

NYSERDA 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 2013, 2014, and 2015 data files and examined records for households who are residents of New York State.

AHS – American Housing Survey

The AHS is conducted once every two years by the U.S. Bureau of the Census. It collects in-depth information on households and the housing units that they occupy, including information on the household's equity in their home. This analysis used the 2013 survey data file and examined households who are residents of the Northeast Census Region of the US. [Note: State level data are not available.] The analysis also uses the special metropolitan area files for the New York City metropolitan area (2013), the Buffalo metropolitan area (2011), and the Rochester metropolitan area (2013).

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.

Assisted Home Performance

Assisted Home Performance refers to the NYSERDA-funded Home Performance with ENERGY STAR program. This program consists of a home energy assessment and the development of a plan (with potential for financing) to help homeowners reduce their energy bills through home improvements and the replacement of existing appliances with ENERGY STAR rated appliances. The Assisted Home Performance Program offers special program incentives to participating households with income at or below the greater of 80% of Area Median Income and 80% of State Median Income.

Banking Status

A variable developed from the Current Population Survey that includes the following categories.

- **Fully Banked** – Has a banking account and does not use non-traditional lending sources.
- **Underbanked** – Has a banking account, but uses non-traditional lending sources.
- **Unbanked** – Does not have a banking account.

BLS – Bureau of Labor Statistics

Child

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

CPS – Current Population Survey

The CPS is conducted annually by the U.S. Bureau of the Census. It collects in-depth information on household demographics and income. One of the special survey modules includes information on the household's access to banking resources. This analysis used the special module from June 2015 and examined records for households who are residents of New York State.

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

Defined as an individual 60 years of age or older.

EmPower

EmPower is a NYSERDA-sponsored program that serves households with income less than 60% SMI. Contractors assess and install energy efficiency measures in participants' houses or apartments.

Energy Burden

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

FDIC – Federal Deposit Insurance Corporation

The FDIC sponsors the Unbanked/Underbanked supplement to the CPS.

FPL – Federal Poverty Level

See "HHSPG"

HHSPG – U.S. Department of Health and Human Services (HSS) 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.

Home Equity

Home Equity = the Market Value of a Home minus the Total of Mortgages [Note that home equity only applies to homeowners.]

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 grantees 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 greater than the greater of 150% HHSPG vs. 60% SMI for New York but less than the greater of 80% SMI for New York vs. 80% PUMA 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

Mid-Atlantic Census Division

As defined by the US Census Bureau, this geographic region includes New York, New Jersey, and Pennsylvania.

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.

MPP – Multifamily Performance Program

MPP is a NYSERDA-sponsored program that works primarily with large, multifamily buildings to upgrade the building's energy performance.

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 study, 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.

REAP – Residential Energy Affordability Partnership Program

The PSEG Long Island Residential Energy Affordability Partnership Program (REAP) is a program for income-eligible customers designed to help them save energy and lower their electric bills.

RECS – Residential Energy Consumption Survey

The 2009 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 2009 RECS data provides the most recent and comprehensive data on residential energy use currently available. Although the RECS data used is from 2009, 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 2009 RECS was administered would be minor for this analysis.

REV – Reforming the Energy Vision

Governor Cuomo's comprehensive strategy for making a clean, resilient, and more affordable energy system in New York a reality, while actively spurring energy innovation, bringing new investments into the State, and improving consumer choice. For more information on REV, visit <https://rev.ny.gov/>.

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.