Housing Glossary of Terms

Compiled by the League of Women Voters
LWV San Diego and LWV North County San Diego

Area Median Income (AMI) - The U.S. Department of Housing and Urban Development calculates this by examining an area's income distribution of four-person households and finding the midpoint. In San Diego it is $130,800, half of the four-person households earn more than that and half less.
California Department of Housing & Community Development (HCD) - It administers grants and loans to increase the supply of affordable housing, preserves affordable homes, protects mobile and manufactured homeowners, and guards the health and safety of Californians through the adoption of building standards.
Cost Burdened - This term is used to describe households that spend more than 30% of their income on housing costs, such as rent, mortgage payments and utilities.
Density - Number indicates dwelling units (du) per acre, e.g., 5, 10, or 20 du/acre, etc.
Displacement - Displacement occurs when a household is forced to move from its residence by conditions which affect the dwelling or immediate surroundings, and which: 1) are beyond the household's reasonable ability to control or prevent; 2) occur despite the household having met all previous conditions of occupancy; and 3) make continued occupancy by that household impossible, hazardous, or unaffordable.
Extremely Low Income (ELI) - Having between 0 - 30% of the Area Median Income (AMI). In San Diego, an income less than $49,600 for a family of four is extremely low.
Housing Element - An analysis and plan for a community's housing needs for all income levels. It is a required element of a jurisdiction's overall General Plan. The California Department of Housing and Community Development (HCD) reviews and approves Housing Elements to ensure each community accommodates its fair share of affordable housing.
Incentives - The federal, state, and local governments offer a number of programs to stimulate the development of affordable housing. Examples include the federal Low-Income Tax Credit (LIHTC) for rental housing targeted to lower-income households and California's Density Bonus Law.
Inclusionary Housing - It is a requirement that developers of market rate housing units must set aside a specified portion of the units for low- or moderate-income households.
Infill - "Infill development" refers to building on unused and underutilized lands within existing development patterns, typically but not exclusively in urban areas. Infill development is critical to accommodating growth and redesigning our cities to be environmentally- and socially-sustainable.
Infrastructure - Facilities and systems that support the sustainable function of a community such as roads, railways and transit, bicycle and pedestrian facilities, parks, police and fire stations, libraries, schools, bridges, tunnels, water supply, sewers, electrical grids, and telecommunications (including Internet connectivity and broadband access).
Land Use Policies - The framework that guides planning and development in an area that specifies uses such as types of residential development, commercial and industrial areas, mixed use, rural, agricultural, parks and recreational areas, etc.
Mixed Use Development - Urban planning concept that blends residential, commercial, cultural, institutional, or entertainment uses into one space, where those functions are to some degree physically and functionally integrated, and that provides pedestrian connections.
Naturally Occurring Affordable Housing (NOAH) - Residential rental properties that are affordable, but unsubsidized by any federal, state, or local program. Their rents are relatively low compared to the regional housing

market. NOAH units are at greatest risk of being lost due to market speculation and upgrades that result in higher rents and lost affordability.
Opportunity Maps – Opportunity maps classify counties' census tracks into four categories (Highest, High, Medium and Low Resource) based on statistical attributes of employment and employment density, income, and educational attainment. The maps are used in allocation of Low-Income Housing Tax Credits (LIHTC) and other state housing programs and to inform land use and zoning policies, including RHNA and Housing Element updates. LIHTC Allocation Committee and HCD provide annual updates.
Regional Housing Needs Allocation (RHNA) - Pronounced Reena. The Regional Housing Needs Assessment (RHNA) is a state-mandated planning process that quantifies existing and future housing needs within a region and requires local governments to plan for enough housing to meet the region's needs. The San Diego Association of Governments (SANDAG) is responsible for overseeing the RHNA process for the San Diego region, which is used by local jurisdictions in preparing the Housing Elements of their General Plans.
Social Housing - Is housing that serves lower or moderate-income households and is financially assisted in some way by the government. Social housing frequently sits on land contributed by the public sector, with rents affordable to low- and/or moderate-income households and built-in tenant protections.

Research Resources

Cited in February 2026 Webinar, "The ABCs of Affordable Housing"

- SD Housing Commission Economic Study, April 2025 https://sdhc.org/wp-content/uploads/2025/04/Att-1_Affordable-Housing-Cost-Study-4.17.25.pdf
- High Cost of Producing Multi-Family Housing, Rand Corp, April 2025 The High Cost of Producing Multifamily Housing in California: Evidence and Policy Recommendations | RAND
- Analyst CA Housing Affordability Tracker (3rd Quarter 2025) https://lao.ca.gov/LAOEconTax/Article/Detail/793
- Table Updated based on SD Housing Commission Income & Rent Calculations https://sdhc.org/wp-content/uploads/2025/01/AMI-Income-Rent-Chart-2025.pdf
- CA Housing Partnership; Housing Needs Report 2025 https://chpc.net/?sfid=181&_sf_s=san%20diego&_sft_resources_type=housing-need+level-county
- County of San Diego 2024 Study Comprehensive New Construction Cost and Green Affordable Housing Studies
- County of San Diego "Cost Burdened Households" 2022 https://data.sandiegocounty.gov/stories/s/Cost-Burdened-Households/acfs-ipy6
- Center for Budget & Policy Priorities: https://www.cbpp.org/
- CA Dept of Finance Estimate Population & Housing 2024-2025 https://dof.ca.gov/forecasting/demographics/estimates-e1/
- KPBS, "In San Diego, rents rise slower where more homes are permitted," June 28, 2025 https://www.kpbs.org/news/economy/2025/06/25/rents-rise-slower-where-more-homes-are-permitted
- UCLA Lewis Center, Research Roundup: "The Effect of Market-Rate Development on Neighborhood Rents,," February 2021 https://www.lewis.ucla.edu/research/market-rate-development-impacts/
- San Diego Independent Budget Analyst "Additional Analysis of the 2025 Annual Report on Homes" https://www.sandiego.gov/sites/default/files/2025-10/25-35-additional-analysis-of-2025-annual-report-on-homes.pdf