



Overview of Affordable Housing & Homelessness Assistance for Health Providers

Explanation of This Document

The purpose of this document is to provide a very high level overview of housing terms and resources for those who may be assisting others navigate the affordable housing or housing crisis assistance system.

In this document you will find:

1. List of agencies and programs by federal, state, and local (Allegheny County) government agencies;
2. An explanation of the definition of area median income which is used to determine eligibility for programs for assistance for low and moderate income households; and
3. Acronyms and definitions commonly used in the affordable housing field.

This document is not meant to serve as an organizational chart for any level of government nor an exhaustive list of services and programs they offer. For the complete list of services and resources, visit the websites listed.

Anything in bold print will have a more detailed definition later in the “Acronyms and Definitions” section.

Definitions of all acronyms start on page 3.

Federal Agencies and Programs

- **HUD (US Housing and Urban Development Department)**- the following are programs under different departments within HUD (hud.gov)
 - Public Housing Programs operated by **PHAs (Public Housing Authorities)** are:
 - **Section 8 (Section 8 of the Housing Act of 1937) HCV | Housing Choice Voucher**- is tenant based
 - **PBV (Project Based Vouchers)** - stays with the unit
 - Special Population Vouchers
 - **HUD-VASH (Veterans Affairs for Supportive Housing)**
 - Mainstream – for **non-elderly disabled**
 - **FUP (Family Unification Voucher)**
 - General Public Housing projects for all low-income populations
 - **202 | Section 202 Senior Housing**
 - **811 | The Section 811 Supportive Housing for Persons with Disabilities**
 - Multi-Family Housing- privately owned **PBRA | Project Based Rental Assistance**

- Homeless Assistance Programs: assisted by **USICH | US Interagency Council on Homelessness**
 - **CoCs (Continuum of Care)** have required elements as outlined in **HEARTH Act of 2009** include Emergency Shelter, Transitional Housing, **RRH (Rapid Rehousing)** , **PSH (Permanent Supportive Housing)**, **CES (Coordinated Entry System)**, and **HMIS (Homeless Management Information System)**
 - Homeless System main HUD funding streams- this funding is announced with a **NOFA (Notice of Funding Application)** are **CoC Program** and **ESG (Emergency Solutions Grant)**
- Other notable HUD programs/funding/Key Terms for either housing or homeless assistance are
 - **CDBG (Community Development Block Grant)**,
 - **HOME (Home Investment Partnerships Program)** ,
 - **HOPWA (Housing Opportunity for People with AIDS)**,
 - **HTF (National Housing Trust Fund)**
 - **Moving to Work (MTW)**
 - **HIC (Housing Inventory Count)**
 - **PIT (Point-in-Time Count)**
- Other Notable Federal Programs and Key Terms
 - **LIHTC (Low Income Housing Tax Credit)**- is overseen by the (IRS) Internal Revenue Service
 - **CSBG (Community Services Block Grant)**- administered by (HHS) U.S. Department of Health and Human Services Administration
 - **CRA (Community Reinvestment Act)** – Regulatory oversight is with overseen by the (OCC) Office of the Comptroller of the Currency
 - **LMI (Low to Moderate Income)**
 - **FMR (Fair Market Rents)**

Pennsylvania Agencies and Programs

- **DCED (Pennsylvania Department of Community and Economic Development)** (dced.pa.gov)
 - **WAP (Weatherization Assistance Payments)** as well as administers **CDBG**, **HOME**, **ESG**, **CSBG** and administers the 2 Balance of States (Regional CoC) for rural counties
- **DHS (Pennsylvania Department of Human Services)** (dhs.pa.gov)
 - State funding is **HAP (Homeless Assistance Programs)** and **PATH (Projects for Assistance in Transition from Homelessness)** as well as homeless assistance, including case management, rental assistance, bridge housing, emergency shelter, and innovative supportive housing service.
 - **LIHEAP (Low Income Home Energy Assistance Program)**
- **PHFA (Pennsylvania Housing Finance Agency)** (phfa.org)
 - Help for Home Owners
 - Access Home Modification Program
 - **Homeowners Energy Efficiency Loan Program (HEELP)**
 - PENNVEST Homeowner Septic Program

- Foreclosure Prevention
 - Financial Education & Coaching
 - **HEMAP (Homeowners' Emergency Mortgage Assistance Program)**
 - Foreclosure Mitigation & Act 6
 - Residential Mortgage Mediation Program
- Help for Renters
 - **PREP (Prepared Renter Program)**
 - PAHousingSearch.com
- Housing Development and Homelessness Assistance Funding
 - **LIHTC**
 - **PHARE (Pennsylvania Housing Affordability and Rehabilitation Enhancement)**
 - Home4Good

Defining Affordable Housing

AMI Area Median Income As define by HUD, the median income in the area where one resides, the measure counts all income of residents over the age of 18. This includes wages, salaries, unemployment insurance, disability payments, and child support, as well as any personal, business, or investment incomes received regularly. It is used to determine the income eligibility requirements for housing assistance programs. To determine income limits in your area visit https://www.huduser.gov/portal/datasets/il.html	Pennsylvania Area Median Income (2020)			
	Household Size	1	2	3
ELI Extremely Low Income 30% AMI	\$16,950	\$19,350	\$21,800	\$24,200
VLI Very Low Income 50% AMI	\$28,250	\$32,300	\$36,300	\$40,350
Low Income 80% AMI	\$45,200	\$51,650	\$58,100	\$64,550
100% AMI	\$56,500	\$64,600	\$72,600	\$80,700

Acronyms and Definitions for Federal, State, and Local Agencies and Programs

202 | Section 202 Senior Housing A HUD program created in 1959 to provide direct government loans or grants to nonprofits to develop housing for the elderly and handicapped. Currently, the program provides capital grants and project rental assistance contracts.

811 | The Section 811 Supportive Housing for Persons with Disabilities The Section 811 Supportive Housing for Persons with Disabilities is a federal program that assists the lowest income people with the most significant and long-term disabilities to live independently in the community by providing affordable housing linked with voluntary services and supports. The program provides funds to nonprofit organizations to develop rental housing, with supportive services, for very low-income (VLI) adults with disabilities, and it provides rent subsidies for the projects to help make them affordable. Two new approaches to creating integrated permanent supportive housing were recently introduced: the Modernized Capital Advance/Project Rental Assistance Contract (PRAC) multi-family option and the Project Rental Assistance (PRA) option.

Both options require that properties receiving Section 811 assistance limit the total number of units with permanent supportive housing use restrictions to 25% or less.

CAA | Community Action Agencies Offer a variety of services to assist individuals and families in moving towards self-sufficiency. Federal funding is provided to Community Action Agencies to deliver locally designed programs and services for low-income individuals and families. CAAs may partner with local governments, community-based organizations, and the private sector to provide services.

CDBG | Community Development Block Grants Administered by HUD, these grants are distributed to states, counties with populations of 200,000 or more, and cities with populations of 50,000 or more. Used for housing and community development activities, principally benefiting low and moderate-income people.

CDC | Community Development Corporation Nonprofit, community-based organizations that work to revitalize the neighborhoods in which they are located by building and rehabilitating housing, providing services, developing community facilities, and promoting or undertaking economic development.

CES | Coordinated Entry System is the process developed to ensure that all people experiencing a housing crisis have fair and equal access and are quickly identified, assessed for, referred, and connected to housing and assistance based on their strengths and needs.

CoC | Continuum of Care Most commonly, a CoC refers to the local or regional planning body that coordinates the efforts of all stakeholders involved in addressing homelessness in a given geographic area.

CoC | Continuum of Care Program refers to a HUD grant program that supports homelessness and housing programs and services.

ConPlan | Consolidated Plan merges into one process and one document all the planning and application requirements of four HUD block grants: CDBG, HOME, ESG, and HOPWA grants.

CRA | Community Reinvestment Act Prohibits lending institutions from discriminating against low- and moderate-income and minority neighborhoods. The CRA also imposes an affirmative obligation on banks to serve these communities. Banks must proactively assess community needs, conduct marketing and outreach campaigns in all communities, and consult with community stakeholders in developing financing options for affordable housing and economic development activities.

CSBG | Community Services Block Grant Program Provides assistance and funding to organizations such as Community Action Agencies and homeless shelters, which in turn help low-income individuals move toward self-sufficiency.

DCED | Pennsylvania Department of Community and Economic Development's mission is to encourage the shared prosperity of all Pennsylvanians by supporting good stewardship and sustainable development initiatives across our commonwealth. With a keen eye toward diversity and inclusiveness, we act as advisors and advocates, providing strategic technical assistance, training, and financial resources to help our communities and industries flourish.

DHS | The Pennsylvania Department of Human Services The Mission of DHS is to improve the quality of life for Pennsylvania's individuals and families. We promote opportunities for independence through services and supports while demonstrating accountability for taxpayer resources.

ESG | Emergency Solutions Grants HUD grant to states and larger cities that funds rapid re-housing and homeless prevention programs, as well as emergency shelters.

FMR | Fair Market Rent HUD's estimate of the actual market rent for a modest apartment in the conventional marketplace. FMRs include utility costs (except for telephones).

FUP | Family Unification Vouchers A special population voucher for households with child welfare involvement.

HAP | Housing Assistance Payments A payment made according to a specific contract between HUD and a property owner to provide rental assistance. The term applies to both the Housing Choice Voucher (HCV) program and Section 8 Project-Based Rental Assistance Program.

HAP | Housing Assistance Program a Pennsylvania Program to provide rental assistance and limited and short-term case management.

HCA | Housing Counseling Agency HUD-approved agencies where trained housing counselors assess an individual's financial situation and provide connections to a variety of foreclosure prevention/mortgage programs.

HCV | Housing Choice Voucher A rental assistance program funded by HUD. The program helps eligible families rent private housing. Families pay a percentage (generally not more than 30%) of their adjusted monthly income toward rent and utilities. The federal subsidy pays the balance of the rent to the property owner. There are special population vouchers, which typically have a supportive service component.

HEARTH | Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009

Revises the McKinney-Vento Homeless Assistance Act, placing an increased priority on homeless families with children, increasing resources to prevent homelessness, providing incentives for developing permanent supportive housing, and creating new tools for rural areas.

HEELP | The Homeowners Energy Efficiency Loan Program A PHFA program, offers loans between \$1,000 and \$10,000 for specific energy efficiency repairs at a fixed-rate of 1% for income qualified households.

HEMAP | Homeowners' Emergency Mortgage Assistance Program A foreclosure prevention program through PHFA that provides short-term, temporary funding to cure loan delinquencies, by providing mortgage payments to lenders on behalf of qualifying homeowners for up to 24/36 months. Recipients must meet eligibility guidelines and repayment of assistance is required.

HIC | Housing Inventory Count is produced by each CoC and provides an annual inventory of beds that assist people in the CoC who are experiencing homelessness or leaving homelessness.

HMIS | Homeless Management Information System A local information technology system used to collect client-level data and data on the provision of housing and services to homeless individuals and families and persons at risk of homelessness.

HOME | Home Investment Partnerships Program The Pennsylvania HOME Program is a federally funded program that provides municipalities with grant and loan assistance to expand and preserve the supply of decent and affordable housing for low- and very low-income Pennsylvanians. HOME funds can be used in a variety of ways to address critical housing needs in the Commonwealth, including market-oriented approaches that offer opportunities such as homeownership or rental activities to revitalize communities with new investment. HOME Program funds are provided to DCED from HUD through the annual entitlement appropriation process.

HOPWA | Housing Opportunities for People with AIDS Program that provides funding to eligible jurisdictions to address the housing needs of persons living with HIV/AIDS and their families. Helps ensure that people living with HIV/AIDS can access and maintain necessary medical care and other services by assisting them with stable housing and related supportive services.

HTF | National Housing Trust Fund Primarily for production, rehabilitation, preservation, and operation of rental housing for extremely low-income households; provides block grants for states; priorities set through Consolidated Plan.

HUD | Department of Housing and Urban Development HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. HUD is working to strengthen the housing market to bolster the economy and protect consumers; meet the need for quality affordable rental homes; utilize housing as a platform for improving quality of life; and build inclusive and sustainable communities free from discrimination.

HUD-VASH| Veteran Assistance for Supportive Housing a special population voucher for veterans experiencing homelessness

IZ | Inclusionary Zoning Requirement or incentive to reserve a percentage of units in new developments for households at certain income targets.

LHOT | Local Housing Options Team The Allegheny County LHOT is a diverse group of both housing and service provider professionals who meet monthly encouraging cross-sector collaborative housing projects and planning activities for all in need of safe, affordable and/or accessible housing in Allegheny County.

LIHEAP | Low Income Energy Assistance Program Designed to assist eligible low-income households pay for winter energy services. Provides a one-time benefit to eligible households to be used for energy bills. The amount of payment is determined by income, household size, fuel type, and geographic location. LIHEAP also provides one-time reconnection assistance for households whose utility service has been disconnected for nonpayment.

LIHTC| Low Income Housing Tax Credits Federal housing tax credits are awarded to developers of qualified projects. Developers then sell these credits to investors to raise capital (equity) for their projects, which reduces the debt that the developer would otherwise have to borrow. Because the debt is lower, a tax credit property can in turn offer lower, more affordable rents.

Provided the property maintains compliance with the program requirements, investors receive a dollar-for-dollar credit against their federal tax liability each year throughout a period of 10 years. The amount of the annual credit is based on the amount invested in the affordable housing. This is the single largest program for producing affordable housing

LMI | Low to Moderate Income A household income between 50% - 80% of AMI, as defined by CRA.

Mainstream Vouchers | Special population rental assistance vouchers for non-elderly and disabled persons. Please note 811 and mainstream are two separate programs serving the same population

MSA | Metropolitan Statistical Area The basic census unit for defining urban areas, rental markets, and area median income.

MTW | Moving To Work A demonstration program for public housing agencies (PHAs) that provides them with enormous flexibility from most HUD statutory and regulatory requirements regarding key programmatic features such as rent affordability and income targeting requirements.

NOFA | Notice of Funding Availability A notice by a federal agency, used to inform potential applicants that program funding is available.

PATH | Projects for Assistance in Transition from Homelessness Through its services, PATH links a vulnerable population who experience persistent and pervasive health disparities to mainstream and other supportive services. Collectively these efforts help homeless individuals with serious mental illness secure safe and stable housing, improve their health, and live a self-directed, purposeful life.

PBRA | Section 8 Project-Based Rental Assistance Administered by HUD's Office of Multifamily Housing, Section 8 PBRA takes the form of a contract between HUD and building owners who agree to provide housing to eligible tenants in exchange for long-term subsidies. Project-Based Assistance limits tenant contributions to 30% of the household's adjusted income.

PBV | Project-Based Voucher A component of a public housing agency's (PHAs) housing choice voucher program. A PHA can attach up to 20% of its voucher assistance to specific housing units if the owner agrees to either rehabilitate or construct the units, or the owner agrees to set aside a portion of the units in an existing development for lower-income families. In general, no more than 25% of a property's units can be subsidized with PBVs.

PHA | Public Housing Authority The United States Housing Act of 1937 established the public housing program, which produced nearly 1.4 million units nationwide. Currently approximately 1 million units remaining in the public housing program. HUD administers operating funds and capital funds provided by Congress to approximately 3,300 public housing agencies (PHAs) to house eligible low-income tenants.

PHARE | Pennsylvania Housing Affordability and Rehabilitation Enhancement Fund Provides the mechanism by which certain allocated state or federal funds, as well as funds from other outside sources, would be used to assist with the creation, rehabilitation and support of affordable housing throughout the Commonwealth. The PHARE Act outlines specific requirements that

include preferences, considerations, match funding options and obligations to utilize a percentage of the funds to assist households below 50% of the median area income.

PHFA | Pennsylvania Housing Finance Agency Typically, independent, state-chartered authorities approved by HUD that operate under a board of directors as appointed by each state's government; Housing Development Authority. PHFA is responsible for allocating and administering federal Low Income Housing Tax Credits (LIHTC) as well as other federal and state housing financing sources.

PIT | Point-In-Time Counts are unduplicated one night estimates of both sheltered and unsheltered homeless populations. The one-night counts are conducted by CoCs nationwide and occur during the last week in January of each year.

PREP | Prepared Renter Program is a tenant education program geared towards improving a tenant's chances of getting an apartment by preparing for the lease signing and tenant selection process. PREP was developed PHFA and the Self-Determination Housing Project of Pennsylvania, Inc.

PSH | Permanent Supportive Housing Decent, safe, and affordable permanent community-based housing, targeted to vulnerable very-low-income households with serious, long-term disabilities, that is linked with an array of voluntary and flexible services to support successful tenancies.

Section 8 | Section 8 of the Housing Act of 1937 Authorizes the payment of rental housing assistance to private landlords on behalf low-income households through the HCV and PBRA programs

RRH | Rapid Rehousing is an intervention designed to help individuals and families that do not need intensive and ongoing supports to quickly exit homelessness and return to permanent housing.

USICH | U.S. Interagency Council on Homelessness leads national efforts to prevent and end homelessness in America. USICH drives action among the 19 federal member agencies that comprise our Council and foster the efficient use of resources in support of best practices at every level of government and with the private sector. USICH is statutorily charged with developing and regularly updating a national strategic plan to prevent and end homelessness.

HUD-VASH | Veterans Affairs Supportive Housing special population vouchers for veterans with a disability and experiencing homelessness.

WAP | Weatherization Assistance Program a DCED program to increase energy efficiency in homes by reducing energy costs and increasing comfort while safeguarding health and safety. The program is geared toward low-income individuals (at or below 200% of the federal poverty level), with priority given to higher risk residents such as the elderly, disabled individuals, families with children and high energy users.

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