



HOUSING 101: SF Housing Options for Low-Income People Living with HIV

Basic SF Housing Terminology

- Affordable Housing:** housing deemed affordable to those with a median household income as rated by the national government or by a recognized housing affordability index.
- Area Median Income (AMI):** median household income in a region. HUD (see below) uses AMI annually to establish income limits for assisted housing eligibility. Under HUD rules, 30% AMI is extremely low income (i.e. 30% AMI for one person living in S.F. in 2017 is \$24,200), 50% AMI is very low income, and 80% AMI is low-income.
- Below Market Rate Program (BMR):** program that aims to make housing more affordable by requiring housing developers to rent or sell units below market rate in market-rate buildings. Program is limited to low and medium income households.
- Database of Affordable Housing Listings, Information, and Applications (DAHLIA):** City of San Francisco's online portal and a project of the MOHCD (see below). Portal includes BMI listings and links to other housing resources.
- Homeless:** a person living in places not meant for human habitation, shelters, transitional housing, or exiting an institution lived in for up to 90 days or more, who lacks the resources or support networks to obtain other permanent housing.
- Marginally Housed:** individuals living in transitional living programs, living with relatives or friends (i.e., "doubled-up"), and living in cheap hotels and motels, or single room occupancy units (SROs).
- Mixed Income Housing:** housing that encompasses diverse types of housing units, such as apartments, town homes, and/or single-family homes for people with a range of income levels.
- Permanent Housing:** stable housing without a designated length of stay in which people live as independently as possible.
- PLUS Housing:** MOHCD housing program for low-income people living with HIV; funded federally by HOPWA and locally by the San Francisco General Fund.
- Public Housing:** housing program that provides rental assistance to low and moderate-income households, in which the public housing authority (see below) owns and manages all rental units.
- Public Housing Authority:** local government department established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Manages housing choice and project-based vouchers (HCVs & PBVs).
- SF Mayor's Office on Housing and Community Development (MOHCD):** City of San Francisco's department that manages DAHLIA and PLUS Housing.
- Single Room Occupancy (SRO):** type of housing aimed at residents with low or minimal incomes. Typically single rooms without amenities (e.g. private kitchen or bathroom) and rented out as permanent residence to individuals in a multi-tenant building.
- Subsidized Housing:** government sponsored economic assistance program aimed at alleviating housing costs and expenses for people with low to moderate incomes. Provides assistance in the form of direct housing subsidies, non-profit housing, public housing, rent supplements, and some forms of co-operative and private sector housing.
- Transitional Housing:** housing designed to provide homeless individuals and families with interim stability and support to successfully move to and maintain permanent housing.
- U.S. Department of Housing and Urban Development (HUD):** federal agency responsible for national policy and programs that address housing needs, improving and developing communities, and enforcing fair housing laws.

SUBSIDIES AND VOUCHERS

- Housing Opportunities for Persons with AIDS (HOPWA):** national housing voucher program provided through HUD that provides housing assistance for people living with HIV/AIDS.
- Long-term/Standard Subsidy:** subsidy without a definite end date that assists people with consistently low income to afford housing; participants typically pay 30% of their income and the subsidy backfills the rest.
- Partial Rental Subsidy:** similar to the standard subsidy, but subsidy amount is usually less than the standard subsidy amount.
- Project-Based Voucher (PBV):** rental unit linked with a section 8 subsidy. A tenant can move in to this unit and take advantage of the subsidy, but will not necessarily be eligible to take the subsidy with them upon move out.
- Section 8 Housing Choice Voucher (HCV):** subsidy linked to an individual. Once a voucher is issued, the individual has up to 60 days to find housing unless the individual is granted an extension by the housing authority that issued the voucher.
- Shallow Rental Subsidy:** subsidy that makes a one-time payment to assist clients. Payment may go towards move-in costs (security deposit, last month's rent, etc.) or other fees that might jeopardize a client's housing.

DISCLAIMER: This is a working document and terms are not necessarily legally defined. Terms are defined in a way believed to be most helpful for SF HIV Frontline workers. UPDATED April 10, 2018.