

## DEFINITIONS OF COMMONLY USED TERMS AND ACRONYMS

- Blockbusting – Encouraging an owner to rent or sell quickly and at a loss by appealing to the fear that prospective purchases or tenancies by members of a minority group will bring a loss of value.
- Channeling – Sending a person into a neighborhood, or not showing some neighborhoods, based on ethnic identity. (*e.g.*, In the Treasure Valley, Latinos are routinely shown realty listings in the Nampa/Caldwell area rather than Boise).
- Dwelling – Any building, structure, or portion of a building that is occupied or intended to be occupied. Any of the above where a person intends to return.
- Familial status – Presence of children under 18 years old, pregnant women, persons in the process of adopting
- FHA – Fair Housing Act
- HUD – Department of Housing and Urban Development
- IFHC – Intermountain Fair Housing Council
- ILAS – Idaho Legal Aid Services, Inc.
- LEP – Limited English Proficiency
- Protected class – Race, Color, Sex, Religion, National Origin, Familial Status, Disability
- Reasonable Accommodation – An accommodation in rules, policies, practices, or services when such accommodation may be necessary to afford a person with a disability the equal opportunity to use and enjoy a dwelling.
- Reasonable Modification – Modifications of existing premises occupied or to be occupied by a person with a disability if such modification may be necessary to afford such person full enjoyment of the premises.
- Redlining – Lender or insurer refuses their services or requires additional costs in certain neighborhoods.
- Steering/ Separating/Segregating – Encouraging a person's housing choice based on their belonging to a protected class ( *e.g.*, a mobile home park that forces all Latino residents to live in the back portion of the park or an apartment complex that encourages families with children to live on the ground floor.)

The work that provided the basis for this publication was supported by funding under a grant with the U.S. Department of Housing and Urban Development. The substance and findings of the work are dedicated to the public. The author and publisher are solely responsible for the accuracy of the statements and interpretations contained in this publication. Such interpretations do not necessarily reflect the views of the Federal Government.