Exploring Housing Options for People with Developmental Disabilities in BC

August 2009

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Executive Summary

Community Living BC (CLBC) convened a Housing Working Group in April 2008 to discuss the housing needs of adults with developmental disabilities in BC and develop strategies to support appropriate and affordable housing options. This group identified the need to produce research that would identify housing gaps and barriers to affordable housing for people with developmental disabilities, as well as creative solutions to address these housing challenges. The Housing Working Group established a Research Advisory Committee to address these research goals, chaired by the BC Non-Profit Housing Association (BCNPHA). BCNPHA hired the Social Planning and Research Council of BC (SPARC BC) as a consultant to conduct this research project. The objectives were to conduct a rapid review of housing options for people with developmental disabilities; collect and analyze quantitative data that assesses the need for housing options for people with developmental disabilities; and develop recommendations to address housing challenges.

A rapid review of existing literature was conducted to examine existing research on residential trends and existing housing options for persons with developmental disabilities; and the relative opportunities and challenges of different housing approaches. Current housing approaches are designed to promote community inclusion and respond to diverse housing needs and preferences. Substantive differences exist across organizations in how specific terms are used to describe and define models of housing for people with developmental disabilities. This report uses the terms *"Group homes / staffed residential living*", "*Supported living / semi-independent living*", "*Cluster living / intentional communities"*, and "*Home-sharing*" to describe current housing options for persons with developmental disabilities. Existing research literature identifies a number of opportunities and challenges associated with each of these housing approaches and these are summarized in the report.

Drawing on demographic data from the Participation and Activity Limitation Survey (PALS) and 2006 Canadian Census, implications were identified for housing demand and housing affordability among adults with developmental disabilities in BC. There are 20,130 adults aged 15+ with developmental disabilities in the province of BC. The population with developmental disabilities in BC increased 31% between 2001 and 2006, suggesting increased demand for appropriate and affordable housing for people with developmental disabilities in BC. Many people with developmental disabilities are likely to struggle with finding affordable housing due to high levels of unemployment and low-income. Many individuals with developmental disabilities are likely to be living with their aging parents and may soon require new housing arrangements. People with developmental disabilities in BC may already be experiencing difficulty maintaining current housing arrangements, as they appear to be more likely than the general population to move between residences.

The supply of existing affordable housing for people with developmental disabilities was assessed with data from the BCNPHA Asset Analysis project and from CLBC. Fifty-four (54) non-profit housing societies across BC offer 889 units specifically designated for people with developmental disabilities. The number of known affordable housing spaces provided for adults (aged 19+) through CLBC is 5017 units. Based on the data compiled, it seems reasonable to conclude that as a conservative estimate, somewhere between 25%-29% of adults with developmental disabilities in BC are housed through either CLBC or designated units within the non-profit housing sector. The majority of the population with developmental disabilities would have to find housing elsewhere. There are 1175 adults (aged 19+) with developmental disabilities who are currently on the waitlist or planning registry for CLBC residential services. The majority (69%) are waiting to access home-sharing.

Barriers to housing for people with developmental disabilities were identified through multiple sources. These included financial barriers (e.g. low employment levels, low income, lack of affordable housing, ongoing financial risks of home ownership), as well as issues such as the limited supply of accessible housing, the potential for discrimination within competitive rental markets, the potential for eviction, a lack of legal and personal competency, challenges in accessing necessary non-housing supports, challenges in collaboration and other barriers. Some individuals face multiple housing barriers. One overarching gap that was identified was a lack of housing options that address important life transitions.

A number of guiding principles were identified to be considered when developing housing for people with developmental disabilities. Examples of strategies that are currently in place to address specific housing challenges through 16 innovative housing models are identified and highlighted.

The Guiding Principles emerging from this research project are as follows:

1. Housing options must be affordable
2. Housing options should encourage community inclusion
3. Housing options should be accessible
4. Housing options should be developed to facilitate connections with needed services, supports and programs
5. Housing options should incorporate natural supports (if available)
6. Housing options should take into consideration important life transitions
7. Housing options should be designed to enhance safety

Strategies are also highlighted that:

- Address risks associated with home ownership
- Address the need for full-time supports
- Address larger household sizes
- Overcome competitive rental markets

1 Introduction

Community Living BC (CLBC) convened a Housing Working Group in April 2008 to discuss the housing needs of adults with developmental disabilities in BC and develop strategies to support appropriate and affordable housing options. The Housing Working Group is comprised of representatives from CLBC, BC Housing, BC Non-Profit Housing Association (BCNPHA), and community living service providers. The Housing Working Group identified the need to produce research that would identify housing gaps and barriers to affordable housing for people with developmental disabilities, as well as creative solutions to address these housing challenges. The Housing Working Group established a Research Advisory Committee to address these research goals, chaired by BCNPHA. BCNPHA hired the Social Planning and Research Council of BC (SPARC BC) as a consultant to conduct this research project.

The research project's objectives were to conduct a rapid review of housing options for people with developmental disabilities; collect and analyze quantitative data that assesses the need for housing options for people with developmental disabilities; and develop recommendations to address housing challenges.

2 Background

A rapid review of existing literature was conducted to examine existing research on housing options, housing gaps and barriers to affordable housing for individuals with developmental disabilities. This section explores trends in residential options in Canada, and in particular BC; existing housing options for persons with developmental disabilities; and the relative opportunities and challenges of different housing approaches.

Trends in Residential Options

During the past half century there has been a substantial shift in attitudes and policies regarding supports and residential services for persons with developmental disabilities. Prior to the community living movement, persons with developmental disabilities generally lived in segregated institutions apart from the community and had limited control over their day-to-day lives. Over time, family members, self advocates, and other supporters began to advocate for change. They worked to ensure that all people, including people with developmental disabilities, have the same rights and opportunities as the general population and the ability to exercise choice in accessing housing, supports, and services. Current housing approaches are designed to promote community inclusion and to enable self advocates to exercise personal choice over their own living arrangements. It is considered increasingly important to provide a variety of

housing options for persons with developmental disabilities because the population with developmental disabilities has diverse housing needs and preferences. The literature has identified British Columbia to be a leader in the community living movement since the last institutional residence for persons with developmental disabilities closed in 1996. In comparison, other provinces and countries are still in the process of phasing out their institutions.[1]

Defining Existing Housing Options

The literature review identified a variety of current housing approaches for persons with developmental disabilities. However, it was noted that substantive differences exist across organizations in how these approaches are defined. For instance, some use the terms "semi-independent living" and "supported living" synonymously, while others define them distinctively. To provide working definitions for the purposes of this report, current housing options for persons with developmental disabilities are outlined briefly below:

- *Group homes / staffed residential living* – homes in the community where one or more persons with disabilities live and staff members are available to provide supports[2]
- *Supported living / semi-independent living* – living arrangements where support services are provided independent of the housing arrangement[3]
    - Cluster apartments – A type of supported living where a number of apartments are located within a building and individuals with disabilities comprise a small proportion of the building's tenants[4]
- *Cluster living / intentional communities* – living arrangements where individuals with developmental disabilities live closely together and form intentional communities of attachment[5]
- *Home-sharing* – Describes a situation where an adult with a developmental disability lives with another person (or people) who provides supports but is not an immediate relative. The shared home is the primary residence of both the support provider and the individual with a disability[6]

Relative Opportunities and Challenges of Different Housing Approaches

The literature identifies a number of opportunities and challenges associated with each of these housing approaches. Very little of the existing research compares affordability across the spectrum of housing options for people with developmental disabilities, although some studies investigate the costs of specific housing approaches in relation

[1] Pedler et al. 2000, Community Living BC 2007, Community Living Research Project 2006, Heemeryck and Biersdorff 2001, Canadian Association for Community Living 2008; Braddock 2001
[2] Crawford 2008; Community Living BC website 2009, Community Living Research Project 2006
[3] Crawford 2008; Community Living BC 2007; Community Living Research Project 2006
[4] Community Living BC 2007
[5] Crawford 2008; Community Living Research Project 2006; Community Living BC 2007
[6] Crawford 2008; Community Living Research Project 2008

to institutional or group home care. The following tables summarize some of the highlights from the literature findings.

Table 1. Group Homes/Staffed Residential Living: Opportunities and Challenges[7]

Opportunities	Challenges
▪ Provide 24/7 care for individuals who need it ▪ Often provide access to supports and programs in the community ▪ Can provide opportunities for community building within the home	▪ Some are too large, which can result in lack of integration with the general community ▪ Many are criticized for adopting a "one size fits all" approach to supports which does not fit the diverse needs and unique personalities of people with different levels of disability ▪ Some have inflexible schedules and high levels of staffing and control and less opportunities for personal choice in daily life

Table 2. Supported Living/Semi-independent Living/Cluster Apartments: Opportunities and Challenges[8]

Opportunities	Challenges
▪ Supports are generally personalized and tailored to the individual ▪ May result in more interaction with population without disabilities than in a group home setting ▪ Under the cluster apartment approach, tenants can share support staff and resources and plan group social events	▪ Limited access to affordable housing and individualized supports can make this option inaccessible ▪ Limited planned activities can lead to social isolation ▪ Relative to group homes, there may be fewer formal safeguards

[7] Crawford 2008, Community Living Research Project 2006

[8] Dickson 2008, Community Living Research Project 2006, Crawford 2008, Community Living BC 2007

Table 3. Cluster Living / Intentional Communities: Opportunities and Challenges[9]

Opportunities	Challenges
▪ Support staff costs can be shared among the group ▪ Provides opportunity for organized social events and community-building within the group	▪ Relative to housing options where individuals with developmental disabilities live in an integrated setting within the general community, some research has suggested that cluster living may result in a poorer quality of life and care, and that individuals are more likely to receive supports from fewer staff, have more restrictive scheduling and social activities

Table 4. Home-Sharing: Opportunities and Challenges[10]

Opportunities	Challenges
▪ Provides a homelike environment ▪ The individual often has choice and input regarding the home and the home sharing provider ▪ Encourages increased community participation ▪ Individualized services and supports	▪ Finding a suitable roommate or family can be a challenge ▪ Risk of caregiver burnout ▪ The individual may have to move if they change caregivers ▪ Some individuals report that they feel like they would be betraying their family by living with another family ▪ There are some concerns about limited monitoring of the quality of home share arrangements ▪ A small number of homes host a few persons with developmental disabilities, which may result in lack of integration with the general community

[9] Crawford 2008, Community Living Project 2006

[10] Community Living Research Project 2008, Crawford 2008, Community Living BC 2007

3 Research Method

This research report:

- Reviews existing research on housing options for adults with developmental disabilities;
- Identifies barriers associated with accessing and retaining appropriate and affordable housing within the community;
- Explores demographic data, waitlist data, and known affordable housing spaces to assess how current and future demand for housing compares to the current capacity of the affordable housing sectors in BC;
- Highlights innovative housing case studies which address identified housing challenges; and
- Outlines some guiding principles and actions to be considered by all stakeholders when thinking about how to address housing challenges for adults with developmental disabilities in BC.

Literature Review

A rapid review was conducted to examine existing research on housing options for individuals with developmental disabilities. To ensure the relevancy of the information gathered, the research was focused on Canadian sources produced over the past 10 years. The review explored academic articles, governmental and non governmental publications. The information gathered was used to provide context to the study, and to ensure that the project does not repeat existing work.

Demographic Profile and Assessment of Housing Supply

Demographic data from the Participation and Activity Limitation Survey (PALs) and 2006 Canadian Census were analyzed to develop an understanding of the characteristics of the population of adults with developmental disabilities in BC and the resulting implications for housing demand and housing affordability. Custom cross-tabulations were prepared by Statistics Canada[11]. An assessment of the number of existing affordable housing spaces designated for people with developmental disabilities was carried out using data from CLBC and the BCNPHA Asset Analysis Project.[12] Data from the CLBC waitlist and planning registry for residential services was also explored. The assessment of existing affordable housing spaces and waitlist data are compared to the

[11] Cross-tabulations between the PALs and 2006 Canadian Census have been provided but should be used with caution, due to the small number of people in BC with developmental disabilities.

[12] The assessment of BCNPHA Asset Analysis data was limited to only those units *designated* for people with developmental disabilities. Many non-profit housing units that are not specifically designated for people with developmental disabilities (such as those for people with disability in general or for people with low income) may in fact be occupied by people with developmental disabilities. Thus, the number of people with developmental disabilities living in non-profit housing units as described in this report is a minimum estimate.

demographic findings to develop an estimate of the demand for housing for people with developmental disabilities in BC. Because CLBC defines adults as people aged 19+ years and Statistics Canada disaggregates data such that the adult category is best represented as people aged 15+ years, some of the calculated estimates are approximations at best. However, in all such cases, the estimates err on the side of caution and should be taken to be conservative.

Environmental Scan

The purpose of the environmental scan was to explore innovative case studies of housing models for people with developmental disabilities that address identified housing barriers. The case studies were identified both through internet research, the literature review, and on the recommendations of the Research Advisory Committee and broader Housing Working Group. A total of 21 housing models were identified and summarized in a matrix, which was used to analyze and make comparisons among the various models. The initial list of housing models was narrowed down to 16 housing case studies with the input of the Research Advisory Committee that, together, reflect a range of models such as home ownership, rental, agency-led housing, and family-member-led housing. Because of the diversity of housing barriers, individual resources, and personal preferences of people with developmental disabilities, the 16 case studies are all summarized in this report as being useful options in specific contexts. Details of the housing case studies were captured from existing reports and/or key informant interviews.

Review of Preliminary Findings by Key Stakeholders

The research team presented preliminary results from the literature review, environmental scan, and demographic profile and assessment of housing supply to a variety of stakeholders including community living service providers, housing providers, family members, caregivers and self advocates[13] through focus groups and key informant interviews. The focus group and interview participants discussed the preliminary lists of housing barriers, housing options, and key housing considerations and their expertise and feedback have been incorporated into the final research report.[14]

4 Demand and Supply of Affordable Housing Options in BC

Demographic Profile

The following demographic profile describes some characteristics of the population with developmental disabilities in BC that have implications for current and future demand

[13] The term 'self advocate' refers to persons with developmental disabilities. Some self advocates joined the focus groups for parents/caregivers.

[14] A list of research participants is included in Appendix B.

for housing including population size, population growth rates, tabulations of age categories, labour force participation, income and current housing arrangements.

Population

In 2006, there were 27,130 people with developmental disabilities in BC, representing less than 1% of BC's total population, but 4% of people with disabilities in BC. The population with developmental disabilities in BC increased considerably between 2001 and 2006, from 20,770 people in 2001 to 27,130 in 2006, representing an increase of 31% (higher than the national level increase of 14%) (Table 5). In contrast, the total population of the province increased by only 5%[15] and the total population with disabilities in BC increased by 20% (Table 5).

Table 5. Number of People with Developmental Disabilities and Disabilities in Canada and BC, 2001 and 2006

	People with Developmental Disabilities		People with Disabilities	
	2001	**2006**	**2001**	**2006**
Canada	166,320	190,310	3,601,270	4,417,870
British Columbia	20,770	27,130	530,130	638,640

Source: Statistics Canada, Participation and Activity Limitation Survey, 2006 and 2001[16]

Age

The number of adults (aged 15+) with development disabilities in BC is 20,130, representing the majority (74%) of the total population of persons with developmental disabilities in BC. The largest proportion (38%) of adults (aged 15+) is between the ages of 45 and 64 years (Table 6). Relative to other provinces and the country as a whole, BC has the highest proportion of people with developmental disabilities between the ages of 45 and 64 years.[17]

Table 6. Ages of People with Developmental Disabilities in Canada and BC, 2006[18]

	Canada	British Columbia
Total - all ages	190,310	27,130
Total - aged less than 15	53,740	7,000
Total - aged 15+	136,570	20,130
15 to 24	37,940	5,750
25 to 44	44,080	6,420[E]

[15] Statistics Canada, Census 2006 Community Profiles
[16] Statistics Canada, Participation and Activity Limitation Survey: Tables 2006
[17] Statistics Canada, Participation and Activity Limitation Survey: Tables 2006
[18] 'E' (use with caution), 'x' (suppressed to meet confidentiality requirements of the Statistics Act).

45 to 64	47,290	7,690[E]
65 +	7,260[E]	X

Source: Statistics Canada, Participation and Activity Limitation Survey, 2006[19]

Employment and Income

People with developmental disabilities are more likely to be unemployed and more likely to be low-income than the general population. In 2006, the employment rate for people with developmental disabilities age 15 years or older in BC was 30%[20], much lower than the employment rates for BC (62%) and for Canada (51%). [21] In 2005, 25% of people with developmental disabilities in BC lived in households where the household income was below the Statistics Canada low-income cutoff (LICO) compared with 13% of the general population in BC.[22]

Living Arrangements

The majority of people with developmental disabilities (84%)[23] live in urban settings. BC's population with developmental disabilities appears to be more likely to move between residences than the total population of BC - only 68% of people with developmental disabilities in BC reported being at the same address in 2005 as at the time of the 2006 Census, compared with 83% of BC's total population.[24]

In 2006, the majority (70%) of people with developmental disabilities lived in dwellings that were owned by someone in the household, while 30% lived in rented dwellings (similar to BC's total population). [25] The dwellings which were home to a person with developmental disabilities in BC were in relatively good repair, with 47% of these dwellings requiring only regular maintenance and 44% needing only minor repairs.[26]

Implications for Housing Demand in BC

The demographic profile highlights some implications for housing demand among the population with developmental disabilities in BC.

The population with developmental disabilities in BC has increased

The population with developmental disabilities in BC increased 31% between 2001 and 2006, which is substantially higher than the increase in the total population of BC (5%), the total population with disabilities in BC (20%), and the increase of the population

[19] Statistics Canada, Participation and Activity Limitation Survey: Tables 2006

[20] Statistics Canada: PALs 2006 and Census 2006 by personal communication, Jan 2009

[21] Statistics Canada: PALs 2006 and Census 2006 by personal communication, Jan 2009 and Statistics Canada: Community Profiles 2006

[22] Statistics Canada: PALs 2006 and Census 2006 by personal communication, Jan 2009

[23] Statistics Canada: PALs 2006 and Census 2006 by personal communication, Jan 2009

[24] Statistics Canada: PALs 2006 and Census 2006 by personal communication, Jan 2009

[25] Statistics Canada: PALs 2006 and Census 2006 by personal communication, Jan 2009, and Statistics Canada: Community Profiles 2006

[26] Statistics Canada: PALs 2006 and Census 2006 by personal communication, Jan 2009, and Statistics Canada: Community Profiles 2006.

with developmental disabilities in Canada (14%). The data suggest that the demand for housing for people with developmental disabilities has increased in BC or will increase soon, at a rate higher than that for Canada as a whole.

Many people with developmental disabilities are likely to struggle with finding affordable housing

People with developmental disabilities are more likely to be unemployed and more likely to be low-income than the general population, and will thus have difficulty finding appropriate housing that is also affordable either for home ownership or on the private rental market.

Many individuals with developmental disabilities are likely to be living with their parents

In 2006, the majority of people with developmental disabilities lived in homes that were owned by someone else in the household (70%). Given the limited income of people with developmental disabilities and the high cost of purchasing a home, it is likely that many live as adult children with their parents.

New housing arrangements for older adults with developmental disabilities may soon be required

In 2006, the largest proportion (38%) of adults age 15+ with developmental disabilities were between the ages of 45 and 64 years. This cohort, many of whom may be living with their parents, will soon need new housing arrangements as their parents age and are no longer able to care for them. As well, the adults with developmental disabilities themselves may require more intensive housing and support needs as they age.

People with developmental disabilities may be experiencing difficulty maintaining current housing arrangements

In 2006, individuals with developmental disabilities appeared to be more likely to move between residences than the general population (68% and 83%, respectively). Although the reasons are unclear, this difference may indicate that some people with developmental disabilities are experiencing difficulty in maintaining housing.

Existing Supply of Designated Affordable Housing Spaces

The non-profit housing sector and Community Living BC (CLBC) are key resources that offer appropriate housing for people with developmental disabilities. An assessment of data from the BC Non-Profit Housing Association (BCNPHA) and CLBC was carried out to determine how the supply of housing provided by these two sources compares to the demand among people with developmental disabilities.

Non-Profit Housing for People with Developmental Disabilities

The non-profit housing sector in BC supplies 50,000 units[27] of long-term affordable housing to a wide variety of tenant populations, with a small proportion specifically designated for people with developmental disabilities.[28]

In 2007, the BCNPHA Research Department launched the Asset Analysis project in order to collect data that would form the baseline for mobilizing the non-profit housing sector in planning for future development and long-term sustainability. Close to 100% of non-profit societies that provide long-term housing in BC are represented in the database, but collection of the detailed information via survey is still ongoing.

Based on 2008 data from the BCNPHA Asset Analysis project, 54 non-profit housing societies across BC have units specifically designated for people with developmental disabilities[29]. Among these 54 societies, 25 work with CLBC on a contract basis to house primarily people with developmental disabilities. An additional 8 of the 54 societies work with CLBC on a contract basis to offer a small number of units to house people with developmental disabilities in addition to the housing they provide to other tenant groups. The remaining 21 societies designate 1 or more units for people with developmental disabilities, but do not work directly with CLBC to identify tenants[30].

Together, these 54 societies manage 300 buildings serving a variety of tenant groups. Among them, 136 buildings offer 889 units specifically designated for people with developmental disabilities. Given that there are 20,130 adults aged 15+ with developmental disabilities in the province of BC (Table 6) the non-profit housing sector appears to serve 4% of the adult population with developmental disabilities in BC through the 889 specifically designated units.

CLBC Residential Services

CLBC offers three basic types of residential services: staffed residential, shared living (home-sharing), and supported living. For the latter category of residential services, individuals access support hours through CLBC but find their own housing unit independently. Staffed residential and home-sharing services are delivered by private agencies, non-profit agencies, or independent contractors; and the individual is charged the amount allowable for shelter for persons receiving disability assistance.

In October 2008, 5,222 adults (aged 19+) with developmental disabilities were using CLBC residential services. Of those adults using CLBC residential services, 48% were in staffed residential homes, while an additional 48% were in shared living (home-sharing) situations. Only a small proportion (4%) were living in supported living situations. The

[27] BCNPHA Asset Analysis, 2008

[28] This figure excludes government direct managed stock (about 7500-8000 units), co-op housing (14,300 units) and short-term housing such as emergency shelters and transition houses.

[29] BCNPHA Asset Analysis, 2008

[30] CLBC and BCNPHA Asset Analysis, May 2009

majority of those adults using CLBC residential services were located in the Lower Mainland (Table 7).

Table 7. Adults Receiving CLBC Residential Services as of October 31, 2008

Region	Staffed Residential	Shared Living	Supported Living	Total
Total – all regions	**2,516**	**2,501**	**205**	**5,222**
North	182	97	14	**293**
Central Upper Island	193	342	12	**547**
Upper Fraser	242	341	5	**588**
South Vancouver Island	299	255	35	**589**
North Interior	261	330	21	**612**
South Interior	239	351	37	**627**
Lower Mainland	1100	785	81	**1966**
Vancouver Coastal	360	231	21	**612**
Simon Fraser/Tri-Cities	391	237	21	**649**
Surrey/Delta/Richmond	349	317	39	**705**

Source: Community Living BC, Funded Home Activity Report, Dec 2008[31]

Both staffed residential and shared living (home-sharing) spaces are considered to be affordable housing options for people with developmental disabilities; however, it is unclear how many persons accessing supported living services through CLBC live in affordable housing. Thus, through a conservative estimate, the number of known affordable housing spaces provided through CLBC residential services is taken to be 5017 units, which has the capacity to serve approximately one-quarter of the adult population with developmental disabilities in BC (aged 15+).

Based on the data presented, it seems reasonable to conclude that as a conservative estimate, somewhere between 25%-29% of adults with developmental disabilities in BC are housed through either CLBC or designated units within the non-profit housing sector.[32] The majority of the population with developmental disabilities would have to find housing elsewhere.

[31] Community Living BC, Dec 2008.

[32] As a conservative estimate, the 5017 adults (aged 19+) who access affordable housing through CLBC are taken to represent 25% of the 20,130 adults (aged 15+) with developmental disabilities in BC. The BCNHPA Asset analysis project identifies 889 designated non-profit housing units that provide housing for 4% of the 20,130 adults with developmental disabilities in BC. However, there is some overlap between the two data sources (as described). Thus, the proportion of adults with developmental disabilities that is

Waitlist and Planning Registry for CLBC Residential Services

CLBC's waitlist and planning registry is an indicator of demand for housing options among adults with developmental disabilities in BC. As of April 30, 2009, CLBC had 871 people on its waitlist for residential services (representing individuals who need immediate services) and 304 people on its planning registry for residential services (representing individuals who need services within the next two years). As a conservative estimate, the 1175 adults (aged 19+) with developmental disabilities on the waitlist and planning registry are taken to represent 6% of the adult population (aged 15+) with developmental disabilities in BC.[33] Of the individuals on the waitlist and planning registry, the majority (69%) are waiting to access shared living (home-sharing), while 19% are waiting to be placed in a staffed residential / group home setting and 12% are waiting to access a supported living arrangement (Table 8).[34]

Table 8. Waitlist and Planning Registry for CLBC Residential Services as of April 30 2009

Service Category	Waitlist	Planning Registry	Total
Supported Living	103	40	143
Shared Living	601	208	809
Staffed Residential	166	56	222
Other	1	0	1
Grand Total	**871**	**304**	**1175**

Source: Community Living BC, April 2009

5 Housing Barriers

Barriers to housing for people with developmental disabilities were identified through the literature review, environmental scan, demographic profile, and key informant interviews and focus group discussions. This section outlines a number of housing barriers which make it particularly challenging for persons with developmental disabilities to access and retain appropriate and affordable housing.

Most of the housing barriers identified were focused on the challenges in accessing supported living / semi-independent living arrangements. Few barriers to group homes, cluster living and/or home-sharing were reported, although it was noted by some

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served through these two sectors must be greater than the 25% served by CLBC Residential Services but less than the sum total of both sectors (29%).

[34] Since CLBC only funds one residential placement per person an individual can only have one request for service on the waitlist.

service providers and family members in the focus groups that it can be challenging to find suitable home-sharing providers.[35]

One overarching gap that was identified was a lack of housing options that address important life transitions. For example, there is a need for increased respite services and transition planning for aging family caregivers who will soon be unable to care for their adult children with developmental disabilities in the family home.[36] Similarly, as young adults with developmental disabilities complete high school and prepare to move out of the family home, they may experience isolation due to a lack of programs to encourage connection with the community and people their own age.[37]

Financial Barriers

Relative to the general population, people with developmental disabilities encounter significant financial barriers which limit their ability to rent or purchase a home at market rates.

Low Employment Levels

The employment rate for persons with developmental disabilities in BC is much lower than both the employment rate for the population of BC and the employment rate for the population of persons with disabilities in BC, which suggests that persons with developmental disabilities are more dependent on other sources of income, such as disability supports or family members, to meet their basic living needs. People with severe or very severe disabilities are more likely to be unemployed than those with mild or moderate disabilities.[38]

Low Income

Adults with developmental disabilities are more likely than the general population to be living on low income. According to the National Council on Welfare, a single person receiving disability assistance received $11,125 a year in 2007 including all provincial and federal benefits.[39] This is substantially lower than the after-tax low-income cut-off (LICO) for a large urban area ($17,954) in 2007.[40]

With low employment rates, many people with developmental disabilities are dependent on disability assistance and are thus extremely limited in their ability to find affordable housing and meet other basic living needs. In most communities, the $375 per month[41] maximum shelter portion of BC Benefits is not enough to afford market rental housing unless the individual also accesses a subsidy through BC Housing or is

[35] Community Living Research Project 2008
[36] Greenspan and Raine 2006, Community Living Research Project 2008
[37] Community Living Research Project 2008
[38] Statistics Canada: PALs 2006 and Census 2006 by personal communication, Jan 2009
[39] National Council on Welfare 2008
[40] Statistics Canada, Catalogue No. 75F0002MIE2007004
[41] Ministry of Housing and Social Development 2007

also supported by his/her parents.[42] In 2006, the median rent in BC was $752 per month (not factoring in any additional costs for modifications needed for the home or any home support services required by people with disabilities).[43]

Rental Housing Barriers

A number of barriers make it challenging or in some cases impossible for persons with developmental disabilities to access appropriate and affordable rental housing in BC.

Lack of affordable rental housing and subsidized housing units

First and foremost, many persons with developmental disabilities who rely upon fixed disability benefits cannot afford market rental housing. In communities where subsidized housing is available, there is often excess demand and long waitlists. CLBC facilitators and families report that individuals sometimes end up in other housing arrangements such as home sharing because it is more affordable, even though the individual would prefer to live in a supported living arrangement in the community. The CLBC facilitators report that many persons with developmental disabilities also lack the skill set required to find new housing.

Limited supply of accessible housing

When affordable housing is available, it often may not meet the individual's other needs. For instance, service providers report it is very difficult to find accessible housing, with requirements ranging from minor modifications to needing a fully accessible unit with an elevator and roll-in shower and other structural features. The lack of accessible rental housing poses a challenge to both adults who wish to live independently and families with a child with a developmental disability. Service providers have also stated that it is difficult to find landlords who are willing to make minor or major accessibility modifications to their rental units, and that it is a challenge to find well maintained rental accommodations for their clients. It may also be challenging to find an affordable rental unit in one's home neighborhood that is safe, well maintained and close to family, friends, natural supports, transportation, services, and amenities. Individuals might have other housing requirements that are hard to meet such as finding an affordable housing unit that is large enough for them to live in with their spouse, children, support staff, and/or pets.

Potential for discrimination within competitive rental markets

Persons with developmental disabilities often experience difficulty competing in a tight rental market and may face discrimination because some landlords are uncomfortable renting to a person with a developmental disability.[44] Concerns about potential behavioral challenges or assumptions that a person with a developmental disability cannot live successfully in the community even with the proper supports can deter

[42] Dickson 2008
[43] Statistics Canada, Census 2006 Community Profiles
[44] Heemeryck and Biersdorff 2001

landlords from renting to people with developmental disabilities. Furthermore, landlords can often rent available units more quickly to people without a developmental disability, as they may take less time to arrange the move.

Multiple housing barriers to housing

CLBC facilitators report that a number of individuals face multiple housing barriers. For instance, it is more of a challenge to find a rental unit for a person with a developmental disability who is also deaf because that individual needs an interpreter to assist with communicating with potential landlords. Also someone with dementia might end up in an extended care seniors' residence at a relatively young age because his/her care needs are too extensive for other residential arrangements. CLBC also supports individuals with developmental disabilities who have addictions, severe mental health challenges, and criminal records. For these individuals, having a developmental disability amplifies their other existing housing barriers and puts them at a greater risk of homelessness.

Potential for eviction

Finally, many persons with developmental disabilities are vulnerable to eviction. Service providers report that their clients have been evicted as a result of a variety of behavioral issues (i.e. being too loud for the other tenants, a lack of cleanliness which results in building health issues). Additionally, many persons with developmental disabilities are not aware of their rights as a tenant and as a result, have difficulty resolving landlord-tenant disputes.

Barriers to Home Ownership

A few of the barriers to homeownership are similar to the aforementioned barriers to rental housing such as a lack of affordable housing, and difficulty finding appropriate, accessible housing located close to natural supports, services and amenities. However a number of housing barriers are unique to home ownership.

The high cost of purchasing a home

A person with a developmental disability may find it difficult to become a homeowner in the first place. Obtaining a mortgage is expensive because of the cost of a down payment and closing costs.[45] Also many persons with developmental disabilities have limited credit ratings and unconventional income sources such as disability benefits which can make it a challenge to get mortgage approval. In general, home ownership is not viewed to be affordable for individuals unless they have substantial personal financial savings, or access to family resources and/or employment opportunities.

[45] Kontulaht 2007

Ongoing financial risks

Once an individual has purchased a home, s/he faces a number of ongoing financial risks including high mortgage payments (which can put the individual at risk of foreclosure) and the ongoing costs of maintenance and repairs, property taxes, and strata fees. Some homeowners with developmental disabilities rely upon rental income from roommates to help cover expenses and are left in a vulnerable financial position if their roommate(s) move out[46]. Homeownership may also have an unexpected impact for persons with developmental disabilities when they report rental income from roommates and their eligibility for disability benefits may decrease or be lost altogether.[47] Service providers have indicated that there have been incidences where an individual sold his/her home and lost eligibility for receiving disability benefits due to the financial assets resulting from the sale.[48]

Legal and personal competency

Some service providers have pointed out that not all persons with developmental disabilities have the legal and personal competency to manage the responsibility of owning real estate. For instance, there needs to be safeguards in place that protect individuals from being victimized or being taken advantage of.

Challenges in Accessing Necessary Non-Housing Supports

Barriers to accessing needed non-housing supports can prevent individuals with developmental disabilities from accessing appropriate housing. An individual's success in a particular living arrangement is largely contingent on having access to the required supports. Depending on the individual, support needs vary greatly from someone who needs almost no assistance in daily living to someone who requires 24/7 support. In some cases persons with developmental disabilities rely on service providers for their support needs, and in other cases care is provided by natural supports (i.e., friends and family) or a mix of both. Even when an appropriate and affordable housing unit is available, a person with a developmental disability cannot make it their home unless the support services they require are already in place and funding for the supports is readily available.

Service providers and family members report that there is limited funding for individualized supports for their family members, which makes it a challenge to pursue supported/semi-independent housing options for adults with developmental disabilities.[49] Current housing and support arrangements can be vulnerable to shifts in

[46] Kontulaht 2007, Birch and Murphy Black 2001

[47] Styan 2007

[48] This assumes that the individual will only have access to the financial resources for a short period of time, between selling their home and purchasing a new one. It could take some time to qualify for disability assistance again, and the individual may need disability benefits to cover his/her basic living and support needs in the meantime.

[49] Greenspan and Raine 2006, Crawford 2008

government funding and the loss of needed support services. [50] Family members also report challenges in recruiting and retaining qualified support workers and a lack of coordination amongst support systems. The literature also suggests that some regions of the province have less access to individualized services and supports.[51] Persons with developmental disabilities who require intensive support face greater difficulty than those who only require a few hours of support a week, because the cost of providing one-on-one care is high.

Challenges in Collaboration

During a focus group discussion, it was suggested that challenges in collaboration can hinder groups who are seeking to develop housing options for persons with developmental disabilities in BC. They noted that the development of new housing options often requires collaboration and commitments of resources from different levels of government, non-governmental organizations and service providers; and often cannot proceed without the willingness to collaborate. For example, many service providers speak to the need for more subsidized housing, but perceive a lack of interest from senior levels of government in being involved in the development of new subsidized housing.

It was also raised by service providers that it can be a challenge to build collaborative relationships when different groups have different visions. For instance, service providers point to differences in opinion as to what is a desired mix of people with developmental disabilities relative to people without developmental disabilities in a given housing complex. Many propose that the proportion of people with developmental disabilities should be small to better promote community inclusion, and to avoid creating "institutional" or "ghetto" models. Other service providers point out that if designed properly, creating intentional communities of persons with developmental disabilities or group homes can be beneficial in terms of creating social networks and the sharing of resources. The latter group emphasizes the importance of providing choice and a range of housing options for individuals to select from.

Other challenges

A few other housing barriers were raised in the consultation process. One service provider noted that some new immigrant families are not aware of the services and housing options that are available, and stated that it can be difficult to connect them due to language barriers. It was mentioned in one discussion that it can be a challenge to find a suitable family in a home share arrangement if an individual has specific housing requirements (e.g. dietary needs for religious beliefs and/or cultural practices). Similarly, families also mention that it can be a challenge to find compatible roommates. Service providers and families also perceive that individuals with developmental disabilities are vulnerable to victimization by neighbours, roommates, and general

[50] Birch and Murphy Black 2003

[51] Community Living Research Project 2008, Community Living BC 2007

community members. In addition, service providers and family members point out that a person with impaired functioning might fall slightly above the eligibility cut off rate for services which will make it difficult for him/her to access available housing options. Family members also perceive that it can be difficult to access housing services before the family has reached a "crisis" point due to waitlists. This can pose a challenge for families, especially aging parents, who would like their adult child to fully adjust to life outside of the family home well before they are no longer to care for him/her.

6 Housing Case Studies

Housing needs are highly individualized, and depending on specific housing needs and preferences, a variety of housing options can be considered favourable. Through the environmental scan, input from the Research Advisory Committee, and subsequent key informant interviews, a range of innovative housing approaches were identified that, together, address many of the aforementioned housing challenges.

The 16 housing case studies summarized in this section illustrate a range of rental housing and homeownership models for persons with developmental disabilities. Three matrices have been used to compare and contrast the similarities and differences among the 16 models. The matrices take into consideration three broad guiding questions that should be asked when determining what housing approach is most appropriate in a given context:[52]

- What are the individual's housing and support needs?
- What are the individual's preferences?
- What financial and support service resources are available to the individual?

It is the interplay of these considerations that determines what housing model is "ideal" in a given situation. These case studies are summarized in the following three matrices:

- Case study by housing needs and financial resources
- Case study by support service needs and resources
- Case study by individual housing preferences

The matrices can be used to identify which housing models may be favourable for a particular individual. A detailed description of all 16 housing case studies is provided in Appendix D. Specific case studies have been identified in the Recommendations section of this report in relation to the guiding principles and strategies to address specific housing challenges.

[52] This research project has identified a number of key housing considerations that should be taken into account when determining what type of housing approach is appropriate in a given context. Most of the key housing considerations are captured in the matrices which compare and contrast the different housing approaches. However, some are not easily summarized in a matrix format. Refer to Appendix C for a fuller discussion of key housing considerations.

Matrix 1 Case Study By Housing Needs and Financial Resources

	1. Quay View*	2. 1134 Queens Ave*	3. City Club*	4. Amik	5. SOAICL 1994*	6. SOAICL 1997*	7. SOAICL 2009 - Life Leases*	8. Co Ownership - Bruce Ed*	9. Co Ownership - Sean*	10. Home in the Annex	11. The Nest	12. Ownership Live in Support	13. TCD2*	14. Parent Partnership	15. Parent Owned	16. Tenant Owned
Housing: Needs and Resources																
Housing Needs Met in Case Study																
Provides affordable housing at below market rates	√	√	√	√	√	√	√	√	√		√		√	√		
Provides accessible housing	√		√		√		√						√			
Individual lives with spouse	√															√
Individual lives with children	√															
Available Financial Resources Accessed in Case Study																
Person with developmental disability is employed																√
Family members are able to contribute to housing costs							√		√			√	√	√	√	
Subsidized, below market housing units are available in the community	√	√	√	√	√	√	√									
Funding from government agencies, local agencies contribute to the cost of market housing	√	√	√		√	√	√		√		√		√			

Note: Case studies with asterisks (*) were followed up with key informant interviews.

Matrix 2 Case Study by Support Service Needs and Resources

Support Services: Needs and Resources	1. Quay View*	2. 1134 Queens Ave*	3. City Club*	4. Amik	5. SOAICL 1994*	6. SOAICL 1997*	7. SOAICL 2009 - Life Leases*	8. Co Ownership - Bruce Ed*	9. Co Ownership - Sean*	10. Home in the Annex	11. The Nest	12. Ownership Live in Support	13. TCD2*	14. Parent Partnership	15. Parent Owned	16. Tenant Owned
Support Service Needs Met in Case Study																
Provides less than 20 hrs of support per week	√	√	√							√	√					
Provides more than 20 hrs of support per week			√		√			√	√			√	√			
Provides overnight support			√		√			√	√		√	√	√			
Includes services for other barriers (addiction, mental health, etc.)																
Safeguards for those with a poor understanding of personal safety					√								√			
Support needs separate from housing model			√			√	√									
Support needs are unknown, not fully identified in case study				√										√	√	√
Available Support Service Resources Accessed in Case Study																
Local agencies fund less than 20 hrs	√	√								√	√	√				
Local agencies fund more than 20 hrs					√			√	√				√			
Service providers provide overnight support			√					√	√				√			
Family provides/fund some supports										√			√			
Family provides/fund intensive supports											√		√			
Resources accessed not fully identified			√	√		√	√							√	√	√

Note: Case studies with asterisks (*) were followed up with key informant interviews.

Matrix 3 Case Study By Individual Housing Preferences

	1. Quay View*	2. 1134 Queens Ave*	3. City Club*	4. Amik	5. SOAICL 1994*	6. SOAICL 1997*	7. SOAICL 2009 - Life Leases*	8. Co Ownership - Bruce Ed*	9. Co Ownership - Sean*	10. Home in the Annex	11. The Nest	12. Ownership Live in Support	13. TCD2*	14. Parent Partnership	15. Parent Owned	16. Tenant Owned
Individual Preferences Met in Case Study																
Lives alone	√	√	√													
Lives with roommate(s) and/or live in caregiver(s)					√	√	√	√	√	√	√	√	√	√	√	√
Rents housing	√	√	√	√	√	√	√			√	√					
Owns housing							√	√	√			√	√	√		√
Lives close to key amenities	√	√	√		√	√	√	√	√	√	√		√	√	√	
Lives in urban area	√	√	√	√				√		√	√	√	√			√
Lives in mid sized city									√							
Lives in small town or rural location					√	√	√		√							
Lives in apartment/condominium	√	√	√		√	√	√		√	√		√				
Lives in a townhouse								√								√
Lives in a house									√				√	√		

Note: Case studies with asterisks (*) were followed up with key informant interviews.

7 Recommendations

This section outlines a number of guiding principles to be considered when developing housing for the population with developmental disabilities as well as strategies to address specific housing challenges.

Guiding Principles
The key themes emerging from this research project have been translated into guiding principles to be considered by all stakeholders when thinking about how to address housing for persons with developmental disabilities in BC. The accompanying tables identify specific models that work towards overcoming housing barriers or gaps in services. A detailed description of all the case studies is provided in Appendix D.

1. Housing options must be affordable

A significant proportion of the population with developmental disabilities have limited income and are only able to access appropriate housing at below market rates. This applies to both rental housing and home ownership.

Table 9. Actions that Increase Access to Affordable Rental Housing Options

Actions	Relevant Case Studies
Community living organization uses its existing assets to purchase or build housing units and rent them out at below market rates.	SOAICL 1994, SOAIC 1997, SOAICL 2009, City Club
Organizations partner and pool resources to build affordable housing (e.g. the local government provides some land, BC Housing provides a building, and the agency provides some funding and oversees management of the building).	Quay View
Housing provider rents some of its building's housing units at market cost to offset the housing costs for tenants with developmental disabilities.	SOAICL 1997, Quay View
Housing provider purchases a building with both commercial and residential spaces and rents out the commercial space to offset housing costs.	SOAICL 1994, SOAICL 1997
Community living agency seeks out non-traditional housing partners. For instance, non-profit organizations that provide affordable housing to specific group (e.g. Aboriginal families) may set aside a few housing units for persons with developmental disabilities.	1143 Queen's Ave, Amik

Table 10. Actions that Increase Access to Affordable Home Ownership Opportunities

Actions	Relevant Case Studies
Community living organization leverages its assets to build life lease units. These are sold to persons with developmental disabilities with covenant restrictions. Under the covenant, the individual's unit needs to be sold back to the society at the original price if the individual wants to move into another arrangement or passes away. Some units are sold at market rates to offset the housing costs for persons with developmental disabilities.	SOAICL 2009
Self advocate(s) and a community living organization enter a co-ownership agreement where both the agency and the self advocate(s) own a share of the housing unit and share housing costs.	Bruce and Ed, Sean
Parents form a non-profit society or corporation and pool resources to purchase shared home(s) and supports for their children. The society holds title to the home(s).	TCD2
Families enter into "parent partnerships" where the families share the cost of buying a home for their children with developmental disabilities.	"Parent partnership"
The housing owner (self advocate(s) and/or families) rent out part of the home to another tenant to offset housing costs.	"Parent owned"

2. Housing options should encourage community inclusion

Housing for people with developmental disabilities should be developed with the creation of an appropriate community interface in mind, one that encourages inclusion and participation within the broader community without disabilities, while still allowing for the sharing of resources and friendships within the population with developmental disabilities.

Table 11. Actions that Encourage Community Inclusion

Actions	Relevant Case Studies
Housing provider limits the ratio of units for persons with developmental disabilities within a building to encourage interaction of persons with developmental disabilities with the broader community.	Quay View
Under the cluster apartment approach, a housing provider designates a few units for persons with developmental disabilities throughout the building. This allows residents with developmental disabilities to share support staff and do occasional social events with one another, but does not segregate.	City Club, Amik
Buildings are developed with a shared common space that can be used to hold social events.	1134 Queens Avenue

3. Housing options should be accessible

A significant number of persons with developmental disabilities also have physical disabilities or mobility impairments and need accessible housing. Some individuals require a few accessible features, while others require fully accessible housing units. Providing accessible housing is also an important aspect of allowing seniors with developmental disabilities to age in place.

Table 12. Actions that Increase the Supply of Accessible Housing

Actions	Relevant Case Studies
New buildings/units are developed to be fully accessible	Quay View
Current inaccessible units are renovated to enhance accessibility	N/A
Landlords/housing providers are provided with information on accessibility grants and potential funding sources for accessibility modifications	N/A

4. Housing options should be developed to facilitate connections with needed services, supports and programs

An individual's success in a particular housing arrangement is contingent on their ability to access necessary support services. Depending on the individual, this could range from a few hours per week to 24/7 supports. In some cases, an individual's ability to

access a particular housing arrangement may be dependent on having the necessary support services in place or quickly available. Some individuals may need additional supports to address multiple, complex issues such as mental illness or substance abuse.

Table 13. Actions that Facilitate Connections with Needed Services and Supports

Actions	Relevant Case Studies
Housing providers and support service providers work closely together so that support services are secured before or shortly after an individual accesses a new housing arrangement.	N/A
Housing is proximate to needed supports or close to transportation that provides access to key services.	N/A
Supports take into consideration other barriers to housing aside from an individual's developmental disability. Individuals are connected to the appropriate service providers for other barriers to housing.	N/A

5. Housing options should incorporate natural supports (if available)

The case studies illustrate that some innovative housing options are made possible because of family supports or a network of friends/supporters. When natural supports are available, they should be incorporated into the housing arrangement because this broadens the available housing options.

Table 14. Actions that Integrate Natural Supports into Housing

Actions	Relevant Case Studies
Family members subsidize housing costs and thus supported housing options become more accessible. In particular, family resources can make home ownership a viable housing option.	SOAICL 2009, Sean, Home in the Annex, TCD2, Parent Partnership, Parent Owned
If personal networks are able to provide some in-kind time (e.g. daily supports, overnight care, building maintenance, transition planning, locating a home) it lowers the cost of supported housing. This makes housing more affordable for persons with intensive support needs.	TCD2, the Nest, Home in the Annex

6. Housing options should take into consideration important life transitions

Research participants have identified that there is a need to better plan for significant changes in living arrangements. Some important life transitions include:

- a young adult moving out of the family home for the first time;
- an adult child who is changing living arrangements because his/her aging parents can no longer care for him her; and
- an aging person with a developmental disability who is developing more complex housing and support needs, such as mobility challenges.

Table 15. Actions that Facilitate Housing Transitions

Actions	Relevant Case Studies
When young adults move out of the family home for the first time and in with roommates, the families work with service providers to develop a life skills training process.	The Nest and Home in the Annex
When an aging parent moves out of the family home into a seniors' home, he or she "sells" the home to the adult child with a developmental disability and arranges to have a student move in and provide support services in exchange for free accommodation. A service agency oversees the arrangement and provides a small salary to the student.	Ownership with Live in Support
A home is left in trust to for an adult child with a developmental disability which provides a secure home after the parents pass away. This option does not require the person to have the personal or legal competency to manage the responsibility of owning a home.	N/A
Building accessible and adaptive housing allows individuals to age in place.	N/A

7. Housing options should be designed to enhance safety

Research participants have indicated that it is important to take into consideration safety when designing housing for persons with developmental disabilities, particularly when individuals are living semi-independently.

Table 16. Actions which Enhance Safety of Housing Arrangement

Actions	Relevant Case Studies
Locate the housing unit(s) in a relatively safe neighborhood.	N/A
Incorporate security futures into building design (secure	N/A

entrance, key card entry, alarm system, call button for assistance).	
Provide safety lessons as part of support services.	"Home in the Annex"
Involve other residents of the building in emergency preparedness training.	Quay View

Other recommendations

The research project has also identified strategies to address some specific housing challenges that have not already been outlined in the guiding principles. These recommendations are not broadly applicable to all housing arrangements, but address barriers that come up in specific contexts.

1. *Strategies to address risks associated with home ownership*

A number of financial risks are associated with home ownership. This is the case with the population in general, but many of these financial risks are amplified for the population with developmental disabilities.

Table 17. Risks Associated with Home Ownership and Corresponding Strategies

Risks	Strategies
Limited awareness of how home ownership can negatively impact disability benefits.	Families can work with PLAN (the Planned Lifetime Advocacy Network) to increase awareness and mitigate risks.
Individual lacks personal/legal competency to manage the responsibility of owning a home and/or is at risk of victimization.	Parents can retain ownership of the home or another individual or organization can hold the home in trust for the individual.
Individual may change their mind about what type of housing arrangement they want.	Engage in considerable upfront planning and thinking about what is the ideal housing arrangement.
Cost of ongoing repairs and maintenance.	Set aside funds for maintenance and repairs.
Roommates may move out and the loss in rent affects ability to pay mortgage.	Set aside funds to act as a buffer between one roommate leaving and another moving in.

2. *Strategies to address the need for full-time supports*

Few housing options are designed for someone who requires full-time (24/7) support. One-on-one support is costly, and may not be affordable for someone requiring full-time care.

Table 18. Strategies to Address the Need for Full-Time Supports

Strategies	Relevant Case Studies
A cluster apartment setting has a staff member on call at all times to provide assistance.	City Club
There is a live in caregiver.	Miriam Homes and Bruce and Ed
Family members or support networks provide some support hours (e.g. take turns spending nights in a shared home).	The Nest

3. Strategies to Address Larger Household Sizes

Housing options should take into consideration the fact that persons with developmental disabilities are not necessarily single person households. They may have a spouse, a child or children, or pets. A variety of housing sizes should be provided to accommodate diversity in household size and structure.

4. Strategies to Overcome Competitive Rental Markets

Support services should take into consideration the difficulties that individuals have locating, securing and retaining rental housing in a competitive rental market.

Table 19. Strategies to Overcome Competitive Rental Markets

Challenges	Strategies
Landlords are uncertain about renting to a person with a developmental disability.	Support providers (formal or informal) educate potential landlords about the support services provided to ensure that an individual is successful in their home.
Individuals have difficulty settling landlord/tenant disputes and are vulnerable to eviction.	Involve support workers in mediation efforts between landlords and tenants.
Individuals have difficulty finding new housing options.	Support workers assist individuals in locating new housing options.

8 Conclusion

This report provides a starting point for addressing the housing gaps and barriers experienced by people with developmental disabilities in BC. The analysis drew on existing sources of data from community and government organizations and published and unpublished reports, and integrated the perspectives of a wide variety of stakeholders including community living service providers, housing providers, family

members, caregivers and self advocates. Innovative housing models that illustrate strategies to address some of the housing gaps and barriers were selected to be highlighted and were explored in further detail. The guiding principles presented as recommendations in this report are built around the foundation of providing persons with developmental disabilities a range of choices in housing options and access to appropriate and affordable living arrangements.

Adults with developmental disabilities encounter significant barriers in accessing housing, largely due to financial constraints but also related to issues that many people face: a limited supply of affordable and accessible housing, difficulties securing and retaining housing in competitive rental markets, and long waitlists. Many of the issues may be compounded for people with developmental disabilities who face multiple barriers in accessing housing as well as challenges in accessing the necessary support services.

An analysis of demand and supply for housing for people with developmental disabilities reveals that the affordable housing sectors currently have limited capacity to address the potential demand. The number of housing units designated for people with developmental disabilities through CLBC and the non-profit housing sector is conservatively estimated to house between 25 to 29% of the adult population with developmental disabilities in BC. An additional 6% of adults with developmental disabilities wait to access CLBC residential services. It is inferred that a large proportion of the population with developmental disabilities who are not housed through the non-profit housing sector or CLBC currently live with parents or other family members. The demand for affordable housing for people with developmental disabilities is expected to increase, since the population with developmental disabilities in BC has increased and since, as parent caregivers age, they will no longer able to provide housing and supports for their adult child with a developmental disability.

Fortunately, a variety of innovative housing models have already been developed and are now documented. The 16 housing case studies presented in this report provide illustrative examples of actions and strategies which, together, overcome many of the housing barriers and challenges. The case studies are varied to reflect the diversity in housing needs and preferences within the population with developmental disabilities.

Stakeholders who are working to address the housing challenges experienced by persons with developmental disabilities in BC are encouraged to follow the guiding principles presented in this report and learn from the examples of housing case studies provided.

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Appendix B – List of Research Participants

January Environmental Scan Interview Participants

- Bill Alexander, Home Coordinator, Community Living Society
- Theresa Huntly, Director of Quality and Innovation, Community Living Society
- Richard Little, Executive Director, Southern Okanagan Association for Integrated Community Living
- Mary Mullen, Executive Director, North Shore ConneXions Society
- Rod Phipps, Treasurer, TCD2 Housing Society
- Phil Stephan, Chief Executive Officer, Parkland Community Living and Supports Services Society
- Ellen Tarshis, Executive Director, Community Living Victoria
- Elke Tigner, Director of Community Inclusion, Community Living Society

February 9th Focus Group with Housing Working Group Participants

- Andrea Baker, Manager, Organizational Development, Community Living BC
- Ross Chilton, Executive Director, Community Living Society
- Mat Cocuzzi, Development Team Assistant, Program Implementation, BC Housing
- Jacinta Eni, Project Director, Quality Service Initiatives, Community Living BC
- Natasha Jategaonkar, Research Director, BC Non-Profit Housing Association
- Barb Robinson, Director of Residential Initiatives, Community Living Society
- Brian Salisbury, Director Strategic Planning, Community Living British Columbia
- Rebecca Siggner, Manager, Research, BC Housing
- Karen Stone, Executive Director, BC Non-Profit Housing Association
- Facilitators (Karen Lai, Nancy Henderson and Karen Thompson of SPARC BC)

February Key Informant Interview Participants

- Margot Beauchamp, Executive Director, Mole Hill Community Housing Society
- Graham Morry, Executive Director, Nanaimo Association for Community Living
- Ian McLaughlin, Executive Director, Williams Lake Association for Community Living
- Steve Pradolini, Housing Coordinator, Dawson Creek Society for Community Living
- Jack Stayn, Executive Director, Planned Lifetime Advocacy Network (PLAN)
- Bill Tidsbury, Manager Community Planning and Development, Community Living BC

February Informal Interview Participants

- Marsha Goldford, Director of Human Resources, Community Living BC
- Jim Spinelli, Executive Director, Nanaimo Affordable Housing
- Chuck Dickson, Consultant and Volunteer, Community Living Victoria

Conference Call with Community Living BC Regional Facilitators, Feb 9th

- 12 regional CLBC facilitators participated on the call
- Facilitators (Jacinta Eni of Community Living BC, and Karen Thompson of SPARC BC)

Focus Groups with Family Members and Caregivers (April-May)

Langley Focus Group Participants, May 5th

- Seven family members/caregivers/self advocates attended
- Facilitators (Teresa Griffiths of the Langley Association for Community Living and Karen Thompson of SPARC BC)

Nanaimo Focus Group Participants, May 7th

- Nine family members/caregivers attended
- Facilitators (Graham Morry and Brenda Mercer of Nanaimo Association for Community Living, and Carol Shortt of Community Living BC)

Prince George Focus Group Participants, April 30th

- Eight family members/caregivers/self advocates attended
- Facilitators (Melinda Heidsma of Aimhi, and Vincent Sherry of Community Living BC)

Vernon Focus Group Participants, May 7th

- Seven family members/caregivers/self advocates attended
- Facilitator (Bill Tidsbury of Community Living BC)

Appendix C – Key Housing Considerations

This research project has identified a number of housing considerations that influence the appropriateness of various housing approaches in particular contexts. It is the interplay of the various factors that determines which individualized housing option is most appropriate in a given context. The list of key housing considerations identified during this project were used to inform the structure of the matrices which compare and contrast the different housing approaches. These key housing considerations have been organized into three broad categories:

- housing needs and financial resources (Matrix 1);
- support needs and supply (Matrix 2);
- and individual preferences (Matrix 3).

There are some key housing considerations that are included in the Matrix, which will be further discussed in this section.

The degree of accessibility
The project has identified that there are different types of accessible housing, and that one unit with some accessible features might be fully accessible for one individual and completely inaccessible for others. The type and kind of accessible housing needed is dependent on the individual's particular needs. For instance, some individuals may only require some accessible features such as grab bars, and easy-to-grasp lever handles on doors, while another person may require a fully accessible suite complete with a roll in shower.

Understanding of personal safety
Some interview participants made a distinction between persons with developmental disabilities who have the capacity to make informed decisions that affect their personal safety and others that do not. It was also mentioned that there are varying levels of "street smarts" within the group, and that some individuals are more vulnerable to victimization that others. This affects where one is able to safely live.

Other housing barriers
Service providers identified that some clients with developmental disabilities face additional barriers to housing, such as addictions, mental illness and criminal records. These individuals are at higher risk of homelessness and may need access to unique housing options and support services which address these additional challenges.

Key amenities
Individuals have different things that they value and want to live close to, and an ideal housing arrangement is located proximate to one's community of choice, natural supports (family and friends), and important services and amenities. Depending on the individuals lifestyle and preferences, the important services and amenities will vary.

Appendix D – Innovative Housing Case Studies

This section provides overviews of the various innovative housing approaches identified in this report. The case studies were identified through the literature review and on the recommendation of the Research Advisory Committee. Case studies with asterisks (*) are case studies that were followed up with a key informant interview. As a result, more detailed information on those housing approaches are available. The matrices were produced with the best information available to the research team. There may be some gaps in information when an aspect of the housing arrangement was not identified in the literature or key informant interview.

Agency Led Housing Approaches – Rental Housing

*1. Quay View Housing**

Location: North Vancouver BC

Background:
Quay View Housing is a joint project between North Shore ConneXions Society, BC Housing, and the City of North Vancouver. This project started around 7 years ago as a result of a desire to create new models of housing in the community.

Housing Characteristics:
This is an apartment building which consists of 1- and 2-bedroom units. Half the units are market rent and half are subsidized. The subsidized housing units are split among a number of different groups, including people with developmental disabilities, seniors, people with disabilities, low income families. The building is centrally located, close to many services and amenities.

Financial Arrangement:
The City of North Vancouver provided the land for this project, and BC Housing provided funding to build Quay View. North Shore ConneXions Society serves as a property manager but did not fund the construction of Quay View.

Quay View Housing generates income from the market rental units and uses these funds to subsidize rents in the other units. The rental costs for subsidized units are geared-to-income, with the lowest rent starting at $200 per month. BC Housing reviews the rents annually and adjustments are made in the summer. The market rents are $1059 for a 2 bedroom or between $831 or $901 for a 1 bedroom.

The budget for Quay View is set by BC Housing and follows a standard structure that is used in other BC Housing owned buildings. As a result, North Shore ConneXions Society cannot use the project to generate a profit and put the funds towards further support

services. There is a contingency fund in place for repairs, but any profits or surplus funds go to BC Housing

Non-housing Supports and Services:
Supports are provided through North Shore ConneXions Society. The hours of support vary depending on the individual. Most tenants who have a developmental disability receive between 2-5 hours of support per week although some receive up to 20 hours of support per week.

Opportunities:
The following benefits were identified in the key informant interview: individuals have their own suite; the rents are affordable; the units are fully accessible; it is an integrated residential setting that does not segregate persons with developmental disabilities; individuals can live with their child, the units are alarmed and have key card access, and as long as someone is relatively independent, they can age in place.

Challenges:
The following challenges were identified in the key informant interview: the arrangement is not appropriate for someone with high support needs; it is now difficult to re-create this project elsewhere (it would require both a land contribution from the City and a community living agency with up to half the funds available to partner with BC Housing); there is a long waitlist; and some tenants have been problematic for the broader building community (one person was evicted due to lack of cleanliness).

Source: Key informant interview with Mary Mullen, Executive Director, North Shore ConneXions Society, January 19th, 2009

*2. 1134 Queens Avenue**

Location: Victoria, BC

Background:
The vision behind 1134 Queen's Avenue is to provide access to affordable housing for refugee and immigrant women and their children. Community Living Victoria (CLV) became involved because they were looking for affordable housing options for people who want to live more independently and who do not require 24 hour support. BC Housing connected CLV to Welcome House which was putting in a proposal for this project.[53]

Housing Characteristics:

[53] At the time of the interview in 2009, this project was still in progress and the final details are being worked out.

This is a 28 unit apartment building complete with a common room and office. Of the total number of units, six one bedroom and bachelor units are designated for persons with developmental disabilities.

Financial Arrangement:
The final details of the financial arrangement are being worked out. BC Housing owns the apartment building and is leasing it to Welcome House. Pacifica has been hired as a property manager. BC Housing will cover the expenses related to the mortgage and insurance. Residents will pay for housing out of their own disabilities benefits, it is hoped that rent will not exceed $375.

Non-housing Supports and Services:
Supports will be provided through CLBC and the level of support provide will vary between few hours once a week up to 14 hours of support per week.

Opportunities:
The following opportunities were identified in the key informant interview: the arrangement provides an integrated living arrangement; the units are affordable; individuals have their own personal suite; the arrangement is low risk for Community Living Victoria because they are not purchasing the housing.

Challenges:
The following challenges were identified through the key informant interview: the financial details and subsidies have not been finalized; the model is dependent on whether there is appropriate funding available for the support services that an individual needs; at the beginning of the partnership, there was a lot of work in terms of establishing roles and becoming comfortable with the different organizations values and visions for the project; the neighborhood may be unsafe for someone who does not have a good understanding of personal safety or lacks "street smarts."

Source: Key informant interview with Ellen Tarshis, Executive Director, Community Living Victoria, January 8th, 2009

3. City Club*

Location: Burnaby, BC

Background:
This model has been around for just under 15 years and was motivated by individuals and their desire to live more independently despite obstacles (primarily physical disabilities). The initial tenants were group home residents who wanted their own apartments and wanted to live alone. Community Living Society (CLS) served as a convener and brought together CLBC, and the Ministry for Children and Family Development together to form a partnership.

Housing Characteristics:
CLS owns 10 condominium units in a strata complex that is 22 stories high and rents them out to clients. The other units are privately owned. The suites are all located on 10 different floors but are clustered close to stairwells to be more accessible for the overnight staff. Half are located on top of each other on one side of the building proximate to a stairwell and the other half are on the other side of the building and are also located on top of each other by a stairwell. Some units are 1 bedroom while others are 1 bedroom plus den.

Financial Arrangement:
It is unclear how exactly the initial units were purchased. CLS could have either purchased the units on its own or secured a deal with a private developer. The cost varies by unit, some are subsidized, some are full market rents, some are subsidized by BC Housing, and some tenants pay a user fee to CLS.

Non-housing Supports and Services:
The overnight staffing is provided by CLS as part of the housing arrangement. Aside from that, the supports and services are separate from the housing model. The residents range from those who require assistance a few times a week to those who require 24 hour support. Daytime supports are provided by a range of agencies.

Opportunities:
The following opportunities were identified during the key informant interview: the arrangement provides affordable housing in an integrated setting; residents are independent and have their own personal living space; the units are fully accessible which allows individuals to age in place; it provides some overnight staff support; and the cost of providing overnight support is shared among the 10 units.

Challenges:
The following challenges were identified during the key informant interview: the arrangement has the potential to be socially isolating for people who do not seek out social activities; it can be risky for individuals to live alone in an apartment, especially if they have difficulty communicating; if someone has intensive 24 hour support needs, this is a very costly option; one-on-one care is relatively more expensive and can be vulnerable to cuts in government funding

Source: Key informant interview with Theresa Huntly, Director of Quality and Innovation, Community Living Society, January 6th

4. Amik

Location: Toronto, ON

Background:
This is a partnership between New Frontiers Aboriginal Organization and Community Living Toronto that has existed since 2003.

Housing Characteristics:
Community Living Toronto has access to 13 units of a 70 unit apartment building for mainly Aboriginal tenants.

Financial Arrangement: New Frontiers Aboriginal Organization provides subsidized housing units to Community Living Toronto

Non-housing Supports and Services: Through partnership between the two agencies, individuals with developmental disabilities receive support services in their own apartments in the building. Six of the units receive 'group home' level of support and seven units receive supported independent living level of support. The support staff have a separate office space in the building. The residents' units are on different floors but all at the same end of the hallways to provide staff easier access between floors.

Opportunities: The literature source identifies the following opportunities for this approach: provides a high sense of independence for residents because they are able to live in their own self contained apartments; facilitates a greater sense of community as clients are not isolated; some services are provided by building management which lessens those required by agencies or families; the model allows the sharing of resources among agencies.

Challenges: The literature source does not identify any challenges associated with this model. The research team has identified the following challenges: the arrangement has the potential to be socially isolating for people who do not seek out social activities; the model may be costly for someone who requires 24/7 intensive supports.

Source:
Itay Greenspan and Laurel Raine. Creating Housing Choices For People with Developmental Disabilities in Ontario: A Resource Guide, April 2006
http://www.kehilla.ca/images/resource_guide.pdf

5. and 6. Southern Okanagan Association for Integrated Community Living (SOAICL) Development Projects, Oliver 1994 and Osoyoos 1997*

Location: Oliver and Osoyoos, BC

Background:
Since 1994, the Southern Okanagan Association for Integrated Community Living has been involved in developing residential spaces for their clients. This was born out of a recognition of the lack of affordable housing in the Okanagan and a desire to phase out Beaver Lodge (a small scale institution). The first building (1994) was a building in downtown Oliver with apartments and commercial space. This venture was successful and two years later SOAICL used assets to purchase a second building (1996-7) located on the main street of Osoyoos, which also includes both apartments and a commercial space.

Housing Characteristics:
The first Oliver building is a building with a commercial space and three apartments. There is ground level access to the apartment units. Two of the apartments are 2-bedroom units and one apartment is a 3-bedroom unit. The 2-bedroom units are for those who can live relatively independently, while the 3-bedroom unit has one bedroom for staff. Five residents have developmental disabilities.

The second building is located in Osoyoos and has a downstairs commercial space and two 2 bedroom apartments located upstairs. There is currently one resident with a developmental disability. Renting the other unit to someone with a developmental disability is a challenge because of the stairs and physical disabilities. Instead, it is rented out at market rate.

Financial Arrangement:
The organization was able to purchase the first building by using a piece of owned property to leverage their assets. A supportive credit union looked at the organizations assets and cash flow and provided financing. The commercial space for both buildings is rented out and used to offset rental costs. In the first Oliver project, rents for clients range from $350 to $400. Non-community living tenants pay $500-700. In the Osoyoos building, current rent for the two bedroom unit is $400 while non-community living tenants pay $500-700.

Non-housing Supports and Services:
There is one live in staff member in the first Oliver building, and night time staff and personal safeguards are included. In the Osoyoos building, there is no link between housing and supports.

Opportunities:
The key informant interview identified the following opportunities: provides affordable housing; provides housing in an integrated setting; the downtown locations are an advantage because of the lack of public transit in Oliver and Osoyoos and the proximity to services. In addition, the research team has identified another advantage, the purchase of a commercial building provides a unique opportunity to offset rental costs through renting out the commercial space.

Challenges:
The key informant interview participant identified the following challenges: the Osoyoos project is only suitable for individuals who can live fairly independently and can access suitable supports since there is no staff on site; and the Osoyoos building is not accessible since the apartments are located upstairs.

Source: Key informant interview with Richard Little, Executive Director, Southern Okanagan Association for Integrated Community Living, February 25th, 2009

Agency Led Housing Approaches – Home Ownership

7. Southern Okanagan Association for Integrated Community Living (SOAICL) Development Project, 2006-9

Location: Oliver, BC

Background:
SOAICL built on the success of its earlier rental housing projects in Oliver 1994 and Osoyoos 1997 and is in the process of building a strata complex. The strata complex will provide the following types of units: affordable rental housing for people with developmental disabilities, life lease units to be sold to clients with convenant restrictions; and other units that will be sold at market rates. The owners of the life lease units are required by convenant to sell their units back to SOAICL once the individual no longer wants to live there or passes away.

Housing Characteristics:
There is two phases to this development. Phase I was built in 2006-7 and Phase II is nearing completion. Both phases have two 2 bedroom units and four 1 bedroom units. When complete, the project will have a total of 12 condominium units. Of the 12, four will be sold to the public at market value, four will be rented to clients, four will be sold at below market value with covenant restrictions. A strata council is being formed to oversee the building.

Financial Arrangement:

Phase I was built at a cost of about 1 million (not including property) and Phase II should cost about the same. A piece of SOAICL's property is being sold to fund Phase II. Four of the units will be sold at market value and will help fund the rest of the development. Four units are being sold at below market value. The four one bedroom units will be rented out to clients for between $400 to $650 per month.

Non-housing Supports and Services:
Support services are completely separate from the housing arrangement. Some tenants/owners may receive support services from SOAICL while others will have their own arrangements.

Opportunities:
The interview participant identified the following opportunities: client owners will be able to enjoy the pride of home ownership as well as the ability to vote on a strata council and leave a financial asset to their family members; its an integrated living arrangement; affordable rental and home ownership opportunities are provided; the units are accessible and will provide residents with opportunities to age in place; the units are close to services and amenities; and after the unit sales are complete, SOAICL will be mortgage free.

Challenges:
The interview participant identified the following challenges: there is a lot of demand for existing units; there have been some cost overruns on the latest project as a result of some engineering mistakes; and client owners cannot profit from rising housing market prices. The research team has identified some additional challenges for this project: it requires a considerable financial investment from the agency; there is financial risk; and a project of this scale needs to be overseen by someone with the necessary development expertise.

Source: Key informant interview with Richard Little, Executive Director, Southern Okanagan Association for Integrated Community Living, February 25th, 2009

8. Agency-resident Co-ownership – Bruce and Ed*

Location: Surrey, BC

Background:
In 1995, Vancouver Community Living Society (CLS), the agency that provided Bruce and Ed's support services realized that with rental costs constantly increasing, home purchase might provide better security and benefit to everyone involved.

Housing Characteristics:
Bruce and Ed share a two storey townhouse.

Financial Arrangement:
CLS and Bruce and Ed approached CMHC which agreed to provide them with mortgage insurance through their Public-Private Partnership Program, and treat them like any other homeowner by protecting the lender if payments are not made. Because of the unique circumstances, CMHC also agreed to protect a high ratio loan, for a premium of 2.5%. With the support of CMHC, VanCity agreed to provide the mortgage, and offered to fix the mortgage rate at 0.25% lower than the competition and their own credit union mortgage rate. CLS owns 50% of the home, and Bruce and Ed each own 25% of the home. They share in the strata fees and housing costs based on the amount they are able to afford from the shelter component of the disability support payments. Bruce and Ed receive monthly income assistance (GAIN disability income). Once they receive their income, they first pay rent to CLS and then they pay towards the mortgage. CLS pays for the operations and staffing is funded by CLBC. CLS help Bruce and Ed with money for replacement reserves, hydro payments, and other small incidental things. Over time, CLS has taken on greater responsibility for home repairs, hydro, and home insurance.

Non-housing Supports and Services:
Bruce and Ed both attend day programs and receive 24/7 live in caregiver support and home repair support through CLS.

Opportunities:
The literature source identified the following benefits of this model: it provides financial benefits for the Society, clients and CLS since the asset is worth much more today than in 1995; it provide long term affordability, stability and security for Bruce and Ed. The key informant interview participants identified further opportunities; it provides Bruce and Ed with the independence of homeownership without the legal ramifications of owning a home and since Bruce and Ed have title to a portion of the home, they are not at risk of being evicted. The interview participants also stated that a townhouse community is well suited for this approach because it is affordable and there is less property upkeep (relative to a house), and the environment promotes a sense of community where residents look out for one another.

Challenges:
The interview participants identified the following challenges: the housing arrangement is vulnerable if one of the partners would like to move out; it was a challenge getting Bruce and Ed on the title for the property without them providing a legal, personal guarantee for the mortgage (CMHC made an exception and allowed CLS to provide an agency guarantee rather than a personal guarantee), CLS has had to take on a greater share of the operating costs over time. The research team has identified additional challenges: this approach requires that the agency has funds available to invest in purchasing housing, and it can be a challenge to access mortgage funding with unconventional income sources (disability benefits, etc.).

Source: Key informant interviews with Bill Alexander, Home Coordinator, Community Living Society on January 8th, 2009 and Elke Tigner, Director of Community Inclusion, Community Living Society on January 13th, 2009

Itay Greenspan and Laurel Raine. Creating Housing Choices For People with Developmental Disabilities in Ontario: A Resource Guide, April 2006 http://www.kehilla.ca/images/resource_guide.pdf

9. Sean – Agency-resident Co-ownership*

Location: Red Deer, AB

Background:
Sean's mother approached Parkland Community Living and Supports Society to develop a home ownership partnership. Sean was able to use an inheritance of $100,000 from his grandparents to purchase a home with the agency as a co-owner. Under the arrangement, Parkland undertook the responsibility for the mortgage. Both Sean's name and the association's name are on the title for the home, but Parkland indemnified Sean so that he would never be responsible for any losses associated with the mortgage. It was agreed that if Sean left the home, Parkland would reimburse him his full share based on an appraisal of the property.

Housing Characteristics:
Sean's first home was a house with 2 levels and three bedrooms on each level. This house was located in a rural area as Sean wanted to live on a 2 acre farm. Sean and his caregiver lived in a three bedroom suite on the main floor of the house, while the agency rented the lower level of the home to another client. This housing arrangement worked for about 5-6 years. Sean then decided he wanted to move into the City and they sold the home.

Financial Arrangement:
Sean paid his 50% share in full and the agency made a down payment to secure a mortgage for the other 50%. Parkland obtained the mortgage and provided a mortgage guarantee. Part of the house was rented out to other Parkland clients. The agency dealt with property maintenance for which Sean paid a monthly fee of $50. When Sean decided he wanted to move into the City, Parkland purchased his share of the house based on an appraisal of $200,000. Parkland honored their original commitment and paid out the amount initially he initially invested ($98,000) and then sold the entire house at a loss of $40,000.

Non-housing Supports and Services:
Sean had a live in caregiver.

Opportunities:
The literature sources identified the following opportunities associated with this type of housing arrangement: lending institutions are more willing to provide mortgages when an agency signs on as a guarantor (which limits risks associated with foreclosure and poor property maintenance); the agency provides maintenance services at small fee which protects the investment for both parties; rent paid by additional roommates is funneled through the agency and applied to the mortgage, which protects individuals from having to claim roommate's rent as income (and risking losing eligibility for disability benefits); the "buy-out" clause allows the individual with a developmental disability to sell his/her share of the property which provides some flexibility to the living arrangement. The interview participant identified the following opportunities for this housing approach: the individual has title to their own home, and since the service provider oversaw property maintenance the investment was protected.

Challenges:
The literature source identified the following challenges: this arrangement requires an agency with access to the available funds to be able to make substantial down payments and a willingness to assume the debt load of mortgages. Also, the housing arrangement may create complications if the client would like to receive support services from a different agency. Moreover, the interview participant identified some further challenges: individuals have to be committed to the home ownership process and have a sense of what type of arrangement they are looking for; and roommate situations can pose a challenge as there are power dynamics between the owner and renters. Furthermore, the research team has identified some additional challenges: this arrangement poses a financial risk to the agency as they may end up purchasing the home when housing process are high and selling at another time when housing prices have dropped.

Source: Key informant interview with Phil Stephan, Chief Executive Officer, Parkland Community Living and Supports Services Society

Barrie Hemmeryck and Kathleen Beirsdorff. Housing Issues for Albertans with Developmental Disabilities: A Discussion Paper, November 2001

Itay Greenspan and Laurel Raine. Creating Housing Choices For People with Developmental Disabilities in Ontario: A Resource Guide, April 2006 http://www.kehilla.ca/images/resource_guide.pdf

Parent/Caregiver Led Housing Approaches – Rental Housing

10. Home in the Annex

Location: Toronto, ON

Background:
In 1991, six families came together to work on future plans for their young adult children with developmental disabilities. Meeting monthly for years, they came to an arrangement for independent living for all six. They organized a planning session for the young adults to identify their plans for the future. They ended up renting a 2 bedroom apartment for two of their children to move in and develop their independent living skills as an interim step before moving to their own apartment. The intention was that after the first two individuals had moved out, another two would use the apartment to develop their skills. However, after the two initial residents reached a sufficient level of independence, they did not want to leave the apartment. The group of families decided to rent another unit in the same building to use for training the next two individuals. Again, these residents did not want to leave the apartment when their training phase was over, and another unit was rented in the same building. After 3 years, the group wanted their own independent units.

Housing Characteristics:
Each of the individuals lives in a two bedroom apartment in the Annex neighborhood of Toronto, where they grew up. The building has a mix of private market rental units and subsidized units.

Financial Arrangement:
The group pays market rent for apartments from government income benefits. As rents have risen and benefits have not, all families are subsidizing their monthly payments. The rents are guaranteed by a corporation as none of the young people have incomes adequate enough to sign a rental agreement.

Non-housing Supports and Services:
A family support worker assisted with transition. Once the first two moved in into the first apartment, they held Tuesday night training sessions for the six involving preparing food, eating and cleaning up a meal together, having a safety lesson, and planning a meal for the next Tuesday. The support worker also assists with cleaning and shopping. Support needs were provided by Community Living Toronto and student interns from the community colleges.

Opportunities:
The literature sources have identified the following opportunities: this living arrangement has resulted in freedom for the residents and independence; the collaborate planning approach illustrates how to plan with people with developmental disabilities and not for them; and the arrangement provides a mix of segregated and integrated settings which is effective because it recognizes the need of persons with developmental disabilities to be in contact with others who experience similar challenges as well as opportunities to participate in mainstream life. The research team has identified this arrangement to be a positive example of providing life skills training

to young adults with developmental disabilities leaving the family home for the first time.

Challenges:
The research team has identified the following challenges of this housing arrangement: it requires families to subsidize market rents for their children, and its success is contingent on roommates living successfully with one another.

Source:
Itay Greenspan and Laurel Raine. Creating Housing Choices For People with Developmental Disabilities in Ontario: A Resource Guide, April 2006 http://www.kehilla.ca/images/resource_guide.pdf

Carolyn and James Lemon. "Community-based Cooperative Ventures for Adults with Intellectual Disabilities" The Canadian Geographer 47.4 (2003)

11. The Nest

Location: Toronto, ON

Background
In the early 1990's, three families with young adult sons with developmental disabilities were making the transition from high school to adult day programs. The three families were experiencing challenges in transporting their adult children to and from their day programs, and thought that a more independent living arrangement would benefit their children. The families came together through Community Living Toronto to discuss residential options and identify housing needs and wishes.

Housing Characteristics:
The families rented a townhouse in St Clair O'Connor residential facility, which includes both a nursing home, and family apartments.

Financial Arrangement:
The families pool the three men's Ontario Disability Support Program (ODSP) payments to cover transportation, support staff, rent subsidies, and other expenses. The initial budget was disrupted after 6 months, when the amount of Special Services at Home (SSAH) funding they had been receiving was reduced. Following an appeal, the arrangement was given funding through the Supported Home Share (SHS). After the 3 years, the men moved into a larger unit and started to live their full time. They became eligible for the institutional funding rate for a person living in a group home.

Non-housing Supports and Services:
The parents developed a schedule where the men spent the weekends at their parents home, and one set of parents slept over at the townhouse each night of the week. After

the first three years, the men lived in their townhouse unit full time. Some non-relative support was also provided through Community Living Toronto.

to have the men spend weekends with their parents, and have one set of parents sleep over at the townhouse each night of the week. After three years the men started to live in the unit full-time. There was also other non-relative support provided through Community Living Toronto.

Opportunities:
The literature source identified a number of opportunities associated with this model: it resulted in increased independence and self confidence for the individuals; it served as a means to transition the young adults towards adulthood and self sufficiency so that family members are not required as caregivers; it is a cost effective option as the government funding allocated is the equivalent of one person living in a group home for three individuals.

Challenges:
The literature source identified a couple of challenges: the individuals have a tight budget, and it is a challenge to get recognition for a unique arrangement when dealing with officials and funders. Moreover, the research team has identified additional challenges: the arrangement is vulnerable if the roommates do not get along or if there are shifts in government funding.

Source:
Itay Greenspan and Laurel Raine. Creating Housing Choices For People with Developmental Disabilities in Ontario: A Resource Guide, April 2006
http://www.kehilla.ca/images/resource_guide.pdf

Parent/Caregiver Led Housing Approaches – Home Ownership

12. Ownership with Live in Support – Miriam Homes

Location: Montreal, QB

Background:
The mother of a dependent adult with a mild developmental disability was moving to a retirement home and wanted her daughter to continue to live in the family-owned condominium.

Housing Characteristics:
The home is a 2 bedroom condominium unit.

Financial Arrangement:
The mother "sold" the condominium to her daughter. A social work student from a nearby university moved in as a tenant. Acting as a caregiver, the student pays no rent and receives a small amount of compensation from a non-profit housing agency (Miriam Homes).

Non-housing Supports and Services:
All supports are provided by the live in social work student.

Opportunities:
The literature source identifies the model to provide financial benefits to all sides: the individual with a developmental disability (who can live in an owned home), the family (who does not have to pay for support staff) and the student (who does not have to pay rent), and the non profit agency (who only has to provide a small amount of compensation to support staff). The research team has identifies some further opportunities: the individual with a developmental disability has the familiarity of living in ones own home, has security in ones living arrangement, and has live in support services.

Challenges:
The research team has identified that there will be a lack in continuity in support services as most students/support workers will eventually want to move out on their own.

Source:
Itay Greenspan and Laurel Raine. Creating Housing Choices For People with Developmental Disabilities in Ontario: A Resource Guide, April 2006
http://www.kehilla.ca/images/resource_guide.pdf

13. Home Ownership through Incorporation - TCD2*

Location: Calgary, AB

Background:
TCD2 society was founded by four parents of severely disabled children who were looking for a living situation outside of the home that would still allow them input into the care their children received. They worked with the government to develop a more community based housing model. The government suggested that they form a society, because the government was unable to provide the funding directly to individual parents. Over the course of 2-3 years, they developed a housing approach where the TCD2 Society would purchase a home and oversee the support services and programming. Over time, more parents have joined TCD2 Society and TCD2 society now holds title to two homes.

Housing Characteristics:
The houses are accessible and are located in the community, close to community parks and handi-bus.

Financial Arrangement:
The families pooled their resources to make a down payment on a mortgage. TCD2 holds title to both homes so that the disabled individuals' AISH grants are not adversely affected. If a client moves out, the equity remains with the society. Each of the residents contributes $1,000 from monthly disability assistance payments to pay for maintenance costs. The individuals qualify for a rent subsidy of $296 a month from Calgary Housing Company, leaving $225 to pay monthly to TCD2, which is applied to the mortgage. TCD2 received RRAP grants from CMHC to pay for cost of renovations such as ramps, as well as funding from Alberta Association for Community Living. A church fundraised for a new roof and the congregation assisted with re-tiling. Funding assistance for the mortgage and maintenance came from municipal funding known as AISH (Assured Income for the Severely Handicapped), which provides $1100 per month for each individual. Funding for services and supports comes from government funding.

Non-housing Supports and Services:
All residents require 24/7 care. All supports and services are funding by the government. TCD2 oversees staffing in one house, while an agency provides staffing in the other house.

Opportunities:
The literature source identifies a number of benefits for this housing model: since the house is owned by TCD2 society, the individuals qualify for a rent subsidy; rental costs are fixed; family members can control support services and programming through the Board; relatives contribute the housing arrangement in various ways (i.e. one of the parents acts as a bookkeeper, and another acts as a handyman and makes repairs); the families have developed a sense of community and celebrate holidays with one another; there is greater stability in support staff, and the Board structure provides a mechanism for conflict resolution.

Challenges:
The literature source identified a couple challenges for this housing approach: once families provide a down payment to the society, they are unlikely to receive that money back if they want to leave the society; and it can also be a challenge to find compatible roommates and families. The key informant interview identified some further challenges: establishing the society was a complicated process; this model requires that parents have specific skill sets and are willing to contribute to the running of the organization; and it can be difficult to resolve conflict when there is disagreement among the families.

Source: Key informant interview with Rod Phipps, Treasurer, TCD2 Housing Society, January 19th, 2009

June Birch and Maureen Murphy Black. Creating a Future of Home Ownership for Persons with Developmental Disabilities, May 2003.

Itay Greenspan and Laurel Raine. Creating Housing Choices For People with Developmental Disabilities in Ontario: A Resource Guide, April 2006 http://www.kehilla.ca/images/resource_guide.pdf

14. Parent Partnership – Karen, Linda and Allan

Location: Alberta

Background:
Linda (Anne's mother) was concerned about potential landlords not properly maintaining and repairing rental units, and wanted to purchase a home to provide a clean, safe environment for Karen to live in. Karen and Linda purchased a home in partnership with two other families, and placed Karen's share of the house in Linda's name.

Housing Characteristics:
A single detached house.

Financial Arrangement:
It was easier to get a mortgage because the three families were applying for a mortgage together. The parents have kept the house title in their own name so that any government benefits their adult child was entitled to (e.g. AISH) would not be impacted. All families created a legal agreement that outlined details of how the initial down payment and home equity would be shared. The parents have also covered costs related to repairs and maintenance.

Non-housing Supports and Services:
Not discussed.

Opportunities:
The literature source identified the following opportunities: it is easier to access mortgage funding when multiple families are applying for a mortgage together; and home ownership benefits residents through providing a sense of pride and a feeling of self worth and also provides the family members with more control over the quality of the accommodation and support services.

Challenges:
The literature identified the following challenges: the dissolution of the roommate situation required Karen's parents to buy out the other families' share of the home and to cover additional expenses for mortgage payments, repairs, and maintenance.

Source:
June Birch and Maureen Murphy Black. Creating a Future of Home Ownership for Persons with Developmental Disabilities, May 2003.

15. Parent Owned – Derek, Carolyn and Scot

Location: Alberta

Background:
The family decided to pursue home ownership following a difficult rental situation. They were looking for a sense of security and permanency in Derek's living arrangement.

Housing Characteristics:
Derek and Carolyn purchased a house for their son and his roommates that is close to amenities and services.

Financial Arrangement:
The parents have purchased the house themselves and kept the house title in their own name so that any public funding their adult child was entitled to (e.g. AISH) would not be impacted by rent payments of roommates. The parents have also covered costs related to maintenance and repairs. Roommate rents help to offset the cost of the home.

Non-housing Supports and Services:
Not discussed.

Opportunities:
This provides a safe, secure living environment for Scot.

Challenges:
The literature source identifies that there have been a number of costs associated with managing repairs and maintenance. This can be difficult for the parents to oversee because they live in another province. In addition, the research team has identified that this living arrangement is vulnerable if one of the roommates wants to move out because the family will have to cover the loss in rent.

Source:
June Birch and Maureen Murphy Black. Creating a Future of Home Ownership for Persons with Developmental Disabilities, May 2003.

16. Tenant Owned – Ann

Location: Edmonton, AB

Background:
Ann is employed by the Government of Alberta and wanted to own her own home.

Housing Characteristics:
Ann shares a townhouse with her husband and dog.

Financial Arrangement:
Since Ann is employed, she was able to afford the home. Ann's sister and mother helped her through the process of putting an offer down to purchase the townhouse.

Non-housing Supports and Services:
Not discussed.

Opportunities:
The literature source has identified that this investment has provided Ann and her family financial security.

Challenges:
The research team has identified the following challenges: this model requires that the individual with a developmental disability is employed and has sufficient funds to purchase the house. It also requires some family support during the process of buying a home.

Source:
June Birch and Maureen Murphy Black. Creating a Future of Home Ownership for Persons with Developmental Disabilities, May 2003.