Appendix 5

Glossary of Terms

City of St Albert Planning & Development

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V. Terms

Above Grade Suite: refers to a secondary suite within a dwelling unit that is partially or wholly above grade.

Adjusted Household Income: refers to a calculation that is obtained by dividing household income by the square root of the number of members in the household.

Affordable Housing Advisory Board (AHAB): refers to the former Advisory Committee to St. Albert City Council that was in place from 2000 to 2007. The Advisory Board was disbanded after it transitioned to the St. Albert Housing Society in 2007.

Alberta Seniors Property Tax Deferral Program: refers to a Government of Alberta Program which defers eligible senior homeowner's property taxes through a low-interest home equity loan with the Alberta Government. Applicants must be over 65, an Alberta resident, and have a minimum of 25% equity in the home. Program eligibility is limited to the homeowner's primary residence.

Average Income: refers to the average of all incomes within the comparator sample.

Basement Suite: refers to a secondary dwelling unit located on the basement level of a single-detached house.

Capital Region (the Region): refers to the lands within the boundaries of the 24 municipalities and counties that surround Alberta's provincial capital of Edmonton that form the Capital Region Board.

Capital Region Board: refers to the Board established in 2008 under the Municipal Government Act Regulation 38/2012, involving the 24 municipalities and counties surrounding Alberta's provincial capital of Edmonton.

Census Family: refers to a married couple (with or without children), a common-law couple (with or without children), or a lone parent family.

Community Housing Master Plan: refers to the St. Albert Community Housing Plan adopted by Council (Motion C157-2006).

Comparator Communities: refers to cities within the Capital Region whose statistics have been compared to St. Albert.

Consumer Price Index: refers to an indicator of changes in consumer prices experienced by Canadians, obtained by comparing, over time, the cost of a fixed basket of goods and services purchased by consumers.

Core Housing Need: refers to a nationally established housing standard through CMHC defined as:

> A household is said to be in **core housing need** if its housing falls below at least one of the **adequacy, affordability, or suitability standards**, and it 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 (meets all three housing standards).
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> - **Adequate** housing is reported by their residents as not requiring any major repairs.
> - **Affordable** dwelling costs are less than 30% of total before-tax household income.
> - **Suitable** housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.
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> If the household's housing meets all of the adequacy, suitability, and affordability standards, OR if its housing does not meet one or more of these standards, but it has sufficient income to obtain alternative local housing that is acceptable (meets all three standards), the household is not in core housing need.
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> **NOTE:** Regardless of their circumstances, non-family households led by household maintainers 15 to 29 years of age attending school full-time are considered to be in a transitional stage of life and therefore not in core housing need.

Core Need Income Thresholds (CNITs): refers to a measure of before-tax income for social housing eligibility. Households with annual incomes equal to or less than CNIT are said to have insufficient income to afford the on-going costs of suitable and adequate rental units in their area. These values (calculated annually by Canada Mortgage and Housing Corporation (CMHC) in partnership with Alberta Seniors and Community Supports), are based on the household spending a maximum of 30% of their income on housing costs.

2014 Core Need Income Thresholds - St. Albert

	Bachelor	1 bedroom	2 - Bedroom	3 - Bedroom	4 – Bedroom
2010	$29,000	$34,000	$41,500	$55,000	$58,000
2010 rent	$725/mo.	$850/mo.	$1,037/mo.	$1,375/mo.	$1,450/mo.
2014	$33,000	$38,000	$48,000	$59,000	$64,000
2014 rent	$825/mo.	$950/mo.	$1,200/mo.	$1,475/mo.	$1,600/mo.

Crime Prevention Through Environmental Design (CPTED): refers to an approach to planning and development that reduces opportunities for crime through the application of design principles that make it more difficult to carry out inappropriate activities.

Entry-Level Market Housing: refers to dwelling units that are affordable to households earning 80% -125% of the Median Total Income for all families and are modest in size and amenities (as defined through St. Albert's Affordable Housing Policy C-P&E-06).

Headship Rate: refers to the number of people who are counted as heads of households within a specific demographic category.

Household: refers to a person or group of persons residing in a dwelling.

Household Formation: refers to the number of new households formed over the long term, based on projections of population by age cohort and age specific headship rates. Household formation is the underlying driver of long-term demand for new housing and thus new home construction.

Household Maintainer: refers to a person, or a number of people residing in the household, who are responsible for paying the rent, or the mortgage, or the taxes, or the electricity, or other services, or utilities.

Household Total Income: refers to the sum of the total incomes of all household members aged 15 and over in the census year.

Housing Cooperative: refers to a self-managed housing model that operates on a non-profit cost recovery basis, with members providing services to minimize external costs.

Housing Costs: refers to the total cost of housing including monthly rent (for tenants), or the mortgage payment, property taxes and condominium fees (for owners), and the costs of electricity, heat, municipal services, etc.

Infill Development: refers to the development in mature or built-up areas of the City of St. Albert, occurring on vacant or underutilized lands, behind or between existing development, and which is compatible with characteristics of surrounding development.

Lone Parent or Single Parent Family: refers to a family with only one parent, male or female, including at least one child.

Low Density: refers to single-detached, semi-detached and duplex dwelling units.

Low Income Cut-offs (LICOs): represents an income threshold where a family is likely to spend 20 percentage points more than the average family on food, shelter, and clothing, leaving less income available for other expenses such as health, education, transportation, and recreation. LICOs are calculated for families and communities of different sizes by Statistics Canada, and are one of the strategic indicators in the St. Albert Social Master Plan. LICO's are one of three main measures of low income: LICOs, Low Income Measures (LIMs), and Market Based Measure.

2010 Before-Tax Low Income Cut-Offs for Populations between 30,000 and 99,999 Inhabitants

	Household Size				
	1 Person	2 Person	3 Person	4 Person	5 Person
Income – Before Tax	$19,941	$24,824	$30,517	$37,053	$42,025

Low Income Measure (LIM): LIM is a fixed percentage (50%) of median 'adjusted household income', where adjusted indicates that household needs are taken into account, reflecting the fact that a household's needs increase as the number of members increases, although not necessarily by the same proportion per additional member. LIM is intended as a reference for international comparisons, that identifies those who are substantially worse off than average.

2010 Before-Tax Low Income Measure

	Household Size				
	1 Person	2 Person	3 Person	4 Person	5 Person
2010 Income	$22,160	$31,339	$38,382	$44,320	$49,551
Hourly Wage*	$10.65	$15.07	$18.45	$21.31	$23.82
Affordable Monthly Housing Cost**	$554	$783	$960	$1,108	$1,239

**Assumes a 40 hour work week.*
***Assumes 30% of income towards housing costs*

Management Body: refers to a Corporation established by Provincial ministerial order under the Alberta Housing Act. The Management Body's powers, functions, and duties are governed by the order establishing it, agreements entered into under the Alberta Housing Act, and regulations under this Act.

Market Affordable Housing: refers to rental or ownership housing that is modest in form and material specification, and is capable of being produced for moderate income households without up-front or on-going direct government subsidies.

Market housing: refers to dwellings that are sold or rented without restriction as to occupancy, rental rate, or price.

Median Total Income: refers to the Canada Census and Statistics Canada Taxfiler data income level where exactly half of the incomes reported are greater than the median amount, and the other half are less than or equal to the median amount. Incomes separated into "all family" designations take into consideration the incomes of couple and lone parent families.

Medium Density Residential: refers to a building containing three or more dwelling units, distinct from high density residential.

Micro-Unit Housing: refers to small self-contained apartments that are typically less than 450 sq. ft.

Moderately Cost-Burdened: refers to households that are generally spending 30% to 50% of their income on housing (including utilities).

National Housing Survey: refers to information gathered from the 2011 National Household Survey, conducted in May 2011 as a voluntary survey for various levels of geography.

Non-Family Households: refers to either one person living alone in a private dwelling, or to a group of two or more people who share a private dwelling, but who do not constitute a census family.

Non-Market Housing: refers to housing that is operated, funded, or created through direct government subsidies and includes different categories of housing based on the associated services needed by the clients.

Other Family Households: refers to one-census-family households with additional persons and multiple-census-family households with or without additional persons.

Owner Shelter Costs: refers to housing costs that include mortgage payments, property taxes, condominium fees, and the costs of electricity, heat, and municipal services.

Perpetual Affordable Housing: refers to a type of rental or ownership housing that is price and resale restricted to ensure affordability over the long term to residents who qualify based on established criteria.

Pilot Projects: refers to a small scale preliminary study conducted to evaluate an outcome prior to full-scale implementation.

Rental Shelter Costs: refers to the cost of monthly rent, electricity, heat, and municipal services.

St. Albert Housing Society: refers to an independent St. Albert not-for-profit Society established in 2007.

Secondary Suite: refers to a dwelling unit that is self-contained, including kitchen, bathroom, living and sleeping area, but incorporated as a secondary use within an existing structure that was originally designed as a single dwelling unit.

Severely Cost Burdened Households: refers to households that are spending more than half of their income on housing costs. This ratio is so high, it leaves little money left for other necessities such as food, health care, transportation and child care.

Shared Parking: refers to a parking strategy that considers different land uses with different parking demand patterns that can be partially consolidated.

Stacked Duplex: refers to a single building on a single lot containing two dwelling units, each incorporated as a primary use, with one dwelling unit located above the other, and each having a separate direct entrance from the exterior.

Social Master Plan: refers to the plan "Cultivating a Community For All" approved by Council in April 2013.

Statistics Canada Taxfiler Data: refers to information generated from personal income tax returns filed with the Canada Revenue Agency. Taxfiler data is published on a yearly basis, offering income-related information specific to the Census Tract and postal code level.

Sturgeon Foundation: refers to the designated Provincial housing management body for St. Albert, Sturgeon County, Bon Accord, Gibbons, Legal, Morinville, and Redwater.

Temporary Residential Services Committee: refers to a committee of local St. Albert organizations that began meeting in 2005 to address the growing concern for persons in St. Albert who were in need of affordable housing, youth who were couch surfing, and those experiencing homelessness.

Universal Access and Visitability Guidelines: refers to a set of design standards to ensure that community members with or without mobility challenges can participate and move fully in their communities, without the need for adaptation or specialized equipment.