Appendix B:
Glossary

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Accessory Dwelling Unit (ADU) – A self-contained residential unit located on the same lot as, but separate from, the primary unit, with a separate entrance, kitchen, and bathroom. Also sometimes called a secondary unit, granny unit, in-law unit, or backyard cottage.

Acutely Low Income – Households earning between 0% and 15% of AMI, by household size.

ADU – See Accessory Dwelling Unit.

AFFH – See Affirmatively Furthering Fair Housing.

Affirmatively Furthering Fair Housing – Meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws. The duty to affirmatively further fair housing extends to all of a public agency's activities and programs relating to housing and community development.

Affordability Restrictions – The requirements imposed by a public agency that housing units remain affordable to extremely low-, very low-, low-, or moderate-income households for a specified number of years.

Affordable Housing – According to federal law, housing in which a household spends no more than 30% of its gross monthly income for: (a) rent and utilities; or (b) mortgage-loan principal and interest, property taxes, insurance, utilities, and homeowner association dues (if any).

Affordable Housing Program (AHP) – Loans for affordable rental housing development made by the Federal Home Loan Bank, with repayment not needed if affordability maintained for a prescribed period.

ALI – See Acutely Low Income.

AMI – See Area Median Income.

Appraisal – A report made by a qualified person setting forth an opinion or estimate of value. The term also refers to the process by which this estimate is obtained.

Appraised Value – An opinion of value reached by an appraiser based upon knowledge, experience, and a study of pertinent data.

Area Median Income (AMI) – The median income of each county or adjacent counties based on all wage earners in the area, published separately by HUD and HCD to determine household eligibility for various federal, State, and State-governed housing programs, and updated annually. The basic AMI is the income level for a four-person household, around which is constructed a table of higher and lower incomes and smaller and larger household sizes. Other income levels are expressed in percentages of the median income (for instance, Extremely Low-Income is <30% of AMI) adjusted for household size. For the current table of income levels for Santa Clara County, click here.

Below Market Rate (BMR) – A title commonly attached to local programs that make housing available to lower- and moderate-income households at costs below prevailing market rates. The term can include affordable units produced under an inclusionary housing scheme or produced with subsidy loans.

BMR – See Below Market Rate

California Department of Housing and Community Development (HCD) – Agency that provides housing and planning information and guidance, state bond funds, low-interest loans and grants for housing development and rehabilitation. Oversees the annual Housing Element review process to ensure that Housing Elements are in compliance with state law.

California Environmental Quality Act (CEQA) – A state law under which the potential impacts of “projects” on the physical environment must be evaluated prior to project approval. “Project” includes both buildings and alterations of the natural land form as well as adoption or amendment to regulations governing such projects, including zoning laws and General Plans. See also Negative Declaration and Environmental Impact Report.

California Tax Credit Allocation Committee (CTCAC or TCAC) – Staffed by the State Treasurer’s Office, this committee makes allocations of the authorization to use the limited, statewide pool of federal and state Low-Income Housing Tax Credits authorized by federal and State law.

CDBG – See Community Development Block Grant.

CEQA – See California Environment Quality Act.

Common Interest Development – A common interest development (CID) combines a separate interest in the ownership of a unit with a combined interest in the ownership of the common area. The owners of the separate interests are members of an association created for the purpose of managing the CID. The board of directors of the association is responsible for the day-to-day management and operation of the CID.

Community Development Block Grant (CDBG) – Under Title I of the U.S. Housing and Community Development Act of 1974, eight former categorical grant and loan programs were replaced by a system of unified block grants under which communities over 50,000 people are entitled to receive funding while other communities may apply for discretionary funding. Administered by HUD, the purpose of the CDBG program is to encourage more broadly conceived community development projects and expand housing opportunities for low- and moderate-income persons.

Community Land Trust – A nonprofit corporation that develops and stewards affordable housing, community gardens, civic buildings, commercial spaces, or other community assets on behalf of a community. "CLTs" balance the needs of individuals to access land and maintain security of tenure with a community's need to maintain affordability, economic diversity, and local access to essential services.

Construction Costs – Broadly, all costs incurred in bringing a building to completion (primarily labor and materials costs), not including land acquisition, financing, sales costs or other soft costs.

CTCAC – See California Tax Credit Allocation Committee.

Chronically Homeless – Defined by HUD as someone who has experienced homelessness for a year or longer, or who has experienced at least four episodes of homelessness in the last three years, and also has a condition that prevents them from maintaining work or housing. This definition applies to individuals as well as heads of household who meet the definition.

Deed Restriction – A limitation placed in a deed limiting or restricting the use of the real property.

Density, residential – The ratio between dwelling units and land, expressed as the number of dwelling units per acre, or as square feet of land required per dwelling unit.

Disabled Household – Households in which at least one of the residents is an adult with a disability. A person is considered to have a disability if they have a physical, mental, or emotional impairment that (1) is expected to be of indefinite duration; (2) substantially impedes their ability to live independently; and (3) is of such nature that the ability could be improved by more suitable housing conditions (federal definition).

Discretionary Approval – The approval of a land use proposal that involves the decision-maker's judgement in the freedom to decide what should be done in a particular circumstance. Decision-makers are, for example, a city council in the case of a general plan amendment or a rezoning, or an architectural review board.

Dwelling Units per Acre (DUA) – a measure of residential density

EIR – See Environmental Impact Report.

ELI – See Extremely Low-Income.

Entitlement – See Land Use Entitlement.

Environmental Impact Report (EIR)– A document prepared pursuant to the California Environmental Quality Act (CEQA) which evaluates potentially significant impacts on the environment resulting from the physical development of land.

Equity – The interest or value which an owner has in real estate over and above the current indebtedness; usually referred to as the owner's interest. Proceeds from tax credits invested in an affordable housing project are a form of equity.

Extremely Low-Income – Households earning 30% or less of AMI, by household size.

Family – From the California Department of Housing and Community Development (HCD) December 2022 Group Home Technical Assistance Advisory, one or more persons occupying a home and living as a single housekeeping unit irrespective of blood relationship, as distinguished from a group occupying a hotel, club, fraternity, or sorority house.

General Plan – The General Plan is a legal document, adopted by the legislative body of a City or County, setting forth policies regarding long-term development. California law requires the preparation of seven elements or chapters in the General Plan: Land Use, Housing, Circulation, Conservation, Open Space, Noise, and Safety. Additional elements are permitted, such as Economic Development, Urban Design and similar local concerns.

Goal: The ultimate purpose of an effort stated in a way that is general in nature and immeasurable.

Grant – An outright gift of cash with no conditions or stipulations.

Grant Deed – The instrument that transfers ownership of real property from one party to another.

Gross Rent: Contract rent plus the estimated average monthly cost of utilities (water, electricity, gas) and fuels (oil, kerosene, wood, etc.) To the extent that these are paid for by the renter (or paid for by a relative, welfare agency, or friend) in addition to the rent.

Group Quarters – U.S. Census definition: A facility which houses groups of unrelated persons not living in households). Examples of group quarters include institutions, dormitories, shelters, military quarters, assisted living facilities and other quarters, including single-room occupancy (SRO) housing, where 10 or more unrelated individuals are housed.

Housing Accountability Act California (HAA) – The California Housing Accountability Act (HAA) is a crucial state law that does many things, including restricting local governments from denying or reducing the density of housing projects that comply with objective zoning and design standards. Find the full HAA text here.

HCD – See California Department Housing and Community Development.

HOME – The HOME Investment Partnerships Act, which is Title II of the National Affordable Housing Act. Grants of these funds are made to local jurisdictions either directly from HUD or indirectly through states and/or county governments.

Homeless – Individuals and families who are: (1) living in a supervised publicly or privately-operated shelter designated to provide temporary living arrangements; or (2) with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground.

Household – All persons, whether related or unrelated, living in a housing unit.

Housing Element – The part of a city's or a county's general plan that details how the jurisdiction will meet the projected demand for new housing development.

Housing First – A homeless assistance approach that prioritizes providing people experiencing homelessness with permanent housing as quickly as possible, and then providing supportive services as needed.

HTA – See Humboldt Transition Authority

HUD – See U.S. Department of Housing and Urban Development.

Humboldt Transit Authority – HTA was established in 1975 as a joint powers authority (JPA) signed by Humboldt County and the cities of Arcata, Eureka, Fortuna, Rio Dell and Trinidad. HTA is funded primarily through fares and Transportation Development Act (TDA) funds from the JPA members. HTA operates and maintains the Redwood Transit System (RTS), the Willow Creek Transit Service, and the Southern Humboldt Transit Systems.

Impact Fees – Fees imposed on new development that are used to pay for the infrastructure or affordable housing needs generated by that development.

Inclusionary Zoning – A requirement that a certain percentage of units in new housing developments be made affordable to lower- and/or moderate-income households.

In-Lieu Fee – A monetary payment made instead of meeting a regulatory requirement. Commonly used to refer to a fee paid by a developer who does not provide an otherwise required affordable housing unit under an inclusionary housing program.

Junior ADU – An Accessory Dwelling Unit that is typically attached to the primary residence and does not include complete facilities (e.g., less than a complete kitchen).

Land Use Designation (LUD) – A broad, long-term category assigned to a property under a city or county's General Plan.

Land Use Entitlement – Discretionary permits governed by a locality's zoning, subdivision, or other local code necessary for development of real property.

LI – See Low-Income.

Impact Fee – A fee, also called a development fee, levied on the developer of a project by a city, county, or other public agency as compensation for otherwise-unmitigated impacts the project will produce.

Income Category – Five categories are used to classify a household according to income based on the median income for the county and the size of the household. Under state housing statutes, these categories are defined as follows: Acutely Low (0-15%), Very Low (15-50% of AMI); Low (50-80% of AMI); Moderate (80-120% of AMI); and Upper (over 120% of AMI).

LIHTC – See Low-Income Housing Tax Credits.

Low-Income (LI) – Households earning between 50% and 80% of AMI, by household size.

Low-Income Housing Tax Credits (LIHTC or Tax Credits) – A reduction in an entity's federal and/or state tax obligation granted in exchange for investing equity in lower-income housing developments (the federal government and some states also provide tax credits for investments in projects involving the preservation of historic properties).

LUD – See Land Use Designation.

Ministerial Approval – The mandatory approval of a land use proposal if it meets objective, written criteria without any ability of the decision-maker to apply independent judgement. Historically, this applied only to Building Permits, though with the passage of SB 35, it can now apply to zoning permits that were previously considered to be discretionary. Decision-makers are, for example, a planning commission in the case of a conditional use permit, or a planning director in the case of a site development permit.

Missing Middle – This term has two meanings: (1) housing that is naturally more affordable because of its density, yet blends in well with traditional single-family neighborhoods, including duplexes, fourplexes, courtyard apartments, live-work spaces, townhomes, ADUS, and “mansion homes” where single-family homes are re-envisioned to include multiple units; and (2) those whose incomes are too high to qualify for subsidized rental housing that is restricted to households earning very low- and low-income wages, but whose incomes are too low to afford market-rate housing without exceeding 30% of their incomes.

Mod – See Moderate-Income.

Moderate-Income (Mod) – Households earning between 80% and 120% of AMI, by household size.

Naturally Occurring Affordable Housing (NOAH)– Rental housing that is not subject to an affordability restriction but is nonetheless relatively affordable because of age, location, size, or type of construction. A recent example of a NOAH alternative is ADUs, which, due to their smaller size are more naturally affordable. Other examples include older, garden-style apartments and smaller properties – such as four- or six-plexes or even older single-family homes for rent. Some people mistakenly call poorly maintained market-rate housing naturally affordable, however this is simply housing that has suffered from a lack of adequate investment by the landlord and as a result there is nothing natural about it.

NOFA – See Notice of Funding Availability.

Notice of Funding Available (NOFA) – An announcement by a public agency that a specified amount of funding is available for certain kinds of projects to be loaned or granted to affordable housing developers. The process for awarding funding can be first-come, first-served or a competitive one based on points achieved in various rating categories.

Offsite Improvements – Improvements outside the boundaries of a property (including improvements within adjacent street rights of way as well as more distant streets, sewers, or other infrastructure) which enhance its value and are often required as a condition of property development to offset that project’s impacts.

Objective Standards – Objective standards are defined in the Housing Accountability Act, GC Section 65589.5(f), and are those that involve no personal or subjective judgment by a public official and being uniformly verifiable by reference to an external and uniform benchmark or criterion available and knowable by both the development applicant or proponent and the public official.

Onsite Improvements – Any construction of buildings or other improvements within the boundaries of a property which increases its value.

Overcrowded – Households or occupied housing units with 1.01 or more persons per room.

Permanent Supportive Housing – Housing that combines non-time-limited affordable housing assistance with wrap-around health care and other supportive services for people who have experienced homelessness or are otherwise unstably housed, as well as other people with disabilities.

PIT Count – See point in time count

Point in Time Count – From the Department of Housing and Urban Development (HUD), is a count of sheltered and unsheltered people experiencing homelessness on a single night in January. HUD requires that CoCs conduct an annual count of people experiencing homelessness who are sheltered in emergency shelter, transitional housing, and Safe Havens on a single night. CoCs also must conduct a count of unsheltered people experiencing homelessness every other year (odd numbered years). Each count is planned, coordinated, and carried out locally.

Private Sector – Non-governmental, private, for-profit businesses and non-profit organizations.

Project-Based Section 8 – See Section 8.

Rapid-Rehousing – Rapid-Rehousing and prevention services are effective intervention methods for individuals and families who have recently become homeless or who are at risk of homelessness.

Regional Housing Need Allocation (RHNA) – The State-mandated process to identify the total number of housing units (by affordability level) that each jurisdiction must accommodate in its Housing Element.

Rehabilitation – The process of returning a property to a state of utility, through repair or alteration.

Replacement Housing – Housing that a public agency must cause to be produced to replace housing destroyed by public action.

RHNA – See Regional Housing Need Allocation.

Second Unit – See Accessory Dwelling Unit.

Section 8 – Federal rent subsidies for lower income households administered by a local housing authority, which take one of two forms. A portable voucher is one awarded to a household that it can take with it if it moves from one property to another. In Santa Clara County, as elsewhere, there is a long waiting list of applicants for such vouchers. Project-based Section 8 is assigned to a particular housing unit that benefits whoever occupies that unit for the length of their tenure. The amount of subsidy is the difference between 30% of the tenant's income and an annually adjusted "fair market rent" adjusted for unit size.

Seniors – Persons age 65 and older.

Shall – That which is obligatory or necessary.

Should: Signifies a directive to be honored if feasible.

Site – A parcel(s) of land used or intended for one use or a group of uses and having frontage on a public or an approved private street. A lot.

SDBL – See State Density Bonus Law.

Single-Room Occupancy – A form of housing that is typically aimed at residents with low or minimal incomes. In some cases, SRO units may be configured to share kitchen and bath facilities with others in the building. In other cases, an SRO unit is complete unit with its own bath and cooking facilities, so that its occupant can living independently.

Soft Money – Any form of affordable housing development financing that is not an amortizing loan or private-activity bond, such as a grant, a conditional loan, or a residual receipts loan.

SRO – See Single-Room Occupancy

State Density Bonus Law (SDBL) –

Subsidize – To assist by payment of a sum of money or by the granting of terms or favors that reduce the need for monetary expenditures. Housing subsidies may take the forms of mortgage interest deductions or tax credits from federal and/or state income taxes, sale or lease at less than market value of land to be used for the construction of housing, payments to supplement a minimum affordable rent, and the like.

Substandard Housing – In general, any unit that suffers from some type of physical defect, such as electrical wiring that is not up to code or lack of plumbing. There is no common definition of "substandard" housing among the federal, state, or local levels.

Tax Credits – A feature of federal tax law (and some State tax laws, including California's) that gives tax breaks for investment in developments that meet some public policy objective. Examples include: Energy, for solar and wind power projects; Historic, for the preservation of historic buildings; New Market, for investment in low-income communities; and Low-Income Housing, for the development of units affordable to lower-income households. The proceeds from tax credits are in the form of equity, not loans. The tax credit investor becomes a limited partner in the deal owning 99+% of the project during the "compliance period" (which varies between the various programs), at the end of which, 100% ownership reverts to the managing general partner. Federal law limits, on a state-by-state basis, how many tax credits can be awarded every year. The Tax Credit Allocation Commission determines which projects will be award credits in California.

Tax Increment – That portion of property taxes collected on assessed valuation over and above the valuation in a baseline year.

TCAC – See California Tax Credit Allocation Committee.

U.S. Department of Housing and Urban Development (HUD) – Established by the Housing and Urban Development Act of 1965 to supersede the Housing and Home Finance Agency. Responsible for the implementation and administration of government housing and urban development programs including community planning and development, housing production and mortgage credit (FHA), equal opportunity in housing, research, and technology.

Very Low-Income (VLI) – Households earning between 30% and 50% of AMI, by household size. In some contexts, also includes ELI.

VLI – See Very Low-Income.

Zoning – A body of regulations adopted by a city or a county that governs land use, dividing up the jurisdiction's territory into residential, commercial, industrial, and other districts, in which various uses are allowed by right or with the issuance of a use permit, and in which standards for such physical aspects as setbacks from property lines, building heights, and parking ratios are set forth.