

## SECTION X. GLOSSARY

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- Accessible housing:** Housing designed to allow easier access for physically disabled or vision impaired persons.
- ACS:** American Community Survey
- AI:** Analysis of Impediments to Fair Housing Choice
- AMI:** Area median income
- BEA:** Bureau of Economic Analysis
- BLS:** Bureau of Labor Statistics
- CDBG:** Community Development Block Grant
- Census tract:** Census tract boundaries are updated with each decennial census. They are drawn based on population size and ideally represent approximately the same number of persons for each tract.
- Consolidated Plan:** Consolidated Plan for Housing and Community Development
- Cost burden:** Occurs when a household has gross housing costs that range from 30.1 to 50 percent of gross household income. A **severe cost burden** occurs when gross housing costs represent 50.1 percent or more of gross household income.
- CRA:** Community Reinvestment Act
- Disability:** A lasting physical, mental, or emotional condition that makes it difficult for a person to conduct daily activities of living or impedes him or her from being able to go outside the home alone or to work.
- Disproportionate share:** Exists when the percentage of a population is 10 percentage points or more above the study area average.
- DOJ:** U.S. Department of Justice
- ESG:** Emergency Shelter Grants program
- Fannie Mae:** Federal National Mortgage Association (FNMA), a government-sponsored enterprise that purchases mortgages from lenders and repackages them as mortgage-backed securities for investors.
- Family:** A family is a group of two people or more related by birth, marriage, or adoption and residing together.
- FFIEC:** Federal Financial Institutions Examination Council
- FHAP:** Fair Housing Assistance Program
- FHEO:** Fair Housing and Equal Opportunity
- FHIP:** Fair Housing Initiative Program
- Floor area ratio:** The ratio of the total floor area of a building to the land on which it is situated, or the limit imposed on such a ratio.
- Freddie Mac:** Federal Home Loan Mortgage Corporation (FHLMC), a government-sponsored enterprise that purchases mortgages from lenders and repackages them as mortgage-backed securities for investors.
- GAO:** U.S. General Accounting Office
- Gross housing costs:** For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent and electricity or natural gas energy charges.

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**HAL:** High annual percentage rate (APR) loan, defined as more than three percentage points higher than comparable treasury rates for home purchase loans, or five percentage points higher for refinance loans.<sup>109</sup>

**HMDA:** Home Mortgage Disclosure Act

**HOME:** HOME Investment Partnerships

**HOPWA:** Housing Opportunities for Persons with AIDS

**Household:** A household consists of all the people who occupy a housing unit. A house, an apartment or other group of rooms, or a single room, is regarded as a housing unit when it is occupied or intended for occupancy as separate living quarters; that is, when the occupants do not live with any other persons in the structure and there is direct access from the outside or through a common hall.

**Housing problems:** Overcrowding, incomplete plumbing or kitchen facilities, or cost burdens

**HUD:** U.S. Department of Housing and Urban Development

**Incomplete kitchen facilities:** A housing unit is classified as lacking complete kitchen facilities when any of the following are not present: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator.

**Incomplete plumbing facilities:** A housing unit is classified as lacking complete plumbing facilities when any of the following are not present: piped hot and cold water, a flush toilet, and a bathtub or shower.

**Labor force:** The total number of persons working or looking for work

**MFI:** Median family income

**Mixed-use development:** The use of a building, set of buildings, or neighborhood for more than one purpose.

**MSA:** Metropolitan Statistical Area

**NIMBYism:** "Not in my backyard" mentality among community members, often in protest of affordable or multi-family housing.

**Other vacant units:** Housing units that are not for sale or rent

**Overcrowding:** Overcrowding occurs when a housing unit has more than one to 1.5 persons per room. **Severe overcrowding** occurs when a housing unit has more than 1.5 persons per room.

**Poverty:** The Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is in poverty. If a family's total income is less than the family's threshold, then that family and every individual in it is considered in poverty. The official poverty thresholds do not vary geographically, but they are updated for inflation using Consumer Price Index (CPI-U). The official poverty definition uses money income before taxes and does not include capital gains or noncash benefits (such as public housing, Medicaid, and food stamps).

**Predatory loans:** As defined by the Predatory Lending Consumer Protection Act of 2002 as well as the Home Owner Equity Protection Act (HOEPA), loans are considered predatory based on:

1. If they are HOEPA loans;<sup>110</sup>
2. Lien status, such as whether secured by a first lien, a subordinate lien, not secured by a lien, or not applicable (purchased loans); and
3. Presence of HALs. For full definition, see **HAL**.

<sup>109</sup> 12 CFR Part 203, [http://www.ffiec.gov/hmda/pdf/regc\\_020702.pdf](http://www.ffiec.gov/hmda/pdf/regc_020702.pdf)

<sup>110</sup> Loans are subject to the HOEPA if they impose rates or fees above a certain threshold set by the Federal Reserve Board. "HMDA Glossary." <http://www.ffiec.gov/hmda/glossary.htm#H>

**Protected Class:** Group of people protected from discrimination and harassment. City of Grants Pass residents are protected from housing discrimination based on race, color, religion, sex, national origin, family status, disability, legal sources of income, marital status, sexual orientation, and gender identity, as well as to survivors of domestic violence.

**Public housing:** Public housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities.

**RDA:** Redevelopment agency

**Severe cost burden:** (See **Cost Burden**).

**Severe overcrowding:** (See **Overcrowding**)

**Steering:** Actions of real estate agents or landlords to discourage a prospective buyer or tenant from seeing or selecting properties in certain areas due to their racial or ethnic composition.

**Tenure:** The status by which a housing unit is held. A housing unit is "owned" if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. A cooperative or condominium unit is "owned" only if the owner or co-owner lives in it. All other occupied units are classified as "rented," including units rented for cash rent and those occupied without payment of cash rent.