

Jurisdictional Scan of “Affordable Housing” Definitions Across Canada

Canadian Housing Evidence Collaborative Report

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Canadian Mortgage and Housing Corporation

CMHC Definition: In Canada, housing is considered “affordable” if it costs less than 30% of a household’s before-tax income. Many people think the term “affordable housing” refers only to rental housing that is subsidized by the government. In reality, it’s a very broad term that can include housing provided by the private, public and non-profit sectors. It also includes all forms of housing tenure: rental, ownership and co-operative ownership, as well as temporary and permanent housing.¹

Is Affordable Housing defined using a price-based definition?	
CMHC	Yes
Alberta	Yes
Edmonton	×
Calgary	Yes
British Columbia	Yes
Victoria	Yes
Vancouver	×
Manitoba	Yes
Winnipeg	Yes
New Brunswick	N/A
Fredericton	×
Newfoundland and Labrador	×
St. John’s	Yes
Nova Scotia	Yes
Halifax	×
Ontario	Yes
Toronto	Yes
Prince Edward Island	Yes
Charlottetown	Yes
Quebec	N/A
Quebec City	N/A
Saskatchewan	N/A
Regina	Yes
Yukon	Yes
Whitehorse	N/A
Nunavut	Yes
Iqaluit	N/A
Northwest Territories	Yes
Yellowknife	N/A

¹ CMHC, About Affordable Housing in Canada. Link: <https://www.cmhc-schl.gc.ca/en/professionals/industry-innovation-and-leadership/industry-expertise/affordable-housing/about-affordable-housing/affordable-housing-in-canada#:~:text=What%20is%20affordable%20housing%3F,is%20subsidized%20by%20the%20government.>

Alberta
Provincial Definition: “Housing is considered ‘affordable’ when a household spends no more than 30 per cent of its gross income on shelter” ²
City of Edmonton: “has rents or payments below average market cost, and is targeted for long-term occupancy by households who earn less than median income for their household size” ³
City of Calgary: “According to The City's definition, a household is in need of affordable housing when it earns less than \$60,000/year and pays more than 30 per cent of gross income on shelter costs.” ⁴
British Columbia
Provincial Definition: “Housing is considered affordable when 30 per cent or less of your household's gross income goes towards paying for your housing costs.” ⁵
City of Victoria: “Housing where the price does not exceed 30% of the gross annual household income for very-low income to moderate income households.” ⁶
City of Vancouver: “Housing provided by the government, a non-profit or a private partner that can exist along the full housing continuum (ownership, private rental and social housing). Typically less expensive than market rates, affordability is dependent upon various factors, such as land cost, construction cost and available funding.” ⁷
Manitoba
Provincial Definition: “Means the Housing costs to the household are less than 30% of the total before-tax household income” ⁸
City of Winnipeg: “Housing is generally considered affordable if all costs related to shelter, including rent or mortgage payment (principal and interest), taxes, and utilities require 30% or less of gross household income”. ⁹

² Alberta’s Provincial Affordable Housing Strategy: Making Life Better. (2017). Link:

<https://open.alberta.ca/dataset/991af0a9-90bc-4927-a9b0-ef274745a1de/resource/b07bd791-d47e-4b8e-b8c2-bbdc71a68e7a/download/provincial-affordable-housing-strategy.pdf>

³ City of Edmonton Affordable Housing Strategy 2016-2025, 3. Link: <https://www.edmonton.ca/public-files/assets/document?path=PDF/CityOfEdmontonAffordableHousingStrategy2016-2025.pdf>

⁴ City of Calgary Affordable Housing Facts. Link: <https://www.calgary.ca/cs/olsh/affordable-housing/affordable-housing-facts.html>

⁵ BC Housing Glossary. Link: <https://www.bchousing.org/glossary#:~:text=X%20%7C%20Y%20%7C%20Z-.A,or%20benefit%20with%20BC%20Housing.>

⁶ City of Victoria Affordable Housing. Link: <https://www.victoria.ca/EN/main/residents/housing-strategy/affordable-housing.html#:~:text=The%20City%20of%20Victoria%20adopted,income%20to%20moderate%20income%20households.>

⁷ City of Vancouver Glossary of Planning Terms. (2018). Link:

<https://rezoning.vancouver.ca/applications/documents/glossaryofplanningterms.pdf>

⁸ The Manitoba Housing and Renewal Corporation: Three Year Action Plan (2020). Link:

<https://www.gov.mb.ca/housing/pubs/national-housing-strategy-2020.pdf>

⁹ The City of Winnipeg Housing Policy (2013). Link:

<https://winnipeg.ca/ppd/Documents/CityPlanning/Housing/PolicyAndPlans/Winnipeg-Housing-Policy.pdf>

New Brunswick
Provincial Definition: N/A
City of Fredericton: “defined in the zoning bylaw as dwellings built under Provincial or Federal Affordable Rental Housing Program.” ¹⁰

Newfoundland and Labrador
Provincial Definition: *affordable rental housing: “housing which is modest in terms of floor area and amenities, based on household needs and community needs and is rented at a monthly rate which is at or below average market housing rents as established by NLHC”. ¹¹
City of St. John’s: “To be affordable, housing must cost less than 30% of pre-tax household income including housing and related costs. For renters, shelter costs include rent and utilities. For owners, shelter costs include mortgage payments, property taxes, condominium fees and utilities.” ¹²

Nova Scotia
Provincial Definition: “‘Affordable housing’ is often defined as housing that is adequate (in good repair), suitable (large enough for its household occupants), and costs less than 30% of the household’s pretax income” ¹³
City of St. Halifax: “housing that meets the needs of a variety of households in the low to moderate income range” ¹⁴

Ontario
Provincial Definition: “People in households that spend 30% or more of total household income on shelter expenses are defined as having a “housing affordability” problem. Shelter expenses include electricity, oil, gas, coal, wood or other fuels, water and other municipal services, monthly mortgage payments, property taxes, condominium fees, and rent.” ¹⁵
City of Toronto: “Housing where the total monthly shelter cost (gross monthly rent, inclusive of utilities for heat, hydro, hot water and water) is at or below the lesser of one times the average City of Toronto rent, by dwelling unit type, as reported annually by the Canada Mortgage and Housing Corporation (CMHC), or 30%

¹⁰ Fredericton Affordable Housing Strategy (2022). Link:

<https://engagefredericton.ca/26736/widgets/123035/documents/80280>

¹¹ Newfoundland Labrador Housing Corporation: Private Sector Affordable Housing (2018). Link:

<https://www.nlhc.nl.ca/wp-content/uploads/2018/04/ahpPrivateSector.pdf>

¹² St. John’s Affordable Housing Strategy. Link: <https://www.engagestjohns.ca/affordable-housing#:~:text=John's,taxes%2C%20condominium%20fees%20and%20utilities.>

¹³ The Nova Scotia Affordable Housing Commission, pg.19. (2019). Link:

<https://beta.novascotia.ca/sites/default/files/documents/1-2679/charting-new-course-affordable-housing-nova-scotia-en.pdf>

¹⁴ City of Halifax Affordable Housing, Halifax Regional Municipality Charter. Link: <https://www.halifax.ca/about-halifax/regional-community-planning/affordable-housing#:~:text=The%20Halifax%20Regional%20Municipality%20Charter.low%20to%20moderate%20income%20Orange%E2%80%9D.>

¹⁵ Ontario Ministry of Municipal Affairs and Housing (2022). Report of the Ontario Housing Affordability Task Force, pg. 8. Link: <https://files.ontario.ca/mmah-housing-affordability-task-force-report-en-2022-02-07-v2.pdf>

of the before-tax monthly income of renter households in the City of Toronto as follows:

1. studio units: one-person households at or below the 50th percentile income;
2. one-bedroom units: one-person households at or below the 60th percentile income;
3. two-bedroom units: two-person households at or below the 60th percentile income;
4. three-bedroom units: three-person households at or below the 60th percentile income.”¹⁶

Prince Edward Island

Provincial Definition: Housing is considered affordable if shelter costs account for less than 30 percent of before-tax household income. Affordable housing has also been defined as rental rates being 20 percent below median market value.”¹⁷

City of Charlottetown: “Defines affordable housing as suitably-sized ownership housing that costs no more than 32% of a household’s gross annual income, and no more than 30% of gross annual income for rental accommodations.”¹⁸

Quebec

Provincial Definition: N/A

City of Quebec City: N/A

Saskatchewan

Provincial Definition: N/A

City of Regina: “Unaffordable housing is defined as housing that costs more than 30 per cent of before-tax household”¹⁹

Yukon

Provincial Definition: “Affordable housing is housing that costs less than 30% of the before-tax total household income. For market or non-market renters, housing costs include rent and utilities. For homeowners, housing costs are comprised of mortgage payments, property taxes, utilities and insurance.”²⁰

City of Whitehorse: N/A

¹⁶ City of Toronto, Updating the Definitions of Affordable Housing. Link: <https://www.toronto.ca/city-government/planning-development/planning-studies-initiatives/definitions-of-affordable-housing/>

¹⁷ Prince Edward Island Housing Action Plan 2018-2023. Link: https://www.princeedwardisland.ca/sites/default/files/publications/pei-housing-action-plan_2018-2023.pdf

¹⁸ City of Charlottetown Affordable Housing Incentive Program (2018). Link: <http://fpeim.ca/wp-content/uploads/2018/09/Charlottetown-Affordable-Housing-Incentive-Program-Sept-10-2018.pdf>

¹⁹ City of Regina, Annual Housing Report, pg.9 (2019). Link: <https://www.regina.ca/export/sites/Regina.ca/home-property/housing/.galleries/pdfs/Annual-Housing-Update.pdf>

²⁰ Government of Yukon, Yukon Housing Corporation. (2015). Housing Action Plan for Yukon 2015-2025. Link: <https://yukon.ca/sites/yukon.ca/files/yhc/yhc-housing-action-plan-2015-2025.pdf>

Nunavut
Provincial Definition: “Defines an affordable rent as being less than 30 per cent of a gross household income.” ²¹
City of Iqaluit: N/A

Northwest Territories
Provincial Definition: “Affordable housing costs less than 30% of household income where shelter costs include utilities, water, heat, insurance, property taxes land lease costs and rent or mortgage payments.” ²²
City of Yellowknife: N/A

²¹ Nunavut Housing Corporation, Annual Report 2020-2021, pf.27. Link:

https://nhcweb.s3.amazonaws.com/publications/annualreport_2020-21_0.pdf

²² Government of Northwest Territories (2020). NWT Housing Action Plan 2019-2022. Link:

https://www.ntassembly.ca/sites/assembly/files/td_90-192.pdf