

My Home

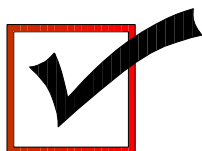
Section Three of the My Future Unfolds Series



For many people who have a developmental disability, “my home” has meant one of two choices; either living with one’s parents or living in a group home setting with other people with disabilities.

More and more individuals are taking new directions and looking at fulfilling their dream for a home of their own. There are many things to think about.

My Planning Checklist



Lifestyle Choices: I might want to:

live alone

Do I really value my privacy and cherish my personal space? Does noise bother me?

live with family member(s)

Is it really important to me that I be with my family every day?

live with room mate(s)

Do I know someone who shares my interests and lifestyle? Do I want a room mate who is close to my age? Could a roommate provide me with some support?

live with a partner/spouse

Am I planning to marry or live in a committed relationship with a partner?

live with another family

Would I like to live with another family because I enjoy family life?

Money Matter Choices:

I might want to pay my home expenses as:

a boarder

a renter

a homeowner



Type of Home Choices:

I might want to live in one of the following types of homes. (Although you could be a boarder or a renter in these settings, we have discussed each type as if you were a homeowner, so that the differences can be noted.)



a house

(This is a detached single-family dwelling. It stands by itself on its own piece of land and you own and maintain both the house and the land.)



a duplex (tri-plex)

(A duplex is a detached multi-family dwelling. In a duplex there are two units (in a tri-plex - three units) that share a wall and the same piece of land. You purchase the entire duplex and the land it sits on. You can live in one half and rent the other half out to help pay the mortgage.)

a town-house

(A townhouse is normally part of a row of connected units. You own the portion of the building you live in and its land. Each owner pays a monthly fee for maintenance of the grounds and the exterior.)

a condominium

(You own an apartment-like unit but not the land underneath it. A management company owns the land and the building your condo exists within. You pay a maintenance fee.)

a co-op

(You purchase shares in a corporation that owns the building and land. Ownership of these shares gives you the right to live in an apartment in the building. Because all owners own shares in the corporation, they act as a board that can lightly or severely restrict the freedom of individual owners.)

manufactured housing

(These are mobile homes and are treated more like a car than a house. Mobile homes depreciate in value over time like cars do so you generally obtain a standard loan (like a car loan) rather than a mortgage.)

Source: Understanding and Controlling Your Finances, by Marshall Brain

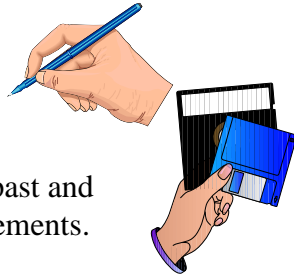
<http://www.bygps.com/finance/finance11.htm>

Other choices might include living:

in an apartment building

in a separate apartment developed within my own family’s home

Noteworthy Thoughts



Describe briefly the past and present living arrangements.

Describe what you have learned from the past and present arrangements. What works best and what does not work well.

Describe desired future living arrangements



You might want to include details as to

- absolute essentials or “non-negotiables”
- favourite possessions
- rituals or routines
- environmental considerations (stairs, private bedroom, shower, wheelchair accessibility, non smoking roommates, sidewalks)
- safety issues (security system, low crime area, good street lighting, low traffic area, neighbourhood watch, proximity to police, fire, ambulance services)
- pace of life (busy, active, noisy, subdued, sedentary, quiet)
- location - city or county (near family, near stores, restaurants, near friends, community centres, on a bus route)
- space and equipment for hobbies such as gardening, woodworking, space for a pet



Keeping Safe in Your Apartment

- ✓ Never leave your apartment door unlocked, even while taking out the trash.
- ✓ Get to know your neighbours.
- ✓ Don't get in an elevator with a stranger. In an elevator, stand beside the control panel, if possible, so you can always reach the alarm button.
- ✓ Never do your laundry alone in a basement laundry room. If possible, arrange to do laundry with a neighbour.
- ✓ Don't open your door to a stranger. Have service people slip their identification under the door.
- ✓ Do not prop outside doors open for any reason.
- ✓ Use only your first initial on your doorbell and mailbox and in the phone book.
- ✓ Immediately report any building security problems to the superintendent.
- ✓ When you are not going to be home for a long time, leave a radio or television playing so it sounds like you are home.



Being a Good Roommate

- ✓ Clean up after yourself.
- ✓ Respect your roommate's property.
- ✓ Respect your roommate's privacy.
- ✓ Don't disturb your roommate with loud music or a loud TV.
- ✓ Take responsibility for your share of the housework.
- ✓ Take responsibility for your share of the household expenses and pay your bills on time.
- ✓ Be polite and pleasant.
- ✓ Try not to waste food, electricity or other things that you share with your roommate.
- ✓ When you and your roommate disagree, try to discuss the issue calmly, be clear about what is bothering you, listen to his or her point of view, and try to be open to a compromise.



Points to Ponder



“Home” = Housing + Supports

Bonnie Shoultz, Center on Human Policy, once stated on the “Family Village” website

“Seeing housing and support as separate issues frees everyone involved to think more creatively.

Both issues are crucial, but looking at them separately permits each person (and his or her family and service providers) more choices.”



Pros and Cons of Home Ownership



Pros

- ✓ a home of your own
- ✓ independence
- ✓ good investment
- ✓ stable housing costs
- ✓ scheduled savings
- ✓ privacy
- ✓ community status
- ✓ avoid a lease you cannot escape from
- ✓ make modifications as you see fit, do not need permission of a landlord
- ✓ able to have pets
- ✓ increasing value of investment
- ✓ tax benefits
- ✓ assistance is personalized



Cons

- ✓ need for a sizable down payment
- ✓ closing costs
- ✓ lawyer’s fees
- ✓ property taxes
- ✓ insurance
- ✓ all utilities
- ✓ maintenance
- ✓ repairs
- ✓ significant investment of time, energy and money
- ✓ decreased mobility
- ✓ possibility of foreclosure and the loss of the home, investment and credit rating
- ✓ issues of assistance-more responsibilities for your own life

Empowering points to ponder

- ★ Owning a home or controlling the lease empowers a person to make critical decisions about where and with whom one lives.
- ★ Support providers in housing controlled by individuals with disabilities must know, understand, and respect the values, lifestyle preferences and expectations of the person receiving services.

Resource:
AAIDD Fact sheet on Home Ownership

Home Ownership Options

Tenant Owned -individuals with disabilities own their homes

Parent Owned - parent buys the home for the individual, but the individual controls other aspects of the home (e.g. maintenance, house mates)

Corporation Owned - parents and others set up corporation to purchase, own and maintain housing
Partnerships - parents combine resources with other parents to buy a house

Shared Equity - individual makes a purchase with another and gradually buys out the other person.

Trust owned - ownership assigned to a “living trust” set up by parents

Resource: AAIDD Fact Sheet on Home Ownership

Resources:



National Home of Your Own Alliance resources

University of New Hampshire, Institute on Disability through the Centre for Housing & New Community Economics (CHANCE) - a project from March 2001- September 2016 continues to host resources from the National Home of Your Own Alliance as an information clearinghouse. This includes: information and reports about effective strategies for creating person-controlled housing and support.

Centre for Housing & New Community Economics (CHANCE)

Website: <http://iod.unh.edu/projects/center-housing-and-new-community-economics-chance/publications>

Canada Mortgage and Housing Corporation (CMHC)

Publications can be ordered by phone: 1-800-668-2642
CMHC provides information on a variety of topics including:

- **Housing for Persons with Disabilities**
- **About Your House - Accessible Housing by Design FlexHousing**

For more information visit the Website at:

<https://www.cmhc-schl.gc.ca/>

Yes! She Knows She's Here (1997) By Nicole Schaefer

The inspiring story of Catherine Schaefer's move from her family home to a home of her own. A story of possibility, change, hope and most of all love.

Does She Know She's There (Updated Edition 1999)

By Nicole Schaefer, Published by Markham, Fitzhenry and Whiteside (Toronto). This updated version traces the family's journey with daughter Catherine from childhood through 1999.

These two books and other publications on full inclusion in school, work and community are available from:

Inclusion Press, 47 Indian Trail, Toronto, ON M6R 1Z8

Phone: 416-658-5363 **Fax:** 416-658-5067

Email: inclusionpress@inclusion.com

Website: www.inclusion.com/books.html

A Place Called Home (2003, 2008)

By Alison Ouellette

In 2001, Alison Ouellette of Windsor, Ontario, along with her husband Paul, extended family and supportive friends developed and implemented a plan so that her son Dave, who lives with different abilities, could move into a home of his own. Following this ground-breaking achievement, she decided to write her son's story, and the resulting book 'A Place Called Home', richly describes and shares her family's triumphant journey. The book is available from the website: <http://theouellettefamilystory.com/>

We Come Bearing Gifts – The Story of the Deohaeko Support Network (1996) by Janet Klees

This is the story of the achievements, struggles and successes of a group of twelve families who joined together in 1989 to design an intentional community and built a 105 unit co-operative housing apartment building where ten of the daughters and sons now reside. To contact them:

Deohaeko Support Network – Rougemount Co-operative Homes

400 Kingston Rd. Pickering, ON L1V 6S1

Phone: 905-509-5654 **Website:** www.deohaeko.com

Home Sweet Home

This is a resource booklet from the community of St. Mary's, Ontario that addresses the need for people with limited incomes and disabilities to have security of home. It provides a menu of options for people who want a home. *Available from:*

Community Living St. Mary's & Area

Box 1618, St. Mary's ON N4X 1B9

Website:

<http://communitylivingstmarys.ca/resources/resource-materials/>

Guelph Services for the Autistic

The GSA is a non-profit corporation helping adults with Autism to live with dignity in their own homes and in the community through:

- Home Ownership
- Home-sharing
- Quality of Life
- Support Clusters and Networks
- Personal Development
- Fulfillment of abilities

Guelph Services for the Autistic (GSA)

16 Caribou Crescent

Guelph, ON N1E 1C9

Phone: 519-821-7424

Email: ebloomfi@uoguelph.ca

Website:

http://www.uoguelph.ca/oaar/gsainfo_new.shtml