

A

AFFORDABLE HOUSING: In general, housing for which the occupant(s) is/are paying no more than 30 percent of his or her income for gross housing costs, including utilities. Please note that some jurisdictions may define affordable housing based on other, locally determined criteria, and that this definition is intended solely as an approximate guideline or general rule of thumb.

AFFORDABLE HOUSING PROGRAM (AHP): A competitive program of the Federal Home Loan Bank (FHLBanks) system that provides grants twice a year through financial institutions for investment in low- or moderate-income housing initiatives. The program is flexible, so that AHP funds can be used in combination with other programs and funding sources, thus promoting a project's feasibility.

ANNUAL RENEWAL AMOUNT: The amount that a grant can be awarded on an annual basis when renewed. It includes funds only for those eligible activities (operating, supportive services, leasing, rental assistance, HMIS and administration) that were funded in the original grant (or the original grant as amended), less the non-renewable activities (new construction, acquisition, rehabilitation and any administrative costs related to these activities).

B

BUILDING CODE: A set of building construction requirements developed and administered by national and local bodies to ensure that buildings meet certain minimum standards for structural integrity, safety, design, and durability.

C

CODE OF FEDERAL REGULATIONS (CFR): The Code of Federal Regulations (CFR) is the codification of the general and permanent rules published in the Federal Register by the executive departments and agencies of the federal government. It is divided into 50 titles that represent broad areas subject to federal regulation. Each volume of the CFR is updated once each calendar year and is issued on a quarterly basis.

COMMERCIAL BUILDING : Any building other than a residential or government building, including any building constructed for industrial, retail, business, or public purposes.

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM (CDBG): Created under the Housing and Community Development Act of 1974, this program provides grant funds to local and state governments to develop viable urban communities by providing decent housing with a suitable living environment and expanding economic opportunities to assist low- and moderate-income residents. CDBG replaced several categorical grant programs, such as the Model Cities program, the Urban Renewal program, and the Housing Rehabilitation Loan and Grant program.

COMMUNITY PLANNING AND DEVELOPMENT (CPD): HUD's Office of Community Planning and Development seeks to develop viable communities by promoting integrated approaches that provide decent housing, a suitable living environment, and expand economic opportunities for low- and moderate-income persons. The primary means toward this end is the development of partnerships among all levels of government and the private sector, including for-profit and nonprofit organizations.

CONDOMINIUM: A form of ownership in which the separate owners of the individual units jointly own the development's common areas and facilities.

CONSOLIDATED PLAN: A document written by a state or local government describing the housing needs of the low- and moderate-income residents, outlining strategies to meet these needs, and listing all resources available to implement the strategies. This document is required in order to receive **HUD Community Planning and Development** funds.

COOPERATIVE (Co-op): Housing in which each member shares in the ownership of the whole project with the exclusive right to occupy a specific unit and to participate in project operations through the purchase of stock.

CPD: COMMUNITY PLANNING AND DEVELOPMENT.

COLLABORATIVE APPLICANT: The entity designated by the CoC to submit the registration and application in the CoC Program Competition on behalf of the CoC. The Collaborative Applicant is responsible for the coordination and oversight of the CoC planning efforts, and has the authority to certify and submit the CoC Application. A state governmental entity is the only type of organization that may serve as the Collaborative Applicant for multiple CoCs, due to the level of involvement and potential for conflict of interest when serving multiple CoCs. No other type of

organization is permitted to be designated as the Collaborative Applicant for multiple CoCs. This entity is also known as the CoC applicant, and was formerly referred to as the “lead agency”.

D

DATA SET: HUD USER provides researchers with access to original electronic data sets generated by **PD&R**-sponsored data collection efforts, including the **American Housing Survey**, HUD median family **income limits**, as well as microdata from research initiatives on topics such as housing discrimination, the HUD-insured multifamily housing stock, and the public housing population.

DIVERSION: Diversion is a strategy that prevents homelessness for people seeking shelter by helping them identify immediate alternate housing arrangements and, if necessary, connecting them with services and financial assistance to help them return to permanent housing. Diversion programs can reduce the number of individuals and families becoming homeless, the demand for shelter beds, and the size of program wait lists. Diversion programs can also help communities achieve better outcomes and be more competitive when applying for federal funding.

DISABILITY: A physical or mental impairment that substantially limits one or more of the major life activities of such for an individual.

E.

EMERGENCY SHELTER any facility, the primary purpose of which is to provide temporary or transitional shelter for the homeless in general or for specific populations of the homeless.

EMERGENCY SOLUTIONS GRANTS (ESG) PROGRAM: A federal **CPD** program grant designed to help improve the quality of existing emergency shelters for the homeless, to make additional shelters available, to meet the costs of operating shelters, to provide essential social services to homeless individuals, and to help prevent homelessness. ESG also provides short-term homeless prevention assistance to persons at imminent risk of losing their own housing due to eviction, foreclosure, or utility shutoffs.

EMINENT DOMAIN: An exercise of the power of government or quasi-government agencies (such as airport authorities, highway commissions, community development agencies, and utility companies) to take private property for public use.

F

FAIR HOUSING ACT: 1968 act (amended in 1974 and 1988) providing the HUD Secretary with fair housing enforcement and investigation responsibilities. A law that prohibits discrimination in all facets of the home buying process on the basis of race, color, national origin, religion, sex, familial status, or disability.

FAIR MARKET RENT (FMR): Primarily used to determine payment standard amounts for the Housing Choice Voucher program, to determine initial renewal rents for some expiring project-based Section 8 contracts, to determine initial rents for housing assistance payment contracts in the Moderate Rehabilitation Single Room Occupancy program, and to serve as a rent ceiling in the **HOME** rental assistance program.

FAIR MARKET VALUE: The amount of money that would probably be paid for a property in a sale between a willing seller, who does not have to sell, and a willing buyer, who does not have to buy.

FEDERAL HOUSING ADMINISTRATION (FHA): Provides mortgage insurance on loans made by FHA-approved lenders throughout the United States and its territories. FHA insures mortgages on single-family, multifamily, and manufactured homes and hospitals. It is the largest insurer of mortgages in the world, insuring over 34 million properties since its inception in 1934.

FEDERAL REGISTER : Published by the Office of the Federal Register, National Archives and Records Administration (NARA), the *Federal Register* is the official daily publication for rules, proposed rules, and notices of federal agencies and organizations, as well as executive orders and other presidential documents.

FHA: FEDERAL HOUSING ADMINISTRATION.

G

GEOGRAPHIC INFORMATION SYSTEMS (GIS): A computer system for the input, storage, processing, applications development, retrieval, and maintenance of information about the points, lines, and areas that represent the streets

and roads, rivers, railroads, geographic entities, and other features on the surface of the earth — information that previously was available only on paper maps.

GEOCODING: The process of identifying the coordinates of a location given its address.

GROSS ANNUAL INCOME: the total income, before taxes and other deductions, received by all members of the tenant's household. There shall be included in this total income all wages, social security payments, retirement benefits, military and veteran's disability payments, unemployment benefits, welfare benefits, interest and dividend payments and such other income items as the Secretary considers appropriate.

H

HOME (HOME INVESTMENT PARTNERSHIPS PROGRAM) : Provides formula grants to states and localities that communities use — often in partnership with local nonprofit groups — to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership, or to provide direct rental assistance to low-income people.

HOMELESS: An individual who lacks a fixed, regular, and adequate nighttime residence; as well an individual who has a primary nighttime residence that is a supervised publicly or privately operated shelter designed to provide temporary living accommodations, an institution that provides a temporary residence for individuals intended to be institutionalized; or a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

HOMELESS MANAGEMENT INFORMATION SYSTEM (HMIS): Computerized data collection application designed to capture client-level information over time on the characteristics and service needs of those experiencing homelessness.

HOMELESS PREVENTION: Activities or programs designed to prevent the incidence of homelessness, including, but not limited to: (1) short-term subsidies to defray rent and utility arrearages for families that have received eviction or utility termination notices; (2) security deposits or first month's rent to permit a homeless family to move into its own apartment; (3) mediation programs for landlord-tenant disputes; (4) legal services programs that enable representation of indigent tenants in eviction proceedings; (5) payments to prevent foreclosure on a home; and (6) other innovative programs and activities designed to prevent the incidence of homelessness.

HOUSEHOLD: All the people who occupy a housing unit. A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household.

HOUSING MARKET AREA: A geographic region from which it is likely that renters/purchasers would be drawn for a given housing project. A housing market area most often corresponds to a Metropolitan Statistical Area (MSA).

HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS (HOPWA): Provides housing assistance and supportive services to low-income people with HIV/AIDS and their families. HOPWA funds may also be used for health care and mental health services, chemical dependency treatment, nutritional services, case management, assistance with daily living, and other supportive services.

HOUSING STOCK: the number of existing housing units based on data compiled by the United States Bureau of the Census and referable to the same point or period in time.

HUD: U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT.

HUD METRO FMR AREA: Indicates that only a portion of the **OMB**-defined **core-based statistical area (CBSA)** is in the area to which the **income limits** or **FMRs** apply. **HUD** is required by OMB to alter the name of metropolitan geographic entities it derives from the CBSAs when the geography is not the same as that established by OMB.

I

INADEQUATE HOUSING: Housing with severe or moderate physical problems, as defined in the American Housing Survey (AHS) since 1984. A unit is defined as having severe physical problems if it has severe problems in any of five areas: plumbing, heating, electrical system, upkeep, and hallways. It has moderate problems if it has problems in plumbing, heating upkeep, hallways, or kitchen, but no severe problems.

INCOME LIMIT (IL): Determines the eligibility of applicants for HUD's assisted housing programs. The major active assisted housing programs are the Public Housing program, the **Section 8** Housing Assistance Payments program, **Section 202** housing for the elderly, and Section 811 housing for persons with disabilities.

M

MODERATE INCOME: Households whose incomes are between 81 percent and 95 percent of the median income for the area, as determined by HUD, with adjustments for smaller or larger families. HUD may establish income ceilings higher or lower than 95 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs, fair market rents, or unusually high or low family incomes.

N

NEIGHBORHOOD STABILIZATION PROGRAM (NSP): Provides emergency assistance to state and local governments to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight within their communities. The Neighborhood Stabilization Program (NSP) provides grants to every state and certain local communities to purchase foreclosed or abandoned homes and to rehabilitate, resell, or redevelop these homes in order to stabilize neighborhoods and stem the decline of house values of neighboring homes. The program is authorized under Title III of the Housing and Economic Recovery Act of 2008.

NONPROFIT HOUSING ORGANIZATION: Any private organization that is organized under state or local laws; has no part of its net earnings inuring to the benefit of any member, founder, contributor, or individual; and has a long-term record of service in providing or financing quality affordable housing for low-income families through relationships with public entities.

O

OFFICE OF MANAGEMENT AND BUDGET (OMB): Assists the President in overseeing the preparation of the federal budget and supervises its administration in Executive Branch agencies. In helping to formulate the President's spending plans, OMB evaluates the effectiveness of agency programs, policies, and procedures, assesses competing funding demands among agencies, and sets funding priorities. OMB ensures that agency reports, rules, testimony, and proposed legislation are consistent with the President's Budget and with Administration policies. In addition, OMB oversees and coordinates the Administration's procurement, financial management, information, and regulatory policies. In each of these areas, OMB's role is to help improve administrative management, to develop better performance measures and coordinating mechanisms, and to reduce any unnecessary burdens on the public.

OFFICE OF POLICY DEVELOPMENT AND RESEARCH (PD&R): HUD's Office of Policy Development and Research (PD&R) maintains current information on housing needs, market conditions, and existing programs, as well as conducts research on priority housing and community development issues. The office provides reliable and objective data and analysis to help inform policy decisions. In 1978, PD&R established **HUD USER**, an information resource for housing and community development researchers, government officials, academics, policymakers, and the American public.

P

PARTNERSHIP FOR ADVANCING TECHNOLOGY IN HOUSING (PATH): HUD's Partnership for Advancing Technology in Housing is dedicated to accelerating the development and use of technologies that radically improve the quality, durability, energy efficiency, environmental performance, and affordability of America's housing. PATH is a voluntary partnership between leaders of the homebuilding, product manufacturing, insurance, and financial industries, and representatives of federal agencies concerned with housing. Working together, PATH partners improve new and existing homes and strengthen the technology infrastructure of the United States. PD&R coordinates all PATH activities.

PUBLIC HOUSING AGENCY (PHA): Any state, county, municipality, or other governmental entity or public body, or agency or instrumentality of these entities that is authorized to engage or assist in the development or operation of low-income housing under the U.S. Housing Act of 1937.

R

REHABILITATION: The labor, materials, tools, and other costs of improving buildings, other than minor or routine repairs. The term includes where the use of a building is changed to an emergency shelter and the cost of this change and any rehabilitation costs does not exceed 75 percent of the value of the building before the change in use.

RENOVATION: rehabilitation that involves costs of 75 percent or less of the value of the building before rehabilitation.

S

SAS: Originally called statistical analysis software, SAS is software that allows users to perform a range of statistical analyses.

SECTION 8 EXISTING RENTAL ASSISTANCE: Provides rental assistance to low-income families who are unable to afford market rents. Assistance may be in the form of vouchers or certificates.

SECTION 8 HOMEOWNERSHIP PROGRAM: Allows low-income families who qualify for Section 8 rental assistance to use their certificates or vouchers to pay for homeownership costs under a mortgage.

SERVICE PRIORITIZATION DECISION ASSISTANCE TOOL (SPDAT): Tool that uses available evidence to examine the components of a person or family's life that are most likely to result in housing instability. The SPDAT helps you understand the depth of these issues; which household is most likely to benefit from which type of housing support intervention; which household should be prioritized above others based upon their acuity; and, informs the case management process so that you are spending your time working on those things that are most likely going to result in the person/family becoming homeless again.

SHELTER PLUS CARE PROGRAM (S+C): Authorized by title IV, subtitle F, of the Stewart B. McKinney Homeless Assistance Act (the McKinney Act) (42 U.S.C. 11403–11407b). S+C is designed to link rental assistance to supportive services for hard-to-serve homeless persons with disabilities (primarily those who are seriously mentally ill; have chronic problems with alcohol, drugs, or both; or have acquired immunodeficiency syndrome (AIDS and related diseases) and their families. The program provides grants to be used for rental assistance for permanent housing for homeless persons with disabilities. Rental assistance grants must be matched in the aggregate by supportive services that are equal in value to the amount of rental assistance and appropriate to the needs of the population to be served. Recipients are chosen on a competitive basis nationwide.

SUPPORTIVE HOUSING PROGRAM: This program is authorized by title IV of the Stewart B. McKinney Homeless Assistance Act (the McKinney Act) (42 U.S.C. 11381–11389). The program is designed to promote the development of supportive housing and supportive services, including innovative approaches to assist homeless persons in the transition from homelessness, and to promote the provision of supportive housing to homeless persons to enable them to live as independently as possible.

SUPPORTIVE HOUSING FOR THE ELDERLY: Housing that is designed to meet the special physical needs of elderly persons and to accommodate the provision of supportive services that are expected to be needed, either initially or over the useful life of the housing, by the category or categories of elderly persons that the housing is intended to serve.

SUSTAINABLE COMMUNITIES: Urban, suburban, and rural places that successfully integrate housing, land use, economic and workforce development, transportation, and infrastructure investments in a manner that empowers jurisdictions to consider the interdependent challenges of: 1) economic competitiveness and revitalization; 2) social equity, inclusion, and access to opportunity; 3) energy use and climate change; and 4) public health and environmental impact.

T

TENANT-BASED RENTAL ASSISTANCE (TBRA): HUD assists low- and very low-income families in obtaining decent, safe, and sanitary housing in private accommodations by making up the difference between what they can afford and the approved rent for an adequate housing unit.

TRANSITIONAL HOUSING: A project that has as its purpose facilitating the movement of homeless individuals and families to permanent housing within a reasonable amount of time (usually 24 months). Transitional housing includes housing primarily designed to serve deinstitutionalized homeless individuals and other homeless individuals with mental or physical disabilities and homeless families with children.

U

U.S. CENSUS BUREAU: Serves as the leading source of quality data about our nation's people and economy.

UNIVERSAL DESIGN: A design concept that encourages the construction or rehabilitation of housing and elements of the living environment in a manner that makes them usable by all people, regardless of ability, without the need for adaptation or specialized design.

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD): Established in 1965, HUD's mission is to increase homeownership, support community development, and increase access to affordable housing free from discrimination. To fulfill this mission, HUD will embrace high standards of ethics, management and accountability and forge new partnerships — particularly with faith-based and community organizations — that leverage resources and improve HUD's ability to be effective on the community level.

V

VERY LOW-INCOME: Households whose incomes do not exceed 50 percent of the median area income for the area, as determined by HUD, with adjustments for smaller and larger families and for areas with unusually high or low incomes or where needed because of facility, college, or other training facility; prevailing levels of construction costs; or fair market rents.