on the population to be served by the housing. Housing for folks who can live more independently (e.g., low-income seniors) would tend to receive less funding than a population requiring greater supports (e.g., recently addicted homeless people).

Government funding would come in the form of grants and loans at the federal level. CMHC loans can be easier to secure than bank financing for this type of project. Locally, Kitchener and Region of Waterloo have foregone collection of fees for development of affordable housing. Regardless of outside financing, 10-40% of project cost will likely need to be covered. In their concept planning for Stirling, Flourish estimated \$28 million as the cost of to develop the two parcels on either side of SAMC (44 1-bedroom units; 18 2- and 3-bedroom units). This would translate to requiring \$2.8-\$11.2 million in private funding. Even assuming SAMC contributed the cost of properties (conservatively worth \$3.5 million), fund-raising needs are significant.

Depending on the model chosen, a partner may take on the role of fund-raising. Even in the case of St. Peters Church (on Kitchener's Queen Street) where InDwell will lease the renovated space, InDwell will still be responsible for fund raising. Similarly, the MennoHomes / St. Paul's Church project on Bridgeport and Lancaster hired a fund-raiser (Hulene Montgomery). The church per se was not directly responsible. Members were certainly encouraged to contribute in each case.

6. Other Learnings

A mix of other "bullet points" to consider.

- **Consider collaborating with other faith communities.** We are aware that First Mennonite is in the early stages of considering how to use their property. One hundred years ago, some members at First decided to leave and form Stirling because of differences. While the two churches have become more similar over time, there are still "cultural" differences. More than one informant described the extra time and effort it would take to discern if collaboration can work. In the end the decision may be to work separately but the potential of joint development plans is intriguing. Collaboration with other faith communities (e.g., Turkish Muslims) with whom we have a connection may provide similar opportunities.
- **Recognise the value of the properties as a whole.** It may seem attractive (and simple) to sell our houses and contribute to another group involved in affordable housing. Conservatively, the houses would fetch \$3.5 million. Yet, one big advantage Stirling has is that there are very few properties of over one Acre in the downtown area. We need to consider what that allows the church to do that would not be possible on a smaller plot of land.
- **Find ways to motivate action when we already feel good as a community.** A Disadvantage is that Stirling is doing too well. John Neufeld referred to churches taking action only when they have no other choice (running out of runway). Stirling has lots of choices. Our ability to raise \$400,000+ annually, have a strong sense of ourselves, have emotional attachment to building (gates, baptisms, wedding) means that there is no urgency to step boldly forward. A clear vision (the WHY we need to act) may be able to stir us from our satisfaction with the status quo.
- **Be willing to lead boldly.** Leadership will be critical. Once a vision is articulated, while consultation is important, taking the bull by the horns will also be key. Ten people asked about paint colour are likely to give 10 different answers.
- **Discern both within SAMC and with the neighbourhood.** The Flourish report suggests a "critically significant variable to successfully achieving planning permission is a well executed community engagement strategy. It is critical to bring neighbouring property owners and residents along through the process, building support and overcoming objections that inevitably surface".
- **Create a fund that can support the discernment process.** The HOMES Future Working Group spent \$5000 provided by Council (from Undesignated Bequests) to have concept drawings prepared of possible configurations for use of SAMC properties. Future discernment stages are likely to require more funds in a timely fashion as the process unfolds. We recommend that Church Council establish a separate fund to which individuals could contribute. The use of said funds would be to "aid in discernment and development of options for affordable housing on SAMC properties". We have already had \$3250 offered to start such a fund.

Options for Property Development:

Pros and Cons

So far, this report has considered potential background to choices related to Stirling properties. In this section we examine a set of eight options. For each, we list what we understand as the basic intent of the option and how it matches the various priorities and contexts examined previously. Finally, while it risks over-simplifying the situation, we offer a “check-list” of how each option stacks up.

A. Minimal building changes, pay for Property Management

Summary Description of Option

SAMC won an award for its service to refugees in the current HOMES configuration. If the key challenge is finding volunteers to manage the operation, plan to purchase services instead. Keep maintaining houses but do not plan major upgrades. Continue liaison with COMPASS to identify potential tenants. Consider adding a budget line that covers any shortfall in revenue / expenses, given the change in management.

Potential Pros

- Simplest, lowest cost option. Can be implemented now, with potential to implement a different option at some point in the future.
- Fit with the existing neighbourhood. Requires no neighbourhood consultation.
- After a preliminary inquiry, CityCorp Property Management indicated an interest in providing services to Stirling.

Potential Cons

- Fails to increase the impact Stirling can achieve with affordable housing in a time of desperate need. (New development could serve 100+ people vs. the current max of 30).
- Inconsistent with proposed city zoning (on Weber St. side).
- Depending on the population we most want to serve, the houses may not be the most suitable structure.

B. Renovate Existing Houses / Add Tiny Homes to Increase Capacity

Summary Description of Option

Stirling has successfully offered affordable housing with its current configuration. We can do “more of the same” by adding living space to the existing properties. We might renovate one or more existing homes to increase how well they can serve tenants (e.g., add bedrooms). Kitchener’s new by-law permits addition of new living spaces on properties. If Stirling added a “tiny home” to one or more properties, it would increase the number of individuals we could serve at relatively low cost.

Potential Pros

- Relatively low cost to increase tenant capacity.
- Since Stirling houses lie within the 800 metres of an Ion station, [we do not have to provide an extra parking spot.](#)
- Opportunity for greater Stirling ownership involvement with Stirling people paid to do this -- “job creation”.

- Fits with City desire to increase density in the downtown.
- No re-zoning required.
- Potential to use skills / expertise of some congregation members (in renovations / tiny home build).
- Can sequence work (one tiny home at a time) as finances, time, interest and experience permit.
- Of a scale that Stirling can truly call it “our” project. Financing likely within reach of our own congregation.

Potential Cons

- Limited increase in number of tenants served.
- For three houses (at 69, 71 and 241), while likely permitted, not really in keeping with proposed zoning. (May be that City would object if all we do is renovate existing residences).
- Existing challenges with existing homes (e.g., not that well sealed) likely to continue.
- Unlikely to qualify for external grants.
- If building tiny home(s), the experience of tradespeople is relatively low – so may run into more challenges than with more traditional build.
- Any renovation needs to anticipate there will be unexpected challenges with the existing structures.

C. 4-Storey (Low Rise) Apartment Building on Weber Street Side

NOTE:

Options C and D can be viewed independently, if desired. That is, the options propose developing properties on opposite sides of the church building. Alternatively, Option D below could be replicated on both sides of the church. Thus, SAMC can choose to pursue neither, one, both or both but developing them sequentially.

Church Council commissioned [Flourish](#), an off-shoot of InDwell, to produce a [report and concept drawings](#) for the properties that SAMC stewards. They have experience in this role in their work with InDwell. The Flourish concept drawings are shaped by Indwell’s perspective on scale and form that contribute to “knowable community”, a key component of ministry-focused affordable housing where individual households can have a sense of belonging within their neighbourhood through developing friendships and mutual support. Cultivating knowable communities involves mindfulness of community size, demographics, gathering spaces and neighbourhood setting.

The Flourish report suggests a “critically significant variable to successfully achieving planning permission is a well executed community engagement strategy. It is critical to bring neighbouring property owners and residents along through the process, building support and overcoming objections that inevitably surface”. Both concepts C & D would require planning approvals. Flourish reports SAMC could expect City and Regional support for the concepts they suggest.

For the north (or what we might call the east or Weber Street properties, Flourish suggested a [low-rise \(4-storey\) apartment](#) containing 44 one-bedroom units which represent the smallest percentage of existing

social housing apartments in Waterloo Region, but also the most prominent household type on Waterloo Region's affordable housing waiting list.

The 44-home building offers an impact on local homelessness at a scale that does not overwhelm the neighbourhood, while also maintaining a size that allows neighbours to know each other and develop supportive relationships across a knowable tenant community. It would be worthwhile targeting 20% of apartments to meet barrier-free accessibility standards, addressing market need and also maximizing scoring with CMHC programs.

Potential Pros

- Current zoning of the Official Plan for low-rise multi-residential developments. Extending this zoning to the SAMC site would permit a 4-storey development along Weber St.
- Consistent with proposed future zoning and with Kitchener City desire to increase density in the core.
- Increases capacity of the space from 18 people (6 in each of 3 houses) to 44+ (some units may house two people) or 2 ½ times as many people in need of affordable housing.
- Offers opportunity to better utilize church space (for amenities / staffing).
- Capital Financing: likely eligible for government funding.

Potential Cons

- Remainder of capital likely beyond scope of SAMC independently.
- Not suitable for families (who have been the primary tenants of Stirling's current affordable homes mission).

D. 3-Storey Stacked Townhouse on King Street Side

Summary Description of Option

As part of the same Church Council-commissioned report noted above, [Flourish](#) developed a concept for the two properties on the King Street side of the church. In this case, they propose a [3-storey stacked townhouse](#) with 18 two- and three-bedroom units (total area of 500 m²/floor). Each 2-bedroom unit would have 69 m² (742 square feet) of living space. The description of "stacked townhouse" is to depict outside stairwells that permit entry into each unit (in contrast with traditional apartment with a central hallway for entry).

The design removes the Church driveway exit on the west or King Street side of Stirling Avenue. The concept design builds across the driveway exit for extra living space. It also suggests linking to SAMC to provide shared "amenities" like a laundry room, community gathering spaces, or support staff offices integrated within the SAMC building. This could be strategic in terms of creating additional ministry linkages with the congregation and supporting the daily rhythms of life for residents of both parcels. Alternately, these amenities could be designed into each project. The scale of this building would allow neighbours to know each other and develop supportive relationships within the tenant community.

Waterloo Region's social housing waitlists for multi-bedroom apartments is shorter than for one-bedroom apartments, but proposals for family-sized apartments can sometimes be received more warmly in a stable, existing neighbourhood.

The plan involves demolishing two houses on the west / King Street (south) side of the church.

Potential Pros

- Consistent with City policy to increase density in downtown area. Actual height of proposed building is about same height as current 2 ½ storey homes (51 & 53 Stirling). Design preserves street trees and same set back from road as current houses. These should facilitate zoning changes.
- Consistent with Stirling's current mission supporting newcomers to Canada.
- Triples the number of tenants who might be housed.
- Offers opportunity to better utilize church space (for amenities / staffing).
- Capital Financing: likely eligible for government funding.

Potential Cons

- Remaining financing possibly not within Stirling capacity independently.
- Loss of one driveway "exit" onto Stirling Avenue.
- Likely requirement for seeking zoning change to properties. From the Flourish report, "a building designed with thoughtfulness for the neighbouring homes, preserving existing street trees, and addressing existing heritage facades at a modest scale may help build support."

E. Renovate Church for Housing

Summary Description of Option

The Working Group considered an option that involved major renovations to the church space, converting it into living spaces along with modified worship / multi-use space. InDwell has had considerable experience working at this type of design. Their renovation of [St. Marks](#) Church in Kitchener offers one example. It is using the existing church structure and building an additional floor onto the church hall. The sanctuary will be preserved as multi-use/community space. It will include 43 living units.

Our report from Flourish did not develop this concept. They *"recommend that the existing church building be preserved as an anchor to any redevelopment. Assuming SAMC does not intend to dramatically downsize or increase the space it uses for typical ministry activities, replacing the existing structure with new facilities, even if of similar scale or integrated with a new housing project, would add significant costs to the overall redevelopment budget. These funds are not available through affordable housing grant programs, so would be borne by the congregation."*

Potential Pros

- Creation care: Carbon stored in the building is re-used.
- Makes 24/7 usage of space that is currently under-used.

Potential Cons

- Cost, with less opportunity for government support.
- Negotiating shared space with tenants.
-

F. Raze Church and Weber Street Side for New Multi-purpose Building with shared church, housing and amenities.

Summary Description of Option

This option would “start fresh”, re-imagining use of the land currently occupied by the church building, 3 houses and the parking lot. The parcel of almost 1 acre is a relatively rare opportunity in the downtown area. Building(s) could incorporate space for worship, faith formation and ministry activities linked to some form of affordable housing (e.g., apartments similar to options C or D, but more expansive given the additional space). Specific concepts for the design of this space were not prepared.

Potential Pros

- Opportunity to re-imagine worship, faith formation, community and related spaces to meet current and future needs.
- Improved usage of the “church” building so it is more integrated into the community.
- Potential to create resources that could be used by tenants and neighbours that both help to win neighbours’ support for the development and help integrate tenants into the community.

Potential Cons

- A [professional appraisal of the church building](#) and property (December 2021) indicated the hypothetical value was \$1.75 Million. The “best use” of the church property, according to the appraiser’s analysis is as a church (i.e., its current use).
- Further to the above, the report from Flourish contains the following recommendation: *that the existing church building be preserved as an anchor to any redevelopment. Assuming SAMC does not intend to dramatically downsize or increase the space it uses for typical ministry activities, replacing the existing structure with new facilities, even if of similar scale or integrated with a new housing project, would add costs to the overall redevelopment budget. These funds are not available through affordable housing grant programs, so would be borne by the congregation.*

Out of the Box Options

G. Sale of property (s) and Donate Proceeds to another Housing Agency

- Sell church and five houses. Dissolve the church as it is and “repopulate” surrounding Mennonite (and other) churches. A Waterloo Region Record article (May 5, 2022) cites a 6-property “package” (1.25 acres) by Cedar and Weber Streets listing for \$14 million. In comparison, Stirling has 1.1 acres in the same neighbourhood. Even with a drop in land values, we might expect \$10+ million for the properties.
Currently, House of Friendship is developing housing including X units. Stirling’s contribution to their fund raising campaign could put House of Friendship over the top. Given Stirling’s support for House of Friendship over the years, this would be a natural contribution.
- Sell some or all of the houses but retain the church property. Conservative values for sale of the houses could raise \$3.5 – \$4.5 million. This would also be a significant support for some other group who is providing affordable housing.

Potential Pros

- Relatively simple option. Removes Stirling from commitment to future operation of affordable housing.

Potential Cons

- Potential to break the contribution to any particular “cause” into bits and not provide sufficient funds to any to create any real legacy.
- Doesn’t take advantage of Stirling’s location for affordable housing – a block of properties that is relatively unique in downtown Kitchener.

H. Partner with another Faith Community to Develop Shared Worship Space and Develop Housing on all Available Properties

- First Mennonite Church is currently considering what to do with their building and property. Their structure is even older than Stirling. We could engage in discernment with First (or another church) about what might be possible to combine / share worship space on one property while building affordable housing on the other. This “walk back down the hill” to First or Rockway churches would require even more intensive discernment than one church operating alone.
- The Kitchener – Waterloo Turkish Muslim group has outgrown their worship and meeting space. They would like to sell. Dave Klassen, on a very informal basis, inquired whether partnering with Stirling on building might be of interest.
 - One advantage is that the Muslim day of worship is Friday, while Stirling’s main use of worship space is Sunday (reducing the amount of potential conflict or adjustment each has to make).
 - Stirling has connections with the Turkish Muslim community – sharing meals and celebrations. Stirling members were hosted on a tour of Turkey.
 - The Turkish community is growing. Many young families participate.
 - They make good use of their space during the week. They have shown ability to
 - They have shared values with Stirling, as evidenced in their support of [Intercultural Dialogue Institute](#) (IDI) at Conrad Grebel’s Centre for Peace Advancement and the Hizmet (Service) movement led by [Fetullah Gulen](#), an exiled Muslim cleric.

Potential Pros

- Could result in more housing being made available than the subdivided space when both churches require a church building.
- More optimal usage of worship and related spaces with two congregations sharing. Creation of spaces that meet current and future mission. Spaces more suited to church’s work than current configurations.
- Potential for synergy of each group’s mission. Each group gains energy from the other.
- Choice of best location for housing and church/mosque.

Potential Cons

- The discernment process becomes extra complicated with each having a different culture around discernment.
- Collaborating in the shared space would require ongoing energy.

Summary Checklist

Criterion	Minimum	Add Tiny Homes	Weber Low Rise – 42 apt	King Stacked Town-houses	Raze All	Sell	Share
Housing	😞	😊	😊😊	😊😊	😊😊	😞	😊😊
Indigenous	😞	😞	😞	😞	😞	😞	-
Climates Justice	😞	😞	😊😊	😊😊	😊	😞	😊😊
People Needed	😊😊	😊😊	😊😊	😊😊	😊	-	?
Funding Access	😞	😞	😊😊	😊😊	😊	-	?
Cost	😊😊	😊	😞	😞	😞😞	-	😞😞
Local Connection							
Meets Identified Need	😞	😞	😊😊	😊😊	😊😊	😊	😊😊
Approximate # Served	30	40	42 (on 3 properties)	57 (on 2 properties)	?125?	-	More
Fit with Zoning	😞	😞	😞	😞	😞	-	?

Recommendations for Next Steps

Council invited the Working Group to evaluate possibilities for HOMES Future. Without further congregational discernment of the fit of Stirling's properties with the three priority mission areas, we did not feel we could narrow the options for the design options beyond the pros and cons presented.

1. Appoint a small coordinating group to facilitate the actions below and prayerfully hold it. Include at least 1 Council member, 1 Stirling member with a passion for affordable housing and one staff member (functioning in a pastoral / non-decision-making role).
Empower the coordinating group to seek expertise of others at Stirling and beyond, especially around mission/vision, finance, construction and other areas as new needs are identified. The Coordinating Group will to set out a planning cycle once "why" we are seeking change is discerned. We note that planning project specifics will require further congregational (and broader discernment).
2. Address urgent needs in 2022:
 - a. Explore Management company for HOMES in time for 2023 budget planning.
 - b. Have initial conversation with Indigenous representatives upon Josie's return.
(NOTE: Clarence Cachagee (Crowshield Lodge) forwarded an Expression of Interest (EOI) to partner with Stirling to use one of our houses for a healing centre [and potentially housing

in the future]. Myeengun Henry, another Indigenous Elder who has related to Stirling, expressed interest in talking about the future of Stirling's Homes.)

3. Consider and endorse or modify the commitments in the HOMES Futures report. (If agreed, approve a motion modeled on the following):

Motion: That Stirling Council endorse the following commitments of the HOMES Future report as follows:

- a. We understand that our commitment to social justice is inspired by our Anabaptist faith. We are discerning how to live that out in our current context.
 - b. We continue to be committed to climate justice, indigenous reconciliation, and affordable housing options. Use of Stirling properties needs to consider all three.
 - c. Plans for housing will account for our faith community context (and the unique role it can offer).
 - d. We will be transparent about plans, including financing.
 - e. We will consider collaborating with other faith communities and social services.
 - f. We recognise that the properties have more potential value as a whole than separately.
 - g. We must be willing to lead boldly: unafraid to risk (change) while we endure (hold onto our core).
 - h. We will seek to discern broadly, both within SAMC and the surrounding neighbourhood. We will prepare to address concerns raised.
 - i. We will create and encourage investment in a fund that can support the discernment process.
4. Create the fund for last item above:
 - a. Note that commitments of \$3250 have already been received.
 5. Update congregation in a worship service and via weekly update:
 - a. Describe the report completed by the Council appointed Working Group after identifying urgent need to address management of Stirling houses.
 - b. Set context for next steps:
 - c. Plan discernment around Stirling's Mission/Justice work guided by 3 areas of current focus at Stirling – affordable housing; climate justice; Indigenous reconciliation. We will take time in worship and Faith Formation as well as other means to move toward discernment.
 - d. Note that the Holy Spirit is opening doors in these areas given the preparation already done in past years. Discernment will look for intersections across these areas of justice. This focus does NOT exclude other areas.
 - e. Make a 3-page summary available (paper and online). Make full report available online (with caveat that it is a living document).
 - f. Note that we will address "urgent needs" before more discernment.
 - g. Invite prayerful consideration. Invite input (and volunteers).
 6. Develop a plan to devote staff time to the process(es) above.
 7. Consider getting involved in political processes related to our properties
 - a. Neighbourhood review
 - b. Kitchener strategic planning

Appendix A:

Consultations by HOMES Future Working Group

Group	Date	Focus / Link to Meeting Notes
External Consultations		
Canada Mortgage and Housing Corporation	2022/09	• Name of potential contact for future funding application • Funds likely available through CMHC
Flourish Affordable Communities (Graham Cubitt, President; John Shuurman, Development Coordinator)	2022/04/21 & 2022/05/18 & 2022/08/08	• Contract for drawings of housing options • Reflect on the concept design (including context for housing and drawings of two options).
Hulene Montgomery (former Consultant to Menno Homes for Fund raising)	2022/02/28	• Experience with Menno Homes building @ Bridgeport and Lancaster
Indigenous Relations (Clarence Cachagee / Myeengun Henry, Friends of Stirling)	TBD	• Meeting delayed; to discuss potential indigenous links for any redevelopment
Indigenous Relations: Crow Shield Lodge (Clarence Cachagee, Lindsay Moise, Margaret Nally)	2022/10/06 2022/11 2022/12/ 2023/01/12	• Received Expression of Interest from Crow Shield Lodge for use of Stirling House; Responded about November meeting including Josie; Continued discussions about interim use of 1 house & potential longer term plans
InDwell (Mark Willcock, Community Engagement Coordinator)	2021/11/15	• Supportive housing in KW; potential building partner
Kitchener City Planning (Garrett Stevenson; Planning Director)	2021/12/08	• Advice on planning options for the site

Knox Presbyterian (Deb Schlichter, congregant and former committee chair)	2022/02/25	• Downtown church processes when considering redeveloping the site
Menno Homes (Dan Driedger, Executive Director)	2021/12/02	• Supportive housing in KW; potential building partner
Sarah Marsh (Kitchener City Councillor, Ward 10)	2022/03	• Link to municipal council (meeting never took place) though we shared progress as of March.
Musso Appraisals, Jennifer Skinn (Principal)	2021/12	• Walk around and inside church to facilitate appraisal of church.
Region of Waterloo, Affordable Housing	TBD	• Region of Waterloo: Ryan Pettipiere, Region of Waterloo planner for affordable housing, suggested by Jim Erb (226-752-9347) • Jim Erb, Regional Councilor with responsibility for affordable housing (jerb@regionofwaterloo.ca) (519-575-4404 x3411)
Turkish Muslims: Anatolian Cultural Centre – Turkish Cultural Center Canada	TBD	• Contact through Sezai or Dave Klassen?
YW-KW (Elizabeth Clarke, Executive Director; Matthew Bolen, Principal, Edge Architects; Jeff Snyder, VP, Melloul Blamey Construction)	2022/04/21	• New supportive housing construction using mass timber technology
Internal Consultations		
Creation Care Working Group	2022/03/23	• Linkage of HOMES Future to creation care
HOMES@Stirling (Andrew Cressman)	2022/03/01	• Linkage of HOMES Future to existing HOMES management
John Neufeld	2022/03/30	• John's experience with Lutheran Church of Canada redevelopment of land for affordable housing

Josie Winterfeld	2022/03/14	How to invite Indigenous voices to the HOMES Future WG
Laura & Josh Enns	2022/03/21	Intentional community as a potential consideration in HOMES Future
Spiritual Covenant Working Group	2022/04/	Linkage of HOMES Future to Spiritual Covenant discernment
Dave Klassen	2022/09	Review of report
Stirling Church Council	2022/08	Initial review of draft report; obtain emotional reaction

Appendix B: Description of properties

51 Stirling Avenue North



53 Stirling Avenue North



69 Stirling Avenue North



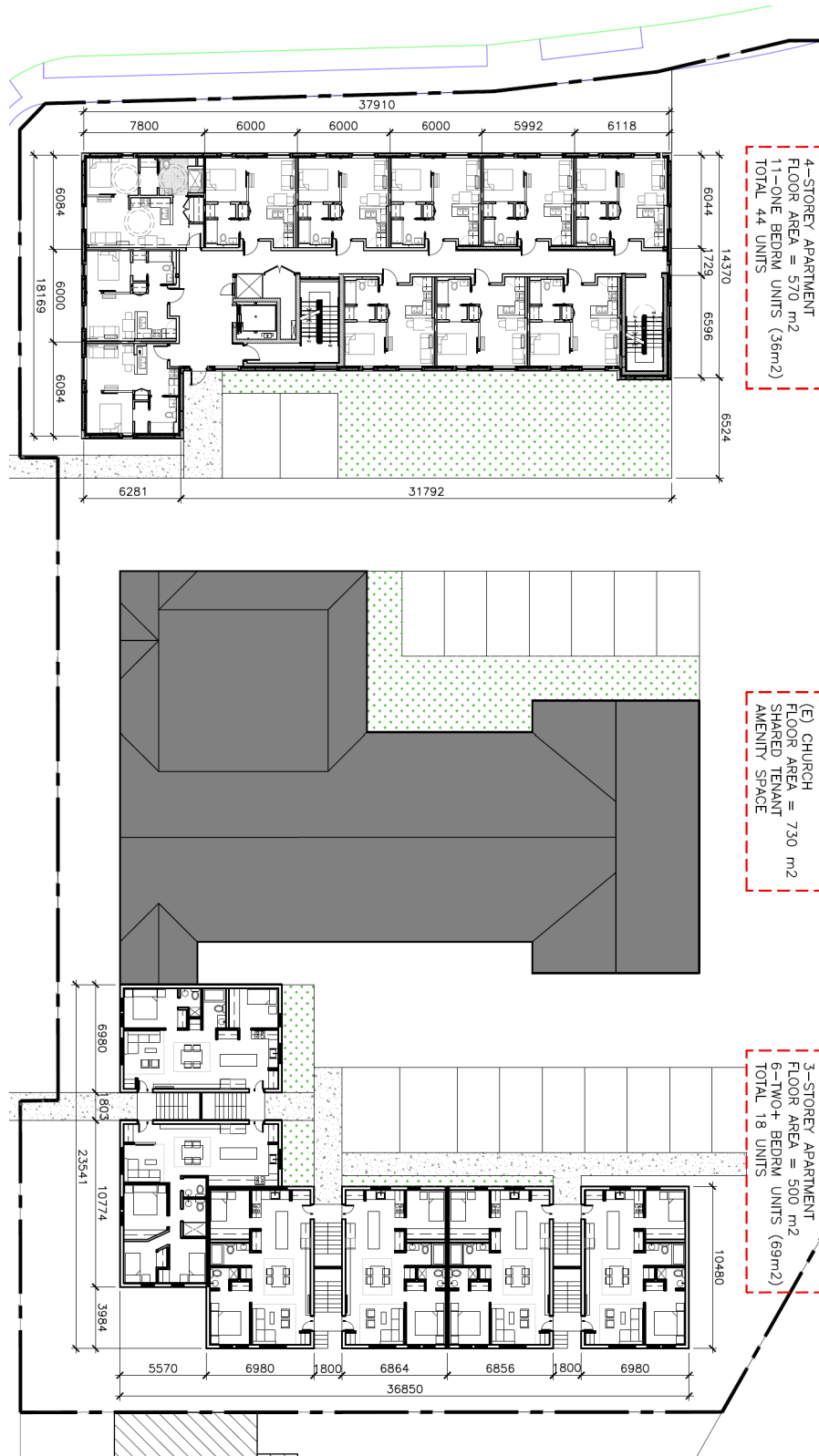
71 Stirling Avenue North



241 Weber Street East



Appendix C: Two Design Concepts (*Flourish*)



**Option C –
4-Storey
Apartment**

**Existing Church
Building**

**Option D –
3-Storey
Stacked
Townhouses**

