

GLOSSARY OF TERMS

FOR HOUSING PROVIDERS

Cost Burden	When a household pays more than 30% of their gross income for housing. Cost burden is a risk factor for housing instability.
COVID-19 Hardship	Any financial impact that negatively affects a household's ability to pay the costs of housing or basic living expenses, directly or indirectly, related to the pandemic.
Emergency Rent Bridge (ERB)	ND's COVID-19 housing stability program operated May - Dec 2020. ERB was a precursor to ND Rent Help.
Eviction notice	A notice from a landlord to a renter that lists a court date for an eviction proceeding. There are many potential notices that lead up to a formal eviction notice, including a 3-day notice.
Household Income	The combined gross income of all members of a household age 18 or older.
Housing Provider Account	A unique account in the ND Rent Help system that allows a housing provider to provide information on their company. The housing provider account ties the ND Rent Help system to the housing provider's vendor ID (OMB supplier ID and Company ID) to facilitate payment.
Housing Provider Profile	Property Specific information saved in the ND Rent Help system. Having a property profile means a housing provider only has to enter information about a property one time.
OMB	The Office of Management and Budget (OMB) is the state agency that manages the Vendor Registry, which is where housing and utility providers can obtain a supplier ID and company ID to facilitate receiving payments from ND Rent Help.
Ownership Documents	Evidence of property ownership. Can include a tax statement, deed, or other form of documentation that allows NDRH to validate property ownership.
The Program	The North Dakota Rent Help Program (sometimes abbreviated "NDRH").
Rental obligation	The obligation a renter has to pay a housing provider for the right to use a leased property as their residence. Could include rent, utilities, or other fees as outlined in a rental agreement.
Renter	A person who occupies land or property rented from a Housing Provider.
Sole Proprietor	Unincorporated business with only one owner who pays personal income tax on profits earned. A sole proprietor will register as an "Individual" rather than a "Company" in the NDRH Housing Provider portal.
Supplier ID	Identification/account number from OMB Vendor Registry. Supplier ID, Company ID and Location ID/Nickname together connect a housing provider's NDRH account to the corporate and/or banking information maintained in the OMB Vendor Registry.

GLOSSARY OF TERMS

FOR RENTERS

AMI (annual median income)	The midpoint of the region's income distribution, meaning that half of the households in a region earn more than the median and half earn less than the median. AMI is published for each county in the United States by U.S. Housing and Urban Development and is the basis for the ND Rent Help income thresholds.
Application Counselors	Individuals who are available to help applicants apply for ND Rent Help by helping applicants gather information, reviewing the applications for completeness, and helping to enter data into the online portal.
Attestation	The act of showing, proving, or stating something is true or real.
Case Reviewer	ND Rent Help staff who process applications for determination of eligibility.
CCAP	Also known as "Child Care Assistance Program." Federal program that offers assistance to help income-eligible households pay for child care costs. A person who is eligible for CCAP will automatically be deemed income eligible for ND Rent Help.
Cost Burden	When a household pays more than 30% of their gross income for housing. Cost burden is a risk factor for housing instability.
COVID-19 Hardship	Any financial impact that negatively affects a household's ability to pay the costs of housing or basic living expenses, directly or indirectly, related to the pandemic.
ERA1	Also known as "ERAP1." The funding source authorized as part of the Consolidated Appropriations Act of 2021, which serves as a primary resource for ND Rent Help.
ERA2	Also known as "ERAP2." The funding source authorized as part of the American Rescue Plan Act, which serves as a primary resource for ND Rent Help.
Eviction	The act or process of officially forcing someone to leave a piece of property, as legally authorized by a court judgment.
Financial hardship	A material reduction in income or material increase in living expenses associated with the coronavirus pandemic that has created or increased a risk of rent or utility delinquency, default, loss of utilities or home energy services, or displacement for a renter.
Furloughed	Suspension or discharge of a worker or workers on account of economic conditions or shortage of work, especially when temporary.
Gross Income	Total income before taxes received within a specified period of time.
Head Start	Federally funded early learning program for children whose families are income-eligible. A person whose child(ren) are eligible for Head Start will automatically be deemed income eligible for ND Rent Help.
Homelessness	An individual or family who lacks a fixed, regular, and adequate nighttime residence. This includes a living situation where you are temporarily doubled up with another household.

Household Income	The combined gross income of all members of a household age 18 or older.
Housing Choice Voucher	Formerly known as "Section 8." Federal program that offers assistance to help income-eligible households pay for housing costs. A person who is receiving a Housing Choice Voucher will automatically be deemed income eligible for ND Rent Help. Because it is another housing assistance program, ND Rent Help will have to verify that the assistance is not duplicative.
Housing Provider	Individual or Company operating as a rental provider in North Dakota.
Housing Stabilization	Is defined, for the purpose of the ERAP, as assistance that supports households in keeping their existing housing or identifying a new housing arrangement that will lead to greater housing stability.
HUD 202 rental subsidy	Also known as "Supportive Housing for the Elderly." Federal program that offers assistance to help income and age-eligible households pay for housing costs. A person who is eligible for the HUD 202 program will automatically be deemed income eligible for ND Rent Help. Because it is another housing assistance program, ND Rent Help will have to verify that the assistance is not duplicative.
HUD 811 rental subsidy	Also known as "Supportive Housing for Persons with Disabilities." Federal program that offers assistance to help eligible households pay for housing costs. A person who is eligible for the HUD 811 program will automatically be deemed income eligible for ND Rent Help. Because it is another housing assistance program, ND Rent Help will have to verify that the assistance is not duplicative.
Income documentation	Evidence, typically provided by a third party, that verifies a person's earnings. Examples include W2s, income tax returns, pay stubs, letters of benefit.
Income Limits	The threshold against which a household's gross income is measured, to help determine their eligibility for participation in ND Rent Help. ND Rent Help uses a maximum of 80% of Area Median Income (AMI) as its upper income threshold.
Letter of Commitment	A document issued to someone who is experiencing homelessness, and who has been deemed eligible to participate in ND Rent Help, that authorizes funding for 12 months of rent and utility payments upon presentation of a valid rental agreement. Letters of Commitment are intended to help someone secure stable housing.
LIHEAP	Also known as "Low Income Home Energy Assistance Program." Federal program that offers assistance to help income-eligible households pay for home heating costs. A person who is eligible for LIHEAP will automatically be deemed income eligible for ND Rent Help.
Medicaid	Federal program that provides healthcare coverage to income eligible households. A person who is eligible for Medicaid will automatically be deemed income eligible for ND Rent Help.
ND Rent Help	The North Dakota emergency housing assistance program that utilizes ERA1 and ERA2 funding to increase housing stability and prevent eviction. ND Rent Help replaces North Dakota's Emergency Rent Bridge program.
Past due rent	Rent not paid by the assigned date.
Past due utilities	Utilities not paid by the assigned date.
Payee	A person or entity to whom money is owed. For ND Rent Help, these typically include the housing providers and/or utility providers.
Persistent Poverty	A county that has reported a poverty rate of 20% or greater for at least 30 consecutive years. In North Dakota both Benson and Sioux counties are designated as "persistent poverty" counties. Any renter who lives in a designated persistent poverty county is automatically deemed income eligible for ND Rent Help.

Portal	The online location the stores all ND Rent Help application information – Eligibility requirements, program information, your account information, and help/support.
Proof of homelessness	Documentation that can help validate that a person does not have housing. Can include confirmation from a case worker at an emergency shelter, transitional housing program, hospital or institution; an eviction notice effective within the last 7 days; or evidence of living status as captured in the state Homeless Management Information System (HMIS).
Recertification	Review that verifies continued eligibility for participation in ND Rent Help. Recertification for ND Rent Help typically occurs once every three months.
Rent Payment	The sum or amount agreed in a rental agreement.
Rent-to-own Agreements	A legal agreement that gives the individual either the option or obligation to purchase a property at a specified point in time.
SSI	Also known as “Supplemental Security Income.” Federal program that offers a monthly benefit to provide financial resources to eligible households. A person who is eligible for SSI will automatically be deemed income eligible for ND Rent Help.
SNAP	Also known as “Supplemental Nutrition Assistance Program.” Federal program that offers nutrition assistance to eligible households. A person who is eligible for SNAP will automatically be deemed income eligible for ND Rent Help.
TANF	Also known as “Temporary Assistance for Needy Families.” Federal program that offers assistance to eligible households. A person who is eligible for TANF will automatically be deemed income eligible for ND Rent Help.
U.S. Department of Treasury (or Treasury)	Is the federal agency recognized as the grantor of the ERAP program and the provider of the governing program guidelines under which ND Rent Help is implemented.
Unemployment Insurance (UI)	Temporary financial assistance you may be eligible to receive if you become unemployed through no fault of your own (as determined by federal and state law) and you meet other eligibility requirements. Demonstrating eligibility for Unemployment Insurance can be used to help determine eligibility for ND Rent Help.
USDA Rural Development Rent Assistance	Also known as “USDA 515.” Federal program that offers assistance to help income eligible households pay for housing costs. A person who is eligible for a USDA 515 subsidy will automatically be deemed income eligible for ND Rent Help. Because it is another housing assistance program, ND Rent Help will have to verify that the assistance is not duplicative.
Utility	ND Rent Help can provide assistance with utilities, which include electricity, gas, water, wastewater and garbage services.
VASH	Also known as “Veterans Affairs Supportive Housing.” Federal program that offers assistance to help eligible households pay for housing costs. A person who is receiving a VASH Voucher will automatically be deemed income eligible for ND Rent Help. Because it is another housing assistance program, ND Rent Help will have to verify that the assistance is not duplicative.
WIC	Also known as “Women, Infants and Children.” Federal program that offers nutrition assistance to eligible households. A person who is eligible for WIC will automatically be deemed income eligible for ND Rent Help.

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FOR HOUSEHOLDS EXPERIENCING HOMELESSNESS

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