



## Definitions of Key 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 2013, a family of four earning more than \$123,600 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.

**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.

**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](#)).

**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 2013, would be to earn less than \$33,950 per year in San Mateo County.

**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 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 [www.huduser.org/datasets/il.htm](http://www.huduser.org/datasets/il.htm) and San Mateo County Department of Housing website at <http://www.co.sanmateo.ca.us/portal/site/housingdepartment/>.

**San Mateo County 2013 Household Income Schedule**

Family Size	Lower Income			Moderate Income		Above Moderate Income
	Extremely Low 30%	Very Low 50%	Lower 80%	Median 100%	Moderate 120%	
1	\$23,750	\$39,600	\$63,350	\$72,100	\$86,500	>\$86,500
2	\$27,150	\$45,250	\$72,400	\$82,400	\$98,900	>\$98,900
3	\$30,550	\$50,900	\$81,450	\$92,700	\$111,250	>\$111,250
4	\$33,950	\$56,550	\$90,500	\$103,000	\$123,600	>\$123,600
5	\$36,650	\$61,050	\$97,700	\$111,250	\$133,500	>\$133,500
6	\$39,400	\$65,600	\$104,950	\$119,500	\$143,400	>\$143,400

Source: California Department of Housing and Community Development (HCD)

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**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 50-80% 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 2013, a family of four earning between \$56,550 and \$90,500 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 \$103,000.

**Moderate Income Households:** Defined by Section 50093 of the California Health and Safety Code as households earning 80-120% of the median household income. A family of four earning \$90,500 to \$123,600 per year in 2013 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 (2014-2022):** The RHNA for the 5th cycle of housing element updates in the Bay Area identifies the number of housing units needed at various income levels for the 2014-2022 timeframe. Housing elements in the Bay Area are required to be updated by January 2015 and then again by January 2023. For this reason, the planning period for the housing element is from 2015-2023 and all references in the document related to RHNA or the housing element planning period are for the 2015-2023 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.

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**Secondary Dwelling Unit:** 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. Secondary dwelling units are also called granny units, in-law units, or accessory dwelling 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.

**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 \$56,550 per year in 2013 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.

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## 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
ECR/DSP	El Camino Real/Downtown Specific Plan
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
R-L-U	Retirement Living Units (Menlo Park zoning for senior housing)
RHNA	Regional Housing Needs Allocation
SRO	Single-Room Occupancy unit