



Understanding Homelessness

Glossary of Terms

Terms and Definitions

Adequate Housing - Housing that is reported by residents as not requiring any major repairs. Housing that is inadequate may have excessive mold, inadequate heating or water supply, significant damage, etc.

Affordable Housing - Any type of housing, including rental/home ownership, permanent/temporary, for-profit/nonprofit, that costs less than 30% of a household's pre-tax income.

Area Median Income (AMI) - One-half of the incomes in the area are above this amount and one-half are below. Figures are published annually by HUD for every county and metropolitan area in the U.S. (see <http://www.huduser.org/portal/datasets/il.html>).

Barriers - Barriers are reasons that prevent persons from entering a shelter facility. They can include things like no men, no women or no families, no pets, not accepting an impaired person (drugs/alcohol)

or requiring religious program participation. This becomes especially important to know during cold weather months, during which time temporary "warming centers" and "white flag" centers may be an option for your community.

Brownfields - Abandoned, idled, or under-used industrial and commercial facilities where expansion or redevelopment is complicated by real, potential or perceived environmental contamination. More information is available from the Environmental Protection Agency website: <http://www.epa.gov/brownfields/> or the Kentucky Energy and Environment Cabinet. <https://eec.ky.gov/Environmental-Protection/brownfields/Pages/default.aspx>

Chronically Homeless - An unaccompanied homeless individual with a disabling condition, or a family with at least one adult member who has a disabling condition who has either been continuously homeless for a year or more or has had at least four episodes of homelessness in the past three years. To be considered chronically homeless, an individual or family must have been on the streets or in emergency shelters (i.e. not in transitional or permanent housing) during these episodes.

Community Development Block Grant (CDBG) - The Community Development Block Grant (CDBG) program is a flexible program that provides communities with resources to address a wide range of unique community development needs. Beginning in 1974, the CDBG program is one of the longest continuously run programs at HUD. The CDBG program provides annual grants on a formula basis to states and units of local governments.

Community Development Block Grant Program (CDBG) - Created by the Housing and Community Development Act of 1974. CDBG provides eligible metropolitan cities and urban counties (called "entitlement communities") with annual direct grants that they can use to revitalize neighborhoods, expand affordable housing and economic opportunities, and/or improve community facilities and services, principally to benefit low- and moderate-income persons.

Community Land Trust - A form of ownership similar to a condominium in that each household owns an individual unit but not the land beneath it. However, in a community land trust, the common areas and land are owned by a nonprofit, community-based corporation. Because land values are controlled and this is a limited-equity form of ownership, it maintains long-term affordability.

Condominium - A form of ownership in which individuals own a unit of housing in a multi-unit complex. The individual owners also jointly own and share financial responsibility for the common areas in the complex.

Continuum of Care (CoC) - A network of organizations designated by HUD to oversee homeless assistance grants from HUD in a particular geographic area. Each CoC coordinates with homeless assistance agencies in its area to produce annual plans identifying the needs of local homeless populations, the resources currently available in the community to address those needs, and any gaps in resources that could be filled with additional funding.

Continuum of Care Regions for Kentucky (list of contacts)

Cooperative (Co-op) - Housing in which each member shares in the ownership of the whole project with the exclusive right to occupy a specific unit and to participate in project operations through the purchase of stock.

Coordinated Entry Point (CEP) - The first step and process for accessing and directing services for individuals.

Cost Burdened - A household paying more than 30 percent of their income for housing costs.

Emergency Shelter - A temporary place for homeless persons to reside.

Emergency Solutions Grant (ESG) - The Emergency Solutions Grant (formerly known as Emergency Shelter Grant) is federal grant funding to assist with street outreach, shelter, rapid re-housing assistance, homelessness prevention, HMIS and administration.

Extremely Low Income - Adjusted income that is below 30% of the area median income (AMI) adjusted for household size and for the county or Metropolitan Statistical Area.

Eviction - The dispossession of a tenant of leased property by force or by legal process.

Fair Housing - Federal law that prohibits discrimination in housing, renting and lending based on race, color, national origin, religion, sex, family status, or disability. Legislation first enacted in 1968 and expanded by amendments in 1974 and 1988.

Fair Market Rent (FMR) - Rent guidelines for various size units (studio, 1BR, 2BR, etc.) based on market rents for the area. These guidelines are set by HUD primarily to determine payment standards for its affordable housing programs (e.g., Housing Choice Vouchers). FMRs are published annually by HUD (<http://huduser.org/datasets/fmr.html>).

Food Insecurity - Food insecurity describes a household's inability to provide enough food for every person to live an active, healthy life. Food insecurity is one way we can measure and assess the risk of hunger. In the United States currently, 1 in 9 people struggle with hunger.

HOME - A HUD program that provides formula grants to states and units of local government that communities use - often in partnership with local nonprofit groups - to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people.

Homeless - Homeless persons are generally defined as those living in homeless facilities or in places not meant for human habitation. The Department of Housing and Urban Development (HUD) categorizes the homeless into four distinct groups:

- **Literally homeless** - People who are living in a place not meant for human habitation, in emergency shelter, in transitional housing, or are exiting in an institution where they temporarily resided. People exiting an institution are considered homeless

under this category if they resided in the institution for 90 days or less and were in shelter or a place not meant for human habitation immediately prior to entering that institution.

- At imminent risk of being homeless - People who will lose their primary nighttime residence within 14 days and lack resources or support networks to obtain other permanent housing.
- Homeless under other federal statute - Unaccompanied youth or families with children who are unstably housed and likely to continue in that state. This category applies to those who have not had a lease or ownership interest in a housing unit in the last 60 or more days, have had two or more moves in the last 60 days, and who are likely to continue to be unstably housed because of disability or multiple barriers to employment.
- Fleeing domestic violence - People who are fleeing or attempting to flee domestic violence, have no other residence, and lack the resources or support networks to obtain other permanent housing.

Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act - Signed into law by President Obama on May 20, 2009, the HEARTH Act amends and reauthorizes the McKinney Vento Homeless Assistance Act with substantial changes, including:

- A consolidation of HUD's competitive grant programs
- The creation of a Rural Housing Stability Assistance Program
- A change in HUD's definition of homelessness and chronic homelessness
- A simplified match requirement
- An increase in prevention resources
- An increase in emphasis on performance

HOPE VI - Also known as the Urban Revitalization Program, this program enables demolition of obsolete public housing, revitalization of public housing sites and distribution of supportive services to the public housing residents affected by these actions. Rebuilt projects are commonly designed following new urbanist principles, and typically include one-third heavily subsidized units, one-third moderately subsidized units, and one-third market rate units.

Housing Authority - Chartered under state law, a housing authority is an autonomous, not-for-profit public corporation. This organizational structure allows housing authorities to work in conjunction with local governments and agencies to develop long-term housing strategies for communities.

Housing Trust Fund - Distinct funds established by city, county or state governments that receive ongoing, dedicated sources of public funding to support the preservation and production of affordable housing, and opportunities for households to access affordable homes. While housing trust funds can be a repository for private donations, they are neither public/private partnerships nor endowed funds. There are currently 38 states with housing trust funds, and more than 550 city- and county-level funds in operation.

Housing Choice Vouchers - Allow very low-income households to choose and lease privately owned rental units. Through the main federal rental assistance program, vouchers are administered by local public housing agencies. Vouchers are provided to eligible households, and they find their own housing (it must meet program health and safety requirements). Housing voucher recipients must pay 30 percent of their monthly adjusted gross income for rent and utilities. The PHA calculates the maximum amount of allowable assistance as the area moderate-priced unit standard minus 30 percent of the household's income.

HUD - The U.S. Department of Housing and Urban Development (HUD) administers federal aid to local housing agencies (HAs) that manage the housing for low-income residents at rents they can

afford. HUD furnishes technical and professional assistance in planning, developing and managing these developments.

HUD Housing Eviction - Tenants can be evicted from HUD housing for non-compliance with the rental agreement or tenant duties under landlord-tenant law, failure to supply information necessary to certify income or other good cause.

Inclusionary Zoning - These policies require (or provide incentives for) developers to include a minimum percentage of low- and/or moderate-income housing within new market-rate developments. Typical incentives include density bonuses (allowing additional units to be built), expedited permitting, relaxed design standards (e.g., minimum lot sizes or setbacks), and fee waivers.

Income Guidelines

Extremely Low Income (ELI) - 0 - 30% of federal poverty rate.

Very Low Income – (VLI) - 31 - 50 % of federal poverty rate.

Low Income – (LI) - 51 - 80% of federal poverty rate.

“K-Count” or Point-in-Time (PIT) Count - A method of obtaining a count of the homeless population in a given community. A Point in Time count is a count of the number of homeless people, sheltered or unsheltered, on one particular day in the last week of January of each calendar year.

Kentucky Housing Corporation (KHC) - Kentucky Housing Corporation invests in affordable housing solutions by offering programs and services designed to develop, preserve, and sustain affordable housing throughout the state. Created by the 1972 General Assembly, KHC is a self-supporting, public corporation of the Commonwealth of Kentucky, and is governed by a 15-member Board of Directors. KHC is a quasi-government agency, which is administratively attached to the Kentucky Finance and Administration Cabinet, and a portion of KHC's funds are derived from the interest earned through the sale of tax-exempt mortgage revenue bonds. From these proceeds, KHC has made

homeownership possible for more than 98,000 Kentucky families.

Limited-Equity Ownership - Residents own their units, which provides security and wealth creation, but the price at which the housing can be resold or leased is limited. These restrictions can be based on the income characteristics of the incoming buyers, on the sale price itself, or both. There are two typical forms of limited-equity ownership: 1) condominium - each household owns its unit, but an association owns the land and common areas; 2) cooperative - each household owns a share of the cooperative housing association, not a unit.

Linkage Fees - A linkage or impact fee may be assessed on new industrial, commercial, or office development that increases the affordable housing burden on the surrounding community. The fees are used to create affordable housing. (Alternatively, housing units may be provided as part of the development.)

Low Income - Adjusted income that is between 50 and 80% of the area median income (AMI) adjusted for household size and for the county or Metropolitan Statistical Area.

Low-Income Housing Tax Credits (LIHTC) - A federal tax incentive that facilitates financing to develop low-income housing. The program provides dollar-for-dollar credit toward taxes owed by the housing owner. These tax credits can be sold, or used to back up bonds that are sold, to obtain financing to develop the housing. As with any other subsidy program, specific rules and eligibility requirements pertain to units funded with LIHTC.

Market Rate - Area rent levels for units without any subsidy or assistance from a public program.

Mixed-Income - A mix of residents with various income levels (including low income) within one development.

Moderate-Income - Adjusted income that is between 80 and 120% of the area median income (AMI) adjusted for household size and for the county or Metropolitan Statistical Area.

McKinney-Vento Homeless Assistance Act -

A United States federal law that provides federal money for homeless shelter programs. It was the first significant federal legislative response to homelessness, and was passed and signed into law by President Ronald Reagan on July 22, 1987. The act has been reauthorized and amended several times over the years. The McKinney Act originally had 15 programs providing a spectrum of services to homeless people, and is what originated almost all of the programs we are familiar with today, including the Continuum of Care Programs: the Supportive Housing Program, the Shelter Plus Care Program, the Single Room Occupancy Program, as well as the Emergency Shelter Grant Program. The most recent reauthorization of the McKinney Act was through the HEARTH Act in 2009 (see HEARTH Act above).

NIMBY (Not In My Backyard) - Term that describes when residents of a neighborhood designate a new development (e.g. shelter, affordable housing, group home) or change in occupancy of an existing development as inappropriate or unwanted for their local area.

Notice of Fund Availability (NOFA) - A Notice of Funding Availability is released in the Federal Register announcing all grant submission deadlines and requirements. The SuperNOFA is the Federal Register notice created by HUD to release multiple housing funding notices at the same time. The CoC grant funds are released through a NOFA annually.

Permanent Housing (PH) - Permanent Housing is community-based housing, the purpose of which is to provide housing without a designated length of stay. There are two types of Permanent Housing: Permanent Supportive Housing and Rapid Re-housing.

Poverty Guidelines - The poverty guidelines are a simplified version of the federal poverty thresholds used for administrative purposes — for instance, determining financial eligibility for certain federal programs. They are issued each year in the Federal Register by the Department of Health and

Human Services (HHS). View U.S. Federal Poverty Guidelines [here](#).

Poverty Thresholds - Poverty thresholds are used for calculating all official poverty population statistics. They are updated each year by the Census Bureau.

Rapid Re-Housing (RRH) - Rapid Re-Housing is a type of Permanent Housing designed to quickly transition individuals and families (with or without disabilities) experiencing homelessness into permanent housing and achieve stability in that housing. Intensive case management along with short to medium term rental assistance is provided to households in RRH programs for no more than 24 months..

Rent Control - These anti-gentrification ordinances limit the amount that a landlord can raise the rent, typically by setting an allowable annual percentage increase. Some ordinances also limit the amount the rent can be raised once a unit is vacant (i.e., between renters).

Section 8 (see Housing Choice Vouchers) - Housing Assistance Payments Program, authorized by the Housing and Community Development Act of 1974. Includes the housing choice voucher program, which is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market, and project-based rent subsidies. There are two types of Section 8 housing: (1) Unit-based - Landlords of privately owned units sign a Section 8 contract under which they agree to charge below-market rent and receive direct government subsidies to make up the difference. (2) Tenant-based - As of October 1999, the Section 8 certificate and voucher programs merged and became the Housing Choice Voucher Program.

Shelter Diversion - The homelessness prevention program that provides case management, financial assistance, and legal assistance to those at imminent risk of entering an emergency shelter or residing in a place not meant for human habitation.

Single Room Occupancy (SRO) - Small private rooms that contain either food preparation or sanitary facilities, or both, and are designed to be inhabited by a single individual. HUD's Section 221(d) program provides mortgage insurance for such properties.

Street Outreach - Programs that provide essential services for unsheltered persons who are sleeping in places not meant for human habitation. Services include emergency health or mental health care, engagement, case management, and services for special populations.

Subsidized Housing - There are two general types of housing subsidies: (1) development subsidies (supply side) to help construct or acquire housing, and (2) operating subsidies (demand side) that supplement the amount that residents can pay.

Supportive Housing Program (SHP) - This program provides funding for development, operation and services for transitional housing, permanent supportive housing, service only programs, and the Homeless Management Information System. Funding is applied for through the CoC and is contracted by HUD directly to the applicant agency. Effective FY 2012, the HEARTH Act consolidated the SPC, SRO and SHP programs into the CoC Program.

Transitional Housing (TH) - Temporary housing for homeless persons to facilitate their movement from the streets or emergency shelters into permanent housing. Appropriate on-site supportive services necessary to facilitate that movement must be included to be considered transitional housing.

Trauma-Informed Care - The evidence-based practice of trauma-informed care engages service providers and organizations in learning about trauma and its effects. The focus is on providing services and environments that avoid re-traumatizing individuals receiving care.

Unified Funding Agency (UFA) - An agency designated by the community to receive direct grants from HUD and then distribute sub-grants to project sponsors. Strategies to End Homelessness currently

serves as the collaborative applicant (see above) and has applied to serve as the Unified Funding Agency for the Cincinnati/Hamilton County Continuum of Care.

VESTA® - VESTA® (Virtual Electronic Service Tracking Assistant) is the HMIS software utilized by the CoC. It is a locally developed product owned by The Partnership Center, Ltd. It serves the CoC as a product in compliance with Federal Data Standards for an HMIS, but also as a community-based software product designed to facilitate partnership and innovation.

White Flag Shelter - Cold weather shelter facility.

Very Low Income - Adjusted income below 50% of the area median income (AMI) adjusted for household size and for the county or Metropolitan Statistical Area.

Zoning - The classification of land by (a) types of uses permitted and prohibited and (b) by densities and intensities permitted and prohibited in a given district, including regulations regarding building location on lots.

Acronyms

CAP - Central Access Point

CDAB - Community Development Advisory Board

CDBG - Community Development Block Grant

CFR - Code of Federal Regulations

CMHA - Cincinnati Metropolitan Housing Authority

CoC - Continuum of Care

ESG - Emergency Solutions Grant

FAC - Funding Advisory Committee

FHP - Family Housing Partnership

HCRP - Housing Crisis Response Program

HEARTH Act - Homeless Emergency Assistance and Rapid Transition to Housing Act

HIC - Housing Inventory Chart

HUD - United States Department of Housing and Urban Development

PH - Permanent Housing

PIT - Point-in-Time

PSH - Permanent Supportive Housing

RRH - Rapid Re-Housing

SHP - Supportive Housing Program

SPC/S+C - Shelter Plus Care

SRO - Single Room Occupancy

SSO - Supportive Services Only

VASH - Veterans Affairs Supportive Housing

VAWA - Violence Against Women Act

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

YARH - Youth At Risk of Homelessness

3CDC - Cincinnati Center City Development Corporation

Terms copied from Partnership for Working Families website, the Cincinnati/Hamilton County Homeless Services System, the City of Austin, TX., Feeding America, Athens Housing Authority and Solving Street Homelessness in Louisville, KY: Improving the Climate for Care for Individuals Experiencing Homelessness, June 11, 2019 from University of Louisville Commonwealth Institute of Kentucky.

Preferred Terms

Respectful language is important when referring to fellow Kentuckians experiencing homelessness or other issues. Advocates for these persons encourage all of us to make a conscious effort to refer to individuals as people first, and not define the person by their current living situation, medical issue or disability. Being referred to by a term makes these individuals feel further excluded from society. Examples include:

Homeless - (person, man, woman, family) - Person (man, woman, family) experiencing homelessness.

Addict - Person experiencing addiction or person in recovery.

Handicapped - Person with mental or physical disability.

Mentally retarded - Person with a cognitive/developmental disability.

