



**HOMELESS IN
KENORA
Volume VI
Housing Disability
2012**

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**HOMELESS IN KENORA:
Housing Disability**



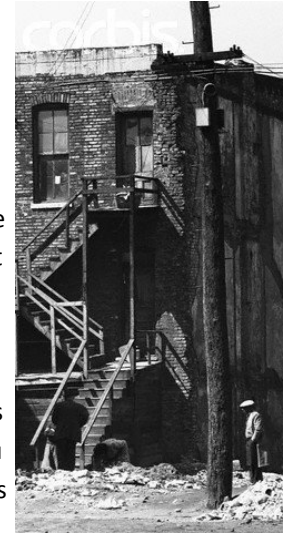
Vol. VI

A Series of Stories about people
struggling to find affordable,
adequate and appropriate homes



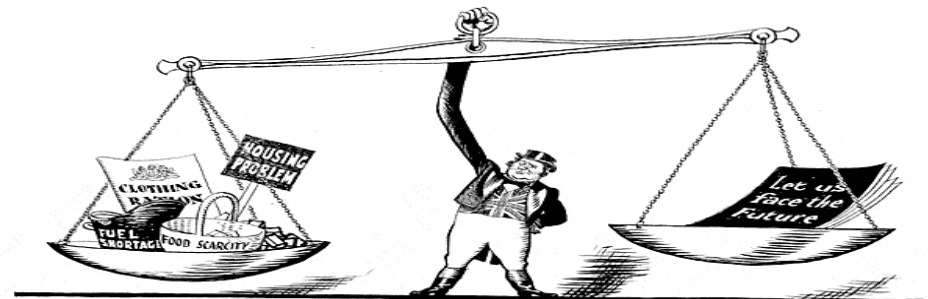
Harriet

When you are renting, you are always to blame for everything—damages that had been there for years and the landlord tries to put the repair cost on you. The landlords call you down all the time. They have the rentals and we need a home so you suck it up. You get stuck in places with drug dealers. The homeless and the disabled are blamed for street problems but it is the business men who own the buildings that should be looked at. They allow drug dealers in and as long as they pay the rent, business is good for everyone. If you complain, they try to get rid of you because the dealers are more reliable for rent payment. They got the money. I only have a small pension that never stretches far enough.



There's no other place to move to because we are low income and can't afford the better places. There's the deposit required which we never have. We can't live away from the downtown because we don't have transportation. We don't have references. Even if we had all that, they probably won't rent to us because we aren't working. We go to look at places but the landlord just smiles and says politely that they will call but they never do.

I believe that there should be more inspections of rental properties - especially the wiring because that can cause fire. Where I live, the wiring is old, the walls are cracked and there's no insulation. The shared areas are filthy. The locks are busted. We're fighting bed bugs all the time. It smells of mould and decay. Breathing is hard because of the smell so we stay out on the streets, You can try to get it fixed but there are too many rules and you want to give up. Where are the next generation going to live?



Sam

His speech impediment makes it difficult to be understood and he often has to pantomime as a form of communication. Through half uttered words and hand gestures, his story comes out slowly. He has a small cabin on his First Nation which is becoming more difficult for him to manage. He comes into town for many reasons- to attend medical appointments, for supplies, to meet with friends. Reliant on others for rides, he is often stranded in Kenora and has to use the local emergency shelter until he can find a way to return home. When asked if he would like to find a place to live in town, he holds up his hand like a stopping guard. He opens an empty wallet to show his lack of money and then he sweeps his arm around to indicate those around him. He nods in satisfaction when his meaning is confirmed-those at the shelter don't have money. Then he gestures towards the outside of the building. He pushes out the word "Indian" and makes a spitting action. When asked if he thinks that racism also affects the availability of accommodations in Kenora, he pounds the table in triumph. His message has been understood.



Homeless in Kenora:

Housing Disability

Volume VI




The stories contained within this volume have been shared by citizens who live with disabilities and chronicle their frustration in finding affordable, adequate and appropriate housing while receiving benefits under the Ontario Disability Support Program . We appreciate the honesty and openness of the participants. Pseudonyms have been used to protect their privacy.

We are living with disabilities - some are obvious, some are invisible - but all of us are challenged every day of our lives by circumstances beyond our control. Live our lives for a day and you will understand...

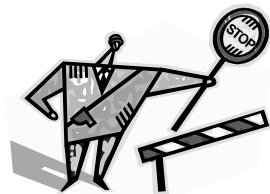
OUR STORIES

Shelter Staff

They work 24/7-responding to the needs of the homeless. Staff at the Kenora Fellowship Centre know the reality of the lack of affordable, adequate and appropriate housing within the community. In

 their shelter program there are always disabled citizens but even this last line of accommodation isn't enough. "We have to turn away those who cannot move themselves in and out of their own wheelchairs. Our bathrooms aren't accessible and our staff are neither trained nor insured to care for those without mobility.

Frustration is turning away a human being who is paraplegic when you know there is no other resources." Shaking her head ruefully, she continues. "Even if they can find a place that's affordable, there are usually stairs that our people can't climb. That fellow with a walker has been trying to find a place for years that he can afford and access." Straightening her shoulders, she plunges on with the reality she knows too well. "There's another nice couple on disability who have also been searching. They have mobility but they are dealing with other challenges. Because our centre's phone is the only one that they have access to for messages, they provide our



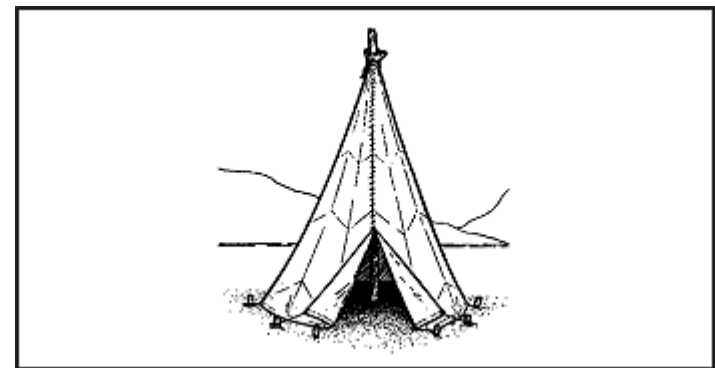
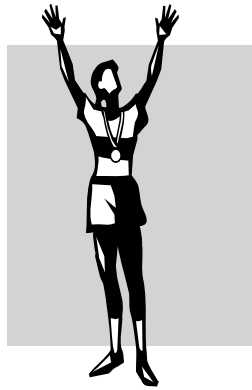
because the world would be a better place. If we know each other's hearts, we'll know the scars that we carry inside, the pain that we keep hidden out of shame, the struggles that we bear without complaint. Everyone should be respected because God respects each of us.

I do have determination. I don't give up and I don't give in. I still believe that someday I will find a way to make it. Until then I will be grateful for what I do have.

John Henry

I live in a tepee in the bush. It's better that way. It would be even better if the cops didn't hassle me about it. They say they are checking up on me because its winter but they just don't want me there.

Disability doesn't pay enough for a decent place of your own. I tried that. You got two choices. First you can share with someone else to split the cost but that is always trouble for me. The other person brings in other people or don't pay their share or they take your stuff. Second, you could try to get a place from a slumlord. They take advantage of you. They know you're there because there's no place else so you stay in places that are falling apart. They're breaking the law and when you complain it is always the landlord that is believed. I can live in the bush. Other's can't. I got a fire and I wrap up warm. I follow the rules of the bush-bury your shit and take your garbage out with you so you don't make a mess. I have a post office box for mail and I carry a cell phone for 911 if I have an emergency. It's working for me.



Marie

I've always been poor and never wanted much, just a small place and a garden and a root cellar and I'd be okay. I tried to work and I'm a hard worker but I've had to accept that I had bad cards dealt with regards to my health.



I thought that my dream was going to come true when I got my small house with a garden and a cellar. It wasn't much but it took what I had. Then the dream faded. The house had electrical problems as well as mould issues. Then I found out about the chemical dumping that spoiled the land and is hurting my efforts to stay healthy. I'm trying to work with a nutritionist to make my immune system stronger but I can't

afford the proper food that I need. I get donations from food banks but they often are filled with things made with white flour and white sugar. If I don't take it they think I'm fussy but they don't know how it affects my body.

Summertime is a bit better because I can get food and medicine out of the bush. I know how to do that. Winter is harder. I'm looking at an electrical bill of \$425.00 and a fuel bill of \$300.00 this month. I already have the temperature turned as low as you can get without freezing the pipes and I bundle up while inside my own house.

I thank the Lord for the help that I get and I try to always be grateful for that. There are people who are blessings but there are also people who look down on you because you don't have much. I can't afford to get my hair done or wear new clothes. I can't even remember the last new thing I bought for myself. I use everyone's cast offs because there isn't enough money from disability to pay for anything else. Life is endless scrounging and making do. I just wish people would understand



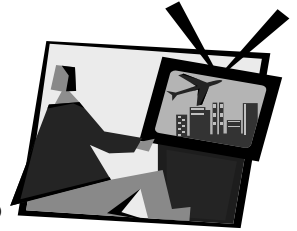
Jack

I was on disability for a long time but I have always been a hard worker. I am on an old age pension now. It was harder on disability to pay everything. It is still hard on a pension. I have to pay for my diabetes supplies and blood tests that aren't covered.

I do live in a subsidized unit but things are getting harder. Cable used to be included in the rent. Now the landlord doesn't want anything to do with cable so we have to pay individually.

Without a group rate, my cable cost went from \$13 a month to \$45.

Television is how I keep up with the world so it is important. That extra \$50 would come out of my food budget and because I'm diabetic I am supposed



to eat more fruits and vegetables instead of peanut butter sandwiches. My father used to say that money was the root of all evil. Having too little is for sure. I still try to help



others because my parents taught me to live like that. I volunteer a lot and serve on boards to make sure that people understand what its like to live with a disability. Being disabled doesn't mean we're not able to help others.

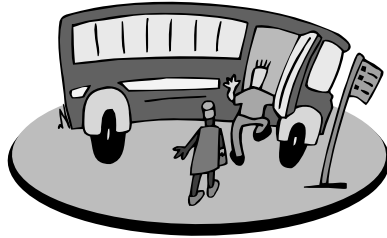
He has a shy smile and is unassuming but once he speaks, you realize that it is not reticence but rather thoughtfulness that lies between his words. He looks too young to be retired but he attributes this to good living. It is also difficult to tell that he is retired from all the activity in his schedule. He carefully follows the political scene because he knows that decisions there will affect people he cares about. Although humble, he stands up for a lot of people. His parents raised him with a strong sense of how to live an upright life. They would be very proud of him.



Bambi

I've been on ODSP for 14 years now. I was really glad when I was able to switch to ODSP from welfare because there is more money and less pressure. My health was getting worse and on welfare they expect you to find work. My knees were just too bad for that.

My knees still give me trouble, especially when I have to wait to catch the bus. It's painful and I try not to take too many pain killers. The new bus has a kneeler so the drivers let it down for me to get on and off but when the school bus is used it is really hard for me. The bus schedule is okay for me because I don't go out at night much.



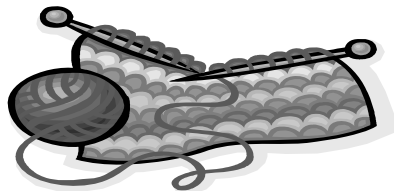
Sometimes I can't go out at all because I can't afford the bus fare. I talk often to a young mom with kids. She doesn't have a place of her own to live. If she has to take the bus, she has to pay for her kids too which is too much when you don't have much.



I got a good landlady. She's helpful and doesn't charge too much. Utilities are included. If I didn't live there, I don't know what I would do. My sons just have a one bedroom. I've talked to others about rentals and it is just unreal-high rents, paying for heat and water. I know I am lucky.

I would love to treat myself to a movie. The last movie I saw was Titanic. Our movie theatre has been renovated but I haven't seen it. Someday I hope to.

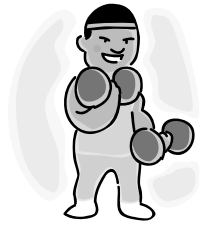
I do love to knit. When wool goes on sale, I can pick some up to make dishcloths. When I don't have wool, I can't knit. It is how I live. I do what I can and don't do what I can't. I can't afford cable so there's not much



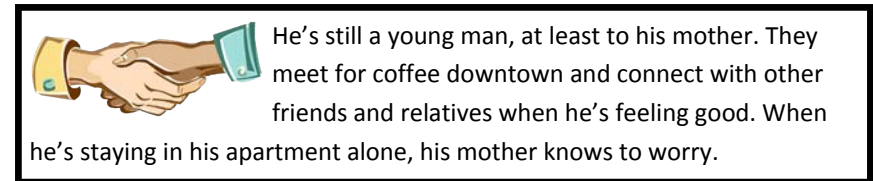
entertainment at home. Sometimes I

on me because as a single guy I don't have much laundry. I can imagine how hard it would be if I had kids.

I would like to save for a visit to my relatives but it's hard to put a bit of money aside when there's not much to begin with. Family is important. There are relatives that I haven't seen in 20 years.



I look forward to my exercise with the Wellness project. I work out with weights at the Rec Centre and bowl twice a week. I'm trying to lose weight and get more fit. If it wasn't for those days, I would probably stay in my apartment, getting more depressed. I get disability because of the depression but being on disability helps to keep me depressed.



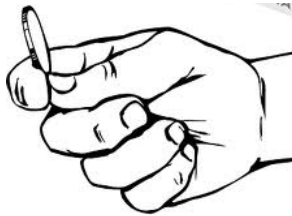
He's still a young man, at least to his mother. They meet for coffee downtown and connect with other friends and relatives when he's feeling good. When he's staying in his apartment alone, his mother knows to worry.

Counselling Service Staff

I can't do anything to help her. I just watch her and others like her slide into disaster and I'm helpless. They finally get subsidized housing and the budget can be stretched better for themselves and their kids. It's not great, it's not even good, but it's better than they had. It seems like as soon as they start to get some thing extra, they are sniffed out by predators. Boyfriends appear. These boyfriends never have a place of their own. In fact I hear the same names over and over again. The women have cognitive/emotional issues and don't realize that they are being used. They just want to feel loved and will settle for less. Once your boyfriend moves in, their income is counted against your disability pension. If they have no income, a boarder rate is deemed. Pension changes and then rent changes. If they don't declare, either ODSP or social housing will soon get evidence of fraud. Because the guys never help out, pretty soon the woman is in arrears. Then she loses her place through eviction. Once homeless she loses her kids. Next week, I'll see the same boyfriend with someone else. Same story.. The need to feel cared about is powerful need and it can crush you.

Sidney Crosby

I get sick of people saying that it must be easy to be on disability. I hear that all the time. The people who usually say it are working and making \$20 an hour. They tell me that if I got a job everything would be okay. I suffer from depression so its not obvious why I'm not working. When I get depressed, I can't even leave my apartment. I'd like to see those people trying to live my life. It's no fun.



The bright spot is that I'm in low income housing. The bad news is that so many of my neighbours are partiers and I don't get good sleep on those nights. Because there is so little affordable housing I can't even transfer to a quieter building.

I use the bus but even that costs money out of your budget. I've only got \$200 that I can spend on groceries because of my other bills. By the end of the month there's not much. January is tough. I've got two weeks to go and I'm



already running low. If I can't find a friend to take me grocery shopping there is even less money because I have to pay for a cab to get me and the groceries home. You can't carry all that on a bus. Besides the bus seems to always be breaking down. It can get awfully cold waiting when you don't have money for a hot chocolate somewhere to kill time.

Life can be boring when you don't have money to spend. Everything costs money.

I love hockey and like to go to the Friday night games. I haven't been able to go much because of cost. Not only do you pay to get into the game but because there isn't a bus at night, you have to pay for a cab to get home.

Having more money to live on would be good. I just lost cable because the landlord didn't want to include it anymore in the rent. I have to pay separate for cable and laundry now. It's not so hard



can get the large print word search book and have fun with that.

When I come to town I always go to Subway. Refills are free. I can sit and watch out the windows. My friends and family look to my usual seat when they get off the bus and know whether I am in town or not. Even the bus drivers wave at me when I'm sitting there. I get to see people and feel like part of the community.



I go bowling twice a week. I wish I could bowl better, but I enjoy it. I wouldn't be able to do that if it wasn't for the Wellness project. They pay for the bus fare and the bowling. It is a great group. We had a Christmas party and exchanged gifts. It helps to feel part of a group. I used to take pills for depression but I'm not on them anymore. Getting out and seeing familiar faces helps me to feel better.



I have to make my disability pension last between paydays. When I run out, I can't just go get more. I'm supposed to eat fruit and vegetables because I'm diabetic. I usually run out of fruit. Vegetables are not as expensive and I get a bag from the Healthy Living Food Box program every month. I also get to go and learn how to cook cheaply through the community kitchen. These programs have made my life a bit better.

If I could pick 3 things to make my life better, I would pick better health, to be able to go to a lunch and/or movie once a month and to be able to visit my sister in British Columbia. She is now 70 years old. I haven't seen her in the last 15 years and I have great nephews and nieces that I haven't ever seen. I can't even call her because I don't have long distance. She calls me once in awhile and its so good to hear from her. We get real emotional when we talk together.



In The ODSP Box

Monthly Benefits

	Shelter*	Personal Needs	Total
Single person	\$474	\$590	\$1064.00
Couple(1 disabled)	\$745	\$873	\$1618.00
Single Parent/1 child	\$745	\$733	\$1518,00

Earning Incentives

\$100 for those who report earnings

50% exemption for employment earnings

Child care costs (full coverage of licensed day care; max of \$600 for unlicensed daycare)

CMHC Kenora Market Rent Averages (utilities, heat not included)

	Cost	Availability	Units
1 Bedroom	\$614	0%	181
2 Bedroom	\$757	5%	182

* Shelter Maximum amount, includes utilities and heat



Recommendation	Status	Notes
6. Development of supportive transitional housing of ten units for victims of violence	Committed	<i>Aamikkowiish Non-Profit has accepted management of 7 unit project developed by Kenora Affordable Housing Group</i>
7. Development of ten (10) assistive living housing units for seniors	Completed	<i>Kenora Non Profit Housing partnered with Pinecrest to offer assistive living packages at Benedickson Court</i>
8. Rent subsidies be provided for fifteen (15) families	Pending	<i>No group/agency has begun discussion</i>
9. Rent subsidies be provided for ten (10) individuals experiencing mental health dysfunction	Completed	<i>Ministry of Health has provided rent subsidization for 4 individuals experiencing mental health dysfunction and for 4 whose mental illnesses has brought them into conflict with the justice system. There have been an additional 2 subsidies to private landlords through KDSB</i>
10. Effort be directed toward the establishment of a revolving housing trust for low income families	Committed	<i>Habitat Kenora has chosen their first recipient family and is fundraising for a build</i>
Bonus: Eight (8) housing subsidies and a supportive housing worker secured under the Problematic Substance Use Initiative	Completed	<i>Program developed out of a partnering between Community Mental Health Support Services/Kenora Association for Community Living and Lake of the Woods District Hospital Community Programs/Morningstar Centre</i>



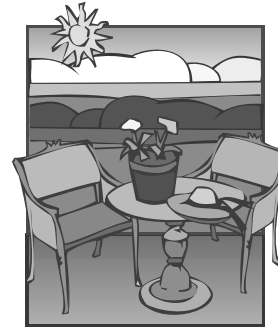
Community Housing Development Report Card

Following extensive community consultation, Making Kenora HOME made 10 recommendations in 2007. Groups and agencies have stepped up to the challenge and the 2012 report card is as follows:

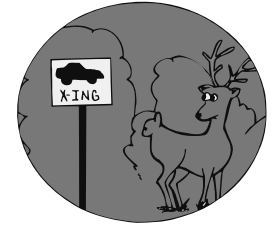



Recommendation	Status	Notes
1. Designated emergency shelter at the Kenora Fellowship Centre operate full time	Completed	<i>No core funding available</i>
2. Eight (8) single room occupancy (SRO) units be added to the community's housing stock as transitional housing	Under Construction	<i>Submitted proposals have not found funding</i>
3. Twenty (20) single room occupancy (SRO) rent geared to income units be added to community's housing stock as permanent housing	Pending	<i>No group/agency has begun discussion</i>
4. Ten (10) single dwelling Aboriginal family units be added to Aboriginal housing provider's portfolio	Committed	<i>Aamikkowiish Non-Profit has accepted management of project developed by Kenora Affordable Housing Group</i>
5. Option of tax discount, utility discount or maintenance tax credit for qualifying seniors on low fixed incomes be investigated & future needs of senior population be closely monitored	Pending	<i>Issue has been raised to City Council unsuccessfully</i>

Guy Lafleur




Why can't I have a house like my sister? They say I should be happy to have an apartment but they don't live in one. With a house I could have privacy and space. I could sit outside and watch the deer and people go by. Just because I am on disability doesn't mean I don't want what everyone else wants.

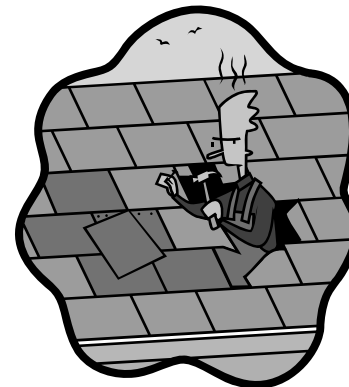




GL is a fit fellow who is often seen riding his bike around town. He's open to conversation with anyone who will respect his opinion -and he does have strong ones. He has worked from time to time and is proud of his accomplishments. He is clear about one thing - disability isn't an excuse. He wants to live like everyone else. The rules around subsidized housing and disability benefits treat him differently.



Lucy



My mother left me the house when she died. There's no money on disability to repair your place if there are major problems. It took me 2 years to finally get some funding to keep the roof up over my head. It was hard to fill out all the forms. I now have a forgivable loan for 10 years with this help. They better forgive me because unless I win the lottery, they won't get anything. The government should stop nickel and diming the poor people. We should have at least \$2000 a month guaranteed for everybody—the disabled, the seniors, the poor. You can't live on less than that.

Fester

I've been on a disability pension all my life. I do work part time and that is important to me - I'd rather work all the time. Right now I work as a crossing guard. It is really cold standing there in the winter but the kids love me. It feels good to matter to them. I give them Christmas cards and Halloween treats when I can afford it but sometimes I can't.



I also do volunteer work to keep busy. I help fundraise for different charities - I am perfect at it. I work hard at it and have raised a lot of money for Special Olympics.

I'm lucky that I have geared to income housing. It could be a lot harder for me. I have friends who don't have places to live. Sometimes that gets hard for me because they want to live with me. I feel bad for them but in subsidized housing you can't move other people in. You can get kicked out if you do. Sometimes I feel so bad that I agree to let them stay with me for a few days and then they stay longer which is trouble because I might lose my own place. How do you make them leave when they have no place to go?



My allowance on ODSP is \$590 a month and they reduce that by whatever money I earn. Out of that money I have to pay for my bus passes, cable, clothing and food. To go to work it costs me 4 bus rides a day so I need 3 bus passes at \$150 month. I love hockey but can't always afford to see games. I bowl for exercise but that costs me \$5 a night.

I can't afford a phone which makes it hard to keep in touch with my friends. I do have some good friends. Because my landlord decided it wasn't safe to have people in our vestibule where the apartment buzzers are, my friends can't just drop by anymore. You have to know when they are coming and wait to unlock the downstairs door to let them in. If you don't have a phone

that people can call you on, you can't have people drop in for a surprise visit. I miss that. Nobody cared about those of us who can't afford phones when the landlord made that decision.

Vacations, even for a weekend, don't ever happen. It would be nice to be out of town for a weekend. When I've had a girlfriend it is hard too. I can't afford to get to visit them. I can't afford to give them nice gifts or take them out. I can't afford to share with them. How can you keep a relationship going like that?



I eat cheap - lots of potatoes, macaroni, hot dogs and baloney - but I run out of food. I'm lucky and I have some friends who help me out. Not everybody has that.

I don't know why disability works out like it does. You don't get much and when you work to earn more, you lose more. I won't give up working but it doesn't seem fair that I'll never get ahead working.



Fester is a big jolly man - much like a young Santa Claus--always laughing, always caring about others, always sharing what he has with those who have less. There are reasons that the kids who cross at his street corner love him. Every child is greeted by name. He takes great interest in their lives as they come and go, laughing at their jokes, warning them to be careful, reminding them not to leave items behind and to hurry up to school. He believes he is lucky to have the job but the job is fortunate to have him. He conscientiously watches out for the safety of every young student who passes his post. He works as hard as any of the staff but loses the benefit of his pay because of disability funding formulas. He did apply for the Working Tax Benefit but was rejected through several appeal levels because provincial definitions of disability are not equivalent to federal standards. He did finally achieve approval but this was because his friends helped him challenge the system. The system was not helpful to him.