APPENDIX A Glossary of Terms

Affordable Housing: Under State and federal statutes, housing which costs no more than 30 percent of gross household income. Housing costs include rent or mortgage payments, utilities, taxes, insurance, homeowner association fees, and related costs.

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

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 benefited fi the person takes 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 benefited during the year if the home's rehabilitation is completed.
- A first-time homebuyer is benefited if a home is purchased during the year.
- A homeless person is benefited 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 benefited, 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 sections 5.703 and 982.401). See also, instructions for completing Table 3B of the CHAS and Table 1 of the Annual Performance Report.

Assisted Housing: Housing that has received subsidies (such as low interest loans, density bonuses, direct financial assistance, etc.) by federal, state, or local housing programs in exchange for restrictions requiring a certain number of housing units to be affordable to very low, low, and moderate income households.

At-Risk Housing: Assisted rental housing that is at risk of losing its status as housing affordable for very low, low, and moderate income residents due to the expiration of federal, state or local agreements.

Barrier Free: The term used to describe housing that complies with 1986 ANSI Standard A.117.1 which includes federal and private construction systems. This

reference is made because, unlike handicap accessible, barrier-free indicates that the home is fully accessible to an individual who utilizes a wheelchair.

Certification: A written assertion, based on supporting evidence, that must be kept available for inspection by HUD, bu the Inspector General of HUD and by the public. The assertion shall be deemed to be accurate unless HUD determines otherwise, after inspecting the evidence and providing due notice an opportunity for comment.

CHAS: The Comprehensive Housing Affordability Strategy. Now combined with HUD program applications to comprise the Consolidated Plan.

CHDO (Community Housing Development Organization): A non-profit community-based and low-income community service organization that has, or intends to retain, staff with the capacity to develop affordable housing for the community it serves.

CIP - Capital Improvement Program

COC: Continuum of Care.

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

Community Development Division: The City division responsible for administering the Community Development Block Grant Entitlement funds received from HUD.

Census: The official United States decennial enumeration of the population conducted by the federal government.

Chronic Homeless: A chronically homeless person is one who has been continuously homeless for one year or more or has been homeless four or more times within the past three years.

Community Development Block Grant (CDBG): A grant program administered by the U.S. Department of Housing and Urban Development (HUD). This grant allots money to cities and counties for housing rehabilitation and community development activities, including public facilities and economic development.

Condominium: A building or group of buildings in which units are owned individually, but the structure, common areas and facilities are owned by all owners on a proportional, undivided basis.

Consistent with the Consolidated Plan: A determination made by the governing jurisdiction that a program application meets the following criterion:

- 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 fiveyear strategy shows a priority.

Cost Burden > 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 > 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.

Density: The number of dwelling units per unit of land. Density usually is expressed "per acre," e.g., a development with 100 units located on 20 acres has density of 5.0 units per acre.

Density Bonus: The allowance of additional residential units beyond the maximum for which the parcel is otherwise permitted usually in exchange for the provision or preservation of affordable housing units at the same site or at another location.

Development Impact Fees: A fee or charge imposed on developers to pay for a jurisdiction's costs of providing services to new development.

Development Right: The right granted to a land owner or other authorized party to improve a property. Such right is usually expressed in terms of a use and intensity allowed under existing zoning regulation. For example, a development right may specify the maximum number of residential dwelling units permitted per acre of land.

Dwelling Unit: One or more rooms, designed, occupied or intended for occupancy as separate living quarters, with cooking, sleeping and sanitary facilities provided within the unit for the exclusive use of a household.

Dwelling, Multi-family: A building containing two or more dwelling units for the use of individual households; an apartment or condominium building is an example of this dwelling unit type.

Dwelling, **Single-family Attached**: A one-family dwelling attached to one or more other one-family dwellings by a common vertical wall. Row houses and town homes are examples of this dwelling unit type.

Dwelling, Single-family Detached: A dwelling, not attached to any other dwelling, which is designed for and occupied by not more than one family and surrounded by open space or yards.

Economic Independence and Self-Sufficiency Programs: Programs undertaken by Public Housing Agencies (PHAs) to promote economic independence and self-sufficiency for participating families. Such programs may include Project Self-Sufficiency and Operation Bootstrap programs that originated under earlier Section 8 rental certificate and rental voucher initiatives, as well as the Family Self-Sufficiency program. In addition, PHAs may operate locally-developed programs or conduct a variety of special projects designed to promote economic independence and self-sufficiency.

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

Elderly Person: A person who is at least 62 years of age.

Employer Mortgage Assistance Program (EMAP): This program provides down payment and closing cost assistance in the form of a second mortgage for homebuyers employed with a participating employer.

Emergency Shelter: An emergency shelter is a facility that provides shelter to homeless families and/or homeless individuals on a limited short-term basis.

Entitlement Cities: Metropolitan cities with a population of 50,000 or more who meet criteria, set by a formula, to apply for federal funds. An example of this is the Community Development Block Grant (CDBG) funds. In South Dakota Rapid City and Sioux Falls are Entitlement cities.

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.

Extremely Low-Income: Households whose incomes do not exceed 30 percent of the median household income for the area, as determined by HUD.

Fair Market Rent (FMR): Fair Market Rents (FMRs) are freely set rental rates defined by HUD as the median gross rents charged for available standard units in a county or Standard Metropolitan Statistical Area (SMSA). Fair Market Rents are used for the Section 8 Rental Program and other HUD programs.

Family: See definition in 24 CFR 5.403 (The National Affordable Housing Act definition required to be used in the CHAS rule differs from the Census definition). The Bureau of Census 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 CHAS instructions, such as for Table 2, when compatibility with the Census definition of family (for reports and data available from the Census based upon that definition) is dictated. (See also Homeless Family)

Family Self-Sufficiency (FSS) Program: A program enacted by Section 554 of the National Affordable Housing Act which directs Public Housing Agencies (PHAs) and Indian Housing Authorities (IHAs) to use Section 8 assistance under the rental certificate and rental voucher programs, together with public and private resources to provide supportive services, to enable participating families to achieve economic independence and self-sufficiency.

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 92.253.)

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 5.403) 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.

Floor Area Ratio (FAR): The gross floor area of all buildings on a lot divided by the lot area; usually expressed as a numerical value (e.g., a building having 10,000 square feet of gross floor area located on a lot of 5,000 square feet in area has a floor area ratio of 2:1).

FmHA (Farmers Home Administration): The Farmers Home Administration, or programs it administers. FmHA has been reorganized and is now operating under the name USDA Rural Development (RD). It operated under the name Rural Economic and Community Development (RECD) for a period of time.

FMR (Fair Market Rent): See Fair Market Rent.

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 has one or more limitations of Activities of Daily Living (ADL), i.e. eating, dressing, bathing, grooming, and household management activities. (See 24 CFR 891.205.)

Group Quarters: A facility which houses groups of unrelated persons not living in households (U.S. Census definition). Examples of group quarters include institutions, dormitories, shelters, military barracks, prisons, nursing homes,

assisted living facilities and other quarters, including single-room occupancy (SRO) housing, where 10 or more unrelated individuals are housed.

Home Mortgage Disclosure Act (HMDA): The Home Mortgage Disclosure Act requires larger lending institutions making home mortgage loans to publicly disclose the location and disposition of home purchase, refinance and improvement loans. Institutions subject to HMDA must also disclose the gender, race, and income of loan applicants.

HOME Program: The HOME Investment Partnership Act, Title II of the National Affordable Housing Act of 1990. HOME is a Federal program administered by HUD which provides formula grants to States and localities to fund activities that build, buy, and/or rehabilitate affordable housing for rent or home ownership or provide direct rental assistance to low-income people.

Homeless: Unsheltered homeless are families and individuals whose primary nighttime residence is a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings (e.g., the street, sidewalks, cars, vacant and abandoned buildings). Sheltered homeless are families and persons whose primary nighttime residence is a supervised publicly or privately operated shelter (e.g., emergency, transitional, battered women, and homeless youth shelters; and commercial hotels or motels used to house the homeless).

Homeless Family: 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: Un accompanied person 17 years of age or younger who is living in a situation described by terms "sheltered" or "unsheltered".

- **HOPE 1:** The HOPE for Public and Indian Housing Homeownership Program, which is authorized by Title IV, Subtitle A of the National Affordable Housing Act.
- **HOPE 2:** The HOPE for Homeownership of Multifamily Units Program, which is authorized by Title IV, Subtitle B of the National Affordable Housing Act.
- **HOPE 3:** The HOPE for Homeownership of Single Family Homes Program, which is authorized by Title IV, Subtitle C of the National Affordable Housing Act.
- **HOPE 6:** The HOPE VI Program was developed for severely distressed public housing to change the physical shape of public housing, establish positive incentives for resident self-sufficiency and comprehensive services that empower residents, lessen concentrations of poverty by promoting mixed-income communities, and forge partnerships with other agencies, local governments, non-profit organizations, and private business to leverage support.

Household: The US Census Bureau defines a household as all persons living in a housing unit whether or not they are related. A single person living in an apartment as well as a family living in a house is considered a household. Household does not include individuals living in dormitories, prisons, convalescent homes, or other group quarters.

Household Income: The total income of all the persons living in a household. Household income is commonly grouped into income categories based upon household size, and income, relative to the regional median family income. The following categories are used in the Housing Element:

- Extremely Low: Households earning less than 30% of County median family income:
- Very low: Households earning less than 50% of County median family income:
- Low: Households earning 51% to 80% of the County median family income;
- Moderate: Households earning 81% to 120% of County median family income;
- Above Moderate: Households earning above 120% of County median family income.

Housing Problems: Defined by HUD as a household which: (1) occupies a unit with physical defects (lacks complete kitchen or bathroom); (2) meets the definition of overcrowded; or (3) spends more than 30% of income on housing cost.

Housing Subsidy: Housing subsidies refer to government assistance aimed at reducing housing sales or rent prices to more affordable levels. Two general types of housing subsidy exist. Where a housing subsidy is linked to a particular house or apartment, housing subsidy is "project" or "unit" based. In Section 8 rental assistance programs the subsidy is provided to the family (called "tenant-based") who can then use the assistance to find suitable housing in the housing unit of their choice.

Housing Unit: A room, or group of rooms used by one or more individuals living separately from others in the structure, with direct access to the outside or to a public hall and containing separate toilet and kitchen facilities.

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

HTC: (Federal) Housing Tax Credit.

HUD: – Housing and Urban Development. See U.S. Department of Housing and Urban Development.

IMPACT: Individualized and Mobile Program of Assertive Community Treatment Program (IMPACT) is administered by the South Dakota Department of Hman Services' Division of Mental Health.

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

Inclusionary Unit: An ownership or rental dwelling unit which is affordable (as defined by city council) as households with moderate, low or very-low incomes in perpetuity.

Large Household: A household with 5 or more members.

Large Related Household: Household of 5 or more persons which includes at least one person related to the householder by blood, marriage or adoption.

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.)

LMI Benefit: The number of Low-to-Moderate Income people to benefit from a project. Low-to-Moderate Income for the CDBG program is defined as persons with income below 80% of the HUD median income for household size for the area.

Low-Income: Households whose incomes do not exceed 80 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 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. NOTE: HUD income limits are updated annually and are available from the local HUD office.

Manufactured Housing: Housing that is constructed of manufactured components, assembled partly at the site rather than totally at the site. Also referred to as modular housing.

Market-Rate Housing: Housing which is available on the open market without any subsidy. The price for housing is determined by the market forces of supply and demand and varies by location.

Median Income: The annual income for each household size within a region which is defined annually by HUD. Half of the households in the region have incomes above the median and half have incomes below the median.

Metropolitan Area: A **Metropolitan Statistical Area (MSA)** as established by the Office of Management and Budget. This includes metropolitan cities and urban counties. In South Dakota this is Rapid City/Pennington County and Sioux Falls/Minnehaha and Lincoln County.

Metropolitan Statistical Area (MSA): See definition above for Metropolitan Area.

Mobile Home: A structure, transportable in one or more sections, which is at least 8 feet in width and 32 feet in length, is built on a permanent chassis and designed to be used as a dwelling unit when connected to the required utilities, either with or without a permanent foundation.

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, 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. (This definition is different than that for the CDBG program).

Moderate Income – CDBG Program: Households whose incomes are between 51 percent and 80 percent of the median income for the area as determined for household size by HUD.

Mortgage Revenue Bond (MRB): A state, county or city program providing financing for the development of housing through the sale of tax-exempt bonds.

MSA (Metropolitan Statistical Area): A Metropolitan Statistical Area (MSA) as established by the Office of Management and Budget. This includes metropolitan cities and urban counties. In South Dakota this is Rapid City/Pennington County and Sioux Falls/Minnehaha and Lincoln County.

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

Non-Homeless Persons with Special Needs: Includes frail elderly persons, persons with AIDS, families with a person with a disability and families participating in organized programs to achieve economic self-sufficiency.

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

Non-Metropolitan Area: An area which is not a metropolitan city and is not included as part of an urban county. This term applies to every community in South Dakota with the exception of Rapid City/Pennington County and Sioux Falls/Minnehaha County.

Non-Recreational Units: Those housing units which are considered a primary residence.

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 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 and 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.

Other Vacant: Vacant year round housing units that are not "For Rent" or "For Sale". This category would include "Awaiting Occupancy" or "Held".

Overcrowded: As defined by the U.S. Census, a household with greater than 1.01 persons per room, excluding bathrooms, kitchens, hallways, and porches. Severe overcrowding is defined as households with greater than 1.51 persons per room.

Overpayment: The extent to which gross housing costs, including utility costs, exceed 30 percent of gross household income, based on data published by the U.S. Census Bureau. Severe overpayment, or cost burden, exists if gross housing costs exceed 50 percent of gross income.

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

Parcel: The basic unit of land entitlement. A designated area of land established by plat, subdivision, or otherwise legally defined and permitted to be used, or built upon.

PATH (Projects in the Assistance for the Transition from Homelessness Program): A federal program administered by the State Division of Mental Health targeted to individuals with severe mental illness. Recipients must be homeless or at-risk of becoming homeless.

Person with a Disability: 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:

- is expected to be of long-continued and indefinite duration;
- substantially impedes ability to live independently, and

• 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.

Physical Defects: A housing unit lacking complete kitchen or bathroom (U.S. Census Definition). Jurisdictions may expand upon the 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: A project-based low-rent housing program operated by independent local public housing authorities. A low-income family applies to the local public housing authority in the area in which they want to live.

RECD: Rural Economic and Community Development, formerly the Farmers Home Administration (FmHA), now the USDA Rural Development (RD).

Recreational Units: Those housing units which are not considered a primary residence but are constructed for recreational purposes. They are established as seasonal housing such as a cabin at a lake or a cabin in the Hills.

Rehabilitation: The upgrading of a building previously in a dilapidated or substandard condition for human habitation or use.

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

Rent Burden > 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 U.S. 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 both 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.

Section 8 Rental Voucher/Certificate Program: A tenant-based rental assistance program that subsidizes a family's rent in a privately owned house or apartment. The program is administered by local public housing authorities. Assistance payments are based on 30 percent of household annual income. Households with incomes of 50 percent or below the area median income are eligible to participate in the program.

Senior: The Census Bureau defines a senior as a person who is 65 years or older. For persons of social security eligibility, a senior is defined as a person age 62 and older. Other age limits may be used for eligibility for housing assistance or retired communities.

Service Needs: The particular services required by special populations, typically including needs such as transportation, personal care, housekeeping, counseling, meals, case management, personal emergency response, and other services preventing premature institutionalization and assisting individuals to continue living independently.

Severe Cost Burden: See Cost Burden > 50%.

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

Sheltered & Sheltered homeless: Families and persons whose primary nighttime residence is a supervised publicly or privately operated shelter (e.g., emergency, transitional, battered women, and homeless youth shelters; and commercial hotels or motels used to house the homeless).

Small Household: Pursuant to HUD definition, a small household consists of two to four non-elderly persons.

Small Related: A household of 2 to 4 persons that includes at least one person related to the householder by birth, marriage, or adoption.

Special Needs Groups: Those segments of the population which have a more difficult time finding decent affordable housing due to special circumstances. Under California Housing Element statutes, these special needs groups consist of the elderly, people with disabilities, large families with five or more members, single-parent families with children, farm workers and the homeless. A jurisdiction may also choose to consider additional special needs groups in the Housing Element, such as students, military households, other groups present in their community.

Substandard Housing: Housing which does not meet the minimum standards in the State Housing Code. Jurisdictions may adopt more stringent local definitions of substandard housing. Substandard units which are structurally sound and for which the cost of rehabilitation is economically warranted are considered suitable for rehabilitation. Substandard units which are structurally unsound and for which the cost of rehabilitation is considered infeasible are considered in need of replacement.

Substantial Amendment: A major change in an approved housing strategy. It involves a change to the five-year strategy, which may be occasioned by a decision to undertake activities or programs inconsistent with that strategy.

Substantial Rehabilitation: Rehabilitation of residential property at an average cost for the project in excess of \$25,000 per dwelling unit.

Supportive Housing: Housing, including Housing Units and Group Quarters, that have a supportive environment and includes a planned service component.

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.

Supportive Service Need in Family Self Sufficiency (FSS) Plan: 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, remedial education, education for completion of secondary or post secondary schooling, preparation and counseling, substance abuse treatment and counseling, training in homemaking and parenting skills, money management, household management, counseling for homeownership, job development and placement follow-up assistance after job placement, job training, and other appropriate services.

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.

Total Vacant Housing Units: Unoccupied year round housing units. (U.S. Census definition)

Transitional Housing: Transitional housing is temporary (often six months to two years) housing for a homeless individual or family who is transitioning to permanent housing. Transitional housing often includes a supportive services component (e.g. job skills training, rehabilitation counseling, etc.) to allow individuals to gain necessary life skills in support of independent living.

Unsheltered: Families and individuals whose primary nighttime residence is a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings (e.g. streets, parks, alleys).

U.S. Department of Housing and Urban Development (HUD): The cabinet level department of the federal government responsible for housing, housing assistance, and urban development at the national level. Housing programs administered through HUD include Community Development Block Grant (CDBG), HOME and Section 8, among others.

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.

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 prevailing levels of construction costs or fair market rents. This term corresponds to low-income households in the CDBG Program. For the purposes of further distinguishing needs within this category, two subgroups - 0 to 30% (extremely low) and 31 to 50% (very low) of MHI have been established in the CHAS tables and narratives.

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 use are excluded.

Zoning: A land use regulatory measure enacted by local government. Zoning district regulations governing lot size, building bulk, placement, and other development standards vary from district to district, but must be uniform within the same district. Each city and county adopts a zoning ordinance specifying these regulations.