



Appendix G: Glossary

Accessory Dwelling Units (ADU). A small, self-contained residential unit built on the same lot as an existing single-family home. ADUs may be built within a primary residence (such as a basement unit) or detached from the primary residence (such as a backyard cottage).

Affordable Housing. The United States Department of Housing and Urban Development (HUD) considers housing to be affordable if the household is spending no more than 30 percent of its income on housing costs, which is also the definition provided in state law. Under the Washington State Growth Management Act, this is defined as not exceeding 30 percent of monthly income for households at 60 percent of median household income for rental housing, 80 percent median household income for owner-occupied housing.

The term “affordable housing” is often used to describe income-restricted housing available only to qualifying low-income households. Income-restricted housing can be located in public, nonprofit, or for-profit housing developments. It can also include households using vouchers to help pay for market-rate housing. In this report, “affordable housing” refers to any housing that is affordable to the household that is occupying it, whether market rate or subsidized.

American Community Survey (ACS). This is an ongoing nationwide survey conducted by the U.S. Census Bureau that is designed to provide communities with current data about how they are changing. The ACS collects information such as age, race, income, commute time to work, home value, veteran status, and other important data from U.S. households. ACS data is commonly used for the Community Profile section of a housing needs assessment. Note that the availability of data depends on the size of the jurisdiction. Currently, the most precise and detailed data is only available for smaller jurisdictions through 5-year estimates, based on data collected and averaged over a five-year period.

American Disability Act (ADA). This is a civil rights law that prohibits discrimination against individuals with disabilities in all areas of public life, including jobs, schools, transportation, and all public and private places that are open to the rights and opportunities as everyone else. The ADA gives civil rights protections to individuals with disabilities similar to those provided to individuals on the basis of race, color, sex, national origin, age, and religion. It guarantees equal opportunity for individuals with disabilities in public accommodations, employment, transportation, state and local government services, and telecommunications.

Area Median Income (AMI). This is a term that commonly refers to the area-wide median family income (MFI) calculation provided by the US Department of Housing and Urban Development (HUD) for a county or metropolitan region. Income limits to qualify for affordable housing are often set relative to AMI or MFI. In this report, unless otherwise indicated, both AMI and MFI refer to the HUD Area Median Family Income (HAMFI).

Comprehensive Plan. Comprehensive Plan is the name given to identify the community's long-range plan for growth. It is comprehensive because it provides guidance for all aspects of the city's growth and development over a long period, typically twenty-years. The plan is a set of visions, goals, policies, and implementation strategies that state how the city should grow physically, socially, and economically.

Cost Burdened. When a household pays more than 30 percent of their gross income on housing, including utilities, they are “cost-burdened.” When a household pays more than 50 percent of their gross income on housing, including utilities, they are “severely cost-burdened.” Cost-burdened households have less money available for other essentials, like food, clothing, transportation, and medical care.

Displacement. The Washington Department of Commerce refers to displacement when a household is forced or pressured to move from their home or neighborhood against their wishes. As high demand for homes drives up housing costs and increases pressure for higher density redevelopment, many residents and policy makers are concerned about the potential for displacement. The Washington Department of Commerce identifies the following types of displacement:

- Physical displacement typically occurs with an eviction or lease termination, or the expiration of covenants on rent- or income-restricted housing.
- Economic displacement occurs when pressures of increased housing costs compel a household to relocate.



- Cultural displacement occurs when people choose to move because their neighbors and culturally related businesses and institutions have left the area.

Household. A household is a group of people living within the same housing unit. The people can be related, such as family. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit, is also counted as a household. Group quarters population, such as those living in a college dormitory, military barrack, or nursing home, are not considered to be living in households.

Household, Family. According to the US Census Bureau, a family is a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people are considered as members of one family.

Household, nonfamily. According to the US Census Bureau, a nonfamily household consists of a householder living alone (a one-person household) or where the householder shares the home exclusively with people to whom they are not related.

Household Income. The census defines household income as the sum of the income of all people 15 years and older living together in a household.

Housing Diversity. Diversity includes styles, types, size, and cost of housing.

Housing Options, A wide range of housing types and housing diversity to meet the needs of the diverse population and ensure that this housing is available throughout the community for people of all income levels and special needs.

Housing Unit. A housing unit is a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or if vacant, is intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live and eat separately from any other persons in the building, and which have direct access from the outside of the building or through a common hall.

HUD CHAS. Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the “CHAS” data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low-income households. The CHAS data are used by local governments to plan how to spend HUD funds and may also be used by HUD to distribute grant funds.

Income-Restricted Housing. This term refers to housing units that are only available to households with incomes at or below a set income limit and are offered for rent or sale at a below-market-rates. Income-restricted housing can be in public, nonprofit, or for-profit housing developments. It can also include households using vouchers to help pay for market-rate housing. Note that for privately-owned properties, the owners typically receive a subsidy in the form of a tax credit or property tax exemption. As a condition of this subsidy, these owners must offer a set percentage of all units as income-restricted and affordable to household at a designated income level.

Low-Income. Families that are designated as low-income may qualify for income-subsidized housing units. HUD categorizes families as low-income, very low-income, or extremely low-income relative to area median family incomes (MFI), with consideration for family size. These levels are set in the state Growth Management Act as follows:

- Moderate income: 80–100% AMI
- Low-income: 50–80% AMI
- Very low-income: 30–50% AMI
- Extremely low-income: 0–30% AMI

Market-Rate Housing. Market-rate housing units are those whose price is determined by market factors like supply and demand, as opposed to price limits imposed by state or local affordable housing programs.

Median Family Income (MFI). The median income (the amount which divides the income distribution into two equal groups, half having incomes above the median, half having incomes below the median) of all family



households in the metropolitan region or county. Analyses of housing affordability typically group all households by income level relative to area median family income. Median income of non-family households is typically lower than for family households. In this report, both MFI and AMI refer to the U.S. Department of Housing and Urban Development Area Median Family Income (HAMFI).

Missing Middle Housing. “Missing Middle Housing” was coined by Opticos Design founder Daniel Parolek in 2010 to define a range of multi-unit or clustered housing types—compatible in scale with detached single-family homes—that help meet the growing demand for walkable urban living. The Missing Middle Housing types provide diverse housing options, such as duplexes, fourplexes, cottage courts, and multiplexes. They are called “missing” because they have been built at a lower rate than single family detached dwellings or large multifamily developments, and have often been prohibited or discouraged by zoning ordinances and historically not as desired “production” builders in the development community; and “Middle” because they sit in the middle of a spectrum between detached single-family homes and mid-rise to high-rise apartment buildings, in terms of form and scale, as well as number of units and often, affordability.

Multifamily Tax Exemption (MFTE). MFTE is a statewide program in Washington which allows the value of eligible multifamily housing improvements to be exempt from property taxes for a specified period of time, typically 8 to 12 years. The program aims to stimulate construction, rehabilitation, or conversion of existing structures to provide multifamily housing, including affordable housing, in designated areas within a jurisdiction. Cities counties can choose to implement an MFTE program within designated areas and select the requirements for participating developers. These requirements can include a percentage set aside of income-restricted units affordable to households at a designated income level. Income-restricted unit must remain affordable for the period of the tax exemption.

Owner-Occupied Housing Unit. A housing unit is owner occupied if the owner or co-owner lives in the unit even if it is mortgaged or not fully paid for.

Renter-Occupied Housing Unit. All occupied units which are not owner occupied, whether they are rented for cash rent or occupied without payment of cash rent, are classified as renter-occupied.

Residential Zones in Poulsbo (per Poulsbo Municipal Code 18.70).

- *Residential Low.* The residential low (RL) district provides for residential areas of low urban densities of four to five dwelling units per acre, and permits compatible, related activities.
- *Residential Medium.* The residential medium (RM) district provides for residential areas of moderate urban densities of six to ten dwelling units per acre
- *Residential High.* Residential high (RH) district provides appropriate locations for residential areas of high urban densities of eleven to fourteen dwelling units per acre.

Subsidized Housing. Subsidized units have a portion of their cost offset through federal, state, or local funds and/or financial support that ensure long-term rent or income restrictions. These subsidies provide affordable housing that that may not be otherwise available.

Tenure. Tenure references the ownership of a housing unit in relation to the household occupying the unit. According to the US Census Bureau, a housing unit is "owned" if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. A cooperative or condominium unit is "owned" only if the owner or co-owner lives in it. All other occupied units are classified as "rented," including units rented for cash rent and those occupied without payment of cash rent.

Transit-Oriented Development (TOD). The development of housing, commercial space, services, and job opportunities near public transportation. Such development is intended to reduce dependency on automobiles, as well as to improve mobility and access between residences, jobs, and services.

Universal Design. Universal design is “the design and composition of an environment so that it can be accessed, understood and used to the greatest extent possible by all people regardless of their age, size, or ability.” When integrated into the built environment, universal design principles ensure that residents who are aging or who have a disability are not blocked from accessing housing and services.