

Housing Glossary extracted from Seattle's 2009-2012 Consolidated Plan – November, 2008

The terms and acronyms listed in this glossary, when used in the Consolidated Plan, have the meanings set forth below unless they are used in a section that defines them differently or the context suggests otherwise.

- **“ACS”** – American Community Survey
- **“affordable housing”** – a housing unit for which the occupant is paying no more than 30% of household income for gross housing costs, including utility costs paid by the occupant.
- **“affordable workforce housing”** – affordable housing for households with incomes between 31 and 80% of median income.
- **“American Community Survey”** – a new tool developed by the U.S. Census Bureau, the ACS is an ongoing statistical summary of a sample group of households, which has been released each year since 2005 and which will replace the census long form in 2010. ACS estimates are based on a sample (about 1 in 40 households nationwide per year) and are subject to sampling error.
- **“American Dream Downpayment Initiative”** – provides downpayment, closing costs, and rehabilitation assistance to eligible individuals; is administered as part of the federal HOME Program.
- **“assisted housing”** – owner-occupied or rental housing that is subject to restrictions on rents, rate of return, or sale prices as a result of any of the following: one or more governmental subsidies provided with respect to such housing, including grants, loans, or rent subsidies from public funds; any land use bonus; a transfer of development rights; or use of bonus contributions or mitigation funds administered by the City; or tenant-based subsidies such as Section 8 vouchers.
- **“burdened by housing costs”** – see Glossary definition of “housing cost burden”
- **“CDBG”** – Community Development Block Grant
- **“chronically homeless”** – According to HUD, a person is defined as being “chronically homeless” if he or she has a disabling condition and has been continuously homeless for a year or more or has had at least four episodes of homelessness in the past three years.

- **“Community Development Block Grant”** – a federal program authorized by the Housing and Community Development Act of 1974, which replaced several community development categorical grant programs. CDBG provides eligible metropolitan cities, urban counties (called "entitlement communities") and states 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 households with incomes not exceeding 80% of median income.
- **“Comprehensive Plan”** – Seattle’s Comprehensive Plan, as approved and amended, adopted in accordance with the State of Washington Growth Management Act, RCW Chapter 36.70A.
- **“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. (See Glossary definition of “person with a disability”.)
- **“emergency shelter”** – any facility with overnight sleeping accommodations, the primary purpose of which is to provide temporary shelter for the homeless in general or for specific populations of the homeless.
- **“extremely low-income household”** – a household whose income does not exceed 30% of median family income, as determined by HUD, with adjustments for smaller or larger families, except that HUD may establish income ceilings higher or lower than 30% of the median for the area on the basis of findings by HUD that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.
- **“Fair Housing Act”** – the federal Fair Housing Act, 42 USC Sec. 3601 et seq., as amended, which requires, among other things, that owners of rental housing generally not discriminate against potential tenants based on race, sex, color, religion, national origin, disability or familial status.
- **“Family”** – for the purpose of describing relative housing needs among low-income households, the term “family” means a group of two or more people who reside together and who are related by birth, marriage, or adoption (U.S. Census definition).
- **“Family Self-Sufficiency Program (FSS)”** – 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 Housing Administration”** –a division of the Department of Housing and Urban Development. Its main activity is the insuring of residential mortgage loans made by private lenders. FHA also sets standards for underwriting mortgages.
- **“FHA”** – Federal Housing Administration
- **“FHA mortgage limit”** The one-family mortgage limit for the Seattle-Bellevue-Everett Metropolitan Statistical Area (MSA), as reported annually by HUD.
- **“HMIS”** – Homeless Management Information System (see also Glossary definition for “Safe Harbors”)
- **“HOME”** – HOME Investment Partnership
- **“HOME Investment Partnership”** – 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 households.
- **“Homebuyer Assistance Program”** – a City of Seattle program designed to assist low-income households to purchase homes in the City of Seattle.
- **“Homeless”** – a family or individual that
 - (1) lacks a fixed, regular, and adequate nighttime residence; or
 - (2) has, or had within 30 days before occupancy of subsidized rental housing, a primary nighttime residence that is
 - (a) a supervised, publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels and congregate shelters); or
 - (b) an institution that provides a temporary residence for individuals intended to be institutionalized; or
 - (c) a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings; or
 - (d) transitional housing; or
 - (3) is certified by a public or non-profit agency, acceptable to the City, to be in imminent danger of becoming a homeless family or individual under paragraph (1) or (2) above.
- **Homelessness Intervention & Block Grant Administration (HIBGA)** a division of the Seattle Human Services Department that provides resources and services to residents of Seattle to help them find, keep, and maintain shelter and housing, as well as receive adequate nutritional support and stable employment opportunities. In addition, this division funds capital improvements for community facilities.
- **“Homeless Management Information System”** – a database used to collect and analyze information about people who are homeless and to learn more about

the emergency services they use. King County's Homeless Management Information System is called Safe Harbors and is managed by the City of Seattle's Human Services Department, King County's Department of Community and Human Services, and United Way of King County. Local jurisdictions must have an HMIS to be competitive for Federal McKinney-Vento funding and for Washington State Department of Community, Trade & Economic Development homeless service funds.

- **“HomeWise”** – a City of Seattle housing program designed for low-income homeowners and renters. HomeWise offers low interest home repair loans, weatherization grants and green grants for installing sustainable products.
- **“HOPE VI”** – a funding program sponsored by the U. S. Department of Housing and Urban Development. Seattle Housing Authority has secured over \$135 million through this program to redevelop four housing communities in Seattle: High Point, NewHolly, Rainier Vista and Westwood Heights. HOPE VI permits expenditures for the capital costs of demolition, construction, rehabilitation and other physical improvements, development of replacement housing, and community & supportive services.
- **“household”** – one or more persons occupying a housing unit (U.S. Census definition). Also see Glossary definition of “Family.”
- **“housing cost burden”** – the extent to which gross housing costs, including utility costs, exceed 30% of gross household income, based on data published by the U.S. Census Bureau. A household that pays 31-50% of gross household income for housing costs is considered to face a “housing cost burden.” A household that pays 51-75% of gross household income for housing costs is considered to face a “severe housing cost burden.” A household that pays more than 75% of gross household income for housing costs is considered to face a “very severe housing cost burden.”
- **“Housing Investment Area”** – a geographic area in which specific housing strategies and resources have been identified to help accomplish revitalization goals. Housing Investment Area boundaries are based on certain criteria, including selected indicators of economic distress. See Appendix G of this Consolidated Plan.
- **“Housing Levy”** – see Glossary definition of “Levy”
- **“housing problems”** – Housing problems include “housing cost burden” (see Glossary definition) and/or “overcrowding” (see Glossary definition) and/or lacking complete kitchen or plumbing facilities.
- **“housing unit”** – an occupied or vacant house, apartment or single room (SRO housing) that is intended as separate living quarters (U.S. Census definition).

- **“HUD”** – United States Department of Housing and Urban Development
- **“lead-based paint hazard”** – any condition that causes exposure to lead from dust-lead hazards, soil-lead hazards, or lead-based paint that is deteriorated or present in chewable surfaces, friction surfaces, or impact surfaces, and that would result in adverse human health effects.
- **“Levy”** – the housing programs funded by the levy of additional taxes last authorized by the Seattle voters in 2002.
- **“low-income household”** – a household whose income does not exceed 80% of median family income, as determined by HUD, with adjustments for smaller or larger families, except that HUD may establish income ceilings higher or lower than 80% of the median for the area on the basis of findings by HUD that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes. Note, for CDBG program purposes, HUD defines “low-income household” as a household having an income equal to or less than 50% of median income.
- **“McKinney”** – McKinney Homeless Assistance Program
- **“McKinney Homeless Assistance Program”** – a federal program administered by the U.S. Department of Housing and Urban Development that consists of several component parts, including supportive housing for persons with disabilities, transitional housing, SRO Moderate Rehabilitation, Supplemental Assistance for Facilities to Assist the Homeless (SAFAH), and special housing services for people with AIDS.
- **“MFI”** – median family income; see “median income”
- **“MI”** – median income
- **“moderate-income household”** – a household whose income is between 81 and 95% of median income, as determined by HUD, with adjustments for smaller or larger families. Note, for CDBG program purposes, HUD defines “moderate-income household” as a household whose income does not exceed the Section 8 low-income limit, established by HUD.
- **“Neighborhood Revitalization Strategy Area (NRSA)”** – a comprehensive approach to address economic development needs in particular neighborhoods. These strategies tie five-year outcome based (quantifiable) benchmarks to CDBG funding decisions and offer public agencies and Community Based Development Organizations (CDBO) enhanced flexibility in undertaking activities with CDBG funds in these neighborhoods.

- **“new construction”** – the construction of housing on a vacant site or a site previously used for non-housing purposes, or the addition of housing units to a property, but not including the rehabilitation or replacement of housing units, whether vacant or occupied, without a material increase in the floor area used for housing on the site.
- **“NHOP”** – Levy Neighborhood Housing Opportunity Program
- **“NOFA”** – Notice of Funding Availability
- **“non-homeless persons with special needs”** – includes frail elderly persons, persons living with HIV/AIDS, disabled persons.
- **“Office of Housing”** <http://www.seattle.gov/housing/> – the Seattle Office of Housing, and any successor departments or offices of the City.
- **“OH”** – Office of Housing
- **“overcrowding”** – for purposes of describing relative housing needs, occupancy of a housing unit containing more than one person per room, as defined by the U.S. Census Bureau, for which data are made available by the Census Bureau.
- **“owner”** – a household that owns the housing unit it occupies. (U.S. Census definition)
- **“person with a disability”** – federal regulatory definition includes: a person who is determined to
 - (1) Have a physical, mental or emotional impairment that:
 - (i) is expected to be of long-continued and indefinite duration;
 - (ii) substantially impedes his or her ability to live independently; and
 - (iii) is of such a nature that the ability could be improved by more suitable housing conditions; or
 - (2) Have a developmental disability, as defined in section 102(7) of the Developmental Disabilities Assistance and Bill of Rights Act (42 U.S.C. 6001-6007); or
 - (3) Be the surviving member or members of any family that had been living in an assisted unit with the deceased member of the family who had a disability at the time of his or her death.
- **“project-based rental assistance or subsidies”** – rental assistance or subsidies provided for a project, not for a specific tenant. Tenants benefiting from project-based rental assistance give up the right to that assistance upon moving from the project.

- **“Public Use Microdata Sample”** – A subset of the ACS data for the Seattle area that was compiled by the Puget Sound Regional Council. PUMS data are used in this Plan to provide detailed information about housing market issues. The ACS PUMS dataset comprises about 40% of the sample in the ACS as a whole, or about 1% of households in the nation.
- **“PUMS”** – Public Use Microdata Sample
- **“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)
- **“Safe Harbors”** – the Seattle/King County Homeless Management Information System. Safe Harbors is used to collect information about people who use homeless services.
- **“Seattle median income”** – median income estimates specific to Seattle households that have been calculated using estimates from the U.S. Census Bureau’s 2006 American Community Survey (ACS). Use of the Seattle median income in some sections of this Consolidated Plan enables findings on income to be expressed consistent with other observations regarding household characteristics that are based on ACS estimates for Seattle.
- **“senior household”** – a one or two person household in which the head of the household or spouse is at least 62 years of age.
- **“senior person”** – an individual who is at least 62 years of age.
- **“service needs”** – the particular services identified for vulnerable populations, which typically may include transportation, personal care, housekeeping, counseling, meals, case management, personal emergency response, and other services to prevent loss of housing, premature institutionalization and assist individuals to continue living independently.
- **“severe housing cost burden”** – the extent to which gross housing costs, including utility costs, exceed 50% of gross household income, based on data published by the U.S. Census Bureau.
- **“SHA”** – Seattle Housing Authority

- **“sheltered”** – families and persons whose primary nighttime residence is a supervised publicly or privately operated shelter, including emergency shelters, 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.
- **“single room occupancy”** – an SRO is a residential building that provides small private rooms, each of which is intended for occupancy by one individual. SRO buildings often contain kitchen and bathroom facilities that are shared by multiple residents.
- **“small household”** – a household comprised of one or two persons.
- **“Sound Families Initiative”** – a program to develop transitional housing and to expand support services for homeless families, or families in danger of becoming homeless in King, Pierce and Snohomish counties.
- **“SMI”** – Seattle median income
- **“SRO”** – single room occupancy
- **“subsidized rental housing”** – assisted housing (see Glossary definition) that receives or has received project-based governmental assistance for capital costs and is rented to, or held for rent exclusively to, low-income households as determined at the time of the household’s initial occupancy (or the time of provision of the assistance, if later). Subsidized rental housing does not include owner-occupied units, nor does it include units occupied by Section 8 voucher holders in otherwise unregulated housing.
- **“Substantial Amendment”** – major changes in an approved housing strategy or allocation plan.
- **“supportive housing”** – housing, including housing units or group quarters, that includes supportive services.
- **“supportive service need in FSS Plan”** – the plan that Public Housing Authorities (PHAs) administering a Family Self-Sufficiency program are required to develop to identify the services they will provide to participating families and the source of funding for those services. The supportive services may include child care; transportation; remedial education; education for completion of secondary or postsecondary schooling; job training, preparation and counseling; substance abuse treatment and counseling; training in homemaking and parenting skills; money management, and household management; counseling in home ownership; job development and placement; follow-up assistance after job placement; and other appropriate services.

- **“TDR”** – transferable development rights
- **“tenant-based rental assistance or subsidy”** – a form of rental assistance or subsidy provided for the tenant, not for the project such as Section 8 vouchers or certificates.
- **“Tenant Relocation Assistance Ordinance”** – a Seattle ordinance that provides benefits for residential tenants who will be displaced by housing demolition, substantial rehabilitation, change of use or removal of use restrictions on assisted housing. Benefits include payment of relocation assistance to low-income tenants and advance notice of planned development.
- **“transitional housing”** – a type of supportive housing that is designed to provide housing and appropriate supportive services to homeless persons to foster independence and the transition into permanent housing.
- **“TRAO”** – Tenant Relocation Assistance Ordinance
- **“very low-income household”** – a household whose income does not exceed 50% of median family income, as determined by HUD, with adjustments for smaller or larger families, except that HUD may establish income ceilings higher or lower than 50% of the median for the area on the basis of findings by HUD that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.