

**City of Evanston**  
**Housing Glossary and Acronyms**

Acronym/Term	Definition
ACS	AMERICAN COMMUNITY SURVEY: Conducted annually by the US Census Bureau to get information on income, employment, housing costs, and other data. HUD uses averages from five years to develop LMA data for CDBG.
Action Plan	One year plan developed by each entitlement community to implement the five-year ConPlan with CDBG, HOME and ESG.
ADA	AMERICANS WITH DISABILITIES ACT OF 1990: A broad civil rights law guaranteeing equal opportunity for individuals with disabilities in employment, public accommodations, transportation, state and local government services, and telecommunications.
AFFH	AFFIRMATIVELY FURTHERING FAIR HOUSING: The Fair Housing Act requires all federal agencies to administer programs relating to housing and urban development in a manner that will affirmatively further fair housing. Further, the receipt of federal funds obligates jurisdictions to affirmatively further fair housing. Among other things, the duty to affirmatively further fair housing includes developing and implementing a comprehensive strategy to identify and overcome barriers to fair housing choice.
AFH	ASSESSMENT OF FAIR HOUSING: HUD's AFFH rule clarifies existing fair housing obligations for jurisdictions with a streamlined process to analyze the local fair housing landscape and set fair housing priorities and goals through an Assessment of Fair Housing (AFH). The rule identifies four fair housing issues that program participants will assess: Patterns of integration and segregation; racially or ethnically concentrated areas of poverty; disparities in access to opportunity; and disproportionate housing needs.
Affordable Housing	In general, housing for which the occupant(s) is/are paying no more than 30% of his or her income for gross housing costs, including utilities. Please note that some jurisdictions may define affordable housing based on other, locally determined criteria, and that this definition is intended solely as an approximate guideline or general rule of thumb.
AMI	AREA MEDIAN INCOME
CAPER	CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT, annual results
CBDO	COMMUNITY BUSINESS DEVELOPMENT ORGANIZATION: Non-profit community development agency that can undertake activities in NRSAs.
CDBG	COMMUNITY DEVELOPMENT BLOCK GRANT: Created under the Housing and Community Development Act of 1974, this program provides grant funds to local and state governments 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.
Census Tract	A small, relatively permanent statistical subdivision of a county or statistically equivalent entity, delineated for data presentation purposes by a local group of census data users or the geographic staff of a regional census center in accordance with Census Bureau guidelines.
Census Tract Number	A four-digit basic number, followed by an optional two-digit decimal suffix, used to uniquely identify a census tract within a county or statistically equivalent entity.

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CHAS	COMPREHENSIVE HOUSING AFFORDABILITY STRATEGY DATA: A component of Consolidated Plan, the CHAS is a report prepared by jurisdictions on the number of households in need of housing assistance. It is based on data reports obtained by HUD from the Census Bureau.
CHDO	COMMUNITY HOUSING DEVELOPMENT ORGANIZATION: A nonprofit, community-based service organization whose purpose is to provide and develop decent, affordable housing for the community it serves. Organizations certified as CHDOs are eligible to receive HOME funding.
Chronically Homeless	A homeless individual with a disability who lives either in a place not meant for human habitation, a safe haven, or in an emergency shelter, or in an institutional care facility if the individual has been living in the facility for fewer than 90 days and had been living in a place not meant for human habitation, a safe haven, or in an emergency shelter immediately before entering the institutional care facility. In order to meet the “chronically homeless” definition, the individual also must have been living as described above continuously for at least 12 months, or on at least four separate occasions in the last 3 years, where the combined occasions total a length of time of at least 12 months. Each period separating the occasions must include at least 7 nights of living in a situation other than a place not meant for human habitation, in an emergency shelter, or in a safe haven.
CoC	The CONTINUUM OF CARE awards HUD funds on a competitive basis to address homelessness in a comprehensive manner. To be eligible for the funds, a Continuum of Care, consisting of local government agencies, community-based organizations, service providers, and others, must develop a plan for providing housing and services to homeless individuals and families. The Continuum of Care Program consolidated three HUD homelessness programs: Supportive Housing, Shelter Plus Care, and Section 8 Moderate Rehabilitation for Single-Room Occupancy.
ConPlan	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 these needs, and listing all resources available to implement the strategies. This document is required in order to receive HUD Community Planning and Development funds. Typically, this is a five year plan.
Cooperative	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.
CPD	COMMUNITY PLANNING AND DEVELOPMENT: HUD's Office of Community Planning and Development seeks to develop viable communities by promoting integrated approaches that provide decent housing, a suitable living environment, and expand economic opportunities for low- and moderate-income persons. The primary means toward this end is the development of partnerships among all levels of government and the private sector, including for-profit and nonprofit organizations.
DBRA	DAVIS-BACON AND RELATED ACTS: Requirement to pay federal prevailing wages on most CDBG-funded construction projects.
Debt Service	Required payments for principal and interest made with respect to a mortgage secured by housing.

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Entitlement Community	City or urban county with LMI population and other characteristics that qualify it to receive CDBG funding per the Housing & Community Development Act of 1974. CDBG funds are allocated on a "formula" basis to entitlement communities as long as Congress appropriates funds for CDBG.
ESG	EMERGENCY SOLUTIONS GRANT PROGRAM: A federal CPD program grant designed to help improve the quality of existing emergency shelters for the homeless, to make additional shelters available, to meet the costs of operating shelters, to provide essential social services to homeless individuals, and to help prevent homelessness. ESG also provides short-term homeless prevention assistance to persons at imminent risk of losing their own housing due to eviction, foreclosure, or utility shutoffs.
Extremely Low-Income	Extremely-Low Income families are now defined as families whose incomes do not exceed the higher of: Federal Poverty Level, or 30% of Area Median Income.
Fair Housing Act	1968 act (amended in 1974 and 1988) providing the HUD Secretary with fair housing enforcement and investigation responsibilities. A law that prohibits discrimination in all facets of the homebuying process on the basis of race, color, national origin, religion, sex, familial status, or disability.
FHA	FEDERAL HOUSING ADMINISTRATION (FHA): Provides mortgage insurance on loans made by FHA-approved lenders throughout the United States and its territories. FHA insures mortgages on single-family, multifamily, and manufactured homes and hospitals. It is the largest insurer of mortgages in the world, insuring over 34 million properties since its inception in 1934.
FHEO	DEPARTMENT OF FAIR HOUSING AND EQUAL OPPORTUNITY
FMR	FAIR MARKET RENT: Rent levels set by HUD by market that are considered affordable to LMI households.
FTE	FULL TIME EQUIVALENT: Job or jobs that total 40 hours per week of work.
Gross Rent	Rent plus utilities; for example if the maximum allowable gross rent for a unit is \$1,200 and the tenant has to pay utilities, you subtract amounts for each utility based on a utility allowance schedule out of the rent. If, for example, the utility allowances for that unit add up to \$150, then the maximum actual rent that can be charged is \$1,050 (\$1,200 - \$150).
HACC	HOUSING AUTHORITY OF COOK COUNTY
HCV	HOUSING CHOICE VOUCHER: Rent assistance form low income households provided by Housing Authorities (also called Section 8).
HOME	HOME INVESTMENT PARTNERSHIPS PROGRAM: Provides formula grants to states and localities 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 to provide direct rental assistance to low-income people.
Homeless	An individual who lacks a fixed, regular, and adequate nighttime residence; as well an individual who has a primary nighttime residence that is a supervised publicly or privately operated shelter designed to provide temporary living accommodations, an institution that provides a temporary residence for individuals intended to be institutionalized; or a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

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Homeless Prevention	Activities or programs designed to prevent the incidence of homelessness, including, but not limited to: (1) short-term subsidies to defray rent and utility arrearages for families that have received eviction or utility termination notices; (2) security deposits or first month's rent to permit a homeless family to move into its own apartment; (3) mediation programs for landlord-tenant disputes; (4) legal services programs that enable representation of indigent tenants in eviction proceedings; (5) payments to prevent foreclosure on a home; and (6) other innovative programs and activities designed to prevent the incidence of homelessness.
Household	All the people who occupy a housing unit. A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household.
HUD	UNITED STATES DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
HUD FMR Metro Area	Indicates that only a portion of the OMB-defined core-based statistical area (CBSA) is in the area to which the income limits or FMRs apply. HUD is required by OMB to alter the name of metropolitan geographic entities it derives from the CBSAs when the geography is not the same as that established by OMB.
Income Limits	Determines the eligibility of applicants for HUD's assisted housing programs.
IDIS	INTEGRATED DISBURSMENT AND INFORMATION SYSTEM: HUD database to track grant funded activities and draw down funds.
IHDA	ILLINOIS HOUSING DEVELOPMENT AUTHORITY
IHO	INCLUSIONARY HOUSING ORDINANCE
LIHTC	LOW-INCOME HOUSING TAX CREDIT: A tax incentive intended to increase the availability of low-income housing. The program provides an income tax credit to owners of newly constructed or substantially rehabilitated low-income rental housing projects.
LMA	LOW AND MODERATE AREA: Primarily residential area with 51% or more LMI residents based on ACS data; Evanston is an "exception" community so LMA threshold is 45.13%.
LMC	LOW- AND MODERATE-INCOME CLIENTELE: method of determining eligibility for CDBG funds based on 51% or more of individuals or families being served have a family income ≤ 80% of the area median income; incomes must be documented.
LMH	LOW- AND MODERATE-INCOME HOUSING: Method of determining eligibility for CDBG housing assistance by determining that the household's income is ≤ 80% of the area median income; incomes must be documented.
LMI	LOW- AND MODERATE-INCOME: Income ≤ 80% of the area median income; used to determine eligibility for an individual, family or household for CDBG assistance
LMJ	LOW- AND MODERATE-INCOME JOB: A job filled by an individual whose income is ≤ 80% of the area median income and requires no more than a high school diploma
Low-Income	Households whose incomes do not exceed 80% of the median area income for the area, as determined by HUD.

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McKinney-Vento Homeless Assistance Act	A law authorizing HUD programs to provide emergency shelter, housing, and supportive services for homeless individuals. These programs are administered by HUD’s Office of Housing and Community Development (CPD). The Act was reauthorized and amended by the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act of 2009.
Moderate-Income	Households whose incomes are between 81% and 95% 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% 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.
MSA	METROPOLITAN STATISTICAL AREA: An area with at least one urbanized area of 50,000 or more population, plus adjacent territory that has a high degree of social and economic integration with the core, as measured by commuting ties.
MBE	MINORITY-OWNED BUSINESS: A business in which more than 50% of the ownership or control is held by one or more minority individuals; and more than 50% of the net profit or loss of which accrues to one or more minority individuals.
NRSA	NEIGHBORHOOD REVITALIZATION STRATEGY AREA: Plan to address area of greatest need with CDBG funds.
NSP	NEIGHBORHOOD STABILIZATION PROGRAM: A program intended to stabilize communities suffering from foreclosures and abandonment. It authorizes HUD to issue grants and no-interest loans to states for the purchase, sale and rehabilitation of foreclosed homes. NSP is Title III of the American Recovery and Reinvestment Act of 2008. Pub. L. No. 110-289.
OMB	OFFICE OF MANAGEMENT AND BUDGET: The Office of Management and Budget oversees the performance of federal agencies, and administers the federal budget.
OMB Omni-Circular	As part of an effort to reform and strengthen Federal grant making, the Office of Management and Budget (OMB) published new guidance for the Federal award programs, OMB Uniform Guidance: Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards, commonly referred to as the Omni Circular.
PBVP	PROJECT-BASED VOUCHER PROGRAM: maintains the voucher assigned to a property rather than the individual.
PHA	PUBLIC HOUSING AGENCY: Any state, county, municipality, or other governmental entity or public body, or agency or instrumentality of these entities that is authorized to engage or assist in the development or operation of low-income housing under the U.S. Housing Act of 1937.
Project-based Section 8	Rent subsidies provided by Housing Authorities to private property owners to house low income households eligible for HCV in specific housing units.
Protected Class	Demographic categories of persons established by civil rights statutes against whom discrimination is prohibited.
PSH	PERMANENT SUPPORTIVE HOUSING: assists individuals to locate decent, safe, and affordable community-based housing that provides residents with the right of tenancy and is linked to voluntary, flexible support and services designed to meet residents’ needs and preferences.

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RAD	RENTAL ASSISTANCE DEMONSTRATION PROGRAM: A demonstration program that allows public housing and moderate rehabilitation properties to convert to long-term Section 8 rental assistance contracts. It also allows Rent Supplement, Rental Assistance and Moderate Rehabilitation properties to convert to Project-Based Vouchers.
SAFMR	SMALL AREA FAIR MARKET RENT: Rent levels set by HUD by zip code in markets with widely varying rent rates for the Housing Choice Voucher program; Chicago Metro market uses SAFMRs.
Section 3	HUD requirement that CDBG-funded construction contractors hire LMI workers and subcontract with LMI-owned businesses.
Section 504	SECTION 504 OF THE REHABILITATION ACT OF 1973: Section 504 provides that no qualified individual with a disability should, only by reason of his or her disability, be excluded from the participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.
Section 8 Programs	Several housing subsidy programs are authorized under Section 8 of the United States Housing Act of 1937. The largest of these programs is the Voucher program. It also includes the project-based Section 8 program, which subsidizes rents of low-income households residing in specific developments, Project-Based Vouchers, and the Veterans Affairs Supportive Housing program, which provides vouchers to eligible homeless veterans.
SRO	SINGLE-ROOM OCCUPANCY
TBRA	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.
TOD	TRANSIT-ORIENTED DEVELOPMENT: Development of commercial space, housing services, and job opportunities close to public transportation, thereby reducing dependence on automobiles. TODs are typically designed to include a mix of land uses within a quarter-mile walking distance of transit stops or core commercial areas.
Transitional Housing	A project that has as its purpose facilitating the movement of homeless individuals and families to permanent housing within a reasonable amount of time (usually 24 months). Transitional housing includes housing primarily designed to serve deinstitutionalized homeless individuals and other homeless individuals with mental or physical disabilities and homeless families with children.
UA	UTILITY ALLOWANCE
URA	UNIFORM RELOCATION ACT: Requires financial assistance for residents and businesses displaced as a result of CDBG-funded projects.
VAWA	VIOLENCE AGAINST WOMEN ACT: A federal law intended to improve criminal justice and community-based responses to domestic violence. In the housing context, the law protects individuals applying for or living in federally subsidized housing from being discriminated against because of their status as victims of domestic violence, dating violence or stalking.

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Very Low-Income	Households whose incomes do not exceed 50% 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.
WBE	WOMAN-OWNED BUSINESS: A business in which more than 50% of the ownership or control is held by one or more women; and more than 50% of the net profit or loss of which accrues to one or more women; and a significant percentage of senior management positions of which are held by women.