

Metropolitan Washington Regional Fair Housing Glossary

Accessibility: A physical structure, object, or technology able to be used by persons with disabilities such as mobility issues, hearing impairment, or vision impairment; accessibility features include wheelchair ramps, audible crosswalk signals, and TTY numbers (see *also* TTY/TDD).

Accessory Dwelling Unit (ADU): A smaller, independent residential unit located on the same lot as a stand-alone single-family home. In Fairfax County, these are also known as accessory living units (ALUs).

Affirmatively Furthering Fair Housing (AFFH): An obligation under the Fair Housing Act requiring that local governments take steps to further fair housing, especially in places that have been historically segregated (see *also* segregation).

Alternative accessibility standard: An alternative to the Uniform Federal Accessibility Standards (UFAS) for HUD grantees to meet Section 504 accessibility requirements; a modified version of the 2010 ADA Standards for Accessible Design (see *also* Uniform Federal Accessibility Standards).

American Community Survey (ACS): A survey conducted by the US Census Bureau that regularly gathers information about demographics, education, income, language proficiency, disability, employment, and housing. Unlike the census, ACS surveys are conducted both yearly and across multiple years studying samples of the population, rather than counting every person.

Americans with Disabilities Act (ADA): A federal civil rights law that prohibits discrimination against persons with disabilities.

Annual Action Plan: An annual plan used by local jurisdictions that receive money from HUD to plan how they will spend the funds to address fair housing and community development; the Annual Action Plan carries out the larger Consolidated Plan (see *also* Consolidated Plan).

Area Median Income (AMI): Annual median income calculated by HUD-designated area, based on American Community Survey data and Consumer Price Index trends. HUD sets extremely low (30 percent of the AMI), very low (50 percent of the AMI), and low (80 percent of the AMI) income limits by household size to determine eligibility for assisted housing programs.

Census tract: A small subdivision of cities, towns, and rural areas that the US Census Bureau uses to group residents together and accurately evaluate the demographics of a community. Several census tracts, put together, make up a town, city, or rural area.

Community Development Block Grant (CDBG): A grant that local governments receive from HUD to spend on housing and community improvement.

Community Development Financial Institutions (CDFIs): Private-sector financial institutions that specialize in personal lending and business development with the goal of expanding economic opportunity in impoverished and underresourced communities.

Consent decree: A settlement agreement that resolves a dispute between two parties without admitting guilt or liability. The court maintains supervision over the implementation of the consent decree, including any payments or actions taken as required by the consent decree.

Consolidated Plan: A plan that helps local governments evaluate their affordable housing and community development needs and market conditions. Local governments must use their Consolidated Plan to identify how they will spend money from HUD to address fair housing and community development. Any local government that receives money from HUD in the form of CDBGs, HOME, ESG, or Housing Opportunities for Persons with AIDS grants must have a Consolidated Plan. Consolidated Plans are carried out through annual Action Plans (see *also* Action Plan, Community Development Block Grant, HOME Investment Partnership Program, Emergency Solutions Grants).

Continuum of Care (CoC): A HUD program designed to promote commitment to the goal of ending homelessness. The program provides funding to nonprofits and state and local governments to quickly rehouse homeless individuals and families, promote access to and effect utilization of mainstream programs by homeless individuals, and optimize self-sufficiency among individuals and families experiencing homelessness.

Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T): An online HUD resource that combines census data and American Community Survey data to generate maps and tables evaluating the demographics of an area for a variety of categories, including race, national origin, disability, limited English proficiency, housing problems, environmental health, school proficiency, and others.

De facto segregation: Segregation that is not created by the law, but is the result of various outside factors, including former laws (see *also* segregation).

De jure segregation: Segregation that is created and enforced by the law. Segregation is currently illegal (see *also* segregation).

Density bonus: An incentive for developers that allows developers to increase the maximum number of units allowed at a building site in exchange for either affordable housing funds or making a certain percentage of the units affordable.

disparate impact: The type of practices in housing that negatively affect one group of people with a protected characteristic (such as race, sex, or disability, etc.) more than other people without that characteristic, even though the rules applied by landlords do not single out that group.

Displacement: The involuntarily relocation of residents from a housing unit or neighborhood due to external pressures. Displacement often occurs because of economic factors such as rising housing costs and/or gentrification (see *also* gentrification).

Dissimilarity Index: An index measuring the percentage of a certain group's population that would have to move to a different census tract in order to be evenly distributed within a city or metropolitan area in relation to another group. The higher the Dissimilarity Index value, the higher the level of segregation. For example, if a city's Black/White Dissimilarity Index value was 65, then 65 percent of Black residents would need to move to another neighborhood in order for Black and White residents to be evenly distributed across all neighborhoods in the city.

Emergency Rental Assistance Program: A program that helps qualified residents who are dealing with housing emergencies, often by providing money for overdue rent or covering court costs if the household is facing eviction. Additionally, the program can provide support for security deposits and initial rent for residents moving into new apartments. Qualified households are those that earn less than 40 percent of the area median income (see *also* area median income).

Entitlement jurisdiction: A local government that receives funds from HUD to be spent on housing and community development (see also HUD grantee).

Environmental Health Index: A HUD index calculating potential exposure to harmful toxins at a neighborhood level. This includes air quality and carcinogenic, respiratory, and neurological hazards. The higher the number, the less exposure to toxins that are harmful to human health.

Environmental justice: The fair treatment and meaningful involvement of all people, especially minorities, in the development, implementation, and enforcement of environmental laws, regulations, and policies. Historically, environmental hazards have been concentrated near segregated neighborhoods, making minorities more likely to experience negative health effects. Recognizing this history and working to make changes in future environmental planning are important pieces of environmental justice.

Emergency Solutions Grants (ESG): Grants provided by HUD to (1) engage homeless individuals and families living on the street, (2) improve the number and quality of emergency shelters for homeless individuals and families, (3) help operate these shelters, (4) provide essential services to shelter residents, (5) rapidly rehouse homeless individuals and families, and (6) prevent families/individuals from becoming homeless.

Ethnic enclave: An area with a high spatial concentration of a particular ethnic group, with cultural and economic activity partially segregated from the majority culture and greater urban area.

Exclusionary zoning: The use of zoning ordinances to prevent certain land uses, especially the building of large and affordable apartment buildings for low-income people. A city with exclusionary zoning might only allow single-family homes to be built in the city, excluding people who cannot afford to buy a house.

Exposure Index: An index measuring how much the typical person of a specific race is exposed to people of other races. A higher number means that the average person of that race lives in a census tract with a higher percentage of people from another group.

Fair Housing Act: A federal civil rights law that prohibits housing discrimination on the basis of race, class, sex, religion, national origin, or familial status (see also housing discrimination).

Familial status: The presence of children under 18 in a household, as defined by the Fair Housing Act (see also Fair Housing Act).

Gentrification: The process of renovating or improving a house or neighborhood to make it more attractive to middle-class residents. Gentrification often causes the cost of living in the neighborhood to rise, pushing out lower-income residents. Often, the rising housing costs cause a corresponding change in the racial demographics of an area.

High-opportunity areas: Communities with low poverty, high levels of access to jobs, and low concentrations of existing affordable housing. Often, local governments try to build new affordable housing options in high opportunity areas to provide residents with access to better resources and in an effort to desegregate a community, as minorities are often concentrated in low-opportunity areas and in existing affordable housing sites.

Home- and Community-based Services (HCBS): Medicaid programs that provide beneficiaries with medical care and supportive services at their own home or community rather than at an institutional setting. HCBS programs are most often provided through state waivers.

Housing Choice Voucher (HCV)/Section 8 voucher: A HUD voucher issued to a low-income household that promises to pay a certain amount of the household's rent. Prices are set based on the rent in the metropolitan area, and voucher households must pay any difference between the rent and the voucher amount. Voucher users are often the subjects of discrimination based on source of income (see also source-of-income discrimination).

Housing cost burden: Housing cost that is more than 30 percent of a household's income (as defined by HUD) . Severe cost burden is defined as housing cost that is more than 50 percent of income.

Housing discrimination: Discrimination against a potential tenant, buyer, or lender based on race, class, sex, religion, national origin, or familial status, including refusal to rent to or inform a potential tenant about the availability of housing. Housing discrimination also applies to buying a home or getting a loan to buy a home. Housing discrimination is illegal under the Fair Housing Act.

Housing First model: A policy approach to chronic homelessness that prioritizes providing unhoused people with immediate access to permanent supportive housing without any housing readiness requirements.

Housing Opportunities Made Equal (HOME) Investment Partnership Program: A program that provides grants to states and localities that communities (often in partnership with nonprofits) use to fund activities such as building, buying, and/or rehabilitating affordable housing for rent or ownership or to provide direct rental assistance to low-income people.

Housing problem: The four HUD-designated housing problems are lack of complete kitchen facilities, lack of complete plumbing facilities, overcrowding, and housing cost burden (see *also* overcrowding, housing cost burden).

HUD grantee: A jurisdiction (city, country, consortium, state, etc.) that receives money from HUD (see *also* entitlement jurisdiction).

Inclusionary zoning: A zoning ordinance that requires that a certain percentage of any newly built housing must be affordable to people with low and moderate incomes.

Individuals with Disabilities Education Act (IDEA): A federal civil rights law that ensures students with a disability are provided with a free appropriate public education that is tailored to their individual needs.

Integration: The process of reversing trends of racial or other segregation. Often, segregation patterns in housing continue even though enforced segregation is now illegal, and integration may require affirmative steps to encourage people to move out of their historic neighborhoods and mix with other groups in the community.

Isolation Index: An index measuring how much the typical person of a specific race is only exposed to people of the same race. For example, an 80 percent Isolation Index value for White people would mean the typical White person is exposed to a population that is 80 percent White.

Jobs Proximity Index: A HUD index measuring distances to all job locations, distance from any single job location, size of employment at that location, and labor supply to that location. The higher the index value, the better the access to employment opportunities for residents in a neighborhood.

Labor Market Engagement Index: A HUD index measuring level of employment, labor force participation, and educational attainment in a census tract. The higher the number, the higher the labor force participation and human capital in the neighborhood.

Limited English proficiency (LEP): Language proficiency of those for whom English is not the first language or who self-identify as speaking English less than “very well.”

Local data: Any data used in this analysis that are not provided by HUD through the Data and Mapping Tool (AFFH-T) or through the census or American Community Survey.

Low-Income Housing Tax Credit (LIHTC): A tax incentive to encourage individual and corporate investors to invest in the development, acquisition, and rehabilitation of affordable rental housing.

Low Poverty Index: A HUD index measuring family poverty rates and public assistance receipt in the form of cash welfare (such as Temporary Assistance for Needy Families). This is calculated at the census tract level. The higher the score, the less exposure to poverty in the neighborhood.

Low Transportation Cost Index: A HUD index measuring estimated transportation costs for a single-parent family of 3 with an income of 50 percent of the median income for renters in the region. The higher the number, the lower the cost of transportation in the neighborhood.

Market-rate housing: Housing that is not restricted by affordable housing laws. A market rate unit can be rented for any price that the market can support.

NIMBY (not in my backyard): A social and political movement that opposes housing or commercial development in local communities. NIMBY complaints often involve affordable housing, with reasons ranging from traffic concerns to small town quality to, in some cases, thinly veiled racism.

Overcrowding: A housing unit being occupied by more than one person per room, excluding bathrooms and kitchens. HUD defines severe overcrowding as more than one and a half persons per room.

Other multifamily developments: Includes the HUD-sponsored Section 202 Supportive Housing for the Elderly and Section 811 Supportive Housing for Persons with Disabilities, which provides nonprofit organizations with funding to provide supportive housing to elderly and/or disabled very-low-income persons.

Payment standard: The maximum monthly assistance payment paid to a household with a housing choice voucher (HCV). A lower payment standard means that the household will pay a greater share of the rent (see *also* housing choice voucher/Section 8 voucher).

Poverty line: The minimum level of yearly income needed to allow a household to afford the necessities of life such as housing, clothing, and food. The poverty line is defined on a national basis. As of 2021, the US poverty line for a family of four with two children under 18 is \$27,479.

Project-based Section 8: A government-funded program that provides rental housing to low-income households in privately owned and managed rental units. The funding is specific to the building so if you move out of the building, you will no longer receive the funding.

Protected class: A group of people with a common characteristic (or “protected characteristic”) who are legally protected from discrimination on the basis of that characteristic. The Fair Housing Act includes seven protected classes: race, color, religion, national origin, sex, disability, and familial status (see *also* housing discrimination).

Publicly supported housing: Housing assisted with funding through federal, state, or local agencies or programs, as well as housing that is financed or administered by or through any such agencies or programs.

Qualified Allocation Plan (QAP): A document that states the eligibility criteria and priorities for the awarding of Low-Income Housing Tax Credits (LIHTCs). State governments must update their QAPs each time they receive a federal LIHTC allocation (see *also* Low-Income Housing Tax Credit).

Quintile: A segment of 20 percent of a population; one-fifth of a population that is divided into five equal groups.

Reasonable accommodation: A change to rules, policies, practices, or services that would allow a handicapped person an equal opportunity to use and enjoy their housing, including in public and common use areas. It is a violation of the Fair Housing Act to refuse to make a reasonable accommodation when such accommodation is necessary for the handicapped person to have equal use and enjoyment of the housing.

R/ECAPs (racially or ethnically concentrated areas of poverty): A census tract that has more than 50 percent non-White residents, and where 40 percent or more of the population is in poverty OR where the poverty rate is greater than three times the average poverty rate in the area, as defined by HUD. In the HUD Data and Mapping Tool (AFFH-T), R/ECAPS are outlined in pink (see *also* census tract).

Region: In this analysis, the region (also referred to as the metropolitan Washington region or the metropolitan D.C. region) includes the jurisdictions of Montgomery County, the City of Alexandria, Arlington County, Fairfax County, Loudoun County, Prince William County, the District of Columbia Housing Authority, the Alexandria Redevelopment and Housing Authority, the Housing Opportunities Commission of Montgomery County, the Fairfax County Redevelopment and Housing Authority, and the Rockville Housing Enterprises.

Rehabilitation Act (Section 504): A federal civil rights law that prohibits discrimination on the basis of disability in programs conducted by federal agencies, programs receiving federal financial assistance, federal employment, and employment practices of federal contractors.

Rental Assistance Demonstration (RAD): A HUD affordable housing initiative that allows public housing authorities to convert original public housing properties to a project-based Section 8 platform. Converted properties gain access to additional sources of funding for unit maintenance and repair (see *also* project-based Section 8).

Restrictive covenant: A clause in a deed or lease that restricts how people can use their land. The Fair Housing Act bans the use of racial restrictive covenants, which have commonly been used to discriminate against non-White and Jewish people.

Right of first refusal: A contractual right for a party to enter into a transaction with a person or company before any other party can.

School Proficiency Index: A HUD index using the performance of fourth-grade students on state exams to determine which neighborhoods have high-performing elementary schools nearby and which are near lower-performing elementary schools. The higher the number, the higher the school system quality is in a neighborhood.

Segregation: The illegal separation of racial or other groups. Housing segregation can occur within a city or town or across multiple cities. Even though segregation is now illegal, housing often continues to be segregated because of factors that make certain neighborhoods more attractive and expensive than others and therefore more accessible to affluent White residents (see also integration, de facto segregation, and de jure segregation).

Section 811 Supportive Housing for Persons with Disabilities: A HUD program that funds rental housing with supportive services for income-eligible persons with disabilities via subsidies to developers and project rental assistance to state housing agencies.

Source-of-Income discrimination: Housing discrimination based on whether a potential tenant plans to use a housing choice voucher/Section 8 voucher to pay part of their rent. Source of income discrimination is illegal under Virginia, Maryland, and District of Columbia law (see also housing choice voucher/Section 8 voucher).

Superfund site: Any land in the United States that has been contaminated by hazardous waste and identified by the Environmental Protection Agency as a candidate for cleanup because it poses a risk to human health and/or the environment. Superfund sites evaluated as particularly hazardous and/or warranting remedial actions are additionally placed onto the National Priorities List.

Supplemental Security Income (SSI): Benefits paid to disabled adults and children who have limited income and resources or to people 65 and older without disabilities who meet the financial limits.

Testers: People who apply for housing to determine whether a landlord is illegally discriminating. For example, Black and White testers will both apply for housing with the same landlord, and if they are treated differently or given different information about available housing, their experiences are compared to show evidence of discrimination.

Transit Trips Index: A HUD index measuring the estimated number of transit trips taken by a single-parent family of three with an income of 50 percent of the median income for renters in the region. The higher the number, the more likely residents in that neighborhood utilize public transit.

TTY/TDD (Text Telephone/Telecommunication Device for the Deaf): TTY is the more widely used term. People who are deaf or hard of hearing can use a text telephone to communicate with other people who have a TTY number and device. TTY services are an important resource for government offices to have so that deaf or hard of hearing people can easily communicate with them.

Uniform Federal Accessibility Standards (UFAS): A guide to uniform standards for design, construction, and alteration of buildings so that physically handicapped people will be able to access and use such buildings.

Violence Against Women Act (VAWA): A federal law protecting women who have experienced domestic and/or sexual violence. The law establishes several programs and services including a federal rape shield law, community violence prevention programs, protections for victims who are evicted because of events related to domestic violence or stalking, funding for victim assistance services such as rape crisis centers and hotlines, programs to meet the needs of immigrant women and women of different

races or ethnicities, programs and services for victims with disabilities, and legal aid for survivors of domestic violence.