

APPENDIX E - GLOSSARY

The following definitions are for commonly used terms in the housing element:

Above Moderate-Income: Above moderate-income households are defined as households with incomes over 120 percent of the county median.

Affordability Covenant: A property title agreement that places resale or rental restrictions on a housing unit; also known as a deed restriction.

Affordable Housing: The relationship between the price of housing in a region (either sale price or rent) and household income. Under State and federal statutes, housing that costs no more than 30 percent of gross household income, with some variations, is considered to be affordable housing. Housing costs include rent or mortgage payments, taxes, utilities, solid waste and recycling fees, insurance, homeowner association fees, and related costs.

Assisted Housing: A unit that rents or sells for less than the prevailing market rate due to governmental monetary intervention or contribution. The terms "assisted" and "subsidized" are often used interchangeably.

At-Risk Housing: Applies to existing subsidized affordable rental housing units, especially federally subsidized developments, that are threatened with conversion to market rents because of termination of use restrictions, due to expiration or non-renewal of subsidy arrangements.

Below Market Rate (BMR) Unit: A housing unit that sells or rents for less than the going market rate. It is typically used in reference to housing units that are directly or indirectly subsidized or have other restrictions in order to make them affordable to very low-, low-, or moderate-income households.

By-Right: The City's review of the owner-occupied or multifamily residential use may not require a conditional use permit, planned unit development permit, or other discretionary local government review or approval that would constitute a "project" for purposes of Division 13 (commencing with Section 21000) of the Public Resources Code. Any subdivision of the sites shall be subject to all laws, including, but not limited to, the City's ordinance implementing the Subdivision Map Act. A City ordinance may provide that "use by right" does not exempt the use from design review. However, that design review shall not constitute a "project" for purposes of Division 13 (commencing with Section 21000) of the Public Resources Code.

Community Development Block Grant (CDBG): The State CDBG program was established by the federal Housing and Community Development Act of 1974, as amended (42 USC 5301, et seq.). The primary federal objective of the CDBG program is the development of viable urban communities by providing decent housing and a suitable living environment and by expanding economic opportunities, principally for persons of low and moderate income. "Persons of low and moderate income," or the "targeted income group" (TIG), are defined as families, households, and individuals whose incomes do not exceed 80 percent of the county median income, with adjustments for family or household size.

Condominium: A building or group of buildings in which units are owned individually, but the structure, common areas, and facilities are owned by all owners on a proportional, undivided basis. **Continuum of Care:** An approach that helps communities plan for and provide a full range of emergency, transitional, and permanent housing and service resources to address the various needs of homeless persons at the point in time that they need them. The approach is based on the understanding that homelessness is not caused merely by a lack of shelter, but involves a variety of underlying, unmet needs—physical, economic, and social. Designed to encourage localities to

develop a coordinated and comprehensive long-term approach to homelessness, the Continuum of Care consolidates the planning, application, and reporting documents for the US Department of Housing and Urban Development's Shelter Plus Care, Section 8 Moderate Rehabilitation Single-Room Occupancy Dwellings (SRO) Program, and Supportive Housing Program (US House Bill 2163).

Cost Burden: A household has a "housing cost burden" if it spends 30 percent or more of its income on housing costs. A household has a "severe housing cost burden" if it spends 50 percent or more of its income on housing. Owner housing costs consist of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property; real estate taxes; fire, hazard, and flood insurance on the property; utilities; and fuels. Where applicable, owner costs also include monthly condominium fees. Renter calculations use gross rent, which is the contract rent plus the estimated average monthly cost of utilities (electricity, gas, water, and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid for the renter by someone else). Household income is the total pre-tax income of the householder and all other individuals at least 15 years old in the household. In all estimates of housing cost burdens, owners and renters for whom housing cost-to-income was not computed are excluded from the calculations.

Decennial Census: Every ten years, the Census Bureau conducts a national household survey, producing the richest source of nationally available small-area data. Article I of the Constitution requires that a census be taken every ten years for the purpose of reapportioning the US House of Representatives. The federal government uses decennial census data for apportioning congressional seats, for identifying distressed areas, and for many other activities. Census data is collected using two survey forms: the short form and the long form. Short form information is collected on every person and includes basic characteristics, such as age, sex, and race. The long form is sent to one out of every six households and collects more detailed information, such as income, housing characteristics, and employment. Most of the indicators in DataPlace are from the long form and are thus estimates based on the sample of households. These values may differ considerably from the same indicators based on the short form data, particularly for small areas.

Density: The number of housing units on a unit of land (e.g., 10 units per acre).

Density Bonus Programs: Allows minimum density increase over the zoned maximum density of a proposed residential development, if the developer makes a specified amount of units affordable to lower-income households.

Development Impact Fees: A fee or charge imposed on developers to pay for a jurisdiction's costs of providing services to new development.

Development Right: The right granted to a landowner or other authorized party to improve a property. Such right is usually expressed in terms of a use and intensity allowed under existing zoning regulation.

Disability: A long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business.

Down Payment Assistance: The most popular loans for these programs are with the Federal Housing Administration (FHA). The FHA allows 100 percent gift funds for a down payment and some allowable closing costs. The gift can be from any relative or can be collected through charitable organizations like Neighborhood Gold/The Buyer Fund. Another popular tactic, which can be used in a broader range of loan programs, is to borrow from a 401K. A withdrawal can be made without a penalty and paid back over a specified period.

Dwelling Unit: Any residential structure, whether or not attached to real property, including condominium and cooperative units and mobile or manufactured homes. Includes both one-to-four- family and multifamily structures. Vacation or second homes and rental properties are also included.

Elderly Units: Specific units in a development restricted to residents over a certain age (as young as 55 years and over). Persons with disabilities may share certain developments with the elderly.

Element: A division or chapter of the general plan, master plan, or comprehensive plan.

Emergency Shelter: A facility designed to provide free temporary housing on a night-by-night basis to homeless families and individuals.

Emergency Shelter Grants (ESG): A grant program administered by the US Department of Housing and Urban Development (HUD) provided on a formula basis to large entitlement jurisdictions.

Extremely Low-Income Limit: The upper limit for the extremely low-income category, set at 30 percent of the HUD area median family income. This is not an official program eligibility income limit, except when associated with a specific family size (e.g., "single person," "family of two," "family of three," etc.).

Fair Market Rent (FMR): Freely set rental rates defined by HUD as the median gross rents charged for available standard units in a county or Standard Metropolitan Statistical Area (SMSA). Fair Market Rents are used for the Section 8 Housing Choice Voucher Program and other HUD programs and are published annually by HUD.

Family Income: In decennial census data, family income includes the incomes of all household members 15 years old and over related to the householder. Although the family income statistics from each census cover the preceding calendar year, the characteristics of individuals and the composition of families refer to the time of enumeration (April 1 of the respective census years). Thus, the income of the family does not include amounts received by individuals who were members of the family during all or part of the calendar year prior to the census if these individuals no longer resided with the family at the time of census enumeration. Similarly, income amounts reported by individuals who did not reside with the family during the calendar year prior to the census but who were members of the family at the time of enumeration are included. However, the composition of most families was the same during the preceding calendar year as at the time of enumeration.

Farm Labor Housing (Farmworker): Units for migrant farmworkers that can be available for transitional housing for the homeless when not occupied by migrant farmworkers.

FHA-Insured: The Federal Housing Administration–insured mortgages so that lower- and moderate- income people can obtain financing for homeownership.

First-Time Homebuyer: A first-time homebuyer program provides low-income first-time homebuyers down-payment assistance in the form of a second mortgage loan to serve as "gap financing." These loans can be up to \$40,000, depending on the amount of assistance required by the individual homebuyer.

General Plan: A legal document, adopted by the legislative body of a city or county, setting forth policies regarding long-term development.

Group Quarters: A facility which houses groups of unrelated persons not living in households such as dormitories, institutions, and prisons.

Habitable (room): A space in a structure for living, sleeping, eating, or cooking. Bathrooms, toilet compartments, closets, storage or utility space, and similar areas are not considered habitable space.

Habitat for Humanity: A nonprofit, ecumenical Christian housing ministry that seeks to eliminate poverty housing and homelessness from the world and to make decent shelter a matter of conscience and action. Through volunteer labor and donations of money and materials, Habitat builds and rehabilitates simple, decent houses with the help of the homeowner (partner) families. Habitat houses are sold to partner families at no profit, financed with affordable, no-interest loans. The homeowners' monthly mortgage payments are used to build still more Habitat houses.

Hispanic or Latino: In decennial census data, Hispanics or Latinos are those who classify themselves in one of the specific Hispanic or Latino categories listed on the census questionnaire—"Mexican," "Puerto Rican," or "Cuban"—as well as those who indicate that they are "other Spanish, Hispanic, or Latino." People who do not identify with one of the specific origins listed on the questionnaire but indicate that they are "other Spanish, Hispanic, or Latino" are those whose origins are from Spain, the Spanish-speaking countries of Central or South America, the Dominican Republic, or people identifying themselves generally as Spanish, Spanish-American, Hispanic, Hispano, Latino, and so on. People who are Hispanic or Latino may be of any race. There were two important changes to the Hispanic origin question for Census 2000. First, the sequence of the race and Hispanic origin questions for Census 2000 differs from that in 1990; in 1990, the race question preceded the Hispanic origin question. Second, there was an instruction preceding the Hispanic origin question in 2000 indicating that respondents should answer both the Hispanic origin and the race questions. This instruction was added to give emphasis to the distinct concepts of the Hispanic origin and race questions and to emphasize the need for both pieces of information.

Home Investment Partnership Program (HOME): HOME provides formula grants to states and localities that communities use—often in partnership with local nonprofit groups—to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people.

Homeless Person: An individual living outside or in a building not meant for human habitation, or which they have no legal right to occupy, in an emergency shelter, or in a temporary housing program which may include a transitional and supportive housing program if habitation time limits exist. This definition includes substance abusers, mentally ill people, and sex offenders who are homeless (US House Bill 2163).

Household: A household is made up of all persons living in a dwelling unit whether or not they are related by blood, birth, or marriage

Housing Authority: An organization established under state law to provide housing for low- and moderate-income persons. Commissioners are appointed by the local governing body of the jurisdiction in which they operate. Many housing authorities own their own housing or operate public housing funded by HUD.

Housing Choice Voucher Program: Formerly known as Section 8, a subsidy program funded by the federal government and overseen by the California Department of Housing and Community Development to provide low rents and/or housing payment contributions for very low- and low-income households.

Housing First: means the evidence-based model that uses housing as a tool, rather than a reward, for recovery and that centers on providing or connecting homeless people to permanent housing as quickly as possible. Under the Housing First model, services offered are as needed and requested on a voluntary basis and that do not make housing contingent on participation in services.

HUD: The US Department of Housing and Urban Development is cabinet-level department of the federal government that oversees program and funding for affordable housing laws, development, and federally funded financial assistance.

HUD Area Median Family Income: HUD is required by law to set income limits that determine the eligibility of applicants for HUD's assisted housing programs. Income limits are calculated annually for metropolitan areas and non-metropolitan counties in the United States. They are based on HUD estimates of median family income, with adjustments for family size. Adjustments are also made for areas that have unusually high or low income to housing cost relationships.

Income Categories: The federal and state governments require that local jurisdictions consider the housing needs of households in various "income categories." Income categories are determined by the median household income at the local level.

Integration: A condition within the program participants geographic areas of analysis, as guided by the California Department of Housing and Community Development's AFFH Data Viewer, in which there is not a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a type of disability in a particular geographic area when compared to a broader geographic area.

Large Family or Household: A household or family with five or more members.

Low-Income Housing: Housing that is made available at prices lower than market rates. These lower prices are achieved through various financial mechanisms employed by state and local government authorities.

Low-Income Housing Tax Credit (LIHTC): An indirect federal subsidy used to finance the development of affordable rental housing for low-income households. The LIHTC program may seem complicated, but many local housing and community development agencies are effectively using these tax credits to increase the supply of affordable housing in their communities.

Low-Income Limit: Low-income households are defined as households with incomes between 50 percent and 80 percent of the area median household income.

Manufactured Home: Housing that is constructed of manufactured components, assembled partly at the site rather than totally at the site. Also referred to as modular housing.

Market-Rate Housing: Housing that is not built or maintained with the help of government subsidy. The prices of market-rate homes are determined by the market and are subject to the laws of supply and demand.

McKinney-Vento Act: The primary federal response targeted to assisting homeless individuals and families. The scope of the act includes outreach, emergency food and shelter, transitional and permanent housing, primary health care services, mental health, alcohol and drug abuse treatment, education, job training, and child care. There are nine titles under the McKinney-Vento Act that are administered by several different federal agencies, including HUD. McKinney-Vento Act programs administered by HUD include the Emergency Shelter Grant Program Supportive Housing Program, Section 8 Moderate Rehabilitation for Single-Room Occupancy Dwellings, Supplemental Assistance to Facilities to Assist the Homeless, and Single Family Property Disposition Initiative (US House Bill 2163).

Median Income: Each year, the federal government calculates the median income for communities across the country to use as guidelines for federal housing programs. Area median incomes are set according to family size.

Mental Illness: A serious and persistent mental or emotional impairment that significantly limits a person's ability to live independently.

Mixed Use: Refers to different types of development (e.g., residential, retail, office) occurring on the same lot or in close proximity to each other. Cities and counties sometimes allow mixed use in commercial zones, with housing typically located above primary commercial uses on the premises.

Mobile Home: A type of manufactured housing. A structure movable in one or more sections, which is at least 8 feet in width and 32 feet in length, is built on a permanent chassis, and is designed to be used as a dwelling unit when connected to the required utilities, either with or without a permanent foundation.

Mobile Home Park: A parcel or tract of land having as its principal use the rental, leasing, or occupancy of space by two or more mobile homes on a permanent or semipermanent basis, including accessory buildings, or uses customarily incidental thereto.

Mobile Home Subdivision: A subdivision of land, platted in conformance to NRS Chapter 278 and applicable city ordinances, for the purpose of providing mobile home lots.

Moderate Income: Moderate-income households are defined as households with incomes between 80 percent and 120 percent of the county median.

Mortgage Credit Certificate Program (MCC): A Federal Income Tax Credit Program. An MCC increases the loan amount an applicant can qualify for and increases an applicant's take-home pay. The MCC entitles applicants to take a federal income tax credit of 20 percent of the annual interest they pay on their home mortgage. Because the MCC reduces an applicant's federal income taxes and increases their net earnings, it helps homebuyers qualify for a first home mortgage. The MCC is registered with the IRS, and it continues to decrease federal income taxes each year for as long as an applicant lives in the home.

Mortgage Revenue Bond: A state, county, or city program providing financing for the development of housing through the sale of tax-exempt bonds.

Multifamily Dwelling: A structure containing two or more dwelling units for the use of individual households; an apartment or condominium building is an example of this dwelling unit type.

Non-Hispanic: In decennial census data and in Home Mortgage Disclosure Act data after 2003, non-Hispanics are those who indicate that they are not Spanish/Hispanic/Latino.

Objective standard: Development, design, and performance standards that involve no personal or subjective judgment by a public official and are uniformly verifiable by reference to an external and uniform benchmark or criterion available and knowable by both the applicant or development proponent and the public official prior to submittal, and includes only such standards as are published and adopted by ordinance or resolution by a local jurisdiction before submission of a development application.

Permanent Housing: Housing which is intended to be the tenant's home for as long as they choose. In the supportive housing model, services are available to the tenant, but accepting services cannot be required of tenants or in any way impact their tenancy. Tenants of permanent housing sign legal lease documents (US House Bill 2163).

Permanent Supportive Housing: Long-term community-based housing and supportive services for homeless persons with disabilities. The intent of this type of supportive housing is to enable this special needs population to live as independently as possible in a permanent setting. The supportive services may be provided by the organization managing the housing or provided by other public or private service agencies. There is no definite length of stay (US House Bill 2163).

Persons with a Disability: HUD's Housing Choice Voucher (formerly Section 8) program defines a "person with a disability" as a person who is determined to (1) have a physical, mental, or emotional impairment that is expected to be of continued and indefinite duration, substantially impedes his or her ability to live independently, and is of such a nature that the ability could be improved by more suitable housing conditions; or (2) have a

developmental disability, as defined in the Developmental Disabilities Assistance and Bill of Rights Act (US House Bill 2163).

Project-Based Rental Assistance: Rental assistance provided for a project, not for a specific tenant. A tenant receiving project-based rental assistance gives up the right to that assistance upon moving from the project.

Public Housing: The US Department of Housing and Urban Development (HUD) administers federal aid to local housing agencies that manage the housing for low-income residents at rents they can afford. HUD furnishes technical and professional assistance in planning, developing, and managing these developments. It provides decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing can be in the form of high-rise apartments or scattered-site single-family homes.

Rehabilitation: The upgrading of a building previously in a dilapidated or substandard condition for human habitation.

Rental Assistance: A rental subsidy for eligible low- and very low-income tenants. This assistance provides the share of the monthly rent that exceeds 30 percent of the tenants' adjusted monthly income.

Rent-to-Own: A development financed so that at a certain point in time, the rental units are available for purchase based on certain restrictions and qualifications.

Rural Housing Service (RHA): A part of the US Department of Agriculture's Rural Development. The RHA offers financial aid to low-income residents of rural areas.

Section 8: Now known as the Housing Choice Voucher Program, a subsidy program funded by the federal government and overseen by the California Department of Housing and Community Development to provide low rents and/or housing payment contributions for very low- and low-income households.

Segregation: A condition within the program participant's geographic area of analysis...in which there is a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a type of disability in a particular geographic area when compared to a broader geographic area.

Service Needs: The particular services required by special populations, typically including needs such as transportation, personal care, housekeeping, counseling, meals, case management, personal emergency response, and other services preventing premature institutionalization and assisting individuals to continue living independently.

Single-Room Occupancy Dwelling (SRO): The SRO program provides rental assistance for homeless persons in connection with the moderate rehabilitation of SRO dwellings. SRO housing contains units for occupancy by one person. These units may contain food preparation or sanitary facilities, or both.

Special Needs Projects: Housing for a designated group of people who desire special accommodations, such as services, in addition to housing. Services may or may not be provided as part of the rental project. Examples of special needs populations are people with physical disabilities, developmental disabilities, mental illness, or those who need assisted living. It also includes health care facilities.

Subsidized Housing: Typically refers to housing that rents for less than the market rate due to a direct financial contribution from the government. There are two general types of housing subsidies. The first is most commonly referred to as "project-based" where the subsidy is linked with a particular unit or development, and the other is known as "tenant-based" where the subsidy is linked to the low- income individual or family. The terms "assisted" and "subsidized" are often used interchangeably.

Substandard Housing: Housing where major repair or replacement may be needed to make it structurally sound, weatherproofed, and habitable.

Supportive Housing: Housing with no limit on length of stay, that is occupied by the target population, and that is linked to an on- or off-site service that assists the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community.

Supportive Services: Services provided to residents of supportive housing for the purpose of facilitating the independence of residents. Some examples are case management, medical or psychological counseling and supervision, child care, transportation, and job training.

Target Population: Persons with low incomes who have one or more disabilities, including mental illness, HIV or AIDS, substance abuse, or other chronic health condition, or individuals eligible for services provided pursuant to the Lanterman Developmental Disabilities Services Act (Division 4.5 (commencing with Section 4500) of the Welfare and Institutions Code) and may include, among other populations, adults, emancipated minors, families with children, elderly persons, young adults aging out of the foster care system, individuals exiting from institutional settings, veterans, and homeless people.

Transitional Housing: Buildings configured as rental housing developments, but operated under program requirements that require the termination of assistance and recirculating of the assisted unit to another eligible program recipient at a predetermined future point in time that is no less than six months from the beginning of the assistance.

VA-Guaranteed: Loans made by private lenders to eligible veterans for the purchase of a home which must be for their own personal occupancy. To get a loan, a veteran must apply to a lender. If the loan is approved, the VA will guarantee a portion of it to the lender. This guaranty protects the lender against loss up to the amount guaranteed and allows a veteran to obtain favorable financing terms.

Very Low-Income Limit: Very low-income households are defined as households with incomes less than 50 percent of the area median household income.

Veteran: Anyone who has been discharged from the military generally after at least two years of service whether they served on active duty in a conflict or not (US House Bill 2163).

Workforce Housing: Housing that is affordable to households earning between 60 and 120 percent of area median income (AMI). Workforce housing targets middle-income families and workers including teachers, health care workers, retail clerks, young professionals, and more.

Zoning: An activity undertaken by local jurisdictions to direct and shape land development activities. The intent of zoning is to protect the public health, safety, and welfare by ensuring that incompatible land uses (e.g., residential vs. heavy industrial) are not located next to each other. Zoning also impacts land values, creating and taking away "capital" for and from property owners. For example, a lot that is zoned for commercial development is more valuable (in financial terms) than a lot that is zoned for open space. Typically, lots that are zoned for higher densities have greater value on the market than lots that are zoned for lower densities. Zoning is one of the most important regulatory functions performed by local jurisdictions.

US CENSUS TERMS

Children: The term “children,” as used in tables on living arrangements of children under 18, includes all persons under 18 years, excluding people who maintain households, families, or subfamilies as a reference person or spouse.

Own Children: Sons and daughters, including stepchildren and adopted children, of the householder. Similarly, “own” children in a subfamily are sons and daughters of the married couple or parent in the subfamily. (All children shown as members of related subfamilies are own children of the person(s) maintaining the subfamily.) For each type of family unit identified in the CPS, the count of “own children under 18 year old” is limited to never-married children; however, “own children under 25” and “own children of any age,” as the terms are used, include all children regardless of marital status. The counts include never-married children living away from home in college dormitories.

Related Children: Includes all people in a household under the age of 18, regardless of marital status, who are related to the householder. It does not include householder’s spouse or foster children, regardless of age.

Ethnic Origin: People of Hispanic origin were identified by a question that asked for self-identification of the persons’ origin or descent. Respondents were asked to select their origin (and the origin of other household members) from a “flash card” listing ethnic origins. People of Hispanic origin, in particular, were those who indicated that their origin was Mexican, Puerto Rican, Cuban, Central or South American, or some other Hispanic origin. It should be noted that people of Hispanic origin may be of any race.

Family: A group of two or more people who reside together and who are related by birth, marriage, or adoption.

Family Household (Family): A family includes a householder and one or more people living in the same household who are related to the householder by birth, marriage, or adoption. All people in a household who are related to the householder are regarded as members of his or her family. A family household may contain people not related to the householder, but those people are not included as part of the householder’s family in census tabulations. Thus, the number of family households is equal to the number of families, but family households may include more members than do families. A household can contain only one family for purposes of census tabulations. Not all households contain families since a household may comprise a group of unrelated people or one person living alone.

Family Size: Refers to the number of people in a family.

Family Type: Refers to how the members of a family are related to one another and the householder. Families may be a “Married Couple Family,” “Single Parent Family,” “Stepfamily,” or “Subfamily.”

Household: Includes all the people who occupy a housing unit as their usual place of residence.

Household Income: The total income of all the persons living in a household. A household is usually described as very low income, low income, moderate income, and above moderate income based on household size and income, relative to regional median income.

Household Size: The total number of people living in a housing unit.

Household Type and Relationship: Households are classified by type according to the sex of the householder and the presence of relatives. Examples include married-couple family; male householder, no wife present; female householder, no husband present; spouse (husband/wife); child; and other relatives.

Householder: The person, or one of the people, in whose name the home is owned, being bought, or rented. If there is no such person present, any household member 15 years old and over can serve as the householder for the purposes of the census. Two types of householders are distinguished: a family householder and a non-family householder. A family householder is a householder living with one or more people related to him or her by birth, marriage, or adoption. The householder and all people in the household related to him are family members. A non-family householder is a householder living alone or with non-relatives only.

Housing Unit: A house, an apartment, a mobile home or trailer, a group of rooms, or a single room occupied as separate living quarters, or if vacant, intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall. For vacant units, the criteria of separateness and direct access are applied to the intended occupants whenever possible.

Median: This measure represents the middle value (if n is odd) or the average of the two middle values (if n is even) in an ordered list of data values. The median divides the total frequency distribution into two equal parts: one-half of the cases fall below the median and one-half of the cases exceed the median.

Median Age: This measure divides the age distribution in a stated area into two equal parts: one-half of the population falling below the median value and one-half above the median value.

Median Income: The median income divides the income distribution into two equal groups; one has incomes above the median and the other having incomes below the median.

Occupied Housing Unit: A housing unit is classified as occupied if it is the usual place of residence of the person or group of people living in it at the time of enumeration, or if the occupants are only temporarily absent; that is, away on vacation or a business trip. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated people who share living quarters.

Overcrowded Units: Occupied housing units that have more than 1 person per room.

Per Capita Income: Average obtained by dividing aggregate income by total population of an area.

Population Estimate (Population Estimates Program): The Census Bureau's Population Estimates Program (PEP) produces July 1 estimates for years after the last published decennial census, as well as for past decades. Existing data series such as births, deaths, federal tax returns, Medicare enrollment, and immigration are used to update the decennial census base counts. POP estimates are used in federal funding allocations, in setting the levels of national surveys, and in monitoring recent demographic changes.

Population Projections: Estimates of the population for future dates. They illustrate plausible courses of future population change based on assumptions about future births, deaths, international migration, and domestic migration. Projections are based on an estimated population consistent with the most recent decennial census as enumerated. While projections and estimates may appear similar, there are some distinct differences between the two measures. Estimates usually are for the past, while projections typically are for future dates. Estimates generally use existing data, while projections must assume what demographic trends will be in the future.

Poverty: Following the Office of Management and Budget's (OMB's) Directive 14, the Census Bureau uses a set of money income thresholds that vary by family size and composition to detect who is poor. If the total income for a family or unrelated individual falls below the relevant poverty threshold, then the family or unrelated individual is classified as being "below the poverty level."

Poverty Rate: The percentage of people (or families) who are below poverty.

Race: The race of individuals was identified by a question that asked for self-identification of the person's race. Respondents were asked to select their race from a "flashcard" listing racial groups.

Severely Overcrowded: Occupied housing units with 1.51 or more persons per room.

Single-Family Attached Housing: A one-unit residential structure that has one or more walls extending from ground to roof separating it from adjoining structures. This category includes row houses, townhouses, and houses attached to nonresidential structures.

Single-Family Detached Homes: A one-unit residential structure detached from any other house (i.e., with open space on all four sides). A house is considered detached even if it has an adjoining shed or garage.

Tenure: The distinction between owner-occupied and renter-occupied housing units. A housing unit is "owned" 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 "owned" only if the owner or co-owner lives in it. All other occupied units are classified as "rented," including units rented for cash rent and those occupied without payment of cash rent.

Two-Family Buildings: These dwellings may also be referred to as single-family attached because a duplex with a shared wall would qualify in both categories. Other two-family buildings would include older single-family homes that have been converted into two separate living spaces or "flats" that do not share walls, but do share a floor/ceiling.

Unemployed: All civilians 16 years old and over are classified as unemployed if they (1) were neither "at work" nor "with a job but not at work" during the reference week, and (2) were actively looking for work during the last four weeks, and (3) were available to accept a job. Also included as unemployed are civilians who did not work at all during the reference week, were waiting to be called back to a job from which they had been laid off, and were available for work except for temporary illness.

Unemployment Rate: The proportion of the civilian labor force that is unemployed, expressed as a percentage.

Units in Structure: A structure is a separate building that either has open spaces on all sides or is separated from other structures by dividing walls that extend from ground to roof. In determining the number of units in a structure, all housing units, both occupied and vacant, are counted.

Vacancy Rate: The housing vacancy rate is the proportion of the housing inventory that is available "for sale" or "for rent." It is computed by dividing the number of available units by the sum of occupied units and available units, and then multiplying by 100.

Vacant Housing Unit: A housing unit is vacant if no one is living in it at the time of enumeration, unless its occupants are only temporarily absent. Units temporarily occupied at the time of enumeration entirely by people who have a usual residence elsewhere are also classified as vacant. New units not yet occupied are classified as vacant housing units if construction has reached a point where all exterior windows and doors are installed and final usable floors are in place. Vacant units are excluded from the housing inventory if they are open to the elements; that is, the roof, walls, windows, and/or doors no longer protect the interior from the elements. Also excluded are vacant units with a sign that they are condemned or they are to be demolished.

White: In decennial census data, the White category includes persons having origins in any of the original peoples of Europe, the Middle East, or North Africa. It includes people who indicate their race as "White" or report entries such as Irish, German, Italian, Lebanese, Near Easterner, Arab, or Polish. The "alone" designation, as used with decennial census data, indicates that the person reported only one race.

Year Structure (housing unit) Built: Refers to when the building was first constructed, not when it was remodeled, added to, or converted. The data relate to the number of units built during the specified periods that were still in existence at the time of enumeration.

