



HOUSING POLICY TERMS GLOSSARY

Affordable Housing: HUD prescribes households should pay 30% or lower of their take home pay on housing + utilities.

Area Median Income (AMI): The median income determined by the American Community Survey.

Chronic Homelessness: Individuals who have been unhoused for more than one year. They must also have a co-occurring disability. These individuals are more likely to be older adults.

Episodic Homelessness: Individuals or families experiencing more than 4 bouts of homelessness over a 12 month period. These households are at high risk of chronic homelessness without intervention.

Eviction: The forced displacement of renters from their rental home within the timeframe of their lease.

Extremely Cost Burdened: Households that pay more than 50% of their income towards housing + utilities.

Extremely Low Income: Missouri households earning less than 30% of their local AMI. More than 85% of these households are cost burdened, 68% are severely cost burdened¹.

Hidden Homelessness: Individuals or households which remain under the radar, couchsurfing or living in their vehicles. These individuals are significantly undercounted and may never participate in services.

Housing Cost Burdened: Households that pay more than 30% of their income on housing are cost burdened.

Housing First: A philosophy which acknowledges that extreme poverty and homelessness are traumatic experiences and prioritizes safety and housing before meeting program requirements. These programs can and usually do have requirements for residents to engage in supportive services with the goal of increasing income, drug use, and more while decreasing healthcare costs.

Low Income Households: Missouri households earning less than 80% of their local AMI.

Permanent Supportive Housing (PSH): Reserved for individuals who have experienced chronic homelessness. These households are very unlikely to be able to sustain their own housing and may receive assistance for the rest of their lives.

¹ <https://nlihc.org/gap/state/mo>



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Point in Time: An 24 hour annual count of individuals and households in shelter or outdoors across the whole country.

Rapid Rehousing (RRH): Very short term rental assistance or assistance locating housing in response to transitional homelessness. The usual period of time these households are engaged in services is approximately 3 months.

Supportive Services: Programs offered to program participants in a homeless response program (RRH, TH, PSH). Services include health and mental health care, workforce development and job placement, education, substance use treatment, and more.

Transitional Homelessness: A temporary stint of homelessness as the result of an event (often an eviction or family disruption). Most commonly young people who are able to maintain housing once they can secure housing which is affordable to them.

Transitional or Temporary Housing (TH): Short term assistance locating and paying for housing. While program length varies, households may receive assistance from 90 days - 2 years.

Very Low Income Households: Missouri households earning less than 50% of their local AMI. In Missouri these households need their housing costs to be around \$650 per month, lower in counties with lower wages.