

## Glossary of Housing Terms

### Housing Spectrum

The housing spectrum below consists of both short-term subsidized accommodation and affordable housing (sometimes called non-market housing).

| Short-Term Subsidized Accommodation |                            | Affordable Housing (Non-Market) |  |   |                                       |
|-------------------------------------|----------------------------|---------------------------------|--|---|---------------------------------------|
| Emergency Shelter Spaces            | Transitional Accommodation | Permanent Supportive Housing    | Social Housing (also known as Community Housing) | Near-Market Affordable Housing (Rental) | Near-Market Affordable Home Ownership |

### Short-Term Subsidized Accommodation

There are two types of accommodation in this category:

1. Emergency Shelter Spaces which provide very short stay (typically overnight) crisis beds.
2. Transitional Accommodation, while not permanent housing, allow for a longer length of stay than emergency shelters and provide services beyond basic needs. These facilities offer more privacy to residents than emergency shelters, and place greater emphasis on participation. This housing type is targeted to those in need of structure, support, and/or skill-building to move from homelessness to housing stability and ultimately to prevent a return to homelessness.

As this type of housing is time limited, it is not considered to be affordable housing.

### Affordable Housing (Non-Market)

Affordable Housing is defined as rental or ownership housing that requires upfront and/or ongoing direct government subsidies. These subsidies ensure that affordable housing has rental or mortgage payments below average market cost and is targeted for occupancy by households who earn less than median income for their household size.

The City of Edmonton uses the term Affordable Housing in a generic sense that is inclusive of four specific types:

1. Permanent Supportive Housing - Housing that includes supports and services integrated into the housing and no length-of-stay duration. Services depend on the tenant's needs and are provided to help residents

maintain independence and stability and to promote social inclusion. While seniors care facilities for frail elderly and persons with cognitive impairment (e.g. dementia) are sometimes included in this category, it is generally agreed that this type of housing is more attributed to assisting persons who are homeless or at-risk of homelessness.

Edmonton's Updated Plan to End Homelessness describes three types of permanent supportive housing:

- PSH1 (Low Intensity): 24/7 tenancy management and mobile support workers as needed;
- PSH2 (Medium Intensity): 24/7 tenancy management, on-site non-clinical supports, in-reached health services; and
- PSH3 (High Intensity): 24/7 tenancy management, on-site clinical supports, in-reached health and disability (PDD) services.

2. Social Housing (also known as Community Housing) - Rental housing for persons in 'core housing need' provided on a rent-geared-to-income basis (the amount of rent to be paid by tenants is based on the amount of income earned, often as a percentage of the tenant's income). Social Housing is also referred to as Public Housing, deep-subsidy, or Community Housing.
3. Affordable Rental Housing - Rental housing where a subsidy (often one-time, upfront) is provided to keep rents just below (typically 15 percent below) average market cost and is targeted for long-term occupancy to households with incomes approximately 80 percent of the median renter income for their household size. Affordable Rental Housing is also referred to as a shallow subsidy.
4. Affordable Home Ownership - Home ownership programs that focus on those who are independent and who have earnings which are less than the median income and generally do not require an ongoing government subsidy. This can be accomplished with flexible lending terms and longer loan periods to keep payment amounts affordable. Examples of this housing type could include the Habitat for Humanity program model and some types of cooperative housing.