

Below are several terms that appear in the RHS Research Plan. These are working definitions, which we will continue to refine over the course of the project.

Access to opportunity

When people have access to the essential foundations of opportunity, including affordable housing, jobs, good schools and transit, then **everyone has a chance to succeed – no matter where they’re starting from.**

– *Enterprise Community Partners*

Affordable housing

Quality housing that is appropriate to the household’s life circumstances and does not put undue financial strain on the household. Also known as **attainable housing.**

– *adapted from the Urban Land Institute (ULI)*

Cost-burden

When households experience **undue financial strain as a result of their housing arrangement.** This is most often measured by the percentage of income a household pays each month on housing costs (i.e. greater than 30% of their income). – *adapted from ULI & the U.S. Department of Housing and Urban Development (HUD)*

Income levels (based on regional area median income [AMI])

- **30% AMI (extremely low-income):** Up to \$22,920
- **50% AMI (very low-income):** \$22,290-\$37,199
- **80% AMI (low-income):** \$38,200-\$61,199
- **100% AMI:** \$61,200-76,399
- **120% AMI:** \$76,400-\$91,679
- **120%+ AMI:** \$91,680 and above

Mixed-income community

A community **where households across the income spectrum live.** This is often measured by the distribution of household incomes in a defined geography. – *adapted from the Urban Institute*

Stable housing

The **ability of residents to live in their home as long as they choose,** without being forced to move due to cost, evictions, or other unwanted reasons. The absence of stable housing may be referred to as **housing instability, housing insecurity, or housing vulnerability.** – *adapted from the Urban Institute & Enterprise Community Partners*

Self-sufficiency wage

The amount of income required for working families to meet basic needs at a minimally adequate level, taking into account family composition, ages of children, and geographic differences. It is **a budget-based measure of the real cost of living;** an alternative to the official poverty measure.
