

2015

Regional Analysis of Impediments to Fair Housing for Montgomery County and the Cities of Dayton and Kettering, OH

Appendix A — Glossary

This PDF contains only a section of the AI.

For the other sections or the entire AI,

go to <http://www.mvfairhousing.com/ai2015>.



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Appendix A — Glossary

ABA	Architectural Barriers Act
ACS	American Community Survey
ADA	Americans with Disabilities Act
AFFH	Affirmatively Furthering Fair Housing

Affirmatively Furthering Fair Housing (AFFH)

Taking proactive steps beyond simply combating discrimination to foster more inclusive communities and access to community assets for all persons protected by the Fair Housing Act. More specifically, taking steps proactively to address significant disparities in access to community assets, to overcome segregated living patterns and support and promote integrated communities, to end racially and ethnically concentrated areas of poverty, and to foster and maintain compliance with civil rights and fair housing laws. For participants subject to the AFFH subpart of the Fair Housing Act, these ends will be accomplished primarily by making investments with federal and other resources, instituting strategies, or taking other actions that address or mitigate fair housing issues identified in an Assessment of Fair Housing and promoting fair housing choice for all, consistent with the policies of the Fair Housing Act.

Affordable housing

In general, refers to housing units that are affordable by households whose income is below the median household income. Also refers to housing for which the occupants are paying no more than 30% of their income for gross housing costs, including utilities. This definition is a requirement for tenancy in most subsidized housing so that the housing is truly affordable for low- to moderate-income families. Some jurisdictions may define affordable housing based on other, locally determined criteria; this definition is intended solely as an approximate guideline or general rule of thumb.

Affordable Housing Program (AHP)

A competitive program of the Federal Home Loan Bank system providing grants twice a year for investment in low- or moderate-income housing initiatives. The program is flexible, so AHP funds can be used in combination with other programs and funding sources, thus promoting a project's feasibility.

Age Age is not a protected class under the federal Fair Housing Act, but it is covered under some state and local laws, including in the State of Ohio and the City of Dayton. Ohio's civil rights law defines age as being at least forty years old (except in credit issues, where age is defined as being at least eighteen years old).

AHP Affordable Housing Program

AHS American Housing Survey

AI Analysis of Impediments

American Community Survey (ACS)

A nationwide survey designed to provide communities with a fresh look at how they are changing, ACS collects information such as age, race, income, commute time to work, home value, veteran status, and other important data from U.S. households.

American Housing Survey (AHS)

Contains data every other year on apartments, single-family homes, mobile homes, vacant homes, family composition, income, housing and neighborhood quality, housing costs, equipment, fuels, size of housing units, and recent movers from a fixed sample of about 50,000 homes, plus new construction each year. Started in 1973 and relying on the same sample since 1985, AHS allows users to view statistical changes in homes and households over the years. In some metropolitan areas, additional samples (every four to six years) measure local conditions.

Americans with Disabilities Act (ADA)

Legislation passed in 1990 prohibiting discrimination against people with disabilities. Under ADA, discrimination against a disabled person is illegal

in employment, transportation, public accommodations, communications and government activities.

Analysis of Impediments (AI)

A review of impediments or barriers affecting the rights of fair housing choice. AIs cover public and private policies, practices, and procedures affecting housing choice. An AI is the basis for fair housing planning, providing essential information to policymakers, administrative staff, housing providers, lenders, and fair housing advocates and assisting in building public support for fair housing efforts.

Ancestry

One’s lineage, or the people who were in one’s family in past times. Ancestry is not a protected class under the federal Fair Housing Act, but it is covered under some state and local laws, including in the State of Ohio and City of Dayton.

Annual income

Three definitions are used in the HOME Program for annual income: one in 24 CFR 5.609, one in the Census Long Form used in the most recent decennial census, and the definition of adjusted gross income as defined in the Internal Revenue Service’s Form 1040.

Architectural Barriers Act (ABA)

Legislation passed in 1968 requiring that buildings owned, leased, or financed by the federal government be accessible to people with disabilities. Four federal agencies—the Department of Housing and Urban Development, the Defense Department, the General Services Administration, and the Postal Service—must promulgate design, construction, and alteration standards for buildings within their jurisdictions.

Blighted structure

A structure is blighted when it exhibits objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety, and public welfare.

Brownfield Abandoned, idled, and underused industrial and commercial facilities where expansion and redevelopment is burdened by real or potential environmental contamination.

Building code A set of building construction requirements developed and administered by national and local bodies to ensure that buildings meet certain minimum standards for structural integrity, safety, design, and durability.

CDBG Community Development Block Grant Program

Census tract A small, relatively permanent statistical subdivision of a county or statistically equivalent entity, delineated for data presentation purposes by a local group of census data users or the geographic staff of a regional census center in accordance with Census Bureau guidelines.

Census tract number

A four-digit basic number, optionally followed by a two-digit decimal suffix, used to uniquely identify a census tract within a county or statistically equivalent entity.

CFR Code of Federal Regulations

Citizen Participation Plan (CPP)

The City of Dayton's CPP provides various mechanisms for citizen input assuring an active role in the development, implementation and evaluation of all HUD programs and related documents. Dayton conducts public hearings to gather citizen comments when developing documents required by HUD and, when contacted in advance, attempts to locate and secure interpreters. Dayton holds additional meetings when necessary to get the input of citizens that need interpreters.

Code of Federal Regulations (CFR)

The codification of the general and permanent rules published in the Federal Register by the executive departments and agencies of the federal government. The CFR is divided into 50 titles representing broad areas subject to federal regulation. Each volume of the CFR is updated once each calendar year and is issued on a quarterly basis.

Color The shade of a person's skin. One person might discriminate against another of the same race on the basis of color; for example, a light-skinned African American might discriminate against a dark-skinned African American. Color is a protected class under Title VIII of the Civil Rights Act of 1968.

Community Development Block Grant Program (CDBG)

Program providing grant funds to local and state governments to develop viable urban communities by providing decent housing with a suitable living environment and expanding economic opportunities to assist low- and moderate-income residents. Created under the Housing and Community Development Act of 1974, CDBG replaced several categorical grant programs, such as the Model Cities program, the Urban Renewal program, and the Housing Rehabilitation Loan and Grant program.

Community Planning and Development (CPD)

HUD office that seeks to develop viable communities by promoting integrated approaches that provide decent housing, a suitable living environment, and expand economic opportunities for low- and moderate-income persons. The primary means toward this end is the development of partnerships among all levels of government and the private sector, including for-profit and non-profit organizations.

Community Reinvestment Act (CRA)

Legislation passed in 1977 with the intention of encouraging depository institutions to help meet the credit needs of surrounding communities (particularly low and moderate income neighborhoods).

Condominium

Form of ownership in which the separate owners of individual units jointly own a building or development's common areas and facilities.

Consolidated Plan (CP)

Document written by a state or local government describing the housing needs of the low- and moderate-income residents, outlining strategies to meet these needs, and listing all resources available to implement the strategies. This document is required in order to receive HUD Community Planning and Development funds.

CP	Consolidated Plan
CPD	Community Planning and Development
CPP	Citizen Participation Plan
CRA	Community Reinvestment Act
Density	Average number of dwelling units or persons per gross acre of land, usually expressed in units per acre, excluding any area of a street bordering the outside perimeter of a development site.
Disability	Physical or mental impairment substantially limiting one or more of a person’s major life activities. Disability is a protected class under the Fair Housing Amendments Act of 1988, which uses the term “handicap.”
ECOA	Equal Credit Opportunity Act
Emergency shelter	Any facility whose primary purpose is providing temporary or transitional shelter for the homeless in general or for specific populations of the homeless.
Emergency Solutions Grant Program (ESG)	A federal CPD program grant designed to help improve the quality of existing emergency shelters for the homeless, to make additional shelters available, to meet the costs of operating shelters, to provide essential social services to homeless individuals, and to help prevent homelessness. ESG also provides short-term homeless prevention assistance to persons at imminent risk of losing their own housing due to eviction, foreclosure, or utility shutoffs.
Equal Credit Opportunity Act (ECOA)	Legislation passed in 1974 making it unlawful for any creditor to discriminate against any applicant with respect to any aspect of a credit transaction, on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to contract); to the

fact that all or part of the applicant's income derives from a public assistance program; or to the fact that the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

Equitable land use planning

Zoning, land use regulation, master planning, and other land use planning that, at a minimum, furthers the purposes of Title VI of the Civil Rights Act, Section 504 of the Rehabilitation Act of 1973, and the Fair Housing Act and is intended to achieve additional objectives for expanding housing choice.

ESG Emergency Solutions Grant Program

Fair Housing Act

Legislation passed in 1968 and amended in 1974 and 1988 that prohibits discrimination in all facets of the home-buying process on the basis of race, color, national origin, religion, sex, familial status, or disability. The Department of Housing and Urban Development is charged under the Act with enforcing and investigating fair housing.

Fair Housing Act Amendment (FHAA)

Legislation passed in 1988 amending the Fair Housing Act to extend protections to include the bases of handicap (now more commonly called disability) and familial status (families with children).

Fair Housing and Equal Opportunity (FHEO)

HUD office responsible for administering and enforcing federal fair housing laws and for establishing policies ensuring that all Americans have equal access to the housing of their choice.

Fair Housing Assistance Program (FHAP)

Federal program administered by the Office of Fair Housing and Equal Opportunity that provides funding annually on a noncompetitive basis to state and local agencies that enforce fair housing laws that are substantially equivalent to the Fair Housing Act.

Fair Housing Initiatives Program (FHIP)

Federal program administered by the Office of Fair Housing and Equal Opportunity that provides funding to fair housing organizations and other non-profits that assist people who believe they have been victims of housing discrimination. FHIP is the only federal grant program whose purpose is to support private partnerships in preventing and overcoming housing discrimination.

Fair market rent (FMR)

Used primarily to determine payment standard amounts for the Housing Choice Voucher program, to determine initial renewal rents for some expiring project-based Section 8 contracts, to determine initial rents for housing assistance payment contracts in the Moderate Rehabilitation Single Room Occupancy program, and to serve as a rent ceiling in the HOME rental assistance program.

Fair market value

Amount of money that would probably be paid for a property in a sale between a willing seller, who does not have to sell, and a willing buyer, who does not have to buy.

Familial status

Refers to situations in which one or more persons under age 18 live with parent(s) or legal guardian(s) as well as to situations involving pregnancy or adoption. Familial status is a protected class under the Fair Housing Amendments Act of 1988.

Federal Financial Institutions Examination Council (FFIEC)

Interagency body of the federal government made up of several financial regulatory agencies. FFIEC prescribes uniform principles, standards, and report forms for the federal inspection of financial institutions. Created in 1979, FFIEC is meant to promote consistent and uniform standards for financial institutions.

Federal Housing Administration (FHA)

Provides mortgage insurance on loans made by approved lenders throughout the United States and its territories. FHA insures mortgages on single-family, multifamily, and manufactured homes and hospitals. It is the

largest insurer of mortgages in the world, insuring over 34 million properties since its inception in 1934.

Federal Register

Official daily publication for rules, proposed rules, and notices of federal agencies as well as executive orders and other presidential documents. Published by Office of the Federal Register, National Archives and Records Administration.

FFIEC Federal Financial Institutions Examination Council

FHA Federal Housing Administration

FHAA Fair Housing Amendment Act

FHAP Fair Housing Assistance Program

FHEO Fair Housing and Equal Opportunity

FHIP Fair Housing Initiatives Program

FMR Fair market rent

Gender See Sex.

Gender identity

The gender-related identity, appearance, mannerisms or other characteristics of an individual, regardless of the individual's designated sex at birth. Gender identity not a protected class under the federal Fair Housing Act, but it is covered under some state and local laws, including in the City of Dayton.

Gross annual income

Total income, before taxes and other deductions, received by all members of a tenant's household. Includes all wages, Social Security payments, retirement benefits, military and veteran's disability payments,

unemployment benefits, welfare benefits, interest and dividend payments, and such other income items deemed appropriate by HUD.

Handicap See Disability.

HCV Housing Choice Voucher

HMDA Home Mortgage Disclosure Act

HOME HOME Investment Partnerships Program

HOME Investment Partnerships Program (HOME)

Provides formula grants to states and localities that communities use—often in partnership with local non-profit groups—to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership or to provide direct rental assistance to low-income people.

Home Mortgage Disclosure Act (HMDA)

Legislation passed in 1975 requiring certain financial institutions to provide mortgage data to the public.

Homeless Lacks a fixed, regular, and adequate nighttime residence, or having a primary nighttime residence that is either a supervised publicly or privately operated shelter designed to provide temporary living accommodations, an institution that provides a temporary residence for individuals intended to be institutionalized; or a public or private place not designed for, or ordinarily used as, regular sleeping accommodation for human beings.

Homeless prevention

Activities or programs designed to prevent the incidence of homelessness, including, but not limited to: (1) short-term subsidies to defray rent and utility arrearages for families that have received eviction or utility termination notices; (2) security deposits or first month's rent to permit a homeless family to move into its own apartment; (3) mediation programs for landlord-tenant disputes; (4) legal services programs that enable representation of indigent tenants in eviction proceedings; (5) payments to

prevent foreclosure on a home; and (6) other innovative programs and activities designed to prevent the incidence of homelessness.

Homeownership Zone Program (HOZ)

Allows communities to reclaim vacant and blighted properties, increase homeownership, and promote economic revitalization by creating entire neighborhoods of new, single-family homes, called HOZs.

Household The related family members and any unrelated people such as lodgers, foster children, or wards who share a housing unit. A person who lives alone in a housing unit is also considered a household, as is a group of unrelated people such as roommates that shares a housing unit.

Housing And Urban Development, U.S. Department of (HUD)

A cabinet department created in 1965 with the mission of increasing homeownership, supporting community development, and increasing access to affordable housing free from discrimination. To fulfill this mission HUD embraces high standards of ethics, management, and accountability and forges new partnerships—particularly with faith-based and community organizations—that leverage resources and make HUD more effective on the community level.

Housing Choice Voucher (HCV)

Federal program assisting very low-income families, the elderly, and people with disabilities to afford decent, safe, and sanitary housing in the private market.

Housing Opportunities for Persons With AIDS (HOPWA)

Federal program providing housing assistance and supportive services to low-income people with HIV/AIDS and to their families. HOPWA funds may also be used for health care and mental health services, chemical dependency treatment, nutritional services, case management, assistance with daily living, and other supportive services.

Housing stock

The number of existing housing units in some point in time based on data compiled by the Census Bureau.

HOZ	Homeownership Zone Program
HRC	Human Relations Council
HUD	U.S. Department of Housing and Urban Development

Human Relations Council (HRC)

The agency in the City of Dayton established in 1962 that enforces civil rights; provides business and technical assistance to minority-owned, woman-owned and small disadvantaged businesses; administers community relations initiatives that promote and maintain peace, goodwill and harmony; assists in reducing inter-group tensions; and ensures equality of treatment and opportunity of all people in Dayton. HRC is recognized by HUD as a FHAP.

Land bank

Governmental or non-governmental non-profit entity established, at least in part, to assemble, temporarily manage, and dispose of vacant land for the purpose of stabilizing neighborhoods and encouraging re-use or redevelopment of urban property.

Land development

The process of making, installing, or constructing improvements.

LGBT Lesbian, gay, bisexual and transgender.

LIHTC Low-Income Housing Tax Credit

LMI Low to moderate income

Low to moderate income (LMI)

Under the Section 8 Housing Assistance Payments program, low income is income that is less than 50% of area median income, and moderate income is income that is less than 80% of area median income.

Low-Income Housing Tax Credit (LIHTC)

Federal program administered by the states that provides tax incentives to owners of newly-constructed or substantially rehabilitated low-income rental housing projects.

Marital status

Refers to being single, married, divorced, or widowed. Marital status is not a protected class under federal law but is covered by some state and local laws, including in the City of Dayton.

Market value

The most probable price that a property should bring in a competitive and open market, provided that all conditions requisite to a fair sale are present, the buyer and seller are knowledgeable and acting prudently, and the price is not affected by any undue stimulus.

Metropolitan Statistical Area (MSA)

Area with at least one urbanized area of 50,000 or more population, plus adjacent territory that has a high degree of social and economic integration with the core, as measured by commuting ties.

Miami Valley Fair Housing Center, Inc. (MVFHC)

A private non-profit fair housing organization established in 1993 with the mission of eliminating housing discrimination and ensuring equal housing opportunity for all people in Montgomery, Greene, Miami, and Clark counties in Ohio.

Military status

Refers to a person's engagement in the uniformed services including the armed forces, the Ohio organized militia, and the national guard. Military status is not a protected class under federal law but is covered by some state and local laws, including in the State of Ohio.

Minority neighborhood

Neighborhood in which the percentage of persons of a particular racial or ethnic minority is at least 20 points higher than that minority's percentage in the housing market as a whole; in which the neighborhood's total percentage of minority persons is at least 20 points higher than the total

percentage of minorities for the housing market area as a whole; or, in the case of a metropolitan area, in which the neighborhood's total percentage of minority persons exceeds 50% of its population.

Minority-owned business

Business in which more than 50% of the ownership or control is held by one or more minority individuals and in which more than 50% of the net profit or loss of which accrues to one or more minority individuals.

Moderate income

Households with incomes between 81% and 95% of the median income for the area, as determined by HUD, with adjustments for smaller or larger families. HUD may establish income ceilings higher or lower than 95% of the median for the area if HUD finds that such variations are necessary because of prevailing levels of construction costs, fair market rents, or unusually high or low family incomes.

MSA Metropolitan Statistical Area

MVFHC Miami Valley Fair Housing Center, Inc.

National Fair Housing Alliance (NFHA)

A private non-profit fair housing organization established in 1988 that works to eliminate housing discrimination and to ensure equal housing opportunity for all people through leadership, education and outreach, membership services, public policy initiatives, advocacy, and enforcement. A consortium of more than 220 private, non-profit fair housing organizations, state and local civil rights agencies, and individuals, NFHA is the only national organization dedicated to ending discrimination in housing.

National origin

Refers to the country in which a person was born or from which the person's ancestors came. National origin is a protected class under Title VIII of the Civil Rights Act of 1968.

NFHA National Fair Housing Alliance

Non-profit housing organization

Any private organization organized under state or local laws that has no part of its net earnings inuring to the benefit of any member, founder, contributor, or individual and has a long-term record of service in providing or financing quality affordable housing for low-income families through relationships with public entities.

OCRC Ohio Civil Rights Commission

Ohio Civil Rights Commission (OCRC)

A state commission formed in 1959 whose primary function is to enforce state laws about discrimination. OCRC is recognized by HUD as a FHAP.

Owner Any private person or entity—including a cooperative, an agency of the federal government, or a public housing agency—having the legal right to lease or sublease dwelling units.

PBRA Project-Based Rental Assistance

PHA Public Housing Agency

Project-Based Rental Assistance (PBRA)

Subsidies given by HUD to private rental property owners, or with Public Housing Agencies in specific rehabilitation programs, to rent some or all units in their housing developments to low-income families. Compare Tenant-Based Rental Assistance.

Public Housing Agency (PHA)

Any state, county, municipality, or other governmental entity or public body, or agency or instrumentality of these entities that is authorized to engage or assist in the development or operation of low-income housing under the U.S. Housing Act of 1937.

Real Estate Owned (REO)

A term used to describe a class of property owned by a lender—typically a bank, government agency, or government loan insurer—after an unsuccessful sale at a foreclosure auction.

Race A group of people coming from the same common ancestors (for example, Blacks or African Americans, Whites or Caucasians). Race is a protected class under Title VIII of the Civil Rights Act of 1968.

Rehabilitation

The labor, materials, tools, and other costs of improving buildings, other than minor or routine repairs. The term includes changing the use of a building to an emergency shelter when the cost of this change and any rehabilitation costs does not exceed 75% of the value of the building before the change in use.

Religion A person's religion faith, observance, and practice. Religion is a protected class under Title VIII of the Civil Rights Act of 1968.

Renovation Rehabilitation involving costs of 75% or less of the value of the building before rehabilitation.

REO Real Estate Owned

Section 202 Federal program providing capital advances to finance the construction, rehabilitation, or acquisition (with or without rehabilitation) of structures that will serve as supportive housing for very-low-income elderly persons, including the frail elderly, and providing rent subsidies for the projects to help make them affordable.

Section 8 Existing Rental Assistance

Federal program providing rental assistance to low-income families who are unable to afford market rents. Assistance may be in the form of vouchers or certificates.

Section 8 Homeownership Program

Federal program allowing low-income families who qualify for Section 8 rental assistance to use their certificates or vouchers to pay for homeownership costs under a mortgage.

Section Eight Management Assessment Program (SEMAP)

Federal program that measures the performance, in 14 key areas, of PHAs that administer the Housing Choice Voucher program. SEMAP helps HUD target monitoring and assistance to PHA programs that need the most improvement.

SEMAP Section Eight Management Assessment Program

Sex A person's gender (male, female, or other) and gender expression. Sex is a protected class under Title VIII of the Civil Rights Act of 1968. Conditions related to pregnancy or childbirth are also covered under the protected class of sex.

Sexual orientation

Whether one is heterosexual, gay, lesbian, or bisexual. Sexual orientation is not a protected class under federal law but is covered under some state and local laws, including in the City of Dayton.

Single family property

Residence for one household, detached or attached to other housing structures.

Source of income

Refers to lawful, verifiable income paid directly to a tenant. Source of income is not a protected class under federal law but is covered under some state and local laws.

Supportive Housing for the Elderly

Housing designed to meet the special physical needs of elderly persons and to accommodate the provision of supportive services that are expected to be needed, either initially or over the useful life of the housing, by the category or categories of elderly persons that the housing is intended to serve.

Supportive Housing Program

Federal program designed to promote the development of supportive housing and supportive services, including innovative approaches to assist homeless persons in the transition from homelessness, and to promote the

provision of supportive housing to homeless persons to enable them to live as independently as possible.

Sustainable Communities

Urban, suburban, and rural places that successfully integrate housing, land use, economic and workforce development, transportation, and infrastructure investments in a manner that empowers jurisdictions to consider the interdependent challenges of: 1) economic competitiveness and revitalization; 2) social equity, inclusion, and access to opportunity; 3) energy use and climate change; and 4) public health and environmental impact.

TBRA Tenant-Based Rental Assistance

Tenant-Based Rental Assistance (TBRA)

Subsidies given by HUD to low- and very low-income families to assist them in obtaining decent, safe, and sanitary housing in private accommodations by making up the difference between what they can afford and the approved rent for adequate housing units. Compare Project-Based Rental Assistance.

TOD Transit-Oriented Development

Transitional housing

Projects to facilitate the movement of homeless individuals and families to permanent housing within a reasonable amount of time (usually 24 months). Transitional housing includes housing primarily designed to serve deinstitutionalized homeless individuals and other homeless individuals with mental or physical disabilities and homeless families with children.

Transit-Oriented Development (TOD)

Development of commercial space, housing services, and job opportunities close to public transportation, thereby reducing dependence on automobiles. TODs are typically designed to include a mix of land uses within a quarter-mile walking distance of transit stops or core commercial areas.

Vacant unit Dwelling unit that has been vacant for not less than nine consecutive months.

Very low income

Households whose incomes do not exceed 50% of the median area income for the area, as determined by HUD, with adjustments for smaller and larger families and for areas with unusually high or low incomes or where needed because of facility, college, or other training facility; prevailing levels of construction costs; or fair market rents.

Zoning

The classification of land by types of uses permitted and prohibited in a given district and by densities and intensities permitted and prohibited, including regulations regarding building location on lots.