



City of Fort St. John

Housing Needs Assessment & Affordable Housing Strategy

Commonly Used Terms – June 2020

Accessible: In reference to a type of housing unit, accessible refers to units that are designed to promote accessibility for individuals with disabilities. This sometimes includes physical elements such as low height cupboards or light switches, wide doorways, and adapted bathrooms.

Adequate Housing: Dwellings not requiring any major repairs, as reported by residents. (Canada Mortgage and Housing Corporation (CMHC))

Affordable Housing: The term ‘affordable housing’ encompasses a broad range of housing, including social housing, private market rental units, and ownership housing. The City’s Official Community Plan defines affordable housing as housing that does not cost greater than 30% of 80% of the median household income. Shelter costs include the following:

- **For renters:** rent and any payments for electricity, fuel, water and other municipal services.
- **For owners:** mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water and other municipal services. (CMHC)

Assisted Living: A type of housing for seniors and people with disabilities that includes on-site hospitality and personal care support services. (BC Housing)

At Risk of Homelessness: Refers to people who are not homeless, but whose current economic and/or housing situation is precarious or does not meet public health and safety standards. (Canadian Observatory on Homelessness)

By-Names List: Refers to a real-time list of people experiencing homelessness that includes a robust set of data points that support coordinated access and prioritization at a household level and an understanding of homeless inflow and outflow at a system level. The real-time actionable data supports triage to appropriate supports and services, system performance evaluation, and advocacy. (Built For Zero Canada)

Cooperative Housing: A co-op is a type of housing that residents own and operate as part of a membership. (BC Housing)

Coordinated Access: A coordinated access system is the process by which individuals and families who are experiencing homelessness or at-risk of homelessness are directed to community-level access points where trained workers use a common assessment tool to evaluate the individual or family's depth of need, prioritize them for housing support services and then help to match them to available housing focused interventions.

Chronic Homelessness: Refers to individuals who are currently experiencing homelessness and who have been homeless for six months over the past year.

Core Housing Need: A household is in core housing need if its housing does not meet one or more of the adequacy, suitability or affordability standards and it would have to spend 30% or more of its before-tax income to access local housing that meets all three standards. (CMHC)

Emergency Housing: Immediate, short-stay housing for people who are homeless or at risk of becoming homeless.

Episodic Homelessness: Refers to individuals who are currently homeless and have experienced three or more episodes of homelessness in the past year (episodes are defined as periods when a person would be in a shelter or place not fit for human habitations, and after at least 30 days, would be back in the shelter or inhabitable location. (Built For Zero Canada)

Homelessness: Describes the situation of an individual, family or community without stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. (Canadian Observatory on Homelessness)

Housing First: Is a recovery-oriented approach to ending homelessness that centres on quickly moving people experiencing homelessness into independent and permanent housing and then providing

additional supports and services as needed. There are five core principles of Housing First:

1. Immediate access to permanent housing with no housing readiness requirements
2. Consumer choice and self-determination
3. Recovery orientation
4. Individuals and client-driven supports, and
5. Social and community integration

LGBTQ2S+: Lesbian, gay, bisexual, trans, two-spirited, queer, and additional identities.

Rent-Geared-to-Income: A type of subsidized housing where the housing provider matches your rent to how much you earn. (BC Housing)

Social Housing: Social housing is subsidized housing that generally was developed under federal and provincial programs during the 1950s – 1990s, where ongoing subsidies enable rents to be paid by residents on a ‘rent-geared-to-income’ (RGI) basis (i.e. 30% of gross household income). Social housing is also called subsidized, RGI, community, or public housing.

Subsidized housing: A type of housing for which government provides financial support or rent assistance.

Suitable Housing: Housing with enough bedrooms for the size and make-up of residential households. (CMHC)

Supportive Housing: A type of housing that provides on-site supports and services to residents who cannot live independently. (BC Housing)

Youth: Persons aged 16-25.