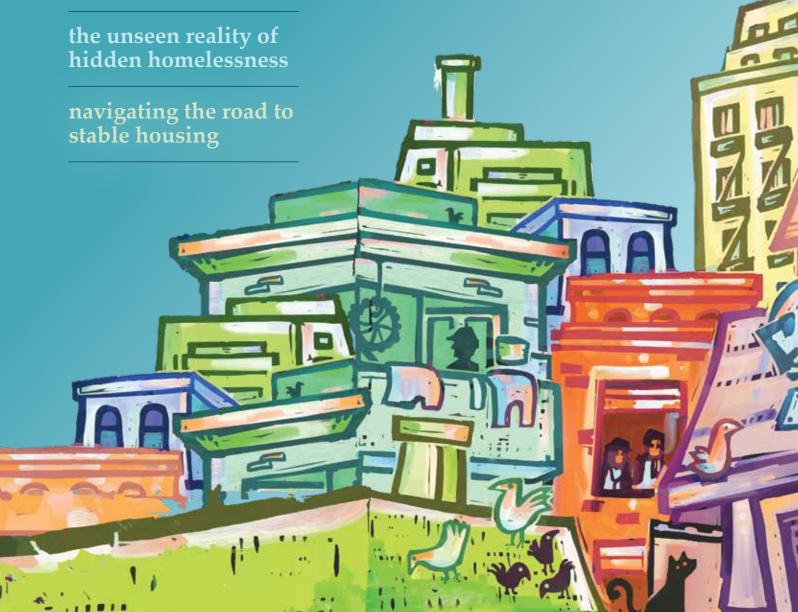


Visions





visions

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definitions

Homelessness is a spectrum of living situations, from unsheltered to being at risk of losing their housing. People can quickly move between several types of homelessness.

Unsheltered: Living in public or private spaces when you have no home.

- Living on the street, in a tent, vehicle or park
- Squatting (living in an unused building)

Emergency sheltered: A temporary safer place to stay in response to a threat. Shelters range from overnight-only spaces to longer-term services.

- Sleeping at a shelter, overnight or extreme weather response
- Staying in a shelter for people fleeing violence

Provisionally sheltered: Living somewhere temporarily, with no guarantee of stable or permanent housing. This is also called hidden homelessness.

- Staying at a hotel or couch surfing
- Staying in an institution like a hospital or prison with no housing on discharge

At risk of homelessness: People currently have a home, but it is insecure, they may not be able to keep it.

- Unstable employment or insufficient income
- Experiencing or anticipating violence or abuse at home

Adapted from: Gaetz, S.; Barr, C.; Friesen, A.; Harris, B.; Hill, C.; Kovacs-Burns, K.; Pauly, B.; Pearce, B.; Turner, A.; Marsolais, A. (2012) Canadian Definition of Homelessness. Toronto: Canadian Observatory on Homelessness Press.

editor's message

People whose unhoused state is not in public view may couch surf, moving from one friend or acquaintance to the next, live in their car, in the woods, or face eviction because they rent a room in an overcrowded or unsafe house or pay too large a portion of their income on rent. Others live with untenable rules or stay in an unsafe relationship to have a roof over their head. This unseen aspect of homelessness is the focus of this *Visions* issue.

There is much to think about in these pages. Living in unstable conditions or places not fit for human habitation is more common than you might imagine. The stories in this issue reveal a range of life experiences, some of which may be unfamiliar to you as being 'homeless.' You will be encouraged to consider some of the impacts these precarious housing circumstances have on people and, rethink what stigma and discrimination can mean for other folks who experience homelessness. You will also read about efforts to address these issues in several communities around the province.

The "Looking Ahead" section introduces our next issue on recovery across the lifespan. We ask the question, what does recovery mean to you? The answer is different for each person. The issue will bring you many accounts of experience, challenge, and solutions to explore and perhaps, expand your awareness of what recovery can be.

My gratitude to all who shared their thoughts, personal story, or work herein. Your bravery, hope, and resilience in the face of odds that may have been or may still be stacked against you point the way to a more caring and inclusive society where everyone enjoys the right to a safe, adequate, affordable and secure place to call home, the basis for health and wellbeing. V



Trudy Norman, PhD

Managing Editor

Trudy is a knowledge mobilization specialist with the Canadian Institute for Substance Use Research (CISUR) at the University of Victoria. CISUR is a member of the BC Partners for Mental Health and Substance Use Information

The Changing Face of Homelessness

RACHEL PLAMONDON-ASSU, KEVIN PARKER AND STEPHEN D'SOUZA

Being homeless takes a lot of work, and it's exhausting.

Rachel is a proud Indigenous woman/
PWLLE from the We Wai Kai Nation with
over 14 years' experience in non-profit
housing and harm reduction work on the
DTES/lower mainland. As co-owner of
Parker-Plamondon-Assu Consulting, she
is dedicated to implementing innovative
programs that support vulnerable
communities and enhance cultural safety
while reducing risks of the toxic drug
poisoning crisis

Kevin is a biracial Black man from Vancouver with decades of lived experience, including with homelessness and substance use. With 12 years in harm reduction and non-profit housing, he co-owns Parker-Plamondon-Assu Consulting, where he implements innovative programs through a diversity, equity and inclusion and antiracism lens

Stephen is Executive Director of the Homeless Services Association of BC



Lining up daily for a shelter bed, trying to stay awake so no one steals your belongings, walking across town for a drop-in program only to find it closed because you arrived on the wrong day, searching for a medical clinic or pharmacy that will provide basic wound care or fill your prescription—these are just a few of the daily challenges faced by those experiencing homelessness. Many find themselves scraping together or begging for a few dollars, desperately seeking some control over their lives and the choices they can make.

To avoid living on the street, in the park or at a shelter, some are able to remain hidden by staying in a vehicle or RV, in an abandoned garage or an overcrowded apartment. Across BC there has been a silent epidemic of hidden homelessness. People across our province are being pushed into makeshift shelters deep in the woods, staying in dilapidated vans at highway rest stops or parking lots and trading sex for a night on the couch. People are struggling with mental health challenges, acquired brain injuries, substance abuse and grief.

Unfortunately, instead of responding with compassion and providing people with real options, we are seeing recriminalization and forced treatment; policies that have failed over and over again, and only did more harm; policies that will push people further into hiding and into even less safe places.

People often judge unhoused people for their choices or look away as if you aren't there. The common perception, reinforced by the media and politicians, is that you're lazy and dangerous. This narrative ignores the reality of your suffering, the abuse you have endured from individuals and society at large and the gaping holes in our so-called "safety net" that have allowed you to fall through and remain trapped.

When the system feels designed to keep you entrenched in homelessness, it becomes difficult to see a way out. The process of securing housing is fraught with obstacles, including endless cycles of applications, assessments and waitlists. Support services are often divided, forcing those with the least resources to navigate a

complex and dehumanizing bureaucracy. This is made worse by structural discrimination and inequity.

If you are fortunate enough to secure lasting housing and leave behind homelessness, you may quickly discover that some supportive housing can segregate and isolate individuals. Paternalistic curfews, invasive "wellness" checks and restrictive guest policies create an oppressive environment that confines you. The alternative options—predatory single room occupancies (SROs), a return to the streets, encampments or another hiding place—offer little hope for a better future.

The underlying causes

The demographics of those experiencing homelessness have shifted

in recent years. Social assistance hasn't kept pace with the rising cost of living and soaring rents. The lingering effects of COVID-19 have disproportionately impacted the most vulnerable populations. Many who were precariously housed faced evictions and temporary benefits weren't enough to secure lasting stability. There has been an alarming increase in the number of women and marginalized genders, Indigenous and racialized youth, and seniors facing first-time homelessness or resorting to unsafe housing.

In particular, women, gender diverse peoples and youth will suffer intimate partner and family violence because they see nowhere to escape to. They stay in abusive households because they're not only worried about the stigma and violence faced by all people experiencing homelessness, but also fear specific threats of exploitation and sex trafficking.

The toxic drug supply, driven by trauma, anxiety, pain management and grief, has devastated an entire generation. Grappling with intergenerational trauma from residential schools, the 60s Scoop, and Missing and Murdered Indigenous Women, Girls and Two-Spirit people (MMIWG2S), Indigenous communities face an uphill battle for healing, exacerbated by the tragic loss of many parents to the ongoing drug crisis.

For those struggling with substance use, the potency of available drugs makes it harder to seek help or function effectively. Long waitlists for recovery and detox spaces and a lack of data on their effectiveness further complicate the situation. After



If you are fortunate enough to secure lasting housing and leave behind homelessness, you may quickly discover that some supportive housing can segregate and isolate individuals. Paternalistic curfews, invasive "wellness" checks and restrictive guest policies create an oppressive environment that confines you.

recovery, the absence of second-stage housing (short-term units with specific housing stability supports aimed at helping people move into long-term housing) forces many to return to precarious living situations.

Looking for a different way forward

The need for support far exceeds the available resources, but solutions are within reach. Increasingly, outreach and peer workers are focusing on building rapport with those experiencing visible and hidden homelessness. They move at the speed of trust and connecting through culture to foster meaningful relationships. To create lasting change, we must prioritize:

- prevention programs to support those who are living precariously to be rapidly rehoused in appropriate housing
- easier, transparent and consistent pathways to housing
- faster access to treatment and recovery
- more safe housing options

By addressing these critical areas, we can begin to dismantle barriers that perpetuate homelessness and work towards a more equitable society for all. The changing face of homelessness reveals a complex tapestry of challenges that demands urgent attention and compassionate action. As we confront the systemic failures that have led to the current crisis, it is essential to recognize the humanity of those affected and to dismantle the stigmas that perpetuate their suffering.

By advocating for comprehensive solutions that prioritize accessible housing, effective recovery support and a holistic and culturally appropriate approach to mental health and addiction, we can foster a society that not only addresses the immediate needs of unhoused and precariously housed people, but also empowers them to reclaim their dignity and agency. It is our collective responsibility to ensure that everyone has a place to call home. In doing so, we can build a more just and inclusive future for all members of our community. V

Homelessness Musings

SHAYNE WILLIAMS

Stigma would have us believe that people are homeless because of individual challenges like addictions or precarious mental health. However, the inability to access housing is more complex. It can stem from life events that are far more common. If you've fought with your parents, lost a job, been divorced, survived violence, lost people close to you or moved to a new community to get a fresh start, then you've experienced just a few ways people end up without a roof over their heads.

Shayne Williams is CEO of Lookout Group. He also founded and currently serves as the CEO of Lookout Foundation, which provides funding to pilot and support innovative programs at Lookout. Shayne, who holds a degree in sociology, has been working in the non-profit sector since 1991



As stigma around homelessness makes the causes seem simple, broader structural factors are ignored. Trauma, poverty, systemic inequalities, unemployment and lack of affordable housing are major root causes of homelessness.

In BC, it's become harder to find housing that is considered affordable (i.e., no more than 30% of your gross household income). In 1992, the federal government ended its co-operative housing program, which had supplied a steady stream of affordable housing nationwide. That course wasn't

corrected until 2016 with the National Housing Strategy, which means we had 25 years of federal abandonment in building much-needed housing. This gap has had a profound effect on Canada's housing stock that will likely take decades to remedy.

Any level of homelessness will affect people's social determinants of health. Not having a stable roof over your head—and the safety that comes with that roof—reduces access to:

- health care
- nutrition

- employment
- education
- support networks

When your primary needs are unmet, your priorities can't extend past seeking basic survival, safety and security. It can be hard to think about reconnecting with family, going to a dentist or getting your prescription filled when you aren't sure where you will sleep that night.

Many can face homelessness

Imagine you smoke, have pets, have no rental references, have no substantial savings or you've never been taught money management. It's much harder to afford or find a place to live. This is further complicated when you're also supporting a family.

Youth who are aging out of care, leaving their family after graduation or choosing independent living over the foster care system make up another subpopulation of people who are dramatically overrepresented in the homeless population. Youth aging out of care frequently lack a deep, natural support network, may have limited life skills and often need to find a job at the same time as housing—all part of their transition to independence.

Still another group that increasingly experiences homelessness in BC is seniors. Income often decreases as we age and tap into retirement funds or old-age income sources. Seniors also start to lose support networks as people age, fall ill or die. For example, if a senior once shared their living expenses with a partner and that person no longer contributes financially, the senior must find a way to compensate for that missing income

or they will no longer be able to afford their housing. If a senior falls ill or needs additional support, accessing expensive health care can also impact their housing stability.

Homelessness in many forms

These life scenarios create the need for people to stay with family or friends, couch surf or access a homeless shelter. The challenge of short-term "solutions" is that they're hard to move away from when your income is limited. Some borrow money or take out a loan to access housing. However, this can increase their debt and overall risk of homelessness in the long run. If people can't get access to funds, they need to save up or team up with others. Under extreme pressure, they may turn to alternative, risky lifestyles (day labouring, working under the table, recycling, criminal activity, etc.).

Staying with others can create tension and added stress within a household. Stressors include:

- violence
- power dynamics
- added costs
- less personal space
- complicated relationships
- added dependents

Beyond couch surfing

Couch surfing is usually very timelimited. Some people eventually resort to alternative housing options, like vehicles, living in boats, RVs, shacks and tents. These temporary spaces are not a substitute for stable housing, but they can be a way for people to get out of the elements and a starting point for their journey to stabilization. The transition can take months or years. The longer folks are unhoused, the harder the road to wellness can be.

Shelters are a major part of our provincial system. A typical stay at an emergency shelter includes 24/7 staff, a bed with linens, three meals daily, showers, laundry and support services. While far from perfect, these programs can provide opportunities and increase a person's safety if the person can adhere to appropriate communal behaviours and tolerate others accessing the service.

In shelters, people start to create support networks and connections with services, housing options, employers, other guests and staff. For some, personal success in social programs can make it harder to leave, as it is one of the few times they've succeeded. Others get stuck because they can't move directly into

Still another group that increasingly experiences homelessness in BC is seniors. Income often decreases as we age and tap into retirement funds or old-age income sources. Seniors also start to lose support networks as people age, fall ill or die.

traditional market housing. We need more truly affordable and supportive housing options across our country.

Innovative emergency programs are also emerging to fill the gap in affordable housing, like the tiny homes program under BC Housing's Heart and Hearth framework. Lookout's Housing and Health Society's Village in Duncan, BC, is a small community of self-contained pods providing temporary accommodation for 34 individuals.

The pods hold a bed and nightstand. Separate pods have communal showers, washrooms and a staff office. Lookout offers 24/7 staffing to

support residents with goal setting, one-on-one case planning and options to further their journey to stabilization and wellness. The tiny homes model is a quick and different way to provide stabilization and safety for residents. However, it does not replace the need for self-contained housing. It's a stepping stone.

We are individuals and so are the life journeys we lead. With the range of people experiencing homelessness, the inability to access housing cannot be reduced to a singular set of individual challenges. Homelessness is also not only the responsibility of the individual. It requires an understanding of larger systemic issues and the barriers and complicated interventions people must navigate to overcome them.

We are not all equipped with the same level of access, privilege or understanding, which, in itself, explains the need for an array of approaches to end homelessness. V

related resources

For more on the pods at The Village, in Duncan, BC, see: letstalkhousingbc.ca/duncantrunk-road

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Ageing and Affordable Housing

NAVIGATING GROWING CHALLENGES FOR SENIORS

DAN LEVITT

As we know, BC has been experiencing a housing crisis for many years that does not seem to be improving. The difficulties facing young people trying to access affordable rentals or buy a home have been well reported, and governments at every level have responded with programs to provide support. Unfortunately, the challenges with seniors accessing affordable housing have not received the same attention.



BC Seniors Advocate Dan Levitt has tirelessly championed the rights of seniors for more than 30 years. He previously held leadership positions in long-term care homes for more than 10 years, helping to shape a dementia-friendly future for seniors and their loved ones. He holds a master's degree in gerontology

The seniors population in BC is rising. An estimated one in four people is projected to be over age 65 by 2036, which means BC will have more seniors as a proportion of the population than ever before. Many seniors live on fixed pension incomes while trying to manage increasing costs of living. We may well be facing an acute housing crisis specific to older British Columbians. The time to act is now.

Listening to seniors

One of my first tasks as BC Seniors Advocate was to travel throughout the province to hear first-hand from seniors about the challenges they're facing. Overwhelmingly, struggles with affordability were the main issue. Seniors told me they find it difficult to pay for basic needs, like food and housing, and the additional costs of ageing, like medications, medical equipment, incontinence products and mobility aids.

Seniors want to keep living independently in their own homes. But some struggle to access affordable, appropriate housing. They fear being forced too soon into assisted living or long-term care, or needing to move out of their community.

Seniors who rent and live on a fixed pension income are in the most precarious position. Many senior renters told me they don't know what they'd do if they had to move. They would be competing for a new place against everyone else looking for a rental. Seniors also reported significant difficulties navigating the subsidized housing system. This is even more challenging for people who don't have access to a computer, technology skills or do not speak English.

The massive undertaking of finding a new rental is compounded by the large rent increase seniors face. In BC, allowable rent increases under the Residential Tenancy Act have resulted in a 34% rise in rents for tenants who've stayed in the same unit, while the average market rent has gone up nearly 50% over the past 10 years. During this same time, public pension incomes in Canada increased by only 25%. One in four seniors in BC live on incomes of less than \$23,000 a year, which is below the poverty line and puts them at risk of homelessness.

Rent controls attach only to the tenancy, not the unit. That means rent charged for a vacant unit can be twice the amount the long-term tenant who left was paying—or more. Seniors are more likely to have lived in their current rental unit for a decade or longer and to have benefitted from the moderating effect of rent control. However, if they have to move, due to personal circumstances or eviction, many find rent for a new unit out of reach.

I also spoke to service providers. They described the pressure in trying to support seniors when housing options are so limited. It's distressing for staff and volunteers, especially with so few subsidized housing units available to fill the gap. Over the last five years,

waitlists for BC Housing seniors subsidized housing have grown by 59%. As of March 31, 2023, 11,549 applicants were awaiting a unit, and more than 40% of applicants have been waiting for two years or more.

In 2023, the Ministry of Housing funded homeless counts for 20 communities that showed an increase in the number of people experiencing homelessness compared to the previous count in 2020/21.2 The proportion of seniors experiencing homelessness ranged from 3% to 31% in the province. The 2023 Homeless Count in Greater Vancouver reported 4,821 people were experiencing homelessness (a 32% increase from 2020); of that number, 22% were seniors (55+) and 9% of seniors were homeless for the first time.3 Overall, not having enough income was the most commonly cited reason for housing loss.

Advocating for solutions

Since becoming BC Seniors Advocate, my office has called for immediate action to improve supports for senior renters. I recommended that the Province fix the Shelter Aid for Elderly Renters (SAFER) program. Despite recent changes, SAFER does not provide adequate support to most seniors.

The program was set up for seniors' rents to be 30% of their income. Today, most recipients pay over 50% of their income towards rent. Additionally, the SAFER benefit is still not tied to the regulated allowable rent increase or inflation. When rents go up, there is no corresponding SAFER benefit increase.

We hear from seniors who call our Information and Referral Line, like Alice, 76 years old, who has an annual income of less than \$25,000 and lives in the Lower Mainland. Alice is being evicted and struggling to find affordable housing in Vancouver, where average rent for a one-bedroom is \$1,696.4 Even with the new \$931 SAFER rent ceiling and SAFER subsidy, Alice will pay 70% or more of her income towards rent, leaving her with less than \$600 a month for other living expenses, like food and utilities. In this scenario, Alice continues to live in poverty and may be at risk of becoming homeless.

Our office also wants seniors renting independent living units to be covered by the Residential Tenancy Act because some landlords raise the costs of their mandatory service packages (for meals and housekeeping) to get around legislated rent controls. Many seniors have advocated for themselves and others to be treated fairly because the Residential Tenancy Branch was not protecting them previously. Our position is that the service packages in independent living are mandatory and a condition of tenancy and therefore must be protected from unlawful cost increases.

BC's population is ageing. An increasing number of seniors need affordable, accessible and appropriate housing options. Challenges facing seniors are on the same trajectory as the broader housing crisis, and the implications are sobering. While many of the people impacted are currently seniors, people with parents and grandparents will also be impacted in the future if these issues are left to languish. We must all work together to ensure seniors in BC can grow older in housing that supports their health, well-being and good quality of life. V

Homelessness We Cannot See

HIDDEN HOMELESSNESS IN NORTHERN BC

LYDIA HOWARD

I first got involved with housing and homelessness advocacy a decade ago. I volunteered with a local action group and advocated for supportive housing in Smithers, a small community in northwest BC located on traditional unceded Wet'suwet'en territory. Initially, I had little understanding of the nuances of the experience. Like most people, my knowledge of homelessness was limited to what I could see in my community. However, working closely with people facing housing insecurity has dramatically changed this perspective.



Originally from Aotearoa (New Zealand), Lydia immigrated to traditional unceded Wet'suwet'en territory in 2010. She holds a MA in human security and peacebuilding with a research focus on trauma and homelessness. Lydia's career has included public policy, communications and community housing and program development. She is the Dze L K'ant Friendship Centre Society's Housing Advisor

Since 2018 I have worked at our community's local friendship centre. My role focuses on developing affordable, culturally safe housing and low-barrier homeless-support programming for the urban Indigenous community members we serve. I've come to understand that homelessness is an incredibly complex phenomenon that goes far beyond a lack of housing.

Homelessness is grounded in deep-rooted trauma and loss, and is compounded by mental health issues, addictions, poverty, racism and victimization. I now recognize that visible homelessness is just the tip of the iceberg. The most pervasive form of homelessness in our communities is, in fact, the homelessness we cannot see.

Just out of view

Hidden homelessness is a term used to describe a range of precarious living situations in which individuals lack security of tenure (a stable right to stay). Many people bounce between temporary shelters, staying



Without Indigenous-led and culturally safe shelter and housing options in Northern communities, Indigenous families take on a heavy social burden that many of us are unaware even exists. The mothers, aunts and grandmothers who shared their stories are, in my eyes, the unsung heroes of the housing crisis in our region.

on the couches and floors of family and friends, in sheds or vehicles.

In 2022 our organization conducted our community's first urban Indigenous housing study.² We wanted to fill a knowledge gap about the unique housing experiences of urban Indigenous peoples. The study was innovative. We created a low-barrier and culturally safe space for community members to share stories and lived expertise. We also expanded our study beyond a single municipality because we recognized the fluidity of movement of Indigenous people living off-reserve in our region.

We found that market rental housing is increasingly out of reach for Indigenous community members due not only to unaffordability, but also high levels of discrimination and anti-Indigenous racism. We learned that overcrowding is the norm, with many families reporting that the size of their homes can't accommodate their cultural, intergenerational living arrangements.

Most participants reported that rentals are badly in need of repairs, unsafe and inadequate due to issues like black mold. Young mothers shared that they and their toddlers were living in homes with holes in the flooring. With scarce rental options, many community members felt they couldn't ask for repairs for fear that they'd be unfairly evicted. In our women's and elders' sharing circles, we heard that their homes, campers and backyard sheds often become temporary shelters for extended family members.

Many study participants spoke of the financial strain and ripple effects on physical and mental health resulting from sheltering extra family members and friends for long periods. For example, matriarchs invested in strong kinship relationships and responsibilities often care for grandchildren. They spoke about the difficulty of turning away family members during winter months to ensure that children in their care were not impacted by the presence of substance use in the home.

Without Indigenous-led and culturally safe shelter and housing options in Northern communities, Indigenous families take on a heavy social burden that many of us are unaware even exists. The mothers, aunts and grandmothers who shared their stories are, in my eyes, the unsung heroes of the housing crisis in our region.

A crisis rooted in cycles of trauma

The constant instability of living without a permanent home perpetuates cycles of vulnerability and trauma. Equity-deserving groups, including Indigenous people, women, seniors, 2SLGBTQ+ people and those with disabilities, are particularly vulnerable to victimization when they live precariously. It isn't uncommon for women to choose to endure unsafe and violent situations to stay housed, especially when children are involved.

Due to the legacy of systemically racist Indigenous child removals, many Indigenous families also experience mistrust for government systems. Indigenous women living precariously with their children express fear that looking for outside help will result in their children being taken away. These experiences show the complex links between hidden homelessness, lack of affordable housing, gender-based violence and legacies of colonization.

The overrepresentation of Indigenous people within hidden and visible homelessness in BC is a result of over 100 years of intentional marginalization of Indigenous communities through the Indian Act, the residential school system and the 60s scoop. In one of our sharing circles, one individual articulated the need for equity within the existing housing system, saying, "Odds are against us... We need the odds to be for us."²

Indigenous-led solutions for the North

More affordable social housing is desperately needed in northern BC. However, simply adding more shelter beds and housing units isn't enough. In my role within an Indigenous-led organization, I've come to recognize the transformative nature of Indigenous-driven housing solutions.

In July 2024, we broke ground on our community's first by-Indigenous-for-Indigenous affordable housing project. Our goal was to carefully design a building that would foster healing and resilience. We started with community-based dialogues. Through countless sharing circles and community housing booths at local events, like

Indigenous Peoples Day celebrations, we engaged in a learning process with our future tenants.

Together, we defined what culturally safe housing means for our community. For example, social connection and healing from intergenerational trauma emerged as a key theme. One participant shared that, "I really like the idea of having a common room, because that way the residents can have little get togethers that will feel more like home."²

These conversations resulted in unique design features for our 37-unit building, including:

- a large cultural amenity space with commercial kitchen for gatherings, workshops and celebrations
- a healing room with confidential space for supervised visitations, on-site counselling services and family meetings
- cedar carvings and mural art, plus lighting and security measures to foster physical and cultural safety

It is my firm belief that housing solutions must focus on ensuring high levels of targeted investment for equity-deserving groups. Funding should support not-for-profits to ensure homes are developed by, and with, affected communities. We need sustainable operational funding to ensure well-staffed, holistic wraparound services. These services should support healing through cultural (re-)connection, address trauma, mental health and addictions, and be grounded in values of respect and dignity. V

Bridging Rural Homelessness and Well-being

A SUSTAINABLE, COLLABORATIVE RESPONSE IN THE WEST KOOTENAYS

JAYME JONES, MA

Homelessness is on the rise in the rural West Kootenay region of southeastern BC. While homelessness has always been an issue in the region, in the past, it was mostly hidden from public view, with very few visible tents or unhoused individuals on the street.

Jayme is a faculty researcher at Selkirk College in Castlegar, BC. Through applied research projects, she collaborates with community partners and students to address complex topics, such as homelessness, regional well-being, climate change and polarization. Jayme is passionate about co-creating resilient communities



People may have gone unnoticed sleeping in their vehicles or staying temporarily with friends or family. In recent years, however, homelessness has become more visible and widespread. Several factors, including a lack of housing options and a toxic drug supply, have made the situation worse.

In rural areas like ours, 1 services to support unhoused individuals vary between communities. This lack of consistency forces the unhoused population to move around to access services they need. An individual may get emergency shelter for a night in one community but get healthcare or low-barrier employment services in another nearby community.

This is due to several factors, including lack of available services in a single community, limited service hours, limited resources and mandates specific to certain areas. Despite the great work being done, communication and coordination between communities and organizations are also limited. This situation shows a need for a regional approach to address rural homelessness.

With the goal of improving the well-being of people experiencing

homelessness in Castlegar, Nelson and Trail, Selkirk College launched a three-year applied research project in 2022 called Bridging Rural Homelessness and Well-being: A Sustainable and Collaborative Regional Response.² The project has four objectives:

- conduct research for evidencebased decision-making
- build and strengthen relationships between the different groups involved
- use Selkirk College resources to strengthen regional capacity
- share lessons learned within the region and beyond

Homelessness is a complex issue with many contributing factors that are always changing, such as availability of affordable housing, opening or closing of services and circulation of toxic drugs. There is no single cause and no single solution. What works in one place at one time might not work somewhere else at a different time. Any action to address the issue can also have intended and unintended consequences elsewhere. For example, providing services downtown makes access easier for unhoused residents but also makes homelessness more visible, which can lead to community pushback or stigmatization.

To tackle this complexity, we need diverse perspectives and a willingness to experiment. No one expert can help us. Everyone needs to bring their experiences to the table because everyone is an expert in their own perspective. That way, we are more likely to find solutions that will work in our unique rural situation.

It's also important to try different small actions and learn from them. Some actions may work, while others may not, and that's OK. The key is to learn from what happens and keep experimenting. Through this process, we can make positive shifts to improve the well-being of our most vulnerable residents.

The Bridging Rural Homelessness and Well-being project is innovative because it focuses on process rather than specific outcomes. This allows us to address the needs of working in complexity. That's why our project involves nearly 30 partners, including:

- social service organizations
- local governments
- the regional health authority
- churches
- local businesses
- academic institutions
- people with lived and living experience of homelessness

More partners are joining as we continue to move forward. Interested residents are also getting involved. The project includes lived-experience co-researchers on the core team, which helps ground the project design in current needs and ensures it causes no harm to those we aim to support. These co-researchers also help us connect with individuals who are presently unhoused. This is an important part of the project, as we do our best to follow the practice of "nothing about us without us."³

The project creates space to experiment with solutions for the region:

Gathering

First, we bring people together to share and learn from each other. This results in new or strengthened relationships. Then we work together to develop and try new actions that can make a positive shift in the well-being of those experiencing homelessness.

One way we do this is by hosting an annual event where stakeholders come together in person to focus on homelessness responses in the region. At the 2024 West Kootenay Homelessness Response Summit in Trail, BC, over 220 stakeholders shared ideas and built momentum towards community-driven solutions. After hearing stories from various perspectives, including a panel of people with lived and living experiences of homelessness, attendees worked through a participatory process to develop actions. They left with new

After hearing stories from various perspectives attendees worked through a participatory process to develop actions. They left with new and strengthened relationships and eight tangible actions to start before the end of 2024, including creating a regional anti-stigma program.

and strengthened relationships and eight tangible actions to start before the end of 2024, including creating a regional anti-stigma program.

Learning

Continuous learning and feedback are also crucial in addressing complex challenges. In 2023, the project team conducted interviews with service providers and unhoused individuals to better understand current conditions and identify what is and isn't working.

In summer 2024, the project completed a survey of residents to understand community perceptions of homelessness. We asked about current conditions, services, wellbeing of our unhoused residents, information sources and community engagement. Preliminary results show most respondents believe homelessness is an important issue and is having a big impact on the community. They also say they've noticed a substantial increase in the unhoused population over the past five years. Community perceptions about outdoor shelter sites and

supervised consumption sites are more polarized. This research helps us better understand homelessness in our rural region and inform decisions that address the issue.

Collaborating

In the project's final year, the Selkirk College team will continue supporting this collaborative effort. While there are limited visible outcomes to mark the end of the project, success will be seen in the less-visible, strengthened relationships and improved regional collaboration, such as municipalities working together to address homelessness. Our team aims to develop a future project to continue these collaborations.

While hidden homelessness does exist in our rural region, increasingly visible homelessness calls for greater collaboration to find local solutions. Hopefully, through the Bridging Rural Homelessness and Well-being project, we will help improve not only the well-being of our visibly unhoused residents, but those experiencing hidden homelessness as well. V

Living with mental illness in your family?

What would you like your child to know?

BCSS Youth programs provide children and teens with age-appropriate educational resources and information about mental illness and substance use disorders.

With the guidance and support of our program facilitators, participants are provided a safe space to share healthy discussions about mental illness with their peers from across BC.

Learn more at: www.bcssyouth.org





Stigma and Lesser-Known Forms of Hidden Homelessness

SHEA SMITH, JACK DAVIS AND NIC OLSON

At a Victoria City Council meeting on July 18, 2024, City Councillor Marg Gardiner could not have been clearer in her public approval of stigma. Gardiner said the quiet part out loud when she proclaimed: "There is stigma, and I want there to be stigma, because I don't want people to think that the use of drugs is normalized for us or our children and grandchildren. That has scared me for years..."



Shea Smith is creator, producer and host of The Homeless Idea podcast. He is a tireless advocate for the human and Charter rights of people in the unhoused community and those who live in supportive housing

Jack Davis has lived in Victoria for several years and is an outspoken advocate for the unhoused

Nic Olson is from Treaty 4 Territory and has engaged in anti-poverty work for over a decade

This type of fear towards people who use drugs is not usually expressed so openly. Nonetheless, it often informs the decisions of government officials. When city councils vote to close parks to sheltering, when provinces criminalize substance use in public space or ban harm reduction services, the driving force is stigma, NIMBYism (i.e., not in my backyard) and discrimination. This kind of stigma has devastating impacts on people sheltering outside, forcing them to be invisible, both physically and socially.

Hidden homelessness is often understood as a type of homelessness where people temporarily live with friends or family without guarantee of continued residency (often referred to as "couch surfing"), or when people access short-term accommodations without any sort of legal rights, such as tenancy rights.²

As two of the authors of this article have lived and living experience of homelessness, however, we argue that stigma, discrimination and NIMBYism against people forced to shelter Shea Smith passed away unexpectedly in early December 2024. We would like to acknowledge his contributions to this article and commitment to the fight for housing justice for people experiencing homelessness.

outside create two different versions of "hidden homelessness" that are not often considered.

Socially invisible

First, stigma makes people feel they've become, and must stay, "socially invisible." When elected officials announce their own endorsement of stigma in the public forum, it gives the general public and law enforcement a free pass to openly stigmatize and discriminate when they see people surviving in public space.

Being chased out from every possible public space, whether by security, police, NIMBY neighbours, park staff or bylaw officers, people experiencing homelessness are being told they are not part of society, they are unwelcome or that they are dangerous and abnormal. Because of this, existing in normal social spaces, such as parks, restaurants or grocery stores, feels unwelcome and unsafe. There's a feeling that, no matter what you do, no matter how positive you are or how closely you comply with the bylaws, you will not escape judgment, public scorn or violent enforcement.

This stigma is perfected by law enforcement that devalues people's personal belongings. The regular impounding and destruction of belongings makes people feel that their material belongings, even the ones required for survival, have no meaning or value. This disconnection from personal belongings changes how a person can relate to others in social situations. Some feel they don't deserve to make eye contact as people pass them by, for example. Being treated as abnormal and having

personal property treated as trash leads to mistrust and fear.

Out of self-protection, people sheltering outdoors avoid seeking help, accessing services, going to work, going to the doctor or being part of the broader community. It creates the socially hidden homeless: a group of people who either must hide their homelessness or avoid social settings altogether to avoid the harms of stigma.

Physically invisible

Second, stigma leads to a form of hidden homelessness among people sheltering outside by forcing them to become physically invisible while living in public space. When politicians like Marg Gardiner openly admit that they support stigma and others repeatedly push for the removal of people experiencing homelessness from their neighbourhood, it leads to policies and bylaws that displace people and permit city workers to destroy their belongings on a daily basis.

Law enforcement personnel and city workers enforce bylaws in the name of preventing people from becoming "entrenched" as homeless in public places. But we say the bylaws themselves treat unhoused people as less than human. The unhoused community is expected to show respect for anti-sheltering bylaws that force them to constantly move with nowhere to go and prioritize housed neighbours' recreation over the unhoused community's literal survival.³

It is effectively impossible to exist with the items a person needs to survive while complying with bylaws that prohibit daytime sheltering. A person has to make themselves physically invisible or hidden. Those who can't do so on their own are made invisible by cities through the forceful impounding and destruction of their belongings by law enforcement.

The end goal of NIMBYism is not having visible, physical homelessness in the neighbourhoods in question. But when there is no other practical place for people to go, the only possible end to NIMBY logic is to lock people up in institutions—that is, criminalization of poverty and homelessness—or to have them become permanently invisible, by increasing their risk of death.⁴

This is perhaps the ultimate form of hidden homelessness, and the unspoken goal of politicians who thrive and feed off of fear and perpetuation of discrimination and stigma.

Let's make stigma invisible

When politicians openly declare their disdain for people who use drugs and people experiencing homelessness, stigma is normalized. When stigma is normalized, people are forced into hidden homelessness—either social or physical invisibility, or both.

If society's common goal is to end homelessness and reduce the harms related to substance use, which we can hopefully all agree on, what really needs to become invisible are harmful, dated views, like those of Victoria City Councillor Marg Gardiner, and the policies they inform. V

Surviving Homelessness and Coming Out of Hiding

I DID IT ONCE, BUT COULD I DO IT AGAIN?

MARY-ANN

I'll never forget the first time I heard the term "hidden homeless" being used to describe my situation.



Mary-Ann is 50 years old and has seven children. A long-time resident of the Okanagan, she enjoys spending time at the lakefront with her kids, baking and crocheting

I was staying in my friend's basement bed-and-breakfast suite temporarily with my five children. Everything I owned was in a storage unit. I was trying to find us a place to live, filling out applications for subsidized housing and making phone calls. One receptionist said to me, "You are what we call the 'hidden homeless.' That gives your application more urgency than others who currently have a place to live."

I broke down crying. Me? Homeless? I went into a dark place emotionally, feeling like I had failed my children and myself. Many challenges had led up to this point in my life and it only got worse.

I tried multiple times to leave a toxic relationship with an alcoholic partner.

Desperation, lack of financial stability, mental health struggles and depression all played a role in my inability to break out of the cycle I was in.

A friend had an available rental. She offered it to me, despite her having a rule not to rent to friends. Exhausted, desperate and not seeing a way to do everything on my own, I got back together with my ex and we moved in together. Shortly afterwards, I found out I was pregnant again, this time with twins.

I was a mother of five, pregnant with twins, financially unstable and in a toxic, abusive relationship. I was stuck. My children desperately needed a stable parent, but without money, we couldn't live. When I could no longer

work due to my advancing high-risk pregnancy, I became fully dependent on my partner and things got worse. My older daughters decided to go live with their father. They could not be around toxic, addicted behaviour anymore. My depression kicked into high gear.

I was powerless over decisions my ex made to move us to a different home shortly after the twins were born, which led to more insecure housing arrangements, including yet another motel room (which we'd resorted to before). There was never enough money to cover rent, bills and food. The shame I felt using the food bank regularly was immense. The feelings of failure were overwhelming. I tried going back to work again, as we desperately needed money for housing. So I left my four children in their father's care while at work.

Everything came to its lowest point on Christmas Eve. I came back to the motel room after working a double shift to find that the twins' diapers had not been changed all day. Their father was passed out drunk, and my toddler boys were urine-soaked and sitting in a pile of cereal. That was it for me. I cleaned up the kids the best I could while crying. I took the kids and left for the women's shelter late Christmas Eve. No tree. No presents. Barely enough gas to even get to the shelter. No savings. I couldn't work because I had these young children who needed me. This was rock bottom.

Another friend offered a room in her home temporarily so we didn't have to stay in the shelter. While there, I was in a permanently anxious state, hyperaware of the noise and mess we

made. Eventually, I moved the five of us into to a motel room. I continued to fill out applications for subsidized housing. Time was ticking, as monthly motel-room rentals ended in April. Would we need to live in a tent in the woods? Nobody would rent to me, as I didn't have a stable income.

My phone rang on April 1. A unit was coming available in a family subsidized housing development for me and my children! Twenty-five days later, I was handed the keys to our new home. I knew this was my final chance. No matter how hard it was, I had to break the cycle and not allow my ex into our new home.

My older daughters came back to live with me once we got settled. It's taken me a long time to set up our home with everything it needs to function smoothly. Even after nine years, I still feel relieved that I can choose to cook a meal at any time of the day or night, or have a bath whenever I want. I love that my closest friends just knock and walk in. That comfort is something I will never take for granted. With the subsidized rental rate, I managed bills successfully for the first time in my adult life, and this helped me to fix my poor credit rating. These are all huge wins in my world.

However, I am the least successful person in my entire family. I feel I should be much further along in life. I still go through "dark periods." When I do, I withdraw from interacting with people and social media. This helps me recentre and focus on my own journey, rather than comparing myself to others. And the dark times aren't as long as they used to be.

Those years without secure housing and the label "hidden homeless" have forever changed me. When you are "hidden," nobody really sees what a traumatic experience it is, or the long-term psychological damage it can cause. We are forever grateful for our friends who provided short-term housing options so we did not have to live out of my van or sleep in a tent.

It still feels like yesterday we were in those motel rooms. My fear is that it could change at any moment and we could be homeless again. Whenever our annual income review comes up or I receive a notice of any kind from the housing society, my anxiety and posttraumatic stress disorder symptoms are triggered. With the huge increase in cost of living, I cannot put money into savings. I know if we lost our housing we would be instantly back to where we were 10 years ago. Could I survive it?

Then again, I've learned a lot. I tell others that the best way forward is to just do the next thing. Fill out that next application. Make the next phone call. Wake up the next day and keep trying. Don't wait until it gets worse. Plant seeds now. You never know which ones will grow and create the new path in your life. V

Navigating Adulthood Alone

MY JOURNEY AGING OUT OF FOSTER CARE IN BC IN THE NINETIES

NICOLE JOHNSTON

Turning 18 should have been a celebration, a milestone marking my entry into adulthood. Instead, it felt like being pushed off a cliff. On my birthday, I aged out of the foster care system and found myself without a safety net.¹



Nicole, who aged out of foster care in BC, has worked in Vancouver's non-profit sector for 16 years. She draws from 15 years of substance recovery and personal life experience to support vulnerable individuals. Her journey highlights community strength, peer support and the power of perseverance

The foster home I had been living in could no longer keep me, and I had no family to fall back on. Suddenly, I was responsible for finding a place to live, a job and a way to support myself—all with very little guidance or support.

The battle for a stable life

Finding a place to live was my first challenge. With no savings and little knowledge of how to navigate the rental market, I quickly realized how difficult it was to secure housing. I ended up living in a house with four other youths. It was not a healthy environment for someone so young with few stable living skills. It was basically a party house, a place for other displaced youth to crash. My solution to getting out of this environment was

to move in with my boyfriend. This led to other challenges down the road.

Employment was another uphill battle. I had limited work experience and no professional network to tap into. The jobs I managed to get were unstable, with low pay. I remember working multiple part-time jobs just to make ends meet.

Back in high school, when I'd taken aptitude tests to explore career choices, social work or social services had always come up on top. But I was discouraged from pursuing this path because I was told it would retraumatize me. While I dreamed of continuing my education, the reality of my situation made it seem impossible.

My schooling had been disrupted by multiple foster placements, leaving me with gaps in my education.

I only remember seeing a guidance counsellor in high school when I was in trouble. I don't ever recall anyone looking into the cause of my behaviours. I just hadn't related to my peers in school and I never saw an educational future for myself.

I eventually found a program that allowed me to upgrade my work experience skills and get into a better work situation. This gave me independence from income assistance I'd received leaving foster care. Even then, when I brought up the idea of further education, my social worker couldn't take the time to invest in me and help me understand my options. This lack of support and guidance led to missed opportunities that could have provided a more stable and hopeful future.

Psychological struggles

The emotional toll of aging out of foster care was immense. I carried the weight of past traumas, including neglect and abuse. The abrupt transition to independence intensified feelings of isolation and abandonment. Turning to alcohol was one way I coped, but I also turned to many toxic, unhealthy relationships seeking love and security. Without access to mental health services, I struggled with anxiety and depression on my own. There were days when the loneliness was almost unbearable and I felt like I was drowning in my circumstances.

It's clear that the system was illequipped to support youths aging out of foster care. I do not remember a single resource provided to me. This lack left many of us to fend for ourselves in a world we were not ready to face.

In time I discovered a resilience within myself that I never knew existed.

Despite the hardships, I found strength in my ability to adapt. I learned to navigate community resources, like food banks and employment services. I also found comfort in connecting with others who'd aged out of foster care. We formed a tight-knit group, sharing resources, advice and emotional support. These relationships became a lifeline and probably saved me from making dangerous choices in pursuing security.

The power of peer support, especially from those with lived experiences, cannot be overstated. Until recently, this power was often overlooked, but people are increasingly recognizing its value. The ability of lived-experience workers to provide guidance is invaluable for people navigating similar challenges.

Peer support programs can also help with housing stability for youth aging out of the foster system. By connecting young adults with mentors who've lived through similar transitions, they can build life skills and better access housing resources, reducing the risk of homelessness.

Empowering others

Today, many years later, I am proud to work at an organization that recognizes the power and value of lived experiences. I'm finally where I was meant to be and can contribute most. Our staff, many of whom have personal histories similar to mine, are recognized as experts. We have an incredible ability

to connect with and inspire others. I often wish I had been exposed to this level of support and mentorship earlier. The encouragement we provide makes a significant difference in the lives of those we serve, helping them build a brighter future.

There are also more supports in place to help those aging out of foster care, including rent subsidies and educational supports.² My hope is that high schools are educating those who can benefit from these resources.

Resilience and hope

Reflecting on my journey, I see a story of transformation and growth. My experience underscores the need for comprehensive support systems for youths aging out of foster care. Continued efforts are necessary to ensure these young adults are not left to navigate adulthood alone. Education, mentorship and mental health services are critical components of a support network that can empower them to succeed.

As I contribute to the field of social services, I'm reminded of the importance of advocating for these resources and supporting each individual's unique journey. My story is one of survival and triumph, and it is my hope that it can inspire others to persevere and find their own paths to success.

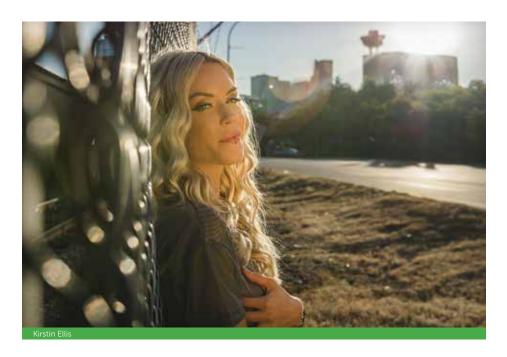
To youth, I'd say believe in yourself, dream big and know that anything is possible. There are many opportunities out there, and the more you explore, the more you'll learn about yourself. Stay curious and keep learning. V

Walking through Hell

RISING FROM THE ASHES OF ABUSE

KIRSTIN ELLIS

In the serene beauty of Cates Park, a quiet respite from the chaos of urban life in North Vancouver, I find peace. This tranquil setting, with its birdsong and seasonal bounty of berries, contrasts starkly with my daily reality. I've tried Walmart parking lots and side streets, struggling to find a stable place to escape the construction chaos of the city.



Kirstin, a resilient single mom of two, has been a certified dental assistant for 15 years. Raised in North Vancouver, she navigates challenging circumstances, including litigation and housing instability. Her journey through family violence has ignited a passion for healing to support her children. This starts with healing herself

Embarrassed to call friends, my family unable to support me due to lack of room and finances, I'm left with few options or choices for places to stay. I go wherever I feel safest, even if it has to be in my van. My story of family violence and its profound impact on my life, housing and health is a testament to resilience in the face of relentless adversity.

My journey into this turbulent chapter began on June 19, 2020, when I discovered my fiancé's affair with my sister. This betrayal led to a sudden and brutal eviction, leaving me to live in my van. Despite securing

legal support to claim my rights, my troubles were far from over. What followed was a harrowing four-year battle. Throughout that period, I experienced painful accusations and legal exchanges. My daughter's eating disorder started here—she never ate fruit or veggies again. And in the end, I lost custody.

The financial burden of this ordeal was immense. I spent hundreds of thousands of dollars on lawyers and court fees, borrowing from banks and family members to fund my defence. My primary focus was to protect my children and ensure their right to be

with their mother, a fight that bankrupted me emotionally, mentally and financially. Destitution can happen when you fight like I have—to the very best of your ability.

The situation escalated on July 9, 2023. A fire broke out where I was living after I left for a brief vacation. I had no rental insurance and I was not on the insurance policy. I lost everything. The timing couldn't have been worse, as it coincided with a court decision that further limited my time with my children to just one night a week. Moving from house to house after that was, at times, extremely embarrassing and could make me feel hopeless. It led to a loss of my sense of creativity, and I've been stuck in survival mode.

Amid this chaos, I've also found a spiritual awakening. The clear spiritual attack on my innocence led me back to God, and I embarked on a journey of self-love and healing. I immersed myself in yoga training, dialectical behaviour therapy and mental health programs, tapping into every available community resource and free therapy. My goal was simple: to break the cycle of abuse and protect my children, ensuring they do not inherit the pain and trauma that marked my life.

This journey has not been easy. The necessities of shelter and food became daily struggles. The Harvest Project, in North Vancouver, has been the number one support for me. They are more than a food bank. They coach clients and listen.

My health deteriorated. I experienced extreme fatigue, hair loss, chronic pain, inflammation, insomnia and post-traumatic stress disorder. The fear of what could happen next looms over me, a constant shadow.

Despite these challenges, I refuse to let this situation define or destroy me. I have been forged in a foundry, the stuff metal is made from, emerging stronger and more determined. The love for my children and the desire to create a safe, nurturing environment for them is my guiding force. This ordeal has stripped me of material attachments, leaving me with a profound understanding of life's true meaning: love. Humbled from the ashes of my life.

I try to be one percent better than yesterday and focus on goals. Yoga has helped me with my pain, my emotional intelligence and coping. My advice to others is to focus on your mental health and to start a spiritual practice.

In the end, love is the answer. It is the force that sustains me, driving me to heal and fight for a better future for myself and my children. My story is one of survival, resilience and the unbreakable bond of a mother's love. As I continue this journey, I remain hopeful, knowing that every challenge overcome brings me closer to peace and healing. V

related resources

Visit the Harvest Project website, at harvestproject.org

This journey has not been easy. The necessities of shelter and food became daily struggles. The Harvest Project, in North Vancouver, has been the number one support for me. They are more than a food bank. They coach clients and listen.

Immigrants are Living the Housing Crisis, Not Creating It

DANIEL GUDINO PEREZ

It was early January 2024. A politically charged debate was underway about the reasons behind the lack of affordable housing in Canada. This issue had dominated the news for weeks, but something about the discourse felt off to me. When I read a CBC article entitled "Immigration is making Canada's housing more expensive," I couldn't help but wonder: how? How did immigration make housing more unaffordable and less available? It just didn't add up, especially given my own experiences.



Daniel is a PhD candidate from South America at the University of Victoria and a research associate at the Canadian Institute for Substance Use Research. He is a grateful uninvited guest in Lekwungen territories, where he resides with his partner and dog. Daniel researches public-health policy design that can counter overdose deaths in BC

I'm an international student at the University of Victoria. My wife and I moved to BC in 2018, leaving our dog with my parents because we were told it would be nearly impossible to find housing with a pet. We moved to Canada because I was accepted into a PhD program and my wife had lived in Vancouver previously. Having experienced the housing market before, we knew it wouldn't be easy to find a place.

We started looking in May 2018, three months before our move. We spent hours each day searching online through Facebook Marketplace, Kijiji and every possible listing site. We quickly realized that without being there in person, securing a place would be difficult.

Eye-opening apartment hunt

By August, we landed at Vancouver International Airport with four suitcases and more questions than answers. My wife, already familiar with BC, helped me set up a Canadian bank account, apply for my SIN and MSP accounts and get my BC ID and driver's license. While handling all this paperwork, we began contacting

listings in Victoria from Vancouver. Right off, you could really tell there were some odd arrangements around housing. We ran into situations where people asked for rent deposits up front and offered to mail us keys, which seemed fishy. Is that how things are usually done here? How would you know?

The listings we saw were expensive: \$1,500 for a one-bedroom basement suite, compared to the \$500 US we paid back home for a one-bedroom, two-bathroom apartment with a balcony. We applied to any listing that seemed legitimate. But then came the questions: What are your references? Well, we've never lived here, do our references back home count? No? OK. thanks. What's your salary? Where do you work? We had just moved and hadn't started working yet, so we had savings. Some landlords demanded three months' rent in advance plus a security deposit, which we couldn't afford. Good luck next time.

Reading the rental-market lingo felt like deciphering a secret code. If English isn't your first language, it adds to the stress. We made several trips to Victoria, eventually finding a three-month sublet for \$1,800 a month. We offered to pay half the total rent plus security deposit up front in order to not lose the apartment to other bidders. It was beyond our budget, but it bought us time to find something more permanent. It wasn't until we had to move out of there that we learned about the Residential Tenancy Act. The Act states that it's illegal to ask for rent in advance.

The sublet came to an end by late November. We found a new place to move into by early December, which we thought would finally be a permanent place for us to live. Just as we were moving, the landlord backed out, saying she was taking possession after a breakup. After hard negotiations, we settled with her on a two-month lease, so that, again, we could have some time to find a new place.

By then, we had moved three times in six months, including an intercontinental move. By Christmas 2018 we still hadn't found stable housing. My wife had changed jobs three times, and I was finishing the first term of my PhD. While my Canadian colleagues were discussing the pressures of securing graduate funding and working with their supervisors to apply for grants and scholarships, I was mostly filling out housing applications.

The real cost of finding a home

Finally, in February 2019 we found an affordable apartment in a decent neighbourhood with good public transit. The day after signing the lease, the university informed us we were eligible for student housing. The irony of having two places to live after being shuffled around for nine months meant losing our security deposit and part of our first month's rent (about \$1,600). We paid for additional moving costs and completely lost track of how much we spent in the end. But we gained stability with cheaper, on-campus housing.

I share our story to highlight the lack of nuance in discussions like the one in the CBC article. Yes, immigration has increased in Canada, but housing affordability is a symptom of broader systemic issues, not just population growth.^{2,3} We need more public housing options for everyone. The mental health toll on students moving to Canada is often overlooked. The stress of finding housing, worrying about scams, dealing with landlords and paying rent can lead to anxiety and depression. Poor living conditions can exacerbate these feelings, and financial strain can force students to cut corners on nutrition and overall well-being.

Learning about your rights as a tenant goes a long way. If you're a student, discuss this with your school's supports systems, such as departmental secretaries, international student services or even student unions. Several action groups have also been organized in solidarity with people who struggle to find housing across BC and Canada, like the Together Against Poverty Society (TAPS) and the Victoria Tenants Action Group (VTAG).⁴

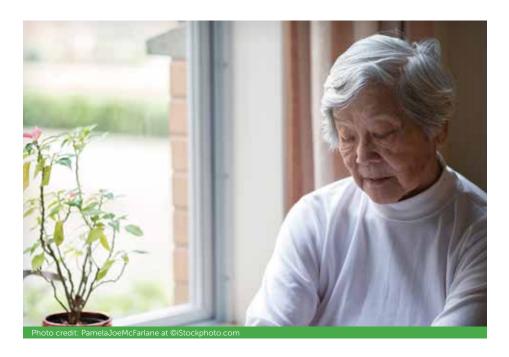
As I walk through the city and see encampments and the rising cost of living, I'm reminded that the systems currently in place are failing us—both Canadians and non-Canadians alike. As an uninvited guest on Indigenous territories, I've re-learned to appreciate the importance and meaning of land for human wellness and well-being. Sustainable, affordable housing is possible if we treat it as a right, rather than a commodity.⁵ V

Navigating the Road to Stable Housing

SHINING A LIGHT ON HIDDEN HOMELESSNESS IN SENIORS

JAY HOWFY

Safe and affordable housing is a human right. Yet seniors in the Nanaimo area are living in trailers, surviving in cars, couch surfing, asking family for a room, camping in tents, enduring bug-infested motels and living rough.



Jay is the SHINE¹ Program Coordinator. With a background in healthcare, information science and the legal system, Jay joined SHINE because she wanted to promote and protect the housing rights of seniors. Jay believes safe, affordable housing is a human right and no one should have to choose between housing, food and medication.

Some seniors are facing homelessness for the first time at the age of 65 because of renovictions, impossibly high rents and fixed incomes. Some, like AR,² are evicted after 10 years of good tenancy because the new owner wants the suite. AR is in crisis because rents have doubled, availability is half of what it was and no one seems to want to rent or bunk with a senior. He is seriously thinking he will have to live in his car.

On average, a one-bedroom apartment costs \$1,500 a month in Nanaimo. In comparison, the monthly income for seniors who receive federal old age security, the federal guaranteed

income supplement, and the BC Senior's Supplement is \$1,890.56. That means a senior in Nanaimo dependent on government benefits spends 79% of their income on housing.³ There are rental subsidies available through the Shelter Aid for Elderly Renters (SAFER) program. These provide, on average \$300 a month for a single renter with no spouse, but they cannot be combined with any other rental subsidies.

Temporary shelters can accommodate unhoused seniors, but there are no shelters in Nanaimo dedicated to seniors only. Older adults are often frightened at the abrupt change to their circumstances, and staying on a cot in the same room with strangers is not how they saw their retirement. Shelter staff work heroically, but conditions can be challenging, and operating hours mean seniors with mobility issues are outside all day.

After a renoviction (evicting a tenant to renovate a rental), AA had to put her belongings in storage and find refuge in a shelter. While grateful she has a place to sleep, eat and wash, she understands emergency shelters are temporary.

Other barriers when elders search for housing include limited experience with computers and the cost of cell phones. Searching the internet is not a daily obsession for many seniors, and many don't trust Facebook because of too many fake profiles. Add a pet and increased blameless evictions, as well as skyrocketing rental prices—it's no wonder seniors are struggling to find housing.

How have we come to this? Rents in Nanaimo are just too much for seniors on fixed incomes struggling to manage expenses. If residents are lucky enough to find housing, they have no money left over to pay for prescriptions or food.

SHINE

Given all the barriers facing unhoused seniors, the Senior Housing Information Navigation Ease (SHINE) program at the Nanaimo Family Life Association has been created to provide valuable services for elder citizens. SHINE's housing navigators can support seniors in a number of ways. Navigators:

- share information on housing options for seniors ages 55+
- help seniors navigate forms, rules and registration for BC Housing Registry and SAFER
- assist with online applications for other housing providers, such as Ballenas Housing Society, as well as with market housing
- help with pension applications
- advocate for seniors in conflict with their landlord or housing providers
- advise on tenancy rights and the Residential Tenancy Act and guide seniors through residential tenancy hearings, for example, in cases where a senior is evicted and needs clarity on their legal options

SHINE also connects older adults to community support teams for health and social well-being. At Nanaimo Family Life Association, our Community Connector, named Amber, helps to develop a personalized wellness plan for seniors to support a healthy aging journey. Community connectors, who also work elsewhere in BC,⁴ can direct elders to physical activity and exercise programs, plus social activities and programs, and arrange for family and caregiver supports.

Shining the way forward

We all grow old and stop working. Many of us then live on fixed incomes. Clearly, we need to think about housing for seniors, including rent geared to income. Rent geared to income is the single most important shift we can make in our housing model when it comes to those who are unhoused or precariously housed (meaning, at risk of losing housing due to a single event, like an expense or crisis).

That's according to a report published in 2023 called Aging in Uncertainty.5 Prepared by the United Way British Columbia, the report includes recommendations and strategies that will address many of the concerns voiced in this article. It reveals subsidized housing with rent geared to income (where renters pay 30% of their income for housing) is an effective way to guarantee affordable housing for low-income seniors. Nanaimo Family Life Association supports this strategy wholeheartedly as a major factor in providing safe, adequate housing for our community's older adults.

Most important, however, is to talk to our elders and ask them what they need. Because some seniors face unique issues, like cognitive limitations, we need creative solutions. For example, the Dutch have tested a program where university students get free rent in exchange for spending 30 hours per month with seniors.⁶

From my discussions with seniors, they say all they want is a bed, a bathroom and the ability to cook—which is not asking for much at all after a lifetime of working. BC needs more housing, especially more subsidized housing, and rent geared to income for seniors, most of whom are just looking for a safe, stable and affordable place to live out their retirement.

Roles and Responsibilities

KEEPING UP APPEARANCES

MIKE FARLEY

I wonder: how many people are out there? Bobbing along the surface, waiting for undercurrents of uncertainty to pull them down? I imagine it has gotten harder as the cost of living skyrockets and the fentanyl epidemic cuts a deeper divide throughout our communities.



After seeking a geographical solution to a spiritual problem, Mike came home to Victoria, BC, where he lives with his fiancé, Becca. He enjoys writing, photography and painting, and restores vintage motorcycles, or otherwise destroys them in his efforts. Mike holds a diploma in mental health and addiction and a Master's in project management

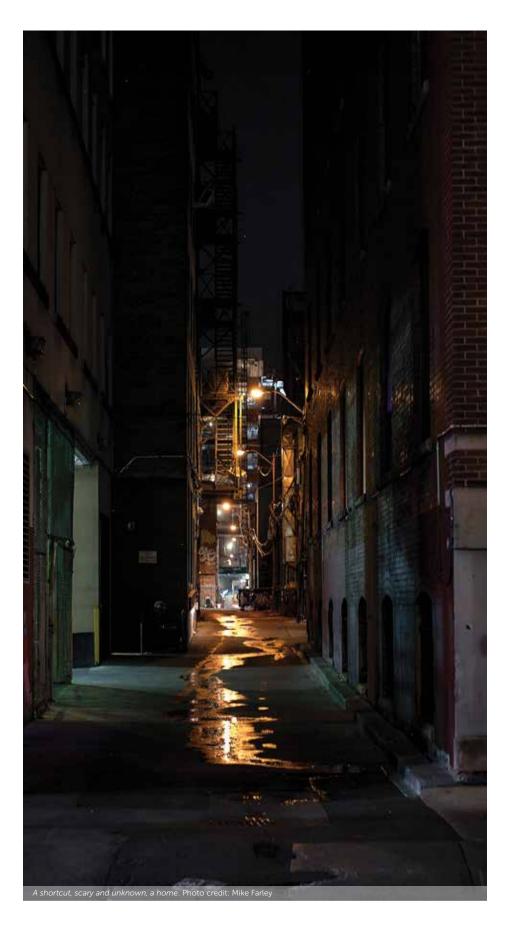
For most of my adult life, I have struggled to save face. To not show myself to be one of the anonymous bobbers. Keeping up the appearance of a fully functioning, respectable member of society. Even though gainfully employed in the building trades and making good money (for a single young man with no dependents), I struggled to cover my rent, bills, groceries and daily trips to the liquor store.

When the calls to the dealer went out three to four times a week, a second job still didn't get me by. By the time those phone calls went out six to seven times, something had to give.

On the edge

As my substance use increased, so did the insecurity of my housing, but the idea of revealing how I really felt was too hard. I turned to bigger and more continuous binges, multiplying my self-imposed hardships.

A hallmark of addiction is financial ruin, and vice versa; these live in a circle of destruction right before homelessness. My experience with both led me to a path that was only just diverted from being unhoused. Sleeping on couches, landing broken and desperate at my parents' or on a friend's porch when weather permitted.



While stealing groceries and burning through two lines of credit, I tried to act the role of the responsible employee, brother, son and occasional boyfriend, without the responsibility. I was quick with an excuse and never wasted an opportunity to try to make someone else look bad in a pathetic attempt to make myself look not so bad. If I was lucky, I would charm my way into a cheap room in a shared house while I struck the match to burn yet another bridge. Funny—I was never the problem. Yet no matter where I was, there was always a problem.

There is a weird game at play, putting up a facade while being scared and insecure. A common saying in recovery is "Our secrets keep us sick," and for the most part, it's true. Getting well meant eating large servings of crow, telling the truth and asking for help. At the same time, I had to do what was necessary to get by. That is the game: finding the balance of grace for my shortcomings while holding myself accountable. I had to force myself to become the person I dreamed of being.

While still swinging a hammer, I admitted to myself and others that I needed help. I was labelled an alcoholic, an addict. I had never learned how to acknowledge and express my feelings in a healthy way. Especially not on a job site or at the skateboard park. "If only you quit drinking," I was told, "life would sort itself out."

A request to put the proverbial plug in the proverbial jug would indeed be one part of that sentence. The second half would go: "and commit to a year of living with your fight or flight response jammed into overdrive, understand that you will still be broke and on the verge of homelessness, cry, cry a lot, scream, yell in unison with your family to confront difficult emotions, learn that true strength comes through vulnerability and learn to laugh at yourself." It's a big ask, but that long, snaking sentence would be a good place to start.

One path taken, another back

During highly active addiction, my actions were not choices. Nobody chooses to live deprived of morals and accomplishments. I made early choices to experiment with drugs and alcohol. However, due to my clinically diagnosed attention deficit hyperactivity disorder, depression and anxiety, I don't really think they were choices once repeated. More like impulses that affected the rest of my life.

Sometimes the innocent mistakes of youth end up haunting our adult selves. Or it can be life circumstances that are wholly out of our hands: an accident, a layoff or an unexpected mental illness can take us out of the workforce. Any one of us could potentially land in a precarious living position. These woes are exacerbated now with the global financial situation.

After getting sober over six years ago, I still resorted to stealing groceries. There was daily anxiety about how I was going to eat, whether I could keep my phone turned on or if I would be living on the street and showering at the pool before going to work as a manager for a well-respected construction company, helping clients build their multimillion-dollar dreams. There was the

Sometimes the innocent mistakes of youth end up haunting our adult selves. Or it can be life circumstances that are wholly out of our hands: an accident, a layoff or an unexpected mental illness can take us out of the workforce.

Any one of us could potentially land in a precarious living position.

fear that I would be found out, one so visceral I could taste it.

Eventually, I started pulling myself out of the pit of despair I had languished in for so long. Honesty and a touch of humility took me a long way in gaining back the trust of friends, family and—most importantly—myself.

On a new track

Once on the path to recovery, I found it hard to connect to people in support groups or anonymous meetings. Friends were still happily indulging as "normies." Even though they were supportive, many just didn't get it.

I found my peace through yoga. Living down the street from a cozy yoga studio in Fernwood, I found a community that met and accepted me as I was. I could be a normal person, having normal conversations that weren't focused on my problems before class, then slip into an evening of bliss after an hour of mindful movement and meditation.

Those normal interactions made me feel human again, more than "just an addict." They gave me the confidence to continue showing up for myself, at work and personally. This confidence allowed accountability, which in turn led to better paycheques, easing my financial burden. I'm privileged to have a family that could support me, which isn't available to many who are also victims of generational suffering. Miraculously, I still have a very supportive friend circle and fiancé, despite the trail of bourbon-soaked destruction I left in my wake.

For those on the verge of losing what they have in the way of housing: the fear and embarrassment I went through by not wanting to ask for help was unnecessary. It happens to more people than we realize, and there are people out there that want to help. V

You Don't Have to Do it Alone

BUILDING YOUR RECOVERY CAPITAL

GREGG TAYLOR

I remember the day as if it just happened. It was the worst day of my life—and also the best. I walked into the office and was led to a meeting room where the clinic doctor was waiting for me. "Welcome, Gregg," he said, holding my assessment report. "Let's go over this together." I nodded, ready to listen.

Gregg lives in Vancouver, BC. He is a clinical counsellor and coach (greggtaylor.ca) supporting others in their recovery journeys as they move beyond perceived limits of their past. You can hear Gregg discuss recovery with the founder of the clinic depicted in this article at: calltimementalhealth.com/podcast



He started reading. "Gregg, a thirtytwo-year-old male, was referred by a friend who noticed his drinking was a problem. He admits to using alcohol to excess and that it leads to unwanted and risky behaviours."

The report listed more details from the assessments of a social worker, a psychologist and the doctor. I was afraid, feeling vulnerable and wishing I could just run from the room. The report concluded, "It is quite clear that Gregg meets the criteria for substance dependence, showing compulsive drinking behaviour that continues despite negative effects, distancing from family and health risks."

That was my wakeup call. I couldn't ignore it anymore. I wasn't just drinking too much now and then. I was an alcoholic, and I needed help to stop.

Where recovery starts

It wasn't easy. There were nights of sweat and no sleep, and days of hanging on by my fingernails. But there were also the classes about addiction at the clinic, daily meetings with others like me, working through the 12 steps, therapy and a lot of support from friends. I was on the road to recovery.

It's been 28 years since that day and I haven't had a drink since. I was fortunate. For many, it takes several tries before recovery sticks.

Looking back at my journey, and in observing the clients I now support, I see common stages in the recovery journey:

 Surviving life: This is about fighting through addiction, healing old wounds and learning to live responsibly.

- Living life: Here, you find stability, start enjoying work and relationships and truly begin to enjoy life.
- Creating life: This stage is about taking charge, building a life you love that goes beyond past limits.

What helped me move through these stages was something called recovery capital. This is all the resources and support we build up throughout our recovery journey. Recovery capital is what we gather—the key ingredients that help us stay sober, live well in our communities and lead fulfilling lives, including:

- Personal recovery capital: Your own skills, health, values and dreams; this means staying healthy, learning to handle your feelings and knowing yourself better
- Social recovery capital: Strong relationships and networks that provide love, support and encouragement; this includes family, friends and groups that understand what you're going through
- Community recovery capital:
 Resources around you, like good
 health care, recovery programs,
 jobs and education; stable housing
 and a supportive community are
 also important
- Cultural recovery capital: The values and beliefs in your community (born into or chosen) that support a healthy lifestyle; this means belonging to groups and being in environments where people believe recovery is possible and support it

We all come into recovery with some existing recovery capital, but this will vary. Some of us come with more resources, some less. The good news is we can all start from where we are and build one new support or resource at a time.

I entered into recovery before losing my work, so I had some Social Capital, and I was already connected to a couple of supportive social groups for Community Capital. To be honest, the hardest for me was Personal Capital—my ability to manage my internal emotions. This was, and continues to be, an area of focus, learning to manage the emotions that arise from day-to-day life and old emotional patterns from the past. The recovery capital I built up over the years has greatly helped me stay sober and live well. I've created a life where the benefits of staying sober outweigh any temptations to go back.

A different care approach

Addiction and mental health care often focus on medical help. Doctors, tests and treatments are important, especially in crises and early recovery stages. But they're only part of the story. These systems can result in feeling as if you're not in charge of your own choices and responsible for your own long-term well-being.

Recovery-oriented care is different. It's about supporting the whole life of someone in recovery. You can find this approach in formal programs, or it might be something you set up for yourself. This can include:

Seeking support, whether from social workers, case managers or community programs that respect each person's unique recovery journey; the path and tools for recovery can be different for different people

Finding long-term supporters who recognize recovery as part of ongoing personal growth; this could include 12-step sponsors, a therapist or a recovery coach

Accessing a variety of services to support every part of life, including work, housing and health (e.g., WorkBC, the Canadian Mental Health Association, BC Housing)

Empowering yourself to manage your own recovery as you grow in strength and stability; you might buy a journal or goal planner where you write down what you want for your future and your life, and the support you need

Focusing on improving your whole quality of life, not just in the areas of addiction and mental health; be sure to have regular check-ins with your GP or clinic, access massage and other natural health services if possible and get yourself out of your day-to-day environment and into nature when you can

These kinds of support, communities and environments have helped me to do more than stay sober. They've allowed me to thrive and flourish.

Wherever you are in your journey, I wish you strength, hope, patience and faith that a better life is possible. And if you find yourself starting again after a relapse, remember: you've been building capital, whether you know it or not. You not starting "over," you're continuing on the path.

Whether dealing with addiction, mental health issues or past trauma, also remember: recovery is a journey, not a destination. And it's a journey you don't have to walk alone. V

resources

If someone you know needs help

Find shelters, connect to an outreach worker, and learn more about financial assistance to help people who have lost housing or are at risk of losing their home.

Shelters, long-term housing, and outreach to help people find housing

- BC Housing Shelter Map: Search for year-round, temporary, and EWR shelters around BC at smap. bchousing.org.
- BC 211 Shelter and Street Help Line: Call or text 2-1-1 at any time. Find the Lower Mainland shelter list and find an online directory for resources around the province at bc.211.ca/shelter-lists. Through BC 211, you can also search for affordable, supportive, and transitional housing providers.
- Homeless Outreach: Find a local outreach organization at bchousing.org/housing-assistance/homelessness-services/ find-homeless-outreach-worker.
- Indigenous housing service providers: Find a directory from the Aboriginal Housing Management Association at ahma-bc.org.
- Housing for older adults: Find a directory of housing providers from the Seniors Services Society of BC at seniorsservicessociety.ca/housing-finder.

Financial assistance to help people keep housing

- Rental Assistance Program: For working families who need help covering rent. Learn more and apply at www. bchousing.org/housing-assistance/rental-assistanceprograms/RAP
- SAFER (Shelter Aid for Elderly Renters): Rental assistance for adults ages 60 and older. Learn more and apply at www. bchousing.org/housing-assistance/rental-assistance-programs/SAFER.

- Rent Bank: Apply online or find your local rent bank at bcrentbank.ca. Rent banks provide loans to cover rent or utilities when a crisis comes up.
- BC Hydro Customer Crisis Fund: Learn more and apply at app.bchydro.com/accounts-billing/bill-payment/ways-to-pay/customer-crisis-fund.html. This grant helps people avoid disconnection when they've experienced a crisis and fallen behind on bill payments.

Homelessness Services Association of BC

hsa-bc.ca

The Homelessness Services Association of BC brings together shelters, drop-in centres, and other service providers who support people experiencing homelessness and work towards elimination of homelessness. Learn how you can get involved, find research, and join in events.

Homeless Hub

homelesshub.ca

Find resources and research on homelessness in Canada, including preventing homelessness, supporting people experiencing hidden homelessness, and information about programs around Canada that work to prevent and reduce homelessness.

Bridging Rural Homelessness and Well-being at Selkirk College

selkirk.ca/about-selkirk/selkirk-innovates/social-innovation/bridging-rural-homelessness-and-well-being This social innovation project aims to better support people experiencing homelessness in rural West Kootenay communities through participatory action research and regional collaboration.

This list is not comprehensive and does not necessarily imply endorsement of all the content available in these resources.



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