



Glossary

Accessory Dwelling Unit (ADU): a small, self-contained residential unit attached to a single-family home. Sometimes called “mother-in-law apartment” or “granny flat.”

Affirmative Marketing: advertising and community outreach designed to reach people who are least likely to apply for housing as a method to reduce housing discrimination.

Affordable Homes/Housing: households that spend less than 30 percent of their gross monthly income on housing costs.

Area Median Income (AMI): the household income for the median – or middle – household in a region. It is a criteria used by the U.S. Department of Housing and Urban Development (HUD) and other agencies to determine what kinds of services households may qualify for. HUD releases annual median income levels for different household sizes in Snohomish County. In Snohomish County, the 2019 AMI for a household of four is \$110,667.

Community Land Trust: a nonprofit organization that develops and stewards affordable housing and other assets to maintain affordability, economic diversity and access to local services for a community.

Cooperative Housing: a shared ownership model for multifamily housing.

Cost Burden: households who pay more than 30 percent of their gross monthly income on housing costs.

Detached Accessory Dwelling Unit (DADU): a small, separate, and self-contained residential unit on the same property as a single-family home. Sometimes called “backyard cottage.”

Displacement: a household moving due to factors beyond their control.

Environmental Impact Statement: a document required by federal and state law that describes the positive and negative environmental effects of a proposed action.

Extremely Low Income: households earning 30 percent or less of area median income. In Snohomish County, 30 percent of AMI for a household of four is \$33,200

Gentrification: an influx of capital and high-income, higher-educated residents into a neighborhood with historical segregation and/or disinvestment. Impacts commonly associated with gentrification are community-wide displacement and a loss of social fabric for low-income communities of color.

High-Capacity Transit: a transit mode that operates principally on exclusive rights-of-way which provides a substantially higher level of passenger capacity, speed, and service frequency than traditional public transportation systems operating principally in general purpose roadways.

Impact Fee: a fee imposed by a local government on a new or proposed development project to pay for all or a portion of the costs of providing services to the new development.

Inclusionary Zoning: a wide range of policies that link the production of affordable housing to the production of market-rate housing. Most programs provide incentives, such as density bonuses, in exchange for a certain percentage of units to be affordable for low or moderate-income households.

Infill Development: construction on vacant or under-utilized properties in an urban area.

Low Income: households earning 80 percent or less of area median income. In Snohomish County, 80 percent of AMI for a household of four is \$88,250.

Micro Housing: a small, self-contained, single-occupancy apartment. A somewhat ambiguous term, it could include a small studio apartment or a single-room occupancy unit with communal kitchen and common room areas.

Multifamily Tax Exemption (MFTE): a program providing a term-limited property tax exemption for the construction of new affordable housing. See RCW 84.14 for more information.

Naturally Occurring Affordable Housing: housing that is affordable without direct government subsidy or investment.

Opportunity Zones: a community development program established by Congress in the Tax Cuts and Jobs Act of 2017 to encourage long-term investments in low-income urban

and rural communities nationwide. A low-income community is one with a poverty rate of at least 20 percent and low-income is a household earning up to 80 percent AMI. Snohomish County Opportunity Zones can be found on the state Department of Commerce website (<https://www.commerce.wa.gov/>).

Puget Sound Regional Council (PSRC) Vision 2050: a regional growth strategy led by the PSRC for the four county region (King, Kitsap, Pierce, and Snohomish Counties.) See <https://www.psrc.org/vision> for more information.

Property Value Discount Legislation: policies that require a department of assessments' valuations to reflect the impact of affordability covenants and other restrictions on a property's assessed value as a method to reduce property taxes for affordable housing.

Severe Cost Burden: households who pay more than 50 percent of their gross monthly income on housing costs.

Source of Income Discrimination Protection: policies that make it illegal for property owners to discriminate against tenants and would-be tenants based on their source of income (such as Federal Housing Choice Vouchers.) See RCW 59.18.255 for Washington State's law on source of income discrimination.

Tax Increment Financing: a public financing method of diverting future property tax revenue increases that result from a specific public improvement project to pay for the project.

Transfer of Development Rights (TDR): a voluntary, incentive-based program for controlling land use. Developers pay a fee to construct housing denser than what standard zoning would allow, which is then transferred to certain landowners in exchange for signing a contract limiting construction on their property.

Transit-Oriented Development (TOD): construction of new housing with convenient access to transit.

Urban Growth Area (UGA): where most future growth and development is to occur to limit sprawl, enhance open space, protect Rural Areas and Natural Resource Lands, and more efficiently use human services, transportation, and utilities. See RCW 36.70A.110 for more information.

Very Low Income: households earning 50 percent or less of area median income. In Snohomish County, 50 percent of AMI for a household of four is \$55,350.