

GLOSSARY OF TERMS

Term	Definition
Affordable Housing	<p>Housing for which the occupant(s) pay no more than 30% of their income for gross housing costs, including utilities. Households that pay more than 30% of income for housing may have difficulty affording necessities such as food, clothing, transportation and medical care and are considered cost burdened by HUD. Households that pay more than 50% of income for housing are considered severely cost burdened.</p>
Area Median Income (AMI)	<p>AMI divides the income distribution into two equal parts: one-half of the cases falling below the median income and one-half above the median. HUD uses the median income for families in metropolitan and non-metropolitan areas to calculate income limits for eligibility in a variety of housing programs. HUD estimates the median family income for an area in the current year and adjusts that amount for different family sizes so that family incomes may be expressed as a percentage of the area median income. HUD User FY 2020 Income Limits Summary for Jersey City-Hudson County can be found at: https://www.huduser.gov/portal/datasets/il/il2020/2020summary.odn?year=2020&states=%24states%24&data=2020&inputname=&stname=%24stname%24&statefp=%24statefp%24&selection type=%24selection type%24</p>
“Chronically Homeless”	<p>An individual who has been continuously homeless for a year or more, or who had at least four (4) episodes of homelessness in the last three (3) years, and can be diagnosed with a serious mental illness or health condition.</p>
Community Housing Development Organization (CHDO)	<p>A specific type of non-profit organization as defined in sect. 92.2 of the HOME final rule, CHDOs provide safe, decent and affordable housing to low and moderate income families. A CHDO must be qualified by the PJ based on legal status, organizational structure, capacity, and experience.</p>

Term	Definition
Disability	A physical, mental, or emotional impairment which is expected to be of long- continued and indefinite duration; that substantially impedes the ability to live independently; and is of such a nature that such ability could be improved by more suitable housing conditions (primarily persons who are seriously mentally ill; have chronic problems with alcohol, drugs, or both; or have AIDS and related diseases).
Homeless	Refers to the HUD definition: (1) an individual who lacks a fixed, regular, and adequate nighttime residence; and (2) an individual who has a primary nighttime residence that is (a) a supervised publicly- or privately-operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill); (b) an institution that provides a temporary residence for individuals intended to be institutionalized; or (c) a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.
Funding Sources	The sources of funds made available for rehabilitation and construction of affordable housing under the mentioned federal and local programs.
Permanent Housing	As defined by HUD, permanent housing refers to community-based housing without a designated length of stay and where the client is the lease-holder. Permanent housing models included in this plan are Rapid Re-Housing, Permanent Supportive Housing, and Targeted Affordable Housing. Individuals and families who are living in permanent housing are no longer considered to meet the HUD homeless definition.
Permanent Supportive Housing	Supportive housing for an unrestricted period of time for individuals and families who were once homeless and continue to be at imminent risk of homelessness, including persons with disabilities as defined in 24 CFR 582.5 for whom self- sufficient living may be unlikely and whose care can be supported through public funds.

Term	Definition
Special Needs	Refers to an umbrella group of families and individuals (that may or may not be homeless) that have conditions or needs that require the provision of supportive services. These conditions include mental health problems, drug and substance abuse problems, mobility impairment issues, HIV/AIDS and other chronic disease problems, and homelessness.
Single Room Occupancy (SRO)	Refers to the HUD definition: a residential property that includes multiple single room dwelling units. Each unit is for occupancy by a single individual. The unit need not, but may, contain food preparation or sanitary facilities or both.
Supportive Housing	Housing provided in connection with voluntary services designed to help tenants maintain housing, including, but not limited to, coordination and case management, physical and mental health, substance abuse management and recovery support, job training, literacy, and education, youth and children’s programs, and money management.
Supportive Services	Voluntary services designed to help tenants maintain housing, including, but not limited to coordination and case management, physical and mental health, substance use management and recovery support, job training, literacy, and education, youth and children’s programs, and money management.