



**OPTIONS FOR US - HOUSING FOR PEOPLE
WITH DISABILITIES
ON THE NORTH SHORE**
REPORT ON COMMUNITY ENGAGEMENT SESSIONS
2016-2017



NORTH
SHORE
DISABILITY
RESOURCE
CENTRE

A Project of the North Shore Disability Resource Centre

Background:

Almost 14%¹ of Canadians have a disability that affects their day to day living. With advances in social supports and attitudes, people with disabilities are increasingly able to live independently in their own homes and communities, and with advances in medical supports are able to live longer, healthier lives. Some estimate that up to 33%² of seniors live with a disability – meaning many of us know, provide care for, or will ourselves experience being a person with a disability.

Housing for people with disabilities improved throughout recent decades as people left institutions for more homelike community options that kept them connected to family and friends. However, competition for scarce affordable housing, lack of accessible housing, and many other factors in today's housing and employment markets often leave people with disabilities out in the cold (sadly often literally as an estimated 45% of people who experience homelessness have a disability³).

People with disabilities are often among our community's most poor - the current maximum income received from Provincial Person with Disability Income Assistance is \$983 (without the monthly 52\$ bus pass deduction). Rentboard.ca lists the current average 1 bedroom unit in North Van as renting for \$1460/month, the average 1 bachelor for \$1145/month, and the average room at \$1000 – all above the entire monthly cheque and ridiculously above the \$375 that is supposed to be allotted to housing costs. Unemployment for people with disabilities is typically high, affecting not only individuals but also families having to work less (on wages that have not kept up to housing costs) in order to provide for the care needs of their children with disabilities.

¹ Stats Canada 2016

² Stats Canada 2015

³ Canada Without Poverty – Just the Facts 2017

To add to these barriers, there is also potential for discrimination and the risk of having to accept substandard housing as the only option.

In 2014 it was estimated that there were 2066 built social housing units with another 507 Coop units across the North Shore.⁴ The social housing units figure would include BC Housing projects, and non-profit housing where rents are typically limited to one third of income, or otherwise made much more affordable than market units.

As of December 2016, the waiting list for BC Housing units on the North Shore included 123 people with disabilities (up from 88 in 2010). If we add seniors to that number it climbs to 436.⁵

In 2009, CLBC reported 1175 adults with developmental disabilities on their waitlist across the province, 69% waiting for home shares.⁶

Certainly, not all people with disabilities or their families are affected by poverty. However even those with money face a matrix of program rules, support choices and lack of options when trying to make sustainable housing choices for themselves or their children. Besides a lack of affordable housing, there is a limited supply of accessible housing, and housing with the appropriate levels of supports and independence is especially difficult to come by. Those on CSIL (Choices in Supports for Independent Living) may have additional options in this regard, but not all qualify, and for those who do money is still tight, and support staff increasingly difficult to find and keep.

⁴ Metro Vancouver Housing Data Book 2017

⁵ Metro Vancouver Housing Data Book 2017

⁶ Exploring Housing Options for People with Developmental Disabilities in BC 2009 (BC Non Profit Housing Association)

The North Shore Disability Resource Centre and Housing:

The NSDRC was started by families and likeminded professionals who wanted more homes for their family members with disabilities in their communities, and has since provided housing to people with disabilities on the North Shore – the agency runs 11 group homes – including Independent Living homes, Supported Living homes and a children’s home. 2016 saw the purchase and build of 4 1-bedroom condominium units on Mountain Hwy now newly occupied.

In addition, the NSDRC provides housing search assistance, help with forms and strategies to maximize income toward rent. In the last calendar year, the NSDRC’s Information and Advocacy program received 222 contacts related to housing (about 17% of total contacts), and filled out 66 housing related forms. On the contacts related to housing, the program assisted also with 18 forms related to maximizing income.

The NSDRC has its own internal committee on Housing, and has been a long time member of the Community Housing Action Committee, which includes community and agency members, as well as planners from the three North Shore municipalities. The agency undertook detailed housing reports in 2010 and again in 2014 in efforts to both understand and respond to issues related to housing on the North Shore.

The Project:

In 2016, the NSDRC Association and Foundation Boards began a housing engagement project called **Options for Us – Housing for People with Disabilities on the North Shore** with the goal of asking a range of people with disabilities and their families and caregivers about the current housing situation, and what would work better.

From March 2016 until January 2017 the project engaged more than 140 parents, family members and individuals from NSDRC programs, the North Shore Brain Injury Survivors

Group, the North Shore Schizophrenia Society, the North Shore Advisory Committee on Disability Issues, the Cerebral Palsy Association of BC's Youth Without Limits Group, and NSDRC's Supportive Transition Adult Education program.

We also held an online surveys (one for parents/family members and one for individuals), but despite encouraging participation through various means returned 12 from parents and only 4 from individuals.

Conversations ranged from quite structured (to establish core values) to very informal and were often adapted to the numbers of people present and the time allotted. While some demographic data was collected in most groups, in other groups the time allotted was better spent in conversation about housing issues.

There were some differences noted between groups, especially between parents of children and young people with developmental disabilities and other groups. These parents were very concerned with safety (see below for their definition of that), followed by supports (staffing), connection/inclusion and location. These parents were interested in various forms of congregate housing for their children, due to the supports that they would need to best thrive. Interestingly the conversation with the young adults themselves yielded 10/16 wanting to live with roommates in an apartment/house/condo, 5 wanting to live independently (on their own) and 1 wanting to live with family.

Most other groups consistently held affordability, accessibility and location as their top three values, with affordability or accessibility taking top spot depending on the number of people with mobility disabilities that required high levels of accessibility. While parents of children with developmental disabilities included these as values, they were not rated as highly.

The Conversations:

“People with disabilities” is a catch all phrase and describes such a wide range of people that it almost becomes useless. People live with such a variety of disabilities (and often more than one) so that their housing issues and requirements also vary greatly. However, it became clear that certain issues affect people across disability types and age ranges.

Affordability and Poverty

Poverty is a growing concern for all citizens but can be especially experienced for those with a disability. Housing affordability is the number one concern for most who seek the assistance of NSDRC’s Information & Advocacy program, and of the 21 applicants for the 4 Millhouse units just built by NSDRC, affordability was the primary requirement. One project participant summed up his situation by saying that after he had paid rent, transportation and phone, he was left with \$25-\$50 per month for food. One person described having 2 surgeries as a result of malnutrition, and those with conditions like diabetes found it almost impossible to afford the proper diets.

Not all groups were asked all questions – but of 32 people asked in 2 groups, 80% in both groups identified that they would live in subsidized housing if it were available. Of the 12 parent responders to our on line survey, 8 said their child would need subsidized housing, the remaining 4 were not sure (and no one replied that their child would not need it).

Not all families are affected by poverty, but families who are have an especially difficult time finding and maintaining housing, especially if they provide for the care of their family member at the expense of employment hours.

Although some participants owned their own homes, home ownership seemed out of reach for the majority of people – and this was described as a loss – especially as some had owned homes but lost them after an accident, or some realized the dream of home ownership (having “a yard with a living tree in it”) was likely not a possibility. This often

lead to a discussion of the possibilities of having a family and the sense that family life would not be possible in the current housing, support and employment situation that many people living with a disability face.

Accessibility

Accessibility can take many forms. Throughout the project it was taken to mean the lack of physical as well as of societal and service barriers.

For people who use wheelchairs, especially power chairs, size of living space is important – and many complained that as new units are built smaller residents can basically only “spin around in the middle of the tiny room”. Many people use more than one chair (some use a manual chair inside and use power chair outside, some have sports chairs) so enough square footage to keep all mobility devices inside, and/or accessible storage is important.

Doors in condos tend to be heavy and so rendered nonoperational to many people – they should be automatic. Door frames should be flush (including balconies, storage and amenity rooms).

There should be easy access to elevators (for people who use chairs and not), with enough turn space outside the elevator for those who use mobility devices.

Several people complained that Level 3 units (built to the highest accessibility standards) are few and far between and were often taken by people who don't need them. They suggested more suites that would be adaptable to level 3 as required (as required immediately but also as required over time as some people will *eventually* need a level 3, and moving when that time comes would be much more difficult). Commercial spaces like motels were touted as a good model – quite accessible, with outside doors etc.

Few Options

Lack of appropriate housing options (both in type of housing and availability) pervaded every discussions. Many people have not got any family or financial foundation, and the anxiety around housing costs and “juggling money” was described as debilitating.

All groups agreed that a range of options should be available, and that a person’s need may well change over time with age, progression of some conditions etc.

With housing so scarce, “it seems like a lottery” who gets it and not. Many commented that there was no centralized list of housing – they felt their housing search to be conducted in a maze, and that one central list of all housing on the North Shore (i.e. subsidized housing for people with disabilities) would be very useful.

A need for more housing for people with concurrent disorders (mental health and addictions) was voiced by individuals and family members.

All groups wanted a wider range and availability of housing types and support levels on the North Shore. More independent options of high and adaptable accessibility standards; more co-housing with a range of people or with just peers; more sprinkle or cluster housing (several units in a building with shared supports); and more options to home share. One young man has been looking for a home share situation, but has been told the closest available opening is in Delta.

Options around subsidy portability were also discussed – if one had a good situation in a market rental, why couldn’t a subsidy be used to secure that?

An interesting point was raised in several groups- people wanted the option of living with friends (or others) in a roommate situation, which is currently problematic, at least within subsidized housing where 2+ bedroom units are typically reserved for families. In a group of young people with developmental disabilities, more than 60% identified that they would like to live with roommates – describing that situation as one where people can help each other, capitalizing on strengths, have a good balance of freedom and security, and attain some modicum of affordability.

A need for transitional housing was mentioned across groups and meant variously: housing for people getting out of the hospital or treatment (so that they could stabilize in a supported environment, and “get back on their feet”); or housing to bridge the transition for people moving from living with their family (or other sheltered environment) to living more independently – a supported practice so to speak.

Supports and Safety

Parents of people with developmental disabilities overwhelmingly identified safety as their main concern – safety in terms of vulnerability and need for protection, but also meaning that appropriate supports were in place, that individual needs for monitoring were reflected in staffing and that trust, personal boundaries and psychological safety were implicit in all interactions. A causal link between safety and the ability to be independent was established, and one parent commented “If my son feels physically and psychologically safe, we as parents feel safe”.

Range of Supports

It was noted that the role of home support has become too narrow – for example some support workers are not allowed to cook for those they support (they come only to assist with bathing for instance) and so people whose disability makes it difficult to prepare nutritious meals are often limited in the kinds of prepared meals they can afford to buy – i.e. if they could prepare meals from scratch the idea was they’d be more nutritious and cost effective. Help with cleaning was also needed but not provided by home supports. One group agreed that “having to fight for everything” is taxing and debilitating, and being constantly asked if you are suicidal produces a sense of hopelessness and helplessness (they then playfully agreed that “murderous NOT suicidal” would make an amusing t-shirt).

Parents often provide a good portion of their child’s care needs, regardless of the age of the child, and as such often have great expertise when it comes for what will work best. The parents of children and young adults with developmental disabilities that we talked to

identified parental involvement and support as a key ingredient in their child's wellbeing, and envisioned housing that including them in every phase, from planning to having "family spaces" for parents and siblings included in the layout.

Location and Community Connection

It was taken for granted by most participants that the types of housing they were discussing would be located on the North Shore. Many participants grew up here and have all their families, friends, medical supports and school/workplaces here. Much as seniors benefit from aging "in place" so do many people with disabilities. NIMBYism, stigmatizing and lack of affordable housing options and availability were raised by most groups as concerns.

Not surprisingly everyone identified needing housing close to amenities like shops, libraries, community centers, transportation and services (doctors, banks, schools etc.). Not only was this seen as meeting people's needs for access, it also was seen as an integral feature of staying or becoming connected to their communities.

Both parents and individuals mentioned isolation as an issue- both as imposed by disability (via depression or unease with social situations) and socially imposed. With or without required supports, even being able to go for a walk and see people in a neighbourhood you are familiar with featured into the idea of community connection.

Location also linked to ideas of thriving and independence through stability – developing and maintaining routines, predictability, and a sense of security through stable long term, hub-located housing.

While hub located housing was by far the most sought after, noise levels were mentioned as having negative impact for many. People who experience sensory disabilities can be very impacted by noise, though noise in general (especially traffic and people noise) was mentioned by almost every group.

Next Steps:

The project participants highlighted some interesting options and unmet needs that will require further analysis and investigation for some purposes, but provided a great starting point. While many housing options identified already exist, there clearly need to be more of them available. Two ideas popped as ones for which there are few existing examples:

- 1) Transitional housing – where people can stay to get back on their feet after leaving hospital, treatment or rehab; or where they can build their skills toward living more independently.
- 2) Subsidized housing that supports roommates. This could be seen as a potential development or shift in principles for current group homes, or could be an option for units already provided by BC Housing and other Non Profit Housing agencies.

The information collected is also being used to meet some of the needs participants brought forward – the need for a comprehensive list of housing for people with disabilities on the North Shore will be met – volunteers and staff are working on a list and the NSDRC is looking at several ideas that will bring various pools of expertise together to discuss ways that various financial and housing programs can be maximized to extend housing options for individuals and their families.

Addendum: Expiring Operating Agreements

When social housing projects like group homes and co-ops were initially developed, housing providers, like NSDRC and many others, entered into Operating Agreements which outlined the terms and conditions of subsidy payments.

Some Operating Agreements are funded exclusively by the federal government (via CMHC) while others involved federal/provincial/territorial cost-shared subsidy arrangements.⁷

⁷ BC Non Profit Housing Association : Addressing the Expiring Subsidy Challenge: Options and Remedies – Understanding Expiry of Operating Agreements (EOA), p. 1

Because the largest single operating expense for housing providers is typically mortgage payments, Operating Agreements were structured to provide subsidy for as long as the mortgage was being repaid. In many cases, Operating Agreements may also have provided funding for other expenses like replacement reserves, and property taxes.⁸

Once the mortgage is fully repaid and this large expense disappears, it was assumed that projects would generate sufficient rental income, even with low rents, to cover remaining operating expenses. The assumption meant that Operating Agreement would expire upon the completion of the mortgage or shortly thereafter. This would mean that all subsidy obligations end, unless otherwise negotiated.⁹

For the NSDRC, Operating Agreements begin to expire in April, 2018. This means that rent subsidies, replacement reserves and other revenues to subsidize housing costs will end.

The loss of the Operating Agreements is supposed to be covered by increasing rents to break-even levels, but this is may well require housing providers to raise rents beyond the \$375 shelter portion provided by PWD income assistance and likely beyond what many residents can afford, regardless of their income source.

NSDRC and many other housing providers have been formulating plans to deal with these expiring agreements, most with the goal of not disrupting residents via rent increases beyond the ability to pay. This may mean leveraging assets, additional fundraising, and other strategies, but will no doubt have an impact on many agencies and the services they are able to provide.

⁸ Ibid;

⁹ Ibid.

Acknowledgements:

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