

## Community Living in the Kootenays

Pamphlet # 3

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TRANSITION  
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SERIES

## Community Living in the Kootenays

This brochure outlines some of the more common housing options, and considerations for securing housing, pertinent to adults with developmental disabilities.

### HOUSING: SOME OF THE OPTIONS

**Living in a Group Home:** Run by non-profit organizations or pre-care operators, funded by ministries, this type of housing is available in many communities (though you must be referred through the Ministry for Children and Families and there are often wait lists). Sizes of group homes vary but typically homes have three or more people living together. This may be a suitable options when a higher degree of support is required and when the individual likes to live in the company of others and is comfortable having a variety of care givers.

**Living with a Family:** Arranged through the Ministry for Children and Families, individuals are cared for by a private party, typically an individual or a family, that provides housing and cares for one or two individuals with developmental disabilities. This option provides stability in caregivers, however, taking the time to establish a good match between the caregivers and the person housed is critical.

**Living with Roommates in Your Own Apartment/House:** In this form of semi-independent living support services are provided through the Ministry while the housing remains the responsibility of the individuals housed. It is important to realistically assess the required support needs and to establish whether support services provided by the Ministry will be adequate to maintain the well-being and quality of life of the housed individuals.

**Living on Your Own:** In most circumstances individuals living on their own need to be able to function independently with minimal support or have a source of individualized funding. Individualized funding can be managed either directly by a contractor from the Ministry or by a **Microboard** (on behalf of the individual if they are unable to manage their own funding).

A **Microboard** is a small group of family and friends who form a non-profit society that can legally become an employer and hire staff to provide support services. *(For more information about individualized funding refer to the "Services & Funding" pamphlet of this series).*

It is important to note that there are not a lot of options for affordable housing, and even fewer options for individuals with disabilities who require a high level of support. Discuss support and housing options with the Ministry social worker in order to clarify your preferences and ascertain what housing is available to you and what support services the Ministry is willing to provide.

**"For those with special needs, an effective solution often involves two elements. The first is access to housing that is affordable. The second is the availability of support services. The combination of these two elements enables an individual to stay housed with the greatest level of independence." "Special Needs Housing: Responding to Community Needs", BC Housing, 2000**

## HOUSING & SUPPORT SERVICES: WHO PAYS FOR WHAT?

In order to understand how supported housing operates it is essential to first understand how the services are funded.

### **Ministry of Social and Economic Development (MSDES):**

All BC Benefits (GAIN) - whether Disability Benefits or Regular BC Benefits - provide individuals with money for "shelter" (housing costs) and "support" (living expenses). The "shelter" amount on a GAINS cheque is adjusted according to the actual cost of housing up to a maximum amount. (See "Services & Funding" pamphlet of this series for more information about BC Benefits).

### **Ministry for Children and Families & Ministry of Health:**

The cost of providing support services - even when the support services and housing are provided by one organization - is covered by the Ministry for Children and Families or in the case of an individual with health needs, possibly the Ministry of Health. The availability of support services is limited and constitutes a significant cost to the ministries. As a result, the ministry staff ultimately determine the amount and type of support services to be provided.

Simply said, housing and support services are paid from two separate pots of money.

## WHEN THE SUPPORT YOU'RE GETTING IS NOT ENOUGH

While the government funding available for support services may be the right amount provided in the preferred manner, at times it is not. While there are no great solutions to resolve a lack of money, getting creative can help:

### **Making the Most of Your GAINS Cheque**

One way to free up money when your son or daughter lives with you is to charge them rent and to use the rent money that you receive on the GAINS cheque to pay for a other costs, such as support or respite.

### **The Roommate-Companion Model:**

There are a number of options in this model depending on the level of functioning of the individuals living together. Following are two very different examples:

### *Example # 1*

Gary is ready to move in on his own, has learned many of the necessary skills and has secured support services for the daytime. While Gary does not have any specific needs at night, his parents are concerned that in the event of an emergency Gary may not be able to manage on his own. A student at a local college has agreed to be Gary's roommate and spend nights at the apartment in exchange for reduced rent. This arrangement provides both Gary and his parents with some peace of mind.

### ***Example # 2***

Mary and Jennifer both require some support services throughout the week. The two have some similar interests, but different areas of strength. Mary is quite outgoing and good with managing her money, while Jennifer struggles with budgeting but is good at keeping the apartment tidy. Their personal attributes allow the two women to learn from and help one another. In addition, pooling their support hours meant that ultimately they both received more service.

## **NON-PROFIT HOUSING**

Especially when affordable rental accommodation is a long-term need, non-profit has advantages over affordable market rent housing. Non-profit housing is intended for low to moderate income households, provides long-term security, a good likelihood that the unit will be well maintained and that you will be treated fairly.

There is not enough non-profit housing to provide for all those who need it and in most communities there are wait lists. These lists are usually not run on a first-come first-serve basis, but rather on the basis of individual need.

Non-profit societies or co-operatives operate non-profit housing. Co-op housing differs from housing run by a non-profit society in that cooperative housing is owned and managed by the members who live in the housing. To become a member of a co-op applicants are asked to purchase shares and to participate in the running of the co-op.

Some households in non-profit housing receive rent assistance. "Rent assistance" generally means that the rent is based according to their ability to pay.

## **CAN I BUY A HOME AND NOT LOSE BC BENEFITS?**

### **Using a Trust to Purchase a Home:**

A person receiving Disability Benefits Level II can have up to \$3,000 in assets unless the assets are held in a trust for that person. Since a residence is an exempt asset and does not affect benefits, money from a trust can be used to purchase a home for a person with a disability. *(For more information on using a trust to purchase a home contact PLAN).*

**In most communities there are places that can tell you about any affordable housing options in your community and inform you of your rights. These places may be advocacy centres, community service organizations, Legal Aid offices, and government offices.**

## **USEFUL RESOURCES**

### **BC Housing:**

**"The Link"** is a directory of all social housing developments in British Columbia. The directory is divided into two lists: Seniors and Adults with Disabilities, and Families. [http://www.bchousing.org/applicants/The\\_Link\\_Intro.html](http://www.bchousing.org/applicants/The_Link_Intro.html) (or call for a free listing of developments in your area).

**The Rent Assistance Program** assists low income tenants living in private rental housing. In order to be considered for the **Program** you must apply to place your name on a registry.

**Shelter Aid for Elderly Renters (SAFER)** is a rent subsidy for seniors 60 or older who are currently paying more than 30% of their income for rent. (1-800-257-7756)

**"SCOOP"**: A magazine of the **Co-op Housing Federation of BC** which lists the co-ops currently taking applications. (604-879-5112)

**Ministry for Children and Families:** Your regional Ministry office will maintain a list of group homes and pre-care operators in your area. (See "Services & Funding" pamphlet of this series or blue pages of the phone book for the office in your area)

**Canada Mortgage and Housing Corporation, Assisted Housing Department:** Offers a loans program for persons with disabilities to make emergency repairs and upgrades to their home. (604) 737-4036, <http://www.cmhc-schl.gc.ca/cmhc.html>

### **Ministry of Finance:**

**Property Tax Deferment Program:** People who qualify under the BC Benefits Act may be eligible for a low interest loan (1-800-663-7867).

**Home Owner Grant:** Homeowners who qualify under the BC Benefits Act may be eligible for a homeowner grant. <http://www.fin.gov.bc.ca/rpt/Brochures/004.htm>

### **Basic Information About Tenant's Rights:**

**Tenants Rights Action Coalition (TRAC), Tenants' Rights Hot Line:** Provides information to renters experiencing problems (1-800-665-1185)

**Attorney General's Residential Tenancy Branch:** Provides information to tenants and landlords about the Residential Tenancy Act and can help settle tenant/landlord disputes. (1-800-665-8779, 1-800-661-4886)

**BC Coalition of People with Disabilities:** Provides information, referral and produces self-help materials on a Number of issues including housing. (1-800-663-1278)

**"The Guide to Trouble Free Renting"** (booklet) Written in plain language, with illustrations, and free. Available from Legal Services Society, 1500-1140 W. Pender St., Vancouver, B.C., V6E 4G1, Fax: (604) 682-0956, E-mail: [ho.distribution@lss.bc.ca](mailto:ho.distribution@lss.bc.ca)

**The Vela Microboard Association of British Columbia:** Facilitates the development of microboards throughout B.C. (604-575-2588), <http://www.microboard.org>

**PLAN (Planned Lifetime Advocacy Network):** Provide information about home ownership, creating trusts, creating networks, planning and a number of other issues. (604-439-9566), <http://www.plan.ca>

This pamphlet series was produced by the **Kootenay Society for Community Living Board of Governors**. KSCL offers networking, referral, advocacy and education for people with developmental disabilities and their families in the Kootenays. Tel: (250) 352-1600 / Fax: (250) 352-7748 ([ksclbog@direct.ca](mailto:ksclbog@direct.ca)) 4/2001