



**HOMELESS IN
KENORA
Volume XII
Stumbling Into
Homelessness
2019**

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HOMELESS IN KENORA: Stumbling Into Homelessness



Volume 12

**Real Stories From Those Who
Unexpectedly Slipped Into
Homelessness**



Myth Busting

1. Myth: People choose to be homeless.

Fact: A [variety of different factors](#) can contribute to an individual's experience of homelessness. Often, people experience homelessness when all other options have been exhausted, and/or they are dealing with circumstances that make it difficult to maintain housing.

2. Myth: People experiencing homelessness are lazy.

Fact: In order to survive, many people who experience homelessness are constantly in search for the necessities of life, such as food, shelter and a source of income.

3. Myth: All people who experience homelessness are [addicts](#).

Fact: Many people who experience homelessness do not struggle with substance abuse problems or addictions. Just like in the general population, [only a percentage of those who are experiencing homelessness](#) deal with addictions.

4. Myth: People experiencing homelessness should just find a job.

Fact: There are already people experiencing homelessness who are employed; however, it is much more difficult to find a job while experiencing homelessness.

5. Myth: There are plenty of adequate services and supports to help those experiencing homelessness.

Fact: Many of the solutions and supports for homelessness have [focused on emergency services](#), such as shelters and food banks. For individuals who are trying to escape a cycle of poverty and homelessness, emergency services alone are not adequate.

6. Myth: Property values will go down if we let homeless shelters into our neighbourhoods.

Fact: Downtown Toronto, Canada is a concentrated area with supports and services for people experiencing homelessness. Despite the large numbers of people who go into the downtown core to access these services, [housing prices remain high and there is no evidence to support this myth](#).

<https://www.homelesshub.ca/about-homelessness/homelessness-101/myths-and-questions-about-homelessness>

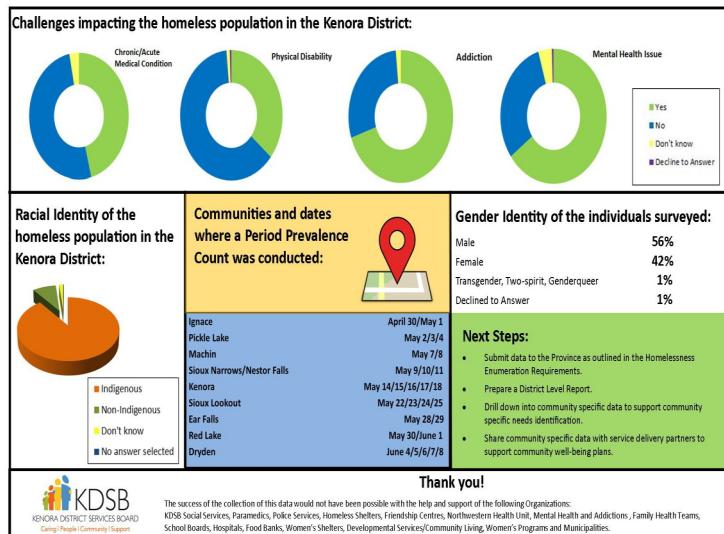
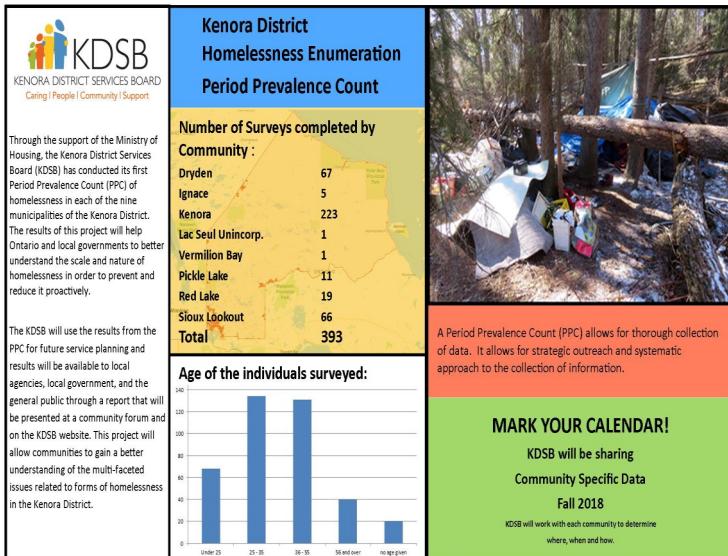
The stories within this volume have been shared by citizens who had been living comfortable lives but were economically displaced through unexpected circumstances. These individuals remind all of us that poverty is not always predictable and we are all potentially just a stumble away from homelessness.

Nina

You?



Our Local Homelessness Situation



"How did this happen to you?" With the welfare worker's outburst of astonishment, I melted. It had taken all of my resolve to walk through the door to apply but one question and I dissolved into a puddle on the floor. Honour roll student. Nominated for class valedictorian. Community volunteer. Law abiding. Drug and alcohol free. How did this happen to me?

A marriage that began well enough deteriorated with my husband's mental health. I had to choose to provide stability for my children and that meant leaving. I left with two children, a suitcase and two garbage bags of assorted toys and mementoes. Some treasured items were lost in the eviction that displaced us and were never recovered. I had to start again.

My rebuilding went well. That worker who was so distraught at the circumstances that had beset me helped in ways that aren't allowed



by legislation anymore. I went on welfare at a time when I could choose to make a future instead of working to survive. Student loans were not questioned nor was the pursuit of post secondary education. The welfare office found me a place to live and helped me to start

up a household. Day care was arranged to allow me to work.

Within a very short time period, I was employed full time and started a university course (actually the same course my welfare worker was studying). It wasn't easy and for awhile I was proud of my accomplishment but over time I recognized how luck had more to do with my economic recovery than anything I con-

Kimberly Rogers, an OW recipient who graduated with honours from her post secondary education program, was convicted of fraud for having attending college while on OW and was put under house arrest. Ms. Rogers and her unborn child died in her unit during a heat wave in 2001.

tributed. At that time, welfare administrators had more discretion than they have now. I walked into that office with a reputation that led the staff to treat me with respect. That reputation came out of privilege.



I was born well-into a family where I was loved and with good genetics. School was easy for me. I had no great challenges-except perhaps sports. I am inherently clumsy. I experienced no great trauma that would impact me for the rest of my life. All of these factors contributed to a natural resilience and advantage that I grew up with.

I was born into a family where money was budgeted tightly at times, but I was never impoverished. I never experienced prejudice as a result of who I was. I had great role models and plenty of help along the way.

I have also had good health-no broken bones or organ dysfunction. I was seldom ill. It is only now that I realize that this was all just a matter of luck. I certainly haven't exerted much effort towards maintaining my health. It is favourable genetics.

I never thought of myself as privileged growing up. Of course I saw a lot of people who had more advantage and was envious of some things. It is only as I have gained life experience, that I come to realize that life really does spin on a dime. When the dime drops, it can be heads or tails and tails can turn into a tailspin.

No one expected me to become homeless. Those who know me now would not expect that it was part of my past. What I do want to say is that when life spins, you can land anywhere.

I have seen friends and acquaintances rise up and fall down. I have tried to help as I am able but ultimately I realize that the direction they go relies on the resilience that they were gifted with and with the social supports around them. Be kind.



Kindness Counts

ward. I realized that they will always be with me in spirit. It is not this place that holds the memories. It is only a place and the memories are stored in my heart.

I got moving forward. In anticipation of the upcoming move, I have begun purging all those things that I have been dragging with me for over 40 years. I know that I will be moving into smaller quarters so things that are no longer

needed or usable are gone. I have packed those things that I will need in my next adventure. I live in hope that the call for my next home will come before I need to move but if it doesn't, I have faith that I will be provided with exactly what I need.

I am grateful for family, friends, BISNO and my brain injury group, KACL, NILS, doctors and all who have and were open to discovering knowledge of brain injury as well as the community supports and the agencies that provide them. I don't know where my next home will be, but I know it will be whatever lands in this moment of my life and it will be whatever is on the front windshield of my life! I'm driving!



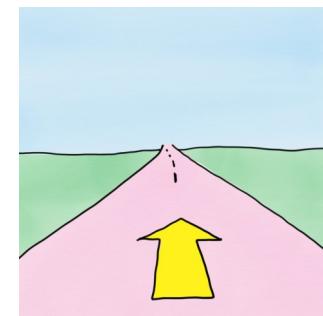
comfort. I lost her last summer too. Not even a month after that I was informed that the landlord would like me to look for another place because wants to renovate this one. I found myself being dislocated again.



I have had my name in for senior housing since the age of 59. Due to the nature of my injury, I cannot live close to the train tracks. This limits my housing options. I am hoping that something will become available before I am forced to move out of my current place. It will be another battle, but I won't give up.



When you acquire a brain injury, your choices become limited. Life as you once knew it doesn't exist anymore. You will never be that same person. Others who look at you think, "you look fine, you must be fine". I'm here to tell you, ignore those people. They don't know your life. You will have to fight to create your own life. Don't look in the rear-view mirror, look to where you are going. There is no reverse drive in life because life cannot go backwards. Driving forwards is fueled by faith and guided by your ability to see ahead.



Initially when my Landlord informed me that he would like me to move I was heartbroken. I was engulfed with the memories of my family and cat that were lived in this home. I could have gotten stuck looking backwards but I chose to look for-

Ontario's Social Assistance Rollercoaster Ride

1998

Ontario Works (OW) and Ontario Disability Support Program (ODSP) created
OW rates cut / frozen for eight years – deep poverty
OW punitive and coercive with "snitch lines" instituted
Workfare requirements impossible to fulfill in smaller communities
ODSP rates frozen for eight years
ODSP difficult to access
Caregivers of young children forced to return to work as soon as children were school age
Loans are assessed as income
Adults living with parents not eligible for full benefits within the unit
Post secondary education not allowed for recipients

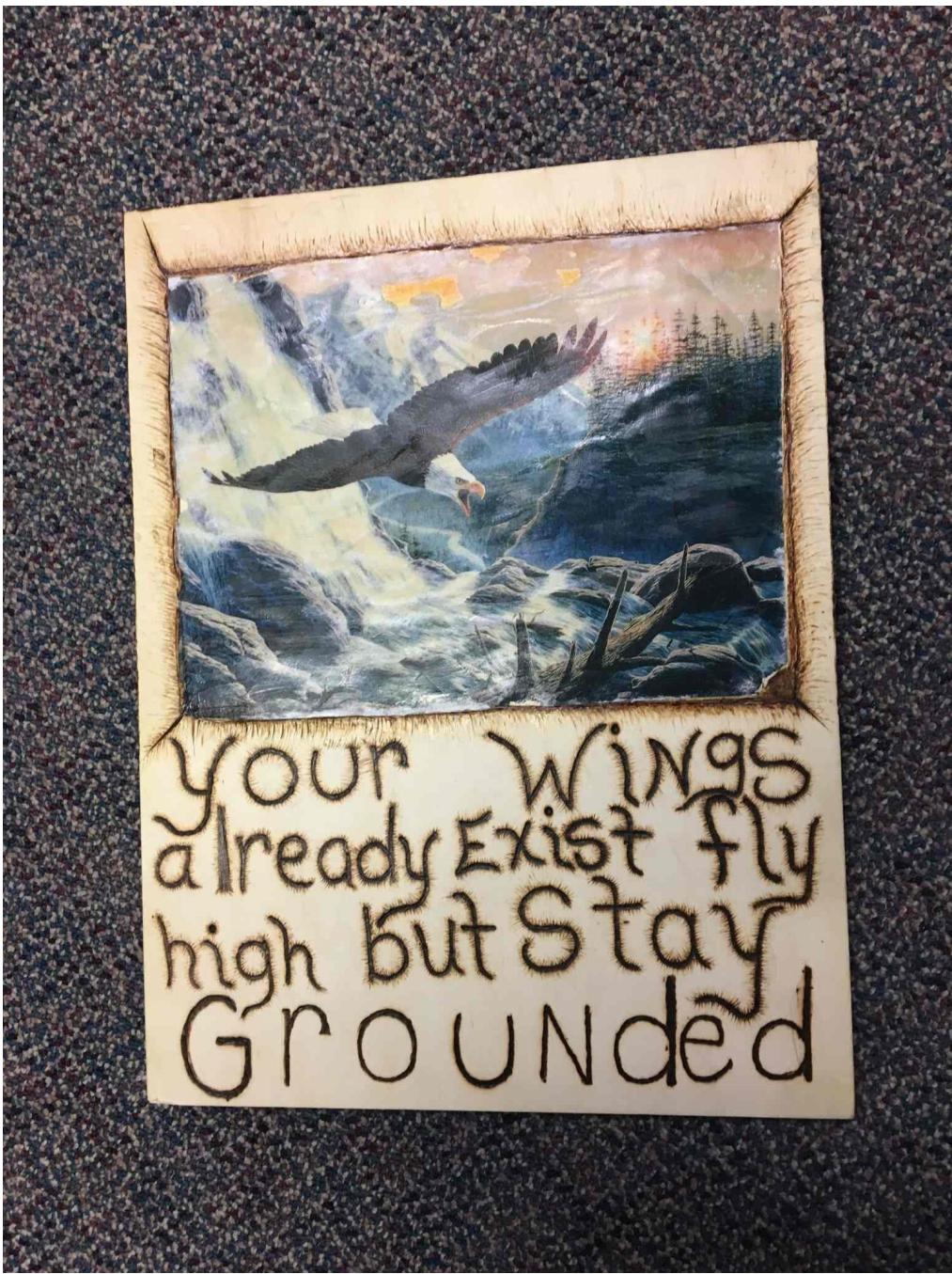
2004-2017

No significant change for many years
In 2012 the Community Start-Up and Maintenance Benefit and the Home Repairs Benefit which enable those on OW/ODSP to establish or maintain their residences were eliminated
Three separate consultations held on social assistance reform
Increased rates, expanded income, gift and asset exemptions, rates for medical/business travel improved
Return to work efforts supported with extended benefit eligibility period

2018

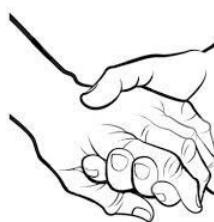
Nineteen further assistance enhancements scheduled for implementation in 2019 have been put on hold
Previously announced rate increase for recipients sliced in half
Basic Income Guarantee pilot cancelled despite evidence of success
100 Day Social Assistance Review Consultation resulted in proposals that include changing the ODSP disability definition to a stricter standard, employment earnings claw back that reduce work incentive past program peak point and loss of benefits because of earnings at a lower earned income point





Then 5 years into living this new wonderful life the owner died and I was again faced with a new beginning. I was able to find another place that was all on one level, very conducive to my healing. It was also close to town and close to family so I could take care of my own needs and help my family. However, as the rent was much more than my healing place even with the help of the KACL subsidy. My budget tightened up again but I have made ends meet. I also had maintained my part time job working with children for 13 years.

There are many turns in all our lives. I was doing everything I could for my family. My mother's health was failing and we had to put my Father into a nursing home. I couldn't provide the care that my parent needed and work at the same time. My own health declined until after three years of struggling with all that arose, depression set in. I was trying to handle too many things again.



My Mother died in August of 2016. Two months later, her younger brother who was very close to me also passed away. My dad's dementia meant that no matter how many times we told him about my mother's passing, he would continue to ask us to bring her to him. There was no time to heal from her loss. Reliving her loss daily with dad consumed a lot of my time and energy. I don't regret it, but it was hard. After a difficult year and a half, my father also passed away.

There were so many losses in a short period of time but my grief wasn't over yet. For 14 ½ years, my cat was my companion and my



times over a two-year period but would not give up trying. I actually went and requested all things related to my brain injury including all information about that night, CT's MRI's, tests...everything I could think of and wrote a long letter along with Dr.'s information, GP, ENT, Neurologists, letters, testing in Thunder Bay.... everything!!! And just as I was down to the last \$17 in my bank account, I was granted CPP.

After my partner left both BISNO and NILS kept telling me to reach out to ODSP for support but hesitant. Before the accident, I took care of myself and had the right to a private life. Once I needed the help of others, I was exposed. Applying for disability would have



ripped away what little privacy I had left. So, I let pride hold me back for at least another year. When my choices dropped away. I had no options. I applied, feeling embarrassed and exposed but I finally got help and now am very thankful. Benefits helped cover my medications, dental and eye care. I was even allowed to work a bit if I could manage it.

I found this wonder place to live in that was healing for me. After 4 years I was able to obtain a rent subsidy through the rent subsidy program operated by the Association for Community Living. I also got a part time job...life was good again.



Clarice

I am not a tree, my roots aren't stuck in the ground. I can move on.



This is my mantra. This is why I will overcome whatever circumstances that come on me although my journey has been very hard as well as unexpected.

I was born in 1963. I grew up in a small town. I married, became a mother and worked well paying jobs. I owned my own home. I sat on community committee boards as a volunteer. I even served as a municipal counsellor. It seemed that I was solidly secure. Then circumstances slipped until I slid down into a dark place.

In 1999, because of violence, my marriage ended. My son and I moved in with my mother as a temporary measure. She had been struggling since my father's passing and we could help each other.

During the winter of 2001, I climbed up on the roof to knock off the ice build up. I slipped and fell to the ground. My back was broken and to reduce the ensuing chronic pain, I was put on Tylenol 3's. My physical health deteriorated and then a custody battle resulted in the loss of my son.



I tried to get up again. I moved to St. Catherine's and obtained my masters degree in social work. I became an addictions councillor. I continued working but the cost was an increase to Kaiden for pain relief. Kaiden fogs your brain and I lost who I was. I remarried briefly. Through it all, my distress over the loss of closeness with my son escalated and I began self-medication. My substance abuse cost me my new career.

I went to stay at family property to be closer to my son. I lived 12 miles out of town, without electricity or phone service. I cut my own

wood despite my back pain. That's when I slipped into poverty and homelessness. Because my second husband's name was also on the property, he was able to force a sale that resulted in the loss of my home. Despite the new owner's promise to secure my personal possessions, they were thrown out. I had lost everything.

During this time of loss, there was a lot of family drama that resulted in criminal charges. My son was everything to me and the drama interfered with our relationship. There were allegations and civil suits being brought from many directions. I didn't have money for legal counsel and had little ability to respond at the time. I ultimately won but the cost was high.

Again, I moved on. After an accidental overdose of Kaiden, I recognized that there had to be a change. I stopped cold turkey. I was given methadone as an alternative pain killer. It upset my stomach so I started using Gravol to treat the symptoms, not realizing that the combination was dangerous. My friends told me that I was

changing-becoming more negative and dozy. I quit the methadone and after withdrawal, my mind began to clear. My chronic pain increased incredibly but I refuse strong medications now. I am being treated with steroids, lidocaine and periodic nerve cauterizations.

Having gotten my physical health stabilized, I began to deal with mental health issues. That dark place of pain kept pushing me into depression and paralyzing my ability to act. I started building a life in Kenora-alone.

My dog became my only family. There are days when I couldn't find the strength to face another day but my dog needed me. Despite my limited income, I always got food for my companion first be-



months after my accident he left. Before the accident we had planned to move to where his son was in the spring and after the option it was not an option. I tried working a full-time job 6 months after the accident while we were still together, but I couldn't keep up. Multitasking for a person with a brain injury is unheard of. I had been so many things before and now I was not that same person trying to do that person's life and realized it was not going to happen I had to start anew.

I was forced to stay with my family for a few months and I and tried many things to try to stand on my own which included starting my own business I was able to do this with the help of the business incentive program in town and able to get an apartment on my own with the money that I received from that program. Unfortunately, as I was trying so hard at the business failed about 6 months later



when I began getting residual effects from the brain injury and couldn't handle the intense concentration again. There I was feeling defeated yet again but the fire of this new person inside of me and parts of the old me would not give up.

My recovery was hard work ...still recovering to this day from so many losses but I'm very thankful for the people that did support me at that time and my friend who brought me forms to fill out for CPP disability when I first had the accident. I was rejected three



running up to me saying you're hurt
you didn't drive here. Looking down at
the keys in my hand I apparently
did!!.... I had bleeding on the brain.
They stabilized me and sent me to Win-
nipeg HSC where I remained for about



a week. The bleeding subsided and they did not thankfully have to operate. They sent me back to this hospital where I was to remain in hospital for several days following to recover. I was not happy with that and asked in my garbled speech to be released. The doctor hesitantly released me. I felt with my nursing background and my computer training that I could help myself better at home.

My life as I knew it was over. I do not remember what happened to this day on that fateful night, but I apparently had fallen down 15 hard wooden steps, somehow got myself back upstairs and then driven to the hospital which I also do not remember. I don't remember the stay in the HSC except for faces of my family and I know it sounds crazy but faces of people that had passed and the warm feeling that all was to be ok.

I now couldn't walk right, couldn't talk right, felt like I was living in another dimension and so many different thoughts and feelings appeared. My life had changed a 180. I lost everything. The love of my life couldn't handle the changes, stayed for a while but couldn't keep up with me trying to heal and our previous lifestyle. So, at my request I told him to go to his son and I would stay here with my supports here as I needed to heal. Nine



cause he was my lifeline.

Finding a place to live was hard. I finally got a place at an old motel but it was bottom end. I had asked the landlord's agent to make repairs that never were fixed. Finally, I fell through a rotten board that I had repeatedly asked to be replaced. After I was injured the agent accused me of causing the broken board and asked me to leave. Of course I had no place to go. At my peer support group, I met someone who offered me her bedroom. I moved in but there was a lot of drama in the house that was not good for my health. I was again searching for shelter.

I found another place to live with good people. I have a tiny home and am secure for the first time in years. I still am limited in my physical activities but I am working part time. I am developing a social network that supports me and I am pleased that I can help them also. I have reconnected with my son and that has lifted me into a better place.

I heard of the getting ahead program through KACL and applied. It has helped me come out of the dark place I had been in. The support that I get from the facilitators and co-investigators has been phe-



nomenal. My eyes have been reopened as I came out of my shell. I spoke at the housing forum. It was the first time I had the confidence to speak publically again. I brought some ideas forward, like tiny homes. It was a defining moment for me.

I have always known that there are those in worse circumstances and use that to keep perspective. To look at me, people say that they find it hard to believe that I hit that low in



life but I did. No one chooses homelessness. Those who are struggling even more than I did just have been burdened with more life challenges than most of us. There is always a way out if we see them instead of their circumstances.

I have a voice and a purpose now. I have been poor and I have been homeless. There are many people living in poverty. I am paying attention to the social issues that underlie poverty issue but nothing stabilizes until you have affordable and appropriate housing. This community needs housing and I will fight for it. I am speaking to decision makers about the issues. Currently I am investigating the water rate issue for multi-unit residences as a housing cost driver. There are things that can be done by the municipality. There are things that can be done through our disability pensions. We don't have to stay rooted in the problem.

I am a survivor. I am an advocate. I am a helper. I am who I used to be, and proud that I reached out into recovery.

Dimensions of Recovery



Lisa

I was living the middle-class life, had my own home, car which was near paid for and had been working for a government agency for 15 years. Due to life circumstance, I moved to Calgary where I enrolled in the nursing program. After completion, I worked at the Foothills hospital. There, I had built my own home, bought a car, maintained a nursing position that I loved.



Due to the failing health of my parents, I decided to return home and moved back to Kenora. I did work in the nursing field for a bit here off and on at the hospital but, due to the lack of speciality services in my area, I returned to office work. I thought about buying another home but decided to rent. I met a man I will forever call the love of my life.... Life was good.

Then..... one night while I was alone, and my partner was away my life changed forever. I had been on the computer till about 11 pm then went to bed. During the wee hours of the morning I found myself standing in my bedroom thinking I don't feel right; I think I need to lie down; then thought but if I lay down, I don't think I'll be able to get up. I went to the stairwell and looked down at the flowers that were lying in disarray at the bottom there. The next think I remember is standing in the hospital ER in my nightgown and two nurses



The people who work with these people also need to be supported.
It's a hard job and they never have enough resources.



I am moving forward-healing. I am taking time to develop relationships cautiously. I do have some good friends who have helped. Two in particular have become my angels and they held me back from going the wrong way. No one can do this alone and I do rely on a higher power. I am rising up and expect my spirit to be released to be all that I can be.



Causes of Homelessness

Primary Causes of Homelessness

45% financial factors

25.7% related to interpersonal conflict and abuse

17.7% drug and alcohol abuse

3.7% due to mental illness

Structural Factors

Broad economic or social issues that affect an individual's ability to meet basic needs and thrive including inadequate income, access to affordable housing, health supports and discrimination

Systems Failures

An inadequate social services system that cannot effectively support vulnerable persons in need

Individual and Relational Factors

A combination of personal circumstances (i.e. traumatic events, health issues, addictions, family dysfunction and extreme poverty) that impact an individual's capacity to respond to tribulation

[https://www.homelesshub.ca/about-homelessness/
homelessness-101/causes-homelessness](https://www.homelesshub.ca/about-homelessness/homelessness-101/causes-homelessness)

Free Spirit

It is not only women who get displaced in a relationship breakup. I am an artist but I always was able to support myself comfortably. I did have some addictions issues but my credit score was good. I fell in love and we had a house together. We were both parents and in the process of adopting two boys. Then tragedy hit. My partner's child committed suicide. It was horrific and ultimately tore us apart. I kept thinking that we would get back together. We both took courses to deal with addictions and grief but it wasn't enough. Perhaps I reminded her of our family times and her daughter was part of that.



Finding a place to live in Kenora is really hard. I found work easily enough because I am a good employee. I finally found a one room unit in an old hotel. It was pretty crappy but I fixed it up nice. It was quite cozy. I still expected to reunite with my love and when she moved on to someone else, depression hit. In my loneliness, I made some bad choices and I take responsibility for those decisions but when things spun out, it wasn't because of those choices.

The manager of the place where I was renting decided to evict me after I confronted him on some tenancy issues. He made up a story and called the police. The police told me that I had to leave under the Innkeepers Act. I didn't know the law so I hauled out as much of my



stuff as I could and was told that the manager would store the rest for a few days. When I returned with the police as an escort, the manager claimed there had been no stuff. I was evicted into homelessness and lost my things. It was the loss of my art that hurt the most. As an artist each piece of work has something of me inside it so when it was gone-I had lost pieces of me.

I was directed over to the legal clinic to see if I could get my stuff back. Once there I found out that just because they called themselves a hotel, it doesn't mean that the Innkeepers Act applies. They told me that if I had paid monthly and it was my only home, the Landlord and Tenant Board could determine that the Residential Tenancies Act applied. We made an application for a hearing.



There were a lot of delays but ultimately I won. It didn't replace what I lost but the tribunal supported my case and determined that I had been illegally evicted. The officers who had been tricked into helping to evict me also learned from their mistake and I hear that they are being more careful when called to these fake hotels to take people out.

The illegal eviction forced me to stay with friends and when the welcome wore off, at

the emergency shelter. I have another place now but it has been hard. I want everyone to know that if something feels wrong, get legal help. I learned from my experience and have more empathy with those on the streets. I also learned how

