

## **Affordable Housing** (*af·ford·able hous·ing*)

Housing that costs no more than 30 percent of the tenant's or owner's household income. We avoid the term "affordable housing" because it does not refer specifically to any one income or price range or type of housing. When used, the term "affordable housing" may be referring to low-income or subsidized housing or workforce housing. There's really no way to say!

## **Subsidized Housing** (*sub·si·dized hous·ing*)

Housing that is made affordable through government subsidies, such as Housing Choice Vouchers (often referred to as "Section 8 housing") or Low-Income Housing Tax Credits, usually developed and managed by not-for-profits.

## **Naturally Occurring Affordable Housing (NOAH)**

(*nat·u·ral·ly oc·cur·ing af·ford·able hous·ing*)

Housing that is available on the regular market, open to anyone, and not subsidized by the government, but happens to be within the budget of many families. This is usually what we are talking about it when we talk about workforce housing, but workforce housing can be built using Low Income Housing Tax Credits.

## **Workforce Housing** (*work·force hous·ing*)

Per NH RSA 674:58-61, workforce housing refers to rental housing affordable to a household of three making no more than 60 percent of the area median income and for-sale housing affordable to a household of four making no more than 100 percent of the area median income.

## **Market Rate Housing** (*mar·ket rate hous·ing*)

Housing that is available on the private market and is not subsidized or limited to any specific income level.

## **Mixed Use** (*mixed use*)

A building containing at least two different types of uses, for example a building with commercial space on the bottom floor and residential units on the upper floor(s).

## **Single Family Housing** (*sin·gle fam·i·ly hous·ing*)

Buildings containing only one housing unit.

## **Missing Middle** (*miss·ing mid·dle*)

The term "missing middle", though often misused, refers to housing types between single-family homes and multi-family housing including duplexes, condominiums, townhouses, and more.

## **Multi-Family Housing** (*mul·ti·fam·i·ly hous·ing*)

Buildings containing 5 or more housing units.

## **Accessory Dwelling Units (ADUs)**

(*ac·ces·so·ry dwell·ing units*)

Per NH RSA 674:71-73, an accessory dwelling unit (ADU) is a residential living unit that is within or attached\* to a single-family dwelling and that provides independent living facilities for one or more persons, including sleeping, eating, cooking, and sanitation on the same parcel of land as the principle dwelling unit it accompanies. \*It is important to note that while RSA 674 did not specifically include detached ADUs, municipalities may choose to allow accessory dwelling units to be detached from the primary dwelling unit.

## **NIMBY, BANANA, CAVE, and "NAY"BOR**

(*nim·by, ba·nana, cave, nay·bor*)

The most common of the three, NIMBY, is an acronym for "not in my backyard". While BANANA and CAVE, stand for "build absolutely nothing anywhere near anything" and "citizens against virtually everything" respectively. Naybor is more self-explanatory, referring to a neighbor who says nay to much-needed housing.