

Definitions

Homeless

The legal definition of the term “homeless” is established by the U.S. Department of Housing and Urban Development (HUD) and means a person sleeping in a place not meant for human habitation (e.g. living on the streets or in an emergency shelter), or residing in an emergency shelter, transitional housing, or other supportive housing program.

The Task Force may choose to also include persons who are temporarily living with family or friends and/or people living in overcrowded conditions. The US Census defines overcrowding as a household with greater than 1.01 persons per room, excluding bathrooms, kitchens, hallways, and porches. Severe overcrowding is defined as households with greater than 1.51 persons per room.

Affordable Housing

The generally accepted definition of affordability is for a household to pay no more than **30 percent of its annual income on housing**. Housing costs include rent or mortgage payments, utilities, and taxes. Households spending more than 30% of their income for housing are considered to be “cost burdened” since they may not be able to afford basic necessities such as food, clothing, transportation and medical care.

To be clear about the definition for the 2012 Plan to End Homelessness, it is necessary to define the income level for which the housing is affordable. Income levels are judged in relation to the median income in a given area. Median income is the level at which 50% of the population make more and 50% make less, and is not the same as “average income.”

- Low Income indicates an income at or below 80% of the Area Median Income (AMI)
- Very Low Income indicates an income at or below 50% of AMI
- Extremely Low Income indicates an income at or below 30% of AMI
- Social Security Income (SSI) is a Federal income supplement program funded by general tax revenues (not Social Security taxes) to help the elderly and people with disabilities who have little or no income. SSI recipients usually also qualify for food stamps and Medicaid. Monthly SSI payments are about \$603 per month.
- Social Security Disability Insurance (SSDI) is a federal program that pays monthly cash benefits to people who are unable to work for a year or more because of a disability. Benefits vary, but an amount of about \$770 is common.

Example:

For Charlottesville	Income	Affordable monthly rent (30% of income)
Median household income	\$63,700	\$1,593/month
Low income household	\$50,960	\$1,274/month
Very low income household	\$31,850	\$796/month
Extremely low income household	\$19,110	\$478/month
SSDI	\$9,240	\$231/month
SSI	\$7,236	\$180/month