



Housing Indicator Report 2024



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Introduction

The City of Duluth’s annual Housing Indicator Report provides key insights into the local housing market, population demographics, and workforce statistics. Aligned with the goals outlined in the Imagine Duluth Comprehensive Plan, the City is dedicated to preserving the unique character of its neighborhoods while ensuring safe, clean, and equitable housing for all residents.

In 2024, Duluth continued to face a growing demand for housing that is both attainable and diverse—reflecting the range of household needs across the community. This local trend is part of a broader national challenge, as cities across the country struggle to meet housing demand in the face of persistently high construction costs, elevated interest rates, and ongoing labor shortages that limit the pace of new development and intensify affordability pressures.

The City is actively working with partners across sectors to expand and preserve housing opportunities throughout the community. These efforts aim to create a more resilient and accessible housing market that can support current and future residents. According to the new 2025 housing study, Duluth will need nearly 6,200 new housing units by 2030 to meet projected demand. A significant portion of this need includes affordable housing, along with a growing demand for options suited to older residents. While barriers to housing development remain, the City is committed to identifying creative, collaborative solutions to improve housing access and affordability for all residents.

2024 Housing Indicator Report Highlights

- Median sale price for a single-family home was \$295,000.
- Duluth added 476 new multi-family units and 54 new single-family homes in 2023
- The city added 657 net housing units in 2024 and has added 1,569 net units between 2020 and 2024

*The Housing Indicator Report is published annually by the City of Duluth’s Planning and Development Department. To maintain consistency, the same data sources are used each year. Specific sources are cited on each page.

Duluth Demographics

Population

Minnesota: 5,713,716

St. Louis County: 200,056

Duluth Population: 86,863

Female: 50.9%

Male: 49.1%

*The City of Duluth acknowledges that some individuals may not identify with either of the above genders. The City will update these categories as soon as new data is available from the Census Bureau.

Age Category Duluth	Percentage
Under 18 years	17.1%
18 years and over	82.9%
21 years and over	74.9%
25 to 29 years	6.9%
30 to 34 years	7.0%
35 to 39 years	6.2%
40 to 44 years	5.8%
45 to 49 years	5.3%
50 to 54 years	5.3%
55 to 59 years	5.4%
60 years and over	22.3%
62 years and over	20.2%
65 years and over	16.7%
75 years and over	76.8%



Total Households: 37,150

Avg. Family Size: 2.87

Avg. Household Size: 2.18



Median Age: 35.2

City of Duluth Racial Composition

White:	87.9%
Two or more races:	5.4%
Black/African American:	2.6%
Asian:	1.8%
American Indian:	1.5%
Other race:	0.8%
Native Hawaiian/ Pacific Islander:	< 0.01%

Median Household Income	2019	2024	Change Last 5 years
City of Duluth	\$52,463	\$66,263	26.30%
City of Minneapolis	\$62,583	\$80,269	28.26%
City of St. Paul	\$57,876	\$73,055	26.23%
City of St. Cloud	\$49,135	\$61,112	24.38%
City of Rochester	\$73,106	\$87,767	20.05%
St. Louis County	\$55,646	\$69,455	24.82%
State of Minnesota	\$71,306	\$87,556	22.79%
United States	\$62,843	\$78,538	24.97%

Total Household Income	Percentage
Less than \$10,000	6.0%
\$10,000—\$14,999	4.7%
\$15,000—\$24,999	7.3%
\$25,000—\$34,999	8.8%
\$35,000—\$49,999	12.0%
\$50,000—\$74,999	16.4%
\$75,000—\$99,999	13.4%
\$100,000—\$149,999	17.3%
\$150,000—\$199,999	6.9%
\$200,000 or more	7.2%

Total Student Enrollment	Students 2022	Students 2023	Students 2024
University of MN – Duluth	9,675	9,350	9,253
College of St. Scholastica	3,207	2,978	2,930
Lake Superior College	5,967	5,361	5,607
Totals	18,849	17,689	17,790

Duluth Unemployment Rate Comparison

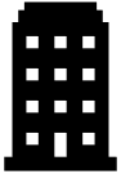
Duluth Rate	4.8%
Twin Cities Metro Rate	5.7%
Minnesota Rate	3.9%
U.S. Rate	5.2%

Education Level (Persons Over 25)

Less Than 9th Grade	1.4%
9th to 12th Grade	3.2%
High School Graduate	20.2%
Some College	22.3%
Associates Degree	10.6%
Bachelors Degree	25.8%
Graduate Degree	16.6%

Data Sources: U.S Census Bureau, American Community Survey. Note: 2024 data is from the 2023 5-year estimate data profiles.

Housing in Duluth



RENTER HOUSEHOLDS

39.4% of all households

2024 Total Rental Units: 17,633

2023 Total Rental Units: 17,169

2024 Average Rent: \$1,587

2022 Average Rent: \$1,329

2024 Median Rent: \$1,443

2022 Median Rent: \$1,355

*Rental units reflect those with active rental licenses in the City of Duluth.

*No median rent data was collected in 2023.



OWNER HOUSEHOLDS

60.6% of all households

Median Sale Price, 2024: \$295,000

Median Sale Price, 2023: \$282,350

HRA SUBSIDIZED HOUSING

HRA Owned & Managed Units 2024: 1,110

Total Housing Choice Vouchers 2024: 2,317

	2023	2024
HRA Units Vacancy %	6.6%	5%
HRA Units Average Wait List	2,003	2,132
Housing Voucher Unused %	22%	21.9%
Housing Voucher Budget Authority Used	—	108.7%
Housing Voucher Average Wait List	3,363	2,640

HOUSING PRODUCTION

Building Permits Issued

Units of 1 Family Dwelling 2024: 62

Units of 1 Family Dwelling 2023: 45

Units of Multi-family Dwelling 2024: 118

Units of Multi-family Dwelling 2023: 350

Certificate of Occupancy Issued

Units of 1 Family Dwelling 2024: 54

Units of 1 Family Dwelling 2023: 53

Units of Multi-family Dwelling 2024: 476

Units of Multi-family Dwelling 2023: 33

*See appendix A and B for historical data

Homeownership Duluth

Single Family Home Sales Listed vs. Sold

Year	2020	2021	2022	2023	2024
Listed	1,604	1,478	1,510	1,202	1,195
Sold	1,444	1,426	1,428	1,028	1,033

Single Family Home Median Sale Price & Average Days on Market

Year	2021	2022	2023	2024
Sale Price	\$240,000	\$260,000	\$282,350	\$295,000
Days	38	26	37	19

Foreclosures Duluth & St. Louis County

Year	2020	2021	2022	2023	2024
Duluth	16	8	30	34	20
SLC	48	33	61	86	80

Affordable Homeownership Duluth— Community Land Trust Homes

One Roof Community Housing's Community Land Trust (CLT) program allows lower income home buyers to purchase Land Trust homes for a significantly reduced price. In exchange for this assistance, One Roof maintains ownership of the land.

New Construction Sold 2024: 4

Acquisition/Rehab Sold 2024: 6

Avg. CLT Market Value 2024: \$248,750

Avg. CLT Sale Price 2024: \$163,750

New Construction Sold 2023: 1

Acquisition/Rehab Sold 2023: 11

Avg. CLT Market Value 2023: \$228,000

Avg. CLT Sale Price 2023: \$154,000



Data Sources: St. Louis County Records Office, Minnesota Real Estate (MLS Portal), One Roof Community Housing Organization

Duluth Market Rate Rental Housing — 2024

The overall market rate vacancy rate for stabilized properties in 2024 was 1.8%. While the general perception may be that rental vacancies are negative, some level of vacancy is necessary for a healthy housing market that works for both potential tenants and property owners. A vacancy of 5% is often considered healthy. See appendix C for full survey results.

Year	Vacancy Rate
2024	1.8%*
2022	3.5%
2021	2.0%
2020	5.2%
2019	2.6%

*Stabilized properties vacancy rate

Unit Type	Units Surveyed	Average Rent	Median Rent
Studio	573	\$1,111	\$1,125
1 Bedroom	2,010	\$1,313	\$1,300
2 Bedroom	2,004	\$1,664	\$1,550
3 Bedroom	434	\$2,266	\$2,153
4 Bedroom	81	\$2,156	\$2,080
5+ Bedroom	141	\$3,029	\$3,313
Total	5,243	\$1,513	\$1,480

HRA Subsidized Housing in Duluth

	2021	2022	2023	2024
HRA Units Vacancy %	4.25%	5.25%	6.6%	5%
HRA Units Average Wait List	1,031	1,313	2,003	2,132
Housing Voucher Unused	14.8%	20%	22%	21.9%
Housing Voucher Budget Authority Used	—	—	—	108.7%
Housing Voucher Average Wait List	2,622	2,420	3,363	2,640

The Department of Housing and Urban Development (HUD) sets income limits that determine eligibility for assisted housing programs. HUD also establishes “Fair Market Rents” for the Duluth area. From these Fair Market Rents, the HRA establishes “Payment Standards” that may be used for the Housing Choice Voucher program. Payment Standards include both the rent and utilities based on the bedroom size of the unit. Participants must find units that meet these guidelines. The participant then pays 30% of their income towards rent and utilities and the voucher pays the landlord any balance up to the payment standard. The Housing Choice Voucher Payment Standards for Duluth are shown below.

Studio: \$890/month **3 BR:** \$1,732/month
1 BR: \$1,009/month **4 BR:** \$2,200/month
2 BR: \$1,300/month **5 BR:** \$2,500/month

Housing and Redevelopment Authority of Duluth, MN

In 2024, the Housing and Redevelopment Authority of Duluth (HRA) owned and/or managed 1,110 subsidized housing units. Of these, 57 were public housing. Other types of subsidized units included 615 project-based voucher units and 387 project-based rental assistance multi-family units. HRA owned housing units also included 296 scattered site family units and six high-rise apartment buildings. In 2023, the HRA added 18 units of non-subsidized housing units—Fairmount Cottages.



Fairmount Cottages

The HRA also administers over 2,100 Housing Choice Vouchers (including Section 8, specialty programs, and RAD PBVs) to provide rent subsidy to qualified participants. Waitlists for both subsidized housing and the Section 8 program are often a year or longer. These programs limit tenants’ rent and utility payments to no more than 30% of their monthly income.

Poverty and Homelessness Duluth

The Coordinated Entry System (CES) is a statewide system used to assess individuals experiencing a housing crisis and connect them to local resources. Communities, including Duluth, who receive Continuum of Care (CoC) grants through the U.S. Department of Housing and Urban Development are required to use CES. St. Louis County receives over \$3 million annually from this federal grant to assist individuals, families, and youth. Of the calls for assistance received by St. Louis County in 2024, 809 were scheduled for homeless assessments, 744 were issued prevention assistance referrals, 176 were issued shelter referrals, and 36 were issued domestic violence referrals.

Continuum of Care Housing Inventory St. Louis County 2024

	Total Year-Round Beds
Emergency & Transitional Housing	426
Emergency Shelter	257
Transitional Housing	169
Permanent Housing	1,394
Permanent Supportive Housing	486
Rapid Re-Housing	65
Other Permanent Housing	843
Grand Total	1,820

*See appendix D for housing type definitions

Point in Time Count Duluth 2023

The Point-in-Time (PIT) count is a count of sheltered and unsheltered people experiencing homelessness on a single night in January. HUD requires that Continuums of Care conduct an annual count of people experiencing homelessness who are sheltered in emergency shelter, transitional housing, and Safe Havens on a single night. See following page for data collected for 2024.

2024 Point in Time Count Data — Duluth/St. Louis County Continuum of Care

All Persons, TOTALS					
	Sheltered			Unsheltered	Total
Persons and Households	Emergency	Transitional	Safe Haven		
Total Number of Households	150	88	0	339	577
Total Number of Persons (Adults & Children)	211	149	0	376	736
Number of Persons (under 18)	51	61	0	27	139
Number of Persons (18 - 24)	17	30	0	33	80
Number of Persons (25 - 34)	42	25	0	142	209
Number of Persons (35 - 44)	32	15	0	81	128
Number of Persons (45 - 54)	29	6	0	51	86
Number of Persons (55 - 64)	28	6	0	33	67
Number of Persons (over 64)	12	6	0	9	27
	Sheltered			Unsheltered	Total
Race/Ethnicity (Adults and Children)	Emergency	Transitional	Safe Haven		
American Indian, Alaska Native, or Indigenous (only)	24	16	0	92	132
American Indian, Alaska Native, or Indigenous & Hispanic/Latina/e/o	1	14	0	0	15
Asian or Asian American (only)	2	1	0	0	3
Asian or Asian American & Hispanic/Latina/e/o	0	0	0	0	0
Black, African American, or African (only)	49	15	0	24	88
Black, African American, or African & Hispanic/Latina/e/o	2	1	0	0	3
Hispanic/Latina/e/o (only)	1	3	0	0	4
Middle Eastern or North African (only)	0	0	0	0	0
Middle Eastern or North African & Hispanic/Latina/e/o	0	0	0	0	0
Native Hawaiian or Pacific Islander (only)	1	0	0	3	4
Native Hawaiian or Pacific Islander & Hispanic/Latina/e/o	0	0	0	0	0
White (only)	97	52	0	225	374
White & Hispanic/Latina/e/o	3	2	0	0	5
Multi-Racial & Hispanic/Latina/e/o	2	2	0	7	11
Multi-Racial (all other)	29	43	0	25	97
	Sheltered			Unsheltered	Total
Chronically Homeless	Emergency	Transitional	Safe Haven		
Total number of persons	61	N/A	0	220	281

Key

ES — Emergency Shelter

TH — Transitional Housing

SH — Safe Haven

2024 Point in Time Count Data Continued

All Persons: Persons in Households with at least one Adult and one Child ("AC")

	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Persons and Households				
Total Number of Households	21	30	3	54
Total Number of Persons (Adults & Children)	80	88	10	178
Number of Persons (under age 18)	49	52	7	108
Number of Persons (18 - 24)	5	11	2	18
Number of Persons (25 - 34)	11	15	0	26
Number of Persons (35 - 44)	11	6	1	18
Number of Persons (45 - 54)	2	3	0	5
Number of Persons (55 - 64)	1	1	0	2
Number of Persons (over age 64)	1	0	0	1

	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Race/Ethnicity (Adults and Children)				
American Indian, Alaska Native, or Indigenous (only)	0	11	0	11
American Indian, Alaska Native, or Indigenous & Hispanic/Latina/e/o	0	13	0	13
Asian or Asian American (only)	2	0	0	2
Asian or Asian American & Hispanic/Latina/e/o	0	0	0	0
Black, African American, or African (only)	33	6	1	40
Black, African American, or African & Hispanic/Latina/e/o	0	1	0	1
Hispanic/Latina/e/o (only)	0	1	0	1
Middle Eastern or North African (only)	0	0	0	0
Middle Eastern or North African & Hispanic/Latina/e/o	0	0	0	0
Native Hawaiian or Pacific Islander (only)	0	0	0	0
Native Hawaiian or Pacific Islander & Hispanic/Latina/e/o	0	0	0	0
White (only)	28	20	1	49
White & Hispanic/Latina/e/o	3	2	0	5
Multi-Racial & Hispanic/Latina/e/o	0	1	0	1
Multi-Racial (all other)	14	33	8	55

	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Chronically Homeless				
Total number of households	4	N/A	3	7
Total number of persons	14	N/A	10	24

Key

ES — Emergency Shelter

TH — Transitional Housing

SH — Safe Haven

Data Sources: U.S. Department of Housing and Urban Development CoC Housing Inventory Report, St. Louis County Health and Human Services Department

2024 Point in Time Count Data Continued

All Persons: Persons in Households with only Children ("CO")					
	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Persons and Households					
Total Number of Households	2	9	0	18	29
Total Number of Children (under 18)	2	9	0	20	31
	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Race/Ethnicity					
American Indian, Alaska Native, or Indigenous (only)	0	1	0	0	1
American Indian, Alaska Native, or Indigenous & Hispanic/Latina/e/o	0	0	0	0	0
Asian or Asian American (only)	0	0	0	0	0
Asian or Asian American & Hispanic/Latina/e/o	0	0	0	0	0
Black, African American, or African (only)	1	2	0	2	5
Black, African American, or African & Hispanic/Latina/e/o	0	0	0	0	0
Hispanic/Latina/e/o (only)	0	0	0	0	0
Middle Eastern or North African (only)	0	0	0	0	0
Middle Eastern or North African & Hispanic/Latina/e/o	0	0	0	0	0
Native Hawaiian or Pacific Islander (only)	0	0	0	0	0
Native Hawaiian or Pacific Islander & Hispanic/Latina/e/o	0	0	0	0	0
White (only)	0	5	0	18	23
White & Hispanic/Latina/e/o	0	0	0	0	0
Multi-Racial & Hispanic/Latina/e/o	0	0	0	0	0
Multi-Racial (all other)	1	1	0	0	2
	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Chronically Homeless					
Total number of persons	2	N/A	0	0	2

Key

ES — Emergency Shelter

TH — Transitional Housing

SH — Safe Haven

2024 Point in Time Count Data Continued

All Persons: Persons in Households wth Adults Only ("AO")

	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Persons and Households					
Total Number of Households	127	49	0	318	494
Total Number of Persons (Adults)	129	52	0	346	527
Number of Persons (18 - 24)	12	19	0	31	62
Number of Persons (25 - 34)	31	10	0	142	183
Number of Persons (35 - 44)	21	9	0	80	110
Number of Persons (45 - 54)	27	3	0	51	81
Number of Persons (55 - 64)	27	5	0	33	65
Number of Persons (over 64)	11	6	0	9	26

	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Race/Ethnicity					
American Indian, Alaska Native, or Indigenous (only)	24	4	0	92	120
American Indian, Alaska Native, or Indigenous & Hispanic/Latina/e/o	1	1	0	0	2
Asian or Asian American (only)	0	1	0	0	1
Asian or Asian American & Hispanic/Latina/e/o	0	0	0	0	0
Black, African American, or African (only)	15	7	0	21	43
Black, African American, or African & Hispanic/Latina/e/o	2	0	0	0	2
Hispanic/Latina/e/o (only)	1	2	0	0	3
Middle Eastern or North African (only)	0	0	0	0	0
Middle Eastern or North African & Hispanic/Latina/e/o	0	0	0	0	0
Native Hawaiian or Pacific Islander (only)	1	0	0	3	4
Native Hawaiian or Pacific Islander & Hispanic/Latina/e/o	0	0	0	0	0
White (only)	69	27	0	206	302
White & Hispanic/Latina/e/o	0	0	0	0	0
Multi-Racial & Hispanic/Latina/e/o	2	1	0	7	10
Multi-Racial (all other)	14	9	0	17	40

	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Chronically Homeless					
Total number of persons	45	N/A	0	210	255

Key

ES — Emergency Shelter

TH — Transitional Housing

SH — Safe Haven

Housing Affordability Analysis

Affordable housing is generally defined as housing for which the occupant is paying no more than 30 percent of gross income for housing costs, including utilities. The City of Duluth Rental Survey from 2024 provides average market rate rent data. Subsidized housing units are not counted towards this average.

Rental Housing

*Data derived from the 2024 Duluth Rental Survey Data

	Studio	1 Bed	2 Bed	3 Bed	4 Bed	5+ Bed
Median Monthly Rent	\$1,111	\$1,313	\$1,664	\$2,266	\$2,156	\$3,029
Yearly Income to Afford	\$44,440	\$52,520	\$66,560	\$90,640	\$86,240	\$121,160
Hourly Wage to Afford (40 hr./week)	\$21.37	\$25.25	\$32.00	\$43.58	\$41.46	\$58.25
Hours/Week at Minimum Wage	77	91	115	157	149	209

Homeownership

Median Home Sale Price Duluth: \$295,000

Estimated Monthly Payment: \$1,791

Yearly Income to Afford: \$71,640

*Assumes 30-year fixed loan term at 6.75% with a down payment of 20%

Appendix A

Housing Construction Permits Issued—City of Duluth

Housing Units by Permits Issued

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
New permits (residential)	58	32	43	49	59	72	44	67	72	52	73
Units of 1 family dwellings	44	29	42	46	40	57	42	67	72	45	62
Units of 2 family dwellings	4	0	0	0	16	15	4	0	0	4	2
Units of 3 or 4 family dwellings	16	0	0	0	4	1	0	0	0	0	0
Units of 5 or more family dwellings	126	381	54	153	154	454	116	74	187	346	116
Number of Units Created	190	410	96	199	214	527	162	141	259	395	180

Alteration permits (residential)	1436	1037	244	268	353	280	355	370	276	153	288
Addition permits (residential)	40	48	30	51	35	30	47	32	24	27	31

Single family demolitions	44	45	39	18	31	28	36	30	30	28	18
Multi-family units demolished	4	29	10	8	2	6	9	3	74	6	1
Number of Units Demolished	48	74	49	26	33	34	45	33	104	34	19

Net Gain Single Family	0	-17	3	28	9	44	6	37	42	17	44
Net Production Multi-family Units	142	352	44	145	172	449	111	71	113	344	117
Net Gain Units (Total)	142	335	47	173	181	459	117	108	155	361	161

CITY OF DULUTH (AS OF 12/31/2024)

*Note: These numbers only reflect construction and demolition permits issued. They do not show the number of units granted a Certificate of Occupancy.

Appendix B

Housing Unit Production—Certificate of Occupancy Received

Category Type	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
New Single Family Homes	29	38	51	43	46	53	50	43	53	54
New Multi-family Units	66	296	40	101	199	147	358	86	35	476
Building Alteration New Units	3	52	1	6	24	138	100	73	17	146
New Units Total	98	386	92	150	269	338	508	202	105	676
Units Demolished/ Alteration Loss	74	50	26	33	34	45	33	105	58	19
Net Gain Units (Total)	24	336	66	117	235	293	475	97	47	657

Data note: New Single Family Homes include new single family, townhomes, and manufactured dwellings; New Multi-family Units include duplexes and new 3+ multi-family; Building Alteration New Units include remodels, conversions from less units to more units, conversion from commercial to residential, etc.

Appendix C

Rental Survey Results 2024

Unit Type	Units Surveyed	Average Rent	Median Rent
Studio	573	\$1,111	\$1,125
1 Bedroom	2,010	\$1,313	\$1,300
2 Bedroom	2,004	\$1,664	\$1,550
3 Bedroom	434	\$2,266	\$2,153
4 Bedroom	81	\$2,156	\$2,080
5+ Bedroom	141	\$3,029	\$3,313
Total	5,243	\$1,513	\$1,480

Rental Survey Results 2022

Unit Type	Units Surveyed	Average Rent	Median Rent
Studio	231	\$734	\$724
1 Bedroom	1004	\$861	\$834
2 Bedroom	1,488	\$1,099	\$1,025
3 Bedroom	652	\$1,412	\$1,413
4 Bedroom	357	\$1,663	\$1,794
5+ Bedroom	149	\$2,099	\$2,328
Total	3,878	\$1,311	\$1,353

Appendix D

Summary of Housing Inventory Terms

Emergency Shelter: Facility that provides a temporary shelter for the homeless or for specific populations of the homeless and which does not require occupants to sign leases or occupancy agreements.

Transitional Housing: Designed to provide homeless individuals and families with the interim stability and support to obtain and maintain permanent housing. Program participants will have a lease or occupancy agreement when residing in transitional housing.

Permanent Housing: Community-based housing without a designated length of stay for formerly homeless individuals and families. Program participants will have a lease for an initial term that is renewable.

Permanent Supportive Housing: Housing with indefinite leasing or rental assistance paired with supportive services to assist homeless persons with a disability or families with an adult or child member with a disability facing housing instability.

Rapid Re-Housing: Permanent housing that is short-term and/or medium-term tenant-based rental assistance for homeless individuals or families, with or without disabilities.

Other Permanent Housing: Permanent housing with services (no disability required for entry) and housing only.