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Glossary

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A

Affordable (housing): Housing is considered affordable when 30 per cent or less of your household's gross income goes towards paying for your housing costs.

Applicant: A person who is applying for a program, service or benefit with BC Housing.

Assets: A financial investment that you can convert into cash if you have to.

Assisted Living: A type of housing for seniors and people with disabilities that includes on-site hospitality and personal-care support services.

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✘ Decline

Benefit: A payment from the B.C. government to applicants who have been approved to receive assistance with housing.

C

Canada Mortgage and Housing Corporation (CMHC): CMHC is an organization owned and operated by the Canadian government to help renters, buyers and industries with housing.

Canada Revenue Agency (CRA): CRA is a branch of the Canadian government that processes income, benefits and programs related to tax.

Co-operative housing: A co-op is a type of housing that residents own and operate as part of a membership.

Couple: Two people in a married, common-law or marriage-like relationship.

D

Declaration of Work Completed: A written statement by a tradesperson that attests that the task they were contracted to do is satisfactorily complete according to agreed-upon requirements.

Dependent child: An unmarried child, stepchild, adopted child or legal ward, mainly supported by the applicant, who is:

- Under 19 years of age; or
- Under 25 years of age and registered in full-time school, university or vocational institute which provides a recognized diploma, certificate, or degree; or
- Of any age who, because of mental or physical infirmity, is accepted as a dependent for income tax purposes.

Please note: In The Housing Registry, some providers may have different criteria about what constitutes a dependent child.

Directly managed (housing): Social housing properties that BC Housing manages day-to-day.

Disability: A severe and prolonged impairment in physical or mental functions.

Disability pension: Financial assistance that the B.C. government offers to a person who is considered disabled for income tax purposes by the Government of Canada.

Disabled for income tax purposes: A definition of disability that BC Housing uses to specify who is eligible for housing programs and services. May include seniors.

E

Emergency shelter: Immediate, short-stay housing for people who are homeless or at risk of becoming homeless.

F

Family: See household, core

Fixed rate rent: A monthly rent amount that a housing provider sets for a unit. The amount does not change during a tenancy.

Forgivable loan: A grant with conditions. A type of loan that, if specified conditions are met, does not need to be repaid.

Fraser Valley: The Fraser Valley may include Burnaby, Surrey, White Rock, Coquitlam and communities as far east as Boston Bar and Hope.

G

Group homes: A type of housing with supports for people with special needs such as severe mental and physical disabilities.

H

High-barrier shelter: An emergency shelter that has a number of requirements for entry, for example sobriety.

Home value limit (for HAFI): A maximum property value that your home can be in relation to the average value in your area.

Homeless rent supplements: A type of rent supplement that BC Housing provides to people who are homeless or at risk of homelessness.

Homeless, at risk of homelessness: You are an individual or family that does not have a permanent address or residence.

Household (core): A core household is an applicant, spouse (if applicable) and dependent children.

Housing Income Limits: Dollar amounts that represent the maximum annual income, before taxes, that a household can earn for suitable housing in their location.

Housing Listings: A searchable online list of affordable and subsidized housing buildings in British Columbia.

Housing Needs Categories:

1. Applicants facing a severe risk to health and/or safety, such as homelessness or living in a homeless shelter
2. Applicants with serious health/medical/social needs, such as risk of homelessness, fleeing domestic abuse, living in severely inadequate housing or transitioning to a more independent living situation
3. Applicants whose housing need is moderate compared with the two previous categories, such as living in temporary or inadequate accommodation
4. Applicants with a specialized housing need or low housing need, such as living in marginally crowded housing
5. Applicants for the low-end market units found in some subsidized buildings

Housing provider: An organization, society, developer or other BC Housing partner that operates places to live for renters with low incomes.

The Housing Registry: A database that gives access to subsidized housing for renters and housing providers in British Columbia.

Housing with supports: Housing that includes on-site services such meals, housekeeping, health care, counselling and others.

I

Income: Payments you receive from work, social assistance, pensions, interest, assets and other earnings.

Income assistance: Social assistance, social security or another form of payment that the provincial or federal government provides to people in need who don't have any other resources.

Independent: An ability to maintain personal health, safety, tenancy requirements and other obligations in housing.

Independent Living: A type of housing program for seniors and people with disabilities that includes on-site hospitality and personal-care support services.

J

K

L

LGBT2Q+: An evolving acronym for lesbian, gay, bisexual, trans, two-spirit, queer, and additional identities.

Low-barrier shelter: see Minimal-barrier shelter.

Low income: Household earnings in relation to housing. BC Housing uses different ways to describe low income, depending on the program or service it relates to.

Lower Mainland: An urban region concentrated in southwest British Columbia.

Lower-end-of-market housing: A type of housing where the housing provider calculates rent according to rental market conditions.

Low and Moderate Income Limits:

- a. For residential units with less than two (2) bedrooms, a gross household income that does not exceed the median income for families without children in B.C., as determined by BC Housing from time to time based on data provided by Statistics Canada. **For 2018, this figure is \$71,200.**
- b. For residential units with two (2) or more bedrooms, a gross household income that does not exceed the median income for families with children in B.C., as determined by BC Housing from time to time based on data provided by Statistics Canada. **For 2018, this figure is \$104,440.**

M

Market rent: A rent amount that is generally similar to the rent of other units in the private (non-subsidized) housing market.

Metro Vancouver: An urban region concentrated in southwest British Columbia.

Middle Income Limits:

- a. Units with less than two (2) bedrooms: Middle-income households are those whose gross household income does not exceed the 75th income percentile for families without children, as determined by BC Housing from time to time based on data provided by Statistics Canada. **For 2018, this figure is \$111,750.**
- b. Units with two (2) or more bedrooms: Middle-income households are those whose gross household income does not exceed the 75th income percentile for families with children, as determined by BC Housing from time to time based on data provided by Statistics Canada. **For 2018, this figure is \$152,870.**

Minimal-barrier shelter: An emergency shelter that has few requirements for entry.

N

National Occupancy Standards: A guideline that BC Housing uses to determine what size housing unit a single person, couple or family qualifies for.

Non-profit housing: A housing development that a community-based, non-profit housing partner owns and operates.

O

P

Permanent resident: A type of residency requirement for housing. You were born outside Canada, but have documentation that proves you have permission to live and work in Canada with no time limit on your stay.

Priority Placement Program: A program that gives women who have experienced violence priority access to BC Housing's directly managed units.

Public housing: A housing development that the government or a non-profit housing partner owns and operates.

Q

R

Reference: A person who can verify your identity, information and suitability as a tenant.

Rent Affordability Limits (PDF reference): A maximum rent value that your property can be, in relation to the average rents in your area.

Rent geared to income: A type of subsidized housing where the housing provider matches your rent to how much income you earn.

Rental Assistance Program: A type of rent supplement program that BC Housing offers to eligible low-income families.

Residency requirements: You and your family must permanently live in Canada with proof of citizenship, permanent residency or government-sponsored refugee status.

S

Safe homes: A type of temporary housing for women and children fleeing violence, where a transition house is not available in the community.

Second-stage housing: Second-stage housing is housing for women and children fleeing violence who have completed a stay in a transition house or safe home. Stays can be up to 18 months.

Senior: An adult aged 55 years or older. BC Housing programs, partners and housing providers may define a senior by a different age.

Seniors Supportive Housing: A type of housing for seniors and people with disabilities that includes on-site hospitality but not personal-care support services.

Service provider: An individual, group or organization that helps with a person's needs related to health and housing.

Sharer: A renter who occupies the same residence as the members of your core household, but is included in the tenancy you have with your landlord.

Shelter Aid For Elderly Renters: A type of rent supplement program that BC Housing offers to eligible low-income older adults and people with disabilities.

Single-room-occupancy hotel: A type of housing, typically a single room in a building with shared bathrooms and kitchens.

Social housing: A housing development that the government or a non-profit housing partner owns and operates.

Spouse: A husband or wife through marriage, a common-law partner or the person with whom the applicant is living with in a marriage-like relationship.

Subsidized housing: A type of housing for which the provincial government provides financial support or rent assistance.

Supporting document: Specific documents that BC Housing requires to verify your information or eligibility for a program or service.

Supportive housing: A type of housing that provides on-site supports and services to residents who cannot live independently.

Supports: housing with supports.

T

Transition houses: A type of temporary housing for women and children fleeing violence. A safe, anonymous place to stay with food, staff and services.

Transitional housing: A type of housing for residents for between 30 days and three years. It aims to transition individuals to long-term, permanent housing.

U

V

Void cheque: A blank, personalized cheque from your own bank account that you've written the word VOID across the front of.

W

Women's Transition House and Supports Program: A type of program that provides housing and support services for women and their dependent children who are fleeing violence. The program includes safe homes, transition houses and second-stage housing.

X

Y

Z

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