



## APPENDIX C: GLOSSARY OF TERMS

**Acute care:** Care that is generally provided for a short period of time to treat a certain illness or condition. It can include short-term hospital stays, doctor's visits, surgery and X-rays.

**Affordable housing:** Dwellings whose monthly rental or ownership costs are reasonably proportionate to the household income of occupants. Several standards are commonly used to define affordability, including average rent levels and shelter cost to income ratio. For this report, dwellings are considered affordable if their monthly cost is less than 30% of occupant income.

**Ageing in place:** Refers to the experience of people living in their own homes as they age. The ability to successfully age in place is affected by changes in health, family and economic circumstance. As seniors get older, they need a range of personal care, financial and community supports to enable them to remain in their homes.

**Assistive devices:** Aids for people with physical/health limitations to enable them to achieve greater independence and control over their lives. The availability of these devices helps individuals to avoid institutionalization and to age in place. Under the Assistive Devices Program, the Ontario government provides subsidies for over 8,000 types of equipment including prostheses, wheelchairs, monitors, hearing aids, respiratory equipment and visual/communication aids.

**Attendant care:** Attendant care is any action to help a person with a disability to accomplish activities of daily living. These cover a broad spectrum of activities including bathing, dressing, feeding, toileting, transferring, mobility, cooking, cleaning, laundering, dispensing routine medications and similar tasks. Attendant care is also known as personal care assistance, personal assistance services or home care.

**Brownfield sites:** The name given to vacant industrial sites available for redevelopment. Toronto has seen a number of these sites transformed into new residential neighbourhoods in recent years.

**Canada Pension Plan (CPP):** CPP pays a monthly retirement pension to people who have worked and contributed to the plan. CPP also acts as an insurance plan, providing disability and survivor benefits for people who qualify. The exact amount of pension you receive depends on how much and for how long you contribute, and the age you retire at. In 2005, the maximum CPP pension was \$828.75 per month.

**Capital Revolving Fund:** The Capital Revolving Fund for Affordable Housing (CRF) was set up by the City to provide financial assistance to affordable housing developers. The fund is intended to help build affordable housing for people with a range of housing needs. CRF assistance enables housing developers to lever additional capital to make projects more feasible. Generally, assistance from the CRF represents no more than 25% of total project capital costs. Toronto City Council has final approval for each proposed CRF project.



**Canada Mortgage and Housing Corporation (CMHC):** CMHC is Canada’s national housing agency. It provides mortgage loan insurance, mortgage-backed securities, housing policy and programs, and housing research.

**Care home:** Official term used to denote long-term care facilities, nursing homes and retirement homes.

**Collective dwellings:** Residences of a commercial, institutional or communal nature. Included are lodging or rooming houses, hotels, motels, tourist homes, long-term care homes, hospitals, jails, group homes, etc.

**Comfort allowance:** A residual amount of income that low-income residents in Ontario care homes are allowed to keep after contributing toward the cost of their care.

**Common-law relationship:** Two people who live together as a couple but are not legally married to each other.

**Community Care Access Centre (CCAC):** CCACs are the point of access to Ontario's long-term care system. CCACs arrange for health and personal support home care services in people's homes; authorize and arrange services for special needs children in schools; manage admissions to long-term care homes; and provide information and referrals to the public about other community agencies and services. CCACs operate under the *Ontario Community Care Corporations Act*.

**Condominium:** A form of housing where residential units are owned individually while land is held in joint ownership with others. They are regulated under the *Ontario Condominium Act*.

**Consumer Price Index (CPI):** The CPI is an indicator of the consumer prices encountered by Canadians. It is obtained by calculating, on a monthly basis, the cost of a fixed “basket” of commodities purchased by a typical Canadian consumer during a given month. The basket contains products from various categories, including shelter, food, entertainment, fuel and transportation. The CPI is a widely used indicator of inflation and indicates the changing purchasing power of money in Canada.

**Cooperative housing:** A form of housing where residents as members of the co-op are directly involved in governing, managing and operating their housing project. Co-operative housing is governed by the *Ontario Co-operative Corporations Act* and not covered under the *Ontario Tenant Protection Act*.

**Cost of living:** The amount of money needed in a particular geographic area to ensure an acceptable quality of life and to meet the costs of a variety of necessary expenses, including food, clothing, rent, mortgages, housing maintenance, transportation, insurance, fuel and utilities.



**Determinants of health:** Factors that affect the risk of experiencing health-related problems. These can be personal, environmental, economic, social or cultural. It is widely recognized that secure housing is a determinant of positive health outcomes for seniors.

**Drop-in centre:** Day programs that provide opportunities for seniors to participate in activities, meet others, and get help and support. The City funds a number of drop-in centres for homeless and other vulnerable people.

**Economic family:** A group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law or adoption.

**Family reunification:** Refers to Canada's immigration policy to ease the entry of parents, spouses and children of people already living in Canada.

**Frail elderly:** Persons aged 65 and over who, because of physical, emotional or other factors, are unable to care for themselves or complete daily activities without the assistance of a family member or caregiver.

**From Streets-to-Homes:** A City of Toronto strategy for homelessness that focuses on dedicating resources to getting people off the street and into homes, and to helping them keep their housing. The approach combines outreach with a commitment to finding appropriate, long-term accommodation. It also recognizes that streets and public places should be accessible to all.

**Greater Toronto Area (GTA):** The metropolitan region that includes the City of Toronto at its centre. The GTA constitutes an economic region. It includes the Regional Municipalities of Durham, York, Peel and Halton, as well as the City of Toronto.

**GTA Pooling:** The sharing of GTA-wide costs for social assistance and social housing among the City of Toronto and the Regions of York, Durham, Peel and Halton.

**Guaranteed Income Supplement (GIS):** GIS is a supplement to the Old Age Security pension for low-income seniors living in Canada. To be eligible for the GIS benefit, seniors must be receiving the Old Age Security pension and have household income that meets the eligibility criteria.

**Homeless Initiatives Fund:** A fund established by the City to address homelessness. The fund provides support for street outreach services, drop-in centres, housing help services, and eviction prevention services.

**Housing Connections:** A subsidiary of the Toronto Community Housing Corporation, Housing Connections is the point of access for people who want to apply for rent-geared-to-income housing in Toronto. Housing Connections maintains a centralized waiting list for all rent-geared-to-income housing in the city. It also administers the rent supplement program with conventional landlords for the City of Toronto.



**Inclusionary zoning:** A planning power that enables municipalities to require developers to include affordable housing units in their projects.

**Independence:** Being in control of one's life, being able to do as much for oneself as possible, and making one's own choices.

**Indexation:** An arrangement where periodic adjustments are made to benefit payments based on changes in an index of some kind, most often the Consumer Price Index.

**Inflation:** A general increase in prices across the economy over a period of time. The Consumer Price Index (CPI) is often used for measuring inflation. In the 1990s and early 2000s, Canada's inflation rate was quite low, generally in the range of 1% to 3%. In the early 1980s, by comparison, the inflation rate was more than 10%.

**Intensification:** An approach to urban growth that supports higher density mixed-use residential development in areas supported by transportation and other social and physical infrastructure.

**Local Health Integration Networks (LHINs):** LHINs were set up by the Province of Ontario to plan, integrate and fund local health services, including hospitals, Community Care Access Centres, home care, long-term care and mental health. LHINs operate as not-for-profit organizations governed by boards of directors appointed by the Province. Services for the City of Toronto are divided among five LHINs.

**Lone-parent family:** A family consisting of a mother or father with no spouse or common law partner living with one or more children.

**Long-term care:** Routine help with everyday activities such as eating, bathing and dressing necessitated because of chronic illness, disability or frailty. Long-term care is provided to individuals in their homes, in community settings or nursing homes.

**Low Income Cut-off (LICO):** The income level at which families or unattached persons spend 20% more of their income than the average on food, shelter and clothing. LICOs are calculated by Statistics Canada and vary depending on size of household and urban area. Although not officially a poverty rate, households with income below the LICO are likely to be at risk of economic hardship. In 2005, the LICO was \$20,778 for a single person and \$38,610 for a family of four in Toronto.

**Median household income:** The mid-point in the distribution of households by income. Exactly half of households have incomes below the median and half above.

**Multiple-family household:** A household where two or more families occupy the same private dwelling.



**Non-family persons:** Persons in a private dwelling who are living alone or with other individuals they have no family relationship with.

**Official Plan:** Under the *Ontario Planning Act*, municipalities must adopt official plans that include goals, objectives and policies to manage physical change and the effects on the social, economic and natural environments. Official plans also include measures and procedures to meet these objectives. The City of Toronto adopted a new Official Plan in 2003. The new plan sets out a strategy for the city over the next 30 years. The plan's vision is to create "an attractive and safe city that evokes pride, passion and a sense of belonging — a city where everyone cares about the quality of life."

**Old Age Security (OAS):** Old Age Security (OAS) is Canada's largest public pension program. It provides a monthly pension to persons age 65 and over, who have lived in Canada for at least 10 years since their eighteenth birthday. The amount of OAS received depends on the number of years lived in Canada. Generally, one receives a full pension after 40 years of residence. People who have lived in Canada for a shorter time qualify for a partial pension. A full OAS pension averages about \$460 per month.

**Ontario Municipal Board:** An administrative tribunal established by the Ontario government with powers to review municipal planning decisions.

**Ontario Works:** A province-wide social assistance program providing financial and employment assistance to eligible individuals and families experiencing financial hardship. The City of Toronto delivers the program to Toronto residents according to the regulations and rules set by the Province of Ontario's *Ontario Works Act*.

**Private households:** Families or individuals living in self-contained dwelling units.

**Private non-profit housing:** A form of social housing where projects are managed by a non-government agency or group.

**Refugees:** Also known as Persons Needing Protection, refugees are people in or outside Canada who fear returning to their country of nationality or habitual residence. Refugees are admitted under Canada's Immigration Policy, in keeping with humanitarian tradition and international obligations. Almost one-third of all refugees to Canada settle in Toronto.

**Rent geared to income:** Housing where tenants receive a subsidy so that their rent is equal to about 30% of their income before taxes.



**Seniors:** For this report, seniors include people aged 65 and over. This definition is the one used by Statistics Canada, as well as by federal and provincial old age security programs. Counting from age 65 is based on what has until recently been the statutory age that people retire from paid employment. Some seniors' programs and organizations, however, use other definitions that consider the entry age for seniors to be 60, 59 or even 55. The City's housing programs and some Ontario Works programs use age 60.

**Social housing:** Housing managed by a public agency, private non-profit organization or co-operative that provides subsidized rental accommodation for low- and moderate-income households.

**Supporting Community Partnership Initiatives (SCPI):** A program of the Government of Canada that provides financial support to reduce and alleviate homelessness. SCPI allows municipalities to set local priorities for using the funds it receives from the program.

**Supportive housing:** A combination of subsidized accommodation and assisted living services that provide community alternatives to institutional care.

**Toronto Community Housing Corporation (TCHC):** A not-for-profit housing corporation owned by the City of Toronto. TCHC is the largest social housing provider in Canada and the second largest in North America. Ninety-three per cent of TCHC units are occupied on a rent-geared-to income basis.

**Unattached persons:** Refers to household members who are not part of an economic family. Persons living alone or with unrelated individuals fall into this category (see also "Non-family persons").

**Visible minority persons:** Members of one of the 11 groups recognized under the *Canada Employment Equity Act*. Under the law, visible minorities are people, other than aboriginal people, who are not white in race or colour.


**Vacancy Decontrol:** A provision that allows landlords to adjust rental levels beyond guidelines established in the *Ontario Rental Tenancies Act* when a unit is fully vacated by a tenant.

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©2006 City of Toronto Printed in Toronto, Canada September 2006

 Printed on recycled paper.