Housing Definitions

Housing Types

Accessory Dwelling Unit: An Accessory Dwelling Unit (ADU) is a small, self-contained housing unit that exists within or adjacent to a larger primary residence, typically a single-family house, on the same parcel.[1] As an independent living space, an ADU is self-contained, with its own kitchen or kitchenette, bathroom, and sleeping area. They are known as Granny Flats, Carriage Houses, In-Law Apartments, Backyard Cottages, among others.[2] An ADU may be created in a variety of ways. They can be included internally in the primary dwelling, such as a basement or attic; attached to the primary dwelling as an addition, or a converted garage, or detached elsewhere on the property.[3]

Cluster Development: Instead of developing an entire parcel with standard lots, lots in a cluster development are developed on a portion of the entire parcel, using smaller lot sizes and designs, and conserving the remaining portion of the parcel's natural features in open space, forest conservation, and more. This approach yields fewer lots but preserves more acreage.[4]

Cohousing: Cohousing is an intentional, collaborative neighborhood that combines private homes with shared indoor and outdoor spaces designed to support an active and interdependent community life. Cohousing is not a financial or legal model, but rather a descriptive term that emphasizes the active participation of residents in everything from design to governance.[5]

Community Land Trust: A form of property ownership, normally for multi-unit properties, like a condominium where each household owns an individual unit but not the land beneath it. In a land trust, the common areas and land are owned by a nonprofit entity. As the land values are controlled by a nonprofit, ownership opportunities are more affordable.[6]

Prince George's County - Community Housing Trust Task Force: The County Council passed a resolution to establish actions to create a Community Housing Trust, which is a nonprofit organization with a board that includes Community Housing Trust residents, community residents, and public representatives. The purpose of a Community Housing Trust is to establish long-term affordability through shared equity and affordable homeownership. Community Housing Trusts create and preserve homes that remain affordable and provide homeownership opportunities for people who cannot otherwise buy a home. In this, the Community Housing Trust owns the land, whereas the individual owns the home. If the home is sold, it will be at a restricted price to maintain affordability. [7]

Elderly/Senior Housing: A form of age-restricted, supportive housing that caters towards aging community members. This housing utilizes universal design standards, senior friendly design patterns, compliance with accessibility requirements, and central features such as dining halls, community rooms, and infirmaries[8]. Also, many senior housing projects offer services or amenities to assist residents such as physical therapy, healthy food, and activities.

Joint Tenancy: A tenancy with two or more co-owners who take identical interests simultaneously by the same instrument and with the same right of possession. A joint tenancy differs from a tenancy in common because each joint tenant has a right of survivorship to the other's share (in some states, this right must be clearly expressed in the conveyance – otherwise, the tenancy will be presumed to be a tenancy in common.[9]

Manufactured Homes: These are also commonly referred to as mobile homes. These are built entirely off location and then moved from property to property with a permanently attached wheeled chassis. Manufactured homes must only conform to the Housing and Urban Development (HUD) code. As this is a federal code, it is illegal for local jurisdiction to prohibit their use on private property. However, there are certain regulations regarding the siting, development standards, and use. [10]

Micro-units: These units are compact, studio apartments that are under 300 square feet in area. These units can often provide high-quality, affordable market-rate housing. These units will have a fully functioning kitchen and bathroom within each unit.[11]

Missing Middle Housing: Missing middle housing refers to a range of house-scaled buildings with multiple units that are compatible in scale and form with a single-family detached house and located in a walkable neighborhood. Missing middle housing provides diverse housing options along a spectrum of affordability, and includes duplexes, triplexes, quadplexes, and small buildings with up to nine units. Other types include courtyard buildings and cottage clusters.[12]

Modular Housing: A modular building is prefabricated in a factory to 80-90 percent completion, then delivered and assembled on-site. They are built in any size, shape, floor plan, or style. Modular homes are regulated in the same way any other type of construction is and are often less expensive compared to stick-built units, as they are built in controlled environments, and with less construction waste.[13]

Multi-unit Housing: Also known as multifamily or multi-dwelling units, this type of residential property Also known as multifamily or multi-dwelling units, this is a type of residential property that contains separate housing units within one or more buildings. Units will typically have their own address, kitchen, bathrooms, and entrances, and may share walls. These properties can be used for both rental purposes and ownership opportunities. In Prince George's County, a multifamily building contains more than four dwelling units.[14]

Naturally occurring affordable housing (NOAH) This refers to unsubsidized rental properties that are affordable due to low market values.[15]

Single-Family The predominant housing type within Prince George's County, and in the nation. The form, scope, and definition can vary between jurisdictions due to both zoning regulations and general aesthetics. It has its own facilities (kitchen, bathroom, and individual living spaces), it will have a single owner or renter, and the owner will own the land. In Prince George's County, there are multiple forms of Single-Family housing[16]. The most predominant types are:

Dwelling, single-family attached: One to three attached buildings that are used as single-family dwellings which are attached by means of a solid, common wall.

Dwelling, single-family detached: A single detached building on a lot, other than a manufactured home dwelling, that contains a single dwelling unit and that sits on a permanent foundation.

Dwelling, townhouse[17]: A building containing four or more dwelling units that are attached horizontally through, and entirely separated by, common walls, with each dwelling unit occupying space from the lowest floor to the roof of the building.

Single-Room Occupancy (SRO): This is also called an Efficiency housing unit which may or may not include separate bathroom or kitchen facilities. SRO or Efficiency properties are configured as a standard apartment, rather than being a "suite" layout. Efficiency units must meet several occupancy requirements to be permitted in Prince George's County, governing minimum floor area, amenities, and the allowable number of occupants. [18]

Social Housing: A variety of housing models that aim to provide affordable, permanent housing for people who cannot afford it in the regular market. Social Housing is[19]:

Socially Owned – Owned by public entities (cities, housing authorities, counties, states, or the federal government), tenants, or mission-driven nonprofits such as cooperatives and community land trusts.

Permanently affordable - No resident will pay over 30 percent of their income on housing costs.

Permanently Decommodified – Protected from for-profit investors and the wider real estate market. Property will never be sold for profit. Social Housing is treated as filling a human need, rather than treating housing as a tradable commodity.

Anti-Racist and Equitable – Social Housing is designed to promote racial and gender equity and end the displacement of communities of color. Social housing should be planned to advance the access of marginalized communities to great social and economic opportunities.

Sustainable – All Social Housing should be built using green construction methods according to the principles of energy-efficient design.

High-Quality and Accessible – All Social Housing should be built to last. It should be accessible to all people regardless of age, physical need, or other factors.

Supportive Housing: A combination of affordable housing and services that help people maintain stable housing and lead fulfilled lives. Housing is usually apartment-style rental units. A range of services can be provided for different populations. Examples include mental health and addiction services, as well as senior support services. This housing type does not include Nursing Home, a Hospice facility, services provided by family members, services provided by a licensed residential service agency or licensed home health agency in an individual's own home, or emergency, transitional, and permanent housing arrangements for the homeless and/or victims of domestic violence..[20]

Tiny Homes: As defined in the 2021 International Residential Code (IRC) Appendix AQ, tiny houses are dwelling units that are 400 square feet or less in floor area, excluding lofts. The IRC also requires a minimum ceiling height of 6 feet 8 inches for habitable spaces, and compliance with emergency escape and rescue openings specifications. A tiny home is permanently built on a chassis, not a foundation, with wheels attached to the trailer to provide mobility. Meaning, the house will always be on the trailer, even if the wheels are removed. Whereas ADUs are constructed on the same lot as the existing primary dwelling, tiny homes may be placed on a separate plot of land.[21]

Transitional Housing: A loosely defined term covering a number of housing facilities that serve formerly unhoused persons, people working to not utilize public assistance, or Returning Citizens. Usually, the term of stay is restricted from six months to two years. The most common form is an apartment or shared living facilities.[22][23]

Tenancy in Common (TIC): A tenancy by two or more persons, in equal or unequal undivided shares, each person having an equal right to possess the whole property but no right of survivorship.[24]

Housing Finance

Capitalization Rate ("Cap Rate"): The interest rate used in calculating the present value of future periodic payments.[25] This metric can be used to estimate the potential return on investment for real estate property. This is calculated by dividing a property's Net Operating Income by its market value, and this is expressed as a percentage. Capitalization Rates can be used to evaluate a single transaction or be applied to an entire area as a method of characterizing the real estate market.

Community Development Block Grant (CDBG): A program created and administered by the Department of Housing and Urban Development (HUD) that provides communities with financial resources to address a wide variety of needs. HUD provides funding either directly or to larger municipalities called Entitlement Communities. CDBG funds are apportioned through a petition process and with each fiscal year, any funds unspent by jurisdictions can be utilized for different projects or will need to be returned to HUD. Prince George's County Department of Housing and Community Development (DHCD) administers the CDBG program through its approved Annual Housing and Community Development Action Plans and Consolidated Housing and Community Development Plan.[26]

Community Reinvestment Act (CRA): This act prohibits lending or banking institutions from discriminating against low- and moderate-income and minority groups. The CRA also imposes an affirmative obligation for banks to serve these communities. The CRA also imposes requirements for Banks to invest in projects or opportunities that benefit these communities, most notably, CRA investments can be put toward Low Income Housing Tax Credit investments.[27]

Debt Service Coverage Ratio: This is a critical metric for housing developers to assess a project's feasibility and pursue debt financing. DSCR measures a project's available cash flow and its ability to pay current debt obligations. The ratio is calculated by dividing the net operating income by debt service, including principal and interest.[28]

Deferred Loan: typically, at 0% interest, on which no repayments are due until the sale or some other future point. This is a non-amortizing loan, usually at 0% interest, on which no repayments are due until the sale or some other point in the future. They are usually made by a public, government, or nonprofit agency to a lower-income homebuyer or a developer of low-income housing.[29]

Earmarks: These are discretionary appropriations that are dedicated to a specific, particular purpose. Most notably, these will come in the form of congressional earmarks, where members of Congress can provide funding for specific projects within the federal budget. Many affordable housing projects receive earmarks.[30]

HOME Investment Partnerships Program (HOME): The program provides formula grants to states and localities to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership. In many cases, funding for this program must flow through a Community Housing Development Organization (CHDO). Prince George's County Department of Housing and Community Development (DCHD) is the agency responsible for administering the HOME Investment Partnerships program.[31]

Low-Income Housing Tax Credits (LIHTC): Federal tax credit for developers of affordable housing. States receive an annual allocation of dollar value credits, which they can then dispense through an application process. There are two LIHTC programs, four percent LIHTC ("uncompetitive") and nine percent LIHTC ("competitive"). States distribute these credits based on priorities established in a state allocation plan. The Department of Housing and Community Development is the allocating agency for the State of Maryland. Affordable housing projects "sell" awarded tax credits to banks, private investors, or a collection of investors. The proceeds or "equity" from the sale of these credits are given to an affordable housing project. A 4 percent LIHTC does not lower tax obligations as much as a 9 percent LIHTC. They are more readily available and are considered uncompetitive as a result. Nine percent LIHTC offers a more notable reduction of tax obligations and is thus more attractive to investors. The State of Maryland DHCD decides when the application period will be for nine percent LIHTC, as opposed to accepting applications year-round for four percent LIHTC.[32][33]

Layered Financing: The process of combining multiple sources of funding to support the construction and operation of a housing project. Often referred to as "Sources," this financing can include LIHTC sale proceeds, mortgages, deferred loans, government grants, philanthropic grants, environmental or health funding, and private capital.[34][35]

Soft Costs: A jargon term for non-construction costs of a real estate development project. These include, but are not limited to, architectural costs, surveys, appraisals, impact fees, holding costs, administrative costs, and application costs (for both financing and permitting).[36]

Subsidy: A grant that is usually made by the government to any enterprise whose promotion is in the public interest.[37] Oftentimes, multiple subsidies are needed to support the feasibility of a housing project. (See "Layered Financing")

Total Development Cost: This dollar amount is the summation of all non-operating costs associated with a housing development, both for affordable housing and for market-rate. The inputs for total development cost are: Predevelopment Expenses, Land Acquisition, Financing Costs, Construction, and Soft Costs.[38]

Underwriting: The act of assuming a risk by insuring it; the insurance of life or property.[39] Within a housing project's context, underwriting is the process of evaluating the feasibility of an affordable housing project to secure financing, meet debt or mortgage obligations, and operate. This process will look different depending on the associated party (Developer, Bank, Tax Credit Syndicator, or Grantor) but it involves creating a detailed Pro-Forma document which will track the ability of a housing project to pay back all debt obligations. The goal is to avoid any form of foreclosure and the loss of a functioning property.

Housing Administration

Community Development Corporation (CDC): A nonprofit, community-based organization that works to revitalize the neighborhoods in which it is located by building and rehabilitating housing, providing services, developing community facilities, and promoting or undertaking economic development. There are specific requirements for a Community Development Corporation or Community Development Organization regarding income and ownership structure.[40]

Community Development Financial Institution (CDFI): A specialized financial institution that works in market niches that have not been adequately served by traditional financial institutions. These entities provide a wide range of financial products and services ranging from standard banking and loan servicing and facilitating deployment of funding of programs from the CDFI Fund of Treasury. Community groups must apply for CDFI designation and meet several criteria.[41]

Community Housing Development Corporation (CHDO): A federally defined type of nonprofit housing provider that must receive a minimum of 15 percent of all federal HOME Investment Partnership Funds.[42]

Consolidated Plan: A plan that assesses affordable housing and community development needs, market conditions, and makes data-driven, place-based investment decisions. This is a formal plan that recipient agencies must provide to HUD, which assesses affordable housing and community development needs, market conditions, and informs investment decisions. This is a standardized process which a recipient agency must submit to receive Community Development Block CDBG, Home Investment Partnership (HOME), Emergency Services Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) funds. In Prince George’s County, the Department of Housing and Community Development undertakes an assessment of housing and community development needs within appropriate subareas of the County (such as neighborhoods, census tracts, or other convenient statistical areas), including consideration of such factors as the distribution of residents with limited incomes (as defined by Federal regulations), over-crowded housing conditions, and substandard housing units, as well as areas of racial and ethnic concentration and additional factors to leverage these federal funds to improve living areas, housing, and the wider community.[43]

Prince George's County Department of Housing and Community Development (PGDHCD): The County agency which administers several housing related programs such as the Emergency Rental Assistance Program, Affordable Housing development initiatives, Homeowner Rehabilitation Programs, and the County Rent Stabilization Ordinance.[44]

State of Maryland Department of Housing and Community Development (MDDHCD): The State Agency which furthers the Governor's housing goals. The State DHCD administers several housing and community development related programs such as LIHTC awards, energy and weatherization programs, the Sustainable Communities programs, and many others. The current Secretary of Housing is Jake Day.[45]

Department of Housing and Urban Development (HUD): A federal agency tasked with implementing housing and community development policies throughout the country. HUD administers several housing development grants, rent assistance, and enforcement programs. The Secretary of HUD is Scott Turner.[46]

Federal Housing Administration: The Federal Housing Administration (FHA) is part of the U.S. Department of Housing and Urban Development (HUD). The FHA provides mortgage insurance on single-family, multifamily, and manufactured home loans made by FHA-approved lenders throughout the United States and its territories.[47]

Federal Home Loan Mortgage Corporation (Freddie Mac): It is able to guarantee debt payments, which can make . Created in 1970 as a means of creating competition with Fannie Mae, it is a government-sponsored enterprise (GSE) that the Created in 1970 as a means of creating competition with Fannie Mae, it is a government-sponsored enterprise (GSE) which purchases loans from mortgage lenders, combines them, and sells them as mortgage-backed securities. Freddie Mac guarantees that it can guarantee debt payments, which makes the investment more attractive to the private market. This additional guarantee enables low- to moderate-income borrowers to access financing. These loans have been used for affordable housing developments, as affordable housing is seen to be a "riskier" investment for the private market.[48]

Federal National Mortgage Association (Fannie Mae): Created in 1938 to purchase FHA, Veterans Administration (VA), and conventional mortgages. It is the largest source of home mortgage funds in the country. It is a government-sponsored enterprise (GSE) that purchases loans from mortgage lenders, combines them, and sells them as mortgage-backed securities. It has been under the conservatorship of the Federal Housing Finance Agency since 2008.[49]

State Housing Finance Agency (HFA): A state or local government agency which administers programs to promote the creation and administration of affordable housing. The State of Maryland Department of Housing and Community Development (DHCD) is the designated Housing Finance Agency. The Secretary of Housing for Maryland DHCD is Jake Day.[50][51]

Rural Development (RD): A mission area of the U.S. Department of Agriculture, Rural Development administers grant and loan programs for homeownership, and economic development. Rural Development also provides technical assistance to assist residents in rural areas.[52]

Rural Housing Service (RHS): An agency within Rural Development, RHS is responsible for administering several rural housing and community facilities programs, such as providing loans and grants for single-family homes, apartments for low-income people, housing for farm workers, child care centers, fire and police stations, hospitals, libraries, nursing homes, and schools.[53]

Housing Planning and Development

Adaptive Reuse: The retrofitting and repurposing of an existing building to develop new dwelling units. This can be from non-residential properties such as mills, schools, hospitals, military bases, motels, warehouses, or office buildings. Into residential or mixed-use areas.[54][55]

Affordable Housing: Housing for which the occupants are paying no more than 30 percent of gross income for housing costs, including utilities.[56]

Brownfield Land: Land or properties that have been abandoned, site idle, or are underused where expansion or redevelopment is complicated by real or perceived contamination. These sites can include abandoned factories or industrial facilities, gasoline stations, oil storage facilities, dry cleaning stores, or other businesses that deal with polluting substances. Prince George's County offers incentives to encourage redevelopment of these sites.[57]

Deed Restrictions: This is a mechanism for preserving long-term affordability of units whose price was reduced to below-market levels through a government or philanthropic subsidy. These can also be known as affordability covenants. These can be required due to direct financial subsidy, land-use or zoning alleviation, or deferred investments.[58]

Density: The number of developed units in a specific area, typically acres, of land. Residential density is usually described as a ratio of dwelling units per acre (du/ac).[59]

Dwelling Unit: A building (or part of a building) used as a complete and independent living facility for only one family, which includes permanent provisions for living, sleeping, eating, cooking, and sanitation.[60]

Floor Area Ratio: Floor Area Ratio (FAR) is the measurement of a building(s) total floor area to the size of the lot or parcel that the building is located on. FAR is expressed as a decimal and is calculated by dividing the total area of the building by the total area of the parcel. For example, if the area of a two-story building is 20,000 square feet and it occupies a 10,000 square foot lot, the FAR is two.[61]

Greenfield Land: Undeveloped land. Smart growth principles dictate that new development be steered away from greenfield land and towards sites where infrastructure and transportation exist.[62]

Housing Need: An assessment of the number of homes needed in a given area. This is determined through a Housing Needs Assessment. These studies measure affordability, economic growth, demographics, and population trends. Prince George's County outlined a Housing Needs analysis within its Comprehensive Housing Strategy.[63]

Inclusionary Zoning: This is a planning tool intended to ensure economic diversity and inclusivity in the housing market. Inclusionary zoning policies can include both mandatory requirements or voluntary incentives for the inclusion of affordable, deed restricted housing units in new or renovated developments. The main purpose of these policies is to economically integrate the housing market by ensuring the ongoing production of affordable housing.[64]

Infill Development: The practice of building on vacant or undeveloped parcels in dense areas, especially urban and inner suburban neighborhoods. This practice promotes more compact development and efficient use of land.[65]

Land Banking: The practice of acquiring tax-delinquent real estate that can be utilized for wider community benefits. These benefits can include housing, open or green space, restoring historic buildings, and general stewardship. This an alternative to existing liquidation systems which emphasize marginal collections on uncollected tax receivables over the value of a property to the wider community. Land banking treats tax-delinquent properties as valued real estate, rather than a disposable commodity.[66]

Linkage Fees: A type of "Impact fees," these are development fees which are calculated on a per-square-foot or per-unit basis for market-rate housing development. These funds are utilized to pay for the additional needs of the community that result from the additional development (streetscaping, schools, road usage, etc.)[67][68]

Mixed-income: Development that includes affordable housing at various income levels. This can also include mixes of deed-restricted affordable housing and market-rate housing, within a single building.[69]

Restrictive Covenants: A private agreement, usually in a deed or lease, that restricts the use or occupancy of real property, especially by specifying lot sizes, building lines, architectural styles, and the uses to which the property may be put.[70] Restrictive Covenants prohibiting the purchase, lease, or occupation of a property to persons based on a protected class (race, color, religion, sec, sexual orientation, gender identity, disability, familial status, and national origin) is illegal. Restrictive Covenants were widely used to prohibit the sale of homes to persons of color. In 1948, the U.S. Supreme Court ruled that Restrictive Covenants on the basis of race are unenforceable. While this decision made these forms of restrictions illegal, many properties still carry a discriminatory Restrictive Covenant. Please see this guide to learn more: Mapping Racially Restrictive Housing Covenants in Prince George's County

Transit-Oriented Development

Transit-Oriented Development or TOD is a practice in urban planning that encourages high-density residential and mixed-use around transportation nodes. Depending on the jurisdiction, these nodes can include urban rail systems, high-frequency bus routes, commuter rail, and Intercity rail. TOD developments are epitomized by low parking requirements, high-intensity residential buildings, mixed-use developments, and walkability. The State of Maryland defines a Transit Oriented Development zone as an area with a one-half radius around an existing or planned rail station. These areas include WMATA Metrorail stations, MARC stations, and the Purple Line. Prince George's County defines a TOD zone as an area with a one-half mile radius around existing or planned rail stations. These zones may be expanded for future bus stations (Bus transit centers or BRT stations). This methodology is used for a number of County initiatives such as the Missing Middle Housing Initiative, ADU Ordinance, and policy priorities.[71][72]

Zoning: The legislative division of a region, especially a municipality, into separate districts with different regulations with the districts for land use, building size, and the like.[73]

Prince George's County Zoning Ordinance: Prince George's County currently has two active Zoning Ordinances. These codes are differentiated by April 1, 2022. This is the date the new code came into effect. On April 1, 2025, the "Old" Zoning Ordinance will be eliminated and all of Prince George's County will be governed by the "New" Zoning

Ordinance. To learn more, please visit the Zoning Process website: Prince George's County Zoning Information

Housing Policy

Equitable Development: These include public and private investments, programs, and policies in communities to meet the needs of marginalized populations and to reduce disparities, providing access to quality education, living wage employment, a healthy environment, affordable housing, and transportation access.[74]

Fair Housing Act: Congress enacted the Fair Housing Act in 1968, and prohibits discrimination by housing providers, such as landlords, and real estate companies and other entities, such as municipalities, banks and lending institutions, and homeowners' insurance companies. It is illegal to discriminate to make housing unavailable to persons based on:

- Race
- Religion
- Sex
- National origin
- Familial status
- Disability

In Prince George's County, there are additional protections pertaining to fair housing rights for Returning Citizens.[75]

Rural: The Census Bureau defines rural as an area with a population of less than 2,500. However, the US Department of Agriculture's definition differs as there are additional requirements: under 20,000 in non-metro areas, under 10,000 in metro areas, or under 35,000 if the area was at one time defined as rural, but the population has grown. There are some areas within south Prince George's County that are subject to this federal definition, and eligible for several rural housing initiatives. These areas are in the Southeast portions of the County such as the Croom, Baden, Eagle Harbor, and Accokeek.[76]

Housing and Community

Area Median Income (AMI): AMI is the midpoint of a region's income distribution that is calculated on an annual basis by the U.S. Department of Housing and Urban Development

(HUD). For Prince George's County, this median income is calculated using the Washington-Arlington-Alexandria DC-VA-MD-WV Metropolitan Statistical Area.[77]

Below Market Rate (BMR): Rent that is lower than the market rate for the area. BMR is often based on a percentage of the median income for the area, and tenants may need to be within a specific income range to qualify for a Below Market Rate unit.[78]

Cost-Burden: A household is considered cost-burdened if it pays more than 30 percent of its gross income on housing and related costs, which include rent or mortgage, and utilities. A household is considered severely cost burdened it more than 50 percent of its income is spent on housing costs.[79]

Displacement: This is described as a situation in which households or businesses are forced involuntarily to move out of their housing or neighborhood for economic or physical reasons or are prevented from moving into a neighborhood (i.e., excluded) because of high rents or other conditions they are unable to control or prevent. For renters, displacement is often due to unaffordable rent increases, sales of investor homes, evictions or property improvements resulting in rent increases affordable to higher income renters. Homeowners may face displacement caused by rising property taxes and maintenance costs. Households most at risk are those with fewer resources to manage increased costs, those on fixed incomes, and those in high-cost housing markets. Displacement can also occur due to eminent domain, natural disasters and small businesses can be at risk for displacement as well. Another type is cultural displacement, which occurs when residents feel it necessary to move because the culturally relevant businesses and institutions have left the area, and they no longer feel a sense of belonging. This type of displacement most often relates to Black, Indigenous, People of Color (BIPOC) groups, as the existence of businesses and institutions important to them may not exist in other nearby locations. Displacement harms both displaced residents and the broader community.[80][81][82]

Extremely Low-Income: A household income below 30 percent of area median income (AMI), as defined by HUD.[83]

Fair Market Rents (FMRs): These are estimates of the actual market rent for a modest apartment in the conventional marketplace. FMRs include utility costs (except for telephones). Every year, HUD develops and publishes FMRs for each Metropolitan Statistical Area and apartment type.[84]

Small Area Fair Market Rents (SAFMR): These rental amounts are based on actual rents within zip codes and can reflect neighborhood rents more accurately than metro-level FMRs. SAFMRs were created to address a lack of mobility in FMR calculations where certain jurisdictions had a low FMR, but high-resourced areas. The calculated FMRs effectively barred voucher holders from accessing these high-resourced areas.[85]

Housing Assistance Payment (HAP): Any form of rental assistance that is from the Department of Housing and Urban Development. These payments are secured through a Housing Assistance Payment Contract which specifies the payment for the difference between market rents and the resident payment of 30 percent of income. This assistance is administered by local Public Housing Authorities, which each impose different regulations.[86]

Low-Income: Adjusted income that is between 50 percent and 80 percent of the area median income (AMI) adjusted for household size, County, or Metropolitan Statistical Area.[87]

Market Rate Rent: This refers to rent determined by prevailing real estate trends, in an economic model, the highest rent charged to cover operating expenses and maximize profit. It is set by a property owner without many required restrictions. Market Rate rents can still be subject to Rent Control or Rent Stabilization provisions.[88]

Median Income: This is the statistical number set at the level where half of all households have income above it and half below it. HUD calculates and publishes this median income data annually.[89]

Mixed-income: Development that includes affordable housing at various income levels. This can also include mixes of deed-restricted affordable housing and market-rate housing, within a single building.[90]

Project-Based Vouchers. This is a type of housing assistance where the rental subsidy is attached to a specific apartment unit within a building, rather than being portable, "tenant-based" assistance.[91]

Rent Subsidies: A term used to describe programs which provide guaranteed rent assistance to low-income tenants in privately owned apartments.[92]

Rent Control: A restriction imposed, usually by municipal legislation, on the maximum rent that a landlord may charge for rental property, and often on a landlord's power of eviction.[93]

Rent Stabilization: A policy created by a local jurisdiction to increase housing stability and affordability for current tenants, by protecting them from excessive rent hikes while ensuring a fair return for landlords. Prince George's County has passed the Permanent Rent Stabilization and Protection Act of 2024, a law designed to protect renters from excessive rent increases while ensuring landlords can maintain their properties. The allowable rent increase until June 30, 2025, is six percent for all unit types except age-restricted senior housing.

This law sets clear limits on how much rent can increase annually for most rental units (regulated units), with special provisions for senior housing and exemptions for specific types of properties. This ensures that renters are protected from unreasonable rent hikes, offering stability and predictability in housing costs.

Right-of-First-Refusal: A potential buyer's contractual right to meet the terms of a third party's offer if the seller intends to accept that offer.[94] In Prince George's County, CB 27-2013 created the County Right of First Refusal Program (ROFR) which was expanded to the entire county (CB-51-2015). The program has preserved 1,887 since 2021. To learn more please visit the ROFR website: Prince George's County DHCD - ROFR . This Legislation which mandates that existing residents of an apartment complex must be in the first position to submit an offer to purchase their building, should it go on the market. The seller of the property must consider the offer from the residents before all others.

Very Low Income: Adjusted income below 50 percent of the area median income (AMI) adjusted for household size, County, or Metropolitan Statistical Area.[95]

Worst Case Housing Needs: A metric published by HUD each year, this is a long-standing measure of the extent of unmet needs for affordable rental housing of adequate quality, including public rental assistance. Households with worse-case needs are defined as renter householders with very low incomes (at or below 30 percent of AMI) who do not receive government housing assistance, pay more than one-half of their income for rent, live in severely inadequate conditions, or both.[96]