



DEMONSTRATION PROJECT INITIATIVE



Pathways to Homeownership

CASE STUDY REPORT

DECEMBER 2021

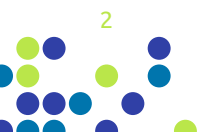
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Special thanks to John, Danny, Shane, Herb, Gordon and Sarah for agreeing to participate and being part of this project. We thank them for being so willing to share their lived experience and journey to home ownership so others can learn and see the possibilities.





1.0 Introduction

This report includes key findings from the research conducted as part of the *My Home My Community - Pathways to Homeownership* demonstration initiative. It highlights the stories of six people with developmental disabilities who have become homeowners. It also draws lessons from their stories that may be used by other people with developmental disabilities and/or their networks to shape their own journeys to homeownership.

1.1 Project Background

My Home My Community is a national, multi-year partnership initiative of Inclusion Canada, People First of Canada, and their member organizations. My Home My Community aims to open doors to inclusive affordable housing for people with developmental disabilities by driving innovation in housing development and community supports to ensure all persons with developmental disabilities in Canada have a home that gives them choice, freedom, safety, and inclusion in their community.

Homeownership is one option that can contribute to housing stability, freedom and independence, and equity generation for people with developmental disabilities. It can empower people to have control over their space and live a life of their choosing. Although there are risks and challenges that can come with homeownership, this initiative demonstrates the positive outcomes and opportunities for people with developmental disabilities when they own their home. Furthermore, the concept of “dignity of risk” – that the right to take reasonable risks is essential for personal growth and self-esteem – is relevant to the pursuit of homeownership for people with developmental disabilities as buying a home is an aspiration for many Canadians, regardless of whether they have a disability.

For the purposes of this initiative, homeownership is defined as having one’s name on title to the property and/or having full control over the home as an asset. Three forms of homeownership were identified: **sole ownership**, **joint ownership**, and ownership through a **bare trust**. While there are other models, referred to as “home of one’s own”, that enable a person with a developmental disability to access similar

benefits of choice and control over their lives within the home, without having control or being the legal owner of the home itself, this project applies the same threshold of homeownership for people with developmental disabilities as for any other Canadian. Homeownership provides people with the most legal control and opportunity for financial equity – as well as corresponding responsibilities – for anyone, with or without a disability. This project challenges the assumptions that homeownership is unattainable for people with a developmental disability.

The primary goal of this report is to create case studies that highlight stories of people with developmental disabilities who have reached stable homeownership. By examining these journeys from beginning to end, including the successes, challenges, and overall impact, this study will outline a potentially replicable pathway, with key considerations and lessons learned.

This case study report will also be accompanied by a number of knowledge dissemination tools to help people with developmental disabilities, their families and/or their networks replicate these or similar approaches to achieving homeownership. The tools will address common questions, further describe the technical considerations, and lay out concrete steps to help people become homeowners. Resources will also be created to support professionals (e.g., legal and financial), who may be involved along these pathways.

1.2 Project Team

This project is led by the Institute for Research and Development on Inclusion and Society (IRIS), and supported by a number of research partners. These

partners are: Inclusion Canada, People First of Canada, BGM Strategy Group, PooranLaw, Ability Tax & Trust Advisors, and SHS Consulting.

1.3 Report Format

The report begins with the methodology used to guide the research, followed by a description of the legal forms of homeownership commonly used by people with a developmental disability. This section is followed by a description of the identified common pathway to homeownership and individual journeys of the homeowners who participated in this study. The final section outlines some of the different considerations for people with developmental disabilities, as well as their families and supportive networks, to think about when investigating or pursuing homeownership.

2.0 Methodology

This section provides an overview of the methodology used to guide the research process in developing the case study report. A detailed engagement strategy that describes the undertaken research activities can be found on the My Home My Community website at: My Home My Community.

2.1 Data Collection and Approaches

Data from homeowners with developmental disabilities and/or their networks was collected through a mixed-method approach.

Preliminary Focus Groups with People with Developmental Disabilities and/or their Networks

Preliminary focus groups were organized with people with developmental disabilities and their families and/or support networks who had already achieved homeownership or were considering it for the future. The results were used to inform the development of the research model to ensure it contained the right questions and considered the interests and needs of the target audiences.

Information Requests from Homeowners and/or their Networks

Prior to engagements, the research team submitted an information request to the homeowners selected to participate in the case study. This request included any relevant documentation and background information they had or were willing to share including:

- Documents or notes created during planning session(s)
- Personal housing and support plans; personal and/or agency supports
- Documents related to mortgage contracts
- Photographs of their home
- Additional materials to supplement their stories

Engagements with Homeowners and/or their Network

The research team organized virtual engagement sessions with each homeowner with a developmental disability and in some cases, their network of family,

friends, and other relevant individuals. These engagements explored in detail the journey they undertook to reach homeownership. In addition, these sessions were used to understand the impact homeownership has had on the homeowners and/or their networks.

Survey and Interviews with Subject Matter Experts

The research team conducted a survey and held follow-up one-on-one interviews with practicing professionals in the areas of law and financial planning to explore some of the legal and financial considerations for people with developmental disabilities in pursuing homeownership. The interviews were also used to clarify some of the legal/financial structures used by the profiled homeowners.

2.2 Lines of Inquiry

The detailed case study profiles, developed as part of this demonstration project, were used to create an understanding of a common pathway to homeownership, based on the journeys of participating homeowners.

The engagements explored a number of aspects with homeowners and other stakeholders including:

- Foundational questions about why people with a developmental disability, their families and/or their network pursued homeownership
- Descriptions of people's journey to homeownership
- Benefits and risks of their approaches and decisions
- Supports required to make homeownership sustainable (disability-related and general)

- Impact of homeownership on people with a developmental disability, as well as their network of family and friends
- Questions about replicating the pathways to homeownership

To guide the research and the design of engagements, the following lines of inquiry were established:

Foundational

- What are the housing and support challenges commonly faced by people with developmental disabilities and/or their network that could potentially be solved through homeownership?
- What are the drivers for people with developmental disabilities, their families and/or their networks to start pursuing a journey towards homeownership?
- What are the main barriers (including perceived barriers) people with developmental disabilities, their families and/or their network face to accessing homeownership?

Description

- How did the homeowner, their families and/or their network (where applicable) start their journey to homeownership?
- What were the major decision points and formal systems (municipality, financial institutions, etc.) that were encountered along the journey to homeownership and did they provide any help or present any challenges?
- Were there any groups or people who helped the person with a developmental disability and/or their network navigate these formal systems and decision points along the way?
- Which of the identified/perceived barriers to homeownership did this pathway or approach help overcome?
- What are the factors that might lead a person with a developmental disability, their families and/or their network to pursue one pathway over another? (consider income, assets, family situation, etc.)

Benefits and risks

- What are the main benefits of following one pathway to homeownership over another? (consider legal, financial and stability of tenure)
- What risks should people with developmental disabilities, their families and/or their networks who want to pursue a particular pathway to

homeownership be aware of? (e.g., legal, financial and other risks)

- What additional planning should people with developmental disabilities be aware of when becoming homeowners (life insurance, creating a will, etc.)?

Supports

- What has been the experience of the homeowners, their families and/or their network with obtaining the required disability-related supports to make homeownership and life in community feasible? (consider interactions with support staff, partners, service providers, etc.)
- What has been the experience of the homeowners, their families and/or their networks with connecting to general community services? (consider local resources, family health, banking, etc.)
- Have there been any attempts to create intentional community connections to foster inclusion and participation in the community? How were these connections approached/developed?

Impact

- What was the housing and support situation like for the homeowner before they owned their current home?
- How has living in the current home impacted the homeowner, their families and/or network, and the wider community?
- To what extent have homeowners been able to reach their short, medium and long-term goals (including supports when needed, employment, community engagement, personal growth and self-esteem, improved housing, etc.)?

Replication

- How could people with developmental disabilities, their families and/or their networks be better supported (e.g., information resources, planning resources) to help navigate them along their pathway to homeownership?



2.3 Forms of Homeownership

A set of questions were created to help the project team determine the forms of homeownership that would be profiled. Having the person with a developmental disability legally on title was a key determinant of homeownership. However, the use of a bare trust was also included as a form of homeownership, noting that while the person does not hold legal title to the property, they do enjoy all the other benefits of owning an asset (control, ability to build equity, etc.). This resulted in the selection of three types of homeownership to be profiled in this demonstration initiative:

- Sole ownership,
- Joint ownership, and
- Ownership through a bare trust

sole ownership, joint ownership, and ownership through a bare trust.

To limit self-selection bias as much as possible and to ensure diversity in the sample, a matrix was developed to help with the selection of homeowners. In addition to the form of ownership, the matrix also included the following variables: age, marital status, previous living situation, current living situation, urban/rural, province-territory, and employment status.

2.5 Definitions

Throughout this report, a number of terms are used that might require definition. For clarity, these concepts are defined below.

Question	Sole Ownership	Joint Ownership	Bare Trust
Is the person on title as the legal owner of the home?	Y	Y	N
Is the person the beneficial owner of the home?	Y	Y	Y
Does the person have control over the asset (e.g., selling the home)?	Y	Y	Y
Are they able to build equity?	Y	Y	Y
Do they have sole control?	Y	N	Y

2.4 Selecting Homeowner Participants

Due to the target demographics and the limitations of our own network, a random sample was not possible. Instead, a self-selection sampling methodology was used. Inclusion Canada and People First of Canada put out calls for participation in the study within their networks. Out of those who applied, a total of six homeowners were selected to be profiled in the case studies. The homeowners were primarily screened based on the type of homeownership, to ensure representation for each of the three selected forms:

Sole Ownership

Sole ownership is when a person is both the legal title holder and beneficial owner of a property. The owner has the exclusive power to make decisions about their home, including property transactions, and are responsible for the duties that come with homeownership, such as the timely payment of bills (e.g., mortgage, utilities). The pathway towards this type of homeownership may involve supports for decision making, where the person receives help from their trusted network of family and friends to make decisions. As the owner, however, the person is ultimately responsible for all decisions regarding their home.

Joint Ownership

A joint homeownership arrangement is when two or more persons are joint legal title holders and joint owners of the property. The person with a developmental disability and their co-owner are jointly responsible for all decisions regarding the home, including property transactions, as well as the duties that come with homeownership, such as the timely payment of bills. The pathway towards this type of homeownership may also involve supports for decision-making, where the person receives support from their trusted network of family and friends to make decisions. As the co-owner, however, the person is ultimately responsible for decisions with respect to their share of the property. Within joint ownership, the co-owners may own the property as joint tenants or as tenants-in-common. In joint tenancy, upon the death of one owner, the other owner becomes the full owner of the property. For tenants-in-common, an owner's share of the property will be disbursed as directed in their will upon death.

Bare Trust

In bare trust arrangements, the legal title holder and beneficial owner are separate persons: the legal title of the property is held by the trustee(s), who acts solely as agent to the person who is the beneficial owner. Contrary to a discretionary trust, the trustee(s) acts strictly on direction from the beneficial owner and does not themselves have any interest in the property or discretionary power. As the principles of agency predominate the principles of trust, the beneficial owner has the exclusive power to make decisions about their home, including property transactions.

Journey

For the purpose of this report, a journey is defined as a personal story of homeownership, including all the activities that took place, as well as the challenges and successes along the way.

Homeowner and Network

Over the course of this project, the research team connected with six homeowners with a developmental disability and/or their network of family, friends, support staff, and neighbours. The person with a developmental disability who owns a home is referred to as the "homeowner" and any close individuals who may have supported them on their journey as their "family and/or network".

Pathway

For the purpose of this report, a common sequence or combination of steps that can lead to homeownership was defined as a pathway. A pathway is a template that someone could try to follow in replication. The pathway described in this study has been abstracted from the journeys of the participating homeowners.



3.0 Pathway Framework

This pathway framework describes the common phases along the pathway to homeownership, including the key activities, decision points, and milestones within them. The pathway outlined in this section is similar to how homeownership is typically approached, but it also highlights additional steps to consider, particularly for homeowners with developmental disabilities. These potential considerations are further explored in the Pathway Considerations section of this report.

The phases and activities listed below may not be relevant to every homeownership journey. This framework is meant to illustrate a general pathway to homeownership that can likely be replicated, while

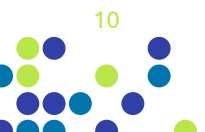
highlighting a range of activities that can help to ensure a successful homeownership outcome.

Phases	Activities
<p>Thinking of homeownership</p>	<p>The first phase involves evaluating the existing housing situation and considering homeownership as a possible option to explore. Some people might begin with homeownership as the end-goal, while others might examine multiple housing options at this stage. Thinking about homeownership could be part of ongoing future planning or it could arise as a response to changing or emerging needs.</p>
<p>Pursuing homeownership</p>	<p>This phase of the pathway involves the first steps in actively pursuing homeownership. The activities that might occur during this phase include:</p> <ul style="list-style-type: none"> • Visioning and planning: Thinking about what is needed and desired in a housing solution and how it might be achieved (this could be done with an external facilitator or through informal conversations) • Research and consultation: Looking at resources related to homeownership options, meeting with professionals to assess legal structures and tax implications, conducting housing market research • Financial planning: Meeting with financial planners, determining financial requirements and what’s affordable, getting mortgage pre-approval, fundraising
<p>Attaining homeownership</p>	<p>This pivotal phase of the pathway involves activities to obtain and secure a home. The activities and milestones within this phase include:</p> <ul style="list-style-type: none"> • Finding and choosing a home: Working with a real estate agent, looking at listings, attending open houses • Purchasing the home: Submitting an offer, completing financial transactions, obtaining a mortgage • Legal activities: Working with a lawyer to transfer the title of the home, setting up other legal agreements and documents (e.g., will)

Phases	Activities
<p>Preparing to move in</p>	<p>The goal of this phase is to set the homeowner up for moving into their new home. For some homeowners, many of these preparatory activities might not be necessary or warranted, depending on their individual needs, life experiences, and location of their new home. Preparations could include:</p> <ul style="list-style-type: none"> • Arranging disability-related supports: Creating support plans, securing funding and hiring support staff • Living arrangements: Living alone or with someone else • Tenacy: having a tenant (n.b., income from a tenancy can negatively impact income supports) • Personal preparations: Becoming familiar with the area, finding employment • Home preparation: Doing renovations and making modifications (e.g., accessibility, technology, and safety features), purchasing furniture
<p>Life as a Homeowner</p>	<p>In the final phase, the person with a developmental disability is living in their own home and engaging in activities as a homeowner, which might include:</p> <ul style="list-style-type: none"> • Day-to-day activities: Ensuring upkeep of the home, engaging in daily activities (e.g., going to work) • Managing expenses: Paying bills (e.g., utilities, mortgage) and other costs related to owning a home • Home maintenance: Undertaking larger maintenance requirements, renovations, and repairs (may require hiring professionals) • Engaging in the community: Socializing, meeting neighbours, participating in community life

This pathway structure will be used as a framework for presenting the stories of the homeowners profiled in this case study. Within this broad framework, there are numerous decision points that result in more tailored paths, responding to the needs, desires, and constraints of people seeking homeownership.

The following section will profile, in detail, real journeys of people with developmental disabilities achieving homeownership.





4.0 Stories of Homeowners

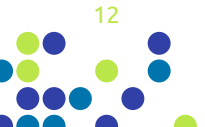
Featured in this case study report are six homeowners with developmental disabilities who have attained one (or more) or the profiled forms of homeownership. Having achieved homeownership in different locations across Canada and at different times, their journeys are unique and diverse. For some, homeownership happened quickly, while others planned for years before buying their home. Some of the home-buying experiences were more straightforward, while others encountered different challenges. The homeowners also represent a range of disability-related support needs, family types, involvement from their networks, financial circumstances, and housing preferences.

These features map each homeowner’s individual journey to homeownership, structured around the outlined pathway framework – although their personal journeys did not always include these exact phases or unfold in a linear way. They also include a description

of the homeowner’s motivations and goals, key relationships along their journey, key decisions that were made, as well as the impact homeownership has had on them and/or their network.

Name	Form of Home Ownership	Province
4.1 John	sole ownership	New Brunswick
4.2 Danny	joint ownership	Manitoba
4.3 Shane	joint ownership	Saskatchewan
4.4 Herb	joint ownership	Alberta
4.5 Gordon	sole ownership; joint ownership	British Columbia
4.6 Sarah	bare trust	Ontario

4.1 John's Journey to Homeownership



Overview

John is a resident of Saint John, New Brunswick where he has owned his home for more than 30 years. John has Down syndrome, but he has always seen himself as an ordinary citizen and wanted the same things others around him had – including a home of his own. His journey to homeownership was supported by the involvement of his parents, who understood John’s needs and wanted to help “guarantee a secure future” for him. With John’s steady employment and savings, they realized that he could buy his own home. John and his family’s approach to attaining a home was simple – they saw a suitable townhouse come up for sale in the neighbourhood and jumped on the opportunity. Although John and his family met some initial hurdles, they found solutions through trial and error, enabling John to live his goal of an ordinary life in his own home.

Journey to Homeownership

Thinking of Homeownership

In 1989, John was 20 years old and living with his parents in the townhouse complex where he grew up. From a young age, John’s parents encouraged him to secure paid work opportunities, from delivering newspapers to helping paint the local community centre. After leaving school, John worked full-time in a metal-working plant and later, when the plant closed, his parents helped him find another job in retail. John’s work provided him with consistent income and, coupled with living at home, he was able to accumulate a substantial amount of personal savings.

Around this time, John’s parents had been thinking about how to secure a good future for him – they did not want to rely on social services once they could no longer support him. John had never received any disability-related funding from the government and his parents had long been advocating for him to live an inclusive life, in spite of institutional and social barriers.

Something “clicked” when they saw that their neighbours had purchased a townhouse for their adult daughter with a disability in the same community.

Location:

Saint John, New Brunswick

Age:

52

Family status:

Single

Disability-related supports:

Some assistance (around 10 hours per week of paid supports)

Year of purchase:

1989

Form of ownership:

Sole ownership

Type of home:

Townhouse

John’s parents saw that owning a home is a common pathway for many people and believed it to be an ordinary thing to do, if financially possible, for someone with or without a disability. Although John did not raise the idea of buying a house, his parents talked to him about the benefits and he liked the idea of becoming a homeowner. John thought that it would be nice to have his own house, where he was in charge, and felt that owning a property would give him more “credibility” as a citizen.

Attaining Homeownership

John and his family waited until another townhouse in the neighbourhood came onto the market that fit his needs. It was an intentional choice to buy a home in the same community so John could remain close to his parents and live in a familiar environment where people already knew him. In a similar style to his

previous home, the townhouse they looked at had two floors and a finished basement with four bedrooms. There was also a yard with a patio and shed. Seeing that the place was well-maintained, the family made an offer and with savings from his employment, John paid over half the cost.

His parents contacted a lawyer they knew – another neighbour in the complex– who helped John with transferring the title and notarizing the mortgage. The lawyer came to their place with the deed and mortgage papers. He asked John some questions, concluded that he understood the transaction and requirements of being a homeowner, and the paperwork was signed with the title to the house in John’s name.

Preparing to Move

After the home was purchased, the plan was for John’s grandfather, who was living alone in a nearby apartment, to move in with John so they could help one another with daily tasks and provide each other company. John’s family helped bring in the necessary furniture and John initially moved into the home with this grandfather. Unfortunately, two months later, his grandfather passed away. At the time, John was not comfortable living completely on his own, so he moved back home.

With John living at his parents’ house, his place was used for short-term rentals and then leased long-term to a professor at the nearby university, where John’s parents also taught. The professor and her family moved out four years later and by then, the rental income had been enough to pay off the mortgage completely. This enabled John to own his home, mortgage free, before he was 30-years-old. Coincidentally, this was also around the same time that his parents paid off their mortgage and a celebration was held.

Life as a Homeowner

At first, John moved back into his house and lived with roommates who also had a developmental disability. The shared living situation did not work out. John’s mother had an idea to approach the accommodations

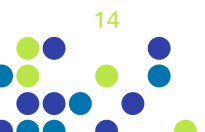
John’s Motivations and Goals

- To lead a regular life and achieve the same things as other people around him, such as homeownership
- To have more autonomy in his space
- To have a stable home for the future

staff at the university campus and his home was added to the list of approved housing for international students coming to study. Over the next few years, John had an interesting mix of students live in his home, from all over the world. John enjoyed being the landlord and there was enough space to house two or three student tenants at a time. With the rental income and John’s continued work, he was able to pay all his bills, as well as taxes – a source of pride for John that was “symbolic of his being a ‘ordinary’ citizen”.

Key Relationships

- John’s parents, who are his trusted advocates, were involved in helping him buy his own home, manage tenants, and set up paid supports; his sister also remains involved in his life
- John and his parents worked with an inclusive lawyer who was familiar with John and understanding of his needs
- Through his parents’ connections at the local university, John rented out rooms in his home to international students
- From a local support provider, John receives the assistance he needs to live on his own in his own home



“Each year...he would take his provincial property tax bill to the bank, get a handful of cash, and go to the Service New Brunswick office to proudly hand over the money to pay the bill.”

– John’s Father

John’s mother helped in managing the administration of the rotating student tenants until 2005, when health issues required that his parents take a less involved role. They decided to approach an inclusive support provider in Saint John, NB where an agreement was made to provide John with limited disability-related services – only what he needed – and his parents would help to pay for it. John’s brother and sister are also actively involved in his life. His sister travels from

Ontario, where she lives, to attend important medical appointments with him just as she has done for their parents. His brother also visits from Ontario each summer and John and his father in turn visit with them usually each year.

Today, John has settled into a routine: he goes to work twice a week, sees his support staff three days a week, takes occasional walks, and goes over to his parents’ house to play cards with his father every evening. His support staff help him prepare meals that he can easily reheat, accompany him to go grocery shopping, and generally assist with anything John wants help with. As John ages, the amount of support hours has increased slightly, but the philosophy of “just enough” supports has remained, enabling John to have full control over his life at home.

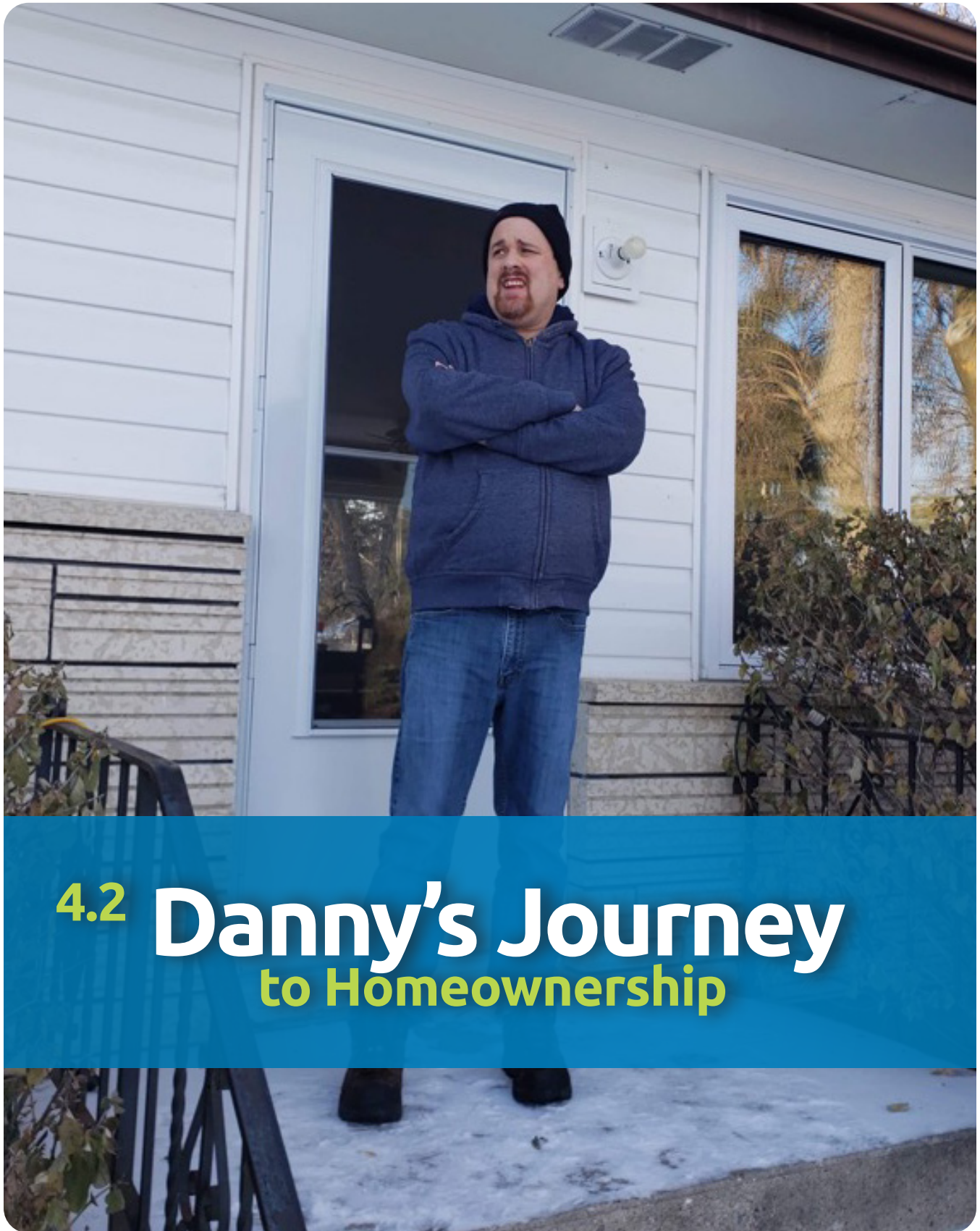
Impact

John has enjoyed the different aspects of homeownership, from being a landlord to paying property taxes and thus contributing to community services. Working and owning a home has enabled John to live a happy, ordinary life as a citizen in the community. In addition to maintaining a close relationship with his family, John has stayed in touch with friends from school and a former manager who always supported him at work. Having lived in the community for so many decades, John knows many of his neighbours and helps out by clearing snow from their paths in the winter.

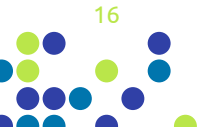
Living in his own place, John has found greater independence: he gets himself ready before going to work in the morning and has taken on more responsibilities, like doing laundry for himself. He receives support from his family and staff where needed and isn’t shy to ask for help. At home, John spends time doing things he enjoys, such as listening to radio programs and watching sports – something his family members are not as keen on.

While John’s parents helped open doors for him – from employment opportunities to supporting him in buying a home – John had to experience these things for himself, even though it wasn’t always easy. John describes his life as routine and ordinary: he’s proud of owning his home and paying it off at a young age, but doesn’t view it as different from anyone else.





4.2 Danny's Journey to Homeownership



Overview

Danny lives in Beausejour, Manitoba, where he achieved his goal of owning a home at the age of 21. Danny, who requires 24-hour disability-related supports, identified at a young age his desire to become a homeowner and live on his own in his own place. Taking direction from Danny, his family and network played a major role in the process, which included engaging the wider community in fundraising efforts over several years and seeking services from professionals to help Danny purchase his home. By planning and acting proactively, Danny's network was able to help him afford his ideal home that would offer him safety and control, while ensuring that his support needs would be met.

Journey to Homeownership

Thinking of Homeownership

Danny and his family started thinking about homeownership as a possibility when Danny was 16-years-old. They had completed a PATH – a facilitated goal-setting process that is often used in person-centred planning – and from this exercise, ideas emerged about what homeownership could look like for Danny. For Danny, having his own home where he was in control was the only suitable option; he expressed that he did not want to “live with a bunch of people”.

Danny's parents felt that living in his own home could work given Danny's strong network of family and community supporters; however, there were fears that he would not make good connections with paid support staff and neighbours on his own. His parents also worried about where the home would be and what his life would look like – would his routines be his choice or his support staff's choice?

Pursuing Homeownership

The PATH process helped Danny and his family identify the tangible steps involved in obtaining homeownership, like having enough money for a down payment. While they continued to build out the vision, Danny's family started fundraising by sending letters on Danny's behalf to his network of family and friends. Danny and his family also partnered with an organization that

helped set up a foundation in his name and organized fundraisers in the community. Many were happy to contribute to his home purchase – from gifting money to donating their time at fundraising events. In about five years, the family raised \$30,000, which was enough for a down payment on a house in their area.

The family initially explored donating the home to a non-profit organization that could manage the property. However, after some discussions, they realized that it was important for Danny to have full control over his own home and how it would be managed as the homeowner. Danny and his family concluded that having a non-profit own and manage the property was not a viable path.

During the period of fundraising, Danny turned 18 and started to demonstrate that he wasn't happy living with his parents any longer. To find a temporary solution, Danny moved from his parent's rural property into a

Location:

Beausejour, Manitoba

Age:

34

Family status:

Single

Disability-related supports:

Paid agency supports providing significant (24-hour) disability- and health-related assistance

Year of purchase:

2007

Form of ownership:

Joint ownership (with his parents)

Type of home:

Single family house

group home in the nearby town of Beausejour for a 2-week period. The group home environment did not suit Danny's personality and this experience reaffirmed his desire to live in his own place. Following this, Danny and his family found a transitional living arrangement with a family located in Beausejour. For 18 months prior to attaining his own home, Danny lived with the couple and their two children. The support family was inclusive and accommodating of Danny, while his own family continued to be involved.

Attaining Homeownership

Although Danny's parents initially wanted him to live on a farm close to them, they realized that Danny would have felt isolated in this location. With the help of a real estate agent who was a friend of the family, they started looking for homes in Beausejour, where Danny was already living in his transitional home.

Due to perceptions about developmental disabilities, Danny's family didn't know if he would be granted a mortgage or if he would be able to have his name on the mortgage and title. He did have his own account at the bank and the employees there knew him, which gave them hope. A meeting was arranged and to their delight, the bank was supportive, agreeing to a mortgage in Danny's name with his parents as co-signers. Within a week of being pre-approved for a mortgage, Danny and his parents were contacted about a potential home. It was a single-family house that had all the qualities Danny wanted, with yard space and a swimming pool; "it was like his dream home". From his parents' perspective, the home could also support his aging in place one day – it could be made wheelchair-friendly with only modest renovations.

The next steps moved quickly and a lawyer was brought in to help with the closing. Danny attended most of the meetings with the lawyer, where all the paperwork and responsibilities were clearly explained to him before he signed. At the time, Danny and his family were not made aware of the range of options for homeownership, including bare trust. The home was put into a joint ownership arrangement between Danny and his parents.

Danny's Motivations and Goals

- To move out of his parents' home and live in his own place
- To have control over his space and not have to share it with others unless he desired to
- To make his own choices in everyday life, with staff who support his direction
- To have a house suited to his needs with a yard and a pool

"Buying the house is not the end of family involvement – it's the beginning."
– Danny's Mother

Key Relationships

- Danny's **parents** played a key role in advocating on his behalf and helping him navigate the journey to homeownership
- Danny received support and financial contributions from **family, friends, and wider community members**
- While waiting to buy his home, Danny lived with a **supportive family** who helped to bridge the transition
- Danny and his parents worked with a **real estate agent**, met with the **bank** to secure his mortgage, and brought in a **lawyer** at the end to help with closing
- Danny has a group of trusted **support staff** who help him live well and safely in his own home

Preparing to Move

Danny's family worked hard to secure provincial funding to cover the 24-hour disability-related supports he

required to live on his own, as well as cover housing costs. Many phone calls were made and with help from an agency, the funding was approved and would cover his expenses. After the home was purchased, Danny and his family started to work on hiring staff to support Danny. The supports were arranged privately through advertisements and word of mouth; all staff were hired on a probationary basis to see how they would fare with Danny in his home.

Danny's experience living with another family had served as a kind of transition between living at home with his parents to living on his own. It also enabled him to become familiar with the town and its services like banking and medical care. Before moving in, his family spent a week helping Danny get the home ready and moving in furniture that he would need.

Life as a Homeowner

The move went smoothly and Danny was content to be in his new home. His 24-hour supports took some time to refine, but Danny and his family honed in on what works and what doesn't work. By taking direction from Danny and making it clear to staff that Danny has full control of his life, they found staff members who are a good fit for him. His support staff is a varied group that fit into different aspects of his life, according to his family. For example, there is a staff member closer to Danny's age who supports him to go out and socialize, and another staff member who likes to stay home with him and relax. His support staff also play a key role in the maintenance and upkeep of his home.

Although having a pool was one of Danny's goals, his feelings changed over time. After a few years, the pool was removed and a new deck was built in its place, with a porch swing that he enjoys far more. For the first eight years of living in his own home, Danny's father and uncle helped out with the indoor and outdoor maintenance. In the last five years they've transitioned to contracting out more significant maintenance and repair work. Funds for home maintenance and repair are allocated for in Danny's monthly budget. Danny's life expenses, including his housing and support costs, are covered by his income from provincial funding and his work. Since

buying his home, Danny has been engaged with a local organization that helps adults with developmental disabilities secure job opportunities. Currently, Danny is about 10 years away from paying off his house.

When Danny first moved in, he didn't have a lot of interaction with the neighbours, but hosted a housewarming party with his network of family and friends. Over time, Danny has met new people in his community. A neighbour who happened to be a community support worker was particularly welcoming and supportive to Danny. For Danny's family, having him known and visible in the community is important for his inclusion, as well as for his safety. With the help of his support staff, Danny participates in the community – going to local stores, walking at the track, and visiting the post office. Having independence and control over his life, Danny enjoys living on his own in the small town, where he is a part of the community.

Key Decisions

- Engaging in a facilitated planning process early to envision Danny's ideal housing pathway
- Involving Danny's wider network and community along the journey through fundraising and events
- Choosing to buy a home in town, giving Danny more opportunities to socialize
- Getting pre-approved for a mortgage before buying the home, ensuring that the purchase would go smoothly
- Arranging funding for Danny's supports before he moved in and taking direction from him to ensure a good fit with the support staff

Impact

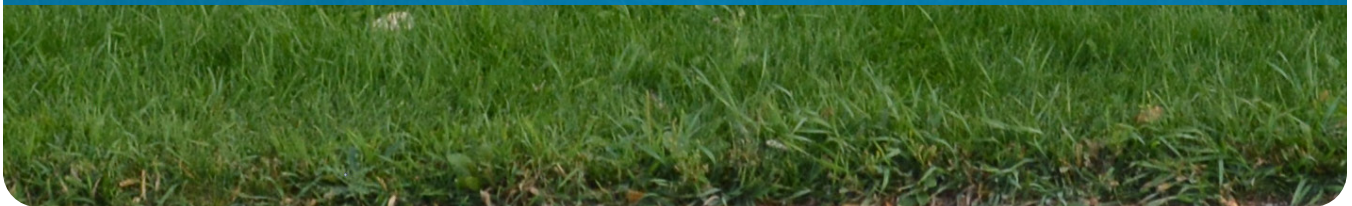
Being a homeowner fulfilled a long-time goal for Danny – it has enabled him to live an ordinary life, fully within his control, supported by caring staff who help him stay safe and happy. For his parents, Danny’s homeownership has been everything they had hoped for and more.

Like any homeowner, Danny has encountered issues, including initial problems with his support staff, but he clearly communicates what he likes and doesn’t like leading to quick resolutions. In his home, Danny has control over what decisions are made. His family and support staff will make suggestions, but it’s up to Danny on what he wants to do. Unlike his previous living situations, Danny no longer has to share his space or eat what the family eats – he chooses his own meals with help from his staff. Living in town has also made it easier for Danny to get out and socialize when he wants to, although he likes spending time alone, as well.

By setting homeownership as the goal early on and rallying support from others to help achieve this goal, Danny has his own home where he receives the supports he needs to live exactly the way he wants.



4.3 Shane's Journey to Homeownership



Overview

Shane is a homeowner from Regina, Saskatchewan who is married with three children. As a person with a developmental disability and the father to children with disabilities, Shane has fought for the rights of people with disabilities his whole life. Shane's journey to homeownership was driven by a desire to create a better life for his family, including his young children at the time. The process of attaining homeownership was largely initiated by Shane and his wife with some help from their family, particularly Shane's father. Buying a home enabled Shane and his wife to attain their goal of having safe, stable housing for their family. While some unexpected challenges came up with the property, a lot of work was done to renovate and customize the house into a place Shane's family is proud to call home.

Journey to Homeownership

Thinking of Homeownership

Before becoming a homeowner, Shane lived with his wife and young children in a duplex apartment for four years. Due to stigmas against people with disabilities, Shane had difficulty finding work in the job market, so he started his own lawn care business. He spent his days working, participating in sports, and taking care of his family.

Their journey to homeownership began in reaction to incidents in the community that led them to seek out a safer area for their children. For Shane, homeownership made the most sense because it was what many others, like his sister, had, and from his perspective it would be better to own and pay down a mortgage than to continue paying rent. The family also saw homeownership as an opportunity to provide security over their future; they knew their income and social assistance was limited and wanted to "control their destiny". Finally, they were looking to have more freedom in their own space. For example, while they were able to fulfill their desire of having a garden in the rental home, they had to get permission from the landlord.

Location:

Regina, Saskatchewan

Age:

58

Family status:

Married with children

Disability-related supports:

None

Year of purchase:

1994

Form of ownership:

Joint ownership (with his wife)

Type of home:

Single family house

Attaining Homeownership

The first step in the process was talking to Shane's father, who was happy to help Shane and his wife get a loan to buy their home. With a small financial gift from Shane's father and their own savings, Shane and his wife had enough for a down payment on a house in the area. Next, they went to the bank to get pre-approved for a mortgage and it was decided that Shane's father would co-sign the loan. Overall, Shane recalls having a good experience working with the bank.

In thinking about their new home, Shane wanted a safe neighbourhood with good schools and a yard for the children to play in. Shane's father enlisted the assistance of a realtor to help the couple find a home that would suit their needs. Together, they visited a few properties and saw a house that they liked and was within their budget. After talking it over, Shane and his wife decided to make an offer on the home, which was accepted. To close the sale, Shane and his father went to a lawyer to sign the paperwork, where Shane and his father were put on title as co-owners. Shane's father also co-signed

the mortgage, although the plan was for Shane and his wife to make the mortgage payments.

Life as a Homeowner

Towards the end of 1994, about one month after closing, the family left their apartment and moved into their new house. Shane and his family were warmly welcomed to the area by their neighbours and were given pamphlets about what was going on in the area. They continued to keep close to their family network – Shane’s sister lived just a block away – who helped with things like babysitting, which was especially helpful after their third child was born. Shane and his family also remained involved with local organizations, including the Saskatchewan Association for Community Living (now Inclusion Saskatchewan) and People First Saskatchewan.

A key challenge came a few months after moving into their new home. When spring came, Shane and his wife discovered that there was damage to the building foundation, causing the basement to flood. This was not known previously because a home inspection had not been done. Shane and his wife had to spend additional money renovating the basement. Over time, other changes were made to the home, including: putting a window in the kitchen, adding a garage and deck, renovating the bathroom, painting the walls, and creating a sports-themed den. For ongoing maintenance, they sometimes swapped labour with their neighbours, and one of their children who works in construction also helps out.

“Our home has lots of love, memories, and changes we chose to do.”
– Shane

Shane and his wife’s fight for inclusivity didn’t stop in their new community. One of the difficulties they faced was with the local school wanting to send one of their sons to a specialized school because of his different learning needs. Having experienced being segregated in school, Shane was adamant that his children would go to school in their community alongside their peers.

Shane’s Motivations and Goals

- To move to a safe and suitable neighbourhood for their children
- To invest in a property as an asset, helping to ensure long-term housing stability
- To have full control and freedom in their own space
- To have a house with a yard and enough space for their growing family

With help from tutors, all of Shane’s children graduated from the local high school, where they won awards. Like Shane, some of his children also excelled in sports. Shane and his wife also became involved in training the local school board to become more inclusive of students with disabilities.

With their income from work and social assistance, Shane and his wife were able to keep up with bills and mortgage payments. After Shane’s mother passed away in 2007, the couple received an inheritance and were able to pay off a big portion of their mortgage. Around this time, Shane’s father helped transfer the title of the home to be in just Shane and his wife’s names, and by 2008, the mortgage was completely paid off.

Key Relationships

- **Shane’s father** supported Shane and his wife with the financial and legal aspects of homeownership; their **extended family** also occasionally helped out the couple after they purchased the home
- Along their journey, Shane and his wife worked with a **realtor**, the **bank**, and a **lawyer**
- Shane and his family have found good community connections with **neighbours**, their children’s **schools**, and **local organizations** supporting people with disabilities

Now adults, two of Shane’s children have moved out, giving Shane and his wife more space and time with each other. Shane is semi-retired and continues to be an advocate for the rights of people with disabilities. Though Shane does not require disability-related supports in order to live in his own home, as the couple ages they plan to adapt the home for enhanced accessibility. They hope to stay in the home they have created, that carries years of family memories, for as long as possible.

Key Decisions

- Deciding to pursue homeownership after living in a rental home
- Approaching Shane’s father for help with the financial and legal side of ownership
- Making the required renovations and customizing the space to their liking
- Using money from an inheritance to pay off their mortgage early
- Being actively involved in the community through volunteering and fighting for inclusivity

Impact

Owning their own home fulfilled a dream for Shane and his family. It gave them the opportunity to live in a safer community of their choosing and offered them more space as their family expanded and their children grew. It also enabled them to have more freedom and choice over how they could use their space – the family photos on the wall and sports memorabilia that decorate their den demonstrate the care and time Shane and his wife have put into creating an atmosphere that reflects their personalities and preferences.



Shane and his wife also have an active social life in their community and have made many friends over the years through their children going to school, as well as Shane’s business and volunteer activities. They have strong connections with neighbours and organizations, and have contributed to making their community a more inclusive place.

Shane feels a sense of pride in being a homeowner and showing those who doubted him that he provides a good life for him and his family. Through the investment in homeownership, Shane and his family have appreciated the safety, security, and freedom of having a space that fully belongs to them where they can “enjoy life to the fullest with family and friends”.



4.4 Herb's Journey to Homeownership

Overview

Herb is a homeowner with a developmental disability who has been living in Joffre, Alberta with his wife for over 20 years. Herb's journey to homeownership began when he and his wife were living in an aging rental home in Red Deer, Alberta. Herb and his wife had always wanted a home of their own, and with their two children getting older, they saw the importance of having quality, stable housing. Finding help from their network, including two close friends who offered to provide a loan, Herb and his family purchased a new mobile home that suited their needs and offered flexibility in location. Being a homeowner was a source of pride for Herb and it gave his family more freedom in their space. Over time, Herb and his wife have poured their energy into transforming the house – a place that has evolved to their changing needs.

Journey to Homeownership

Thinking of Homeownership

After leaving his parents' home as a young adult, Herb lived in various rentals throughout Alberta. Herb got his first apartment with a roommate while doing a work-study program in the City of Red Deer. Then, he met his wife. After living in Red Deer for some time, his wife found a job in Joffre, a nearby town. It was hard to make the commute with their single car at the time so the couple decided to move to Joffre, where they rented a mobile home.

After a few more years of renting, Herb and his wife knew that they wanted to get their own place eventually, either in Red Deer or Joffre. From a young age, Herb always knew he wanted to be a homeowner – owning would give him and his family a place to invest their money, where they could make any modifications to suit their needs and preferences. As their two children grew older and the rental home started showing signs of aging, needing constant repairs, the couple started to save so they could purchase a place of their own.

Herb and his wife were both working full-time – Herb in transportation and his wife as an insurance broker. Herb and his wife were also involved in their church,

Location:

Joffre, Alberta

Age:

57

Family status:

Married with children

Disability-related supports:

None

Year of purchase:

1999

Form of ownership:

Joint ownership (with his wife)

Type of home:

Single family mobile home

where they became close friends with another couple. One time, while their friends were visiting, they started talking about the issues with Herb's rental home. The friends tried to help Herb look into other mobile homes to rent as an interim solution, but couldn't find any that seemed suitable. Finally, they offered to help Herb and his family buy their own home so they wouldn't have to wait any longer.

Pursuing homeownership

As Herb and his family started to seriously consider buying a home, they had some ideas about the features they wanted, including three bedrooms and a laundry room. There weren't many traditional single-family homes available in the areas where they were looking so they decided that a newer, more spacious mobile home would be ideal for the family. They were hoping to move to Red Deer, Alberta, closer to where his wife was now working. Thinking about homeownership, Herb had some initial fears about the responsibilities that would come with it, like affording the maintenance expenses and paying a mortgage. Herb knew there were risks to buying a home – but the benefits seemed greater.

Attaining Homeownership

With their friends, Herb and his wife went to see mobile homes of different styles. They found a larger model that they liked, which they could customize before buying, like the colour of the cabinets. Their friends provided a personal loan and with their savings, it was enough for a down payment. Herb and his wife, with the support of their two friends, went to the bank to obtain a mortgage. Although Herb and his wife were unsure if they could get a sufficient loan with the income they were making, the bank agreed to a 25-year mortgage with their friends as co-signers. The friends were happy to assist Herb and his wife, who then purchased the mobile home in their names.

"[Our friends] knew we could be trusted because I had a job...[they] knew we would not miss payments."

– Herb

For the location, the family decided to rent a lot in Joffre, as it was a more affordable option than moving to Red Deer, which was also explored. The site was leased with some of the utility costs included in the price. Staying in Joffre meant that it would be easy for Herb to get to work, but his wife would continue to commute to Red Deer.

Life as a Homeowner

Eager to leave their rental, Herb's family moved into their new home in 1999. Herb and his wife knew there was a good school in a nearby town and they arranged for their children to enroll there and take the school bus. In the new community, they became friends with some of their neighbours, including other families. They continued to remain active in the church and although he didn't need any disability-related supports himself, Herb was involved as a board member in an organization that provided services to people with developmental disabilities. Having a bigger place with a yard also allowed Herb and his wife to entertain friends more regularly; they enjoy hosting movie nights outside with their projector. Herb also kept in touch with the friends

Herb's Motivations and Goals

- To become a homeowner and attain housing security
- To find a home in good condition with enough space to raise the family
- To have control over their space and freedom to make modifications
- To live in an affordable area, where he and his wife could easily get to work

who helped them buy the home, although one of them has since passed away.

Since moving into their home, Herb and his wife have slowly invested into customizing the space. From their dual incomes, they could afford to pay their loans and fees, as well as slowly set aside savings in their maintenance and home improvement fund. With the help of professionals, two decks were built outside and the carpet was replaced with wood flooring. Herb and his wife have also added a nice entertainment system to the living room, which they enjoy relaxing in. Recently, they painted their cupboards with help from their daughter, who is now married. While Herb's own children have grown up and moved out, the yard remains a nice space for their grandchild to play in when visiting.

Key Relationships

- Herb and his wife's **close friends** supported them in the process of buying a home, provided a personal loan, and co-signed the mortgage
- With the assistance of their friends, Herb and his wife obtained a mortgage from the **bank**
- While they could not help financially, **Herb's extended family** was supportive of him buying a home
- Herb's family has good connections in their community, with some of their **neighbours** and through the local **church**

Today, Herb lives in the home with his wife and their three dogs. The couple has been able to repay the loan from their friends and their mortgage will be paid off in a few years. Now that it's just the two of them, Herb and his wife are thinking about making further modifications to the home – like knocking down walls to create more space for entertaining and fixing up the decks. They've also been planning to the future which could include renting out the mobile home or selling it and put the proceeds into something else. Whatever they choose to do, for Herb and his wife, owning a home has unlocked many future possibilities.

Key Decisions

- Saving up to buy a home and accepting a loan from their friends to help speed up the process
- Choosing a mobile home that met their needs and offered flexibility in location
- Choosing to rent a lot in Joffre, which was more affordable and where they had been living previously
- Investing in renovations and modifications to turn their house into the home of their dreams

Impact

Owning a home was always important to Herb. His family is grateful to the “two special people” who helped them make it happen when they were struggling with issues in their old rental home. Moving into their own place greatly improved the quality of life for the family – it gave them an ideal place to raise their children and the freedom to do what they wanted with the space. They also made friends with many of their neighbours whom they connect with frequently, in person and virtually.

While owning a home has also come with more responsibilities and expenses, Herbs sees the money put towards the home as a worthy investment in their future. There's also a sense of pride, not only felt by Herb and his wife, but expressed by their wider family in what they've been able to achieve. To Herb, the difference in being a homeowner is having security that “no one can take it away”.





4.5 Gordon's Journey to Homeownership



Overview

Gordon lives in British Columbia, where he has been a homeowner for over 35 years. Before owning his own home, Gordon had lived in various places, from a group home where he received some disability-related supports to his own rental apartment where he lived without formal supports. Gordon's journey as a homeowner involves two different homes – his story not only captures the process of becoming a first-time homeowner, but the experience of selling his first home and being put on title of his second home as a joint owner. Gordon's parents were heavily involved in his first home purchase, guiding him through the process, which was overwhelming for him at times. Through owning his first house, Gordon gained valuable experience – discovering what it means to be a homeowner and what he desires in his life – which better prepared him when he moved into his second and current house, a place that truly feels like “home” to him.

Journey to Homeownership

Thinking of Homeownership

Prior to becoming a homeowner, Gordon was living in an apartment above a bakery in downtown Trail, close to where he was working. In his apartment, Gordon lived on his own with occasional informal support, and he enjoyed the freedom of having his own place though he was alone a lot of the time. After a year of living in the apartment, Gordon injured one of his legs and had difficulty getting up the stairs. As a temporary solution, Gordon moved back in with his parents.

Unknown to Gordon, his parents had been thinking about helping him purchase his own home. When they brought up the idea with him, Gordon was initially unsure about it as he had never considered this possibility before. However, he did see the benefits of homeownership – it would be an investment in his future, instead of paying rent to a landlord each month.

Attaining Homeownership

With Gordon warming up to the idea of being a homeowner, he and his family started looking into available homes in Trail. They heard about a place that was owned by a family acquaintance who recently

Location:

Trail, British Columbia

Age:

65

Family status:

Single (1st home) / Married (2nd home)

Disability-related supports:

None

Year of purchase:

1984 / moved in 2004; added to title in 2019

Form of ownership:

Sole ownership / Joint ownership (with his wife)

Type of home:

Single family house / Townhouse

passed away. The house was an older-style building located near the downtown core, where Gordon's former apartment had been and within walking distance of many local establishments. Without looking at any other houses, Gordon and his parents decided to make an offer on the home, which was accepted. Gordon was able to buy the house outright; his parents wrote him a cheque to deposit into his bank account so the purchase would come from him. To sign the paperwork, Gordon and his parents went to a notary, and Gordon became the sole owner of his first home.

Preparing to Move

The home came semi-furnished – Gordon added some of his own things and hired a moving van, but it was not “a big move”. During this transition period, Gordon recalls feeling a bit worried about the “uncharted territory” that would come with owning a home. Though Gordon didn't feel completely prepared to be a homeowner and was worried about the new

responsibilities he would be facing, he trusted that his parents would be there to support him.

Life as a Homeowner

Moving into his new home, Gordon handled a lot of the change on his own. It was a different experience than living in his rental apartment and the first time he felt like he had his own space, not just a bedroom in “someone else’s space”. Gordon remained close with his family, who were always there for support, but wanted him to try doing things on his own. At first, Gordon occasionally visited his former group home and got some informal support from the staff there. He also met the neighbours on his street – one neighbour who happened to be a former elementary school principal became a good friend of Gordon’s and introduced him to the local Kiwanis Club.

Gordon initially felt nervous about the responsibilities that came with being a homeowner, but he found that paying his bills and maintaining his home was not as daunting as it had seemed. He received a provincial disability tax credit, which lowered his property taxes and with income from his work, Gordon could afford all his regular expenses. For larger repairs, he received financial help from his family and hired contractors for the required work. One of the biggest accomplishments was renovating the bathroom and redoing the aging electrical system.

During the twenty years of living in his first home, Gordon had a roommate as a tenant for a two-year period, which gave him some additional rental income. Gordon then lived with his first wife, but the relationship didn’t work out. While he enjoyed the freedom of his own home, Gordon still felt lonely at times and the house didn’t completely feel like home to him. The location also came with accessibility challenge as the house was located on a hill and it was difficult for him to walk places with his injured leg, especially in the winter. Though he didn’t regret the decision to own a home, Gordon did not feel that specific home was the right place for him.

Preparing to Move (2nd Home)

After separating from his first wife, Gordon entered into

Gordon’s Motivations and Goals

- To have freedom and control over his own space
- To invest in his own property, rather than continue paying rent
- To live in a home that met his accessibility needs and was located in a convenient area

a new relationship. The couple was spending a lot of time together at her place and Gordon decided to move in with her. Gordon’s partner was also a homeowner; she owned a newer townhouse in the suburban neighbourhood where he grew up. While it wasn’t close to his work, he would be closer to his mother and have access to a bus line.

In 2004, Gordon decided to sell his first home. The house had not increased in value, but with the assistance of a realtor, the process was easy and the house sold quickly. Since Gordon owned his house outright, he received all of the proceeds from the sale and was able to save the money to be used over time.

Attaining Homeownership and Life as a Homeowner
After living together for a few years, Gordon and his

Key Relationships

- **Gordon’s parents** helped him navigate the home-buying process and contributed financially to helping him buy his first home
- Along the journey, Gordon worked with **realtors** who helped him buy and sell his first home, and **notaries** who helped transfer the title
- Gordon remained connected to his **friends** and **staff of his former group home**, and formed new connections with **neighbours**
- Gordon’s **wife** is the co-owner of his second and current home, in whom he has a strong and loving partner

wife got married in 2007. Since living together, they have invested some of Gordon’s savings from selling his first home into upgrades for their shared home. Over the years, many changes were made, including: installing a new railing on the stairs, replacing the carpet with wood flooring, redoing the roof, and putting in a new heat pump. For Gordon, doing all this work was an enjoyable and rewarding experience because he and his wife were “making the house into something together”.

After more than a decade of living with his wife, they made the decision to add Gordon’s name to the title of the home in 2019. One of the reasons for this was to take advantage of a grant in British Columbia for homeowners aged 65 and older, which Gordon was now eligible for. To legally put his name on title as the co-owner, Gordon’s wife started the paperwork and arranged a meeting with a notary where Gordon had to sign documents and pay a fee. Gordon recalls the process being easy. Aside from the financial benefit, it didn’t change anything between him and his wife as he had been contributing to household bills ever since he moved in.

Compared to his previous home, Gordon prefers living in the smaller, suburban area and likes having a close network of neighbours – they sometimes borrow things and help each other out in small ways, like looking after

“Having someone with me that I want to be with has changed my life ... having a space to call our own is important to us.”

– Gordon

a neighbour’s dog. To Gordon, the townhouse model also contributes to a more close-knit community; “it’s different when the houses are attached to one another”. Now retired, Gordon’s priority is maintaining the house and maybe doing some travelling in the future. He and his wife are comfortable in their home and plan on staying there as they grow old for as long as possible.

Key Decisions

- Buying his home with the help of his parents, enabling him to have his own asset
- Hiring contractors to make renovations, which improved the property and gave Gordon more confidence as a homeowner
- Selling his first house and investing a portion of the proceeds into upgrading his second home
- Being put on title of his second home, making him a co-owner and enabling the couple to take advantage of a financial incentive

Impact

Even though there were positives and negatives to owning his first home, Gordon felt that it was a big learning experience – something common to many homeowners. Having his own place offered more freedom, and Gordon preferred owning to renting, even though there wasn’t a significant return on investment when he sold his first house. Reflecting on his journey, the first home taught him how to “get things done”, like making repairs. It also made him realize that he wanted to live with someone else.

In their current place, Gordon and his wife enjoy their privacy and a sense of security, but know they have a responsibility to keep the place in good repair. With the proceeds from selling his first house, Gordon and his wife have been able make significant upgrades and they are now mostly satisfied with their home. Moving into a townhouse community also helped Gordon feel more connected to his neighbours, something he didn’t fully experience in his previous home. For Gordon, living with the love of his life, making decisions together, and customizing the space to their liking has made it “something more”: a place that feels like home.



4.6 Sarah's Journey to Homeownership

Overview

Sarah is a homeowner with a developmental disability who lives in her condo in Guelph, Ontario. Her journey to homeownership was supported by active involvement from her brother, parents, and wider support network. While Sarah and her family didn't initially plan for homeownership, it was always important for Sarah to have a place of her own that suited her personal needs and goals – including her use of a wheelchair. In-depth research and planning, as well as intermediate steps in advance of buying a home, contributed to her success in her journey. Her support network also thought ahead of potential risks and put measures in place to mitigate against them, helping ensure that Sarah would be able to live in her own place while also being safe in her own home.

Journey to Homeownership

Thinking of Homeownership

When Sarah was living at home with her parents, whose house was not wheelchair accessible, she began expressing her frustration with the living situation. This led them to start exploring different housing options for Sarah. In 2018, Sarah and her family decided that she would move into her brother's home in the town of Erin, Ontario as an interim solution with the two-year goal of getting her own place. To prepare for this transition, Sarah's brother made sure the home was accessible. Several modifications were made, including: creating a drop down counter in the kitchen so Sarah could prepare meals by herself; making the bathroom accessible by adding a wall-mounted sink, automated tap, and controls on the side of the bathtub; and installing censored lights in most of the rooms. In addition, Sarah chose new support staff, whose hours were covered by the provincial funding she received.

Moving out of her parents' home helped Sarah build the confidence to be comfortable in moving into her own place. There were things that she did not like about living with her brother – they occasionally had conflicts regarding the shared space like most siblings – but she began to do more everyday homemaking activities on her own. The accessibility of the home made it easier

Location:

Guelph, Ontario

Age:

37

Family status:

Single

Disability-related supports:

Some assistance (3 hours per day of paid supports)

Year of purchase:

2020

Form of ownership:

Bare trust

Type of home:

Condominium

for Sarah to get around without assistance. Seeing how well Sarah could manage in the right environment, this transitional step helped her family feel more comfortable with the idea of Sarah living on her own.

While the hope was for Sarah to have her own place, Sarah and her family had limited understanding of what that might look like at the start of their journey. Other

Sarah's Motivations and Goals

- To live in her own home, have control over her space, and direct her own care
- To have a home that is wheelchair accessible and easy to maintain
- To live in an area with nearby amenities and services, where she could go out into the community by herself

options like group homes were explored, but they quickly realized that congregate living would not give Sarah the freedom she desired.

Pursuing homeownership

Sarah and her family reached out to disability and community-based organizations, but did not find the guidance they were looking for, which brought some frustration. They also went to housing workshops and connected with other families who were pursuing housing to learn about different options. Sarah and her family realized that they needed to have a solid vision of what Sarah's ideal housing would look like. Along with her formal Circle of Support, they went through a facilitated visioning exercise to think about Sarah's future: what type of home would she like, would she want to live with other people, what would the home environment look like, and other key considerations. This process helped Sarah and her network of support think about what home meant to her, what could be achieved, and how to design a path to get there.

Sarah and her family started exploring buying a condo, which was thought to involve less maintenance than a single-family house and have more safety structures built in, like controlled building entry. It was important for Sarah's home to be near public transportation, as

well as shops and amenities that she could frequent by herself or with a supporter. One of the challenges her family saw was her dependence on her network to access friendships and opportunities within their rural community. Ideally, Sarah would be able to do more connecting on her own, or with limited support. Thinking that an urban area might be more suitable, they began looking for homes in Guelph, a nearby city, where Sarah had already formed existing relationships from volunteering at the YMCA. Sarah and her family also discussed the potential of roommates, but Sarah wanted to try living on her own first, with the option of bringing in a supportive roommate in the future.

Attaining Homeownership

Sarah, with her parents and a realtor, spent time looking for the right place that was also accessible. They found a ground floor unit in a low-rise condominium complex with two bedrooms and a balcony. The place met most of their accessibility criteria and there was a bus stop nearby, as well as a grocery store and coffee shop that Sarah could get to by herself in her wheelchair.

The family worked with a lawyer, who had experience working in disability law. The lawyer was helpful in presenting options and advised Sarah and her family to use a bare trust as it could offer more protective oversight than sole or joint ownership. Using a bare trust ensures that a trustee – her brother – would be aware of any decisions made about the home, while giving Sarah full control over her home as an asset. Sarah's family were able to purchase the home for her, using the bare trust structure that was recommended by their lawyer.

Preparing to Move

In Sarah's case, living with her brother was a step that made sense for her, in that it enabled her to gain more independence and confidence in living on her own, as well as establish her support plan and budget, which would carry over to her own home. Her supports included three hours of personal care support in the evening, regular physiotherapy, and community-related supports a few days of the week. In addition to establishing her daily support needs, Sarah learned about personal banking, like how to use her bank cards, and started doing her own grocery shopping.

Key Relationships

- Sarah's **family**, and **larger support network** were involved in helping Sarah create and realize her vision; her brother, in particular, helped to spearhead the planning for Sarah to move into her own place
- Sarah and her family worked with a **realtor** who assisted them to find the right home and a **lawyer** who helped them evaluate different ownership forms
- Sarah's **support staff** and **community supporters** are trusted individuals who assist her to live a self-directed life, while maintaining good communication with her network

Key Decisions

- Moving in with her brother allowed Sarah to gain more independence and refine her in-home support structure
- Choosing to look for a condo in a more urban area to meet Sarah's accessibility and social needs
- Opting for a bare trust, which gives Sarah full control of the home as an asset with some oversight
- Choosing to live by herself and not with a roommate – giving her the freedom of independence

To prepare the home Sarah's family considered potential security risks and put safeguards in place against them, such as a video doorbell for safe entry and a WiFi-enabled smoke detector to alert her family. Similar to her brother's home, motion detector lights were also added in and modifications to the bathroom and kitchen were made; these adjustments would further enhance accessibility and enable Sarah to easily get around inside using a walker. Finally, another element of safety was Sarah learning to use her cell phone features in order to easily reach and be in touch with her family, friends and network.

Life as a Homeowner

Sarah moved into her own home in 2020. Initially Sarah felt a little nervous, but her confidence has increased with the help of open communication with her support network. Her family also maintains regular communication with Sarah and her support staff through instant messaging and occasional meetings. Sarah also meets with her Circle of Support, including her facilitator who helps to plan these gatherings.

"Relationships are super important. Right now with Sarah's community supporters, the main focus is to help Sarah build relationships and [get to know] more people in her building, in her neighborhood, and the places that she goes to."

– Sarah's Brother

Living in her own condo has led to more independence for Sarah: she goes into the community by herself, shops for groceries with the help of her network, makes some of her meals, and takes care of her cat. In her building, she sees neighbours in the common spaces and hangs out with new friends she's made. Sarah also keeps in touch with friends from the YMCA, where she continues to volunteer and is exploring employment options. Some members of Sarah's support network who live in Guelph have introduced her to new places in the area, including a Pilates studio and accessible restaurants. There are also many establishments close by, including a movie theatre and her favourite coffee shop.

In Sarah's home, there are always people coming and going, from support workers who assist her in the evenings to friends and family coming for a visit. Sarah's family has been pleased with the transition and by how well she manages her home and how she is flourishing in her own space.

Impact

Homeownership has had a positive impact on Sarah's life as well as her family dynamics. Sarah is happy and comfortable in her own space, which is evident to those around her. For her parents, they no longer worry as much about her future, which has lessened their stress.

The location of her new home in Guelph has also given Sarah more opportunities to go to places on her own and meet more people. As a result, Sarah has made new friends, including a woman her age. Her community supporters have also helped her foster relationships within her building and in the community, working with her a few days a week.

Although Sarah's brother always knew that she would be successful living in her own home, going through the journey helped her parents and Sarah herself see that it was possible, too. With a clear vision, intentional planning, and "just enough" support, Sarah is living a more fulfilling life than she or her parents ever imagined.



5.0 Pathway Considerations

This section synthesizes the overall themed considerations along the pathway to homeownership for people with developmental disabilities, drawing from the experiences, lessons learned, and advice of the participating homeowners, their networks, and subject matter experts.

The key areas of consideration are: legal considerations, financial considerations, housing considerations, support considerations, and network roles.

From Review of Legal, Tax and Planning Implications of Homeownership Options for People with Developmental Disabilities, Final Report June 8, 2020, O'Dwyer and Pooran.

In this section, the legal considerations related to the three chosen forms of homeownership are particularly emphasized. These considerations are primarily drawn



5.1 Legal Considerations

This case study report highlights three forms of ownership: sole ownership, joint ownership, and ownership through a bare trust. There are other legal tools and structures that can be used to secure a “home of one’s own” for a person with a developmental disability, such as a discretionary or non-discretionary trust. In evaluating homeownership options, people with developmental disabilities, their families and their support networks should consider a range of factors to determine which form is the most appropriate to pursue with respect to their individual circumstances and preferences. Ultimately, the decision depends on the needs and desires of the person with a developmental disability, as well as what’s financially and legally feasible for them.

This section summarizes some of the key legal considerations when choosing a form of ownership, as well as planning for homeownership.

Form of Homeownership	What You Should Know
<p>Sole Ownership</p>	<ul style="list-style-type: none"> • Even though the owner may rely on a network of trusted family members and/or friends for support, the owner is solely responsible for all decisions in respect of the home, including property transactions and the timely payment of home expenses (e.g., mortgages, utilities, property taxes).
<p>Joint Ownership</p>	<ul style="list-style-type: none"> • All decisions with respect to the home are made between the joint owners. • It is important to have structures in place to address issues such as dispute resolution, financial contributions, and the passing of a joint owner. Some of the issues may be addressed in co-owners’ wills and/or informal joint ownership agreements.
<p>Bare Trust</p>	<ul style="list-style-type: none"> • A bare trust agreement is like an agency agreement, where the trustee acts only as an agent for the beneficiary homeowner, who is the sole decision-maker with respect to the home. • Bare trust arrangements must be documented in writing and explicitly state that the trustee is simply holding the home for the owner and must act on instructions from the beneficiary owner. • Bare trusts may not be as familiar as sole and joint ownership with other professionals (e.g., financial planners, mortgage advisors).

Legal Capacity

The contractual capacity of a homeowner with a developmental disability will impact what homeownership options are available to them. The three forms of ownership profiled in this report all require that the homeowner is deemed “capable” of signing a contract or entering into an agreement. The determination of contractual capacity varies by province in Canada; for instance, in Ontario, a person with a developmental disability is presumed to have contractual capacity unless there is evidence to suggest that they are not able to understand the contract and appreciate the consequences of entering into the contract¹. British Columbia, Yukon, Alberta and Manitoba all have laws recognizing support for decision making which can render a person capable for some decisions. These jurisdictions use different terms for this purpose: “representative” (British Columbia); “supporter” (Alberta); “support network” (Manitoba), and “associate decision-maker” (Yukon). The extent to which people with different support needs could use such provisions to arrange homeownership has not been tested in the courts. In considering home ownership options it is important to keep in mind both legal barriers that may arise and that some professionals may have inherent biases regarding the perceived legal capacity of people with developmental disabilities. Therefore, it is wise to work with a lawyer with inclusive disability-related experience in assessing different options.

Risk

As with anyone buying a home, there are legal risks to consider. With sole and joint ownership, there is a risk that the homeowner could be exposed to creditor action or domestic action due to relationship breakdown. The homeowner may also experience vulnerabilities in managing the asset; for example, someone could influence an owner to sell their property, or enter into a poor financial or creditor arrangement. A bare trust offers some protection against vulnerabilities. Even though the

Discretionary/ Non-discretionary Trusts

A discretionary or non-discretionary trust is a common tool used to secure a home of one’s own for a person with a developmental disability, ensuring that a home may be kept and managed for their benefit. Unlike ownership or a bare trust, the appointed trustee acts as the legal owner of the property.

In a discretionary trust arrangement, the trustee acts on behalf of the beneficial owner (the person with a developmental disability) and has an interest in the property, as well as discretionary power. If the trust is non-discretionary or fixed interest, the trustee must follow the terms laid out by the settlor. It’s important to note that the beneficial owner does not legally have decision-making power over the home.

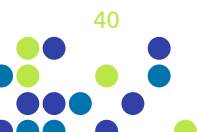
For more details, see *Review of Legal, Tax and Planning Implications of Homeownership Options for People with Developmental Disabilities, Final Report June 8, 2020, O’Dwyer and Pooran.*

trustee must take direction from the beneficiary, they will have knowledge of what’s happening with the asset, providing some oversight.

Estate Planning

Under sole ownership, joint ownership, and bare trust, it is crucial for the homeowner to have a will, as the home will form part of their estate upon death. In order to draft a will, a person must be deemed to have testamentary capacity: they must be able to communicate their final wishes and be “of sound mind” to understand the effects of the directions included in the will. While there is a high threshold for testamentary capacity, it is not considered

¹ *Substitute Decisions Act (the “SDA”) (2,3)*



fixed and could fluctuate over time. For many individuals with developmental disabilities meet the requirements to have their own will.

Under a joint ownership arrangement, it's important for the family or network member with an ownership interest in the home to also have a carefully drafted will. Whether the home is owned by the parties through joint tenancy or as tenants-in-common will also determine how the property will be handled upon the death of an owner. In joint tenancy, their interest in the home will be automatically transferred to the other co-owner, while as tenants-in-common, their share of the property will form part of their estate.

Tax Implications

Homeowners who have sole ownership, joint ownership, or a bare trust arrangement can claim the principal residence exemption, as long as they live in the home on a continual basis. Upon their passing, the home becomes part of the owner's estate and any gain in the value of the home from the date of passing until the eventual sale of the home is subject to tax.

In joint ownership arrangements, the principal residence exemption applies to owners who reside in the home. If one of the joint owners does not live in the home, they will be subject to income tax liability on a portion of the gains (proceeds above the initial purchase price) on the home upon its sale.

With a bare trust, the home is considered to belong to the beneficial owner for tax purposes and they are able to claim the principal residence exemption. Unlike other forms of trusts, a bare trust does not have any annual income tax reporting requirements to the Minister and the application of the 21-year deemed disposition rule does not apply².

Other Planning Considerations

Additional legal considerations that may influence planning include:

Impacts on social assistance

- Owning a home may impact the amount of social assistance received by the person with a developmental disability, although most provincial-territorial programs consider a person's principal residence as an exempt asset for determining the amount of income support.
- If the homeowner rents out a portion of their home, they must claim the rent amount as income, which could affect the amount of disability assistance they receive.
- If the home is eventually sold, the proceeds of the sale may also impact eligibility for social assistance. To maintain eligibility, the proceeds from selling the home may be transferred to an asset that is considered exempt such as another principal residence (if feasible) or a Registered Disability Savings Plan (RDSP). It is important to note that individual may only be able to transfer funds into the RDSP in the amount of room available for deposit within the individual's RDSP account.
- The sale of the home may also impact income assistance if in receipt of this support during the month the house is sold.
- A financial advisor would be able to provide advice and avenues such as trust accounts, RDSPs, etc. As well, this professional would advise on how to minimize the impact of the sale on any tax implications and on any other government financial supports with the aim of reducing the sale proceeds to not affect income/asset eligibility levels for government support programs.

How the home is acquired

- The home may be transferred from a family or network member to the person with a

² Review of Legal, Tax and Planning Implications of Homeownership Options for People with Developmental Disabilities, Final Report June 8, 2020, O'Dwyer and Pooran.

developmental disability (either while alive or upon passing), a direct purchase agreement (solely or jointly), or an indirect purchase agreement (through a trust).

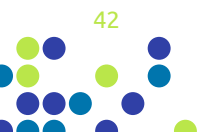
- Under a joint ownership arrangement, both owners must agree to the sale of the property. As discussed under tax implications, there may be tax consequences that could make a joint owner reluctant to sell the property.

Future transition from the home (planned or unplanned)

- Under sole ownership and bare trust, the person with a developmental disability is responsible for the sale of the property and decisions regarding the proceeds from the sale.

Advice from Homeowners, Their Networks, and Professionals

- Engage a legal professional early on in the process to understand the options before starting to pursue homeownership
 - “If we had knowledge on the various trusts available, we would have explored those avenues so his parents wouldn’t have needed to be on the title” – Family Member
 - “As soon as the person or family member starts having a vision of living and owning your own home, even if it’s 5 years out, it’s good to connect with a legal professional” – Lawyer
- Prior to engaging a lawyer, it is helpful to have completed either informal (e.g., family conversations) or formal person-centred planning exercises to ensure that the legal consultation supports the person’s vision and values around homeownership.
- When engaging a legal professional, it is important to find a lawyer who is experienced in different forms of homeownership for people with developmental disabilities, as others may not understand planning considerations specific to people with developmental disabilities.



Financial Considerations

This section discusses some of the financial considerations along the pathway to homeownership. Financial viability is an essential component of attaining and maintaining stable ownership. The homeowners profiled in this case study had different levels of income and family financial circumstances when they purchased their home, demonstrating that with creative planning the pathway to homeownership can be open to a range of income-levels.

Buying a Home

Buying a home requires having capital upfront for a down payment. Of the homeowners profiled in this case study, many had financial contributions from their network of families and/or friends in purchasing a home. Two people bought a home outright with help from their family, and four financed their home. For some of the homeowners, they had amassed their own savings from working and/or income assistance over time, which could cover part or all of their down payment. One family fundraised for years within their network and in the community to fund the down payment.

The cost of buying a home in Canada also greatly varies by location and type. For instance, a mobile home may be less expensive than a traditional detached house, but the cost of leasing a site must also be factored in. A condominium unit may also cost less than a house in certain markets, though maintenance fees must be accounted for in the monthly budget.

Mortgage

Most homeowners require financing on their home. For a person to obtain a mortgage, they must be deemed to have contractual capacity and have enough income to sustain a mortgage, with good credit history. It can be a challenge for a person with a developmental disability to obtain a mortgage from a financial institution, in part due to stigma and lack of understanding regarding legal capacity. Some banks will not support a mortgage if a person's income is dependent on government assistance. Another barrier could be the lack of a credit history; there may be fewer opportunities for people with developmental

Additional Case Study - Kenyon

For homes that are placed into trusts, it may not be possible to get a mortgage. To solve this problem, Kenyon's family refinanced their existing house to cover the purchase of a new home for him, their adult child with a developmental disability. This type of solution may be suitable for families who have homes that have increased in value, but do not have cash for a new home purchase. However, the family must consider their own financial needs (e.g, retirement).

For disability-related supports, the family arranged a live-in caregiver who is paid by an agency, but also pays rent to live in the home. The extra rental income goes toward Kenyon's RDSP for long-term savings.

disabilities to obtain credit cards and other loans that would demonstrate their reliability. If financing is required, it is beneficial to get in touch with a bank/ credit union or mortgage specialist ahead of time and get pre-approved before looking to buy a home.

Several of the profiled homeowners needed a co-signer to obtain a mortgage, even if they were making the payments themselves. However, there can be challenges with co-signing, especially for older parents with fixed or decreasing incomes. Other options for financing could include getting a personal loan from a family or network member.

Financial Planning for Homeownership

Financial planning for homeownership is a crucial part of the pathway. For homeowners, there are recurring expenses which may include mortgage payments, utility bills, property taxes, and maintenance expenditures, on top of costs for daily living. Having a budget and planning for expected and unexpected costs can ensure that homeownership is not only attained, but can be sustained. Working with a financial planner or expert who has experience in disability-related planning can help people and/or their networks better understand the full scope of financial considerations, as well as available grants and tools, like the RDSP, to increase financial stability over time.

Sources of income

Many of the featured homeowners had employment income to help pay for their living and housing expenses. Some also received government assistance to put towards support and housing costs. Another way to increase income and offset housing expenses is by renting out a portion of the home, although this could impact social assistance eligibility or income in some provinces-territories.

Paying for disability-related supports

For the profiled homeowners requiring support, most of them received provincial assistance for their disability-related support needs and some had funding structures in place before they became homeowners. One homeowner paid out of pocket for occasional supports from a service provider when they became necessary. Another potential option is renting out the home to a tenant who can provide some informal supports in exchange for reduced rent, or sharing the home with a support roommate who provides more substantial support in exchange for housing.

Maintenance

Budgeting and saving for maintenance and repairs is a major consideration for all homeowners. Many of the homeowners invested in significant repairs and renovations over the years. Some received financial help from family members to hire contractors, while others “labour swapped” with neighbours to cut down on costs. There are also government programs available to assist homeowners with upgrades to their home, such as improving energy efficiency and adding accessible features.

Advice from Homeowners, Their Networks, and Professionals

- Talk to financial experts and banks early on to gather information, learn about options, and begin planning.
- If homeownership is the goal, start saving as early as possible.
 - “[I wish we] would have saved a little more to make things happen faster” – Homeowner
- There may be provincial-territorial programs available to help reduce housing costs (e.g., property taxes) for homeowners with a disability or of a certain age group. For example, British Columbia has a grant program available to offset a portion of property taxes for an individual with a disability. See link for more info <https://www2.gov.bc.ca/gov/content/taxes/property-taxes/annual-property-tax/home-owner-grant/person-with-disabilities>



5.2 Housing Considerations

This section discusses some of the considerations and choices involved in finding a home to purchase. In some cases, homeownership can be achieved by transferring the title of an existing home from a family member to the person with a developmental disability or adding them as a joint owner. However, all of the homeowners profiled in this case study went through the process of finding and purchasing a new home.

With any home purchase, there is a risk that the home may not be suitable or may require unforeseen repairs. Visioning and future-oriented planning around the needs, preferences, and goals of the homeowner can provide a good guideline for suitability, along with standard best practice of pursuing a home inspection.

Home Considerations

There are different housing forms to consider when looking to make a purchase, such as a single detached home, townhouse, condominium, or alternative dwelling type like a modular/mobile home. Some housing options may be limited by what's available in a certain area, as well as what could be afforded. Common home considerations and criteria include:

- **Maintenance**

The age, type, and quality of the home could factor into the level of maintenance required. Newer homes tend to require less structural/system repairs, but might have a higher purchase cost. A condominium requires less physical maintenance than a house, but maintenance fees could be an affordability concern over time.

- **Accessibility and aging in place**

For people with physical disabilities and/or planning to age in place, accessible design or the potential to add accessible features are an important consideration.

- **Family/roommates**

The housing type and size (number of bedrooms) may be influenced by who the homeowner lives with or might share their home with in the future, such as a partner, children, roommate(s), or support staff.

- **Design considerations and features**

Other considerations for the home include the person's desires for specific features or design qualities, such as a big backyard.

Location Considerations

The profiled homeowners all purchased their homes in familiar areas, usually close to where they grew up or had lived previously. Some other considerations for the location may include:

- **Public Access and Transportation**

Living within travel distance of businesses and services like grocery stores, banks, and cafes is typically desirable, enabling independence for people who don't drive, while decreasing isolation. In addition to proximity, geography and accessibility are also important factors; for example, difficult terrain may present physical challenges for people who use wheelchairs or have physical disabilities. Access to public transportation can be another useful option for people who don't drive.

- **Proximity to important places**

The nearness of the home to key places for the person, such as work, community centres, and their family or network members can be a key factor in determining the location.

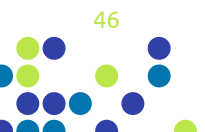
- **Neighbourhood and community**

The type and/or quality of the community is another important consideration, that can also impact safety. People may prefer different sizes and densities in neighbourhood, from living downtown to a quieter subdivision to a rural setting. The presence of community organizations and agencies that can facilitate community connections and/or help ensure

access to needed supports can also contribute to community inclusion.

Advice from Homeowners, Their Networks, and Professionals

- Work with a real estate agent that clearly understands the needs and preferences of the person.
- When looking to move to a new area, familiarization with the neighbourhood, its residents and local establishments can help determine what it's like to live there.
 - "Talk to some neighbours before you move in to find out how the area is" – Homeowner
- Consider if the home and property can be easily adapted in the future to fit with evolving needs (e.g., taking down walls, enhancing accessibility, adding outdoor features).



5.3 Support Considerations

While not all homeowners with a developmental disability require supports to live in their own home, for those who need them, having the right support structure that is financially sustainable is critical. Of the homeowners profiled, some do not require any paid supports, while others require moderate to 24-hour supports.

Disability-Related Supports

Disability-related supports for homeowners with a developmental disability can be delivered in-home by local agencies and service providers or individualized or direct funding from government where the individual and/or their family/network employ the needed staff. There could be a combination of different organizations or support staff that provide needed services, or a live-in support roommate who provides all the necessary supports. Support costs may be fully or partially covered by government funding.

Before moving into homeownership, it's important to determine what types supports are needed and for roughly how many hours. Sometimes, these supports are already in place and will carry over from the former home into the new home. A person's support needs may also change over time, scaling up or down. It is not uncommon to plan for higher support needs upon the initial move and have supports decrease or change to informal, unpaid supports as the person settles in and

becomes comfortable in their new home and routines. A model of "just enough" support is often perceived to be the most respectful of a person's autonomy.

Informal Supports and Services

In addition to or in lieu of formal paid supports, homeowners may also receive informal support and assistance from their network of family, friends, and neighbours. Some of the homeowners lived with a family member or roommate who helped them with some daily tasks or simply provided company. It can be beneficial to form relationships with neighbours that can provide informal support, such as keeping an eye out for safety, collecting mail, exchanging maintenance tasks, etc. When a person is known to their neighbours and community, they are often more included in community life and safer in their living arrangement.

Advice from Homeowners, Their Networks, and Professionals

- Consider what support is needed and what the homeowner can do or learn to do without support.
 - "Maybe I would have insisted more with staff to support [him] in doing things like cooking his own meal, as opposed to doing it for him. He used to have those skills but lost them when staff came in" – Family Member
- Clear communication channels between family and/or network members and paid support staff can help ensure a common approach to providing disability-related supports.
- Support arrangements can be refined through trial and error over time. Trying things out before moving into homeownership can also help minimize challenges. Expect support needs to change over time, due to newly demonstrated skills or familiarity or changing needs as one ages.

5.4 Network Roles

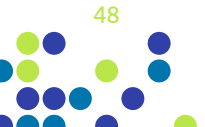
The journey to homeownership is sometimes initiated by the person with a developmental disability and other times by their network of family and/or friends, who want to help them attain a secure home. All the homeowners that participated in the case study had family and network members that support them along their journeys, in small and large ways. For four of the homeowners, their families introduced the idea of homeownership. Two homeowners, who had spouses and children of their own, initiated the process themselves with their families and networks supporting their goals. The participation and contributions of a person’s network is often crucial for a successful pathway to homeownership.

Roles within the Pathway

From the start of pursuing homeownership to after the person moves in, there are different potential roles for family and network members to take on. In

addition to supporting the prospective homeowner’s understanding of the home-buying process and supporting them in their decisions, the activities they may be involved in could include:

Pursuing homeownership	<ul style="list-style-type: none"> • Supporting visioning activities; finding a facilitator (if applicable) • Finding professionals (e.g., lawyer), attending consultations • Helping create financial plans
Attaining homeownership	<ul style="list-style-type: none"> • Finding a real estate agent, attending open houses, assisting in decision-making • Contributing to a down payment, co-signing on the mortgage • Assisting with legal appointments, being a joint owner
Preparing to move in	<ul style="list-style-type: none"> • Arranging disability-related supports • Helping prepare the home • Thinking through safety measures and risk mitigation
Being a homeowner	<ul style="list-style-type: none"> • Assisting the transition • Overseeing support staff and managing tenants (if applicable) • Assisting with maintenance • Providing company



For the profiled homeowners, while the initial transition period may have required more hands-on support from their family members and networks—older parents, in particular—found themselves able to step back over time. In some cases, the homeowner did not need as much help as they settled into their lives at home, and in other cases, family members were able to

transfer some of their responsibilities to network members and community. For many families, having their loved one attain homeownership has led to positive changes in their relationship and decreased stress by reducing the administrative role they play in their family member's life.

Advice from Homeowners, Their Networks, and Professionals

- Proactive and early planning can help make the journey to homeownership a steadier progression, with timely results.
- For families, overcoming fears and anxieties of their family member living on their own can be a challenge.
 - “People get hung up on parents’ fear/desire for control” – Family Member
- It’s important to support the person with a developmental disability on their journey and be mindful of their desires.
 - “It’s different when someone else has to assist with the decision-making. We had to be mindful that our dreams for our son might not be his dreams” – Family Member

6.0 Conclusion

Homeownership is one avenue that can enable people with developmental disabilities to achieve a safe, inclusive, and secure home within their community. This case study report has demonstrated how six people with developmental disabilities have become homeowners, distilling the lessons into a replicable pathway and a series of key considerations to help others navigate this path. Their circumstances and choices may be different, but through owning a home, they all found increased freedom, independence, and secure housing where they can maintain choice and control over their living space.

Some common themes that emerged through the research were the **dignity of risk**, the importance of **perseverance**, and the **normalcy** of owning a home in Canada. While homeownership can come with risks for people with developmental disabilities, with good planning and preparation these can often be minimized – and some degree of risk-taking is part of life, regardless of whether a person does or does not have a disability. For some of the profiled homeowners the journey wasn't without hurdles, but they were able to succeed by pushing forward and remaining committed to the vision of creating their best home. Finally, many of the homeowners, their families and/or their networks view owning a home as an ordinary thing to do: they can own their home "just like anyone else".

