



# Individualized Funding in Ontario: Possibilities and Pathways – Three Approaches to Work for All

Practical approaches leading to more opportunities and choices for people with support from families, trusted others, supportive agencies and organizations as part of a full life.

**Developed by the Resources and Capabilities Subcommittee, 2024**

A subcommittee of partners and provincial grassroots organizations working together collaboratively as part of the Inspired by Our Grassroots initiative of Community Living Ontario.

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**Individualized Funding in Ontario:  
Possibilities and Pathways-Three Approaches to Work for All**

**Developed by the Resources and Capabilities Subcommittee, 2022 - 2024**

*“A collaboration of partners – people, families, independent facilitators, agencies and provincial grassroots organizations.”*

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Why this cover photo? This photo was chosen because having a dream and being supported to take action are both critically important to having a good life. The key represents, to us, taking action and opening that next door/next step toward new choices and opportunities – always moving closer to the dream. Note: The paper itself describes ways that people choosing individualized funding are and can be supported.

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## Setting the Context

In order to ensure that people, families, and their trusted others receive the right support and can plan and take action in a fulsome way, we ascribe to ALL the following:



- 1) These approaches assume that all people have capacity, and we all look to trusted others for support in making life’s decisions. Naturally, this includes people with disabilities who have their own will and preferences which evolve over time. All people need in their lives unpaid, chosen others who can hear, augment and interpret where necessary the voice of the person.
- 2) “Family” can mean many things. Family is defined as “chosen family and allies who are unpaid and in a relationship that enables them to recognize and augment the voice of the person”. Where these relationships are not in place, there needs to be a plan designed to draw them forth.



- 3) People and their families need easy and early access to ongoing unencumbered third-party independent facilitation and planning support. This is particularly true for young children and families, youth transitioning to adulthood, and all people going through life transitions. Facilitation, planning and implementation is a lifelong evolving process and is essential for people and their families to appreciate options and likely outcomes at every stage.

- 4) People, their families, trusted others, and the public need early and ongoing opportunities to experience stories of possibility, and ways to develop their vision and capacity to see more of these as future options.

- 5) In every region, people need access to the most holistic, least intrusive help with self-regulation, communication and full well-being. Newer best practices that respect this mindset such as, Conscious Care and Support, unencumbered planning and facilitation, and supported decision making, need to be adopted and funded.

- 6) We acknowledge that people living with disabilities bring unique and varied backgrounds, and those backgrounds form parts of their identities and lived experiences.

- 7) We start with the assumption that persons can, and want to be, supported in their homes, neighbourhoods and communities to live a life like all citizens. Therefore, safeguards, including funds, must be put in place to ensure that:

- A) we are not creating congregate day services.
- B) we are not creating congregate residential supports and services beyond small settings with friends/roommates who choose each other.
- C) private operators adhere to the same standards as agencies (or higher).



## Characteristics of the Three Pathways . . .

	Person/Family-Led Approach	Supported (IF) Approach	Agency-Managed Approach
<i>Who administers and directs the funding?</i>	<b>Administered:</b> Person, family/trusted others <b>Directed:</b> Person, family/trusted others	<b>Administered:</b> DS Agency <b>Directed:</b> Person, family/trusted others	<b>Administered:</b> DS Agency <b>Directed:</b> DS Agency with direction and involvement of person, family/trusted others
<i>For NEW individualized funds, who owns them?</i>	Person supported	Person supported	Person supported
<i>How the funding flows</i>	The person and family choose to receive funding directly from the government and use it to purchase support.  The person can choose to change approaches over time.	The person and family choose to have funding flow through an agency but the family/trusted others direct how it is spent, with support and guidelines that are the same as those for a person/ family-led approach.  Person can choose to change approaches over time.	The person and family choose to send funding to an agency for support of the person.  The person can choose to change approaches over time.
<i>Can the person get support from a Developmental Services Agency?</i>	Eligible - The parties would develop a contract	Eligible - The parties would develop a contract.	Eligible - The parties would develop a contract.
<i>Administrative costs</i>	An administrative allocation is included in the budget	An administrative allocation is included in the budget.	An administrative allocation is included in the budget.
<i>Infrastructure</i>	A person/family/trusted others requires funds specifically dedicated to infrastructure support.  These supports may include ongoing unencumbered facilitation and planning support, recruitment assistance, to ensure the person is able to direct their life to the extent possible and navigate major life transitions in life giving ways.	Agencies should be provided with infrastructure funds.  These supports may include ongoing unencumbered facilitation and planning support, recruitment assistance, to ensure the person is able to direct their life to the extent possible and navigate major life transitions in life giving ways.	Agencies should be provided with infrastructure funds separately from individualized budgets.
<i>Infrastructure and Administrative Increases</i>	People, families and trusted others must be able to make a case for infrastructure and/or administrative increases on a fiscal and/or annual basis.	People, families, trusted others, and agencies must be able to make a case for infrastructure and/or administrative increases on a fiscal and/or annual basis.	↔ Same

	Person/Family-Led Approach	Supported (IF) Approach	Agency-Managed Approach
<p><b>Separate Base funding for Ongoing Unencumbered Facilitation, Planning, and Brokering entities</b></p> <p><i>Note: Purpose is to ensure this option exists as a best practice in Ontario, to support a person's voice, and to explore their vision and walk alongside them as they take up a purposeful, ordinary life in their neighbourhood/ community.</i></p>	<p>To ensure that people and families have access to unencumbered third-party facilitation and planning, the Ministry must provide both administrative and infrastructure funds to establish these structures across the province to ensure their start-up, continuity, professional development and education, and availability to people who want this service. Such structures cannot be created and sustained by a purchase of service funding model.</p>	<p>↔ Same, plus:</p> <p>Supported IF agencies which do not provide traditional services might be one source of another supportive infrastructure for individualized funding.</p> <p>Note: Service agencies should develop a standing partnership with unencumbered facilitation, planning, and brokering groups for the option to assist people to plan (where desired) in an unencumbered way.</p>	<p>↔ Same:</p> <p>To ensure that people and families have access to unencumbered third-party facilitation and planning: Traditional service agencies should develop a standing partnership with unencumbered facilitation, planning, and brokering groups that would assist people to plan (where desired) in an unencumbered way, including away from congregate settings.</p>
<p><b>What would accountability look like?</b></p>	<p><b>Monitoring &amp; Oversight:</b> Given that a person's family and or trusted others are best able to ensure that the person remains safe and is not put at further risk, a new system of accountability measures needs to be developed that are not intrusive but satisfy the need for accountability. These measures must not be unnecessarily onerous and or result in undue financial hardship for people and families. The goal of these measures is to make it possible to maintain safety and adhere to public standards/laws. <b>Accountability is to a funding entity.</b></p>	<p><b>Monitoring &amp; Oversight:</b> See previous column for ideal outcome for this approach.  The Ministry may give guidance to both the person/family and the agency around accountability requirements (financial, safety, etc.,) and together the person and agency agree on how to show this. Guidance and good information are also achieved with the support of an independent facilitator as well as agencies supporting individualized funding options.  <b>Accountability is to Ministry, achieved in Partnership with the TPA</b></p>	<p><b>Monitoring &amp; Oversight:</b> QAM would apply.</p>
<p><b>Can the person get direct support from an Independent Contractor?</b></p>	<p>Yes</p>	<p>Yes</p>	<p>Not applicable.</p>
<p><b>Is there a role for the purchase of private/for profit services?</b></p> <p><b>What is their accountability?</b></p>	<p>Yes</p> <p><b>Monitoring &amp; Oversight:</b> MCCSS needs to ensure greater or equal oversight as compared to non-profit. Cannot be at a greater cost than a non-profit option.</p>	<p>Yes</p> <p><b>Monitoring &amp; Oversight:</b> MCCSS needs to ensure greater or equal oversight as compared to non-profit. Cannot be at a greater cost than a non-profit option.</p>	<p>Decided by agency</p> <p><b>Monitoring &amp; Oversight:</b> MCCSS needs to ensure greater or equal oversight as compared to non-profit. Cannot be at a greater cost than a non-profit option.</p>

	Person/Family-Led Approach	Supported (IF) Approach	Agency-Managed Approach
<b>Updates/ Re-assessment</b>	Updates/Reassessments may be requested at times that are important to people, which may result in timely changes to their funding. The Ministry may also request an update/ reassessment.	↔ Same, plus: Individual fluctuations in need that are fiscal-only can be managed by fiscal flexibility, if any, that is identified by an agency.	↔ Same, plus: Since funding has been individualized, the agency no longer has the ability to absorb annual increases internally.
<b>Portability</b> <i>*Note: When funding moves it should be a pro-rated amount and would need to include admin funds for the next TPA. Also, there needs to be consideration for some bridge funding or residual funds at the original agency.</i>	People can choose to move their funding to any other category and across the province.	A person/family/trusted others can terminate their contracts any time, subject to the terms they agreed-to, and move their funding. People can choose to move their funding to another TPR in the province. <i>*See note.</i>	A person/family/trusted others can terminate their contracts any time, subject to the terms they agreed-to, and move their funding. People can choose to move their funding to another TPA in the province. <i>*See note.</i>
<b>Fiscal Flexibility</b>	People must be permitted to carry-over a certain amount of funding beyond fiscal year-end in order to responsibly plan for unexpected challenges / flexibility needs.	People must be permitted to carry-over a certain amount of funding beyond fiscal year-end in order to responsibly plan for unexpected challenges / flexibility needs.	Agencies must be permitted to carry-over a contingency amount in order to ensure flexibility and encourage more individualized supports.
<b>Compensation</b>	Allocated amounts should rise each year with the inflation index so that families can maintain or increase (rather than erode) compensation to workers, and continue to afford the provisions of original plan.	↔ Same	↔ Same
<b>Upon the death of a Person receiving individualized funding</b>	Residual funds return to the region for reallocation for individualized supports (after all remaining costs and liabilities are paid).	↔ Same	↔ Same, plus: In the case of a group living placement (or other “target”) the agency would then declare an “unfunded vacancy.”

**Philosophical note about natural relationships:  
We should avoid creating paid relationships where natural relationships ought to exist.**



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## Additional System Issues

Individualized funding approaches are based on the premise that services, supports, and funding choices lead to typical and ordinary pathways, with people’s voices in the lead, families and trusted others as partners, and supports happening in natural ways.



1. Ensure that the role of independent facilitation, planning, and brokering is understood as needing to be base-funded, unencumbered and separate from direct service agencies and assessment and allocation functions. Remaining free of conflicts of interest is essential to the practice.
2. Elements of Individualized Funding that should not become a function of Developmental Services Ontario include: Independent Facilitation, Planning, Assisting in choice-making of any kind, involvement with family networks, self-advocacy or other capacity-building.
3. Support, fund, and acknowledge autonomous Independent Facilitation, Planning, and Brokerage Organizations, People First organizations, and Family Networks/Associations through the Ministry of Citizenship (not through the Ministry of Children, Community and Social Services in order to avoid conflict of interest).
4. Everyone should have access to the Urgent Response mechanism through referral to DSO. People should not be disqualified by virtue of having funding in place already.
5. Legislated increases to competition/compensation, including but not limited to pay equity, should be funded.
6. Returning to individualized funding for all children with disabilities (SSAH) ASAP with immediate minimum levels and increases according to support requirements would provide immediate relief and impact on family capacity to both manage and plan ahead. These should include ample opportunity for exploring real neighbourhood and community - ordinary lifestyle options.
7. There should not be a limit to the amount of money a person can receive based solely on the approach they choose, e.g. direct funding would not be reserved for those with budgets under \$80,000.



## Philosophical Issues About Individualized Funds and Privatization

Now is the opportunity for Ontario to create ‘possibilities and pathways’ that put people, families, and trusted others first. We must take this opportunity to learn from the best and the worst of what has happened in other countries.

Economies of scale must never again be the drivers behind what kind of support a person receives.

While it is important that people and families have a choice about where to get their support and services, the sector is seeing an influx of private providers or operators (both for profit and non-profit) who are offering congregated day, respite and group home supports. This is happening at the same time that many sector agencies are seeking to move away from this detrimental model. Some of these are family-owned services.

The intent of current sector direction is toward more individualized, personalized approaches taking place in neighbourhoods and communities in typical ways. The risk is that despite the gains in the sector, we will see private services that include high numbers of individuals in each setting with low personalized supports and no oversight or monitoring. This will happen either in order to have (presumed) economies of scale or to make money. Let's not create a race to the bottom in terms of quality services and supports to and for people supported.

We start with the assumption that persons can, and want to be, supported in their homes, neighbourhoods and communities to live a life like all citizens. Therefore, safeguards must be put into place to ensure that:

- A) we are not creating congregate day services. Instead, we recognize that independent facilitation and planning would result in more innovative and individualized choices. Note that a potential pitfall is the ease and profitability that a congregate day program provides, absent philosophy.
- B) we are not creating congregate residential supports and services beyond small settings with friends/roommates who choose each other.
- C) private operators adhere to the same standards as agencies (or higher).

## Take-away Summary for Each of the Three Pathways . . .

**Directing funding to people, families, and trusted others** together with independently found tailored supports, will allow a good number of people to just get on with life, take some pressure off the system, create some good stories going forward, and allow focus to be on many others.

**Supported Individualized Funding** allows a more level playing field to offer control and direction to remain in the hands of people, families and trusted others, despite education, life experience, lack of early access to capacity building, etc., and will take additional pressure off the system as people and their families/allies will significantly step up as partners to take on a big part of the work. From here new stories of possibility in different life conditions will arise.

**Agency-managed individualized funding** will ensure that the bulk of the current system will not be overturned, but people will be able to look at other options without risking losing their full services. The relief of pressure from the Person-family-led approach and the Supported/Individualized funding approach will allow current services to provide support in critical areas not currently being addressed (or at risk of being taken over by expensive OPR units).



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# Appendix A

## Definitions

**Adequate funding** - People and families need to have adequate funding to carry out meaningful life goals. Funding allocations need to be principle-driven and equitable. Equity means that people have what they need, and they have identified what that is and why. An effective, independent appeal mechanism must be made available so that people and families can challenge funding allocations and prioritization.

**Administrative costs** - Those expenses incurred in support of the day-to-day operations of an organization. These overhead costs are the expenses that are not directly tied to a specific program purpose. Administrative expenses can be fixed or semi-variable. Common examples include rent, utilities, equipment, supplies, insurance policies, and legal counsel.

**Agency-managed** - A type of support where the agency holds primary responsibility for the quality of supports and the use of funds while still taking direction from the person and their chosen others.

**Community options** – Defined as the same opportunities, options, available services, and standards that everyday typical citizens have access to in their homes, neighbourhoods and their communities-at-large.

**Conscious Care and Support** - Conscious Care and Support (CCS) is a comprehensive model that explores many areas of wellness to improve the overall wellbeing of the person we support or loved one who has an intellectual/developmental disability or autism. It also explores enhancing the wellbeing of the supporter to help them bring their "A-game" more consistently.

**Directing Funding** - Funds that go directly from the government to the person and/or their family or trusted others on their behalf. It is a type of individualized funding.

**DSO** - Developmental Services Ontario

**Family** - Defined as “chosen family and allies who are unpaid and in a relationship that enables them to recognize and augment the voice of the person”. Where these relationships are not in place, there needs to be a plan designed to draw them forth.

**Flexible** - Use of the funding needs to have maximum flexibility to adjust to variations in need and short-term crisis situations to remain relevant and responsive to the person and their family and/or loved ones. For example, fiscally sharing as a best practice has been one strategy to achieve this. Expenditures need to be flexible enough to assist with building the resilience and capacity of the person, their family and/or loved ones/trusted others.

**Independent Contractor** - An independent contractor is not an employee. They are someone who provides support through a purchase of service agreement. An agreement lists the services that a person and their family/trusted others are interested in purchasing. The contractor then agrees to offer the services at a specific hourly rate. As an independent contractor, the Contractor is responsible for any and all payments and filings with respect and relating to, the Contractor’s income and other taxes.

**Individualized Funding** - Is “an umbrella term for disability supports funded on an individual basis that aim to facilitate self-direction, empowerment, independence and self-determination.” (Fleming et al., 2019, p. 5)

Note: Some examples of individualized funding, supports and/or services allocated to individuals living with disabilities/ challenges in Ontario include: Individualized Residential Model Funding (IRMI); Housing Task Force Funding; Adult Intervenor Services; Complex Special Needs funding; Direct funding: Self-Managed Attendant Services in Ontario; Family-Managed Home Care; Passport and Special Services at Home funding.

**Infrastructure** - The basic physical systems of a business or system. Community resources, systems and processes are forms of infrastructure supports that are needed for various populations and purposes in Canada. Such infrastructures are outlined on Infrastructure Canada’s website. For example: people who are homeless need various types of infrastructure supports – actual homes, shelters, medical support, access to information, etc. Each of these may be delivered by a different program (or infrastructure support). For the purposes of this document when infrastructure supports are being referenced it means those community resources that are needed to be present, effective and can be counted on to support people with their individualized funding. Examples: agencies providing systems and processes to assist people with their funding; independent facilitation and planning organizations; supports for recruiting support workers, etc.

**Monitoring & oversight** - A way of ensuring that government funds are being spent in ways that increase community inclusion and the goals identified in the planning process. These are in addition to current legal requirements like employment standards and criminal law.

**Passport Funding** - A direct funding program that is in place in Ontario for adults with a developmental disability.

**Portability** - Individualized funding needs to be portable so that if and when a person moves within the province, their money follows them and can be administered seamlessly in the new location. The principle of portability also ensures that if a person is not satisfied with a service or any aspect of their support, they can enter into a respectful process and then freely transfer their individualized funding allocation, in its entirety (subject to proration) to another transfer payment agency and purchase alternative services and supports.

**Private For-Profit Providers** - For the purposes of this document this term refers to those providers that do not have a contract with the Ministry of Children, Community and Social Services (MCCSS) and who are able to make a profit providing congregate services with no formal standards or accountability to the person or the Ministry.

**SSAH** - Special Service at Home Funding is a direct funding program for children with disabilities currently in place in Ontario.

**Unencumbered Third-party Independent Facilitation, Planning and Brokering** - No ties to and independent of other systems supports and services. This means ‘facilitation and planning’ that is separate from: the determination of eligibility, access mechanisms, assessment processes, and funding determination. It also means being separate from direct service provision. This support needs to be lifelong.

**Urgent Response Mechanism** - Temporary, time-limited funding or support to adults with a developmental disability in urgent need where natural, social or community supports are not available.

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## Resources

Fleming P, McGilloway S, Hennon M, Furlong M, O’Doherty S (RIP), Keogh F, Stainton S. *Individualised funding interventions to improve health and social care outcomes for people with a disability: a mixed-methods systematic review*. Campbell Systematic Reviews 2019:3 DOI: 10.4073/csr.2019.3

Judith McGill/Individualized Funding Coalition for Ontario. *Now is the Time: Key Principles and Core Elements to Bring About Effective Individualized Funding Mechanisms in Ontario, 2022*

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