

# **Redefining Home: A Model for Supportive Housing**

This project was developed in partnership with  
Trent Centre for Community-Based Education  
and Community Living Peterborough.

There were many different parties who contributed to the final outcome of this research.

The authors wish to express their gratitude and thanks to all those who spent many hours in meetings, editing, as well as for their continual support.

This project is intended for the use of four specific families, however it is hoped that the information provided will benefit many people who find themselves in similar situations.

The information provided is current as of the below date, however the information is continually changing and it is recommended that anyone interested should follow up with Community Living and other recommended resources.

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A Guide to Co-operative Housing: Canadian Mortgage and Housing Corporation (CMHC)  
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Kenneth Pope information on Henson Trusts  
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Royal Bank home buyers information (down payment and mortgages)

## Introduction

For centuries disability has been a part of every community. Due to the reality that disability affects each and every one of our lives, there is a need to understand and look critically at the social institutions and deconstruct mainstream discourses surrounding disability. There are many ways to approach this topic. In the past, the dominant paradigm tended to emphasize segregation and institutionalization of people with disabilities. More recently, many have argued that this ignores their basic rights as citizens as well as failing to recognize the qualities people with disabilities have to offer the community they live within.

The idea that disability is an individual 'problem' that needs to be cured, and that can be cured, is referred to, by experts, as the Medical Model of Disability. This model places emphasis on exclusion and the elimination of disability by attempting to fix what is presumed to be problematic. People were often seen as someone who needed to be looked after or cared for, which creates an imbalance of power between those in the "care giver" and "care receiver" positions. Hughes et al defines care as "...associated with institutional confinement, limited social engagement, partial citizenship, disempowerment and exclusion." (Hughes et al, 2005:261) A disability rights movement has emerged as a response to this negative view of disability as a 'problem' that can and/or should be eliminated. From this, disability activists developed a Social Model of Disability, which placed more emphasis on the social and physical environment as disabling rather than conceptualizing the individual as impaired. This model emphasizes and encourages acceptance and integration of individuals with disabilities within the community and society. Integration benefits the individual through fulfillment of equal citizenship rights. The community reaps the benefits of a more diverse population which can lead to a better understanding of difference.

For many years, the Canadian government followed the medical model by funding residential institutions and segregating members of the disabled community. More recently, there has been a shift in how the Canadian government deals with and provides support for

individuals with disabilities. As opposed to viewing people with disabilities primarily as in need of care, there has been a shift towards integrating these individuals into communities and society as a whole. This trend towards moving people with disabilities out of residential institutions has been termed 'deinstitutionalization'. It is based on the assumption that individuals with disabilities benefit from being involved in community life as well as have something to offer the communities in which they reside. For example in Australia this more progressive view has already been translated into policy as demonstrated through the strategy known as "A Home to Come Home To: Housing Strategy for People with a Disability 1997-2000. This strategy emphasizes that disabled people should have the same 'opportunity as other people to choose where and with whom they live, and to choose housing from the range of housing assistance available to the rest of the community.'" (Bostock and Gleeson, 2004: 44)

Though deinstitutionalization is generally viewed as a positive shift, many point out the problem that arises from a gap between government rhetoric and theoretical ideologies on which new policy and the actual services being provided to communities and individuals. The *In Unison*<sup>1</sup> report illustrates this phenomenon (Also, see Appendix).

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<sup>1</sup>The 1998 *In Unison Report: A Canadian Approach to Disability Issues* outlines how and why people with disabilities should be integrated into Canadian society. It was produced in partnership with representatives from federal, provincial, and territorial governments as there was a fundamental shift in how society viewed disability necessitated the changes in policy. This report was an attempt to establish a cohesive government policy, integrating multiple levels of government, to better address the concerns of people with disabilities. The three areas that they recognize as important are: income, disability supports, and employment.

## **Asset Model**

Putting deinstitutionalization into practice requires a focus on the strengths each individual has to contribute. People with disabilities are not simply reliant on the support of others; they too have valuable contributions to make. This is especially relevant to the context of housing as each individual will bring certain skills and strengths to the home. One way of conceptualizing this is the Asset Model. The Asset Model responds to the dominant cost-obsessed view that disability is a financial liability by calculating value differently. It recognizes that individuals do not just bring financial assets to projects and communities but also have skills and talents that are essential and valuable to a community.

Sociologists have recognized the significance of social capital which this Asset model is an example of. Social capital, is something every individual has along with economic capital and cultural capital according to sociologist Bourdieu. With each individual bringing all of these characteristics together as a group they will further their position in society as a collective.

(Winter: 2000, 8)

## **The Vision of Four Families**

“The reason that everyone has come together for this project is that everyone has a similar vision” - Meaghan’s father

These four families were brought together by their daughter’s common interests in sport. The young women have developed long lasting and deep friendships. As the young women grew older they developed both common and unique interests and increasingly desired independence from their families. Likewise, the dynamics of these families were also changing.

As all of the members of each family grew older, they came to the realization that they would have to plan for the future. As parents of children with disabilities they wanted peace of mind by ensuring the long term security of an independent living arrangement similar to the family environment they are accustomed to. They want to know that their daughters will have the support they need later in life even after they are unable to continue to provide it.

It is important that this home be customized to this particular group of individuals to ensure that they maintain their community connections in terms of work, volunteering, hobbies and interests. It is essential to all of the families that their daughters live in a safe neighbourhood where they would have access to transit and other community supports. They would require 24 hour support in the form of a live in manager who would be part of their family unit. This live in manager would play the role of a family member, but would be there to assist in the promotion of independence, individuality, inclusion and productivity. Consistency within this home is important both in terms of the staff and the facility. The women need stability in order to both adapt and grow within this home setting.

Though the families want to step back and ensure that their daughters have an independent support network, they also want to continue to be involved, particularly in terms of the decision making in the transitional period and the establishment of this home. An important way of maintaining family involvement is to establish a board with a representative from each of the women’s families.



From the point of view of these families one of the strengths of this housing model is that each resident will contribute to the maintenance of the home as well as be involved with all of the decision making. They would maintain their unique schedules and be able to take pride in having their own space. In this living arrangement, the four women could grow independently as well as be there to support each other.

This housing model would provide the women with a secure, consistent and supportive environment that would allow them to achieve the independence that they desire. In turn, they would be able to fulfill their independent goals and maintain positive and meaningful relationships with one another and the community. This housing model is favourable because it enhances autonomy and self-empowerment. Through the connections that each woman has already established within the community they have gained a sense of control over their own lives. They are empowered by the support that they receive from their social network.

## **Case Study**

The present study looks at a supportive housing model for four women with intellectual disabilities in Peterborough, Ontario, a city of approximately 80,000. Currently, available housing for Peterborough is severely limited to the extent that the average wait time for a place in a residential group home is 10 years. In this context, a residential group home is defined as four or five individuals living together and receiving around the clock care and support. The 10 year wait list is only available to those most in need, creating a need for other supportive housing options.

These four women, supported by their families, are planning to move in together, in a family type setting. Due to lack of community resources and limited government funding there are very few options for long term and secure independent living. As a result of these circumstances, the families have chosen to advocate for their daughters and have had to initiate an entirely new and progressive housing project.

## **Personal Biographies**

\*\*All names used in this report have been changed to ensure confidentiality of the individuals.

### ***Isabelle***

Isabelle is very active within her community. She is involved in Special Olympics as an elite swimmer bringing much recognition to the community. She has been involved in national as well as international competitions in the past and continues to train to bring home the gold. Other sports that she enjoys are 5 pin bowling and snow shoeing.

She has a strong presence in the community, volunteering her time three days a week working at a day care centre known for its outstanding staff and facilities. She is actively involved in a local church community where she makes a valuable contribution to the congregation.

As well, she is involved with several community agencies, including CHANGES and a respite program. The respite program includes a summer camp where she enjoys outdoor recreation and spends quality time with her peers.

Isabelle is an avid music fan, who loves spending time with her friends, watching reality television and chatting on the phone. Her boyfriend and family are also very important to her.

### ***Leslie***

Leslie is an important contributor to the community, employed on both a paid and volunteer basis. She works at a local restaurant and regularly assists the elderly through a local agency. She is also linked to the community through being a member of CHANGES.

Much like Isabelle, she is involved in both competitive and non competitive sport. She competes in the Special Olympics in 5 pin bowling, cross country skiing, and has recently embarked on the challenges of rhythmic gymnastics.

Leslie strongly supports the local OHL and NHL hockey teams, and is a huge sports fan

in general. She also values spending time with her family and friends, whether it is just hanging out, listening to music, watching television, or going to the movies. In her limited spare time, she enjoys word search puzzles and also enjoys spending time with her boyfriend.

### ***Jessica***

Jessica has an outstanding and outgoing personality that comes across to everyone she meets. She currently lives in her own apartment where she takes pride in making her house a home. She actively pursues her many interests, which include singing, dancing, watching cartoons, playing video games, spending time with her friends, and going on dates with her boyfriend. She also enjoys cooking and often invites her friends to her house for dinner. Her parents and sisters are a very important part of her life. In the summer, she enjoys spending quality time with them at their cottage.

Jessica has a part time job at a local coffee shop. In the summer time, she enjoys a break by attending summer camp. She also goes to church on a regular basis.

Like her friends, she brings recognition to the community through her athletic achievements. She is involved in Special Olympics and enjoys a variety of sports including cross country skiing, 5 pin bowling, and swimming.

### ***Meaghan***

Meaghan stands out as a hard worker, working full time hours between her two jobs. She works in a children's centre as well working at the local health care unit.

She has in common with her friends a vital connection to the community as an elite athlete. Her Special Olympic achievement and training has been in 5 pin bowling, cross country skiing and swimming. She has recently decided to take up rhythmic gymnastics as well.

Apart from her busy work schedule and intense training, Meaghan has many other interests that she pursues. These include singing, spending time with her friends, playing video

games, and going to parties and movies. She is also a contributor to the local arts community as a talented performance artist. Her passion for singing and acting has led her to be cast in multiple plays and musicals. She also enjoys the time that she spends at camp in the summer and socializing as a member of CHANGES.

Much like the other women, her family is very important to her. She attends church on a regular basis with them and her faith is an integral part of her life.

## Housing

At the present the housing market in Ontario, as well as throughout Canada is dominated by the private sector. Private developers and companies own eighty-five percent of the rental housing in Ontario and sixty-percent of housing being built for personal ownership. There is currently no large- scale, pan-Canadian affordable housing initiative. Individuals, families and group that are in need of assistance in terms of housing are, for the most part, forced to rely on non-governmental organizations, charities and concerned citizens or relations.

With implementation of 'deinstitutionalization' policies, there is a widespread and urgent need of new supportive housing options for individuals with developmental and intellectual disabilities. At this point many of these individuals live with their families; however, this is not always feasible, especially over the long-term. As well, it is also important to consider if this is the best option for those with disabilities. People with disabilities may require very expensive or labour intensive assistance that their friends and relations may be unable to provide. It is vitally important that we, as citizens and voters of Ontario (and Canada), consider how this shift in policy is affecting those with disabilities and their families. If policy makers are going to close residential institutions in order to integrate people with disabilities in the community it is crucial that they provide support services to make this transition possible. Many feel that the large amounts of money that was once used to fund residential institutions should be directly transferred to services to support those with disabilities in the community. At the time of this study there are still three residential institutions operating in Ontario that service people with developmental and intellectual disabilities, namely South-western Regional Center in Blenheim, Rideau Regional Center in Smiths Falls and Huronia Regional Center in Orillia. It is planned that these institutions will also be closed by 2009.

As was previously mentioned, like many communities in Canada, there is a shortage of available affordable and supportive housing in Peterborough. On average the wait time to find a

place in a residential home (where four or five people receive support 24 /7) in Peterborough is about ten years. At this point there are several residential homes operating in Peterborough. Presently there are thirty-two individuals that reside in homes owned by Community Living Peterborough.

There are two primary types of non-market, or not-for profit, social housing. These two types are non-profit housing owned by municipal governments or community-based groups and co-op housing which is owned by the residents. In the past, federal and provincial governments have funded government-owned and publicly-managed housing projects. This was for the most part during the post-World War II area, when there was an emphasis on the formation and maintenance of the Welfare State. With the transition to a more 'laissez-faire', neo-liberal style of governance in that late 1970's, government programs and funding has been cut-back and decentralized so that these projects have been integrated into municipal non-profit housing initiatives. The federal government stopped funding new social housing in 1993 and the Ontario provincial government followed suite in 1995.

These circumstances have created a very difficult situation for those with disabilities and there families. With little funding going in to housing and service provision for individuals living with disabilities it has become very difficult to ensure that they receive the support that they need, especially when friends and relations are not able to provide this kind of support. It has become necessary for guardians and family members of people with disabilities, the individuals themselves and other community groups to find alternatives for supportive housing. The following is an example of such an alternative housing model.

### Options for Obtaining a House:

There are four main ways of obtaining a house / building for this project:

- 1) Buy a suitable house / Buy a house and renovate it so that it is suitable
- 2) Build a new house that would be designed to suit this group
- 3) Rent / Lease of house (or one family or set of families could buy and others could rent from that group) – I will not spend much time on this model as it is not the preferred arrangement
- 4) Have the house donated by a charity, business or other interested party (e.g. government group or concerned citizens).

Option #1: Buying a home: According to Peterborough real estate agents and citizens with experience in this field (e.g. John Martyn) the price range for purchasing a house that would suit the needs of this group would be at least 250 to 300 thousand. It may be more cost effective to buy a smaller house or one that needs repairs and renovate it to suit this group of women.

Option #2: Building a home: The primary advantage of this option is that it would be made specifically to suit this group of women. An architect could be hired (or donate their time) to design a home that would meet the specific needs and priorities that will make this project more successful. A liberal estimation of the cost of building this type of home in Peterborough is roughly 150 per square foot.

Option #3: Renting: There is government financial assistance (Rent-Geared-to-Income) for this type of arrangement, which would be relatively on-going. However, it does not allow for a very high level of control to the residents and may not be secure in over the long-term.

Option #4: Third Party Donating a Home: This would, obviously be the most cost effective option. It must be considered, though, that this third party (charity, church, private business, government agency...) may want a say in how the home operates. In this scenario the residents and their relations may be forced to work with what they are given. If the donating organization is flexible, however, this may be a very favourable option. There are several agencies in Peterborough and Ontario that are already involved in this type of project (See Appendix and Glossary). An agency may be willing to build a new house or donate / renovate an existing building. It is even possible for a house to be moved to another part of the city.

Generally the terms for different supportive housing models are as follows:



Public Residential Facilities: -institutions such as South-western Regional Center, Rideau Regional Center and Huronia Regional Center

Sheltered Villages

Public Community Facilities

Public Group Homes

Private Group Homes

Group Homes Owned Cooperatively by Residence (**preferred model**)

Foster Care

Publicly Managed Supervised Apartments

Privately Managed Supervised Apartments

Individually Leased Supervised Apartments

### Federal Regulations:

At the present the federal government has little involvement with either regulation or funding of housing in Canada. There is a large movement, however, to have the federal government play a larger role, through a national housing program that addresses the need from increased support and funding for affordable housing programs.

The Canadian Housing and Renewal Association (CHRA) proposes that a national housing program include: 1. A flexible capital grants program; and 2. Measures to attract new investment in affordable housing, including tax measures and regulatory enhancements to the role of CMHC in mortgage underwriting and mortgage insurance for non-profit developers. 3. Capacity-building among community-based non-profit housing providers. It is often argued that the federal government must take on a leadership role and work in co-operation with other parties already involved in affordable housing, including provincial and municipal governments, builders, developers, lenders and community-based non-profit housing organizations.

The federal government does provide limited sales tax rebates for new housing, provided that one meets the standards set out for in the federal tax act (see Hyperlink: <http://lois.justice.gc.ca/en/E-15/SOR-91-53/98404.html> ).

## Provincial Regulations:

The provincial government plays a larger role in the regulation of housing but, like the federal government only provides very limited funding and support for affordable housing. Although the Ontario government has downloaded much of the responsibility for social housing to the municipalities did does regulate, in a broad sense, who is eligible to create and run social housing and how these projects must be run. Local and municipal housing providers submit reports to the provincial government on an annual basis. (See Hyperlink for complete version of the Social housing Reform Act 2000 –Ontario: [http://www.e-laws.gov.on.ca/DBLaws/Statutes/English/22s.27\\_e.thm](http://www.e-laws.gov.on.ca/DBLaws/Statutes/English/22s.27_e.thm). The Act was reviewed by the Ministry in October of 2003. Section 298/ 01 deals with Rent-Geared-Income Assistance and Special Needs Housing. Section 465/ 01 deals with Supportive Housing Providers (i.e. section 64 of the original Act).

As far as regulation for building new homes in Canada, the regulation of building construction is the responsibility of provincial governments. Provincial governments, in turn, have the power to delegate this responsibility to their municipalities. (See Appendix: CBD-237. The Regulation of Building Construction **OR** the Hyperlink: [http://irc.nrc-cnrc.gc.ca/pubs/cbd/cbd237-print\\_e.thm](http://irc.nrc-cnrc.gc.ca/pubs/cbd/cbd237-print_e.thm).

The Provincial Ministry that is responsible for housing, including affordable housing is the Ministry of Municipal Affairs and Housing (See Hyperlink: <http://www.mah.gov.on.ca/scripts/index.asp>. The current minister of Municipal Affairs and housing (which seems to be a very broad mandate), is John Gerretsen. This ministry has recently created a new program called the Canada-Ontario Affordable Housing Program to address both affordable and supportive housing. The Canada-Ontario Affordable housing Program has promised:

- ❑ \$302.40 million has been allocated to create 4,320 units of rental and supportive housing, of this allocation:
- ❑ 3,120 rental units are targeted to people on or eligible to be on a social housing waiting list;
- ❑ 1,200 supportive housing units for persons with mental illness and victims of domestic violence;
- ❑ In addition to the above priority groups, persons with disabilities, Aboriginals, recent immigrants, seniors and the working poor are prioritized groups for Affordable Housing Program projects.
- ❑ \$36 million has been allocated to make homeownership affordable for more than 4,500 low and moderate-income renter households.

I have also ordered the Social Housing Business Transfer Guides that have been published by the Ministry. I will add them to the Appendix of this package when they arrive. The ministry can be contacted by emailing [mininfo@mah.gov.on.ca](mailto:mininfo@mah.gov.on.ca) or by calling (416) 585-7041.

## Regulations in the City of Peterborough

One of the best resources for information in this area is the City of Peterborough website (<http://www.city.peterborough.on.ca/>) or City Hall (Mailing Address: 500 George St. North Peterborough, Ontario CANADA K9H 3R9). Social and supportive housing in Peterborough falls under the mandate of the Department of [Planning and Development Services Department](#), more specifically the Housing Division of this Department. Contact people in this area are:

Malcolm Hunt, Director of Planning and Development Services: 742-7777 ext 1809;

[mhunt@city.peterborough.on.ca](mailto:mhunt@city.peterborough.on.ca)

Lesley Thomson, Housing Administrator: 742-7777 ext 1492;

[lthomson@city.peterborough.on.ca](mailto:lthomson@city.peterborough.on.ca)

Paula Tinsley, Financial Officer: 742-7777 ext 1496; [ptinsley@city.peterborough.on.ca](mailto:ptinsley@city.peterborough.on.ca)

The City of Peterborough acts as the Service Manager for Housing in this area (see Glossary) and therefore it is not directly a housing provider but oversees the operations of over 20 publicly-funded housing providers.

The City of Peterborough published a report entitled *Housing Needs Analysis and Strategies for Peterborough City and County*. Of particular interest is Section 9, which deals with (especially 9.3 Housing for Persons with Developmental Delays 9.4 Summary of Supportive Housing). This document outlines the need for more supportive housing for people with developmental disabilities. It also briefly discusses the work that Community Living is already doing, including six group homes with a total of thirty two residents. It also states that of July 2003, there were a total of 55 persons with developmental delays on the waiting lists for Peterborough Community Living supportive housing, and suggest that this number is would likely increase by at least sixty people between 2003 and 2008.

According to the City of Peterborough a group home is defined as a “means of residence that is licensed or funded under an Act of Parliament of Canada or the Province of Ontario or by private endorsement for the accommodation of three to ten persons, excluding staff, living under supervision in a single housekeeping unit and who, by reason of their emotional, mental, social or physical condition or legal status, require a group living arrangement for their well being.” (See Appendix: Chapter 315 City of Peterborough -Group Homes- Registration). Based on this definition it appears that even if this project were to adapt a co-operative model, it would have to meet the guidelines and regulations for group homes.

### Facilities Required in the Home / Layout:

It is important for those involved with this project to plan out (Wish List) exactly what facilities would be needed in the home (e.g. number of bathrooms, approximate size of rooms / bedrooms, common living spaces...).

### Location Within Peterborough:

To begin with it is important to remain within the city limits of Peterborough, in a primarily residential area and with access to public transit. It is important to consider that these specifications may make finding a suitable and affordable lot or house that is already suitable difficult (This is not meant as discouraging). Taking this into consideration it may be more affordable to remodel / add to an existing house.

## **Governance**

### Self Determination

Individual advocacy is one of the most important priorities in this housing model. The women have developed a sense of association through their relationships that they, themselves, have formed with people in the community. From these community connections these four women have acquired a support group advocating on their behalf. The board will be responsible for assuring that the women will be able to further develop and maintain the autonomy they have established. One component of this is that the women would play an active role in house decisions. The board should also develop a policy protecting and maintaining the four women's self determination.

### Board

In order for the house to run effectively a management board must be established. The board would be responsible for all decision making relating to house management, house maintenance, and ensuring the women's best interests are met. This will be done by carefully selecting board members on the basis of the women and their family representative's criteria. A house committee is also recommended, as a way of linking the personal interests of the women and the management decisions of the home made by the board.

According to CMHC a housing board would "...create its own bylaws or rules that outline the purpose of the [house] and how it is to be managed." (CMHC pg6) Some suggestions of these constitutional bylaws include:

- The process for electing a board of directors
- The process for admitting new members
- Timing of annual meetings, elections
- The process for calling meetings and special meetings
- Notice requirements for meetings and other items
- The process for determining the housing charge and dealing with problems of non-

payment

- The process for managing a reserve fund for anticipated capital repairs. (CMHC pg6)
- Outlining the process for hiring staff and support workers, as well as volunteers
- Outlining the process of household membership changing (for example: if one of the women wish to move out, does the house continue with three, or does the house rely on a membership of four parties.)
- Outlining the responsibilities of board members

Establishing a board will distribute the power of decision making among many parties.

The following is an explanation of potential board members outlining their position and some of their responsibilities.

### Board Members

- President ~ Responsibilities include: Chairing meetings, second vote in case of a tie, making sure that other board members meet their responsibilities. Possible delegations
- Vice-President ~ Fill in when the president is not available. Responsible for meeting employment standards (as defined by the government) when hiring and employing staff. Coordination of vacation times and relief worker's schedules.
- Secretary ~ Take minutes at all meetings, and distribute the minutes to all board members. Making information accessible to all members, and filing copies for the boards records and archives. Other organizational tasks.
- Treasurer (must be an accountant) ~ Responsible for all book keeping and records of the organizations funds. Taxes, including property taxes, employee taxes, and issuing tax receipts to donators. Issuing payment cheques to all employee's hired by the organization. Any other financial duties.
- Community Representative ~ Responsible for fundraising, and public relations. This person would mostly likely be the main contact person for community inquiries and interests. "This person must have their finger on the pulse of the community" - Jessica's



mother.

- Family Representatives ~ Includes a representative for each of the women living in the house. Responsibilities include maintaining the women's best interests are met in all decisions. Is also a link between the housing committee and management.
- Staff Representative ~ Responsibilities include that working conditions and standards are met. Also, provides a link between the staff members and the management board.
- Possible Business Partner depending on donation of house form a corporation. (If a house was donated by a private investor, that company would most likely want to have representative sitting on the board.)

All members of the board are held responsible for ensuring the women's well being and that their best interests are met in all decision making.

#### House Committee Members

- The four residents of the home. ~ Having a position on this committee ensures that self determination is met. Reporting any personal and household issues.
- Live in Manager ~ Responsible for advising the residents on conflict resolution. Can also bring forth any issue of concern to the women and their family representatives.
- Family Representatives ~ Responsible for relaying information from the board meetings to the committee, and taking input from this committee that relate to the board's decisions back to the board

#### Incorporation and Charitable Status

In order for the house to be its own legal entity incorporation is necessary. There are both business and non-profit corporations; this home would fall under the non-profit corporation category. Essentially, the house would have its own legal status, whereas an unincorporated association has no legal status and is seen only as an agreement between individuals. Some

other benefits of the house being its own entity include: Board members would not be personally liable for the house's financial problems; government and private donors are more likely to donate to a stable organization with the legal status which incorporation would entail. In addition as membership of the board inevitably changes, the house functions and remains the same.

Incorporation and obtaining a charitable tax status is a lengthy and complicated process. The authors strongly recommend seeking legal advice as well as contacting Canada Customs and Revenue Agency. Many lawyers will not charge for an information session for gaining advise on these matters. To find full details on incorporation and charitable status, as defined by CCRA please see appendix. The following information has been referenced from the Corporation Centre's online resource.

The house needs only to incorporate provincially, as it will remain in the community. For Ontario, the basic government incorporation fee is approximately \$155.00. This process can take around thirty days to complete.

There are several steps to follow in the process of incorporation. It is mandatory for the house to have a corporate name. Once a name has been established this type of corporation could obtain charitable status. To obtain this status the corporation must begin by applying to the Canada Customs Revenue Agency (CCRA). This house could be recognized as having charitable purposes as it falls under one of the four general categories identified in the Income Tax Act. This application is submitted under the Income Tax Act administered through CCRA. With a charitable status the house can issue a receipt for anyone who wishes to donate to the association. Also this status may entitle the house to certain tax exemptions. For information links and more a more detailed outline of this process please see Corporation Resource in the Appendix.

## **Support**

In order for this type of supportive housing model to work, there are some resources available.

First, there is the financial support which can be broken down into government funding, personal funding and outside financial support. Secondly, there are formal support networks that the women have established and will need for this supportive housing model to succeed. Lastly, there are various informal support resources that can be established within the community.

### Financial Support

#### *Government Funding*

- Ontario Disabilities Support Program (ODSP) - This support program is intended to financially assist people with disabilities who are unable to establish a full time income. It is available to people who are over the age of 18. The amount of money one can receive varies depending on their income levels, with a maximum allowance, if they are single of \$959 (As of January 2006).
- There is a claim that this provides independence, however, in reality, this amount of money tends to set up several barriers. For example, you must be financially eligible which discourages fully integrated employment. Any income one might receive that exceeds the amount of \$160 per month (As of January 2006) if you are a single person with a disability, leads to a deduction in your ODSP cheque.
- This amount totaling \$1119, can be used to support oneself independently, however, other funding is needed in addition in order to cater to each individual's unique situation (structure of the home, paid support workers, medical needs, etc.) Thus people with disabilities often rely formally and informally on the support of their family and friends. If these supports are unavailable, individuals often live in poverty.
- As the independent living movement continues to gain recognition, this support and others, should be adjusted to supplement an income and not replace it.

- Special Services at Home (SSAH) - This support program has recently been changed to provide support for people with a physical and/or developmental disability who are living outside of their family home, and living outside of a ministry funded residential home.
- This program stipulates that the individual cannot be living in a home that receives support from a community agency or outside funding.
- As an incorporated charitable organization, the individual women may still be eligible for this government funding (SSAH), even though the house (corporation) receives outside funding in the form of donations to the house as an organization.
- The local Community Living, offers a Supportive Independent Living Program, which the women may benefit from.

#### *Personal Support*

- Each of the women participates in paid employment, and is able to contribute to their own financial assets, although they are somewhat restricted through the ODSP requirements of eligibility.
- Family inheritance - if any of these women receive family inheritance their funding, for example, ODSP, will be stopped until these funds are exhausted. It is imperative that if the families plan on leaving an inheritance, it is left in a Henson Trust.

#### Henson Trust *(also see appendix)*

- This is a discretionary trust that allows family members to leave inheritance in trust to their child so that they can continue to receive their ODSP payments without any deductions or adjustments being made.
- According to Kenneth C. Pope, a lawyer who specializes in Henson Trusts, a trust can be created during the family member's lifetime which is termed *intervivos*, or according to your Will, which is termed *testamentary* (Kenneth C. Pope, [www.kpopelaw.info](http://www.kpopelaw.info)).

- He states the importance of seeking specialized legal guidance to ensure that all provincial regulations are met, and that the inheritance will not be wasted.

### *Home Buying Information*

(Please see Appendix for detailed information. We also recommend seeking assistance from a Financial Planner)

- Financing a house is a costly endeavor and mortgage payments will have to be arranged if the home is not donated (Incorporation is necessary before applying for a mortgage. Please see *Incorporation and Obtaining Charitable Status* in Governance section):

### Down Payments

- If money is donated in any form a gift letter must accompany the donation.
- A gift letter must state who is giving the money and what the purpose of the money is for. It must state the amount, and source or type of the donation.
- This letter must be received within 90 days to the closing date.
- “Under the federal governments Home Buyer Plan, first-time buyers are eligible to use up to \$20,000 per person (\$40,000 for couples) of their RRSP savings for a down payment on their home. The withdrawal is not taxable as long as you repay it within the plans guidelines over a 15-year period. To qualify, the RRSP funds you plan to use must have been in your RRSP for at least 90 days” (Royal Bank, First Time Buyer’s Guide pg 6).

### Mortgages

- There are conventional mortgages, where you are required to put a down payment of 25% or more, and there are low down payment mortgages where a down payment as low as 5% is possible. However, the low down payment options requires the buyer(s) to go through Canada Mortgage and Housing Corporations (CMHC) (See appendix for more details).
- Mortgages options must be looked at and decided with the assistance of a

banker or financial planner as there are several available mortgage options such as a closed, open or convertible basis and at fixed or variable rates (Royal Bank, Buying a Home, pg 31-33).

### Formal and Informal Supports

*Live in Manager* ~ It is very important to carefully select this person to make the right match. In other successful Live In Manager models, finding the right person made for a comfortable, positive and supportive environment. This person would live in the home with the women, as part of their family unit. She would have her own room in the house. One way of doing this is to find a house with five bedrooms or four bedrooms and a suite or apartment attached to the home. This would allow for a degree of privacy for when she is not working, as this will be her home too. In this case study, a female live in manager is requested by the families and the four women. Some of the live in Manager's responsibilities will include:

- Overseeing household chores, making sure that these chores are evenly distributed and completed.
- Assisting the women with meal preparation.
- Providing some transportation to sporting events, appointments, and other activities that are not accessible on the bus route.
- Mediating conflict that may arise between the women.
- Providing guidance when needed.
- Overseeing the women's busy schedules,
- Ensuring that medical needs are met at all times, this includes: medications taken on time, prescriptions are filled, and appointments are met.
- Knowing the individual medical needs of each woman, and emergency procedures.
- Follow up any emergencies, or issues, with the women's family contact. (During the transitional period there may be more contact with the families.)

Through all of these responsibilities the live in manager must always put the women's best interest first and foremost.

There are two different power dynamics to this case study that must be avoided. The first is the position of power of the live in manager as care giver. The second is the vulnerable position of the live in manager as a live in employee. When hiring a support person to live full time with people, often the lines of work and personal time are blurred. A study about live-in caregivers reports, "The live-in requirements collapses the boundaries between the workers' workplace and personal, private life, often enabling employers who are dominant in the work relationship to also control and dictate conditions of workers' private lives." (Arat-Koc: 2001, 12) This is why it is important for the board to not only follow the employee standards act but also regulate her position closely.

*Part Time Support Workers* ~ There are two types of part time support workers that are needed in this case study. The first is the live in manager's relief workers. There would probably be two part time live in managers who would replace the full time live in manager during vacations, and time off. These support workers would carry all of the same responsibilities that the live in manager is expected to uphold. Other support workers would include people who the women have established a network with. This is an example of the delinked support that this housing model makes room for. Delinked support is a support system that is not attached to the house and supports the individual women in the specific housing settings she may live in. Linked support is a support system that is built into the house, if the women move out the support system remains in the home. Group homes usually have a linked support system.

*Volunteers* ~ Volunteers are an important part of this supportive housing model. Areas of the community where volunteers may be solicited are: the local university and college, local high

schools, and local churches. Volunteers could fulfill roles ranging from working at fundraising events to outdoor house maintenance, to many other practical needs such as snow removal. While volunteer involvement would allow for cost efficiency it would also give the home recognition and strengthen community connections.



## Conclusions

This project has great importance, not only to those directly involved but also in terms of setting a precedent for future housing initiatives. It highlights the importance of personalized support services for persons with disabilities that meet the needs on both an individual and community level. The housing model recognizes that not all people with disabilities have the same interests or needs and there are discrepancies in the services that are available within different communities. Policy makers may have good intentions but there is often a gap between these intentions and practical outcomes. One reason for this discrepancy is due to the constraints of public office in the attempt to cater to the mainstream supporters. Policy makers and politicians often overlook the needs of smaller interest groups. Policy makers and politicians may not have direct knowledge of the circumstances of marginalized groups.

One way to alleviate this discrepancy is to promote greater cooperation between public officials and people dealing with issues on a grassroots level. When policies are being established and implemented, officials must consult with local agencies and those who will be using the services.

## Glossary

\*\*\*\*\* An excellent Glossary (particularly related to co-op housing) is also available  
At the Hyperlink: [http://www.chfc.ca/eng/chf/glossary\\_4.htm](http://www.chfc.ca/eng/chf/glossary_4.htm)

### **The Canadian Housing and Renewal Association (CHRA)**

The only national non-profit association representing a wide range of affordable housing providers across Canada. Website: <http://housingagain.web.ca/index.html>

### **Canada-Ontario Affordable Housing Program**

This new program will include housing allowances and rental units for low-income households, supportive housing for persons with mental illness and victims of domestic violence, homeownership housing for families with low to moderate incomes, and the provision or renovation of affordable housing for low-income households in Northern Ontario. Hyperlink: [www.mah.gov.on.ca/userfiles/HTML/nts\\_1\\_24749\\_1.html](http://www.mah.gov.on.ca/userfiles/HTML/nts_1_24749_1.html)

### **Ontario Non-Profit Housing Association (ONPHA)**

The ONPHA was founded in 1988. It unites 770 non-profit organizations providing housing in 220 communities across Ontario, including municipal and private non-profits of all sizes and various levels of funding. The ONPHA is recognized as a strong voice of for Ontario's non-profit housing at the municipal, provincial and federal levels. They develop pragmatic policy alternatives, and work with government to achieve equitable solutions.  
Website: [www.onpha.on.ca](http://www.onpha.on.ca)

## Valuable Websites and Resources

Housing Again: <http://www.housingagain.web.net>.

City of Peterborough: [www.city.peterborough.on.ca/](http://www.city.peterborough.on.ca/)

### Journals

1. "INDEPENDENT LIVING CENTERS: MOVING INTO THE 21ST CENTURY", By: Smith, Laura W., Smith, Quentin W., American Rehabilitation, 03624048, Spring94, Vol. 20, Issue 1
2. "Outcomes and costs of community living: A matched comparison of group homes and semi-independent living." By: Stancliffe, Roger J; Keane, Sian. Journal of Intellectual & Developmental *Disability*, Dec2000, Vol. 25 Issue 4, p281-305, 25p, 7 charts
3. "Centers for Independent Living in Support of Transition." By: Wilson, Kristi E. Focus on Autism & Other Developmental *Disabilities*, Winter98, Vol. 13 Issue 4, p246, 7p, 3 charts
4. "New Millennium Research to Practice - Conference Abstracts: 11th World Congress of the International Association for the Scientific Study of Intellectual Disabilities (IASSID), 1-6 August 2000 Seattle, Washington, USA." Journal of Intellectual *Disability* Research, Jun2000, Vol. 44 Issue 3/4, p189-528, 340p;
5. "THE LINK BETWEEN TRANSITION AND INDEPENDENT LIVING." By: Giordano, Gerard, D'Alonzo, Bruno J., American Rehabilitation, 03624048, Spring94, Vol. 20, Issue 1
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