



# ***Housing Action Plan***



## **HOUSING FOR ALL**

*Access to a diverse range of safe, affordable, accessible and visitable housing options, both public and private, is vital to the well-being, health, independence and quality of life for the community's residents. Provision of housing that meets the needs of single adults, low income residents, older residents and persons with disabilities is necessary to ensure the housing needs of the community are met throughout the varying stages of life. (OCP Bylaw 1983-2011)*

## **“An Opportunity to Respond to Terrace’s Housing Needs”**

This Housing Action Plan provides background and specific recommendations and direction to assist City Council when considering the housing needs and challenges facing Terrace’s residents. The plan confirms the population groups that are currently facing the most significant barriers to accessing adequate and affordable housing in our community. The plan establishes a framework for moving forward by identifying community stakeholders and partners that will work alongside the City to define and undertake a project to provide housing units that meet one, or more, of the priorities outlined in this Housing Action Plan.

### **Introduction & Background**

In 2008 City Council identified housing as a priority and established a Housing Needs Task Force. The Task Force was formed with a diverse representation of community members interested or active in community housing issues. Council directed the task force to complete a Housing Needs Assessment to assess a baseline and provide insight as to the housing gaps existing within the community. In 2009 Eberle Planning & Research was hired to prepare the ‘Housing Terrace: Trends, Needs & Directions 2009’ report. This document involved extensive research and analysis of the city’s existing housing supply and demographic data and presented specific recommendations to assist Council in forming a plan of action to address the highest priority housing needs facing residents of the City of Terrace.

The Task Force mandate was extended through to May of 2010 to ensure the Task Force members were integral in the development of housing policy for the City’s new Official Community Plan (OCP). Many of the recommendations within ‘Housing Terrace: Trends, Needs & Directions 2009’ were subsequently incorporated as policy statements in the Official Community Plan Bylaw No. 1983-2011.

### **OCP Housing Policy**

The Official Community Plan provides, as one of its primary strategic planning goals, an overview of the residential objectives and housing policies required to ensure a sustainable and liveable city. The following objectives establish core principles and provide Council with direction when considering decisions that may act to address housing needs and issues facing the community or could potentially negatively impact the housing supply.

#### **GOAL: HOUSING FOR ALL: COMPACT COMPLETE NEIGHBOURHOODS AND COMMUNITY**

**Objective #1** Promote sustainability through mixed land use considering neighbourhood commercial developments, residential density and housing location.

**Objective #2** Promote energy efficiency in existing and new housing stock.

**Objective #3** Preserve and upgrade the housing stock in good condition.

**Objective #4** Provide housing which meets the needs of all residents with emphasis on housing for persons with disabilities, low income residents, the homeless and under-housed.

**Objective #5** Encourage a diversity of dwelling units in all neighbourhoods.

**Objective #6** Strive to achieve accessibility of all newly built housing to accommodate residents with special needs.

**Objective #7** Neighbourhoods and districts across the city shall be linked to provide safe walking, cycling and efficient public transit opportunities to residents.

**Objective #8** Partner with regional communities, government and related agencies to actively address housing challenges.

The complete OCP Goal section addressing housing and including supporting policy statements is included as Appendix A.

### **Housing Incentives**

The City of Terrace has always recognized the need for providing a variety of housing options that meet the needs of its residents. Historically the housing market has provided suitable choice for most residents based on demand, however, it is also understood that the housing needs of many community residents are unique and require support from various levels of government.

Local municipal government has limited tools and finances to address the housing needs of its marginalized residents and those on fixed or very limited incomes. The City of Terrace has undertaken the following initiatives, amongst others, to attempt to provide opportunities and incentives to the private development industry to stimulate activity and assist in the provision of a diverse and affordable range of housing options.

#### Small Lot Residential Zoning

In 2008 a new one family residential zone was established in Zoning Bylaw 1431-1995. The R1-A One Family Residential zone permits smaller than typical residential parcel sizes with minimum 9 metre frontage. The intent of this zone is to slightly increase residential densities and ensure more efficient utilization of infrastructure, such as roads water and sewer. The smaller parcel size also encourages the development of more affordable housing. This form of smaller housing, with reduced yard area, is suitable for singles, young families and seniors and typically results in housing marketed at more attainable costs.

#### Downtown Revitalization Tax Exemption Program

Council adopted Bylaw 1946-2009 establishing a revitalization tax exemption area encompassing most of the downtown in 2009. This program benefits new multi-family development by offering a tax exemption for 5 years based on the value of the improvements developed. The program specifically targets new multi-family projects creating 10 or more residential units but also applies to mixed use commercial and residential development.

### Secondary Suites Permitted in Single Family Residential Zone

Council passed a zoning amendment to add secondary suites as a permitted accessory use in the R1 – One Family Residential zone in 2012. The city now allows legal secondary suites in almost all residential zones and on over 90% of lands designated for residential use. The increasing pressures on market rental vacancy rates, rising costs and limited housing diversity are some of the reasons supporting this change.

### Housing Committee

In March of 2011 the City of Terrace co-hosted a regional workshop with the Canada Mortgage and Housing Corporation (CMHC) to facilitate presentation of their recent publication, “A Guide for Canadian Municipalities for the Development of a Housing Action Plan”. Following this workshop Council established a standing Housing Committee, appointing representatives from the community with two Councillors as liaisons. This committee was created as a standing committee with members from the community appointed to two year terms.

The Housing Committee was formed to take up the work of the Task Force to promote housing issues and work to find solutions to meet the increasing challenges for many to access housing. Since 2005 statistics, produce bi-annually through the Canadian Mortgage & Housing Corporation (CMHC), have steadily shown a decrease in vacancy rates for multi-family townhouse and apartment units available within Terrace. This number has dropped from over 20% to the most recent data indicating that the vacancy rate has fallen below 3% for the first time in several decades.

Private Row (Townhouse) and Apartment Vacancy Rates (%):

April 2011 = 5.7%

April 2012 = 3.2%

\*average of bachelor, 1m, 2 and 3 bedroom units.  
(CMHC 2012)

The Committee was mandated to provide direction to Council on housing issues as they arise and to work with community stakeholders, adjacent municipalities and various levels of government to advance the housing agenda. In light of the continued growth of the regional economy, strengthening of housing pricing and decrease in vacancy rate and availability of adequate rental housing the committee’s role is one of critical importance.

The Housing Committee was given the following two primary mandates to be addressed in 2012:

- Prepare a Housing Action Plan for the City of Terrace.
- Act as a facilitator and catalyst for a community based project to develop housing units that would meet one or more of the highest priority needs currently experienced by residents of Terrace.

## **Key Elements of the Housing Action Plan**

1. Housing Needs Summary  
Review of needs assessment “Housing Terrace: Trends, Needs and Directions 2009”
2. Prioritizing Housing Needs in Terrace
3. Community Stakeholders & Partners  
Identity stakeholders & partners  
Confirmation of priorities for addressing housing gaps
4. Housing Project: Steering Committee
5. Housing Project: Site Evaluation Criteria

### **1. Housing Needs Summary**

The report “Housing Terrace; Trends, Needs and Directions 2009”, prepared by Eberle Research & Planning, contains many specific recommendations for housing policy for the City of Terrace. This report defines Affordable Housing as follows:

“Housing that can be rented or owned by households without spending more than 30% of gross household income. Affordable housing may be market housing or non-market housing.”

The City of Terrace Official Community Plan (Bylaw No. 1982-2011), adopted by Council in 2011, incorporates many of the policy recommendations in the housing needs assessment.

The housing needs assessment identified six population/demographic groups that are experiencing particular difficulty obtaining adequate housing:

- Homeless persons
- Low income single persons and single parent families
- Tenants living in poor conditions
- Persons with mobility limitations
- Empty nesters age 45-64 year
- Young singles and families

The specific directions to address the housing needs as outlined in “Housing Terrace 2009” are as follows:

1. Address the housing and support needs of low income and homeless persons
2. Preserve the existing housing stock in good condition
3. Enhance the accessibility of the housing stock
4. Diversify the housing supply to meet the needs of an aging population, young singles, and families
5. Promote sustainability in land use, residential density and location and energy efficiency in existing and new housing stock.

**Recommendation #1**

***That a review and update of the housing needs assessment be undertaken within the next two years due to changing community demographics, recent improvement in regional economic activity and the dramatic increasing pressures on housing availability and attainability in Terrace.***

**2. Prioritize Housing Needs in Terrace**

This Action Plan recommends a specific focus on the following priorities:

<b>1<sup>st</sup> Priority</b>	<b>2<sup>nd</sup> Priority</b>	<b>3<sup>rd</sup> Priority</b>
Diversify housing supply	Preserve existing housing stock in good condition	Encourage the local community to invest in housing
Single Residential Occupancy – youth and single adults		
Single Residential Occupancy – low income singles & single parent families		
Supportive housing		

Potential housing projects should be identified and developed that will meet as many of the priorities as possible. Targeting housing for any of the population demographic groups identified while also achieving the other identified core priorities of diversifying the supply, preserving existing units and engaging members of the community to investment, both their time and financial resources, will be critical towards achieving a successful housing project.

Housing projects should be developed in units that fall along the Community Housing Continuum lower range from subsidized housing (supportive housing) through non-market rental and non-market home ownership. To ensure all projects meet the identified needs of those residents in the community experiencing relative low household incomes, be they youths, singles or families, the housing projects should focus on a non-market tenancy.



Supportive housing projects, although an identified priority need in our community, add significant complexity. The management and operating requirements are largely dependent on Provincial and local social service agencies accessing funding over a long term to provide the necessary support services that will ensure residents are able to maintain a stable housing situation. As a result this form of housing falls under the government subsidized classification on the Housing Continuum. Developing a community based project that includes ongoing supports in partnership with many agencies may prove to be a significant challenge.

### **3. Community Stakeholders & Partners**

Several individuals and community stakeholders were contacted and contributed to the research at the time the needs assessment was developed in 2009. These agencies and individuals were invited to meet with the Housing Committee and to contribute to the development of the Action Plan and participate in identifying an achievable community based housing project. The stakeholders also reviewed and confirmed the priorities targeted by the Committee.

The following lists those stakeholders who were invited to, and attended, a committee meeting:

- **Ksan Society**
- **Terrace & District Community Services Society (TDCSS)**
- **Genuine Contracting ( C. Guerreiro, General Contractor/Landlord)**
- **Terrace Economic Development Authority (TEDA)**
- **Northern Health**
- **Terrace Christian Council**
- **Community Impacts Task Force**
- **Twin River Estates**

The committee also hosted representatives from the following agencies and firms:

- BC Housing
- Kottage RV

The committee evaluated several possible housing projects and met with key stakeholders in the community to explore opportunities to identify synergies and interest in the following:

- Supportive housing for adults with mental health and addictions in converted motel building
- Supportive housing forms for adults with developmental disabilities and for Seniors no longer able to live independently
- Transitional housing units on existing former residential group home property
- Small unit affordable multi-family redevelopment of existing housing stock

- Renovation and energy efficiency upgrades of existing older single family dwellings or multi-family units as affordable rental stock and as a pilot retrofit project
- New construction of various scales and forms of subsidized of housing units
- Seniors subsidized independent living housing units added to existing properties such as Twin River Estates and Tuck Avenue Seniors.

The Committee's discussions clarified the significant challenges in creating a supportive housing project. Due to the complexity of issues and need for multiple agency commitment to ongoing operational support services this form of housing is possibly the most difficult to undertake. Significant commitment is required at the Federal and Provincial government levels to assist local government in meeting the housing needs of those with mental health and addictions who require substantial supports to maintain stable housing. The impact on individual and community health when these individuals are marginalized and out on the street is dramatic.

Similar issues arise concerning the shortage of senior housing units that provide complex care and for the unique housing challenges facing individuals with developmental disabilities and youth at risk. The operational costs are significant considering the levels of support services that may be necessary in these forms of housing.

Despite the obvious challenges safe and secure housing supported by services and supervision to enable individuals with these challenges to maintain stable housing is critical. This form of housing delivery is considered beyond the scope of what can be achieved solely at the local level.

### **Recommendation #2**

***That Council continue to lobby both the federal and provincial governments to prioritize the housing needs of the mentally ill and individuals with addictions, seniors, individuals with developmental disabilities and youth at risk; and that adequate financial resources are committed to construct and provide staffing resources for appropriate supports to meet these housing needs in our community.***

### **Tuck Avenue Seniors**

The committee has identified that a project to develop additional housing units at the Tuck Avenue Seniors property, located at 4623 Tuck Avenue, may be very feasible. This would add 4-5 independent living bachelor or one-bedroom suites for seniors to the existing 18 suites currently on site.

This housing project has strong potential to be realized due to the following:

- The Terrace Christian Council (TCC), owners of the property, are interested in discussing this further and possibly partnering on the project.
- The site is owned by the TCC and there are no land acquisition costs.

- There is an undeveloped area on this site suitable to accommodate 4-5 additional bachelor or 1 bedroom apartment units in a small one-storey wood frame building.
- The TCC rents these units to low income seniors at a monthly rate well below market value.
- The multi-family develop and proposed project would be eligible for seed funding from CMHC.
- This is a small scale project that involves simple construction and would be manageable by a community based project team partnering with TCC and supported by the City of Terrace.

The following actions form the next steps to realizing this project:

- Confirmation from Terrace Christian Council
- Establish a Housing Project Steering Committee – Call for interest
- Identify funding sources & partnerships (CMHC Seed Funding Application)
- Develop preliminary project design – project architect identified
- Project feasibility, budget development & capital funding
- Municipal application process – rezone, development & building permits
- Initiate construction & complete of housing project

### **Recommendation #3**

***It is recommended that the Council of the City of Terrace actively support the project development and potential construction of the Tuck Avenue Seniors housing project.***

## **4. Housing Project: Steering Committee**

The mandate of the Housing Committee is fairly broad with the Committee established by Council to play a standing role and to respond and advise Council on various housing issues. The principle role of acting as a catalyst for a local community based housing project requires the transition to a specific project development team. Individuals should be sought from the community who may be interested and wish to partner (financially or otherwise) on a specific housing project, such as the Tuck Avenue opportunity.

This transition could involve interested individuals from the community and representatives from social service agencies and take the form of a project steering committee. Once a specific housing project has been identified that has broad support and local partners committed to its development the Housing Committee will have fulfilled its mandate and should step aside. The Housing Committee could continue to act in a supporting role for a community housing project and as Council's liaison to the project steering committee.

A steering committee should be formed with the goal of coordinating and overseeing the housing project through to completion. This steering committee, with support from Federal/Provincial agencies, such as CMHC and BC Housing,

would be well positioned to oversee a project to completion. The Housing Committee should consider providing a member as direct liaison to a Housing Project Steering Committee and Council may also consider appointing a representative in the event Council chooses to play a more direct role in a specific housing project.

The formation of a non-profit housing society with a sole mandate to explore, develop and manage affordable housing units within Terrace was a key recommendation in the 2009 Housing Terrace report. It is possible that, following the successful completion of a local housing project, the Housing Project Steering Committee could transition into a new local housing society.

#### **Recommendation #4**

***That, following TCC commitment, a Housing Project Steering Committee be established to pursue development of additional subsidized housing units for seniors to be constructed at 4623 Tuck Avenue. It is further recommended that a member of the City's Housing Committee be appointed as a liaison member of the Housing Project Steering Committee.***

#### **Recommendation #5**

***That the housing project team be encouraged to explore the transition to form a non-profit Terrace Housing Society following completion (if successful) of the Tuck Avenue Seniors housing, or a similar, housing project.***

#### **Recommendation #6**

***That funding and expertise be sought from CMHC and BC Housing to co-host a one day housing workshop in 2013 with the focus of establishing a non-profit housing society in Terrace.***

### **5. Housing Project: Site Evaluation Criteria**

The following criteria were established to guide in the site evaluation for potential housing project development. The criteria consider the demographics and transportation challenges of the residents identified as the highest priority for housing provision in our community. The criteria identify small scale 'grassroots' projects that have the best potential to be realized.

- Redevelopment of existing housing stock is preferable over new construction.
- Existing multi-family building with minimum of 5 dwelling units.
- Building constructed in period from 1960 through 1990.
- Housing stock that is structurally in 'good' condition but that requires significant maintenance, renovations and/or improvements.
- Housing units that exhibit lack of routine maintenance and will potentially deteriorate beyond an adequate standard for habitation.
- Housing units that offer an opportunity for energy efficiency retrofitting as component of the redevelopment project.

- Site conditions that enable the incorporation of alternative energy sources, such as passive solar, geothermal etc....
- Located within 400 metres (5 minute walking distance) from downtown commercial core.
- Location on established transit route.
- Location within 400 metres of elementary school (family housing).
- Potential for a portion of the housing units to be developed for Accessible/Special Needs housing.

The above criteria are seen to be of benefit for any future housing society or social agency committed to developing housing to meet the needs of Terrace residents.

In addition to general site selection and evaluation the City of Terrace currently owns a few properties that are suitable for housing projects.

#### **Recommendation #7**

***That the undeveloped city owned properties located on Haugland Avenue, Park Avenue and Olson Avenue be considered for affordable housing sites. And that the City targets these properties for partnerships when funding opportunities are available from the federal or provincial governments.***

#### **Recommendation #8**

***That Council consider acquiring additional lands, as the opportunity and resources may allow, for future affordable community housing developments.***

#### **Conclusion**

The Housing Committee has worked diligently to complete the primary tasks mandated by Council in 2012. This Housing Action Plan is seen as a key tool to move forwards in addressing the housing needs of Terrace residents in the future. The Committee urges Council to support local initiatives to create affordable subsidized housing forms that offer diversity and choice for the neediest residents of our community. All possible financial and other resources are encouraged to be considered to ensure the success of future housing projects, such as the Tuck Avenue Seniors.

The following recommendations put forward by the committee have been adopted by Council. The first two recommendations have been moved forward to NCLGA and were subsequently adopted as resolutions at the Union of BC Municipalities (UBCM) convention held in Victoria in 2012.

*(No. 082)*

***MOVED/SECONDED that the City of Terrace bring forward the following resolutions to the North Central Local Government Association's Annual General Meeting for consideration:***

*WHEREAS the Province of British Columbia has provided funding and programs to homeowners for energy efficiency improvements;*

*AND WHEREAS the Province of British Columbia has committed to reducing greenhouse gas emissions through the Climate Action Charter;*

*THEREFORE BE IT RESOLVED that the NCGLA encourage British Columbia to continue and expand programs to encourage the retrofitting of existing housing stock.*

*And*

*WHEREAS ample and varied housing stock is an essential part of a healthy and prosperous community;*

*AND WHEREAS housing for the hard-to-house and transitional housing is scarce in many rural and remote communities in British Columbia;*

*THEREFORE BE IT RESOLVED that the NCLGA urge the Provincial Government to provide ongoing operational funding for support services for the hard-to-house and transitional housing in rural and remote communities.*

*Carried Unanimously.*

The Committee feels strongly that Council keep these specific issues in mind and that they continue to lobby for funding from higher levels of government. The support realized from other BC municipalities at UBCM is seen as very positive, however, to ensure action these issues cannot be dropped from discussion. Until all residents of our community have adequate and affordable housing with support services in place as may be required the issue of housing needs to be continuously championed.

The Housing Committee will review the pros and cons related to implementing a standard of maintenance bylaw for Terrace in 2013. Following review and discussion a recommendation on this issue will be presented to Council for consideration

*Council Resolution #081-2012*

*That Administration be directed to investigate the establishment of a Standards of Maintenance Bylaw requiring basic standards of maintenance for rental units in Terrace and that this draft bylaw be presented to the Housing Committee for discussion and review before presentation to Council.*

**Appendix A – City of Terrace Official Community Plan Bylaw 1983-2011****GOAL: HOUSING FOR ALL: COMPACT COMPLETE  
NEIGHBOURHOODS AND COMMUNITY**

Access to a diverse range of safe, affordable, accessible and visitable housing options, both public and private, is vital to the well-being, health, independence and quality of life for the community's residents. Provision of housing that meets the needs of single adults, low income residents, older residents and persons with disabilities is necessary to ensure the housing needs of the community are met throughout the varying stages of life.

Complete neighbourhoods and communities provide access to a range of services and amenities within walking distance of all residences. An ideally built neighbourhood is mixed use, compact, walkable, and provides a range of transportation and recreation options. It promotes activity and social engagement. Enhanced transit and pathway networks enable all residents a choice in how they experience their city. Access to outdoor amenities and recreation enhances the livability of neighbourhoods and the community.

**Objective #1**

Promote sustainability through mixed land use considering neighbourhood commercial developments, residential density and housing location.

***Supporting Policy***

- Promote infill development on vacant serviced lands.
- Consider adopting a sustainable development checklist for all new subdivision and development applications.
- Review residential lot and dwelling sizes to encourage sustainable and efficient use of available lands for future residential growth purposes.
- Encourage residential development in the downtown core.
- Consider permitting secondary suites in all neighbourhood residential zones to improve opportunities for affordable rental units.
- Monitor the stock of market rental housing units on a regular basis and encourage development of additional rental units.

**Objective #2**

Promote energy efficiency in existing and new housing stock.

***Supporting Policy***

- Support the retrofitting of older dwellings to increase their energy efficiency.
- Consider municipal incentives through the permitting fee structure for renovations and home improvements, specifically in terms of enhancing energy efficiency.

**Objective #3**

Preserve and upgrade the housing stock in good condition.

***Supporting Policy***

- Consider incentives for upgrading older residential dwellings to improve overall quality of housing stock.
- Continue to work with other municipal partners to explore innovative building practices and improvements to the BC Building Code.
- Consider implementing a "Standards of Maintenance" bylaw to ensure that existing house stock is maintained to prolong its life span and ensure safe and secure housing for all residents.

**Objective #4**

Provide housing which meets the needs of all residents with emphasis on housing for persons with disabilities, low income residents, the homeless and under-housed.

***Supporting Policy***

- Explore partnerships to provide supportive housing units to meet community need.
- Support non-profit societies in providing new affordable housing and rehabilitating existing housing.
- Disperse social needs housing throughout the city.

**Objective #5**

Encourage a diversity of dwelling units in all neighbourhoods.

**Supporting Policy**

- Review residential lot sizes to encourage sustainable and efficient use of available lands for future residential growth.
- Review zoning bylaw to provide for a variety of housing types and forms in all neighbourhoods.
- Utilize density bonuses as incentives for mixed-use multi-unit development.
- Multi-story housing with retail or commercial on ground floor and dwelling units will be considered in neighbourhood centers.
- Encourage a mix of market and non-market rental units in all neighbourhoods.

**Objective #6**

Strive to achieve accessibility of all newly built housing to accommodate residents with special needs.

**Supporting Policy**

- Establish clear definitions regarding accessibility and special need housing.
- Ensure new housing units are `visitable` through a review of bylaw regulations and provision of incentives.
- Consider revising regulations to achieve 10% accessible units in all new multi-family developments.
- Ensure density bonusing program provides incentive for development of accessible housing units.

**Objective #7**

Neighbourhoods and districts across the city shall be linked to provide safe walking, cycling and efficient public transit opportunities to residents.

**Supporting Policy**

- Identify existing natural areas and green spaces that will serve as pathway corridors and links between neighbourhoods. Existing trails will be retained in new developments.
- Apply active transportation principles in neighbourhood development to ensure linkages between residential neighbourhoods and downtown.
- Consider sidewalks a requirement for road construction in new subdivision development.

**Objective #8**

Partner with regional communities, government and related agencies to actively address housing challenges.

**Supporting Policy**

- Establish a standing housing committee to provide ongoing direction to City Council on key housing issues, needs and opportunities for action.
- Communicate with adjacent communities, Regional District and First Nations, regarding housing challenges and opportunities.
- Research sources of government funding for upgrades to existing housing.
- Be proactive in pursuing government funding sources for creating non-market affordable housing and upgrades to the existing housing stock.

**Appendix B - Glossary of Terms****Affordable Housing**

Housing that is available at a cost that does not compromise an individual's ability to meet other basic needs, including food, clothing and access to education. The cost of an average rental unit or the value of an average resale residential property should consume no more than 30% of the annual household gross, pre-tax income.

Affordable housing may be market housing or non-market housing.

**Attainable Housing**

The ability of households at various income levels, through their own financial means, to access the local housing market, and to graduate to successively higher levels of the housing market over time.

**Accessible Housing/Special Needs Housing**

Housing that is physically adapted to the needs of individuals who are intended to occupy it, including those who are disadvantaged by age, physical or mental disability or medical condition, and those who are victims of a natural disaster.

**Adequate Housing**

Housing that is habitable and structurally sound, and that provides sufficient space and protection against cold, damp, heat, rain, wind, noise, pollution and other threats to health.

**Appropriate/Suitable Housing**

A range of housing options (type, size, tenure and cost) is available in the local housing market. Households and individuals at all income levels and life-stages are able to locate and secure suitable housing appropriate to their needs.

**Housing Action Plan**

A detailed plan to produce a range of housing types, sizes and tenures to meet an identified need in a community. The plan may identify quantities to be produced, criteria for sites to be utilized and the stakeholders responsible to partner in delivering various segments.

**Market Housing**

Dwelling units available for rent or ownership at rates determined by local economic factors and real estate market values.

**Non-market Housing**

Affordable housing that is available at below market rates. This may include rental and owned units with a maximum monthly rate (rent or mortgage payment) set at 30% of gross household income. This form of housing may be publicly or privately managed.

Social Housing

This is a form of non-market housing provided to individuals and families who, by and large, are recipients of government income support programs and is characterized by housing needs that the market cannot meet due to lack of profit. These housing needs may include, but are limited to, shelters, transitional housing, seniors housing and low-cost rental housing. The object of these forms of housing is to assist individuals in regaining their productive capacity and self-sufficiency so they can participate in the community.

Government may often delegate the management of Social Housing to a non-profit organization. Social housing may or may not offer supportive services.

Visitable Housing

A home with a basic level of access having one no-step entry on an accessible route, doorways throughout the main living space with minimum 32 inch (810mm) clearance width and a washroom with wide doorway and wheelchair access.