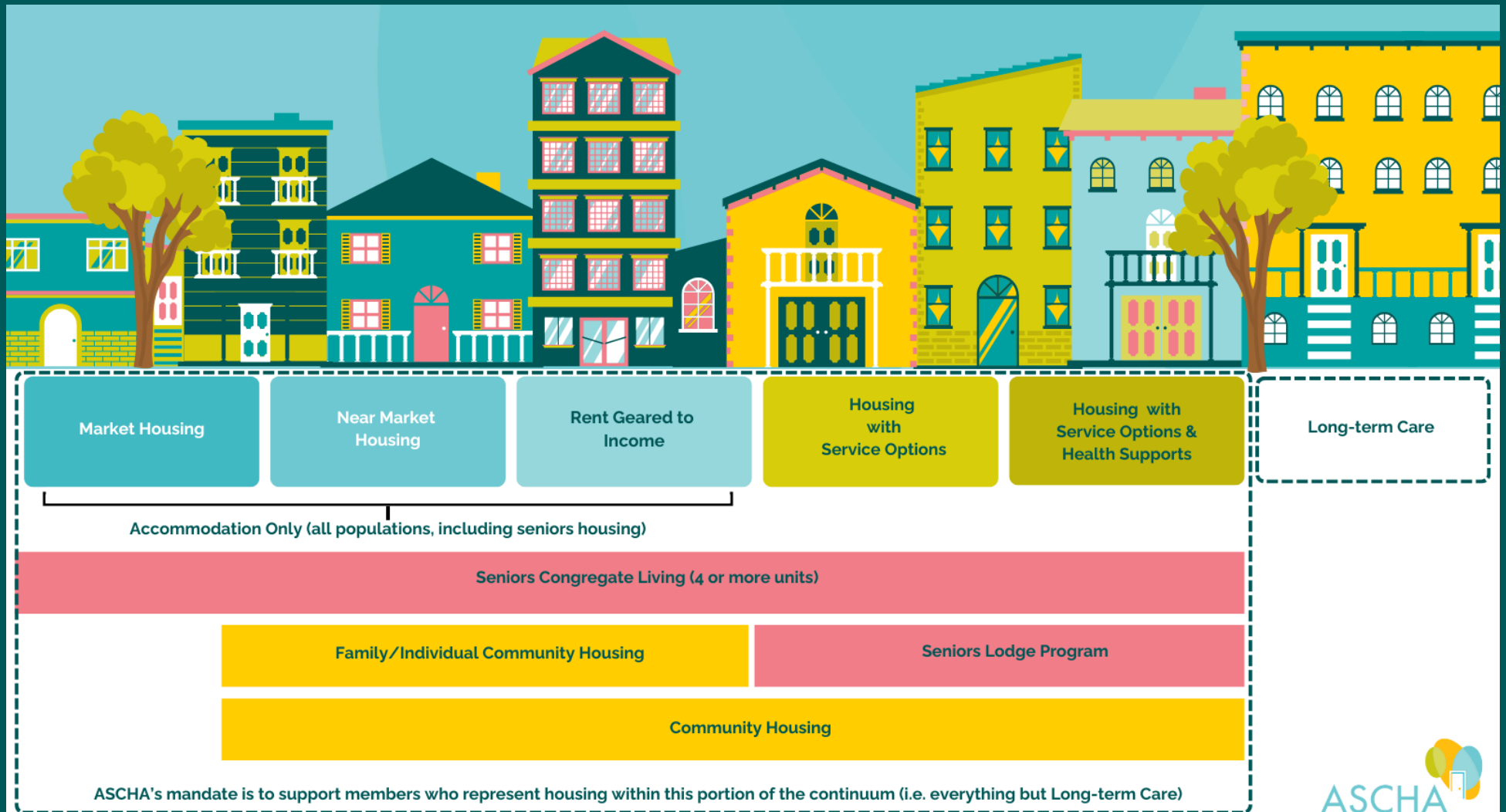


MEETING ALBERTANS' NEEDS ACROSS THE HOUSING SPECTRUM

OVERVIEW

To effectively serve Albertans, housing programs must support a range of needs along the housing continuum. Each category within the continuum plays a vital role in fostering strong, vibrant communities. Diverse housing solutions mean Albertans have access to safe, stable housing to support their needs at all stages of life.



MEETING ALBERTANS' NEEDS ACROSS THE HOUSING SPECTRUM

COMMUNITY HOUSING

Community Housing represents a foundational part of Alberta's housing continuum by providing affordable rental options adjusted to income for low to moderate income households. Although flexible rent structures, community, affordable, and social housing are often used interchangeably as terms, collectively they refer to housing where the market does not set all rents. Community housing, as a term, can be a mix of single-family homes, apartments, and/or townhomes that meet various needs within a single framework, helping individuals and families establish secure, appropriate homes.

Funding Sources: Primarily funded through federal-provincial agreements, municipal support, contributions from non-profit organizations, fundraising, and rent.

• Market Housing within Community Housing

- **Description:** Some community housing options also offer market-rate units to foster mixed-income approaches and provide financial stability for housing providers.
- **Key Benefits:** By incorporating market units, community housing developments promote social integration and financial sustainability. Revenue from market units can be invested back into the community to support below market operations.

• Near-Market Housing

- **Description:** Provides below-market rent for moderate-income earners who may not qualify for Rent-Geared-to-Income (RGI) but who still face challenges affording market rates.
- **Key Benefits:** Near-market housing supports Albertans transitioning toward full market options, helping to stabilize housing and reduce reliance on social housing.

• Rent-Geared-to-Income (RGI) Housing

- **Description:** Offers deeply subsidized rent based on household income, (generally around 30% of income), ensuring that Alberta's most vulnerable residents have access to stable, affordable housing.
- **Key Benefits:** RGI housing is essential for alleviating housing insecurity among low-income households, contributing to improved quality of life and community health.

RENT ASSISTANCE BENEFIT

- **Description:** Rent assistance provides financial assistance to eligible households to meet their monthly rental fees. By supplementing a portion of their rent, this program enables people to remain housed, typically in private accommodation, without needing to relocate. There are two types of rent assistance: Rent Assistance Benefit (RAB) and Temporary Rent Assistance Benefit (TRAB). The Temporary Rent Assistance Benefit is intended for short-term assistance while households stabilize their present situation.
- Some non-profit housing providers administer and fund their own rent assistance program to offset the cost of rent for their tenants.
- **Key Benefits:** Rent supplements expand access to affordable housing options within both market and community housing, reducing housing insecurity by helping Albertans manage housing costs.
- **Role in Continuum:** Rent assistance benefits are primarily provided to households in core housing need and could span across the housing continuum based on prioritization.
- **Funding Sources:** Primarily funded through federal-provincial agreements, with some municipalities offering support. Some non-profit housing providers fund their own rent supplement programs for their tenants.

SENIORS SELF-CONTAINED PROGRAM

- **Description:** The Seniors Self-Contained Program offers RGI apartment-style housing for low-income seniors, designed to support independent living.
- **Key Benefits:** Enables seniors to maintain independence in a safe and affordable setting while accessing community-based supports as needed.
- **Role in Continuum:** This fills a critical gap for low-income seniors who may not need supportive services or health care on-site but who benefit from a stable, affordable housing environment. Seniors living in this type of housing may receive home care or other support services if required, but this would be the responsibility of the individual.
- **Funding Sources:** Provincially funded with federal contributions and tenant rental revenue based on income.

MEETING ALBERTANS' NEEDS ACROSS THE HOUSING SPECTRUM

HOUSING WITH SERVICE OPTIONS

(includes licensed supportive living accommodation and lodges)

- **Description:** Tailored for residents who need additional services such as meals, housekeeping, or life enrichment. This housing option supports individuals in maintaining their lifestyle in a congregate setting with moderate assistance. Sometimes service fees may be included in the rental rates, but not always. Most often, the accommodation rate is based on income, and services are available for a "service package rate." If additional support is required beyond the included services or service package options, it is usually up to the resident to coordinate and pay for it separately.
- **Key Benefits:** Housing with service options bridges the gap for individuals who do not yet require major health supports but who benefit from some daily living assistance (meals, housekeeping, life enrichment, etc.), often making it ideal for older adults who desire or require some supports to live well.
- **Role in Continuum:** This housing type extends independence while providing a secure and stable wellness model in a supportive environment, preventing premature moves to higher-level care facilities.
- **Funding Sources:** Funded by provincial government programs with support from health and grants to non-profit providers. Some providers also rely on municipal requisitions.

HOUSING WITH SERVICE OPTIONS & HEALTH SUPPORTS

(includes contracted health care options including home care and Type B Continuing Care Homes)

- **Description:** Designed for residents with health and personal care needs, this housing model offers on-site health services, such as nursing care, to promote wellness and aging in community. The health support services may or may not be included in the rental fee depending on the setting and the level of supports required. In cases where the care is provided through a health care contract, the accommodation rates are regulated/set by the government.
- **Key Benefits:** This housing type enables residents to receive ongoing health support in a residential setting, reducing hospital visits and promoting community-based care.
- **Role in Continuum:** Provides a safe and secure setting for those requiring regular health services, ensuring continuity of care within a supportive environment and reducing pressure on acute care facilities.
- **Funding Sources:** Primarily funded through Alberta Health Services, with additional federal health contributions and resident co-payments based on income. Private settings are funded by the resident.

SENIORS LODGE PROGRAM

- **Description:** The Seniors Lodge Program provides a supportive community for older adults who seek independence but who benefit from social engagement and non-medical services such as meals and activities. Primarily for seniors 65+, with some exceptions for special circumstances. Some lodges offer access to health supports on-site which is either delivered by lodge staff or the provincial government.
- **Key Benefits:** Lodges offer a community-oriented environment, reducing isolation and enhancing the quality of life for seniors.
- **Role in Continuum:** Seniors lodges serve as a key housing option for seniors who require supports, allowing them to live independently while accessing essential services.
- **Funding Sources:** Funded through a partnership between the provincial government and municipalities and residents. Lodges with additional health supports are funded through contracts with the provincial government.

LONG-TERM CARE

- **Key Benefits:** 24/7 medical care provided on-site by Registered Nurses (RNs) and higher-level health professionals.
- **Role in Continuum:** Services that address complex medical needs that cannot be met through other options across the continuum.
- **Funding Sources:** Publicly funded operations and care, even in private facilities, with residents contributing to the cost of their accommodation and specialized services based on income, to a set maximum.

While part of the continuum, ASCHA does not represent this level of continuing care.

MEETING ALBERTANS' NEEDS ACROSS THE HOUSING SPECTRUM

MARKET SENIORS LIVING

- **Description:** Market seniors living caters to those seeking an independent lifestyle within a community setting, with access to additional services and amenities based on personal preference or health requirements.
- **Key Benefits:** Offers a range of lifestyle options with a focus on quality of life, choice, and community engagement.
- **Role in Continuum:** Market seniors living fills a critical gap in the continuum by providing flexible, choice-driven environments for those who prefer it, thus supporting diverse preferences and lifestyles.
- **Funding Sources:** Primarily funded through private investment, with residents paying for rent and services. Some facilities may receive government funding for specific services or to accommodate subsidized residents.



ASCHA represents approximately **80%** of Alberta's seniors and community housing providers. Our members collectively house well **over 100,000 Albertans**, who live in housing options across the full housing continuum provided by public, voluntary, or private organizations.



A HOLISTIC APPROACH TO ALBERTA'S HOUSING NEEDS

Each program within the housing spectrum is integral to creating an inclusive, balanced housing system that promotes community well-being. These programs meet Albertans where they are, ensuring everyone can find housing that suits their circumstances. Together, they strengthen Alberta's communities, offering people the security, dignity, and support they deserve in a place to call home.