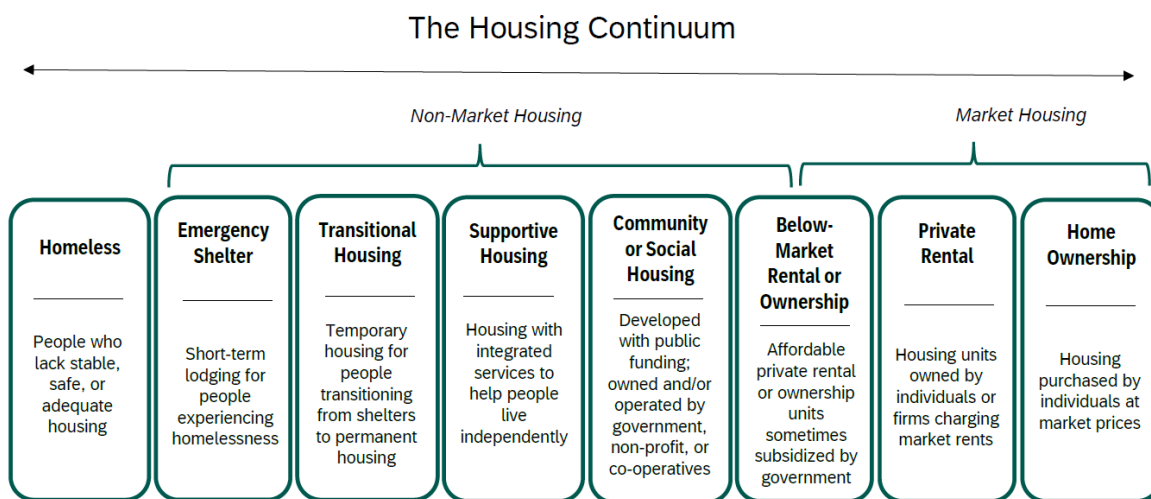


Note: The terms and concepts provided here are not used consistently throughout the housing and homelessness serving sectors.

The Housing Continuum

Housing can be described on a continuum. At one end are those individuals and families experiencing absolute homelessness. At the other end are those individuals and families who are able to meet their housing needs without assistance. In the middle is a range of low and moderate-income households, many of which are living pay cheque to pay cheque and find it difficult to secure adequate housing.



Affordable Housing

Canadian Mortgage and Housing Corporation defines housing as affordable if a household spends 30 percent or less of gross income on housing. Housing costs include rent or mortgage payments, property taxes, utilities and half of condo fees.

Generally speaking, affordable housing is supported (subsidized) in one way or another by government, charitable or private funding.

Emergency Housing

Emergency housing is short-term lodging for people who are homeless or in crisis. Basic necessities are provided, including food, clothing and a place to shower and sleep.

Supportive and Transitional Housing

Transitional housing is a supportive and temporary accommodation that can include supports, such as mental health or supervision that allows an individual to transition from homelessness to permanent housing.

Social or Community Housing

Social or community housing refers to units developed with government funding or subsidies and operated by either public, non-profit or cooperative housing organizations. These units are reserved for residents with low- to moderate-incomes, and rents are set well below market rental prices.

Seniors Supportive Housing

Seniors Supportive Housing provides affordable housing options to seniors either living independently or that require assisted living.

Long Term Care Homes/Special-Care Homes

Long-term care homes are designed for adults who need access to on-site 24-hour nursing care and require frequent assistance with daily living.

Affordable Rental Housing

Affordable rental housing is housing that is available at or below market rents, typically due to a subsidy from government, a charitable organization or private homebuilder. The rent for Affordable Rental Units is not based on household income as in the case of Rent Geared to Income units. Affordable Rental units charge more rent than Rent Geared to Income units and less than market priced units. Affordable rental units have been supported by a variety of programs over the years and generally housing providers in Saskatoon use the term Affordable Rental in this way.

Affordable Ownership Housing

Affordable ownership housing is subsidized by government, a charity or a private homebuilder so that low- and moderate-income households can qualify for a mortgage to purchase their own home. The level of subsidies for affordable ownership housing are much less than what is provided for affordable rental housing. A higher household income is required to qualify for affordable ownership housing than with affordable rental housing.

Entry-Level Housing

Entry-level homes are homes that are modest in size with basic features that are typical of what first-time home buyers would purchase. Entry-level homes are often owner-occupied, but there is a need for entry-level rental units as well. Entry-level homes come in a variety of forms including detached, semi-detached, townhouses and apartments.

Maximum Income Limits (MIL)

These are the income limits used and set by the Province of Saskatchewan for their supported housing programs.

Low-Income Household

Any household that has a gross annual household income at or below the Saskatchewan Household Income Maximums (SHIMs) as calculated by the Saskatchewan Housing Corporation and adjusted from time to time.

Saskatchewan Household Income Maximums (SHIM)

The maximum annual income that a household may have at the time occupancy commences for a funded housing unit. The SHIM-Low is calculated based on the total gross annual household income from all sources (taxable and not taxable). Appropriate unit size for the household is considered as part of the evaluation.

Rent Geared to Income

Refers to housing that is provided on a basis where the rental amount is determined based on the household income, for those on a low or fixed income. Typical programs will target rent at 30% of annual income and reassess on an annual basis.

Hard to House

This refers to persons who are unable to access or maintain stable housing due to one or more characteristics that create unusual barriers to housing. These people often need supports and/or services in order to access or maintain stable housing. This includes but is not limited to households with persons who have physical disabilities, mental health issues, addiction issues, behavioral issues or a number of these issues concurrently (definition from Saskatchewan Housing).

Purpose-built Rental Housing:

Purpose-built rental housing is housing that will be in the rental market over the long term and is protected from becoming ownership housing (condominiums). There are no limits on the amount of rent charged and no income screening.