

Affordable Housing Glossary

Accessory Dwelling Units (ADUs) – An accessory dwelling unit (ADU) is a legal and regulatory term for a secondary house or apartment that shares the building lot of a larger, primary home. The unit cannot be bought or sold separately, but they are often used to house a family member. For example, an elderly parent could live in a small unit and avoid having to move to an assisted living facility.

Adaptive reuse - refers to the process of reusing an existing building for a purpose other than which it was originally built or designed for. Adaptive reuse is an effective strategy for optimizing the operational and commercial performance of built assets.

Adequate Public Facilities Ordinance (APFO) – APFO is a tool that the City uses to manage growth by establishing a process for analyzing a proposed development's impacts on public infrastructure, including water and sewer line capacity, roads, and schools.

Affordable housing – Affordable housing is generally defined as housing on which the occupant is paying no more than 30 percent of gross income for housing costs, including utilities.

Affordable housing overlay – Overlay zoning districts are created to promote certain types of development in an area. New zoning provisions are adopted that apply in the district in addition to the provisions of the already-existing zoning ordinance. The provisions of an overlay district can be more restrictive or more expansive than those contained in the underlying zoning. For example, the overlay district may provide zoning incentives and waivers to encourage affordable housing development.

Agricultural preservation – a voluntary program between a landowner and a government agency that protects the land from future development and limits commercial uses which are not compatible with agriculture.

CBGD (Community Development Block Grant) – A federally funded flexible program that provides communities with resources to address a wide range of housing and community development needs.

Community land trusts – Community land trusts (CLTs) are nonprofit organizations governed by a board of CLT residents, community residents and public representatives that provide lasting community assets and shared equity homeownership opportunities for families and communities. A trust created to effectuate a real estate ownership arrangement in which the trustee holds legal and equitable title to the property subject to the provisions of a trust

agreement setting out the rights of the beneficiaries whose interests in the trust are declared to be personal property.

County-owned land — Includes all land registered in the name of a County and includes but is not limited to land under the direction, control and management of the County, including parcels of land designated as Municipal Reserve, Environmental Reserve, Public Utility Lots and Road Allowances, as well as easements and rights-of-way registered in the County's name across privately owned land.

Density — Density is the number of developed units in a specific area of land. Residential density, for example, is usually measured by dwelling units per acre (du/ac). The density of developments is determined by zoning codes.

Exclusionary zoning laws — Exclusionary zoning is the use of zoning ordinances to exclude certain types of land uses from a given community, especially to regulate racial and economic diversity. Exclusionary zoning was introduced in the early 1900s, typically to prevent racial and ethnic minorities from moving into middle- and upper-class neighborhoods. Municipalities use zoning to limit the supply of available housing units, such as by prohibiting multi-family residential dwellings or setting minimum lot size requirements. These ordinances raise costs, making it less likely that lower-income groups will move in.

Fair housing — This category refers to state and local laws that prohibit discrimination based on race, color, religion, sex, handicap, familial status, and national origin. It also refers to actions taken by state and local governments to enforce these laws.

Fair share — To equitably distribute low and low- moderate income housing among urban and rural areas. The purpose of the methodology is to ensure that concentrations of low-income housing do not continue to concentrate in only a few areas.

Fee waivers — Local governments often charge impact fees on developments in order to pay for the new demand the development will generate on public services and amenities by bringing new residents and workers to the community. This can include fees to fund parks, emergency services, schools, or affordable housing. Impact fees can add significantly to the cost of a development. In order to incentivize affordable housing and to increase the financial feasibility of including affordable units in a development, government may waive impact fees on developments that provide a certain number of affordable housing units.

Form-based code — A form-based code is a land development regulation that fosters predictable built results and a high-quality public realm by using physical form (rather than separation of uses) as the organizing principle for the code. A form-based code is a regulation, not a mere guideline, adopted into city, town, or county law. A form-based code offers a powerful alternative to conventional zoning regulation.

Frederick County Continuum of Care Collaborative (FCCCC) – Frederick County Continuum of Care Collaborative (FCCCC) is comprised of individuals, government agencies, faith-based organizations, nonprofit and community-based organizations that share a common concern for the needs of Frederick County’s residents who are homeless or at risk of homelessness. The Collaborative works to evaluate the needs of our County’s residents who are homeless, advocates for resources, and coordinates services to meet these needs. In addition, the Collaborative serves as Frederick County’s Continuum of Care and as the Local Management Board for the FEMA Emergency Food and Shelter Program.

Height restrictions – Laws, usually at the municipal level, that restrict the maximum height of structures. Among the reasons for height restrictions are aesthetic reasons, blending with other nearby structures and not obscuring important landmarks. Overly restrictive laws can cause less affordable housing to be built.

High-density projects – High density housing is defined as real estate developments that have a higher population than average. Typically, urban areas have high density buildings, while suburban and rural areas have low density housing.

Housing choice vouchers – (Formerly called Section 8 vouchers) It is the federal government’s major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments. The participant is free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects.

Housing choice vouchers are administered locally by public housing agencies (PHAs). The PHAs receive federal funds from the U.S. Department of Housing and Urban Development (HUD) to administer the voucher program.

A family that is issued a housing voucher is responsible for finding a suitable housing unit of the family’s choice where the owner agrees to rent under the program. This unit may include the family’s present residence. Rental units must meet minimum standards of health and safety, as determined by the PHA.

A housing subsidy is paid to the landlord directly by the PHA on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program. Under certain circumstances, if authorized by the PHA, a family may use its voucher to purchase a modest home.

Housing Initiative Fund (HIF) – The Housing Initiative Fund (HIF) is an innovative, locally funded affordable housing tool that provides funds to help create affordable housing for families, singles, seniors and people with special needs.

Housing preservation — Housing preservation is focused on the long-term preservation of affordable housing communities.

Impact Fees — Impact fees are imposed to charge the owners of newly developed properties for the "impact" the new development will have on the community. Fees can be used for such things as transportation improvements, new parks, and expansion of schools. Impact fees are not used to maintain existing facilities, but instead are used to create new facilities in proportion to the number of new developments in the area.

Inclusionary zoning policies — Usually practiced in urban areas, is planning communities and developments that will provide housing to all income brackets. Inclusionary zoning ordinances often require any new housing construction to include a set percentage of affordable housing units. The positive aspects of Inclusionary zoning include the production of affordable housing at little cost to local government, the creation of income-integrated communities, and the lessening of sprawl. Negative aspects of inclusionary zoning may include shifting the cost of providing affordable housing, segmenting the upwardly mobile poor, and inducing growth.

Infill — Infill housing is the insertion of additional housing units into an already-approved subdivision or neighborhood.

Land use laws — Land use and zoning law is the regulation of the use and development of public and private real estate. Zoning is the most common form of land-use regulation, used by municipalities to control local property development. Other legal issues pertaining to land use include easements, trespassing, and eminent domain.

Linkage fees — fees paid by developers of commercial properties to link production of market-rate real estate to production of affordable housing.

Low-Income Housing Tax Credits (LIHTC pronounced “Li-tech”) — The Low-Income Housing Tax Credit provides a tax incentive to construct or rehabilitate affordable rental housing for low-income households. The Low-Income Housing Tax Credit (LIHTC) subsidizes the acquisition, construction, and rehabilitation of affordable rental housing for low- and moderate-income tenants.

Market rate developers/builders — Market-rate housing is a term that indicates the kind of existing buildings or proposed developments that result from the market and regulatory environment, without any special subsidies or legal compensation. The word "market" in the term has an implied double meaning.

Minimum Parking Requirements – A policy decision taken by municipal governments to require new developments to provide a certain number of parking spaces. These requirements, paid for by developers, sometimes preclude them from building as much affordable housing as needed due to cost and property constraints.

Missing middle – “Missing middle housing” refers to housing types that fall somewhere in between a single-family home and mid-rise apartment buildings – such as townhomes, duplexes, triplexes, and courtyard clusters.

Moderately-Priced Dwelling Units (MPDUs) – Moderately Priced Dwelling Units (MPDUs) are affordably priced homes – both new and resale – offered to first-time homebuyers who have a moderate level of household income.

Nonprofit developers/builders – A nonprofit organization with a mission that involves the creation, preservation, renovation, operation or maintenance of affordable housing. Nonprofit housing is developed by nonprofit corporations with a community board of directors and mission. Most housing developed by nonprofit housing developers is affordable with rents or prices below market-rate. Income generated from the housing is put back into the mission of the organization, rather than being distributed to stockholders or individual investors as would be the case in for-profit housing.

Not in My Backyard (NIMBY) – NIMBY is an acronym for the phrase "not in my backyard". It is a characterization of opposition by residents to proposed developments in their local area, as well as support for strict land use regulations. It carries the connotation that such residents are only opposing the development because it is close to them and that they would tolerate or support it if it were built farther away. The residents are often called nimbys, and their viewpoint is called nimbyism.

Overlays – a zone that is placed on a zoning map “over” traditional zoning districts. This is sometimes found to be a necessity when an additional dimension of land use control for some special public purpose does not follow current zoning dimensions.

Payment in Lieu of Taxes (PiLoT pronounced “Pilot”) – A payment in lieu of taxes (usually abbreviated as PILOT, or sometimes as PILT) is a payment made to compensate a government for some or all of the property tax revenue lost due to tax exempt ownership or use of real property.

Permitting process – A process in which an applicant files forms to a regulatory agency with required narratives, maps, mine plans, etc., to ensure in advance of mining that the proposed operation will be in compliance with the applicable environmental standards.

Planned Unit Developments – (PUD) an interactive neighborhood that contains a mix of housing, office buildings, shopping and recreational activities. A PUD may also even contain other types of amenities like storage facilities and religious institutions.

Purchase/Repair Program – Purchase-Repair Homeownership Program provides affordable homeownership opportunities to families and individuals that wouldn't otherwise qualify for a traditional mortgage.

Recordation Tax – Recordation tax is an excise tax imposed by certain states as compensation for registering the purchase or sale of property as public record. It is collected by the county where the transaction takes place, with rates and rules varying depending on each jurisdiction's tax laws.

Redlining – Redlining can be defined as a discriminatory practice that consists of the systematic denial of services such as mortgages, insurance loans, and other financial services to residents of certain areas, based on their race or ethnicity.

Rental Registration and Inspection Program – Regulation requiring the licensing and inspection of rental units as well as maintenance standards to protect the health, safety, and welfare of tenants. The program is intended to prevent deterioration and blight conditions that adversely impact the quality of life of tenants. It is intended to forestall potentially substandard housing conditions by requiring that rental housing be licensed and properly maintained, and that harmful conditions be identified and corrected.

Renters' rights – Renters' rights are the rights that renters are entitled to before, during, and after they sign an agreement to rent a house, an apartment, or an office building. They also protect renters during their tenancy. Examples of renters' rights include the right to move into a clean and safe building, the right to working appliances, and the right to functioning plumbing, and heating, though specific rights vary by state.

Restrictive zoning codes – Restrictive or exclusionary zoning is the use of zoning ordinances to exclude certain types of land uses from a given community, especially to regulate racial and economic diversity.^[1] In the United States, exclusionary zoning ordinances are standard in almost all communities. Exclusionary zoning was introduced in the early 1900s, typically to prevent racial and ethnic minorities from moving into middle- and upper-class neighborhoods. Municipalities use zoning to limit the supply of available housing units, such as by prohibiting multi-family residential dwellings or setting minimum lot size requirements. These ordinances raise costs, making it less likely that lower-income groups will move in.

Single-family zoning — Single-family zoning is a type of legal classification that restricts the kind of residential housing that can be built on a property. It restricts the building of new homes in a given residential area to single-family detached homes.

Senior housing — Senior housing is housing that is suitable for the needs of an aging population. It ranges from independent living to 24-hour care. In senior housing there is an emphasis on safety, accessibility, adaptability, and longevity that many conventional housing options may lack.

Social housing — Houses and apartments that are owned by local governments or by other organizations that do not make a profit, and that are rented to people who have low incomes.

Transit-oriented developments — Transit-oriented development (TOD) is a planning strategy that aims to concentrate jobs, housing, and services around public transport stations.

Upzoning — Upzoning is a term used to describe changes to a zoning code made to increase the amount of development allowed in the future. It is a commonly used term in urban planning that describes an alteration to a community's zoning code to allow new capacity for development.

Workforce housing — Workforce housing (sometimes referred to as middle-income or moderate-income housing) is housing for individuals and families typically earning between 60% and 120% AMI.

Yes, In My Backyard (YIMBY) — An acronym standing for "Yes In My Backyard," It describes advocates who support housing development as a response to the outcomes of restrictive zoning and planning policies.

Zoning — Zoning is a method of urban planning in which a municipality or other tier of government divides land into areas called zones, each of which has a set of regulations for new development that differs from other zones.