
Glossary of Common Terms and Acronyms

AGM - Annual General Meeting – the meeting at which the Board of directors is elected and corporate issues, such as bylaws, are dealt with by the membership.

Affordable Housing - Housing advocates use “affordable” to mean housing that does not require more than 30% of household income to be spent on housing. Governments often use the term to mean housing with rents no higher than average market rents by unit type.

AHP - Affordable Housing Program - a Federal/Provincial program delivered by municipalities in Ontario from 2002-2013. It introduced “Below Market Rents”. Called IAH (Investing in Affordable Housing) after 2013, then OPHI after 2019. Beaver Barracks and 54 Primrose were developed under AHP.

AMR - Average Market Rent - determined by the CMHC annual rent survey,

BCA – Building Condition Assessment - An audit of buildings outlining the life expectancy of the current building elements and the cost to replace them.

Beaver Barracks (BB) – CCOC doesn’t name properties. Except when they already have names, and then those names just seem to stick. Beaver Barracks refers to 464 Metcalfe, 160 Argyle, 111 Catherine and 100-315 Victory Gardens Private, the site of former RCAF barracks.

Benchmarking - A management tool which allows the deliverer of a product or service to compare its performance with like providers. The term is also used to mean setting a narrow range of acceptable operating costs for social housing providers. Operating subsidies in CCOC’s Provincial portfolio are benchmarked based on CCOC’s operating costs in the early 2000s.

BMR - Below Market Rent - In Ottawa, BMR is rent set at 70% of Average Market Rent. New tenants with income in a specified range can qualify.

Bruce House - An agency that provides support for people living with HIV and AIDs. CCOC has an agreement to lease a number of units to this agency.

Cahdco – Originally stood for Centretown Affordable Housing Development Corporation, but they don’t use it as an acronym anymore. Cahdco is a sister organization of CCOC. CAHDCO’s goals are to develop affordable housing for persons of low and moderate income through home ownership and to provide development consulting services.

CCCA - Centretown Citizens Community Association - CCOC and CCCA were born as twins after Centretown residents became concerned with the development of highrise office buildings, the threat of highways and their effects on Centretown.

CCHC - Centretown Citizens Housing Cooperative - a non-profit housing co-op at 240 Presland Road. Its membership and Board overlap with CCOC.

Centralized Waiting List – see Coordinated Access and Registry.

CHASEO – The Co-op Housing Association of Eastern Ontario (I know, there’s no “S” in that acronym). CHASEO is affiliated with CHF and OSHN. CCHC is not a member.

CHF - Cooperative Housing Federation of Canada - the organization which represents non-profit cooperative housing. It has a local federation (CHASEO) in Eastern Ontario.

CHRA - Canadian Housing and Renewal Association - a national association of organizations and individuals interested in affordable housing. CCOC is a member.

CMHA - Canadian Mental Health Association - provides support for individuals and families of individuals with mental health issues. CCOC works with CMHA, as one of our partner agencies, to provide housing for their clients.

CMHC - Canada Mortgage and Housing Corporation - the agency responsible for carrying out the current responsibilities of the federal government with regard to social housing.

COCHI – Canada-Ontario Community Housing Initiative – a program created by the National Housing Strategy (NHS) to support the long-term sustainability of existing social housing. Created by NHS, but administered by the City.

Community Housing – A new-ish term that encompasses non-profit, co-op and public housing, including social and affordable housing. Ray isn’t a fan, but he’s getting used to it.

Coordinated Access - A provincially mandated system whereby social housing providers co-operate at a local level to provide consistent information about eligibility criteria for access to social housing, using a common application form. The purpose of the system is to provide “one-stop shopping” for applicants. In Ottawa, this is done through the Registry.

Cornerstone - An agency that provides emergency shelter and housing for homeless, single women. The agency leases CCOC’s building at 515 MacLaren.

DCR or DSCR – Debt Coverage Ratio or Debt Service Coverage Ratio is a ratio to measure a property's amount of available cash remaining after servicing the loan payments: Net Operating Income divided by total debt cost. Bankers like to see it higher than 1.1.

Encasa – The non-profit investment company that manages capital replacement reserves for social housing providers. Partly owned by HSC.

EOA - Expiry of Operating Agreement, or Expired Operating Agreement (applies to federal portfolios: Section 27, Section 95, CCHC).

EOM - Expiry of Mortgage, or End of Mortgage. Basically when the mortgage is paid off. Applied most often to Housing Services Act (Provincial Portfolio) properties, but we don't yet know exactly what happens at EOM.

FMC - Facilities Management Committee - the committee that oversees the work of CCOC's maintenance department. The committee reports to the Board. Used to be called Property Management Committee (PMC) for a few decades.

FCI - Facility Condition Index - The cost of required repair divided by the replacement value of the building. It is used in asset planning and management.

GAAP - Generally Accepted Accounting Principles are the principles which all accountants must abide by. There are some exceptions to GAAP for social housing.

HHIP – The City of Ottawa's Housing and Homelessness Investment Plan funds specific initiatives, including capital repair for social housing. Ray likes to rant about cuts to the original \$14 million.

HILs – Household Income Limits: a maximum household income for market units in provincial programs; set by the Province.

HPC – Housing Partnership Canada: a professional networking and collaboration club made up of the chief executive officers of the largest housing providers in Canada. CCOC is a member. Affiliated with **IHP**: International Housing Partnership – same deal but add in US, UK and Australia.

HSA – Housing Services Act (successor to SHRA) the Ontario law that sets all the rules for social housing in the province of Ontario.

HSAG - Housing Stakeholders Advisory Group – Advisory group comprised of cross-section of housing providers and advocates. This is an advisory group to assist Housing Branch in its role as Service Manager for Social Housing. Defunct since about 2016.

HSC – The Housing Services Corporation (formerly SHSC), a provincially appointed corporation that oversees some housing related issues (insurance, replacement reserve investments, best practices, etc.). Its Board is composed of municipal and provider reps.

HSWG – Housing System Working Group – Advisory group comprised of housing, shelter, support and community groups set up by the City Housing Services Branch to guide broad system planning.

IAH – see AHP. Program extension, renamed after 2013.

ILM - Index Linked Mortgage – Funding for 240 Presland Road. For a brief explanation of this item, make an appointment with CCOC’s Finance Director.

IO - Infrastructure Ontario - a public lender established by the provincial government. They hold the mortgages for Beaver Barracks and 54 Primrose. Also goes by Ontario Infrastructure Projects Corporation (OIPC)

Internal Transfer - The transfer of a household from one RGI-unit to another within the same building or to another building owned by the same housing provider.

LFNPHC – Lebreton Flats Non-Profit Heating Corporation, created to manage the CMHC-owned district heating plant on Rochester Street that served 170 Booth, 33 Rochester and Tomkins Co-op until 2019. CCOC and Tomkins were “members”.

LHC – Local Housing Corporation. Most of these are amalgamations of former provincial public housing and former municipal non-profits. The biggest housing providers are LHCs, like OCH.

LTB – Landlord Tenant Board is the provincial tribunal that deals with (you guessed it) landlord tenant things. It has no jurisdiction over rent subsidies or rent calculations or things specific to social housing.

M&C - Membership and Communications was a department of CCOC until 2018. It was replaced by Tenant and Community Engagement (TCE).

MFIPPA -Municipal Freedom of Information and Protection of Privacy Act. The City of Ottawa’s act impacts CCOC in terms of gathering/issuing tenant information.

MMAH - Ministry of Municipal Affairs and Housing. The Provincial Ministry responsible for Housing.

MOHLTC - Ministry of Health and Long-Term Care - this ministry has the responsibility to fund and administer housing for people with high needs, such as the mentally ill, those with acquired brain injury, people with substance abuse problems, and the frail elderly in need of long-term care

MUA - make up air unit – MUAs are a fresh air exchange system in high rise buildings. Sometimes also called AMU.

N4 – a notice to terminate tenancy early due to non-payment as covered by the Residential Tenancies Act and Ontario Rental Housing Tribunal.

N5 – a notice to terminate tenancy early due to “substantial interference” with either the neighbours’ rights to quiet and peaceful enjoyment of their homes, or the landlord’s

duties and rights as covered by the Residential Tenancies Act and Ontario Rental Housing Tribunal.

NHA - National Housing Act, a federal act governing the programs under which some of CCOC's earlier properties were developed (NHA Section 27, properties 1-11; NHA Section 95, properties 12 – 23).

NHS – National Housing Strategy – the collection of federal programs released in 2017.

NOI – Net operating income: income minus expenses.

OCH - Ottawa Community Housing - the City of Ottawa's public housing provider was formed in 2002 from the merger of Ottawa Housing (formerly part of Ontario Housing, devolved to the City of Ottawa in 2001) and City Living (established by the previous City of Ottawa in 1975).

ONPHA - Ontario Non-Profit Housing Association – the organization which represents non-profit housing providers in Ontario. CCOC is a member. (Pronounced “on-fa”, not “own-fa” and certainly not “om-fa”, even though some people actually say that).

Operating Agreement - A contract signed between a government and a social housing provider that sets out funding, operating, and other responsibilities.

Operating Subsidy - The subsidy paid to a social housing provider that reduces the gap between revenue from rents and the total cost of mortgage and operations.

OPHI – Ontario Priorities Housing Initiative – the 2019 extension of what used to be AHP, with a wider set of things it can fund. Created by NHS, but administered by the City.

OSHN - The Ottawa Social Housing Network represents over 80 local social housing providers: private non-profits, supportive housing organizations, co-operatives and advocacy groups. Sometimes pronounced “ocean”.

PCIL - Personal Choice Independent Living - an organization that provides support to individuals with physical disabilities. CCOC rents 7 apartments to PCIL clients. Sometimes called “pickle”.

Percy School – CCOC doesn't name properties. Except when they already have names, and then those names just seem to stick. Percy School refers to 625-631 Gilmour and 598-616 MacLaren, site of the former Percy Street Public School. The foundation of the school is now a parking garage and playdeck.

PHB - Portabe Housing Benefit – a rent subsidy paid directly to the tenant.

PNP - Private Non Profit housing corporation - this is a non-profit housing provider which was initiated by a local organization such as a church, ethno-cultural group,

service club, labour union or other community group. It is a non-share corporation incorporated under the Corporations Act. CCOC is a PNP.

PIPEDA - Personal Information Protection and Electronic Data Act - Federal privacy law which confers extensive rights on individuals to control the collection, use, and disclosure of their personal information by organizations in the course of commercial activity.

RGI - Rent-Geared-to-Income – Rents in RGI units are based on the tenant’s income. They pay a percentage (currently 30%) of their income as rent.

Rent Supplements - Paid to a landlord, usually in the private sector, to bridge the gap between a tenant’s RGI rent and the market rent.

RTA - Residential Tenancy Act – the provincial legislation that governs the relationship between landlords and tenants in Ontario. Social housing is exempt from a few of its provisions (including the guideline for rental increases) but not others (including the processes for notification of rent increases and for evictions.)

RRAP - Residential Rehabilitation Assistance Program was a Federal loan program for renovation costs of older buildings. The loan is forgivable if renovations abide by the terms of the program. RRAP is dead now, but it played a big role in CCOC’s early days.

Registry, The - Ottawa’s co-ordinated access or “one stop shopping” system for those looking for subsidized housing. The Registry provides information, common application forms and eligibility assessment for social housing providers in Ottawa.

SM / Service Manager - Service Managers are the municipal bodies responsible for previous Provincial programs including social housing. There are 47 SM’s in Ontario and our SM is the City of Ottawa.

Supportive Housing - This is housing for people who need support to live independently. Support service funding is often provided by MCSS or MOHLTC. Some devolved non-profits also provide housing for the homeless/hard-to-house, but do not receive funding from Provincial Ministries.

SSH – Supports to Social Housing (also called Supports in Social Housing). A City of Ottawa program to provide support to 100 homeless or at-risk-of-becoming-homeless people living in social housing. CCOC and OCH are the participating landlords. In CCOC’s case, Options Bytown provides support to 24 CCOC tenants.

TCE – Tenant and Community Engagement committee/departement.

TLA – Three Letter Acronym. Just testing to see who read this far.

VHA – VHA Health and Home Support (once stood for Visiting Homemakers Association) is a CCOC community partner that provides attendant care services to



tenants at 145 Clarence and 464 Metcalfe. They took over the programs of “The In Community”, which used to be called “Disabled Persons Community Resources”.

Yardi – Yardi is a property management software company. CCOC uses Yardi Voyager, but we tend to just refer to the software as Yardi.

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