

The Power of Family: Unlocking Family Homes to Fund Supports and Create Pathways to Scaling Community Land Trusts

Discovery Report and Problem Challenge Brief

November 2025



SHS Innovation

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Purpose

This document summarizes key insights from the Discovery Phase of this Solutions Lab, leading to an articulation of:

- the value proposition for our proposed housing model to serve individuals with developmental disabilities and their families
- a framework of integral components that need to be in place for the model to be implemented

The “**Power of Family: Unlocking Family Homes to Fund Supports and Create Pathways to Scaling Community Land Trusts**” Solutions Lab received funding from Canada Mortgage and Housing Corporation (CMHC) under the NHS Solutions Labs, however, the views expressed are the personal views of the author and CMHC accepts no responsibility for them.



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Introduction and Methodology

The Power of Family Lab

The Challenge

This Lab aims to develop a unique partnership model that addresses two intersecting challenges:

Gaps in supportive housing for people with developmental disabilities: Many parents are the primary caregivers for their adult children with disabilities. They worry about their children's care and housing when they're no longer able to provide it in the future. The options for securing affordable, permanent housing with adequate supports are particularly limited in smaller communities.

Barriers to growth for community land trusts (CLTs): While CLTs are gaining momentum in Canada, many new groups lack the resources to acquire foundational housing assets. They face barriers to achieving scale, which would allow them to better protect and create more affordable housing for communities.

Opportunity for a New Housing Model

We endeavour to design a new housing model that enables families of individuals with developmental disabilities **to transfer their homes to a local community land trust to ensure permanent supportive housing for their loved ones.**

This concept has been discussed in the sector for many years. Through this CMHC-funded Solutions Lab, we hope to bring this idea to reality by developing a clear solution framework, involving:

- a desirable “deal structure” that brings asset owners and community housing providers together in a win-win transaction (including the legal mechanisms and structure of the transaction)
- a viable financial model that allows for the acquisition and intensification of low-density sites brought to the transaction, and
- a feasible operating model that brings service providers to the table with CLTs.

Our initial problem frame

How might we design a **“win-win” model** for property owners to transfer their assets to a **community land trust** to unlock **new affordable supportive housing options** for **individuals with developmental disabilities?**

Methodology

The Lab Process

This Solutions Lab follows an iterative innovation process. Our journey involves deep engagement with target audiences and key technical experts, spread over five phases of work, to bring this solution idea from concept to a model that can be piloted in the real world.

Phase	Objective
Definition	Establish scope, set up project systems and plans, and begin framing the problem to be solved
Discovery	Generate insight to understand the current state of the issue to reframe the problem to be solved
Development	Co-develop new ideas and solutions; start with designing for “desirability”
Prototype	Build, test and refine proposed solutions, bringing them to a higher fidelity and testing for “feasibility” and “viability”
Roadmap	Devise a clear plan for solution implementation and uptake

The Co-Design Team

The Deal Co-Design Team is an integral piece of this Solutions Lab, participating in the design, testing, and validation of the solution model over the course of the project.

The team is comprised of the following groups, bringing their expertise and perspectives to this initiative:

- 6 family members/caregivers of individuals with developmental disabilities
- 3 community land trusts
- 7 support service providers/experts

The Lab Team

The core, day-to-day project team for this Lab comprised the following members:

Extend-a-Family Kingston (DSO South East Region)

- Martha Beach, Housing Navigator
- Corey Compeau, Director – Regional Programs

Surrey Place (DSO Toronto Region)

- Alexandra Shannan, Housing Navigator

Service Coordination Support (DSO Eastern Region)

- Olivia Thomas, Housing Navigator

SHS Inc.

- Adrienne Pacini, Partner
- Christine Pacini, Partner
- Lanxi Dong, Senior Design Researcher
- Julie Sommerfreund, Principal, Innovation
- Nandita Bijur, Senior Innovation Designer

Discovery Phase

Discovery Engagements

This report synthesizes findings from several engagement events that took place during the Discovery Phase of this initiative.

Launch Webinar

The Lab Team hosted a webinar in June to officially kick-off the Solutions Lab, sharing information about the initiative and inviting interested individuals and organizations to get involved.

At-Home Activity

We designed two at-home workbooks for individuals with developmental disabilities and their family members to complete. This activity helped us dive deeper into the perspectives of individuals and families to identify their pain points, housing desires, and thoughts on partnering with a CLT.

1-on-1 Interviews

The Lab Team conducted a series of interviews with family members/caregivers, community land trusts, and support service providers to understand their desired outcomes and expectations for a prospective deal, while unearthing potential barriers and opportunities. Many of the interviewees would become formal members of the Co-Design Team.

Discovery Workshop

Our first workshop brought together the diverse members of the Co-Design Team to validate and discuss findings from the engagements that had taken place thus far. The workshop resulted in a prioritized set of questions and scenario variables, to serve as the jumping off point for the Development phase.

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The Value Proposition

Opportunity for a New Housing Model

Housing Challenges for People with Developmental Disabilities

Across Ontario, there are thousands of individuals living with disabilities; according to [Statistics Canada's 2022 Survey](#), there were 176,500 Ontarians living with development disabilities (5.5% of the Ontario population aged 15 years or more).

Individuals with developmental disabilities face immense barriers to attaining housing that is secure, affordable, and meets their evolving needs. Common challenges include:

- **Limited housing options and long waitlists** – There is a shortage of appropriate supportive housing options, particularly in smaller communities.
- **High cost of support and inadequate funding** – Individuals with developmental disabilities require varying levels of support to live in their homes. While the provincial government funds different supportive living arrangements and offers flexible funding through its Passport program (which does not cover cost of living expenses), waitlists for supportive services continue to grow. [Community Living Ontario](#) found that over 53,000 individuals were waiting to access developmental services in Ontario in 2025).
- **Aging caregivers and housing sustainability** – Across Canada, many individuals with high support needs live with and are cared for by aging family members. In these situations, there may not be a clear housing and support plan for when the caregiver is no longer able to be involved.

Seeking Housing Security Through Different Options

To secure a plan for stable housing and supports into the future, there are a variety of housing models that individuals and families may choose to pursue.

However, our engagements with families have revealed that options can be difficult to access or do not meet the desires and needs of their loved one.

Some established ministry-funded models include:

- **Group Home Living:** This model involves several individuals living in one home with shared supports. This model may not be suitable for individuals who prefer to live alone and there are long waitlists to access.
- **Supported Independent Living:** Individuals served through this model live alone or with other persons with developmental disabilities, independently of family members or a caregiver. They receive less than 24/7 services and supports.
- **Host Family Home (or LifeShare):** This program matches individuals with host families that provide care and support. However, this arrangement may be more difficult to access (depending on availability of host homes) and may not result in a long-term housing solution.

Alternative Solutions

There is also an emerging trend of families taking things into their own hands and exploring new solutions.

- [CAFFI Housing](#), based in Caledon, Ontario, was created by a parent looking for an affordable housing solution for their loved one. Through a partnership with Raising the Roof, a heritage property was converted into a home for shared living with wrap-around supports.
- Incorporated by a group of parents who wanted to ensure that their loved ones could remain in the community, [Community Involvement Legacy Homes](#) (CILH) is a non-profit, charitable organization that acquires homes and leases them to individuals with developmental disabilities through a modified form of a life-lease arrangement (case study included in report **Appendix**).
- In Ottawa, the idea of a [Housing Trust](#) devoted to the housing needs of persons with intellectual disabilities was explored by a research team in consultation with individuals and families but has not been implemented.

From Challenges to Opportunities

In addition to the overarching housing challenges identified, individuals and families encounter additional problems when trying to decide on a supportive housing option and developing a viable plan.

These challenges include:

- A lack of awareness or understanding around the risks and implications of newer, alternative models, especially around legal and financial implications
- Maintaining a stable and affordable long-term solution as housing and support needs evolve and increase in cost over time
- The difficulty of establishing trusted relationships with housing and service providers, with assurance that high quality supports meeting the individual's needs are maintained long-term

The model proposed by this Lab provides a new supportive housing pathway for individuals and families whose needs may not be met by current offerings. With this innovative solution, we aim to provide a clear, accessible option that allows individuals and families to:

- Secure housing for their loved one through a partnership with **a community housing provider (e.g., land trust)**, focused on providing affordable, long-term housing to vulnerable people in the community
- Create a **custom arrangement** that better meets the needs and desires of the individual than existing options, with choice around preferred lifestyle and supports
- Maintain their **current family home** (if desired), where the individual could remain long-term, or use the equity to secure a new home
- Unlock **capital** from the home to help cover support costs, improve housing quality, or meet other family needs
- **Plan for the future**, enabling parents and family members to step back from certain responsibilities and feel assured that their loved one will have a safe home and be cared for
- Contribute to **creating housing** that can benefit other people in need and leave a legacy

Designing for Variability

As a baseline, we see this solution as a model for families that own an existing property, are ready to actively engage in future planning, and are willing to explore an alternative solution.

Within this group, the Lab is interested in developing a model and framework that could be applicable to a variety of family situations, though some limitations may be identified when testing for feasibility and viability. Variables we will explore include:

- **Financial circumstance:** This includes the income and funding the individual receives, as well as the family's financial needs for a property transfer (e.g., whether they have the means to "donate" or require a certain amount back)
- **Living arrangement and social preferences:** This includes how the individual likes to spend their day and whether they would prefer to live alone or with roommates; preferences may also evolve over time
- **Support needs:** This looks at the current support needs (e.g., type of support, number of hours) of the individual and how they may scale over time
- **Family roles and governance:** This looks at the desired role of family members in the model, including decision-making and life management of the individual (e.g., overseeing supports, paying rent)

Individual and Family Archetypes

Through the Discovery phase research, different sets of motivations and circumstances for individuals and families that might consider this model began to emerge. A preliminary set of archetypes or “customer profiles” have been developed to help us determine who we might design for in solution development.

Archetype 1: A Housing Deal

This is a family whose primary motivation for engaging in this model is attaining safe and secure housing, owned and operated by a trusted, community housing provider (e.g., a land trust). To them, the supports could be arranged and managed separately from housing.

What they have:

- A suitable asset
- Capacity to be involved in decision-making, support coordination, and oversight
- Existing support funding and agreements with support provider(s)

What they want:

- Long-term stable, affordable housing for their loved one
- Property and asset management

Archetype 2: A Housing and Support Deal

This is a family whose primary motivation for engaging in this model is attaining safe and affordable housing, owned and operated by a trusted, community housing provider (e.g., a land trust) in partnership with a long-term support provider. For them, finding additional funds to help pay for supports is critical to the deal (e.g., equity in the property).

What they have:

- A suitable asset
- Capacity to be involved in some decision-making and oversight

What they want:

- Long-term stable, affordable housing for their loved one with wrap-around supports
- Property and asset management
- A viable support model

Archetype 3: A Housing Creation Deal

This is a family whose primary motivation for engaging in this model is attaining safe and affordable housing, owned and operated by a community housing provider (e.g., a land trust) with wrap-around supports.

The asset they own is not suitable for the individual long-term, but they are interested in working with the organization to leverage what they have (e.g., land, capital) to create or acquire a new home (e.g., redevelopment of site, contributing capital to a new development, using capital to buy a new home).

What they have:

- An asset that could be leveraged

What they want:

- Long-term stable, affordable housing for their loved one with wrap-around supports
- Property and asset management



Key Insight

While the Lab initially focused on scenarios that would involve a direct transfer of the existing family home, the opportunity to leverage home **equity** to secure alternative housing within the community land trust’s portfolio was identified as another potential option.

Opportunity for Growing Community Land Trusts

Vehicles for Stewarding Affordable Housing in Perpetuity

The land trust movement is gaining traction across Ontario and Canada, with over 40 established and emerging community land trusts (CLTs) across the country ([Canadian Network of Community Land Trusts, 2025](#)).

Community land trusts are non-profit, social-purpose entities that acquire and steward land for the benefit of local communities, including maintaining affordable housing assets in perpetuity. There are different ways that CLTs may acquire and grow their portfolio of assets, including:

- Purchasing real estate (e.g., from the private market)
- Receiving units from another organization (see **Appendix** for case study on scattered site acquisitions by Circle Land Trust from Toronto Community Housing Corporation)
- Receiving units through a partnership (e.g., with the private sector)
- Attaining land for new development (e.g., from government)
- Intensifying or redeveloping existing properties

From Challenges to Opportunities

Despite the energy around community land trusts and the potential for these organizations to meaningfully address the shortage of non-market housing in Canada, many CLTs face barriers to growth and building a sustainable model through scale. Some of their challenges include:

- **Difficulty acquiring assets** – Many CLTs, particularly ones in the start-up phase, struggle to build up a portfolio due to limited resources and low-cost opportunities. According to CNCLT’s 2023 Needs Assessment Report research, only 13 CLTs in Canada are past the “interest” or “start-up” phase and have assets to mobilize toward their mission.
- **Lack of financial resources** – While significant investment has taken place in the last five years to stimulate the land trust sector and some CLTs are exploring innovative financing models (e.g., community bonds), many lack access to sufficient capital and funding that would enable them to take on larger acquisition or development projects.
- **Difficulty reaching goals for community impact** – Due to the length of time it can take for a new CLT to acquire its first assets and become operational, there is the risk of losing momentum with community without tangible outcomes.

The model proposed by this Lab provides new opportunities for community land trusts to grow their portfolio and add new affordable housing stock. With this innovative solution, we aim to provide a new pathway for CLTs to:

- **Add to their portfolio** of housing assets at a scale that might require less capital and intensity than larger building acquisitions or developments
- **Convert “market” housing into community housing** by taking in privately-owned assets and moving them into the non-profit, social-purpose real estate sector for stewardship, to benefit local communities
- Provide affordable housing to **individuals with developmental disabilities**—a segment of community members that face disproportionate barriers to attaining affordable, adequate housing and are a prioritized group under the National Housing Strategy
- **Build capacity and experience** by acquiring a new class of assets to manage and operate, particularly for newer CLTs
- **Scale their portfolio** by intensifying these single-household dwellings (e.g., conversion to multiplex or adding an additional dwelling unit) and/or using the property to increase their financial position (e.g., leveraging, gaining greater access to funding and investment)

Designing for Variability

There are different variables that impact whether a CLT might be interested in adopting this model and the types of deals that would be desirable, feasible, and viable for them to take on. Some of these variables include:

- **Mission and mandate** (e.g., who they prioritize serving)
- **Acquisition criteria** (e.g., housing types, location, condition, value, potential for intensification)
- **Current scale and composition of portfolio**
- **Operational model and capacity** (e.g., property management, knowledge of supporting individuals with developmental disabilities)
- **Financial model and access to resources** (e.g., operational revenue, acquisition fund)
- **Charitable status**

This Lab is interested in positioning this model, including different variations of it, to as many community land trusts as possible—from start-up CLTs looking to acquire initial assets to expanding CLTs that have some operating experience under their belt and are looking to grow capacity.

Other Potential Asset Receivers

While the proposed model focuses on fostering partnerships between families and community land trusts, there is the possibility that the “asset receiver” in this type of model could be another type of entity, such as a non-profit housing provider. In some geographic regions, there may not be an established CLT, in which case families interested in exploring this model will have to work with other organizations that could acquire and provide housing.

Furthermore, the housing provider could be an organization that specializes in housing and supports for individuals with developmental disabilities. While this could be a benefit to figuring out the support piece, there could also be risks in combining housing and support provision. A benefit of having a CLT landlord with a different support provider is the separation of housing and supports.

Designing A Win-Win Solution

Our Discovery phase research has confirmed our hypothesis that the proposed model could be mutually beneficial for individuals with developmental disabilities and their families, who are seeking to establish a long-term affordable housing solution, and community land trusts that are looking to grow their portfolio. This page provides a summary of their desired outcomes, and outlines a potential role for support providers in enabling a win-win solution.

A Solution for Individuals and Families

- Secure long-term, stable housing
- Create a custom housing arrangement that meets the needs and desires of the individual
- Enable the individual to remain in their current home (if desired)
- Unlock capital from the home to support the individual/family's needs
- Allow parents and family members to prepare for the future and reduce responsibilities
- Contribute to creating housing that can benefit other people in need

A Solution for CLTs

- Unlock a new pathway to acquire housing assets
- Convert “market” housing into community housing
- Provide affordable housing to community members in need
- Build capacity and experience
- Use the asset to further scale their portfolio

A Role for Support Providers

Our research highlighted that the model must include the perspectives and needs of support providers, as they will play an important role in **enabling a win-win solution**, including but not limited to the following potential roles:

- Deliver tailored supports
- Form strong, stable partnerships with land trusts
- Provide oversight on quality and consistency of services
- Maintain a well-trained and reliable workforce
- Act as the asset receiver in certain situations (e.g., where there isn't a CLT)

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A Framework for the Model

Proposal for a New Model

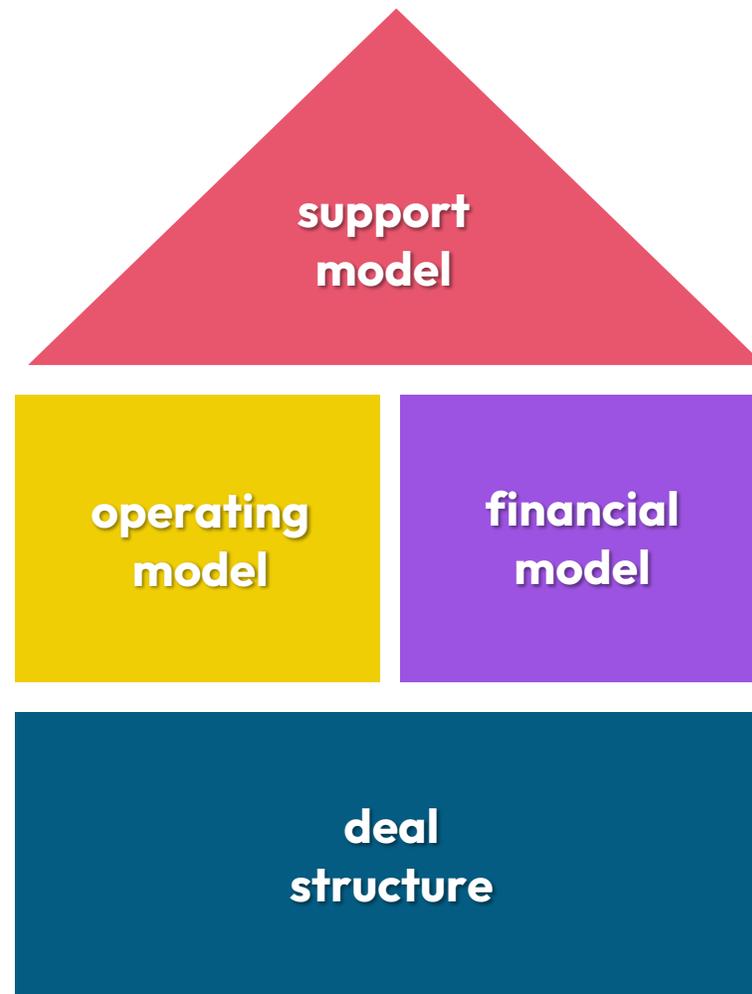
Designing for Desirability, Feasibility, and Viability

The Discovery Phase has led to a better understanding of the needs and opportunities for this model from the perspective of individuals, their families, land trusts and service providers.

With the aim of designing a model that can be implemented and adapted to a variety of situations and contexts, this framework identifies the key components of a successful model.

A successful model should include:

- A desirable deal structure
- A viable financial model over time
- A feasible operating and support model



Components of the Model

The **support model**, outlining the coordination and provision of wrap-around supports by the service provider, enabling the individual to live in their home long-term.

The **financial model** which factors in the cost of acquisition, property maintenance, capital repairs, and renovations, while ensuring long-term affordability for residents and sufficient funds for supports.

The **operating model**, including the approach for day-to-day property management and long-term asset management, with consideration of other potential tenants on the property.

The **deal structure** formalized through legal agreements that brings homeowners, land trusts, and service providers together—defining terms, roles, and responsibilities.

Component 1: Deal Structure

The Deal Structure

The **deal structure** is formalized through legal agreements that brings homeowners, land trusts, and service providers together and clearly defines key terms, roles, and responsibilities.

This could involve:

- Roles and relationships of parties coming together in the deal
- Terms of agreement
- Governance and decision-making in the future

What We Heard

Discovery insights from families, land trusts, and support providers have outlined the following enablers and barriers for the deal structure.

	Family Perspective	CLT Perspective	Support Provider Perspective
Desires and Enablers	<ul style="list-style-type: none"> • Assurances for quality and stability of housing (occupancy rights) • Framework for involvement and oversight in decision-making • Establishing clear terms for the deal, including conflict resolution and “exit clauses” 	<ul style="list-style-type: none"> • Owning the property • Alignment with the family on goals • Ability to leverage equity of the asset in the future 	<ul style="list-style-type: none"> • Shared understanding and agreement on ‘acceptable risks’ • Clarity on roles and responsibilities between land trust, family, and support provider • Clarity on logistics and implementation before asset is transferred or deal is finalized
Fears and Barriers	<ul style="list-style-type: none"> • Displacement of loved one • Being left out of decisions • Terms not being met • Sustainability of the CLT 	<ul style="list-style-type: none"> • Lack of clarity about what happens when the individual is no longer able to live in the home • Fear that legal covenants on the asset will be too restrictive and not result in benefits for the land trust 	<ul style="list-style-type: none"> • Service contracts (in a fee-for-service model) are dependent on sustainability of financial resources • Lack of individual’s voice or decision-making power in arrangement

Problems to be solved

The deal structure formalizes the negotiated terms of the agreement between asset owners, asset receivers, and any other related parties.

Thus, it must account for the requirements and implications for quality of life:

- On a day-to-day basis
- As the family member's needs change over time
- As the land trust or other asset receiver's strategy, financial circumstances, or operational capabilities shift
- The individual's own autonomy and decision-making power in their future

The next phases of work will contend with the reality or tension of building a secure arrangement when an individual or family's circumstances are bound to change over time.

Jobs to be done

To ensure families and land trusts are prompted to develop an agreement that considers the long-term, the deal structure must help project and plan for the following jobs to be done:

- Making decisions about housing and supports over time
- Managing daily life maintenance tasks (e.g. paying rent, coordinating supports)
- Providing supports that improve the individual's quality of life
- Day-to-day property management
- Long-term asset management and capital planning
- Communication with family/trustees/
Microboard

Unanswered Questions

- What might be alternative models to a direct land sale?
- What might a set of options for family / trustee involvement look like?
- What end of tenure scenarios should be considered and planned for?
- How might changing desires and needs of the individual impact the vision for long-term tenancy?
- What are the possible outcomes for what happens to the home after the individual is no longer living in it?
- Who has control over decision-making over time?

Possible Prototypes

- Template for a legal agreement
- Discussion guide for creating the deal
- Long-term projection and planning tool for families

Component 2: Financial Model

What We Heard

Discovery insights from families, land trusts, and support providers have outlined the following enablers and barriers for the financial model.

The Financial Model

The **financial model** which factors in the cost of acquisition, property maintenance, capital repairs, and renovations, while ensuring long-term affordability for residents and sufficient funds for supports.

What could this involve:

- Purchase price and funding/financing approach
- Agreed rental rate
- Operating budget
- Capital planning budget
- Support budget

	Family Perspective	CLT Perspective	Service Provider Perspective
Desires and Enablers	<ul style="list-style-type: none"> • “Reasonable price”; close to market value • Return for property is sufficient to sustain housing and support costs for loved one • Avoiding capital gains tax • Long-term affordable rent • Support from government to maintain supports 	<ul style="list-style-type: none"> • Lower cost to acquire; no cost would be ideal • Multiple sources of acquisition capital to minimize debt • Rent subsidies from the municipal or provincial government • Multiple units or occupants for additional rental income 	<ul style="list-style-type: none"> • Clear financial structure or dedicated fund to support ongoing support provision • A viable financial model <i>before</i> asset transfer is finalized • Bridge financing if family’s financial capacity changes suddenly or lessens over time
Fears and Barriers	<ul style="list-style-type: none"> • Concerns about parents’ financial needs (e.g., housing and aging) • Potential loss of inheritance for other children • Rent and/or support costs become unaffordable 	<ul style="list-style-type: none"> • Acquisition cost is too high • Cost of renovations and development • Asset is not viable and becomes a liability • Inability to secure financing and funding required 	<ul style="list-style-type: none"> • Misaligned expectations on the cost of support provision • Unsustainable support plan or budget

Problems to be solved

The financial model will determine the upfront and ongoing viability of the proposed solution. Given the changing market and the breadth of possible scenarios, this financial model must address:

- The financial capacity of the family / individual over time (e.g. if parent passes away or funding cannot cover support needs)
- The financial capacity of the CLT, as it changes over time
- Impact of capital gains tax on the financial compensation amount
- External sources of funding to make the model work (e.g. government funding, community foundations)
- Limitations around charitable donations (e.g. must benefit a group, not an individual)

Jobs to be done

The practical implementation of the financial component requires the following jobs to be done:

- Building and maintaining a budget that accounts for renovations, redevelopment or intensification, as appropriate
- Building and maintaining a viable operational budget
- Ensuring rental payments over time and long-term affordability for the individual
- Maintaining financial viability of the support and operating models as circumstances and contexts change
- Assessing and pursuing alternative financing, if needed

Our design must ensure these jobs are well articulated and accounted for in each deal.

Unanswered Questions

- What are the tax implications of the asset transfer?
- What are potential sources of funding for acquisition, renovation / development, operations, and support?
- What alternative financing models could be considered (e.g., community foundation funds, bonds)?
- What factors most impact long-term financial viability?

Possible Prototypes

- Pro forma and scenarios
- Operating budget template
- Support service delivery plan costing

Component 3: Operating Model

The Operating Model

The **operating model**, including the approach for:

- Division of roles and responsibilities amongst partners (e.g., day-to-day property management, long-term asset management)
- Potentially housing other tenants on the property.

What could this involve:

- Partnership agreements
- Property management scope
- Lease with resident
- Scope for long-term asset management plan

What We Heard

Discovery insights from families, land trusts, and support providers have outlined the following enablers and barriers for the operating model.

	Family Perspective	CLT Perspective	Service Provider Perspective
Desires and Enablers	<ul style="list-style-type: none"> • Well-managed and maintained home • Potential roommates are carefully selected and compatible 	<ul style="list-style-type: none"> • Potential for intensification (building additional units) or multiple tenants • Proximity to other sites in portfolio • Leasing to an operating partner that provides day-to-day property management and supports • Operating at a surplus • Stable and strong partnership with the service provider 	<ul style="list-style-type: none"> • Co-living arrangements to reach economies of scale • Potential for service agency to own and operate property • Existing expertise in housing, property management, and providing support
Fears and Barriers	<ul style="list-style-type: none"> • Challenge of finding good / compatible roommates 	<ul style="list-style-type: none"> • Capacity to manage the site • Challenge of scattered site operations • Finding the right support / operating partner • Wear and tear to homes over time • Rise in operating costs vs. rental income over time 	<ul style="list-style-type: none"> • Union-related disruptions (e.g. strikes)

Problems to be solved

The operating model denotes key decisions about the operation of the housing and service delivery, setting up the division of responsibilities among partners.

The operational model must consider the following:

- The suitability of the available asset for the land trust's goals and development strategy
- The suitability of the service provider for the care needs of the property's residents
- The configuration of partnerships
- Division of responsibility re: property management and asset management
- The required number of residents and any care occupancy implications

Jobs to be done

Implementation of the operational model requires the following jobs to be done:

- Establishing and maintaining a sustainable partnership between all parties
- Day-to-day management of properties that provide support for individuals with developmental disabilities
- Long-term asset management, including planning required for capital projects
- Ensuring the operating model can accommodate changes in the support plan
- Assessing opportunities or planning for intensification

Our solution must enable partners to understand and assign who takes on each of these jobs in the operating model.

Unanswered Questions

- How might the building type and physical characteristics of the home impact operational feasibility?
- What zoning or building code implications (e.g., care occupancy) must be considered?
- How would serving additional tenants on the property impact the operating model?
- Who is responsible for property management?
- How are operating / support partners brought to the table?

Possible Prototypes

- Operating framework
- Tenant agreement/lease templates
- Property assessment framework

Component 4: Support Model

The Support Model

The **support model**, outlining the coordination and provision of wrap-around supports by the service provider, enabling the individual to live in their home long-term.

What could this involve:

- Outline of supports required
- Schedule of supports
- Staff roster
- Cost breakdown

What We Heard

Discovery insights from families, land trusts, and support providers have outlined the following enablers and barriers for the support model.

	Family Perspective	CLT Perspective	Service Provider Perspective
Desires and Enablers	<ul style="list-style-type: none"> • Clarity on individual’s support picture and financial arrangements prior to deal • Flexibility to accommodate changes over time • Choice over service provider (e.g., maintain current staff) • Have someone else coordinate and manage supports while staying involved • Trusting relationship with service provider 	<ul style="list-style-type: none"> • Family has existing relationship with a service provider which can be brought into the deal • Clear delineation of responsibilities regarding supports 	<ul style="list-style-type: none"> • Stable and strong partnership with the land trust or asset receiver • Policy changes that have embedded tenant rights in legislation, helping mitigate risk should a service provider become an asset receiver
Fears and Barriers	<ul style="list-style-type: none"> • Appropriate care is not provided • Support arrangements break down over time • Cost of supports cannot be covered • Quality and consistency of PSWs 	<ul style="list-style-type: none"> • Lack of expertise on supports; reliance on partner to ensure wellbeing of the individual • Ensuring the support partner stays on long-term 	<ul style="list-style-type: none"> • Families may underestimate the risks, time, and effort required to self-manage supports • Costs of supports can often be underestimated by families

Problems to be solved

The support model is likely to be the most important and complex component to work through in most deals.

Given the variation in scenarios, our solution will have to work through and address:

- A way to ensure supports are provided in the long term
- The need to separate housing and supports to ensure tenure isn't impacted by the end of or a change in supports
- Choosing the right service provider for the care needs of all residents
- Clarity of communication channels between all partners

Jobs to be done

The support model fills some key jobs to be done:

- Establishing and updating a customized care plan
- Delivering tailored supports
- Providing oversight on quality and consistency of services
- Maintaining availability of well-trained and reliable developmental services workers (DSWs) and other support providers
- Daily management and coordination of services

Our solution must enable partners to align on who takes on responsibility for each of these jobs.

Unanswered Questions

- How would serving additional tenants with disabilities on the property impact the support model?
- How might a live-in support worker fit into this model?
- What would happen if the individual wanted to change support provider?
- How might changing support needs impact the model?
- How is quality of care assured?
- How are support providers brought to the deal table?
- Who are the right service providers for this model?
- Will proceeds from a home sale be adequate to cover supports? For how long?

Possible Prototypes

- Support service delivery plan
- Support coordination plan

4

Conclusion and Next Steps

Journey Towards a Desirable, Feasible and Viable Solution

Taking a Scenario Approach

Our engagements have emphasized the need to design a model that works for multiple scenarios—with different combinations of variables—where adjustments could be made to accommodate different needs and circumstances.

The Development phase will investigate how the model could work for the **three identified family archetypes** by fleshing them out into more detailed scenarios.

With the Co-Design Team and technical experts, we will explore our unanswered questions related to model components and begin to sketch out what the possible deal and partnership arrangements could look like.

Building out Prototypes

Our Development phase activities will provide further insight and inform our selection of **prototypes** to build out and test within the Lab.

While there are many possible solution artefacts that could be created, the Lab team will prioritize developing and refining a set of foundational prototypes to support the uptake of this solution in the real world.

Ingredients for Success

The following elements were named by participants as enablers for a successful deal in the real world and they will guide our prototype development.

- ✓ Information to help individuals, families, and CLTs understand if this opportunity is right for them
- ✓ A facilitated approach to making connections and working towards a deal
- ✓ Tools to ask the right questions, advocate for needs, and make informed decisions
- ✓ A structured, yet flexible process for developing and executing a shared vision

Appendices

Case Study: Community Involvement Legacy Homes

Community Involvement Legacy Homes (CILH) is a non-profit, charitable organization based in the United Counties of Leeds and Grenville (UCLG), Ontario that provides affordable housing to individuals with intellectual and developmental disabilities. With support from the Brockville and District Association for Community Involvement (BDACI), the organization was [incorporated in 2005](#) by a group of parents who wanted to ensure their children with development disabilities could continue to reside in their communities later into life, after parents could no longer provide supports themselves within their family homes.

[CILH's housing model](#) involves acquiring homes and leasing them to individuals with development disabilities through a modified form of life-lease, which is a type of housing arrangement that gives a leaseholder the right to occupy a dwelling for life (or some other fixed term) without owning the dwelling itself. Life lease housing is typically operated by non-profit housing providers and more affordable than conventional ownership housing. Leaseholders do not have to acquire a mortgage or enter into an agreement of purchase and sale but are responsible for monthly rent to cover mortgage payments, property taxes, and maintenance fees.

CILH [initially considered forming a housing co-operative](#) but determined it would be difficult to maintain the vision of the organization over the long term, as the values of a co-operative often change with each successive generation of tenants. Accordingly, it was decided that a housing corporation would be formed and houses would be purchased by the corporation on behalf of the families, who would then execute leases with the corporation. These leases include clauses preventing the corporation from displacing tenants so long as they continue to pay their rents, ensuring similar security and stability of tenure as traditional homeownership for residents.

CILH undertakes extensive consultations with interested families before purchasing a home, rather than acquiring homes and offering them to future tenants after acquisition. Families and other partners make an up-front donation to cover the down payment on the home purchase and then monthly rents are used cover mortgage payments. A significant drawback of this model is that the up-front donations are final and cannot be recovered by families (the donations are not tax deductible as they are geared toward an individual rather than a group), and any equity built up in the home over time is not returned to families when a tenant moves out (as

with a traditional life-lease model in which residents hold a life-lease interest in the property).

[CILH acquired](#) its first two homes in 2008, and then acquired a third property in 2013, under this model. Five additional properties were then acquired through 2016-2017 with funding from UCLG. In 2023, CILH secured funding to create a secondary unit at a property through UCLG's Secondary Suite Program. Since 2010, UCLG has also provided capital grants and rent supplements to CILH to lower shelter costs and make the homes more affordable for leaseholders.

A key feature of this model is the separation of housing facilities and individual supports. CILH does not deliver paid in-home supports; rather, these are provided through BDACI or other support agencies in the area, allowing individuals with development disabilities to receive individualized supports. This, CLH believes, facilitates a more 'natural' and independent way of living rather than being tied down to a specific way life designed by an organization in which housing and supports are blended.

Takeaways

CILH's model has similarities to our proposed solution and has successfully enabled parents and caregivers of individuals with disabilities to secure affordable, long-term housing for their loved ones. As we develop our model, we may draw inspiration from CILH, including their legal agreement structure, financial model, and use of a modified life-lease.

Case Study: Circle Community Land Trust, “the Scattered Site Specialist”

Circle Community Land Trust (CCLT) was founded with the [express purpose of protecting and investing in Toronto Community Housing Corporation’s \(TCHC\) scattered housing portfolio](#). In 2022, TCHC’s assigned scattered housing portfolio was transferred to CCLT with agreements registered on title to each property requiring the units to be preserved as permanently affordable rental housing.

Circle’s portfolio contains 607 homes scattered across the City of Toronto (primarily in the eastern areas), which are largely detached or semi-detached houses with 3 or more bedrooms. The houses were transferred to Circle in four batches (or ‘tranches’) over the course of four months to keep the legal process manageable.

This large-scale transfer solidified Circle’s opportunity and ambition to become the ‘scattered site specialist,’ with a sixplex being the largest typology of interest. Over the past three years of operation, Circle has built its capacity, infrastructure, and expertise to manage scattered sites and meet the needs of diverse tenants.

Circle Community Land Trust has established and prioritized the following activities to successfully manage a large scattered site portfolio:

- **Enhancing in-house property and asset management capacity** – including a dedicated team for daily maintenance requests and long-term capital planning
- **Designating capacity for tenant engagement-** Building relationships with tenants through a Tenant Engagement Committee and the Community Tenant Service Workers, who worked directly with tenants to inform them of the transfer and set expectations for the renewed relationship
- **Streamlining systems to collect rent payments** to make it easy for tenants and staff to ensure successful monthly payments
- **Determining the condition of homes** – Home visits and inspections on all the transferred properties were required to assess their condition and anticipate the required work and investments
- **Instituting a Capital Repair program:** CCLT developed a \$72.2 million [Capital Repair Program](#) to bring all transferred homes into a state-of-good-repair within a five-year period.

Circle also has some experience in providing housing to individuals with developmental disabilities, taking over a previous arrangement set up by TCHC.

The individual’s family holds the lease for the unit and sub-leases the 2nd bedroom to another individual with a developmental disability. The third bedroom is reserved for a live-in caregiver, for which the two families share the cost..

This arrangement provides the leaseholder family with choice over roommates and supports, while leaving property and asset management responsibilities to Circle Community Land Trust.

While this model was inherited by Circle through the transfer from TCHC, it illustrates how a land trust might operate scattered site housing for individuals with developmental disabilities, as well as an example of a potential partnership approach between a land trust and family members.

Takeaways

Circle Community Land Trust’s experience illustrates how scattered site acquisition can be a viable pathway for land trusts to grow their portfolio. This case study also provides inspiration for possible deal arrangements (e.g., division of roles and responsibilities) and operational approaches.