

This is my story on how my children and I went from **HOMELESS** to **HOMEOWNER**.

Our journey started in July 2000 when we arrived in Ont. after travelling for 3 days & 2 nights on a bus from beautiful B.C. My dream was to start a new life in Simcoe County. The plan was for the children & I to come first & hubby to follow with our truckload of worldly possessions. Neither one arrived. So, there I was, 37 with 3 children aged 3, 7 & 9 with nothing but our suitcases. So there starts my story.

Soon after arriving in Simcoe County and having to completely re-think my family's future, I was forced to apply for financial assistance through Ontario Works. Boy, was my worker tough, and thank God she was. If ever there was a mentor, she was it. Whenever I fell short in confidence, she pushed me harder. I felt I needed time to re-adjust to this new life – she nudged me along with encouraging...albeit firm direction.

Within a short few weeks, I was off to the Adult Learning Centre with the goal of completing my Grade 12. Talk about having a case of nerves....there I was, in financial poverty, struggling with the prospect of my scholastic inadequacies, but knowing this path was a step forward for the children and I.

Shortly after beginning my studies, my housing arrangements failed, leading me to the local Women's Shelter. With their assistance, I was able to get rent-geared-to-housing for my family. We resided at a Co-op for a period of 4 years. Thank goodness for subsidized housing. I would shutter to think where my kids and I would have ended up.

During our stay there, I was elected to sit on the Co-op's Board of Directors in the capacity of executive director. This valuable experience enlightened me to all the struggles of other families and the barriers that others face in trying to move forward with their lives.

Having my rent subsidized allowed me to complete my grade 12 (with honours & was chosen 2003 valedictorian) and select an educational

path that would allow me to pursue a career that would support a growing family.

I should mention that while I was a student & mother during the day, I was (and still am) employed with Simcoe County Association for the Physically Disabled in the evenings. To say that going to school all day & working until midnight – homework – housework & time with my children was easy, would be a lie. Hard work and lack of sleep were the 2 main ingredients to the successful equation.

The other valuable program in which I was fortunate enough to qualify for was subsidized child care. I feel that without this link, my past accomplishments & future successes could not be possible.

Moving on, I like to pay homage to the OSAP program. I was able to secure funding & grants as well as a bursary to study for my Personal Support Worker degree. After completing this college course (with honours) I was able to earn enough money to independently support my family.

Community involvement is very important in my view. When I was approached to become a member of the Blue Mountain Foundation for the Arts (Youth Committee), I was honoured. When I was asked to be a member of the Collingwood Volunteer Policing Committee, again I was honoured.

While trying to balance school, work & family, my kids were given an opportunity to be part of community programs as well. Big Brothers, YMCA & Optimists Soccer league were part of the glue that kept the children's lives full.

At this point in my life, I'd accomplished many things and was well on my way, so on to my next dream....owning my own home.

Isn't it everyone's dream to own their own home? But what's the biggest roadblock?? The down payment. To save up \$10,000 to buy a home would take years & years & years. But, that's where the Homeownership Program makes that dream come true.

In 1998 the 'Canada-Ontario Affordable Housing Program' was introduced to me by the County of Simcoe. Information was sent out

to everyone who resided in subsidized housing – informing us of this fantastic chance of a lifetime.

I was able to qualify for a mortgage and it wasn't long before a suitable home was chosen. I cannot tell you in so many words what a fantastic feeling it was...and still is...to be able to watch the expressions on my beloved children's faces when they tell their friends **"My Mom owns this house you know"**.

I often think about how far we have come from arriving with just our suitcases, all of us living in one bedroom, to actually owning a home, not just a house, but a home...with my family fully intact.

This isn't a 'one off' story. Hard work, perseverance and an amazing support system through the County of Simcoe, Provincial & Federal programs have made my dreams attainable. I proudly stand here in the hopes of enlightening you in the continual need for funding into these valuable programs.

In closing, I'd like to reiterate some key points.

- Without a doubt, Ontario Works was my first stepping stone in this journey. It provided me with more than just a monthly cheque.
- Without subsidized daycare, going to school and working would have been financially impossible
- Without OSAP, I could not get the education that I needed to become financially independent
- Without subsidized housing, my family certainly would not have experienced life's successes. I would have been making the same choices as many families...food or rent???
- Without the Homeownership Program, my children wouldn't be celebrating the pride they now carry around like a medal.

All of these stepping stones have provided me with a 'hand-up' and I am here today as living proof that dreams do come true.

Kim