



A Glossary of Housing Terms

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Adequate Housing - is a basic human right recognized by the United Nations. It involves security of tenure (no threat of eviction), availability of services, accessibility and affordability.

Affordable Housing - is housing costing no more than 30% of before-tax income. Housing is not considered affordable if its cost threatens or compromises the occupants' enjoyment of other human rights (for example, if you must choose between paying rent or buying groceries or medicine).

BC Housing - is responsible for developing and managing subsidized (non-profit) housing in British Columbia. It maintains a registry of subsidized housing units in the province (<https://housingapplications.bchousing.org>). There are 1000+ households on the waiting list for subsidized housing units in Richmond.

Core Housing Need - the percentage of households in a community that are unable to find housing that is suitable in size and in good repair without spending between 30% and 50% of their before-tax income on their housing costs. According to 2016 census data, 16% of Richmond households were in core housing need. Those for whom suitable for housing costs more than 50% of their income are said to be in '*Severe Housing Need*' (www.homelesshub.ca).

Emergency Shelter - provides temporary shelter when an Extreme Weather Alert is issued or short-term housing with varying levels of support.

Housing Agreement - is a signed agreement between a service organization and a client where support is provided (e.g., counselling, meals, laundry) in addition to housing. heretohelp.bc.ca

LEMR (Low End Market Rentals) - is a Richmond program providing housing to tenants who are unable to pay market rentals. The rent is slightly less than market rate and the City of Richmond does not maintain a central registry. Visit www.richmond.ca to locate units. Then you must apply to the contact person for each property.

Market Rental - is rental housing provided by the private sector at rates based on supply and demand. The average rent for a one bedroom apartment in Richmond is \$2000 (June 2022).

RAP (Rental Assistance Program) - is a provincial program providing shelter assistance (rent) to families earning less than \$40,000 with a least one dependent child. bchousing.org

SAFER (Shelter Aid for Elderly Renters) - provides a supplement to renters over 60 years of age who pay more than 30% of before tax income to rent. The rental ceiling (maximum rent) is \$800. The City of Richmond has approached the Provincial Government to increase this ceiling. bchousing.org

Subsidized Housing - is long-term non-market housing where rent does not exceed 30% of income. bchousing.org

Supportive Housing - is long- or short-term subsidized housing with onsite support (for people with disabilities, seniors, people at risk of homelessness, etc.).