### Welcome to the County of San Mateo's Doorway portal

San Mateo County's Doorway portal is one of several similar Bay Area websites created to simplify the process to find and apply for affordable rental housing. This guide describes affordable housing and how to get into it.

What is the process to get into affordable housing?

Step 1: Find Apartments Accepting Applications

Step 2: Check Your Eligibility

Step 3: Apply Online

Step 4: Get the Results

Step 5: Get Prepared for Placement

Step 6: Stay Engaged in the Process - Keep Trying!

Frequently Asked Questions

Glossary of Common Affordable Housing Terms

### 1) Find Apartments Accepting Applications

There are hundreds of high-quality, affordable housing opportunities located throughout the Bay Area. The simplest way to find opportunities that are accepting applications is to visit the <u>Doorway affordable housing portal</u> within the area you wish to live.

How do I find affordable housing?

### 2) Check Your Eligibility

Affordable housing is reserved for people with limited income and/or other special circumstances. Applicants will need to assess their ability to meet the population and income requirements at the property for which they choose to apply.

#### Population Requirements

Affordable housing properties are available to people with limited income. However, a small percentage is designated for specific populations as well. Examples include:

- **Seniors**: These may include apartments designated as "senior" housing for individuals over a particular age.
- **People with Developmental Disabilities**: All of the units in a property, or a percentage of units within a property, may be designated for people with disabilities.
- Transition Age Youth (TAY): Transition Age Youth is defined as individuals between the ages of 16 and 24 years old who are in transition from state custody or foster care environments and are at-risk.
- **Special Needs**: Special Needs is a definition that covers various populations. This includes households experiencing homelessness, or that are at risk of homelessness, as well as individuals with developmental disabilities. Homes in these particular communities typically include services or features that support the Special Needs population.

Be sure to read about the population requirements by going to the property website before contacting the property manager.

#### *Income Requirements*

Your total household income cannot exceed the maximum household income limits for the property.

- Household: A "household" may be just one person, or two or more persons. All household members that will be living in the home must be included in the application.
- "Household income": This means the combined annual income from all persons over 18 years old who are part of the household.
- Maximum Household income: You will be asked to provide the "Gross" Maximum Income (also known as Gross Household Income). This refers to the total income before taxes or other deductions.
- Some affordable homes also have minimum income requirements.

Does my household meet the requirements for the property?

#### **Preferences**

Some cities have adopted "preferences" that provide applicants who meet the preference criteria with a greater chance of being selected. A common example is a preference for applicants who live or work in the area in which the affordable housing property is located. Be sure to provide all the information requested on the application as it may allow you to qualify for any available preferences.

If you need help applying, go to the "Resources" page.

### 3) Apply Online

Once you find a property that is accepting applications, you may complete an application for an apartment at that property. Be sure to complete your application by the date specified on the property listing. Properties listed on the Doorway web portal require a minimum amount of information to be submitted on a "short-form" digital or paper application.

After you submit your application, you may be contacted by the property manager. If contacted, you will be asked to provide documentation on your income and finances.

# 4) Get the Results

You will be contacted by the property manager with further instructions. The time between submitting your application and being contacted by the property manager is dependent upon the number of vacancies in the property. It may vary from a couple of weeks to months and in some cases can take up to several years. Some people will not be selected for the next step in the process because they do not qualify to live in the apartment due to their income or other reasons.

There are two different methods that property managers use to determine the order in which applicants are selected to move forward in the application process. One method is to organize the applications by the date and time that the application was received ("first come, first serve"). The second method is to randomize the applications on a computer to generate an order for all applications. Randomization of the applications only takes place after the application due date.

If you receive a letter or email from the property manager notifying you that you are moving forward in the application process, this means that you are

one step closer to being selected for an apartment. You should keep a record of any documentation that you receive from property managers.

### 5) Get Prepared for Placement

If you are notified that you are moving forward in the application process, the next step entails two components: 1) Submitting identification documents and financial information to the property manager; and 2) meeting with the property manager.

1) Submitting identification documents and financial information

The property manager will ask for documents to verify the information provided in your application. Gathering this information before you are contacted by the property manager will help you prepare for selection as a tenant in an apartment.

The documents that a property manager may require are summarized below into two different categories: A) identification documents and B) financial information. The set of documents requested may vary, depending upon the property's requirements for placement.

- A. Identification Documents: The documents listed below are not necessarily required, but they may help the property manager review your application.
  - Photo identification for everyone in your household that is 18 or older
  - Birth Certificate, or Social Security Card, or passport for everyone under 18.

#### B. Financial Information

- o Income: You will be asked to provide all sources of income for each member of your household over 18 years of age. Examples include the items listed below.
  - Welfare, Veteran benefits, social security letter
  - Rental assistance voucher
  - Recent paystubs from your current employer
  - Self-Employment proof
  - Alimony
  - Current pension or retirement income
- Expenses: Examples include the items listed below.
  - Checking account statements

- Savings account statements
- Most recent credit card statement
- Alimony payments
- Other Financial Information:
  - The last official statement of 401k or IRA
  - Assets i.e., vehicles, stocks or real estate

As part of the property manager's review of your financial information, the property manager will review your credit. There are many resources available online to help you understand and improve your credit score. One such article is <a href="How to Improve Your Credit Score">How to Improve Your Credit Score</a>: Tips & Tricks (debt.org).

As stated, you do <u>not</u> need to possess these documents to submit your initial application via Doorway. However, gathering these documents will help you prepare for the next step in the application process. If you do not possess these documents, you can get assistance from a housing counselor, who can help you obtain them. Contact the housing agency in your area to find out how to obtain housing counseling.

#### 2) Meeting with the Property Manager

The placement interview is the last step in the application process. Depending on the property, the property manager may request a meeting with you before or after you have gathered the documents that the property manager has requested. The property manager may request that all of your household members attend the meeting. The property manager will review your documents with you and determine whether or not you are qualified to live in the apartment.

### 6) Stay Engaged in the Process - Keep Trying!

If you are not immediately selected for a placement interview, this doesn't mean that you were not eligible to live at the property. A property manager may keep your application for several years before contacting you. Stay in touch with the property manager by periodically checking in regarding the status of your application.

Due to the high demand for affordable housing, it can take a while before you get contacted for potential placement at a specific apartment. Therefore, it is important that you apply for housing at multiple properties that meet your housing needs and keep track of the properties that you have applied to. It is also important to Get Prepared for Placement <a href="Step 5">Step 5</a> even if you are not contacted right away by the property manager for placement in an apartment. Getting your finances in order, including reviewing your household budget,

taking care of your credit, and gathering the required documents, will prepare you for when you are contacted by a property manager.

# **Frequently Asked Questions**

#### **Getting started**

- What is affordable housing?
- What is affordable rental housing (or low-income rental housing)?
- What's it like to live in an affordable housing apartment?
- What is Section 8 Housing?
- What is Inclusionary or Below Market Rate housing?
- How can I get assistance from a housing counselor?

#### **Eligibility**

- <u>Do I need to be a U.S. citizen to qualify?</u>
- How do I get into affordable housing?
- Does my income meet affordable housing requirements?
- As a full-time college student, am I eligible for affordable housing?
- Can my income and/or rent increase if I am in affordable housing?

#### Finding and Applying

- How do I find Affordable Housing?
- Will I have to pay an application fee when I apply?
- What happens when I submit an application?
- Does my household meet the requirements for the property?
- Can I apply at multiple affordable housing sites at the same time?
- Will I get contacted for placement for affordable housing?
- How long can I live in affordable housing?
- What happens if I pass on an affordable housing opportunity?

### **Getting Started**

### • What is affordable housing?

Affordable housing is a term used to describe residential properties that are reserved for low-income households and that charge rents that are lower than those charged by other types of housing. These affordable housing opportunities are subsidized by various government funding sources and are monitored to ensure that rents meet rent requirements. Affordable housing properties are operated by property managers that specialize in providing service to low-income households.

• What is affordable rental housing (or low-income rental housing)?

Most affordable rental housing is apartment-style housing that is built by nonprofit housing developers that specialize in the construction and operation of affordable apartments. Nonprofit housing developers have a mission to provide high-quality housing and services for low-income households. These apartments are funded by various government programs and are sometimes referred to as "subsidized" or "deed-restricted" affordable housing. Tenants at these properties pay rents that are about 30% to 50% less than typical or "market rate" rental housing.

The Doorway Web Portal is intended to help people find affordable housing rental apartments.

What's it like to live in an affordable housing apartment?

Living in a rent-restricted apartment can be life-changing. Affordable apartments are well-maintained and operated by experienced property managers. Properties include amenities such as courtyards and community centers that are there for the enjoyment of the tenants. Managers of these sites often provide services that are geared toward its residents. Families that are fortunate to live in deed-restricted affordable apartments are provided a safe and secure home that gives them the foundation to thrive in their community.

#### What is Section 8 Housing?

Housing Choice Vouchers (also known as Section 8 vouchers) provide rental assistance for lower-income households. Unlike subsidized apartments, Vouchers are held by the individual or family and are not tied to a particular apartment. For this reason, Vouchers can be used at most rental properties. Under the Housing Choice Voucher Program, the tenant pays only a portion of the rent based on their income and the voucher pays for the rest of the rent.

Housing Choice Vouchers are funded by the federal government and managed by local Housing Authorities. Due to the high demand for this program and their deeper affordability levels, getting into this program is extremely difficult. Waitlists for applications are frequently closed since it can take years to process existing applications. Contact the local Housing Authority in your area to find out when they will be accepting applications. A list of Housing Authorities can be found at (insert resource page link).

Can I use a Section 8 (Housing Choice Voucher) at an affordable apartment?

A household with a Section 8 (Housing Choice) Voucher can use their voucher at most affordable housing properties. The only exception to this are homes funded by a project-based Section 8 housing program.

## • What is Inclusionary or Below Market Rate housing?

Some cities require developers who build new, market-rate apartments to make a specified percentage of units affordable to low-income or moderate-income households. These rent-restricted units are often referred to as "Below Market Rate" (BMR) or "inclusionary" units. BMR units are often advertised on affordable housing websites such as Doorway.

### How can I get assistance from a housing counselor?

Doorway San Mateo County will continue growing with affordable housing listings and resources, including contact information for housing counselors available to assist home seekers with the application process. Currently, housing counselors can be found in "View Opportunities and Resources" on the front page of the housing portal.

### Eligibility

• Do I need to be a U.S. citizen to qualify?

If a member of your household is a citizen, lawful permanent resident, or was granted refugee or asylum status, your household may qualify to live in affordable housing.

• How do I get into affordable housing?

Finding and being accepted into "low-income" rental housing can be a challenging process. This is due to the high demand for affordable housing and the process that property managers must follow to ensure fairness in filling apartment vacancies.

Does my income meet affordable housing requirements?

To qualify for an affordable home, your gross household income must fall <u>below</u> specific maximum household income limits set by the local jurisdiction for the property or program. Some affordable homes also have minimum income requirements while others do not. Contact the specific property you are interested in to determine if you meet the requirements. You can also check the income and rent limits for your jurisdiction (add web links).

• As a full-time college student, am I eligible for affordable housing?

In general, a household is not eligible for affordable housing if all household members are full-time college students, although some exceptions apply such as individuals previously in foster care. This rule was put in place to ensure that individuals who choose to be students and are temporarily earning an income that is considered low-income do not receive housing subsidies from the local or federal government.

 Can my income and/or rent increase if I am in affordable housing? Once a household moves into an affordable housing apartment, tenants can remain in their home even if their income increases. Rent will continue to remain affordable at the income level set for the apartment. For example, if a household is placed in an apartment that is set at 60% of Area Median Income (AMI), the rent will continue to be restricted at that level in the future. However affordable rents are allowed to rise on an annual basis in order to effectively maintain and operate the property.

# Finding and Applying

• How do I find Affordable Housing?

Another way to find Affordable Housing is to search the lists of affordable housing sites provided by the jurisdiction in which they are located. The lists can be found on the "Additional Housing Opportunities" page of the Doorway portal.

These lists provide the names, locations, and contact information for Affordable Housing properties. Unfortunately, property managers of these apartments are often not able to accept applications because they already have a lot of applications that must be processed before they can accept new applications. You should identify properties that meet your needs and contact the associated properties to find out if those properties are accepting applications.

• Will I have to pay an application fee when I apply?

Many property managers will assess an application fee at some point in the application process.

If you are applying for affordable housing through the Doorway portal, you will NOT need to pay a fee to submit your initial application. However, you may be required to pay an application fee if you are contacted by the property manager for potential placement in an affordable property. At this point, you will likely be asked to provide additional documentation to verify the information provided in the application.

• What happens when I submit an application?

Interest List Submitted: In some cases, before a property has finished construction, a property may establish an "interest list" of people who are interested in applying for a vacancy once the property starts accepting applications. You will need to provide some basic information to get on an interest list. Being placed on an interest list does not mean you have applied. You will need to complete an application once the property begins accepting applications. The next stages begin once an applicant submits a completed application and supporting documentation.

**Application Submitted**: Doorway housing applications are the first step towards applying for affordable homes on the Doorway San Jose Portal. The application process begins when you submit through the portal's digital or paper application. The property manager receives applications during the open application period and begins processing them. These applications will be reviewed for eligibility and will eventually be ordered based on the property's own process.

**Application Sorted**: All the applications received are reviewed based on eligibility requirements specific to the property. Applicants who do not make it through this eligibility check will likely be contacted by the property manager that they do not qualify for the opportunity. In some cases, only applicants moving forward in the process will be contacted. Eligible applicants will be placed in order based on the following: first come first serve, preferences, and/or lottery. Applicants moving forward will be screened through a Supplemental Application and interview process.

**Application Screened**: Applicants selected to be screened are asked to submit a Supplemental Application, which includes additional details. As part of this screening, applicants are asked to submit additional documents (see Required Documents for a list). Applicants are at this point qualified and moved forward in the process or disqualified due to their ineligibility. In some cases, applicants not selected will be waitlisted.

**Application Waitlisted**: All the applicants who may have qualified but were not selected may be placed on a waitlist for a future opportunity at the property. Applicants on this waitlist may be asked by the property manager on a yearly basis to confirm they would like to continue placement on the waitlist, in many cases waiting for years for an opportunity.

• Does my household meet the income requirements for the property? (details)

There are three ways to determine if your household meets the minimum and maximum income requirements.

1) View the Income Requirements for Properties listed on the Doorway website Properties that are listed on the Doorway Web Portal will show the minimum and maximum household incomes required for applicants. Click on the link for the specific property listing in which you are interested. Scroll down to the tables which list the minimum and maximum income required for each apartment. The example table below shows household maximum incomes based on the number of household members for apartments restricted at 60% of the Area Median Income (AMI). Most affordable apartments have rents that

are restricted at 60% AMI or below.

1	Household Maximum Income For income calculations, household size includes everyone (all ages) living in the unit.	
	HOUSEHOLD SIZE	60% AMI UNIT
	1	\$76,740 per year
	2	\$87,720 per year
	3	\$98,700 per year
	4	\$109,620 per year
	5	\$118,440 per year
	6	\$127,200 per year
	7	\$135,960 per year
	8	\$144,720 per year

Please note that this table is a sample table that may not reflect current maximum allowable rents. Go to the Doorway Listings page or contact the property manager for the maximum allowable household income associated with the affordable housing opportunity or area of interest.

As an example from the table above, a two-person household earning \$79,559 or less per year (total household income) is considered a 60% AMI household and would be eligible for units that are targeted to 60% AMI households.

#### 2) Contact the property manager

If the property you are interested in is not listed on the Doorway web portal, it is most likely not accepting applications at the present time. However, you may contact the property manager listed for that property to find out the eligibility requirements for that site.

3) Check the income tables published by the housing agency in your area

You can also check the income tables published on the housing agency website in the area in which your desired affordable housing is located. These tables are produced by the U.S Department of Housing and Urban Development (HUD) and are updated annually. Tables for the County of San Mateo are provided <a href="here">here</a>. A household would typically be considered eligible for most affordable housing if the household income is 60% of Area Median Income (AMI) or below. However, some properties have rents that are restricted to "moderate" income households with incomes up to 120% of AMI. If you have questions regarding these tables, please contact the agency in the area for which you are looking for affordable housing.

 Can I apply at multiple affordable housing sites at the same time?

Yes. If you find multiple properties in which you would like to live and in which you meet the eligibility requirements, you should apply to each of them in order to increase your chances of obtaining affordable housing.

• Will I get contacted for placement in affordable housing?

Applicants fortunate to get into a property should not pass on the opportunity even if it is not their first choice. Because demand for this housing is so high, it may be years before you can get into another affordable housing

opportunity. You can always relocate to another affordable housing property in the future if you find a more desirable property and apply to that opportunity.

### • How long can I live in affordable housing?

Once a household moves into affordable housing, tenants can remain in their homes even if their income increases. Rent will continue to be affordable at a level consistent with the rent initially offered. However, rents will rise modestly on an annual basis in order to effectively maintain and operate the property.

As with any home, residents are required to comply with the terms of the rental lease terms. This ensures that residents remain safe and the building can continue to be effectively operated.

Obtaining affordable housing can be a lengthy process. However, living in a rent-restricted home can be life-changing. Affordable housing is very well maintained and operated. They include amenities such as courtyards and community centers that are there for the enjoyment of the tenants. Managers of these sites often provide services that are geared toward their residents. Families that are fortunate to live in deed-restricted affordable housing are provided a safe and secure home that gives them the foundation to thrive in their community.

• What happens if I pass on an affordable housing opportunity?

Applicants that are fortunate to be offered the chance to move into an affordable housing property should not pass on the opportunity even if it is not their first choice. Because demand for this housing is so high, it may be a long time before another affordable housing opportunity becomes available.

# **Glossary of Common Affordable Housing Terms**

The Affordable Housing Portal Glossary is intended for stakeholders to norm on common terms and definitions.

Terms have been taken from the following resources and edited to be more user-friendly.

- HUD
- Census Glossary
- CA Department of Housing and Community Development
- NPH Nonprofit Housing Association
- Home 4 All SMC
- Alameda CDA by Dyett & Bhatia
- Housing Policy in the United States, Alex F. Schwartz, Routledge, third edition

**Accessible:** Public or common use areas of the building that can be approached, entered, and used by individuals with physical disabilities.

**Accessibility:** The inclusive practice of removing barriers that prevent interaction in common use areas by people with disabilities. *E.g.*, *mobility*, *vision*, *or hearing impaired units with ADA accessible features*.

**ADA (Americans with Disabilities Act):** A Federal civil rights laws that ensure equal opportunity for people with disabilities. Title III requires that public and common use areas at housing developments are accessible.

**Affordable Housing:** Housing affordability is measured in several ways. The most widely used measure of affordability focuses on housing cost burdens. For rental housing, affordable housing is defined as 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. Some jurisdictions may define affordable housing based on other, locally determined criteria.

(**Property**) Amenities: A feature or features included in the building. *E.g.*, *Fitness area, bike racks, computer center, community center, high speed internet, garden beds, playground area.* 

(Unit) Amenities: A feature or features included in the unit. E.g., Refrigerator, washer/dryer, stove/range, microwave, dishwasher.

**Area Median Income (AMI):** Calculated yearly by the federal government. The income number at which half of the population earns more and half earns less, based on the number of people in the household. Eg: 50% AMI for a 4-person household in Alameda County would be half of \$61,950, or \$30,975. Affordable housing income and rents are established as a percentage of AMI.

**Availability:** The current state of a housing unit that is listed on the web portal, either occupied (and available via a waitlist process) or unoccupied (and available for applicants via a lottery or first come first service process).

**Available Units:** An unoccupied, separate living quarter available to new applicants to apply to.

**Below Market Rate (BMR)**: Units in market-rate developments produced as part of an inclusionary housing program. The units are at a price that is affordable to lower or middle income households and are restricted by affordable housing laws.

**Bloom**: The regional codebase for the affordable housing web portal, built using Open Source code originally developed by San Francisco from DAHLIA.

**Building Selection Criteria:** Optional link to affordable housing developer/property manager's Building Selection Criteria (or Residential Selection Criteria) which includes more detailed information on the process used to determine eligibility and select applicants. Additional details provided in this document may include local preference information, required documents checklist upon selection, ADA modifications to units, and more.

**Credit History:** A credit reporting agency evaluates a credit report on each applicant (which may include rent payment history) as an indicator of future rent payment performance. An unsatisfactory or insufficient finding will result in the requirement of an additional deposit, guarantor, or denial. Applicants are responsible for ensuring their credit history is accurate.

**Fair Housing Act:** 1968 act (amended in 1974 and 1988) providing the U.S. HUD Secretary with fair housing enforcement and investigation responsibilities. A law that prohibits discrimination in all facets of the homebuying process on the basis of race, color, national origin, religion, sex, familial status, or disability.

**DAHLIA**: San Francisco's affordable housing portal, the *Database of Affordable Housing, Listings, Information, and Applications*.

**Deed-Restricted:** Affordable Housing that has a "deed" or "covenant" placed on the property that reserves low-income tenants. Tenant income and rent limits are specified in the Deed for a specified period of time. The owner of the property agrees to accept the "deed" in exchange for government funding sources.

**Developer**: A company that builds a housing development. When multiple developers are involved in a single development, they will be represented by a Lead Developer.

**Development:** A real estate development. For Doorway Housing Portal purposes, we are only involved with real estate developments that contain affordable units.

**Deposit:** A monetary sum that a tenant agrees to pay to a landlord before taking possession of, and moving into, a rental unit. The amount is usually based on the monthly rent.

**Doorway**: The regional collaboration among jurisdictions implementing the affordable housing web portal built on the Bloom codebase.

**Eligibility:** Factors that determine whether someone qualifies for affordable housing.

E.g.: annual gross income, preferences.

**First Come First Serve:** An affordable housing opportunity that is available for applicants to apply to that is awarded on an on-going basis to those who qualify first, until all the available units are occupied.

**General Lottery:** A process in which applicants are selected, at random, from a pool of applicants who have applied and are eligible for an affordable housing opportunity.

**General Pool**: A group of applicants who have applied for an affordable housing opportunity and have since qualified and are eligible to be selected for an affordable housing opportunity.

**Homeless:** An individual who lacks a fixed, regular, and adequate nighttime residence. The individual may have a primary nighttime residence that is a publicly or privately operated shelter designed to provide supervised temporary living accommodations.

**Household:** All the people who occupy a housing unit. A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit.

Household size: The total number of people living in a housing unit.

**Inclusionary Housing**: Refers to municipal and county planning ordinances that require a given share of new construction to be affordable by people with low to moderate incomes.

**Income (gross):** Money, goods, services, and property a person receives that must be reported on a tax return. Includes unemployment compensation and certain scholarships. It does not include welfare benefits and nontaxable Social Security benefits.

**Lease Up:** The process in which a housing developer or property manager places residents who have been selected for an affordable housing opportunity into specific units they are qualified to move into.

**List:** A formal record of applicants for housing assistance and/or subsidized housing units that identifies the applicant's name, date and time of application, selection preferences claimed, income category, and the need for an accessible unit.

**Interest List:** A record of potential applicants who are interested in future available affordable housing opportunities.

**Pre-Application Eligibility List:** A record of applicants who have applied for a specific housing opportunity through a pre-application process that awaits further processing through eligibility verification, lottery order ranking, preference ranking, etc.

**Waiting List:** A formal record of submitted applications for housing assistance and/or subsidized housing units that have been approved for future processing. Applications identify the applicant's name, date and time of application, household member details, selection preferences claimed, income category, the need for an accessible unit, and other information that will help match households with available affordable housing.

Listing: An advertisement for an available housing unit.

**Lottery**: A process by which residents who are applying for affordable housing are chosen from a pool of applicants. Lotteries may have eligibility requirements.

**Lottery Rank Order**: After the lottery, all the applicants are ranked, and then sorted by preference. The lists will then be ordered by preference priority, before the general list. Applications are processed by preference priority, in lottery rank order. *E.g. Live/work preference*.

**Low- Income:** Defined as those families whose incomes do not exceed 80 percent of the median family income for the area, which can be viewed online for the <u>County of San Mateo</u>.

**Matched Listing:** When an applicant for an affordable housing opportunity has household criteria that matches with the housing unit's eligibility requirements (income, household size, reserved unit type, etc.).

**Maximum Income:** Federal and state housing assistance program guidelines for the highest income for eligibility to live in subsidized affordable housing, usually based on their incomes.

**Minimum Income:** Federal and state housing assistance program guidelines for the lowest income needed for a household to be eligible to live in subsidized housing.

**Moderate Income Housing:** Defined as those families whose incomes are between 80 to 120 percent of the median family income for the area, which can be viewed online for the <u>County of San Mateo</u>.

**Mortgage:** A mortgage or similar debt refers to all forms of debt for which the property is pledged as security for payment of the debt. This includes deeds of trust, trust deeds, mortgage bonds, home-equity lines-of-credit, home-equity lump-sum loans, and vendors' liens.

**Multi-family Housing:** Residential buildings that include stacked units on multiple floors accessed through common entrances. They may be apartments or condominiums, and they may be in residential areas, or in commercial areas that allow mixed-use.

**Occupancy:** The occupancy or use of a building or a structure or any portion of a building or a structure by persons for whom sleeping accommodations are provided. The number of members of the Household that apply for an available unit must comply with the unit's minimum and maximum number of occupants.

**Preference**: Priority placement given to applicants who qualify for a specific preference category (such as senior, disabled, or homeless). The purpose of preferences is to assist demographics who are in great need of housing assistance. The following are examples of preferences currently in use in some Bay Area jurisdictions:

**Displaced Preference:** Households that have been displaced as a result of a city or jurisdiction's public projects or the city or jurisdiction's code enforcement activities.

**Live Preference:** Households that are current residents of the jurisdiction for the unit they are applying for. The definition of "live in the jurisdiction" is determined by the jurisdiction the housing unit is located in and may include length of stay that prioritizes some situations over others.

**Work Preference**: Households with at least one member employed in the jurisdiction the affordable housing opportunity is located in. The definition of "work in the jurisdiction" is determined by the jurisdiction the unit is located in and some definitions include: currently employed in the jurisdiction of the unit they are applying to, have been notified that they are hired to work in the jurisdiction, or are active participants in an educational or job training program located in the jurisdiction.

**Priority Type:** A specific population, status, or situation that qualifies for a specific housing opportunity that uniquely matches with the potential resident. Some examples include an Accessibility Priority Type which will match a resident with an accessible housing opportunity, if needed. Other Priority Types may include Transition Age Youth or U.S. Veterans.

**Program Rules**: Affordable housing opportunities are funded by various governmental subsidy programs, each with their own specific rules such as how rents and income are calculated and who qualifies for housing units funded by their programs.

**Property Manager**: The person who is responsible for operating a residential development and is typically involved in the lease-up, application process. Will be the point person for entering information about a Development, Lotteries, etc. into a database and evaluates applicant eligibility.

**Public Housing**: Public housing is one form of subsidized low-income housing. The public housing program originated in 1937 in one of the last major pieces of legislation passed during the New Deal. The legislation authorized local Public Housing Authorities (PHAs) to issue bonds to finance the development costs of public housing. Today, some PHAs no longer manage public housing units, and the scale of these programs can vary widely.

**Re-entry individuals:** Formerly incarcerated individuals.

**Rent:** A tenant's regular payment to a landlord for the use of property or land.

**Rental Assistance:** Housing Choice Vouchers, Section 8 and other valid rental assistance programs available for qualified applicants considered for the property.

**Rental History:** Sufficient residential information for at least the past two years that enables the Property Manager to adequately evaluate rental history and/or place of residence.

**Re-rental**: When a unit that was filled previously by a tenant becomes empty, it is a re-rental that will be filled again through a new lottery or waitlist process and is advertised as such in a new listing.

**Reserved Community Type:** Certain developments are entirely reserved for a specific community type, which is usually based on the type of subsidy that funds the affordable housing development. Some examples of Reserved Community Types include: Seniors, Veterans, People with Developmental Disabilities, and Transition Age Youth.

**Reserved Units:** Certain developments include a portion of units (sometimes referred to as "set asides) reserved for a specific community type, which is usually based on the type of subsidy that funds the affordable housing development. These units are sometimes funded by Housing Authority Project-Based Vouchers (PBV) and may be reserved for Seniors, Veterans, People with Developmental Disabilities, and/or Transition Age Youth.

**Required Documents:** During the application process, the affordable housing developer or property manager will ask for certain required documents to determine eligibility for an affordable housing opportunity. Some examples of Required Documents include paystubs, bank statements, tax returns, application, identification, etc.

**Senior:** A person 55 - 62 years and older, as defined specifically by an affordable housing opportunity reserved for senior residents.

**Services Offered:** Buildings may include services for residents, and services that cater to reserved community types in particular. Services may include: health-related services, job training, computer classes, childcare, etc.

**Single Parent Household:** A biological or adoptive parent or guardian having legal and physical custody of a child under the age of 18 who will be living in the affordable home.

**Special Needs:** Defined special needs populations include the frail and non-frail elderly; persons with physical, mental or behavioral disabilities; persons with HIV/AIDS; and persons with alcohol or drug addictions.

**SRO (Single Resident Occupancy):** A single-room occupancy unit is usually a small living unit, typically with shared bathroom facilities, between 200 to 350 square feet. These units provide a valuable source of affordable housing for individuals and can serve as an entry point into the housing market for people who previously experienced homelessness.

**Subsidy:** A government funded grant that funds a portion (or all) of a particular affordable housing unit. Examples of government subsidies for affordable housing include project-based vouchers.

**Subsidized Housing:** Housing that is funded by government assistance aimed towards alleviating housing costs and expenses for people with low to moderate incomes.

**Tenure:** The current status of a property that is available for new tenants. For an entirely new building, the tenure is defined as "initial lease-up" while an existing building with occupied units that is looking to fill specific vacant units is defined as a "re-rental".

**Transition-Age Youth:** Young people between the ages of sixteen and twenty-four who are in transition from state custody or foster care environments and are at-risk.

**Units:** A separate living quarter where the occupants live and eat separately from other residents of the structure or building.

**Unit Type**: Refers to a residence classification. Can include Single Room Occupancy (SRO), Studios, and # of bedrooms.

**Veteran:** A former member of the Armed Forces of the United States (Army, Navy, Air Force, Marine Corps, and Coast Guard) who served on active duty.

**Vouchers**: A subsidy used by a tenant to find rental housing in the private market and is paid to a private landlord. E.g. Section 8, Veterans Affairs Supportive Housing (VASH).