

HUD CONSOLIDATED PLAN

FY 2010 – FY 2014
(January 1, 2010 – December 31, 2014)

Appendix D

General Definitions Used with the Consolidated Plan

Cuyahoga Housing Consortium

Cleveland Heights, Ohio
Euclid, Ohio
Lakewood, Ohio
Parma, Ohio
Cuyahoga County Urban County, Ohio

General Definitions Used with the Consolidated Plan

Sources: U.S. Department of Housing and Urban Development, including www.huduser.org/portal/glossary/glossary.html, and <http://esnaps.hudhre.info/files/Glossary-final.pdf>

NOTE: Terms not defined in this section may be defined in the text.

Affordable Housing: Affordable housing is generally defined as housing where the occupant is paying no more than 30 percent of gross income for gross housing costs, including utility costs.

AIDS and Related Diseases: The disease of acquired immunodeficiency syndrome or any conditions arising from the etiologic agent for acquired immunodeficiency syndrome.

Alcohol/Other Drug Addiction: A serious and persistent alcohol or other drug addiction that significantly limits a person's ability to live independently.

American Community Survey (ACS): A project of the U.S. Census Bureau that replaces the long form in the decennial census.

American Recovery and Reinvestment Act of 2009 (ARRA): This Act was signed into law on February 17th, 2009 (PL 111-5). The Act makes available supplemental funds for job preservation and creation, infrastructure investment, energy efficiency and science, assistance to the unemployed, and State and local fiscal stabilization, for the fiscal year ending September 30, 2009, and for other purposes. ARRA included \$13.61 billion for projects and programs administered by HUD, including \$1.5 billion for the Homelessness Prevention and Rapid Re-Housing Program (HPRP).

Annual Plan: A Consolidated Plan submission to HUD covering a twelve-month period. It includes information for the upcoming year on resources, implementation, and any other mandates for which the regulations require one-year projections.

Areas of Low- and Moderate Income Concentration: Census Block Groups within a jurisdiction that have a percentage of low- and moderate-income residents exceeding the percentage of low- and moderate-income residents within the jurisdiction by a statistically significant margin. The data is compiled for HUD by the U.S. Census Bureau.

Areas of Minority Concentration: Census Tracts within a jurisdiction that have a percentage of minority residents exceeding the percentage of minority residents within the jurisdiction by a statistically significant margin.

Assisted Household or Person: For the purpose of identification of goals, an assisted household or person is one which during the period covered by the annual plan will receive benefits through the Federal funds, either alone or in conjunction with the investment of other public or private funds. The program funds providing the benefit(s) may be from any funding year or combined funding years. A renter is benefitted if the person takes

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occupancy of affordable housing that is newly acquired, newly rehabilitated, or newly constructed, and/or receives rental assistance through new budget authority. An existing homeowner is benefitted during the year if the home's rehabilitation is completed. A homebuyer is benefitted if a home is purchased during the year. A homeless person is benefitted during the year if the person becomes an occupant of transitional or permanent housing. A non-homeless person with special needs is considered as being benefitted, however, only if the provision of supportive services is linked to the acquisition, rehabilitation, or new construction of a housing unit and/or the provision of rental assistance during the year. Households or persons who will benefit from more than one program activity must be counted only once. To be included in the goals, the housing unit must, at a minimum, satisfy the HUD Section 8 Housing Quality Standards (see 24 CFR section 882.109).

CDBG: See Community Development Block Grant.

CHAS: See Comprehensive Housing Affordability Strategy.

CHDO: See Community Housing Development Organization.

Chronically Homeless Person: HUD defines a member of this homeless subpopulation as an unaccompanied homeless individual with a disabling condition who has either been continuously homeless for a year or more, or has had at least four (4) episodes of homelessness in the past three (3) years.

Committed: Generally means there has been a legally binding commitment of funds to a specific project to undertake specific activities.

Community Development Block Grant: A federal grant to states and localities to be used for community development activities directed toward neighborhood revitalization, economic development, and improved community facilities and services. All activities must benefit low- and moderate income persons; aid in the prevention or elimination of slums and blight; or address other community development needs that present a serious and immediate threat to the health or welfare of the community.

Community Housing Development Organization: This organization is a special type of nonprofit for whom at least 15% of each participating jurisdiction's HOME allocation is set aside for projects that the CHDO owns, sponsors, or develops. Certification as a CHDO requires accountability to low-income persons, including certain administrative requirements.

Community Reinvestment Act: The Community Reinvestment Act, passed in 1977, which mandates that banks and savings and institutions take affirmative steps to meet the credit needs of the entire community that they serve, especially low-income residents.

Comprehensive Housing Affordability Strategy: A document prepared by jurisdictions and submitted to HUD, which outlined the strategies and actions to be undertaken in regards to housing-related assistance for residents. It was superseded by the Consolidated Plan.

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

Consistent with the Consolidated Plan: A determination made by the jurisdiction that a program application meets the following criteria: The Annual Plan for that fiscal year's funding indicates the jurisdiction planned to apply for the program or was willing to support an application by another entity for the program; the location of activities is consistent with the geographic areas as specified in the plan; and the activities benefit a category of residents for which the jurisdiction's five-year strategy shows a priority.

Continuum of Care: A collaborative funding and planning approach that helps communities plan for and provide, as necessary, a full range of outreach, emergency, transitional, and permanent housing and supportive services to address the various needs of homeless persons. HUD also refers to the group of community stakeholders involved in the decision making processes as the Continuum of Care.

Cost Burden Greater than 30%: The extent to which gross housing costs, including utility costs, exceed 30 percent of gross income, based on data published by the U.S. Census Bureau.

Cost Burden Greater than 50%: The extent to which gross housing costs, including utility costs, exceed 50 percent of gross income, based on data published by the U.S. Census Bureau. Also known as severe cost burden.

CRA: See Community Reinvestment Act.

Disabled Household: A household composed of one or more persons at least one of whom is an adult (a person of at least 18 years of age) who has a disability. A person shall be considered to have a disability if the person is determined to have a physical, mental or emotional impairment that: (1) is expected to be of long-continued and indefinite duration; (2) substantially impeded his or her ability to live independently; and (3) is of such a nature that the ability could be improved by more suitable housing conditions. A person shall also be considered to have a disability if he or she has a developmental disability as defined in the Developmental Disabilities Assistance and Bill of Rights Act (42 U.S.C. 6001-6006). The term also includes the surviving member or members of any household described in the first sentence of this paragraph who were living in an assisted unit with the deceased member of the household at the time of his or her death.

Elderly Household: For HUD rental programs, a one- or two-person household in which the head of the household or spouse is at least 62 years of age.

Elderly Person: For HUD programs, a person who is at least 62 years of age.

Entitlement Area: A metropolitan city or urban county that directly receives funds under the Community Development Block Grant program. A jurisdiction that participates in the HOME program, or a consortium of jurisdictions formed for the purpose of participating in the HOME program, are also entitlement areas.

Existing Homeowner: An owner-occupant of residential property who holds legal title to the property and who uses the property as his/her principal residence.

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Extremely Low Income: Households whose income is 30 percent or less of the median income for the area, as determined by HUD, with adjustments for smaller and larger families, or for areas with unusually high or low incomes, or where needed because of prevailing levels of construction costs or fair market rents.

Fair Market Rent: The average monthly rent that would be required to be paid in a particular housing market area (the metropolitan area) in order to obtain privately-owned, decent, safe, and sanitary rental housing that is modest (non-luxury) in nature with suitable amenities. This Fair Market Rent includes utilities (except telephone). The FMRs are established by HUD for dwelling units of varying sizes (number of bedrooms) and are published in the Federal Register. The FMRs are determined by Census and HUD statistics.

Family: See definition in 24 CFR 812.2 (The National Affordable Housing Act definition required to be used in the Consolidated Plan rule differs from the Census definition). The Census Bureau defines a family as a householder (head of household) and one or more other persons living in the same household who are related by birth, marriage or adoption. The term "household" is used in combination with the term "related" in the Consolidated Plan instructions when compatibility with the Census definition of family is dictated (for reports and data available from the Census based upon that definition). (See also "**Homeless Family**").

Federal Housing Administration: A federal agency which administers a variety of programs involving mortgage insurance and other types of products.

Federal Preference for Admission: The preference given to otherwise eligible applicants under HUD's rental assistance programs who, at the time they seek housing assistance, are involuntarily displaced, living in substandard housing, or paying more than 50 percent of family income for rent. (See, for example, 24 CFR 882.219.)

FHA: See Federal Housing Administration.

First-Time Homebuyer: An individual or family who has not owned a home during the three-year period preceding the HUD-assisted purchase of a home that must be used as the principal residence of the homebuyer, except that any individual who is a displaced homemaker (as defined in 24 CFR 92) or a single parent (as defined in 24 CFR 92) may not be excluded from consideration as a first-time homebuyer on the basis that the individual, while a homemaker or married, owned a home with his or her spouse or resided in a home owned by the spouse.

For Rent: Year round housing units which are vacant and offered/available for rent (U.S. Census definition).

For Sale: Year round housing units which are vacant and offered/available for sale only (U.S. Census definition).

Frail Elderly: An elderly person who is unable to perform at least three activities of daily living (i.e., eating, dressing, bathing, grooming, and household management activities). (See 24 CFR 889.105.)

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Group Quarters: Facilities providing living quarters that are not classified as housing units (U.S. Census definition). Examples include: prisons, nursing homes, dormitories, military barracks, and shelters.

HEARTH Act: The federal Homeless Emergency Assistance and Rapid Transition to Housing Act was signed into law on May 20, 2009. The Act reauthorizes HUD's McKinney-Vento Homeless Assistance programs.

HOME (HOME Investment Partnerships Program): Provides formula grants to states and localities to be used for activities build, buy, and/or rehabilitate affordable housing for rent or homeownership, or to provide direct rental assistance to low-income persons.

Homeless (HUD McKinney-Vento Act definition): An individual who lacks a fixed regular and adequate nighttime residence, or an individual who has a primary nighttime residence that is: a supervised publicly or privately operated shelter designed to provide temporary living accommodations.

Homeless Family: A family that includes at least one parent or guardian and one child under the age of 18, a homeless pregnant woman, or a homeless person in the process of securing legal custody of a person under the age of 18.

Homeless Individual: An unaccompanied youth (17 years or younger) or an adult (18 years or older) without children.

Homeless Youth: Unaccompanied person 17 years of age or younger who is living in situations described by terms "sheltered" or "unsheltered."

Homelessness Prevention and Rapid Re-Housing Program: This program was created by the American Recovery and Reinvestment Act of 2009 (PL 111-5). ARRA directed HUD to provide \$1.5 billion in funding to states and entitlement communities to use to prevent homelessness and to provide rapid re-housing assistance to individuals and families who are already homeless.

Household: One or more persons occupying a housing unit (U.S. Census definition). See also "Family."

Housing Choice Voucher Program: Provides rental assistance to low-income families who are unable to afford market rents.

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 Problems: Households with housing problems include those that: (1) occupy units meeting the definition of physical defects; (2) meet the definition of overcrowded; or (3) meet the definition of cost burden greater than 30%. The HUD definition is non-duplicate counts of households that meet one or more of these criteria.

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Housing Unit: An occupied or vacant house, apartment, or a single-room (SRO housing) that is intended as separate living quarters (U.S. Census definition).

HPRP: See Homelessness Prevention and Rapid Re-Housing Program.

Income Limit: This threshold determines the eligibility of applicants for HUD's programs.

Institutions/Institutional: Group quarters for persons under care or custody (U.S. Census definition)

Large-Related: A household of five or more persons which includes at least one person related to the householder by blood, marriage or adoption.

Lead-Based Paint: Paint or other surface coatings that contain lead equal to or exceeding 1.0 milligram per square centimeter, or 0.5 percent by weight, or 5,000 parts per million (ppm) by weight.

Lead-Based Paint Hazard: Any condition that causes exposure to lead from lead-contaminated dust, lead-contaminated soil, lead-contaminated paint that is deteriorated or present in accessible surfaces, friction surfaces, or impact surfaces that would result in adverse human health effects as established by the appropriate Federal agency. (Residential Lead-Based Paint Hazard Reduction Act of 1992 definition). The field of lead-based paint, its hazards, and reduction, includes additional specific definitions that are not outlined here.

LIHTC: See Low Income Housing Tax Credit program.

Low Income: Households whose incomes are between 31 percent and 50 percent of the median income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 50 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 or fair market rents, or unusually high or low family incomes.

Low Income Housing Tax Credit: A federal tax incentive intended to increase the availability of low-income housing. The program provides an income tax credit to owners of newly constructed or substantially rehabilitated low-income rental housing projects.

McKinney-Vento Act: The 1987 Stewart B. McKinney Homeless Assistance Act (PL 100-77) was the first major federal legislative response to homelessness.

Middle 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, except that 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 or fair market rents, or unusually high or low family incomes.

Moderate Income: Households whose incomes are between 51 percent and 80 percent of the median income for the area, as determined by HUD, with adjustments for smaller or

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larger families, except that HUD may establish income ceilings higher or lower than 80 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 or fair market rents, or unusually high or low family incomes.

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 NSP program 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.

Non-Elderly Household: A household which does not meet the definition of "Elderly Household," as defined above.

Non-Homeless Persons with Special Needs: Includes persons who are elderly, frail elderly, severely mentally ill, developmentally disabled, physically disabled, have alcohol or other drug addiction, have HIV/AIDS, or are victims of domestic violence.

Non-Institutional: Group quarters for persons not under care or custody (U.S. Census definition used).

NSP: See Neighborhood Stabilization Program.

Occupied Housing Unit: A housing unit that is the usual place of residence of the occupant(s).

Other Household: A household of one or more persons that does not meet the definition of a Small-Related household, Large-Related household, or Elderly household.

Other Vacant: Vacant year round housing units that are not for rent or for sale. This category would include "awaiting occupancy" or "held."

Overcrowded: A housing unit containing 1.01 or more persons per room (U.S. Census definition).

Owner: A household that owns the housing unit it occupies (U.S. Census definition).

Physical Defects: A housing unit lacking a complete kitchen or bathroom (U.S. Census definition).

Project-Based (Rental) Assistance: Rental Assistance provided for a project, not for a specific tenant. Tenants receiving project-based rental assistance give up the right to that assistance upon moving from the project.

Public Housing Agency (or Authority): Any state, county, municipal, 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.

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Rent Burden Greater than 30% (Cost Burden): The extent to which gross rents, including utility costs, exceed 30 percent of gross income, based on data published by the Census Bureau.

Rent Burden Greater than 50% (Severe Cost Burden): The extent to which gross rents, including utility costs, exceed 50 percent of gross income, based on data published by the Census Bureau.

Rental Assistance: Rental assistance payments provided as either project-based rental assistance or tenant-based rental assistance.

Renter: A household that rents the housing unit it occupies, including units rented for cash and units occupied without cash payment of rent (U.S. Census definition).

Renter-Occupied Unit: Any occupied housing unit that is not owner occupied, including units rented for cash and those occupied without payment of cash rent.

Section 215: Section 215 of Title II of the National Affordable Housing Act. Section 215 defines "affordable" housing projects under the HOME program.

Severe Cost Burden: See **Cost Burden Greater than 50%**.

Severe Mental Illness: A serious and persistent mental or emotional impairment that significantly limits a person's ability to live independently.

Sheltered: Families and persons whose primary nighttime residence is a supervised publicly- or privately-operated shelter, including emergency shelters, transitional housing for the homeless, domestic violence shelters, residential shelters for runaway and homeless youth, and any hotel/motel/apartment voucher arrangement paid because the person is homeless. This term does not include persons living doubled up or in overcrowded or substandard conventional housing. A facility offering permanent housing is not a shelter, and its residents are not considered homeless.

Small-Related: A household of two to four persons which includes at least one person related to the householder by birth, marriage, or adoption.

Standard Condition: Housing units that require only cosmetic work, correction of minor livability problems or maintenance work. See local definition under **Housing Condition** section of Community Profile/Inventory.

Substandard Condition and Not Suitable for Rehabilitation: By local definition, dwelling units that are in such poor condition as to be neither structurally nor financially feasible for rehabilitation. See **Housing Condition** section of Community Profile/Inventory

Substandard Condition but Suitable for Rehabilitation: By local definition, dwelling units that do not meet standard conditions but are both financially and structurally feasible for rehabilitation. This does not include units that require only cosmetic work, correction of minor livability problems or maintenance work. See local definition under **Housing Condition** section of Community Profile/Inventory.

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Supportive Housing: Supportive housing is affordable housing integrated with a comprehensive, individualized service delivery system that allows people to live successfully in the community with stable permanent housing. Supportive housing is an approach for stabilizing and housing people with special needs, including individuals and families challenged with homelessness, people with physical or developmental disabilities, frail elders, victims of violence, people with a mental illness, youth exiting foster care, people living with AIDS, the formerly incarcerated, certain veterans, and people overcoming addictions.

Supportive Services: Services provided to residents of supportive housing for the purpose of facilitating the independence of residents. Some examples are case management, medical or psychological counseling and supervision, child care, transportation, and job training.

Tenant-Based (Rental) Assistance: A form of rental assistance in which the assisted tenant may move from a dwelling unit with a right to continued assistance. The assistance is provided for the tenant, not for the project.

Unsheltered homeless: A person who is either living on the streets or in a vehicle, encampment, abandoned building, garage, or any other place not normally used or meant for human habitation.

Vacant Awaiting Occupancy or Held: Vacant year round housing units that have been rented or sold and are currently awaiting occupancy, and vacant year round housing units that are held by owners or renters for occasional use (U.S. Census definition).

Vacant Housing Unit: Unoccupied year-round housing units that are available or intended for occupancy at any time during the year (U.S. Census definition).

Worst Case Needs: Unassisted, very low-income renter households who pay more than half of their income for rent, live in seriously substandard housing (which includes homeless people) or have been involuntarily displaced.

Year Round Housing Units: Occupied and vacant housing units intended for year round use (U.S. Census definition). Housing units for seasonal or migratory uses are excluded.