

FRAMEWORK CHAPTER 9



VOICES of Lived Experience Dufferin is a community-based advocacy group composed of people with lived experience, and a facilitator /coordinator.

A community-based group of people with lived experience (PWLE) is a diverse and inclusive collective made up of individuals who have personally navigated a wide range of life circumstances. Members may include those who have experienced mental health challenges, substance use, homelessness, incarceration, domestic violence, poverty, trauma, chronic illness, disability, or systemic discrimination. Others may come from backgrounds of refugee or immigrant status, involvement in the child welfare system, or have lived through marginalization due to race, gender identity, or sexual orientation. This rich diversity of experience fosters a supportive environment rooted in empathy, peer connection, and shared resilience.

The VOICES Framework is a dynamic tool designed to guide organizations and communities in working more effectively with people with lived experience (PWLE). Each of the twelve chapters within the framework represents a distinct lens or tool that can be applied to shape programs, policies, and services that engage and support individuals and families.



*This document is one of 12 chapters from **The VOICES Framework**. The full framework and additional materials, as well as references and works consulted on this topic, can be found on the VOICES website.*





9 HOMELESS AND PRECARIOUSLY HOUSED APPROACH





GROUP DISCUSSION QUESTION PROMPTS


The VOICES process involves question prompts that guide the group discussion. These are the question prompts for this chapter's group discussion.


 I think it is essential that a homeless-centered approach is taken in organizations that work with People With Lived Experience because...

 My own experience of being homeless or of losing my home taught me that...

 Being precariously housed makes me feel like...

 We want the issue of homelessness in our community to be...

 We believe in individualized support for people who are experiencing homelessness because...

 We think that all communities in Canada need to work harder to provide stable and supportive housing so that...



INTRODUCTION

In 2018, over **25,216** individuals in **61** Canadian communities experienced homelessness, according to Employment and Social Development Canada (ESDC, 2018).

An estimated **235,000** people in Canada face homelessness each year, with hidden homelessness affecting an additional **50,000** people each night (Government of Canada, 2023).

Homelessness, as defined by Statistics Canada, affects various groups due to family issues, substance use, and abuse history (Statistics Canada, 2023). It breaks our hearts to know that homelessness in Canada is on the rise (Government of Canada, 2023).



“When I experienced an absence of safe and stable housing, I was in extreme stress. My health was impacted, and I was uncertain about the future. I was ashamed and I didn’t know where to turn. It felt very confining to be in a position where I couldn’t change the moment, and the local services and options offered to me were simply not enough. They were also very confusing, restrictive, and complicated and made it worse. It felt like a lot of hoops to jump through to still not have enough. It was then that I developed a panic disorder I’m still recovering from even after being more stable in my housing for some time.”

– *VOICES Member*

Statistics Canada derives information on homelessness from point-in-time enumeration, the census, surveys and administrative data. This information has been affected by the fact that homelessness is a transient phenomenon. It has also been affected by the stigma that prevents some individuals from obtaining housing or from seeking services, and it has been affected by the ‘coverage gap’ – that is, the surveys are not designed to fully capture everyone who experiences homelessness (Statistics Canada, 2023). These gaps notwithstanding, the collective and powerful story coming out of these sources is that too a rapidly increasing number of Canadians are homeless or in insecure housing. We are not isolated in the VOICES group – we are among the rapidly increasing number of Canadians who are homeless or in insecure housing. In our VOICES meetings we kept returning to homelessness and precarious housing as a central theme and struggle for all our members.

PERSONAL AND COLLECTIVE INSIGHTS

At VOICES, we understand that addressing homelessness and precarious housing is complex, involving many interrelated challenges. All of us have dealt with unstable housing or homelessness. We know firsthand the compounded issues that arise, such as addiction, which can lead to and result from homelessness. Studies show that **29% to 75%** of homeless people have substance use problems, complicating their recovery and stability (Palepu, 2013; Government of Canada, 2023).



“When I was using, it made it harder to be housed. I needed support that was wrap-around and focused on my addiction along with my need to be safe and housed. The thing with addiction and homelessness is that it is extraordinarily complex because you are ill. And the expectations of housing don’t have room for people who are ill. The expectations are beyond the capabilities of the person. I’m an old addict now who is no longer using, but when I look back, I can see that I really needed to be met where I was at. Even filling out a form for housing was impossible then. But being ill shouldn’t keep people from having a safe place to live. That environment made it even harder for me to get better. It was only when the full spectrum of my challenges was addressed that I was able to make a huge change. I am not an addict in my identity anymore, but I was a person with an illness who needed support to move through it. Even though I am on the other side now, I must be vigilant with this illness that I will dance with for the rest of my life. Healing and love were key components in getting through, and often that came from others who could see a better future for me than I could at the time. But what I know for sure is that we need wrap-around programming that treats the whole person while allowing for them to have different needs.”

– VOICES Member



Our experiences show that healing cannot begin while living without a home. Homelessness requires complex solutions, like Housing First programs that provide stable housing and support for mental health and addiction issues (Palepu, 2013). Our goal is to suggest solutions based on research and personal experiences, encouraging community conversations and actions in Dufferin County and beyond.

KEY POINTS OF THE FRAMEWORK

UNDERSTANDING NEEDS

Our approach addresses specific needs of homeless and precariously housed individuals with wrap-around supports (Bhui et al., 2015).

INDIVIDUALIZED SUPPORT

Tailored support including access to shelter, healthcare, mental health, substance abuse treatment, and job training (Kertesz et al., 2009).

IMMEDIATE HOUSING ACCESS

Prioritizing safe and stable housing through the Housing First model (Tsemberis et al., 2004).

TRAUMA-INFORMED CARE

Creating a supportive environment that avoids re-traumatization (Bonner et al., 2019).

COLLABORATION

Coordinating with service providers, community organizations, and government agencies to give people all of what they need (Kuhn & Culhane, 1998).

EMPOWERMENT AND ADVOCACY

Involving homeless individuals in decision-making processes and advocating for their rights (Kloos et al., 2012).

POLICY/SYSTEM CHANGE

Preventing homelessness requires early intervention policies and urgent action to help those in need (O'Regan, 2021). Local systems must focus on prevention rather than mainly just reacting to homelessness with band-aid solutions that are barely scratching the surface because people are still on the streets. Several group members found the local system ineffective in preventing homelessness, citing rules that delay support.

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“The system is hard to navigate; there is also a lot of paperwork to complete while under duress. The process often makes people apprehensive and anxious. When you are anxious or angry, the help also goes down. I was afraid I would get my information wrong or not be believed. All the stuff we must do to prove we are in need makes people who are in need feel badly about themselves and they often give up or stay away from services altogether. The two-week rule to show I was homeless was maddening for me and made me feel like I was in even more danger. Why didn't they want to prevent me from being homeless? It feels hard and humiliating to ask for help, and it's even worse when you ask, and it is not given or what is given is just not enough. We had four people, two dogs and two cats in a motel room and then the housing worker would just come in and tell us it stinks but our small window in the bathroom (where we were also washing our dishes) was painted shut. These environments are also really triggering. Many of us are former drug users, for example, then ending up in that environment makes it harder not to use again.”

– VOICES Member

We want to see effective local and national policies that work which for us at VOICES means policies that address structural causes. Good policy targets structural causes, acknowledges racial disparities, and focuses on prevention (O'Regan, 2021). Broad policy increases funding, tackles systemic issues, and allows for coordination (National Alliance to End Homelessness, 2021; National Coalition for the Homeless, 2021; Burt & Pearson, 2005). This is a local and national issue.



MEDICINE HAT EXAMPLE

Medicine Hat, Alberta, successfully reduced homelessness through Housing First and community collaboration. Key factors include investment in affordable housing, coordinated access systems, and integrated support services (Almey et al., 2018). Their approach emphasizes community engagement and shared responsibility.

LOCAL CONTEXT

Learning from communities like Medicine Hat Alberta, we advocate for more actions to reduce homelessness. As individuals with lived experience, we are deeply grateful for the notable accomplishments in Dufferin County's efforts to address homelessness. The Dufferin County Master Housing Strategy, updated in January 2025, highlights several key achievements. The administration of Dufferin County's Centralized Waitlist for community housing and the delivery of various Rent Supplement Programs have been pivotal in supporting low-income households. In 2021, 41 waitlist applicants were successfully housed, and 280 clients received essential services through these programs (County of Dufferin, 2021). We are so relieved for our fellow PWLE folks who got the housing they needed.



Furthermore, the County has made significant strides in increasing the supply of affordable housing and expanding community collaboration. The management and operation of County-owned community housing properties, along with partnerships with local housing providers, have strengthened the housing infrastructure. The County's Homelessness Prevention Program and initiatives like the Homeownership and Ontario Renovates Programs are instrumental in providing stability and support to those in need. Despite the challenges posed by the pandemic, these efforts demonstrate a strong commitment to ensuring that every resident of Dufferin can receive vital services and support (County of Dufferin, 2021).

While these accomplishments are commendable, we look forward to continued progress to ensure that everyone facing homelessness or precarious housing in Dufferin County can achieve lasting stability. This is a hard conversation because on one hand there is gratitude, and on the other is pain from our entire system not going far enough. No one should be left behind and many still are.



At VOICES we feel that the County's ongoing dedication to addressing housing needs and maintaining robust community partnerships is crucial for building a future where all residents have access to safe, stable, and affordable housing. We hope to deepen this part of our framework and expand out from here to support more affordable housing in Dufferin through our consultation with the community and county, through surveys, and by our work with the DCEC Working Groups who are focused on this important issue.

Mixed housing models that integrate market rent and rent-geared-to-income (RGI) units are essential for addressing homelessness in Canada, promoting financial sustainability and social cohesion. Examples like the Norfolk Housing Association in Calgary show how revenue from market rents can subsidize RGI units while reducing stigma and fostering inclusion for people with low income (Norfolk Housing Association, n.d.; Pomeroy, 2021). These arrangements work well especially when there is anonymity in subsidized rents and cooperative housing models to ensure privacy. Privacy and confidentiality within the administration or board level of the building itself ensures equity, dignity, and shared ownership across income levels without singling people out as poor (Quarter et al., 2020). These types of mixed housing that treat people with dignity and support their income confidentiality, encourage diverse social interactions, community building, resilience, and inspire upward mobility for low-income individuals and families (Lang & Novac, 2021). Together, mixed housing and other cooperative models exemplify inclusive, and transformative solutions for building equitable communities. Segregated housing perpetuates stigma and limits opportunities for social and economic mobility by isolating low-income individuals (Sharkey & Faber, 2014). In contrast, mixed housing fosters inclusion, reduces stereotypes, and strengthens community cohesion by encouraging interaction among people of varied income levels and backgrounds (Tsenkova, 2019).





“About 10 years ago I was living in Calgary paying market rent. During my time there my circumstances changed, and I couldn’t afford market rent any longer. Since I was in a building that was RGI (rent geared to income) my payment was able to change to what I could afford without losing my apartment. This building was run by a non-profit called Norfolk Housing Association. The building was well cared for by not only the maintenance staff, but also by the residents themselves. There was a noticeable sense of pride, and the mood of the building was friendly, light and welcoming. Norfolk has been around since 1980. It owns 6 buildings with 138 rental units ranging from bachelor units to 3 bedrooms all various rental amounts.”

– *VOICES Member*

“Growing up in cooperatives allowed my single mother to provide a safe, clean, and affordable home for herself and her two daughters. These communities included units for low-income families, ensuring access to housing within a supportive and inclusive environment. Beyond affordability, the cooperative housing model fostered a strong sense of community, where neighbours supported one another, creating a safe, nurturing atmosphere and demonstrating the power of equitable and compassionate housing where people from different income levels live together”.

– *VOICES Member*

PRECARIOUS HOUSING APPROACH

Homelessness and precarious housing are related but distinct. Precarious housing involves unstable, insecure, and unaffordable living conditions, posing significant threats to well-being (Larsen, 2020). Addressing both issues requires tailored interventions that consider the specific impacts of precarious housing on individuals living in poverty.

HOUSING SOLUTIONS

A multi-approach to housing combines various strategies to address complex challenges. Options include converting abandoned buildings, developing social housing, tiny homes, shed conversions, higher/living wage, universal basic income and lower rent. Learning from successful initiatives can help tailor solutions to community needs.

EXAMPLES OF CREATIVE AND AFFORDABLE HOUSING OPTIONS:



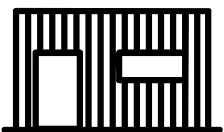
TINY HOMES

Affordable, compact houses (Higgins, 2018).



SHED CONVERSIONS

Renovating sheds into livable spaces (Evans, 2017).



SHIPPING CONTAINER HOMES

Repurposing containers into housing (Oz, 2015).



CO-HOUSING

Communities of private homes with shared spaces (McCamant & Durrett, 2011).



ACCESSORY DWELLING UNITS (ADUs):

Secondary units on the same property (Fleisher & Warren, 2018).

EXAMPLES OF EFFECTIVE STRATEGIES



COMMUNITY PARTNERED APPROACH

Programs like the Mino Kaanjigoowin (MK) at Na-Me-Res in Toronto support Indigenous men with a holistic, community-partnered approach (Firestone et al., 2021).



HOUSING FIRST

Provides immediate housing with wrap-around support services (Tsemberis et al., 2004).



SUPPORTIVE HOUSING

Combines affordable housing with comprehensive support services (Padgett et al., 2016).



RAPID REHOUSING

Offers short-term assistance to quickly move individuals to permanent housing (Larimer et al., 2009).



PREVENTION AND DIVERSION

Intervenes before homelessness occurs with mediation or financial assistance (Gaetz et al., 2013).



HOUSING SUBSIDIES AND RENTAL ASSISTANCE

Increases access to affordable housing (Culhane et al., 2010).



INTEGRATED SERVICES

Coordinates housing, healthcare, mental health, and employment services (Wenzel et al., 2019).



PREVENTION FOR SPECIFIC POPULATIONS

Tailors interventions for veterans, youth, or families (Tsai et al., 2017; Fowler et al., 2011).



OTHER SOLUTIONS



HABITAT FOR HUMANITY

Constructs affordable housing with volunteer labour (Habitat for Humanity International, n.d.).



COMMUNITY LAND TRUSTS

Acquires land for affordable housing (National Community Land Trust Network, n.d.).



MICROFINANCE FOR HOUSING

Offers small loans for housing improvements (Lafourcade & Tessier, 2013).



COOPERATIVE HOUSING

Collectively owned and democratically governed by their residents (Levin, M., 2020).



ORGANIZATIONAL REFLECTION QUESTIONS

These questions can help ensure that you are taking a Homeless and Precariously Housed Approach at your own organization.

- 1 How can our organization prioritize stable and supportive housing as a foundational solution for addressing homelessness and precarious housing?
- 2 What strategies can we implement to meet people where they are, recognizing the diverse needs and challenges faced by those experiencing homelessness or precarious housing?
- 3 How do we integrate wrap-around supports, such as mental health care, addiction treatment, and employment services, into housing programs?
- 4 What steps can we take to ensure that our housing initiatives are trauma-informed and avoid re-traumatization for individuals who have experienced homelessness?
- 5 How can we reduce barriers within our services to make it easier for individuals in crisis to access stable housing quickly and effectively?
- 6 In what ways can we partner with community organizations, government agencies, and service providers to create a comprehensive system of housing support?
- 7 How can we incorporate feedback from individuals with lived experience of homelessness into the design and evaluation of our housing programs?
- 8 What policies and practices can we advocate for at the local and national levels to address the structural causes of homelessness, such as systemic inequality and housing affordability?
- 9 How do we balance immediate housing solutions, such as rapid rehousing, with long-term strategies, like affordable housing development and community land trusts?
- 10 How can we measure the impact of our housing programs on the well-being and stability of individuals and families, and use this data to drive continuous improvement?
- 11 When you see a homeless person what comes to your mind? What do you feel? What do you see?

WALK IN OUR SHOES: PERSONAL STORIES FROM PWLE



“I went into second-stage housing after leaving an abusive marriage. The initial feeling of safety was overwhelming, thanks to the kindness of the resident I shared the home with. However, the lack of social services outside the shelter added new layers of trauma. My ex cut me off financially, and I struggled to manage logistics. Without follow-up support, I entered unhealthy relationships due to fear and insecurity. My dance with homelessness continued even after my children left home.

Years later, I re-entered the same shelter after another dangerous relationship. This time, the shelter saved my life with specialized diet support, medical appointments, and intensive trauma therapy. They funded my rent while I returned to school, helping me break the toxic cycle. Despite living in precarious housing, the support enabled me to obtain my degree and confront my trauma. After many years, I finally moved into rent-geared-to-income housing, supported by a community that understands my trepidation with safety. This journey has allowed me to live my best life and give back to my community as a proud member of VOICES”.

– *VOICES Member*

WALK WITH US...

This is one chapter from a framework of 12.
Find more resources at DCEC.CA.

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