

Glossary of Terms for the UUCM Meetinghouse Lecture Series, June 6, 2021

NOTE: This glossary is designed especially for today’s session, containing terms you will hear.

There are broader glossaries available, and we adapted some descriptions in this list from those. Some broader glossaries are:

- From Harborlight Community Partners: <https://harborlightcp.org/glossary-of-affordable-housing-terms/>
- From the Town of Concord, MA: <https://www.concordma.gov/2333/Affordable-Housing-Glossary-of-Terms>
- From the Massachusetts Dept. of Housing and Community Development: <https://www.mass.gov/topics/affordable-housing> [clickable boxes, rather than text, but detailed information is on web pages reached from the boxes]

Term	Explanation
Affordable Housing	Adapted from Harborlight: “Housing that costs no more than 30% of a household’s income is considered to be ‘affordable’ for that household. More specifically, ‘affordable housing’ meets this 30% standard for low-income households (i.e., households earning below 80% of the area median income). For homeowners, housing costs include principal, interest, property taxes, and hazard insurance. For renters, costs include rent and tenant-paid utilities (except telephone and cable).”
Public Housing	https://www.masslegalhelp.org/housing/public-subsidized-differences In public housing , the housing authority owns your building and is your landlord. In a few cases, a private company may manage the building for the housing authority or may be part of the ownership, but the building is still controlled by the housing authority. Housing authorities operate in most cities and towns in Massachusetts. They were established by state law to provide affordable housing for low-income people. To be eligible for public housing, your income must be below certain income limits. You must also meet other qualifications. Income limits for public housing are set by the government and change every year. Income limits for multifamily subsidized housing vary from development to development. . . . Latest income guidelines for State-Aided Housing Programs in Marblehead: Household of 1 person- \$70,750; 2 people - \$80,850; 3 people - \$90,950; 4 people - \$101,050

Area Median Income (AMI)	Adapted from Harborlight: “The estimated median income, adjusted for family size, by metropolitan area (or county, in nonmetropolitan areas). AMI is updated annually by the U. S. Department of Housing and Urban Development (HUD) and used as the basis of eligibility for most housing assistance programs. www.huduser.org “ . . . latest AMI figure here is \$120,800
Housing Cost-Burdened Household	HUD defines cost-burdened families as those “who pay more than 30 percent of their income for housing” and “may have difficulty affording necessities such as food, clothing, transportation, and medical care.”
Severe Rent-Burdened Household	HUD defines severe rent-burdened as paying more than 50 percent of one's income on rent.
Mass. General Laws “Chapter 40B”	Adapted from Concord: “MA General Law Ch. 40B was enacted in 1969 to address the shortage of affordable housing statewide by eliminating barriers created by local zoning and approval processes. If a community has yet to obtain the mandated <u>10%</u> and at least 20-25% of the units have a long-term affordability restriction <u>Ch. 40B</u> requires the Board of Appeals to approve the project.”
Mass. General Laws “Chapter 40R”	The “Smart Growth Zoning and Housing Production Act” of 2004, otherwise known as “Chapter 40R,” provides incentives to communities that create zoning districts that encourage compact, mixed-use development (including commercial uses and market-rate and affordable housing), typically located near public transportation or town centers.
Smart Growth Overlay, Mhd	https://ecode360.com/13904401#13904401 Zoning Bylaw Ch. 200-44.B An SG is established pursuant to the authority of MGL c. 40R and 760 CMR 59.00, and shall be deemed to overlay the parcels as shown on the Zoning Map of the Town of Marblehead, as amended. At the option of the owner, development of land within an SG may be undertaken by means of a plan approval pursuant to the zoning controls set forth in this § 200-44 or by complying with all applicable zoning controls set forth in the Zoning Bylaw of the Town of Marblehead (underlying zoning). When a building permit is issued for any development project for which plan approval has been granted, all of the land shown on the plan which was submitted pursuant to § 200-44K of this bylaw shall be developed pursuant to this § 200-44 and shall not be developed pursuant to the underlying zoning.

	Development projects proposed pursuant to this § 200-44 shall be subject to all other applicable local, state and federal regulations.
Incentive Zoning, Mhd	https://ecode360.com/10438606#10438606 Zoning Bylaw Ch. 200-39 An applicant may seek a special permit for incentive zoning to increase density or intensity of use to a level greater than that allowed by right in the zoning district in which the residential development is located or may grant an exception to vary minimum lot and yard dimensions in accordance with the following provisions.
Inclusionary Zoning	Adapted from Harborlight: “A local zoning ordinance that either requires or encourages a developer to include affordable housing as part of a development, or contribute to a fund for such housing. The bylaw may provide incentives such as increased density, reduced parking requirements, or expedited permitting in exchange for the affordable housing.”
Zoning Bylaw, Mhd	Extensive set of locally adopted rules that control real property use in the town, primarily administered by the elected Planning Board; find at town website by entering Search term “Zoning Bylaw” https://ecode360.com/10438269
Rental Assistance	https://www.masslegalhelp.org/housing/public-subsidized-differences In subsidized housing , the housing authority is not your landlord. Subsidized housing is owned and operated by private owners who receive subsidies in exchange for renting to low- and moderate-income people. Owners may be individual landlords or for-profit or nonprofit corporations. Subsidized housing can be obtained through vouchers , where the subsidy is used by a tenant to find rental housing in the private market and is paid to a private landlord. This subsidy stays with the tenant. Or it can be multifamily subsidized housing , where the subsidy is given to the owner who provides affordable housing. This subsidy stays with the property. To be eligible for public and subsidized housing, your income must be below certain income limits. You must also meet other qualifications. Income limits for vouchers are set by the government and change every year. Income limits for multifamily subsidized housing vary from development to development. For more information, see Who Is Eligible .

Affordable Housing Lottery	An Affordable Housing Lottery is a way to give low-moderate income households the opportunity of home ownership. This can be a 'First-Time Home Buyer' program, sometimes through quasi-public agency Mass Housing, https://www.masshousing.com . Potential buyers (Applicants) submit their application along with supporting documents to be reviewed and approved for the program. Once the application is reviewed and the applicant is deemed eligible for the Affordable Program, he/she will be placed into a drawing for the available affordable homes/condos. The drawing method is used when there are more applicants than units offered.
"HOME Funds" from HUD to Mhd	Adapted from Concord: "Administered by <u>HUD</u> , the HOME Investment Partnerships Program is the largest Federal block grant to State and local communities to use, often in partnership with local nonprofit groups, to fund the construction, purchase, and/or rehabilitation of affordable housing units, or direct rental assistance to low-income households." For many years, Marblehead has participated in the HOME Program through its membership in the North Shore HOME Consortium based in Peabody.
Mass. General Laws — Community Preservation Act	From Harborlight: "The Community Preservation Act Enabling Legislation (Chapter 267 of the Acts of 2000)... Allows communities, at local option, to establish a Community Preservation Fund to preserve open space, historic resources and community housing, by imposing a surcharge of up to 3% on local property taxes. The state provides matching funds from its own Community Preservation Trust Fund, generated from an increase in certain Registry of Deeds fees. The Community Preservation Coalition (CPC) works with communities, and advocates and supports the passage of CPA. www.communitypreservation.org " <i>NOTE: Marblehead Selectmen and voters have not yet opted-in to the benefits of the Act.</i>
Affordable Housing Trust Fund, Mhd	https://ecode360.com/12272130#12272130 General Bylaws Ch. 24-23 and 24-24 A legal instrument adopted by Town Meeting granting a group consisting of the Selectmen and others appointed by them to exercise 21 enumerated powers in furtherance of Mass. General Laws, Ch. 44, Section 55C to provide for the creation and preservation of affordable housing in town for the benefit of low- and moderate-income households and for the funding of community housing. The town's Affordable Housing Trust Fund accepts private donations.