

Kenora District Housing Resource Guide

Last Updated January 2025



Northern Region



Acknowledgements

This Resource Guide was created as a housing navigation resource by the Developmental Services North East Region (DSONR) Housing Navigators.

This guide is intended to help individuals navigate housing and homelessness resources in the Kenora District.

This guide is not exhaustive and may not include all resources. If you are looking for services not mentioned here, **you can visit:** <https://211ontario.ca/>

Developmental Services Ontario Northern Region (DSONR)

Return

Developmental Services Ontario (DSO) is the access point for adult developmental services and supports funded by the MCCSS. There are nine regional DSO offices across Ontario that help adults with a developmental disability connect with services and supports in their communities.

Developmental Services Ontario Northern Region (DSONR) includes the areas of Sudbury, Manitoulin, Algoma, Sault Ste. Marie, Dryden, Thunder Bay, Rainy River and Kenora.

Connect with us!



To find your local DSO, you can visit: <https://www.dsontario.ca/find-your-dso>

DSONR Housing Navigation

Are you interested in learning about housing and support services beyond traditional Ministry funded options?

You may wish to connect with your local DSO Housing Navigators:



**Call or email your DSONR Housing Navigator at:
1-855-376-6673 Ext 231 or b.pepe@lccare.ca**

Learn how the DSO housing toolkit can help you create your own housing vision:

www.dsontario.ca/resources/housing



Developmental Services Ontario (DSO) helps adults with developmental disabilities find services and supports in their community.

Table of Contents

- The Kenora District Services Board (KDSB) [8](#)**
- The Housing Continuum [9](#)**
- Homelessness [10](#)**
- Coordinated Access [11](#)**
- Homelessness Financial Assistance [12](#)**
- Homelessness Housing Support [13](#)**
- Emergency Shelters [14](#)**
- Supportive & Transitional Housing [17](#)**
- Social Housing [19](#)**
- Applying for KDSB Housing [21](#)**
- Affordable Rental Housing [22](#)**
- Market Rental Housing [24](#)**
- Searching for Rental Housing [25](#)**
- Things to Consider [26](#)**

Table of Contents

Landlord Responsibilities	<u>27</u>
Tenant Responsibilities	<u>28</u>
Eviction Process	<u>29</u>
Facing Eviction Resources	<u>30</u>
Tenant Rights	<u>31</u>
Legal Aid	<u>32</u>
Market Home Ownership	<u>33</u>
Financial Assistance for Homeowners	<u>34</u>
Indigenous Community Resources	<u>35</u>
The Métis Nation of Ontario	<u>41</u>
Other Community Resources	<u>42</u>
Post-Secondary Education	<u>43</u>
Employment Supports	<u>44</u>

Table of Contents

Home & Community Supports	<u>45</u>
Mental Health & Crisis Services	<u>46</u>
Food Banks	<u>47</u>
Meal Services	<u>48</u>
Clothing & Household Items	<u>49</u>
Resources for Transitional Aged Youth	<u>50</u>
Resources for LGBTQ2S+ Youth	<u>52</u>
Co-operative Housing	<u>53</u>
Affordable Home Ownership	<u>54</u>

The Kenora District Services Board (KDSB)

[The Kenora District Services Board \(KDSB\)](#) is the Service Manager for the Kenora District.

As the Service Manager, the KDSB is responsible for the oversight and administration of **1,469 existing social housing units** and serves an important role in the delivery and development of new affordable housing programs.

The KDSB administers homeless support and homelessness prevention programs throughout the Kenora District.

For more information on the Kenora District Housing Profiles, visit this link: [Kenora District Housing Profiles](#)

Contact Information:

Located: 20 King Street, Dryden ON.

Hours: Monday – Friday, 8:30am – 4:30pm

Tel: 807-223-6500

Toll-Free: 1-800-461-5766

supportclerk@kdsb.on.ca



To find your local Service Manager, you can visit: <https://www.ontario.ca/page/find-your-local-service-manager>

The Housing Continuum

The full range of housing options that an individual may access over a lifetime, including temporary emergency shelters, transitional housing, social housing, affordable housing, affordable home ownership, market rental housing and market home ownership.



Homelessness

Homelessness describes the situation of someone who is without stable, permanent and appropriate housing. There may be programs available to help residents who are experiencing homelessness, or who are at risk of becoming homeless.



Coordinated Access

Coordinated Access refers to a standardized process that helps people experiencing or at risk of homelessness access housing and support services in a more organized and efficient way. It is a requirement under Canada's **Reaching Home: Canada's Homelessness Strategy**, which mandates communities to implement a Coordinated Access system by March 31, 2024.

Key features of Coordinated Access include centralized entry points, common assessment tools, a by-name list (BNL), prioritization, housing-focused and collaboration across sectors. To learn more about coordinated access in the Kenora District: <https://kdsb.on.ca/our-services/community-housing-services/coordinated-access/>.



Homelessness Financial Assistance

Through the KDSB, you may be eligible for benefits that will help with rent or housing related bills. Access to the programs listed below is subject to funding availability.

For more information about these programs, visit: [KDSB Housing Benefits](#)

Program	Details	Contact
Investment in Affordable Housing (IAH) Initiative	<p>This is a rent support program that is available to eligible households who are on the community housing waitlist or have a gross household income that falls below the low income cut-offs. Households currently living in subsidized units are not eligible. The subsidy is dependent on the current cost of rent and utilities. The maximum benefit that is available per unit is \$300.</p>	<p>Tel: 807-223-6500 Toll-Free: 1-800-461-5766</p>
Community Homelessness Prevention (CHPI) Initiative	<p>The CHPI fund can help low-income residents: cover the costs of rent and/or utility arrears, emergency household repairs, household items needed in emergency situations, moving expenses necessary for health and welfare. To be eligible, applicants must be a resident of the Kenora District and have a gross household income that falls below the Statistics Canada Low Income Cut-Offs (LICO) + 15% before tax (current dollars).</p>	<p>Tel: 807-223-6500 Toll-Free: 1-800-461-5766</p>

Homelessness Housing Support

The following are examples of programs that aim to support individuals with finding and maintaining permanent housing – may not be an exhaustive (complete) list.

Program	Details	Contact
KDSB Home for Good	<p>Home for Good can help people find stable housing. The program is aimed to help those that have been chronically homeless.</p> <p>Home for Good can provide supports so people do not experience eviction from their home. Home for Good funding is provided on a case-by-case basis.</p> <p>For more information, visit: KDSB Housing Benefits</p>	<p>Tel: 807-223-6500 Toll-Free: 1-800-461-5766</p>
CMHA-Kenora Emergency Shelter Service Hub	<p>The Kenora Emergency Shelter Service Hub provides clinical services within Kenora Emergency Shelter. Services are both internal to CMHA Kenora (Clinical Service Hub Team Lead, Service Hub Navigator, Diversion Worker) and external partnerships that provide a wide range of services focused on the individualized needs of those accessing emergency shelter services and reducing the need for overnight shelter services. Referrals for these services can be made through CMHA Kenora or other agencies.</p> <p>For more information, visit: Kenora Emergency Shelter Service Hub Pathway</p>	<p>Tel: 1-807-468-1838 office@cmhak.on.ca</p>

Emergency Shelters

These facilities are designed to meet the immediate needs of people who are homeless. Such short-term emergency shelters may target specific sub-populations, including women, families, youth or Aboriginal persons, for instance. These shelters typically have minimal eligibility criteria, offer shared sleeping facilities and amenities, and often expect clients to leave in the morning. They may or may not offer food, clothing or other services.



Emergency Shelters

The following are examples of emergency shelters that are operating within the district – this may not be an exhaustive (complete) list.

Program	Details	Contact
CMHA Kenora Emergency Shelter	<p>The Kenora Emergency Shelter is a low-barrier, 44-bed shelter facility that provides warm, safe overnight accommodations, snacks, warm beverages, toiletries, connections to mental health, addictions, employment and housing supports. While accessing the shelter, you can complete a referral for the Kenora Emergency Shelter Services Hub. Operated by CMHA-Kenora in partnership with the KDSB, the shelter is open nightly from 8:30 p.m. to 8 a.m.</p> <p>For more information, visit: Kenora Emergency Shelter Brochure</p>	<p>Located: 430 Second St., S., Kenora ON. Tel: 807-468-5032</p>
Women's Shelter, Saakaate House	<p>Women's Shelter, Saakaate House is a shelter for women and their children who are experiencing violence in their lives and seek safety. Confidential 24-hour support and safety are offered by staff working from a feminist perspective in an environment in which women can make informed decisions.</p> <p>For more information, visit: https://www.wssh.ca/</p>	<p>Tel: 807-468-5491 (24 Hour Crisis Line)</p>
Red Lake Area Emergency Shelter	<p>Provide basic needs and support for those in emergent situations and to the homeless population, for the community of Red Lake and surrounding First Nations. These services include; breakfast, lunch, and dinner, clothing, shower facilities, laundry services, and referrals to a variety of agencies in the community.</p>	<p>Located: 220 Howey St., Red Lake ON. Tel: 807-727-2430 rlaes.rireland@gmail.com</p>

Emergency Shelters

The following are examples of emergency shelters that are operating within the district – this may not be an exhaustive (complete) list.

Program	Details	Contact
Hoshizaki House - Dryden	The Hoshizaki House Dryden District Crisis Shelter serves communities in and around Dryden, Ignace, and Vermillion Bay. We are a 10-bed facility which provides safe and secure emergency shelter for abused women and their children. Any woman who is a victim of violence/abuse can access our services and support 24 hours a day, 7 days a week. All our services are safe, supportive, non-judgmental, and confidential.	807-223-3226 or 1-800-465-7221
Sioux Lookout Emergency Shelter	Provides accommodations for up to 20 adults in a group facility for individuals needing overnight emergency shelters. Offers referrals to addictions counselling and other supports. Provides free breakfast and supper to individuals who access the shelter over night and provides a free lunch for all individuals.	807-737-7499

Supportive & Transitional Housing

Supportive and Transitional Housing models combine rental or housing assistance with individualized, flexible and voluntary support services for people with high needs related to physical or mental health, developmental disabilities or substance use. **Transitional Housing** can be described as a **temporary step between emergency services and permanent housing**, while **Supportive Housing** is intended to be **permanent or for as long as an individual chooses**.



Supportive & Transitional Housing

The following are examples of **supportive and transitional housing** options that are available in the Kenora district – this may not be an exhaustive (complete) list.

Program	Details	Contact
CMHA-Kenora Supportive Housing Program	<p>This program offers safe, stable and affordable short-term housing and short-term respite to individuals with serious mental illness. It is provided in a residential setting with shared living space, staffed around the clock and offers side-by-side supports to activities of daily living. Individuals considered for admission must be supported by a community program that offers case management services. Referrals are made through a mental health service provider.</p> <p>For more information, visit: https://www.cmhak.on.ca/index.php/kenora-supportive-housing</p>	<p>Tel: 807-468-1838</p>
TenSisters Transitional Housing	<p>TenSisters provides safe housing to all women 16 years of age or older, with or without dependents, who experience or are at risk of experiencing violence and / or abuse. This is a TWO-YEAR program which provides housing, in conjunction with, transitional assistance and support services, geared at reducing the effect of abuse clients experienced in their domestic violence situations. TenSisters Transitional Housing is a partnership between Kenora District Services Board (KDSB) the owner/operator and New Starts for Women Inc. who will provide the programming for participants.</p>	<p>1-807-727-2820 (Local) 1-800-565-5368 (Toll Free Crisis Line) thsp@newstartsforwomen.com</p>

Social Housing

Social Housing refers to government-assisted subsidized housing for people with low to moderate incomes, seniors, or people with special needs who can live with supports in their community. **Rent-Geared-to-Income (RGI)** and **Rent Supplement** options are available through local DSSABs to make rent affordable for households. In most cases, the rent for a subsidized unit is 30 per cent of a household's total monthly income. If you receive social assistance the rent is based on the rent benefit set by the Ontario government.



Social Housing

The **Kenora District Services Board (KDSB)** and other community agencies provide social housing options to make housing more affordable for individuals with low to moderate incomes, seniors, or people with special needs.

Program	Details
KDSB Rent Geared to Income (RGI)	<p>Rent Geared to Income (RGI) or Subsidized Housing is provided by KDSB. In an RGI housing unit, a household's monthly rent is set at 30% of the adjusted household income. For people receiving financial benefits through the Ontario Disability Support Program (ODSP) or Ontario Works (OW), rent is set based on what is referred to as a "rent scale." RGI subsidies are attached to the unit, if a person/household is evicted or chooses to move, they lose the subsidy and must re-apply.</p> <p>For more information, visit: https://kdsb.on.ca/our-services/community-housing-services/</p>
KDSB Rent Supplement	<p>The Rent Supplement Program through the KDSB offers RGI accommodations in privately owned buildings throughout the District. A "rent supplement" is a subsidy provided to landlords to cover the cost of the difference between the market rent for the unit and amount the tenant can pay based on their income. Rent Supplement subsidies are attached to the unit, if a person/household is evicted or chooses to move, they lose the subsidy and must re-apply.</p> <p>For more information, visit: https://kdsb.on.ca/our-services/community-housing-services/</p>
CMHA-Kenora Rent Supplement Program	<p>Provides rent subsidies to individuals living with poor mental health who are homeless or at risk of being homeless as well as financial support and housing case management to support individuals in obtaining and maintaining safe, suitable housing.</p> <p>Tel: 807-468-1838</p> <p>For more information and how to apply, visit: https://www.cmhak.on.ca/index.php/rent-supplement-programs</p>

Applying for KDSB Housing

To apply for Social Housing, you will fill out an application and return it to your [local KDSB office](#) through mail, fax, email or in person. You can access the application here: [Apply for Housing](#)

The Integrated Social Services team will assess the needs of applicants and place them on the **Centralized Waiting List**. When there is a vacancy, the unit is offered to the next eligible household on the list.

To apply, you will need make sure you have the following documents for all household members:

- [Legal status in Canada documentation](#) for all household members
- The Consent and Declaration form for all household members over 16 years of age (provided in the application)
- Income ([Notice of Assessment](#)), including income generated from assets is to be declared in the application
- A 5 year Landlord Reference for all applicants who have resided in rental accommodation

Affordable Rental Housing

In affordable rental housing, rent is usually set between 80% -100% of Average Market Rent AMR (as determined by Canada Mortgage and Housing Corporation (CMHC), based on unit size).

Affordable rental housing can be in privately owned buildings, non-profits or city owned housing.

You can often stay on the Rent-Geared-to-Income waiting list if you accept a unit through the Affordable Rental Housing Program.

2024 Kenora Average Market Rent (AMR)

Unit Size	Average Market Rent (\$)
1 Bedroom	\$944
2 Bedroom	\$1226
3 Bedroom	\$1693

To access this information, [click here](#)

Please Note: local AMRs are determined by the CMHC or alternative AMRs approved by the Ministry of Municipal Affairs and Housing (MMAH) in service areas where there are no CMHC AMRs. The information in the above chart is provided by the 2024 COHB calculator (not provided) which also utilizes information in the above provided AMR link.



Affordable Rental Housing

The following are examples of other **affordable rental housing** options that may be available within the district – this may not be an exhaustive (complete) list.

Program	Details	Contact
Investment in Affordable Housing (IAH) Initiative	<p>Through the KDSB, a rent support program may be available to eligible households who are on the community housing waitlist or have a gross household income that falls below the low income cut-offs. Households currently living in subsidized units are not eligible. The subsidy is dependent on the current cost of rent and utilities. The maximum benefit that is available per unit is \$300.</p> <p>For more information, visit: KDSB Housing Benefits</p>	<p>Tel: 807-223-6500 Toll-Free: 1-800-461-5766</p>
Canada Ontario Housing Benefit (COHB)	<p>This portable housing benefit is a monthly subsidy provided to low-income households to assist with housing costs. It is tied to the household and can be used to help pay rent anywhere in Ontario. The KDSB manages COHB benefits for the area.</p> <p>To learn more, you can visit: Canada Ontario Housing Benefit</p>	<p>Tel: 807-223-6500 Toll-Free: 1-800-461-5766</p>
Ontario Aboriginal Housing Services (OAHS)	<p>OAHS offers rental opportunities to self-identifying First Nations, Métis, and Inuit people as well as non-Indigenous people. OAHS homes range from rent-g geared-to-income, affordable, and market rent units.</p> <p>For more information, visit: Ontario Aboriginal Housing Services</p>	<p>Housing Services Rep: Toll-Free: 1-866-391-1061 info@oahssc.ca Link to Application</p>

Market Rental Housing

Market Rent is residential rent that is not classified as ‘subsidized rent’ or ‘affordable rent’ under any affordable housing program (you pay the amount advertised in the listing or advertisement).



Searching for Rental Housing



Online Search

Use filter options on these sites to search for places that fit preferences. Alerts can be set to notify when new ads are posted.

[Kijiji](#)
[RentBoard.ca](#)
[Craigslist.org](#)
[Zumper.com](#)
[Rentcompass.com](#)
[FreeRentAds.com](#)
[REALTOR.ca](#)



Social Media

Visit [Facebook Marketplace](#) on your Facebook page, click on the Marketplace icon located at the top of the screen. Then click on the rental icon.

Search options such as city, kms (distance) away, price range, bedrooms, etc.

Set alerts to receive notifications on new rentals ads.

You can also search for Rental Groups on your Facebook page. These are forums where members can post and discuss shared information or rental ads.



Look for Signage

Drive/walk/bike around preferred neighborhoods. Landlords and property managers will often post signs out front where there are units for rent.

Some landlords post signs in places like grocery stores, libraries and/or community centres too.

Things to Consider Before Renting a Unit



FOLLOW DIRECTIONS IN THE AD

Some landlords/property managers prefer calls, some use email or the messaging system through the ad site (such as Kijiji messaging). Many ads also ask very specific questions to assess applicants.



CALLING THE LANDLORD

Prepare your list of questions before you call and keep a pen and paper handy to write down the answers. There are probably others who are interested in the rental, remember to be polite and make a great first impression.



VIEWING THE RENTAL UNIT

Arrive on time and be well-groomed and well prepared. Introduce yourself and try to remain calm and confident. Have your references ready to provide to the landlord/property manager.



PREPARE YOUR DOCUMENTS

To support your rental application, landlords/property manager may ask to see your driver's license or other ID. They may ask where you work, and permission to run a credit check. There are rules about your [privacy](#) that must be respected.



APPLYING FOR THE RENTAL

Make sure you understand the application process, ask questions if something isn't clear. Fill in the application form (paper copy/online). Inquire about the deposit fees and next steps.



SIGNING THE LEASE

A successful applicant will be asked to sign a lease. Upon signing you will usually be required to pay last month's rent. Then first month's rent is due on the 1st day of the month you've rented the apartment for (make sure to get receipts).

For more tips, you can visit: https://bit.ly/CMHC_IWantToRent

Landlord Responsibilities

According to Canada Mortgage and Housing Corporation (CMHC):

- Landlords are legally obliged to ensure that the rental unit complies with the standards for:
 - Health
 - Safety
 - Housing
 - Maintenance
- Before renting a property, it must meet:
 - Municipal property standards
 - Zoning bylaws
 - Fire safety regulations
 - Local building codes
- Landlords must:
 - Maintain the tenant's home in a good state of repair and fit for habitation and at the landlord's expense
 - Always ensure a reasonable supply of fuel, electricity, hot and cold water and other utility services (cable, Internet)
 - Not seize, without legal process, a tenant's property for rent default or for the breaking of any other obligation of the tenant.
 - Not harass, obstruct, coerce, threaten or interfere with the tenant.



For more information, visit: <https://www.cmhc-schl.gc.ca/en/consumers/renting-a-home/i-am-renting/landlord-tenant-responsibilities>

Tenant Responsibilities

According to [Settlement.Org](#), as a tenant it is important to make sure that you:

- Pay rent on time
- Behave well, clean the rental premises, repair damage caused by an accident or deliberate act of the tenant or a person whom the tenant permits on the premises
- Do not harass, obstruct, coerce, threaten or interfere with the landlord
- Contact the landlord as soon as possible when a problem arises involving repairs or services
- Permit entry (with proper notice) for repairs or showing of the home for the next tenant or purchaser
- Follow the terms in your rental agreement or lease



CMHC provides an “I Am Renting” Guide with helpful information for tenants.

You can find this resource here: <https://www.cmhc-schl.gc.ca/en/consumers/renting-a-home/i-am-renting>

Eviction Process

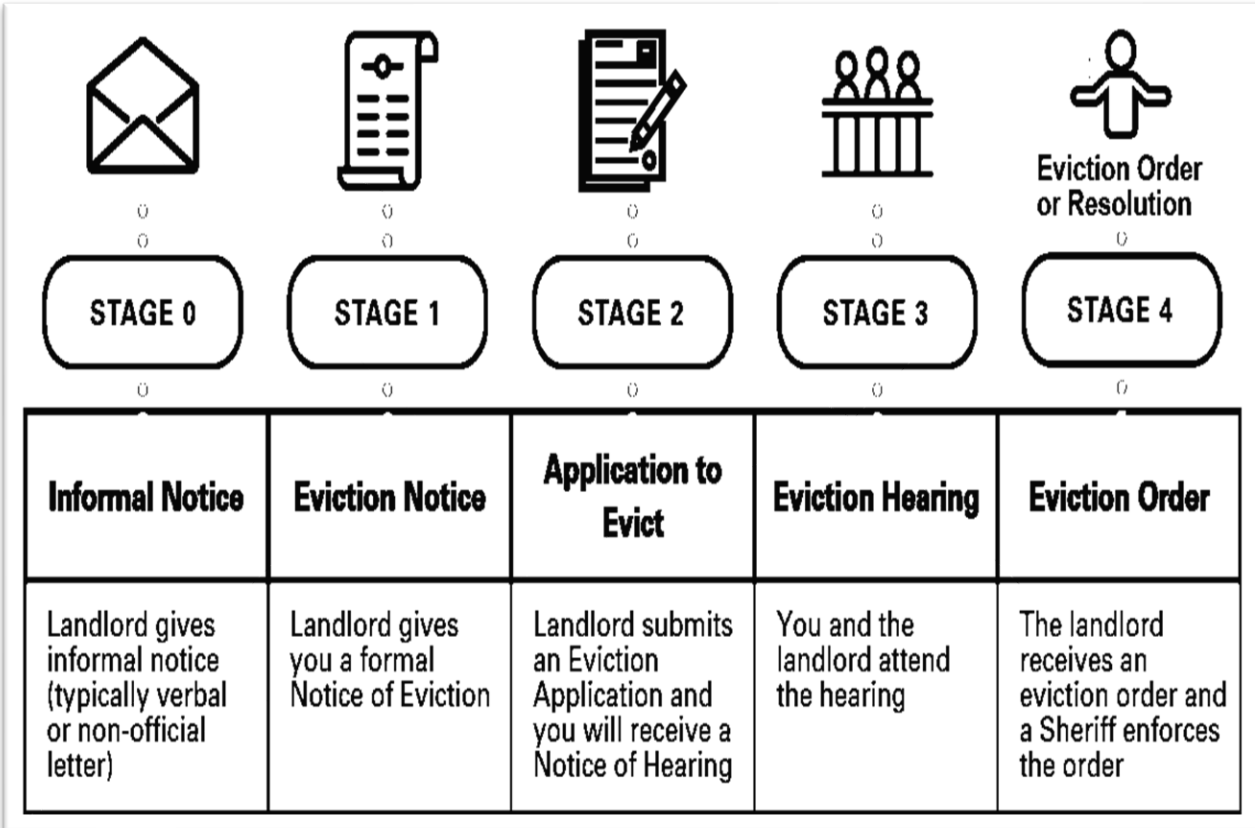
Eviction is the removal of a tenant from a rental property by the landlord.

Reasons for eviction recognized under the Residential Tenancies Act

- Arrears of rent
- Persistent late payment
- Damage
- Substantial interference with reasonable enjoyment of the unit
- Impairing safety
- Overcrowding
- Illegal Act
- Misrepresentation of income (if tenant pays Rent-Geared-to-Income)
- **Landlord's own use**
- **Purchaser's own use**
- **Demolition, renovation or conversion**

*These are the most common reasons set out by the Residential Tenancies Act (RTA)

How Eviction Works



For more information, visit: <https://www.cleo.on.ca/en/publications/eviction>

Facing Eviction - Resources

The following are examples of resources that may be helpful if you are facing eviction or if you have questions about the eviction process in Ontario – this may not be an exhaustive (complete) list.

If you are facing eviction and are looking for support, you can contact your local [Housing Services Team](#)

Title	Details
Government of Ontario: Renting in Ontario	Provides information about the laws that affect residential tenants and landlords in Ontario. To access, visit: https://www.ontario.ca/page/renting-ontario-your-rights
Advocacy Centre for Tenants Ontario	Provides answers to FAQs about Ontario Housing Law issues. To access, visit: https://www.acto.ca/for-tenants/your-legal-questions/
Eviction Prevention Handbook	The City of Toronto has created an Eviction Prevention Handbook to help tenants with knowing and understanding their rights and how eviction works in Ontario. The Handbook provides worksheets and templates to support individuals through the eviction process. To access, visit: https://www.toronto.ca/wp-content/uploads/2021/06/966f-eviction-prevention-toolkit.pdf

Tenant Rights

Return



CLEO produces clear, accurate and practical legal information to help people understand and exercise their legal rights.

Visit their website for more details:

<https://www.cleo.on.ca/en>



The Canadian Centre for Housing Rights (CCHR) provides free, individualized services to renters in Ontario who are facing challenges in their housing. They offer [“The Ontario Renter’s Guide”](#) for information and tips for renting in Ontario.

Visit their website for more details:

<https://housingrightscanada.com/>

Legal Aid



The following organizations provide free **legal services** in the Kenora area and across Ontario – this may not be an exhaustive (complete) list.

Program	Details	Contact
Northwest Community Legal Clinic	The Northwest Community Legal Clinic provides free legal services to low income residents of the Kenora and Rainy River Districts. Available services include legal advice, information and referrals in the areas of housing and homelessness, ODSP, Disability Tax Benefits, employment and work and more. Hours: Monday – Friday, 8:30am – 4:30pm. For more information, visit: https://www.northwestcommunitylegalclinic.ca	Kenora Office: Tel: 807-468-8888 Toll-Free: 1-800-403-4757
Ontario Legal Information Centre	Offers a free 30 minute phone meeting with a lawyer and is available to anyone in Ontario. Lawyers can provide general legal information to help you understand your legal situation and learn about your options and can refer you to local organizations or resources that may be helpful. For more information, visit: https://legalinfocentre.ca/	Tel: 1-613-842-7262 Toll-Free: 1-844-343-7462
Pro Bono Ontario – Free Legal Advice Hotline	Offers 30 minutes of free legal advice and assistance to those who cannot afford a lawyer. The Hotline can help tenants with legal issues surrounding housing and tenant rights. For more information, visit: https://www.probonoontario.org/housing/	Toll-Free: 1-855-255-7256
The Law Society of Ontario – Referral Service	Connects individuals looking for legal assistance with a lawyer in Ontario and provides a free 30 minute consultation to discuss your concerns and ask questions. For more information, visit: Law Society Referral Services	Link to Application

Market Home Ownership

Market Home Ownership is housing that is for sale in the open housing market and the cost of the housing is not subsidized (reduced) in any way.



Financial Assistance for Homeowners

Financial Assistance	Details	Website
Other Financial Help to Pay Utility Bills	<p>High utility bills put low-income homeowners and tenants at risk. The programs listed below may be able to provide financial help. For more details on eligibility and applying contact the program directly.</p>	<p>Ontario Electricity Support Program</p> <p>Low-income Energy Assistance Program (LEAP)</p> <p>saveONenergy Home Assistance Program</p> <p>Rogers 'Connected for Success'</p>
Money For Energy Conservation Renovations	<p>People on Ontario Works or ODSP may receive a one-time payment of up to \$50 to reimburse the cost of items such as:</p> <ul style="list-style-type: none"> ▪ caulking ▪ sealing or weather-stripping for doors and windows ▪ insulation for hot water pipes and hot water tanks, and flow restrictors for shower heads 	<p>https://bit.ly/OWEnergyWaterConservation</p> <p>https://bit.ly/ODSPEnergyConservation</p>
Money to Buy Smoke Alarms and Carbon Monoxide Detectors	<p>Homeowners receiving Ontario Works Assistance may receive a one-time payment to buy smoke alarms or carbon monoxide detectors.</p> <ul style="list-style-type: none"> ▪ up to \$25 per family for a smoke alarm/smoke detector ▪ up to \$50 per family for a carbon monoxide detector 	<p>https://bit.ly/3xZIEXV</p>

Indigenous Community Resources

The following pages highlight resources and programs that provide cultural and holistic programs and services for Indigenous people within the community.

[The National Association of Friendship Centres](#) has created a list of Indigenous Health and Mental Health resources available across Ontario. To access this resource, click **[here](#)**.



Local Indigenous Friendship Centres

Indigenous Friendship Centres offer wholistic and cultural based supportive programs and services that are needed in their community. The following are the Indigenous Friendship Centres that are local to the Kenora District. **You can use [this tool](#) to find local Friendship Centres in Ontario.**

Program	Details	Contact
Ne-Chee Friendship Centre – Kenora	<p>Programs offered include:</p> <ul style="list-style-type: none"> • Reaching Home Program • Healthy Living Program • Cultural Resource Coordinator • Healing and Wellness Coordinator <p>For information, visit: https://ofifc.org/friendship-centre/ne-chee-friendship-centre-kenora/</p>	<p>Located: 326 2nd St. S., Kenora ON. Tel: 807-468-5440 reception@nechee.org</p>
Nishnawbe-Gamik Friendship Centre	<p>Provides a meeting place and a friendly atmosphere for socializing or discussion. People can find information about the community, the programs and services that are available in the Friendship Centre as well as information on other programs and services provided by other agencies in Sioux Lookout. The Centre offers a wide range of services that are geared for all ages from infancy to elders.</p> <p>For more information, visit: https://ofifc.org/friendship-centre/atikokan-native-friendship-centre/</p>	<p>Located: 52 King St., Sioux Lookout ON. Tel: 1-800-619-9519 Reception@ngfc.net</p>
Dryden Native Friendship Centre	<p>Provides opportunities and programs to strengthen the sense of sharing and belonging by providing cultural and holistic based community programs for Indigenous and non-Indigenous community members.</p> <p>For information, visit: https://www.dnfconline.org/</p>	<p>Located: 74 Queen St., Dryden ON. Tel: 1-888-838-3632</p>
Red Lake Indian Friendship Centre	<p>A community directed organization that is working to improve the quality of life for red lake's first peoples and their descendants by promoting traditional values such as unity, sharing, respect, honesty, caring and spirituality through social, recreational and cultural activities.</p> <p>For information, visit: https://www.dnfconline.org/</p>	<p>Located: 1 Legion Rd., Red Lake ON. Tel: 807-727-3253 friends@rlifc.ca</p>

Indigenous Health Resources



The following are examples of services and resources that focus on Indigenous health and wellness. These are available throughout the Kenora district and Ontario – this may not be an exhaustive (complete) list.

Program	Details	Contact
Waasegiizhig Nanaandawe'yewigamig	Offers traditional and contemporary health care encompassing mind, body, heart, and spirit to the Kenora area. For more information, visit: https://wnhac.org/	Located: 100 Park St., Kenora ON. Tel: 1-807-467-2666 Toll-Free: 1-888-699-6422
Sioux Lookout First Nations Health Authority	The Sioux Lookout First Nations Health Authority (SLFNHA) serves 33 First Nation communities in the Sioux Lookout region. Offers health services that is dedicated to strengthening First Nations by contributing in unique ways to a strong health system for Indigenous communities. For more information, visit: https://www.cmhak.on.ca/	Located: 62 Queen St., Sioux Lookout ON. Tel: 1-807-737-1802 Toll-Free: 1-800-842-0681
Ontario Native Women's Association (ONWA)	ONWA provides programming and services to celebrate and honour the safety and healing of Indigenous women and girls as they take up their leadership roles in the family and community. Click here for a list of their programming: https://www.onwa.ca/kenora-services	Located: 136 Main St. S., Kenora ON. Tel: 1-800-667-0816 reception@onwa.ca



Indigenous Mental Health/Crisis Resources

The following are examples of Indigenous mental health and crisis services available - may not be an exhaustive list. See following link for more: [National Association of Friendship Centres Indigenous Mental Health](#)

Program	Details	Contact
Noojimo Health	<p>Noojimo Health is an Indigenous-owned company that offers culturally safe and timely virtual mental health services for Indigenous people by an Indigenous care provider. Counselling services currently offered in Ontario, British Columbia and Saskatchewan.</p> <p>For more information: https://noojimohealth.ca/index.php</p>	<p>Tel: 1-833-277-5678 Contact Link</p>
Hope for Wellness Helpline	<p>A helpline service available to all Indigenous people across Canada. 24/7 Access to talk with experienced and culturally competent counsellors. Both telephone and online services are available, telephone services are available in Cree, Ojibway and Inuktitut.</p> <p>For more information, visit: https://www.hopeforwellness.ca/about-us/</p>	<p>Toll-Free: 1-855-242-3310</p>
Talk4Healing	<p>A 24/7 confidential helpline for Indigenous women available in 14 Indigenous languages, English, and French across Ontario. The helpline provides culturally sensitive and non-judgmental crisis counselling, advice, support, and referrals.</p>	<p>Toll-Free: 1-855-554-HEAL</p>

Indigenous Legal Resources

The following are examples of Indigenous Legal Support services that are available to provide legal information and advice – not an exhaustive (complete) list.

Program	Details	Contact
Nishnawbe Aski Legal Services Corporation	<p>Delivers a wide range of law-related services including legal, paralegal, public legal education, and law reform services to members of Nishnawbe Aski Nation.</p> <p>For more information, visit: https://nanlegal.on.ca/</p>	<p>Kenora Office: Located: 308 Second St. S., Kenora ON. Tel: 1-800-465-5581</p> <p>Sioux Lookout Office Located: 37 Front St., Sioux Lookout ON. Tel: 1-800-737-7981</p>
The Human Right Legal Support Centre – Indigenous Services	<p>The HRLSC established an Indigenous Services and Outreach Committee and has implemented culturally appropriate service guidelines in order to increase usage of the human rights system by Indigenous peoples. The HRLSC is committed to providing Indigenous people with an accessible legal service. Services are provided in 140 languages including Cree, Oji-Cree, Mohawk, and Ojibway.</p> <p>For more information: https://hrlsc.on.ca/indigenous-services/ or Indigenous Services Brochure</p>	<p>Toll Free: 1-866-625-5179 TTY Toll Free: 1-866 612-8627</p>
Steps to Justice: Your Guide to Law in Ontario	<p>This resource provides answers to frequently asked questions regarding the rights as an Indigenous person in contact with the criminal justice system. At the bottom of the page, you will find additional tools and resources to help Indigenous people navigate supports and services.</p> <p>Find the resource here: https://stepstojustice.ca/?s=indigenous</p>	

Indigenous Employment Supports



Return

Program	Details	Contact
Indigenous Friendship Centres - Apatisiwin Employment Program	<p>This program is offered through your local Indigenous Friendship Centre and assists Aboriginal people (over the age of 15) in identifying and securing employment opportunities. To identify and access education and training with the ultimate goal of obtaining meaningful employment. To identify and breach the barriers Aboriginal people face in competing and maintaining employment in the job market.</p> <p>For more information, visit: https://tbifc.ca/program/apatisiwin-employment-program/</p>	<p>Local Indigenous Friendship Centre Contacts</p>
Anokiiwin Job Connect	<p>The Anokiiwin Job Connect project is focusing on building equality and increasing opportunities of Aboriginal People within the mainstream economic structure of the Treaty #3 area. Provides support and promotes training and employment opportunities</p> <p>For more information, visit: https://www.aets.org/</p>	<p>Stephanie Green, Employment Advisor Tel: 800-545-5113 ext. 249 eadvisor@shooniyaa.org</p>

Indigenous Housing Resources

Program	Details	Contact
Ontario Aboriginal Housing Services	<p>OAHS offers rental opportunities to self-identifying First Nations, Métis, and Inuit people as well as non-Indigenous people. OAHS homes range from rent-geared-to-income, affordable, and market rent units.</p> <p>For more information, visit: https://www.ontarioaboriginalhousing.ca/rental-housing</p>	<p>Housing Services Rep: Toll-Free – 1-866-391-1061 info@oahssc.ca Link to Application</p>

The Métis Nation of Ontario

The **Métis Nation of Ontario** provides housing services programs to eligible individuals through its Infinity Property Services division as well as housing stabilization supports to Métis citizens.

Program	Details	Contact
Home Buyers Contribution Program	<p>MNO contributes to the down payment of eligible first-time home buyers who are MNO citizens with complete citizenship files. This contribution is a no-payment loan registered on title as a shared equity mortgage behind the first mortgage.</p> <p>For more information, visit: Home Buyers Contribution Program</p>	<p>Housing Programs Team: Tel: 705-722-5022 Ext. 302 housingprograms@metisnation.org</p>
Emergency Repair Program (ERP)	<p>Provides low-to-moderate income Métis citizen homeowners with a one-time forgivable loan to complete necessary emergency health and safety repairs to their homes and improve accessibility for persons with disabilities up to maximum of \$10,000.</p> <p>For more information, visit: Emergency Repair Program (ERP)</p>	<p>Housing Programs Team: Tel: 705-722-5022 Ext. 302 ERP@metisnation.org</p>
Métis Housing Stabilization Program	<p>Addresses homelessness and housing instability by providing housing loss prevention and housing stabilization services and supports individuals and families who are homeless, at immediate risk of becoming homelessness, or in an unstable housing situation. Services include: housing crisis intervention, eviction prevention support, support with housing applications, resource and information support, and much more.</p> <p>For more information, visit: Housing Stabilization Program</p>	<p>Housing Stabilization Team: Toll-Free: 1-800-263-4889 Ext. 350 housingstabilization@metisnation.org</p>

Other Community Resources

Developmental Services Ontario does not promote nor endorse any of these private services. Please note that this is not intended to serve as an exhaustive list of all services offered in the district and surrounding areas, but rather as a resource prepared with information sourced by the DSO Housing Navigators for the Northern Region.

**If you are looking for services not found in this section, you can
visit: <https://211ontario.ca/> or call 2-1-1**



Post-Secondary Education Resources

The following are resources available to support individuals wanting to participate in post-secondary education. May not be an exhaustive (complete) list.

Program	Details	Contact
<p>Ontario Bursary for Students with Disabilities (BSDW)</p> <p>Canada Student Grant for Services and Equipment – Students with Disabilities (CSG-DSE)</p>	<p>Eligible individuals may receive funding to help pay for disability-related educational services and/ or equipment needed to participate in postsecondary studies. Eligible individuals can receive up to \$2,000 from the BSDW or up to \$20,000 from the CSG-DSE. In order to be eligible, individuals must have a permanent disability or a persistent or prolonged disability and must be have applied and be eligible for funding through OSAP or an institution-based bursary. For more information, visit https://osap.gov.on.ca/OSAPPortal/en/A-ZListofAid/POCONT1_067672</p>	<p>Application Form</p>
<p>Doreen Kronick Scholarship</p>	<p>Available to post-secondary students with learning disabilities who are enrolled in full-time or part-time study programs. The amount of this award is \$1,000. The Doreen Kronick Scholarship (DKS) may be awarded to a person who is pursuing a program of graduate study in a university that will assist learning disabled students. Applications are reviewed according to the following criteria: the student’s future educational program leading towards assisting persons with learning disabilities; the submission of a satisfactory academic record; the student’s contribution to his or her community and to campus life.</p> <p>For more information, visit: https://www.ldac-acta.ca/scholarships/</p>	<p>Tel: 613-238-5721 info@ldac-acta.ca</p>
<p>Toronto Metropolitan University - Tuition Waiver for Youth in Extended Care</p>	<p>If interested in attending Toronto Metropolitan University, they offer tuition waivers for students who grew up in extended society care (previously known as Crown Wards) in Canada, and are currently enrolled in an OSAP-eligible program at the institution. The tuition waiver will cover full tuition and ancillary costs. Students must be in an OSAP-approved program to be considered for the tuition waiver.</p> <p>For more information, visit: Tuition Waiver for Youth in Extended Care</p>	<p>awards@torontomu.ca</p>
<p>Transition Resource Guide for Students with Disabilities</p>	<p>This guide is a comprehensive tool to help students with disabilities arm themselves with the knowledge they need to access resources at all colleges and universities in Ontario and make a successful transition to post-secondary education. It is aimed to support students as they make the transition by providing information on supports and services available at post-secondary institutions and steps on how to prepare for the transition to post-secondary education.</p>	<p>Transition Resource Guide for Students with Disabilities</p>

Employment Support

The following are examples of employment support programs – may not be an exhaustive (complete) list.

To search for Employment Services in Ontario, you can visit: <https://feat.findhelp.ca/>

Program	Support	Contact
Community Living Dryden-Sioux Lookout	Employment Services provides individuals with the opportunity to learn the skills needed to gain competitive employment in the community. This involves education and training; job development and coaching; facilitating the transition to employment, and supports to businesses that employ individuals. For more information, visit: https://www.cldsl.ca/index.php/employment-services/	Dryden: Located: 280 Arthur St., Dryden ON. Tel: 807-223-3364 Sioux Lookout: Located: 41 King St., Sioux Lookout ON. Tel: 807-223-3364
Kenora Association for Community Living	Employment Services assist people in maintaining their employment, through ongoing support to hone skills and to navigate workplace culture and relationships. People are encouraged to broaden their skill base, to continue to learn in the workplace, and to expand the scope of their employment opportunities. For more information, visit: https://www.kacl.ca/	Located: 501 8 th Ave. S., Kenora ON. Tel: 807-467-5225
Northwest Employment Works	Northwest Employment Works is an Employment Ontario Assessment Centre offering various programs and services geared to helping job seekers and employers achieve their job search, recruitment, and training goals. For more information, visit: https://northwestworks.ca	Located: 30 Earl Ave., Dryden ON. Tel: 807-223-4006
Lake of the Woods Employment Action Project (LEAP)	LEAP provides employment counselling, job placement, assistance with access to community services, and follow up services to persons who are unemployed and out of school or training in the Kenora and surrounding areas. For more information, visit: https://leapforjobs.ca/	Located: 25 Main St. S., Kenora ON. Tel: 807-468-1911

Home & Community Supports

The following are examples of at home and community supports available throughout the Kenora district – this may not be an exhaustive (complete) list.

Program	Details	Contact
Kenora Association of Community Living	Supports individuals who have an intellectual disability to identify and achieve their goals for a meaningful life by providing a variety of community based services and programs to the area. For more information, visit: https://www.kacl.ca/	Located: 501 Eighth Ave. S., Kenora ON. Tel: 807-467-5225 info@kacl.ca
Community Living Dryden-Sioux Lookout	Provides a variety of community services and programs to support individuals with an intellectual disability to live meaningfully in their community and achieve their goals. For more information, visit: https://www.cldsl.ca/	Dryden: Located: 280 Arthur St., Dryden ON. Tel: 1-807-223-3364 Sioux Lookout: Located: 41 King St., Sioux Lookout ON. Tel: 1-807-223-3364
Harmony Centre for Community Living – Red Lake	Provides programs and services to meet the needs of individuals with an intellectual and/or developmental disability. Coordinates leisure and learning activities, social outings and assists in securing employment opportunities For more information, visit: https://www.northwesthealthline.ca/display/service.aspx?id=142104	Located: 26 Young St., Red Lake ON. Tel: 807-727-2828 ext. 2 margaret.kudlowsky@shaw.ca
Ontario Health at Home – North West	Provides access and referrals to other community services, and manage Ontario’s long-term care home placement process in the North West region. For more information, visit: https://ontariohealthathome.ca/region/north-west/	Toll-Free: 800-626-5406

Mental Health and Crisis Services

If you are experiencing a crisis and need assistance, please call 911 or go to the nearest hospital or Emergency Room

Program	Details	Contact
Canadian Mental Health Association – Fort Frances Branch	CMHA-FF provides services to Fort Frances, Dryden, Sioux Lookout, Red Lake, Atikokan and Kenora. Offers a variety of mental health and addictions programs and services which are safe, inclusive and accessible and that promote healthy people and communities. For more information, visit: https://fortfrances.cmha.ca/services/	Located: 414 Scott St., Fort Frances ON. Tel: 807-274-2347
Canadian Mental Health Association – Kenora	CMHA-K offers a wide range of mental health and addictions programming to the Kenora district. For more information, visit: https://www.cmhak.on.ca/	Located: 227 Second St. S., Kenora ON. Tel: 1-907-468-1838
Sioux Lookout First Nations Health Authority – Nodin Mental Health Services	Nodin Mental Health Services provides counselling, support and intervention services to First Nation children, youth, adults and families from communities served by the Sioux Lookout First Nations Health Authority, who are experiencing social, emotional or behavioural problems. Nodin is a resource available to 33 First Nation communities in the Sioux Lookout region. For more information, visit: nodin-mental-health-services	Located: 62 Queen St., Sioux Lookout ON. Tel: 1-807-737-1802 Toll-Free: 1-800-842-0681
ConnexOntario	ConnexOntario provides free and confidential health services information for people experiencing problems with alcohol & drugs, mental illness or gambling in Ontario. For more information, visit: https://www.connexontario.ca/en-ca/	Toll-Free: 1-866-531-2600

Food Banks

The following are **local food banks** available throughout the Kenora district – may not be an exhaustive (complete) list.

Program	Details	Contact
Kenora Salvation Army	<p>Located: 104 Matheson St. S., Kenora ON. Hours: Tuesday-Thursday, 12:30pm – 3:30pm Must call ahead to arrange appointment.</p>	<p>Tel: 807-468-8452 Sandra.poole@salvationarmy.ca</p>
Dryden Food Bank	<p>Located: 62 Queen St., Dryden ON. Hours: Monday, Wednesday, Friday, 9:00am – 11:30am</p>	<p>Tel: 807-223-3881 drydenfoodbank@drytel.net</p>
Sioux Lookout Community Food Bank	<p>Located: 25 Fair St., Sioux Lookout Hours: Tuesday-Saturday, 1:30pm – 4:30pm</p>	<p>Tel: 807-737-7499 ootc@shaw.ca</p>
Red Lake Friendship Centre	<p>Located: 1 Legion Road, Red Lake ON. Hours: Monday-Friday, 9:00am – 5:00pm</p>	<p>Tel: 807-727-3253</p>

Meal Services



Return

Meals on Wheels delivers affordable, nutritious and delicious meals to members of the community who are unable to prepare their own food. These are examples of services offered in the area – this may not be an exhaustive (complete) list.

Program	Details	Contact
Pinecrest Homes Meals on Wheels (Kenora)	Meal Delivery: Lunch is delivered Monday-Friday at 12:00pm; Supper is delivered daily between 4:30pm – 5:30pm Price: \$7.50	Tel: 807-468-4562
Patricia Gardens Meals on Wheels (Dryden)	Meals consist of soup, salad, entrée and dessert. Meal Delivery: Lunch is delivered Mon., Wed., Fri., 11:30am – 12:00pm; Supper is delivered daily between 4:30pm – 5:00pm. Price: \$7.50	Tel: 807-223-5278
Sioux Towers Meals on Wheels (Sioux Lookout)	Meals consist of soup, salad, entrée and dessert. Meal Delivery: Monday-Friday, 12:00pm Price: \$7.50	Tel: 807-737-3142
Northwood Lodge Meals on Wheels (Red Lake)	Meals consist of soup, entrée and dessert. Service is provided to Balmertown, Cochenour, Ear Falls and Red Lake. Meal Delivery: Lunch is delivered Mon., Wed., Fri., 11:30am – 12:00pm; Supper is delivered daily between 4:30pm – 5:00pm. Price: \$7.50	Tel: 807-727-2277

Clothing & Household Items

The following are examples of where you may find free and/or affordable clothing and household items locally, as well as grants that may be available to provide financial assistance with purchasing these items – may not be an exhaustive (complete) list.

Program	Details	Contact
Kenora Salvation Army Thrift Store	Located: 133 Main Street South, Kenora ON. Hours: Monday – Friday, 10:30am – 5:00pm	Tel: 807-468-1044
Dryden Salvation Army Thrift Store	Located: 34 Whyte Ave., Dryden ON. Hours: Monday – Friday, 9:00am – 4:00pm	Tel: 807-223-3110
Sioux Lookout Salvation Army Thrift Store	Located: 13 Robert St., Sioux Lookout ON.. Hours: Tuesday & Saturday, 10:00am – 4:00pm	Tel: 807-737-4686
Red Lake Friendship Centre	Located: 1 Legion Road., Red Lake ON. Hours: Monday – Friday, 9:00am – 4:00pm	Tel: 807-727-3253 friends@rlifc.ca
Dayforce Cares	Dayforce Cares offers grants to individuals in need of financial assistance to cover the costs for the following types of needs: Clothing & Footwear, Food & household Needs (ex. blankets, mattresses, cookware & dishes, small appliances, personal hygiene items, etc.), eligible medical costs and recreational programs. For more information, visit: https://www.dayforcecares.com/ca	Link to Application

Resources for Transitional Aged Youth

The following section provides information about the resources, programs and services that are available to youth aged 16-24 as they transition into adult services. The Developmental Services Ontario does not promote nor endorse any of these services. The resources listed might not include all available resources.

If you are looking for services not found in this section, you can visit: <https://211ontario.ca/> or call 2-1-1



Youth Community Groups & Recreation

Program	Details	Contact
Kenora Youth Wellness Hub	<p>Drop-in to chat with a Youth Navigator, have a snack, hang out, play games, use the computer, and more. They can connect you to services including mental health, substance use, employment, education, sexual health and primary care. As well as help you look for housing, food programs and activities going on in the community.</p> <p>For more information, see: https://youthhubs.ca/en/sites/kenora/</p>	<p>Located: 120 Main St., Kenora ON. Tel: 807-467-8468 kenora@youthhubs.ca</p>

Youth Employment Programs

Program	Details	Contact
Indigenous Friendship Centres - Apatisiwin Employment Program	<p>This program is offered through your local Indigenous Friendship Centre and assists Aboriginal people (over the age of 15) in identifying and securing employment opportunities. To identify and access education and training with the ultimate goal of obtaining meaningful employment. To identify and breach the barriers Aboriginal people face in competing and maintaining employment in the job market.</p> <p>For more information, visit: https://tbifc.ca/program/apatisiwin-employment-program/</p>	<p>Local Indigenous Friendship Centre Contacts</p>

Youth Legal Supports

Program	Details	Contact
Justice for Children & Youth	<p>Offers Free confidential legal advice for youth under 18 and homeless youth under 25 in Ontario.</p> <p>For more information, see: https://jfcy.org/en/</p>	<p>Toll Free: 1-866-999-5329</p>

Resources for LGBTQ2S+ Youth

Program	Details	Contact
LGBT Youth Line	<p>The Lesbian Gay Bi Trans Youth Line exists to provide service for youth, by youth that affirms the experiences and aspirations of lesbian, gay, bisexual, transsexual, transgender, 2-spirited, queer and questioning youth in Ontario. Working within an anti-oppression and anti-racist framework, they provide leadership opportunities, outreach, confidential peer support and referrals by telephone, texting and online. Youth Line is a toll-free Ontario-wide peer-support (for youth by youth) service. Youth Line's number will not show up on a phone bill.</p> <p>For more information: https://www.youthline.ca/</p>	<p>Tel: 1-800-268-9688 Text: 647-694-4275 Live Chat</p>
Trans Life Line	<p>Trans Lifeline is a non-profit dedicated to the well-being of transgender people. The toll-free hotline is staffed by trans people for trans people. Trans Lifeline volunteers are ready to respond to whatever support needs members of the trans community might have.</p> <p>For more information: https://www.translifeline.org/</p>	<p>Tel: 1-877-330-6366</p>

Financial Assistance for Youth

Program	Details	Contact
Telus Mobility for Good	<p>Mobility for Good® helps youth aging out of care achieve independence by providing them with a free phone and a \$0 plan. This enables them to stay in touch with friends and vital support networks, search for somewhere to live, find education and job opportunities, and build credit.</p> <p>For more information, see: https://www.telus.com/en/social-impact/connecting-canada/connecting-for-good-programs/youth</p>	<p>Telus Mobility for Good</p>

Co-Operative Housing

The following is information about Co-Operative Housing Models. Currently, there are no Housing Co-Operatives available within the Kenora District.

Housing co-operatives provide not-for-profit housing for their members. Members do not own equity in their housing so if they move, their home is returned to the co-op, to be offered to another individual or family who needs an affordable home. Some co-op households pay a reduced monthly rent (housing charge) geared to their income. Government funds cover the difference between this payment and the co-op's full charge. Other households pay the full monthly charge based on cost. Each member has a vote in decisions about their housing.

For more information about Co-operative Housing, locating your local co-ops, and learning about the application process, you can visit [Co-operative Housing Federation of Canada](#)



Affordable Home Ownership

The following is information about affordable home ownership models. Currently, there are no affordable home ownership models available within the Kenora District.

Affordable home ownership models use a variety of creative approaches (e.g., down-payment assistance, shared equity mortgages, etc.) to help lower-income people and families, who might not otherwise be able to purchase a home and/or afford the monthly cost of carrying a mortgage.

