



Process Map for Clinicians and Individuals Seeking Housing – Solutions, Success Stories, Next Steps

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Background



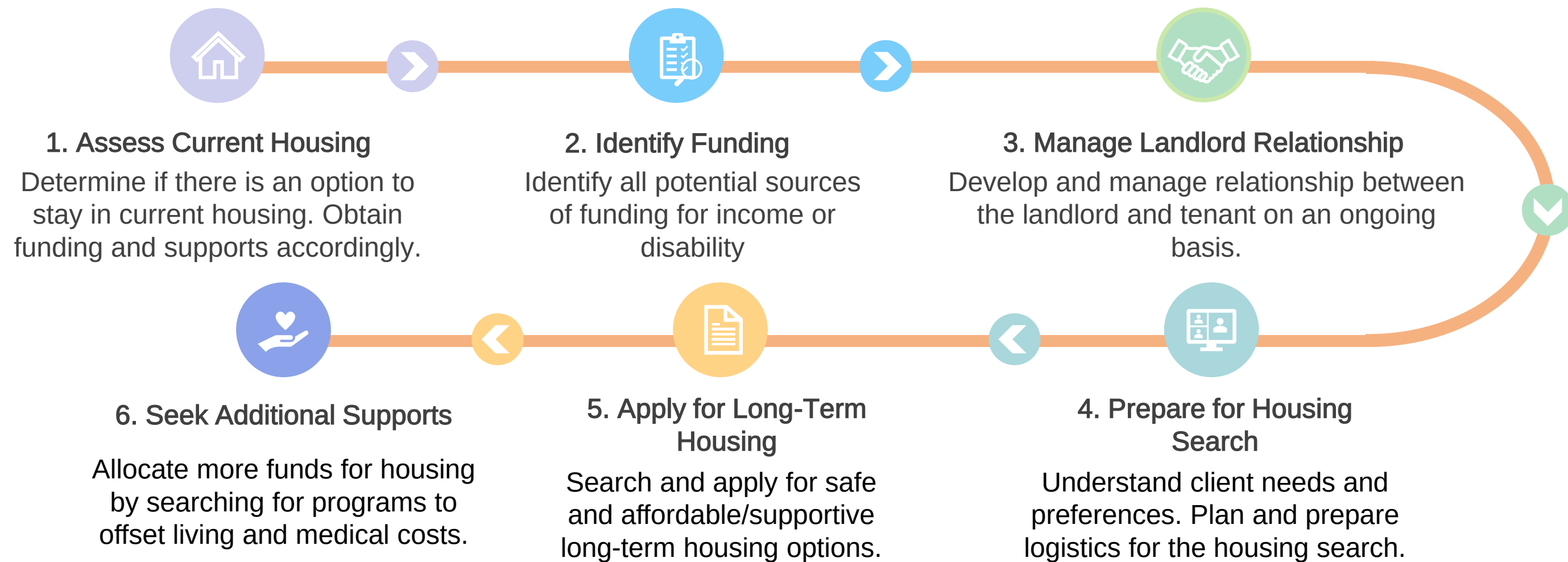
- Lifetime prevalence of TBI high among marginally housed or homeless (Stubbs et al., 2019)
- TBI history associated with poorer mental and physical health in homeless and vulnerably housed (Schmitt et al., 2017), indicating high needs
- Greatest challenge in providing housing for people with ABI - reported by providers - was lack of: (Colantonio et al, 2010)
 - Resources and infrastructure
 - Structural facilities
 - ABI-trained staff
 - Accessibility
- Framework and strategies for process of leaving homelessness developed for Occupational Therapists, but nothing BI-specific (Marshall et al., 2020)

Process Map

Draft version for your information



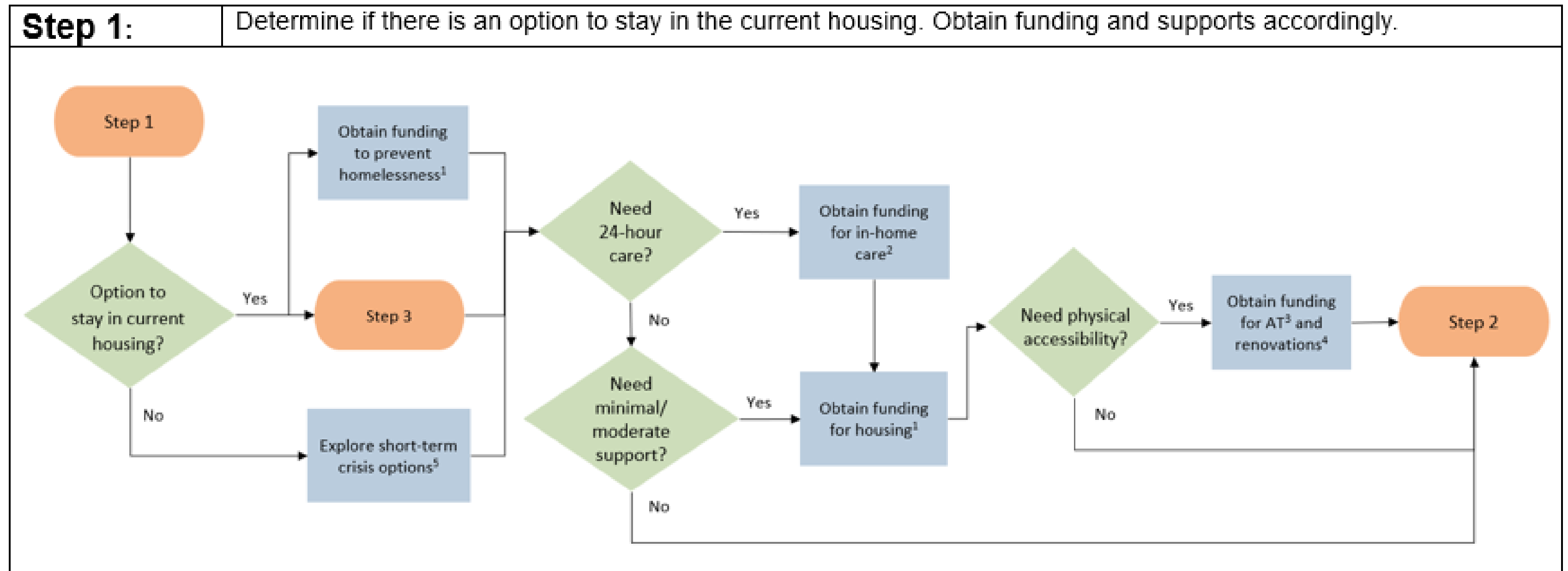
Process Map Overview



Note: In addition to brain injury-specific programs, explore programs that serve individuals with other health needs, disabilities, age groups, or community backgrounds relevant to the client.

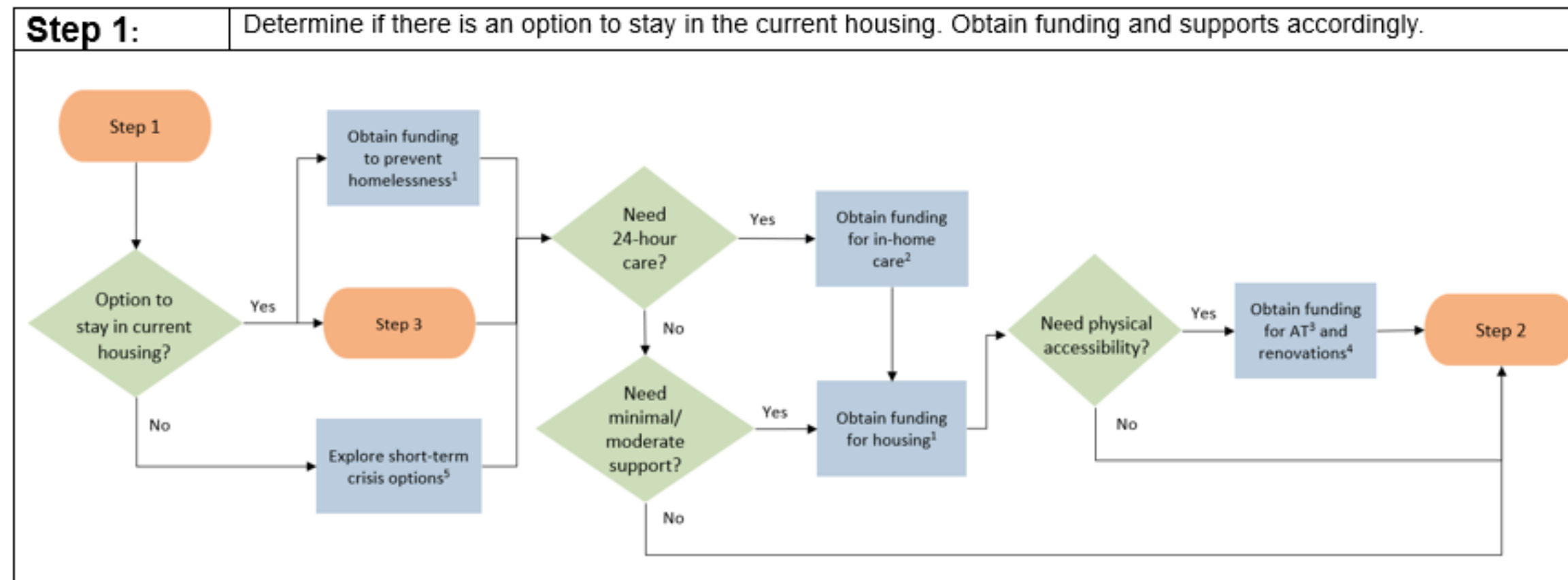
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Step 1: Assess option to stay in current housing. Obtain funding/supports accordingly, taking into consideration in-home care, and accessibility needs. Search for crisis options if needed.



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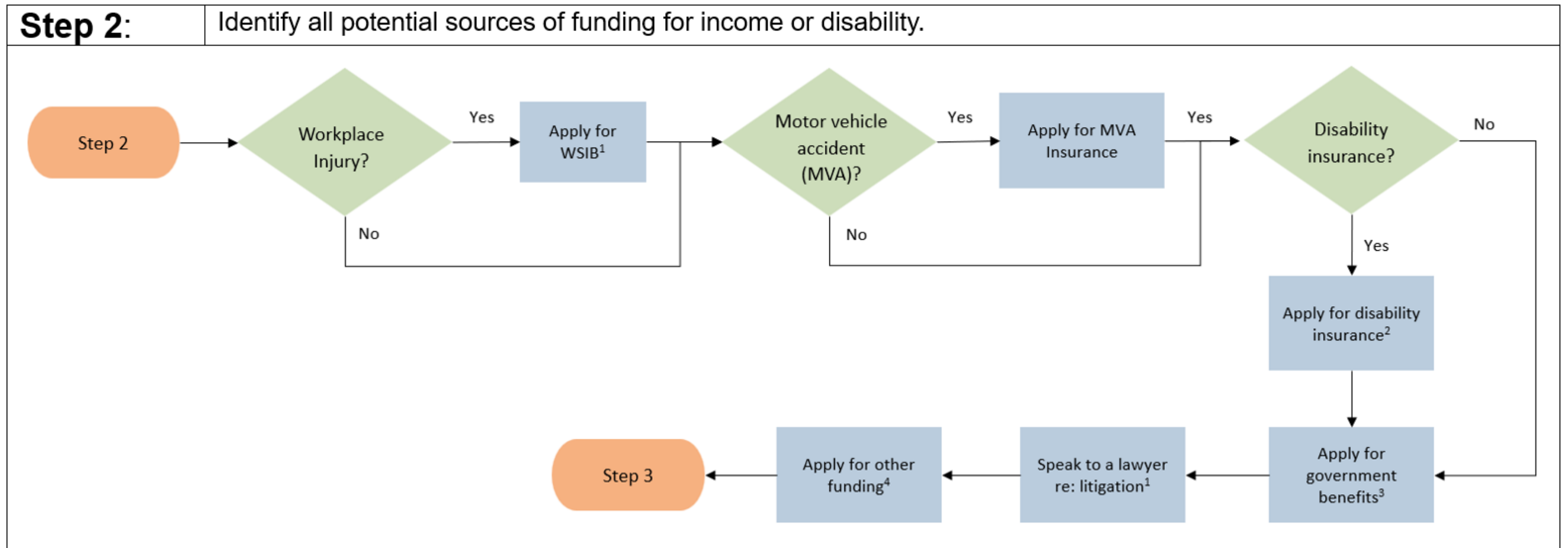
¹ Potential sources of funding for housing (and housing-related costs) may include:

- See Step 2 (footnotes 2 and 3) and Step 5 (footnote 2) for potential financing options, and government benefits and programs for:
 - Current homeowners
 - Purchasing a home
- For preventing homelessness:
 - Community Homelessness Prevention Initiative (CHPI) may provide funding to avoid homelessness
 - Housing Stability Plan (HSP) may offer one-time aid to cover rent arrears or first and last month's rent to prevent eviction or secure housing
 - Housing Stabilization Fund (HSF) may offer funds or reimbursements for last month's rent, household items or furniture, rental or energy arrears, moving costs (for recipients of Ontario Works (OW), Ontario Disability Support Program (ODSP), or

- For those experiencing homelessness:
 - Canada-Ontario Housing Benefit (COHB) (priority groups: persons experiencing homelessness, survivors of gender-based violence and human trafficking, Indigenous persons; other factors considered: disability, seniors). Note: Households receiving COHB cannot receive Rent-Geared-to-Income (RGI) housing or any other form of housing benefit at the same time.
 - Community Homelessness Prevention Initiative (CHPI) supports low-income individuals and families experiencing homelessness
- For those requiring 24-hour medical care:
 - Long-Term Care Rate Reduction Program through Ontario Health atHome
 - Privately operated long-term care homes may have programs for subsidized fees

Process Map Overview

Step 2: Identify all potential sources of funding for income or disability based on source of injury and severity of needs.



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³ Government benefits, reimbursements, and rebates may include:	
<ul style="list-style-type: none">• Canada Disability Benefit (CDB) (planned July 2025; for those approved for Disability Tax Credit (DTC))• EI Sickness• Self-Employed Program for EI Benefits:<ul style="list-style-type: none">• Family caregiver benefit for adults• Compassionate care• CPP, CPP-D• OW• ODSP, Extended Health Benefits (EHB)• Registered Disability Savings Plan (RDSP) for those approved for DTC• Specific to seniors:<ul style="list-style-type: none">• Old Age Security (OAS)• Guaranteed Income Supplement (GIS), GIS Allowance• Ontario Senior Homeowners' Property Tax Grant (OSHPTG)• Specific to children:<ul style="list-style-type: none">• Child Disability Benefit (CDB)• CPP-D Children's Benefit• Incontinence Supplies Grant (Diaper) Program through Easter Seals Ontario• Assistance for Children with Severe Disabilities (ACSD)• Special Services at Home (SSAH) provides funding to compensate certain family members for helping with personal growth, family relief, or respite• Self-Employed Program for EI Benefits: Family caregiver benefit for children• Specific to Veterans:<ul style="list-style-type: none">• Canadian Forces Income Support	<ul style="list-style-type: none">• Tax Credits<ul style="list-style-type: none">• Ontario Energy and Property Tax Credit (OEPTC)• Medical Expenses Tax Credits• Disability Tax Credit (DTC)• Federal Excise Gasoline Tax Refund Program• Disability Supports Deduction• Child Care Expenses• Amount for an Eligible Dependant• Canada Caregiver Credit• Tuition, education, and textbook amounts• Home Accessibility Tax Credit (HATC)• Tax deductions for FHSA contributions• Home Buyers' Amount (if approved for DTC, criteria for first-time homeowner <u>is</u> waived)• Specific to homeowners:<ul style="list-style-type: none">• GST/HST New Housing Rebate (may apply to purchased new or substantially renovated mobile homes and floating homes)• Provincial Land Tax Deferral Program for Low-Income Seniors and Low-Income Persons with Disabilities• Ontario Senior Homeowners' Property Tax Grant (OSHPTG)• Specific to Indigenous peoples:<ul style="list-style-type: none">• On-reserve Income Assistance Program• Tax exemption for personal property and income situated on a reserve

Process Map Overview

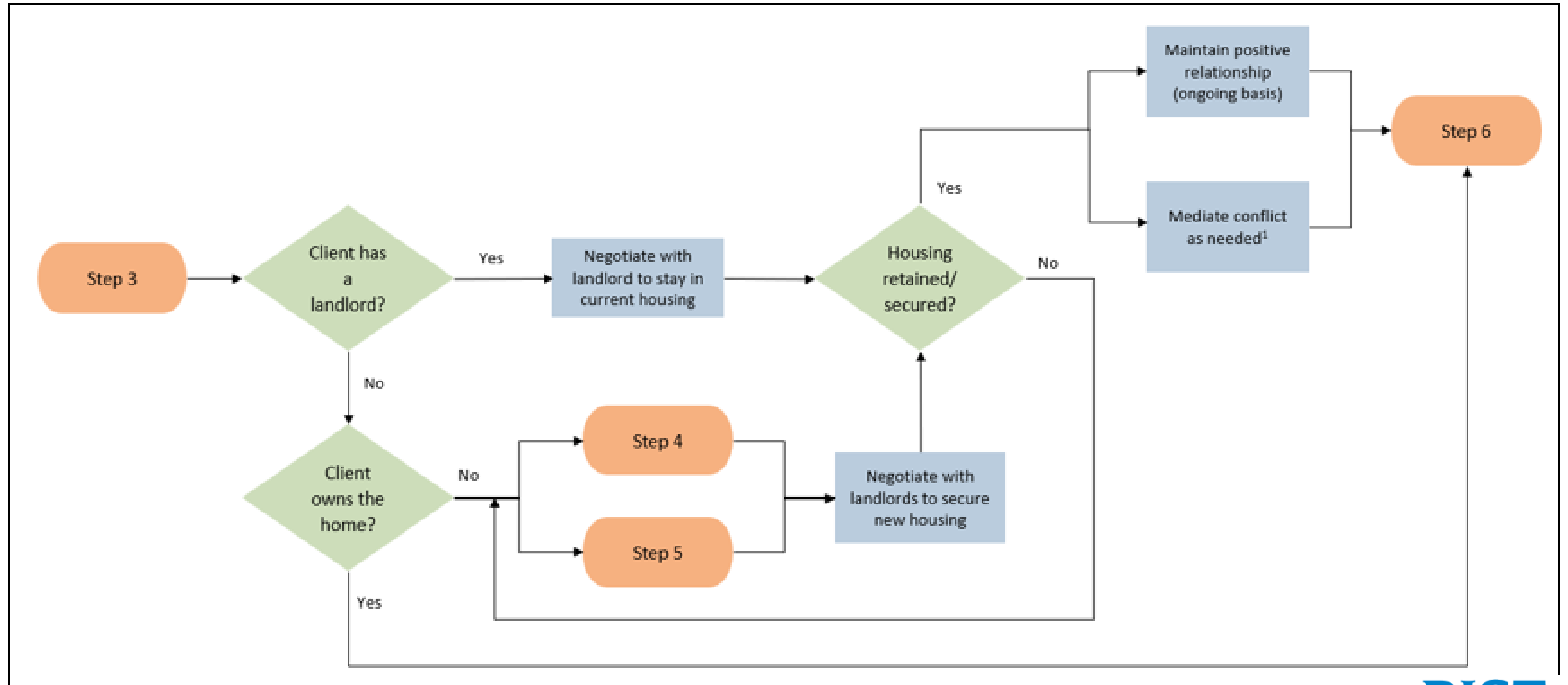
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- For homeowners to consider:
 - Home Equity Line of Credit (HELOC)
 - Reverse mortgage
 - Shared Appreciation Mortgage (SAM)
 - Sale-Leaseback Agreement
- See Step 6 for funding options to offset other living and treatment-related costs

Process Map Overview

Step 3: Manage and maintain the landlord-tenant relationship.



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¹Resources for mediating landlord-tenant conflict or evictions include:

Start with these resources in this order:

- [RentSafeTO](#) (to create a dated file number with the city)
- Federation of Metro Tenants' Associations (FMTA) Tenant Hotline
- Advocacy Centre for Tenants Ontario (ACTO) operates the Tenant Duty
- Association of Community Organizations for Reform Now (ACORN)

The following free classes are strongly recommended:

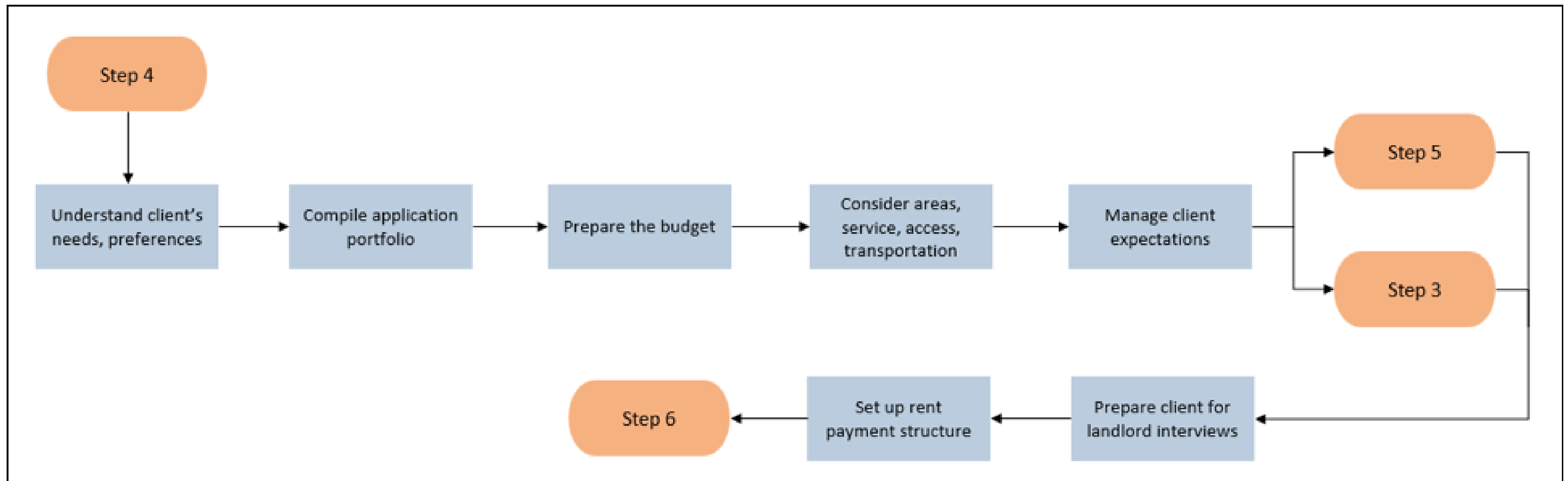
- FMTA's The Tenant School (legal workshop)
- ACORN's Tenant Rights Workshop

Other resources to try:

- Counsel Program (TDCP) through Legal Aid Ontario to provide free legal support for tenants facing eviction
- Legal Aid Ontario also offers community legal clinics
- Unison Health and Community Services' Community Legal Clinic
- [The Neighbourhood Group \(TNG\) Community Mediation](#)
- Rental Housing Enforcement Unit (RHEU)
- Landlord and Tenant Board (LTB)

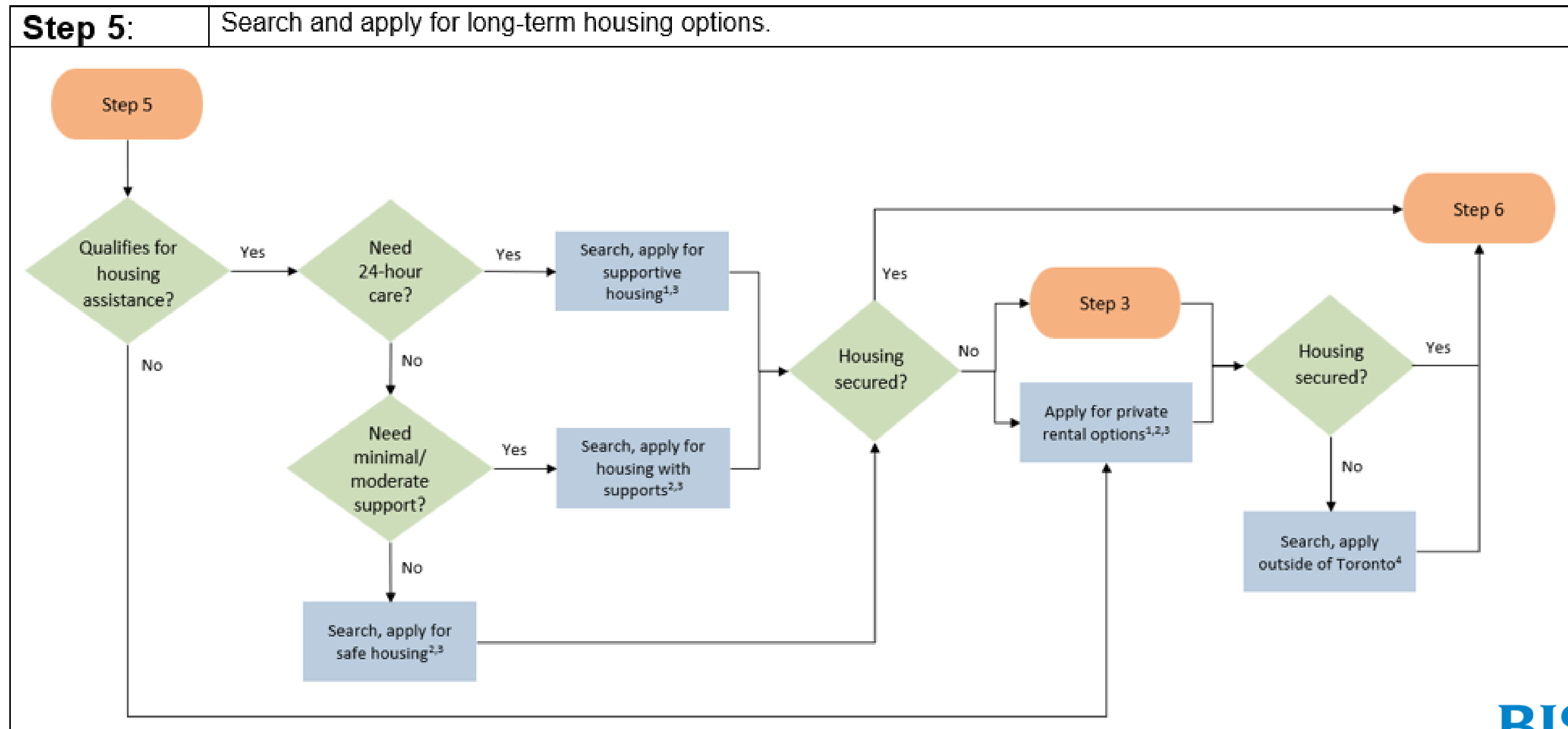
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Step 4: Prepare for the housing search by understanding the client's needs and preferences, and by planning the logistics.



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Step 5: Search and apply for safe and affordable or supportive long-term housing, taking into consideration severity of needs.



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Four pages of resources grouped by:

- Key search terms
- Supportive housing options for people with high support needs
- Safe housing options for people with minimal to moderate needs
- Housing service navigation resources, hubs, application portals
- Resources in and outside of GTA (examples)

Step 6: Allocate more funds towards housing by searching for other local programs and supports that offset living, medical, or therapy costs.

Call for Feedback

Register for one of our upcoming focus groups for Practitioners!

January 9 at 6:30 pm (1 hour)

January 16 at 6:30 pm (1 hour)

Or send an email to bistadvocacycommittee@gmail.com



Creative Support

Tips for Success

- **Gain** – Support them to decide the main priorities necessary in finding a safe place to stay-medications, personal needs, resources-friends, family, ABI support groups, transportation, food banks, and community centre programs near them for involvement with safe, like others.
- Prepare client portfolio-client use-potential landlord use, support letters
- **Maintain** – Support client/landlord communication-understanding of rent and system of delivery, expected living conditions (pets/smoking/visitors), utility use, expectations, consequences.
- Ongoing check in (On-site if possible) for coping and management of rental demands, problem solving, community integration and resource use, perspective building, problem solving discussions.
- **Reinforce** – Safety Issues: Boundaries for visitors, protection from harassment by landlord, financial arrangements-payment schedules, receipts, contracts.



Denver, CO, USA

Valor on the Fax

Affordable housing project specifically designed for individuals with traumatic brain injuries (TBI). This project integrates housing with clinical services.

London, U.K.

Second Shot Coffee

Various non-profit businesses e.g. cafés offer employment to homeless individuals. Many employees transition to permanent housing and stable employment.

Finland

Housing First

Providing permanent housing to people experiencing homelessness without preconditions such as sobriety or employment. Offers wraparound services, such as mental health support and job training.

ON, Canada

Basic Income Pilot

Provision of minimum income level, regardless of employment status. Recipients reported better living accommodations (46%) and were more able to afford essential household items (85%) and clothing (86%).

San Diego, CA, USA

Project 25

Provided housing for vulnerable individuals experiencing homelessness (including those with TBI) coupled with intensive case management services, targeting individuals who were high utilizers of emergency services.

AB/ON/MB, Canada

Homes for Heroes

Free “tiny homes” rentals for veterans experiencing homelessness. On-site support offered to its residents, including a specially-trained case manager, and a commissary store that provides free food and clothing.

Housing Solution Success Stories

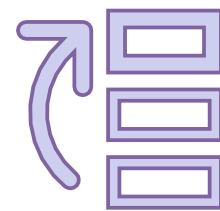
Solutions for the Toronto Context

Three Ideas



“Concussion Villages”

Accommodation in a community that is brain injury-friendly in design and atmosphere, with less-intensive supports



Priority Status for ODSP Recipients

Precedence of those with long-term disabilities related to brain injury on affordable housing list



Incentives for Renting to BI Survivors

E.g. Tax breaks to landlords renting to those with long-term disabilities related to brain injury

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Thank you

Brought to you by members of the BIST Advocacy Committee



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