

# Navigating The Housing Process

Looking for a new place to call home can be exciting but it often involves a lot of planning and coordination.

This section offers ideas for making the process more manageable, like sorting out finances, connecting with supports, and finding a good housing fit.

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## Figuring out the money side of housing

Sorting out the financial side of housing can make things more manageable and sustainable in the long run.

Here we offer ideas for building money skills, exploring funding options, and setting up systems or supports that help build confidence managing housing finances.

### Put together a list of housing-related funding



**Inclusivity:** Taking the time to create a list of potential financial supports for housing can be a helpful and important first step to understand what options might be available and to keep track of the process.



**Insight:** We heard that accessing funding can be complex. There are a lot of different types of funding such as rent subsidies, moving grants, or utility supports. There can also be complex eligibility requirements in each province or territory.



**Tip:** Take this idea further by including details on the list about when and how to apply for funding.

### Expand money management skills and knowledge



**Insight:** We heard that learning to create a workable housing budget and managing bills is very important when moving out for the first time. It often involves new routines, skills and systems that need to be built up gradually.



**Tip:** Use real-life housing examples to explore money concepts like rent, interest, credit, and savings.



**Tip:** Explore apps or online tools that track things like rent payments, savings, or bills. Finding the right one to use sometimes takes a few tries, so explore the options available. But be mindful about sharing personal and financial information.

## Set up systems for automatic deposits and payments



**Inclusivity:** Setting up automated banking can make it easier to manage money day to day. But it may involve using new technology or coordinating with banks and service providers, which can take some extra effort up front. It can be helpful to work with a trusted support person to get everything set up. Just be mindful not to assume who is or isn't comfortable using tech tools.



**Insight:** We learned that managing bills can be repetitive and it can be hard to keep track of different deadlines. Automated deposits, recurring transfers, and bill payments can reduce the cognitive load and avoid missed bills or late fees.



**Example:** We chatted with several Neurodivergent people about how funding can make their home a better fit. But an important point came up about first needing to know how to access and use funding.

One Autistic person shared that their support worker helped them navigate and manage their funding. Their caseworker reviewed their funding and noticed that it wasn't used. They asked the person about using it and they said, *"I have no idea how. So, they showed me, but it's been great having help with this. They have really, really, been amazing."*



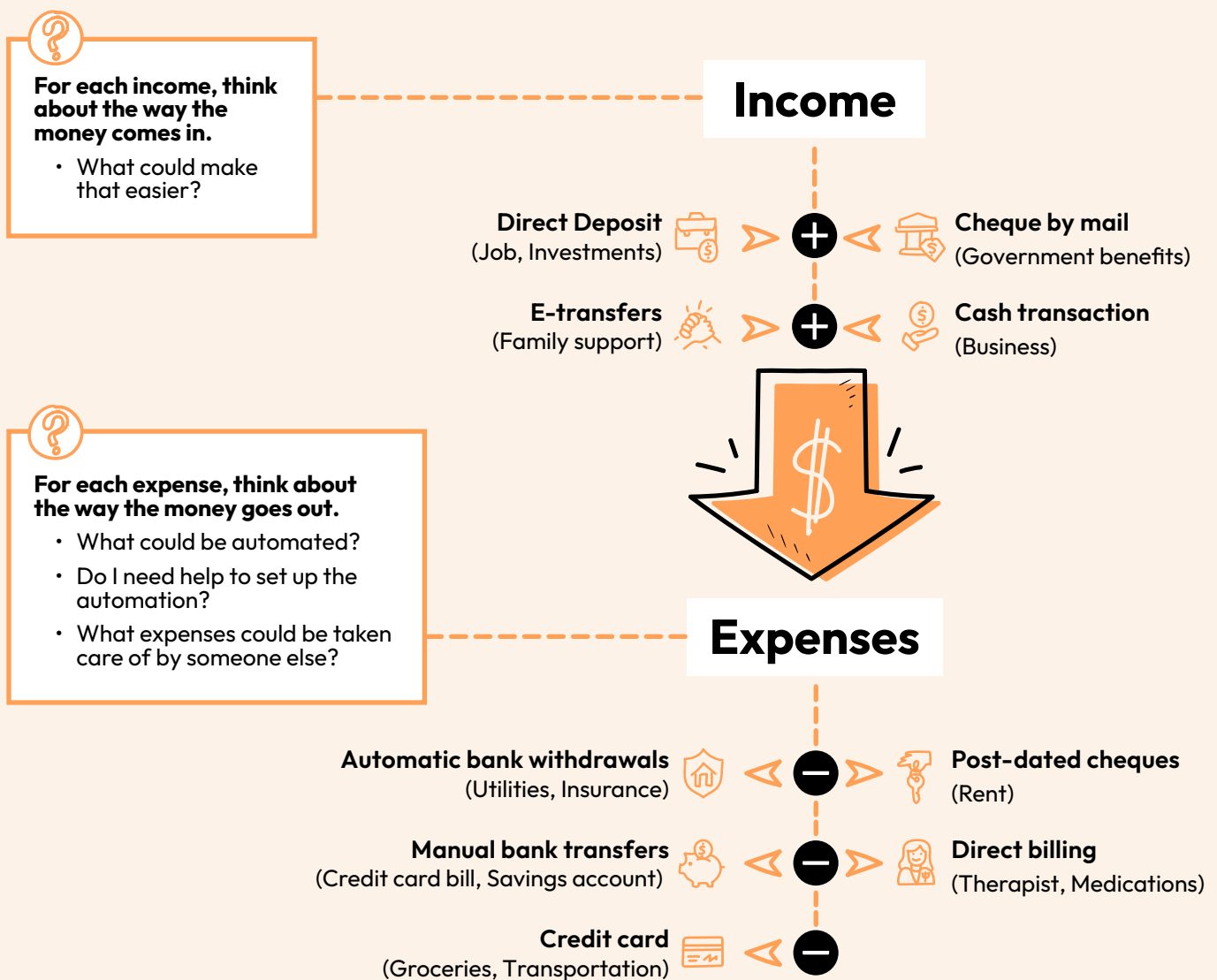
**Application:** Check out our [Money Flow Diagram](#), a visual tool to help Neurodivergent people map how money moves in and out of an account and spot opportunities to simplify or automate financial tasks.

## Money Flow Diagram

Visualizing how money flows in day-to-day living can keep you organized and reveal opportunities for simplifying or automating some of your financial responsibilities.

Here is an example of money flow for someone who has several sources of income and many expenses. Use this example to create a diagram that reflects the unique financial situation that you or someone you're supporting has.

We realize that managing finances and budgeting requires understanding of financial concepts. Ask a financial advisor or a trusted person who has done this before to learn more.



## Getting supports in place for the new home

Moving can bring a lot of change so it's important to make sure that the level of supports that are already in place will transition through the move, and that any new or replacement supports needed are ready to go.

Here are a few ways to plan ahead while navigating the housing process.

### Make a list of current and future supports



**Insight:** We learned that lots of people help with daily life in small ways, even if someone will be living alone. Having a list of them can be a useful reference. For example, the list can include friends, family, and service providers like caseworkers, day program staff, therapists, medical professionals, or personal care services.



**Tip:** View our [Housing Ecosystem Map](https://nihouse.ca/ecosystem/) (<https://nihouse.ca/ecosystem/>) to learn about different roles in the housing ecosystem and how they can support neuroinclusive housing.



**Application:** Check out our fillable template, [Keeping Track of Your Supports During a Move](#), to stay organized and connected with supportive people and services.

### Keeping Track of Your Supports During a Move

Moving is a big change, and it can be easy to lose track of important details. This template is designed for organizing and staying connected with supportive people and services.

It can be used by an individual, or with a trusted family member, friend, or support worker.

**Inclusivity:** This snapshot of current supports can help shape housing choices or plan for a move.



Fill in each card with the following details:

1. The support and their contact information.
2. Think about the amount of the support needed in the new home. Will the support not be needed, or will be there be less, the same, or more needed?
3. Add details about what changes need to be made.
4. Add details about how the changes will be made, including who will do it and when they need to be done.

We included a few examples of what the cards and this support tracker might look like. There is a blank version to use as well.

## Example: Transit

MetroBus support, (123) 456-7890

<b>How much of this support will I need in my new home?</b>	<p><input type="radio"/> Not needed</p> <p><input type="radio"/> Less</p> <p><input type="radio"/> Same</p> <p><input checked="" type="radio"/> More needed</p> <p>I am not in walking distance to my doctor's office anymore.</p>
<b>What changes need to be made?</b> Add details	<p>Update address and reschedule pickup on Tuesdays.</p>
<b>How will changes be made?</b> By whom and when	<p>I will update my address in my online portal.</p> <p>Mom will call and reschedule my pickups.</p> <p>Done by Jun 24.</p>

## Example: Occupational Therapist

Mika, mika@email.com

<b>How much of this support will I need in my new home?</b>	<p><input type="radio"/> Not needed</p> <p><input type="radio"/> Less</p> <p><input type="radio"/> Same</p> <p><input checked="" type="radio"/> More needed</p> <p>I will be cooking and cleaning for myself.</p>
<b>What changes need to be made?</b> Add details	<p>Update address and plan for new daily routines.</p>
<b>How will changes be made?</b> By whom and when	<p>I will email my caseworker and tell them.</p> <p>Do tomorrow.</p>

## Example: Meal delivery

Pami, meals@email.com

<p><b>How much of this support will I need in my new home?</b></p>	<p><input checked="" type="radio"/> Not needed</p> <p><input type="radio"/> Less</p> <p><input type="radio"/> Same</p> <p><input type="radio"/> More needed</p>
<p><b>What changes need to be made?</b> Add details</p>	<p>Cancel deliveries.</p>
<p><b>How will changes be made?</b> By whom and when</p>	<p>I will email Pami to cancel it as of next month. Do next Wednesday.</p>

## Example: Social visits with my friend Lin

Lin, (234) 567-8910

<p><b>How much of this support will I need in my new home?</b></p>	<p><input type="radio"/> Not needed</p> <p><input type="radio"/> Less</p> <p><input checked="" type="radio"/> Same</p> <p><input type="radio"/> More needed</p>
<p><b>What changes need to be made?</b> Add details</p>	<p>Tell Lin my new address.</p>
<p><b>How will changes be made?</b> By whom and when</p>	<p>I will tell Lin during our next visit. Do next Thursday.</p>

### Additional considerations:

- Do you need to discuss these changes with someone?
- Will you need different supports that aren't currently in place? Add them to the template to be organized before the move.



## Blank version

Type of support: .....

Contact info: .....

<b>How much of this support will I need in my new home?</b>	<input type="radio"/> Not needed <input type="radio"/> Less <input type="radio"/> Same <input type="radio"/> More needed
<b>What changes need to be made?</b> Add details	
<b>How will changes be made?</b> By whom and when	

Type of support: .....

Contact info: .....

<b>How much of this support will I need in my new home?</b>	<input type="radio"/> Not needed <input type="radio"/> Less <input type="radio"/> Same <input type="radio"/> More needed
<b>What changes need to be made?</b> Add details	
<b>How will changes be made?</b> By whom and when	

### Know what services are available in the new location



**Insight:** We learned that checking out the area around a home and seeing how well the available services match a person's needs can help them decide if it's a good place to live.



**Tip:** Create a list of key support contacts like therapists, coordinators, or caseworkers that will be used in the new neighbourhood. This list can also be used to communicate needs across care teams or with new service providers.

**Inclusivity:** During transitions, it's easy for support systems to become disrupted. Keeping an up-to-date list can help maintain continuity and support shared planning.



## Finding a good housing match

Finding a good housing match is much more than picking an available house. It should meet real needs, reflect what matters, and feel like home.

Here are ways to assess housing options, connect with potential roommates, and set up clear and manageable housing searches.

### Compare features of different housing styles



**Inclusivity:** The type of housing that works best is different for everyone. For example, some people prefer co-living with family or roommates, while others prefer living alone.



**Tip:** Use visual guides, tours, or checklists to help compare different housing options. Include details about the sensory environment, accessibility, nearby supports, and cost to help determine the best fit.









































**Application:** Check out our [Comparison of Housing Styles](#) example to think about important features.

## Comparison of Housing Styles

From our research and community conversations, we created a chart of important features to consider when finding a good housing match. We filled out the chart with an example of what it could look like when thinking about different housing options.

We also learned that housing options also vary, for example, a family home for one person will be different than a family home for another. That's why we encourage people to use the blank version to start a discussion about what these different housing styles would mean for them.

Example Chart	Housing Styles				
Features	Ownership	Rental	Family home	Community housing	Group home
1. Number of people living together in the home					
2. Independence in the home					
3. Privacy in the home					
4. Cost of the home					
5. House chores and maintenance responsibilities (e.g., cooking, cleaning, lawn care)					
6. Availability of supports (e.g., personal support workers, maintenance staff)					
7. Availability of amenities (e.g., fitness equipment, gardens, laundry facilities)					

Low:  Medium:  High: 

## Housing styles

**Ownership:** Individually owning a home or in a form of partnership.

**Family home:** Living in a home owned or rented by family members.

**Group home:** Living in a home that is supported with staff.

**Rental:** Renting a home from a landlord, family, or corporation.

**Community housing:** Living in a subsidized rental home.

## Features

- 1. Number of people living together in the home:** With ownership, the person can usually choose how many people will be living in the house. With other types of housing, there will often be more people in the same household space.
- 2. Independence in the home:** Group homes typically have the least amount of independence for the person because of more rules in the home and the staffed environment.
- 3. Privacy in the home:** Ownership often provides the most privacy because it gives the person more control of the amount of social interaction in the home. Privacy decreases with more people in the home like renting with a roommate or living with family.
- 4. Cost of the home:** The cost of the home for the person is often less in a family home or community housing as the housing costs are divided among more people or subsidized by government.
- 5. Housing maintenance responsibilities:** When owning or renting a home, there is often more housework and maintenance that the person needs to do themselves, such as cleaning, mowing the lawn, or fixing plumbing. Sometimes these tasks can be done by paid professionals.
- 6. Availability of supports:** While the availability of supports can vary in all housing styles, it is usually more accessible in group homes that are staffed or community housing that has support workers checking in. And don't forget the natural supports in a family home.
- 7. Availability of amenities:** Amenities such as entertainment rooms, fitness equipment, or outdoor space can vary within the housing styles. However, in community or group settings, they can cost less to maintain and shared with everyone living there.

### Comparison of Housing Styles

1. Write that features that are important. The 7 features from the example are included, but space is provided to add more.
2. Fill-in what housing styles are available. For example, ownership, rental, family home, community housing, or group home.

***Feel free to be more specific about the housing style.***

3. Rate or describe how well each housing style matches with needs and priorities.

Blank version	Housing Styles (E.g., Rental, family home)		
Features			
1. Number of people living together in the home			
2. Independence in the home			
3. Privacy in the home			
4. Cost of the home			
5. House chores and maintenance responsibilities (e.g., cooking, cleaning, lawncare)			
6. Availability of supports (e.g., personal support workers, maintenance staff)			
7. Availability of amenities (e.g., fitness equipment, gardens, laundry facilities)			
Other			
Other			

## Think about co-living options



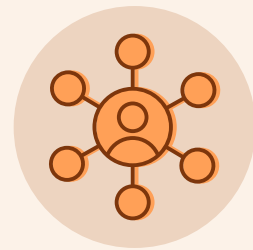
**Insight:** We heard that co-living could mean sharing a home with roommates, family, friends, or in a group setting. When living with adult siblings or relatives, it must be centred on mutual respect, clear boundaries, and shared responsibility.



**Tip:** Organize casual meetups for potential roommates to get to know each other before moving in. This provides an opportunity for people figure out what's a good fit.



**Example:** When we talked to Neurodivergent students about their housing journeys, some said that post-secondary institution advisors connected them to different co-living housing options. These advisors also considered the location, potential for roommates, accessibility needs, and nearby services.



## Consider getting assistance to find housing



**Inclusivity:** Finding housing can take time and come with challenges. Sometimes it can be easier with help from professionals or family and friends.



**Tip:** Consider connecting with a housing support worker, service coordinator, or housing navigator. They are professionals who help match people with housing options that fit their needs.



**Insight:** We learned that these people are often found in community agencies, housing services, developmental services, mental health organizations, or housing-focused non-profits.



**Tip:** Consider getting help from a trusted friend or family member to communicate with landlords, book viewings, and ask questions.