

## **NYSDA LMI Glossary**

### **ACS – American Community Survey**

The ACS is conducted annually by the U.S. Bureau of the Census. It collects self-reported data on household demographics, housing unit characteristics, housing costs, and energy expenditures. This analysis used the 5-year 2018-2022 data file and examined records for households who are residents of New York State.

### **AMEEP – Affordable Multifamily Energy Efficiency Program**

### **AMI – Area Median Income**

Area Median Income (AMI) is the income amount that divides the population of households in an area into two equal parts where half of the households have higher incomes and half have lower incomes, with income figures adjusted to account for household size. The Department of Housing and Urban Development (HUD) calculates AMI annually for metropolitan and non-metropolitan regions, including counties.

### **Child**

Defined as an individual under the age of 18 years old.

### **EIA – United States Energy Information Administration**

### **Elderly**

Defined as an individual 60 years of age or older.

### **EmPower+**

NYSDA's EmPower+ program provides no-cost and low-cost energy efficiency solutions—including high-efficiency lighting, insulation, heat pump installation, and replacement of inefficient appliances—to New Yorker households with low- to moderate income. EmPower+ is a combination of two former programs: EmPower NY and Assisted Home Performance.

### **Energy Burden**

Energy Burden = (Annual Energy Expenditures / Annual Income) \* 100  
Example: (\$3,200/\$20,000) = 0.16 = 16%

### **FPL – Federal Poverty Level**

See "HHSPG"

## **HHSPG – U.S. Department of Health and Human Services (HHS) Poverty Guidelines**

Each year, the Secretary of the Department of Health and Human Services issues Poverty Guidelines. The Poverty Guidelines are used as an eligibility criterion for a number of Federal programs, including LIHEAP. The Guidelines are based on the Census Bureau's poverty thresholds and are adjusted for inflation and household size.

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

HUD is a cabinet-level federal agency that operates programs and administers funds to support the housing market, provide quality affordable housing, and improve quality of life. HUD provides direct funding to local communities through the Community Development Block Grant (CDBG) program and provides public housing and housing assistance through housing programs.

## **LIHEAP – Low Income Home Energy Assistance Program**

LIHEAP income-eligibility criteria is defined by LIHEAP grant recipients as between 110% of HHS Poverty Guidelines and the greater of 150% of the HHS Poverty Guidelines or 60% of State Median Income.

## **LMI – Low- and Moderate-Income**

LMI households in this study are categorized as the following, based on their annual income.

- **Very Low Income:** Income less than 130% HHSPG
- **Low Income:** Income greater than 130% HHSPG but less than the greater of 150% HHSPG vs. 60% SMI for New York
- **Moderate Income:** Income above the greater of 150 percent of HHSPG and 60 percent SMI to at or below the greater of 80 percent of SMI for New York and 80 percent of AMI

## **LMI Study Regions**

These regions were defined by APPRISE to support analysis of key geographic areas that each have a similar number of LMI households. The regions were defined as follows:

- **Western Region:** (Western New York, Finger Lakes) Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Livingston, Monroe, Niagara, Ontario, Orleans, Seneca, Wayne, Wyoming, Yates
- **Central Region:** (North Country, Central New York, Mohawk Valley, Southern Tier) Broome, Cayuga, Chemung, Chenango, Clinton, Cortland, Delaware, Essex, Franklin, Fulton, Hamilton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Onondaga, Oswego, Otsego, Schoharie, Schuyler, Steuben, St. Lawrence, Tioga, Tompkins
- **Eastern Region:** (Capital District, Mid-Hudson) Albany, Columbia, Dutchess, Greene, Orange, Putnam, Rensselaer, Rockland, Saratoga, Schenectady, Sullivan, Ulster, Warren, Washington, Westchester
- **NYC III:** Bronx, Manhattan

- **NYC II:** Brooklyn, Staten Island
- **NYC I:** Queens
- **Long Island:** Nassau, Suffolk

#### **MMBtu – Million British Thermal Units**

British thermal unit (Btu) is a traditional unit of heat; it is defined as the amount of heat required to raise the temperature of one pound of water by one degree Fahrenheit.

#### **NYS HCR - New York State Homes and Community Renewal**

New York State Homes and Community Renewal (HCR) preserves housing affordability and works with many private, public and nonprofit sector partners to create inclusive, safe, “green,” and resilient places to live in New York State. HCR is comprised of five agencies: the Division of Housing and Community Renewal, the Housing Trust Fund, Corporation, the Housing Finance Agency, the State of New York Mortgage Agency, and the Affordable Housing Corporation.

#### **NYSERDA – New York State Energy Research and Development Authority**

#### **New York State Economic Development Regions**

These geographic regions are defined as:

- **Capital District:** Albany, Columbia, Greene, Rensselaer, Saratoga, Schenectady, Warren, Washington
- **Central New York:** Cayuga, Cortland, Madison, Onondaga, Oswego
- **Finger Lakes:** Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Wayne, Wyoming, Yates
- **Long Island:** Nassau, Suffolk
- **Mid-Hudson:** Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster, Westchester
- **Mohawk Valley:** Fulton, Herkimer, Montgomery, Oneida, Otsego, Schoharie
- **New York City:** Bronx, Kings, New York, Queens, Richmond
- **North County:** Clinton, Essex, Franklin, Hamilton, Jefferson, Lewis, St. Lawrence
- **Southern Tier:** Broome, Chemung, Chenango, Delaware, Schuyler, Steuben, Tioga, Tompkins
- **Western New York:** Allegany, Cattaraugus, Chautauqua, Erie, Niagara

**Older** – In this tool, older individuals are defined as individuals between the ages of 40 and 59.

#### **OTDA – New York State Office of Temporary and Disability Assistance**

The Office of Temporary and Disability Assistance (OTDA) is responsible for supervising programs that provide assistance and support to eligible families and individuals. One of OTDA’s many functions includes providing heating assistance to eligible households. Households could

also be eligible for an emergency benefit if they are in impending danger of running out of fuel or having their utility service shut off.

#### **PUMA – Public Use Microdata Area**

Lowest geographic identifier in the ACS. PUMAs are constructed to maintain approximately equal populations in each PUMA and are related to counties in three ways. 1.) A PUMA can identify the same geographic border as a single county. 2.) A single county can be divided into multiple PUMAs. For example, the highly-populated Onondaga County (where Syracuse is located) is divided into four PUMAs. 3.) A single PUMA can be split among multiple counties such as the single PUMA which spans Madison and Cortland counties.

#### **PUMS – Public Use Microdata Sample**

Untabulated records about individual people or housing units from the ACS.

#### **RECS – Residential Energy Consumption Survey**

The 2020 Residential Energy Consumption Survey (RECS) was conducted by the U.S. Energy Information Administrative (EIA) and included a household survey on energy end uses and a follow-up energy supplier survey to collect energy consumption and expenditures the RECS respondents. This analysis used the RECS public use data file and examined records for households who are residents of New York State.

The 2020 RECS data provides the most recent and comprehensive data on residential energy use currently available. Although the RECS data used is from 2020, prior analyses comparing data from different iterations of the RECS have shown that the energy end uses and consumption patterns of low-income households remain relatively stable over time, suggesting that any changes since the 2020 RECS was administered would be minor for this analysis.

#### **Shelter Burden**

Shelter Burden = (Annual Shelter Expenditures / Annual Income) \* 100

Example = (\$10,000/\$25,000) = 0.4 = 40%

#### **Shelter Expenditures**

Renters: For renters, shelter burden includes the household's rent payments, energy bills, water/sewer bills, and other types of costs or fees if they are passed on to the renter by the owner.

Owners: For owners, shelter burden includes the household's mortgage payments, taxes, insurance, energy bills, water/sewer bills, and other types of costs or fees (e.g., condominium fees, mobile home park fees). Shelter burden also includes the costs for home equity loans.

#### **SMI – State Median Income**

SMI is the income amount that divides the population of households in a state into two equal parts where half of the households have higher incomes and half have lower incomes, with income figures adjusted to account for household size.

**SNAP** – Supplemental Nutrition Assistance Program (formerly known as Food Stamps)

To be eligible for SNAP, a household must show they have a gross monthly income less than 130% of the federal poverty level and a net monthly income less than 100% of the federal poverty level. Households with an elderly individual or a person who is receiving disability payments only have to be below the threshold for net income.

**Special LMI Population Segments**

APPRISE created 8 special LMI population segments that separate the population on dimensions of income, owner/renter, and housing unit type. These segments are as follows.

- #1 – Low-Income Renters in Multifamily (5+ Unit) Bldgs.
- #2 – Moderate-Income Renters in Multifamily (5+ Unit) Bldgs.
- #3 – Low-Income Owners in Single-Family & Small Multifamily (2-4 Unit) Homes
- #4 – Moderate-Income Owners of Single-Family & Small Multifamily (2-4 Unit) Homes
- #5 – Low-Income Renters in Single-Family & Small Multifamily (2-4 Units) Homes
- #6 – Moderate-Income Renters in Single-Family & Small Multifamily (2-4 Units) Homes
- #7 – Low/Moderate-Income Owners & Renters in Mobile Homes
- #8 – Low/Moderate-Income Owners in Multifamily (5+ Unit) Bldgs.

**Upstate**

Areas in New York State outside of the New York Metropolitan Area; it excludes the five New York City boroughs, Long Island, and Westchester County.

**WAP** – Weatherization Assistance Program

The Weatherization Assistance Program (WAP) furnishes energy efficiency measures to low-income households to reduce household energy usage. WAP assists income-eligible families by installing physical home measures, upgrading energy-using equipment, and addressing health and safety issues.