

Affordable Housing for a Secure Future

My marriage ended in August of 1992. I had four young children and had been a stay-at-home mom since the birth of my twin girls who had just turned five. My son was two and my baby girl was eight months. We were living in the Guelph, Ontario area, but I returned to my parents' home in Port Colborne while I searched for local affordable housing. I had hoped to be out from underfoot in a month or two as my dad was not well, however, finding a place I could afford was much more difficult than I had anticipated. My mom on the other hand was delighted to be surrounded by her grandchildren everyday.

I remembered reading about rent-geared-to-income housing in the newspaper and I quickly applied to Niagara Peninsula Homes in Welland. Within a few months I was fortunate to be among one of the first tenants at Pinecroft Co-op, a brand new townhouse complex on Westland St. in St. Catharines. We subsisted on child support alone for the first year we lived there. My ex-husband then quit his lucrative job out west and for the next year and a half I had no choice but to live on mothers' allowance. Things were pretty tight, but I am proud to say I was never late paying my bills and my children had plenty of healthy food to eat and a warm and safe home to live in. Without the support of RGI housing, my resources would have been considerably more strained.

We continued to live at Pinecroft until my divorce was finally settled in August of 1994 and the proceeds of the sale of our matrimonial home were distributed. I was able to secure a reasonable mortgage and purchase a home in the north end of St. Catharines. Our lives continued to be financially difficult over the next five years. I was finally able to find employment once my children were older and high child care costs were no longer an issue.

I learned a lot about myself during this trying time. I learned that I am strong enough to handle any situation that comes along and hopefully have passed this knowledge along to my children. It also takes strength to ask for help and I know my family was empowered by the help we received from having affordable housing. I am very grateful indeed.

Deb

Tenant From 1993 to 1995