

GLOSSARY OF AFFORDABLE HOUSING TERMS

ADA –American with Disabilities Act

A federal civil rights law that protects individuals who are physically and mentally disabled, prohibiting discrimination in employment, public services, public accommodations and telecommunications. Entities covered by ADA must make reasonable accommodations, which may involve adapting programs, facilities or work places to allow disabled individuals to participate.

ADOH – Arizona Department of Housing

Established during the 2001 legislative session.

AMI – Area Median Income

AMI is the midpoint in the income distribution within a specific geographic area. By definition, fifty percent (50%) of households earn less than the median income, and fifty percent (50%) earn more. HUD calculates AMI levels for different communities annually, with adjustments for family size. AMI is used to determine the eligibility of applicants for both federally and locally funded housing programs.

AZHFA – Arizona Housing Finance Authority

Established during the 2001 legislative session.

CAP or CAA – Community Action Program/Agency

The Community Action Program was created under the Economic Opportunity Act of 1965 and restructured under the Omnibus Budget and Reconciliation Act of 1981. The program was created to examine and ameliorate the causes of poverty in the U.S. CAP agencies are nonprofits that operate an array of assistance programs, such as weatherization and emergency housing for low-income homeowners, shelters for the homeless and employment training.

CDC – Community Development Corporation

Not for profit organizations that encourage and promote the industrial, economic, entrepreneurial, commercial and civic development or redevelopment of a community or area, includes the provision of housing and community economic development projects that benefit low and moderate income individuals and communities.

CDBG – Community Development Block Grant Program

Authorized by the Housing and Community Development Act of 1974, replacing several community development categorical grant programs. CDBG provides eligible metropolitan cities and urban counties (called "entitlement communities") with annual direct grants which they can use to revitalize neighborhoods, expand affordable housing and economic opportunities, and/or improve community facilities and services. The grants principally benefit low-income and moderate-income persons.

CDFI – Community Development Financial Institution

An array of diverse institutions that lends to low-income and, increasingly, middle-income persons, Native American reservations and community development projects. Included are community development banks, credit unions, loan funds and micro-loan funds.

Certificate

A term used to refer to a type of rental subsidy.

CHAS – Comprehensive Housing Affordability Strategy

Required with the HOME, HOPE etc. legislation. HUD periodically receives "custom tabulations" of Census data from the U.S. Census Bureau that are largely not available through standard Census products. These data, known as the "CHAS" data, demonstrate the extent of housing problems and housing needs, particularly for low income households. The CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds. HUD monitors progress against goals outlined in the CHAS. It is important that these strategies reflect the need of a low-income community because it sets the housing agenda.

CHDO – Community and Housing Development Organization

A federally defined type of nonprofit housing provider that must receive a minimum of fifteen percent (15%) of all Federal HOME Investment Partnership funds for housing development and five percent (5%) of HOME funds for operating costs. A primary difference between CHDO and other nonprofits is the level of low-income resident participation on the Board of Directors.

Chronic Homeless

Either 1) an unaccompanied homeless individual with a disabling condition who has been continuously homeless for one (1) year or more; OR 2) an unaccompanied individual with a disabling condition who has had at least four (4) episodes of homelessness in the past three (3) years. Homeless in this definition meaning a person sleeping in a place not meant for human habitation (i.e. living on the streets) or living in a homeless emergency shelter.

CLT – Community Land Trust

A means of restricting use of land and housing through not-for-profit ownership of land with leases to the land users. It is often used to protect low-income housing from speculation.

Con Plan – Consolidated Plan

Developed by local and state governments with input from citizens and community groups, the Consolidated Plan serves four (4) functions: 1) it is a planning document for each state and community, built upon public participation and input; 2) it is the application for funds under HUD's formula grant programs (CDBG, HOME, ESG and HOPWA); 3) it spells out local priorities; and 4) it spells out a three (3) – five (5) year strategy the jurisdiction will follow in implementing HUD programs. The housing plan must also address the needs of people with disabilities.

CoC – Continuum of Care

A program to help those experiencing homelessness obtain housing, job training, child care and other services. The Continuum of Care, which is the centerpiece of the federal policy on homelessness, stresses permanent solutions to homelessness through comprehensive and collaborative community planning.

CSA – Chronic Substance Abuse

DES – Arizona Department of Economic Security

Empowerment Zones and Enterprise Communities (EZ/EC)

Designated low-income areas targeted to receive tax incentives, performance grants and loans in order to create jobs, expand business opportunities and support people looking for work. Initially authorized by Title XIII of the Omnibus Budget Reconciliation Act of 1993 (the Statute). Additional EZ/ECs were authorized by the Taxpayer Relief Act of 1997.

Entitlement

An underlying formula governing the allocation of Block Grant funds to eligible recipients. Entitlement grants are provided to larger urban cities (i.e. population greater than 50,000) and larger urban counties (greater than 200,000).

ESG – Emergency Solutions Grant (fka Emergency Shelter Grant)

Is block granted funds to entitlement communities (state governments, metropolitan cities, urban counties and U.S. territories). ESG funds are available for five (5) program components: street outreach, emergency shelter, homelessness prevention, rapid re-housing assistance, and data collection through the Homeless Management Information System (HMIS).

E-SNAPS

In 2008, HUD launched the e-snaps program, a grants management system designed to move HUD from a paper-based competition system to an electronic one.

Eviction

A legal procedure to remove a resident from their living environment.

Fair Housing Act

Legislation first enacted in 1968, and expanded by amendments in 1974 and 1988, which provides the Housing and Urban Development (HUD) Secretary with investigation and enforcement responsibilities for fair housing practices. Prohibits discrimination in housing and lending based upon race, color, religion, sex, national origin, disability or familial status.

FSS – Family Self-Sufficiency Program

An employment and savings incentive program for low-income families that have Section 8 vouchers or live in public housing.

FMR – Fair Market Rents

Rent Schedules published in the Federal Register, which establish maximum eligible rent levels allowed under the Housing Choice Voucher Program/Section 8 by geographic area. Also used by other rent subsidy programs.

Federal National Mortgage Association – Fannie Mae

A congressionally chartered private corporation (established 1938) that provides a secondary market for FHA, VA and conventional loans.

FEMA – Federal Emergency Management Agency

A former independent agency that became part of the new Department of Homeland Security in March 2003 which is responsible for responding to, planning for, recovering from and mitigating against disasters.

F-VI-SPDAT – Family Vulnerability Index-Service Prioritization Decision Assistance Tool

Is a version of the VI-SPDAT designed to assess the needs of families experiencing homelessness.

FHLB – Federal Home Loan Bank

A source of funding for housing development. The bank for Arizona is in San Francisco, CA. FHLB loans flow through local banks.

HAP – Housing Assistance Payment

Agreement between landlord and program to pay the difference between the tenant's share of rent and current rent of a unit including specified damage reimbursement.

HDX – The Homelessness Data Exchange

The Homelessness Data Exchange is an on-line tool designed to allow Homeless Continuums of Care to submit data to the U.S. Department of Housing and Urban Development for:

- The Annual Housing Inventory Count;
- Homeless Point-in-Time Counts;
- The Annual Homeless Assessment Report; and
- Quarterly Homeless Counts through The Homelessness Pulse Project.

These reports are based primarily on data collected and maintained in Homeless Management Information Systems (HMIS).

HEARTH – Homeless Emergency and Rapid Transition to Housing

Signed into Law May of 2009, amends and reauthorizes the McKinney-Vento Homeless Assistance Act with substantial changes, including:

- a consolidation of HUD's competitive grant programs;
- a change in HUD's definition of homelessness and chronic homelessness;
- a simplified match requirement;
- an increase in prevention resources; and,
- an increase in the emphasis on performance.

In 2013, HUD will continue implementing the McKinney-Vento Homeless Assistance Act as amended by the HEARTH Act. Many grantees will be in the early stages of the transition from the current programs to the new ESG, CoC and Rural Housing Stability Assistance programs. Finally, grants for CoC planning provided under the HEARTH Act for the first time in the 2012 funding cycle will be a key resource for communities working to improve their homelessness efforts and maximize the effectiveness of Federal funding and matching resources.

HMIS – Homeless Management Information System

In 2001, Congress directed HUD to provide data and analysis on the extent and nature of homelessness and on the effectiveness of McKinney-Vento Act programs. In response, HUD began providing technical assistance and funding for communities to collect data systematically through local HMIS electronic databases that capture information on the characteristics and service needs of homeless persons. HMIS is designed to aggregate client-level data to generate an unduplicated count of clients served within a community's system of homeless services, often referred to as the Continuum of Care (CoC). The successful HMIS Initiative has changed the way that HUD and CoCs do business, moving from using often anecdotal or inconsistent evidence to using quality data for policy decisions.

HOME – Home Investment Partnership Program

Block granted monies that provide funds to local governments and states for new construction, rehabilitation, acquisition of standard housing, assistance to homebuyers, and tenant based rental assistance.

Homeless

HUD has issued the final regulation to implement changes to the definition of homelessness contained in the Homeless Emergency Assistance and Rapid Transition to Housing Act. The definition affects who is eligible for various HUD-funded homeless assistance programs. The new definition includes four (4) broad categories of homelessness.

https://www.onecpd.info/resources/documents/HEARTH_HomelessDefinition_FinalRule.pdf

HOPE VI or the Urban Revitalization Program

Enables demolition of obsolete public housing, revitalization of public housing sites and distribution of supportive services to public housing residents affected by these actions.

HOPWA – Housing Opportunities for Persons with AIDS

Also, a funding program that may be used for housing for persons with HIV. ADOH receives HOPWA for the rural counties of the state.

Housing Choice Voucher

In 1999, the Section 8 certificate and voucher programs were merged into the new Housing Choice Voucher Program (HCVP). The HCVP has also changed some of the rules, especially relative to the rents the household may pay.

HPRP – Homeless Prevention and Rapid Rehousing

Three (3) year program that is part of the American Recovery and Reinvestment Act (ARRA) of 2009 – 2012, which included \$1.5 billion for a Homelessness Prevention Fund. Distributed based on the formula used for the Emergency Shelter Grants (ESG) program.

HQS – Housing Quality Standards

Refers to the rules used when inspecting a rental unit to determine if the housing is safe, decent and sanitary.

HTF – Housing Trust Fund

Created in 1988 with revenues from the thirty-five percent (35%) of the state's unnamed, unclaimed property fund. Since 1998, the Fund had received fifty-five (55%) of the fund contingent on the additional funds being dedicated to rural areas of the state. ADOH has since been capped at \$2.5 million.

HUD – Housing and Urban Development

A federal agency established by the Housing and Urban Development Act of 1965, the purpose of which is the implementation and administration of government housing and urban development programs.

HUD 202

Provides capital advances to finance the construction and rehabilitation of structures that will serve as supportive housing for very low-income elderly persons and provides rental subsidies for projects to help make them affordable.

HUD 811

The newly reformed Section 811 program is authorized to operate in two (2) ways: 1) the traditional way, by providing interest-free capital advances and operating subsidies to nonprofit developers of affordable housing for persons with disabilities; and 2) providing project rental assistance to state housing agencies. The assistance to the state housing agencies can be applied to new or existing multifamily housing complexes funded through different sources, such as Federal Low-Income Housing Tax Credits, Federal HOME funds and other state, Federal and local programs. In FY 2012, no funding was appropriated for traditional 811 capital advances.

ILC – Independent Living Center

Independent Living Centers are typically non-residential, private, non-profit, consumer-controlled, community-based organizations providing services and advocacy by and for persons with all types of disabilities. Their goal is to assist individuals with disabilities to achieve their maximum potential within their families and communities.

Income

The gain that proceeds from property, labor or business. For purposes of figuring rent in subsidy programs, income includes but is not limited to: annual gross income including welfare assistance; unemployment and disability compensation, interest, dividends and child support payments.

Lender

The bank, credit union, saving and loan association, mortgage company or other financial institution that provides funds to a borrower.

Live-in Aide

A person who resides with one (1) or more elderly persons, near elderly persons or persons with disabilities, and who:

- is determined to be essential to the care and well-being of the persons;
- is not obligated for the support of the persons; and
- would not be living in the unit except to provide the necessary supportive services.

Low Income

Income that does not exceed eighty percent (80%) of area median income.

Low Income Housing Tax Credits – LIHTC

Tax incentive created in the Tax Reform Act of 1986 that is designed to attract equity capital for investment in rent restricted affordable housing. The program encourages the production of affordable housing by offering its owners tax credits for a ten (10) year period based on the cost of development and the number of low income units produced.

Mainstream Section 8 – aka Mainstream

Awards funding for Section 8 vouchers to very low-income families whose head, spouse, or sole member is a person with a disability.

Medicaid

State and federally funded health care for low income and needy populations.

Medicare

The national health insurance program for those age sixty-five (65) and older and for some persons under age sixty-five (65) with disabilities.

PH

Permanent Housing for people with disabilities. Also known as PSH – Permanent Supported Housing.

PHA – Public Housing Agency

A public agency created by a state or local government to finance or operate low-income housing.

PRA – Project Based Rental Assistance

Rental subsidies that are based in one (1) building or apartment project. The subsidy belongs to the unit and not the individual.

PWA – Persons with AIDS**PWOD – Persons with other disabilities**

Rent Subsidy

This refers to a cash payment to a landlord that assists very low-income individuals in paying for housing. Typically, the tenant pays thirty percent (30%) of their income for rent and the rental subsidy pays the remaining amount.

Ryan White – Title I Federal grant monies

Used for services to persons with AIDS – Administered through AZ Department of Health Services.

Scattered Site

The ability to use a housing subsidy to live in market rate units in a neighborhood of one's own choosing.

SHOP – Self-Help Homeownership Opportunity Program

The Self-Help Homeownership Opportunity Program enables families to become homeowners with an investment of "sweat equity" by contributing their own labor to help with such tasks as painting, landscaping, carpentry and roofing. HUD grants will provide subsidies averaging \$10,000 to lower the price of each home. Families unable to afford a home and having incomes below eighty percent (80%) of the area median income are eligible to receive HUD assistance under SHOP.

SHP – Supportive Housing Program

A grant program to develop permanent and/or transitional supportive housing and services that will enable homeless people to live as independently as possible.

SMI – Serious Mental Illness**SPC – Shelter Plus Care**

Provides rental assistance that when combined with social services, provides permanent supportive housing for homeless people with disabilities and their families.

SPDAT – Service Prioritization Decision Assistance Tool

Created by OrgCode Consulting, Inc. An evidence-informed approach to assessing an individual's or family's acuity. The tool, across multiple components, prioritizes who to serve next and why, while concurrently identifying the areas in the person/family's life where support is most likely necessary in order to avoid housing instability.

SRA – Sponsor Based Rental Assistance

An agreement between landlord and provider allowing for subletting the unit to program participants.

Termination of Tenancy

Termination of tenancy occurs when a tenant violates specific provisions of the lease agreement and the owner notifies the tenant that he/she no longer has the right to occupy the unit as a result of lease violations. The HUD model leases have very specific conditions under which tenancy may be terminated and procedures that must be followed during the termination process.

Total Tenant Payment

The total amount the HUD rent formula requires the tenant to pay toward the gross rent.

TRA – Tenant Based Rental Assistance

This term refers to rental subsidies that are portable. In other words, the subsidy is held by the tenant and not the unit.

Unauthorized Occupant

A person who, with the consent of a tenant, is staying in the unit, but is not listed on the lease documents or approved by the owner to dwell in the unit. An owner must follow state or local law regarding an unauthorized occupant and establish an equitable and consistent policy and incorporate that policy into the house rules.

Universal Design

The design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design.

USDA-RD – United States Department of Agriculture – Rural Development**Utility Allowance**

HUD's or the contract administrator's estimate of the average monthly utility bills (except telephone) for an energy-conscious household. This estimate considers only utilities paid directly by the tenant. If all utilities are included in the rent, there is not a utility allowance.

Utility Reimbursement

The amount, if any, by which the utility allowance for a unit exceeds the total tenant payment for the family occupying the unit.

Very Low Income

Income that does not exceed fifty percent (50%) of area median income.

Veteran

The definition of a veteran, as used by the Department of Veterans Affairs, is codified as 36 U.S.C. 101(2) and is defined as the term veteran means a person who served in the active military, naval or air service and who was discharged or released therefrom under conditions other than dishonorable.

VI-SPDAT – Vulnerability Index-Service Prioritization Decision Assistance Tool

Created by Community Solutions and OrgCode Consulting, Inc. as a pre-screening, or triage, tool that is used by service providers within a community to assess the health and social needs of homeless persons and match them with the most appropriate support and housing interventions that are available.

Voucher

A term used to refer to a type of rental subsidy. Low-income families use vouchers to help pay for housing that they find in the private market.