Key Terms

Affordable Housing: In general, housing for which the occupant(s) is/are paying no more than 30 percent of his or her income for gross housing costs, including utilities.

AMI – **Area Median Income:** The amount that divides the area's income distribution into two equal groups, half having income above that amount, and half having income below that amount. Income categories include: Extremely low income = 30% area median income; Very-low income = 50% area median income; Low income = 60% area median income; and Moderate income = 80% area median-income.

Complete Streets: Transportation policy and design approach that requires streets to be planned, designed, operated, and maintained to enable safe, convenient, and comfortable travel and access for users of all ages and abilities regardless of their mode of transportation.

Community: When federal, state or county governments use the word community they are most often referring to cities and municipalities. In this document when we use the term community we are referring a group of families and individuals who are in relationship to each other either by culture or geography.

Community Benefits Agreement: Contract signed by community groups, government and developer that requires the developer to provide specific amenities and/or mitigations to the local community or neighborhood.

Community Land Trust: Nonprofit corporations that develop and steward affordable housing, community gardens, civic buildings, commercial spaces, and other community assets on behalf of a community.

Comprehensive Plan: A geographic specific plan that includes all aspects necessary to guide future growth such as: land use, transportation, natural resources, parks and green space, housing, and economic development. Comprehensive plans are created for metropolitan regions, counties, and cities. A comprehensive plan may also include smaller neighborhood and site specific plans such as: small area plan, master plan, and development plan.

Environmental Justice: The fair treatment and meaningful involvement of all people regardless of race, color, national origin, or income with respect to the development, implementation, and enforcement of environmental laws, regulations, and policies.

Environmental Standard: State and federal laws that regulate pollution. See EPA http://www2.epa.gov/lawsregulations. For Minnesota see http://www.pca.state.mn.us/

Equity: Just and fair inclusion where all can participate and prosper.

Equitable Development: A process for creating healthy, vibrant communities of opportunity. Equitable outcomes result when strategies are put in place to ensure that low-income communities and communities of color participate in and benefit from investments that shape their neighborhoods and regions.

Livability is the sum of the factors that add up to a community's quality of life—including the built and natural environments; economic prosperity; social stability, equity, and capital; educational opportunity; and cultural, entertainment and recreation possibilities.

Living wage affords the earner and her or his family the most basic costs of living without need for government support or poverty programs. A living wage is a complete consideration of the cost of living. Wages vary according to location, as costs of living vary.

Mixed use development is a development that combines two or more different types of land uses, such as residential, commercial, employment, and entertainment uses, in close proximity. In some communities, mixed use may be defined as different uses contained within the same physical structure.

Placemaking is a multi-faceted approach to the planning, design and management of public spaces. Placemaking builds on a local community's assets, inspiration, and potential, with the intention of creating public spaces that promote people's health, happiness, and well-being.

Section 3: Housing and Urban Development requires that recipients of certain HUD financial assistance, to the greatest extent possible, provide job training, employment, and contract opportunities for low- or very-low income residents in connection with projects and activities in their neighborhoods.

Social impact assessment is a process of evaluating the likely impacts and the consequences (beneficial and adverse) to human populations of any public or private actions that alter the ways in which people live, work, play, relate to one another, organize to meet their needs and generally cope as members of society. The term also includes cultural impacts involving changes to the norms, values, and beliefs that guide and rationalize their understanding of themselves and their society.

Smart growth helps communities grow in ways that expand economic opportunity while protecting human health and the environment.

Streetscaping: Public works programs to improve streetscape conditions that can include changes to the road cross section, traffic management, pedestrian conditions, landscaping, street furniture (utility poles, benches, garbage cans, etc.), building fronts, and materials specifications.

Sustainable Communities: Urban, suburban, and rural places that successfully integrate housing, land use, economic and workforce development, transportation, and infrastructure investments in a manner that empowers jurisdictions to consider the interdependent challenges of:

1) economic competitiveness and revitalization; 2) social equity, inclusion, and access to opportunity; 3) energy use and climate change; and 4) public health and environmental impact.

Tax Abatement: Reduction of, or exemption from taxes granted by a government for a specified period, usually to encourage certain activities such as investment in capital improvements and development projects. A tax incentive is a form of tax abatement.

Tax Increment Financing: Tax increment financing (TIF) is a method of financing the public costs associated with a private development project. Essentially, the property tax increases resulting from development are targeted to repay the public infrastructure investment required by a project. TIF funds can be dedicated for the development of affordable housing.

Transit Oriented Development (T0D): Development of commercial space, housing, and job opportunities close to public transportation, thereby reducing dependence on automobiles. TODs are typically designed to include a mix of land uses within a quarter-mile walking distance of transit stops or core commercial areas.

Transit: Public transportation in the form of buses, bus rapid transit, streetcars, light rail trains, and commuter rail.

Universal Design is the design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design.

Walkability: A walkable community is one where it is easy and safe to walk to goods and services (i.e., grocery stores, post offices, health clinics, etc.). Walkable communities encourage pedestrian activity, expand transportation options, and have safe and inviting streets that serve people with different ranges of mobility.

Zoning: The classification of land by types of uses permitted and prohibited in a given district, and by densities and intensities permitted and prohibited, including regulations regarding building location on lots.