

# “HOME IS WHERE OUR STORY BEGINS...”

A Report by the Community Living BC and Inclusion BC Inclusive Housing Task Force



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# EXECUTIVE SUMMARY

In 2017 Inclusion BC and Community Living BC came together over the shared issue of inclusive housing for people with developmental disabilities. Together they formed the Inclusive Housing Task Force made up of people with lived and professional experience with inclusive housing and drew upon the expertise of approximately 80 individuals from around the province through a Housing Forum held in January 2018. The Inclusive Housing Task Force was charged with developing a set of strategies to increase inclusive housing options and to look at promising practices in BC and in other jurisdictions. The group defined inclusive housing as:

Inclusive Housing means that people live in homes where they feel they are a part of their communities. They participate and have relationships with people in their community and have opportunities to make contributions and receive recognition. Inclusive housing should provide people with a sense of home and belonging within their community and promote quality of life. Inclusive housing includes the following five elements:

1. *Choice and Control*: Choice and control over living space is fundamental to the concept of home and to quality of life.
2. *Accessibility*: Housing must meet basic requirements that give people access to both their homes and to their community.
3. *Ratio of people with and without disabilities*: Inclusion is not defined by a hard ratio and is dependent on the size of the development, the neighbourhood it is located in, and how opportunities for inclusion are built in and created.
4. *Diversity*: Individuals have a wide range of interests, preferences, disability-related support needs and backgrounds.
5. *Sustainability*: Housing needs to provide stability and a sense of permanency to individuals and be amenable to supports being provided in a quality and cost-effective manner.

Inherent to accessibility is affordability, defined as housing that costs no greater than 30% of an individual's income. Affordability for people with developmental disabilities living on Persons with Disabilities (PWD) assistance is typically their \$375 per month housing allowance and this poses a significant challenge in municipalities throughout the province where housing costs have quickly risen.

The Inclusive Housing Task Force report is a document to guide Community Living BC and Inclusion BC. The partnering organizations will develop an outcome-focused implementation plan that recognizes that each organization has differing and complementary roles, strengths and capacities. The Inclusive Housing Task Force set a first year goal of collecting data and information in order to assess the demand for inclusive housing for people with developmental disabilities in British Columbia and made the following strategy recommendations to be implemented over the next three years:



## 1. DATA AND RESOURCES

**1.1** Develop a research plan with partners in the housing and community living sectors and conduct research to produce relevant and accurate data that outlines the current and future demand for inclusive housing in BC. This research should include data and information on:

- The housing situations in which people currently live;
- The housing situations in which people would like to live;
- The number of adults with developmental disabilities and multiple complex needs living with family members, current age cohorts and projections;
- Estimates of current and projected requirements for inclusive housing;
- The housing needs of Indigenous people with developmental disabilities in urban and rural areas on unceded territories and within First Nations; local and regional inclusive and affordable housing assets and gaps in both urban and rural areas;
- The connections between quality of life, housing, and residential support models; and
- Identification of future data needs of use to government, non-profit housing providers, community living agencies, housing developers, and individuals and families.

**1.2** Develop on line resources in partnership with organizations providing housing information and resources so individuals and families, community living organizations and community partners can access the information they need to pursue inclusive and affordable housing initiatives. Consider ways to present information that models inclusion, keeps information current, and can be sustained over the long-term.

**1.3** Develop a team of mentors with knowledge and technical expertise that can support community living partners and be a resource for housing projects with the appropriate municipal and government partners. Additionally identify individuals and family mentors with experience and knowledge about living in inclusive housing and support individual and family initiated models of inclusive housing.

## **2. IDENTITY & VISIBILITY**

**2.1** Develop a unified and targeted provincial communications strategy regarding affordable and inclusive housing for the community living and housing sectors. The communications strategy will include plain language materials and other media formats that clarify what inclusive and affordable housing is, relay stories and provide a compelling vision.

**2.2** Develop a strategy to engage all levels of government, including First Nations Governments, the private sector, non-profit housing agencies, individuals and families to increase their awareness of the benefits of inclusive housing for both individuals and their communities. The strategy will focus on engagement with regional districts, city and town councils, Indigenous leadership, planning and housing committees so the voices and interests of individuals with developmental disabilities are known.

**2.3** Support partnerships and collaborations with existing community initiatives to learn, access other expertise and resources, and develop long-lasting relationships that broaden opportunities for involvement in future housing initiatives and increase creativity in housing design and development to expand the range of housing and housing-support models.

## **3. AFFORDABILITY & FINANCE**

**3.1** Support the Provincial Government in the development and implementation of its Poverty Reduction Plan.

**3.2** Recognize the Federal and Provincial Governments' investments in affordable housing and engage the Canada Mortgage and Housing Corporation and BC Housing to ensure the inclusion of people with developmental disabilities in housing solutions.

**3.3** Where municipal governments are developing housing plans and implementing measures to create affordable housing, engage them to ensure people with developmental disabilities are beneficiaries of these initiatives.

**3.4** Continue to support the leveraging of assets in inclusive ways within and beyond the community living sector, including the assets of service providers, community organizations, churches, non-profit housing societies, families and government, to develop affordable housing by:

- Encouraging community living, housing and other organizations, as well as families, to conduct asset inventories and ownership evaluations;
- Supporting the community living sector to consider new ways to utilize existing residential and other assets and resources and to partner with CLBC and others to develop new inclusive and affordable housing coupled with flexible and creative residential service approaches; and
- Reviewing federal and provincial legislation and policy, along with CLBC policies, procedures and practices, to identify potential barriers and opportunities to leverage material and other assets.

**3.5** Support individuals and families to:

- Plan, prepare and support themselves or their sons and daughters towards rental and home ownership using the RDSP, Will and Estate Planning, and other resources that will increase their own or their sons' and daughters' financial security;
- Learn about and consider innovative opportunities for pooling their material and other assets; and
- Encourage and support employment to increase their own or their sons' and daughters' financial security.

## 4.

## INCLUSIVE DESIGN

**4.1** Support people with developmental disabilities and their families to participate in a meaningful way in the planning and design processes. This requires creating more opportunities for individuals and families to be informed about creative examples of housing and the ways they can be involved early in planning and design processes.

**4.2** Encourage the adoption of criteria for universal design and incorporate them into building requirements, guidelines and Official Community Plans. Include Visitability guidelines (design and construction allowing visitors with physical, sensory and other disabilities) in relation to accessibility and encourage design that uses and supports the use of assistive technologies.

**4.3** Work with municipalities, First Nations, BC Housing and Canadian Mortgage and Housing Corporation (CMHC) to support their Flex Housing, Accessible Housing, and Adaptive housing solutions to build Happy Cities (<https://thehappycity.com/>).

# INTRODUCTION

The availability of inclusive housing poses a significant problem for individuals with developmental disabilities. People are deterred from living in their own homes, gaining independence, leaving their family homes and pursuing other aspects of their lives.

Increasing availability of inclusive housing for people with developmental disabilities is a priority for Inclusion BC and its members and for Community Living BC (CLBC) and its stakeholders. Both organizations have activities planned to advance inclusive housing. Inclusion BC plans to continue to work with CLBC, the national project *My Home My Community*, and members over the next three years to advance this goal. Community Living BC plans to work with BC Housing, the BC Non-Profit Housing Association, the Cooperative Housing Federation of BC and other partners to advance inclusive housing.

Given the common objective and overlapping activities, Inclusion BC and CLBC agreed in 2017 to collaborate to increase their respective impact by co-creating a three-year inclusive housing plan.

**Community Living British Columbia (CLBC)** has a vision of “Lives filled with possibilities in welcoming communities”. CLBC is a crown agency that funds supports and services through service agencies for adults with developmental disabilities and their families in British Columbia. CLBC is working to create communities where people with developmental disabilities have more choices about how they live, work and contribute.

To help make this a reality, CLBC offers services that give people choice, flexibility, and opportunities to innovate. The intent is to maximize self-determination and independence for individuals, and support shared responsibility among families, service providers, and community organizations.

CLBC offers supports in a range of residential settings, based on an individual’s preference and disability-related need. This includes supports in staffed (group) homes; shared living arrangements; and supported living, which provides assistance for individuals who own, lease, or rent their own homes, and for those

living independently in the community.

CLBC does not have a mandate to fund the cost of housing. Rather, its mandate is to:

- Provide supports to address disability-related needs, including in an individual’s home
- Assist individuals and their families to find and use generic and community supports such as transit, recreation, social clubs etc.
- Coordinate amongst various agencies where an individual has complex support needs

More and more, individuals and their families, service providers, and other groups are seeking and creating innovative housing options in their communities. CLBC supports innovative projects that fit into its mandate and works with government and organizational partners to strengthen supports for people with developmental disabilities so that they can be meaningfully included in community life.

**Inclusion BC** envisions *a world where we all belong*.

Over the years, Inclusion BC has grown to include individuals, families, volunteers, and over 70 associations dedicated to making sure that people with developmental disabilities are able to enjoy their right to lead active and productive lives in their communities.

Its goal is to make it possible for every person, whatever their ability, to live and participate as a full citizen in their community.

People with developmental disabilities have the same right to a home as everyone else. This includes the right to choose where and with whom to live, the right to own or rent a home and the right to create a personal home environment, where choices, possessions, and privacy are respected. These rights are spelled out in article 19 of the UN Convention on the Rights of Persons with Disabilities.

This year both the federal and provincial governments made significant investments in housing through *Canada’s National Housing Strategy* and a provincial commitment to increase affordable housing. These investments demonstrate many

Canadians are struggling to find affordable places to live and call home and people with disabilities are no exception.

Home is Where Our Story Begins...

The collaboratively developed plan that is outlined below outlines recommendations to increase inclusive housing in BC. It is the intent of the two organizations to jointly develop a workplan to outline activities to advance the recommendations, including what they will undertake together, with other partners or independently. The plan is also designed to showcase a range of housing options to meet people's needs and strategies that have been successful in reducing the barriers to these options.

## STORY: TWO DAUGHTERS ACHIEVE THEIR DREAM



*Stacey's best friend Alexa (left) also lives in Chorus Apartments, just down the hall.*

Paddi and Beryl are mothers and friends whose daughters both lived at home for over 30 years and recently moved into their own apartments. This is one of the biggest transitions for parents; and Paddi and Beryl, just like any other mothers, wanted to make sure their daughters are safe, happy, make long lasting relationships and are part of the community. Finding inclusive housing was a paramount concern.

Fortunately because of the vision of families, community partners, Semiahmoo House Society and partnerships between the governments of Canada and B.C., Paddi and Beryl's daughters are living independently in their own homes at Chorus Apartments in Surrey. This inclusive and affordable

rental housing complex was purpose built for people with low to moderate incomes and people with disabilities. The complex has 101 residents, 21 of whom are supported by Semiahmoo House Society, including Paddi and Beryl's daughters, Michaela and Stacey. Paddi emphasizes that inclusion is about individual preferences, saying "Our children were always involved in the planning; their wants and desires and needs were listened to and incorporated. That is what makes it truly inclusive – it was the voice of the people who were going to live there and their families that were first and foremost." Beryl adds: "The location is great. Across the street you have Safeway, London Drugs, restaurants and public transit... They have friends and neighbours who can support them, they visit back and forth – it does my heart good to see them happy, having movie nights with each other and being successful together. Their friendships are stronger with the independence they are given. They feel safe and they are happy and you could never ask for anything more.

Both parents acknowledged the emotionality of the move. States Paddi, "Before Michaela moved we were a little bit anxious but we knew we had to do this now as we are getting older, while my husband and I were both still able to make sure the right things were in place and that Michaela could live a life without us. So yes, we were a bit anxious but once she moved in we saw the support she was getting and that she didn't really need us anymore. She has all her friends around her, she's closer to work and she loves being independent. It's been an easier transition than I thought it would be, for all of us."

Both parents encourage individuals and family members to dream. Says Beryl, "You have to believe it's possible and you have to let them do it, you have to let them break away and find themselves. Even though it's hard to let them go and give them independence you have to let them experience it... Just knowing that Michaela is okay if anything happened to us tomorrow gives you so much relief; you don't worry as much anymore. That daily worry is gone."

To read more of Paddi and Beryl's reflections and learn more about the Chorus Apartments, go to <https://www.communitylivingbc.ca/who-does-clbc-support/individual-family-stories/supported-living-two-daughters-achieve-dream>

## BACKGROUND

This collaborative work on the issue of inclusive housing stems from a number of interrelated factors affecting adults with developmental disabilities, their families, and organizations that support them:

### **The types of housing support services that people with developmental disabilities want are shifting.**

There is a need for a variety of housing options and residential support models. CLBC is committed to supporting people in a continuum of housing support models from staffed residential homes (commonly referred to as “group homes”) to shared living arrangements, to support in homes directly owned or rented by individuals and/or their families. From 2008 to 2016, however, requests for staffed housing services increased 6%, requests for shared living arrangements increased by 67%, and requests for supported living increased 161%. While the need for staffed housing and shared living arrangement continues, in recent years requests for support in people’s own homes have dramatically increased, a trend that is expected to continue.

**Linked to the increased desire for support and services within their own homes, people with developmental disabilities are seeking to live in homes of their choice in their communities.** The combined rejection of institutional and medical models of care with the growing recognition of individuals’ right to self-determination and the shift to greater inclusion at all stages of life means that individuals with developmental disabilities (and their families) expect to have the same choices and living arrangements as their non-disabled siblings and peers.

**The majority of individuals with developmental disabilities live far below the federal poverty line.** The majority of those supported by CLBC live on Persons with Disabilities (PWD) assistance of \$1132.42 per month, including a housing allowance of \$375 per month. While more individuals are seeking, finding and maintaining employment, in 2017 they constituted 22% of CLBC-supported individuals of which 68% made under \$5000 per year and 88% made under \$10,000 per year.

**There is a shortage of affordable housing throughout the province.** While BC’s lower mainland has garnered most of the attention in relation to housing costs, there is an affordability gap present in most BC cities, towns and rural areas. According to the BC Non-Profit Housing Association’s *2018 Housing Index*, the average cost of rent and utilities province-wide was \$1148. In greater Vancouver this increased to \$1241, in the Victoria CRD \$1113, in the Central Okanagan region it was \$1184, Prince George was \$928 and in the Thompson-Nicola region it was \$986. Couple the shortage of affordable housing with a shortage of accessible housing, and many people with disabilities face significant barriers to finding affordable, inclusive housing.

**Indigenous individuals with developmental disabilities living in urban and rural environments on unceded territories and on First Nations lands often face additional barriers to finding inclusive and affordable housing.** As of August 2014, CLBC services are provided in First Nations communities wherever possible for eligible individuals, consistent with CLBC’s commitment to inclusive housing.

Indigenous individuals, however, are more likely to live in substandard housing<sup>1</sup> and face issues related to discrimination, jurisdiction, control and governance, needs and supply, funding and affordability, and housing quality.<sup>2</sup> Lack of infrastructure and access to amenities are challenges in many Indigenous communities. This, coupled with few service providers from within Indigenous communities, significantly impacts the availability of supported housing options.

**The lack of affordable housing results in a large number of individuals remaining within their families’ homes long past their same-aged peers or living in housing situations not of their choice and, in some cases, receiving residential services that provide a higher level of support than is needed.** Research on living arrangements of individuals with developmental disabilities indicates that in the US 71% of adults with developmental disabilities live in their families’ homes<sup>3</sup>. This number aligns closely with a 2004-2006 CMHC survey regarding housing and individuals with developmental disabilities.<sup>4</sup> While this may on the face of it seem like a “cost effective”

arrangement, the long-term costs to individuals, families and communities are great. Despite evidence of families' positive experiences raising children with disabilities, the tasks associated with supporting a loved one with a developmental disability become more challenging over the individual's life span as aging-related changes impact both the person with the disability and his or her family<sup>5</sup>. There is also some indication that a number of people currently receiving services in Staffed Residential and Shared Living support models, would prefer to live more independently with supports coming into their own home.

Affordable and inclusive housing provides stability to individuals that benefits communities both economically and socially. Evidence from jurisdictions using a Housing First strategy to support people with multiple, intense needs who are homeless indicate that when people are appropriately housed, economic costs in other areas (e.g. hospital admissions) decrease. This supports a body of existing social and economic research suggesting that access to affordable housing can produce important benefits, including improved education outcomes, increased health and wellbeing, boosts in economic activity, and lower social service costs for governments. Further, affordable and inclusive housing reduces social exclusion, a wide-ranging concept that includes the multiple forms of disadvantage experienced by individuals, households and sub-groups within a population (e.g. individuals with disabilities), as well as the cultural and structural processes contributing to and/or exacerbating these forms of disadvantage.<sup>6</sup>

**Individuals and their families and service providers – usually together – are innovating and developing affordable and inclusive models of housing.** While the scope of the housing affordability gap is daunting, in recent years we have seen new inclusive housing developments and housing models with the potential to be replicated or adapted by other groups and organizations and in other communities. While the circumstances of these new housing developments and models are unique to the players involved, the lessons from both their successes and failures provide us opportunities to learn and build greater capacity to increase affordable and inclusive

housing development in other neighborhoods and communities.

**New partnerships are developing to support inclusive housing.** Addressing the housing problem and bringing to life new models of affordable and inclusive housing are only possible through partnerships. The Community Living sector does not on its own have the knowledge, skills, and resources to develop the housing that is needed however in recent years we have seen new partnerships form to create inclusive and affordable housing. These collaborations are models as new opportunities for partnerships at the federal, provincial, and local government levels begin. New partnerships with and among individuals and families continue to drive advances in the community living field.

**The alignment of federal, provincial and local governments' efforts to increase affordable housing presents a unique opportunity to develop inclusive housing.** The renewed focus on housing at the federal level through *Canada's National Housing Strategy*, along with the BC government's target of creating 114,000 new units of housing and the efforts of local governments to address the housing needs of low income residents provides opportunities to engage in discussions about and planning for inclusive housing for people with developmental disabilities.<sup>7</sup>

## METHOD

A task force of 14 participants were selected by Inclusion BC and CLBC to design this joint plan. Knowing that some good work was already underway in BC, the task force invited over 60 resource people which included people with disabilities, family members, developers, builders, elected officials, city planners, Indigenous groups, and community organizations together for a full day forum in Richmond on January 18, 2018. Participants representing all aspects of housing came together to learn from each other and to inform the members of the task force around six theme areas:

1. Affordability & finances
2. Community assets
3. Design & models
4. Municipal planning & regulations
5. Strategic partnerships
6. Family involvement & knowledge

The information and advice gathered was used to create the framework for our joint plan. Four key themes emerged:

1. Data & Resources
2. Identity & Visibility
3. Affordability & Finance
4. Inclusive Design

The guidance and advice collected from participants informed the strategies, preliminary actions, and promising practices in this plan. It should be noted that while this report includes a number of promising practices, they are only a few of many that were shared by task force members and forum participants and are meant as examples rather than an exhaustive list.

## STORY: A SAFE AND HAPPY HOME



Linda Hearl from Salmon Arm was in a tough spot when she was put into contact with Community Living BC. The mother of 3 young children had lost her home because the expense of rent and the cost of supporting her children was unaffordable. As a result she and the children were forced to move into an unsafe environment and the Ministry of Children and Family Development (MCFD) was trying to find a way to keep the family together. Not wishing to apprehend the children MCFD contacted CLBC who in turn began working with BC Housing and Goshen Consultants to find housing for the family. In the end, 3 government entities – MCFD, CLBC and BC Housing – with Goshen acting as a coordinating liaison among them found a solution that worked.

Says former CLBC Facilitator Lori Skinner, “BC Housing stepped in big time and got her a subsidized 3-bedroom town house.” The move into one of Clover Court’s 38 subsidized units allowed the family to stay together. It is located close to schools and a mix of residents – families, seniors, and people with disabilities – creates a diverse and friendly neighborhood.

Subsidized rent means the family has stable housing and Hearl doesn’t have to choose between rent and the other costs associated with raising a family. Most important, however, is that all members of the family feel secure. Hearl’s son’s first words when they moved to the new townhouse were, “This house feels safe.”



# THE PLAN

## DEFINITIONS

To establish clarity within the plan, the task force developed the following shared definitions as a guide.

### Inclusive Housing

Inclusive Housing means that people live in homes where they feel they are a part of their communities. They participate and have relationships with people in their community and have opportunities to make contributions and receive recognition. Inclusive housing should provide people with a sense of home and belonging within their community and promote quality of life. Inclusive housing includes the following 5 elements:

1. Choice and control
2. Accessibility
3. Ratio of people with and without disabilities
4. Diversity
5. Sustainability

ELEMENT	CRITERIA
<p><b>Choice and Control</b></p> <p>Choice and control over our living space is fundamental to the concept of home and to quality of life.</p>	<ul style="list-style-type: none"> <li>• Do individuals have the basic elements of choice and control within their home and the same rights and responsibilities as others living in their building or a similar building? Examples: <ul style="list-style-type: none"> <li>• Their own key</li> <li>• Choice about who they live with</li> <li>• Ability to have pets</li> <li>• Choice about who visits</li> <li>• Opportunity for relationships and overnight guests</li> <li>• Choice of how to decorate the space</li> </ul> </li> <li>• Do/did the individuals and/or their families have an opportunity to participate in decisions about design and operation?</li> </ul>
<p><b>Accessibility</b></p> <p>Housing must meet basic requirements that give people access to both their homes and to their community.</p>	<ul style="list-style-type: none"> <li>• Does the location promote community participation i.e. access to amenities and reasonable public transit?</li> <li>• Is it affordable?</li> <li>• Is it amenable to the delivery of supports to meet individuals' disability-related needs?</li> <li>• Is it physically accessible or visitable and can assistive technologies be easily integrated?</li> <li>• Are there acceptable levels of safety and security while ensuring dignity of risk?</li> <li>• Does its location, design, and operations support individuals who may be particularly vulnerable?</li> </ul>
<p><b>Ratio of people with and without developmental disabilities</b></p> <p>Inclusion is not defined by a hard ratio and is dependent on the size of the development, the neighbourhood it is located in, and how opportunities for inclusion are built in and created. Higher ratios are less acceptable as the size of a development increases relative to the density of the neighbourhood. A model with 100% individuals with developmental disabilities is only acceptable if it is a single family home, duplex or four-plex and does not stand apart in a single family neighbourhood.</p>	<ul style="list-style-type: none"> <li>• What are the ratio and numbers and do they closely reflect natural proportions and the diversity of the community?</li> <li>• Is there a reasonable conclusion that the ratio negatively impacts an individual's quality of life?</li> <li>• How does the ratio, along with the physical design and support model, promote opportunities for inclusion for the individuals living there? Examples: <ul style="list-style-type: none"> <li>• A sense of belonging</li> <li>• Ways to make contributions and be recognized for them</li> <li>• Making friends with neighbours inside and outside of the housing</li> <li>• Interactions with people without disabilities</li> </ul> </li> <li>• What are the optics of the ratio within the neighbourhood – does the housing fit well and seem integrated with other housing nearby? Or does the ratio result in the conclusion that this housing is somehow different from the norm?</li> </ul>
<p><b>Diversity</b></p> <p>Individuals have a wide range of interests, preferences, disability-related support needs and backgrounds. While no housing should be exclusive of any group, it is recognized that some individuals are better supported in some situations and some individuals pose risks to themselves or others that must be reasonably accommodated.</p>	<ul style="list-style-type: none"> <li>• Is the housing accessible to all populations?</li> <li>• Does the housing reflect the community?</li> <li>• Is the housing specialized to meet the housing and/or support needs of a particular population, and on that basis may not be appropriate for other individuals because they would be at risk?</li> <li>• Where the housing is specialized, are there plans that will enable individuals to be included in the surrounding neighbourhood?</li> </ul>
<p><b>Sustainability</b></p> <p>Housing needs to provide stability and a sense of permanency to individuals and be amenable to supports being provided in a quality and cost-effective manner.</p>	<ul style="list-style-type: none"> <li>• Are residents (tenants, owners) confident that they can stay in the housing as long as they want to?</li> <li>• Is the housing likely to be financially sound over time?</li> <li>• Does the set-up enable supports to reasonably be provided in a quality and cost-effective way?</li> </ul>

## Types of Housing

Many entities have developed plans and strategies to address the lack of access to inclusive housing. This plan aims to increase access to a continuum of inclusive housing options to meet the needs of people with developmental disabilities and those with multiple complex needs. The goal of inclusive and affordable housing is itself complex and requires partnerships at all levels of community and government. The task force and the actions and strategies that result from its recommendations will utilize existing resources, build on successful models and learn from partners who have demonstrated innovation, all while maintaining the values of inclusion. The continuum of housing includes:



Source: Adapted from BC Housing (2018)

While there is shared concern that individuals with developmental disabilities always have access to the same services and supports as those without disabilities, the objective of Task Force recommendations is to increase affordable and inclusive housing. Working collaboratively and approaching housing through the lens of inclusion, the Task Force hopes to reduce the need by people with developmental disabilities and complex support needs for emergency shelters and forms of housing that cannot provide long-term stability in people's lives. As such, inclusive and affordable housing are forms of housing that are amenable to the provision of supports utilizing shared living and supported living services and other services and supports that enhance quality of life and community participation.

## Affordable Housing

The Task Force determined to define affordable housing as housing that costs no greater than 30% of an individual's income. The Task Force recognizes that this is a definition that is well established but under scrutiny and that definitions of affordable change over time. For low-income individuals and families with additional high disability-related costs, 30% of income may also not be affordable.

## Subsidized Housing

Though subsidized housing is typically defined as government-subsidized, within the Community Living sector, in some circumstances families and others subsidize the rents and mortgages of individuals with developmental disabilities. Subsidized housing in this context therefore includes provider and family subsidized housing.

## STORY: CREATING AN INTENTIONAL COMMUNITY



When Marta and Domenic Carlucci and their daughter Katrina learned about co-housing they were drawn to its vision of community. Co-housing is a model of an intentional community where residents usually own their individual homes which are clustered around a “common house” or “common room” with shared amenities. It’s a housing community in which people are seeking to not only know their neighbours, but to form relationships with one another. Co-housing is therefore designed to foster those relationships through things like a shared kitchen and eating area, gardens, storage and workshops, but also through shared decision-making on architecture and design, ongoing management, and governance. So when the Carluccis discovered a co-housing group in their own community in North Vancouver, they were ecstatic. The new cohousing development – now called Driftwood Village – has been in the planning stages

for 4 years and is soon to be built with housing for 27 multigenerational families.

Marta talks passionately about getting to know their soon-to-be neighbors over the last 4 years and their plans to purchase 2 condominium units in the Driftwood Village development – one for her and her husband and one for Katrina. They sold their single-family home in order to become equity members of Driftwood and to purchase the units. She advises that people think about how they present themselves to a new community and to do so as individuals. “We showed up and didn’t even mention disability,” says Marta. “People got to know Katrina as she is and on her own terms.”

The co-housing group is now the developer of the condominium project, having previously hired a consultant to assist them with building their community, finding property, designing their condominium complex, and assisting with zoning and other needed steps to get to this point. The co-housing group schedules activities in order to get to know each other – “the magic of cohousing” according to Marta. Katrina has used her own interests and skills to get involved in setting up group camping trips and baseball games, group experiences that strengthen bonds. “I’m also the scheduler for our activities,” says Katrina. “Every month we have a potluck and we have also done snowshoeing. I’m the calendar person so at our member meetings I show the calendar.”

For more information about Driftwood Village, go to <http://www.driftwoodvillagecohousing.com>



# TARGETS

The Task Force discussed the desirability of including data that estimates the need for housing as well as sets targets for the Plan to achieve. At the same time the Task Force also wanted numbers to be credible in order to reflect the existing needs and to accurately develop projections. Because the need to move forward with action is seen as so great, the Task Force agreed to launching the plan without the estimates completed so as not to delay action but to make as a priority for the first year to by the end of the first year collect data and information in order to assess the demand for inclusive housing for people with developmental disabilities in British Columbia.

## PRIORITY AREAS AND ACTIONS

### 1. Data and Resources

Data and knowledge mobilization are required to both understand the demand for housing and to build the community living sector's capacity to be active participants around the issue of inclusive housing. Forum participants, from planners to government, strongly recommended we develop and maintain good data to accurately demonstrate the current state of housing, provide a foundation for future work, and to guide current and future projects. Good data demonstrates the housing need within the community living sector, assists in making solid projections leading to better planning and enables us to hold ourselves accountable to our partners. Finally, good data allows us to evaluate the effectiveness of our projects stemming from this report, allowing us to direct resources more effectively.

Forum participants also recommended that the sector develop repositories of research and technical expertise to inform knowledge-sharing with individuals and families, and to support mentoring within and among different stakeholder groups, including service providers who may need guidance as they plan and develop new housing projects. It was made clear that the community living sector plays an important role in providing support to individuals, families, service providers and community partners

who need guidance on inclusive housing, available resources, successful practices, innovations, laws, bylaws and procedures.

## STRATEGIES 2018-2020

**1.1** Develop a research plan with partners in the housing and community living sectors and conduct research to produce relevant and accurate data that outlines the current and future demand for inclusive housing in BC. This research should include data and information on:

- The housing situations in which people currently live;
- The housing situations in which people would like to live;
- The number of adults with developmental disabilities and multiple complex needs living with family members, current age cohorts and projections;
- Estimates of current and projected requirements for inclusive housing;
- The housing needs of Indigenous people with developmental disabilities in urban and rural areas on unceded territories and within First Nations; local and regional inclusive and affordable housing assets and gaps in both urban and rural areas;
- The connections between quality of life, housing, and residential support models; and
- Identification of future data needs of use to government, non-profit housing providers, community living agencies, housing developers, and individuals and families.

**1.2** Develop on line resources in partnership with organizations providing housing information and resources so individuals and families, community living organizations and community partners can access the information they need to pursue inclusive and affordable housing initiatives. Consider ways to present information that models inclusion, keeps information current, and can be sustained over the long-term.

1.3 Develop a team of mentors with knowledge and technical expertise that can support community living partners and be a resource for housing projects with the appropriate municipal and government partners. Additionally identify individuals and family mentors with experience and knowledge about living in inclusive housing and support individual and family initiated models of inclusive housing.

## PROMISING PRACTICES

### RENTAL HOUSING INDEX

The BC Non-Profit Housing Association and VanCity Credit Union jointly started producing the Rental Housing Index for British Columbia in 2014. Having shown that the Index was very useful for planning at the local level, they put together a pan-Canadian partnership to develop a national Rental Housing Index. The purpose of the Canadian Rental Housing Index is to provide a detailed analysis of the affordability and suitability of rental housing across many income groups in most Canadian municipalities and all federal electoral districts. The Canadian Index, which was started in 2015, is updated each census and contributes key data to policy decisions at all levels of government. This systematic tracking helps ensure that all Canadians can access housing that is affordable for them. Further information on The Canadian Rental Housing Index can be found at <http://www.rentalhousingindex.ca>.

Benefits to British Columbians:

- Access to reliable data regarding affordability throughout BC
- Valuable information to support policy and financing decision-making
- Information to guide support funding for individuals and families (e.g. live-in caregiver rent)

Challenges:

- Census-based data may not accurately reflect volatile housing markets between census periods

## COMMUNITY ASSET MAPPING

Community Asset Mapping is a capacity-focused way of exploring and developing communities that replaces the traditional deficit-based approach, which looks primarily at a community's needs and problems. Community Asset Mapping proposes the development of policies and activities based on the recognition, or a 'map,' of the community's resources — the capacities, abilities, and resources with the potential for promoting personal and community development. This 'mapping' process is designed to build connections or relationships between individuals and organizations. Such an asset-based approach does not overcome the need for outside resources, but can make the use of such resources more effective. It should be noted that a number of CLBC Community Councils are currently undertaking Community Mapping based on training from the Community Mapping Collaboratory at the University of Victoria.

Benefits to British Columbians:

- Potential to identify inclusive housing resources throughout BC
- Participatory activity that build partnerships at the local level
- Potential to highlight and share stories of inclusive housing

Challenges:

- Gradual process of gathering information over time
- Mapping platform under development still in development
- Requires updating on an ongoing basis

### M'AKOLA DEVELOPMENT SERVICES

M'akola Development Services is a not for profit consulting firm with 30 plus years of experience in housing research, planning, and development for Aboriginal and non-Aboriginal clients that, among other things, acts as a resource to service providers interested in developing inclusive housing. The M'akola Interdisciplinary Team partners with

municipalities, non-profit organizations, all levels of government, Aboriginal communities, and private industry to examine social and economic opportunities to develop collaborative, sustainable and unique solutions that respect the past while building for tomorrow. They value local knowledge and expertise, and strongly believe if housing is to meet the needs of the community and enhance quality of life, participation and support from the community is critical. Services span the full development spectrum from concept to community.

M'akola is working with Pathways Abilities Society on the development of a housing project in downtown Kelowna funded by BC Housing's Provincial Investment in Affordable Housing. Pathways has proposed this project to support people with disabilities that have limited incomes and/or receive PWD Benefits and low-income singles and couples. M'akola is responsible for the site context analysis, municipal approvals, procurement, funding applications and business case development. M'akola is also currently working with Community Living Victoria to coordinate housing layout and design scenarios for the organization's main site. M'akola is providing design options as well as high-level financial data for each design scenario and will work with Community Living Victoria to choose the best option. The two organizations will then work together on a project plan, including operating budgets, rental mix and financing assumptions, which can then be incorporated into funding proposals with both BC Housing and CMHC.

Benefits to British Columbians:

- Commitment to community development model
- Specialized work with Indigenous communities
- Brings deep experience with diverse populations to create new housing opportunities

Challenges:

- Assessing and working within context of particular communities resulting in:

- Long development periods
- Time required to develop financing relationships
- Need to address differing municipal requirements
- High cost of property in some areas

## 2. Identity and Visibility

Forum participants recommended that the community living sector have a common understanding of inclusive and affordable housing models and develop consistent messaging. This common understanding and consistent messaging should be shared with all levels of government and communities, including Indigenous leaders and communities, as well as non profit housing providers, developers, and others involved in the housing sector to raise awareness, provide information, and inspire others to become involved. The community living sector has a leadership role to play in engaging government, communities and other stakeholders to promote inclusive and affordable housing at planning and decision-making tables. Partnerships and involvement in existing and future housing initiatives are key to gaining greater knowledge of housing within the community living sector and beyond.

### STRATEGIES 2018-2020

**2.1** Develop a unified and targeted provincial communications strategy regarding affordable and inclusive housing for the community living and housing sectors. The communications strategy will include plain language materials and other media formats that clarify what inclusive and affordable housing is, relay stories and provide a compelling vision.

**2.2** Develop a strategy to engage all levels of government, including First Nations Governments, the private sector, non-profit housing agencies, individuals and families to increase their awareness of the benefits of inclusive housing for both individuals and their communities. The strategy will focus on engagement with regional districts, city

and town councils, Indigenous leadership, planning and housing committees so the voices and interests of individuals with developmental disabilities are known.

**2.3** Support partnerships and collaborations with existing community initiatives to learn, access other expertise and resources, and develop long-lasting relationships that broaden opportunities for involvement in future housing initiatives and increase creativity in housing design and development to expand the range of housing and housing-support models.

## PROMISING PRACTICES

### CATALYST COMMUNITY DEVELOPMENTS AND SEMIAHMOO SOCIETY HOUSING PARTNERSHIP

Catalyst is a British Columbia non-profit real estate developer that seeks to leverage real estate assets for the purpose of creating positive social change. Catalyst achieves this by working in partnership with other non-profits to use the value of the non-profit's real estate assets, and re-invest that value. Catalyst generally develops a variety of mixed income housing, with the goal of offering rents that are initially between 10-40% below market value. This is attractive for those earning between \$20K and \$100K. Catalyst also teams up with its partners to manage and potentially reduce rents whenever possible.

As an example, Catalyst worked with Peninsula Estates Housing Society and Semiahmoo House Society as a development advisor on the creation of Chorus, an affordable and inclusive housing project in Surrey, BC. Semiahmoo House Society is a non-profit organization located in Surrey/White Rock providing services and support to people with disabilities and their families in the community. Bringing together multiple partners and leveraging existing resources, the Chorus partners created 71 new homes, including 20 homes for people with developmental disabilities. After completing a detailed feasibility study, Catalyst supported the Peninsula Estates Housing Society and Semiahmoo House Society in the rezoning, financing, funding and development process. For further information see <http://catalystcommdev.org/projects/semiahmoo-house-society>

Benefits to British Columbians:

- Partnership leveraged resources and allowed for shared risk
- Opportunity to develop low-income housing for multiple populations (i.e. families)

Challenges:

- Time to develop financing relationships
- Working through partner requirements and/or constraints
- High cost of property in some areas

### ABORIGINAL HOUSING MANAGEMENT ASSOCIATION OF BC

The Aboriginal Housing Management Association (AHMA) is an umbrella organization focused on indigenous housing across BC. AHMA works closely with Aboriginal housing providers to advocate and deliver on housing commitments province-wide. The AHMA is not a housing developer. Its mission is to provide knowledge, expertise and financial support to experienced providers and also building sector capacity by mentoring new providers with no property management experience, with budgeting, policies, tenant relations and residential tenancy knowledge. In 2012, AHMA and BC Housing signed the BC Aboriginal Social Housing Management Agreement to devolve all provincial Aboriginal housing programs to AHMA, Canada's first Aboriginal housing authority.

Many current projects are funded by the new BC funding for affordable housing, with \$53 million specifically for Aboriginal housing. 90% of proposals submitted under this funding to the provincial government were approved and the first batch is close to construction, and most will be coming on in the near future. AHMA's new services match the three-stage development process to build capacity and support success among Aboriginal providers: from proposal development to project commitment and through the construction stage.

Benefits to British Columbians:

- Deep expertise in housing management specific to Indigenous communities
- Mentorship approach to build greater capacity
- Positioned to support new housing development opportunities

Challenges:

- Time to develop expertise and capacity within Indigenous communities

### 3. Affordability and Finances

A wide range of inclusive and affordable housing options are critical for all of us. Affordable housing is a key issue facing people with developmental disabilities. The affordability gap – the combination of individuals' low incomes and the high cost of housing (ownership, rental and/or development) – can be impacted by strategies that influence individual incomes, lowering the cost of housing or solutions which address the gap.

#### STRATEGIES 2018-2020

**3.1** Support the Provincial Government in the development and implementation of its Poverty Reduction Plan.

**3.2** Recognize the Federal and Provincial Governments' investments in affordable housing and engage the Canada Mortgage and Housing Corporation and BC Housing to ensure the inclusion of people with developmental disabilities in housing solutions.

**3.3** Where municipal governments are developing housing plans and implementing measures to create affordable housing, engage them to ensure people with developmental disabilities are beneficiaries of these initiatives.

**3.4** Continue to support the leveraging of assets in inclusive ways within and beyond the community living sector, including the assets of service providers, community organizations, churches, non-profit

housing societies, families and government, to develop affordable housing by:

- Encouraging community living, housing and other organizations, as well as families, to conduct asset inventories and ownership evaluations;
- Supporting the community living sector to consider new ways to utilize existing residential and other assets and resources and to partner with CLBC and others to develop new inclusive and affordable housing coupled with flexible and creative residential service approaches; and
- Reviewing federal and provincial legislation and policy, along with CLBC policies, procedures and practices, to identify potential barriers and opportunities to leverage material and other assets.

**3.5** Support individuals and families to:

- Plan, prepare and support themselves or their sons and daughters towards rental and home ownership using the RDSP, Will and Estate Planning, and other resources that will increase their own or their sons' and daughters' financial security;
- Learn about and consider innovative opportunities for pooling their material and other assets; and
- Encourage and support employment to increase their own or their sons' and daughters' financial security.

### PROMISING PRACTICES

#### THE MANITOBA RENT ASSIST PROGRAM

Rent Assist is a unique and very flexible housing benefit available to Manitobans regardless of age, disability or employability, and including individuals receiving Employment and Income Assistance (EIA) benefits. One of the unique aspects of the program is that Rent Assist is portable, and thus attached to the person, not the rental unit. Much of the program is automatically applicable. For instance, assessment for Rent Assist happens automatically when qualifying

for EIA. Note that people already receiving income assistance who are also renting automatically qualify for the maximum Rent Assist amount no matter the actual rent being paid. There are no wait lists for this program. Maximum Rent Assist benefits are currently up to approximately 70% of the median market rent and are automatically adjusted. The Rent Assist amount is included in the monthly EIA payment. If the individual is not renting privately, the program can be applicable and amount of Rent Assist is based on such factors as mortgage payments, family size, other subsidized housing benefits and utility costs. For further information on this program go to [https://www.gov.mb.ca/fs/eia/rent\\_assist.html](https://www.gov.mb.ca/fs/eia/rent_assist.html)

Benefits to British Columbians:

- Portability and flexibility
- Applicable of many renters and others
- Automatically adjusted

Challenges:

- Costs, especially high rents in a number of larger municipalities in BC

### FIRST NATIONS REVOLVING LOAN FUND

First Nation Revolving Loan Funds are capital pools in a number of communities across Canada that allow members to borrow or mortgage for home construction and/or home repair. The mortgage is an asset owned by the community. As loans are repaid, the revolving capital is lent out to new housing projects and stays within the community.

As an example, for the past 40 years, The Mohawks of the Bay of Quinte (MBQ) have had a revolving loan fund for members living on the Tyendinaga Mohawk Territory. Federal funds provided the initial capital for the Program, which is renewed on an ongoing basis through repayment of the principal and interest on the mortgage loans to members. The total value of the assets currently in the MBQ revolving loan fund is about \$18 million. This comes from a portfolio of approximately 400 homes. This funding strategy has helped produce a high-quality housing stock and a very high level of homeownership in the community.

Unlike non-Aboriginal lenders, the MBQ can transfer a certificate of possession from one band member to another and can accept members' certificates of possession as collateral for housing loans. With the dual role as both mortgage lender and housing manager, the MBQ have been able to overcome the legal barriers to mortgage lending on reserve land while increasing the amount of money available for housing programs. The new homeowners must be registered members of the MBQ. Builders and sellers must hold the registered certificate of possession for the lot. Buyers must comply with the First Nations' regulations as well as with federal health and safety standards. Applicants to the Revolving Mortgage Program are eligible to receive up to \$125,000 in a repayable mortgage. This maximum loan amount recently was raised to reflect current higher cost of building a new home or purchasing an existing home. The amount awarded to each applicant is based on a housing affordability scale which indicates how much applicants can comfortably afford to repay without adversely affecting their existing financial commitments. A small down payment deposit is also required, payable when an applicant accepts the mortgage offer. This down payment is paid back in full to the applicant at the end of the building or buying process. Funding to eligible applicants is based on current availability.

Benefits:

- Self-determined financing structure
- Co-operative use of assets
- Continuous leveraging of assets

Challenges:

- Asset and financing structure may not be easily transferable to other cooperative models

### SPRINGBOARD MORTGAGE PROGRAMS

Springboard Mortgage Programs in various forms are becoming available in a few countries.

In the United Kingdom, Barclays Bank initiated a program offering Springboard Mortgages. This program allows individuals to buy a home without

having a down payment. This can happen when a family member or other supporter of the purchaser is able to provide 10% of the property's price as security. This backer then gets their money back with interest after 3 years as long as monthly mortgage repayments are upheld. The mortgage is charged at a lower rate.

In the US, there is a springboard initiative starting up. The Nationwide Mortgage Collaborative (NMC) is a national coalition of non-profit housing counselling agencies and Community Development Financial Institutions (CDFIs). The goal is for NMC to deliver access to mortgages for low-to-moderate-income, minority, rural, and other underserved first-time homebuyers. Their Springboard Loan Platform is currently operational in a number of states and expanding. Some jurisdictions also offer HomeChoice as downpayment assistance, which is second mortgage loan program for qualified borrowers who have a disability or who have a family member with a disability living with them.

In Canada, British Columbia's Vancity Savings Credit Union is the first provider of a springboard mortgage. If an individual can qualify, Vancity loans the money for a 20% down payment, plus a mortgage for the balance of the purchase price to purchase a home worth up to \$300,000. No previous home ownership necessary. The purchaser receives support from a mentor, plus takes a financial literacy course. If all the payments are made within the first 10 years, the down payment is paid off. The person can sell the property at any time (but some financial penalties may be applied).

Benefits to British Columbians:

- Assists with downpayment costs
- Useful in most areas outside lower mainland

Challenges:

- High cost of housing in urban areas makes \$300k limit very restrictive
- Financial Literacy course
- Some of the Program requirements restrictive in particular:

- Restricted to individuals living in "identified" not-for-profit housing for a minimum of two years (with timely rent payments) or referred from approved not for profit organization (NFP)
- Must have verifiable employment or pension income
- The mortgage, loan, property tax, and strata fee payments must not exceed individual's current monthly rent by more than 25%

## 4. Inclusive Design

Like affordability, inclusive design is not a disability-specific issue. In 2011, the Vancouver Foundation Report, *Connection & Engagement*, identified that the number one concern for people in Metro Vancouver was a growing sense of social isolation.<sup>8</sup> Inclusive design considers the social architecture of housing in order to support social connectedness and promote a strong sense of community. It looks at both the internal and external configuration of the housing. Inclusive design considers not only access to community (i.e. public transportation, walkability, access to green space) but also participation in community – how space, landscape and community can be designed to encourage social interaction and connection. Most importantly, it meets the needs of the end user, even as their personal needs may change, allowing them to remain in their homes and neighbourhoods.

### ACTIONS 2018-2020

**4.1** Support people with developmental disabilities and their families to participate in a meaningful way in the planning and design processes. This requires creating more opportunities for individuals and families to be informed about creative examples of housing and the ways they can be involved early in planning and design processes.

**4.2** Encourage the adoption of criteria for universal design and incorporate them into building requirements, guidelines and Official Community Plans. Include Visitability guidelines (design and

construction allowing visitors with physical, sensory and other disabilities) in relation to accessibility and encourage design that uses and supports the use of assistive technologies.

**4.3 Work with municipalities, First Nations, BC Housing and Canadian Mortgage and Housing Corporation (CMHC) to support their Flex Housing, Accessible Housing, and Adaptive housing solutions to build Happy Cities (<https://thehappycity.com/>).**

## PROMISING PRACTICES

### HAPPY CITY INITIATIVE

The Happy City planning model promotes the intersection between urban design and what is being referred to as “the emerging science of happiness”. Based on the belief that there is a clear connection between social isolation and the design of cities, this Vancouver based collective advocates building social connectiveness through multi-family housing design. Current research shows modern cities are facing a crisis of social disconnection.

The Happy City Model approaches the issue in the way they design multi-family housing to promote a high level of local social connections and trust between people. They have gathered evidence from psychology, neuroscience, public health and other fields to identify how design influences sociability in multi-family housing. Happy City have developed an publically available Happy Homes Toolkit which a visual resource to identify principles, strategies and actions to boost social wellbeing in multi-family housing.

They also offer workshops and consulting based on their approach and they consult world-wide. For more information see <https://thehappycity.com>.

Benefits to British Columbians:

- Intentional design for inclusion
- Applicable to everyone
- Based on research

Challenges:

- Requires developers engaged in innovative design
- Potential increased costs

### COHOUSING MODEL

Cohousing is a model of an intentional community where residents usually own their individual homes which are clustered around a “Common House” with shared amenities. Cohousing generally includes some rental units, Cohousing developments can be in the form of apartments, townhouses or single family dwelling or a mixture. The Common House may include facilities such as a kitchen and dining room, playroom, workshops, guest housing, exercise and arts and crafts area, laundry and more. Each individual home is self-contained with a full kitchen, but communal resident-cooked dinners are often available at the common house for those who wish to participate. The key to Cohousing is that residents participate in the planning, design, ongoing management and maintenance of the community using collaborative approaches. Cohousing neighbourhoods tend to offer environmentally sensitive design with a pedestrian orientation. They typically range from 20- 35 plus households (some as large at 100 units) emphasizing a multi-generational mix of singles, couples, families with children, and elders. Seniors focussed Cohousing is gaining popularity.

Benefits to British Columbians:

- Intentional design around social connection balanced with privacy
- Use of shared space and resources, with natural supports built in
- Individuals involved in decision-making in areas of design, governance and operation

Challenges:

- Typically market cost
- New to most municipalities (zoning, etc)
- Long pre-development period as groups form

## SCATTERED SITE OWNERSHIP

In a Supportive Housing Scattered-Site Ownership or Lease model, housing is acquired and operated by a non-profit organization and dispersed among multiple buildings or properties across a wider community. This may include a range of housing types from condominiums, apartments, or single family homes. This model provides the opportunity to integrate supportive housing units into the general community, while maximizing available housing stock to achieve a range of housing types and unit sizes. Property management of the units may be handled by the owner organization or in agreement with a third party manager, depending on the housing type and the number of units involved. The owners and property management coordinates with one or more service partners to design and deliver services to support housing tenants and support housing stability.

An example of Scattered Site Ownership is the Allegan County Supportive Housing Initiative in Michigan which supports both individuals with disabilities and individuals at risk of homelessness in 6 apartment and townhouse complexes in 4 communities. The units include 1,2 & 3 bedroom apartments and townhomes and the initiative has been successful as a result of intentional community engagement in order to achieve community support, as well as strong coordination between property management and case management.

Benefits to British Columbians:

- Purposeful strategy to counter congregate housing
- Develops inclusive housing in a range of neighbourhoods across a community
- Provides greater choice to individuals in where they wish to live
- Creates opportunities for partnership

Challenges:

- Dependent on ownership by organizations (funding and financing)
- Affordability issues in high cost areas

## IMPLEMENTATION

The Inclusive Housing Task Force will develop an outcome-focused Implementation Plan that recognizes that both Inclusion BC and CLBC have differing roles, strengths and capacities. As a Crown Agency, CLBC works to support individuals to access inclusive housing and provide services and supports to people to assist them to live in their communities.

As an advocacy organization, Inclusion BC works to expand housing and service options for individuals and families by educating and influencing policymakers and other stakeholder groups. While Inclusion BC and CLBC will share in the implementation of most of the strategies outlined in this report, some will be done by one of the partnering organizations.

To that end, members of the Inclusive Housing Task Force developed the following outcomes and outputs to guide implementation of the recommendations made in this report.

## STORY: KENYON'S STORY: A HOME AND A COMMUNITY TO CALL HIS OWN



Kenyon Shaw is a young man who lives on Vancouver Island in his own home. Kenyon has never been absent or late in the 6 years he has worked at A & W and currently works 18 hours per week. That work and the support of his family have helped Kenyon become a home owner. Says Kenyon, “I left the family home seven years ago and moved into my very own place, just like my older brothers and sisters. My mum and dad helped me to find this great place. They also made it possible for me to pay all my expenses through very creative financing without having to use the bank of Mum and Dad. I often do presentations with my Mum about how all this works. We have presented in many places in B.C. and even Ontario.”

Kenyon has a homeshare caregiver who lives in with him and he is proud of what he has been able to accomplish. “I pay all my own bills myself — mortgage, strata fees, hydro, cable TV and phone, etc. — and I am very proud of that. I feel more independent although I have to rely on others when I get confused. It’s my front door and I decide who comes to visit. Sometimes the caregiver has to move on but I get to stay in my own home, which is great, while another caregiver moves in.”

Kenyon credits his parents for assisting him towards home ownership and his mother, Doreen, has seen the benefits. “His independence and feeling of self worth have soared. He is an integral part of the townhouse community, fully accepted and respected. He has definitely put his stamp on his home and decides when to come and go as he pleases,” says Doreen. Both she and Kenyon have been generous in sharing the steps they took to make home ownership a reality for Kenyon.

For more about Kenyon’s housing journey in his and Doreen’s words, see <https://www.communitylivingbc.ca/clbc-connect/kenyons-story-a-home-and-a-community-to-call-his-own/>

## PLAN LOGIC MODEL

INPUTS	ACTIVITIES	OUTPUTS	OUTCOMES	
			INITIAL	LONG TERM
<ul style="list-style-type: none"> <li>Inclusive Housing Task Force</li> <li>Partnerships                             <ul style="list-style-type: none"> <li>CLBC</li> <li>Inclusion BC</li> <li>BC Housing</li> <li>BC Nonprofit Housing Association</li> <li>BC Aboriginal Housing Management Association</li> </ul> </li> <li>2018 Housing Forum Participants</li> <li>Federal Government and the National Housing Strategy</li> <li>BC Government and the BC Government Commitment on Housing</li> <li>Canadian Association for Community Living and its My Home My Community project</li> <li>CLBC Community Councils</li> <li>Services Providers Family and Self-Advocacy Groups</li> </ul>	<ul style="list-style-type: none"> <li>Produce relevant and accurate data that outlines the current and future demand for inclusive housing in BC.</li> <li>Produce resources to help stakeholders access inclusive and affordable housing initiatives.</li> <li>Create mentors as a resource for housing projects.</li> <li>Create a unified and targeted provincial communications strategy for the community living and housing sectors.</li> <li>Engage with all levels of government, the private sector, non-profit housing agencies, individuals and families.</li> <li>Support and collaborate with existing community initiatives to learn, access other expertise and resources, and develop long-lasting relationships.</li> <li>Support the BC government's Poverty Reduction Plan.</li> <li>Recognize the federal and provincial governments' investments in affordable housing and engage CHMC and BC Housing to ensure the inclusion of people with developmental disabilities in housing solutions.</li> <li>Where municipal governments are developing housing plans and implementing measures to create affordable housing, engage them to ensure people with developmental disabilities are beneficiaries of these initiatives.</li> <li>Support the leveraging of assets in inclusive ways within and beyond the community living sector, including the assets of service providers, community organizations, churches, non-profit housing societies, families and government, to develop affordable housing</li> <li>Support people with disabilities and their families to participate in a meaningful way in planning and design processes.</li> <li>Create criteria for inclusive design and incorporate them into building requirements, guidelines and Official Community Plans.</li> <li>Work with municipalities, BC Housing and Canadian Mortgage and Housing Corporation (CMHC) to support accessible and adaptive housing.</li> </ul>	<ul style="list-style-type: none"> <li># data points identified</li> <li># new data resources</li> <li># resources created</li> <li># of mentors identified</li> <li># of mentor activities</li> <li># communication tools created</li> <li># of groups targeted</li> <li># media stories</li> <li># website hits</li> <li># communication materials distributed</li> <li># of policymakers presented to</li> <li># presentations to others</li> <li># tracking requests for inclusive housing</li> <li># engagements with families</li> <li># engagement with individuals</li> <li># of targeted materials</li> <li># of community council work plans on housing</li> <li># housing-themed community mapping activities</li> <li># individuals employed</li> <li># resources supporting direct rental</li> <li># resources supporting home ownership</li> <li># of housing subsidies provided</li> <li># of subsidized units available</li> <li># new inclusive housing developments</li> <li># of dollars leveraged</li> <li># of developments designed for accessibility and social inclusion</li> <li># municipalities with requirements, guidelines and plans related to accessibility and social inclusion</li> <li># individuals and families engaged in developing inclusive housing</li> </ul>	<ul style="list-style-type: none"> <li>The Community Living sector is clearly articulating the demand for inclusive and affordable housing</li> <li>Accessible, quality and useful information about inclusive housing is available to broad audiences</li> <li>Developers are using data, research, and resource information to develop inclusive housing</li> <li>There is increased awareness of community living sector's role in inclusive housing</li> <li>Government, the private sector, non-profits, individuals and families are engaged as partners in making housing more inclusive and affordable</li> <li>The Community Living sector has greater capacity to engage in the development of inclusive housing</li> </ul>	<ul style="list-style-type: none"> <li>CLBC and partners have ongoing processes to track and relay inclusive housing data</li> <li>There is increased knowledge about and capacity within the Community Living and Housing sectors to create inclusive housing</li> <li>Individuals with developmental disabilities have choices of where they want to live in inclusive and affordable housing throughout BC</li> <li>Individuals with developmental disabilities are living in housing designed to be accessible, flexible, and socially inclusive in their communities.</li> <li>Individuals with developmental disabilities have increased incomes to support their access to housing.</li> </ul>

# TASK FORCE MEMBERS

## Community Living BC and Inclusion BC Inclusive Housing Task Force Members

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# APPENDICES

## Appendix 1: January 18, 2018 Housing Forum Working Groups

<b>Affordability and Finances</b>	Kira Gerwing	VanCity
	Scott Hughes	Capacity Build
	Jim O’Dea	Terra Housing
	Craig Crawford	BC Housing
	Robert Brown	Catalyst
	Kevin Albers	M’akola
	Garth Davis	New Market Funds
<b>Community Assets</b>	Christine Scott	Kinsight Community Society
	Ken Fraser	Vancouver Resource Society
	Darrell Burnham	Coast Mental Health
	Armin Amriola	BC Housing
	Jeanette Dagenais	Langley Lions Senior Citizens Housing Society
	Terry Harrison	BC Conference of the United Church
	Marla Reed	Dawson Creek Community Living Society
	Paul Latour	Heroworks
<b>Design and Models</b>	Anthony Boni	Architect
	Tom Ainscough	Architect, City of Surrey
	Craig Lochhead	TL Housing Solutions
	Cam Dore	Vancouver Cohousing Society
	Jen Hirsch	John Howard
	Denise Haskett	L’arche
	John Stark	City of New Westminster
<b>Municipal Planning and Regulations (Zoning bylaws)</b>	Joyce Rautenberg	City of Richmond
	Annie Mauboulesa	District of North Vancouver
	Gil Kelley	City of Vancouver
	Aileen Murphy	City of Surrey
	Penny Gurstein	UBC School of Community and Regional Planning
	John Reilly	City of Victoria

**Strategic Partners**

Kishone Roy	BC Non-Profit Housing Association
Margaret Pfoh	Aboriginal Housing Management Association
Thom Armstrong	Co-operative Housing Federation of BC
Molly Harrington	Ministry of Social Development and Poverty Reduction
Luke Harrison	Vancouver Affordable Housing Association
Kathy Doull	Vancouver Coastal Health Authority
Doug Tennant	Semiahmoo House Society
Neil Belanger	BC Aboriginal Network on Disability Society

**Family Involvement / Knowledge**

Catriona Johnson	InclusionWorks! / Community Living BC
Angela Clancy	Family Support Institute
Linda Perry	Vela
Norah Flaherty	Family Member
Marta Carlucci	Family Support Institute
Rebecca Pauls	PLAN

## **APPENDIX 2: PLAIN LANGUAGE REPORT SUMMARY**

### **Who was involved in creating the Inclusive Housing Task Force report?**

The report was created by representatives of Inclusion BC and staff from Community Living BC. The group included people with disabilities, family members, service providers, CLBC staff, and others with knowledge of housing.

### **Why are we focusing on inclusive and affordable housing?**

The group focused on inclusive and affordable housing because there is not enough housing for people with disabilities who have low incomes. People who have PWD assistance and are not employed or have only part-time employment have trouble finding homes they can afford in their communities.

### **What does inclusive housing mean?**

Inclusive housing means that people live in homes they choose where they feel they are part of their community. Inclusive housing is not separate from other people and means you live in buildings, neighborhoods and communities just like people without disabilities.

### **What does the report say is needed to create more inclusive housing?**

The report says we should get more information about who needs housing. We should also educate people about why inclusive housing is important, including people who create housing (cities, towns, etc). We need to develop resources in partnership with housing organizations and find new ways to work together to fund new housing. We need to involve people with diversabilities in designing housing so that it is accessible.

### **What can I do to help create inclusive housing in my community?**

You can get connected with your Community Living BC office and ask for information about your area's Community Council. Some Community Councils are working on housing and you may want to join them. You can also get involved in organizations in your community that work on housing issues. Some towns and cities have committees and many hold information forums about housing.

## APPENDIX 3: GLOSSARY

**Aboriginal Housing Management Association (AHMA):** AHMA is the only umbrella organization for Aboriginal housing self-management in Canada, having devolved from BC Housing. AHMA gives members stable support (financial and governance) to housing authorities and is a leading voice advocating policies for off-reserve housing across BC.

**Affordable Housing:** As commonly defined affordable housing is housing that costs no greater than 30% of an individual's income.

**Assets:** A financial investment that you can convert into cash if you have to.

**BC Housing:** BC Housing is a crown corporation that develops, manages and administers a wide range of subsidized housing options across the province. It also licenses residential builders, administers owner builder authorizations and carries out research and education that benefits the residential construction industry, consumers and the affordable housing sector.

**BC Non-Profit Housing Association (BCNPHA):** The BCNPHA is a provincial umbrella organization for the non-profit housing sector comprised of almost 600 members, including non-profit housing societies, businesses, individuals, partners and stakeholders. Non-profit housing societies manage more than 60,000 units of long-term, affordable housing in over 2500 buildings across the province.

**Below-market rental housing:** Below-market rental housing is housing with rents equal to, or lower than, average rates in private-market rental housing.

**Canada Mortgage and Housing Corporation (CMHC):** CMHC is an organization owned and operated by the Canadian government to help renters, buyers and industries with housing.

**Canada Revenue Agency (CRA):** CRA is a branch of the Canadian government that processes income, benefits and programs related to tax.

**Cohousing:** Cohousing is an intentional community

of private homes clustered around shared space. Each home has traditional amenities including a private kitchen. Shared inside space may include a common kitchen and dining room, recreation rooms, workshop, laundry room, meeting rooms, child care and youth spaces, etc. Shared outside spaces may include parking, walking and open space, and gardens. Those living in cohousing work together to develop a sense of community through the use of shared space, shared governance and decision-making, and through social activities.

**Community Living BC (CLBC):** CLBC is a BC crown agency that works with individuals, families, service providers, community and government partner to help people with developmental disabilities, as well as eligible individuals with autism and fetal alcohol spectrum disorders, to have lives filled with possibilities in welcoming communities. CLBC connects individuals with their communities and funds support services for eligible individuals, including services to assist people to live more independently in their communities.

**Community Mapping:** A process of collecting information in order to create a map of community assets and resources within a defined area. A community map highlights people, physical structures, organizations, and institutions as well as the stories that create community.

**Co-operative housing:** A co-op is a type of housing that residents own and operate as part of a membership.

**Co-operative Housing Federation of BC (CHFBC):** CHFBC is a co-operative association made up of member housing co-ops and related organizations in British Columbia. The organization supports its members with education, group buying, and advocacy and works to expand co-op housing, promote better housing conditions and promote the co-op movement and co-op principles in BC.

**Developmental Disability:** Developmental disability is a term used to describe a diverse group of chronic conditions that are due to mental or physical impairments that arise before adulthood.

Developmental disabilities cause individuals living with them many difficulties in certain areas of life, especially in language, mobility, learning, self-help, and independent living. In order to be eligible for CLBC services as an adult with a developmental disability a person must have significantly impaired intellectual functioning, significantly impaired adaptive functioning, and these impairments must have started before the age of 18.

**Estate Planning:** Estate planning is the act of preparing for the transfer of a person's wealth and assets after his or her death. Assets, life insurance, pensions, real estate, cars, personal belongings, and debts are all part of one's estate.

**Housing Income Limits:** Dollar amounts that represent the maximum annual income, before taxes, that a household can earn for suitable housing in their location.

**Inclusion BC:** Inclusion BC is a provincial federation whose members include people with intellectual and developmental disabilities, families and community agencies. Inclusion BC advocates for policy and services that support people to live inclusive lives in their communities.

**Inclusive Design:** Inclusive design recognizes that every design decision has the potential to include or exclude individuals. Inclusive design emphasizes the contribution that diversity makes to informing these decisions and thus includes as many people as possible in the design process.

**Income:** Payments you receive from work, social assistance, pensions, interest, assets and other earnings.

**Income assistance:** Social assistance, social security or another form of payment that the provincial or federal government provides to people in need who don't have any other resources.

**Low income:** Three distinct measurements define low income in Canada. Statistics Canada uses the "Low Income Cutoff," based on the ability to purchase necessities, and the "Low Income Measure," based on inequality, to measure income levels. Human

Resources and Skills Development Canada (HRSDC) uses the "Market Basket Measure," based on a household's ability to afford necessities. No official definition of "low income" exists; however, the Low Income Cutoff is the most common measurement, according to the Canadian Council on Social Development. BC Housing defines low income as household earnings in relation to housing.

**Low and Moderate Income Limits:**

- a. For residential units with less than two (2) bedrooms, a gross household income that does not exceed the median income for families without children in B.C., as determined by BC Housing from time to time based on data provided by Statistics Canada. For 2018, this figure is \$71,200.
- b. For residential units with two (2) or more bedrooms, a gross household income that does not exceed the median income for families with children in B.C., as determined by BC Housing from time to time based on data provided by Statistics Canada. For 2018, this figure is \$104,440.

**Market rent:** A rent amount that is generally similar to the rent of other units in the private (non-subsidized) housing market.

**Non-profit housing:** A housing development that a community-based, non-profit organization partnered with BC Housing owns and operates.

**Persons with Disability Assistance (PWD):** Assistance and supplements for individuals with disabilities to provide greater independence for people with disabilities, including security of income, enhanced well-being, and participation in the community.

**Public housing:** A housing development that the government or a non-profit housing partner owns and operates.

Registered Disability Saving Plan (RDSP): is a savings plan that is intended to help parents and others save for the long term financial security of a person who is eligible for the disability tax credit (DTC).

Rental Assistance Program: A type of rent supplement program that BC Housing offers to eligible low-income families.

Shared Living: Shared living is a CLBC service in which an individual supported by CLBC shares a home with someone who is contracted to provide ongoing support. The home is the primary residence of both the individual being supported and the person offering support and can be owned, leased or rented either by the contractor or the individual.

Social housing: A housing development that the government or a non-profit housing partner owns and operates.

Staffed Housing: Staffed Housing services are CLBC-funded services that provide support for daily living for an individual or group of individuals by a team of staff who rotate through the home according to an established schedule that includes overnight hours. Often referred to as “group homes.”

Subsidized housing: A type of housing for which another entity, government, family or service provider provides financial support or rent assistance.

Supported Living: Supported living is a CLBC service that provides individuals living independently in the community with assistance in activities of daily living and is available to CLBC-eligible individuals who own, lease, or rent their own homes.

Visitability: The building of homes so that they meet basic accessibility requirements for people with mobility impairments. These include having at least one accessible entrance and bathroom so that a house is “visitable” for family, friends and neighbours with disabilities.

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## ENDNOTES

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A Report by the Community Living BC and Inclusion BC Inclusive Housing Task Force  
November 2018



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