

G A I A

Fan Club Executive Summary

Habitat for Health

Bottom-up Responses to Existential Realities
Lessen Effects of Ecological Injury and Economic Crisis
Health and Wealth Recovery Options for Persons with MCS



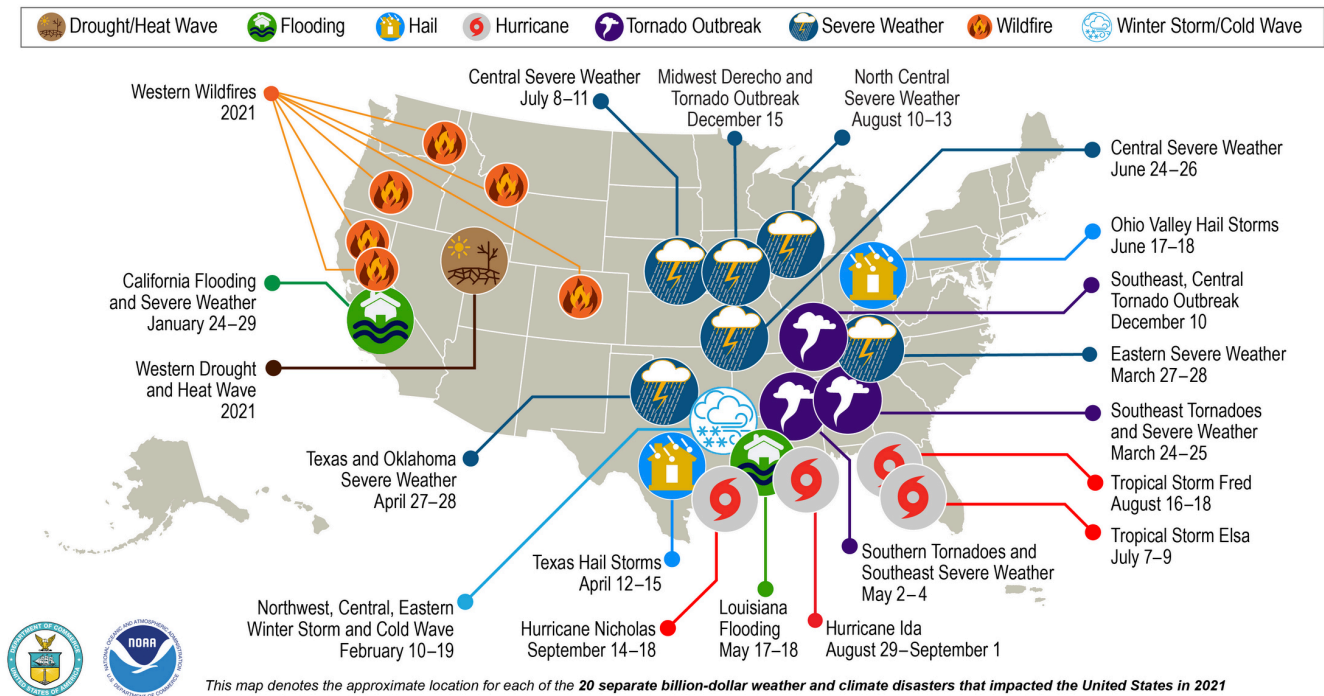
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Economic Effects

Climate Indicators as Proof of Economic Collapse: Overview

The U.S. has sustained 323 weather and climate disasters since 1980 where overall damages/costs reached or exceeded \$1 billion (including CPI adjustment to 2022). **The total cost of these 323 events exceeds \$2.195 trillion.**

U.S. 2021 Billion-Dollar Weather and Climate Disasters



2021 in Context

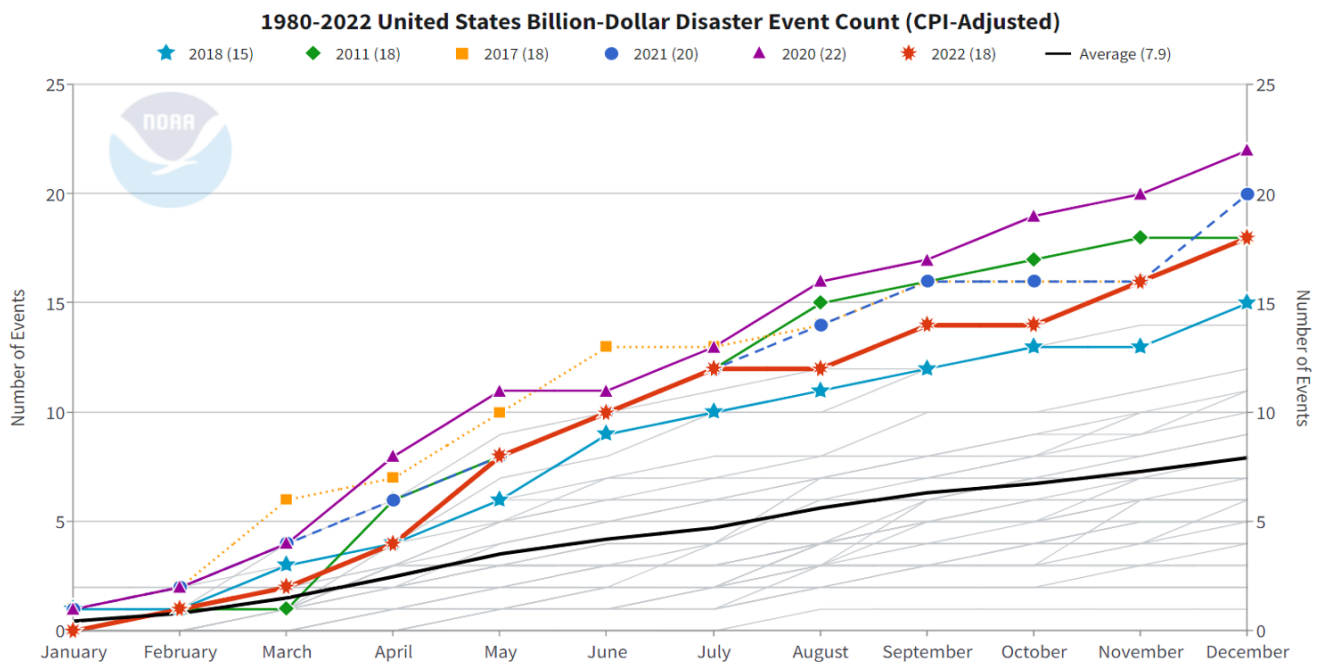
In 2021, there were 20 weather/climate disaster events with losses exceeding \$1 billion each to affect the United States. These events included 1 drought event, 2 flooding events, 11 severe storm events, 4 tropical cyclone events, 1 wildfire event, and 1 winter storm event. Overall, these events resulted in the deaths of 724 people and had significant economic effects on the areas impacted. The 1980–2021 annual average is 7.7 events (CPI-adjusted); the annual average for the most recent 5 years (2017–2021) is 17.8 events (CPI-adjusted).

Source: NOAA National Centers for Environmental Information (NCEI) U.S. Billion-Dollar Weather and Climate Disasters (2021). <https://www.ncei.noaa.gov/news/calculating-cost-weather-and-climate-disaster>

Economic Effects continued

2022 Costs in Historical Context

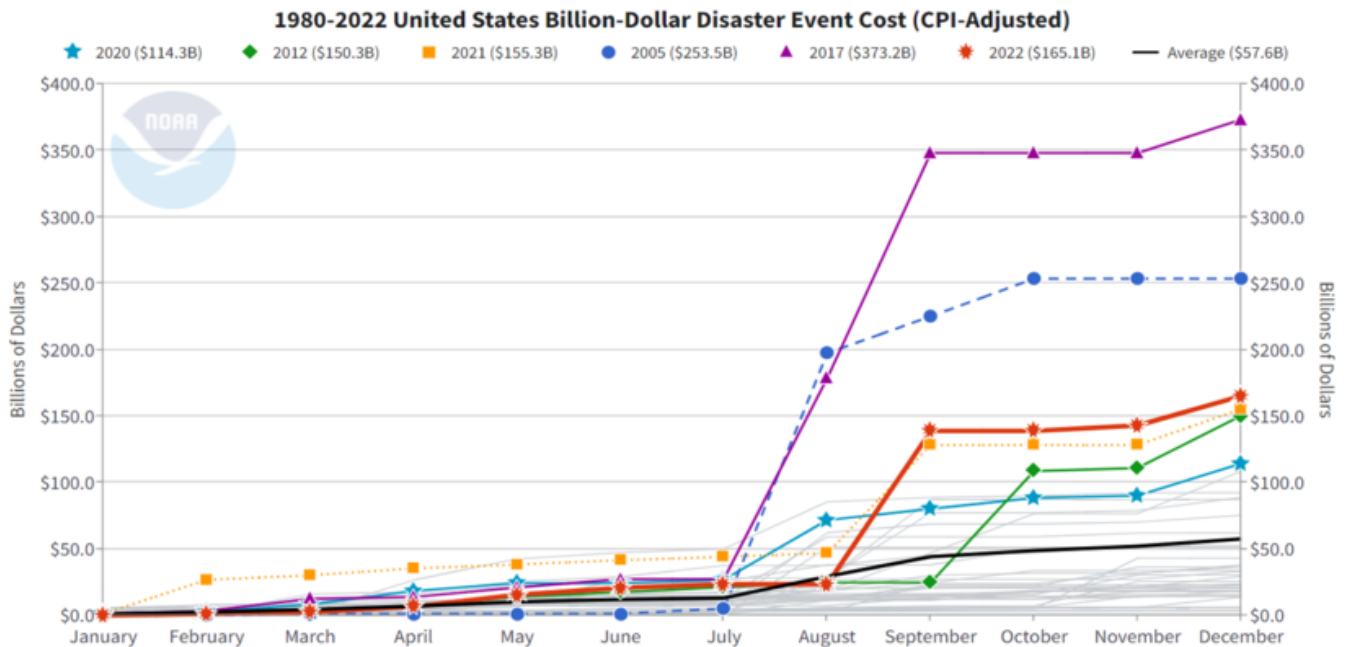
Like many years in the past decade, 2022 was another active year during which we had a high frequency, a high cost, and large diversity of extreme events that affect people's lives and livelihoods—concerning because it hints that the extremely high activity of recent years is becoming the new normal. 2022 (red line) marks the eighth consecutive year (2015-2022) in which 10 or more separate billion-dollar disaster events have impacted the U.S. The 1980–2022 annual average (black line) is 7.9 events (CPI-adjusted); the annual average for the most recent 5 years (2018–2022) is 17.8 events (CPI-adjusted).



Month-by-month accumulation of billion-dollar disasters for each year on record. The colored lines represent the top 6 years for most billion-dollar disasters. All other years are colored light gray. NOAA image by NCEI.

Over the last seven years (2016-2022), 122 separate billion-dollar disasters have killed at least 5,000 people and cost >\$1 trillion in damage. In addition, the \$100 billion cost figure has been eclipsed in 5 of the last six years (2017-2022 with 2019 being the exception). One of the drivers of this cost is that the U.S. has been impacted by landfalling Category 4 or 5 hurricanes in five of the last six years, including Hurricanes Harvey, Irma, Maria, Michael, Laura, Ida, and Ian.

Economic Effects continued



Month-by-month accumulation of estimated costs of each year's billion-dollar disasters, with colored lines showing 2022 (red) and the previous top-5 costliest years. Other years are light gray. 2022 finished the year in third place for annual costs. NOAA NCEI graphic.

In broader context, the total cost of U.S. billion-dollar disasters over the last 5 years (2018-2022) is \$595.5 billion, with a 5-year annual cost average of \$119.1 billion, the latter of which is nearly triple the 43-year inflation adjusted annual average cost. The U.S. billion-dollar disaster damage costs over the last 10-years (2013-2022) were also historically large: at least \$1.1 trillion from 152 separate billion-dollar events.

It is important to keep in mind that these estimates do not reflect the total cost of U.S. weather and climate disasters, only those associated with events more than \$1 billion in damages. That means they are a conservative estimate of how much extreme weather costs the United States each year. However, these billion-dollar events do account for most of the damage from all recorded U.S. weather and climate events (NCEI; Munich Re), and they are becoming an increasingly larger percentage of the total damage costs from weather-related events at all scales and loss levels.

The U.S. losses from billion-dollar disasters over the last seven years (2015-2022) are more than \$1 trillion and have further skewed the total distribution of extreme weather costs. From 1980-2000, about 75% of all disaster-related costs were due to billion-dollar disasters, and by 2010, the percentage had risen to about 80%. By 2022, it has risen to ~85% of all disaster-related costs, or \$2.475 trillion out of \$2.850 trillion.

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Ecological Effects

Human Indicators as Proof of Ecological Collapse

The research, editing, publishing, and consulting business is called Habitat for Health (H4H). We specialize in locating hypoallergenic materials and useful technology to accommodate people with Multiple Chemical Sensitivities (MCS) because it makes our buildings healthier and less expensive.

Indoor environmental controls are a basic requirement for most homes and companies, but current solutions fall short of mitigating the effects of ongoing dangerous chemical buildup both inside and outdoors, at home and at work.

Climate change has occurred in the past, is occurring today, and will continue to do so in the foreseeable future. Climate change acts as a natural barometer that may be used to adapt to current events and predict future occurrences based on past experience, indicating what can be done to prepare and respond.

Although the effects of climate change on human economic and ecological systems are better understood now, it is more clear that humans, their workplaces, and the unsustainable supply and demand for more of everything must immediately shift in order to exist in the new, toxic foreseeable future.

Unfortunately climate change also impacts air quality and keeps accumulating toxic and persistent pollutants quicker than nature recycles it.

When MCS is 25% of a Country's Population It's Not an Outlier

Dr. Bernhoft views his MCS patients as 'canaries in the coal mine' from our toxic environment because they are anywhere from 100 to 1,000 times more sensitive to synthetic scents than healthy people.

People with MCS are already committed to using their limited time to make their life simpler for them to adapt to living both indoors and outside. Examples include building, renting, leasing timesharing, vacation rental or safe house you can rent if you're not on vacation or move in if your primary home is damaged or destroyed or utilities go off line due to a storm or other event.

Even if you don't have Multiple Chemical Sensitivities or don't believe it, the frequency of billion dollar climate disasters and poisonous chemical effects on life do exist, with and without proof that affects both ecological and economical systems, continue to increase.

While government, insurance providers, and businesses are first in line to keep essential infrastructure and supply chains operating, options are shrinking for people displaced for any reason and looking for new places to live or find work in the city.

The ultimate conclusion is that a different system will be needed to supplement and backup your life's investments since disease and climate disasters aren't slowing down.

Recovery of Ecological & Economic Loss

Habitat for Health (H4H) aims to create healing environments and work-from-home opportunities for persons with Multiple Chemical Sensitivities (MCS) and like-minded individuals by designing solutions to work, live, and care for the environment and by promoting economic growth using well-known sustainable methods.

Agriculture

In order to use 21st century, high performance, bottom-up, low-cost, high-yield **Permaculture** four-season greenhouse and field, **Sharecropping**, H4H identifies and teaches ways to recycle or develop land to grow food, with surplus sold or traded to restaurants, neighbourhood grocers, and **Food Bank** markets.

GAIA Fan Club (GFC) Members can learn from Habitat for Health how to sharecrop to grow food for their own consumption and sell the surplus in order to make money and/or work from their communal home.

Employment

Habitat for Health teaches GFC Members how to take part in our network of collective action to construct easy to assemble and disassemble transportable homes, sharecrop market gardening, sell excess to local purchasers, and offer transport services.

GFC **Timebank** credits that can be redeemed for community time to **barter**, build, do cooperative garden work, harvest, transport, or exchange for other currencies are used to provide alternative opportunities to extend employment income. GFC Volunteer **pay-it-forward** work opportunities provide food, shelter, and transportation.

Housing

H4H GFC is in charge of managing contracts for the construction of moveable homes and other building projects using **Barn-Raising** methods. As the community grows, building a variety of structures for habitation, storage, hospitality, or entertainment is a form of community work that can be exchanged for time deposited into a Timebank.

Participants with a job or money to invest could also buy or finance a variety of buildings to establish permaculture businesses and/or eco-eco communities in order to boost the GFC's bottom-up solutions to ecological healing and emergency response.

Transportation

The H4H community can invest in and maintain a fleet of vehicles to develop a transport system that includes incentives to replace outdated technology and invest in private and public electric vehicle pools by buying new cars or trucks or converting used ones to electric or other types of mobility. This will help the H4H GFC community recover or hedge from supply chain disruptions caused by climate change or other factors.

MCS Health and Recovery Options

My name is Brian Hack, and I have had Multiple Chemical Sensitivities (MCS) for over 30 years. However, for the past year and a half, it has seemed like neither the federal nor provincial governments, their case managers, nor the housing providers are able to find accommodations for my extenuating circumstances.

Since my 1990 diagnosis, it appears that the impairments caused by MCS are not properly taken into account on government forms, causing the number of people with MCS disorders to increase as time passes without a correct diagnosis. The fact that global environmental degradation is still growing at an unsustainable rate makes the entire response to MCS increasingly critical.

In my case, long-term exposure to toxins can cause respiratory distress, excessive exhaustion, and neurological symptoms like brain fog, vertigo, and a variety of very painful headaches, including migraines. Depending on how hazardous the exposure is and how long it lasts, it can take hours or days for recovery.

I have to decide whether to take medications as I search for cleaner air in my living situation and when local exposure conditions are present. Because MCS symptoms might vary, most medications don't function owing to the many ways and means of chemical exposures and, because there are few guidelines for treating brain and nervous system impairments, doctors are hesitant to treat patients with MCS.

A home environment that is under control is necessary for recovery in order to reduce symptoms. The speed of recuperation increases with control quality. As a result, I can adjust how much exposure in the general environment I can accept if I have a healthy home environment. And, of course, in order to reduce my exposure to a variety of dangerous fumes wherever I go, including inside and outside of the automobile as well as the destinations, I drive rather than use public transportation to go shopping and to appointments because it the lesser of two known types of exposures.

I had built a secure space to recover from chemical exposures where I had previously lived. When I had a home with a healing place to return to, I could manage the effects of exposures and use my healing space to take as much time as I needed to recuperate.

However, everything changed in September 2021. After the government modified the Guaranteed Income Supplement, my income and credit cards ran out quickly, and I had to reapply for disability benefits. After more than a year of going through the bureaucratic process and suffering while waiting for help, the disability benefits were denied.

My experience has been that the CRA Disability Branch processes applications far too slowly and denies requests far too quickly. The MCS conundrum's additive impacts include the inability to rent a place that can be changed to help reduce the effects of accelerated toxic exposure, which has the overall effect of making recovery time progressively longer.

I am still without a home with a healing environment, unable to compete for housing because the B.C. Housing SAFER rent assistance program is limited, and because the amount available is calculated based on an existing rental contract, which in effect acts as a government induced Catch 22 when housing is in short supply and costs are out of reach.

MCS Health and Recovery Options

I have no choice but to live in my car in order to control the unknown extents of toxic exposures because even the hospital where I had my heart surgery is dangerous for me.

Without a home that is located and modified for my particular needs, help from a personal doctor, and the skills I've developed over the past 30+ years to limit the effects of MCS, take care of myself, and live independently were working until the federal government cut my income clearly so low that I am homeless with insufficient money to rent similar space and again adapt it to accommodate my special needs, to fully recover and maintain my health and independence I know as possible.

How long it will take to heal this time is something I don't know because I'm a senior now. I've been living out of my car and on a wait list since my personal doctor retired before I was evicted and I now need to locate a new doctor who will assist me to manage my senior health care while also being able to distinguish between regular needs and MCS-related special needs.

Since being evicted, I continue to experience painful physical effects when I could have been taking care of myself for a year and four months and I'm still counting. However, I'm out of time, words, and the will to continue living a life that now seems to have ended as a result of a workplace accident in 1990 that resulted in the worst effects ever envisioned from systemic abuse, which now includes nothing less than preventable elder abuse.

The Canada/B.C. IDEAS Program, which offers grants for innovative ideas for disabled persons, offers me the chance to help myself and to empower others to help themselves and to realize my lifelong aim of assisting as many people as I can who suffer from MCS to live healthier lives and become able-disabled successors.

The start-up strategy for Habitat for Health that follows is based on my more than 30 years of living with MCS and adapting to the global rise in toxic waste stored in air, water, terra forma, and outer space, contrary to the preponderance of opposing global messaging, and since my studies in environmental science began at the University of Waterloo in 1998, and in my subsequent self-taught from home learning to build the Habitat for Health business, and to accommodate myself to work from home until I found myself in this peculiar situation of living in my car, trying to maintain what's left of my life.

I am just one of a growing cohort of up to 25% of the North American population who could also represent a substantial part of recycled labour focused on ecological and economical recovery opportunity if guided and funded by the Canada/B.C. IDEAS Program.

If you know of any individual, business, or organization that is willing to put money towards a sustainable and successful future, contact Brian for details on fail safe economics.



Habitat for Health
Save Money Save The Planet

Brian Hack
Owner

<https://habitatforhealth.ca>
habitatforhealth@gmail.com
PO BOX 35119 RPO HILLSIDE
Victoria, BC V8T 5G2

Permaculture
<https://h4h.biz>
DESIGN CONSULTATION
250-888-7347

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