



DRAFT GLOSSARY OF TERMS

Acronyms Used

AB:	Assembly Bill
ACS:	American Community Survey
ADU:	Accessory Dwelling Unit
AFFH:	Affirmatively Furthering Fair Housing
AMBAG:	Association of Monterey Bay Area Governments
AMI:	Area Median Income
BMPs:	Best Management Practices
BMR:	Below Market Rate
CALTRANS:	California Department of Transportation
CBC:	California Building Code
CBTS:	Carmel-by-the-Sea
CC&Rs:	Covenants, Conditions, and Restrictions
CDBG:	Community Development Block Grant
CEQA:	California Environmental Quality Act
CHAS:	Comprehensive Housing Affordability Strategy
COG:	Councils of Governments
CIP:	Capital Improvement Program
DIF:	Development Impact Fee
DOF:	Department of Finance
DU/AC:	Dwelling units per acre
EDD:	Employment Development Department, State of California
EIR:	Environmental Impact Report
FAR:	Floor Area Ratio
FEMA:	Federal Emergency Management Agency
FMR:	Fair Market Rent
GP:	General Plan
GPA:	General Plan Amendment
HCD:	Housing and Community Development, State Department of
HE:	Housing Element
HOA:	Homeowners Association
HUD:	Housing and Urban Development, U.S. Department of
JPA:	Joint Powers Authority
LAFCO:	Local Agency Formation Commission
LCP:	Local Coastal Plan
LEAP:	Local Early Action Planning
MFI:	Median Family Income
MPO:	Metropolitan Planning Organization
NPDES:	National Pollutant Discharge Elimination System
OPR:	Office of Planning and Research, State of California
REAP:	Regional Early Action Planning



RHNA:	Regional Housing Needs Allocation
RHND:	Regional Housing Needs Determination
RTP:	Regional Transportation Plan
SB:	Senate Bill
SCS:	Sustainable Communities Strategy
SFD:	Single Family Dwelling
SFR:	Single Family Residential
SRO:	Single Room Occupancy
TOD:	Transit-Oriented Development

Above-Moderate-Income Household. A household with an annual income greater than 120 percent of the area median family income adjusted by household size, as determined by the California Department of Housing and Community Development.

Accessory Building. A detached building that is secondary to the principal structure(s) on a site.

Accessory Dwelling Unit (ADU). An attached or detached residential dwelling which provides complete independent living facilities for one or more persons, including permanent provisions for living, sleeping, eating, cooking, and sanitation, which is located on the same parcel as a single-family dwelling. An accessory dwelling unit may consist of an efficiency unit, as defined in Health and Safety Code Section 17958.1; or a manufactured home, as defined in Health and Safety Code Section 18007.

Affirmatively Furthering Fair Housing (AFFH). Meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws. The duty to affirmatively further fair housing extends to all of a public agency's activities and programs relating to housing and community development.

Affordable Housing.

Affordable Unit, For Rent. A unit for which the total monthly rent plus utilities for lower income households does not exceed 30 percent of 60 percent of the county median income or, for very low-income households, 30 percent of 50 percent of the county median income.

Affordable Unit, For Sale. A unit for which the total monthly payment including interest, taxes, insurance, and utilities does not exceed for lower income households 30 percent of 60 percent of the county median income or, for very low-income households, 30 percent of 50 percent of the county median income.

Very Low-Income Households. Households with incomes that do not exceed 50 percent of the area median income, as adjusted for family size.



Low-Income Households. Households with incomes ranging from 51 percent to 80 percent of the area median income, as adjusted for family size.

Moderate-Income Households. Households with incomes ranging from 80 percent to 120 percent of the area median income, as adjusted for family size.

Apartment. An apartment is one or more rooms in an apartment house or dwelling occupied or intended or designated for occupancy by one family for sleeping or living purposes and containing one kitchen.

Area Median Income (AMI). The midpoint of an area's income distribution, where 50 percent of households earn above the median figure while 50 percent earn less than the median.

Assembly Bill (AB). A bill is a proposal to change, repeal, or add to existing state law. An Assembly Bill (AB) is one introduced in the Assembly; a Senate Bill (SB), in the Senate.

Assisted Housing. Generally multi-family rental housing, but sometimes single-family ownership units, whose construction, financing, sales prices, or rents have been subsidized by federal, state, or local housing programs.

Association of Monterey Bay Area Governments (AMBAG). The Association of Monterey Bay Area Governments was organized in 1968 for the purpose of regional collaboration and problem solving. AMBAG, as it is often referred to, was formed a Joint Powers Authority (JPA) governed by a twenty-four member Board of Directors comprised of elected officials from each City and County within the region. The AMBAG region includes Monterey, San Benito and Santa Cruz County. AMBAG serves as both a federally designated Metropolitan Planning Organization (MPO) and Council of Governments (COG). AMBAG performs metropolitan level transportation planning on behalf of the region. Among its many duties, AMBAG manages the region's transportation demand model and prepares regional housing, population and employment forecast that are utilized in a variety of regional plans.

Below-Market-Rate (BMR). Any housing unit sold or rented to low- or moderate-income households for an amount less than the fair market value of the unit.

Build-Out. That level of urban development characterized by full occupancy of all developable sites in accordance with the General Plan and zoning regulations.

Carmel-by-the-Sea (CBTS).

Community Development Block Grant (CDBG). A grant program administered by the U.S. Department of Housing and Urban Development (HUD) on a formula basis for entitlement communities and by the State Department of Housing and Community Development (HCD) for non-entitled jurisdictions. This grant allots money to cities and counties for housing rehabilitation and community development, including public facilities and economic development activities.

Condominium. A structure of two or more units, the interior spaces of which are individually owned; the balance of the property (both land and building) is owned in common by the owners of the individual units. (See "Townhouse.")



Councils of Governments (COG). An association that consists of elected public officials who come from the major local governments within an urban or metropolitan area. COGs were developed during the 1970s and '80s as an appropriate tenet of public governance concerning local and regional issues. Their purpose is to establish a consensus about the needs of an area and the actions needed to solve local and interlocal problems.

Covenants, Conditions, and Restrictions (CC&Rs). A term used to describe restrictive limitations that may be placed on property and its use, and which usually are made a condition of holding title or lease.

Deed. A legal document which transfers ownership of real estate.

Density Bonus. The allocation of development rights that allow a parcel to accommodate additional square footage or residential units beyond the maximum for which the parcel is zoned, in exchange for the provision of affordable housing.

Density, Residential. The number of residential dwelling units per acre of land.

Developable Land. Land that is suitable as a location for structures and that can be developed free of hazards to, and without disruption of, or significant impact on, natural resource areas.

Down Payment. Money paid by a buyer from his own funds, as opposed to that portion of the purchase price which is financed.

Duplex. A detached building under single ownership that is designed for occupation as the residence of two families living independently of each other.

Dwelling, Multifamily (MFD). A building or group of buildings on a single building site that, in whole or in part, is designed for, or occupied by, members of two or more families dwelling independently of each other in separate areas or units.

Dwelling, Single-Family (SFD). Any building containing one or more habitable rooms with facilities for living, sleeping, cooking, and eating and containing no more than one kitchen.

Dwelling Unit (du). A building or portion of a building containing one or more rooms, designed for or used by one family for living or sleeping purposes, and having a separate bathroom and only one kitchen or kitchenette. See Housing Unit.

Elderly Housing. Typically one- and two-bedroom apartments or condominiums designed to meet the needs of persons 62 years of age and older or, if more than 150 units, persons 55 years of age and older, and restricted to occupancy by them.

Emergency Shelter. Housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person. No individual or household may be denied emergency shelter because of an inability to pay.



Environmental Impact Report (EIR). Required under the California Environmental Quality Act, an EIR contains information on potential effects, measures to mitigate those effects, and an analysis of alternatives to the project.

Extremely-Low-Income Household. A household with an annual income equal to or less than 30 percent of the area median family income adjusted by household size, as determined by the California Department of Housing and Community Development.

Fair Market Rent (FMR). The rent, including utility allowances, determined by the United States Department of Housing and Urban Development for purposed of administering the Section 8 Housing Program.

Family. An individual or two or more persons living together as a single nonprofit housekeeping unit and sharing common living, sleeping, cooking, and eating facilities.

General Plan (GP). A comprehensive, long-term plan mandated by State Planning Law for the physical development of a city or county and any land outside its boundaries which, in its judgment, bears relation to its planning. The plan shall consist of seven required elements: land use, circulation, open space, conservation, housing, safety, and noise. The plan must include a statement of development policies and a diagram or diagrams illustrating the policies.

Goal. A general, overall, and ultimate purpose, aim, or end toward which the City will direct effort.

General Plan Amendment (GPA).

Green Building. Green or sustainable building is the practice of creating healthier and more resource-efficient models of construction, renovation, operation, maintenance, and demolition. (US Environmental Protection Agency).

Historic Preservation. The preservation of historically significant structures and neighborhoods until such time as, and in order to facilitate, restoration and rehabilitation of the building(s) to a former condition.

Historic Property. A historic property is a structure or site that has significant historic, architectural, or cultural value.

Household. All those persons—related or unrelated—who occupy a single housing unit. (See “Family.”)

Housing and Community Development Department (HCD). The State agency that has principal responsibility for assessing, planning for, and assisting communities to meet the needs of low-and moderate-income households.

Housing Element (HE). One of the seven State-mandated elements of a local general plan, it assesses the existing and projected housing needs of all economic segments of the community, identifies potential sites adequate to provide the amount and kind of housing needed, and contains adopted goals, policies, and implementation programs for the preservation, improvement, and development of housing.



Housing Payment. For ownership housing, this is defined as the mortgage payment, property taxes, insurance and utilities. For rental housing this is defined as rent and utilities.

Housing Unit. The place of permanent or customary abode of a person or family. A housing unit may be a single-family dwelling, a multi-family dwelling, a condominium, a modular home, a mobile home, a cooperative, or any other residential unit considered real property under State law.

Housing and Urban Development, U.S. Department of (HUD). A cabinet-level department of the federal government that administers housing and community development programs.

Implementing Policies. The City's statements of its commitments to consistent actions.

Implementation. Actions, procedures, programs, or techniques that carry out policies.

Income Levels.

Extremely Low

Very Low

Low

Moderate

Above Moderate (Market Rate)

Infill Development. The development of new housing or other buildings on vacant lots in a built-up area or on new building parcels created by permitted lot splits.

Jobs-Housing Balance. A ratio used to describe the adequacy of the housing supply within a defined area to meet the needs of persons working within the same area.

Joint Powers Authority (JPA). An entity whereby two or more public authorities (e.g. local governments) may jointly exercise any power common to all of them.

Junior Accessory Dwelling Unit (JADU). Dwelling units no more than 500 square feet, typically bedrooms in a single-family home that have an entrance into the unit from the main home and an entrance to the outside from the JADU. The JADU must have cooking facilities, including a sink, but is not required to have a private bathroom.

Live-Work Units. Buildings or spaces within buildings that are used jointly for commercial and residential purposes where the residential use of the space is secondary or accessory to the primary use as a place of work.

Local Coastal Program (LCP). Basic planning tools used by local governments to guide development in the coastal zone, in partnership with the Coastal Commission. Carmel-By-The-Sea's LCP was certified by the Coastal Commission in 2004.

Local Early Action Planning (LEAP) Grant. Grant funds complemented with technical assistance to local governments for the preparation and adoption of planning documents and process improvements that accelerate housing production and facilitate compliance to implement the sixth-cycle Regional Housing Needs Assessment. Carmel-by-the-Sea has received a \$65,000 grant.



Low-Income Household. A household with an annual income usually no greater than 51-80 percent of the area median family income adjusted by household size, as determined by the California Department of Housing and Community Development.

Low Income Housing Tax Credits. Tax reductions provided by the federal and State governments for investors in low-income housing.

Manufactured Housing. Residential structures that are constructed entirely in a factory, and which since June 15, 1976, have been regulated by the federal Manufactured Home Construction and Safety Standards Act of 1974 under the administration of the U. S. Department of Housing and Urban Development (HUD). (See “Mobile Home” and “Modular Unit.”)

Median Family Income (MFI). The median income is the income amount that divides a population into two equal groups, half having an income above that amount, and half having an income below that amount.

Metropolitan Planning Organization (MPO). A federally mandated and federally funded transportation policy-making organization made up of representatives from local government and governmental transportation authorities.

Mixed-use. Properties on which various uses, such as office, commercial, institutional, and residential, are combined in a single building or on a single site in an integrated development project with significant functional interrelationships and a coherent physical design. A “single site” may include contiguous properties.

Moderate-Income Household. A household with an annual income usually no greater than 81-120 percent of the area median family income adjusted by household size, as determined by the California Department of Housing and Community Development.

Multiple Family Building. A building designed and used exclusively as a dwelling by three or more families occupying separate suites.

Office of Planning and Research (OPR). The long-range planning and research agency of the government of California. It was created by statute in 1970 and is part of the office of the Governor of California.

Ordinance. A law or regulation set forth and adopted by a governmental authority, usually a city or county.

Overcrowding Housing Unit. A housing unit in which the members of the household, or group, are prevented from the enjoyment of privacy because of small room size and housing size. The U.S. Bureau of Census defines an overcrowded housing unit as one which is occupied by more than one person per room.

Parcel. A legal lot or tract of land.

Planning Area. The area directly addressed by the general plan. A city’s planning area typically encompasses the city limits and potentially annexable land within its sphere of influence.



Policy. A specific statement of principle or of guiding actions that implies clear commitment but is not mandatory. A general direction that a governmental agency sets to follow, in order to meet its objectives before undertaking an action program. (See “Program.”)

Poverty Level. As used by the U.S. Census, families and unrelated individuals are classified as being above or below the poverty level based on a poverty index that provides a range of income cutoffs or “poverty thresholds” varying by size of family, number of children, and age of householder. The income levels are updated each year to reflect the change in the Consumer Price Index.

Program. An action, activity, or strategy carried out in response to adopted policy to achieve a specific goal or objective. Policies and programs establish the “who,” “how” and “when” for carrying out the “what” and “where” of goals and objectives.

Regional Early Action Planning (REAP). REAP 1: \$65,000 grant to Carmel-by-the-Sea. REAP 2: TBD.

REAP 1.0. In the 2019-20 Budget Act, Governor Gavin Newsom allocated \$250 million for all regions, cities, and counties to do their part by prioritizing planning activities that accelerate housing production to meet identified needs of every community. HCD established the Regional Early Action Planning Grant Program (REAP) with the \$125 million allocation to regions.

REAP 2.0 builds on the success of REAP 1.0, but expands the program focus by integrating housing and climate goals, and allowing for broader planning and implementation investments (including infrastructural investments that support infill development which facilitates housing supply, choice, and affordability).

Redevelop. To demolish existing buildings; or to increase the overall floor area existing on a property; or both; irrespective of whether a change occurs in land use.

Regional. Pertaining to activities or economies at a scale greater than that of a single jurisdiction, and affecting a broad geographic area.

Regional Housing Needs Allocation (RHNA). A quantification of projected housing need, by household income group, for all localities within a region.

Regional Housing Needs Determination (RHND). The total number of homes for which each region in California must plan in order to meet the housing needs of people across the full spectrum of income levels, from housing for very low-income households all the way to market rate housing. The RHND is developed by the California Department of Housing and Community Development (HCD).

Regional Transportation Plan (RTP). A regional transportation plan (RTP) outlines transportation investments for a region. It is drafted by a metropolitan planning organization (MPO) or regional transportation planning agency (RTPA) every four years (five years in regions that have attained federal air quality standards) and includes a 20-year outlook for likely growth in the region. The RTP is the basis for state funding of transportation projects. Projects that are not in the RTP cannot be “programmed” for state or federal funding.



Rehabilitation. The repair, preservation, and/or improvement of substandard housing.

Residential Housing Types.

Single-Family Dwelling. One dwelling, attached or detached, located on a single building site, containing only one kitchen, designed for or used to house not more than one family – including all domestic employees of the family – and associated facilities for parking, living, sleeping, cooking, and eating.

Accessory Buildings and Structures. Accessory buildings and structures include interior accessory dwelling units, new structure accessory dwelling units, Class I accessory dwelling units, Class II accessory dwelling units, garages, guesthouses, sheds, studios, multifamily dwellings, and senior citizen housing.

Accessory Dwelling Unit (ADU). An attached or detached residential dwelling which provides complete independent living facilities for one or more persons, including permanent provisions for living, sleeping, eating, cooking, and sanitation, which is located on the same parcel as a single-family dwelling. An accessory dwelling unit may consist of an efficiency unit, as defined in Health and Safety Code Section 17958.1; or a manufactured home, as defined in Health and Safety Code Section 18007.

Accessory Dwelling Unit, Interior. An accessory dwelling unit which is constructed entirely within the existing and legally created space of a single-family home or accessory structure.

Accessory Dwelling Unit, New Structure. An accessory dwelling unit which is constructed either as a new detached accessory structure or as an addition to an existing single-family home or an existing accessory structure.

Class I. Accessory dwelling units are legal nonconforming units that were established prior to June 5, 1929. These units were legally established and require no permit. These units were originally classified as subordinate units.

Class II. Accessory dwelling units are legal nonconforming units that were established prior to April 5, 1988, and registered with the City by December 6, 1994. These units typically were built without City approval but were then legalized and brought to minimum health and safety standards through an amnesty period and registration. These units were originally classified as subordinate units.

Studio. An attached or detached residential dwelling unit without kitchen or cooking facilities, designed for accessory uses by occupants of the dwelling to which it is accessory, and not designed or intended for living, sleeping and/or cooking. Studios are permitted to have a bathroom with a sink and toilet. Studios that are attached to the primary dwelling are not required to have interaccessibility with the primary dwelling.

Guesthouse (Noncommercial). An attached or detached residential dwelling unit without kitchen or cooking facilities, designed for use, including living and sleeping, by occupants of the dwelling to which it is accessory and their guests or persons employed on the premises, and not



designed for cooking. Guesthouses that are attached to the primary dwelling are not required to have interaccessibility with the primary dwelling. A detached garage containing one or more rooms used or adapted for use as human habitation will be considered a guesthouse.

Multifamily Dwelling. A building or group of buildings on a single building site that contains two or more dwellings, each with its own facilities for parking, living, sleeping, cooking, and eating. This classification includes condominiums, townhouses, and apartments.

Senior Citizen Housing. Housing provided for senior citizens as defined by the State of California (California Civil Code Section 51.3).

Transient Rental. Any residential unit that is occupied for the purposes of sleeping, lodging, or similar reasons for a period of less than 30 consecutive days in exchange for a fee or similar consideration. The permit runs with the land and these units are required to pay transient occupancy tax and are classified as a Group R-1 occupancy if the site contains more than one transient rental unit (CMC 15.04.020(A)(16)).

Residential Land. Land designated in the General Plan and zoning ordinance for building consisting of dwelling units. May be improved, vacant, or unimproved. (See "Dwelling Unit.")

Residential Care Facility. A facility that provides 24-hour care and supervision to its residents.

Residential, Multiple Family. Usually three or more dwelling units on a single site, which may be in the same or separate buildings.

Residential, Single-Family. A single dwelling unit on a building site.

Retrofit. To add materials and/or devices to an existing building or system to improve its operation, safety, or efficiency. Buildings have been retrofitted to use solar energy and to strengthen their ability to withstand earthquakes, for example.

Rezoning. A change in the nature, density, or intensity of uses allowed in a zoning district and/or on a designated parcel or land area.

Sustainable Communities Strategy (SCS). Sustainable Communities Strategies help California meet its climate and air quality goals, as well as advance community goals for public health, accessibility, equity, conservation, the economy, and more.

Second Unit. A self-contained living unit, either attached to or detached from, and in addition to, the primary residential unit on a single lot. Also referred to as a "Granny Flat."

Section 8 Rental Assistance Program. A federal (HUD) rent-subsidy program that is one of the main sources of federal housing assistance for low-income households. The program operates by providing housing assistance payments to owners, developers, and public housing agencies to make up the difference between the Fair Market Rent (set by HUD) and the household's contribution toward the rent, which is calculated at 30 percent of the household's adjusted gross monthly income (GMI). "Section 8" includes programs for new construction, existing housing, and substantial or moderate housing rehabilitation.



Senate Bill. A bill is a proposal to change, repeal, or add to existing state law. An Assembly Bill (AB) is one introduced in the Assembly; a Senate Bill (SB), in the Senate.

Senate Bill (SB) 2. \$160,000 grant to Carmel-by-the-Sea. Funding and technical assistance to local governments in California to help cities and counties prepare, adopt, and implement plans and process improvements that streamline housing approvals and accelerate housing production.

Shared Living. The occupancy of a dwelling unit by persons of more than one family in order to reduce housing expenses and provide social contact, mutual support, and assistance. Shared living facilities serving six or fewer persons are permitted in all residential districts by §1566.3 of the California Health and Safety Code.

Single-Family Dwelling, Attached. A dwelling unit occupied or intended for occupancy by only one household that is structurally connected with at least one other such dwelling unit. (See "Townhouse.")

Single-Family Dwelling, Detached. A dwelling unit occupied or intended for occupancy by only one household that is structurally independent from any other such dwelling unit or structure intended for residential or other use.

Single Room Occupancy (SRO). A single room, typically 80-250 square feet, with a sink and closet, but which may require the occupant to share bathroom, shower, and kitchen facilities.

Subsidized Housing. To assist by payment of a sum of money or by the granting to terms or favors that reduces the need for monetary expenditures. Housing subsidies may take the forms of mortgage interest deductions or tax credits from federal and/or state income taxes, sale or lease at less than market value of land to be used for the construction of housing, payments to supplement a minimum affordable rent, and the like.

Substandard Housing. Residential dwellings that, because of their physical condition, do not provide safe and sanitary housing.

Supportive Housing. Housing with no limit on length of stay, that is occupied by the target population, and that is linked to an onsite or offsite 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. Target population means 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.

Target Areas. Specifically designated sections of the community where loans and grants are made to bring about a specific outcome, such as the rehabilitation of housing affordable by very-low- and low-income households.



Tenure. The ownership status of a housing unit. 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. All other occupied units are classified as “rented,” including units rented for cash rent and those occupied without payment of cash rent.

Townhouse. A dwelling unit that is attached to another unit with no dwelling unit located above or below another and with each dwelling unit having its own exterior entrance.

Transit Oriented Development (TOD) Housing Program. CA HCD program to increase public transit ridership by funding higher density affordable housing developments within one-quarter mile of transit stations and infrastructure improvements necessary for the development of specified housing developments.

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 shall be no less than six months from the beginning of the assistance.

U.S. Department of Housing and Urban Development (HUD).

Very-Low-Income Household. A household with an annual income usually no greater than 31-50 percent of the area median family income adjusted by household size, as determined by the California Department of Housing and Community Development.

Workforce Housing. Workforce housing can refer to any form of housing, including ownership of single or multi-family homes, as well as occupation of rental units. Workforce housing is generally understood to mean affordable housing for households with earned income that is insufficient to secure quality housing in reasonable proximity to the workplace.

(Draft) Primary Source List:

City of Carmel-By-The-Sea 2015-2023 Housing Element
City of Carmel-by-The-Sea Municipal Code Title 17, Zoning
CA Department of Housing and Community Development