# **Glossary of Housing Terms**

#### Housing Spectrum

The housing spectrum consists of the range of housing options available to households of all income levels, extending from Emergency Shelter Spaces through to affordable rental, and housing provided by the private market without any direct government subsidies.

Short-Term Subsidized Accommodation		Affordable Housing (Non-Market)				Market Housing	
Emergency Shelter Spaces	Transitional Accommod'n	Permanent Supportive Housing	Permanent Supported Housing	Social Housing	Independent Living Affordable Housing	Market Affordable Housing	Market Housing

## 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.

## Affordable Housing (Non-Market)

Affordable Housing is defined as rental or ownership housing that requires up-front and/or on-going 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:

 (Permanent) Supportive Housing - Housing that includes supports and services integrated into the housing, and no length-of-stay duration. Services depend on tenants' 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;

- (Permanent) Supported Housing Housing where supports are available to tenants on either an external on a drop-in or appointment basis or through mobile or on-call services;
- 3. <u>Social (Deep Subsidy) Housing</u> 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). A household is said to be in core housing need if its housing falls below at least one of the adequacy, affordability or suitability, standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable; and
- 4. <u>Independent Living (Shallow Subsidy) Affordable Housing</u> Rental or ownership housing where a subsidy (often one-time, up-front) is provided to keep rents just below (typically 15% below) the lowest end of 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.

#### **Market Housing**

Rental or ownership housing that receives no direct government subsidies, is modest in form and specification, and is capable of being produced for moderate-income households through market forces without any up-front or ongoing direct government subsidies (Capital Region Board).