



Home for All Glossary of Terms

Affordable housing: To most, it is the price that a household can manage to pay for housing. However, for this purpose, the federal government defines it as housing that costs no more than 30% of household income. It is also referred to housing that is subsidized by the government, and is rented or sold at prices Below Market Rate (BMR).

Area Median Income (AMI): The U.S. Department of Housing and Urban Development (HUD)ⁱ calculates these incomes each year based on location and number of persons in a household. AMI decides the income categories for affordable housing. In 2018, San Mateo County's limit for low-income (80% AMI) is \$82,200 for one person and \$117,400 for a household of four. *See chart below.*

Extremely Low-Income: Household income that is 30% of the Area Median Income (AMI). This is \$30,800 for one person and \$44,000 for a household of four in San Mateo County.

Low-Income: Housing income that is 80% of AMI. This is \$82,200 for one person and \$117,400 for a household of four in San Mateo County.

Moderate Income: Household income that is 120% of AMI. This is \$99,450 for one person and \$142,100 for a household of four in San Mateo County.

Income Limits by Family Size (\$)					Rent for a 2-Bedroom Unit Family of 4 (30% of Income)
Income Category	1	2	3	4	
Extremely Low (30% AMI)	30,800	35,200	39,600	44,000	1,100
Very Low (50% AMI)	51,350	58,650	66,000	73,300	1,833
Low Income (80% AMI)	82,200	93,950	105,700	117,400	2,935
Median (100% AMI)	82,900	94,700	106,550	118,400	2,960
Moderate (120% AMI)	99,450	113,700	127,900	142,100	3,553

Below Market Rate (BMR): Rental or ownership units, that are available for qualified very-low, low-, or moderate-income households.

Cost Burdened: When an individual or family spends more than 30% of their income on housing.

Home for All: Home for All is a county-led group of local governments, businesses, schools, advocates and non-profit organizations working to promote more creation of new housing and maintain existing affordable housing.

Impact Fee: Fees collected from new commercial or residential developers that are used to build affordable housing. The fee is used to offset the effect of new development.

Inclusionary Zoning: A local planning rule that requires a percentage of new construction of housing units be affordable. If developers do not include affordable housing units in the project, they can pay in-lieu fees that go towards affordable housing.

Regional Housing Needs Allocation (RHNA): California requires that all local governments plan enough housing for their cities’ populations. This plan is called a Housing Element. Before this plan is developed, the California Department of Housing and Community Development (HCD) determines the housing needs for the region. The Association of Bay Area Governments (ABAG), our regional planning agency, is responsible for creating a process for the amount of housing needed to be built in each city. These numbers are broken into income categories for each city for an eight-year period. For the current 2015 to 2023 cycleⁱⁱ, San Mateo County is responsible for creating 16,418 housing units.

RHNA 2015-2023				
Very Low	Low	Moderate	Above Moderate	Total
4,595	2,507	2,830	6,486	16,418

Second Units: Small living units that share a lot with single family homes come in many forms and have many names—second units, junior second units, granny flats, in-law units, and accessory dwelling units (ADUs). Second units can be attached to the main house, a second story on a garage, a converted garage, or a stand-alone building.

Section 8 Program: Federal program for eligible very low-income families, seniors, and the disabled. Section 8 participants can choose any housing in the private market that meets the program requirements. The voucher subsidizes the difference between the rent and the tenant’s rental payment (30% of income).

Transit-Oriented Development (TOD): Housing that is located near public transit, usually ¼ to ½ mile of a transit station or bus line. Bay Meadows, an 18-acre development in San Mateo near the Hillsdale Caltrain Station is an example of transit-oriented development.

Workforce housing: Housing that is for local employees earning within income guidelines. An example of this concept is San Mateo Community College District’s faculty housing complexes that were developed to attract and retain faculty members.

ⁱ <http://www.hcd.ca.gov/grants-funding/income-limits/state-and-federal-income-limits/docs/inc2k18.pdf>

ⁱⁱ Regional Housing Need Plan, San Francisco Bay Area: 2015-2023.

https://abag.ca.gov/planning/housingneeds/pdfs/2015-2023_RHNA_Allocations.pdf