



HOUSING DEFINITIONS

When discussing the types of housing that are needed for individuals and families within our community, several terms are used. DuPage United and organizations like the League of Women Voters, Glen Ellyn use the term "Attainable Housing" to describe housing that is Affordable, Accessible and Supportive. DuPage United offers this quick reference tool to explain these and other terms.

Affordable Housing: The federal government defines housing as affordable when rent plus utilities are no more than 30% of the occupant's monthly income. In DuPage County, about 30% of households pay more than this toward housing, and are "cost burdened" which means they are making tough choices between spending their income on housing or on other essentials such as food, transportation and health care.

Accessible Housing: Housing is accessible when it is close to essential services like public transportation, schools, grocery stores, and medical facilities. Accessible housing is close to community amenities like restaurants, retail stores and libraries. It also includes accessibility in terms of physical access to the building and within the building as well.

Supportive Housing: Supportive housing provides on-site or near-site professional and case management services that assist residents in need of specific support in order to thrive while living independently. These services could range from answering questions and help finding community resources to more complex issues involving intellectual or physical challenges. Educational and social programs are also provided to residents.

Other terms used when discussing housing for the under-served in our community include:

Workforce Housing; According to the [Urban Land Institute](#) (ULI), workforce housing is defined as housing affordable for households earning between 60 and 120 percent of Area Median Income (AMI), which in the Chicago Metro area (that includes DuPage County) is about \$73,000. Workforce housing targets essential workers such as police officers, firefighters, teachers, health care workers, retail and hospitality workers.

Low-Income, or Section 8, or Housing Choice Voucher: These terms refer to various federal rental assistance programs that help renters pay a portion of their income for rent. Participants choose their own housing. A landlord agrees to accept the voucher and receives it directly from the program. The renter then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program.

As of 2019, the DuPage Housing Authority "wait list" is 1500 people for Housing Choice Vouchers.

Achievable Housing: This term is used interchangeably with attainable housing and work force housing. It refers to renters that earn 60%-100% of the AMI, sometimes considered the "missing middle" residents within our communities.

For more information on definitions, please refer to:

[Affordable Housing: What's In A Definition? - Affordable Housing Action](#)

[Why Settle For Affordable Housing When Achievable Or Attainable Housing Is Available? - Affordable Housing Action](#)