# Glossary

# Glossary

| Term | Definition |
|---|---|
| **ACHI** | Advisory Committee on Homeless Issues; see Former HCDC subcommittee |
| **Acquisition Cost** | The cost of purchasing the land or land and buildings to be developed |
| **Acquisition / Rehabilitation Loan** | Loan which covers the purchase of land and buildings as well as construction rehabilitation of the property |
| **ACS** | See American Community Survey |
| **Action Plan** | The Consolidated Plan Action Plan is an annual plan that describes how federal formula funds are going to be spent during the fiscal year to carry out the strategies set out in the Five-Year Consolidated Plan. |
| **ADA** | See Americans with Disabilities Act |
| **ADDI** | See American Dream Downpayment Initiative |
| **ADL** | Activities of Daily Living |
| **ADS** | See Aging and Disability Services |
| **Adult Foster Care Homes** | Licensed residential home providing housing and care that five or fewer residents |
| **Advisory Committee on Homeless Issues (ACHI)** | Until 2003, this HCDC subcommittee oversaw the Continuum of Care provided by the City of Portland and the County to all homeless persons and made funding recommendations for the McKinney Homeless Assistance grants. ACHI's functions have been assured by the Coordinating Committee of the Ten Year Plan to End Homelessness. The Continuum of Care, the McKinney selection criteria and recommendations are still reviewed by HCDC. |

| Term | Definition |
|---|---|
| **Affordability** | A measurement of the relationship between the price of housing and household income; for rental units, affordability means that the rent and utilities do not exceed 30% of the gross income of the household. When discussing affordability of homeownership units, it also could take into account the amount of savings the prospective homeowners would be required to have available for down payment and closing costs, as well as prevailing mortgage interest rates. |
| **Affordable Housing** | A term generally used to mean housing affordable to persons or families whose income is at or below 60% MFI; the HUD standard for affordability is that a household should pay no more than 30% of its gross income on rent and utilities. In plain language, housing is affordable if a household can pay the rent and have enough money left for food, medicine and other necessities. |
| **Affordable Housing Technical Advisory Committee (HTAC)** | Metro subcommittee which had the goal of coordinating housing initiatives within Title 7 of Metro's regional planning framework of the Metro; HTAC released its Affordable Housing Goals and Strategies in 2001 and continues to require jurisdictions to report on progress. |
| **AFCH** | See Adult Foster Care Homes |
| **After Value** | The property's market value based on the probable condition of the property after completion of the proposed rehabilitation or construction as determined by a certified fee appraiser or a PDC staff person |
| **Aging and Disability Services** | Since 1997, this division of Multnomah County has responsibility for case management, food stamp and Medicaid services for people with disabilities up to 64 years of age. |
| **AHW** | See AIDS Housing of Washington |
| **AIDS Housing of Washington (AHW)** | Under contract with the City of Portland, AHW facilitates the ongoing HOPWA planning process resulting in updates to the community-based needs assessment and planning process and also develops an HIV/AIDS housing plan for the Portland EMSA. This housing plan will guide HOPWA allocations during the fiscal years 2005-2010. |

# Glossary

| Term | Definition |
|---|---|
| **Albina Ministerial Alliance** | Provides services to homeless families in the Albina community |
| **Allowed Expenses** | The sum of the following: (a) Operating Expenses, (b) all deposits to cash reserves established and funded for payment of anticipated or contingent partnership expenses that must be paid pursuant to a loan agreement to which the Project Sponsor is a party, plus (c) payments pursuant to the Preferred Developer Promissory Notes for deferred developer fees, to the extent the total capitalized fee and deferred fee do not exceed the PDC's Maximum Allowable Developer Fee, less equity requirements not funded through other contributions |
| **AMA** | See Albina Ministerial Alliance |
| **Amelioration Programs** | Provide services such as food, housing and childcare that improve or maintain an individual's or family's quality of life |
| **American Community Survey** | Ultimately intended to replace the decennial Census, the ACS is an annual sampling survey conducted by the U.S. Census Bureau which provides accurate, up-to-date profiles of America's communities every year. Multnomah County has been an ACS demonstration community since 1996. |
| **American Dream Downpayment Initiative** | Funds that provide down payment, closing costs and rehabilitation assistance to eligible individuals; administered as part of the federal HOME Program |
| **Americans with Disabilities Act** | Federal law prohibiting discrimination against people with disabilities in housing, employment and the provision of public services |
| **AMI** | See Area Median Income |
| **Analysis of Impediments** | Study of barriers to fair housing guides fair housing planning and programming by the Consortium |
| **Area Median Income (AMI)** | AMI is set by HUD on an annual basis. Eligibility for programs and services is often determined by the household income as a percentage of AMI. |

| Term | Definition |
|---|---|
| **As Is Value** | A property's current market value as determined by a certified fee appraiser or the most recent assessed value by the County Assessor as verified or modified by PDC staff |
| **Assertive Community Treatment (ACT)** | ACT is a service-delivery model that provides comprehensive, locally-based treatment to people with serious and persistent mental illnesses. Unlike other community-based programs, ACT is not a linkage or brokerage case management program that connects individuals to mental health, housing or rehabilitation agencies or services. Rather, it provides highly individualized services directly to consumers. |
| **Assisted Living Facilities** | Apartments with care provided for residents |
| **At Risk for Homelessness** | Describes individuals and households that statistically are more likely to become homeless; for example, a household with an income less than 30% AMI that pays more than 50% of its income for rent is at risk for homelessness |
| **BDS** | The City of Portland's Bureau Development Services is charged with setting standards for housing and commercial development as well as ensuring compliance. |
| **BHCD** | See Bureau of Housing and Community Development |
| **Blighted Areas** | A geographic area where infrastructure, commercial buildings, residences and/or economic activity are below standard |
| **Bridge Loan** | Loan funds available to fund project costs on an interim basis, until other debt and/or equity sources are available for the project |
| **Bureau of Housing and Community Development** | A bureau of the City of Portland, BHCD is the lead agency in the Portland Consortium and is responsible for distributing HUD CDBG and HOME grant funds to the City of Portland, City of Gresham and Multnomah County. BHCD also distributes HUD HOPWA and ESG funds to those consortia. BHCD is an implementer of policies in the Consolidated Plan in Portland. |

# Glossary

| Term | Definition |
|---|---|
| **Cash Flow Payment** | A payment required by the PDC from Project Sponsors of projects receiving direct financial assistance financing including Housing Development Subordinate Loans and Equity Gap Contributions; this payment is in addition or in lieu of regular loan payments required by the PDC |
| **CBDO** | See Community Based Development Organizations |
| **CCFC** | See Commission on Children, Families and Community |
| **CD** | Community Development |
| **CDBG** | See Community Development Block Grant |
| **CDC** | See Community Development Corporation |
| **CFC** | Oregon's Consolidated Funding Cycle |
| **CHAS** | See comprehensive Housing Affordability Plan |
| **CHDO** | See Community Housing Development Organizations |
| **CHSP** | See Congregate Housing Service Program |
| **Citizen Participation Plan** | A document provided to HUD by each jurisdiction that outlines how public input regarding the Consolidated Plan will be solicited and how information will be made available to the public |
| **CLT** | Community Land Trust; a structure for holding property that separates ownership of the land from ownership of the building and permits the homeowner to benefit from appreciation of the building while holding the land in public trust; see also Portland Community Land Trust. |

| Term | Definition |
|---|---|
| **Chronic Homelessness** | The U.S. Department of Housing and Urban Development (HUD) defines a chronically homeless person as an unaccompanied individual with a disabling condition who has been living in a place not meant for human habitation (i.e. the streets) or in emergency shelter for at least a year, or has had at least 4 episodes of homelessness in the last 3 years. This definition is tied to HUD funding specifically set aside to promote deeper levels of services and prompt placement into permanent housing for individuals for whom traditional homeless services have not been effective. |
| **CM** | Case Management |
| **Commission on Children, Families and Community** | Multnomah County Commission which holds the major responsibility for county-wide planning efforts for children, youth and families |
| **Community and Targeted Initiatives** | BHCD program which supports low/moderate-income communities and neighborhood residents in developing and implementing strategies to address self-identified problems |
| **Community Based Development Organizations** | Non-profits which may be engaged in a number of CDBG eligible activities, including the acquisition of land and /or rehabilitation of housing units, community economic development, energy conservation and/or other neighborhood revitalization activities |
| **Community Development Block Grant** | The cities of Portland and Gresham and urban Multnomah County each receive CDBG funds from HUD. These funds are fairly flexible and can be used for activities such as housing, public services, community facilities, public improvements, economic development and community revitalization. |
| **Community Development Corporations** | Non-profit corporations that develop affordable housing and support community revitalization in specified target areas; see also Nonprofit Developer |
| **Community Housing Development Organizations** | Non-profit housing providers which meet federally established criteria for board composition, clients served and services provided, and also help to develop affordable housing projects |
| **Comprehensive Housing Affordability Plan** | The first five-year housing plan, adopted in 1991 by the City of Portland |

# Glossary

| Term | Definition |
|---|---|
| **Congregate Housing Service Program (CHSP)** | CHSP is funded by HUD and Medicaid to provide meals and services to people with disabilities in four HAP buildings. |
| **Consolidated Plan** | The Consolidated Plan is a planning document required by HUD. It is intended to establish a unified vision for community development for a five-year period, and to set out coordinated strategies to achieve the three goals established for HUD by the U.S. Congress: (1) provide decent housing; (2) provide a suitable living environment; and (3) expand economic opportunities. It has certain required sections, including a Housing Market Analysis and a Housing Needs Assessment. |
| **Consortium Jurisdictions** | The Cities of Portland and Gresham, and Multnomah County |
| **Construction Loan`** | A short-term loan usually made to finance the actual construction or renovation of improvements on land; the funds are disbursed as needed or in accordance with a prearranged plan and the money is repaid on completion of a project usually from the proceeds of a permanent loan. |
| **Continuum of Care** | A coordinated housing and service delivery system is called a Continuum of Care. A stream of funding specifically intended to serve homeless persons, Continuum of Care Homeless Assistance programs fund permanent and transitional housing for homeless persons. |
| **Continuum of Care Plan** | Community plan to organize and deliver housing and services to meet the specific needs of people who are homeless as they move to stable housing and self-sufficiency; the plan includes components to end homelessness and to prevent a return to homelessness. |
| **Conventional Lenders** | Commercial lending institutions, e.g. banks |
| **Cost Burden** | The percentage of a household's total gross income spent on housing costs:<br>• *for renters*, housing costs include rent paid by the tenant plus utilities;<br>• *for owners*, housing costs include mortgage payment, taxes, insurance and utilities |

| Term | Definition |
|---|---|
| **Crisis and Respite Housing** | A category of residential service that has developed over the past decade; these programs provide short-term housing for persons with mental illness whom are experiencing a mental health or housing crisis |
| **Dangerous Structure Code** | The City of Gresham hopes to develop a code that would require property owners to repair or demolish any structure that has conditions or defects that endangers the public or occupant's life, health, safety or property. |
| **Debt Coverage Ration** | The ratio equal to net operating income divided by regularly scheduled (amortized) loan payments |
| **Deed Restrictions** | Legal document recorded against the completed property or project |
| **Designated Affordable Units** | Units that must be affordable to, and occupied by, households earning at or below an agreed upon income level, as determined by the lender and the Project Sponsor; the number, type and targeted household incomes of the Designated Affordable Units are recorded in the loan documents as conditions of the loan or other financing agreements. |
| **Designated Distressed Area** | A residential area of the City of Portland that the Planning Commission designates for special assistance programs (e.g. limited property tax exemption) due to the deterioration of the housing stock |
| **Developer** | The central member of the development team who is responsible for coordinating all aspects of the transaction |
| **Developer Fees** | Developer fees include developer overhead, profit and fees for services normally performed by the developer, such as development consultant fees and project management. |
| **Development Budget** | A development budget includes preliminary construction line item costs, site acquisition costs, off-site costs (if applicable), soft costs and other detailed cost information pertinent to the project. |
| **DHS** | See Oregon Department of Human Service |

# Glossary

| Term | Definition |
|---|---|
| **Disabilities / Special Needs** | HUD defines a disabling condition as one or more of the following: a diagnosable substance use disorder, serious mental illness, developmental disability, HIV/AIDS or chronic physical illness or disability. |
| **Dwelling Unit** | A building, or a portion of a building, that has independent living facilities including provisions for sleeping, cooking and sanitation, and that is designed for residential occupancy. |
| **Eligible Metropolitan Statistical Areas (EMSA)** | Regions which may receive direct allocations of HOPWA funding when 1,500 cumulative cases of AIDS are diagnosed in that region |
| **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 |
| **Emergency Shelter Grants (ESG)** | These HUD funds may be used for the rehabilitation or conversion of buildings into homeless shelters and may also fund certain related social services, operating expenses, homeless prevention activities and administrative costs. |
| **EMO** | Ecumenical Ministries of Oregon |
| **EMSA** | See Eligible Metropolitan Statistical Areas |
| **Enhanced Property Management** | Management that includes base operating expenses plus the costs of “enhanced” or “enriched” management |
| **Equity** | The “after value,” or if not documented, the “as is” value of the property less all indebtedness secured by the property |
| **ESG** | See Emergency Shelter Grant |
| **Excess Cash Flow** | The amount, if any, by which Net Cash Flow exceeds a certain percentage of Permitted Loan Payments |
| **Export Economy** | An economy based on manufacturing products, particularly high technology goods |
| **Extremely Low Income** | 0-30% Median Family Income |

| Term | Definition |
|---|---|
| **Fair Housing Act** | The federal Fair Housing Act, 42 USC Sec. 3601 et seq., as amended, requires, among other things, that owners of rental housing not discriminate against potential tenants based on race, sex, color, religion, national origin, disability or familial status. |
| **Fair Market Rent** | The cost of renting an unsubsidized unit on the open market |
| **Family** | A subset of households that is limited to persons living together who are related by blood, marriage or adoption |
| **Families with Special Needs** | Any household with one or more adults plus one or more children or grandchildren under 21 years of age, where one or more of the household members is a Person with Special Needs |
| **Federal Home Loan Mortgage Corporation** | Product: Conduit for single family and multi-family loans; Market Segment: Low- and moderate-income |
| **Federal McKinney-Vento Act** | The Act was passed in 1987 as part of the Homeless Person's Survival Act; see McKinney Homeless Assistance Grants for specific grant information |
| **Federal National Mortgage Association** | Product: Loan purchases from conventional lenders, credit enhancement for tax-exempt low-income housing bonds and grants; Market Segment: Median- to low-income |
| **Federal Poverty Level** | In 2005, the Federal Poverty Level roughly equates to 17% MFI. |
| **Federally Assisted Housing** | Any dwelling unit that received federal subsidy for its construction, rehabilitation, leasing or acquisition |
| **Fee-for-Service** | A health care compensation system where the provider is reimbursed for each service provided; this was the dominant reimbursement system before the advent of managed care and capitation plans |
| **FHLB** | Federal Home Loan Bank |
| **FHLMC** | See Federal Home Loan Mortgage Corporation |
| **FMR** | See Fair Market Rent |

# Glossary

| Term | Definition |
|---|---|
| **FNMA** | See Federal National Mortgage Association |
| **Formula Grant** | Federal formula grants include CDBG, HOME, ESG, HOPWA, and McKinney. They are awarded based on a formula that takes into account factors such as number of households in poverty, age of housing stock, population and economic growth, and in the case of HOPWA, the number of reported cases of people with AIDS in the metropolitan area. The U.S. Congress appropriates federal grants annually so grant amounts may vary from year to year. Each grant fund is subject to specific regulatory requirements. |
| **Fresh Start** | A program that provides incentives for property owners to rent units to individuals who would not normally meet their screening criteria, due to poor credit history, a criminal justice background or other characteristics; allows persons who are "hard to house" to rent a unit and establish a positive tenant history |
| **FWSN** | See Families with Special Needs |
| **GA** | See General Assistance |
| **General Assistance** | See TANF |
| **GOALS Program** | The objective of this HAP program is to assist residents to become self sufficient and leave public assistance and/or public housing. |
| **Good Neighborhood Plan** | An agreement between a property's owners/developers and neighbors that addresses concerns about management, maintenance and other issues |
| **Gresham City Council** | Gresham's City Council is the elected body that has the ultimate responsibility for the implementation of the Consolidated Plan and all other City of Gresham housing and community development programs. Gresham's City Council has full budgetary authority over the Gresham Community and Economic Development Department (GCCED) and must approve GCCED's budget, including GCCED's allocation of HUD funds. |

| Term | Definition |
|---|---|
| **Gresham Community and Economic Development Department** | The City of Gresham Community and Economic Development Department (GCEDD) administers the following formula grants from HUD: CDBG and HOME. GCEDD also participates in the planning of a formula grant available through the Stewart B. McKinney Homeless Act and provides grant administration for housing and community development programs funded by the City of Gresham's General Fund. |
| **Gresham Community Development & Housing Committee (CDHC)** | A seven to eleven member volunteer citizen advisory committee that has primary responsibility for citizen participation and provides guidance to the Gresham City Council on policy related to community development and housing for low-, very low- and extremely low-income persons. The CDHC also participates in establishing the criteria for competitive RFP processes, and recommends projects to be funded with CDBG/HOME funds. |
| **HADIN** | See Homeless Alcohol/Drug Intervention Network |
| **HAMFI** | See HUD Area Median Family Income |
| **Harm Reduction** | Harm reduction is a set of practical strategies that reduce the negative consequences associated with drug use, including safer use, managed use, and non-punitive abstinence. These strategies meet drug users "where they're at," addressing conditions and motivations of drug use along with the use itself. Harm reduction acknowledges an individual's ability to take responsibility for his or her own behavior. |
| **HAP** | See Housing Authority of Portland |
| **HCDC** | See Housing and Community Development Commission |
| **HEG** | See Housing Evaluation Group |
| **HIF** | See Housing Investment Fund |
| **HIV/AIDS** | The disease of human immunodeficiency virus/acquired immunodeficiency syndrome or any conditions arising from the etiologic agent for acquired immunodeficiency syndrome |

# Glossary

| Term | Definition |
|---|---|
| **HOAC** | The Homeownership Advisory Committee is a sub-committee of HCDC. The Portland City Council has charged HOAC with reviewing homeownership policy and programs for the City of Portland and making recommendations to improve policy and program. HOAC has focused its work on analyzing the strategies to close the minority homeownership gap. |
| **HOME Investment Partnership** | Authorized for the purposes of (1) expanding the supply of affordable housing for the low- and very low-income families with an emphasis on rental housing; (2) building state and local nonprofit capacity to carry out affordable housing programs and (3) providing coordinated assistance to participants in development of affordable low-income housing. Portland is the lead jurisdiction for the Portland HOME Consortium. |
| **Homeless** | HUD describes a homeless person as someone that resides:<br>1. in places not meant for human habitation,<br>2. in an emergency shelter, or<br>3. in transitional or supportive housing for homeless persons who originally came from the streets or emergency shelter<br>In addition, a person may be considered homeless if, without assistance from a service-provider, they would be living on the streets.<br>Also included, persons who ordinarily sleep on the street or in emergency or transitional housing but are spending a short time (30 consecutive days or less) in a hospital or other institution are considered homeless. People staying in “homeless camps” or otherwise living outdoors are also considered homeless.<br>See also **Chronic Homelessness** |
| **Home Mortgage Disclosure Act** | Requires all banks, savings and loans, savings banks and credit unions with assets over $32 million and offices in metropolitan areas to report mortgage applications |
| **HOPE VI** | A funding program sponsored by the U.S. Department of Housing and Urban Development |

| Term | Definition |
|---|---|
| **HOPWA** | See Housing Opportunities for Persons with AIDS |
| **Household** | An individual or group of people who reside together and form one economic unit for purposes of tenancy or homeownership, regardless of whether they are legally related |
| **Housing + Services** | The provision of permanent housing and support services in a linked or coordinated manner, although not necessarily by the same provider. This is sometimes called permanent supportive housing. |
| **Housing and Community Development Commission** | Created by statute, HCDC is a 15 member volunteer board that advises the elected official in Consortium jurisdictions on affordable housing and community development policy. HCDC also advocates, when necessary, for low- and moderate-income residents of the County. |
| **Housing Authority of Portland (HAP)** | Public housing agency that develops and operates affordable rental housing and administers housing and service programs for very-low and low-income residents of Multnomah County, including the Section 8 voucher program. |
| **Housing Evaluation Group (HEG)** | Until 2003, this HCDC subcommittee monitored the performance of the Portland Development Commission against City housing policy goals. HEG will be replaced by a new HCDC subcommittee with a somewhat broader charge. |
| **Housing First** | The Housing First approach to ending homelessness has two goals: 1) To place those who are currently homeless directly into permanent housing; and 2) to ensure long-term housing stability after housing placement by providing formerly homeless people with follow-along services and offering appropriate individualized services (including mental health and/or substance abuse treatment, when needed). |
| **Housing Investment Fund** | General Fund dollars that are committed by Portland City Council to affordable housing development and preservation efforts and fee waiver support |
| **Housing Maintenance Code** | A code that would require residential property owners to maintain the interior and exterior of structures to minimum fire, life and safety standards |

# Glossary

| Term | Definition |
|---|---|
| **Housing Opportunities for Persons with AIDS (HOPWA)** | An entitlement program funded by HUD and administered by the City of Portland for a seven-county area including Multnomah, Washington, Clackamas, Yamhill and Columbia Counties in Oregon and Skamania and Clark Counties in Washington |
| **Housing Preservation** | Efforts to prevent the loss of affordable housing through conversion to market rate housing or commercial use |
| **Housing Problem** | Households with a cost burden greater than 30% of income and/or overcrowding (1.01 persons or more per room) and/or without complete kitchen or plumbing facilities are considered to have a housing problem. |
| **HTAC** | See Affordable Housing Technical Advisory Committee |
| **HUD** | US Department of Housing and Urban Development |
| **HUD Area Median Family Income (HAMFI or MFI)** | MFI is set by HUD on an annual basis for families of different sizes. Eligibility for programs and services is often determined by the household income as a percentage of MFI. |
| **ILP** | See Independent Living Program |
| **Independent Living Program** | A program that provides a range of services to prepare youth for independent living |
| **Institute for Portland Metropolitan Studies** | A regional research and public policy institute located at Portland State University that provides a framework for regional data collection, research and analysis |
| **JOIN** | An agency that primarily serves homeless individuals who camp |
| **Living Wage** | A wage sufficient to purchase housing, food, and other necessities. The living wage will vary by area |
| **Local Movers** | People that have moved within the metropolitan area from one neighborhood to another |
| **Low- and Moderate-income Neighborhood** | A geographic area where more than 51% of the households have incomes that are 80% or below the area median income published annually by HUD |

| Term | Definition |
|---|---|
| **Low-income Household** | A low-income household has household income that is 50% or less of the area median income for a household of its size. HUD sets the area median income each year by publishing a table that shows median incomes for households of different sizes. |
| **Low Rent Public Housing Program** | HAP's low-rent public housing program currently provides 2,809 units of public housing in Multnomah County. |
| **LRPH** | See Low Rent Public Housing Program |
| **Mainstream Services** | Government-funded programs that provide services, housing and income supports to poor persons whether they are homeless or not |
| **Market Rate Housing** | Housing for which rents are not subsidized, suppressed or restricted; 'market' varies by neighborhood and location. |
| **Maximum Subsidy** | For certain federally-funded programs, the maximum subsidy amount will be no greater than the difference between the rent standard for the unit size and 30 percent of the family's monthly-adjusted income. |
| **McKinney Homeless Assistance Grants** | A federal program that provides over $5,000,000 annually to projects serving homeless people within Portland/Multnomah County |
| **Median Family Income** | See HUD Area Median Family Income |
| **MFI** | Median Family Income; see **HUD Area Median Family Income** |
| **Microenterprise Assistance** | Focuses on building assets of persons who have a household income below 50% AMI |
| **Minimum Tenant Contribution to Rent** | For most HUD programs, the minimum tenant contribution to rent will be 30% of the household's adjusted gross income. |
| **Mixed Income Project** | A housing development open to persons or families at varying income levels |

# Glossary

| Term | Definition |
|---|---|
| **Mixed Population Building** | In HAP's inventory, a building that houses both elderly persons 62 and older, and persons under the age of 62 with a disability |
| **Moderate-income Household** | A moderate-income household has household income that is 80% or less of the area median income for a household of its size. HUD sets the area median income each year by publishing a table that shows median incomes for households of different sizes. |
| **Movers** | People living within a neighborhood that have located there within the last five years |
| **Moving to Work** | The name of a demonstration project that releases HAP from certain regulatory requirements, and provides HAP with a greater degree of flexibility in operating its housing programs |
| **MTW** | See Moving to Work |
| **Multnomah County Commission** | The elected body that has the ultimate responsibility for the implementation of the Consolidated Plan, by County social service and anti-poverty programs. The Multnomah County Commission has full budgetary authority over all of Multnomah County's Departments and must approve their budgets, including the allocation of HUD funds. |
| **Network for Oregon Affordable Housing** | Product: Line of credit for working capital, bridge and construction loans. Market Segment: Primarily below 80 percent of median income |
| **NLIHC** | National Low Income Housing Coalition |
| **NOAH** | See Network for Oregon Affordable Housing |
| **Non-profit Developer** | Product: Single and multi-family housing (both owner and rental); Market Segment: Primarily below 80 percent of median income |
| **Nursing Homes** | Residences that provide licensed nursing care, including some skilled care |
| **OCAH** | See Oregon Corporation for Affordable Housing |

| Term | Definition |
|---|---|
| **Office of Neighborhood Involvement** | Formerly Office of Neighborhood Associations, ONI is a City of Portland bureau, funded by general fund dollars, that promotes citizen participation and communication among the city's neighborhoods, both directly and through neighborhood-based district coalition and area offices. |
| **OHP** | See Oregon Health Plan |
| **One Stop** | Provides residents of low-income neighborhoods with Core Services (job information, job readiness) and Intensive Services (job training, placement and support services) |
| **ONI** | See Office of Neighborhood Involvement |
| **Oregon Corporation for Affordable Housing** | Product: Housing production support and technical assistance and capital generation for tax-credit purchase; Market Segment: Low income |
| **Oregon Department of Human Services** | The primary state agency charged with addressing the effects of poverty in Oregon |
| **Overcrowding** | Defined by the US Census Bureau as "a situation in which a housing unit is occupied by more than one person per room"; other factors including the size of the rooms and cultural preferences may influence whether any given situation constitutes overcrowding. |
| **Overhoused** | A situation where a housing unit is occupied by fewer than one person per room; for example, a senior who lives alone in a three-bedroom home will be considered "overhoused" |
| **PAB** | See Policy Advisory Board |
| **PAC** | See Poverty Advisory Council |
| **PDC** | See Portland Development Commission |
| **Permanent Housing** | Affordable rental housing in which the tenants have the legal right to remain in the unit as long as they wish, as defined by the terms of a renewable lease agreement |

# Glossary

| Term | Definition |
|---|---|
| **Permanent Supportive Housing** | Rental housing with support services for low-income or homeless people with a permanent disabling condition such as, physical or cognitive disability, serious health condition, severe mental illness, substance abuse disorder or HIV/AIDS |
| **Permanent Supportive Housing for Families** | Permanent rental housing with coordinated support services for all family members for low-income or homeless families where one or more family members is a Person with Special Needs; there may be multiple service providers, and the housing provider may be distinct from the service provider(s) |
| **Person with Special Needs** | An individual with a severe mental illness[1], a substance abuse disability, a developmental disability[2], a serious physical disability[3], or a combination of these resulting in a serious functional impairment (note: this definition was adopted by the HCDC Special Needs Committee.) |
| **PHA** | Public Housing Authority |
| **PHC** | Portland Housing Center |
| **Physical Stock Characteristics** | May be found in tax appraisal assessments of homes, demand for services to clean up derelict buildings, people's perceptions of the condition of housing in their neighborhood and the age of the housing stock |
| **PLHCP** | See Portland Lead Hazard Reduction Program |
| **PLPA** | See Private Lender Participation Program |
| **PMSA** | See Primary Metropolitan Statistical Area |
| **PNDSC** | See Portland Neighborhood Development Support Collaborative |
| **Portland City Council** | Portland's City Council is the elected body that has the ultimate responsibility for the implementation of the Consolidated Plan and all other City of Portland housing and community development programs. Portland City Council has full budgetary authority over BHCD and must approve BHCD's budget, including BHCD's allocation of HUD funds. |

| Term | Definition |
|---|---|
| **Portland Community Land Trust** | A citywide, nonprofit, community-based organization that acquires and holds land in trust for low- and/or moderate–income homeowners |
| **Portland Consortium for the Consolidated Plan** | Includes the City of Gresham, the City of Portland, and Multnomah County, Oregon; by agreement of the jurisdictions, BHCD is the lead agency in the Portland Consortium and administers public participation activities unless otherwise specified |
| **Portland Development Commission** | A public housing agency that provides rehabilitation loans, housing equity grants and tax increment financing plus serves as Portland's urban renewal agency |
| **Portland Lead Hazard Control Program** | A federally and locally funded program that offers lead hazard reduction programs, outreach, and education for low- and moderate-income households by contract with the Portland Development Commission, the Multnomah County Health Department, and other community organizations |
| **Portland Neighborhood Development Support Collaborative** | Together with the Neighborhood Partnership Fund and the Enterprise Foundation public, provides support to nonprofit community development organizations that undertake a variety of activities: housing development, housing rehabilitation, management of affordable rental housing, community economic development and community building. |
| **Portland Office of Sustainable Development** | Technical and financial assistance for energy efficient development.; Market Segment: Low-income housing and small businesses |
| **Poverty Advisory Board** | The Policy Advisory Board (PAB) of Multnomah County is made up of representatives from each of the five participating cities of Fairview, Maywood Park, Troutdale, Wood Village and Lake Oswego (a small section of Lake Oswego is located in Multnomah County and has been included since program inception). These representatives are either elected officials, invited members of the Poverty Advisory Council or city staff appointed by the jurisdiction. |
| **Poverty Advisory Council** | A subcommittee of the Commission on Children, Families and Community that primarily examines the effectiveness of Multnomah County's anti-poverty programs |

# Glossary

| Term | Definition |
|---|---|
| **Pre-qualified Neighborhoods** | A neighborhood that has been identified as predominantly lower-income on the basis of US Census information and is therefore eligible for area-wide projects |
| **Primary Metropolitan Statistical Area** | US Census Bureau-identified area; this includes Multnomah, Clackamas, Washington, Yamhill and Columbia Counties in Oregon and Clark County in Washington |
| **Private Lender Participation Program** | Private funds that, in combination with CDBG funds, provide rehabilitation loans to low and moderate income homeowners |
| **PWSN** | See Person with Special Needs |
| **OSD** | See Portland Office of Sustainable Development |
| **RCF** | See Residential Care Facilities |
| **Regional Job Access Plan** | Implemented by Tri-Met to provide better transportation to jobs for low-income households |
| **Regulatory Requirements** | Include both statutory and administrative rule provisions that govern how each formula fund can be spent; typical regulatory requirements limit the type of activities that can be funded; cap the amount that may be spent on planning, administration and public services; and specify the populations that may be served |
| **Rent Burden** | See **Cost Burden** |
| **Rent Standard** | The Fair Market Rent established for a unit with a given number of bedrooms |
| **Rental Assistance** | Rental assistance payments provided as either project-based rental assistance or tenant-based rental assistance; may be long-term, such as Section 8, or short-term, such as Transitions to Housing |
| **Resident Service Coordinators** | Person who connects residents in a building to needed services in the community in order to assist them in maintaining their housing and overall quality of life |

| Term | Definition |
|---|---|
| **Residential Care Facilities** | Residential units that may be shared, with care provided for residents |
| **Residential Treatment Facilities** | Residences that serve six or more residents and have rotated staffing patterns |
| **Residential Treatment Homes** | Residences that serve five residents and have a rotated staffing pattern |
| **Resource-based Economy** | An economy whose exports are dominated by lumber, agricultural products and other natural resources |
| **RFP** | Request For Proposal |
| **RLIS** | Regional Land Information System |
| **Room and Board Homes** | Housing that is generally operated by private, proprietary establishments and is not licensed |
| **RSC** | See Resident Service Coordinators |
| **SAM** | See Shared Appreciation Mortgage |
| **Section 8** | The name for certain federally-funded housing subsidy programs; subsidies may be provided directly to the property owner, by contract (project-based Section 8) or by vouchers to individual tenants, to be used in renting a unit on the private market |
| **Self-sufficiency** | Programs that focus on improving an individual's income, education, skills, etc., with the goal of making the individual self-supporting |
| **Seniors** | Persons age 62 and older |
| **Shared Appreciation Mortgage** | A subsidized mortgage where the investment return received on the property at sale is shared between the property owner and the provider of the subsidized market |

# Glossary

| Term | Definition |
|---|---|
| **Shelter Plus Care (S+C)** | Federal rental subsidy intended for homeless persons with chronic disabilities; S+C rental assistance is modeled on the federal Section 8 program, with tenants paying 30% of their adjusted income for rent plus social or medical services. |
| **SIP** | Strategic Investment Program |
| **SMART GROWTH Fund** | Program funded by the Enterprise Foundation to develop a regional land acquisition fund to assist jurisdictions to provide affordable housing and meet regional growth management objectives |
| **SRO** | Single Room Occupancy |
| **SSDI** | Social Security Disability Insurance |
| **SSI** | Supplemental Security Income |
| **Structured Residential Programs** | Include residential treatment facilities, residential treatment homes and adult foster care homes |
| **Subsidized Housing** | A dwelling unit that has received public subsidy for its construction, rehabilitation, leasing or acquisition |
| **Substantial Change** | a) changing the amount budgeted for a project by more than ten percent; b) changing the purpose, scope, location or intended beneficiaries or canceling or adding a new project |
| **Supported Housing** | A unit where the resident receives services to assist in independent living |
| **Supportive Services** | The range of supports needed for people to be successful in housing |
| **TANF** | Temporary Assistance to Needy Families; this is Oregon's current welfare system |
| **Transitional Housing** | A place that a family can stay for a maximum period of time (typically 3 months to two years); often, residents of transitional housing receive intensive services during their period of residence |

| Term | Definition |
|---|---|
| **Tri-Met** | Public transportation authority that serves Multnomah, Clackamas and Washington Counties |
| **UGB** | See Urban Growth Boundary |
| **Urban Growth Boundary** | Adopted State of Oregon land use policy that imposes land-use constraints to avoid sprawl and other undesirable consequences |
| **URA** | Urban Renewal Area |
| **Very Low-Income** | Households whose incomes do not exceed 30 percent of the median income for the area, as determined by HUD |
| **Welfare-to-Work Housing Vouchers** | Housing vouchers targeted to eligible family households who receive TANF or received it within the past two years; families must either be employed or engaged in an activity which will lead to employment |
| **Working Poor** | Low-income family wage earners who often piece together multiple part-time jobs without benefits to make ends meet or work full-time for less than a living wage |

**(Footnotes)**

[3] The Special Needs Report used the term "severe and persistent mental illness." Advocates for people with mental illness have requested that the reference to persistence be dropped, since it furthers the stereotype that mental illness is not treatable. Accordingly, we will use the term "severe mental illness."

[2] Consistent with the Special Needs Report, "developmental disability" is defined broadly to include mental retardation, autism spectrum disorders, and any other medical condition that affects the development of cognitive capacity.

[3] Consistent with the Special Needs Report, "serious physical disability" includes living with HIV/AIDS.