

Miami Homes For All Affordable Housing and Homelessness Glossary

This glossary is adapted from multiple glossaries about affordable housing and homelessness. The glossary has been adapted to provide information about common, general terms and programs used in Miami-Dade. This is not a comprehensive list of financial language used in affordable housing. The purpose of this information is to provide tools to the public so that they can begin to comfortably engage with policy. If you would like to learn more, the glossaries used have been provided below.

Glossaries used:

- [Housing and Urban Development](#)
- [Miami-Dade County's Office of Management and Budget](#)
- [Miami 21 \(City of Miami's Zoning Code\) terms](#)
- [Metro Cities Housing Terms Glossary \(Minnesota\)](#)
- [League of Women Worker's Affordable Housing Glossary](#)
- [The Homeless Hub's Homelessness Glossary](#)

Learn more about [Florida's Affordable Housing programs in 2015](#); [Miami-Dade's Affordable Housing programs](#).

Affordable Housing – Any type of housing (including utilities) that costs less than 30% of a household's pre-tax income.

Affordable Housing Trust Fund – Money in the trust fund is designated to construct, acquire, rehabilitate, or subsidize affordable housing. Except where Federal and State laws or regulations or the Miami-Dade Code mandate to the contrary, monies deposited in the Trust must be disbursed in a manner to ensure that the housing supply created is accessible to a range of incomes that do not exceed HUD's designation of moderate income.

Area Median Income – Defined as the gross median income of a specific Metropolitan Statistical Area, county, or non-metropolitan area established annually by HUD. The area median income for Miami-Dade County is \$51,800 effective April 14, 2017.

Blighted Structure – exhibits signs of deterioration sufficient enough to threaten human health, safety, and public welfare.

Carryover Funds – funds that are unused during a financial year.

Case Management - a collaborative and client centered approach to service provision for persons experiencing homelessness. In this approach, a case worker assesses the needs of the client (and potentially their families) and when appropriate, arranges coordinates and advocates for delivery and access to a range of programs and services to address the individual's needs.

Chronic Homelessness – HUD's definition of chronic homelessness is an individual who is unaccompanied, has a disabling condition, and has been continuously homeless for a year or more or has had at least four episodes of homelessness in the past three years.

Community Development Block Grant Program (CDBG): Created under the Housing and Community Development Act of 1974, this program provides 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. 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 Development Corporations (CDC): Community development corporations (CDCs) are 501(c)(3) non-profit organizations that are created- to support and revitalize communities, especially those that are impoverished or struggling. CDCs often deal with the development of affordable housing. They can also be involved in a wide range of community services that meet local needs. It's important to note that CDCs are self-identified. That is, there is no specific tax ID or certification that distinguishes a CDC from other non-profits. An example of a CDC in the area is the Opa-locka CDC.

Contracted Rent – Also known as net rent. This is the price of rent minus utilities (if it is included in the rent paid)

Continuum of Care – systems that offer services and supports to clients spanning all levels and intensity of care over time.

Continuum of Care (HUD Program) - designed to promote communitywide commitment to the goal of ending homelessness.

Coordinated Assessment – Also known as coordinated intake. Coordinated assessment is ideally a system-wide process and serves to streamline the process across multiple agencies of finding housing and services for those who are homeless. Systems may accomplish coordinated assessment through the use of a centralized phone hotline (e.g. a 2-1-1), a single physical point of assessment (through an emergency shelter or a dedicated assessment center, for example) or a decentralized coordinated system (with multiple assessment points all employing the same assessment and referral process).

Cost burdened – Individuals who pay more than 30% of their pre-tax income on housing. They may have difficulty affording necessities such as food, transportation, and medical care. Those who pay 30-50% are considered to have moderate burden.

Severe cost burdened – Individuals who pay more than 50% of their pre-tax income on rent or housing costs.

Difficult Development Area – An area designated by HUD to have high construction, land, and utility costs relative to the area median gross income. Most of Miami-Dade County is designated as HUD as a DDA. The only exceptions are North Miami, Palmetto Bay, and the Homestead region.

Emergency Shelter - These facilities are designed to meet the immediate needs of people who are homeless. These shelters typically have minimal eligibility criteria, offer shared sleeping facilities and amenities, and often expect clients to leave in the morning. They may or may not offer food, clothing or other services. Some emergency shelters allow people to stay on an ongoing basis while others are short term and are set up to respond to special circumstances, such as extreme weather.

Fair Market Rent - Fair Market Rent (FMR) is the estimated average amount of money a property with a certain number of bedrooms, in a certain area of the country, will rent for. FMR includes gross rent and utilities. This amount is determined by HUD annually. For example, a one-bedroom has a fair market rent of \$1,020 in Miami-Dade County.

Food and Beverage Tax (Miami-Dade) - A one percent (1%) Homeless and Domestic Violence Tax is collected on all food and beverage sales by establishments that are licensed by the State of Florida to sell alcoholic beverages for consumption on the premises, except for hotels and motels. Only businesses that make over \$400,000 in gross receipts annually are obligated to collect this tax. The Homeless and Domestic Violence Tax is collected throughout Miami-Dade County with the exception of facilities in the cities of Miami Beach, Surfside and Bal Harbour. Eighty-five percent (85%) of the tax receipts goes to the Miami-Dade County Homeless Trust, and fifteen percent (15%) goes to Miami-Dade County for domestic violence centers.

Gross Income – An individual's income before taxes.

Gross Rent – The monthly housing cost the tenant pays, which means it is the contracted rent minus utilities included in that contracted rent price.

Hidden Homelessness – Refers to people who temporarily live with others without the guarantee of continued residency or immediate prospects of accessing permanent housing.

HOME (Home Investment Partnerships Program) - Provides formula grants to states and localities that communities use — often in partnership with local nonprofit 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.

Homeless Trust - organizes and directs the Miami-Dade County Homeless Plan. Created by [Miami-Dade County Ordinance 94-66](#), the Trust was formed to administer proceeds of a one-percent (1%) food and beverage tax, implement the local continuum of care plan called the [Miami-Dade County Community Homeless Plan](#), and serve in an advisory capacity to the Board of County Commissioners on issues involving homelessness.

Homelessness - Homelessness describes the situation of an individual or family without stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it.

Hope VI - HUD program aimed at revitalizing severely distressed public housing by providing competitive grants to public housing authorities. Hope VI has been used extensively in the transformation of public housing to create mixed-income housing.

Housing Assistance Network of DADE (HAND program) - a multiagency partnership with Miami-Dade County and local municipalities making an effort to prevent homelessness by providing temporary rental assistance for eligible low-income individuals and families who are currently homeless or are at risk of becoming homeless.

Housing and Urban Development – (HUD, federal agency) Established in 1965, HUD's mission is to increase homeownership, support community development, and increase access to affordable housing free from discrimination. To fulfill this mission, HUD forges new partnerships — particularly with faith-based and community organizations — that leverage resources and improve HUD's ability to be effective on the community level.

Income Limits – Maximum household income by county, adjusted for household size, for the purpose of establishing an upper limit for eligibility for housing programs. HUD publishes these income limits annually for households for one through eight people. In Miami-Dade, these limits are divided into Extremely Low, Very Low, and Low Income, which are calculated based on their percentage of the area median income.

- **Area Median Income** is defined as \$51,800 in Miami-Dade County.
- **Extremely Low Income** – Defined as 30% of the area median income, which means extremely low income is \$15,900 and below for a household of one person in Miami-Dade County.
- **Low Income** – Defined as 80% of the area median income, which means low income is \$26,451 - \$42,300 for a household of one person in Miami-Dade County.
- **Very Low Income** – Defined as 50% of the area median income, which means very low income is \$15,901 - \$26,450 for a household of one person in Miami-Dade County.

Land Bank - a governmental or nongovernmental nonprofit 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.

Low-Income Housing Tax Credit (LIHTC) - A tax incentive intended to increase the availability of low-income housing. The program provides an income tax credit to owners of newly constructed or

substantially rehabilitated low-income rental housing projects. The Florida Housing Finance Corporation is responsible for allocating these funds in Florida.

Market Rent – The rent an apartment, without restrictions or subsidies, would command in the open market considering its location, features, and amenities.

McKinney-Vento Homeless Assistance Act – federal law designed to address the challenges that homeless children and youths have faced in enrolling, attending, and succeeding in school. Homeless children and youth are defined as individuals who lack a fixed, regular, and adequate nighttime residence. State educational agencies (SEAs) must ensure that each homeless child and youth has equal access to the same free, appropriate public education, including a public preschool education, as other children and youths. For more detailed information: [1](#), [2](#).

Miami 21 - a Form-Based Zoning Code for the City of Miami guided by tenets of New Urbanism and Smart Growth principles

Moderate Income – a person or household’s gross income that falls between 80 and 120% of the area median income. For example, for one person, moderate income is from \$42,300 to \$62,160 in Miami-Dade.

Municipality – an elected local government body having corporate status and limited self-governance rights, and serving a specific political unit such as a town or city.

NYIMBY (Not In My Backyard) - describes the phenomenon in which residents of a neighborhood designate a new development (e.g. shelter, affordable housing, group home) or change in occupancy of an existing development as inappropriate or unwanted for their local area.

Permanent Supportive/Supported Housing - combines rental or housing assistance with individualized flexible and voluntary support services for people with high needs related to physical or mental health, development disabilities and substance use. It is one option to house chronically homeless individuals with high acuity.

Point In Time (PIT) Counts – provides a “snapshot” of the number of people experiencing homelessness in one day or week in a community. The Homeless Trust conducts the PIT count in Miami-Dade.

Qualified Census Tract (QCT) - Any census tract (or equivalent geographic area defined by the Census Bureau) in which at least 50 percent of households have an income less than 60 percent of the area median gross income or have a poverty rate of at least 25 percent. Examples of QCT in Miami Dade include Homestead and North Miami.

Rapid Re-Housing – an intervention that helps homeless families exit shelters and enter permanent housing quickly through short-term financial assistance and case management revolving around housing stability.

Revolving Loan Fund – Utilizes up to \$10 million from carryover funds in excess of the adopted budget that is placed into the Affordable Housing Trust Fund. Funds are to be made solely for making eligible loans to developers and for administration of the fund.

Sadowski (William E. Sadowski Affordable Housing Act of 1992) - Created a dedicated source of revenue for affordable housing from a portion of documentary stamp taxes on the transfer of real estate in

Florida. Revenue stems from 10-cent increase to the documentary stamp tax paid on the transfer of real estate, which began in August 1992; and a re-allocation of 10 cents of existing documentary stamp tax revenues from general revenue to the affordable housing trust funds, which began in July 1995. 70% of funds go to the Local Government Housing Trust Fund for the SHIP program. 30% of funds go to the State Housing Trust Fund.

Scattered Site Housing – housing scattered throughout an area unlike a housing project where all of the units are located at one site.

State Apartment Incentive Loan (SAIL) Program - The State Apartment Incentive Loan (SAIL) program provides low-interest loans on a competitive basis, most often as gap financing to leverage mortgage revenue bonds or competitive Low Income Housing Tax Credit resources. This allows a developer to obtain the full financing needed to construct or rehabilitate affordable rental units for very low-income families. In 2015, SAIL was also used to help finance smaller, specialty housing for homeless people as well as persons with special needs. Additional SAIL funding was used to finance construction of a portion of units in some properties to lower the debt on these units and, thus, allow rents to be decreased to serve extremely low-income (ELI) residents.

State Housing Initiatives Partnership (SHIP) Program – provides funds to local governments on a population-based formula as an incentive to produce and preserve affordable housing for very low-, low-, and moderate-income families. SHIP funds may be used to fund emergency repairs, new construction, rehabilitation, down payment and closing cost assistance, foreclosure prevention, impact fees, construction and gap financing, mortgage buy downs, acquisition of property for affordable housing, matching dollars for federal housing programs, and homeownership counseling.

Sweat Equity – using labor to build or improve properties as a part of the down payment.

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.

Transitional Housing – Supportive, temporary (usually 24 months) housing that is meant to transition individuals from homelessness to permanent housing by offering social support, employment assistance, education, and life skills.

Unincorporated (Miami-Dade) - areas of the County that do not fall within municipal boundaries comprise the unincorporated area of Miami-Dade. The Miami-Dade Board of County Commissioners governs unincorporated Miami-Dade County.

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. For example, a business cannot be built in an area zoned as residential. Zoning differs among cities and counties.