



The National Housing Strategy Glossary of Common Terms



The Glossary is provided for information purposes only. In all cases, terms and conditions of the program and related agreements entered into by the parties in connection with the NHS will prevail. In addition, the Glossary should be considered an evergreen document that will be subject to revisions as required.

ACCESSIBILITY (HOUSING) **(SEE UNIVERSAL DESIGN AND VISITABILITY)**

Accessibility refers to the manner in which housing is designed, constructed or modified (such as through repair/renovation/renewal or modification of a home), to enable independent living for persons with diverse abilities. Accessibility is achieved through design, but also by adding features that make a home more accessible, such as modified cabinetry, furniture, space, shelves and cupboards, or even electronic devices that improve the overall ability to function in a home.

AFFORDABILITY

Affordability means that the household has the financial ability or means to effectively enter or compete in the housing market, see Affordable Housing definition below.

AFFORDABLE HOUSING

Affordable housing generally means a housing unit that can be owned or rented by a household with shelter costs (rent or mortgage, utilities, etc.) that are less than 30 per cent of its gross income.

APPLICANT **(SEE PROPONENT)**

A proponent who submits an application for a program or initiative under the National Housing Strategy.

BORROWER ANALYSIS

The process of assessing the financial capacity and competence of a potential borrower, using established CMHC criteria.

CO-INVESTOR

Refers to project collaborators, other than the applicant, who provide monetary or in-kind support to a project.

COLLABORATION

Collaboration is two or more people/organizations working together toward shared goals.

COMMUNITY HOUSING

The term “community housing” is an umbrella term that typically refers to either housing that is owned and operated by non-profit housing societies and housing co-operatives, or housing owned by provincial, territorial or municipal governments. Investments in federally delivered programs will prioritize housing that is owned and operated by not-for-profits and co-operative housing organizations. The intent is that any new housing built in the future by these groups will be a new generation of housing that is guided by the common principles outlined in the National Housing Strategy. The Vision is to ensure support for a modern, efficient and effective system that encourages social inclusion and is economically and socially sustainable.

CORE HOUSING NEED

A household is considered in “Core Housing Need” if its housing does not meet one or more of the adequacy, suitability or affordability standards, and it would have to spend 30% or more of its before-tax income to access acceptable local housing.

Acceptable housing is adequate in condition, suitable in size, and affordable.

Adequate housing does not require any major repairs, according to residents.

Suitable housing has enough bedrooms for the size (number of people) and makeup (gender, single/couple, etc.) of the needs of the households, according to National Occupancy Standard (NOS) requirements.

Affordable housing costs less than 30% of before-tax (gross) household income (See Affordable Housing).

ECONOMIC INCLUSION (SEE SOCIAL INCLUSION)

Economic inclusion refers to having equal access and equal opportunity for all members of society to participate in the economic life of their country as employees, entrepreneurs, consumers, and citizens. Individuals of all backgrounds and income strata levels should have opportunities to participate in the economy, and reap the benefits of their participation. Fundamentally, inclusion entails access without bias to markets, resources, and opportunities.

Economic inclusion is sometimes portrayed as a component of social inclusion. Both social inclusion and economic inclusion generally reference the ability to participate in society.

ELIGIBLE BORROWER

A Canadian registered business or organization, municipality or Province or Territory with the intent to build or repair housing projects in Canada.

EMERGENCY HOUSING (SHELTER)

Emergency Housing is defined as facilities providing temporary, short-term accommodation for homeless individuals and families. This may or may not include other services such as food, clothing or counselling. Emergency housing is short-term accommodation for people experiencing homelessness or those in crisis.

ENERGY USE OR CONSUMPTION (BUILDING)

The total operational (space conditioning, domestic hot water, lighting, plug loads, appliances and other equipment) energy use of a building – typically over a one year period measured in kilowatt-hours (kWh) or Gigajoules (GJ).

In other words, how much energy a building uses/relies on, in order to function at any given time. This would include energy used to provide heat, water, light, electricity, air circulation, air conditioning, etc.

ENERGY USE INTENSITY (BUILDING)

EUI is expressed as energy used in a building per square meter per year. It's calculated by dividing the total energy consumed by the building in one year (measured in kWh or GJ) by the total gross floor area of the building.

EUI is the way a building's energy performance is measured (i.e., how well or poor it functions from an energy efficiency point of view). In other words, it is the way to measure how much energy a particular building uses over the course of a year, and measured by dividing that number by how much floor space that building has. This is also measured in (kWh) or (GJ).

ENERGY EFFICIENCY

Energy efficiency, means using energy more effectively, and often refers to some form of change in technology. Energy efficiency measures differences in how much energy is used to provide the same level of comfort, performance or convenience by the same type of product, building.

ENVIRONMENTAL EFFICIENCY (SEE GREENHOUSE GAS)

Environmental efficiency in relation to the National Housing Strategy can be defined as the improvements in the measurement of energy efficiency combined with reductions in greenhouse gas emissions as a result of energy efficiency measures applied to the building.

EVIDENCE OF COMMUNITY NEED

Demonstrating the gap between what a particular community is experiencing, as it relates to lack of (affordable) housing supply, and what it could/should be, in relation to affordable housing demand.

FINANCIAL SUSTAINABILITY

Financial sustainability refers to the ability to maintain an organization or project over the long-term- see Financial Viability.

FINANCIAL VIABILITY

Financial viability is the ability for the building owner or manager to generate sufficient income (from rent, common elements fees, etc.,) to meet its operating payments and debt commitments, and saving for future capital needs to maintain the building in good condition.

GOOD CONDITION

Good condition means that the dwelling is not in need of 'major repairs' for it to function and meet the needs of its residents. In other words, the systems or building elements are performing as expected with respect to their intended function. It is acknowledged that a few minor repairs may be required in addition to ongoing maintenance work. Major repairs includes dwellings with defective plumbing or electrical wiring, and dwellings needing structural repairs to walls, roofs, floors or ceilings.

GREENHOUSE GAS EMISSIONS (HOUSING-RELATED)

Gases – primarily carbon dioxide, methane, nitrous oxide and fluorinated gases — are emitted by the combustion of fossil fuels such as diesel, oil, or natural gas, to supply of heat and electricity to buildings.

HOMELESS

The situation of an individual or family that does not have a permanent address or residence; the living situation of an individual or family who does not have stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it.

It is often the result of what are known as systemic or societal barriers, including a lack of affordable and appropriate housing, the individual/household's financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination.

HOMELESSNESS

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

INDEPENDENCE/ INDEPENDENT LIVING

Access to living arrangements and community features for disabled people, individuals with special needs, and/or diverse abilities, seniors and others that provides individuals with as much independence and autonomy as possible at home, work, school or in social and recreational settings.

IN-KIND CONTRIBUTIONS

In-kind contributions can be provided by project collaborators, such as other interested parties (i.e., non-profit organizations, private sector), departments or other government bodies (i.e., Municipalities, Provinces and Territories) and involves non-cash asset transactions (i.e., land donation, inclusionary zoning provisions, waived development charges and fees; tax rebates).

INNOVATION

Executing a new problem-solving offering; such as a process, product, service or idea; which addresses a specific challenge and achieves value for both the service provider and those receiving the service.

LIVED EXPERIENCE

A term used to describe experience and knowledge gained through direct, first-hand involvement in everyday situations, events, and interactions as a result of personally experiencing housing need or homelessness.

MIXED INCOME HOUSING

Mixed-income housing is any type of housing development (rent or owned) that includes a range of income levels among its residents, including low, moderate and/or higher incomes.

MIXED-USE DEVELOPMENT

Mixed-use development is the development of land or a building with two or more different uses, such as residential, office and retail. Mixed-use can occur vertically within a building, or horizontally on a site.

THE NATIONAL ENERGY CODE OF CANADA FOR BUILDINGS 2015 (NECB)

The *National Energy Code of Canada for Buildings 2015 (NECB)*, sets out the technical requirements for the energy efficient design and construction of new buildings. It is published by the National Research Council Canada (NRC), and developed by the Canadian Commission on Building and Fire Codes in collaboration with Natural Resources Canada (NRCan).

THE NORTH – FOR THE PURPOSES OF RESEARCH

For the purposes of NHS research, demonstration and innovation programs, the North can be defined as the three territories and the northern extent of seven provinces. This includes portions of the following provinces defined by Statistics Canada codes: Newfoundland and Labrador (10), Québec (24), Ontario (35), Manitoba (46), Saskatchewan (47), Alberta (48) and British Columbia (59).

ON-SITE SUPPORT

On-site support refer to services offered to households on the premises in order to maintain their optimal level of health and well-being. These services may take a variety of forms and may vary in intensity based on people's needs. A few examples of eligible support services could include: case management, counselling, supervision/monitoring, assistance with medication, psychosocial rehabilitation, child care, meal services, personal care, housekeeping, and other forms of support that help people to live independently and remain stably housed.

PROGRAM OF RESEARCH

Research over a period of time, on a particular topic or issue that includes multiple research projects, and that is shaped by broad objectives for the advancement of knowledge to a particular area of research. It might be undertaken primarily by one investigator and encompassed within a single career, or it could mobilize a team of researchers during a specific period. In pursuit of the overall objectives, specific approaches and methods are advanced, adopted and modified as the research proceeds and as findings are made and reported.

PROPONENT

An individual or entity who will carry out a project that is funded through NHS programs (See applicant).

REPAIR (HOUSING)

To fix, restore or replace parts of or fix a building (known as “elements”) element to a good or sound condition after decay, damage or failure. Within the context of NHS, “repair” generally applies to the restoration, fixing, and mending of discrete building elements that have failed or are at risk of imminent failure. Repairs can include replacement of the deteriorated or failed element.

This form of “repair” does not include regular operations and maintenance (O&M) activities.

RENEWAL (HOUSING)

To modernize a building or building systems that have come to the end of their expected service life, in order to improve overall performance, service, amenity, energy efficiency and to better meet current and future needs.

Within the context of the NHS, “renewal” generally applies to the substantial or complete renovation and updating of an entire building or housing development, including the building envelope, mechanical, electrical and other building systems and services.

REMEDIATION

Remediation involves the development and application of a planned approach that removes, destroys, contains or otherwise reduces the availability of contaminants.

REMOTE

Remote refers to a community that is either a long distance from larger settlements (population centre) or lacks transportation links that are typical in more populated areas. A population centre is defined as an area with a population of at least 1,000 and a density of 400 or more people per square kilometre.

RURAL AREA

Rural areas include all land lying outside population centres and the people living within those rural areas. A population centre is defined as an area with a population of at least 1,000 and a density of 400 or more people per square kilometre.

SCATTERED UNITS

Scattered units are considered to be existing rental residential units owned by an individual or organization that do not share the same property identification number (i.e., are on separate legal titles).

SOCIAL INCLUSION (SEE ECONOMIC INCLUSION)

Social inclusion is the process of improving the terms on which individuals and groups take part in society—improving the ability, opportunity, and dignity of those disadvantaged on the basis of their identity. It is a situation in which individuals have the resources and opportunities to be involved in society to an extent that is satisfactory to them. Working towards social inclusion means finding and using measures to reduce barriers that restrict the resources and opportunities of disadvantaged groups.

Specifically, when building new housing that promotes social inclusion the United Nations states “housing is not adequate if it is cut off from employment opportunities, health-care services, access to transit, schools, childcare centres and other social facilities, or if located in polluted or dangerous areas.”

SOCIAL INCLUSION PROXIMITY SCORE CRITERIA

1. **Child care centre**

A child care centre is an establishment primarily engaged in providing day care services for infants or children. These establishments may care for older children when they are not in school and may also offer pre-kindergarten educational programs.

2. **Community centre**

A community centre is a place where people from a particular neighbourhood can meet for recreational activities, social events, and/or education classes.

3. **Grocery store**

A grocery store (or supermarket) is an establishment primarily engaged in retailing a general line of food, such as canned, dry and frozen foods; fresh fruits and vegetables; fresh and prepared meats; fish, poultry, dairy products, baked products and snack foods. This does not include convenience stores or corner stores that offer a limited range of items and food basics that people commonly use and need quickly.

4. **Health care services**

Health care services are establishments of licensed physicians primarily engaged in the private or group practice of general or specialized medicine or surgery. Offices of physicians, especially walk-in centres that accept patients without appointment and that often have extended office hours, are sometimes called clinics or medical centres.

5. **Hospital**

A hospital is an establishment, licensed as hospital, primarily engaged in providing medical, diagnostic and treatment services, and specialized accommodation services

to in-patients. These establishments have an organized medical staff of physicians, nurses and other health professionals, technologists and technicians.

6. **Library**

A library is an establishment that maintains collections of documents (such as books, journals, newspapers and music) and facilitate the use of such documents (regardless of its physical form and characteristics) as are required to meet the informational, research, educational or recreational needs of their users. A public library provides basic services without charge to the general public (i.e., usually local residents) and it is normally operated by librarians and library paraprofessionals.

7. **Neighbourhood park**

A neighbourhood park is a public park that serves the needs of the residents of the neighbourhood within which it is located. Such parks provide places for people to relax and play outdoors, interact with nature, and can also be habitats for plants and animals.

8. **Pharmacy**

A pharmacy is an establishment, known as pharmacy and drug store, primarily engaged in retailing prescription or non-prescription drugs and medicines.

9. **Publicly funded school**

A publicly funded school is a school that is a part of a system of free public education.

10. **Public transit station or stop**

Public transit station or stop includes both local public transit stop (i.e., usually slow but frequent local-stop service) and rapid transit station for longer commutes (i.e., light rail, express bus, subway, commuter train or ferry).

SUPPORTIVE HOUSING

Supportive housing is housing that provides a physical environment that is specifically designed to be safe, secure, enabling and home-like, with support services such as social services, provision of meals, housekeeping and social and recreational activities, in order to maximize residents' independence, privacy and dignity.

SUSTAINABILITY

Sustainable development means achieving low-carbon, environmentally responsible economic growth, maintaining and restoring our ecosystems, and ensuring Canadians can flourish in clean and healthy environments.

TRANSITIONAL HOUSING

Housing that is intended to offer a supportive living environment for its residents, including offering them the experience, tools, knowledge and opportunities for social and skill development to become more independent. It is considered an intermediate step between emergency shelter and supportive housing, and has limits on how long an individual or family can stay. Stays are typically between three months and three years.

TRANSIT-ORIENTED DEVELOPMENT OR TOD

Transit-oriented development or TOD, is an approach to development that focuses land uses around a transit station (node) or within a transit corridor. Typically, it is characterized by:

- A mix of land uses;
- Moderate to high density development;
- Pedestrian orientation/connectivity;
- Transportation choices;
- Reduced parking; and
- High quality design.

URBAN (RESIDENTIAL) INTENSIFICATION

Residential intensification - encourages the development of higher- density housing that can house a larger number of people, in existing urban areas where infrastructure and transit services are already in place. In particular, it can be understood to mean the development of a property, site or area at a higher density of people than currently exists, through development, redevelopment, infill and expansion or conversion of existing buildings. Each community's form and level of intensification will differ, based on their specific characteristics such as location, history, community strengths and preferences.

UNIVERSAL DESIGN

(SEE ACCESSIBILITY, ACCESSIBLE HOUSING)

The design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design. The intent of universal design is to simplify life for everyone by making products, communications and the built environment more usable by as many people as possible at little or no extra cost.

URBAN INDIGENOUS PROJECTS

Urban Indigenous housing projects are those housing projects located in population centres that are designed, constructed and operated with the urban indigenous people in mind. Urban Indigenous peoples – refers primarily to First Nation, Inuit and Métis individuals currently residing in urban areas, outside of reserves for First Nations people.

USEFUL LIFE

The period over which an asset or resource, such as a part of a building, appliance, instrument, system etc., is expected to be functional or available for use by an entity. It is the estimated or expected time between placing the asset or resource into service and removing it from service.

VIOLENCE AGAINST WOMEN SHELTERS

Defined as facilities providing temporary shelter to single women or women with children fleeing domestic abuse. They may function in either a crisis capacity or as transitional or second-stage housing.

VISITABILITY

(SEE ACCESSIBILITY, ACCESSIBLE HOUSING)

“Visitable Housing” or “Visitability” is the concept of designing and building homes with basic accessibility features. VISIBLE homes provide easy access on the main level for everyone. VISIBLE housing offers a convenient home for residents and a welcoming environment for visitors of all ages and mobility.

VULNERABLE GROUPS

Women, children and persons belonging, or perceived to belong, to groups that are in a disadvantaged position or marginalised are often referred to as vulnerable groups.

In the case of the National Housing Strategy, priority vulnerable groups are currently defined to include survivors (especially women and children) fleeing domestic violence; seniors; Indigenous peoples; people with disabilities; those dealing with mental health and addiction issues; veterans; LGBTQ2+; racialized groups; newcomers (including refugees); individuals and families experiencing homelessness; and young adults.

NHS PRIORITY VULNERABLE GROUPS

1. **Survivors (especially women and children) fleeing domestic violence**
Domestic violence is defined as abusive or threatening behaviour carried out by individuals within the home. This could be between spouses or partners, individuals who share a family or kinship relationship, or un-related persons residing in the same home. Survivors fleeing domestic violence are individuals who leave their home because they fear or have experienced violence within that setting.
2. **Seniors**
Usually population of individuals aged 65 and over.
3. **People with developmental disabilities**
A developmental disability is characterized as people with significant limitations in both intellectual capacity and adaptive skills (e.g., Down syndrome, fetal alcohol syndrome and autism).
4. **People with mental health and addiction issues**
The terms 'mental illness' and 'addiction' refer to a wide range of disorders that affect mood, thinking and behaviour. Examples include depression, anxiety disorders, schizophrenia, as well as substance use disorders and problem gambling.
5. **People with physical disabilities**
Physical disability is the existence of a long-lasting condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting or carrying. This includes sensory disability conditions such as blindness, deafness, or a severe vision or hearing impairment that noticeably affects activities of daily living.
6. **Racialized Persons or Communities**
Refers to a person or community who faces systemic or other barriers in historical and contemporary society based on racial prejudice of society. Some people prefer to be called "people/communities of colour" while others prefer more specific language (i.e., Black, Chinese, Somali). "Race" is a social concept used to differentiate, devalue, stereotype and group people into a hierarchy based on arbitrary criteria such as skin colour etc. Race is not about inherent characteristics of a group.

There is significant debate about the use of the term Visible Minority and the United Nations has advised the termination of its use because "visible" is used to denote the difference in skin tone, and the word "minority" to denote numerical smallness or weakness in power relations.
7. **Newcomers (including refugees)**
Immigrants or refugees who have been in Canada for a short time, usually less than 5 years.
8. **LGBTQ2+**
Lesbian, gay, bisexual, transgender, queer, two-spirit and other gender-non conforming people.
9. **Veterans**
Any former members of the Canadian Armed Forces who successfully underwent basic training and is honourably released.

10. **Indigenous peoples**

'Indigenous peoples' is a collective name for the original peoples of North America and their descendants. Often, 'Aboriginal peoples' is also used. The Canadian Constitution recognizes three groups of Aboriginal peoples: Indians (more commonly referred to as First Nations), Inuit and Métis. These are three distinct peoples with unique histories, languages, cultural practices and spiritual beliefs. 'First Nations people' include Status and non-Status Indians.

11. **Young adults**

Usually individuals aged 18 to 29.

12. **Homeless**

The situation of an individual or family that does not have a permanent address or residence; the living situation of an individual or family who does not have stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it.

It is often the result of what are known as systemic or societal barriers, including a lack of affordable and appropriate housing, the individual/household's financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination.

WORKING POOR/HOUSING CHALLENGED

A person who is considered of the "working poor" is someone who:

- has an after-tax income below the poverty line, or Low-income Measure (LIM) for the area in which they live;
 - * has earnings of at least \$3,000 a year;
 - is between the ages of 18 and 64;
 - is not a student; and
 - lives independently.
- * defines "working" as those individuals with at least \$3,000 in employment earnings. This \$3,000 income floor is the threshold for recipients of the federal Working Income Tax Benefit (WITB).