

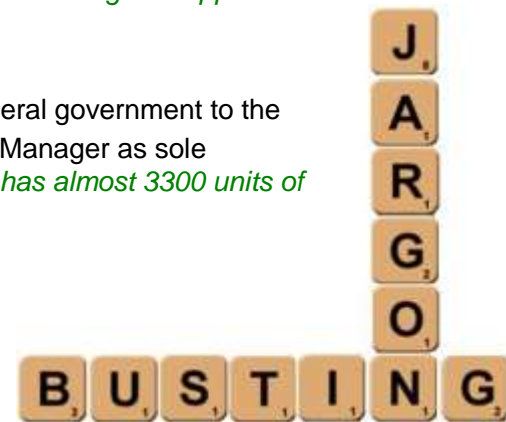


Housing Affordability Safe, secure and suitable housing that meets individuals needs and ability to pay.

Affordable Housing investment of up-front capital funds in private market housing to reduce carrying costs, such as mortgages, to keep ongoing costs/rents lower than average market rent.

Social Housing was created by federal and provincial governments and requires ongoing operating subsidies to adjust rental costs (based on tenant eligibility and income) and operating costs. Divested to municipalities in 2000. Includes public, non-profit, private, and co-operative housing. *Housing Division is responsible for the legislative oversight of approx. 4,700 units of social housing.*

Public Housing is part of the Social Housing program and was transferred from the federal government to the province and from the province (in ONTARIO ONLY) to local governments by means of the Service Manager as sole shareholder. In London, this is referred to London Middlesex Housing Corporation (LMHC). *London has almost 3300 units of public housing (LMHC) within over 8000 total units of social housing.*



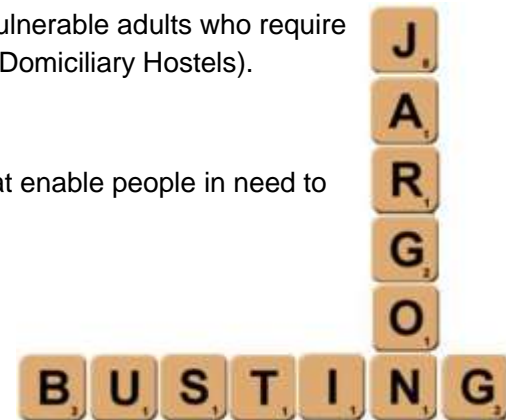


Not-For-Profit Housing Community-based affordable rental housing provided by non-profit corporations, overseen by volunteer Board of Directors. A percentage of non-profit housing tenants pay rents geared to their incomes (known as RGI housing), and the remaining pay market rents (mix of rents).

Co-Operative Housing is a form of social housing that have the households who live in the project members of the cooperative corporation that owns the building. A board of directors is elected from amongst themselves who are responsible for overseeing the management of the building. They are subject to rules in the Co-operative Corporations Act and are not considered to be landlords so are limited to the rules of the Residential Tenancies Act.

Housing with Related Support Homes that provide long-term housing to vulnerable adults who require some supervision and services to maintain their independence in the residence (formerly known as Domiciliary Hostels).

Supportive Housing A combination of housing assistance and support services that enable people in need to live as independently as possible in their community





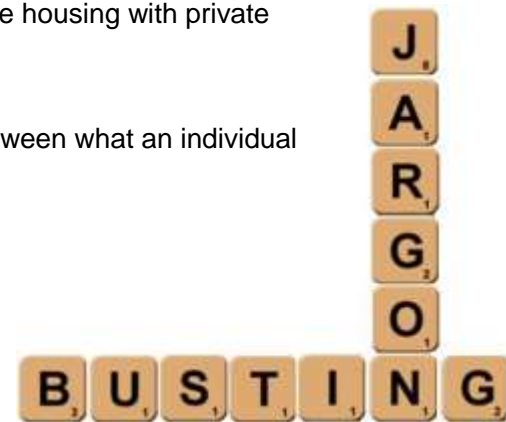
Service Manager is the term used by the Province of Ontario for the entity responsible for carrying out the funding and administrative responsibilities of a social service such as housing and homelessness services.

Housing Access Centre Is the 'front door' client service centre to access all Social Housing and other Ministry Housing program initiatives (assesses Rent Geared to Income eligibility, manages the centralized waiting list for Rent Geared to Income social housing, and administers other Social Housing programs).

Rent Geared to Income A social housing program where rent subsidy is paid to the social housing provider.

Rent Geared to Income Rent Supplements Rent-geared-to-income housing with private landlords. A legislated RGI program inherited from the Province.

Rent Supplements are payments to private landlords that bridge the financial gap between what an individual or family can afford to pay and what the actual cost of housing is





GLOSSARY OF TERMS

Rental Allowances are payments to clients that bridge the financial gap between what an individual or family can afford to pay and what the actual cost of housing is.

Housing Allowances is a program that temporarily assists households in meeting their monthly rental obligations for a set period of time, or until they are housed in a permanent geared-to-income unit, whichever comes first.

Housing First Allowances are specific to homeless prevention. Housing First Allowances are permanent flexible investments in housing stability and are combined with in-home support.

Supportive Housing provides comprehensive and long term in-home supports for those requiring more intensive assistance to daily needs.

Transitional Housing refers to a supportive, temporary type of accommodation that is meant to bridge the gap from homelessness to permanent housing by offering structure, supervision, support (for addictions and mental health, for instance), life skills, and in some cases, education and training.



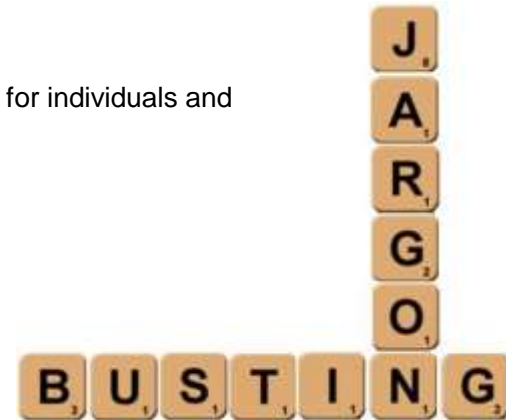
GLOSSARY OF TERMS

Homelessness describes the experience of an individual or family without stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it (*Canadian Observatory on Homelessness*).

Chronic Homelessness refers to individuals, often with complex and co-occurring conditions who are currently homeless and have been homeless for six months or more in the past year. Often referred to as Persistent and Absolute.

At Risk of Homelessness refers to people who are not homeless, but whose current economic and/or housing situation is precarious or does not meet public health and safety standards. (*Canadian Observatory on Homelessness*).

Emergency Shelters provide immediate, short-term accommodation and basic needs for individuals and families experiencing a housing crisis.





GLOSSARY OF TERMS

Housing with Supports refers to in-home supports to daily living that are provided to those able to otherwise reside within market or other standard community housing options.

Housing First A housing and service intervention that provides immediate access to permanent housing and support services and is based on a philosophy of client choice. Participants are not required to participate in psychiatric treatment or attain a period of sobriety in order to obtain housing.

Housing Stability Individuals and families who are living in a home and anchored into their community and neighbourhood.

