

**Accessible Housing:** housing that is completely modified to accommodate persons with disabilities.

**Affordable housing:** Typically rental or ownership housing costing no more than 30% of a household's gross monthly income before taxes.

**Area Median Income (AMI):** the middle income in a specific area; half of households of a particular size have incomes higher and half have incomes lower; used to determine eligibility for housing programs.

**Affordable Housing Investment Fund (AHIF):** A County program with federal and local funds that provides loans to housing developers for acquisition, development or rehabilitation of housing for low and moderate income households.

**Committed Affordable Units (CAFs):** These units are guaranteed by federal, state, or County Government, to remain affordable to low and moderate income households for a specified period of time; Rents in most cases are affordable to households earning 60% or less of the AMI; in Arlington CAFS are developed by nonprofit developers.

**Cost-burdened:** A household paying more than 30% of its income for housing.

**Fair Market Rents (FMR):** The average rent amount calculated by HUD for different size units, for the purpose of determining the amount of housing subsidy available to participants.

**Family-sized units:** Units with two or more bedrooms.

**Household:** One or more persons occupying a housing unit.

**Housing Choice Vouchers (formerly Section 8 Rent Assistance):** is a federally funded rent assistance program for low income households. Households must meet income eligibility criteria. Each pays a minimum of 30% of income for rent.

**Housing Grants Program:** County-funded rent assistance program serving low income working families, elderly persons and persons with disabilities. Rent subsidies can reduce participant's share of the rent to 40% of income.

**Housing Need:** "Housing need" is defined as households at any income level paying over 40% of income for housing (rent or mortgage). "Serious housing need" is defined as households paying more than 40% of income for rent and earning below 40% of median income.

**HUD:** U.S. Department of Housing and Urban Development.

**Low-income Household:** A household that earns 60% or less of AMI; very low income households earn 50% or less and extremely low income households earn 30% or less of AMI.

**Market-rate-affordable rental housing (MARKs):** Relatively lower rent units in the private market for which owners have made no commitment to retain as affordable. Affordability fluctuates with market conditions and rent prices are at 50-60% and 60-80 % of AMI.

**Minorities:** Minorities includes Hispanic, African-American, Asian/Pacific Islander, Native American, Other Races and Multi-Racial households. Hispanics may be of any race.

**Moderate Income Purchase Assistance Program (MIPAP):** This program provides financial assistance for down payments and/or closing costs for first-time homebuyers with incomes below 80% of median family income.

**Nonprofit developer:** An organization classified as 501(c)(3) that serves low- and moderate-income persons and acquires land or rehabilitates housing or builds new housing for households in eligible income categories.

**Rent Assistance:** Financial subsidies provided by government to assist households in paying their monthly rent.

**Renter Unit:** Any occupied housing unit that is not owner occupied, including units rented for cash, and those occupied without payment of cash rent.

**Supportive housing:** Rental assistance coupled with case management services for individuals who are homeless or at risk of homelessness and have a disabling condition.

**Tax credits:** Federal or State tax credits may be available to private investment partners for financing affordable housing projects to offset the cost of building or rehabilitating properties so rents can stay below market rate.

**Workforce housing:** Housing units that target moderate income households, for example renter households at 60% to 80% AMI or owner households at 80% to 120% AMI.