



Real Life Rentals

GUIDE TO

Empowering Inclusion In **AFFORDABLE HOUSING**



Prepared by the National Affordable Housing Corporation

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Empowering Inclusion In **AFFORDABLE HOUSING**



Community Housing
Transformation Centre
Centre de transformation
du logement communautaire

The NAHC's Empowering Inclusion in Affordable Housing project documenting the experience of achieving inclusion for persons with intellectual disabilities at Willowview Heights was made possible with funding and support from the Community Housing Transformation Centre (CHTC).

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Message from the NAHC

As is often the case with affordable housing, Willowview Heights took years to plan, finance and ultimately construct. The end result is a truly remarkable mixed affordable market rental development that demonstrates a new model for inclusive independent living affordable housing. Willowview Heights welcomes Saskatoon residents to be part of something bigger, whereby they are living alongside a few neighbours who have experienced greater challenges affording good housing due to intellectual disabilities and overlapping additional barriers. The National Affordable Housing Corporation's Willowview Heights development gives these individuals access to the very same quality housing and neighbourhood that any other Saskatoon resident would gladly choose to make their home.

The NAHC is happy to be housing nine adults from Inclusion Saskatchewan at Willowview Heights. Through our reduced monthly rents, partnership with Inclusion Saskatchewan, and dedicated person-centric property management, we are providing affordable housing and supports to help these individuals achieve the housing stability and success they are capable of, when given the opportunity to choose independent supportive living within the community.

Thank you to the Board of Directors for their trust in the leadership team at the NAHC and to our staff for their commitment to carrying out this vision for Willowview Heights. We are also sincerely appreciative of the affordable housing support for Willowview Heights provided by the Canada Mortgage and Housing Corporation, Saskatchewan Housing Corporation, and City of Saskatoon. We are especially thankful to our partners at Inclusion Saskatchewan; thank you for your advocacy work for persons with intellectual disabilities and guiding efforts to help us broaden our own understanding of the higher levels of inclusivity that can be achieved in our affordable housing when we work together.

Lastly, a special thank you to the Community Housing Transformation Centre for its support of this Empowering Inclusion in Affordable Housing project. Without the assistance of the Centre, it would not have been possible to document and share our tenants' and team's experiences and the story of inclusion at Willowview Heights. It is our sincere hope that this account of the NAHC's learnings will benefit others looking to change the affordable housing landscape so that it may offer more suitable and inclusive forms of housing for persons with intellectual disabilities.

Message from Inclusion Saskatchewan

Housing has a profound influence on our health, well-being and quality of life. It is foundational to our feelings of connectedness, safety, and belonging. For many people across Canada, especially those who represent historically oppressed and marginalized populations, access to affordable, suitable and adequate housing remains critically stressed due to significant shortages in supply.

Inclusive housing encompasses where a person lives and how they participate in the social, economic, and cultural opportunities that are important to them. A person must access the services, supports, and resources that they need to exercise agency and choice in their lives. Inclusivity in housing indicates that the voices of the community members and their lived experiences are at the forefront of all community planning and growth conversations.

Our partnership with the National Affordable Housing Corporation and Real Life Rentals represents the need to innovate how housing, neighbourhoods and communities are conceived and planned to ensure that the needs of all members are met in a dignified, respectful and culturally appropriate manner.

We are grateful to work with such impassioned, dedicated, and ambitious partners who want to be part of creating a society that is equitable, fair, and kind.

This story of Empowering Inclusion in Affordable Housing provides professionals, community members, and other allied individuals with a resource that will aid in the development of sustainable, inclusive housing that reflects the diversity of communities with consideration to specific local contexts. This resource is an accessible and indispensable collection of information that will serve as an inspiration to creatively problem-solve some of the most complex challenges in inclusive housing development.

Housing is a human right, and everyone deserves a home of their own. We are eager to hear how you shape and grow your communities to be inclusive for all members to thrive and live in wellness.



**INCLUSION
SASKATCHEWAN**

supporting individuals with intellectual disabilities

About the Project

According to Inclusion Canada, nearly one in five people with developmental disabilities over the age of 15 live in a household with a core housing need, which is almost double the national average.

People with disabilities often have limited rental options due to financial constraints, and face subconscious and conscious discrimination from landlords. The hard truth is that many people with disabilities live in substandard housing.

The National Affordable Housing Corporation (NAHC) and Inclusion Saskatchewan have partnered to provide affordable housing for people with intellectual disabilities and additional overlapping challenges.

The resource you are reading documents our collective learnings throughout the first year of this housing journey with the tenants. It aims to help provide some direction for others so that they, too, may work to address the housing gap for people with intellectual disabilities. The resource offers practical solutions and real-life examples to inspire other organizations to provide homes for this demographic.

A key approach is making sure these individuals not only have the opportunity to live in an inclusive community, but that they are empowered and able to make that decision for themselves.

The rentals at Willowview Heights in Saskatoon are available far below market rates and are extremely affordable for persons with intellectual disabilities. The NAHC is able to provide these affordable rentals by using a mixed-market housing model, where the majority of the rentals are available at market rates. In an environment of ever-dwindling government funding, the market units help make it possible for the NAHC to ensure sustainable affordability for those most in need.

Mixing affordable and market housing is a good fit within any community — not only does it reduce stigma in many ways, but it's natural to have diversity within a community. It also encourages great empathy and inclusion for all.

In many cases, people with disabilities are segregated and isolated in institutional environments or inappropriate housing in an area that is not accessible to services and amenities. Willowview Heights, on the other hand, is close to grocery stores, recreation facilities, minor emergency clinics, dentists, parks, churches, and libraries — all within walking distance. The tenants with intellectual disabilities are integrated throughout the Willowview Heights community with the other tenant families and individuals regularly interacting with them as neighbours, enjoying daily conversations with them, and able to lend a hand if they need it due to the sense of community that has naturally developed living side-by-side.

The first tenants moved in starting in October 2020, and everyone is thrilled to be seeing noticeable improvements in physical health, mental well-being, quality of life and general outlook for the future.

Inspired by this positive experience, we're excited to be sharing our learnings and experience with other communities and housing providers.

In these pages, we have highlighted our learnings, our tenant's stories and experience, and some best practices for others to raise awareness about the challenges these tenants face. We hope that sharing our experience housing persons with disabilities will break down some of the misconceptions property managers and landlords may have as well so they, too, can work towards housing in a more inclusive manner.



Housing challenges for people with intellectual disabilities

By Dallas Tetarenko,
advisor for social equity



The high cost of housing

The majority of the people that we support are excluded from the labor market. They are unemployed or underemployed. Because of that, they have to apply for and receive social assistance from the provincial government, and those benefits don't meet their basic needs.

On average, an individual who's on Saskatchewan Assured Income for Disability receives about \$1,300 a month. As of May 2021, the average market value of a two-bedroom townhouse in Saskatoon was \$1,547. A one-bedroom basement suite was \$890.

It's not uncommon for individuals that we serve to spend 60 to 70 percent of their monthly income on housing related costs. That leaves our clients making tough decisions about their living arrangements, grocery bills, and essential purchases.

Housing in rural communities can be cheaper, but people shouldn't be displaced from their chosen communities because the government doesn't provide them enough financial benefits to live in a decent, adequate and suitable place.

Beyond affordability

Loneliness is another challenge and an epidemic unto itself. Many of the people we support don't have opportunities to socialize or form those meaningful, positive and lasting relationships that most of us take for granted.

People we support may have been fortunate enough to have a landlord who was quite accommodating and kept the rent low, but some of those clients are in living situations that aren't healthy or in their best interests, or they're segregated and isolated on the fringe of the city or in an area that is not close to the core services or amenities that they need. Being isolated has a detrimental impact on emotional well-being and positive mental health.

As you can see, the challenges our clients face go beyond affordability. The philosophy of building an inclusive community has to be in place too. If we develop affordable housing supply and it's not an intentional, inclusive community, people will be stably housed but they're still going to experience all those other negative aspects of exclusion.

The importance of being intentional

Intentional communities give people options and make sure they are supported holistically. We look at every aspect of their life and help them pursue the endeavours that are important to them.

There's also more to supportive housing than direct support. It's creating those support groups that are both formal and informal — our churches, our schools, our workplaces, our families, our friends, intimate partners, neighbours, and even baristas at our favourite local coffee shop.

At Willowview Heights, literally everything that individuals need is nearby — dentists, recreation facilities, doctors, grocery stores, parks, churches, libraries. It's a brand new unit in an area they feel safe and secure in and living among other market rental tenants. They know their rent is going to remain affordable and that they have the opportunity to make new social connections.

It's rewarding to see how people who are selected to live in one of the units responded to stepping across that threshold.

Willowview Heights certainly helps but we're collectively a long way from seeing that transformative change in our communities. If we had 100 affordable units tomorrow, we wouldn't be able to fill them quickly enough; they'd be full before they were built.

That's why we need more organizations to step up to provide inclusive housing. This written account of the experience of Willowview Heights can be a guide to show a way forward to do that.





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**I feel like this is
actually home.**

Aiden

For three years, 22-year-old Aiden had been residing in a group living home for LGBTQ youth through OUTSaskatoon, but he was ready to take the next step in life and live independently in his own home.

“When I first moved in that place, I was a youth myself,” he said, noting that he’d changed since then. “My lifestyle didn’t really fit with my other roommates.”

As Aiden learned new skills and pursued his post-secondary education, his preferred lifestyle was not necessarily compatible with many of his younger roommates anymore. He also was accessing more community services that were not close to his home, which was challenging for him to coordinate.

So when Dallas Tetarenko with Inclusion Saskatchewan told him about the opportunity to live at Willowview Heights, it sounded like the perfect fit.

Aiden moved in with his roommate Laura on October 15, 2020.

On move-in day, he said he felt relieved. That day marked the beginning of a healthier life for him. Prior to moving to Willowview, he’d had anxiety, stress, and restlessness, and had even had trips to the hospital.

He says he has felt physically and mentally healthier since moving to Willowview Heights. He’s been eating better, and has been going to a gym near his home.

“I haven’t had sleepless nights ever since because pretty much I’m just on my own schedule,” he said. “There’s a routine. ... I know that I have more time and patience for more people because I’m not really stretched too thin.”

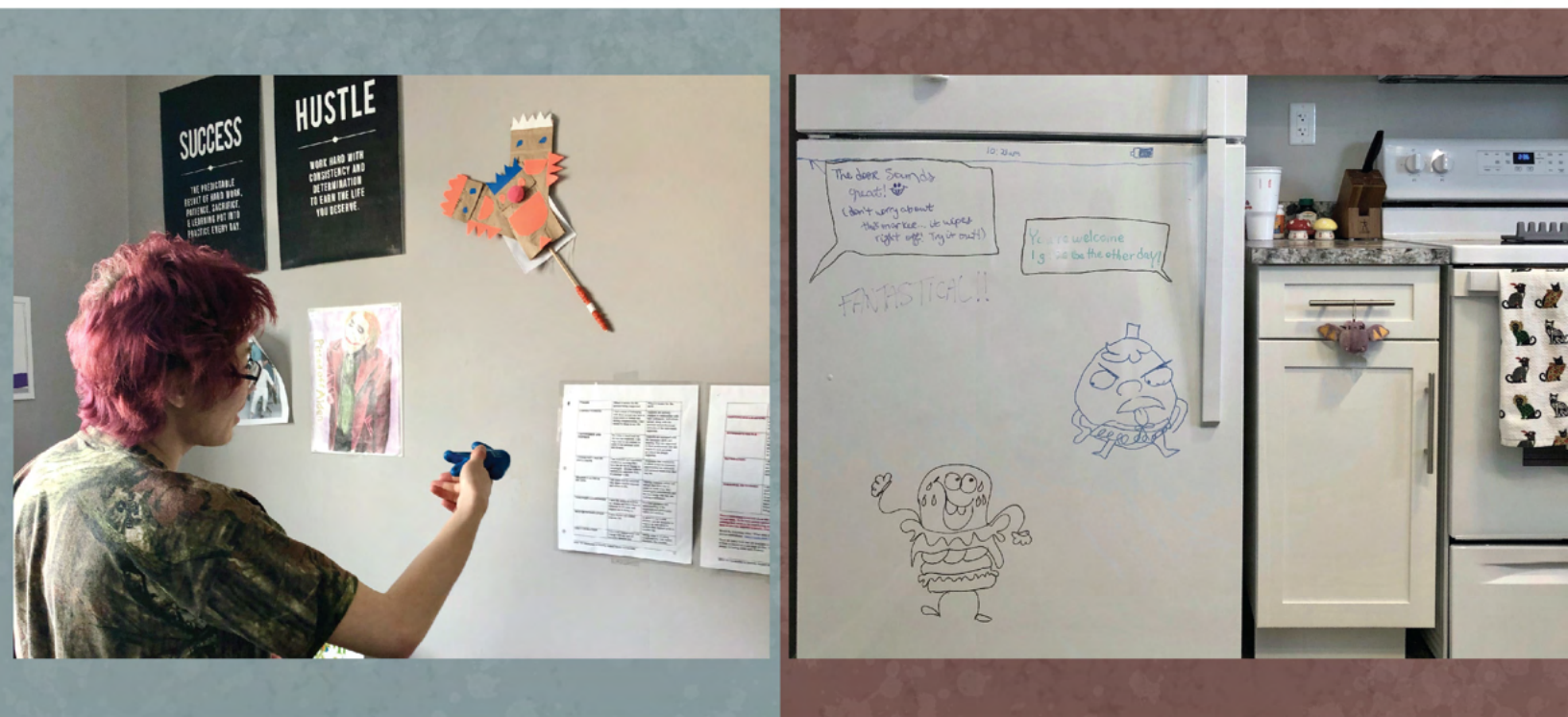
At Willowview Heights, he has enough space for a home office, which allowed him to work from home helping people with job coaching during the pandemic lockdowns, and virtually speak at and attend conferences where he raises awareness about people with disabilities.

"I feel like this is actually home," he said, adding that his family is "secretly jealous" of his new digs. "I think my place is actually better than theirs because of how many power sockets there are."

Aiden and his roommate are also getting along well, and he said he's glad Dallas helped with "roommate shopping."

"I was actually blown away that I got this roommate," he said. "The option Dallas helped find was better than expected. ... I didn't expect to find anyone that matches with me that actually worked."

Laura also has a cat, which Aiden saw as a bonus. "That's very cool. I technically have two roommates now," he said.



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I'm definitely planning on staying here for a long time.

Jayson



Jayson, 25, moved about seven times between 2016 and 2020, he says. He moved out of his parents' house into a group home because they thought it would be better for him, but he soon found out group homes weren't the right fit.

"At every single one, I just couldn't find the things I needed, like for help or anything," he said. "And the people I lived with, they had their own problems, always dragged me into it."

He likes going for cruises on his longboard, fixing and modifying cars, and spending time with friends, but some of the group homes had a 7 p.m. curfew, so he found he kept breaking that rule.

"I've moved so much ... I'd come to this place and I wouldn't even unpack everything," Jayson said. "I could feel already, 'OK, I'm not going to last long here.'"

Willowview Heights was different, though. He moved to Willowview in December 2020.

"I unpacked everything and I just knew, like, this is solid," he said. "I'm definitely planning on staying here for a long time. I was always sick of finding new homes and moving. And that was my goal, to find the right place where I'm happy and finally found it."

He lives with a roommate who he had met through his work at Inclusion Saskatchewan. He knew his roommate was a good guy and that they would get along.

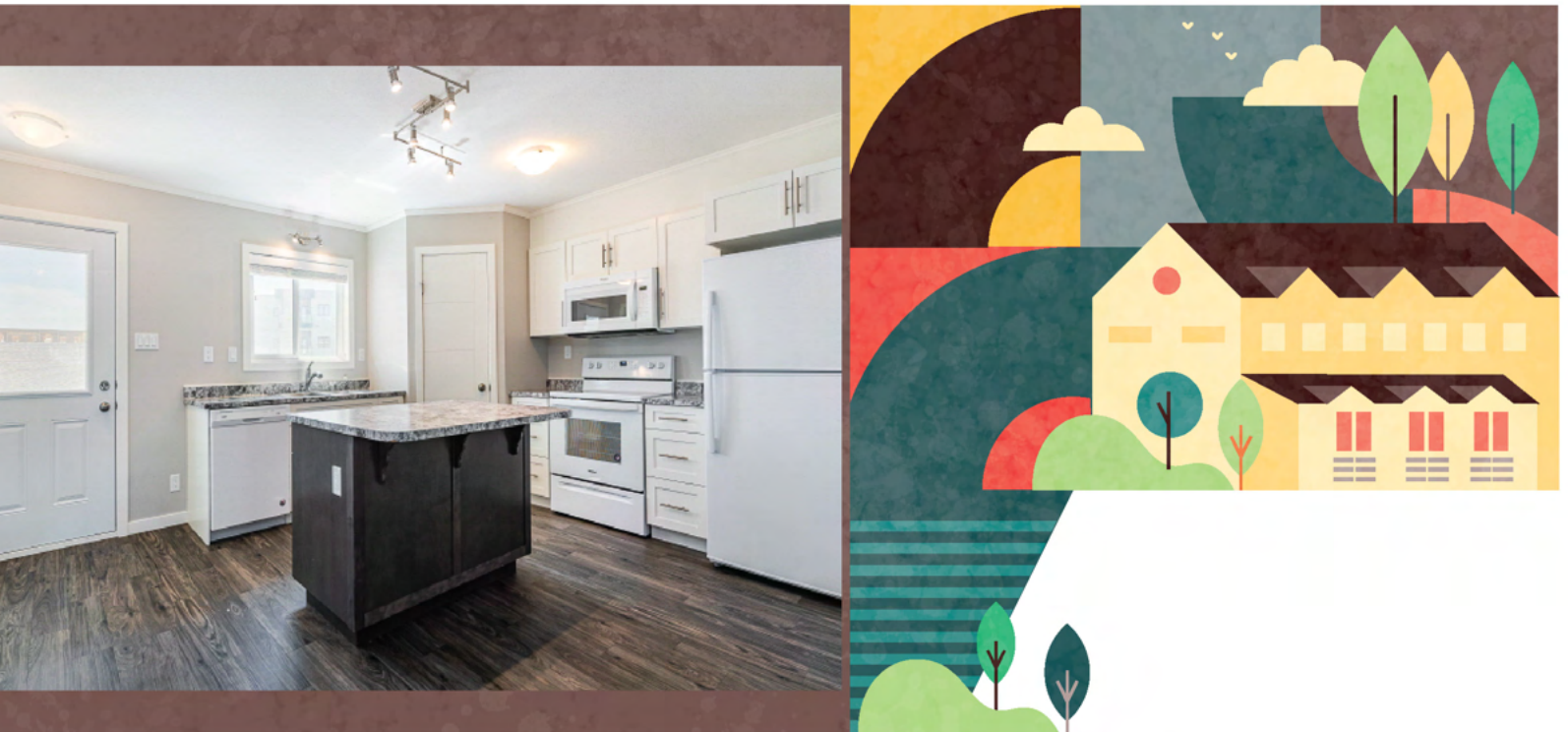
But he's had challenging experiences with roommates in the past: In many of the group homes, for example, he had to share a room, and some of his roommates had a bad influence on him.

"They struggled a lot with their like addictions," he said. "They tried to get me to do drugs, you know, the street life. ... And I was just like, you know what? I can't handle this. Like, I want to just live my life and not fall into that kind of stuff."

Jayson likes the Willowgrove neighbourhood — it's quiet, with less crime than other areas he's lived in, and big parks for him to ride his longboard through. It's also a close drive to Warman where his family lives.

The move has also had a big impact on his mental health.

"I have noticed a lot of my stress and anxiety has dropped and ... I've been a lot more happy and positive in my life," he said. "I keep telling my parents and my friends, like, I'm so thankful, I can finally call a place that's actually home. It feels home to me."





I started a new chapter in life.

Doug

Before moving to Willowview Heights, Doug lived in a basement suite in the City Park neighbourhood of Saskatoon. He described the living conditions as “horrible.”

“It was dark, hardly any light, and had a smell down there and the place needed fixing up,” he said.

It was cold in the winter and he says the landlord took a long time to do maintenance. On top of the less-than-ideal living situation, the neighbourhood was not a particularly safe one.

He lived there for 17 years.

Doug is 42 years old and works part-time for an industrial company that provides materials for mines.

He said his living conditions particularly started to wear on him when he moved from working full time to part time and started spending more time in the home; he said he started feeling depressed and “tired all the time.”

His parents Travis and Margaret said they had encouraged him to move before but he needed to make the decision on his own.

“He doesn’t like change,” said Margaret. “He knew that it wasn’t the right place for him, he needed to get out of the basement, but he just wasn’t willing to make the move.”

Dallas Tetarenko with Inclusion Saskatchewan played a big role in helping Doug move out, helping him connect with the National Affordable Housing Corporation program.

“If it wasn’t for him, I’d still be in the basement,” Doug said.

Travis helped him with the application process and Doug moved in on October 15, 2020.

"Finally, after 17 years after living in a crappy place, I felt I started a new chapter in life," Doug said.

His mom, dad, and a friend helped him move in and it was an exciting day for everyone.

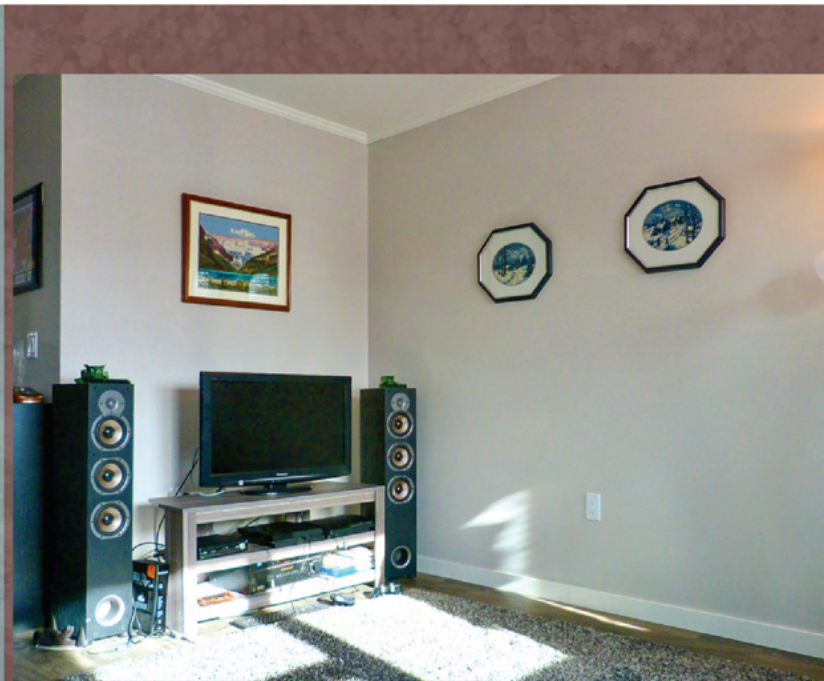
Travis and Margaret said they were very pleased to see the cleanliness and quality of Willowview Heights, and especially excited about the new appliances and the morning light that shines through the living room window.

It's also important to them that Doug have a stable, healthy place to live.

"We're getting up in age and we always thought it would be nice to get him in a nice place like this," said Margaret. "And if he stays forever, that's great, right? You know, when we're ... no longer around and he's in a good place."

At Willowview Heights, he enjoys the better living conditions and the quieter neighbourhood, though he said he had to get used to the traffic.

He said his goal in summer 2021 is to go walking every day in the nearby parks, to "try to get healthy."



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It makes me feel safe.

Shane



Before moving to Willowview Heights, 32-year-old Shane was living in a bachelor suite near St. Paul's Hospital in Saskatoon.

"I didn't really much like it there because ... you hear sirens because you're close to the hospital and you hear trains go by because you're close to the rail line," he said.

He only lived there for about a year but he says that wasn't unusual for him — he has always moved around a lot.

"Even when I was a kid, I moved around a lot because ... my mom didn't have enough money to open up a mortgage for herself," he said.

As an adult, Shane bounced from place to place, unable to find a home that was a good fit. The bachelor suite he was in previously wasn't a good fit either as it was primarily elderly people who lived there.

When he heard about Willowview Heights from Dallas Tetarenko with Inclusion Saskatchewan, he was interested.

"[Dallas] showed me a picture of the construction site, of the places being built, and I knew these places were nicer," Shane said. "I wanted to move where I could save a little money on rent, and where I'm able to save some money."

He moved into a two-bedroom suite December 1, 2020. His sister and mom were with him the day he moved in, and his dad stayed with him during the Christmas holidays.

Shane has reduced mobility and lives in an accessible rental unit at Willowview Heights. The suite features an accessible kitchen design, larger bathroom with raised toilet and grab bars throughout, and side-by-side laundry, among other accommodations.

He also appreciates having friendly, helpful neighbours, one of whom helped when he slipped and fell on the ice in the winter.

"It was slippery ice and it was a slightly cold day," he said. "Luckily I had my phone with me, so I had to call the ambulance."

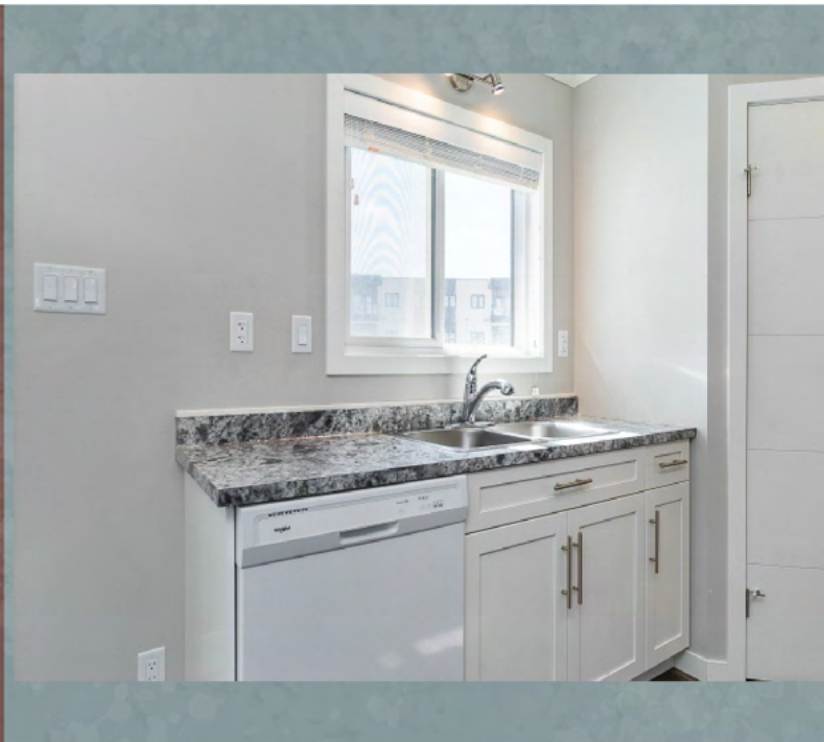
His neighbour showed the ambulance workers where to find him as his suite is located on the back of the building, away from the parking lot.

Shane says Willowview Heights is the nicest place he's ever lived.

"It's got all new appliances like the refrigerator, the range, the microwave, the dishwasher, the laundry machines, you name it," he said.

He also likes the neighbourhood and how close the property is to shops and restaurants.

"It makes me feel safe," he said.





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I regained my independence.

Laura

Finding affordable housing was very important to Willowview Heights resident Laura, 37. She worked in retail selling jewellery but had been struggling since returning to work after the COVID-19 quarantine closures. After returning to work, her hours were cut and she was told if her sales numbers didn't improve, she was at risk of losing her job.

On top of that, she is recovering from a traumatic experience with an abusive ex-partner, whom she lived with before moving to Willowview.

“The trauma is really taxing on all aspects of my life,” she said.

In the past, she has also had bad experiences with roommates.

“I've had roommates that have lied to me ... about signing the lease and then the rent would be stuck on me because I was the only name on the lease at the time,” she said. “They stole my food. They probably stole some of my stuff, too.”

Another roommate took advantage of her generosity and didn't pay her back when she covered the woman's rent and food.

She had been living in her parents' basement temporarily after leaving the abusive relationship and being forced to move from her previous home when the landlords ended the lease early.

So when she heard about Willowview Heights from Dallas Tetarenko with Inclusion Saskatchewan, she jumped at the chance to regain her independence.

Laura asked for the option to live with a roommate at Willowview despite her previous bad experiences because she liked the idea of being able to build her savings. Plus, she said there was security in knowing Dallas could be a go-between if things with her roommate Robert didn't work out.

Dallas helped her connect with her new roommate, Robert, through a series of video chats and meetings.

Luckily, the new roommates got along famously.

“He loves spooky movies and crime drama and all of the same things,” Laura said. “And usually my decor is goofy kitschy things with a mix of Halloween year round, and he loves that, too. So it was the perfect match with that. I don’t know if Dallas had even known that, but it seemed to work out.”

Laura and Robert moved in on October 15, 2020, and Laura said she felt excited and nervous that day. Laura’s mom was there along with Robert and his family, Dallas, and Willowview Heights staff, making it seem a little bit like an open house, she said.

“It’s a brand new build; I’ve never lived in a brand new build,” she said. “It’s a beautiful place. ... My mom’s very jealous.”





Moving to Saskatoon offers more employment opportunities and support.

Amanda



Amanda, 33, moved to Saskatoon from Prince Albert because she knew there would be more opportunities to work as an esthetician.

“My dream is to work in a spa,” she said.

Her new home at Willowview Heights gave her an office where she has all of her esthetician equipment. In her office, she also has a scrapbook that shows the esthetician work she’s done — scrapbooking is one of her hobbies.

She got into esthetics because of her mom, who died several years ago.

“When she was sick, on a good day, I used to give her pedicures and do her makeup and she used to call them her pick-me-ups,” Amanda said. “After she died ... I took some individual classes and it was something for me to look forward to and so keep me in a good place.”

Amanda moved into Willowview Heights April 1, 2021, her first time living in her own home with a roommate. Previously, she’d lived in the house she grew up in, though she did move out once before when going to school at MC College. That was a boarding situation.

“It wasn’t a whole house to myself. It was something more manageable for me because I was going to school, but it gave me a sense of there’s way more out there.”

She hadn’t moved out sooner because finding something affordable was a challenge, and she said it was hard to find a place that suited her needs and was healthy.

Moving to Saskatoon also provided her with more access to support.

"I have a mentor and I wasn't able to get that in Prince Albert," Amanda said. "[They help with] technology things, filling out papers, budgeting. Anything that comes up. ... It's someone that's there for you." Her mentor helped with the transition to Saskatoon.

Living on her own is a whole different experience, she said, noting that she has more independence and she feels free to do as she pleases.

This is her first time living with a roommate, too. She met Sydney through the Individual and Collective Advocacy Network (ICAN), and they talked through video chat before they met. She and Sydney have interests in common, though Amanda said it's been a learning experience.

"You can prepare as much as you can, but ... you won't really know until you get in there," she said. "Just talk to your roommate, in communication. ... Talk as much as you can before you move."





There's no judgement in our little neighborhood.

Sydney

When Sydney, 25, moved to Willowview Heights on April 1, 2021, it was her first time living on her own. She had previously been living at her parents house in the country, between the Saskatchewan towns of Clavet and Bradwell.

"I love how independent I can be now," she said.

She doesn't have a driver's licence, so living in the country, she relied on her parents to take her wherever she needed to go. In the city, she can take the bus anywhere, anytime.

That doesn't mean the transition has been easy, though. The day she moved in, she said her emotions got to her.

"I kind of had a moment of tears. Because it was actually happening. It wasn't just being said and talked about anymore. And, like, that was a big goal for me. I was like, I wanted this for so long."

It was an adjustment for her mom, too.

"She called me like an hour and a half after she left and she's like, you're coming home now? And I was like, no I'm not! That was funny."

She's also had to learn some lessons about budgeting.

"That's a big one. I'm still learning that one. It's hard."

Sydney says that since moving out on her own, she has more confidence and she feels more mature.

"[Moving out for the first time] meant I had to mature a lot. And I did it. Like, if I look back five years, I would have been like, no, I wouldn't have been able to move out."

She particularly likes the Willowview Heights community, saying the neighbours are inclusive and welcoming, making her feel at home.

"There's no judgement in our little neighborhood," she said. "There's no staring at people. ... They understand how many of us are here and have disabilities."



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**It positively affected
my life in a good way.**

Maison



Before moving to Willowview Heights in Saskatoon, 20-year-old Maison lived in Regina, in an area of the city that he said was “not the best.”

He heard about Willowview Heights through Creative Options Regina, an organization that supports people experiencing disability.

The opportunity came at just the right time for him because his options were limited — finding somewhere affordable was key.

“To be honest, I had nowhere else to go. And this seemed like a really good opportunity and everybody was telling me to take it because it’s like a once in a lifetime chance. So I jumped at it.”

Moving to Saskatoon has also brought him closer to family. His mom and his aunt helped him apply for the place, and he had family on hand when he moved in January 6, 2020.

He was excited on move-in day, and he said he was amazed by how nice the property is.

“[My family] really liked it, too,” he said. “All of them have said this is a phenomenal place.”

He particularly likes having in-suite laundry — his old place charged him \$5 per load. And he likes the Willowgrove neighbourhood because so many services are in walking distance.

Most importantly, though, the new digs have had a big impact on his health.

“Mentally I’m doing better, physically I’m doing better, I look better, just in a better mindset. Everything,” he said. “[It] positively affected my life in a good way.”

He said Willowview Heights “feels homey.”

“I feel really safe here,” he said.

Key learnings

The tenants involved with the Empowering Inclusion in Affordable Housing at Willowview Heights were invaluable to raising awareness of the issues facing them (as tenants with intellectual disabilities). They offered a unique insight into the challenges they face when finding affordable housing. Below is a summary of our key learnings for empowering inclusion in affordable housing:

Overview of key learnings

- 1. *Do not be afraid to try something new*** – We knew housing people with intellectual disabilities would be different and even challenging for us because we hadn't worked with this demographic in the past. We were aware that each tenant's needs and situations would be unique. There were a lot of unknowns and we wrestled with our own lack of understanding and even misconceptions going into it. The tenants were also learning to adapt to their new environments and surroundings. Whether it was moving out of a residence they had lived in for more than 15 years, living on their own for the first time, or moving in with new roommates, the tenants were excited but also understood the opportunity would come with new challenges and learnings for them, too. We were confident in our abilities to give it our best effort by working with the tenants and were 100% committed to delivering inclusive, stable and successful housing to them.
- 2. *Be flexible and willing to learn*** – We committed ourselves to learning through our tenants, and through their support providers. This required us to be flexible and adjust along the way to ensure tenant's inclusion processes and increase their chance of housing success with us. We chose to learn by doing and being involved; we get to know our tenants well and build trust with them one-on-one. The tenants are also learning about positive living environments and building their confidence as well as independence. This means learning and making changes along the way as needed. We have leaned heavily on our partners – our tenant's service and support providers – to guide us, teach us, and fill in our knowledge and skill gaps as we started down this new path.
- 3. *Safe housing helps build pride and health*** – The overwhelming response from tenants when asked about Willowview Heights is that they feel safe in this community. They feel they can talk to their neighbours and walk throughout the community. Our property management team, tenant's support workers, their family members and the tenants themselves have experienced noticeable improvements in quality of life, safety and their health since moving to Willowview Heights. Many have said they've never lived in a place so nice. They are very proud of their new homes and we're proud to have them as part of our Willowview Heights community.

- 4. The importance of affordability** – Affordability is important to us and our tenants. Our mandate is to develop and deliver affordable housing options and financial assistance programs for low-to-moderate income that improves their access to good quality housing. Affordability was a key concern for all of our tenants. Tenants felt this was an opportunity they did not want to turn down – the ability to afford housing in a safe area and establish savings.
- 5. Find helpful and caring service provider agencies to work with** – Our tenants’ direct support and service workers know each tenant best. They are with them weekly and sometimes daily. They are aware of their needs, changes and challenges. We work with them and the Property Management team at Real Life Rentals so together we are all doing our best by our tenants. Service agencies were invaluable in the referral and application process, often during move-ins; have been mentors through initial settlement and daily living; and have been key in ongoing neighbour and roommate relationship skills development.
- 6. The system is confusing and not built to help people with intellectual disabilities succeed on their own** – Not only is there a lack of appropriate housing for low-income persons in our community, but there are glaring service, access and advocacy gaps. This leaves people with intellectual disabilities further marginalized from accessing good, safe housing. The system is confusing and difficult for anyone to navigate, even with community or government support and income assistance. But it is nearly impossible for those with intellectual disabilities to navigate and make use of. There are many piecemeal parts but no one agency that is truly able to help them overcome housing hurdles that include:
- (a) Understanding they have a right to safe, suitable housing that meets their needs.**
 - (b) Applying for appropriate housing and securing tenancy.**
 - (c) Getting government and income support agencies to approve their move with complicated application form requirements and within restrictive timelines.**
 - (d) Coordinating and affording a move.**
 - (e) Transferring utilities, and so much more.**
- Unfortunately, not everyone has family, or capable or trustworthy support networks to assist them in navigating a difficult housing system. Our team had to step in to help each tenant through this process and encourage them along the way.
- 7. Communication is key!**
- (a) Tenants** – Being friendly and willing to coach them, listen to them, and help them. This includes being available to communicate in different ways with each tenant because they may be more comfortable with different types of communication.
 - (b) Service and support providers** – Keeping communications open with support workers so we’re all up to date with tenant needs, issues, challenges, changes, etc. Then communicating/coaching with the same messaging to the tenant for consistency and to reduce confusion.
 - (c) Tenants with Property Management team** – We have strived to create an environment of open communication and trust with our tenants. As a result, tenants have gained the confidence to bring forward any unit modifications needed so they can live more easily (e.g., extra grab bars, easier storage access), repairs needed to the housing unit, challenges with living arrangements, accessing supports or concerns with neighbours.

8. Go the extra mile – We are building homes, but we are also building community. We want to ensure Willowview Heights is a place that people want to live and thrive in. It takes time to build a community, and this has been even harder to achieve during the COVID-19 pandemic. We have taken some extra steps to ensure that Willowview Heights is a community that feels welcoming to all tenants. For example, we coordinated a Christmas Cheer campaign to gift all Willowview Heights tenants lights for their patios and balconies. But to encourage inclusion, we hired one of the Inclusion Saskatchewan tenants that had been feeling depressed, isolated and lonely due to COVID lockdowns as our “Cheer Elf” to distribute the gifts to his neighbours. This was a way for him to meet his neighbours, feel great because he was giving them each a cheerful gift, and let him earn some income. At Easter time, our Real Life Rentals property management team then delivered personalized care packages to the Inclusion Saskatchewan tenants assembled and donated by the Local Love Saskatchewan community in Saskatoon. The appreciation for this small act of kindness was overwhelming and the tenants could not express their gratitude enough. By going the extra mile, we hope that our tenants feel that Willowview Heights is their home and community.

Key learnings from our tenants’ backgrounds

Less-than-ideal living environments – The Inclusion Saskatchewan tenants came from a variety of living arrangements before moving to Willowview Heights, however, each individual experienced far less than desirable housing conditions. Most were living in unsafe neighbourhoods where many could not walk around their communities without real concern for their safety. Some had experienced challenges with their previous landlords such as having their concerns ignored for years regarding appliance repairs that were needed, mold and dampness, not having control of their heat in cold basement suites, and more. Tenants who were living with roommates or in a group home setting had been taken advantage of by the other tenants (unpaid rent, stolen belongings, being forced to have only their name on the lease agreement, etc.), while some had even lived in various unsafe and uncomfortable rooming situations with strangers from website room rental listings out of urgency, budget constraints and desperation when facing homelessness.

We wanted to ensure the tenants felt safe at Willowview Heights. We are responsive and do our best to address any concerns they may have with the rental unit, whether it comes to answering simple questions, completing repairs, or helping coach them through roommate or neighbor relationships. Through every stage of the housing process, we intentionally create a safe environment of open communication with each interaction that we have with the tenant. When it comes to addressing issues that arise where the tenant had a role in the issue (i.e., more challenging neighbour, roommate, or even property care issues) we focus on caring and careful communication that is centered on teaching, learning and a positive “silver lining” approach.

Mental and physical health challenges – Each individual had expressed concern about their mental and physical health before moving into Willowview Heights. We have tenants who have experienced trauma, and housing instability or homelessness throughout their lives, while nearly all also felt the isolating impacts of the COVID-19 pandemic more deeply. Tenants also associated their health with their living arrangements and were aware that their housing situations had been contributing to making them feel depressed.

We work closely with our partners and tenants' service and support providers to ensure each tenant is helped to access the supports they may require. We came up with some of our own ideas to help break up the routine isolation they were experiencing and encourage more inclusion. We checked in on them more frequently and always made extra time to chat casually with them when they called as we knew many were feeling greater loneliness than the average person during COVID-19. And we encouraged the tenants to spend more time outside enjoying their new balcony, patio, and yard space at Willowview Heights and the nearby walking trails.

Key learnings with application & housing process

Importance of family – Some of the tenants had a family member help them, immediate and extended, during parts of the application or moving process, however most did not have family to assist them at all and relied on Inclusion Saskatchewan and the National Affordable Housing Corporation staff nearly exclusively. Some tenants had their family member fill out the housing application while others had them help with move-in. Tenants did note the pride that they felt when showing their friends and families their new rental at Willowview Heights.

We wanted to ensure both the tenant and their families (if they would like) were included in communications. Where family wasn't available or involved with them, we encouraged the tenants to bring other support workers to lease signings and move-ins. We were new to them as was our inclusive and independent rental process for them – we encouraged them to invite others or supports if that made them more comfortable as they got to know and trust us early in the process.

Partnerships with community service providers – All of our tenants have made reference to accessing supports from service providers in our community. These supports range from mentorship, life-skills development supports, income supports, housing referrals, and assistance with the housing application and lease signing. A few of the tenants also mentioned feeling that their community supports were starting to burn out and felt that they could not rely on accessing them for assistance.

Key learnings about the Willowview Heights community

Location, location, location – Every tenant noted that they felt safe living at Willowview Heights. They note their neighbours are friendly; they can say “hi” to the neighbours and are acknowledged back. They appreciated the walkability of the neighbourhood, especially the walking distance to stores and services across the street in the University Heights commercial area. Tenants noted that their mental and physical health had improved as a result of this. One tenant even noted that he felt supported in the neighbourhood as a result of his neighbour coming to his assistance when he had an accident requiring an emergency response.

We want to foster a safe environment and ensure that the tenants feel safe living at Willowview Heights in the long term. We let all our tenants know that this is designed to be a welcome and inclusive community. We reach out to engage and thank neighbouring market tenants throughout Willowview Heights when they’ve gone above and beyond to support our Inclusion Saskatchewan tenants or when we hear about positive interactions and occurrences. We will continue to build the community environment by supporting good neighbour relations with all tenants.

Key learnings about living with roommates

Lack of Trust – A few of the tenants had experience living in a group home setting or living with multiple roommates. Sadly, in many of the situations, the experience was not positive. Tenants noted that they had their personal items broken or stolen. Some had been living in group home settings that were disruptive, impeding their ability to sleep well or feel safe, which contributed to their anxiety and had a negative impact on their mental health. The tenant who had roommates experienced roommates not paying rent and leaving her responsible for extra expenses. Another had been hospitalized on a few occasions due to added mental health strain of their living situations. As a result of not having positive roommate experiences, our tenants experienced a lack of trust with roommates.



Inclusion Saskatchewan tenants from Willowview Heights with the team from NAHC and property management firm Real Life Rentals during a summer picnic in the park.



Next Steps

By Stacie Beever,
Chief Operating Officer, National
Affordable Housing Corporation



The National Affordable Housing Corporation (NAHC)'s experience housing people with intellectual disabilities at Willowview Heights would not have been possible without the many service and housing leaders involved in this project. Those who work in the area of affordable housing would be familiar with housing leaders within their own organization or community. At the NAHC, we call these people "housing champions." Housing leaders are unwavering in their commitment to moving a project from concept to completion. They continuously push the envelope of what can be achieved in affordable housing — be it housing a demographic with specialized needs, innovating to surpass financing hurdles amid dwindling government funding, or achieving higher levels of energy efficiency despite the greater capital costs associated with doing so.

Willowview Heights demonstrated that the NAHC was able to expand upon our proven affordable housing model to support a demographic with even greater housing challenges than had been served in the past. The early successes at Willowview Heights showed our team we could help even more marginalized populations by expanding access to our affordable rentals with even greater community purpose. The work with Inclusion Saskatchewan and the nine Willowview Heights tenants with intellectual disabilities showed the NAHC first-hand the significant impact that good, safe, quality affordable housing can have for those who have lacked access and choice all their lives. From the NAHC to the property management team to the support personnel, we all saw the pride and confidence that housing independence creates. We watched our tenants gain confidence and saw their health and quality of life improve drastically over the course of weeks, months and a year.

During the course of the year, the NAHC was also approached by other advocacy organizations and many individuals experiencing significant other overlapping challenges that were creating barriers for them accessing good affordable housing (mental illness, physical mobility limitations, addictions, healing from trauma, fleeing abuse, and more). The need for affordable supportive independent living is very high and yet the capacity among affordable housing providers is as limited as the availability of government funding. Faced with the stark reality of the unmet need in the community, the NAHC has been planning next steps to address even more affordable housing gaps.

We know now that we can improve on long standing housing models that have demonstrated themselves to be ill-suited to helping some people experience positive, healthy, long term housing stability. Armed with this knowledge, the NAHC's next step will expand on the learnings from the Willowview Heights experience. The NAHC's newfound capacity and confidence to house persons with greater challenges is already resulting in future NAHC rental developments with independent supportive living units.

Firstly, the NAHC is growing our team to support our existing affordable housing tenants and future tenants even better. Secondly, the NAHC now has two more housing developments that will support people with greater challenges; construction starts in 2022. These next developments will once again include designated housing options for persons with intellectual disabilities, but also include some units for persons living with mental health afflictions. These are a few of the exciting next steps for the NAHC on the heels of the success and learnings from Willowview Heights

Lastly, the NAHC is committing itself to carrying our experience and learnings to housing organizations and service providers in other communities and provinces. With this, we hope other housing champions will take even larger steps forward with confidence so they too can improve upon existing housing models or create new models entirely.





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