

## **TOWN OF BRUNSWICK HOUSING COMMITTEE**

### **DEFINITIONS AND TERMINOLOGY**

**Affordable Housing:** Affordable means a household should not be spending more than 30% of their household income towards housing costs. In rental housing, these costs include the cost of utilities.

**Area Median Income (AMI):** Department of Housing and Urban Development (HUD) programs use “area median incomes” calculated on the basis of local family incomes, with adjustments for household size.

**Extremely Low Income (ELI) -** Those with incomes below 30 percent of area median income.  
**Low Income Housing:** Typically, means housing serving those households whose income does not exceed 50% of the Area Median Income (AMI)

**Workforce Housing:** Typically, those households earning between 60% and 100% of AMI.

**Market Rate Housing:** Typically, those households above 120% of AMI.

**Homeless:** An individual who lacks a fixed, regular, and adequate nighttime residence; as well as an individual who has a primary nighttime residence that is a supervised publicly or a privately-operated shelter designed to provide temporary living accommodations. Housing for the homeless can take the form of an institution that provides a temporary residence for individuals intended to be institutionalized; or a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

**Dilapidated Housing:** A housing unit that does not provide safe and adequate shelter, and in its present condition endangers the health, safety or well-being of the occupants

**Emergency Shelter:** any facility, the primary purpose of which is to provide temporary or transitional shelter for the homeless in general or for specific populations of the homeless.

**Main Stream Housing:** Typically designated for persons with disabilities.

**Elderly Person Household:** A household composed of one or more persons at least one of whom is 62 years of age or more at the time of initial occupancy.

**Subsidy:** A subsidy is a direct or indirect payment to individuals or firms, usually in the form of a cash payment from the government or a targeted tax cut.

- There are development subsidies which subsidize the costs of building housing and include programs such as the Low-Income Housing Tax Credit (LIHTC) or Community Development Block Grants (CDBG);
- There are rental subsidies such as the Housing Choice Voucher program.

Low-Income Housing Tax Credit (LIHTC): A tax incentive intended to increase the availability of low-income housing. The program provides an income tax credit to owners of newly constructed or substantially rehabilitated low-income rental housing projects.

Housing Choice Voucher Program: the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market.

Gross Annual Income: the total income, before taxes and other deductions, received by all members of the tenant's household. There shall be included in this total income all wages, social security payments, retirement benefits, military and veteran's disability payments, unemployment benefits, welfare benefits, interest and dividend payments and such other income items as the Secretary considers appropriate.

Difficult Development Area (ADA): Any area designated by the HUD Secretary as an area that has high construction, land, and utility costs relative to the area median gross income.

Land Bank: a governmental or nongovernmental nonprofit entity established, at least in part, to assemble, temporarily manage, and dispose of vacant land for the purpose of stabilizing neighborhoods and encouraging re-use or redevelopment of urban property.

### **Housing Product Types:**

- **Single Family Homes** – a standalone, detached house uses as a single dwelling unit.
- **Multifamily Homes** – a single building set up to accommodate more than one family in separate units.
- **Apartments** – rent restricted units that are part of a building. Can be a separated dwelling in a home.
- **Duplexes** – a single structure with two private living spaces that share a wall; can be sold to two separate owners.
- **Twin Home** – sold as two separate properties on two separate lots.
- **Townhouses** – a sub-type of a single-family home that shares at least one wall with another home; have a private garage and small private outdoor space
- **Condos** – an owner-occupied home or apartment (can be attached or detached)
- **Modular Home** – prefabricated homes built in a factory in several pieces and transported to a home site and assembled by a construction crew.
- **Mobile Homes** – also called trailer or manufactured home are built in a factory and usually placed in one location for permanent living. Single wide – 18 feet wide or double wide – 20 feet wide. Not intended to be moved from place to place.
- **Manufactured Home** – Sometimes called a mobile home and is a prefab dwelling unit built in a factory and then moved to a permanent location.
- **Motorhome** – a motorhome or RV is a dwelling unit on wheels with an engine that allows you to drive it from place to place.

- **Floating home** – a dwelling build on the water, on a floating foundation of logs, Styrofoam and or concrete. They are not intended to be moved and permanently connected to utilities and secured to a permanent structure (moorage or “dock”)
- **House Boat** – a house on a boat to be used primarily as living quarters.
- **Co-op** – a cooperative is housing that is a corporation. Owners own shares in a corporation that allows then to live in a unit under a proprietary lease agreement.
- **Tiny Homes** – standalone structure, typically 100-400 square feet in size.
- **Accessory Dwelling Unit (ADU)** - A secondary house or apartment that share the lot with a larger, primary home (guesthouses, in-law apartments, carriage houses or granny flat. Cannot be bought or sold separately.