



# GLOSSARY

*Note: any acronyms used throughout this Glossary will be also defined alphabetically by the phrase or word's spelling (as opposed to alphabetically by the acronym)*

### **Accessory Dwelling Units (ADU)**

A separate dwelling unit within a primary residence or a separate dwelling unit that occupies an accessory building that shares a parcel with a primary residence. As the name implies, accessory dwelling units are an accessory use to the principal use of the property.

### **Administration for Community Living (ACL)**

An agency within the U.S. Department of Health and Human Services, created to support the principle that: "All people, regardless of age or disability, should be able to live independently and participate fully in their communities, and have the right to make choices and control the decisions in and about their lives." The ACL funds services and supports provided by networks of community-based organizations, and invests in research, education, and innovation.

### **Affordable Housing**

This term is often used broadly without clear definition. Under HUD rules, income-eligible households should pay no more than 30% of their gross household income for housing costs, including utilities. Some HUD Programs provide subsidies to the household or the housing development to meet the 30% rule. The 30% rule is also a benchmark for national affordability, regardless of income level. The Housing and Transportation Index (H+T Index), which provides a broader view of affordability that includes both the cost of housing and transportation combined, sets the benchmark at no more than 45% of household income.

### **Affordable Housing Development**

An affordable housing development is housing that is specifically set aside to be below market rate so lower-income community members can afford housing without being rent burdened. Some affordable housing developments may have maximum income caps, and/or collaborate with local service providers to house those who do not currently have housing.

### **Affordable Housing Trust Fund (HTF)**

An affordable housing production program that complements existing federal, state, and local efforts to increase and preserve the supply of decent, safe, and sanitary affordable housing for extremely low- and very low-income households, including homeless families. HTF funds may be used for the production or preservation of affordable housing through the acquisition, new construction, reconstruction, and/or rehabilitation of non-luxury housing with suitable amenities.

### **Aging and Disability Resource Centers**

Established by the Nebraska Legislature under LB 320 in 2015 and made permanent with LB 793 in 2018 to help elders and persons with disabilities to access services and support that help meet their long-term care needs. They partner with multiple community providers to obtain and access information and services for those seeking assistance in finding services and support.

### **Americans with Disabilities Act (ADA)**

Federal law prohibiting discrimination against individuals with disabilities in all areas of public life, including jobs, schools, transportation, and all places open to the public. The purpose of the law is to make sure that people with disabilities have the same rights and opportunities as everyone else. ADA is commonly referenced when discussing new developments of housing, as well as when looking at preservation of existing housing stock, as there are certain requirements for the built environment that ADA provides, including housing.

### **Annual Homeless Assessment Report (AHAR)**

HUD report to U.S. Congress providing nationwide estimates of homelessness, including information about the demographic characteristics of homeless persons, service use patterns, and the capacity to house homeless persons. The report is based on Homeless Management Information Systems (HMIS) data about persons who experience homelessness during a 12-month period, point-in-time counts of people experiencing homelessness on one day in January, and data about the inventory of shelter and housing available in a community.

### **Annual Performance Report (APR)**

A reporting tool that HUD uses to track program progress and accomplishments and inform the Department's competitive process for homeless assistance funding.

### **Area Median Income (AMI)**

The midpoint of a county or state's income distribution by household size, published annually by HUD. (see also the definitions for HUD Income Categories, Median, and Mixed Income Housing for more information)

### **Assistive Technology Partnership**

A state agency in the Department of Education that provides individuals of all ages and disabilities a single point of entry to access assistive technology through exploration of potential funding sources, making equipment available for trial before purchasing, and the provision of an assessment/consultation performed by a qualified technology specialist at home, school, and work.

### **BIPOC**

Black, Indigenous, People of Color, a term commonly used to refer to individuals who are not of European descent. (see also POC)

### **Blighted**

An area with substantial deteriorated or deteriorating structures, defective or inadequate street layout, lots that are inadequate or inaccessible, or any other site conditions that are unsanitary or unsafe.

### **By Name List (BNL)**

A by-name list is a comprehensive list of every person in a community experiencing homelessness, updated in real time. Using information collected and shared with their consent, each person on the list has a file that includes their name, homeless history, health, and housing needs.

### **Coronavirus Aid, Relief, and Economic Security Act (CARES Act)**

A \$2.2 trillion (about \$6,800 per person in the US) stimulus bill passed by the U.S. Congress in March 2020 and signed into law by President Trump on March 27, 2020. The CARES Act was intended to address the economic damage set in motion by the global coronavirus pandemic and included direct benefits to furloughed workers, families with children, small businesses, independent contractors and gig workers, large corporations, and the healthcare system.

## City Code

A body of law written and adopted by a local government that defines local authority and governs certain processes in the jurisdiction.

## Community Development Block Grant (CDBG)

This program provides annual federal funding grants to states, cities, and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, for low- and moderate-income persons.

## Community Development Financial Institution (CDFI)

CDFIs strive to foster economic opportunity and revitalize neighborhoods, and can be banks, credit unions, loan funds, microloan funds, or venture capital providers. They are a collaborative force that brings together diverse private and public sector investors to create economic opportunity in low-income communities. CDFIs serve as the catalyst to help individuals finance their first homes, and support community residents starting businesses, and investing in local health centers, schools, or community centers.

## Community Health Improvement Plan (CHIP)

A long-term, systematic effort to address public health problems based on the results of CHNA activities and the community health improvement process. A plan is typically updated every three to five years. This plan is used by health and other governmental education and human service agencies, in collaboration with community partners, to set priorities and coordinate and target resources. A community health improvement plan is critical for developing policies and defining actions to target efforts that promote health. It should define the vision for the health of the community through a collaborative process and should address the gamut of strengths, weaknesses, challenges, and opportunities that exist in the community to improve the health status of that community.

## Community Health Needs Assessment (CHNA)

A state, tribal, local, or territorial health assessment conducted by public health officials and entities that serves to identify the key health needs and issues of a community through systematic, comprehensive data collection and analysis.

## Community Investment Trust

Real estate investment model offering residents the opportunity to purchase equity shares in a project and benefit financially from new development in their neighborhood.

## Continuum of Care Program (CoC)

Designed to promote communitywide commitment to the goal of ending homelessness; provide funding for efforts by nonprofit providers, and State and local governments to quickly rehouse homeless individuals and families while minimizing the trauma and dislocation caused to homeless individuals, families, and communities by homelessness; promote access to and effect utilization of mainstream programs by homeless individuals and families; and optimize self-sufficiency among individuals and families experiencing homelessness.

## Continuum of Care Lead Agency

Agency or organization designated by the CoC decision-making body to submit the CoC application for funding. The CoC lead agency is responsible for the coordination and oversight of the CoC planning efforts and has the authority to certify and submit the CoC homeless assistance funding application.

## Cost-Burdened

Those who pay more than 30 percent of their income for housing and may have difficulty affording necessities such as food, clothing, transportation, and medical care. Severe rent burden is defined as paying more than 50 percent of one's income on rent.

## Department of Economic Development

The state agency that partners with various other departments, such as the Nebraska Commission on Housing and Homelessness, the Nebraska Investment Finance Authority, Nebraska Department of Labor, Nebraska Department of Health and Human Services, US Department of Agriculture – Rural Development and HUD on programs and initiatives, including those related to affordable and accessible housing for Nebraskans with disabilities.

## Developer

Developers build structures in an area. They can be for profit or nonprofit entities. The city works with the developer to ensure compliance with ordinances to foster development in alignment with other guiding plans. Developers assemble the land, obtain the financing (usually including subsidies from the government), and hire architects and contractors to build (or rehabilitate) a building.

## **Emergency Housing Voucher (EHV)**

Provided by local Housing Authorities to assist households who are homeless, at-risk of homelessness, fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking, or were recently homeless or have a high risk of housing instability. The households these vouchers serve are decided upon between the local Housing Authority and Continuum of Care, based on discussion with community partners and regulations put in place by HUD.

The Emergency Housing Voucher (EHV) program is available through the American Rescue Plan Act (ARPA) and is the first-ever special purpose voucher program within HUD to address homelessness not specific to veterans.

## **Emergency Shelter (ES)**

A facility intended to provide temporary shelter for households experiencing homelessness in general or for specific populations of households experiencing homelessness. They also do not require the occupants to sign leases or occupancy agreements.

## **Emergency Solutions Grants (ESG)**

This program provides federal funding to engage homeless households living on the street, improve the number and quality of emergency shelters, help operate emergency shelters, provide essential services to shelter guests, rapidly rehouse households experiencing homelessness, and prevent households from experiencing homelessness.

## **Expired-Use Affordable Housing**

Designated housing that are statutorily bound to be rented at specific affordability levels for a set period, for which that period has expired. Once the affordability period has expired, owners can convert their properties to market-rate units. Some states require longer affordability restrictions, and some LIHTC developments have local financing that comes with longer use restrictions. (see also Low Income Housing Tax Credits and Community Development Block Grant)

## **Homeless Management Information System (HMIS)**

A computerized data collection application designed to capture individual information over time on the characteristics of service needs of men, women, and children experiencing homelessness, while also protecting confidentiality. It is designed to aggregate data to generate an unduplicated count of individuals served within a community's system of homeless services. An HMIS may also cover a statewide or regional area and include several CoCs. HMIS can provide data on client characteristics and service utilization.

## Homelessness Prevention

Activities and programs designed to prevent an individual or family from experiencing housing instability or homelessness, moving into an emergency shelter, or living in a public or private place not meant for human habitation.

## Homelessness System

The organizations and volunteers in a community that focus on the immediate and long-term needs of households who are at risk of becoming homeless, for any reason, and those who are currently experiencing homelessness.

## Homestead Exemption

This provides qualified homeowners with a measure of property tax relief. Qualified homeowners can get up to 100% relief in their property taxes. Eligibility includes seniors (above 65 years), and disabled individuals, with restrictions related to their home and income. Veterans with 100% service-related disabilities or their widows or widowers qualify for full exemption regardless of their income/ home value.

## Housing Choice Voucher / Section 8 Program

A federal rent-subsidy program under Section 8 of the U.S. Housing Act, which issues rent vouchers to eligible households. The voucher payment subsidizes the difference between the gross rent and the tenant's contribution of 30% of adjusted income, (or 10% of gross income, whichever is greater). Since housing assistance is provided on behalf of the family or individual, participants can find their own housing, including single-family homes, townhouses, and apartments.

## Housing Inventory Count (HIC)

An annual inventory of a CoCs emergency shelter, transitional housing, safe havens, rapid re-housing, and permanent supportive housing resources for persons who are homeless in a CoC. The HIC includes both HUD and non-HUD funded shelter and housing resources. (see also Point in Time)



## Housing Stock

The number of existing housing units based on data compiled by the U.S. Census Bureau and referable to the same point or period in time. Housing stock is the total number of residential dwelling units in a market, both renter- and owner-occupied, at all price ranges.

## HUD (see definition for U.S. Department of Housing and Urban Development)

### HUD Income Categories

Low Income: less than 60% of AMI

Moderate Income: 60% to 80% of AMI

Medium Income: 80% to 120% of AMI (often called workforce)

Middle Income: 120% to 250% of AMI

High Income: 250% of AMI or more

### Identity-First Language

A term that refers to someone as a disabled person instead of a person with a disability, or an autistic person, versus a person with autism. When speaking to or about individuals, always use the language they personally use and prefer (see Person First Language).

### Impact Fees

Impact fees are imposed to charge the owners of newly developed properties for the "impact" the new development will have on the community. Fees can be used for such things as transportation improvements, new parks, and expansion of schools. Impact fees are not used to maintain existing facilities, but instead are used to create new facilities in proportion to the number of new developments in the area.

### Inclusionary Zoning

More often in urban areas, this is a practice of planning communities and developments that will provide housing to all income brackets. Inclusionary zoning ordinances often require any new housing construction to include a set percentage of affordable housing units. The positive aspects of inclusionary zoning include the production of affordable housing at little cost to local government, the creation of income-integrated communities, and the lessening of sprawl. Negative aspects of inclusionary zoning may include shifting the cost of providing affordable housing to the private sector, and in some cases, segmenting certain income categories of its residents.

## Land Trusts

Land trusts, which are trusts tied to real estate, are often used for estate planning. It is meant to be used during your lifetime for managing properties. They are revocable trusts, meaning they can be terminated or changed. Land trusts can include real estate (e.g. buildings or homes) or property notes and mortgages. They are typically used for the land involved in conservation or wildlife purposes, or for real estate development purposes. (see also Community Investment Trust and Real Estate Investment Trust)

## Low Income (see HUD Income Categories)

## Low-Income Housing Tax Credit (LIHTC)

A dollar-for-dollar tax credit in the United States for affordable housing investments. It gives incentives for the use of private equity in the development of affordable housing aimed at low-income Americans. Tax credits help fund the development of affordable housing, which is then rented to qualifying households. Private developers apply for the credits through a competitive points system managed by state and local allocating agencies. Since many affordable housing developers have limited use for tax credits, they often sell the credits to private investors. LIHTC is the main source of new affordable housing production—and it is needed across the region. But zoning, available land, and land costs make it difficult to create new affordable housing in areas near employment centers.

## Market Rate

In the context of affordable housing, this refers to an unregulated rent that a property owner (landlord) sets or purchase price that a seller sets at whatever the market will bear. In context of interest rates, market rate is what the mortgage rate a borrower would receive in the absence of government subsidies or other programs to lower the rate.

## Market Value

The sales price of a building including land cost and real estate fees.

## Master Planned Community

A large-scale residential neighborhood with many recreational and commercial amenities.

## Metro Area Continuum of Care for the Homeless (MACCH)

Omaha Metro's Continuum of Care Lead Agency. (see also Continuum of Care)

## **Metropolitan Statistical Areas (MSAs)**

Regions that the government uses for various data-collection and budget- allocation purposes. It is the area over which HUD calculates MFI, and usually corresponds to the territory covered by a housing authority. Each MSA represents an urban core and the economically integrated surrounding area.

## **Missing Middle Housing**

Missing Middle Housing is a range of multi-unit or clustered housing types—compatible in scale with detached single-family homes—that help meet the growing demand for walkable urban living.

## **Mixed Income Housing**

Mixed-income housing can help to deconcentrate poverty and/or provide access to neighborhoods of opportunity for low- and moderate-income residents. This type of housing creates economic diversity and expands the availability of quality affordable housing throughout an area. Often federal, state, or local programs will define mixed income as a property in which at least 20% of the units are affordable to households making 50% AMI or less, or at least 40% of the units are affordable to households making 60% AMI or less; and at least 20% of the units are unaffordable to households making 80% AMI or less. Mixed-income housing is an important way to further residential economic diversity and federal, state, and local programs may vary depending on the market.

## **Multi-Family Building**

A building with three or more attached units intended for living, sleeping, eating, cooking and sanitation.

## **Nebraska Affordable Housing Trust Fund (NAHTF)**

A resource to help increase the supply and quality of affordable housing in Nebraska and aims to serve the lowest income individuals for the longest period. Funds are distributed through a variety of programs. Annually, the Department of Economic Development distributes \$10.3 million dollars across the state to support affordable housing for households earning under 120% AMI. Eligible applicants for NAHTF grants include local governments, non-profits, and public housing authorities. Applicants will typically partner with for-profit developers, builders, lenders, human service providers, and state or federal agencies. Eligible projects include homeowner rehabilitation, homebuyer (constructed, acquired and/or rehabilitated) and rental housing (constructed, acquired and/or rehabilitated).

### **Naturally Occurring Affordable Housing (NOAH)**

Affordable rental units, in most markets, to households earning 60% AMI or less. There is some variation for cost-burdened markets, for households located in properties that are not supported by major public subsidies, and for associated regulatory agreements.

### **Nebraska Investment Finance Authority (NIFA)**

A quasi-government agency in Nebraska that provides a broad range of financial resources for homeownership, rental housing, agriculture, manufacturing, medical and public development efforts. NIFA also provides technical assistance for activities related to these areas.

### **Not In My Back Yard (NIMBY)**

A person or neighborhood group that opposes low-income homes built near their own homes.

### **Non-Congregate Shelter (NCS)**

A site that offers temporary shelter to individuals who have not been diagnosed with coronavirus but are considered at high-risk of serious complications should they contract the virus or are age-specific members of a community or population.

### **Nonprofit Housing**

This is developed by nonprofit corporations with a community board of directors and mission. Most housing developed by nonprofit housing developers is affordable with rents or prices below market-rate. Income generated from the housing is put back into the mission of the organization, rather than being distributed to stockholders or individual investors as would be the case in for-profit housing.

### **Nonprofit Housing Developer**

A nonprofit organization with a mission that involves the creation, preservation, renovation, operation, or maintenance of affordable housing.

### **OHA**

Omaha Housing Authority (see public housing authorities)

## Person First Language

A term that refers to someone as a person with a disability instead of a disabled person, or a person with autism, versus an autistic person. When speaking to or about individuals, always use the language they personally use and prefer (see Identity First Language).

## Public Housing Authorities

A local government agency (or agencies) that is authorized to manage housing for very low and extremely low-income households, either as public housing, through Section 8 vouchers, or with other types of affordable housing. Generally, households pay no more than 30% of their income for rent and the remainder is subsidized by the Federal government through HUD.

## Point In Time Count (PIT)

This is a count of sheltered and unsheltered people experiencing homelessness on a single night in January. HUD requires that Continuums of Care conduct an annual count of people experiencing homelessness who are sheltered in emergency shelter, transitional housing, and Safe Havens on a single night.

## POC

People of Color, a term commonly used to refer to individuals who are not of European descent. (See also BIPOC)

## Permanent Supportive Housing (PSH)

This is permanent housing in which housing assistance (e.g., long-term leasing or rental assistance) and supportive services are provided to assist households who are chronically homeless.

## Planning

This is when the government – city, state, or federal – gets involved in the physical development of a city or region. Governments use various tools to plan – laws and regulations, but also tax incentives and other subsidies that shape the ways that cities look, and, to a lesser extent, who lives there.

## **Preservation (of housing)**

An effort to keep the existing housing stock in a certain area. This may involve incentive programs to salvage lower quality (but still viable) housing stock.

## **Public Housing Authority**

A local agency that receives money from HUD to manage public housing and administer section 8 programs. There are more than 3000 housing authorities across the country.

## **Qualified Census Tracts (QCT)**

Designated by Housing and Urban Development (HUD), or equivalent geographic area defined by the Census Bureau, where at least 50% of households have incomes below 60%.

## **Rapid Rehousing (RRH)**

A program that rapidly connects households experiencing homelessness to permanent housing through a tailored package of assistance that may include the use of time-limited financial assistance and targeted supportive services.

## **Real Estate Investment Trust (REIT)**

A company that owns, and in most cases operates, income-producing real estate. REITs own many types of commercial real estate, including office and apartment buildings, warehouses, hospitals, shopping centers, hotels and commercial forests. Some REITs engage in residential housing and/or financing real estate.

## **Regulations**

Rules that affect the use of the land, such as zoning, land development, construction, and subdivision regulations. It also contains rules that permit an owner to divide their land into smaller tracts. These activities include barriers, such as exclusionary zoning, as well as solutions, such as bonus density zoning. It also includes private restrictions on the use of property, such as deed restrictions.

## **Rent Subsidies and Operating Subsidies**

Funds that make it possible to build affordable housing, usually from the government or a public body.

## Safe Haven (SH)

A form of supportive housing that serves hard-to-reach homeless persons with severe mental illness who come primarily from the streets and have been unable or unwilling to participate in housing or supportive services.

## Section 8 Housing (Project Based)

Many Section 8 contracts have expired or will expire soon, and the property owners must now decide whether to renew their contract or leave the program ("opt out"). Most of these contracts are now renewed on a one-year basis. Projects with high risk of opting out typically have rents set by the Section 8 contract below the prevailing market rents for comparable units. Owners thus have an incentive to leave the program and convert their property to private market rentals. In the Omaha & Council Bluffs area, there are 2,760 units leased as project-based section 8. Households must have incomes at or below 80% of AMI. Sometimes, an apartment or entire community may only be available for tenants of a specific demographic, such as elderly or disabled persons. In Omaha, a third of all households utilizing project-based vouchers belong to a minority group. The Housing Authority may enter a HAP contract with an owner for an initial term of up to 15 years and an extension of the initial term of up to 15 years. After one year of assistance, a family may switch to the housing authority's tenant-based voucher program when the next voucher is available, or to another comparable program if such a program is offered.

## Section 8 Housing (Tenant Based)

Housing authorities receive funding from the federal government to give vouchers to individual families. Families use these vouchers—which cover a portion of their rent—with property owners (landlords) in the private rental market. In exchange, property owners receive rent payments from the housing authority. In the Omaha & Council Bluffs area, 10,960 households use tenant-based vouchers. In every community, there is a year-long waitlist of people who are eligible for section 8 but for whom there are not enough vouchers.

## State and Local Tax Policies

Barriers and solutions which impact housing affordability, and include laws related to property taxes, tax assessments, transfer taxes, and sales taxes on building materials. It also refers to tax abatements or concessions and homestead exemptions.

## Subsidized Housing

A generic term covering all programs that reduce the cost of housing for low- and moderate-income residents. Subsidies are common from the government to individuals or groups for activities that the government wants to encourage (the government gives money to farmers who grow corn, for instance, and so more farmers grow more corn than otherwise would). Subsidized Housing does not mean affordable housing. Any time the government shares the costs of housing with developers, property owners (landlords), tenants, or homeowners, it is subsidized housing. If we take the term at its most basic meaning – housing that receives some form of subsidy – it is hard to find housing that is not subsidized. Housing can be subsidized in numerous ways—giving tenants a rent voucher, helping homebuyers with down payment assistance, reducing the interest on a mortgage, providing deferred loans to help developers acquire and develop property, giving tax credits to encourage investment in low- and moderate-income housing, authorizing tax-exempt bond authority to finance the housing, providing ongoing assistance to reduce the operating costs of housing and others.

## Subdivision

In the literal sense, a subdivision is a plot of land, divided into lots. A plat is already a divided piece of land, and lots are created by dividing that land accordingly; hence, the name subdivision. Many people know subdivisions at their most developed points when they have infrastructure, roads, and homes.

## Supplemental Security Income (SSI)

A federal income supplement program funded by general tax revenues (not Social Security taxes). It is designed to help aging and disabled people who have little or no income by providing cash to meet basic needs for food, clothing, and shelter. It is a \$763 per month benefit.

## System Performance Measure (SPM)

A report that focuses on viewing the local homeless response as a coordinated system of homeless assistance options as opposed to homeless assistance programs and funding sources that operate independently in a community. Performance is measured as a coordinated system, in addition to analyzing performance by specific projects or project types.

## Tax Increment Financing (TIF)

A form of public financing that leverages future tax benefits for real estate subsidies or improvements to pay for current improvements/subsides. This method is used to spur development, stability and address blighted areas. Funding for TIF is often drawn from property taxes or sales tax.



## **Transitional Housing (TH)**

A program that provides temporary housing with supportive services to households experiencing homelessness with the goal of interim stability and support to successfully move to and maintain permanent housing.

## **Transit-Oriented Development (TOD)**

A type of mixed-use housing development close to public transit such as frequent bus lines, etc. TOD is usually within 1/4 to 1/2 mile of a transit station or major bus line.

## **Underserved Populations**

Examples include:

- Persons living below the poverty line
- Excluded and/or marginalized populations and/or communities
- Persons with disabilities
- Migrants and/or displaced persons
- Undereducated
- Underserved, owing to a lack of quality access to essential goods and services
- Women and/or sexual and gender minorities
- Aging populations and/or vulnerable youth
- Other vulnerable groups, including refugees because of natural disasters

## **Universal Design**

The design of buildings, products or environments to ensure they are, or to make them, accessible to all people, regardless of age, disability or other factors. Proponents of universal design advocate that it is not a special requirement, for the benefit of only a minority of the population, but that it is a fundamental condition and good design.

## **U.S. Department of Housing and Urban Development (HUD)**

A U.S. government agency created in 1965 as part of then-President Lyndon Johnson's Great Society agenda to expand America's welfare state. Its primary mission is improving affordable homeownership opportunities to support the housing market and homeownership. HUD's programs are geared toward increasing safe and affordable rental options, reducing chronic homelessness, fighting housing discrimination by ensuring equal opportunity in the rental and purchase markets, and supporting vulnerable populations.

## Workforce Housing (see HUD Income Categories)

## Workforce Innovation and Opportunity Act

The primary federal workforce development legislation intended to increase coordination among federal workforce development and related programs. WIOA provides comprehensive change to several employment and education-related programs, including services for people with physical, intellectual, and developmental disabilities.

## Yes, In My Backyard (YIMBY)

A neighborhood group, or person, who supports equal access to housing, including low-income housing built near their homes.

*Final Notes: We value learning at Front Porch Investments and prioritize opportunities to continue our learning path. We will update this Glossary as we expand our awareness and seek to be as inclusive as possible! On that note, what did we miss? Email us at [FrontPorch@OmahaFoundation.org](mailto:FrontPorch@OmahaFoundation.org) to let us know what terms, words, or concepts we need to add to our Glossary!*