



13 Glossary

Affordable Housing

The United States Department of Housing and Urban Development (HUD) considers housing to be affordable if the household is spending no more than 30% of its income on housing costs. A healthy housing market includes a variety of housing types that are affordable to a range of different household income levels. However, the term “affordable housing” is often used to describe income-restricted housing available only to qualifying low-income households. Income-restricted housing can be located in public, nonprofit, or for-profit housing developments. It can also include households using vouchers to help pay for market-rate housing (see “Vouchers” below for more details).

American Community Survey (ACS)

This is an ongoing nationwide survey conducted by the U.S. Census Bureau. It designed to provide communities with current data about how they are changing. The ACS collects information such as age, race, income, commute time to work, home value, veteran status, and other important data from U.S. households. We use data from the ACS throughout this needs assessment.

Area Median Income (AMI)

This is a term that commonly refers to the area-wide calculation provided by the HUD for a county or metropolitan region.⁵ Income limits to qualify for affordable housing are typically set relative to AMI. In this report, unless otherwise indicated, AMI refers to the HUD Area Median Family Income (HAMFI). In 2025, AMI for a 4-person household in Yakima County is \$82,300.

Climate Resilience

⁵ Note that HUD sometimes refers to HUD Area Median Family Income as just Median Family Income, or MFI. See <https://www.huduser.gov/portal/datasets/il.html>



An ongoing process of anticipating, preparing for, and adapting to changes in climate and minimizing negative impacts to our natural systems, infrastructure, and communities (RCW 70A.65.010)

Cost Burden

When a household pays more than 30% of their gross income on housing, including utilities, they are considered “cost-burdened.” When a household pays more than 50% of their gross income on housing, including utilities, they are considered “severely cost-burdened.” Cost-burdened households have less money available for other essentials, like food, transportation, and medical care.

Critical Areas Regulations

Local government regulations that protect wetlands, critical aquifer recharge areas, frequently flooded areas, geologically hazardous areas, and fish and wildlife conservation areas. The regulations must include best available science and give special consideration to anadromous fish. Disinvestment

Disinvestment

Disinvestment occurs when public or private agencies sell or withdraw their assets or resources from a community of neighborhood which may result in declined economic growth, infrastructure improvement etc.

Environmental Justice

Environmental Justice refers to 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.

[\(Washington State's Environmental Justice Task Force\)](#)

Gentrification and Displacement

Gentrification is the result of displacement that changes the cultural and socioeconomic characteristics of a neighborhood. When high demand for homes in an area increases housing costs, low- or middle-income households are often pressured to move to more affordable housing, thus increasing demand and costs in areas that were once affordable. Increased





investment in these neighborhoods can displace lower-income residents and prevent them from benefiting from the economic growth and greater access to services. This disproportionately hurts Black and Latino residents. ([Municipal Research Service Center](#))

Gross Dwelling Units/Acre

The number of dwelling units allowed per acre including the area for right-of-way, streets, and access easements.

Household

A household is a group of people living within the same housing unit.⁶ The people can be related, such as a family. A person living alone in a housing unit or a group of unrelated people sharing a housing unit are also counted as households. Group quarters population, such as those living in a college dormitory, military barrack, or nursing home, are not considered to be living in households.

Household Income

The US Census Bureau defines household income as the sum of the income of all people 15 years and older living together in a household.

Low-Impact Development (LID): Low-impact development is a stormwater and land-use management strategy that tries to mimic natural hydrologic conditions by emphasizing the following techniques: conservation; use of on-site natural features; site planning; and, distributed stormwater best management practices integrated into a project design. ([Washington Department of Ecology](#))

Low-Income (HUD Income Limits)

Households that are designated as Low-Income may qualify for income-subsidized housing units. HUD categorizes families as Low-Income, Very Low-Income, or Extremely Low-Income relative to AMI, with adjustment for family size. Exhibit 13-1 shows the income thresholds as

⁶ The Census sometimes refers to "occupied housing units" and considers all persons living in an occupied housing unit to be a single household. So, Census estimates of occupied housing units and households should be equivalent.





published by HUD. While these definitions are expressed as a percentage of AMI, HUD includes additional adjustments in Yakima County to increase the income thresholds.

Exhibit 13-1. HUD Income Limits by Household Size (Number of Persons in Household), 2025

Income Category	Household Income Level	1	2	3	4	5	6
Extremely Low-Income	30% of AMI	\$19,950	\$22,800	\$26,650	\$32,150	\$37,650	\$43,150
Very Low-Income	50% of AMI	\$33,200	\$37,950	\$42,700	\$47,400	\$51,200	\$55,000
Low-Income	80% of AMI	\$53,100	\$60,700	\$68,300	\$75,850	\$81,950	\$88,000

Source: US HUD, 2020; BERK, 2025.

Median Family Income (MFI)

The median income of all family households in an area. Family households are those that have two or more members who are related. Median income of non-family households is typically lower than for family households, as family households are more likely to have more than one income-earner. Data about median family income comes from the Census American Community Survey (ACS). However, HUD publishes current year MFI estimates for counties and metropolitan regions. These HUD MFI estimates are also known as AMI. Analyses of housing affordability typically group all households by income level relative to AMI.

Median household income

Median household income is based on the incomes of all households, including non-family households that often have only one member.

Multimodal transportation

Multimodal transportation includes public transportation, rail and waterways, bicycle and pedestrian. Multimodal access supports the needs of all users whether they choose to walk,



bike, use transit or drive. It means more connections and more choices. ([Washington Department of Transportation](#))

Net Dwelling Units/Acre: The number of dwelling units allowed per acre less the area for right-of-way, streets, and access easements





14 Appendices

Appendix A: Climate Vulnerability Assessment Memo

Appendix B: Adequate Provisions Checklist

Appendix C: Code Review Memo

Appendix D: Critical Areas Ordinance Review Memo

Appendix E: Public Engagement Summary

Appendix F: Climate Element Crosswalk

