

# Federal Housing Needs Assessment: Glossary of Terms



AMO Webinar Series: HNA Support for Small  
Municipalities



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# AMO – Glossary of Terms

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This document is a guide for non-specialist staff and elected officials that is designed to provide municipalities with plain language explanations of key terminology in the Federal Housing Needs Assessment. This guide includes all terms contained in the Federal HNA glossary, as well as key terms often used in assessing housing needs.

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## Housing Continuum Terms

**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 is 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.

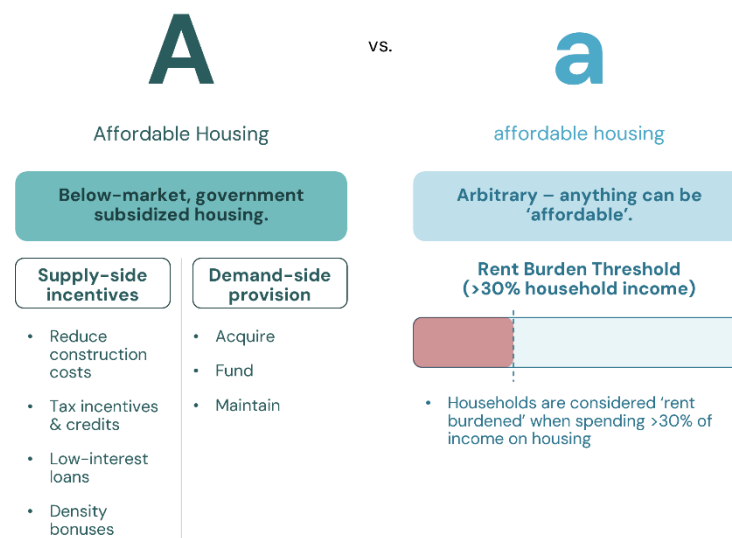
The Province of Ontario adopted a definition of Affordable Housing in the 2024 Provincial Planning Statement, or PPS, providing the parameters for housing to be eligible for funding opportunities, exemptions, and as a contribution towards municipal Affordable Housing Targets.

The *PPS (2024)* defines affordable rental housing as the least expensive of:

- a) A unit for which the rent does not exceed 30% of gross annual household income for low- and moderate-income households; or
- b) A unit for which the rent is at or below the average market rent of a unit in the regional market area

The *PPS (2024)* defines affordable ownership housing as the least expensive of:

- a) Housing for which the purchase price results in annual accommodation costs which do not exceed 30% of gross annual household income for low- and moderate-income households; or



- b) Housing for which the purchase price is at least 10% below the average purchase price of a resale unit in the regional market area

**By-Name List:** A By-Name List is a real-time list of people experiencing homelessness across a service manager area. The list is used to connect people to the services and supports they need and can create a foundation for better service coordination.

**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 providers and housing co-operatives, or housing owned by provincial, territorial or municipal governments.

**Cooperative Housing:** A type of residential housing option whereby the owners do not own their units outright. This would include non-profit housing cooperatives, as stand-alone co-operatives or in partnership with another non-profit, including student housing co-ops, as well as Indigenous co-ops, including those in partnership with Indigenous governments and organizations. This does not, however, include homeownership co-ops or equity co-ops that require an investment, which along with any profit earned, is returned to co-op investors. (Housing, Infrastructure and Communities, Canada)

**Emergency Housing:** 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 who are homeless or in crisis. Shelters and hostels are two common examples of emergency housing. There may also be smaller religious or community-based organizations that provide emergency housing.

**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. It is often the result of

what is 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 or discrimination.

**Market Housing:** Market-rate housing refers to non-subsidized properties that are rented or owned by those who pay market-rate rents or who paid market value to purchase the property.

**Point-in-Time Counts:** A Point-in-Time Count provides an accounting of the number of people experiencing homelessness in a service manager area at a given point in time. [Everyone Counts](#), the nationally-coordinated Point-in-Time (PiT) Count includes an annual enumeration of people experiencing sheltered and unsheltered homelessness, and a periodic survey that gathers information about causes and consequences of homelessness and the populations affected by it.

**Purpose-Built Rental:** Also known as the primary rental market or secure rentals; multi-unit buildings (three or more units) which are built specifically for the purpose of providing long-term rental accommodations.

**Short-Term Rentals:** All or part of a dwelling unit rented out for less than 28 consecutive days in exchange for payment. This includes bed and breakfasts (B&Bs) but excludes hotels and motels. It also excludes other accommodations where there is no payment.

**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. **Permanent supportive housing** is a subset of supportive housing that prioritizes people experiencing chronic homelessness and other vulnerable people who have the highest support needs. It provides long-term affordable housing and a diversity of customized support services.

**Transitional Housing:** Housing that is intended to offer a temporary 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.

## Population Terms

**Activity Limitations:** Activity limitations can refer to difficulties that people have in carrying out daily activities such as hearing, seeing, communicating, or walking.

**Immigrants:** Are persons who are, or who have ever been, landed immigrants or permanent residents. This includes Canadian citizens by naturalization.

**Labour Force:** Consists of persons who contribute or are available to contribute to the production of goods and services, including all persons 15 years or over and excludes institutional residents.

**Men+:** As of the 2021 Census, Statistics Canada began disseminating data on gender, in addition to sex at birth. Given that the non-binary population is small, data aggregation to a two-category gender variable is sometimes necessary to protect the confidentiality of responses provided. In these cases, individuals in the category "non-binary persons" are distributed into the other two gender categories and are denoted by the "+" symbol. **Men+** includes men (and/or boys), as well as some non-binary persons.

**Racialized Population/Group (previously Visible Minority):** 'Racialized population' or 'racialized group' refers to whether a person is a visible minority or not, as defined by the Employment Equity Act. The Employment Equity Act defines visible minorities as "persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour." The visible minority population consists mainly of the following groups: South Asian, Chinese, Black, Filipino, Arab, Latin American, Southeast Asian, West Asian, Korean and Japanese.

In 2021 Census analytical and communications products, the term "visible minority" has been replaced by the terms "racialized population" or "racialized groups", reflecting the increased use of these terms in the public sphere.

**Women+:** As of the 2021 Census, Statistics Canada began disseminating data on gender, in addition to sex at birth. Given that the non-binary population is small, data aggregation to a two-category gender variable is sometimes necessary to protect the confidentiality of responses provided. In these cases, individuals in the category "non-binary persons" are distributed into the other two gender categories and are denoted by the "+" symbol. **Women+** includes women (and/or girls), as well as some non-binary persons.

## Household Terms

**Area Median Household Income:** The median income of all households in a given area.

**Headship Rate:** Refers to the proportion of people in a given population or age group who are heads of households. Historical headship rates are calculated as the ratio of household heads in an age group to the population of that age group.

**Household Formation:** The net change in the number of households.

**Household Tenure:** Refers to whether the household owns or rents their private dwelling.

**Owner Households:** A household is considered to own their dwelling if some member of the household owns the dwelling even if it is not fully paid for, for example if there is a mortgage or some other claim on it.

**Primary Household Maintainer:** First person in the household identified as someone who pays the rent or the mortgage, or the taxes, or the electricity bill, and so on, for the dwelling. In the case of a household where two or more people are listed as household maintainers, the first person listed is chosen as the primary household maintainer.

**Private Household:** A private household refers to a person or a group of persons (other than foreign residents) who occupy a private dwelling as their residence and do not have a usual place of residence elsewhere in Canada.

**Renter Households:** A household is considered to rent their dwelling if no member of the household owns the dwelling. A household is considered to rent that dwelling even if the dwelling is provided without cash rent or at a reduced rent, or if the dwelling is part of a cooperative.

**Senior Households:** Households for which the primary household maintainer is aged 65 or older. (SHS Definition)

**Suppressed Household Formation:** New households that would have been formed but are not formed due to a lack of attainable options. Persons who would have formed these households can include, but are not limited to, many adults living with family members or roommates and individuals wishing to leave unsafe or unstable environments but cannot due to a lack of places to go.

## Housing Affordability Measures

**Core Housing Need:** Core housing need refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability or suitability, and they 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 (attains all three housing indicator thresholds).

- *Relevant resources:* [CMHC](#)

**National Occupancy Standard:** The National Occupancy Standard provides a common reference point for “suitable” housing, which is how many people a given dwelling unit might accommodate given the number of bedrooms. The Standard supports the design and evaluation of housing policies and programs. It also contributes to our understanding of housing needs and conditions at the community, regional and national levels. The National Occupancy Standard is not a rule, regulation or guideline for determining if a given dwelling unit can be rented to or

occupied by a given household. For more information on the National Occupancy Standard, refer to CMHC guidelines.

**Shelter Cost:** The shelter cost refers to the average monthly total of all shelter expenses paid by households. Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water and other municipal services. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services.

**Shelter-to-Income Ratio (STIR):** A commonly accepted benchmark for measuring affordability in the Canadian context is where a household spends no more than 30% of its gross household income on housing costs. This is referred to the shelter-cost-to-income ratio, or STIR, and is a key indicator of affordability.

- A household facing affordability issues is a household spending 30% or more of their gross household income on shelter costs.
- A household facing deep affordability issues is a household spending 50% or more of their gross household income on shelter costs.

**Unsuitable Housing:** A household that does not have enough bedrooms according to the National Occupancy Standard.

## Dwelling Conditions

**Major Repairs Needed:** Dwellings with major repairs required includes dwellings needing major repairs such as dwellings with defective plumbing or electrical wiring; and dwellings needing structural repairs to walls, floors or ceilings.

**Minor Repairs Needed:** Dwellings with minor repairs required includes dwellings needing only minor repairs such as dwellings with missing or loose floor tiles, bricks or shingles; or defective steps, railing or siding.

**Regular Maintenance Needed:** Dwellings with regular maintenance required includes dwellings where only regular maintenance, such as painting or furnace cleaning, is required.

## Dwelling Types

**Apartment In A Building That Has Fewer Than Five Storeys:** A dwelling unit attached to other dwelling units, commercial units, or other non-residential space in a building that has fewer than five storeys.

- An apartment building that has fewer than five storeys is also referred to as a low-rise apartment.

**Apartment In A Building That Has Five Or More Storeys:** A dwelling unit in a high-rise apartment building that has five or more storeys. Also included are apartments in a building with five or more storeys where the first floor or second floor is commercial establishments.

- An apartment building that has five or more storeys is also referred to as a mid- or high-rise apartment.

**Apartment Or Flat In A Duplex:** One of two dwellings located one above the other. Apartments or flats in duplexes attached to triplexes, other duplexes or other non-residential structures (e.g., a store) are also classified as apartments or flats in a duplex.

**Additional Residential Unit:** An Additional Residential Unit (ARU) is a self-contained dwelling unit located within the same building, or on the same lot, as an existing residential unit. Self-contained means that it has its own kitchen and washroom facilities, and a separate entrance.

**Missing Middle Housing:** Housing that fits the gap between low-rise, primarily single-family homes and mid-rise apartment buildings, typically including secondary and garden suites, duplexes, triplexes, fourplexes, rowhouses and townhouses, courtyard housing, and low-rise apartment buildings of 4 storeys or less. These housing types provide a variety of housing options that add housing stock and meet the growing demand for walkability. The missing middle also refers to the lack of available and affordable housing for middle-income households to rent or own.

**Other Household Types:** An overarching category that typically includes other single-attached houses, mobile homes, and other movable dwellings.

- **Mobile Home:** A single dwelling, designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation such as blocks, posts or a prepared pad and may be covered by a skirt.
- **Other Movable Dwelling:** A single dwelling, other than a mobile home, used as a place of residence, but capable of being moved on short notice, such as a tent, recreational vehicle, travel trailer, houseboat or floating home.
- **Other Single-Attached House:** A single dwelling that is attached to another building and that does not fall into any of the other categories, such as a single dwelling attached to a non-residential structure (e.g., a store or church) or occasionally to another residential structure (e.g., an apartment building).

**Row House:** One of three or more dwellings joined side by side (or occasionally side to back), such as a townhouse or garden home, but without any other dwellings either above or below. Townhouses attached to a high-rise building are also classified as row houses.

**Semi-Detached House:** One of two dwellings attached side by side (or back-to-back) to each other, but not attached to any other dwelling or structure (except its own garage or shed). A semi-detached dwelling has no dwellings either above it or below it, and the two units together have open space on all sides.

**Single-Detached House:** A single dwelling not attached to any other dwelling or structure (except its own garage or shed). A single-detached house has open space on all sides and has no dwellings either above it or below it. A mobile home fixed permanently to a foundation is also classified as a single-detached house.

## Housing Enabling/Preserving Infrastructure

**Housing-enabling infrastructure:** Housing-enabling infrastructure is infrastructure that increases the community's capacity to build new housing units. It may include investments in roads and bridges, water/wastewater distribution and treatment, stormwater assets, power distribution, transit, or any other assets (e.g. culture, social services, and recreation). Capacity building projects can include updates to the official plan, zoning by laws, feasibility studies, housing needs assessment, and asset management planning that integrates growth among others.

- *Relevant resources:* [AMO](#)

**Housing-preserving infrastructure:** Housing-preserving infrastructure is infrastructure that increases the community's capacity to conserve existing housing units and may include the same investments as described under "housing-enabling infrastructure".

- *Relevant resources:* [AMO](#)

**Higher-order / High Frequency Transit:** Higher-order (high frequency) transit refers to transit that operates in whole or in part in a dedicated right of way, including heavy rail, light rail, and bus rapid transit.