



# **A Guide to Finding Housing in Hamilton for People with Disabilities**

**Legend:**

<b>Housing</b>	<b>Frequently used terms</b>	<b>Equity and Inclusion</b>
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**Glossary of Terms to Help You Use this Guide**

<b>Abuse</b>	May be defined as the physical, psychological, social or financial mistreatment. Neglect is frequently associated with abuse.
<b>Ableism</b>	<p>It is a set of cultural, institutional and individual practices and beliefs that assign different values to persons who have various kinds of disabilities. It is a form of discrimination, prejudice and social exclusion based on a person’s abilities, whether developmental, learning, physical, psychiatric or sensory, which devalues and disregards persons with disabilities.</p> <p>It is derived from the unconscious or conscious practice of setting the needs of persons without disabilities as the norm for the provision of programs, services and opportunities. It is coupled with a belief in the inherent superiority of those who do not have a disability. As a result of these beliefs and behaviours, facilities and programs may not be accessible to persons with disabilities.</p>

<b>Access or Accessible Buildings</b>	A person with a disability is, without assistance, able to approach, enter, pass to and from, and make use of an area and its facilities. (BC Building Code, 1992)
<b>Access</b>	Ensuring that the basic needs of everyone is met through the removal of barriers to services, programs, opportunities, resources, information, and decision-making, which is essential to maintaining and improving their quality of life and sense of belonging.
<b>Accessibility</b>	<p>When this term is used in relation to human rights concepts, it implies that all groups and individuals should be able to participate fully in all, programs, services and opportunities free of barriers and limitations.</p> <p>There are many kinds of disabilities such as physical, psychological, mental, learning disabilities and can be visible, non-visible, permanent, temporary, or occur only at certain times.</p> <p>It is often used with specific reference to the needs of persons with disabilities.</p>
<b>Accessibility for Ontarians with Disabilities Act (AODA)</b>	The AODA was enacted in 2005. This legislation is intended to benefit all Ontarians by developing, implementing and enforcing accessibility standards in order to achieve accessibility for

	<p>Ontarians with Disabilities, with respect to goods, services, facilities, accommodation, employment, buildings, structures and premises, and to ensure equal citizenship and full human rights.</p> <p>The Accessibility standards (Customer Service Standard, Integrated Accessibility Standards (Information &amp; Communications Standards, Employment Standards, Transportation Standards) and Built Environment Standards) set out requirements, to which municipalities, businesses and organizations are legally required to comply.</p>
<p><b>Accommodation (verb)</b></p>	<p>The act of accommodating. Housing is designed in a way to maximize the removal of barriers that may exist for persons with disabilities; and, housing services are provided in a way to maximize the inclusion of people with disabilities or in need of assistance.</p> <p>“Housing providers” includes landlords and other responsible parties, such as governments or agencies that provide housing-related services</p>
<p><b>Adaptable Housing</b></p>	<p>Housing that looks like traditional housing but has features designed and constructed for easy modification and adjustment to suit the needs of any occupant- seniors, children, people with disabilities.</p>

<p><b>Accountability</b></p>	<p>It means that people (elected officials, managers, staff, and contractors) are held responsible for carrying out a defined set of duties or tasks, and for conforming with policies, rules and standards that are applicable to their jobs and responsibilities.</p> <p>It is being responsible, liable, or answerable to the actions taken by an individual or organization.</p>
<p><b>Affordable Housing</b></p>	<p>Housing for lower and middle income households. A common measure of affordability is households pay no more than 30% of their household income for housing.</p>
<p><b>Ageing in place</b></p>	<p>Is coordination in the delivery of housing, healthcare and services in order to create and maintain livable communities that respond to the changing needs of people as they get older.</p>
<p><b>Ageism</b></p>	<p>Attitudes, labels and behaviours that make assumptions about persons and their abilities based on their age.</p> <p>Is a way of thinking of older people based on negative stereotypes about ageing, and structuring society as if everyone is young. (Ontario Human Rights Commission)</p>
<p><b>Amenity</b></p>	<p>Is a desirable or useful feature or facility of a building or place. Synonym: facility, service, convenience, resource, appliance, aid,</p>

	comfort, benefit, etc., such as bus stop, drug store, grocery store, library, schools, etc. (Thesaurus)
<b>Anti-Racism</b>	Beliefs, policies and practices that have been put together, designed, adopted or developed in order to identify, isolate and counteract the impacts of racism and to prevent or diminish the oppression of racialized communities, groups and individuals.
<b>Apartment (Apt.)</b>	A self-contained (kitchen, bathroom and living space) unit. It is in a building with a few or many other units.
<b>Appliances (Appl.)</b>	Include but are not limited to: washer and dryer, refrigerator, stove, dishwasher. Often most or some or all of the appliances are included in your rent. The most common appliances included in rents are refrigerators and stoves.
<b>Assistive Devices</b>	Compensatory equipment used to overcome a physical or sensory disability including hand held, electronic or prosthetic aids.
<b>Audism</b>	It is a negative or oppressive attitude towards persons who are deaf, deafened, or hard of hearing by hearing people and practiced in organizations. There is often a failure to accommodate persons who are deaf, deafened, or hard of hearing.

	It also conveys beliefs that a hearing person in appearance, communication and language use, and/or function, is more intelligent, qualified, well-developed, and successful than another individual who may be deaf or linguistically challenged and/or have a preference for the use of a sign language or a communication mode dissimilar to that used by hearing people.
<b>Bachelor (Bach.)</b>	A one room unit - living room, dining room and bedroom. The kitchen may either be in the main room or in a small separate room. The bathroom is usually a separate room.
<b>Barrier</b>	A barrier is defined as "anything that prevents a person with a disability from fully participating in all aspects of society because of their disability. It includes a physical barrier, an architectural barrier, an informational or communications barrier, an attitudinal barrier ... a policy or a practice barrier." (Ontarians with Disabilities Act, 2001).
<b>Attitudinal Barriers</b>	Are about our assumptions, beliefs, thoughts and fears. Attitudes can be shaped by our knowledge, previous experience, stereotypes and what we hear and see from media and others. Attitude can significantly impact how we view, interact and treat people with disabilities.
<b>Architectural or Structural Barriers</b>	May result from design elements of a building such as stairs, doorways, the width of hallways and room layout. Every day

	practices such as where we store boxes, if accessible pathways are obstructed, how we layout the office or a meeting room can also create barriers.
<b>Information or Communication Barriers</b>	Affect access to public information, opportunities to express oneself and access to essential services. Communication barriers interfere with the ability of people to participate in life and obtain services. Only providing material in small print, low colour contrast between text and background, or not facing the person when speaking- can make it difficult for a growing number of people to receive or convey information. Only accepting information in paper format, and not allowing or using electronic communication and information sharing can equally present barriers to people with a range of disabilities.
<b>Barriers (Related to Technology)</b>	Technological barriers can prevent people from accessing information. Common tools like computers, telephones and other aids can all present barriers if they are not set up or designed with accessibility in mind. Using only recorded messages, sending out documents or information as images or inaccessible pdf's, requiring people to use an online service but having an inaccessible website can all create barriers for people with disabilities.
<b>Barriers (Systemic)</b>	Arise when policies, practices and procedures support some groups without considering or understanding the needs of others.

	Having policies that treat everyone the same, regardless of circumstance can create barriers for some groups. For example, a policy that does not allow for people to obtain a copy of a document ahead of the actual meeting can create barriers for people with vision loss or learning disabilities who may not be given the opportunity to read or review the document. (Accessible Customer Service for Housing Co-ops © 2010-2011 PSN Performance Solutions Network Corp.)
<b>Bias</b>	An inclination with little or no justification towards or against an individual or group that affects the way one sees them.
<b>Bigotry</b>	Intolerant prejudice which tends to glorify one's own group while denigrating members of other groups.
<b>Built-environment</b>	Refers to more than just buildings. It includes sidewalks, streetscapes, outdoor areas and any space we make for people to use.
<b>Canadian Charter of Rights and Freedoms</b>	This legislation which falls under the Constitution Act of 1982 guarantees the rights and freedoms of all Canadians. In particular, it states that everyone is entitled to fundamental freedoms protects everyone's right to be treated fairly, without discrimination.

<p><b>Classism</b></p>	<p>A system of beliefs and cultural attitudes that ranks people according to economic status, family lineage, job status, level of education, and other divisions. Middle-class and owning- or ruling-class people (dominant group members) are seen as smarter and more articulate than working-class and poor people (subordinated groups). In this way, dominant group members (middle-class and wealthy people) define for everyone else what is “normal” or “acceptable” in the class hierarchy. Systems of policies and practices that are set up to benefit the upper classes at the expense of the lower classes, resulting in drastic income and wealth inequality</p>
<p><b>Culture</b></p>	<p>A shared set of ideas, beliefs, customs, values, traditions and beliefs among a group of people. The term can apply to an organization or to a group that subscribe to a common language, religion, history or social norms.</p> <p>Cultural groups are distinguished by a set of unspoken rules that shape their people’s values, beliefs, habits, patterns of thinking, behaviors and styles of communication.</p>
<p><b>Communication</b></p>	<p>A means of providing information in a variety of formats, such as audio tape, braille, print and speech.</p>

<b>Co-operative Housing (CO-OP)</b>	Housing that operates on a not-for-profit basis. Those living there are members. They help to manage and run the property.
<b>Deposit (Dep.)</b>	Money that a tenant may have to give to a landlord to hold/reserve a rental unit.
<b>Determinants of health</b>	Refer to factors that affect the quality of life of a person, such as income and social status, social support network, education and literacy, employment/working conditions, social environment, physical environments, personal health practices and coping skills, healthy child development, biology and genetic endowment, health services, gender and culture (National Health Forum, 1997)
<b>Dignity</b>	Providing services in ways that allow people to maintain his or her self-respect and the respect of other people. It means not treating persons with disabilities as an afterthought of forcing them to accept lesser service, quality or convenience. It means understanding and respecting the various ways people can effectively access and use services.
<b>Disability</b>	<p>A disability is any degree of physical disability, infirmity, malformation or disfigurement that is caused by bodily injury, birth defect or illness.</p> <p>May also lead to physical reliance on a service animal or on a wheelchair or other remedial appliance or device.</p>

	<p>A disability can also be invisible such that it can be a condition of mental impairment or a developmental/learning disability, a mental disorder, or an injury which may place a person at a disadvantage or may interfere with work or personal activities.</p>
<b>Discrimination</b>	<p>Is different treatment or practice either intentional or otherwise that can occur through action, policy, procedures or practice.</p> <p>Discrimination is the denial of equitable treatment, human rights and opportunities. Discrimination can be practised on the basis of race, nationality, ethnicity, gender, sexual orientation, age, religious or political affiliation, marital or family status, or disability.</p>
<b>Diversity</b>	<p>Diversity recognizes the broad variety of differences, similarities, backgrounds and life situations among individuals and groups of people that exist.</p> <p>Diversity can include differences in culture, education, class, perceived racial heritages, age, heritage, religion, ancestry, colour, citizenship, gender, sexual orientation, ethnic origin, abilities and disabilities, marital, parental or family status, literacy, geographical location, income, and work experience.</p>
<b>Duplex/Triplex/Multiplex</b>	<p>Duplex – a building with 2 units Triplex – a building with 3 units</p>

	Multiplex - A building with several or many separate units
<b>Emergency Shelter</b>	A temporary place you can go if you don't have a home and need somewhere to sleep.
<b>Equal/Equitable Opportunity</b>	Providing services in a way that allows individuals with disabilities to have the same chances, options, benefits and results of services as others. It means that persons with disabilities should not have to make significantly more effort to access or obtain service or accept lesser quality or more inconvenience.
<b>Equality</b>	Equality is based on the concept of 'fairness', whereby everyone has the same means to a desired end. However, equality does not always assure equal outcomes because individual abilities, capabilities and access to resources, power and privilege vary. See <a href="#">Equity</a>
<b>Equity</b>	Equity ensures that differentiated treatment is required to meet the needs of marginalized groups and to ensure equal outcomes for diverse groups across our society and help reduce the barriers or deficits faced by a specific group.
<b>Ethnicity</b>	Ethnicity is a social construct which categorizes people into social groups based on characteristics such as a shared sense of group membership, values, behavioural patterns, language,

	<p>political and economic interests, history and ancestral and/or geographical origins.</p> <p>Some examples of different ethnic groups are: Caribbean peoples; African Canadians; Haitians; Chinese, Korean, Vietnamese; Cherokee, Mohawk, Navajo; Cuban, Mexican, Puerto Rican; Polish, Irish, Swedish.</p>
<p><b>Eviction</b></p>	<p>The Residential Tenancies Act allows a landlord to evict a household for reasons including:</p> <ul style="list-style-type: none"> <li>• Non-payment of rent or persistent late rent payments</li> <li>• Damage to the unit</li> <li>• Conducting illegal activity within the unit or building</li> <li>• Excessive noise</li> <li>• Safety matters</li> <li>• Over-occupancy (too many persons in the unit)</li> <li>• If the landlord wishes to use the unit for themselves or their family</li> </ul> <p>A person cannot be evicted for living with a disability. There are remedies and resources for people with disabilities need assistance with matters related to evictions including rent repayment plans, interpretation services and appeals through the Landlord Tenant Board. (RTA, 2006)</p>

	City Housing Hamilton has an Eviction Prevention Policy <a href="#">Click here for more information</a>
<b>Harassment</b>	<p>Persistent, ongoing communication in any form of negative attitudes, beliefs or actions towards an individual or group with the intention of placing that person in an unfavourable role. Harassment is manifested in name-calling, jokes, slurs, graffiti, insults, threats, discourteous treatment and written or physical abuse</p> <p>Bill 168, Amendment to the Occupational Health and Safety Act to include workplace violence and workplace harassment</p>
<b>Health Status</b>	A state of complete physical, mental and social well-being, and not merely the absence of disease or infirmity. (WHO, 1986)
<b>Holistic</b>	The treatment of the whole person, taking into account mental and social factors rather than the symptoms of a disease.
<b>House</b>	A unit that usually has a yard and is separated from other units.
<b>Identity</b>	Refers to how people are understood or perceived by others in society. Identity is related in one way or another to a description of a person, and how that person fits into his/her social group(s) and the larger society.

	<p>An individual's sense of identity is constantly developing, shifting, and evolving in relationship to history, institutional power, the shifting beliefs of the dominant culture, the individual's own personal development, and the actions of other social groups to create change.</p>
<b>Impairment</b>	<p>Any disturbance or interference with the normal structure and functioning of the body, including the systems of mental health (WHO). This may or may not be a disability, for example high blood pressure would be classified as an impairment but not a disability.</p>
<b>Independence</b>	<p>Providing service in a way that ensures people are able to do things on their own, in their own way, without unnecessary help, interference or influence from others. It means providing individuals with the freedom to make their own choices about how to receive service.</p>
<b>Integration</b>	<p>Providing service in a way that allows the person with a disability to benefit from the same services, in the same place and in the same or similar way as others. It means that policies, practices and procedures are designed to be accessible to everyone including people with disabilities. It is a seamless continuum of services.</p>

<b>Landlord</b>	A person who rents out housing (apartments, townhouses, rooms, etc.). Landlords are responsible for collecting rent and keeping the housing in good condition. The landlord may use a property manager to operate the property.
<b>Landlord and Tenant Board (LTB)</b>	Like a court, the Landlord and Tenant Board settles disagreements between landlords and tenants using the Residential Tenancies Act (2006).
<b>Last Month's Rent (LMR)</b>	<p>Money that you may be asked to pay to the landlord when you first rent your unit. It must be equal to or less than your monthly rent.</p> <p>If you pay LMR it is typically used to cover your final rent payment upon moving out of your home; should the LMR be less than the current rental amount, you only owe the balance. Any deposit you pay should be applied to your last month's rent. A landlord is allowed to ask for the last month's rent when you move into a unit.</p> <p>Receipts are available for rent as well as LMR</p>
<b>Lease</b>	<p>A written contract that you and a landlord both sign. A lease will outline things like:</p> <ul style="list-style-type: none"> <li>• how much your rent is</li> <li>• when you are to pay your rent</li> </ul>

	<ul style="list-style-type: none"> <li>• what is included in your rent</li> <li>•</li> </ul> <p>You must be given a copy of the lease. A typical lease is for a term of 1 year or more.</p>
<b>Long Term Care</b>	Includes a variety of services for elderly people, people with disabilities and family caregivers. It refers to a broad range of personal care, support and health services provided to people who have limitations that prevent them from participating independently in everyday activities.
<b>Long Term Care Facilities</b>	Sometimes called nursing homes are institutional buildings for people who can no longer live independently in the community and need access to 24- hour personal and nursing care, sometimes within a secure setting.
<b>Market Rent</b>	Rent that is not subsidized and set according to the local economic conditions.
<b>Modifications (Modified Units)</b>	Usually refers to pre-existing housing that has been changed to meet the particular needs of a person (such as assist bars in the washrooms). Most do not have widened doorways or turning radius for wheelchair use.

	<p>Application forms for social housing include a section where the applicant can specify accommodations that they require to meet their needs.</p> <p>The Person with Disabilities Ontario Renovates Program offers financial assistance to households occupied by persons with disabilities who require special modifications to improve accessibility to their residence. <a href="#">For more information about the Ontario Renovates Program click here</a></p>
<b>Non-Profit Housing</b>	Housing provided by community agencies that don't make a profit.
<b>Ontario Human Rights Code</b>	This legislation provides protection from discrimination and harassment at work, including in housing, and in the receipt and delivery of services, and contracts because of race, colour, heritage and ancestry, country of origin, ethnic background, citizenship, creed (religion), gender, disability, sexual orientation, age, marital or family status, or receipt of public assistance.
<b>Ontario Disability Support Program (ODSP)</b>	<p>A program that provides people with a disability and their families financial assistance and benefits.</p> <p>ODSP applications are started by telephone or <a href="#">on-line</a>. If you need financial assistance right away, it is better to apply for</p>

	<p>Ontario Works (OW) first as applying for ODSP is a longer process. OW will help you to apply for ODSP.</p>
<p><b>Ontario Works (OW)</b></p>	<p>A program that provides financial help and benefits to eligible people with little or no income. OW applications are started by telephone or <a href="#">on-line</a>.</p> <p>You should apply as soon as you have a need. You will only get money from the date you make the call or submit the application.</p>
<p><b>Persons with Disabilities</b></p>	<p>Persons with disabilities are individuals experiencing difficulties in carrying out the activities of daily living due to a long-term or recurring physical or mental condition.</p> <p>There are a wide variety of disabilities that include physical, mental, audio-visual, developmental or psychological and psychiatric disabilities.</p> <p>Persons with disabilities may experience discrimination differentially because they have different types of disabilities and therefore have different, varying and often unmet needs.</p>
<p><b>Personal Care Worker (PCW)</b></p>	<p>Personal care workers assist in the daily care of elderly or disabled individuals. They can live in the individual's home or live outside the home and make regular and frequent visits. They specialize in providing day-to-day care. Job duties may include</p>

	housekeeping, food preparation, bathing and shopping
<b>Private Market Rental Housing (Market Rent)</b>	Housing that isn't government or subsidized housing but is a private business. It can include but is not limited to: <ul style="list-style-type: none"> <li>• apartments</li> <li>• townhouses</li> <li>• duplexes</li> <li>• triplexes</li> <li>• houses</li> </ul>
<b>Post-Dated Cheques</b>	Cheques dated for some time in the future. These cheques can't be cashed until the date that is written on them.
<b>Quality of life</b>	Refers to a person's sense of well-being and satisfaction in the context of the culture and value systems in which they live, and in relation to their goals, expectations, standards and concerns (WHO).
<b>Rent</b>	Money that a tenant pays a landlord for the right to live in a rental unit. Depending on your lease you may pay rent <ul style="list-style-type: none"> <li>• weekly</li> <li>• bi-weekly</li> <li>• monthly</li> </ul>

<b>Rent-Geared-to-Income (RGI) or Government Housing/Social Housing/Subsidized Housing/Public Housing</b>	Housing paid for partly by the government or a community agency. The amount of rent is based on your household income. public
<b>Residential Tenancies Act (RTA)</b>	The law that sets out rules for tenants and landlords in Ontario.
<b>Rooming House</b>	Licensed by the City. Housing where tenants have their own rooms but share kitchens, bathrooms and/or common areas.  Rooming houses don't provide care for their tenants.
<b>Semi-Detached Unit</b>	Two self-contained (your own kitchen, bathroom and living space) units attached side by side.
<b>Social Housing</b>	Provided to households for whom affordability is an issue. It is administered by housing providers made up of private non-profit corporations, municipally owned non-profit corporation and non-profit cooperative housing corporations (co-ops). A subsidy is provided so that households only spend 30% of their income on rent. For some people with low income, a rent subsidy is providing to live in a unit in a private market rental building. This subsidy is referred to as a rent supplement (RGI) or a housing allowance (flat rate reduction), (City of Hamilton Housing and Homelessness Action Plan 2013)

<b>Special Priority</b>	The Housing Services Act requires that special priority applicants ranks ahead of all other applicants on the centralized waiting list for RGI housing and a housing provider’s internal transfer list. Status is granted through an approval process by Service Managers to applicants or in-situ tenants who have experienced abuse where the abuser is someone they live with or recently separated from or someone sponsoring the abused individual as an immigrant.
<b>Statuses (on the Access to Housing Waitlist)</b>	<p>There are 6 categories on Hamilton’s waiting list. Application forms in each area provide details on the processes.</p> <ol style="list-style-type: none"> <li>1. Special Priority Status (SPP)</li> <li>2. Urgent Status <ul style="list-style-type: none"> <li>• Those who are terminally ill fall into this category</li> </ul> </li> <li>3. Homeless Status</li> <li>4. Newcomer Status</li> <li>5. Youth Status</li> <li>6. Chronological Status</li> </ol> <p>For more information about each Status type <a href="#">click here</a></p>
<b>Suitability</b>	One size does not fit all.
<b>Supported Housing</b>	A person receives care from one or more agencies coming into the home environment. For example, services can include Personal

	Care Workers (PSW), Physiotherapist, homemakers & cleaning services, meal preparation services etc.
<b>Supportive Housing</b>	Housing where services are provided to tenants. This can include help with home maintenance, daily activities or health care. A residential care facility is an example of supportive housing.
<b>Tenant</b>	A person who lives in a rental unit and is responsible for paying rent to the landlord.
<b>Transitional Housing</b>	Long-term but non-permanent stay to help build housing independence.
<b>Townhouses</b>	Self-contained units (your own kitchen, bathroom and living space) attached side-by-side in a row or a square. They can also be stacked one on top of the other, but have their own outside entrance.
<b>Unit (Dwelling Unit)</b>	A self-contained living space (your own kitchen, bathroom and living space). A unit can be an apartment, townhouse, semi-detached house, house or room.
<b>Universal design</b>	Provides product, environment, building design and construction that aims to accommodate the functional needs of everyone, including children, adults and seniors, with or without disabilities.

	<p>The word universal is often seen coupled to specific design environments or products such as universal kitchen design or universal bathroom design.</p>
<b>Utilities</b>	<p>Water, electricity, hydro, gas, etc. Sometimes the costs of utilities are included in the rent and sometimes they are not. This should be a key question for tenants when speaking with landlord when considering renting a unit.</p>

**Abbreviations Used in Housing Ads – You may find the following short forms in the ads.**

	<b>What it means</b>		<b>What it means</b>		<b>What it means</b>
A1	Good Condition	Furn.	Furnished	Ph.	Phone (please phone)
<a href="#">Appl.</a>	Appliances	Hyd.	Hydro, electricity	Prkg.	Parking
Avail, immed.	Available immediately	Immed.	Immediately	Priv.	Private
<a href="#">Apt.</a>	Apartment	Incl.	Included	Refs.	References required
<a href="#">Bach.</a>	Bachelor Unit	Kit.	Kitchen	Renov.	Renovated / Newly painted
Bal.	Balcony	Last/ <a href="#">LMR</a>	Last month's rent	Rm	Room
BR	Bedrooms	Laun/Lndry	Laundry	Upr.	Upper
Bsmt.	Basement	Lrg.	Large	Util.	Utilities
Dep.	Deposit	Lwr.	Lower Floor	W/	With; included in the rent
Dr.	Dining Room	Mo.	Month	XL	Extra large
Fam.	Family Room	Msg.	Message		
Gar.	Garage	Neg.	Negotiable		
Flr.	Floor	Na. or N/A	Not Available		
Frdg.	Fridge	Nr.	Near		

