



Home for All Glossary of Terms

Affordable housing: The federal government defines affordable housing as housing that costs no more than 30% of household income (before taxes). In general, it is the price that a household can afford to pay for housing and still have enough income to pay for other essentials such as food and transportation. It also refers 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 is used to determine the eligibility of applicants for publicly funded affordable housing programs.

Extremely Low-Income: Household income that is 30% of the Area Median Income (AMI). This is \$33,850 for one person and \$48,350 for a household of four in San Mateo County.

Very Low-Income: Household income that is 50% of AMI. This is \$56,450 for one person and \$80,600 for a household of four in San Mateo County.

Low-Income: Household income that is 80% of AMI. This is \$90,450 for one person and \$129,150 for a household of four in San Mateo County.

Moderate Income: Household income that is 120% of AMI. This is \$114,900 for one person and \$164,150 for a household of four in San Mateo County.

Income Limits by Family Size (\$) - 2019					
Income Category	1	2	3	4	Rent for a 2-Bedroom Unit Family of 4 (30% of Income)
Extremely Low (30% AMI)	33,850	38,700	43,550	48,350	1,209
Very Low (50% AMI)	56,450	64,500	72,550	80,600	2,015
Low Income (80% AMI)	90,450	103,350	116,250	129,150	3,229
Median (100% AMI)	95,750	109,450	123,100	136,800	3,420
Moderate (120% AMI)	114,900	131,300	147,750	164,150	4,104

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 collaborative of local governments, businesses, schools, advocates and not-for-profit organizations working to increase local housing production and preservation so that persons of all ages, backgrounds and income levels have the opportunity to call San Mateo County home.

Impact Fee: Fees collected from new commercial or residential developers that are used to build affordable housing. The fee is designed to offset the effects of new development on housing needs in the community.

Inclusionary Zoning: A local planning requirement that a percentage of newly constructed housing units be affordable. If developers do not include affordable housing units in the project, they may be able to pay in-lieu fees that are dedicated to affordable housing.

Regional Housing Needs Allocation (RHNA): California requires that all local governments plan enough housing for their expected number of future residents. 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 divided 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 a single family home. Known by 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 / Housing Choice Voucher Program: Federal rent-subsidy 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 full rent and the tenant’s rental portion which is based on 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 and staff housing complexes that were developed to attract and retain faculty and other staff.

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ⁱ <https://housing.smcgov.org/sites/housing.smcgov.org/files/AFFORD061119.pdf>

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

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