

Greene Planning



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Greene County Housing Action Plan

A Glossary of Commonly-Used Housing Terms

The Greene County Legislature, through the Department of Planning and Economic Development, encourages our communities to examine ways to provide for a healthy housing mix to address needs in the Greene County housing market. In order to understand the housing affordability issue, a glossary of housing terms is provided in this newsletter.

Accessory apartments (accessory dwelling units) are living units that are within or attached to a single – or multi-family dwelling. Accessory apartments are subordinate to the principal dwelling in terms of size, location and appearance, and provide complete housekeeping facilities for one family including independent cooking, bathroom and sleeping facilities with physically separate access from any other dwelling unit.

Active adult communities provide no medical or support services while nursing care facilities provide 24-hour medical care and services. Active adult communities can be age-targeted to adults 55 years of age or older or can be age-restricted which exclude residents under 55 years of age subject to the exemptions granted in the Fair Housing Act. Often such communities provide recreational amenities and typically include outdoor maintenance as a part of a homeowner's association or condominium fee.

Affordable housing is defined as housing where a household pays no more than 30 % of its annual income on housing related expenses. Families who pay more than 30 % of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation, and medical care.

Assisted living facilities are regulated rental housing for seniors that provides assistance for daily activities as needed.

Co-housing or (congregate housing) provides shared living arrangements for seniors with supportive services included.

Under the **Community Development Block Grant (CDBG) program**, the U.S. Department of Housing and Urban Development (HUD) provides funds to local municipalities for various community development projects. Eligible programs and projects include a wide range of community and economic development activities aimed at revitalizing decayed urban areas and benefiting low- and moderate-income persons. In New York, this program is administered by the Office of Small Cities (GOSC) www.nysmallcities.com.

Community land trusts separate the ownership of the land from the ownership of the buildings on it, to lower the cost of home ownership as well as preserve open space. Land trusts acquire and own the land perpetually.

A **condominium development** is a development containing individually owned dwelling units with jointly owned and shared areas and facilities.

A **continuing care retirement community** is a residential community that allows seniors to "age in place," with a choice of services and living situations such as Independent Living, Assisted Living, and Nursing Care based on changing needs.

Cost burden is defined as the extent to which gross housing costs exceed 30% of gross income, based on data published by the U.S. Census Bureau.



Fair Market Rents (FMRs). FMRs are gross rent estimates (shelter rent plus cost of all tenant-paid utilities, except telephones, cable, or satellite television service, and internet service) as defined by the U.S. Department of Housing & Urban Development.

The **fair market value** is the hypothetical price of real property that a willing buyer and seller will agree upon when they are acting freely, carefully, and with complete knowledge of the situation.

Independent living communities are age-restricted individual multifamily rental units with central dining and other services provided as a part of a monthly fee.

Low – and moderate – income households are defined as households having total incomes less than 80% of the median household income for an area. Households with incomes less than 50% of the median household income are considered very-low-income households.

A **manufactured home** is a structure, transportable in one or more sections, which is built on a permanent chassis and designed to be used as a dwelling with or without a permanent foundation when connected to the required utilities, and includes the plumbing, heating, air conditioning, and electrical systems contained therein.

A **manufactured home park** is a parcel (or contiguous parcels) of land divided into two or more manufactured home lots for rent or sale.

Median household income is the midpoint income level for the entire series of incomes for a specific geographic area, meaning that half of the household incomes in the series fall below and half fall above this level.

Internet resources for Housing:

Housing of Urban Development: <http://www.hud.gov/>

NYS Department of Housing and Community Renewal (DHCR):
<http://www.dhcr.state.ny.us/>

NYS Office of Small Cities: <http://www.nysmallcities.com/>

Pace University School of Law Glossary of Terms:
<http://www.nymir.org/zoning/Glossary.html>

Patters for Progress: <http://www.pattern-for-progress.org/>

Catskill Mountain Housing Development Corporation: <http://www.cmhdc.org/>

A **mobile home** is a factory-built house that is transported to the site and installed. The term "mobile homes" is used for such houses that were produced prior to June 15, 1976, when the federal Manufactured Home Construction and Safety Standards (commonly known as the HUD Code) went into effect.

A **modular home** is constructed off site in a minimum of two sections, each of which are transported to the building site separately, with installation of heating system and application of siding coming after the erection of the home, and which is indistinguishable in appearance from conventionally built homes. Modular homes have no permanent support frame (chassis).

A **Naturally Occurring Retirement Community (NORC)** is an apartment building or housing development or neighborhood that was not specifically built for the elderly but has many residents that have aged in place.

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

Senior apartments are individual multifamily rental housing units restricted to residents 55 years of age and older.

Senior housing is housing that is restricted to senior citizens and includes no supportive services or staffing to address residents' special needs.

Subsidized housing is housing that requires some local, state, or federal aid so as to reduce the cost of housing for low- and moderate-income residents to make it affordable.

Supportive senior housing is housing that includes one or more of the following non-licensed supportive services: meals, housekeeping, transportation, social activities, laundry services, other amenities, and a resident advisor or services coordinator.

This is one in a periodic series of technical guides

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