

For Consideration - Housing Types:

1) Affordable Housing

- (a) In general price is determined by what it cost to build
- (b) **Defining affordable housing**
 - (i) Commonly – housing affordability is based on – **costing no** more than **30% of household income before taxes.**
 - (ii) Housing affordability is often based on a combination of factors, and every situation is different.
 - 1. The type, age and condition of a home influence costs like heating, electricity, water, sewage, insurance, maintenance, and property taxes.
 - 2. Financial status and stage of life affect what is affordable. Family needs, budget, and individual priorities are to be considered

2) Market Rate Housing

- (a) Housing prices are commanded by the developer (builder) to garner the maximum marketplace evaluation. Prices are set by the private market
- (b) Market housing is privately owned by an individual (or a company)
- (c) Do not generally receive direct subsidies to purchase or maintain the property
- (d) Approx. 95% of households in BC are market housing, either rental market housing or home ownership.

3) Subsidized Housing

- (a) Encompasses all types of housing for which a subsidy or rent assistance is provided
- (b) Housing that is accompanied by a subsidy to permit affordable tenant residency
 - (i) Subsidization can be by a Government agency or program or an NGO program non-profit and co-operative housing, as well as rent assistance for people living in private market housing. It also includes emergency housing and short-term shelters.
 - (ii) Rental Assistance Program (RAP) for low-income working families
 - (iii) Shelter Aid for Elderly Renters Program for low-income seniors.

4) Social Housing – ‘SOCIAL’ in the sense that it integrates people from all strata of society and levels of affluence in an economically diverse community

- a) Purpose-built affordable housing (based on the cost of the building see above).**
- (a) Construction underwritten by public financing through one or more levels of government or a non-profit organization, or in partnership with government.
 - (i) Managed on a Not-For-Profit basis by a provincial or municipal department, agency, or board
- (b) *Co-op Housing* –
 - (i) Rents are subsidized (usually by the government)
 - (ii) Household income must be below certain limits in order to be eligible.
 - (iii) Construction is generally publicly financed (government)

***F.Y.I. 260 non-profit housing co-operatives in BC currently in BC**

5) Supportive Housing / a subset of social housing

- a) Purpose-built housing for citizens with special requirements under specific criteria for qualification
 - i) Requirements may be old age, physical, psychological, or fiscal deprivation

- ii) Housing general is funded so that occupants pay a minimum fee never more than 30% of income for residency
- b) **Assisted Living housing** / a subset of Supportive Housing
 - i) Assisted living residences can range from a unit in a high-rise apartment complex to a private home. Units can vary from one room to private, self-contained apartments.
 - ii) Provide housing, catering services and personal care services for adults who can live independently and make decisions on their own behalf but require a supportive environment due to physical and functional health challenges.
 - iii) Catering Services may include:
 - iv) Personal care services (may include assistance with tasks like bathing, grooming, dressing and mobility or tasks delegated by a health care professional)
 - v) 24-hour emergency response system
 - vi) Two nutritious meals per day, one of which is the main meal
 - vii) Access to activity programs i.e. games, music, and crafts
 - viii) Weekly housekeeping
 - ix) Laundering of towels and linen – access to laundry equipment for personal laundry
 - x) HVAC system necessary to maintain the safety and basic comfort level of the resident

6) Modular housing

- (a) A modular home is a home that is built off-site, as opposed to on-site. These homes are often called factory-built, system-built or prefab (short for prefabricated) homes.
 - (i) B.C.'s modular housing initiative – to provide interim homes for people who are homeless or at-risk at risk of homelessness
 - (ii) Each building will include approximately 50 self-contained units, complete with individual kitchen and bathrooms, shared laundry, indoor and outdoor amenity spaces, plus programming space.

7) Safe homes

- (a) Temporary housing for women and children fleeing violence when transition homes are not available in the community. This may include private homes, hotel units or rental apartments. Stays do not usually exceed five days

8) Emergency shelters

- (a) Short-stay housing of 30 days or less. Emergency shelters provide single or shared bedrooms or dorm-type sleeping arrangements with varying levels of support to individuals.

9)) Second-stage housing

- (a) Housing for women and children fleeing violence who have completed a stay in a transition house or safe home. Typically, stays last up to 18 months.

Note: *The Canadian federal government withdrew from social housing in 1993. Since then, the concept of housing as a domicile where people live has changed – to a system (For Profit) exacting market-driven compensation from resident populaces. The result is segregation on the basis of wealth and the resulting widespread social isolation and outright homelessness.*