

## GLOSSARY

ABA	American Bankers Association
Accessibility	Accessibility refers to unit modifications that make it possible for people in wheelchairs to enjoy full use of their living space. Some examples include lowered cabinets, wider doorways, roll in showers, and ADA approved doorknobs.
ADA	Americans with Disabilities Act – Federal law prohibiting discrimination against people with disabilities in housing, employment, and the provision of public services.
AFFH	Affirmatively Further Fair Housing. Program rules increasingly link funding and operational considerations to activities that remove barriers to fair housing identified in the Analysis of Impediments.
Affordable	See <i>Cost Burden</i>
AI	Analysis of Impediments to Fair Housing. An examination of barriers to fair housing. The study guides fair housing planning and programming.
ALF	Assisted Living Facility
B2H	Bridges to Housing. A program in Multnomah, Washington, Clark, and Clackamas counties for homeless families that provides rent subsidy for families to access permanent housing and transitional services to stabilize families.
CAPER	Consolidated Annual Performance Evaluation Report
CAT	Community Alliance of Tenants (Portland)
CDBG	Community Development Block Grant. Housing and Community Development Act of 1974 is the statutory basis for the CDBG program 42 USC 5302ff regulations are at 24 CFR Part 570. 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.
CDC	Community Development Corporation. Non-profit corporations that develop affordable housing and support community revitalization in specified target areas.
CDHS	Community & Development Housing Subcommittee, City of Gresham public advisory body.
CDP	Census Designated Place

Census Tract	Census Tract is made up of Census Block Groups, which in turn are made up of Census Blocks.
City of Portland Ordinance 164709 (City Code Chapter 23, Title 1)	Ordinance, passed in 1991: Prohibit discrimination in housing, employment and public accommodations on the basis of race, religion, color, sex, marital status, familial status, national origin, age, mental or physical disability, sexual orientation or source of income, and provide for enforcement.
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.
CHAS	Comprehensive Housing Affordability Study. The first five-year housing plan adopted in 1991 by the City of Portland. The Con Plan is now used in place of the CHAS.
Con Plan	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.
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.
Cost Burden	The percentage of a household's total gross income spent on housing costs: <ul style="list-style-type: none"> <li>• for renters, housing costs include rent paid by the tenant plus utilities;</li> <li>• for owners, housing costs include mortgage payment, taxes, insurance and utilities</li> </ul> A household is considered "cost burdened" if the amount spent on housing costs is higher than 30% of gross income.
FAR	Floor Area Ratio. This is the ratio of the allowable floor space to the plot square footage. E.G. a 40,000 square foot lot with 160,000 square feet of floor space would have a FAR of 4:1 (in this case by having 4 stories at least). Portland in some cases gives higher FARs as an incentive to

	developers to follow policy.
FFOC	Federal Funding Oversight Committee; Consortium's inter-jurisdictional public advisory body.
FHCO	Fair Housing Council of Oregon
FHA	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.
HAP	The Housing Authority of Portland is a 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.
HMDA	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.
HOPA	Housing for Older Persons Act of 1995
HOPWA	Housing Opportunities for Persons with AIDS is 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.
HOME	HOME Investment Partnership. Authorized for the purposed 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 non-profit 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.
HOPE VI	Hope VI: A funding program sponsored by the U.S. Department of Housing and Urban Development to rebuild dilapidated public housing.
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).
No Housing Problem	Map designation meaning that the unit has at least the minimum plumbing and kitchen facilities.
HUD	U.S. Department of Housing and Urban Development
IEP	Individual Education Plan for children with disabilities.
Independent Living Program	A program that provides a range of services to prepare youth for independent living.
LEP	Limited English Proficiency.
LGBTQ	Acronym commonly used to refer to sexual minorities: Lesbian; Gay; Bi-sexual; Transgender; Questioning/Queer
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.
LRPH	Low Rent Public Housing. HAP's low-rent public housing program currently provides 2,809 units of public housing in Multnomah County.
Market Rate Housing	Housing for which rents are not subsidized, suppressed, or restricted; 'market' varies by neighborhood and location.
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.
Multnomah County	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.
Multnomah County Ordinance 969	Ordinance, passed in 2001: It is the policy of the County to eliminate discrimination based on race, religion, color, sex, marital status, familial status, national origin, age, mental or physical disability, sexual orientation, gender identity or source of income. Such discrimination poses a threat to the health, safety and general welfare of the citizens of the County and menaces the institutions and foundation of our community.
MFI	Median Family Income
NAHA	National Affordable Housing Act. Programs funded under NAHA operate under more substantive standards. These

must certify that they are in compliance with civil rights laws, and that they act to affirmatively further fair housing. This Act created the CHAS.

NIMBY/NIMBYism	“Not in My Backyard” – describes opposition by residents to proposal(s) that may affect their neighborhood.
ONI	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.
PDC	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 choose, as defined by the terms of a renewable lease agreement.
Permanent Supportive Housing (PSH)	A combination of housing and services intended as a cost-effective way to help people live more stable, productive lives.
PHAC	Portland Housing Advisory Commission. PHB’s public advisory body. <a href="http://www.portlandonline.com/phb/phac">www.portlandonline.com/phb/phac</a>
PHB	Portland Housing Bureau. <a href="http://www.portlandonline.com/phb">www.portlandonline.com/phb</a>
PMAR	Portland Metropolitan Association of Realtors
RAHS	Metro’s Regional Affordable Housing Strategy
Ready to Rent	Replaced by Rent Well.
Rent Well	A series of educational tools that helps landlords and tenant work together for stable, safe and healthy rental housing.
RTF	Residential Treatment Facility. Residences that serve six or more residents and have rotated staffing patterns.
RTH	Residential Treatment Housing Residences that serve five residents and have a rotated staffing pattern.
Section 504	Section 504 of the Rehabilitation Act - Nondiscrimination Under Federal Grants and Programs, provides that no otherwise qualified individual with a disability shall, solely 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	HUD’s Housing Choice Voucher Program under which 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.

Special Needs	The Special Needs population is that population with a mental or physical disability who require services to be successful residents in independent housing.
Transitional Housing	A place that a tenant can stay for a maximum period of time (typically 3 months to two years) in preparation for a move to permanent housing; often, residents of transitional housing receive intensive services during their period of residence.
Tri-Met	Public transportation authority that serves Multnomah, Clackamas, and Washington Counties.
UDP	Urban & Design Planning department, City of Gresham
URAC	PDC's Urban Renewal Citizen Advisory Committees
Very Low-Income	Households whose incomes do not exceed 30% of the median income for the area, as determined by HUD.
OAR 839-006-0206	Oregon State Law that states while there is no duty to make reasonable accommodation to an individual based on his/her gender identity in employment settings, the individual is otherwise protected from discrimination.
ORS 90.262	Landlord-tenant laws in Oregon.
ORS 197.314	Oregon state statute requiring local jurisdictions to allow manufactured housing in all zones where single family housing is allowed.
ORS 659A.421(1)	Oregon statute that bars discrimination in real estate listings or advertising.
ORS 659A.424(2)	Oregon statute that enhances provisions in casing involving rental properties by expressly prohibiting practices which have a disparate impact even in cases where an explicit intent to discriminate cannot be proven.
ORS 659A.870	Oregon statute that states persons can submit civil complaints of violations of Fair Housing Law to the Commissioner of the Bureau of Labor and Industries.