



Affordable Housing Coalition Workgroup Agenda
February 18, 2026, 3:00pm – 4:30pm
Love Columbia (1209 E. Walnut St., Columbia, MO) via [Zoom](#)

Meeting Objective: To discuss the proposed Housing Continuum Project.

1. Welcome and Introductions
2. Housing Study Recommendations Update
 - a. City of Columbia
 - b. Boone County
3. Housing Continuum Project Presentation (Alejandra Pardini)
 - a. 10 stages of the housing continuum (see Attachment A)
4. William Guitar Little Foundation (Andrew Grabau)
5. Legislative Updates
 - a. HB 2599 and HB 2830 Recorder Fees (Mary Clark)
6. Partner Updates
7. Closing
 - a. Next Steps
 - b. Comments and Questions

Next Workgroup Meeting: March 18, 2026, at 3:00pm at Love Columbia in-person or via [Zoom](#)

Results Statement: All people in Boone County have safe quality, and affordable housing.

Upward Mobility is the idea that everyone deserves the chance to improve their lives and economic well-being, to be valued and feel like they belong, and to have power and autonomy. Thriving communities are those that support opportunities to boost upward mobility and aim to narrow inequities for children, youth, and adults.

Ground Rules (*Adapted from University of Michigan Guidelines for Discussing Difficult or High Stakes Topics*)

Listen respectfully. | Listen actively and with an ear to 'understanding others' views. | Commit to learning, not debating. | Comment to share information, not to persuade. | Discuss ideas. | Avoid blame, speculation, and inflammatory language. | Avoid assumptions about any member of a social group. Do not ask individuals to speak for their (perceived) social group. | Allow everyone the chance to speak if they choose to do so.



Attachment A

Ten Stages of the Housing Continuum Defined

1. Unsheltered homelessness

Living in places not meant for human habitation, such as streets, cars, encampments, abandoned buildings, parks, transit stations, or other outdoor or makeshift locations.

Typically counted as “literally homeless” and “unsheltered” when the primary nighttime residence is a public or private place not designed for regular sleeping accommodation.

2. Emergency shelter

Short-term, congregate or non-congregate facilities whose primary purpose is to provide temporary shelter for people experiencing homelessness, often on a night-by-night or very short-stay basis. Does not involve a lease; stays are intended to be brief and focused on safety, stabilization, and connection to more stable housing options.

3. Temporary paid lodging (hidden homelessness)

Short-term, non-lease accommodations such as weekly motels, extended-stay hotels, room-by-room rentals, or informal sublets, where people pay high effective rents with minimal or no tenant protections. Residents are technically “housed” but lack housing stability: they face constant risk of displacement, often pay by the day or week, and frequently rely on these arrangements because they cannot access standard leases, credit checks, or deposit requirements;

**when paid by a voucher or by a nonprofit, these units can temporarily function like subsidized housing but without long-term security or emergency shelter.*

4. Transitional housing

Time-limited housing with supportive services designed as an intermediate step between emergency shelter and permanent housing, typically allowing stays up to about 24 months.

Participants usually have an occupancy agreement or short lease and receive case management and services aimed at improving income, stability, and readiness for permanent housing.

5. Permanent supportive housing (PSH)

Long-term or permanent housing in which rental assistance and wraparound supportive services are paired for households with at least one member with a disabling condition who needs ongoing support to maintain housing stability.

Tenants generally pay a portion of income (often around 30 percent) toward rent, with the rest covered by subsidy, and can remain as long as they meet basic lease requirements and continue to need the support.



6. Subsidized or public rental housing

Rental housing where the cost to the tenant is directly reduced by a government subsidy, including public housing owned by a housing authority and units assisted through programs like project-based vouchers or tenant-based vouchers.

Rents are typically set so that eligible low-income households pay an income-based share (often about 30 percent of income), with public funds covering the gap between that amount and the operating cost.

7. Affordable rental housing

Income-restricted or otherwise below-market rental housing created or preserved through tools such as the Low-Income Housing Tax Credit (LIHTC), inclusionary zoning, or local housing trust funds. Rents are capped based on area median income (AMI) targets rather than each tenant's specific income, so units remain more affordable than the broader market but do not always adjust to individual household income levels.

8. Market-rate rentals (including manufactured homes on rented pads)

Unsubsidized rental housing where rents are set by private owners based on local market conditions, property quality, and demand, with no income restrictions or affordability covenants.

This band ranges from "naturally occurring" lower-cost units in older or less desirable stock to high-end rentals, and can also include manufactured or mobile homes where households own the unit but rent the pad, resulting in limited tenure security because land costs and park rules remain outside the resident's control.

9. Assisted or shared equity homeownership

Homeownership models that use public or philanthropic subsidies, legal restrictions, or shared ownership structures to keep homes affordable over time, such as community land trusts, limited-equity cooperatives, down-payment assistance with resale restrictions, or deed-restricted inclusionary ownership units.

Households build some equity but agree to resale formulas or equity-sharing arrangements that preserve affordability for future income-eligible buyers rather than allowing full market appreciation.

10. Conventional homeownership

Unrestricted homeownership accessed through the private market, typically financed by standard mortgages without long-term affordability covenants or income-eligibility restrictions.

Many first-time buyers reach this rung using down-payment assistance structured with short-term 'recapture' provisions; these tools lower upfront costs but typically do not keep the home affordable once the affordability period ends.

Home values and equity gains (or losses) are determined by market conditions, location, and property characteristics, and while this is the endpoint for many households on the continuum, it is neither attainable nor the preferred option for everyone.