

CREATING A FUTURE
OF
HOME OWNERSHIP
FOR
PERSONS WITH DEVELOPMENTAL DISABILITIES

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This document has a companion video “Creating a Future of Home Ownership for Persons with Developmental Disabilities” that has clips taken from some of the interviews that made up the content of this research. Length 15 minutes. Copies of this document and video can be ordered by contacting SKILLS Society Edmonton (780) 496-9686 or through e-mail at www.skillsedm.com

ACKNOWLEDGEMENTS

THE INDIVIDUALS WHO HAVE SHARED THEIR STORIES

This review of home ownership options for people with developmental disabilities has depended on people sharing their experiences of home ownership. To each of these individuals we express our sincere thank you. It is through your willingness to share parts of your life story that others may see a future of homeownership in their lives and the lives of people they know with developmental disabilities.

Ann

Ariel

Christine, Pieta and Herman

Derek, Carolyn and Scot

Henry and Nathan

Karen, Linda and Allan

Laverne

Paul and Rusty

ARTWORK ON THE FRONT COVER

The front cover displays three pieces of art that were created during an art workshop for people to create paintings of what home means to them. Thank you to the artists Karen Baum and Marla Petecki for allowing use of these images. Karen and Marla both have their art showing at the Nina Haggerty Centre for the Arts. www.ninahaggertyart.ca

SETTING THE STAGE

Throughout history, before there was reliance on detailed written documentation and page upon page of statistical data, people learned traditions, changed behaviour and understood ideas through individual life stories. Through the sharing of these stories people learned and were inspired to take action. This has not changed significantly in the year 2003. It remains the human-interest stories that speak to our hearts and our passions. It is still our heroes, both private and public, our valued friends and neighbours and co-workers who provide us with the truly insightful information that guide the paths we take.

This document on “Creating a Future of Home Ownership For Persons with Developmental Disabilities” provides an opportunity for those people who have decided to become homeowners to share their experiences. Sources of additional information on housing alternatives and issues/strategies to consider have been included as part of the reference list at the back of the document.

It is hoped that by reading the experiences of people who are homeowners that you will become inspired and take action. It is only through your action that the vision of the future presented in this paper will become a reality.

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THE CURRENT REALITY

- ❑ **64.2% of all Canadians own their own home (Statistics Canada 2000).**
- ❑ **The National Home of Your Own Alliance (HOYA) estimates that only 1% of persons with developmental disabilities own their own home (Opening Doors: A Housing Publication for the Disability Community December 1998).**
- ❑ **10,000 adult Albertans with disabilities live in communities throughout Alberta (Persons with Developmental Disabilities Provincial Board, 2002).**
- ❑ **100 of these individuals are likely living in a home they own (estimate based on application of 1% Alberta).**

The following excerpt is a real life vignette taken from a submission to the MLA Committee-Review of Low Income Programs (2001). It provides a human face and a clear example of what the lack of opportunity to create a safe and secure home can mean in the life of a person with a developmental disability.

Profile of Tom

Tom is a 57 year old man who lived in a large institution for the developmentally disabled most of his life. At the age of 50 Tom moved from the institution to a large urban center where he shared rental accommodation with two other men. All three received AISH and PDD-funded personal supports that enabled them to live in the community, such as help with budgeting and money management, grocery shopping, personal care, meal preparation and training to use the public transportation system.

Today Tom is a very shy, yet warm and friendly person with a developmental disability. He has an obsession with all sports, particularly hockey. He also is knowledgeable about and loves talking about the different makes and models of airplanes.

Tom visits his parents whenever he can. They are in their late eighties and live on a small fixed pension. It is expected they will move to an assisted living facility for seniors within the year. Although Tom's parents would like to help him out financially, they are not able to do so.

Tom was nervous when he first moved to the city. He talks about having had so many new things to learn and how he assumed so much more responsibility to care for himself. Although apprehensive, he was proud of learning new skills and of his growing independence. He quickly learned to cook for himself and to find his way to and from a not-for-profit community organization where he volunteered his time helping with office work. In his first year, Tom learned many other skills he needed to live in the community.

As time passed, it became apparent that Tom became highly agitated when living in close quarters with others. At the institution he had received medication to control this agitation and aggression. Looking for an alternate solution to taking medication, Tom changed roommates on several occasions, hoping to find a compatible match. None were found. Finally, with the help of an advocate, Tom found a small suburban apartment he was able to afford with his AISH benefit. Tom's agitation and aggression disappeared. It was clear that Tom did much better when living on his own.

Over time, the purchasing power of Tom's AISH benefits was eroded by the increasing costs of food, clothing, shelter, utilities, transportation and other life essentials. Tom has been forced to move four times in the last five years in search of affordable rent. He has been on a subsidized housing wait list for three years.

Currently, the only affordable housing Tom can find in the inner city is a seriously substandard apartment. Still, even with careful budgeting, Tom is not able to make ends meet. He uses food banks on a regular basis. His main staples are macaroni and bread. Tom's AISH benefits do not allow him to purchase vegetables, fruit or meat on a regular basis. It is expected that Tom's health will deteriorate under these circumstances. Tom also gets most of his clothing from charitable second-hand stores or by digging through clothing donation bins at city recycling depots. Tom supplements his AISH benefits by digging through garbage bins for returnable bottles and cans. Tom talks about being hungry some of the time. Employment is not an option for Tom at the age of 57, with his developmental disability, temperament, and limited employment skills.

In the suburbs, Tom felt safe. Nobody bothered him and he was able to live peacefully. In the inner city, he talks about being scared to leave his apartment, particularly after dark. He is very vulnerable and at high risk in his new neighbourhood. For Tom, living at risk is better than the alternative of living with others. As a result of having moved four times in the last five years Tom lost contact with most of his friends. He is and feels very much alone.

It is doubtful that Tom truly understands the extent to which he is at risk. However, he refuses to consider living with others to cut his expenses. He says that doing so makes him sick. Tom talks about his dream of moving back to the suburbs. He remembers feeling safe there.

A VISION FOR THE FUTURE

- ❑ **6,420 new home owners who happen to also have a developmental disability.**
- ❑ **Flexible mortgage and lending criteria available from financial institutes.**
- ❑ **Public policy that facilitates home ownership for persons with developmental disabilities.**
- ❑ **Individuals with developmental disabilities creating economic stability and breaking out of life-long poverty.**

The following vignette provides one example of the type of changes that have happened for an individual who was able to achieve the dream of owning a home. It allows us to see the unfolding of a very different future compared to the future that is unfolding for Tom. It is a future of hope; a future of family and community support and a future of independence both personally and financially. A future that is possible for more people with developmental disabilities.

Profile of Paul

Paul is a 41 year old man with a developmental disability. Up until two years ago, he lived with his elderly mother in a small town. His father had died and his brothers and sisters, who are married with their own families, no longer live at home.

Paul works at a bottle depot and receives funding from AISH. He is very conscientious about his work and never misses a shift. Living costs for Paul were low when he was living with his mother. He was able to use money from his job and AISH to help his mother with expenses and to cover the costs of his own clothes and entertainment. Paul loves music and he loves to travel. Paul has been able to use his money to develop a large collection of CD's and has gone on a number of trips. His favourite was a cruise he took in the Caribbean.

Paul's brother Rusty started to become concerned with how Paul was using his money. Paul has a friendly outgoing personality. He loves to be where the action is. This has often led to what Rusty saw as exploitation. For example, Paul would pay considerable money to scalpers to get tickets for concerts and hockey games. Other times Paul might go to the bar and start up a conversation with some people and begin paying for their drinks. About eight years ago, Rusty sat down to talk to Paul about the need to start saving some of his money every month. Paul and Rusty opened a joint savings account and Paul started to save a little money every month. They did not have a plan for the money but Paul was very pleased with his ability to save every month to have a growing nest egg for the future.

In January 1999, Paul decided he would like to move out of his mother's house. Paul started looking at apartments but he found they were too noisy and did not provide privacy. He considered living with a roommate but felt he would really like to live on his own. A one-bedroom bungalow became available for renting three blocks from his mother's home. Paul immediately moved in.

After 6 months in the house, the landlord asked Paul if he would be interested in purchasing the house. Paul was in a position to consider the possibility as a result of his years of saving money. His family was very supportive when he approached them with this idea. The house was in the neighbourhood Paul grew up in. People there know him and are happy to have him as part of the community.

Paul approached the Credit Union where he did his banking and had previously had a loan. As a result of his good credit rating, Paul was successful in obtaining a mortgage from the bank. With a small loan from his sister, Paul was able to secure his down payment.

Paul says home ownership has increased his self-esteem. Since living in his own home he has lost over 30 lbs (that he didn't need) and his stuttering which had been a life-long concern, significantly decreased. Paul and his mother have a much better relationship now than when they lived together. Paul often goes to his mother's to do her yard work as she is no longer able to manage this on her own.

Since taking ownership, Paul has made many changes to the house. He has purchased a shed, hired someone to remove trees, and has plans to build a laundry room. Paul saves a certain amount of money every month so he is ready if any repairs or maintenance is needed for the house. He proudly talks about putting an extra \$5.00 every month down on the mortgage. Paul knows exactly how many years he has left to pay and is looking forward to having that extra money in the future. He plans to start travelling again once he has his house paid off.

When questioned about what home ownership means to him, he is very clear. "I am my own boss". "I have my own schedule." "I am free, free as a bird."

THE APPROACHES AND THE LIVING PROOF

Four approaches to home ownership are highlighted in this document.

- A: Tenant Owned
- B: Parent Owned and Parent Partnerships
- C: Home Owner Co-operatives
- D: Society Owned

A description of each of these approaches and the experience people have had with these approaches are highlighted to provide both information and perhaps inspiration to reach for a new future of home ownership for persons with developmental disabilities.

A: TENANT OWNED

Tenant owned home ownership describes homes that individuals with developmental disabilities own (Cone, Alicia A., 1995, Fact Sheet: HOME OWNERSHIP, AAMR, website: www.aamr.org/Policies/faq_home_ownership.shtml).

Research on home ownership has indicated that people face significant barriers to tenant owned homes. These include:

- the high cost of housing,
- obtaining mortgages,
- accessing down payments and closing costs
- a lack of a credit rating
- income from unusual sources (e.g. public assistance)
- planning for ongoing maintenance and repairs.

Many creative strategies for overcoming these barriers have been identified in the National Home of Your Own Alliance that was established in 1993 in the United States (www.chance.unh.edu).

The Profile of Paul presented in the section “ A Vision for the Future” provided one example of a person who has overcome the barriers to tenant owned home ownership. Outlined below are two short examples of other individual’s who have become home-owners.

Ariel

Tired of living in inadequate, uncomfortable rental accommodations, and after spending much time and energy looking at a number rental properties, Ariel and his dad, Jerome began the search for a condo, house or duplex to purchase. With the help of a friend of the family who is a Real Estate Agent, Ariel found a single dwelling house that suited him, as well as his two roommates.

Ariel commented on the location being suitable for him and his roommates as they are close to a mall, an excellent bus route and a new bike path. One set of neighbours has been very welcoming, inviting Ariel and his roommates over for a backyard barbeque and offering to help out, if needed.

The advantage of owning versus renting for Ariel is the freedom to renovate/make changes to his home without having to seek the approval of a landlord. Jerome sited the main advantage being that Ariel is no longer at risk of having the house sold from under his feet.

Ariel's advice for other individuals looking to buy their own home is to take your time when picking your own house, have someone help you who is knowledgeable in houses, and be clear in what you want.

"It's something that I really, really wanted for a long time and now I've got it. I feel like it is all mine.....You have a place to call home.....I am the boss....I come home and I know where my own house is are Ariel's responses to what homeownership means for him.

Ann

Ann and her husband Louis will have their mortgage paid off this year.

Ann had three dreams in her life. To get a job, get married and to own a home. All of her dreams have come true. (Video, Anything is Possible in this World, Ann K. Tremblay-2002)

After leaving high school, Ann like many people with a developmental disability, attended a training centre. After eight years at the training centre, Ann started working with the Government of Alberta. "Working has allowed me financial security, an increased sense of contribution, and self respect. I finally didn't feel like an outsider. I was doing something worthwhile." (Tremblay, Ann K, (1990) Resume of Mrs. Ann K. Tremblay 1954 to 1988 with a Commentary on Her Life Successes).

Part of this financial security was the purchase of a townhouse. Ann remembers how excited she was when they moved in. Anne held an open house and invited her friends and family to come celebrate.

Ann will retire from work in January 2005 on full pension. The mortgage on her home will be fully paid off by then.

During the interviews with Paul, Ariel and Ann questions were asked about the experience of home ownership in relation to family involvement, community involvement, the greatest rewards, the greatest challenges and financing. Outlined below are some of their experiences in these areas.

a. Involvement of the individual and their family:

Paul completed all of the necessary procedures in order to become a homeowner with a minimal amount of support from his key worker at Falcon. Financially, Paul received some help from his sister to make the down payment on his new home.

Ariel's dad, Jerome was the key player to make homeownership a reality for Ariel.

For Ann, it was her sister who noticed the townhouse for sale and brought Anne over to see it. In Ann's words, "As soon as I saw it, I fell in love with it!" Ann's sister and mother helped her put an offer to purchase on the townhouse.

b. Community Involvement:

Paul is involved in his community through paid employment at the Recycling Depot in Wainwright. He has friends he spends time with, and according to his brother Rusty the community knows and cares for Paul.

Ariel works part-time at a hotel in downtown Edmonton. As mentioned earlier, Ariel and his roommates have made a connection with one set of neighbours. They also access local amenities on a regular basis.

Ann and her husband Louis are a part of their neighbourhood like others who have lived in their home for a long time. They use the neighbourhood stores, banks and services, stopping to chat to people they know and saying hello to people they have come to recognize over the years. Louis, who is unable to work due to medical problems, accompanies Ann every day on the public transit to work and goes back to meet her at the end of the day. Ann knows most of the people in the office tower she works in and they know her. Ann is never short on people to go to lunch or a coffee break with. It is seldom that Ann and Louis do not run into a person they know on the transit where they have a chance to chat and catch up on what is new in each other's lives.

c. Greatest Rewards:

Both Paul and Ariel talked about the fact that they have a place to call home and that they have the freedom to make changes as they please. As well, a sense of pride was evident for both men.

Ann always knew that she wanted to have a home. Owning a home helped make one of the dreams she had for herself come true.

Paul emphasized the fact that his confidence has grown which has resulted in other positive changes like weight loss, reduction of stuttering, and having the freedom to come and go as he pleases. Paul's brother, Rusty said that this venture into home ownership has been excellent for Paul and his family

d. Greatest Challenges:

Paul and Ann did not experience many challenges in the purchase of their homes, as everything went in their favour – support from family, support from the community, support from the financial institution, financial stability, and finding a place that was just perfect in their eyes.

Although Ariel is the owner of the home, the title and mortgage are in his dad's name. The reason for this – the bank said it would not allow the mortgage to be in a dependent adult's name, it is a requirement for the mortgage and title to be in the same name, and if the house was in Ariel's name, the rent, from his roommates, would be considered as income according to AISH (Assured Income for the Severely Handicapped).

2) Financing

Paul was able to establish a credit rating a number of years ago. He decided to take out a loan through the Wainwright Credit Union for a trip he had planned.

Rent from Ariel's two roommates assist in payment of the mortgage and maintenance costs. Both the roommates have signed a lease and have agreed that they will try to find someone to move in to the house should they ever want to move out.

Ann and Louis have managed the payments over the years from their joint sources of income. According to Ann, Louis is a house-husband so he takes care of the regular maintenance inside the home.

B: PARENT OWNED AND PARENT PARTNERSHIPS

Parent owned home ownership are homes that are purchased by one or more parents. Whether purchasing a home as an individual parent, or in partnership with other parents, the home that is purchased provides a sense of security for both parent and adult children. As well, for many parents, the purchase of a home is a long-term investment for their son or daughter.

Outlined below are experiences of three parents in this approach to home ownership.

Karen, Linda and Allan

Karen was still living at home when Linda began her investigation into home ownership for her daughter. Linda said that she knew of others who had rented and that there were problems with the landlord being unwilling to fix or repair the house when needed. As a result, Linda was focused on finding a safe, clean environment for Karen to live in. Linda made the decision to purchase a home in partnership with the other parents, placing Karen's share of the house in Linda's name.

Unfortunately, the roommate match did not work for the long term. The other two roommates moved out, finding other places to live. At the time, Linda made the decision to buy out the other two parents' share of the house.

Even though securing a mortgage with three parents is much easier than with one parent, Linda states that she found co-ownership not the best approach to home ownership. She said that the break up for her was filled with a lot of anxiety and guilt.

Linda believes that homeownership gives "people a sense of pride and a feeling of self-worth without a lot of money going down the tube for poor accommodation". She believes that the support workers have a different attitude (i.e. more respect) when the house is parent owned, as there are clear expectations outlined.

Derek, Carolyn and Scot

Home ownership for this family was prompted by a difficult rental situation. As a result of the landlady not fulfilling their expectations, and the realization that rental situations do not provide permanency, this family decided to pursue home ownership.

A sense of security for their son Scot was foremost on their minds when Derek and Carolyn began their search for a home to buy. One of the considerations when purchasing a home was the location. They felt it was important for Scot and his roommates to be close to amenities.

Over the years, Scot has developed a clearer understanding of what home is. He refers to where he lives as "his house" and to his parents' house as "home". Derek says that Scot enjoys visiting his parents, but he always likes to go back to his own home. They are happy with the neighbours in that the neighbours have accepted Scot and his two roommates.

Residing in a different province than Scot has its challenges for Derek and Carolyn in relation to their role as landlords. This results in making numerous long distance trips in order to keep the home in the condition that they want it in. Due to constant repairs and maintenance (e.g., new floors, new kitchen, fence repairs), Derek clearly states that the purchase of the house is not a sound financial investment for them.

Derek said that they had not considered purchasing with another family, but feels that the downside to that would be if the other family wanted to sell their share.

Overall, homeownership for Scot has provided the security that they were hoping for.

Christine, Pieta and Herman

It was never a question – purchasing a home for Christine had been planned for years. Christine’s security and independence, and the investment for the future were some of the key reasons the family decided to buy versus renting.

The parents of the roommate who Christine lives with now were also contemplating purchasing a home. This led to the two sets of parents entering into a co-ownership situation. Pieta noted that one advantage of co-owning is the financial opportunity to be able to choose from nicer homes.

Their search for the right home was successful. Pieta said that the moment they walked into the house that they knew it was the one. The bedrooms were upstairs which offered the privacy that Christine and her roommates were hoping for. The neighbourhood was also what they wanted being that the house was within walking distance to a large mall, and that there was very little traffic in the immediate neighbourhood. Pieta also liked the idea of the house being only six minutes away from where she and her husband live.

Fortunately, Christine’s transition from her parents’ home to her own home went smoothly. She is clear that this is her home and she visits at her mom and dad’s house.

In response to questions about the overall experience of home ownership, families offered the following thoughts.

Involvement of the individual and their family:

Each of the families profiled indicated that home ownership for them was about finding a secure and stable place for their son or daughter to live. All families had seen or experienced the results of renting accommodation. The constant moving, the continued increase in rent, less than ideal neighbourhoods to choose from and poor maintenance of the property were just some of the concerns cited by the parents.

Linda, through her years of volunteer involvement with Special Olympics has a wide network of contacts with other families who had children with a developmental disability. Three of these families decided that they could create the future they wanted regarding living arrangements by putting their combined resources and knowledge together to make home ownership a reality for their children.

In all experiences profiled, each family was in a financial position to cover the down payment or their share of the down payment.

Community Involvement:

Christine, Scot, and Karen have had the opportunity to get to know their neighbours, and have felt an acceptance by their neighbours and local community.

In Christine's neighbourhood, the street has an annual garage sale where all the neighbours hold a garage sale. It is quite a social event with neighbours visiting each other over the weekend as the garage sales go on. Last year Christine and her roommates made enough money to purchase patio furniture for their back porch.

Greatest Rewards

The general feeling amongst all the parents profiled is that they have a secure safe place for their son or daughter to live. No one can ask them to move. Each parent we spoke to expressed confidence about the future and the fact that their adult child would always have a home.

Pieta felt that one of the advantages of owning a house is that you could find roommates and families with similar values and hopes for their children. Family traditions and keeping in close contact with families could be supported. The day of the interview was right before Easter, and as Pieta spoke with us, Christine was playing the piano and her roommate and a support staff were in the kitchen creating wonderful aromas that were wafting through the house. The formal dining room table was set as Christine and her roommate had invited their mothers over for dinner.

Linda spoke to the amount of control she has with the living situation. Linda participates in all interviews of staff that are going to be working in Karen's home and has the final say if someone will work or continue to work with Karen. Linda does everything she can to ensure that the two roommates and their families who share the house feel that it is their home not just Karen's. Decisions that impact all three women living in the home are done jointly. However, as Linda, pointed out there is great security in knowing that no matter what should happen over the years and if roommates no longer get along, it will not be Karen who has to move. This house will always be Karen's home.

Greatest Challenges

Parents identified a number of challenges in relation to both parent owned and parent partnerships in home ownership and provided some strategies to prepare for these challenges.

Parent-Owned Homes

Financially, all parents identified the need to be prepared for costs related to repairs and maintenance. It was seen as very important to have access to a reserve fund as there are periods of time where everything seems to break down at once. Furthermore, when payment of the mortgage is dependent on rent from a roommate(s) and the roommate(s) has moved out you will need funds to cover costs for a period of time. One strategy used by a parent, was to buy a home eight years prior to the time her daughter would be moving out. This provided an opportunity to build equity to purchase a home that would be ideal for her daughter. It also gave the parent an opportunity to see what it means to be a landlord.

All of the parents who have purchased a house for their adult child have kept the house title in their own name. They did this so that any public funding their adult child was entitled to (e.g. AISH¹) would not be impacted by rent payments of roommates.

Owning Homes in Partnership

Two sets of parents profiled in this research started into homeownership with other parents. This had the advantage of lower initial costs. However, the roommate situation did not work out for either of the parents. In one situation, a co-owner's adult child simply did not like living with others and moved out within the first few months. Another roommate situation lasted for five years and then ended. Both of the partnership homeowner situations had created legal agreements amongst the families on how the initial down payment and any equity in the house would be dealt with. This assisted in dealing with the split-up of roommates on the financial side. Still it is a very difficult time for all the people involved. Families have spent lots of time, energy and resources in home purchase and it is not always easy to figure out how to end the shared ownership situation.

¹ AISH (2003) allows partial exemptions of both rental income and room and board income so that a person's disposable income each month is not negatively impacted. For example, AISH is a monthly benefit of \$850.00. A person receiving \$600 a month in rent would have \$187 deducted from AISH. Therefore, the person would end up with \$1,263.00 per month for personal spending (\$663 from AISH and \$600 from rent).

HOME OWNER CO-OPERATIVES

A housing co-operative is owned and run jointly by its members, working together toward a common goal.

One of the examples of an excellent co-operative that continued to be identified during discussions on strategies for home ownership was Quint Development located in Saskatoon, Saskatchewan.

Quint Development – Saskatoon, Saskatchewan

A home-ownership program for low-income families in Saskatoon, Saskatchewan was initiated following a kitchen table discussion of 4 people who wondered how they could make homeownership a reality for themselves. From that grassroots discussion, a 2-day workshop to look at the needs of low-income families was held with approximately 120 people participating. During the visioning session of the workshop, housing stood out as the number one priority.

This led to Quint Development Corporation (not-for-profit organization) being incorporated in 1995. The corporation developed an Affordable Housing Program to support low-income families in their quest of purchasing a home, as well as assisting in the development of other life skills. The criteria for acceptance into the program is threefold: 1) the family must have a child under 18 years of age; 2) the family's combined income must be less than \$30,000 per year; and, 3) the family must have a willingness to participate in a co-operative.

Once families have been accepted into the program, Quint begins its search for suitable houses. Quint's staff looks at potential properties, and each family is given the opportunity to view the properties found. The families indicate to Quint, which, if any, of the houses they would be interested in becoming the homeowner of. Quint makes an offer and if successful in the purchase, sends a journeyman carpenter and a crew of carpenter trainees in to the house to make any necessary repairs prior to the family moving in.

The financial part of this program is supported through the municipal and provincial governments. The initial equity for the purchases comes from two sources: the Province of Saskatchewan provides a forgivable loan, and the City of Saskatoon provides assistance in the form of a grant. Fortunately, Quint was successful in developing partnerships with the Saskatoon Credit Union, St. Mary's Credit Union and Co-operative Trust: financial institutions that were willing to provide the mortgages. The co-op holds the mortgage on each house for a minimum of five years, after the family has been involved in the home ownership co-operative for 5 years; they then have the opportunity to negotiate, individually with the financial institution to assume the mortgage.

Although the co-op holds the mortgage for the first 5 years the family pays what Quint and the families term as mortgage payments. The monthly mortgage payment for each

family goes towards the principle, interest, property taxes, property insurance, pooled co-op maintenance fund, and the partial cost of Quint's support staff. The money in the maintenance fund can be accessed by families for things such as repairs, however, they are required to pay this money back to the fund. At the end of the 5 years, the family will be given their portion of the money that they contributed to the maintenance fund (i.e., \$3000.00). The family can then choose what they want to do with this money; for example, some choose to put this money down on the principle of their mortgage.

Currently, Quint has 8 co-operatives with a membership of 104 families. The families in each co-op work together to provide the needed support to each other, as well as to assist in building a better, stronger community. Within each co-op, there is an executive, as well as sub-committees (e.g., finance committee). Part of the agreement families make upon entrance into the co-op is to attend the co-op monthly meetings.

At the end of the 5 years when the family negotiates their mortgage with the Saskatoon Credit Unions, they also make a decision whether they wish to continue being involved in the co-op or not. Some families chose to remain in the co-op because they like the support that it provides. Other families chose to go their own way. Either way the support of Quint and the co-op help the families to succeed in homeownership.

The Affordable Housing Program, developed by Quint, was created to provide the necessary support for low-income families to become homeowners. With the purchase of any home, all of the work involved can be overwhelming, so the support that Quint provides definitely contributes to the success of the families becoming homeowners.

1. Experience to date:

a. The current number of families involved in the co-operatives supported by Quint is 104. During 2002 six families completed their five years, assumed the mortgage on their house and have left the co-operatives. Quint has a Board of Directors with 75% of the board being community residents. Quint's AHP program has 3 employees directly involved in the co-operative program and also provides support through other staff resources ie: Quint Manager, Accountant.

b. Community Involvement

Community partnerships have evolved over the past 5 years. The project has more visibility within the city of Saskatoon, which has opened the doors to more community support.

Within the co-ops, there has been a noticeable increase with the families involvement within each of their communities. Families have become more involved in the community with such things as participating in neighbourhood cleanups, attending community meetings, making presentations to city council,

and voting for the first time ever. As homeowners they now feel they have a vested interest in what is happening within each of their communities.

c. Greatest Rewards

The rewards have been many to many people. The families involved in the program have shared that they have a greater sense of stability and belonging, as well as an increased sense of self-worth. In fact, some co-op members have returned to school, while others have started up their own businesses.

Laverne Szejvolt, Housing Co-ordinator, indicated that around the 1 year mark after a family has moved into their own home, they realize that they have more control and power over their lives, as well as with the decisions they make. She identified that the families seem to then be in a position to look at long-term goals in their life. Family members come to ask about wills, as they are cognizant of the fact that they have something to pass on to their children.

In the first co-op, there were 7 out of 10 members who were on social assistance. Today only 2 remain on partial social assistance. Liz, who is a co-op member said that “owning your own home is an incentive to get off welfare”.

Co-op members have also shared their gratefulness and relief in not having to be involved in the initial stages of purchasing a home. They said that they were able to focus on their family and the major life change without feeling overwhelmed with the responsibilities involved in purchasing a home.

Quint provides other services to the co-ops besides the purchasing of a home. It offers workshops on a regular basis, ranging from Budgeting to Wills and Estates.

The community has benefited from the stability that homeownership brings. One of the most noticeable changes has been witnessed by the school system. Now that families have found stability, the schools have noticed that stability with an increase in children remaining at one school.

While the families are able to begin building equity, the Credit Unions are also benefiting in that the Quint program fits in with its values and philosophies regarding social involvement. Martin Chicilo, Community Development Manager, Saskatoon Credit Union said that the Quint Affordable Housing Program has had a positive impact on schools, health, and the surrounding areas. He said that the Credit Union, through this project, has had the opportunity to build long-term relationships with the families involved in the co-ops.

d. Greatest Challenges

There have been a few challenges that Quint has encountered since its' inception. One of the challenges was to find a financial institution that was willing to take

the risk of providing mortgages to low-income families. As Laverne Szejvolt, Housing Co-ordinator said, “Quint was a new organization ... did not have a track record, and so it was a hard sell initially.” She went on to mention that Quint approached other financial institutions, but did not receive a good response. Now, however, the Credit Unions encourage Quint to bring more business their way.

Another challenge was with the Department of Social Services in convincing the department to allow families to use their shelter allowance to make mortgage payments versus paying rent. The Department was understanding of the long-term benefit and therefore sanctioned this. Another department policy that was a roadblock for the program outlined that once a child of the family turned 18 years of age, then the family’s Social Assistance would be decreased. This in turn would have a detrimental affect on the ability of the family to continue to pay their set five-year mortgage payments and therefore, remain in the co-op. Fortunately, the Department of Social Services listened and amended the policy so that if a family is paying a mortgage and their child turns 18, they will not automatically have their Social Assistance reduced until the mortgage is renegotiated..

2. Financial

The municipal and provincial governments together contribute 30% of the down payment, which the families are never required to pay back. The remainder of the 70% is mortgage financed by either the Saskatoon Credit Union or St. Mary’s Credit Union (in partnership with Co-operative Trust). At the end of 5 years, each individual family negotiates a mortgage with the Credit Unions. A house appraisal is completed before the mortgage is approved at the cost of the Credit Union. This assists in reducing the costs of purchasing a house. As well, on an annual basis the Credit Unions donate money to Quint to help cover administrative costs.

Quint has developed many partnerships within the community. Some of the partners have been willing to either waive their fee, or provide the service at a reduced fee (e.g., lawyers, structural engineer).

For the co-op members, there is an option to participate in the Bent Nail Tool Co-operative. At a cost of \$1.00 for a lifetime membership, families within Saskatoon are able to join the co-operative. There is a minimal cost (varies depending on whether one volunteers time or not) to borrow tools, such as hammers, ladders, lawnmowers, rakes, etc. Members of this co-op can choose to volunteer their time to help other families out with a project (e.g., building a fence, deck, etc.). “How To” workshops (e.g., shingling) are facilitated by skilled people and are held in the home of the family who has requested the workshop.

For further information on Quint, please contact Laverne Szejvolt, Housing Co-ordinator at 306-978-0162

D: SOCIETY OWNED

Research in the United States identified a type of home ownership called Corporation Owned where parents and others set up a corporation to purchase, own and maintain housing. A similar model was located in Calgary, Alberta. Three families came together and purchased a home under the auspices of a non-profit society. This section outlines their experience.

Henry and Nathan

Henry is the grandfather and guardian of Nathan. Nathan is 19 years old and will be graduating from Christine Mickle School in June 2003.

Henry was feeling very dissatisfied and concerned about what was happening for his grandson. Nathan requires assistance in all aspects of daily living. He is nonverbal, cortically blind and is fed by means of a gastrostomy tube. Nathan was continually being moved from one home to another. It was often difficult for his family to come see him. In some foster homes scheduling appointments made the family feel like they were intruding rather than being an essential part of Nathan's life. Nathan clearly knows his mother, his dad and his sister. He greets his grandmother and grandfather with great enthusiasm every time they get together.

Henry envisioned a much different future for Nathan. A future with a secure place to live, with family being welcome in Nathan's life sharing family events and occasions, joys and heartaches. Henry knows that Nathan loves soft music and a quiet, gentle life. He did not think the constant changes were healthy for Nathan.

Henry felt that purchasing a home would provide a stable long-term place that would allow Nathan to truly have a home. Henry became aware of a Society in Calgary named TCD2 that was created by a group of families for the purpose of purchasing a home for their family members with a disability. With the assistance of a community agency, Henry was connected to other families who were starting to plan for the future of their children.

The family members got together to brainstorm possible living solutions. Through these discussions, families grew to know each other and their family member with a disability. They found they shared a vision of their family member having a place of their own in the community that would provide long-term stability. One of the commitments they made to each other before they went forward with home purchase was "we will get along".

As the families explored available options on home ownership, purchase of a home through a Society seemed to have many advantages. These included the ability for individuals living in a home owned by a Society to qualify for rent subsidy and allow families to have control over the decisions related to the house.

Parents/Guardians are very involved through the Board in having direct control over the day- to-day decisions regarding house maintenance and payment of bills. One of the parents runs a company, and his office donates time to manage the books and payments for the Society. Another guardian acts as “handyman” and handles the small and sometimes not so small repairs around the house. All of the families ensure that a family atmosphere is present. This includes celebrating together special occasions including Christmas, Valentine’s Day, Easter, and Thanksgiving. Summer barbeques with all the families is an annual event.

It has been a little over 5 years and the three families continue to find the house they purchased a wonderful, welcoming home. Henry now has peace of mind. “No one can put the young people out on the street! Our family members have a home of their own in a nice community”.

The Non Profit Society

The TCD2 Society had already been established in Calgary when Henry and two other families started discussing home ownership. TCD2 had been established to assist another partnership of families to purchase a home. The letters in the Society are the first letters of the names of the individuals who purchased a home under the society. The home purchased by Henry and two other families is the second home the Society holds.

TCD2 was established as a non-profit society. The family members who have children in the two homes owned by the society are the board members of society. The title of the home where Nathan lives is held in the name of the Society and the three families who provided down payments for the home purchase.

Deciding on Home Ownership

In looking for a home, families developed criteria to assist them in the search. The house had to be in a neighbourhood where anyone of the family members themselves would want to live. The house would look like a home they would purchase for themselves.

Financing

Each family contributed a portion of the down payment for the purchase of the house and contribute about \$1,000 per year from their family members AISH to assist with maintenance.

The mortgage was acquired through a bank.

Community Networks

Both formal and informal community networks have been established to make this home a reality for three families.

The Calgary Housing Company run by the City of Calgary approved the individuals living in the home under the rent subsidy program. The TCD2 Society charges rent to individuals living in the house. The Calgary Housing Company provides rental subsidy in the amount of \$296.00 per person on a monthly basis. Individuals living in the home pay a room and board of \$255.00 monthly.

The Residential Rehabilitation Assistance Program for Persons with Disabilities (RRAP) was accessed to assist in the renovation of the house as all three of the individuals who would be living in the house use wheelchairs. Each person received \$5,000 for renovations. Renovations included front and rear ramps and decks, widening of bedrooms, the bathroom, living room, purchase of an electric lift and ceiling tracking. The RRAP grant did not cover the full cost of renovations.

The Alberta Association For Community living gave a grant towards the purchase of the electric lift, ceiling tacking and purchase of kitchen appliances.

Options, a community agency in Calgary, provides the personal support for individuals living in the home.

Members of the community both in the neighbourhood and church community have been part of making this house a home. People in the neighbourhood know the people living in the house and are greeted by neighbours when they go out for walks. When the house needed a new roof, one of the guardians asked the congregation of their church if they would like to assist. People contributed more than was necessary to replace the roof and a group of people from the church community who were skilled at roofing held a work bee to have the roof re-tiled.

Greatest Rewards

The cost of rent is constant. The three young people living in the house do not experience the raising cost of rent that many people have had to accommodate within their AISH payments as the rental market increases continue to rise.

Utilization of a Society to purchase a home has allowed for the individuals living in the home to receive rent subsidy. This would not be available to individuals or families who purchase a home on their own. It is also the understanding of the families that they can at a future time remove the house from the society with no penalties.

An unexpected reward of home ownership for this group of families has been stability in the support staff who provide daily living supports to individuals living in the home. At a time when the general field of rehabilitation is experiencing high rates of turnover for

front-line staff, these families have experienced very little turnover. A study on staff retention done by the Provincial Board for Persons with Developmental Disabilities (2001) indicated that turnover in the year 2000 ranged from 0 to 106% with an average turnover in community-based services of 34.4%.

(http://www.pdd.org/provincial/pubs_refs.htm Executive Summary - Staff Turnover in PDD Services in 2000)

The use of a Society with By-Laws and a Board that is made up of the involved family members, gives families total control.

Greatest Challenges

It is important that people who are going to be living together are compatible. Families who have been involved in this home purchase have not had any issues arise over the past 5 years that have caused concerns with each other. Should this ever arise, they know this will be discussed as a board and put to decision by the board.







Each of the families were in a financial position to contribute to the down payment on the house. As one guardian indicated, families need to have a noble enough spirit to give money to a Society for a down payment that they will likely never receive back.

If anyone is interested in purchasing a home under the TCD2 Society or would like further information on how this has worked, two of the families have graciously provided contact information for you to get in touch with them.

Henry Eckert can be reached at heckert@telusplanet.net for general information. Rod Phipps can be reached to (403)240-2233 or (403)237-7160 and he will take you answer questions on the legal requirements.

TAKING ACTION IN YOUR COMMUNITY

The National Home of Your Own Alliance that started up in the United States in 1993 has had considerable success in assisting individuals with developmental disabilities to move into home ownership. Examination of this initiative indicates that there is no one model or approach to make homeownership a reality in people's lives. However, key elements for a homeownership program have been identified.

-  Knowing People Who are Highly Motivated to Own a Home
-  Providing Education and Support on Home Purchases
-  Providing Education and Support After the Home is Purchased
-  Locating Financiers or Financial Institutions that are open to Flexible Mortgage and Lending Criteria.
-  Identifying a Co-ordinating Agency for Contact by Individuals
-  Building Partnerships with groups, businesses, government bodies and their agents to assist in the process.

Keeping with the style of this paper, the following description identifies the current situation in one community.

The seed of a home ownership program for persons with developmental disabilities is starting to emerge in Edmonton. Not with a written plan, detailed budget and implementation strategy. It has started through a process of discovery, conversation, networking and willingness of people to connect existing initiatives.

The Back Story

SKILLS, a non-profit community agency that provides community living and residential supports to persons with developmental disabilities become concerned with the need for people to move from their rental accommodations as landlords sold the property they were living in. The disruption to lives of individuals was becoming a weekly reality.

The strategic planning session of the Board identified that home ownership could be one way of providing stability in people's lives. Along with keeping people connected in a community with a secure home it also had potential for creating a strategy for addressing poverty issues. For example, should a person be able to own a home by 50, it would cut down on monthly expenses and provide more disposable income for the individual.

In exploring this issue further, SKILLS found partners that were struggling with similar issues and felt home ownership was a useful strategy to explore. A province-wide partnership emerged to research solutions and host a symposium for families on home ownership options.

Information on the research initiative was written up in a number of newsletters in different areas of the province.

Families have started to call. They have adult sons and daughters who have a developmental disability and are very interested in exploring home ownership for them. It seemed woefully inadequate to explain that we had nothing to offer them and we would put them on a mailing list for a symposium scheduled eight months away. A number of people in Edmonton that had been contacted about the project indicated that would be interested in our findings and so they were contacted to see if we link our resources.

The Emerging Home Ownership Program

In 2002 The HOME Program was piloted in Edmonton. With initial funding from the Alberta Real Estate Foundation an education and down payment assistance program was developed. The program now provides pre and post education and counselling for persons interested in home ownership; has available gifted down payment assistance to qualified participants; and can be tailored to meet the needs of various housing initiatives. The program has been designed to be delivered provincially, and is being administered by CTD Realty Inc., an arm of Capital Region Housing. (www.thehomeprogram.ca)

Persons with Development Disabilities, Edmonton Community Board is going to free up the time of one of their staff to develop specialized knowledge on home ownership. Individuals or parents who call on the research project will be linked with the PDD staff. This staff will work with the individuals to move forward to home ownership. They will also be able to review the training and support HOME to adjust content as necessary.

SKILLS will host a housing symposium to provide a forum for families and persons with disabilities to network with others who have made home ownership a reality.

Motivated buyers are emerging, education on home ownership strategies is being developed, and a contact for individuals has been identified. Partnerships with other housing initiatives, businesses and government bodies have to be developed. Engaging financiers and financial institutions are yet to be explored.

The journey has begun.

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Community Organizations

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Calgary Society for Persons with Disabilities (CSPD)
The Developmental Disabilities Resource Centre of Calgary (DDRC)

