Supportive Housing From the Ground Up: Frequently Asked Questions

Supportive housing links affordable housing to staff that provides a comprehensive and coordinated package of services and programs to help individuals maintain their optimal level of health and well-being. Supportive housing is said to promote mental and physical health by encouraging independence, providing opportunities for socialization and friendship, ensuring a secure living environment, and providing regular contact with staff and other residents who would be aware of changes in a resident's well-being.

NOTE: Despite similarities in supportive housing characteristics, provinces often have different names for supportive housing (e.g., assisted living in BC; supportive living in Alberta; supported independent residences in Saskatchewan). Unfortunately, inconsistencies in names and definitions create uncertainty and make knowledge mobilization and exchange for this model of care difficult.

This *In Focus* answers some "frequently asked questions" about community agencies that wish to build or develop supportive housing from the ground up. The responses are meant to be general although we recognize that there will be regional and municipal variations in both the processes and partnerships.

What are my options? What is the right combination of affordable housing and community care for my community?

Supportive services can be provided in different ways and can take various forms. It is not always necessary to build bricks and mortar to provide effective home and community care. Thus, it is important to consider all the options before deciding which model is best for your community. For example:

- In Vancouver Costal Health, the "cluster care" model organizes community health workers into teams to bring supportive services to clients who live in close geographic proximity either within a particular building or neighbourhood (Vancouver Coastal Health, 2006).

- In Alberta, the Comprehensive Home Option of Integrated Care for the Elderly (CHOICE) model brings seniors with multiple and/or complex health needs who are frequent users of acute care services and/or who would otherwise require admission to a long term care facility to a day health centre where they receive a full continuum of care under one umbrella. Individuals in the program also have access to home care services, respite and treatment beds and 24-hour emergency services (Hollander Analytical Services Ltd., 2006).

- Housing can be provided through rent-geared-to-income units within an apartment building, rent supplements for individuals, units within a housing complex or a dedicated building of supportive housing with some rent geared to income units, and others at market rent, or one of many combinations of type of housing and rental cost support. A rent supplement program, financial incentives for builders to construct accessible units, could encourage greater housing availability where support services could be offered and help increase the number of units eligible for the supportive housing (OACCAC, 2003).

- If your community does need supportive housing, that is, a building and support services, you have to decide whether to opt for a linked or de-linked model.

- o In a de-linked model, one organization (e.g., city) builds, owns and operates the housing component while another organization (community agency) provides programs and support services.
- o In a "linked model" the same organization is the landlord as well as support service provider. (Canadian Research Network for Care in the Community, 2007).

Who is supportive housing for?

Supportive housing options can serve the needs of a wide range of clients who need help to live as independently as possible, including families with children who have disabilities, seniors who need help with activities of daily living, those who are frail, have mental/ physical disabilities, an addiction, HIV/AIDS, head/brain injuries, fetal alcohol spectrum disorder, or, are homeless. Who you target as future residents will have an impact on where you can get funding.

Look inward: What do I need to consider about my own agency?

Internal Capacity and Board of Directors. Once you know that supportive housing is within your organization's mission, mandate and strategic direction, consider whether your agency has the resources to provide or develop program and services. You then need commitment from your Board of Directors. Board Members should know the nature of their involvement, their roles and responsibilities.

Project Manager. Building supportive housing requires a full-time senior manager who will guide the project from beginning to end. This person oversees the overall day-to-day management of the project, coordinates and communicates with multiple key stakeholders across sectors including local politicians, civil servants, architects, planners, Board Members, contractors, builders, financial institutions, funding bodies, various municipal bureaucracies such as public works and utilities, housing administrations, licensing administrations, suppliers, staff, media, partner agencies and advisory boards, shelters and

community stake holders and other community service providers.

Look outward: What do I need to know about my neighborhood?

It is important to assess the resources of your community. Developing a community outreach plan will help identify and assess the capacity of your community. What resources exist? What resources need to be developed? Are there networks, community service providers or agencies that can provide support and expertise? Such a plan will also help identify who among local resident groups, businesses, and other organizations will support or oppose your project and what you need to do to create allies and minimize opposition (Ontario Non-Profit Housing Association, 2007c).

Political actors. A supportive housing initiative needs support from all levels of government. It is important to cultivate links with key political actors, bureaucrats, and representatives from all political parties who represent your community.

What can I do about NIMBYism (Not In My Backyard)?

Organized community opposition to any proposed land-use can be an even greater obstacle to developing supportive housing than fiscal constraints. A study conducted for the regional Municipality of Peel in Ontario found that neighbours often objected to building supportive housing because they feared a decrease in property values, an increased threat to their personal and community safety, a perceived over-concentration of support services in their neighbourhood (Bordone, 2003). The best way to calm such fears is to build allies through community consultations.

Some community consultation may be legally required depending on the nature of your proposal. Informal consultations, community events and information nights on your supportive housing plans will help foster neighbourly

relationships and reduce collective anxieties. "Meet and greet" gatherings can be occasions for the community to speak to your architect, planner and other allies from among local politicians and representatives from social service agencies.

Who is responsible for what?

There is currently no one comprehensive legal framework at the federal level under which supportive housing is regulated. The responsibility for setting legislative frameworks for both the housing and services aspect of supportive housing rests with the provinces.

In most provinces, different ministries are responsible for housing and community support services. For example, in Ontario, support services for developmentally challenged individuals are the responsibility of the Ministry of Community and Social Services. Support services for seniors fall under the Ministry of Health and Long Term Care. Housing falls under the Ministry of Municipal Affairs and Housing. Depending on the original land use of your site, the Ministry of the Environment may require a municipal Environmental Assessment and a Record of Site Condition (RSC) registration for your property. This confirms that your site has met soil, sediment and groundwater standards as established through your municipality's Environmental Assessments process (Ministry of Environment, 2007).

There may also be issues (e.g., variances to by-laws) that need to be approved at local government levels. Zoning is usually the responsibility of local governments. For zoning purposes, supportive housing is generally considered to be a dwelling or residential land use. If your location is zoned for residential use, you are in compliance with zoning by-laws. If your location is zoned mixed use (i.e., residential mixed with commercial use) or zoned commercial, you have several options: 1) use the ground floor of part of the building for commercial purposes (e.g., retail, Laundromat) in the case of mixed land use; 2) go through the process of having your site rezoned, adding years to your time lines and financial costs to your project. Note that local

governments may be reluctant to convert land zoned for commercial/industrial use to residential use because of the potential loss of employment land.

Look at the bottom line: What are some of the costs I need to consider? Where do I find funding?

There are three main budget areas in a financial plan: capital, operating, and services.

Capital costs. The capital budget can be broken down into predevelopment, construction and permanent capital budgets. Examples of line items in the predevelopment budget include: costs for site selection, project planning and feasibility studies, architectural drawings, community outreach, and environmental testing. Architects and planners often will do preliminary plans pro bono, with the assumption that they will have the contract for developing. The construction budget includes the hard (materials) and soft (labour, lawyers, consultants) costs associated with building the facility. Permanent capital budget refers to the amount set aside in a capital reserve from the operating budget, to be used for future building repairs and other contingencies.

Capital funding: Public sources. Capital funding can come from the federal, provincial and municipal levels of government. The mix varies across provinces. In Ontario, capital (and operational) funding comes from the Ministry of Municipal Affairs and Housing, which may also provide additional resources such as rent supplements and land assets. Municipalities may administer funds provided by the federal or provincial levels. Non-governmental sources of capital funds include financial institutions and intermediaries such as Canada Mortgage and Housing Corporation (CMHC) that currently provides Proposal Development Financing (PDF), seed funding, mortgage insurance; and partly-forgivable loans. Private and philanthropic organizations can also be funding sources.

It is important to be aware of the strategic directions and priorities of all levels of

government, as these affect what monies may be available for your project. Funding priorities of government at a particular time may not necessarily match your community's needs. As well, funding sources and programs may change from one government cycle to the next. For example, within the federal Ministry of Human Resources and Social Development, the "Supporting Communities Partnership Initiative" (SCPI) has been restructured and renamed the "Homelessness Partnership Initiative" (HPI). Under HPI, only communities identified to have a significant problem with homelessness will be eligible for multi-year funding for homelessness initiatives (Human Resources and Social Development Canada, 2007). In Ontario, capital funding from the Ministry of Municipal Affairs and Housing may also provide resources in the form of land assets. Some government funding, such as the federal HPI, require matching funds from other sources, which could include other levels of government, private donations, in-kind donations, or a mortgage.

Funding from local sources may be tied to specific municipal initiatives and strategic directions, such as 'green' initiatives (e.g., green roofs, energy efficiency). As well, municipalities may also provide land grants.

Capital funding: Private sources. There is often a gap between the period when financial commitments to projects are made and when funds actually flow from governments. As this time period can stretch over months, budgets will likely need bridge financing. Depending on the financing arrangements for the project, funding from private lender(s) may be needed for construction to proceed. Various proponents of supportive housing projects have noted the importance in seeking out private lenders that understand the complexities and goals of providing non-profit housing (Mancer & Holmes, 2004).

Operating costs. The operating budget includes the costs to operate the property (e.g., management staff, landscaping, utilities, maintenance). Rents in supportive housing are designed to be affordable and geared-to-income and thus tend not to cover the entire operating costs. Operating cost gaps can be addressed in a number of ways including rent supplements and/or operating subsidies (e.g., Canada-Ontario Affordable Housing Program includes rent subsidies) and contingency funds. Some of the costs incurred during the construction phase, such as GST, will be rebated and can be used as part of the operating budget.

The sources of operational funding vary from province to province. For example, in Ontario under the Canada-Ontario Affordable Housing Program, the province provides funding for servicing the mortgage incurred during the construction phase of the project, which becomes the regular mortgage. The province then provides funds to pay a large portion of the mortgage over a 20-year period (City of Toronto, 2006).

Programs and services costs. To date, funds to cover the costs of programs and services come mainly from government, supplemented by fund-raising, private donations and in small part, user fees. Funding for personal support and care is covered by Ministries of Health. In Ontario, the Ministry of Health and Long Term Care and the Ministry of Community and Social Services are responsible for the service component of supportive housing. Other provinces (such as BC and Alberta) offer service funding indirectly through regional health authorities.

Other costs may be paid for by the resident and through provincial or municipal subsidies so that the cost is not more than 30% of the resident's monthly income. Optional services such as recreational activities may have additional costs and are paid for by the client.

The Ontario Non-Profit Housing Association (ONPHA) has a searchable database of housing initiatives which provides useful information on funding arrangements, building details, as well as contact information for people and companies who worked on municipal and Canada-Ontario Affordable Housing (AHP) rental project developments in different communities in Ontario (Ontario Non-Profit Housing Association, 2007a).

4

Size matters: How many people can supportive housing serve to be cost effective?

It depends on the frailty and needs of residents. Supportive housing sites that care for frail seniors, some of whom have varying stages of dementia, may only be able to serve 10-15 clients. Other sites may serve up to 50 clients cost effectively if the majority of seniors require help mainly with their activities of daily living (e.g., vacuuming, laundry). Similarly, buildings with 150-200 clients may also be cost effective if only about a third require help with their activities of daily living at any one time. Remember that even larger sites need to maintain a home-like atmosphere.

What is the appropriate care providers/resident ratio?

Staffing levels in supportive housing buildings vary depending on the type and needs of the clients served. For example, for seniors requiring help mainly with ADLs, an often-cited figure appears to be 1 full time PSW for 10 clients during weekdays. In the evenings and at night, arrangements may vary. For example, 1 on-site PSW may monitor all the supportive housing clients (15-50 clients). Some locations may not have on-site PSWs at night but provide clients access to night emergency services.

For supportive housing targeted to people who require higher levels of services (e.g., those with Acquired Brain Injuries), the number of PSWs may increase to possibly 1 PSW for 1-3 clients in the day and for 3 clients at night (Hamilton District Health Council, 2001).

On average, how many hours of service do clients get?

A Toronto District health Council survey noted that 33% of supportive housing providers reported that clients received on average less than 200 hours of service per year; another 33% said clients received on average 200-500 hours of service per year. Over 75% of supportive housing respondents reported that PSWs provided on average a little less than 500 hours of service per client per year or 1.36 hours/ day. Note that these are "average" figures meaning that some residents may require 2 hours per day while others may only require 2 hours per week. Flexibility and effective monitoring of changing care needs is critical.

The big picture…in the long run

The process to put supportive housing in place takes longer than you think --from 5 to 7 years. As well, the project will cost more than anticipated. An estimated cost of $3 million can grow to $4.5 million. The rule is to anticipate higher costs at about 25%. BUT IT'S WORTH IT IN THE LONG RUN.

Examples of best practices in supportive housing

Atlantic Canada

Carew Lodge
St. John's, Newfoundland
http://www.stellaburry.ca/

Connections Clubhouse
Halifax, Nova Scotia
http://www.connectionsclubhouse.com/

Kendall Lane Housing Society
Windsor, Nova Scotia
http://vpgh.ca/klhs.html

Northwood Manor & Northwood Towers
Halifax, Nova Scotia
http://www.nwood.ns.ca/enriched.html

Supportive Housing for Young Mothers
Woodside, Nova Scotia
http://shym.ca

Central Canada

Finlandia Village
Sudbury, Ontario
http://www.finlandiavillage.ca/index.html

LOFT Community Services (multiple sites)
Toronto, Ontario
http://www.loftcs.org/

Neighbourhood Link Support Services (multiple sites)
Toronto, Ontario
http://www.senior-link.com/housing/housing.htm

Peel Senior Link (multiple sites)
Mississauga, Ontario
http://www.peelseniorlink.com/index.cfm?fuseaction=ArticleDisplay&ArticleID=254

Personal Choice Independent Living (multiple sites)
Ottawa, Ontario
http://www.pcilcpva.org/en/ourprograms.php

Solidarité 5000 logements
Montreal, Quebec
http://ville.montreal.qc.ca/portal/page?_pageid=661,1121981&_dad=portal&_schema=PORTAL (in French)

Woodgreen Homeward Bound
Toronto, Ontario
http://www.woodgreen.org/HomewardBound/index.html

Yee Hong Centre for Geriatric Care

Toronto, Ontario
http://www.yeehong.com/centre/

Western Canada

Dënë Empowerment Centre
La Loche, Saskatchewan
http://www.cmhc-schl.gc.ca/en/inpr/prfias/graw/hoawpr/upload/Dene_EN.pdf

Dr. Peter Centre
Vancouver, British Columbia
www.drpetercentre.org

John Howard Society (multiple sites)
Kelowna, British Columbia
www.johnhoward.bc.ca

Mole Hill Community Housing Society (multiple sites)
Vancouver, British Columbia
http://www.mole-hill.ca

Sturgeon Creek 2 Retirement Residence
Winnipeg, Manitoba
http://www.allseniorscare.com/sturgeon2.html

Wakamow Place
Moose Jaw, Saskatchewan
http://www.cmhc-schl.gc.ca/en/inpr/prfias/graw/hoawpr/upload/Wakamow_Place_EN.pdf

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