

The following are popular terms used in the housing industry. Defining these terms helps staff, policy leaders, and residents to move forward in mutual understanding when planning for and addressing housing needs, many of which are found in this Blueprint.

- *Affordable housing*: housing is considered affordable when a person is paying no more than 30% of their gross income for housing costs, including utilities; this term is unique to each household depending upon their income and household size
- *Chronic*: describes individuals who have experienced homelessness for at least one year and struggle with a disabling condition
- *Cost-burdened*: households paying more than 30% of their gross income on housing including utilities
- *Deep subsidy*: units targeted to extremely low-income households (30% AMI); the renter pays 30% of their income towards rent and the housing provider receives a subsidy, usually from the Federal government
- *High-priority homeless (HPH)*: refers to households (individuals or families) prioritized for permanent supportive housing through the Coordinated Entry system; HPH units or long-term homeless units, are designated for households that are experiencing homelessness locally who have received a referral through the Coordinated Entry system
- *Housing and Urban Development (HUD)*: a department of the U.S. Government created to support the housing market, homeownership, and associated programs
- *Life-cycle housing*: adequate housing options to support a person throughout all stages of their life
- *Living wage*: the minimum income necessary for a worker to fulfill their basic needs
- *Market rate housing*: all rental projects that do not have income restrictions, regardless of housing affordability; renters pay flat rent amount

- *Senior housing*: any housing development that is restricted to people age 55 or older
- *Severely cost-burdened*: households paying more than 50% of their gross income on housing
- *Shallow subsidy*: units targeted to low to moderate income households, typically restricted to 60% of the Area Median Income (AMI) or below; renters pay flat rent amount
- *Specialty/specialized housing*: housing that meets the needs of people with a vulnerability or high barriers; specialty/specialized housing options include emergency shelter, options to support transitioning back into the community, or permanent supported options for those with a lasting disability
- *Supportive housing*: a combination of affordable housing with intensive coordinated services to help people struggling with a disability, re-entry into the community, or coming out of homelessness
- *Transitional housing*: provides interim support for individuals and families to assist them in maintaining permanent housing
- *Workforce housing*: housing for middle-income earners or those earning between 60% and 100% of the area median income and do not receive government subsidy for housing; exact earnings vary from place to place

Understanding what housing is currently available throughout Scott County is important for developing actions as outlined in the Blueprint. Maps depicting existing housing created by Scott County staff can be found in Appendix D.