

## **Voluntary Inclusionary Zoning Glossary of Terms**

**Absorb** (an apartment) – when a family moves into a vacant unit, the real estate community says that unit has been “absorbed.” When developers build new apartments, they worry that the market will “absorb” these new units.

**Affirmatively further fair housing** - “a legal requirement that federal agencies and federal grantees further the purposes of the Fair Housing Act. This obligation to affirmatively further fair housing has been in the Fair Housing Act since 1968 (for further information see Title VIII of the Civil Rights Act of 1968, 42 U.S.C. 3608 and Executive Order 12892). HUD's AFFH rule provides an effective planning approach to aid program participants in taking meaningful actions to overcome historic patterns of segregation, promote fair housing choice, and foster inclusive communities that are free from discrimination. As provided in the rule, AFFH means “taking 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 program participant's activities and programs relating to housing and urban development.” (<https://www.hudexchange.info/programs/affh/>)

**Analysis of Impediments** – previous method by which cities documented and fulfilled their fair housing obligations

**Assessment of Fair Housing** – new method by which cities document and fulfill their fair housing obligations. The Assessment of Fair Housing includes 1) Patterns of integration and segregation; 2) Racially or ethnically concentrated areas of poverty; 3) Disparities in access to opportunity; and 4) Disproportionate housing needs. The process includes data from HUD, analysis of this data, review and response from the jurisdictions, and incorporation into subsequent planning processes and action. (<https://www.hudexchange.info/programs/affh/overview/>)

**Area Median Family Income (or Area Median Income) AMFI or AMI** – The Department of Housing and Urban Development (HUD) uses Census data (specifically, the American Community Survey) to find the range of family incomes in an area (such as the Dallas area) and then calculate the income in the middle (the *median*). For 2017, AMFI for a family of four is \$73,400.

<https://www.huduser.gov/portal/datasets/il/il17/IncomeLimitsBriefingMaterial-FY17.pdf>

**Dallas area** (according to HUD) - Collin, Dallas, Denton, Ellis, Hunt, Kaufman, and Rockwall counties

**Demand** - the number of housing units needed in a particular time frame.

**Filtering** - A housing economics term - when new rental units and single family homes are added to an area, those with the means will move to these newer units, leaving a vacancy that others can move into (absorb). This continues down to the lowest-quality housing, which is then (theoretically) abandoned and demolished or renovated and re-populated.

**ForwardDallas!** – the City's comprehensive plan. Available here:

<http://dallascityhall.com/departments/pnv/strategic-planning/Pages/comprehensive-plan.aspx>

**HUD** - U.S. Department of Housing and Urban Development (HUD) – the arm of the federal government whose mission is “to create strong, sustainable, inclusive communities and quality affordable homes for all. HUD is working to strengthen the housing market to bolster the economy and protect consumers; meet the need for quality affordable rental homes; utilize housing as a platform for improving quality of life; build inclusive and sustainable communities free from discrimination, and transform the way HUD does business.”

**Income limits** – The largest amount of money a family can earn and still qualify for a particular housing unit. For example, in tax increment financing districts (TIF districts) in Dallas, some apartments are set aside for those making 80% of the area median family income (AMFI). In 2017, 80% of AMFI for a family of four is \$58,700.

**Market Value Analysis** – The City has engaged Reinvestment Fund to study its real estate market to determine which areas in the city are strong markets, which are distressed, and which are transitioning up (or down). “The Reinvestment Fund believes that cities should use scarce public resources to build from areas of strength in order to enlarge those nodes of strength. The MVA is a data-based tool to inform community revitalization and manage neighborhood change; it identifies different types of markets, and those places where public intervention and larger public investment activities can stimulate private market activity. It is a unique approach using spatial and statistical analysis to identify and characterize local conditions throughout a locality, creating an internally-referenced index of residential real estate markets.” (<https://www.reinvestment.com/policy-solutions/market-value-analysis/>)

**Neighborhood Plus** – adopted plan to improve housing in Dallas, available at <http://dallascityhall.com/departments/pnv/strategic-planning/DCH%20Documents/Web%20-%20Neighborhood%20Plus%20Plan%20-%20Adopted%2010-07-2015.pdf>

**Qualifying family** – a family that meets the eligibility requirements for an affordable unit.

**Rent limits** – the maximum rent that can be charged a qualifying family. For example, if units are set aside for families at 80% of area median family income, the maximum monthly rent that can be charged for a two-bedroom unit for that family in 2017 in Dallas is \$1,139.

**Standard Affordable Housing (SAH)** – as defined in Dallas City Code 51A-4.900: a dwelling unit of adequate size: (1) leased or offered for lease to a lower income family for an amount equal to or less than the SAH rental rate; or (2) that satisfies all necessary criteria, as determined by the appropriate federal or state governmental authority, for low income family occupancy to qualify a project for federal or state tax relief or other housing or financial assistance under a program established by and administered in accordance with federal or state law for the purpose of aiding low income families in obtaining a decent place to live.

**Supply** – the number of housing units ready for occupancy in a particular time frame.

**Voluntary Compliance Agreement (VCA)** – agreement between two parties reached voluntarily instead of continuing court or government enforcement action. When HUD investigates whether an organization is in compliance with its regulations, it issues a Letter of Findings. In response to that Letter, HUD and the organization can come to an agreement about how the organization will proceed. That agreement is often known as a voluntary compliance agreement.

**Voluntary Inclusionary Zoning (VIZ)** - a type of zoning that incentivizes developments to provide housing at a wide variety of income levels to help overcome historic patterns of segregation and promote fair housing choice