

**Accessory Dwelling Unit (ADU):** A smaller, independent (i.e., detached) residential dwelling unit located on the same lot as a main stand-alone, single family home.

**Affordable Housing:** Housing is affordable when no more than 30% of gross household income goes to housing costs.

**ARPA:** American Rescue Plan Act of 2021 is a federal program that provides funding for the relief of COVID-19 related economic concerns.

**Area Median Income (AMI):** Each year the Department of Housing and Urban Development (HUD) calculates the median income for every metropolitan region in the country. The current AMI for the San Antonio region (San Antonio New Braunfels Metropolitan Statistical Area) is the standard for the City of San Antonio (COSA).

**Bexar County Appraisal District (BCAD):** Bexar County Appraisal District is the entity that appraises all real and business property in Bexar County. The district appraises property according to the Texas Property Tax Code and the Uniform Standards of Professional Appraisal Practices (USPAP). BCAD is often utilized by the City of San Antonio and San Antonio residents to obtain data relating to property tax information. Information can be found online at [bcad.org](http://bcad.org).

**CARES Act:** The Coronavirus Aid, Relief, and Economic Security Act is a \$2.2 trillion economic stimulus bill passed by the 116th U.S. Congress and signed into law by President Donald Trump on March 27, 2020, in response to the economic fallout of the COVID disease

**Center City Housing Incentive Policy (CCHIP):** Financial incentives issued through the Center City Development Office to high density rental and for-sale housing projects within the Greater Downtown Area, Regional Centers, and Transportation Corridors. CCHIP expired at the end of 2020 due to non-renewal by City Council.

**Chronic Homelessness:** People who have experienced homelessness for at least a year – or repeatedly – while struggling with a disabling condition such as a serious mental illness, substance use disorder, or physical disability.

**Community Development Block Grants (CDBG):** A grant distributed by the Department of Housing and Urban Development that funds various community development activities that assist low- and moderate-income residents and addresses deteriorated conditions throughout the City. CDBG is distributed by the Neighborhood and Housing Services Department (NHSD).

**Community Development Corporation (CDC):** Community development corporations are private, non-profit entities that have as part of their mission the holistic improvement of their neighborhoods for the benefit of low-income families. To qualify as a CDC, an organization must meet certain federal requirements.

**Community Development Financial Institution (CDFI):** An organization providing financial services in low-income communities and to people who lack access to financing; a private-sector, financial intermediary with community development as their primary mission. There are six basic types of CDFIs: community development banks, community development loan funds, community development credit unions, microenterprise funds, community development corporation-based lenders and investors, and community development venture funds.

**Community Housing Development Organization (CHDO):** A private, nonprofit, community-based organization with qualified staff that is receiving HOME funds as the owner, developer, or sponsor of affordable housing for the community it serves. A CHDO is a specific type of private nonprofit entity. To qualify as a CHDO, an organization must meet certain federal requirements.

**Community Land Trust (CLT):** Community Land Trusts (CLT) are nonprofit, community-based organizations that acquire land and develop it with for-sale affordable housing. The CLT maintains long-term ownership of the land through a lease, which ensures the home remains affordable long-term. When a homeowner sells, the family earns a portion of the increased property value.

**Consolidated Plan:** The Consolidated Plan is required by HUD and requires states and local jurisdictions to assess their affordable housing and community development needs and market conditions, and to make data-driven, place-based investment decisions.

**Community Reinvestment Act (CRA):** Legislation passed by Congress in 1977 to ensure banks meet the credit needs of the communities where they are located, especially in low- and moderate-income neighborhoods.

**Continuum of Care (COC):** A HUD-mandated planning organization that coordinates housing and service funding for those experiencing homelessness.

**Cost Burden:** A household that spends more than 30% of their income on housing costs, as defined by HUD.

**Emergency Shelter Grant (ESG):** HUD funds used to provide housing relocation and stabilization services and short- and/or medium-term rental assistance necessary to prevent an individual or family from moving into an emergency shelter.

**Fair Housing:** The right to choose housing free from unlawful discrimination. Federal, state and local fair housing laws protect people from discrimination in housing transactions such as rentals, sales, lending, and insurance.

**Fair Market Rent (FMR):** The Department of Housing and Urban Development uses the Fair Market Rent to determine what level of assistance should be offered through housing voucher programs (Section 8).

**Form Based Code (FBC):** A land development regulation that focuses on building form/dimensions first and building use second with the purpose of achieving a particular type of “place” or built environment based on a community vision.

**Heirs Property Owner:** Someone who claims a property as their residence homestead and acquired the property through a will, transfer on death deed or intestacy. An heir property owner’s interest may not be recorded in the County’s records.

**Housing Authority of Bexar County (HABC):** A public housing authority with board appointed by the Bexar County Commissioners Court offering programs such as Housing Choice Voucher (HCV)/Section 8 Program, Family Self-Sufficiency program (FSS), and Veterans Affairs Supportive Housing (VASH) Program.

**Housing Choice Vouchers (HCV):** This is a federal program for assisting very low-income families, the elderly, and the disabled afford decent, safe and sanitary housing in the private market by making payments directly to landlords.

**Housing First:** An approach to serving people experiencing homelessness that recognizes a person must first have access to a decent, safe place to live before stabilizing, improving health, or reducing harmful behaviors. The focus is on removing barriers for people to access permanent housing. This approach typically includes PSH and Rapid Rehousing (RRH) programs.

**Housing Stability:** The extent to which an individual’s customary access to housing of reasonable quality is secure.

**Housing Tax Credit (HTC):** Housing Tax Credits are allocated by the Internal Revenue Service (IRS) to state housing credit agencies based on each state’s population. These federal tax subsidies are distributed for the construction, rehabilitation, reconstruction, and adaptive reuse of rental properties for vulnerable populations including low-income families, elderly residents, and other special populations.

**Housing and Urban Development, Department of (HUD):** The United States Department of Housing and Urban Development, the primary federal agency providing oversight of public housing and other affordable housing and community development programs.

**HOME Investment Partnership Program (HOME):** HOME is the largest Federal block grant to state and local governments designed exclusively to create affordable housing for low-income households. Funds are often used in partnership with local non-profits for a variety of activities to assist low-income residents secure housing. Funds are used to build, buy, or rehab affordable housing. The funds can be used build, buy, and rehab affordable housing as well as providing direct rental assistance.

**Infill Housing:** Infill housing is newly constructed housing, usually in older or well-established neighborhoods, which are built on smaller tracts of land.

**Land Bank:** Land banks are public or non-profit organizations created to acquire, hold, manage, and sometimes redevelop property to increasing affordable housing. Land banks are commonly established in localities with relatively low housing costs and a sizeable inventory of tax-delinquent properties that the community wants to repurpose to support community goals.

**Low Income Housing Tax Credit (LIHTC):** See Housing Tax Credit.

**Managed Care Organization (MCO):** A health care delivery system organized to manage cost, utilization, and quality.

**Medicaid Expansion:** The Affordable Care Act Medicaid Expansion was designed to address historically high uninsured rates among low-income individuals, providing a coverage option for people with limited access to employer coverage and limited income to purchase coverage on their own.

**Missing Middle Housing:** Missing middle housing is a range of multi-unit or clustered housing types compatible in scale with single-family homes that help meet the growing demand for walkable urban living. These types provide diverse housing options along a spectrum of affordability, including duplexes, quadplexes, and bungalow courts, to support walkable communities, locally serving retail, and public transportation options. Missing Middle Housing provides a solution to the mismatch between the available U.S. housing stock and shifting demographics combined with the growing demand for walkability.

**Multi-Family Housing (MF):** Multi-Family housing is a development of more than four housing units, attached or detached, on a single lot.

**Naturally Occurring Affordable Housing (NOAH):** Affordable, privately-owned rental properties that are not subsidized to reduce rents.

**Neighborhood Empowerment Zone (NEZ):** A designated area within a municipality that is created to promote one or multiple of the following: affordable housing, increase in economic development, increase in quality of social services, education or public safety, or rehabilitation of affordable housing in the zone. Properties within these zones can benefit from tax abatements, reduced fees, or other city incentives.

**Opportunity Home:** A public housing authority with a board appointed by the Mayor of the City of San Antonio, formerly known as San Antonio Housing Authority. Opportunity Home owns and operates subsidized housing and housing programs.

**Opportunity Zone (OZ):** A federal tax incentive to foster economic inclusive growth by encourage long-term investment of unrealized capital gains in designated opportunity zones in exchange for deferment and reduction of capital gains taxes.

**Office of Urban Redevelopment San Antonio (OURSA):** This office was established by voter referendum in 1957. It exists to develop and implement strategies to eliminate community slums and blighted areas and to meet the revitalization, redevelopment, rehabilitation, and conservation directives as identified by City management and approved by City Council.

**Public Facility Corporation (PFC):** A Public Facility Corporation (PFC) is a nonprofit corporation created by governmental entity like a city, county, or housing authority. One reason government entities establish PFCs is to help develop affordable housing by exempting certain affordable developments from property taxes.

**Public Housing Authority (PHA):** Federally funded and regulated organizations that develop and administer long-term affordable housing strategies for the communities they serve.

**Rehabilitation:** Rehabilitation includes the labor, materials, tools, soft costs, and other costs of improving buildings. Rehabilitation programs, such as City of San Antonio's Owner-Occupied Rehabilitation program, can assist low to moderate income homeowners to rehabilitate their substandard and non-code compliant residential properties by providing funds to cover the cost of the needed repairs.

**Risk Mitigation Policy:** The Risk Mitigation Policy aims to assist those families and individuals facing displacement from their rental unit due to redevelopment or an increase in rent by providing effective and supportive relocation assistance. The policy also looks to assist renters and homeowners going through emergency life situations in order to keep them housed and prevent those situations from worsening and leading to future displacement.

**San Antonio Housing Trust Housing Finance Corporation (SAHTFC):** The San Antonio Housing Trust Housing Finance Corporation (SAHTFC) was established in 1997 under the Texas Housing Financing Corporation Act. The primary activity of the SAHTFC is to issue multi-family housing revenue bonds to finance affordable housing. The initial board of the Finance Corporation is the San Antonio City Council. The Finance Corporation is administered by the staff of the San Antonio Housing Trust Foundation.

**Section 8:** See also Housing Choice Vouchers. Section 8 of the Affordable Housing Act of 1937 authorized direct payments to landlords to assist very low-income households.

**Service-Enriched Housing (SEH):** Service-Enriched Housing is permanent, rental housing in which social services are available onsite or by referral through a supportive services program or service coordinator.

**Senior Housing:** Senior housing is housing units whose occupancy is restricted by age; typically, one household member must be at least 55 or 62 years old depending on program requirements.

**Single-Family Housing (SF):** Single-Family Housing is development of four or less units, attached or detached, on a single lot.

**Site-Based Permanent Supportive Housing:** This type of permanent supportive housing is typically located in an apartment-style building or a cluster of tiny homes with supportive services onsite.

**Social Determinants of Health:** The conditions in the environment where people are born, live, learn, work, play, worship, and age that affect a wide range of health, functioning, and quality-of-life outcomes and risks.

**South Alamo Regional Alliance for the Homeless (SARAH):** The HUD-mandated non-profit planning agency charged with distributing, coordinating and overseeing grants of federal resources to address homelessness. SARAH is the Continuum of Care (COC) for San Antonio and Bexar County.

**Strategic Housing Implementation Plan (SHIP):** Adopted by City Council in 2021, the SHIP is 10-year, cross-organizational vision for affordable housing. The SHIP is a plan to stabilize households in need by preserving or creating over 28,000 homes and raising household incomes over the next ten years.

**Tax Increment Financing (TIF):** Tax increment financing is a tool that local governments can use to publicly finance needed improvements to infrastructure and buildings within a designated area known as a reinvestment zone. The cost of improvements to the reinvestment zone is repaid by the future tax revenues of each taxing unit that levies taxes against the property. Each taxing unit can choose to dedicate all, a portion of, or none of the tax revenue gained as a result of improvements within the reinvestment zone.

**Tax Increment Reinvestment Zones (TIRZ):** A tax increment reinvestment zone (TIRZ) is a contiguous or noncontiguous geographic area that is within the corporate limits of a municipality, in the extraterritorial jurisdiction of the municipality, or in both that is designated as a reinvestment zone to promote development or redevelopment in an area designated as such in accordance with Chapter 311 of the Texas Property Tax Code.

**Texas Department of Housing and Community Affairs (TDHCA):** TDHCA is a Texas state agency responsible for affordable housing, community and energy assistance programs, and regulation of the state's manufactured housing industry. The department acts as a conduit for federal grant funds for housing and community services as well as a housing finance agency.

**Title:** Also called Property Title or House Title. Title is the legal documentation that identifies a specific property and who owns it, often in the form of a deed.

**Transit-Oriented Development:** Compact, walkable, pedestrian-oriented, mixed-used communities centered around high-quality transit systems.

**Unified Development Code (UDC):** The UDC is the City's regulations for the preparation of land in anticipation of development, such as subdivision platting, zoning, and street and drainage

design, as well as historic preservation. The UDC implements the City's Comprehensive Plan and Master Plan Policies.

**U.S. Department of Housing and Urban Development (HUD):** The U.S. Department of Housing and Urban Development is a department within the Federal Government with a goal to create strong, sustainable, inclusive communities and quality affordable homes for all residents.