



City of Leavenworth | Housing Action Plan 2021

APPENDIX A GLOSSARY OF TERMS

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STRATEGY ■ ANALYSIS ■ COMMUNICATIONS

“Helping Communities and Organizations Create Their Best Futures”

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Glossary of Terms

Terms that describe types of housing

Affordable housing

Housing that costs no more than 30% of a household's income. Housing that is "affordable" will cost less for a lower income household than housing that is "affordable" to a higher income household. A balanced community will include a variety of housing types that are affordable to a range of different household income levels.

Income-restricted housing

Housing restricted to households within a specified income range, often households with incomes lower than the area median income. Income-restricted housing can be any housing type and located in any neighborhood. The restrictions on tenant income can move with the tenant (such as a tenant-based voucher) or stay with the housing unit (such as a housing unit built with Low-Income Housing Tax Credits). In both cases, the income-restriction is typically the result of a public subsidy.

Workforce housing

Typically, workforce housing is developed to serve households whose income is too high to be eligible for subsidized housing but who may still struggle to afford housing. It can refer to any form of housing, such as single-family detached housing or apartments, as well as any occupancy tenure including home rental or ownership. Workforce housing is often considered critical to serving the local economy through housing for teachers, nurses, firemen, and medical personnel. In tourism or resort communities, service employees are often considered part of the essential workforce.

Short-term rentals

Housing that is occupied based on short-term contracts with the property owner, typically arranged through a third-party service such as VRBO or Airbnb. Short-term rentals are also referred to as vacation rentals and can be any type of housing. In some cases, short-term rentals represent additional income to local and non-local homeowners.

Market-rate housing

Market-rate housing is housing that has no income or rent restrictions. The cost of market-rate housing varies greatly by housing type and form. Market-rate housing includes both rental housing and owner-occupied housing.

Universal Design

Universal design encompasses a set of design standards that make housing and the community accessible to all people regardless of their age, size, or ability. When integrated into the built environment, universal design principles ensure that residents who are aging or living with a disability are not prevented from accessing housing and services.

Vouchers (Tenant-based and Project-based)

The U.S. Department of Housing and Urban Development (HUD) provides housing vouchers to qualifying low-income households. These are typically distributed by local housing authorities and demand far exceeds supply in most areas. Vouchers can be “tenant-based”, meaning the household can use the vouchers to help offset the cost of market-rate housing in their community. Or they can be “project-based”, meaning the voucher holder receives a unit in a specific building.

Terms that describe community members

Household

A household is a group of people living within the same housing unit. The people can be related or not. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit, are both counted as a household. Group quarters populations, such as those living in a college dormitory, military barrack, or nursing home, are not considered to be living in households.

Cost burdened households

A household is considered “cost burdened” when it spends more than 30% of its gross income on housing, including utilities. When a household pays more than 50% of its gross income on housing, including utilities, they are considered “severely cost burdened.” Cost burdened households have less money available for other essentials including food, clothing, transportation, and medical care. Households at any income can experience housing cost burden, but the consequences are greatest for those with lower incomes.

Low-income households

Families that are designated as low-income may qualify for income-restricted housing or housing subsidies. HUD categorizes families as low-income, very low-income, or extremely low-income relative to area median income (AMI), which accounts for family size.

- A family is considered low-income if its income is 80% or less than AMI.
- A family is considered very low-income if its income is 50% of AMI or less.
- A family is considered extremely low-income if its income is 30% of AMI or less.

Data sources and benchmarks

American Community Survey (ACS)

The American Community Survey (ACS) is a public source of information on the demographic and housing characteristics of a community. It is a nationwide survey conducted by the U.S. Census Bureau in an ongoing format. Because the survey is nationwide and ongoing, it can provide information on how communities compare to other communities and how they are changing. The ACS includes information on households including age, race, income, commute time to work, home value, veteran status, and other data.

Area Median Income (AMI)

The area median income (AMI) refers to household income. It is the middle-income of an area

meaning that half the households have incomes higher than the median and half the households have incomes lower than the median. AMI helps assess the affordability of housing options within a community. HUD provides a nation-wide standard for calculating AMI and publishes values for counties and metropolitan regions. This calculation is also known as the area-wide median family income (MFI). Income limits to qualify for income-restricted housing are often set relative to AMI or MFI with adjustments for family size. Unless otherwise stated For Leavenworth's Housing Action Plan we used estimates based on the HUD calculation of AMI.

Household Income

The U.S. Census defines household income as the sum of the income of all people 15 years and older living together in a household.

Median Family Income (MFI)

The median income of all family households in the county or metropolitan region. Analyses of housing affordability typically group all households by income level relative to area median family income. Median income of non-family households is typically lower than for family households. In this report, both MFI and AMI refer to the U.S. Department of Housing and Urban Development Area Median Family Income (HAMFI).