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## **The Fish Don't Talk About the Water**

*A Workbook for Noticing — and Responding*

There's water we swim in every day without noticing — assumptions, silences, things everyone around us has quietly agreed not to mention. This workbook has two halves. The first is space to notice your own water. The second is a set of concrete, doable ways to respond to what you notice, especially where homelessness is concerned.

Move through it at whatever pace serves you. Some pages are for sitting quietly with a question. Others are for making a plan. Both matter.



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### ***Part One: Naming the Water***

What is the "water" in your own life or community — the thing so present it's become invisible?

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Who first pointed it out to you, if anyone ever has? What did that feel like?

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Where do you notice this same water when you travel, or visit a city that isn't home?

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### ***The Tour Guide in You***

Where have you found yourself unable, or unwilling, to talk about something everyone can see?

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What does it cost you to keep that silence? What might it cost someone else?

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### ***Part Two: A Short History of the Fight***

In 1992, a psychologist named Dr. Sam Tsemberis started a small experiment in New York called Pathways to Housing. The idea was simple and, at the time, radical: give a person an apartment first, before therapy, before sobriety, before anything else was asked of them. It worked far better than the old model, which made housing something you had to earn. Housing First, as it came to be known, spread nationwide over the next three decades and became the backbone of federal homelessness policy — credited by researchers as the most effective tool built yet against chronic homelessness.

In 2026, the same federal agency that once championed it moved to shift funding away from Housing First toward "treatment first" and transitional programs instead, a change advocates warned could put more than 170,000 people back on the street. A judge has since blocked part of the rollback, but the funding remains fragile, and shelters are folding while they wait. In one Maryland county, a program lost its federal grant in January; a small church down the road gave its entire Christmas offering, about \$15,000, just to cover eleven families' rent for one more month.

What strikes you about this history? Where do you see hope in it — and where do you see the report card slipping?

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### ***Part Three: How We Make a Difference***

None of this has to stay abstract. Here are six concrete ways people respond, ranging from quiet to public. You don't need to do all six — pick one and start.

#### **1. Learn the model, not just the crisis.**

Spend twenty minutes reading about Housing First and the current CoC (Continuum of Care) funding fight, so you can speak about it accurately instead of just emotionally. The National Alliance to End Homelessness ([endhomelessness.org](http://endhomelessness.org)) is a clear, reliable place to start.

#### **2. Give locally and directly.**

Find one shelter, church-based ministry, or Continuum of Care agency in your own city and give there — money, time, or both. Local giving is often what keeps a program alive through a federal funding gap, the way that one Maryland church's Christmas offering covered a month of rent.

#### **3. Show up in person.**

Volunteer for a meal service, a street outreach team, or a point-in-time count. Seeing people, not just statistics, is often what breaks the tour-guide reflex in us.

#### **4. Change the conversation you're already in.**

Next time someone changes the subject the way our tour guide did, gently keep it open. You don't need an argument — just a refusal to let the silence stand unchallenged.

#### **5. Advocate where you actually have standing.**

Contact your own representatives about CoC and ESG funding, or support the organizations currently in court defending Housing First. A short, specific message from a constituent carries more weight than most people assume.

#### **6. Build it into your contemplative practice.**

Add a single question to your examen or evening prayer: who did I walk past today without seeing? Let awareness become a discipline, not just an occasional insight.

Which of these six is already within reach for you? What is the smallest first step?

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### ***The Report Card***

If your community were judged, as history judges every era, by how it treats those with the least power — what grade would it earn right now?

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What is one small, honest thing you could do or say this week that helps someone else notice the water too?

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### ***Where This Meets You***

*You already know what your water is. The only question left is whether you're willing to notice you're wet.*

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***Peace and every good.***