

Housing Affordability

Glossary of Terms

- **A Regional Coalition for Housing (ARCH).** ARCH is a partnership of the County and 15 East King County cities, including Bellevue, who have joined together to preserve and increase the supply of housing for low- and moderate-income households on the Eastside.
- **Accessory dwelling unit.** Accessory dwelling units (ADU), which are sometimes called “mother-in-law units,” are extra living units created on the property of a single-family home. An ADU has a kitchen, bathroom and sleeping facilities. Subject to local regulations, ADUs may be located either inside, attached to, or detached from the primary home.
- **Affordable housing.** The U.S. Department of Housing & Urban Development (HUD) defines housing as affordable if its occupants pay no more than 30 percent of their income for rent and utilities or for mortgage, taxes, and insurance.
- **Area median income.** Income published by HUD for states, counties and urban areas that is adjusted for household size. The 2021 area median family income for a one-person household was \$80,990 and for a four-person household was \$115,700.
- **Condominium.** A condominium is real property (in this case, a housing unit, land, and other elements), the housing unit of which is owned separately and the rest of which is owned in common by the owners of the individual units.
- **Cost-burdened.** Households that pay more than 30 percent of their income for housing. Households that pay more than 50 percent of their income on housing are considered severely cost burdened.
- **Faith-based organization.** An organization that is rooted in a particular religious faith and carries out programs and services consistent with the tenets that faith.

- **Floor area ratio.** The relationship between the total amount of floor area that is permitted for a building and the total area of the lot on which the building stands. For example, if a site is 10,000 square feet in area, a floor area ratio (FAR) of 2.0 would allow a building area of 20,000 square feet. Household.
- **Housing Trust Fund.** The ARCH Housing Trust Fund was created by ARCH member cities in 1993 to directly assist the development and preservation of affordable housing in East King County. The trust fund is capitalized by both local general funds and locally controlled, federal Community Development Block Grant funds.
- **Inclusionary zoning.** Inclusionary zoning is a regulatory tool that incentivizes or mandates affordable housing in exchange for additional residential development capacity, generally height, floor area ratio or other benefits to the development. Under an incentive approach, additional development capacity is provided only if the developer elects to provide a certain amount of affordable housing. Under the mandatory approach, the developer is required to provide affordable housing or contribute a “fee in lieu” for the construction of affordable housing off site in exchange for changes to regulations or other benefits already applied to the development.
- **Income categories**
 - *Very low income:* under 30% of AMI
 - *Low income:* 30-50% of AMI
 - *Moderate income:* 50-80% of AMI
 - *Lower middle income:* 80%-100% of AMI (also referred to as workforce)
 - *Above median income:* above 100% of AMI
- **Micro-apartment.** Typically a small studio apartment, usually between 200 - 300 square feet, with its own functioning kitchen and bathroom.
- **Multifamily Tax Exemption.** Also known as “MFTE.” A state law (RCW 84.14) that allows cities to exempt multifamily housing from property taxes in urban centers with insufficient residential opportunities. In this program, the city defines a residential target area or areas within an urban center; approved

project sites are exempt from ad valorem property taxation on the residential improvement value for a period of eight or 12 years. The 12-year exemption requires a minimum level of affordable housing to be included in the development. The eight-year exemption leaves the public benefit requirement to the jurisdiction's discretion and carries no affordable housing requirement.

- **Supportive Housing.** Residential facilities intended to house individuals and families experiencing homelessness and paired with on-site or off-site supportive services designed to maintain long-term or permanent tenancy, or to eventually transition the residents to independent living arrangements.
- **Transit Oriented Development.** A compact, walkable, pedestrian-oriented, mixed-use community centered on a high-capacity transit station.
- **Universal design.** The design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design. (National Association of Home Builders).
- **Virtual village.** An organization, usually staffed by a combination of volunteers and paid staff, that provides services to paying subscribers, typically the elderly or the disabled, in order to allow them to remain in their homes.