

HOMELESS IN KENORA

Volume VIII

Retirement Realities

2015

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**HOMELESS IN KENORA:
Retirement Realities**



Vol. VIII

Retirement Realities

Making Kenora Home's Community Housing Progress Report



1. **Full-time Emergency Shelter:** Despite the lack of core funding, the Fellowship Centre has managed to remain open for yet another year. Because of a substantial funding reduction, hours had to be cut to balance the budget and allow continued daily access. Despite a recommendation within the KDSB Ten Year Housing & Homelessness Plan to reformulate shelter funding to meet needs, the Fellowship Centre continues to wait for promises to be fulfilled.

2. **Eight Transitional Single Room Occupancy Units:** The proposed construction of 8 transitional units for the chronically homeless remains unfunded. The Fellowship Center did sit up a pre-independent living centre in their basement which is occupied by 11 residents. Project Homefind has been funded by the Homelessness Partnering Strategy--Rural & Remote Initiative. This project will develop transitional pathways to independent living and set up a homelessness community VI-SPDAT data base. The Problematic Substance Use Initiative continues to operate their pilot program supported by a supportive housing worker and 8 housing subsidies. Although this project which is partnered by Community Mental Health Support Services /Kenora Association for Community Living and Lake of the Woods District Hospital Community programs/Morningstar Centre has been helpful, the lack of affordable units continues to impede the progression of citizens from homelessness to residency. The recent announcement of funding by the LHIN (Local Health Integration Network) for the managed alcohol program was welcomed for those working with the chronically homeless but this progress came with a loss of 15 residential units within the community.

3. **Twenty Single Room Occupancy Units:** No progress has been made towards the development of 20 SRO units. The municipal Homelessness & Behavioural Issues Task Force Work Plan emphasized the need for active participation with senior levels of government on affordable and supportive housing. Their recommendation that municipal incentives be offered to develop low income housing dovetails with the KDSB's need to partner for development of new affordable housing within their budgetary constrictions. The proposed Official Plan and Zoning Bylaw Review drafts do contain municipal incentives to encourage the development of affordable housing. With the groundwork laid, collaborative development needs to follow.



4. **Ten Single Dwelling Aboriginal Family Units:** Aamikkowiish partnered with the Kenora Affordable Housing Group to build 10 family homes under the FIMUR (First Nations Inuit Metis Urban Rural housing) program. The project was part of \$2.89 million local project awarded through the Ontario Aboriginal Housing Support Services Corporation. All are now occupied.

5. **Tax Discount/Credit and Utility Credit for Low-Income Seniors:** There is limited local eligibility for LEAP (Low Energy Assistance Program) as well as a property tax increase deferral. We are currently investigating need for further assistance programs.



6. **Two Supportive Housing Projects:** In a creative partnership, Pinecrest is now providing fee for service assistance onsite for seniors within three housing complexes. Seven transitional housing units for women fleeing abusive relationships were also funded through the \$2.89 FIMUR project.

7. **Rent Subsidization:** The Ministry of Health has provided rent subsidization for 4 individuals experiencing mental health dysfunction and 4 whose mental illnesses have brought them into conflict with the justice system. There have been an additional 2 subsidies to private landlords through KDSB out of the 13 that they manage regionally. The 2014 extension of Investment in Affordable Housing funding is an opportunity for expansion of rent subsidies as well as builds.

8. **Revolving House Trust:** Fundraising for the second Habitat for Humanity (Kenora Chapter) build has begun, a recipient family has been chosen and construction is scheduled. Six other home ownerships were funded in 2010 through FIMUR.



The stories contained within this volume have been shared by citizens who have reached their elder years and are struggling with the economic reality of retirement. At a time in which they had thought they would be secure, they have been thrust into housing insecurity by low incomes and high expenses. We appreciate the honesty with which they have shared their stories.

Making Kenora Home has continued to advocate for the development of adequate, accessible and affordable housing in our hometown.

“I moved here 12 years ago because I wanted to retire here. I have an apartment but it’s old and not insulated. You touch the wall and feel the winter coming in. If I don’t find better housing that I can afford, I will have to leave.”

“I know a guy who moved to Brandon when his eyesight went. He didn’t want to but he was able to get affordable assisted housing there. A lot of retirees who need help are moving to Manitoba and they’re taking their business with them.”



“I live in an illegal suite. I know that the landlord doesn’t declare the rent I pay but at least I can pay it. It’s cold in the winter. Some days it’s even too cold to take a shower. The windows are cracked. The sidewalk is rarely shovelled. There is nothing I can do about it because if I report that I’m living in an illegal suite, it will get shut down and I’ll be homeless. I’ve been on the social housing wait list a long time already and I won’t rise to the top for awhile yet so I wait for something to change. It doesn’t.”



“In 1974, my mother was a single mom trying to find adequate housing for her children. Forty years later, she’s still trying to find adequate and affordable housing for herself as a pensioner. I have heard a lot of speeches but I don’t see much progress in all that time.”



Retirement Realities

Many of today’s baby boomers grew up with dreams of early retirement. The tropical beach lounging at age 55 was featured in financial management advertising and became the expectation of a generation. The reality is different from the commercial dream. Today, even the usual retirement age of 65 is edging upwards in response to rising expenses and dwindling resources. The reality of retirement has disillusioned many whose expectations exceeded the cost of living. Statistics Canada (2011) indicates that Kenora’s aging population is ballooning (30%). Using the after tax low income measure (LIM-AT), 14.1% of those 65 years of age and older are now living in poverty. These are their stories.

Laura

I’ve been living here since 2006. My legs started going so I needed a unit that worked with my wheelchair. I’m also blind. I was happy to find this place.



It’s convenient—all one level. My friend lives near and helps me out with laundry, big household chores and grocery shopping. All of my kids live out of town and my friend has been very good to me. It has all worked out for me over the years. I thought that I would live out my life here. I’m not ready for a nursing home yet. There’s much that I can still do. I enjoy cooking.

Out of the blue, I got a notice that we had to move because the building was changing. I was shocked. Where would I go?

My children all have families of their own and I would have to leave town. I have an application in for Hennesy Terrace but there is a long wait list. There aren’t many places and they cost more than I can afford. I even thought about sharing a place but if your roommate isn’t good there’s trouble. Finding someone who is quiet and doesn’t drink is hard. In three months I might be homeless.



My son has been helping me look but there are stairs in most places. I can’t do the stairs. I’m losing so much by having to move. I didn’t expect that I would ever have to—especially at my age.

Senior Benefits & Pensions

Singles Age 55+

Ontario Works (ages 55-65)	\$ 626.00
ODSP (disabled ages 55-65)	\$1086.00
Federal OAS/GIS/SPA Guarantee	\$1299.40



KENORA RENTS

CMHC RENTAL MARKET REPORT

	Vacancy Rate	Rent
Bachelor Unit	5.9%	\$471
One Bedroom	2.0%	\$646

Vacancy rates do not consider affordability.

Rent rates do not include utility & heating costs.

Fall 2014



bus doesn't run often and so I am often stuck, trying to get a ride. I certainly can't afford a cab ride and my kids can't keep taking time off work to drive me."



"I had a nice apartment. It was big enough and affordable. Then there was a fire. My sister had also had an apartment in the same building. I was lucky that I didn't lose my stuff but after months of living temporarily with relatives, I was told that the unit would not be repaired. Our families helped as much as they could. We finally found new places but they were much smaller and not cheaper. Three quarters of my income goes to rent. Some of our things are still in storage because they can't fit into our new places."



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"Why do builders think that seniors don't deserve space? You can't get a decent kitchen table into most of the senior apartments. We have a lifetime of memories attached to our stuff and we have to downsize and then downsize some more. It's as if we have to apologize for taking up space in the world."

Josephine

I got my first pension cheque. I had to buy school supplies for my grandson. I am a senior who is raising grandchildren. I didn't plan on this but it happened. Things happen in life.

Instead of living in a cozy geared to pension apartment, I'm struggling to keep a roof over our heads. The wait list for family units is really long and there is no sense applying because if the children are able to return to their mother someday, I won't be able to keep the family home because I would be over-housed. If I move to a single unit, the children can end up in my care again and I won't be able to keep them with me in a senior's complex. I know that I won't fit into either housing box.

I know a lot of grandparents who are in the same situation. We do the right thing by our grandchildren who have no where else to go and we lose our own housing opportunities. I love my grandchildren. Why is there no decent place for me to raise them?



The Crafters

It is a gathering of crafters whose handiwork benefit the community. While together, conversation erupts in good humour and compassion as they share their concerns. Housing repeatedly rises to the top of the troubles list as members or their loved ones try to find places to live in Kenora.

"There is so much more to think about when you are older and trying to find a place to live. We don't get around as easily as before and

we certainly have a lot of medical appointments. How do I get to the doctors and the labs for my tests? I live in Lakeside which seems close to town but the



Tijoe



As a baby, I was found wrapped in blankets in the snow at the golf course. I guess that's why I never get cold.

I live up on the hill. I like my privacy. Nobody bothers me much up there. I have a tarp, a chair, a mattress and a sleeping bag. I dress warm so I stay warm except sometimes when I wake up in the winter time, it's too cold for me.

I did have frostbite on my foot a few years back but I have good boots now with liners. The doctor told me to be more careful when it's cold and there's a north wind. Sometimes I come down to the shelter or go to De-tox when it gets really cold but most of the time, I'm good up there. In the summertime I move a bit further into the bush to stay away from people asking me for money or smokes or drinks.

I can sit on my hill and watch people walking below me. Lots of people bring their dogs for walks here. When it warms up in the winter like now, it gets slushy and then it freezes. I go tell the town to sand the sidewalks because I don't want to see people fall and get hurt.

I'm pretty safe up on the hill. About five years ago my stuff was stolen and then another time someone started a fire with my clothes. Half of it was burnt, including my winter wear. I don't know why they did that to me.

A friend of mine out in Wash Bay wanted me to come live with him for the winter but it's too far out. It's hard to catch rides into town. My brother and sister wanted me to move to Dryden with them but I like Kenora. I've been here all my life and this is where I want to be.



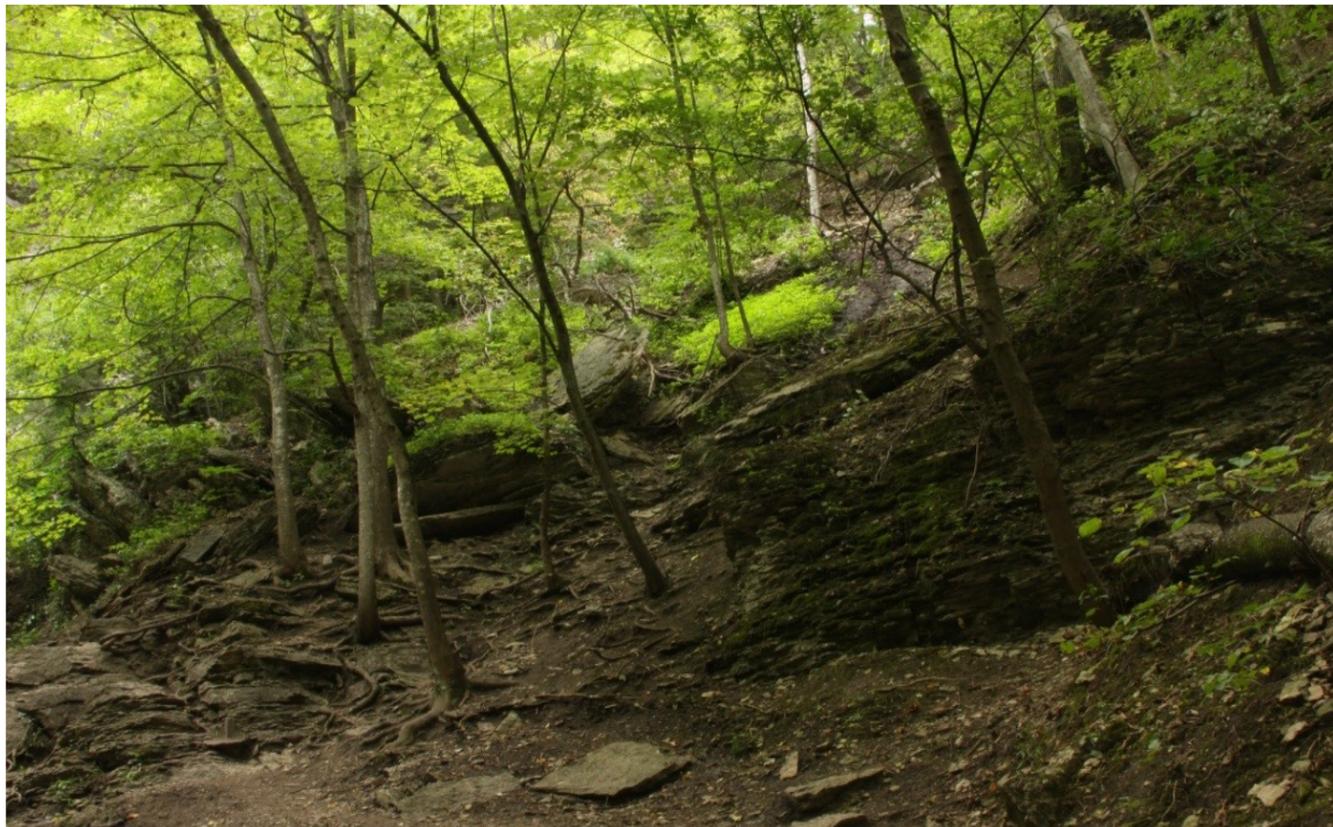
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I'm all over the place. I do some work for Ted at No Frills-picking up garbage and bringing back carts. He's a good guy. I also help out at Jubilee Church, Helping Hands and the Fellowship. I put away tables and clear garbage mostly. At the Fellowship, I'm in charge of the coffee corner. They drink a lot of coffee so I keep it coming for them.

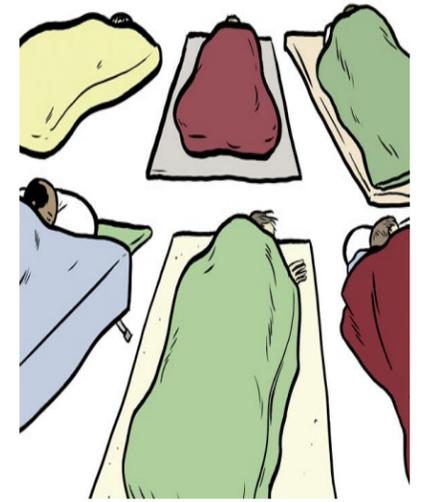
My mom lives in town and I stop in to see her often. She usually has a bowl of soup for me. I've had a lot of people checking in on me over the years. I miss them when they're gone.

I like my beer and my smokes but I don't do drugs or needles. That stuff will kill you. Once in awhile I see kids sniffing in the bush. They get crazy after and their brains get ruined doing that. It's stupid.

I shower and wash my clothes at the Fellowship Centre. It keeps me clean. My health is still good but I am getting older. I'm looking for a place I can afford but there's not much. At least for now, I have my own space up on the hill.



I wake up in a room full of people I don't know and don't want to know. I wait my turn to clean up and eat. As the day begins to drag on, I go out to the streets to escape. I get anxious around all the people pressing in around me at the shelter. I go to the library. At least it's quiet there. I look at ads for housing I can't afford and it never changes.



Sometimes I get lucky and meet up with an old friend. Visiting at their homes makes me feel normal again but the visit ends and reality comes back. I trudge back to my space. I lie down and try to sleep in the midst of the night noises-snoring, televisions turned low, music bleeding into the air and restless pacing. I don't sleep well and the doctor wonders why. There's no pill for homelessness.

I look around town and I see so many empty buildings. Why can't they be turned into homes. Everybody knows that we got a housing problem. They would rather let their buildings rot than house the homeless.



The young ones come to town looking for work and homes but they don't have the education or skills. The suffering is overwhelming and the easy way out is to lose the pain in addictions. It's not the right way but people do it when they can't do anything else. Homelessness came to our people.

There's only one way to solve the housing problem. We have to work together--the chiefs, the councils, the communities, the towns, the people. Each of us has to give to start building affordable housing. I know what conferences cost. I used to attend them when I was chief. Instead of going to meetings, pool the money and build for our people.



Dave

I lived in one home for 30 years. I worked in concrete until my health got bad. Then things happened and I had no home.

Everyday is like I'm stuck in that Groundhog Day movie. It's all the same and it repeats over and over again. I try to figure out what I'm doing wrong to change it but there's no answers so I do it again.

Housing Continuum Cost Comparison Monthly Averages (Single Person)

	Community Cost	Tenant Cost
Emergency Shelter	\$1932.00	+ \$200.00
Nursing home	\$2780.00	+ \$1000.00
Supported Living Home	-----	\$1800.00
Market Rent & Utilities	-----	\$ 900.00
Subsidized Unit	\$200.00	+ \$460.00
Subsidized Unit/Services	\$200.00	+ \$560.00

These costs are national averages. There are no supported living homes in Kenora. There are subsidized units with outreach services from the local nursing home. The tenants pay for services packages. There is a multi-year wait list for subsidized units. Homecare delivered to a residence averages \$42.00 a day. For some seniors the lack of assisted living options in Kenora results in long-term care admissions with a joint monthly cost of \$3780.00. While they wait in hospital for admission to a nursing home, cost approaches \$25,260.00 monthly. Hospitals were never meant to hold people for scarce long term care beds. Emergency shelters were never meant to house people. Operations require daily shut downs for cleaning which pushes patrons back out on the street. It all comes down to money. Long term solutions require investment into the housing infrastructure.



Margie

She sits in her small apartment, surrounded by family and the smells of fresh bannock. It is overflowing with every nook and cranny packed, but it is clean. She has lived here for 16 years.

It's been a good stay. Although her health is failing, her daughter has been there daily to help. She's dealing with mobility issues, vision issues, kidney disease and cancer. Now she has to deal with finding a new home.

If the unit is accessible, affordable and can also accommodate her daughter, she can maintain her independence a bit longer. If she can't find a place like this, she will be another homeless senior citizen. She speaks quickly to her daughter who listens carefully before translating.

"My mother is worried about where she can go. She's not sleeping very well because of this." The elder nods as her words are translated and heard. She pulls her bright blue sweater around her shrinking shoulders and speaks again.

"She is not ready to go to a nursing home because she can take care of herself. I help with cleaning and cooking but it's her place. Because we can't live next door to each other anymore, she said we should live together. My aunt drives us around to look for places because there is nothing in the paper. When we see a house or trailer we stop and ask if we can rent it but the answer is always no. I saw my old landlord and asked if he had any places. He told me that he had sold them all. He patted me on the shoulder and said he was sorry because we were good tenants. Our landlord here says the same thing. Being a good tenant doesn't seem to be enough anymore."



It took a couple of months for us to get all of the papers needed for the application and for the program to make their decision. Other friends loaned me electric heaters when the temperature got colder. I was given an electric blanket for the nights. Everyone made sure that I stayed warm in my own house.

Finally, the decision was made. I got the money. Now I have a future in my own home. I hope I will finish my life where I began it--in my own home.

Terry

I am 70 years old. I live with my daughter and grandchildren. It's good but I want to talk to you about homelessness. I've seen a lot and learned a lot.

My grandparents had everything they needed. They were never homeless. When I was young, if we needed something we'd go get it. If you needed a home, you built it. If you needed meat you hunted. Everything we needed was around us. We were a people of the land.

All this changed. Our land was shrunk around us and boundaries hemmed us in. We couldn't hunt where the game went to. We had to stay in our territory. Then we had to be licensed for guns and ammunition and transportation. We were controlled by rules that kept us from living like our ancestors did.

The world changed around us and everything needed money to survive. We lived on reserves and there isn't enough work for everyone so some became dependent on welfare. With nothing to do, trouble began. Babies started having babies. The population exploded and there's not enough housing.



Sallie



I am 63 years old. My husband passed away nine years ago and I still miss him. Night time is too quiet. You never get used to it. I do volunteer work to keep busy.

I grew up in the house that I still live in. My grandmother willed it to me when she died. It's mortgage free with no standing loans. I love my home. I want

to live in it for as long as I can. I have already thought about how I will be able to manage when I am not so active. Perhaps home care, a personal alarm or having someone move in with me will let me stay longer.

I don't have much money and I am careful with it but the house is getting older, just like me. The roof was leaking and when the furnace man looked at my oil tank he told me that he couldn't allow any more oil to be put in it. It had expired.

I needed roof repair and a new furnace. There was no money for that. People tried to get me to move out so that I wouldn't have to worry about repairs. They thought that I would be better off in an apartment but I didn't want that. I was going to find a solution.



I have good friends who understand how much my home means to me. I told them my worries and they helped look for an answer. Someone brought me an ad about a home repair program. I went to the legal clinic to find out more about it and they helped me apply.

The mother nods and sharply sends another message for translation.

“My brother comes for visits and stays for a few days. So do other family members. Mom says that if she moves into a senior's building she will be alone. I won't be there to help her and they have rules about visitors. She does not want to send her family away because of these rules.”



The brother has been hovering in the background, listening to make sure that his mother is respected during this interview. His mother looks quickly at him and smiles widely. The love is apparent in the look that they exchange. She does not want to be separated from those she loves but she doesn't know what the future holds for her.

Francine



I am a widow now and have a modest income. I'm not poor but I also don't have money to waste. The house is too big, too labour intensive and too expensive to maintain. It's time for a home that fits my

income and circumstances better. I quickly found out what Kenora's rental market is like. It is not good. I can't imagine how I would survive if I had to live on OAS alone. In my desperation, my search broadened out. The most suitable and affordable units for me were in Steinbach. I didn't want to leave Kenora. I am active in the community and feel that I do contribute to my hometown. My friends and church are here. It saddened me that I might have to leave Kenora to find housing. I know others who have moved away to find housing options that suited their needs. It's a loss to the community.

My story has a happy ending for me. A friend was moving out of her affordable apartment and her landlord offered it to me. I'm very excited but I also realize that I have all sorts of advantages that others don't. I had a bit more money and friends in the right places. I am concerned about other seniors who are disadvantaged. There's a long wait for subsidized housing.

Housing Models for Seniors

Independent/Supportive Living Residences-are rentable housing with one or more services available to residents who are generally relatively independent. Services can include meals and transportation but vary greatly with each residence.

Assistive Living Residences-provide hospitality services including meals, housekeeping, laundry, social/recreational opportunities and a 24 hour emergency response system. Residents usually require assistance with activities of daily living including eating, dressing, grooming, mobility or medication supervision.



Complex Care Residences –are nursing homes. Admission to these facilities is through the Community Care Access Centre. Residents require daily nursing care as well as other support services. Complex care facilities also often offer adult day centers and respite care to those who are still residing in the community with special needs.

Campuses of Care Residences-have been developed to allow for aging in place. Three levels of care (independent living, assisted living and continuing care) are all available within the same housing campus to reduce the stress of relocation. Movement through these levels is contingent on the health of the individual.

Jacob

“You can probably tell that I slipped last night. I don't blame anybody but me.” Chagrined, he peers out through red rimmed eyes. “My father taught me about honesty but he didn't say how hard it is to be honest all the time”.

“I've been homeless since my wife died in 2011. I wanted to die to but the hand of God held me back. I had more to do on this earth.” His hands illustrate that time- one finger pointing upwards and the other pulling back as he felt pulled back from suicide.

“I lost my wife to drugs. I lost both parents within two months.” He takes a deep breath to prepare for his next revelation. “I lost two sons-one to suicide the other to sniffing.” His head drops and he droops in silence before straightening up in his chair.



“I know one thing. I know that there is nothing more powerful than God's love. Paul was a sinner and he learned about that love. The thief beside Jesus on the cross was a sinner and he was loved too.

I know this but sometimes I slip. The ten commandments have been around since God gave Moses the law. Those laws get broken all the time by all of us but they never get destroyed.

That's how I'm trying to live. I may be broken but I am loved.”

When asked if he worries about being homeless, he laughs. “I only have one thing to worry about and that's my next decision. The rest will go as I go. I will ask you to pray for me to go in the right direction”. He rises and shakes hands around the table as he departs into the streets of Kenora.