

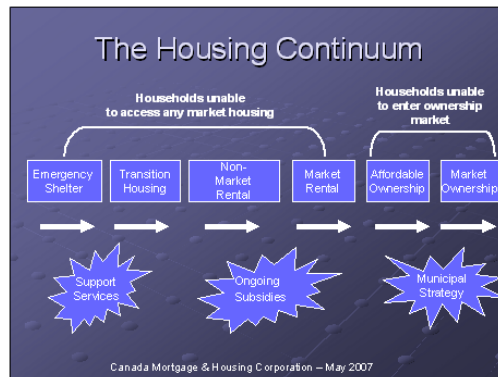
HOUSING DEFINITIONS - SOME COMMONLY USED TERMS

Housing First and the Housing Continuum

The Mayor’s Task Force noted “there is considerable debate as to the effectiveness of the continuum versus housing first model of supported housing”. The Mayor’s Task Force recommended a blending of the two approaches, depending on the need of the individual. But, by accepting a ‘harm reduction’ approach, as has been explained, sobriety is not necessarily a barrier to housing affected individuals.

Housing Continuum

The traditional continuum model suggests that individuals progress in a step-wise fashion from emergency and transitional programs with more intensive support and monitoring to more permanent, independent living situations.



The Traditional Affordable Housing Continuum

Emergency Shelters	Transitional Housing	Social Housing	Formal and Informal Rental	Affordable Home Ownership
Non-Market			Near Market or Market	

The New Affordable Housing Continuum

Reflects the introduction of non-market solutions for low and medium income earners outside of government supported social housing.

Emergency Shelters	Transitional Housing	Social Housing	Affordable Rental Housing	Affordable Home Ownership	Affordable Rental Housing	Affordable Home Ownership
Government Subsidized Housing (social housing)			Non-Market Housing		Market Housing	

Housing First

"Housing First" puts the highest priority on moving homeless people into permanent housing with the services and support necessary to sustain them.

The Housing First approach provides people with permanent housing and then treats mental illness and addictions - and the many other challenges people may face - through intensive and individualized programs.

What makes this approach revolutionary is that it turns the traditional approach on its head. In this traditional approach people experiencing homelessness were expected to be made housing ready - to be free of addictions, have their mental illness addressed - before they were ready for housing.

Housing First is what it says. Put people into housing first, support them in that housing, and give them an opportunity to work on the issues that contributed to their homelessness from the stability and safety of housing.

Housing First has an average housing success rate of 85% across the U.S. and in Toronto. Studies have demonstrated that not only is it more cost effective to treat people experiencing homelessness this way, it is also more effective in improving their physical and mental health and in treating their addictions.

Affordable Housing/ Housing Affordability

Affordability means different things to renters and to owners. Although every person in the housing market is affected by mortgage rates, either directly or indirectly, owners are affected much more directly than renters. When mortgage rates are low, as they are now, ownership affordability is dramatically enhanced. Primarily because their incomes are on average much lower than those of owners, renters are almost always much worse off than owners or prospective owners when it comes to housing affordability.

The CVRD's Regional Growth Strategy proposes the following definition of affordable housing:

"Housing is affordable when it does not cost more than 30 percent of a household's gross monthly income. Affordable non-market housing is housing that is affordable to households in the lowest 30% of household income distribution, and is restricted by deed and/or covenant to be permanently affordable. Affordable market housing is housing that is made affordable through the provision of modestly apportioned multifamily or small lot housing. "

Other definitions of affordable housing/ housing affordability include:

- Affordable Housing
Housing where the rent or mortgage plus taxes is 30 percent or less of a household's gross annual income. Households that have no option but to pay more than 30 percent of their gross income on shelter expenditures in reasonable condition and of appropriate size, are households that are in need of affordable housing.
- Core Housing Need
The best definition of housing affordability in Canada, developed by Canada Mortgage and Housing Corporation, is called "core housing need". Households are in core housing need if they cannot find somewhere to live that is in reasonably good condition and is big enough for their household without spending more than 30% of their income. Households who choose to spend more than 30%

of their income on housing are not considered to be in core housing need, nor are residents of social housing where rents are geared to income. Since they don't have a home to pay too much for, the homeless are likewise not included in the count of core need households.

- Affordable Ownership Housing
Housing with a purchase price that is affordable to households of low and moderate income, which are households within the lowest 60% of the income distribution for the housing region. Means monthly housing costs (mortgage principal and interest payment amortized over 25 years and assuming a 25% down payment, taxes, GST, and any other mandatory costs associated with purchasing the unit).
- Affordable Rental Housing
Housing where the total monthly shelter cost (gross monthly rent including utilities – heat, hydro and hot water – but excluding parking and cable television charges) is at or below one times the average area rent, by unit type (number of bedrooms).

Housing Types

- Emergency Shelters
Provide temporary, typically overnight accommodation to individuals who would otherwise sleep in the streets. Shelters may also provide supportive services in relation to addictions, health, education and employment needs.
- Ground Oriented Dwelling
Housing that provides a private principal entry. Includes single-family dwellings, duplexes, townhouses, and stacked townhouses, and may include the ground floor of apartment buildings where private, ground level open space is provided in association with each unit.
- Market Housing
Housing produced by the private sector and rented or sold at a price that is affordable to a broad segment of the local population.
- Multi-Family Dwelling
Any building containing more than three (3) or more dwelling units on a parcel, and includes (but is not limited to) triplexes, townhouses and apartments.
- Non-Market Housing
Housing designed for independent living by single persons or families who cannot afford to pay market rents or who have needs that are not being met by the market and where the housing units are owned and operated by government agency or a not-for-profit society and rents may be controlled by a housing agreement. Social housing is a subset of non-market housing.
- Secondary Suite/ Accessory Dwelling Unit
A second self-contained unit, typically in or attached to a single-family home or on the same parcel of land, smaller than the primary dwelling unit. Includes basement apartments, apartments in houses, accessory apartments, in-law suites, granny suites, nanny suite, and carriage houses. A secondary suite/ accessory dwelling unit is intended for the use of a separate household and contains its own entrance, cooking facilities and sanitary facilities.
- Single-Unit Dwelling
Any detached building consisting of one dwelling unit containing only one kitchen with cooking facilities, which is occupied or intended to be occupied by one household only.

- Social Housing
Provides housing to individuals and families that by and large are recipients of government income support programs. Government generally delegates the management of social housing to a non-profit organization. Social housing may or may not offer supportive services.
- Special Needs Housing
The residential use of a building constructed and/or managed specifically to accommodate persons with special needs including the elderly, or physically or mentally challenged.
- Transitional Housing
Provides temporary accommodation (6 months to 2 years) for individuals who wish to stabilize their housing situation while resolving other issues in their lives such as: warrants, employment, addictions, education, and divorce arrangements. Transitional housing units typically are provided with a mix of supportive services that enable an individual to move towards self-sufficiency.