

Appendix H: Glossary

Accessible Housing: The construction or modification of housing to enable independent living for individuals with disabilities.

Accessory Dwelling Unit (ADU): A self-contained living unit, either attached to or detached from, and in addition to, the primary residential unit on a single lot. Sometimes known as “granny flat” or “second unit.”

Acre: A unit of land measure equal to 43,560 square feet. Net acreage refers to the portion of a site exclusive of existing or planned public or private road rights-of-way.

Access to Opportunity: Geographic access to goods, resources, and services (including employment, education, and transportation) that offer individuals, particularly low-income households and individuals, the best chance at economic advancement, high educational attainment, and good physical and mental health. Low-income communities and communities of color often have disproportionate access to opportunity. Access to opportunity is generally expressed as “high resource” or “low resource.”

Affirmatively Further Fair Housing (AFFH): A State-mandated requirement for government agencies and grantees to take meaningful actions to explicitly address, combat, and relieve disparities resulting from past patterns of segregation to strengthen fair access to housing and more inclusive communities.

Affordable Housing: Under State and federal statutes, housing which costs no more than 30 percent of gross household income. Housing costs include rent or mortgage payments, utilities, taxes, insurance, homeowner association fees, and related costs.

Age in Place: The ability to live in one’s own home and community safely, independently, and comfortably, regardless of age, income, or ability level.

Area Median Income (AMI): the midpoint of a region’s income distribution – half of families in a region earn more than the median and half earn less than the median. For housing policy, income thresholds set relative to the area median income—such as 50% of the area median income—identify households eligible to live in income-restricted housing units and the affordability of housing units to low-income households. The AMI for Oakland as of 2021 is \$125,600.

Assisted Housing: Housing that has received subsidies (such as low interest loans, density bonuses, direct financial assistance, etc.) by federal, State, or local housing programs in exchange for restrictions requiring a certain number of housing units to be affordable to very-low-, low-, and moderate-income households.

Association of Bay Area Governments-Metropolitan Transportation Commission (ABAG-MTC): ABAG is part regional planning agency and part local government service provider, while MTC

acts as the transportation planning, financing and coordinating agency for the nine-county San Francisco Bay Area. ABAG and MTC continue to share joint responsibility for Plan Bay Area, now with a single staff, serving both the ABAG Executive Board and the MTC Commission. The latest iteration of the plan—Plan Bay Area 2050—was jointly adopted in October 2021. ABAG is also responsible for developing the RHNA Methodology to distribute regional housing need – the ABAG Executive Board adopted the final RHNA plan on December 16, 2021.

At-Risk Housing: Assisted rental housing that is at risk of losing its status as housing affordable for extremely-low-, very-low-, low-, and moderate-income residents due to the expiration of federal, State or local agreements.

California Department of Housing and Community Development (HCD): The State Department responsible for administering State-sponsored housing programs and for reviewing housing elements to determine compliance with State housing law.

Census: The official United States decennial enumeration of the population conducted by the federal government.

Collective Ownership Models: Ownership by a group for the benefit of members of that group. Examples of collective ownership models include housing cooperatives or "co-ops," and community land trusts.

Community Development Block Grant (CDBG): A grant program administered by the U.S. Department of Housing and Urban Development (HUD) on a formula basis for entitlement communities and by the State Department of Housing and Community Development (HCD) for non-entitled jurisdictions. This grant allots money to cities and counties for housing rehabilitation and community development, including public facilities and economic development.

Complete Neighborhood: A neighborhood that promotes livability and safety for residents of all ages, incomes, and cultural backgrounds with characteristics such as: a mix of housing types and housing affordability; one or more nodes or districts of vibrant commercial or civic activity that provide identity for the neighborhood; neighborhood services and facilities including schools, parks, retail (e.g., grocery store, drug store), restaurants and cafes, and community centers or other public meeting hall; employment opportunities.

Condominium: A building or group of buildings in which units are owned individually, but the structure, common areas and facilities are owned by all owners on a proportional, undivided basis.

Continuum of Care: A community plan to organize and deliver housing and services to meet the specific needs of people who are homeless as they move to stable housing and maximum self-sufficiency. It includes action steps to end homelessness and prevent a return to homelessness.

Covenant: A property title agreement which places resale or rental restrictions on a housing unit.

Density: The number of dwelling units per unit of land. Density usually is expressed “per acre,” (e.g., a development with 100 units located on 20 acres has density of 5.0 units per acre).

Density Bonus: The allowance of additional residential units beyond the maximum for which the parcel is otherwise permitted usually in exchange for the provision or preservation of affordable housing units at the same site or at another location.

Development Impact Fees: Fees required by City code, ordinance, resolution or other City law to

be paid as a condition of, or prerequisite to, issuance of a building permit for the development of residential uses, as those fees may be amended from time to time.

Displacement: Occurs when certain groups of individuals or households (often low-income) are forced to move from neighborhoods as a result of rising housing costs and neighborhood conditions associated with new investments in those neighborhoods.

Diversity: The practice or quality of including or involving people from a range of different social and ethnic backgrounds and of different genders, sexual orientations, etc.

Dwelling Unit: "Dwelling unit" means a room or suite of rooms including only one kitchen, except as otherwise provided in Section 17.102.270, and designed or occupied as separate living quarters for one person or family; or, where the facility occupied is a One-Family Dwelling, such family and not more than three (3) boarders, roomers, or lodgers where access to all rooms occupied by such boarders, roomers, or lodgers is had through the main entrance of the dwelling unit (Oakland Planning Code Chapter 17.09).

Older Adult Household: Senior households are one- or two- member (family or nonfamily) households in which the head or spouse is age 65 or older.

Energy Conservation: Reducing the consumption of energy through using less of an energy service. This can be achieved either by using energy more efficiently or by reducing the amount of service used.

Emergency Shelter: Emergency shelter is defined 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. (See Government Code, § 65582, subd. (d) and Health and Safety Code, § 50801, subd. (e).)

Fair Market Rent (FMR): Fair Market Rents (FMRs) are freely set rental rates defined by HUD as the median gross rents charged for available standard units in a county or metropolitan area. Fair Market Rents are used for the Section 8 Rental Program and other HUD programs.

First-Time Home Buyer: Defined by HUD as an individual or family who has not owned a home during the three- year period preceding the HUD-assisted purchase of a home. Jurisdictions may adopt local definitions for first-time home buyer programs which differ from non-federally funded programs.

Floor Area Ratio (FAR): The ratio of gross building area (GBA) of development divided by the total net lot area (NLA). For example, a one-story building covering its entire lot would have a FAR of 1.0. A two-story building covering half its lot would also have an FAR of 1.0. The formula for calculating FAR is $GBA/NLA = FAR$.

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 to address local needs.

Gentrification: The process by which higher income households displace lower income residents of a neighborhood, changing the essential character of that neighborhood.

Group Quarters: A facility which houses groups of unrelated persons not living in households (U.S.

Census definition). 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.

High Resource Area(s): Area(s) identified by HCD and the Tax Credit Allocation Committee's Opportunity Area Mapping Tool that offer low-income children and adults the best chance at economic advancement, high educational attainment, and good physical and mental health.

HOME Program: The HOME Investment Partnership Act, Title II of the National Affordable Housing Act of 1990. HOME is a federal program administered by HUD which provides formula grants to States and localities to fund activities that build, buy, and/or rehabilitate affordable housing for rent or home ownership or provide direct rental assistance to low-income people.

Homelessness: As defined in the HEARTH act, homeless means: (1) an individual or family who lacks a fixed, regular, and adequate nighttime residence, such as those living in an emergency shelter, transitional housing, or places not meant for habitation; (2) an individual or family who will imminently lose their primary nighttime residence (within 14 days), provided that no subsequent housing has been identified and the individual/family lacks support networks or resources needed to obtain housing; (3) unaccompanied youth under 25 years of age, or families with children and youth, who qualify under other Federal statutes, such as the Runaway and Homeless Youth Act, have not had a lease or ownership interest in a housing unit in the last 60 or more days, have had two or more moves in the last 60 days, and who are likely to continue to be unstably housed; (4) an individual or family who is fleeing or attempting to flee domestic violence, has no other residence, and lacks the resources or support networks to obtain other permanent housing.

Household: The U.S. Census Bureau defines a household as all persons living in a housing unit whether or not they are related. A single person living in an apartment as well as a family living in a house is considered a household.

Household does not include individuals living in dormitories, prisons, convalescent homes, or other group quarters.

Household Income: The total income of all the persons living in a household. Household income is commonly grouped into income categories based upon household size, and income, relative to the regional median family income. The following categories are used in the Housing Element:

- *Extremely Low:* Households earning less than 30 percent of County median family income;
- *Very low:* Households earning less than 50 percent of County median family income;
- *Low:* Households earning 51 percent to 80 percent of the County median family income;
- *Moderate:* Households earning 81 percent to 120 percent of County median family income; and
- *Above-Moderate:* Households earning above 120 percent of County median family income.

Housing Choice Voucher Program (formerly Section 8 vouchers): A tenant-based rental assistance program that subsidizes a family's rent in a privately owned house or apartment. The program is administered by local public housing authorities. Assistance payments are based on 30 percent of household annual income. Households with incomes of 50 percent or below the area median income are eligible to participate in the program.

Housing First: A homeless assistance approach or policy that prioritizes providing permanent housing to people experiencing homelessness as quickly as possible, and other supportive services afterward.

Housing Problems: Defined by HUD as a household which: (1) occupies a unit with physical defects (lacks complete kitchen or bathroom); (2) meets the definition of overcrowded; or (3) spends more than 30 percent of income on housing cost.

Housing Subsidy: Housing subsidies refer to government assistance aimed at reducing housing sales or rent prices to more affordable levels. Two general types of housing subsidy exist. Where a housing subsidy is linked to a particular house or apartment, housing subsidy is “project” or “unit” based. In Section 8 rental assistance programs the subsidy is provided to the family (called “tenant-based”) who can then use the assistance to find suitable housing in the housing unit of their choice.

Housing Unit: A room or group of rooms used by one or more individuals living separately from others in the structure, with direct access to the outside or to a public hall and containing separate toilet and kitchen facilities.

Inclusion: This is an active state of being valued, respected and supported. Inclusion focuses on the needs of every individual and ensures the right conditions are in place for each person to achieve his or her full potential. An inclusive environment ensures equitable access to resources and opportunities for all. It also enables individuals and groups to feel safe, respected, engaged, motivated, and valued for who they are and for their contributions toward organizational and societal goals.

Inclusive Economic Development Investment(s): Investments that expand economic opportunities that benefit underserved and underrepresented communities, thereby reducing social, racial, health, and economic disparities in these communities. Through public and private actions that are responsive to community need and build on resident assets, these investments foster small business growth, increase quality jobs, stabilize people in safe and affordable homes, prepare residents of all ages to fill jobs, improve neighborhoods, and increase household wealth.

Infill: The process of developing vacant or under-utilized parcels within existing developed areas.

Junior Accessory Dwelling Unit (JADU): An additional, independent living unit created through the conversion of an existing legally permitted bedroom in a single-family dwelling. (See definition of Accessory Dwelling Unit).

Large Household: A household with five or more members.

Low Barrier Navigation Center(s): A “Housing First”, low-barrier, service-enriched shelter focused on moving people into permanent housing that provides temporary living facilities while case managers connect individuals experiencing homelessness to income, public benefits, health services, shelter, and housing. For emergency shelters, creating a “low barrier” environment means removing as many pre-conditions to entry as possible and responding to the needs and concerns of people seeking shelter.

Manufactured Housing: Housing that is constructed of manufactured components, assembled partly at the site rather than totally at the site. Also referred to as modular housing.

Market-Rate Housing: Housing which is available on the open market without any subsidy. The price for housing is determined by the market forces of supply and demand and varies by location.

Median Income: The annual income for each household size within a region which is defined annually by HUD. Half of the households in the region have incomes above the median and half have incomes below the median.

Mobile Home: A structure, transportable in one or more sections, which is at least 8 feet in width and 32 feet in length, is built on a permanent chassis and designed to be used as a dwelling unit when connected to the required utilities, either with or without a permanent foundation.

Mortgage Revenue Bond: A state, county or city program providing financing for the development of housing through the sale of tax-exempt bonds.

Older Adult: (Another word for “senior” or “elderly” person). The Census Bureau defines an older adult or senior as a person who is 65 years or older, and this definition is used in the Housing Element document unless otherwise noted. For persons of social security eligibility, a senior is defined as a person age 62 and older. Other age limits may be used for eligibility for housing assistance or retired communities.

Overcrowding: As defined by the U.S. Census, a household with greater than 1.01 persons per room, excluding bathrooms, kitchens, hallways, and porches. Severe overcrowding is defined as households with greater than 1.51 persons per room.

Overpayment: The extent to which gross housing costs, including utility costs, exceed 30 percent of gross household income, based on data published by the U.S. Census Bureau. Severe overpayment exists if gross housing costs exceed 50 percent of gross income.

Parcel: The basic unit of land entitlement. A designated area of land established by plat, subdivision, or otherwise legally defined and permitted to be used, or built upon.

Plan Bay Area: Plan Bay Area is the joint responsibility of ABAG-MTC. The most recent version of the Plan, Plan Bay Area 2050, is a long-range plan charting the course for the future of the nine-county San Francisco Bay Area. Plan Bay Area 2050 focuses on four key elements — housing, the economy, transportation and the environment — and identifies a path to make the Bay Area more equitable for all residents and more resilient in the face of unexpected challenges. The Plan was adopted by ABAG-MTC on October 21, 2021.

Public Housing: A project-based low-rent housing program operated by independent local public housing authorities. A low-income family applies to the local public housing authority in the area in which they want to live.

Racial Equity: A core value in which race does not affect life outcomes. Regardless of one’s identity, equity is when all people have just treatment, access to opportunities necessary to satisfy their essential needs, advance their well-being and achieve their full potential while identifying and eliminating barriers that have prevented the full participation of some groups.

Redlining: A discriminatory practice in which services or goods by federal government agencies were denied or restricted in certain areas of a community, often based on race or ethnicity.

Reasonable Accommodations: Amendments to a City’s standard procedures for processing permits or application in order to enable people with disabilities to participate fully in the process.

Regional Housing Needs Plan: A quantification by a Council of Government or by the State Department of Housing and Community Development of existing and projected housing need, by

household income group, for all localities within a region.

Regional Housing Needs Allocation (RHNA): Each city and county in the Regional Housing Needs Plan receives a Regional Housing Needs Allocation (RHNA) of a total number of housing units that it must plan through their General Plan Housing Elements within a specified time period (January 31, 2023, to January 31, 2031 for this Housing Element period). Allocations are also distributed within four economic income categories; these four categories must add up to the total overall number a jurisdiction is allocated. The City’s total RHNA from the 2023-2031 Housing Element is 26,251 housing units distributed in the following way: 6,511 should be affordable to extremely-low- and very-low- income households, 3,750 to low-income households, 4,457 to moderate-income households, and 11,533 to above moderate-income households.

Rehabilitation: The upgrading of a building previously in a dilapidated or substandard condition for human habitation or use.

Residential Energy: The total energy used in residential buildings, including heating, cooling, and “plug load” from appliances, lights, and electrical devices.

Service Needs: The particular services required by special populations, typically including needs such as transportation, personal care, housekeeping, counseling, meals, case management, personal emergency response, and other services preventing premature institutionalization and assisting individuals to continue living independently.

Single Room Occupancy (SRO): A SRO is a cluster of residential units of a smaller size than normally found in multiple dwellings within a residential hotel, motel, or facility providing sleeping or living facilities in which sanitary facilities may be provided within the unit and/or shared, and kitchen or cooking facilities may be provided within the unit or shared within the housing project.

Special Needs Groups: Those segments of the population which have a more difficult time finding decent affordable housing due to special circumstances. Under California Housing Element statutes, these special needs groups include older adults, people with disabilities, large families with five or more members, female-headed households, farmworkers, extremely low- income households, and the homeless. A jurisdiction may also choose to consider additional special needs groups in the Housing Element, such as students, military households, other groups present in their community.

Subdivision: The division of a lot, tract or parcel of land in accordance with the Subdivision Map Act (California Government Code Section 66410 et seq.).

Substandard Housing: Housing which does not meet the minimum standards in the State Housing Code. Jurisdictions may adopt more stringent local definitions of substandard housing. Substandard units which are structurally sound and for which the cost of rehabilitation is economically warranted are considered suitable for rehabilitation. Substandard units which are structurally unsound and for which the cost of rehabilitation is considered infeasible are considered in need of replacement.

Supportive Housing: Housing with a supporting environment, such as group homes or Single Room Occupancy (SRO) housing and other housing that includes a supportive service component such as those defined below.

Supportive Services: Services provided to residents of supportive housing for the purpose of facilitating the independence of residents. Some examples are case management, medical or

psychological counseling and supervision, child care, transportation, and job training.

California Tax Credit Allocation Committee (TCAC): TCAC allocates federal and state tax credits to the developers of affordable rental housing projects. TCAC verifies that the developers have met all the requirements of the Low Income Housing Tax Credit program and ensures the continued affordability and habitability of the developments for the succeeding 55 years.

Tenant-Based Rental Assistance: A form of rental assistance in which the assisted tenant may move from a dwelling unit with a right to continued assistance. The assistance is provided for the tenant, not for the project.

Transitional Housing: Transitional housing is temporary (often six months to two years) housing for a homeless individual or family who is transitioning to permanent housing. Transitional housing often includes a supportive services component (e.g., job skills training, rehabilitation counseling) to allow individuals to gain necessary life skills in support of independent living.

Underutilized Site: Non-vacant sites that have structures or other site improvements, but are capable of being redeveloped with residential uses at a higher density under the zoning and General Plan land use designations. Examples include sites with vacant or abandoned buildings, surface parking lots in the Central City, and large sites that are only partially-developed.

Universal Design: The design of buildings, products, and environments that make them accessible and safe to all people regardless of age, size, ability, or disability.

U.S. Department of Housing and Urban Development (HUD): The cabinet level department of the federal government responsible for housing, housing assistance, and urban development at the national level. Housing programs administered through HUD include Community Development Block Grant (CDBG), HOME and Housing Choice Vouchers, among others.

Vacant Site: A vacant site is a site without any houses, offices, buildings, or other significant improvements on it. Improvements are generally defined as development of the land (such as a paved parking lot, or income production improvements such as crops, high voltage power lines, etc.) or structures on a property that are permanent and add significantly to the value of the property.

Workforce Housing: housing that is affordable to households earning between 60 and 120 percent of area median income (AMI). Workforce housing targets middle-income families and workers including teachers, health care workers, retail clerks, young professionals, and more.

Zoning: Local codes regulating the use and development of property. A zoning ordinance divides the city or county into land use districts or “zones”, represented on zoning maps, and specifies the allowable uses within each of those zones. It establishes development standards for each zone, such as minimum lot size, maximum height of structures, building setbacks, and yard size.

Zoning Ordinance: Known as the “Oakland Planning Code,” its purpose is to protect and promote the public health, safety, comfort, convenience, prosperity, and general welfare of Oakland in conformance with the City’s General Plan. (Oakland Planning Code 17.07.030)