

Appendix B Definitions of Key Terms

The following terms are used in this report with a specific intended meaning:

Affordable Housing

In Canada, housing is considered “affordable” if it costs less than 30% of a household’s before-tax income. Many people think the term “affordable housing” refers only to rental housing that is subsidized by the government. In reality, it’s a very broad term that can include housing provided by the private, public and non-profit sectors. It also includes all forms of housing tenure: rental, ownership and co-operative ownership, as well as temporary and permanent housing.

Affordable Market Housing

Refers to rental or ownership housing provided by the private market that meets the criteria provided below. Note that when ownership prices are higher, affordable ownership will be determined using calculation I.

In the case of ownership housing, the least expensive of:

- I. Housing for which the purchase price results in annual accommodation costs (mortgage payments, property taxes, condominium fees, along with the costs of electricity, heat, water and other municipal services) which do not exceed 30% of gross annual household income for low and moderate income households; or
- II. Housing for which the purchase price is at least 10% below the average purchase price of a resale unit in the regional market area;

In the case of rental housing, a total shelter cost (rent plus utilities) that does not exceed 30% of gross annual household income for low and moderate income households.

Assertive Street Outreach

An effective service approach for engaging people experiencing unsheltered homelessness to promote access to emergency shelter, housing and support services.

At Risk of Homelessness

Refers to households who are not homeless, but whose current economic and/or housing situation is precarious and/or does not meet public health, or safety standards. They are living in housing that is intended for permanent human habitation, and could potentially be permanent. However, as a result of external hardship, poverty, personal crisis, discrimination, a lack of other available and affordable housing, insecurity of tenure and / or the inappropriateness of their current housing (which may be overcrowded or does not meet public health and safety standards) residents may be “at risk” of homelessness.

Built for Zero Canada (BFZ-C)

Built for Zero Canada (BFZ-C) is an ambitious national movement dedicated to helping participating communities end chronic and high-acuity homelessness. The group of communities that participate in BFZ-C are referred to as the BFZ-C Collaborative.

By-Name List

A list of all known individuals experiencing homelessness in the community updated in real-time. It includes a robust set of data points that support coordinated access and service prioritization at a household level, and an understanding of homelessness inflow and outflow at a system level. In other words, a By-Name List allows the community to answer important questions about people (ex. Has the person been housed?) and about the system overall (ex. Has homelessness declined?).

By-Name Priority List

A sub-section of a By-Name List that identifies those with the highest priority for matching to available housing resources. Prioritization criteria is tested and determined by community overtime. Individuals on the Priority List are active, eligible, and interested in the housing support resources being offered as part of the community’s Coordinated Access System.

Chronic Homelessness

Refers to individuals who are currently experiencing homelessness AND who meet at least one of the following criteria:

- They have a total of at least six months (180 days) of homelessness over the past year.

- They have recurrent experiences of homelessness over the past three years, with a cumulative duration of at least 18 months (546 days).

Chronic homelessness includes time spent in the following contexts:

1. Staying in unsheltered locations, that is public or private spaces without consent or contract, or places not intended for permanent human habitation.
2. Staying in emergency shelters, including overnight shelters for people experiencing homelessness (including those for specific populations, such as youth, families, and newcomers), shelters for people impacted by family violence, and emergency shelters for people fleeing a natural disaster or destruction of accommodation.
3. Staying temporarily with others without guarantee of continued residency or the immediate prospects for accessing permanent housing, or short-term rental accommodations (for example, motels) without security of tenure.

It does not include situations where individuals have access to secure, permanent housing, whether subsidized or not. The definition also does not include time spent in transitional housing or in public institutions (for example, health and corrections), although individuals who are discharged into homelessness from transitional housing or public institutions can be considered chronically homeless if they were experiencing chronic homelessness upon entry to transitional housing or the public institution.

Community Housing

Refers to housing that was built or funded under a range of federal, provincial or municipal housing programs and is provided to eligible tenants on the basis of defined need. Rents are typically geared to a household's income but there are some units which are rented at the low end of the market or market rates. The landlords for community housing, typically called housing providers, include community-based non-profit and co-operative housing corporations as well as units owned by Niagara Regional Housing.

Centralized Housing Waitlist

A list of applicants who are waiting for housing at over 180 community housing properties, managed by Niagara Regional Housing.

Community Improvement Plan (CIP)

A sustainable community planning tool used by municipalities to revitalize areas of a city or community through programs, grants and incentives. CIPs also address the reuse and restoration of lands, buildings and infrastructure and address growth management challenges.

Community Programs Coordinator (CPC)

A multi-disciplinary team at Niagara Regional Housing responsible for the resolution of tenant-related issues and the provision of a wide range of quality of life community initiatives aimed to reducing evictions. CPCs also act as a resource for community efforts to develop and implement locally based plans and to address the needs of individual residents and tenant groups.

Complex Need

Refers to a combination of different needs, such as a combination of multiple chronic conditions, mental illness, addiction issues, and social vulnerability.

Co-operative Housing

Co-operatives are a type of community housing owned and managed by the members who live in the housing project. The volunteer Board of Directors is elected from the membership and governs in accordance with applicable legislation, their own by-laws and the Co-operatives Corporations Act. Co-operatives have their own operating by-laws and restrictions regarding pets which can vary from project to project. A key difference between a co-op and other non-profit housing is that members are required to volunteer their time to help with the running of their co-op.

Coordinated Access

A Coordinated Access system is the process by which individuals and families who are experiencing or at-risk of homelessness are: directed to access points to service; supported through triage and assessment to access the right resources in a community (i.e. service planning and referrals); and supported to access specific housing resources that are managed centrally, if they are eligible and interested in them. Coordinated Access is a standardized process across all agencies and programs in a homeless serving system for intake, consent, assessment, prioritization, and referral to housing and support resources.

Core Housing Need

The Canadian Mortgage and Housing Corporation (CMHC) defines a household as being in core housing need if its housing: “falls below at least one of the adequacy, affordability or suitability standards and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards).” (CMHC, 2012)

- Adequate housing is reported by residents as not requiring any major repairs. Housing that is inadequate may have excessive mold, inadequate heating or water supply, significant damage, etc.
- Affordable dwelling costs less than 30% of total before-tax household income. It should be noted that the lower the household income, the more onerous this expense becomes.
- Suitable housing has enough bedrooms for the size and composition of the resident household, according to National Occupancy Standard (NOS) requirements.

Deep Core Housing Need

Similar to core housing need, however those in deep core housing need pay 50% or more of their income on housing.

Development Charge Deferrals/Waivers

Development charges are fees collected from developers for the cost of infrastructure required to provide municipal services to new development, such as roads, transit, water and sewer infrastructure, community centres and fire and police facilities. A municipality may defer or waive the charges for projects that support identified community goals, such as the development of affordable housing.

Emergency Homelessness Services

Services intended to provide short-term and temporary band aids to homelessness, such as homeless shelters, drop-ins, meal programs, outreach services and other activities provided by municipalities, non-profit and community organizations and faith communities. While there will always be an important role for emergency services within the homeless serving system, an overreliance on emergency services creates a system in which people become “trapped” in homelessness.

Emergency Shelter

A facility designed to meet the immediate needs of people who are homeless. Emergency shelters may target specific sub-populations, including women, families, youth or Aboriginal persons. These shelters typically have minimal eligibility criteria, may offer shared sleeping facilities and amenities, and may expect clients to leave in the morning. They may offer food, clothing or other services. This would include hotel and motel stays, where no emergency shelters exist or in overflow situations, but does not include extreme weather shelters, such as Out of the Cold programs and crash beds. While emergency shelters are a fundamental component of a homeless serving system, emergency shelter is not considered a solution to homelessness because emergency shelters are not intended to provide long-term housing.

Emergency Sheltered

A type of homelessness in which people who, because they cannot secure permanent housing, are accessing emergency shelter and system supports, generally provided at no cost or minimal cost to the user. Such accommodation represents a stopgap institutional response to homelessness provided by government, non-profit, faith based organizations and/or volunteers.

End of Mortgage Agreement

End of Mortgages (EOM) generally refers to the issues associated with the end of original mortgages for social housing projects that were either partially or entirely funded by the province. These projects had their original operating agreements replaced with a legislative framework (the Social Housing Reform Act, 2000, subsequently replaced by the Housing Services Act, 2011), however, they retained their original mortgages.

End of Operating Agreement

End of Operating Agreements (EOA) generally refers to issues associated with the end of operating agreements for social housing projects that were entirely funded by the federal government. For a project's operating agreement, this end date generally coincides with the date of mortgage maturity.

Ending Homelessness

Situations leading to homeless are inevitable. Ending homelessness means that a community has a system in place to ensure the prevention of homelessness where possible, or is otherwise rare, brief, and non-reoccurring.

Functional Zero Chronic Homelessness

Functional Zero Chronic Homelessness occurs when a community has three or fewer people experiencing chronic homelessness over three months.

Homeless

The situation of an individual or family without stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it.

HIFIS (Homeless Individuals and Families Information System)

A comprehensive data collection and case management system on individuals experiencing homelessness in the community.

Homeless Services System Review

An independent review of Niagara's homeless serving system, most recently conducted by Whitesell and Associates in 2018. The resulting "Whitesell report" identified a transformation of Niagara's homeless serving system through two future stages, identified as system 2.0 model and system 3.0 model.

Housing First Approach

A recovery-oriented approach to ending homelessness that centers on quickly moving people experiencing homelessness into independent and permanent housing and then providing additional supports and services as needed. It is an approach first popularized by Sam Tsemberis and Pathways to Housing in New York in the 1990s. The basic underlying principle of Housing First is that people are better able to move forward with their lives if they are first housed. This is as true for people experiencing homelessness and those with mental illness and addictions issues as it is for anyone. Housing is provided first and then supports are provided including physical and mental health, education, employment, substance abuse and community connections.

Housing Focused Shelter

A best practice approach that aligns the delivery of emergency shelter services to the goal of ending homelessness, by maintaining a focus on supporting people to rapidly access housing in all that it does.

Housing Focused Supports

Any supports provided to an individual or family that are intended to support rapid access to housing (such as help acquiring personal identification) or to address risk of homelessness (such as case management or landlord mediation). The specific supports provided will be determined by the unique needs and goals for each person or family served.

Housing with Supports

Housing with supports (formerly domiciliary hostels) offers housing and daily meals for people who need supervision of their daily living activities. These are permanent homes for most people who stay there.

Imminent Risk of Housing Loss

Households at risk of homelessness that are facing the onset of a crisis, a turn in events, or the increase in acuity of one or more underlying risk factors, including:

- Precarious employment
- Sudden unemployment
- Supportive housing with supports that are about to be discontinued
- Households facing eviction
- Severe and persistent mental illness, active addictions, substance use and/or behavioral issues
- Household or family breakup
- Violence / abuse (or direct fear of) in current housing situation
- Institutional care that is inadequate or unsuited to the individual or family needs.

Low Barrier

A service or housing which accepts people as they are, are easy to access and as user-friendly as possible. Low-barrier housing and services are important for successfully engaging and supporting marginalized individuals and families, such as those with complex needs, including those experiencing chronic homelessness. Low barrier does not mean there are no barriers in place, as it is best practice to minimize, but not remove entirely, those barriers to housing or services that support the health and safety of staff and other clients, such as expectations about illegal and/or violent behaviors.

Low Income Household

A household in the 1st, 2nd, or 3rd income decile. The Niagara Housing Statement identifies low income households in Niagara as those with total annual earnings of less than \$39,800.

Market Housing

Ownership or rental housing provided by private developers or landlords without subsidies provided through an affordable housing program. An adequate supply of market housing that is affordable for low or moderate income households is an important factor in lowering demand for community housing and homeless services.

Moderate Income Household

A household in the 4th, 5th, or 6th income decile. The Niagara Housing Statement identifies moderate income households in Niagara as those with total annual earnings of \$39,800 to \$84,300.

Municipal Capital Facility Designation

A municipal capital facility designation allows a municipality to provide financial or other assistance at less than fair market value or at no cost to a person who has entered into an agreement to provide facilities under section 110 of the Municipal Act. This may include exemption from all or part of the taxes or development charges. The designation is established through by-law in accordance with section 110 of the Municipal Act.

NICAB (Niagara Indigenous Community Advisory Board on Homelessness)

The Niagara Indigenous Community Advisory Board represents the majority of Indigenous people in the Niagara region. Indigenous diversity is reflected in the following groups of people serviced: First Nations, Métis and Inuit (Status and Non-Status). The working group members ensure services are provided to clients in a culturally appropriate way and address such issues as: housing, access to shelters, access to culture and homelessness programs. The members consist of representation from the Niagara Regional Native Centre, Abbey House, Fort Erie Native Friendship Centre, Oonuhseh Niagara Native Housing, Niagara Chapter of Native Women, Niagara Region Métis Council, Ganawageh Urban Homes, and Indigenous Diabetes Health Circle.

Niagara Housing Statement

A statement of supply and demand for housing in general and affordable housing in particular within the Niagara region and each of the twelve local area municipalities, with historical data from 1996 to 2016 as well as projections of demand out to 2041. The Canadian Centre for Economic Analysis prepared data in 2019, using data provided by Census Canada, the Canadian Mortgage and Housing Corporation and Niagara Region.

Niagara Renovates

A program administered by Niagara Regional Housing that provides support for low to moderate income homeowners to make major repairs to bring their home up to an acceptable health and safety standard or to make accessibility modifications to their home.

Niagara's Homeless Serving System

Niagara's homeless serving system is a group of agencies and programs that work together to deliver coordinated homelessness and housing services in the region.

Non-Profit Housing

Non-profit housing corporations are a type of community housing that is privately owned and operated by housing organizations, managed by an elected Board of Directors made up of community volunteers. The Board oversees the operations of their housing project(s) and the staff hired to operate it. The corporation's actions are governed by their by-laws as well as legislation regarding non-profit organizations, social housing and the Residential Tenancies Act.

Not in My Backyard (NIMBYism)

The phenomenon in which residents of a neighbourhood designate a new development (e.g. shelter, affordable housing, or group home) or change in occupancy of an existing development as inappropriate or unwanted for their local area. The opposition to affordable, supportive or transitional housing is usually based on the assumed characteristics of the population that will be living in the development. Common arguments are that there will be increases in crime, litter, thefts, violence and that property values will decrease. Benefits for the residents of the development are often ignored. Community consultations and meetings are held as part of the process for beginning a new housing development. Proponents and opponents of the development

are given an opportunity to speak. While politicians do consider these comments, increasingly, there is recognition that it is necessary to solve homelessness through housing and that developments should be spread throughout a community rather than isolated in one area.

Prevention Services

Intended to stop the flow of individuals and families into homelessness. To be successful, prevention efforts must be made simultaneously at the policy, system, and individual levels in order to stop the occurrence of homelessness and to ensure that those who are homeless do not experience it again. While there are several ways to categorize homelessness prevention, the “A Home for All” Task Force have reached a consensus to adopt the language of primary, secondary, and tertiary prevention.

Primary Homelessness

Experienced by people without conventional accommodation (e.g. sleeping rough or in improvised dwellings).

Primary Prevention

Working upstream in order to increase population health and help people avoid housing loss in the first place.

Purpose Built Rental

The primary rental market, also known as the purpose-built rental market, is occupied rental units in privately initiated, purpose-built rental structures of three units or more, and includes both apartments and row houses.

Recovery Orientation

A key component of a Housing First approach, a recovery orientation ensures that clients have access to a range of supports that enable them to nurture and maintain social, recreational, educational, occupational and vocational activities. It is often linked to trauma-aware practices, and requires a focus on the client’s individual needs and choice, based on an understanding of where the client is coming from and the issues they have faced in the past.

Regional Official Plan

The Regional Official Plan is the long-range, community-planning document used to guide the physical, economic and social development of Niagara. Generally, it contains objectives, policies and mapping that implement the Region's approach to managing growth, growing the economy, protecting the natural environment, resources and agricultural land, and providing infrastructure. The Regional Official Plan must also implement provincial policies and plans. A new Regional Official Plan will be complete in 2021.

Secondary Homelessness

Experienced by people who frequently move from one temporary shelter to another (e.g. emergency accommodation, youth refuges, and “couch surfing”).

Secondary Prevention

Refers to interventions directed at individuals or families after they have been identified as at risk of housing loss.

Shelter Diversion

A formalized best practice within a homeless serving system used to prevent the use of emergency shelter by providing individualized supports before families and individuals enter the shelter system. Diversion identifies immediate alternate housing arrangements and, if necessary, connects shelter seekers with services and financial assistance to help them return to permanent housing. Where implemented successfully, shelter diversion has the potential to reduce demand on the emergency shelter system in a safe and effective way

Supportive Transitional Housing

A supportive, yet temporary type of accommodation that is meant to bridge the gap from homelessness to permanent housing by offering structure, supervision, support, life skills, education, etc.

Supportive Housing

Within Ontario's supportive housing framework, supportive housing generally refers to a combination of housing assistance and supports that enable people to live as independently as possible in their community. This definition includes several forms of housing assistance (e.g., rent geared-to-income, rent supplements, housing

allowances) and housing types (e.g., dedicated buildings, individual units). Supports also take a variety of forms and vary in intensity based on people's unique needs. A few examples of supports include counselling, personal support, case management, income support and assistance with applying for social assistance, assistance with medication, and life skills training (e.g., purchasing food/meal preparation, and money management). For the purposes of the framework, supportive housing includes both permanent supportive housing and supportive transitional housing. Programs offered in Niagara that fit within this framework include supportive transitional housing, Housing First, and Home for Good.

System 2.0 Model

A system model for Niagara's homeless serving system recommended through the 2018 homeless services system review conducted by Whitesell and Associates. The 2.0 model is grounded in Housing First philosophy, includes strengthened street outreach, housing help, Housing First programs, standardized performance indicators, improved contract management, enhanced decision making and greater collaboration.

System 3.0 Model

A system model for Niagara's homeless serving system recommended through the 2018 homeless services system review conducted by Whitesell and Associates. The specific features of the 3.0 model will be determined through a review of the 2.0 model after it is fully implemented.

Tertiary Prevention

Involves helping people to manage long-term housing instability, or to avoid the recurrence of homelessness.

Trusteeship

Assistance for people with a history of substance use and homelessness by providing money management assistance. The goal is to facilitate an improved, independent lifestyle.

Unsheltered

A type of homelessness in which people lack housing and are not accessing emergency shelters or accommodation, except during extreme weather conditions. In most cases,

people are staying in places that are not designed for, or fit for human habitation, such as parks, forests, vacant buildings, or living in cars, garages, makeshift shelters or tents.

Welcome Home Niagara

A Niagara Regional Housing program that makes home ownership a reality for low to moderate income households in Niagara by offering down payment assistance for homebuyers through a 5% forg