

# What is Affordable Housing?



# About Shelburne County Housing Coalition

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Formed in February 2015 the Shelburne County Housing Coalition (SCHC) that came together as partners and stakeholders to address the needs of the community around housing in Shelburne County. We formed out of a need identified in our communities to better understand the issues and potential solutions for housing. Recognizing that access to safe, affordable housing is connected with better health outcomes, improved safety, community sustainability, improved social inclusion and lower crime rates, our purpose is to advocate for affordable, inclusive, and supportive housing options.

This report seeks to build understanding of common housing options and models, to support conversation about what other options our communities could support.

## What is Affordable Housing?

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The term "affordable housing" is often used interchangeably with "social housing"; however, social housing is just one category of affordable housing and usually refers to rental housing subsidized by the government.

Affordable housing is a much broader term and includes housing provided by the private, public and not-for-profit sectors as well as all forms of housing tenure (ie. rental, ownership and co-operative ownership). It also includes temporary as well as permanent housing. In other words, the term "affordable housing" can refer to any part of the housing continuum from temporary emergency shelters through transition housing, supportive housing, subsidized housing, market rental housing or market homeownership.

Emergency Shelters	Transitional Housing	Social Housing	Affordable Rental Housing	Affordable Home Ownership	Affordable Rental Housing	Affordable Home Ownership
Government Subsidized Housing			Non-Market Housing			Market Housing

### The Affordable Housing Continuum

Housing is considered affordable if shelter costs account for less than 30 per cent of before-tax household income. If a household is spending more than 30% of their income on shelter related costs, they are considered to be in core housing need.

# Housing Supports

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Some individuals who are homeless or precariously housed will require support to become and remain successfully housed. Support varies, depending on the need of the individual. It may be ongoing support, or may be one-time financial support.

<b>Homeless Prevention</b>	Provides assistance for persons who have their own apartment or house to prevent them from becoming homeless. This type of assistance helps with past due rent, mortgage, or utility bills.
<b>Housing Placement</b>	Provides help to get into new housing (at the time of move-in). This can include things like rental application fees, security deposits, first and last month's rent, utility connection fees, and utility deposits. Depending on the program, it may or may not include moving costs (like moving company, truck rental, storage costs, etc.)
<b>Housing First</b>	Focuses on moving people who are chronically and episodically homeless as rapidly as possible from the street or emergency shelters into permanent housing with supports that vary according to client need. Supports are provided by a case management team and/or a case manager that serves as a main point of contact for the client from assessment to follow-up.

## Principles of Housing First

- Rapid housing with supports:** Directly helping clients locate and secure permanent housing as rapidly as possible and assisting them with moving in or re-housing if needed. Housing readiness is not a requirement.
- Offering clients choice in housing:** Clients must be given choice in terms of housing options as well as the services they wish to access.
- Separating housing provision from other services:** Acceptance of any services, including treatment, or sobriety, is not a requirement for accessing or maintaining housing, but clients must be willing to accept regular visits, often weekly. There is also a commitment to rehousing clients as needed.
- Providing tenancy rights and responsibilities:** Clients are required to contribute a portion of their income towards rent. The preference is for clients to contribute 30 percent of their income, while the rest would be provided via rent subsidies. A landlord-tenant relationship must be established. Clients housed have rights consistent with applicable landlord and tenant acts and regulations. Developing strong relationships with landlords in both the private and public sector is key to the HF approach.
- Integrating housing into the community:** In order to respond to client choice, minimize stigma and encourage client social integration, more attention should be given to scattered-site housing in the public or private rental markets. Other housing options such as social housing and supportive housing in congregate setting could be offered where such housing stock exists and may be chosen by some clients.
- Strength-based and promoting self-sufficiency:** The goal is to ensure clients are ready and able to access regular supports within a reasonable timeframe, allowing for a successful exit from the Housing First program. The focus is on strengthening and building on the skills and abilities of the client, based on self-determined goals, which could include employment, education, social integration, improvements to health or other goals that will help to stabilize the client's situation and lead to self-sufficiency.

Housing Situation	Homeless				Housed					Pure Market Housing	
	Unsheltered	Emergency Sheltered	Provisionally Accommodated	At-Risk of Homelessness	Supportive Housing	Supported Housing	Social Housing	Housing Subsidization			
Description	Living on the streets or in places not intended for human habitation	Shelters for people who are homeless, fleeing domestic violence.	Accommodation is temporary or lacks security of tenure; includes transitional facilities and people accessing private, temporary accommodation	Sheltered individuals whose current economic and/or housing situation is dangerously precarious or does not meet public health and safety standards	Combines accommodation with on-site supports and care. May be congregate or independent living units	Accommodations with supports arranged off-site	Units are owned and operated by government or non-profits.	Accommodations with subsidies	Pure Market Housing		
Access to Supports	Outreach services that connect with people where they are	On-site essential services; facilitated access to supports	Where accommodations are provided by government/agencies, on-site access to supports may be available	Typically required to be initiated by the individual	On-site staff provide or coordinate supports of varying intensities to residents	A range of supports services customized to client needs to increase/maintain housing stability	Supports accessed through mainstream services access to all	Housing specific financial support			
Housing Examples	Public Spaces Squatting in private spaces Vehicles, attics, garages Makeshift shelters	Emergency, Women's and Youth Shelters Respite Community Crisis Beds (health services)	Penal Institutions Medical/Mental Health Institutions Community Residential treatment facilities Foster Care Youth Group Homes Second Stage housing Staying with others (Couch surfing) Hostels, rooming houses, motels First Nations community temporary housing Disaster relief housing	Precarious employment Sudden unemployment Facing eviction Housing with transitional supports about to be discontinued People with severe and persistent mental illness, active addictions, substance use and/or behavioral issues Breakdown in family relationship People facing, or living in direct fear, of violence/abuse	Residential living – group homes and harm reduction housing Seniors lodges? Assisted and enhanced assisted living facilities Rent Supplements	Housing First Homecare for seniors and those with physical or developmental disabilities Rent supplements	Seniors self-contained accommodations Community housing managed by housing management bodies Coop/cohousing Rent supplements	Rent supplements Habitat for Humanity Co-op/co-housing Employer supported housing First time homebuyer programs Affordable housing Private sector housing			
	Government Subsidized										
	Short-Term Temporary Accommodation			Long-term and Permanent Accommodations							

Adapted from "Housing and Supports Spectrum" – Developed by the Alberta Interagency Council on Homelessness

# Temporary and Short-Term Accomodations

## Temporary and Short-Term Accommodations with Support Services

Temporary and Short-Term Accomodations coupled with support services seek to address the needs of persons who are homeless and/or in crisis. These types of accomodations are intended for those without immediate options for stable, permanent, and appropriate housing and are often inteded to be very short term or temporary (30, 60, 90 days or less).

<b>Emergency Housing (Shelters)</b>	Provides shelter and accommodation for short periods of time (typically overnight) and services people who are homeless, displaced, or who are fleeing violence or abuse. These facilities are usually restricted to men, women, youth or other groups with specific needs, such as victims of abuse. Some facilities offer counselling and group support and refer clients to legal, health, employment and other services.
<b>Transitional Housing</b>	Offers a bridge between emergency and permanent housing, often for a specified time period. To enable an individual to move towards self-sufficiency, this type of housing offers structure, supervision, support (for addictions and mental health, for instance), life skills, and in some cases, education and training. Transitional housing may service people leaving homelessness, people leaving the corrections system or families receiving specialized supports.
<b>Group Homes</b>	Look like boarding homes, but are typically a state-licensed facility intended for occupancy by elderly persons and/or persons with disabilities. These Programs may be considered transitional and rehabilitative in nature, if the resident's goal is to move to a less restrictive living environment. Residents participate in the upkeep of the house which includes meal planning and preparation. Recreation activities are provided. Some group homes include an attached training apartment for residents ready to test independent living skills. Staff is on site 24/7.
<b>Treatment/ Supervised Apartments</b>	Transitional housing in shared one, two and three bedroom apartments in the community. The apartments are either located at a single site which has staff on site 24/7 or scattered site apartments which staff visit from 3 to 7 days each week and are on call for emergencies 24/7. Staff provide services designed to assist residents obtain or refine skills necessary for independent living. Cash allowances for groceries and clothing are provided by some programs. Residents are expected to develop individual goals which focus on living more independently. The typical length of stay is 18 to 24 months.

## Temporary and Short Term Accommodations With No Support Services

Temporary and short-term accommodations with our support services, such as overnight and tourist accommodations also provide short-term housing options.

<b>Boarding/ Rooming Houses</b>	Residents rent out single rooms and share common kitchens, bathrooms, and living space. Depending on a resident's needs, this kind of housing may be transitional or permanent. A <i>rooming house</i> typically provides only for the rental of rooms, while a <i>boarding house</i> provides meals and may offer such amenities as maid service and laundry service. A boarding or rooming house may be a single family dwelling or a larger structure in which the owner rents out rooms to multiple families. There may be a lease.
<b>Other Short-Term Accommodations</b>	Rooms are rented for overnight stays for a short period of time, but can be used for extended stays. The customer typically does not have a written lease or occupancy agreement for the space.

# Long-Term and Permanent Accommodation

## Non Market Housing with Supports Services

There are numerous housing options which combines rental or housing assistance with individualized, flexible and voluntary support services for people with high needs related to physical or mental health, developmental disabilities or substance use. As with market housing, tenants in supported housing have leases or lease-like agreements, pay rent and must abide by the terms of their lease/agreement. For most models of supported/supportive housing, tenants will pay no more than 30% of their income towards rent, so they are considered affordable. Supportive housing is often run by community-based nonprofit organizations and is funded/subsidized by the government.

<b>Semi-Independent Living</b>	Intended for high functioning individuals who want their own apartments but still require some degree of light support. Residents have a communal space for social interaction, meals, recreation and programming. Live-in support services are part of this model. <i>Community Living:</i> Provides individual or shared units and communal supports on site. Suits those who are relatively independent but benefit from nearby support.
<b>Supportive Roommate</b>	A roommate can provide overnight and daily support and can be integrated into any housing environment from apartments to houses. This is for those who want a relatively normalized living arrangement but want overnight support with a degree of independence.
<b>Supportive Housing/ Group Home/ Community Care/</b>	For those with more intense support requirements, the traditional group home (3-4 people) provides 24/7 support in a community setting with funding support.
<b>Supported/ Supportive Housing Programs</b>	Scattered site apartments are selected by and leased by the consumers themselves. The Housing Program programs provide rental payment assistance and supportive services. Staff provide services designed to assist consumers to obtain or refine skills necessary for more independent living and increased self-sufficiency. Staff regularly meet with the consumer, depending on individual consumer needs.
<b>Single Room Occupancy</b>	Provide housing that is specifically designed to offer permanent housing in a service-enriched setting. These programs are intended to provide housing and services for individuals capable of living independently. A social service team provides services on-site which includes case management, interactive groups, activities, medication management, money management and vocational linkage. Each tenant has their own bedroom, with shared, common facilities.
<b>HomeShare Administered by Health or Social Services</b>	Homeowners are trained and act as foster families for individuals with complex issues, for a monthly stipend, often paid for, at least in part and sustained by, a government agency. Both clients and providers interviewed and matched, and were involved in choosing their match. A Case Manager checks in frequently and helps them access whatever additional supports/services needed.
<b>Home Sharing/Family Care</b>	Many families open their homes to those with disabilities, often providing 24/7 support in the inclusive environment of a family. It covers almost any level of support. Providers offer support, furnished rooms, meals, companionship and security. The host family also provides 24-hour supervision, laundry, housekeeping and medication management services.
<b>Assisted Living</b>	This type of housing provides on-site services to help people with their daily living when they are not able to live on their own. It can be permanent or for a period of time. Examples include: nursing homes, long-term care facilities, assisted living facilities, special care facilities, and hospice/respite care facilities.
<b>Residential Care Centers</b>	Congregate care support facilities for transitional and extended stays. While it is anticipated that, over time, residents will move to more independent housing, there is no set time for completing the program. This type of housing is designed to work with individuals who need more focused independent living skills training and other rehabilitative services. Staff are on site 24/7.

## Non-Market Housing with No Support Service

Non-market housing is 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. Specialized support services are not connected to the housing.

<b>Social Housing</b>	Rental housing for low and moderate income individuals and families built by the province, a municipality or by a community group. Most tenants pay rent that's geared to their income, others pay rent that's at the low end of private market rent. (Also known as public housing/low-income/non-profit housing).
<b>Subsidized Housing (Rent Subsidies)</b>	The housing unit is subsidized by the government, though an agreement with the landlord. The tenant is usually required to pay at least 30% of their income toward rent/utilities. Since it is project-based, the assistance is tied to the property. If the tenant moves, the subsidy ends.
<b>Subsidized Housing (Portable Rent Subsidies)</b>	The tenant's chooses where they will live, and a portion of the rental costs is subsidized by the government. The tenant is usually required to pay 30% of their income towards their rent and utilities and the subsidy covers the difference between the tenant's contribution and the rent (up to a certain amount).
<b>Home Ownership</b>	Purpose built housing intended for those who are unable to acquire housing at market rates. Habitat for Humanity homes are an example of this.
<b>Co-operative Housing</b>	Provides housing for people with low and moderate incomes. Residents contribute their time towards the upkeep of the building(s) and the governance of the co-op. Some tenants pay rent that's geared to income, the rest pay market rent. Some units may be modified for seniors or for people with disabilities. Run by the co-op board and includes member residents.
<b>Equity Co-Op Housing</b>	Members purchase shares that are equal to the value of the home they will live in – the members jointly own the whole property. It usually consists of private homes built in a common living space/community. Prices can run from full market price, or a price based on the development cost (limited equity housing co-op) If a member moves, they sell their share back to the housing cooperative, who can then sell it to another tenant.
<b>HomeShare</b>	An administered program that matches home owners with home seekers. Usually the program is hosted by a larger non-profit, or itself incorporated into a non-profit. The program is sustained primarily through grants or is staffed by a larger non-profit. Homeowners and home seekers apply and are screened for suitability into the program. Potential matches are made; they meet each other, may or may not engage in a trial period before they make the final decision. The home owner and home seeker negotiate the terms of the agreement: any rent paid, services offered, house rules, duration of the arrangement, etc. Often an agreement is signed. A HomeShare caseworker or team follows up regularly, usually more frequently at first, to ensure that all parties' needs continue to be met, evaluate if needs have evolved, and provide mediation or intervention if necessary. Some models offset their costs with fees (one-time or monthly) to home owners and/or home seekers.
<b>Home ownership</b>	People get together and buy a home together.
<b>Co-Living</b>	Shared housing designed to unite residents around a common interest to collaboratively manage a space, share resources, and coordinate activities which contribute creatively and intellectually to the world around them. Many co-living houses offer short-term accommodation and host outward facing events, increasing connections with the broader community and world.
<b>Co-Housing</b>	Self-sufficient homes are clustered around a common area, giving the option of privacy while at the same time creating close-knit community

	<p>Each individual owns their home, plus a share of the common area The common area has shared amenities that may include a kitchen/dining area, gardens, workshops, children's play areas, etc. Usually have a multigenerational mix: seniors, families, couples, single persons.</p>
<b>Community Land Trust</b>	<p>Locally based, private non-profit organizations that acquire and hold land for the benefit of a community, whether a neighbourhood, a city or even a region. The Community Land Trust's purpose is to make this land available perpetually for affordable housing, usually with the idea that the housing will target low- and moderate-income residents.</p> <p>Property is usually acquired through donations and grants of land from various sources. The housing options provided through CLTs are more affordable than at-market housing, since the arrangement removes the cost of the land from the price of the house.</p>
<b>Housing Trust Fund</b>	<p>Housing trust funds (HTFs) are non-profit organizations provided with funding from a dedicated and ongoing municipal, provincial/territorial or federal government source. These organizations are committed to using this funding to support non-profit and for-profit developers, public agencies and other entities producing or operating affordable housing. The organizations generally have a semi-autonomous relationship with the sponsoring government, and also benefit from having strong community representation. They have become important funders of affordable housing in some countries, in large part because they are able to respond in a flexible and innovative manner to local needs and opportunities. Although the term and approach are less widely used in Canada, there are several housing trust funds in this country that operate in broadly similar ways.</p>

# Market Housing

Market Housing refers to properties that are rented or owned by people who pay market rent to lease the property or paid market value when they bought the property. There is no subsidy for the housing. Specialized support services are not connected to the housing.

<b>Homeownership</b>	Options include single and multi-family homes. Prices vary by location and quality. Affordable Homeownership options may be available
<b>Secondary Suites</b>	Are emerging as a private market option for affordable housing. These units are created on the same land as a private home, perhaps in a basement, or an upper floor, above a garage or detached from the home. The homeowner acts as the landlord and charges rent to the tenant based on the local housing market.
<b>Purpose built rental housing</b>	Housing that's been built for the purpose of renting to tenants is called purpose built rental. Apartment buildings are a common type of purpose built rental housing. This housing is owned by an individuals or a private company and may be managed by the owner, or by a hired property manager. Units vary widely based on location, age and condition of buildings. The owner of the property set the amount to be paid for rent based on the local housing market.
<b>Condo rentals</b>	Owned by investors and rented to tenants. These units tend to be priced above purpose built rental housing and service middle and high income households.
<b>Multi-Family Dwellings</b>	This housing is designed for many families to live on the property where each family only has exclusive use of the portion of the property (unit) that they are leasing or own ( <i>for example, apartments, condominiums, lofts, and co-ops</i> ).
<b>Single Family Dwellings</b>	A single family dwelling refers to a dwelling ( <b>house</b> ) on a property designed to be occupied by only one family.
<b>Single Room Occupancy</b>	A <i>single room</i> designed to house only one person at a time. It may be smaller than a typical bedroom, and may only include a bed and storage space for personal belongings. Provides living and sleeping space for the exclusive use of the tenant, but requires the tenant to share bathroom and/or kitchen areas.
<b>Manufactured Home (or Mobile Home)</b>	A manufactured home is a <i>mobile home</i> that is connected to permanent utility hookups, is located on land is owned by the home owner or on land at which he/she leases a space (such as a mobile home park), and is attached to real property (with a permanent foundation).
<b>Shared Housing</b>	People who have a roommate are said to be living in "shared housing." For example, if you share your 2-bedroom apartment with another person who is not part of your family, then you are living in shared housing – meaning there are two families living there, you and your roommate. <i>This is important because, if you seek help with your housing expenses, a program will likely only assist you with your part of the expenses, not your roommate's part.</i>

# Additional Resources

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1. <http://vlhs.ca/housing-continuum/>
2. [https://novascotia.ca/coms/housing/documents/Housing\\_Options\\_Brochure.pdf](https://novascotia.ca/coms/housing/documents/Housing_Options_Brochure.pdf)
3. [https://www.cmhc-schl.gc.ca/en/inpr/afhoce/afhoce\\_021.cfm](https://www.cmhc-schl.gc.ca/en/inpr/afhoce/afhoce_021.cfm)
4. <https://cohousing.ca/what-is-cohousing/>
5. <https://cohousing.ca/features-of-cohousing/>
6. [https://www.edmonton.ca/city\\_government/documents/PDF/City%20of%20Edmonton%20Affordable%20Housing%20Strategy%20\(2016-2025\).pdf](https://www.edmonton.ca/city_government/documents/PDF/City%20of%20Edmonton%20Affordable%20Housing%20Strategy%20(2016-2025).pdf)
7. <http://www.humanservices.alberta.ca/documents/Housing-and-Supports-Spectrum.pdf>
8. <https://www.shareable.net/blog/11-affordable-housing-alternatives-for-city-dwellers>
9. <http://www.islandstrust.bc.ca/media/223639/Options%20for%20Affordable%20Housing%20New%20Solutions%20to%20the%20Housing%20Crisis.pdf>
10. <http://www.civicgovernance.ca/wordpress/wp-content/uploads/SGBCAffordableHousingBestPracticesReport.pdf>
11. <https://www.gov.im/media/814335/david tolson partnership review of options for affordable housing provision report july 2013.pdf>
12. <http://www.comoxvalleyrd.ca/assets/Governance/Documents/Housing%20Definitions.pdf>
13. <http://www.heretohelp.bc.ca/visions/housing-and-homelessness-vol4/housing-glossary>
14. <http://www.homelesshub.ca/solutions/housing-accommodation-and-supports/transitional-housing>
15. <https://caassistedliving.org/about-assisted-living/senior-housing-definitions/>
16. [http://www.cohousing.org/what\\_is\\_cohousing](http://www.cohousing.org/what_is_cohousing)
17. <http://homebaseforhousing.org/Education/Definitions.cshtml>
18. <http://homebaseforhousing.org/Education/Definitions.cshtml>
19. <http://www.raiseop.com/comparing-shared-housing-models.html>
20. <http://www.raiseop.com/comparing-shared-housing-models.html>
21. <http://settlement.org>
22. <http://Homelessnesshub.ca>
23. <https://www.canada.ca/en/employment-social-development/programs/communities/homelessness/housing-first/approach.html>
24. <https://shnny.org/learn-more/what-is-supportive-housing/elements-of-supportive-housing>  
<http://www.tosupportivehousing.ca/about/supportive-housing/>  
<https://theabilityhub.org/resources/supported-community-living/types-of-housing-models/>
25. <http://www2.erie.gov/mentalhealth/index.php?q=description-housing-programs>