



HUDVET GLOSSARY OF TERMS

This glossary contains a complete listing and explanation of the most commonly used terms associated with CoC services for the homeless. Many terms are related to HUD programs while other terms are veteran specific. For further information concerning these definitions, please contact the HUD Veteran Resource Center or the HUD office nearest you.

Affordable Housing:

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

Assisted Household or Person:

To specify 1-year goals for assisting households or persons, a household or person is assisted if, during the coming Federal fiscal year, he or she will benefit through one or more programs included in the jurisdiction's Consolidated Plan.

Community and Individual Investment Corporation (CIIC):

For-profit corporation capitalized in part by Economic Development Initiative and Section 108 funds which invests in economic development activities in an identified service area where at least 51 percent of the residents are low- and moderate-income people and which offers residents the opportunity to purchase and own shares in the corporation.

Community Development Block Grant Program (CDBG):

A Federal program created under the Housing and Community Development Act of 1974. This program provides grants funds to local and State governments to be used 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 Development Block Grants (Entitlement):

In this program HUD directly provides annual CDBGs on a formula basis to entitled communities to carry out a wide range of community development activities directed toward neighborhood revitalization, economic development, and improved community facilities and services.

Community Development Block Grants (Section 108 Loan Guarantee):

Section 108 is the loan guarantee provision of the CDBG Program. It offers communities a source of financing for housing rehabilitation, economic development, and large-scale physical development projects.

Community Development Block Grants (Small Cities):

In this program HUD directly provides annual CDBG funds on a formula basis to States, who then administer the funding and act as a partner with the Federal Government in distributing funds to carry out a wide range of community development activities directed toward neighborhood revitalization, economic development, and improved community facilities and services.

Community Housing Development Organization (CHDO):

A federally defined type of nonprofit housing provider that must receive a minimum of 15 percent of all Federal HOME Investment Partnership funds. The primary difference between CHDO and other nonprofits is the level of low-income resident participation on the Board of Directors.

Community Reinvestment Act (CRA):

A 1977 law that requires banks and savings and loan institutions to take affirmative steps to help meet the credit needs of the communities they are chartered to serve, especially low- and moderate-income communities. The Act directs the four banking regulatory agencies (Federal Reserve Board, Officer of the Comptroller of the Currency, Federal Deposit Insurance Corporation, and the Office of Thrift Supervision) to evaluate the extent to which these institutions are meeting local credit needs.

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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 the needs and listing all resources available to implement the strategies. This document is required to receive HUD Community Planning and Development funds.

Continuum of Care:

Policies designed to address the critical problem of homelessness that include a coordinated community-based process of identifying needs and building a system to address those needs. The approach is predicated on the understanding that homelessness is not caused merely by a lack of shelter, but involves a variety of underlying, unmet needs -- physical, economic, and social.

Disability Compensation:

Monetary benefits, called disability compensation, are paid to veterans who are disabled by injury or disease incurred or aggravated during active duty military service. Monetary benefits are related to the residual effects of the injury or disease. The benefits, which are not subject to Federal or State income tax, are set by Congress.

Economic Development Initiative (EDI):

The EDI provides communities with grants that can be used in tandem with Section 108 guaranteed loans. This program provides communities with a source of financing for economic development, housing rehabilitation, and large-scale physical development projects.

Emergency Shelter Grant (ESG) Program:

A Federal grant program designed to help improve the quality of existing emergency shelters for the homeless, to make available additional shelters, to meet the costs of operating shelters, to provide essential social services to homeless individuals, and to help prevent homelessness.

Empowerment Zone (EZ) / Enterprise Community (EC):

Federally designated cities that received funding by combining efforts to create economic opportunity, sustainable community development, community-based partnerships, and a strategic vision for change.

Federal Housing Administration (FHA) Mortgage Insurance Programs:

FHA administers a variety of single-family mortgage insurance programs designed to make homeownership more readily available. These programs operate through HUD-approved lending institutions such as banks, savings and loan associations, and mortgage companies.

Home Investment Partnerships Program (HOME):

A Federal grant program designed to help jurisdictions expand the supply of decent and affordable rental and ownership housing for low- and very low-income veterans.

Homeless Veteran:

Any man and woman who once served in the military forces and does not have a permanent residence or is in immediate danger of losing his or her home.

Homeownership of Single-Family Homes (HOPE 3):

HUD, through the HOPE 3 program, provides grants to eligible applicants to create homeownership opportunities for low-income families who are first-time home buyers.

Housing Opportunities for Persons With AIDS (HOPWA):

The HOPWA program provides housing assistance and supportive services for low-income persons with HIV/AIDS and their families. Grants are provided by selection through a national competition of projects proposed by State and local governments and nonprofit organizations. Grantees are encouraged to form community partnerships with area nonprofit organizations to provide housing assistance and supportive services for eligible persons.

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Low-Income:

A household whose income does not exceed 80 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 80 percent of the median for the area median 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.

Lower-Income Rental Assistance (Section 8 Certificates and Vouchers):

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.

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.

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.

Section 8 Moderate Rehabilitation Single Room Occupancy (SRO) Program:

The SRO program provides rental assistance to homeless individuals in connection with the moderate rehabilitation of SRO dwellings. Resources to fund the cost of rehabilitating the dwellings must be from other sources. However, the rental assistance covers operating expenses of the SRO housing, including debt service for rehabilitation financing, provided that the monthly rental assistance or unit does not exceed the moderate rehabilitation fair market rent for an SRO unit, as established by HUD.

Shelter Plus Care (S+C) Program:

Provides grants for rental assistance for homeless persons with disabilities through four component programs: Tenant, Sponsor, Project, and Single Room Occupancy (SRO) Rental Assistance.

Single Room Occupancy (SRO):

Provides rental assistance on behalf of homeless individuals in connection with moderate rehabilitation of SRO dwellings.

Supportive Housing:

Housing, including housing units and group quarters, that has a supportive environment and includes a planned service component. Supportive Housing for the Elderly (Section 202): HUD provides capital advances to eligible, private, nonprofit sponsors to finance the development of rental housing with supportive services for the elderly.

Supportive Housing Program (SHP):

The Supportive Housing Program promotes the development of supportive housing and supportive services, including innovative approaches that assist homeless persons in the transition from homelessness and enable them to live as independently as possible. SHP funds may be used to provide transitional housing, permanent housing for persons with disabilities, innovative supportive housing, supportive services, or safe havens for the homeless.

Supportive Services:

Services provided to residents of supportive housing for the purpose of facilitating the independence of residents. Examples include case management, medical or psychological counseling and supervision, childcare, transportation, and job training.

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Surplus Property Program to Assist the Homeless (Title V):

Homeless organizations pay operating and repair costs on the surplus properties that are leased rent-free and "as is." Leases may run from 1 to 20 years, depending on the availability of the property and other factors. Surplus properties may also be deeded to the organizations. The program provides no funding. For the name and contact at these agencies, call the nearest HUD field office or the HUD toll-free number: (800) 927-7588.

Tenant-Based (Rental) Assistance:

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.

VA Medical Center:

Federally owned and operated hospital that provides health care to veterans.

Veteran:

Anyone who served or is currently serving in the military forces.

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.

Veteran Organizations Service Officers:

Individuals recognized by veteran service organizations who are qualified to file claims for veterans to the Department of Veteran Affairs for benefits such as compensation, pension, and medical treatment, etc.

Vocational Rehabilitation Program:

Veterans and service members are eligible for vocational rehabilitation if certain conditions are met (check with the Department of Veterans Affairs or a Veteran Service Organization Officer). An eligible disabled veteran may receive employment assistance, self-employment assistance, training in a rehabilitation facility, college, or other training facility.

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