

Safe Haven Transitional Center August-September Newsletter

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Introduction

Homelessness is a reality that often carries stigma and misunderstanding, but the truth is, it can happen to anyone. A sudden job loss, medical emergency, rent increase, or personal crisis can quickly unravel the stability that many of us might take for granted.

In the British Virgin Islands (BVI), homelessness can be viewed not only as the absence of a permanent roof over one's head but also as living in situations that are unstable, unsafe, or unfit for human habitation. This may include people living in emergency shelters, transitional housing, or in spaces not intended for human habitation, such as the streets, staying in dilapidated or vacant buildings, or relying on temporary shelter with relatives or friends because they have no secure home of their own.

Transitional: Short-term, triggered by events like job loss or emergencies.

Hidden: Living in unstable or temporary housing (e.g., couch-surfing).

Episodic: Repeated cycles of homelessness due to ongoing instability.

Working from a Budget can help with Financial Management: Budgeting Tips on a Low Income
Making the Most of What You Have – Live within your means.

- 1. Track Your Income & Expenses**
 - Use a notebook to monitor where your money goes.
- 2. Create a Savings Plan**
 - Set aside \$5–\$10 monthly — small amounts add up!
- 3. Cut Unnecessary Costs**
 - Cancel unused subscriptions. cook at home, limit takeout, and reduce non-essentials.

Unsure if you can really Navigate Life's Pressures? Where to Seek Help
Free or Low-Cost Resources in the BVI:

- BVI Red Cross
- Local Churches
- Family Support Network (FSN)
- Social Development Department (MH&SD)
- Community Mental Health & Substance Abuse Unit

Be a part of the Solution to Help Curtail Homelessness Get Involved — Make a Difference!