

TERMINOLOGY & ACRONYMS

GENERAL HOUSING TERMS

Area Median Income (AMI): The midpoint of a region's income distribution, where half of families in a region earn more than the median and half earn less than the median. For housing policy, income thresholds set relative to the area median income—such as 60% AMI—identify household's eligible to live in income-restricted housing units. The U.S. Department of Housing and Urban Development (HUD) defines and calculates different levels of affordability relative to the AMI by household size.

Rental subsidy: a regular payment of cash, normally on a monthly basis, to an approved landlord who has an executed a lease with a low-income household. This subsidy might cover a portion or all of the contracted rent for the unit.

Fair Market Rent (FMR): while this term often refers to the private market and drivers of asking rents, it also refers to an annual list created by HUD considering what the reasonable rent is for various housing types by region. FMR amounts drive the rents allowable in affordable housing and commensurate rent subsidies allowed.

Housing Assistance Program Contract (HAP Contract): a legally binding document that is normally signed between the landlord receiving a rental subsidy or subsidies and the funder of the subsidy.

Housing Quality Standards (HQS): HUD requires any rental unit that is subsidized by a federal rental subsidy program to meet basic housing quality. HQS outlines those basic requirements. Adherence to HQS must be verified & documented on-site by an experienced inspector and relevant documentation retained in a tenant's file.

Tenant: the occupant or household members of a rental unit. Providers of in-patient care may refer to residents as patients, consumers or clients.

Tenant Based Rental Assistance (TBA or TBRA): a rental subsidy program that requires landlords to enter into agreement to receive funds.

Moderate Income, Low Income and Extremely Low Income (ELI): HUD designations of household income levels based upon a % of the area's median household income. These are modified regularly by the federal government based upon federal poverty levels.

Project: HUD calls any of its grants for housing a "project". Housing professionals refer to an actual building as a project, especially during the pre-development and development phases.

Permanent housing: refers to leased or contracted long-term housing. This can include a month-to-month lease agreement.

Transitional housing: short-term housing placements that may or may not have a lease attached to it, but do require a tenant to leave at after a defined time.

Bridge Housing: housing options and/or rental subsidies that are short-term in nature until either a permanent location or a permanent subsidy is obtained.

Doubled Up/Couch Surfing: Refers to people who live with another family in crowded conditions, where crowding is defined as a condition where the number of occupants exceeds the capacity of the dwelling space measured as either rooms, bedrooms, or floor area.

Housing First: a philosophical approach to engaging, housing, and supporting a household that has experienced chronic homelessness or has had historical challenges accessing permanent housing. Some initiatives within a homeless continuum of care are called Housing First.

Voluntary Services: refers to optional tenant programs, like Narcotics Anonymous or monthly case management meetings, as a condition for housing. Occasionally, for tenants that have a history of violated lease agreements or eviction, the property management organization and service coordinating agency may recommend “service utilization plans” to maintain housing. Service requirements as a condition of tenancy should never be in a lease or at the onset of PSH or Housing First.

RENT SUBSIDY PROGRAMS

Housing Choice Vouchers (HCVs): rental vouchers issued by the local Public Housing Authority (PHA) to eligible low-income households for market-rate units. The rental units must pass HQs and the landlord must sign a HAP with the local PHA. The PHA issues a monthly check to the approved landlord as long as the tenant and rental unit remain eligible for the subsidy. The rental subsidy amount paid may fluctuate based on the tenant’s income over time. This voucher program can transfer to other eligible units at the time of lease expiration. Waitlists for the subsidy program is common and some landlords may not want to participate in HCVs. Subsequently, even once a household receives a voucher they may be unable to find an accepting rental unit.

Section 8 Certificates: A dated term for Housing Choice Vouchers.

Veterans Affairs Supportive Housing (VASH) Vouchers: special rental vouchers awarded by HUD to some PHA’s through a competitive process. The vouchers are only for Veterans who are homeless and meet disability requirements. The PHA has to demonstrate a partnership with the local Veterans Affairs Medical Center (VAMC) and/or local VA health clinic that includes robust services. The local VAMC receives VA federal funding for case managers attached to VASH vouchers. The PHA must accept any eligible Vet who applies for the voucher, including those with criminal or poor financial histories. The voucher and support remain with the Vet for as long as he/she needs and remains eligible.

Rapid Rehousing (RRH): a HUD homeless program awarded through the local continuum of care process to rapidly move households into permanent housing. The program is usually short-term, providing rental assistance for 2-6 months and support services up to 12 months.

Sponsored Based Rental Assistance (SBA or SBRA): a rental subsidy guaranteed to a property management organization during a specified period of time for the organization’s own eligible rental units for eligible tenants. This method enables the housing property management organization to have a consistent source of rental revenue when the tenant population targeted is low income or extremely low income.

Project Based Rental Assistance aka Project Based Vouchers (PBA or PBRA aka PBV): a rental subsidy allocated to an apartment building by address. The owner may be a for-profit or a nonprofit as long as the rental units with the subsidy all meet HQS and are rented to income eligible tenants. Note, an apartment building that is designated with PBV can have a portion of the building's apartments not subsidized with PBA. This allows the unsubsidized apartments to be rented to any eligible tenant who pays the full rent.

HOUSING TYPOLOGY

Affordable Housing Projects: Public or private subsidized rental units built or purchased with public funds to some degree. When public funds are used, the owner is contractually obligated to provide units at below-market rents, often measured as a percentage of area median income. Affordable housing project may accept additional rent subsidies to cover portions of the rent.

Market Rate Housing: unregulated rental units asking for contract rents at the highest possible rent that can be obtained by the local market. Asking rents can be higher than HUD's Fair Market Rent amount, especially in high rent areas.

Permanent Supportive Housing (PSH or SH): a type of affordable housing dedicated to providing robust support services for the target tenant population. This housing type may be a single apartment or number of buildings scattered throughout a neighborhood.

Public Housing: housing subsidized with public funds, and often provided at below-market-rents. Tenants must meet income eligibility requirements, but do not necessarily need to enroll in a voucher program.

Senior Housing: a type of affordable housing project dedicated to providing rental units to disabled adults and seniors (60 years of age or older). Some senior housing projects offer a part-time or quarter-time Care Coordinator.