

## HOUSING ELEMENT UPDATE GLOSSARY OF HOUSING TERMS

**Above Moderate Income Households:** Defined by California Housing Element law as households earning over 120% of the median household income. As of February 2021, a family of four earning more than \$179,500 per year in San Mateo County is considered above moderate income.

**Accessible Housing:** Defined by HCD as units accessible and adaptable to the needs of the physically disabled.

**Affirmatively Furthering Fair Housing (AFFH):** Assembly Bill 686 (AB 686), passed in 2018, created new requirements for jurisdictions to affirmatively further fair housing. According to AB 686, affirmatively furthering fair housing means to take “meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics” and is Federally mandated by the 1968 Fair Housing Act. The four main goals are to:

1. Address significant disparities in housing needs and in access to opportunity.
2. Replace segregated living patterns with truly integrated and balanced living patterns.
3. Transform racially and ethnically concentrated areas of poverty into areas of opportunity, and
4. Foster and maintain compliance with civil rights and fair housing laws.

**Affordable Housing:** Affordable housing, for the purposes of the Housing Element, refers to housing that is affordable to households at extremely low income, very low income, low income and moderate-income levels. Generally, housing that costs less than 30% of household income is considered affordable to these groups.

**Association of Bay Area Governments (ABAG):** The regional Council of Governments for the San Francisco Bay Area. This includes the counties of Santa Clara, Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Solano, and Sonoma. The Association of Bay Area Governments is responsible for crafting a methodology to divvy up the housing needs among all of the jurisdictions within this region and assigning each City and County with its RHNA.

**California Department of Housing and Community Development (HDC):** Reviews every local government’s Housing Element to determine whether it complies with state law, then submits feedback. HCD’s approval is required before a local government can adopt its Housing Element as part of its overall General Plan. Jurisdictions that fail to revise and submit their Housing Element to HCD may be left with very little say over all future development, from building permits to subdivisions and use permits. They may also be subject to financial penalties and loss of grant funds, such as those used for maintaining local roads.

**Consultant:** Hired by Towns, Cities and Counties to help them prepare their Housing Element updates. Consultants typically prepare site inventories and suitability analysis, evaluate the effectiveness of past

programs, draft the new Housing Element, and prepare environmental documents. The Town's consultants are Urban Planning Partners and 21 Elements.

**Density:** The number of residential units on a given piece of land. Examples of different densities include 1 unit per acre, 4 units per acre, or 20 units per acre. The higher number of units per acre, the higher the density.

**Developmental Disability:** As defined by the California Code of Regulations (Title 17, Section 54000), a developmental disability is a disability attributable to any of the following conditions: mental retardation; cerebral palsy; epilepsy; autism; or other disabling conditions found to be closely related to mental retardation or to require treatment similar to that required for individuals with mental retardation. In addition, the disability must originate before age 18, be likely to continue indefinitely and constitute a "substantial disability" for the individual as defined by the California Code of Regulations (Title 17, Section 54001).

**Environmental Impact Report (EIR):** A report to inform the community and a jurisdiction's decision makers of significant environmental impacts of proposed projects, identify possible ways to minimize those effects, and describe reasonable alternatives to those projects.

**Emergency Shelter:** Defined by Health and Safety Code Section 50800-50806.5 as housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person. No individual or household may be denied emergency shelter because of an inability to pay.

**Extremely Low Income Households:** Defined by Government Code Section 65583(a) to require local Housing Elements to provide "documentation of projections and a quantification of the locality's existing and projected housing needs for all income levels, including extremely low income households (GC 65583 (a)(1))." Extremely low income is a subset of the very low-income regional housing need and is defined as households earning less than 30% of the median household income — which, for a family of four as of 2021, would be to earn less than \$54,800 per year in San Mateo County.

**General Plan:** A jurisdiction's long-term policy document that provides guidance to manage its physical, social, and economic resources. The General Plan identifies the community's shared vision for the future, and it addresses that jurisdiction's unique character and needs. All of this information is used as the foundation for decisions that affect future growth and development. General Plans must address 7 different elements, which are different chapters that focus on specific topics.

**Housing Affordability:** Housing is generally considered affordable if a household spends no more than 30% of its gross income on housing costs, including utilities, principal and interest. In the Bay Area, people often pay closer to 50% of their income for housing due to the high costs of housing.

**Housing Density:** Housing density refers to the number of dwelling units per acre of land. Gross density includes all the land within the boundaries of a particular area, while net density excludes certain areas such as streets, open space, easements, water areas, etc.

**Housing Element:** One of the 7 State-mandated elements of a local General Plan and is the blueprint for future housing development. It assesses the existing and projected housing needs of all economic segments of the community, identifies potential sites adequate to provide the amount and kind of housing needed, and contains adopted goals, policies, and implementation programs for the preservation, improvement, and development of housing. Under State law, Housing Elements must be updated every eight years. Projected housing needs across California are determined by the State.

**Housing First:** “Housing First” is an approach that centers on providing homeless people with housing quickly and then providing services as needed. What differentiates a “Housing First” approach from other strategies is the immediate and primary focus on helping individuals and families quickly access and sustain permanent housing. The “Housing First” model offers an alternative to emergency shelter or transitional housing for homeless individuals, but does not eliminate the City’s need to zone for such uses.

**Income Limits:** Income limits establish a schedule to determine eligibility for subsidized housing, and define the categories used in regional housing needs allocations. Income limits are kept up-to-date annually by the U.S. Department of Housing and Urban Development (HUD), State of California HCD and the County of San Mateo, with “Extremely Low Income,” “Very Low Income” and “Low Income” schedules published by HUD, as shown below. HCD income limits regulations are similar to those used by HUD. For additional information, see the HUD website at [https://www.huduser.gov/portal/datasets/il/il2021/select\\_Geography.odn](https://www.huduser.gov/portal/datasets/il/il2021/select_Geography.odn) and San Mateo County Department of Housing website at <http://www.co.sanmateo.ca.us/portal/site/housingdepartment/>.

**San Mateo County Income Limits (based on Federal Income Limits for SMC)**  
 Effective 4/30/2021 - Area median Income \$149,600 (based on household of 4)

Income Category	Income Limits by Family Size (\$)							
	1	2	3	4	5	6	7	8
Extremely Low (30% AMI) *	\$ 38,400	\$ 43,850	\$ 49,350	\$ 54,800	\$ 59,200	\$ 63,600	\$ 68,000	\$ 72,350
Very Low (50% AMI) *	\$ 63,950	\$ 73,100	\$ 82,250	\$ 91,350	\$ 98,700	\$ 106,000	\$ 113,300	\$ 120,600
Low (80% AMI) *	\$ 102,450	\$ 117,100	\$ 131,750	\$ 146,350	\$ 158,100	\$ 169,800	\$ 181,500	\$ 193,200
Median (100% AMI)	\$ 104,700	\$ 119,700	\$ 134,650	\$ 149,600	\$ 161,550	\$ 173,550	\$ 185,500	\$ 197,450
Moderate (120% AMI)	\$ 125,650	\$ 143,600	\$ 161,550	\$ 179,500	\$ 193,850	\$ 208,200	\$ 222,600	\$ 236,950

**NOTES**

\* 2021 State Income limits provided by State of California Department of Housing and Community Development

**Jobs/Housing Relationship:** This refers to the ratio of the number and types of jobs in a community with the availability and affordability of housing. In simplistic terms, an appropriate balance is commonly thought to be between 1.0-1.5 jobs for every housing unit. However, the issue is more complex when a community strives to reduce in-commuting and provide a more suitable mix of jobs to local residents. Other factors include the types of jobs and the salaries paid, number of employed people in the community, affordability of housing relative to the income of people working in local jobs, and household size and income. Affordable housing strategies strive to create opportunities for local workers, especially those employed in service and retail jobs, to find local housing which fits their household needs in terms of type, affordability, amenities and location.

**Low Income Households:** Defined by California Health and Safety Code Section 50079.5, which establishes the low-income limits set by the U.S. Department of Housing and Urban Development (HUD) as the state limit for low-income households. HUD limits for low-income household are generally households earning 80% of the median household income, adjusted for family size, with some adjustment for areas with unusually high or low incomes relative to housing costs. As of 2021, a family of four earning \$146,350 per year in San Mateo County was considered low income.

**Median Household Income:** The middle point at which half an area's households earn more and half earn less. Income limits, including the median income, are updated annually by the U.S. Department of Housing and Urban Development (HUD) for San Mateo County. The 2013 median household income for a family of four in San Mateo County is \$149,600.

**Moderate Income Households:** Defined by Section 50093 of the California Health and Safety Code as households earning 120% of the median household income. A family of four earning \$179,500 per year in 2021 in San Mateo County is considered moderate income.

**Overlay Zoning/ Overlay Zone:** Overlay zoning is a regulatory tool that is placed over an existing base zone(s) to identify special provisions in addition to those in the underlying base zone. The overlay district can share common boundaries with the base zone or cut across base zone boundaries. Regulations or incentives are attached to the overlay district to protect a specific resource, guide development within a special area or provide guidance for development of a specific use.

**Persons per Household:** Average number of persons in each household.

**Regional Housing Needs Allocation (2023-2031):** The RHNA for the 6th cycle of housing element updates in the Bay Area identifies the number of housing units needed at various income levels for the 2023-2031 timeframe. Housing elements in the Bay Area are required to be updated by January 2023 and then again by January 2031. For this reason, the planning period for the housing element is from 2023-2031 and all references in the document related to RHNA or the housing element planning period are for the 2023-2031 timeframe.

**Residential Care Facilities:** There are a variety of residential care facilities that address the needs of special segments of the population, including special care for the chronically ill, seniors, special need adults or youths, etc. The California Department of Social Services, Community Care Licensing Division, issues licenses for residential facilities that provide 24-hour non-medical care for children, adults and the elderly.

**Accessory Dwelling Unit (ADUs):** Generally defined as a dwelling unit on a residential lot in addition to a primary dwelling. A secondary dwelling unit provides independent living facilities for one or more persons and includes permanent provisions for living, sleeping, cooking and sanitation. ADUs are also called secondary dwelling units, granny units and in-law units.

**Senior Housing:** Defined by California Housing Element law as projects developed for and used as housing for senior citizens. Senior housing is based on: (1) if the U.S. Department of Housing and Urban

Development (HUD) has determined that the dwelling is specifically designed for and occupied by elderly persons under a Federal, State or a local government program; (2) if it is occupied solely by persons who are 62 or older; or, (3) if it houses at least one person who is 55 or older in at least 80 percent of the occupied units, and adheres to a policy that demonstrates intent to house persons who are 55 or older. Under Federal law, housing that satisfies the legal definition of senior housing or housing for older persons described above can legally exclude families with children.

**Site Inventory and Feasibility:** These are also identified in the Housing Element update process. The Housing Element must identify specific sites that are appropriate and available for residential development during the planning period. If the sites require rezoning, they can still be included in the inventory, as long as the Housing Element includes a program to accomplish the rezoning concurrently with the Housing Element or prior to the start of the planning period. In addition to providing a list of sites, Cities must prepare an analysis that demonstrates which sites can accommodate housing needs at different income levels.

**Special Needs Housing:** Defined by California housing element law (65583(a)(6)) as populations with special needs that must be addressed in a housing element — these include the needs of homeless people, seniors, people who are living with disabilities, persons with developmental disabilities, large families and female-headed households.

**Supportive Housing:** Defined by California Housing Element law as housing with no limit on length of stay, that is occupied by the target population, and that is linked to an onsite or offsite service that assists the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community.

**Target Population:** Defined by California Housing Element law as persons with low incomes who have one or more disabilities, including mental illness, HIV or AIDS, substance abuse, or other chronic health condition; or individuals eligible for services provided pursuant to the Lanterman Developmental Disabilities Services Act (Division 4.5 (commencing with Section 4500) of the Welfare and Institutions Code) and may include, among other populations, adults, emancipated minors, families with children, elderly persons, young adults aging out of the foster care system, individuals exiting from institutional settings, veterans, and homeless people.

**Transitional Housing:** Defined by California Housing Element law as buildings configured as rental housing developments, but operated under program requirements that require the termination of assistance and recirculating of the assisted unit to another eligible program recipient at a predetermined future point in time that shall be no less than six months from the beginning of the assistance.

**Very Low Income Households:** Defined by California Health and Safety Code Section 50079.5, which establishes very low income limits set by the U.S. Department of Housing and Urban Development (HUD) as the state limit for very low income households, which are households earning less than 50% of the median household income, with some adjustment for areas with unusually high or low incomes relative to housing costs. A family of four earning less than \$91,350 per year in 2021 in San Mateo County is considered very low income.

**Workforce Affordable Housing:** Housing that is affordable to people working in the community and earning a moderate income or below.

**Acronyms**

AARP American Association of Retired Persons

ABAG Association of Bay Area Governments

AHO Affordable Housing Overlay zone

BMR Below Market Rate housing

CHAS Comprehensive Housing Affordability Strategy

CCRH California Coalition for Rural Housing

CAP Climate Action Plan

DOF California Department of Finance

DOH San Mateo County Department of Housing

ECHO Eden Council for Hope and Opportunity

ELI Extremely Low Income households

GGRC Golden Gate Regional Center

HCD California Department of Housing and Community Development

HEART The Housing Endowment and Regional Trust

HIP Human Investment Project

HOPE Housing Our People Effectively: Ending Homelessness in San Mateo County

HUD U.S. Department of Housing and Urban Development

LIHTC Low Income Housing Tax Credit Program

LTIRC Landlord and Tenant Information and Referral Collaborative

NPH Non-Profit Housing of Northern California

PCRC Peninsula Conflict Resolution Center

RHNA Regional Housing Needs Allocation SRO Single-Room Occupancy unit

Questions? Contact: [housing@portolavalley.net](mailto:housing@portolavalley.net)