

An introduction to

The Full Community Model.

Settled.

The following document is an abridged version of groundbreaking research completed by Dr. Gabrielle Clowdus at the University of Minnesota. The full research in dissertation form can be found on settled.org. As it pertains to this content (both in full and abridged form), the moral right of the author and Settled has been asserted.

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We envision a future where the Church lives in Full Community with their homeless neighbors by modeling healthy relationships, purposeful work, and meaningful abundance, cultivating rooted places where everyone has something to give and something to receive.

The Background.

In our society, chronic homelessness is shrouded in darkness on the fringes of society. It is a persistently wicked problem where those who are chronically homeless have no good options, no family, and no community. Despite some of our best intentions, interventions, policies, and funding efforts, American society is struggling to address chronic homelessness. In our fast-paced, consumer-driven world, we have sped past and tried to buy our way out of this issue, stealing life from hundreds of thousands of our neighbors.

Settled came into existence in 2018, borne out of research from the University of Minnesota. Now, years later, it has blossomed into a thriving organization made up of committed and curious individuals and families with a desire to address the major barriers to eradicating chronic homelessness.

The dark problems facing homelessness are both vast and inexorably linked.

Social Isolation

Nearly every person in chronic homelessness has experienced a childhood of significant neglect, abuse, and violence, leading to adulthoods of feeling unloved, unwanted, and outcasts of our society. We have a point of view that the root cause of someone's long-term homelessness is a profound and catastrophic loss of family.

Unaffordable Housing

New affordable housing development isn't affordable, and there's not enough to go around. The affordable housing options that do exist are not accessible to this group due to low supply and high demand. As such, they live a temporary, transient lifestyle and often find their make-shift homes dismantled and their belongings gone, often rebuilding their lives day after day, week after week.

Restrictive Land Use

Exclusionary local zoning laws have prevented the establishment of more housing responses for the chronically homeless and have helped support Not in My Backyard (NIMBY) opposition.

Lack of Meaning

The majority of people in chronic homelessness suffer from PTSD, chronic health conditions, and traumatic brain injuries (TBI), resulting in an inability to focus, difficulty learning, and poor memory, making holding a regular job nearly impossible and preventing them from having a meaningful role in society.

Fragmented Services

The chronically homeless often find themselves in a revolving door of treatment, arrest, illness, and injury. The social services provided were not designed to support endemic issues and have become overburdened, dehumanizing, and fragmented.

The Full Community Model.

Settled inspires, equips, and collaborates with the American church to step into their calling to invite the homeless poor to the banquet table to feast together, cultivating home in a homeless world. Settled helps these faith communities across the expanse of expression develop permanent, supportive tiny home villages called Sacred Settlements. Sacred Settlements are built on the foundation of what Settled calls The Full Community Model.

This model goes far beyond the provision of housing for people who have experienced long-term homelessness. Rather, this model encapsulates a way of life. Rooted in the belief that all people want to be fully and wholly known and fully and wholly loved as their true, authentic selves in a reflection of a Creator who loves His children, Settled expresses, models, and reinforces the Full Community approach.

While Settled's Full Community Model (1) shares some ideals with traditional housing models and (2) ties in a few characteristics from new supportive models from a small handful of efforts happening around the country, Settled further asks for a great response from people of faith – a calling of a generation of people who love God and love their neighbors, no matter what our society has previously said about that neighbor.

The ultimate goal? Improving the quality of life for every person involved – from the one coming off the street to the one who has called a suburban church 'home' for decades.

Watch: Learn the
Five Elements.



The Five Elements of Full Community



Intentional Neighbors.

People of faith who can be individuals, couples, or families, not formerly homeless themselves, who feel called to voluntarily live alongside the formerly homeless and step into the role of family. At least one-third of homes at a Sacred Settlement are reserved for Intentional Neighbors.



Permanent Homes.

Small, quality homes built and funded by the community where neighbors are welcomed to stay for as long as they wish, growing deep roots and relationships while contributing to the community.



Cultivated Places.

Carefully adapted church land and buildings - protected under the federal Religious Land Use and Institutionalized Persons Act - that create safe, clean, and beautiful spaces for the community to grow together.



Purposeful Work.

Opportunities for engagement in skill-matched labor so neighbors can rediscover their gifts, talents, and abilities and contribute to their community.



Supportive Friends.

Volunteers who love their neighbors by building trusted relationships, walking alongside them as they journey to meet their life goals, and connecting them with valuable support services.



Cultivated Places.

The problem of Restrictive Land Use: Exclusionary zoning laws have prevented the establishment of more housing responses for the chronically homeless and have helped support Not in My Backyard (NIMBY) opposition.

Both real and perceived stereotypes of people who have experienced long-term homelessness often pervade discussions about where to build emergency shelters and transitional and affordable housing. Society has largely labeled, categorized, and distanced itself from people who live on the streets while proclaiming that there is a response, that it is just “not in my backyard!”

More specifically, slavery, Jim Crow laws, redlining, and racially restrictive covenants have excluded people of color from accumulating wealth through land ownership. These discriminatory practices work to keep the poor out of certain neighborhoods and concentrated in others and are often characterized by “Adverse Community Environments” including poverty, discrimination, community disruption, and violence in addition to lack of opportunity, economic mobility, and social capital - which all play a key role in who ends up homeless.

Local opposition to low-income housing is prevalent in affluent, white communities. Organizers apply pressure on local governments to use zoning (prohibition of multi-family dwellings as well as development impact fees and urban growth control measures) and land use powers (e.g., requirements for large building lots, restrictions on the ability to subdivide property into smaller lots, restrictions on new utilities, construction, and design standards) to ensure affordable housing development is kept out.

The Full Community Model’s response to restrictive land use is Cultivated Places.

This approach is rooted in the idea that underused spaces, like many church properties, have something to offer for everyone and can bring people, both housed and unhoused, together for a shared and good way of life.

By deliberately inviting “outsiders” into a place that proclaims, “Yes in my backyard!” The Full Community approach seeks to break down barriers and preconceived notions and stereotypes, offering a sanctuary where all can live, work, create, eat, serve, and play together.

If the places we spend our time are cultivated with meaning, they become fertile ground for healthy relationships.

Tiny homes are placed on religious land protected by a strong federal land use law, freeing the development from restrictive local zoning ordinances. The property is then carefully adapted to meet the needs of the community. This creates opportunities for growth and sharing between neighbors and the faith community - gardens to grow, kitchens to cook in, a table to gather around. These spaces, often empty or underutilized during the week, can bring fullness and meaning and present daily opportunities for the community to connect.

Why faith communities? Religious land is legally protected under the Religious Land Use and Institutionalized Persons Act, allowing them to use their land for purposes of their mission and values. Full Community beckons these religious organizations to use their property for a mission of loving their neighbors fully, wholly, and holistically.

Read: Why churches are essential.



Watch: How the bill was passed.





Permanent Homes.

The problem of Unaffordable Housing: The affordable housing options that do exist are not accessible to people living on the streets due to low supply and high demand. As such, they live a temporary, transient lifestyle and often find their make-shift homes dismantled and their belongings gone, often rebuilding their lives day after day, week after week.

For the past two decades, our society has tried to “solve” homelessness through a model referred to as Housing First, which states that housing is a human right, and once a person is housed, wraparound services can help them achieve stability. Permanent Supportive Housing (PSH) implements the Housing First philosophy by pairing affordable housing development with voluntary support services.

Even with the successes and celebrations that have come previously with these models, they still carry their own issues. Planning, developing, and building “affordable” housing is extremely expensive and takes a toll on public funding sources. Wraparound services, too, are pricey and difficult to follow for people with substance use disorders and mental illness. These models, while helpful in many instances, wear on our systems and institutions.

The Full Community Model response to unaffordable housing is Permanent Homes.

To bridge the gap between emergency shelter and conventional development, the Full Community approach offers simple, efficient Permanent Homes enabled by private funding and volunteer labor.

Individual, free-standing micro units, like tiny homes, can be built and maintained for a quarter or less of the cost of prevailing developments because they aren’t reliant on government funding and, with it, rigid government mandates on size and amenities.

These homes are built with quality materials that meet nationally accredited construction standards. They use shared common spaces – rooms within existing church buildings – as an extension of the home. Like a co-housing model, Sacred Settlements have shared showers, laundry facilities, kitchen, and dining spaces.

A true home needs permanency, both in its structure and the relationships that are formed there.

Sacred Settlement neighbors pay rent for their homes to help offset communal costs and allow them the opportunity to take some pride of ownership within the community. The rent is based on the square footage of each home and can easily be obtained through work opportunities and entrepreneurship.

The important shift from temporary to permanent home creates a source of security and stability as well as the dignity of privacy. When combined with the power of community and support through Intentional Neighbors, further confidence is built.

Read: A fresh coat.





Intentional Neighbors.

The Problem Of Social Isolation: Nearly every person in chronic homelessness has experienced a childhood of significant neglect, abuse, and violence, leading to adulthoods of feeling unloved, unwanted, and outcasts of our society. We have a point of view that the root cause of someone's long-term homelessness is a profound and catastrophic loss of family.

At the intersection of economic and racial injustice, the housing crisis, and a declining church, we find the "lepers" or outcasts of our society.

Research shows people who experience homelessness are often socially isolated. Family instability is regularly the first predictor of homelessness in a person's life. Economic hardship and "Adverse Childhood Experiences" can catapult a person into a lifestyle of losing everything. When a person loses everything, they are further isolated from many experiences and daily situations, which many of us too often take for granted. The lack of human connectedness adds to previous trauma, which usually includes a broken family.

As Dorothy Day, founder of The Catholic Worker and its houses of hospitality, so accurately penned: "We have all known the long loneliness and we have learned that the only response is love and that love comes with community."

The Full Community Model response to Social Isolation is Intentional Neighbors.

If the catastrophic loss of family is the root cause of chronic homelessness, then our response must be that of rebuilding a loving, stable family — one where we fully belong.

Men and women on the streets can go days, months, even years without someone using their real name, without knowing who they are, without anyone taking time to look them in the eye and genuinely say, "It's great to see you today!" To eradicate the problem of social isolation, relationships need to be built where people feel known, valued, and loved.

There is a simple strength that comes from having a friend next-door.

The Full Community model, therefore, establishes Intentional Neighbors — a group of resourced individuals, couples, and families who have never experienced homelessness themselves but feel compelled to live and serve alongside the formerly homeless without pay. Households who take on these intentional roles come from varied backgrounds but share a common 'calling' to live among the poor and disinherited as neighbors, friends, and, ultimately, together as an extended family.

Take, for instance, our friends Jamal and Kim, who have lived a life of service to the poor but then went back to their suburban home when the day was done. It wasn't that their service was invalid or inconsequential; in fact, it was quite the opposite. It was through those experiences they found a new calling — giving up their home and many possessions to move into a tiny home alongside people who they once served.

They spend their days like many of us — working, reading, exercising, eating — yet now in a way that is richer, more abundant, and surrounded by people who know them and want to be known by them. These healthy relationships are formed in community and help establish a sense of social belonging for everyone living together.

Read: *Life as a Good Neighbor.*



Watch: *How the bill was passed.*





Purposeful Work.

The problem of Lack of Meaning: The majority of people in chronic homelessness suffer from PTSD, chronic health conditions, and traumatic brain injuries (TBI), resulting in an inability to focus, difficulty learning, and poor memory, making holding a regular job nearly impossible and preventing them from having a meaningful role in society.

Despite the stereotypes of the homeless being lazy, the majority of people who experience homelessness want to work. The barriers, however, are considerable, including physical and mental disabilities, in addition to a lack of physical stability and emotional support, which often restrict those in chronic homelessness from employment and the satisfaction of having purpose.

The Housing First approach is simply insufficient in the area of increasing a sense of purpose in their participants. While the majority of program tenants receive some federal assistance like social security income, after paying the required one-third of their income toward rent, residents are left with little to pay for transportation, utilities, phone and internet, laundry, medication, food, and personal hygiene. Finding tenants employment, purpose, and healthy ways to spend their time is not present in a Housing First model, nor does it address the barriers that contribute to people experiencing chronic homelessness to acquire and maintain gainful employment.

The Full Community Model response to a lack of a meaningful role is Purposeful Work.

In the Full Community approach, individuals coming out of chronic homelessness can rediscover their gifts, talents, and abilities through opportunities for Purposeful Work.

We believe an inherent human desire is to be purposeful — whether that's through vocation, service or other means. A sense of purpose is a fundamental aspect of a fulfilling life. That's why a critical component of the Full Community approach is to provide work opportunities, encourage entrepreneurship, and cultivate a life of service. By providing opportunities for engagement in meaningful work that matches their needs and abilities, individuals can begin to participate in society and their community in a productive way.

This, however, is not a job program in the same way that prevailing models offer income. The goal remains to build and foster community. Inside the Sacred Settlement, inhabitants can contribute to community

Finding purpose with one's hands can do wonders for the person within.

living by working for rent credit; they can also join workshops to make quality goods and find time to work alongside tradespeople and entrepreneurs in the greater supportive community.

When given the opportunity and partnered with experienced individuals, neighbors can earn dignified income and gain new skills. All the while, the bond between the workers grows stronger.

For people coming off the streets, this lifestyle means entering something more than charity. Something that is bigger than oneself and one's own needs. Purposeful Work inspires inhabitants who may be accustomed to a lifestyle of receiving while homeless (soup kitchens, food shelves, shelters, emergency services) to a lifestyle of contributing and giving back due to the stability and love they have found within a supportive community.

Read: How to make a living.



Watch: Jr's story.





Supportive Friends.

The problem of Fragmented Services: The chronically homeless often find themselves in a revolving door of treatment, arrest, illness, and injury. The social services provided were not designed to support endemic issues and have become overburdened, dehumanizing, and fragmented.

The relationship our neighbors stuck in homelessness have with social service providers are transactional and often too short. The result is a fading trust with the loss of each connection. Further, the nature of social work – with its caseloads, time constraints, or overhead – sometimes limits the ability of paid staff to develop transformative, long-term relationships with the people they're serving.

Research shows time and again that the chronically homeless population is among the costliest concerning the use of social services, further straining an already constrained social service model. The public spends between \$35,000 and \$150,000 per person per year caring for unsheltered individuals who cycle in and out of emergency rooms, shelters, detox centers, mental health facilities, and jails. This cycle is detrimental to the health of the whole community.

The homeless population often say that they have a deep mistrust for social services due to their experience of these services being fragmented, overburdened, and often dehumanizing. They find the paperwork difficult for government subsidies. Excessive turnover and lack of follow-through lead to a distrust of the case workers. Shelter guests say they feel dehumanized while they navigate feelings of not being cared for or valued in a social service system they feel lacks empathy and compassion. The social service system in place today was designed to deal with occasional troubles, not endemic issues.

The Full Community Model response to fragmented social services is Supportive Friends.

Supportive Friends is a simple concept: invest time, energy, creativity, and patience into a heart-to-heart, human-to-human relationship that helps provide connection as neighbors coming out of homelessness gain stability and desire healing.

The Supportive Friends team identifies social services programs that can be a valuable fit and strives to develop a reliable network of support for those services. Supportive Friends then become the connector between each neighbor and the support services they need.

Supportive Friends are made up of individuals, couples, and families who help neighbors coming out of homelessness navigate the social service landscape and articulate and achieve their personal goals. They may provide support by simply spending time nurturing that relationship through sharing meals, playing games, or becoming a bridge between the individual and opportunities that will help them on their healing journey. As advocates, liaisons, and mentors, Supportive Friends build trusted relationships through hospitality and love.

We all need people in our lives who genuinely want to spend time with us.

Read: Supportive Friendship.



Full Community helps each of us thrive, because we all need:

**Places to cultivate.
Homes to live in.
Neighbors to lean on.
Work to do.
Friends to trust.**

Explore the

Full Community Model

at Settled.org

Settled.