Appendix F: Glossary

AMI (Area Median Income)- Area Median Income, commonly referred to as "AMI," is a federal calculation based on census data from every geographic area. See Table 1 on page 9 in the HIP for AMI for a few household sizes and incomes as of June 2021. HUD calculates AMI annually.

AHTF (Affordable Housing Trust Fund)- the <u>AHTF</u> is dedicated funding generated by a local construction excise tax that can be used for projects and programs that increase availability and access to owner- and renter-occupied housing that is affordable to lower income community members (households earning 100% of AMI and below).

CDBG (Community Development Block Grant)- Grants made available by the U.S. Department of Housing and Urban Development (HUD) for the purpose of providing decent, safe, and affordable housing; creating suitable living environments; and expanding economic opportunities. The City of Eugene receives an annual entitlement of CDBG funds. Expenditure of these funds is guided by the Consolidated Plan and the annual Action Plan.

CET (Construction Excise Tax)- Eugene's <u>construction excise tax</u> is a tax of 0.5% of the value of permitted work that applies to new residential and commercial buildings, additions, and alterations. The tax creates a dedicated source of funding for local affordable housing (see AHTF).

Consolidated Plan- A five-year strategic vision for housing and community development for the allocation of the Community Development Block Grant (CDBG) and HOME Investment Partnership Program (HOME) funds. The goals and activities outlined in the <u>Consolidated Plan</u> are based on priorities identified through an analysis of community needs as well as an extensive community outreach process.

Cost Burdened- Short for housing cost burdened. When a resident spends more than 30% of their gross income on housing and utilities, they are considered cost burdened. See graphic on page 7 for cost burdened household information for Eugene.

Dusk to Dawn- Program approved by the City of Eugene and operated by St. Vincent de Paul that provides individuals experiencing homelessness with a place to safely sleep and keep their belongings at night.

Emergency Shelter- Any facility with overnight sleeping accommodations, the primary purpose of which is to provide temporary shelter for individuals experiencing homelessness in general or for specific populations of people experiencing homelessness.

Envision Eugene Comprehensive Plan – The 20-year policy and visioning document for Eugene's land supply and use. This plan translates community values into land use policy through seven pillars. One of the seven pillars is "to provide housing affordable to all income levels."

Equity- The state, quality, or ideal of being just, impartial and fair. It involves trying to understand and give people what they need to enjoy full, healthy lives.

For Sale Inventory- A measure of home sales market. Number of months that it would take for the current inventory of "for-sale" homes to sell given the current sales pace.

Fiscal Year- An accounting period of one year, not necessarily coinciding with the calendar year. The City of Eugene's fiscal year begins July 1 and ends June 30.

HOME (HOME Investment Partnership Program)- The largest Federal block grant to state and local governments designed exclusively to create affordable housing and homeownership opportunities for very low- and low-income households.

HTS (Housing Tools and Strategies)- A facilitated community process to identify housing affordability, availability, and diversity barriers in Eugene, engaging a Working Group of housing providers, developers, designers, and advocates. The Working Group delivered a list of recommendations, and a housing implementation strategy was one of the recommended actions. The HTS process was the result of a City Council motion in 2018 which directed staff to examine housing barriers and recommend possible strategies and tools to address the barriers.

HUD (U.S. Department of Housing and Urban Development)- Is a cabinet department in the executive branch of the U.S. federal government that many major affordable housing and homelessness programs are administered under. These include CDBG, the HOME program, Shelter Plus Care, Emergency Shelter Grants (ESG), Section 8 Moderate Rehabilitation Single Room Occupancy program (Mod Rehab SRO), and Housing Opportunities for Persons with AIDS (HOPWA).

Housing Continuum- The range of types of housing that includes temporary shelter, permanent supportive housing, moderate income housing and market rate housing

Income Qualified Housing- Housing that is specifically for families making 0-100% of the AMI. Programs and investments under this focus area include publicly subsidized Permanent Supportive Housing (PSH), other types of Affordable Housing and Moderate-Income Housing.

LIHRPTE (Low Income Housing Rental Property Tax Exemption)- The <u>LIRHPTE</u> provides a 20-year exemption for rental properties constructed after February 12, 1990, or rental properties owned by 501c(3) non-profits. LIRHPTE is for properties that are offered for rent or held for the purpose of developing low-income rental housing. The income limit for the program is 60 percent of the area median income based on household size.

Landbank- The City purchases land with CDBG funds for future affordable housing development. This is also referred to as land acquisition.

Low-barrier shelter- Shelter that has minimal requirements for entry. While rules differ from shelter to shelter, low-barrier shelters often do not require ID or sobriety to access shelter services and do not prohibit pets from entering the shelter.

MUPTE (Multi-Unit Property Tax Exemption)- Multi-Unit Property Tax Exemption (<u>MUPTE</u>) is a tool meant to shift a proposed housing development to being financially feasible. In Eugene, the City Council has authorized the use of MUPTE in the downtown area. MUPTE allows new multi-unit projects (5 or more units) to avoid property taxes on the value of new construction for up to 10 years. The property continues to generate taxes on the land value during the exemption period.

Market Rate Housing- Buildings or proposed developments that result from the market and regulatory environment, without any special subsidies or legal compensation.

Middle Housing- Housing that falls in between a single-family dwelling unit and an apartment building in terms of number of units. This definition includes duplexes, triplexes, fourplexes, cottage clusters and townhouses.

Moderate Income Housing- Housing that is available specifically for residents earning 60-120% of AMI. This housing is built using public subsidies to support the construction and continued operations. The City's current programs only offer subsidies to moderate income housing up to 100% of AMI.

PSH (Permanent Supportive Housing)- A housing model designed to provide housing assistance and supportive services on a long-term basis for people that experience chronic homelessness. Supportive services include mental health resources, substance abuse treatment, peer education and assistance with independent living skills.

Property Development – Also called real estate development, is the process of developing buildings or land into a higher use value. This usually encompasses either buying land and building property on it; renovating, extending or improving property or converting property from one use type to another. The people that do this work are referred to as developers.

RFP (Request for Proposals)- A formal publicly released document outlining a need and inviting businesses to submit plans to fulfill that need.

Racial Equity Lens- A tool that staff will use to assess racial equity through awareness, analysis, and engagement practices for housing topics. This tool will be complete before the beginning of FY23.

SDC (Systems Development Charge)- SDCs are fee scheduled charges applied to new development to help offset the impact of development, redevelopment or an intensification of use. The fee is intended to recover a fair share of the costs of existing and planned infrastructure that provide capacity to serve new growth.

Single Dwelling Unit- Sometimes referred to as a single-family house, a conventional detached house.

Urban Renewal- Urban Renewal or Tax Increment Financing is a tool used by municipalities to finance improvements and redevelop specific areas of a city by reinvesting the increase in the area's property taxes. Eugene has two <u>urban renewal districts</u>: the Downtown Urban Renewal District and the Riverfront Urban Renewal District.