

General Web References on Affordable Housing

1) General background – Why is affordable housing important?

Home Truths: Why the Housing System Matters to all Canadians

http://www.policyalternatives.ca/documents/National_Office_Pubs/hometruths.pdf

2) Policy approaches:

Local Government Guide to Market Housing Affordability

<http://www.housing.gov.bc.ca/housing/affordable/index.htm>

Planning for Housing: An Overview of Local Government Initiatives in BC

http://www.housing.gov.bc.ca/housing/planhouse/2004/planning_for_housing_2004.pdf

Housing Options for Small Communities

<http://www.realestatefoundation.com/publications/reports/housingoptions.pdf>

Smart Growth BC Affordable Housing Policy

<http://www.smartgrowth.bc.ca/downloads/affordable%20housing%20policy.pdf>

Town of Okotoks Alberta

<http://www.okotoks.ca/sustainable/Soul/housing.asp>

3) Needs assessment:

Affordable Housing: Creating a Healthy Community - Smithers, BC

<http://www.landcentre.ca/infodtl.cfm?ID=1802>

How Growth in the Recreation and Resort Property Market is Driving Change in the East Kootenay Region

<http://www.communitytransition.org/resources/Resort%20Recreation%20&%20Change%20in%20EK.pdf>

Seniors Support Research

<http://www.interiorhealth.ca/NR/rdonlyres/9BBA976D-D391-4E14-87CC-C6BEC4428459/4306/Sept2006SeniorsSupportResearchReport.pdf> (See seniors housing pg. 57)

4) Affordable Housing Libraries

BC Housing

<http://www.bchousing.org/aboutus/publications/research> (lots of other good background and program information on this site)

The Land Centre

<http://www.landcentre.ca/infolinkbasic.cfm?keyword=Affordable%20housing%20-%20British%20Columbia&subject=yes>

Government of BC

<http://www.housing.gov.bc.ca/housing/pubs.htm> (also has link to current provincial policy)

Real Estate Foundation

<http://www.communitytransition.org/weblibrary-search.php?keyword=housing>

Terms used in Housing Discussions

(This is not an exhaustive list, but does cover most of the range of possibilities)

A) Market Housing (Types that may be affordable)

Detached house - a single house is a self contained dwelling unit normally located on a titled land parcel. Owners may rent one or more rooms, a secondary suite, or the whole house. Affordability is usually related to scale or the amount of living area provided.

Duplex - a house that is divided into two separate dwelling units one on top of or beside the other. The owner of a duplex may live in one unit and rent the other OR rent both apartments to tenants. A "triplex" is a house that is divided into three separate dwelling units.

Semi-detached house - a single house that is joined to another house with a common wall. Similar to a duplex, but with no commonly owned elements

Townhouse (row house) - a dwelling unit that is joined to a row of other dwelling units.

Room - a room in an apartment, house or other type of accommodation that is rented to one person. The tenant usually shares the kitchen, bathroom and living room with other tenants. This type of housing is also called "shared accommodation." "Room and board" means that meals are included. Rooms are often rented with furniture.

Apartment - usually includes one bedroom or more, a kitchen, a bathroom and a living room. A "bachelor" apartment or "studio" is one room with a kitchen area and a bathroom. A "junior" one bedroom apartment has one small bedroom that opens onto another room. Apartments may be in an apartment building or a house (see suite). Apartments are owned by one landlord and are rented to tenants.

Suite (flat) – an independent rental apartment within a dwelling unit with an independent entrance kitchen, bathroom and living area.

Mobile or Manufactured Home - means a dwelling, whether or not ordinarily equipped with wheels, that is designed, constructed or manufactured to be moved from one place to another by being towed or carried. Mobile homes can located on residential lots (if allowed) or in a "manufactured home park" that provides space and services on a rental basis.

Other

- Condominium (strata) - a type of home ownership where you buy a unit in an apartment building or townhouse complex, but do not own the land. Condominium owners join together in a corporation and elect a board of directors to manage the building and the land. Each owner pays his or her own mortgage, taxes, utilities and a monthly fee towards property maintenance. Owners sometimes rent condos to tenants.
- Co-housing (tenure structure similar to a condominium corporation that could apply to several of the above housing types)
- Fractional ownership (shared tenure arrangement, e.g., 1/2 share)
- Residential above commercial (rental or market private ownership)
- Large residence conversion (rental or condominium)
- Small residential unit accessory to a main residence on a lot (e.g., granny suites)
- Market rental housing in any of the above forms

B) Subsidized Housing - BC

1. Public housing

BC Housing manages 7,800 public housing units for low-income families, seniors and people with disabilities. We also fund more than 300 group homes for people with various special needs.

2. Non-profit housing

Non-profit housing societies also manage subsidized housing developments across the province, and select tenants for these buildings. Non-profit societies are landlords under the *Residential Tenancy Act*.

3. Co-operative housing (Co-ops)

Housing co-operatives are jointly owned and managed by residents, who become co-operative members. Members participate in decision-making, share the responsibilities of running the co-operative, and select new members.

4. Rent supplements

BC Housing provides rent assistance to seniors and low-income, working families in the private rental market through the following programs:

- **Shelter Aid for Elderly Renters (SAFER)** - The SAFER Program provides direct cash assistance to eligible residents of British Columbia who are age 60 or over and who pay rent for their homes.
- **Rental Assistance Program** - This program provides rental assistance for low-income, working families with children under the age of 19 and a household income of less than \$20,000. Housing assistance is paid directly to eligible households to assist these families in meeting monthly rent payments in the private market.
- **Low end of market units** - Some non-profit and co-operative housing developments have low end market units to rent, as well as rent-geared-to-income units. Market unit rents are set at, or slightly below, the rents charged for similar apartments in the private market.

For more information on supplements, click the links below:

- [Who is eligible for subsidized housing](#)
- [How to apply](#)
- [Subsidized housing listings across the province](#)

C) Supportive Housing and Non- Market Housing

<http://www.realestatefoundation.com/publications/reports/housingoptions.pdf>

<http://www.city.vancouver.bc.ca/commsvcs/housing/whatis.htm>

(Seniors)

Assisted living for seniors
Abbeyfield Homes
Life Lease housing for seniors
Congregate living for seniors
Seniors housing with support services

(Disabilities, care)

Community Residential Facility

Group home
Long term care

(Emergency)
Drop in centre
Emergency Shelters
Crisis housing
Transition housing