



HOUSING
COMPREHENSIVE STRATEGY



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Summary Version of
Consultant's Final Report

April 2013

City of Regina



Introduction

Changing population growth trends and housing market conditions, coupled with a changing policy landscape, resulted in the City of Regina identifying the need for a Comprehensive Housing Strategy.

Purpose

The purpose of the Strategy was to better align programs and assets with current and future housing needs, to coordinate with the new policies and programs of the Province, and to determine where the best areas are to stimulate and regulate the housing market.

Approach

The Comprehensive Housing Strategy studied the housing needs and issues along the full continuum of housing, from homelessness to homeownership. It was undertaken in five phases, with the fifth phase resulting in the Comprehensive Housing Strategy:

- Phase 1: Background Review
- Phase 2: Issue Identification
- Phase 3: Policy, Incentive and Strategy Development
- Phase 4: Evaluation of Alternatives
- Phase 5: Comprehensive Housing Strategy.

The following additional reports related to the Comprehensive Housing Strategy are available at www.designregina.ca.

- Comprehensive Housing Strategy - Consultant's Final Report
 - [Refer to this document for the full description of the key housing issues and details of the strategies](#)
- Background Review Report
- Existing Conditions Report
- Consultant's Rationale for Recommendations Report
 - [Refer to this document for detailed discussion and rationale related to the strategies](#)
- Glossary

Important Definitions

The City acknowledges that housing is generally considered to be affordable when it costs less than 30% of the household's income. This is reflected in the definition below for *Affordable Housing*. However, for program and policy purposes, specific "Made in Regina" definitions have been developed for *Affordable Rental Housing* and *Affordable Ownership Housing*. These definitions have rent and home price thresholds that the City will use to encourage development of housing with rents or houses prices below a certain level, so that they target low and moderate income households. These definitions are based on the definitions the provincial government uses for its programs.

Affordable Housing

Affordable housing is housing where the cost of which is less than 30% of the household's income.

Affordable Ownership Housing

Affordable ownership housing is housing that is affordable to households within Saskatchewan Housing Corporation's Maximum Income Limit, where affordable means spending less than 30% of the household's income on housing. In 2012 the Maximum Income Limit was \$66,500. A household with an income of \$66,500 could afford an ownership unit with an approximate price of \$255,000.¹

Affordable Rental Housing

Affordable rental housing is housing with rents at or below average market rent. In 2012 the average market rent for the City of Regina was \$897.²

Attainable Housing

The term attainable housing refers to a situation where households at various income levels can find and secure (attain) suitable, adequate, and affordable housing, and can move on to other options. The definition recognizes the housing needs of the full range of income groups and households. Implicit in this usage of attainability is the idea that a range of housing options (type, accessibility levels, size, tenure, cost) exists in the local market.

Other terms used in the Strategy have been defined in the Glossary in the back of this document.

1 Assumes 30% of the household's income is spent on housing, 10% down payment, 5.06% interest rate, 25 year amortization, and annual property taxes of 1.5% of the house value.

2 CMHC (Spring 2012) Rental Market Report for Regina CMA

What does it mean that the City has defined affordable rental and ownership housing using maximum incomes/rents/prices?

Defining affordable housing in this way doesn't mean that the City will only cater to people with incomes close to the maximum income established in the definition. It is simply an upper threshold that will be applied to determine whether the housing will qualify for programs and policies.

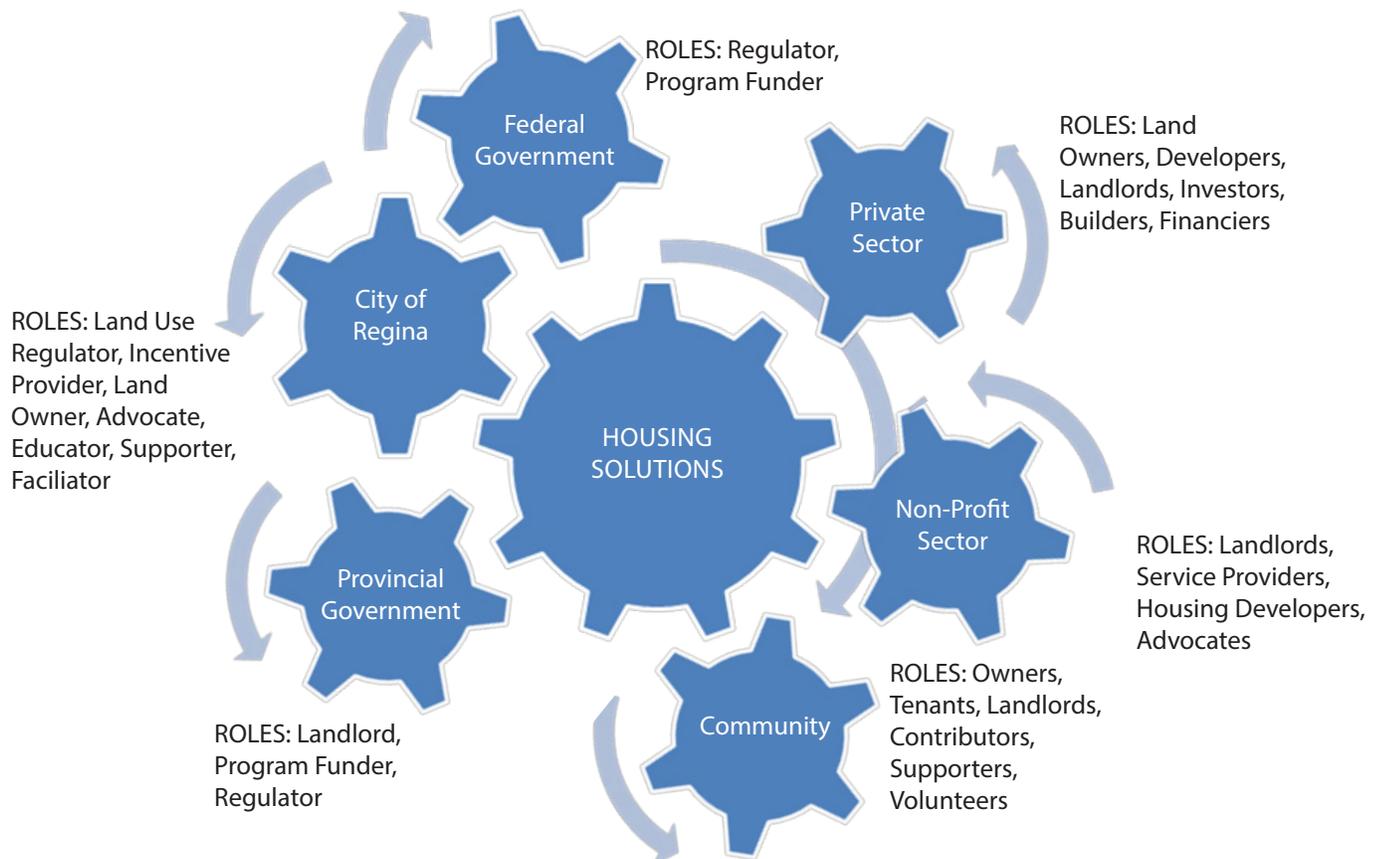
Roles and Partners

The City plays a key role in meeting the housing needs of its current and future residents. The City has a role in establishing a housing vision for the city and fulfills a number of responsibilities, including:

- Guide land use and housing supply activity,
- Develop and implement policy to support the retention and expansion of attainable, affordable, and rental housing
- Encourage housing development through targeted incentives with measureable outcomes
- Advocate for change in housing policies and funding of senior orders of government
- Support the health and safety of housing, including establishing maintenance standards, and enforcing health and safety regulations
- Educate, support, coordinate and facilitate stakeholders in addressing the city's housing needs.

All partners must work together to create housing solutions

In addition, the City chooses to play a key role in the federal government's Homelessness Partnering Strategy.



Key Housing Issues

There are currently five key issues related to housing in Regina:

Issue #1- Supply of Rental and Affordable Housing

The supply of rental housing, particularly affordable rental housing, is currently a critical issue in Regina. The recent economic growth and resulting population growth have placed a great deal of upward pressure on the cost of housing and reduced its availability making it increasingly difficult and financially challenging to secure attainable housing.

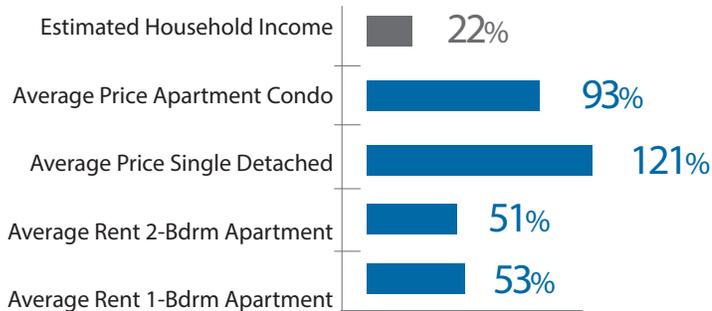
Issue #2- Condition of the Existing Housing Stock

A significant amount of the housing, particularly rental housing, in Regina is in need of major repair. It is an ongoing challenge for the City to ensure the maintenance of the housing stock.

Issue #3- Diversity of Housing Options, Including Housing for Distinct and Special Needs Groups

The housing stock in Regina is largely single detached housing, which doesn't meet the needs of all households. There are a number of distinct groups in particular that are not well served by the existing housing stock. This

Change in House Prices and Rents Compared to Incomes 2006 - 2011



Source: SHS Calculations based on data from Statistics Canada 2006 Census Custom Tabulations, CMHC Rental Market Report: Regina CMA, data from the Association of Regina Realtors

1 in 10

Rental housing units in Regina are in need of major repair

includes recent immigrants, temporary workers, single individuals, youth, post-secondary students, seniors, lone-parent households, Aboriginal households, households where someone has a disability, individuals experiencing absolute homelessness, and persons with special needs.

Issue #4- Access to Services and Amenities Needed to Create Complete Communities and Sustainable Neighbourhoods

A key factor in addressing housing needs is ensuring that neighbourhoods meet the daily and lifetime needs of residents. However, not all Regina neighbourhoods have accessibility and availability of public transportation, proximity to employment, schooling, recreation opportunities, other community infrastructure, amenities and services such as grocery stores.

Issue #5- Immediate Action is Required, but the City Cannot Address the Issues on its Own

A range of stakeholders have a vital role to play in addressing the key housing issues in Regina. Housing is a shared responsibility of all three orders of government in partnership with the private and non-profit sectors as well as the community. The City has an important role to play in addressing housing issues, but it cannot, and should not, do it on its own.

“

The housing crisis is perpetuating issues for those at the lowest end of the income spectrum. The boom is not trickling down like people think it will just naturally do.

”

Community Service Provider

Vision

Through the consultations, the following vision was developed for housing in Regina:

{ Every person in Regina has the opportunity to live in housing that is attainable, well-maintained, and suitable, in a community that allows them to meet their daily and lifetime needs. }



Goals

The City of Regina, in consultation with community stakeholders, identified five goals to respond to the housing issues; one for each of the key issues identified above. Like many partners, the City has a key role to play in achieving these goals.

#1- Increase the Supply of Rental and Affordable Housing

#2- Retain and Regenerate the Existing Housing Stock

#3- Increase the Diversity of Housing Options, Including Housing for Distinct and Special Needs Groups

#4- Address Housing Needs While Creating Complete Neighbourhoods and Sustainable Communities

#5- Implementation and Working Together

Strategies

The following outlines the recommended strategies to realize the City's goals. The strategies have been reorganized in this document by type of strategy (program (financial), regulatory, education, advocacy, and implementation), to provide a quick overview of the various types of strategies being recommended. Whereas in the Comprehensive Housing Strategy - Consultant's Final Report, the strategies are organized by goal.

Program (Financial) Strategies

Financial strategies are critical to addressing Regina's housing needs. It has been recommended that the City use financial incentives (property tax reductions and grants) in a number of areas to encourage the type of housing most needed in the community, including new rental housing, affordable housing, secondary suites, affordable rental housing repairs, temporary rental housing, and rooming houses. The City can also contribute financially to housing by leveraging its existing land assets and by funding housing initiatives through the Community Investment Grants Program.

The specific program (financial) strategies are:

1. **Refine current property tax and capital incentives to target the issue of insufficient supply of rental and affordable housing**

The City currently has a Housing Incentives Policy that offers tax and capital incentives. Capital incentives apply for affordable units only; tax incentives apply for most new units in certain, existing neighbourhoods. Strategy 1 would revise the City's Housing Incentive Policy to better address the need for rental and affordable units.

2. **Leverage the City's land assets to increase the supply of rental, affordable and special needs housing, promote the diversity of housing, and support the creation of complete neighbourhoods**

The City owns land throughout the City and could use the sale and development of these properties towards the goal of increasing affordable and rental housing by specifying the type of development as a requirement of sale, or by using the sale of lands towards an affordable housing fund.

3. **Foster the creation of secondary suites**

As per the Zoning Bylaw, the City currently allows secondary suites in most residential zones, provided the suite is not more than 40% of the total building (house) area and is located in or attached to the existing home. This most often results in basement suites. Strategy 3 encourages the City to consider other types of secondary suites, such as suites over garages. This would be done on a case-by-case basis to examine the advantages and challenges of doing so. In the long-term, a Zoning Bylaw amendment would be necessary to allow new types of secondary suites as a permitted use.

14. Explore the option of developing a Regina rental housing repair initiative that involves a revolving fund to provide loans for affordable rental housing repair, and exemptions on incremental taxes due to the repairs/improvements

The Housing Strategy has identified the need to repair and maintain the existing housing stock. Strategy 14 would explore ways of encouraging and supporting the repair and maintenance of existing properties.

15. Foster the creation of temporary rental housing and rooming houses/single room occupancies

Currently, the Zoning Bylaw only allows rooming houses in a few small areas of the City (properties zoned R4, R4A and TAC). Single Room Occupancies (SROs) are not defined in the Zoning Bylaw. Strategy 15 would examine where rooming houses are currently allowed, and would evaluate whether SROs should be added to the Zoning Bylaw and where. This strategy would also further clarify issues of enforcement and compliance to make sure rooming houses and SROs are safe and appropriate.

27. Continue to support housing and homelessness initiatives through the Community Investment Grants Program and identify ways to allocate funding for maximum community impact

Strategy 27 would be a continuation of current practices of the City to use Community Investment Grants funds to support housing and homelessness initiatives.



Regulatory Strategies

What are alternative development standards?

Alternative development standards are flexible planning and engineering standards that provide a range of alternatives to the current standards used for the design and construction of communities. They can encourage the development of affordable housing by allowing the developer to build various components of a housing project to a more efficient standard than conventional development.

There are a number of regulatory, or policy, tools the City can use to encourage the housing it wants. Many of these strategies would form policies in the Official Community Plan. Some of the regulatory strategies (such as alternative development standards, density bonusing, and transfer of development rights) are optional policies or processes a property owner or developer could take advantage of to help create affordable and special needs housing.

The specific regulatory strategies are:

4. **Establish an interim rezoning policy that allows for consideration of rezoning applications for innovative affordable housing immediately in specific existing residential or mixed use areas identified as appropriate for rezoning**

In order to accommodate affordable housing, especially multi-unit buildings, Strategy 4 would facilitate rezoning of sites, where necessary, to accommodate affordable housing projects that the Administration deems appropriate to an area.

5. **Develop policies to support the use of alternative development standards on specific, chosen sites**

Alternative Development Standards are put in place by a municipality to guide planning, design and development – either in an area/neighbourhood, or on a specific subdivision, parcel or property. Use of Alternative Development Standards in Strategy 5 would allow the City to encourage innovative affordable housing development designs. (see definition of Alternative Development Standards in the margins)

6. **Implement a policy and process to fast-track affordable housing and special needs housing developments through the planning approval process**

Fast tracking of affordable housing applications would create a system to streamline applications and approvals for permits as well as tax and capital housing incentive allocations. A fast-track system would also be used to track the effects of housing strategies and programs for evaluation and adjustments.

7. **Work with the Regina Regional Opportunities Commission to encourage major new employers/investments to prepare a housing plan for their workers**

Economic activities are bringing temporary workers and immigrants to the area but there is a lack of housing to accommodate new workers. Strategy 7 would establish a way of working with RROC to identify new employers and their workers' housing needs and to create a housing plan that would not further deplete the existing housing stock or remove long-term rental units from the market.

8. Permit density bonusing and transfer of development rights with an aim of increasing the supply of affordable and special needs housing

Both density bonusing and transfer of development rights provide alternatives for developers to provide affordable or special needs housing by creating an incentive for doing so, either by allowing for additional density on a lot, or transferring density from a nearby lot where an existing building is not built to the full allowable density (see definitions of density bonusing and transfer of development rights in the margins).

Density Bonusing and Transferring of Development Rights are “Win-Win” Tools

Density bonusing and transfer of development rights are voluntary tools that are meant to provide “win-win” results for the developer and for the community/city.

13. Develop a strategy for improving compliance with safety and property maintenance standards to retain and improve existing housing

Strategy 13 may include expanding efforts to encourage voluntary compliance; investigating the potential to audit and enforce maintenance of rental properties; support for a community outreach and education effort to help tenants and landlords learn their rights and responsibilities; and advocate for additional authority to inspect and enforce standards.

The basic premise with density bonusing is that the developer gets to build higher than usual, if the project does something special for the community, such as providing affordable housing. Taxpayers save because the burden of providing the service is covered by developers.

16. Facilitate the creation of additional apartment units through changes to the Zoning Bylaw to allow more units on appropriate sites

A study of land uses throughout the City and specifically in areas where intensification is possible, would identify the most appropriate areas for multi-unit and apartment units. The zoning of properties could then be amended in areas identified as appropriate for multi-unit and apartment buildings to increase opportunities for apartment units and reduce the number of site-by-site, or “spot” rezonings.

Under the transfer of development rights approach, developers can obtain additional density by buying the unused development rights of existing housing which helps maintain existing residential character while allowing for additional housing to be developed.

17. Establish policies in the Official Community Plan that specify housing targets by type/density, tenure, and affordability; an intensification target; and a rental housing vacancy rate target

Establishing targets for the percentage of new housing units to be single detached (low density), semi-detached or townhouses (medium) or apartments (high), and the percentage that should be rental and should be affordable would help the City communicate what type of housing it wants to be created to meet the needs of residents. Likewise, establishing an intensification target for the percentage of new units in built-up areas would help communicate where the City would like to see new development. A target vacancy rate of 3% is considered a healthy vacancy rate. Progress towards this goal will be tracked each year and strategies adjusted accordingly.

Density or Housing Density

Density or housing density is the number of housing units per unit of land.

18. Add a policy to the Official Community Plan that neighbourhood level plans identify target percentages for different housing types and forms within the neighbourhood

To help ensure that all communities contribute to the overall housing targets, and meeting the City’s housing needs, Strategy 18 suggests adding an OCP policy that neighbourhood level plans identify target percentages of different housing types and forms.

19. Encourage the creation of accessible housing through Official Community Plan policy changes

Barrier-free housing refers to housing built to eliminate physical barriers to use or visitation, so that it is accessible to anyone regardless of age or physical ability, and without a need for adaptation. The Official Community Plan should consider a policy to require that all new multi-unit developments be barrier-free and encourage single-unit developments to be barrier-free.

20. In the Official Community Plan encourage/support housing for persons with special needs, through a range of housing types, in all residential land use designations

There is currently a separation distance related to special needs housing in the Regina Development Plan. A new policy in the OCP could remove this barrier and support special needs housing by enabling its development through a diversity of housing types and land use designations (zoning).

21. Add a policy to the Official Community Plan to consult and work with Aboriginal groups to develop affordable housing

Aboriginal people are experiencing affordability challenges and should be one of several groups that the City works with to address affordable housing needs.

22. Add a policy to the Official Community Plan to formalize the City's policy of discouraging down zoning to support an increased diversity of housing options

Down zoning is the reduction of density allowed for a certain property. Allowing for down zoning to happen can have the effect of reducing the affordable housing built by limiting the number of multi-unit or apartment buildings.

23. Define attainable and affordable housing in the Official Community Plan

Definitions of these terms are included at the beginning and in the Glossary of this document. These definitions should be used in the OCP.

24. Define an adequate land supply in the Official Community Plan to accommodate growth and housing density

Outlining what it means to have an adequate land supply (defining it) would help planners ensure that the supply is sufficient on an ongoing basis. The definition would outline how many years of land should be available that is zoned appropriately for development or at specific stages in the planning approval process.

29. Strengthen Official Community Plan policies related to encouraging a mix of land uses, walkable neighbourhoods, and access to public transportation

OCP policies that encourage walkable neighbourhoods, a mix of land uses and access to public transportation will create more complete neighbourhoods that meet the needs of all residents.

Education Strategies

Education of the community about benefits of particular housing forms, as well as education of individuals such as homeowners, builders, and landlords about available programs, can help address Regina's housing needs.

The specific education strategies are:

11. Promote and assist landlords and others in accessing existing Provincial housing repair funding

The provincial government has rental repair programs that City of Regina landlords and property owners can tap into. The City can provide information on these programs and contacts for the province.

25. Develop and promote prototypes and pilot initiatives of innovative housing forms

The City can work with the development community to develop prototypes and pilot projects. This allows the City to assess and re-evaluate initiatives before rolling them out on a broader, city-wide scale. It also allows people to see and comment on a new idea when it can be viewed as an actual project and within its surrounding land uses.

26. Support a community outreach initiative to demonstrate the benefits and opportunities of increased density and diversity

Educational materials can help to dispel myths and misunderstanding about the impacts of affordable housing or new housing types on existing property values.

33. Prepare educational materials and engage in educational outreach about the full range of housing and related funding programs available in Regina

One of the ways of encouraging a more diverse housing supply and addressing the potential concerns of residents to certain types of housing, is to provide information on the advantages of and opportunities for increased density and diversity.

Advocacy Strategies

Senior orders of government must do their part in addressing Regina's housing issues. Recommendations have been included to urge senior orders of government to provide additional support for repairs and regeneration of existing housing stock and sites formerly used for other purposes, as well as additional rental, affordable, and special needs housing.

The specific advocacy strategies are:

9. Advocate to federal and provincial governments for additional support for rental, affordable, and special needs housing

The City can advocate, in collaboration with community and housing organizations, to ensure that affordable housing and special needs housing are recognized and addressed at the provincial and federal levels.

12. Advocate to the federal and provincial governments for additional support for the retention and regeneration of the existing housing stock

The City can advocate, in collaboration with community and housing organizations, to preserve and renew existing rental and affordable housing, and changes to tenant and landlord legislation in the area of recourse for damages.

30. Support the redevelopment of brownfields, greyfields and bluefields for affordable housing development

Work with federal and provincial governments to identify opportunities and funding for brownfields, greyfields and bluefields for affordable housing projects, and advocate for increased funding from these levels of government towards the remediation of sites to make development a more viable option (see definition of terms in Glossary of this document).

Implementation Strategies

A number of actions are required to implement the Strategy. A key action to best position the City to respond to housing needs is to consolidate the City's housing functions, build the capacity of staff related to housing, and dedicate staff time to housing facilitation. Some ongoing actions are required to address housing issues, including monitoring the rental stock, playing a lead role in the federal government's Homelessness Partnering Strategy, and facilitating the establishment of a housing and homelessness coalition of community stakeholders. In addition, there are a number of one-time actions necessary to implement the strategy, such as preparing an implementation plan and annual reports to monitor progress, adjusting strategies as new data is available, and updating long-range planning documents.

The specific implementation strategies are:

10. Monitor changes to the existing rental housing stock

Develop annual reporting on changes to the rental housing stock, including conversions to condominiums and other uses, as well as demolitions.

28. Continue to play a lead role in the federal government's Homelessness Partnering Strategy by preparing the Community Plan to Address Homelessness

The City has participated in community planning to address homelessness for several years. It is recommended that the City continue to play a lead role in preparing and implementing the Community Plan to Address Homelessness.

31. Prepare an implementation plan for the Comprehensive Housing Strategy and annual reports to monitor achievements and outline annual work plans

It is recommended that the City prepare an implementation plan and annual work plans to outline in further detail when and how each strategy will be worked on, and using the categories of immediate, soon and later to prioritize each strategy.

32. Consolidate the City's housing functions, build the capacity of staff related to housing, and dedicate staff time to housing facilitation

Consolidate the housing functions of the City that are undertaken by a range of departments, build the capacity of staff to achieve the goals of this Comprehensive Housing Strategy, communicate the role of the City and act as a key housing facilitator.

34. Update data in the Comprehensive Housing Strategy when the full 2011 Statistics Canada Census data is released, and adjust strategies as required

The full 2011 Census data is anticipated in September 2013. This data will reveal some different trends since 2006. This new data should be used to update and adjust the strategies as required.

35. Play a lead facilitation role in establishing and coordinating a housing and homelessness coalition of community stakeholders as a way of coordinating collaboration, engaging stakeholders, and obtaining advice

Community stakeholders indicated that there was a need for a coalition that would meet on a regular basis to share ideas, foster collaboration and engage in joint initiatives. This coalition would be composed of a cross-section from the public, non-profit and private sectors with the City playing a lead facilitation role.

36. Over time update long-range planning documents to be consistent with the Comprehensive Housing Strategy

To support the successful implementation of the Comprehensive Housing Strategy it is important that the Official Community Plan and other long-range planning documents be updated to be consistent with the Comprehensive Housing Strategy.

Appendix 1: Glossary

Accessory Apartment / Second Unit / Secondary Suite

A separate dwelling unit (self-contained apartment) on a property that would normally accommodate only one dwelling unit. It can be located in any part of the dwelling, not necessarily in the basement, or may be detached from the primary dwelling

Affordable Housing

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Affordable Ownership Housing

Affordable ownership housing is housing that is affordable to households within Saskatchewan Housing Corporation's Maximum Income Limit, where affordable means spending less than 30% of the household's income on housing. (In 2012 the Maximum Income Limit was \$66,500)

Affordable Rental Housing

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Alternative Development Standards

Alternative development standards are flexible planning and engineering standards that provide a range of alternatives to the current standards used for the design and construction of communities. They can encourage the development of affordable housing by allowing the developer to build various components of a housing project to a more efficient standard than conventional development.

Attainable Housing

The term attainable housing refers to a situation where households at various income levels can find and secure (attain) suitable, adequate, and affordable housing, and can move on to other options

Bluefield

Refers to older, unused institutional lands or buildings

Brownfield

Undeveloped or previously developed properties that may be contaminated. These are usually, but not exclusively, former industrial or commercial properties that may be underutilized, derelict or vacant

Coach Housing / Laneway Housing

These are accessory units and a form of infill housing that are detached from the principal dwelling and are typically located in a rear yard and oriented toward the lane

Condominium

A form of ownership tenure associated with a multiple unit building where the occupant owns the individual unit and shares common spaces

Cooperative Housing

A form of tenure in which residents are cooperative members and participate in the management and operation of the property

Core Housing Need

According to CMHC, core housing need refers to households which are unable to afford shelter that meets adequacy, suitability and affordability norms

Density Bonusing

A voluntary tool used by some municipalities as a development incentive to encourage a specific outcome, such as affordable housing. Bonusing refers to the practice of allowing a higher density on a development site in exchange for providing a public or social benefit

Emergency Shelter

A short-term living situation in an emergency housing facility or motel for individuals and families who do not have shelter

Garden Suite / Granny Flat

This is a form of an accessory dwelling unit which is defined as being a self-contained dwelling installed in the rear or side yard of a lot with an existing single dwelling

Greyfield

Refers to previously developed properties that are not contaminated. They are usually, but not exclusively, former commercial properties that may be undervalued, derelict or vacant

Group Home

Housing for persons requiring a group living arrangement by reason of their emotional, mental, social or physical condition or legal status and is for a limited number of persons, exclusive of staff, living together as a single housekeeping unit

Homelessness

Homelessness describes the situation of an individual or family without stable, permanent, appropriate housing or the immediate prospect, means and ability of acquiring it. The different types of homelessness are: unsheltered or absolutely homeless and living on the streets or in places not intended for human habitation; emergency sheltered; provisionally accommodated; and at risk of homelessness

Intensification

The development of a property, site or area at a higher density than currently exists through: redevelopment, including the reuse of brownfield sites; the development of vacant and/or underutilized lots within previously developed areas; infill development; or the expansion or conversion of existing buildings

Key Stakeholders

A key stakeholder refers to an individual that is or might be affected by the outcome of an individual's or organization's actions, e.g. a decision related to the use of a particular resource

Land Banking

Land banking involves the acquisition of land by a municipality. This land is then reserved for a use that will best meet the objectives of the municipality, such as the creation of affordable housing

Market Affordable Housing

Refers to housing that does not receive subsidies by receives incentives to build or purchase the housing

Market Housing

Housing that is not subsidized

Modified Unit

A unit that has been modified so as to be accessible to an individual with a physical disability or so as to allow an individual with a physical disability to live independently

Non-Market Housing

Refers to housing that receives government subsidies.

Performance-Based Planning

A type of flexible zoning which determines land use locations and characteristics through the application of a system of performance criteria, regulating land based on the actual impacts measured against predetermined standards or performance criteria as opposed to regulating on proposed use

Recent Immigrants

Immigrants who came to Canada up to five years prior to a given census year

Resale Covenant

A legal agreement which requires that when a property is sold in the future, it must first be offered to identified individuals or organizations, such as a municipality, and/or that it is sold at a discounted value

Rental Housing Supplement

A form of assistance paid directly to a tenant based on the difference between actual negotiated market rent and a rent geared to income (RGI) rent paid directly by the tenant. Rental housing supplement payments are calculated by formula and often pay only a percentage of the gap

Rooming House

A building in which renters occupy single rooms and share kitchens, bathrooms and common areas.

Shelter Allowance

An amount that is paid directly to the tenant to assist with rent. Shelter allowance payments are provided up to a maximum amount depending on family composition and may cover only a portion of the gap between actual negotiated market rent and the maximum allowance.

Single Room Occupancy (SRO)

Housing in which tenants have a private bedroom and may have kitchenettes and bathrooms and may share some common facilities.

Social Housing / Assisted Housing / RGI Housing

Social housing refers to housing units provided under a variety of government housing programs by a regional housing authority, private non-profit, or cooperative housing corporation, or Aboriginal organization. Residents in rent geared to income units pay rents that are no more than 30% of their income

Special Needs Housing

A housing unit that is occupied by or is made available for occupancy by a household having one or more individuals who require accessibility modifications or some form of social as well as financial support in order to live independently. Examples include group homes and rooming houses

Supportive Housing

Supportive housing is housing linked with social services

Transitional Housing

Short-term accommodation for people in transition



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