

## **RHNA Glossary of Terms**

**Accessory Dwelling Unit (ADU)** - a residential living unit that can be within or attached to a single-family dwelling, or a detached unit that provides independent living facilities for one or more persons, including provisions for sleeping, eating, cooking, and sanitation on the same parcel of land as the principal dwelling unit it accompanies. See New Hampshire Accessory Dwelling Unit statute (RSA 674:71-73).

**Affordable Housing** - housing, rental or owner-occupied, that costs no more than 30% of one's gross income. Rental cost is defined as rent + utilities. Ownership cost is monthly principal, interest, taxes, and insurance.

**Area Median Income (AMI)** - the median income of all households in a given county or metropolitan region. If you were to line up each household in the area from the poorest to the wealthiest, the household in the middle would have the median household income. Housing programs and the state's workforce housing law use AMI to determine housing eligibility.

**Housing Choice Vouchers (also known as Section 8)** - a federal government program that assists very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. It is a form of subsidized affordable housing in which families who qualify may be provided with government funding to pay a portion of their rent in standard, market-rate housing. Program eligibility and assistance is based upon income and household size.

**Low Income Housing Tax Credit (LIHTC)** - a federal program that subsidizes the acquisition, construction, and rehabilitation of affordable rental housing for low- and moderate-income tenants. Developers receive a tax credit allocation from an agency such as NHHFA, and then sells the tax credits to a private equity company in exchange for funding to build the property. LIHTC properties must have some or all of its units leased to tenants at rents that are lower than market rent.

**Market Rate Housing** - housing that is available on the private market, not subsidized or limited to any specific income level.

**Mixed-Income Housing Development** - development that includes housing for various income levels, including housing that is targeted towards low- to moderate-income individuals and families.

**Mixed-Use** - any building that contains at least two different types of uses in it, such as ground floor commercial space for stores, restaurants or other businesses, and apartments on the upper floors.

**Multi-Family Housing** - a building or structure designed to house different families in separate housing units, usually rental property.

**NH Workforce Housing Law** - RSA 674:58-:61 defines workforce housing as housing that is affordable to a renter earning up to 60% of the Area Median Income for a family of three

paying no more than 30% of their income on rent and utilities, or a homeowner earning up to 100% of the Area Median Income for a family of four paying no more than 30% of their income on principal, interest, taxes and insurance.

**Non-Family Household** - A household comprised of individuals living alone or with non-relatives only.

**Single-Family Housing** - any detached dwelling unit meant for only one family to reside in. A single-family home has no shared property but is built on its own parcel of land.

**Subsidized Housing** - housing where all or a portion of the occupants' monthly housing cost is paid for directly by the government, such as by Housing Choice Vouchers. The renters pay the portion of the rent that is determined to be affordable to them based on their income.

**Tenure** - Dependent on occupancy status. A unit is owner occupied if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. A cooperative or condominium unit is "owner occupied" only if the owner or co-owner lives in it. All other occupied units are classified as "renter occupied," including units rented for cash rent and those occupied without payment of cash rent.

**Vacant Housing Units** - A housing unit is determined to be vacant if no one is living in it at the time of the interview unless its occupants are only temporarily absent. Additionally, a vacant unit may be occupied by persons who have a usual residence elsewhere. New units that do not yet have all exterior windows and doors installed, and final usable floors are in place are classified as vacant housing units. If the unit is exposed to the elements in that the roof, walls, windows, or doors no longer protect the interior from the elements, or if there is evidence (such as a sign on the house or block) that the unit is to be demolished or is condemned, it is excluded to be classified as a vacant unit. Also excluded are quarters being used for nonresidential purposes, such as a store or an office, or quarters used for the storage of business supplies or inventory, machinery, or agricultural products. Vacant sleeping rooms in lodging houses, transient accommodations, barracks, and other quarters not defined as housing units are not included in this statistic.

**Workforce Housing** - a variety of housing types that are affordable (no more than 30% of gross income spent on housing cost) suitable for households of working people with different needs and income levels. Due to their income, this population is generally not eligible for any federal assistance programs.

**Year Structure Built** - Refers to the date of the original construction of the structure was completed, and not to any later remodeling, addition, or conversion. For occupied and vacant mobile homes, "model year" is the year built.

**For more census related definitions visit:**

<https://www.census.gov/housing/hvs/definitions.pdf>