Mental Wellness for Housing Stability

Supporting Housing Stability Through Trauma-Informed & Evidence-Based Practice

Prepared for:
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Introduction & Purpose of Toolkit

Housing instability and mental wellness are deeply interconnected. The research shows that individuals experiencing housing instability are at a greater risk for anxiety, depression, trauma-related distress, substance use challenges, and social isolation (Barry et al., 2024).

In the York Region area, homelessness and housing insecurity continue to rise. The 2024 Point-in-Time Count identified approximately 880 individuals experiencing homelessness, which is a substantial increase from previous years (York Region, 2024).

This toolkit was developed to support frontline workers in responding to housing instability using trauma-informed, person-centred, and evidence-informed approaches.

Purpose of Toolkit

This toolkit aims to:

- ➔ Support frontline mental wellness and housing stability work
- ➔ Provide evidence-informed intervention strategies
- ➔ Increase confidence in responding to housing-related crises
- ➔ Promote trauma-informed and anti-oppressive practice
- ➔ Provide practical tools, reflection prompts, and resource guidance

Who Can Utilize This Toolkit

- ➔ Housing workers
- ➔ Mental health workers
- ➔ Case managers
- ➔ Outreach staff
- ➔ Social work students
- ➔ Community support staff
- ➔ Youth and family support workers

Background & Research

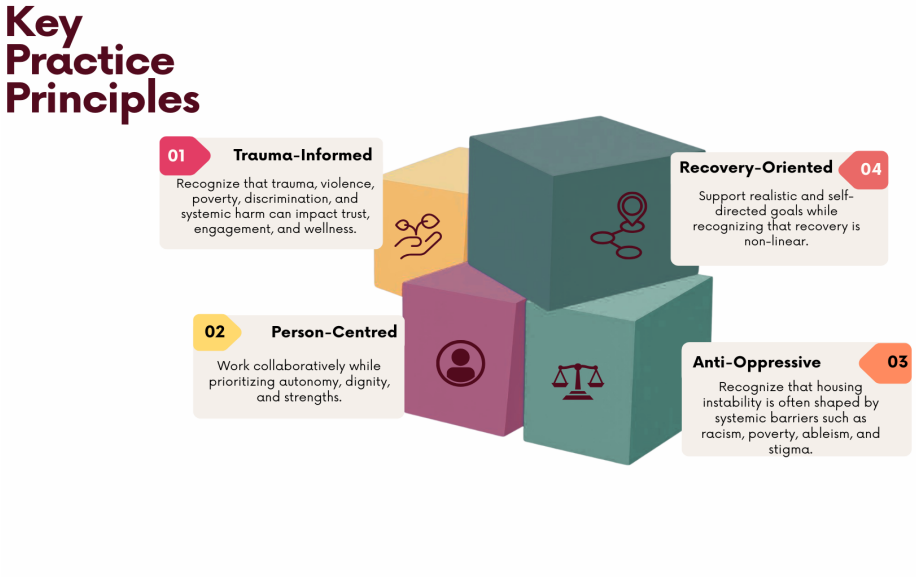
Why is Housing Stability Crucial

Housing is a major social determinant of health, and housing instability impacts far more than just where someone sleeps. Individuals experiencing homelessness or unstable housing often face barriers to healthcare, employment, education, food security, transportation, and social connection, all of which can negatively affect mental wellness and overall quality of life.

880+	67%	77%
Individuals experienced homelessness in York Region — 2024 Point-in-Time Count	of people experiencing homelessness have a current mental health disorder	have experienced a mental health disorder at some point in their lifetime

Research consistently demonstrates the strong connection between housing instability and mental health concerns. A recent systematic review and meta-analysis found that **67% of people** experiencing homelessness had a current mental health disorder, while **77%** had experienced a mental health disorder at some point in their lifetime (Barry et al., 2024).

Research also shows that individuals at risk of eviction experience significantly higher rates of depression and anxiety (Acharya et al., 2022). Similarly, youth experiencing housing instability are more likely to report anxiety and depressive symptoms (Zehrung et al., 2025). At the same time, evidence demonstrates that Housing First interventions can improve housing retention, stability, and long-term outcomes for individuals experiencing homelessness and mental illness (O'Campo et al., 2016).



Frontline Intervention Approach

Supporting individuals experiencing housing instability and mental wellness concerns requires more than simply connecting them to resources. Many individuals may already be overwhelmed, exhausted from navigating systems, or carrying previous negative experiences with services and support providers. Building trust, reducing immediate stressors, and creating a sense of safety are often the first interventions.

Mental Wellness and Housing Stability Approach

1 Step 1: Building Rapport & Safety

The initial interaction can shape whether an individual feels safe enough to engage in support. Approaching individuals with empathy, patience, transparency, and non-judgment is essential, particularly when someone may already feel dismissed, ashamed, or emotionally overwhelmed.

Before focusing on solutions, take the time to understand the individual's immediate concerns, priorities, and emotional state. While housing-related needs may appear most urgent, individuals may also be coping with anxiety, trauma, grief, family conflict, burnout, isolation, or crisis-related stress that impacts their ability to problem-solve or engage in services.

Helpful Approaches:

- ➔ Introducing yourself and your role clearly
- ➔ Using calm and non-judgmental language
- ➔ Validating emotions and lived experiences
- ➔ Avoiding overwhelming individuals with excessive information at once
- ➔ Offering choices where possible to support autonomy and collaboration
- ➔ Being transparent about what supports can and cannot be provided

2 Step 2: Assess Immediate Needs

Housing instability is often connected to several overlapping stressors rather than a single issue. Someone may be navigating financial strain, mental health concerns, family conflict, trauma, substance use, lack of employment, social isolation, and challenges accessing services.

At this stage, we should not only identify the immediate concern, but also understand the barriers impacting stability and wellness overall.

Areas to explore:

- ➔ Risk of eviction or homelessness
- ➔ Current housing situation and safety
- ➔ Food insecurity or lack of basic needs
- ➔ Mental health concerns
- ➔ Substance use concerns
- ➔ Income, employment, or financial instability
- ➔ Physical health
- ➔ Support systems
- ➔ Transportation barriers
- ➔ Previous experience with services

The Research suggests that individuals experiencing housing instability are significantly more likely to experience depression, anxiety, emotional distress, and barriers accessing healthcare (Acharya et al., 2022). Identifying these intersecting challenges are essential to developing a realistic and supportive intervention plan.

3 Step 3: Stabilization & Collaboration

Stabilization planning should focus on reducing the immediate stressors while also supporting long-term housing and wellness goals. Individuals in crisis can struggle to focus on long-term planning until immediate concerns such as shelter, food, safety, or financial instability are addressed.

Short-term interventions may include:

- ➔ Emergency shelter or temporary housing
- ➔ Supporting rent back or financial assistance applications
- ➔ Connecting people to food supports or transportations assistance
- ➔ Safety planning or crisis support
- ➔ Assisting with identification, forms, or service navigation
- ➔ Providing emotional support

Once the immediate needs are stabilized, long-term planning can focus on:

- ➔ Housing applications
- ➔ Mental health referrals or counseling services
- ➔ Income stabilization and employment supports
- ➔ Community connection and social supports
- ➔ Education
- ➔ Ongoing case management and follow-ups

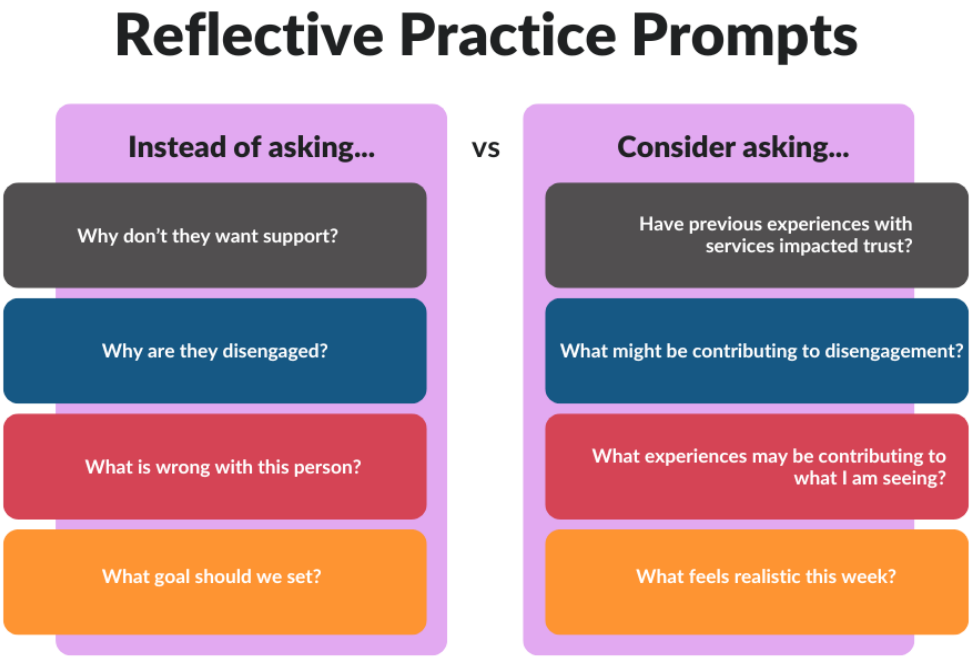
Throughout this process, it is crucial to recognize that progress may not be linear. Missed appointments, difficulty following through, or periods or disengagement may reflect stress, trauma, systemic barriers, or emotional overwhelm rather than a lack of motivation. Consistency, patience, and collaborative efforts are necessary to promote long-term stability and engagement.

Practical Tools for Practice

Supporting mental wellness and housing stability often requires more than connecting individuals to service. Individuals may be navigating multiple and intersecting challenges including housing insecurity, financial stress, emotional distress, trauma, social isolation, and previous negative experience with systems of care. Creating opportunities for reflection can support more responsive, collaborative, and person-centred practice.

Reflective Questions: Reframing Our Approach

Often the questions we ask can affect how we understand individual experiences and determine the type of support we provide. Reflective practice encourages us to move beyond assumptions and take the time to better understand individual experiences, barriers, and supports needed.



Supporting Stability Through Small Steps

Periods of instability can make planning, decision-making, and executing feel difficult. When people are managing housing concerns alongside financial strain, mental health

challenges, or other immediate concerns, long-term goals can feel impossible or inaccessible.

Supporting stability does not always mean solving every concern at once. It could involve identifying the immediate needs, reducing barriers where possible, and working collaboratively with the client to establish next steps.

Consider:

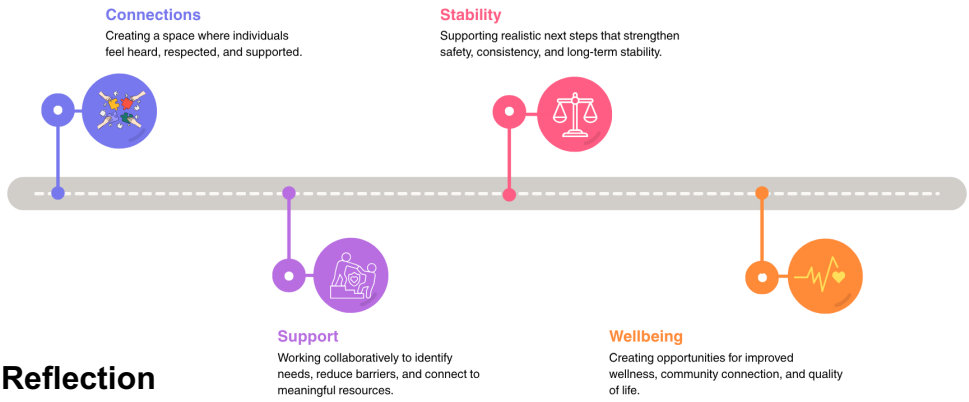
- ➔ Breaking larger goals into smaller ones
- ➔ Identifying what feels most urgent
- ➔ Exploring barriers that may affect the outcome
- ➔ Building on existing strengths, supports, and routines
- ➔ Adjusting expectations as situations change

Key Reminder

Housing issues rarely exist in isolation. People are often also navigating financial instability, trauma, family responsibilities, and barriers to accessing support services. Creating a safe space that offers flexibility, collaboration, and realistic goal setting can further support long-term stability and engagement.

Moving From Supports to Connections

Being able to access resources plays an important role in supporting mental wellness and housing stability. However, connecting people to services is often one part of the process. Ongoing support, relationship building, and reducing barriers to access can also influence engagement and long-term stability.



Closing Reflection

Supporting mental wellness and housing stability goes beyond connecting individuals to services. Individuals can be navigating overlapping experiences including housing

concerns, financial stress, mental health challenges, trauma, family, and various other challenges.

Providing meaningful support is often about creating opportunities for connections, reducing barriers, working collaboratively to ensure achievable and realistic next steps. While progress might not always be linear, consistent, person-centred, and strength-based approaches can improve engagement, stability, and overall wellbeing.

This toolkit is meant to serve as a practical starting point and should be adjusted to fit individualized needs, lived experiences, and available community resources.

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