

## IMPORTANT DEFINITIONS AND 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: Community Development Block Grant
- 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.
- ECIM: FEMA's Enterprise Coordination & Information Management
- 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.
- 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.

- MRP: Municipal Recovery Planning Program
- HCD Act: Housing and Community Development Act of 1974, as amended
- IA: FEMA's Individual Assistance Program
- R3: Home Repair, Reconstruction or Relocation Program
- LIHTC: Low-Income Housing Tax Credit
- RFP: Request for Proposals
- SBA: Small Business Administration
- SFM: Single-Family Housing Mitigation Program
- SIH: Social Interest Housing Program
- TC: Title Clearance Program
- UGLG: Unit of general local government
- URA: Uniform Relocation Assistance and Real Property Acquisition Act of 1970, as amended
- WCRP: Whole Community Resilience Planning Program

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:

- 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.