APPENDIX B: FREQUENTLY USED TERMS

HUD: The Department of Housing and Urban Development was established in 1965 by the Department of Housing and Urban Development Act. HUD is the principal federal agency responsible for programs concerned with the nation's housing needs, fair housing opportunities, and improvement and development of the nation's communities. Common HUD terms are:

- Action Plan: After HUD publishes the Federal Register Notice for a congressional appropriation, the grantee (eligible government) must develop and submit an Action Plan describing the needs, strategies and projected uses of the CDBG-DR funds. HUD must approve the Action Plan before funds are released.
- AMI: Area Median Income (AMI): This number varies by municipio and/or Metropolitan Statistical Area (MSA), depending on the actual median income of a municipio or MSA.
- CDBG-DR: Community Development Block Grant-Disaster Recovery assistance is the term for the HUD funding stream that is allocated to eligible disaster recovery entities via congressional appropriations.
- CFR: The Code of Federal Regulations is the annual collection of general and permanent rules and regulations (sometimes called administrative law) that were published in the Federal Register by executive departments and agencies of the federal government. The CFR is divided into 50 titles that represent broad areas subject to federal regulation.
- DRGR System: The Disaster Recovery Grant Reporting System is a HUD online system that gathers, packages and provides access to a central database containing a wide variety of information about grantees and their projects. The DRGR System allows the reporting of integrated information, in other words, data that can be aggregated and analyzed in a number of ways that is convenient to HUD management.
- FMR: The Fair Market Rent is the amount of money a property would rent or lease for if it was available at this time.
- Federal Register: The Federal Register is the official journal of the federal government of the United States that contains government agency rules, proposed rules and public notices. The final rules published in the Federal Register are ultimately reorganized by topic or subject matter and codified in the Code of Federal Regulations, which is updated annually.
- Federal Register Notice: For each congressional appropriation, HUD publishes a Federal Register Notice, outlining the rules and regulations for the CDBG-DR funding.
- HOME Program Rent Limits: HOME-assisted rental housing must comply with certain rent limitations. HOME rent limits are published each year by HUD.
- LMI: Low to Moderate Income (LMI): Households whose total annual gross income does not exceed 80 percent of Area Median Income (AMI), adjusted for family size, as determined by HUD.

FEMA: The Federal Emergency Management Agency is an agency of the United States Department of Homeland Security, initially created by Presidential Reorganization Plan No. 3 of 1978 and implemented by two Executive Orders on April 1, 1979. The agency's primary purpose is to coordinate the response to a disaster that has occurred in the United States and that overwhelms the resources of local and state authorities. Common FEMA terms are as follows:

- AFN: Access or Functional Need. For FEMA purposes, includes individuals who may have physical, sensory, mental health, and cognitive and/or intellectual disabilities affecting their ability to function independently (without assistance). Also may include women in the late stages of pregnancy, seniors, and people whose body mass requires special equipment.
- FEMA IA: Federal Emergency Management Agency Individual Assistance programs provide financial or direct assistance to support the recovery of disaster survivors who have uninsured or underinsured necessary expenses and serious needs. This may include assistance for temporary housing and housing repairs, critical disaster related expenses, and the replacement of essential personal property. This assistance is not intended to restore damaged property to its pre-disaster condition. Through its IA programs, FEMA may also provide funding to the state or tribal government to support programs that address crisis counseling, disaster case management, disaster legal services and disaster unemployment assistance.
- FEMA PA: The President can make Federal Emergency Management Agency Public Assistance available to local, state and tribal governments, and certain types of private nonprofit organizations to remove debris, provide emergency protective measures, and restore equipment, buildings and other infrastructure damaged by the disaster. This is done on a cost-sharing basis.
- FVL: A FEMA Verified Loss occurs when FEMA completes a home inspection and the total damages assessed are greater than $0.
- Major Disaster Declaration: The President can declare a Major Disaster Declaration for any natural event, including any hurricane, tornado, storm, high water, wind-driven water, tidal wave, tsunami, earthquake, volcanic eruption, landslide, mudslide, snowstorm, or drought, or, regardless of cause, fire, flood, or explosion, that the President believes has caused damage of such severity that it is beyond the combined capabilities of state and local governments to respond. A major disaster declaration provides a wide range of federal assistance programs for individuals and public infrastructure, including funds for both emergency and permanent work.
- NFIP: The National Flood Insurance Program is managed by FEMA and has three components: provide flood insurance; improve floodplain management; and develop maps of flood hazard zones.
- SFHA: Special Flood Hazard Area is the land area covered by the floodwaters of the base flood on NFIP maps. The SFHA is the area where the NFIP's floodplain management regulations must be enforced and the area where the mandatory purchase of flood insurance applies.
- TSA: The Transitional Shelter Assistance (TSA) Program provides short-term lodging assistance for evacuees who are not able to return home for an extended or indeterminate period of time following a disaster.