



Glossary of Housing and Housing Assistance Terminology

Affordable/Low-Income Housing- Publicly subsidized housing with affordability restrictions ensuring that households with incomes at established thresholds do not spend more than 30 percent of their household income on housing and utility costs. This can be accomplished through a rent restriction and/or an income restriction, as well as through rent assistance.

Affordable- Housing is considered to be affordable if a household spends less than 30 percent of its gross income on housing expenses; utilities are considered affordable if a household spends less than six percent of its gross income on utilities.

American Community Survey (ACS)- An ongoing survey recorded by the US Census Bureau about the country and the population. This analysis uses Public Use Microdata (PUMs) from the ACS to explore household-label data on the characteristics of the people responding to the survey, as well as their housing.

Amortizing- A type of loan in which the payments include a mix of principal and interest calculated to pay off the loan balance by the end of a defined period.

Area Median Income (AMI)- HUD published income thresholds used to establish program eligibility for household income, and allowable rent levels through corresponding rent tables. The thresholds are derived from, though not exactly the same as, the Census published median family incomes, and is published for individual household sizes. (Different from Median Family Income (MFI) defined below).

Biennium- A biennium is a two-year time period. The State approves a biennial budget every two years. It consists of two annual budgets, one for each fiscal year.

Chronic Homelessness- Is defined as a single individual (or head of household) with a disabling condition who has either: Experienced homelessness for longer than a year, during which time the individual may have lived in a shelter, Safe Haven, or a place not meant for human habitation OR experienced homelessness four or more times (must add up to 12 months) in the last three years.

Community Action Agencies (CAAs)- Local public and private social services agencies created through the Economic Opportunity Act of 1964 to reduce or eliminate the causes and conditions of poverty by empowering people in poverty. Each CAA uses a community-based

needs assessment to develop advocacy and service priorities to provide the most relevant, most effective services for its own community.

Continuum of Care (CoC)- The Continuum of Care Program originates from the federal Housing and Urban Development (HUD) Agency. The CoC program is designed to promote community wide commitment to the goal of ending homelessness; provide funding for efforts by nonprofit providers, and State and local governments to quickly rehouse homeless individuals and families while minimizing the trauma and dislocation caused to homeless individuals, families, and communities by homelessness; promote access to and effect utilization of mainstream programs by homeless individuals and families; and optimize self-sufficiency among individuals and families experiencing homelessness.

Coordinated Care Organizations- A community-based, integrated care organization created by the state of Oregon to allow for local and regional distribution and coordination of healthcare to segments of the state's population covered under the Oregon Health Plan.

Damp Housing: Housing where tenants do not need to be "clean" when entering the program but are expected to be actively working on recovery from substance use problems.

Development Pipeline- Refers to development projects that have been approved for funding but have not yet been completed. Projects may be in the process of obtaining local land use and building permits or under construction.

Eastern Oregon Coordinated Care Organization (EOCCO)- EOCCO ensures Oregon Health Plan (OHP) members living in Eastern Oregon have access to affordable, high-quality care to help them to better health and wellness. EOCCO received its first contract from the Oregon Health Authority in 2012 to administer Medicaid services in Eastern Oregon. EOCCO currently provides Oregon Health Plan services in 12 Eastern Oregon counties: Baker, Gilliam, Grant, Harney, Lake, Malheur, Morrow, Sherman, Umatilla, Union, Wallowa, Wheeler.

Emergency Rental Assistance- Makes funding available to assist households that are unable to pay rent or utilities. It is usually provided on a 1-3 month period of assistance when individuals have an eviction notice or utility shut-off.

Energy Burden- A measure used to determine whether a household is spending too much of their pretax income on utilities. Households spending between 6 percent and 10 percent of their income on utilities are considered energy burdened, whole households spending more than 10 percent of their income on utilities are considered to be severely energy burdened.

Extremely Low Income (ELI)- A household earning less than 30 percent of the AMI; as defined and used by HUD.

Families- In the ACS PUMs data, a family is a group of related persons living in the same residence. People can be related by birth, marriage, or adoption.

Federal Poverty line- A measure of poverty set by the federal government. The U.S. Census Bureau determines poverty status by comparing pre-tax cash income against a threshold that is set at three times the cost of a minimum food diet in 1963, updated annually for inflation using the Consumer Price Index, and adjusted for family size, composition, and age of the householder.

Fixed Income- In the AVS PUMs data, we define a household as fixed income if income is solely derived from a combination of retirement income, supplemental security income, and social security income.

Frontier- Counties having a population density of six or fewer people per square mile. Frontier America consists of sparsely populated areas that are geographically isolated from population centers and services.

Gender Diverse and Sexual Minority- Refers to people who identify as lesbian, gay, bisexual, transgender, queer, gender diverse, questioning, intersex, etc. Gender Diversity refers to the extent to which a person's gender identity, role, or expression differs from the cultural norms prescribed for people of a particular sex.

Households- In the ACS PUMS data, a household is a single person or group of persons living in the same residence as the survey respondent. Households may have unrelated individuals or families living together or may be a family unit.

Households with Children- Defined in the analysis as a married couple household with the presence of their own dependent children.

Housing Cost Burden/Housing Burden- A measure used to determine whether a household is spending too much of their pretax income on housing costs (inclusive of utility costs). Households spending between 30 percent and 50 percent of their gross income on housing and utilities are considered housing burdened, while households spending more than 50 percent of their income on housing and utilities are considered to be severely housing burdened.

Housing and Urban Development- Department of Housing and Urban Development was created as part of President Lyndon B. Johnson's War on Poverty.

Housing Choice Voucher- Section 8- The housing choice voucher program 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. Landlords must agree to participate in the program and the unit must meet minimum standards of health and safety.

Housing Choice Voucher- Veterans Affairs Supportive Housing (VASH)- Administered in partnership with the U.S. Department of Veterans Affairs (VA), and enables homeless veterans and their families to access affordable housing with an array of supportive services. Combines the Housing Choice Voucher rental assistance for homeless Veterans with case management and clinical services.

Housing First- A federal government policy that prioritizes providing permanent housing (and other supportive services) as quickly as possible to people experiencing homelessness.

Housing Inventory Count (HIC)- is a point-in-time inventory of provider programs within a Continuum of Care that provides beds and units dedicated to serve people experiencing homelessness, categorized by five Program Types: Emergency Shelter; Transitional Housing; Rapid Re-housing; Safe Haven; and Permanent Supportive Housing

Housing Need- HUD defines four types of housing needs, described below. A household is said to have a housing need or housing problem if they have any one or more of these four problems.

1. A household is cost burdened if monthly housing costs exceed 30% of monthly household income. A severe cost burden occurs when more than 50% of monthly household income is spent on monthly housing costs.
2. A household is overcrowded if there are more than 1.0 persons per room, including bedrooms, living rooms, and dining rooms, but not including kitchens and bathrooms.
3. A housing unit lacks complete kitchen facilities if it lacks one or more of the following facilities: cooking facilities, a refrigerator, or a sink with piped water.
4. A housing unit lacks complete plumbing facilities if it lacks one or more of the following facilities: hot and cold piped water, a flush toilet, and a bathtub or shower.

Housing Tenure- Term used to describe whether a household owns their home or is a renter.

Low Barrier Housing- Housing where a minimum number of expectations are placed on people who wish to live there. The aim is to have as few barriers as possible to allow more people access to services. In housing, this often means that tenants are not expected to abstain from using alcohol or other drugs, or from carrying on with street activities while living on-site, so long as they do not engage in these activities in common areas of the house and are respectful of other tenants and staff. Low-barrier facilities follow a harm reduction philosophy.

Low Income (LI)- A household earning between 50 percent and 80 percent of the AMI as defined and used by HUD.

Low Income Housing Tax Credit (LIHTC)- The Low-Income Housing Tax Credit offers credits on federal tax liabilities for 10 years in exchange for an equity investment in the construction and rehabilitation of rental housing for lower-income households. See Funding Assessment appendix for details.

Median Family Income (MFI)- A calculated metric that is the median of all family incomes in an area used when examining demographic characteristics. Families are those households where two or more related persons live together. This study calculates MFI based on the county.

Median Household Income (MHI)- A calculated metric that is the median of all household incomes in an area used when examining demographic characteristics.

Metropolitan Statistical Area (MSA)- Defined by the U.S. Census as a Core-Based Statistical Area associated with at least one urbanized area that has a population of at least 50,000. The metropolitan statistical area comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Moderate Income- A household earning between 80 percent and 100 percent of the AMI.

Moratorium- Rental Eviction- Prevents the eviction of tenants who are unable to make rental payments.

Opioid/Stimulant Use Disorders- DSM-5 definition: A chronic condition where a pattern of use results in serious impairment of an individual's ability to maintain their lives.

Oregon Health Authority- A government agency established in 2009. OHA seeks to lower and contain costs, improve quality, and increase access to healthcare in order to improve the

lifelong health of Oregonians. They work to ensure all people and communities can achieve optimum physical, mental, and social well-being through partnerships, prevention, and access to quality, affordable health care.

Oregon Housing and Community Services (OHCS)- Oregon's housing finance agency, providing financial and program support to create and preserve opportunities for quality, affordable housing for Oregonians of lower and moderate incomes. Utilize federal and state resources to administer programs that provide housing stabilization.

Permanent Supportive Housing (PSH)- Long-term affordable rental units/assistance with wraparound services, such as Resident Services, Mental Health Services, Social Services meant to assist the household with maintaining safe, decent, and affordable housing.

People of Color/Communities of Color/BI-POC- Refers to people or groups of people who identify as Hispanic or Latino and/or who identify as non-White, including those who identify as Black or African American, Native American or Alaska Native, Native Hawaiian or Pacific Islander, Asian, Two or More Races, or Other.

Point-In-Time (PIT) Count- Is an annual count of sheltered and unsheltered people experiencing homelessness on a single night in January. This includes people who are sheltered in emergency shelters, transitional housing, and/or Safe Havens.

Property Owner/Landlord- The owner of a house, apartment, condominium, land, or real estate which is rented or leased to an individual or business, who is called a tenant.

Public Housing Agencies- These agencies were established throughout Oregon to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing comes in all sizes and types, from scattered-site single-family houses to high-rise apartments for elderly families. The following are the Housing Authorities within the EOCCO service area: Klamath Housing Authority (Lake), Malheur County Housing Authority (Malheur and Harney Counties), Mid-Columbia Housing Authority and Columbia Cascade Housing Corporation (Sherman County), Northeast Oregon Housing Authority (Baker, Grant, Union, and Wallowa Counties), Umatilla County Housing Authority (Umatilla, Morrow, Wheeler, Gilliam).

Qualified Allocation Plan (QAP)- The federal Low Income Housing Tax Credit program requires each state agency that allocates tax credits to have a Qualified Allocation Plan that establishes priorities and criteria for awarding federal tax credits to eligible projects.

Rapid Rehousing- Quickly connecting people to a home and services. It provides short-term rental assistance and services. The goals are to help people obtain housing quickly, increase self-sufficiency, and stay housed. Usually offered without preconditions and the resources and services provided are typically tailored to the needs of the person.

Redlining- A practice initiated by the Federal Housing Agency (FHA) in 1934 and followed by the FHA and other public and private lenders until 1968 that denied access to home mortgage loans based in certain neighborhoods because of the race/ethnicity of the residents.

Rental Assistance/Subsidy- Rental assistance is an ongoing rental subsidy provided from the government (federal, state, or local) to a household. It is structured so that a household pays 30 percent of their adjusted pretax income on their rent and utilities, while the rental assistance contract pays the remainder of the rent up to the amount charged, or the subsidy program's rent limit or Fair Market Rent, depending on the funding program used to provide the subsidy. Generally, the amount of rental assistance allowed is set based on the housing market in an area.

Rural- The Housing Needs and Funding Assessment appendices designates a county as rural if it is not part of a Census-designated Metropolitan Statistical Area (MSA). The following 25 counties are considered Rural: Baker, Clatsop, Coos, Crook, Curry, Douglas, Gilliam, Grant, Harney, Hood River, Jefferson, Josephine, Klamath, Lake, Lincoln, Linn, Malheur, Morrow, Sherman, Tillamook, Umatilla, Union, Wallowa, Wasco, and Wheeler.

Self-Sufficiency Standard- The Self-Sufficiency Standard attempts to measure the income necessary to meet basic needs without public or informal assistance. The self-sufficiency standard varies from location to location and changes based on family type. The methodology was generated by the University of Washington's Center for Women's Welfare.

Severe and Persistent Mental Illness (SPMI)- Those illnesses that are prolonged and recurrent, impair activities of daily living, and require long-term treatment. I.e. Schizophrenia, Schizoaffective, Bipolar Disorder I, Psychotic Disorder (may also include, depending upon severity: Depressive Disorder, Obsessive-Compulsive Disorder, Post-Traumatic Stress Disorder).

Single Parent Household- Defined in the analysis as head of householder (male or female) with no presence of husband or wife and the household has related children residing in the unit.

Supported Housing- Any housing scheme where housing, support and sometimes care services are provided as an integrated package. Some schemes are long-term, designed for people who need ongoing support to live independently, others are short-term, designed to help people develop the emotional and practical skills needed to move into more mainstream housing. This can include support with health needs, including mental health, drug and alcohol use, managing benefits and debt, developing daily living skills and accessing education, training and employment.

Supportive Housing- Supportive housing links decent, safe, affordable, community-based housing with flexible, voluntary support services designed to help the individual or family stay housed and live a more productive life in the community. There is no time limitation, and tenants may live in their homes as long as they meet the basic obligations of tenancy. While participation in services is encouraged, it is not a condition of living in the housing. Housing affordability is ensured either through a rent subsidy or by setting rents at affordable levels.

Urban- The Housing Needs and Funding Assessment appendices designates a county as urban if it is part of a Census-designated Metropolitan Statistical Area (MSA). The following 11 counties are included in the Urban Oregon Profile: Benton, Clackamas, Columbia, Deschutes, Jackson, Lane, Marion, Multnomah, Polk, Washington, and Yamhill.

Very-Low Income (VLI)- A household earning between 30 percent and 50 percent of the AMI as defined and used by HUD.

Veteran- A person who served in the active military, naval, or air service, and who was discharged or released under conditions other than dishonorable.

Wet Housing- Housing where tenants are not expected to abstain from using alcohol and other drugs, and where entering a rehabilitation program is not a requirement. Tenants have access to recovery services and decide if and when they use these services. Wet housing programs follow a harm reduction philosophy.