

Glossary of Terms

A

Accessory Dwelling Unit (ADU)

A habitable dwelling unit that provides basic requirements for living, sleeping, eating, cooking and sanitation. An accessory dwelling unit is accessory to the primary unit on a lot and may be added to, created within, or detached from the primary single-family dwelling unit.

Affordable Housing

Residential housing whose monthly costs, including utilities other than telephone, do not exceed thirty percent of the monthly income of a household whose income is:

1. For rental housing, sixty percent of the median household income adjusted for household size, for the county where the household is located, as reported by the United States Department of Housing and Urban Development; or
2. For owner-occupied housing, eighty percent of the median household income adjusted for household size, for the county where the household is located, as reported by the United States Department of Housing and Urban Development.

Affordable Housing Unit

Housing reserved for eligible households and affordable to households earning less than 80 percent of the area median income. 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.

Allowed Use

A permitted or conditional use in the Town of Coupeville Zoning Code.

Area Median Income (AMI)

A measurement of the middle of all household incomes within a jurisdiction. AMI is used as a benchmark income to determine the level of housing affordability within a jurisdiction.

B

No definitions.

C

Cost-Burdened Household

Households paying more than 30 percent of their income for housing.

Cost-Burdened Household, Severely

A household that spends more than 50 percent of its gross income on housing costs.

D

Density

The number of units within a specified area calculated by dividing the total number of square feet of the area by the number of dwelling units in the area.

Development

The division of a parcel of land into two or more parcels; the construction, reconstruction, conversion, structural alteration, relocation, or enlargement of any structure; any mining, excavation, grading, landfill, drainage, removal of vegetation, or disturbance of land or water; and use of land or water or the intensification or extension of the use of land or water.

Development Standards

In respect to any development, fixed requirements, or standards imposed by regulation or ordinance. For example, a setback is a development standard.

Displacement

The process by which a household is forced to move from its community because of conditions beyond its control.

Dwelling Unit

A building designed exclusively for residential purposes, including one-family, two-family and multiple dwellings, but not including hotels or motel units having no kitchens. Factory-built housing and mobile homes are dwellings when they meet state requirements under Chapter 43.22 RCW and are so certified by the state.

E

No definitions.

F

No definitions.

G**Growth Management Act (GMA)**

A Washington State law requiring urban counties and associated cities within them to develop a comprehensive plan to address growth and the potential impacts of growth over a 20-year planning period, as described in RCW 36.70A.

H**Household Income**

The census defines household income as the sum of the income of all people 15-years and older living together in a household.

Housing Unit

See definition for “Dwelling Unit”.

Housing, Extremely Low Income

Housing affordable to households making 0-30% AMI. An example of extremely low-income housing units is permanent supportive housing.

Housing, High Income

Housing affordable to households making >120% AMI. An example of high-income housing units is detached single family homes.

Housing, Low Income

Housing affordable to households making >50-80% AMI. Examples of low-income housing units are apartments, condominiums, and accessory dwelling units.

Housing, Moderate Income

Housing affordable to households making >80-120% AMI. Examples of moderate-income housing units are townhomes, duplex, triplex, and quadruplex.

Housing, Very Low Income

Housing affordable to households making >30-50% AMI. Examples of low-income housing units are apartments, condominiums, and accessory dwelling units.

I**Infrastructure**

The facilities and capital equipment that jurisdictions need to function effectively. Common examples include sewer service, waste collection, and transportation service.

J

No definitions.

K

No definitions.

L**Land Use**

The term used to indicate the use of any piece of land, such as agricultural or residential.

Lot

A building site that is described by reference to a recorded plat, by metes and bounds, or by section, township and range which has direct legal access to a street or has access to a street over an easement approved by the county.

Lot Coverage

The amount of land covered, occupied or permitted to be covered/occupied by a roofed building or buildings, usually expressed in square feet or percentage of land on the lot, and measured horizontally at the outside of external walls or supporting members of all primary and accessory structures.

Low-Income

Families 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 area median family incomes (MFI), with consideration for family size.

Middle Housing

Buildings that do not fit the traditional definition of low-density detached single-family homes or high-density multifamily buildings.

Middle housing types are compatible in scale, form, and character with single-family houses and contain two or more attached, stacked, or clustered homes including duplexes, triplexes, fourplexes, fiveplexes, sixplexes, townhouses, stacked flats, courtyard apartments, and cottage housing.

In general, middle housing types are more affordable than traditional single-family homes and often meet a greater diversity of household needs.

See the table on the next page for full Middle Housing definitions.

M**Market Rate Housing**

Housing stock that exists or is proposed based on an area's market values, demand, and American Median Income (AMI). Location, amenities, size, building conditions help determine how much monthly incomes are contributed to housing costs.

Median Income

The median income for a community is the annual income at which half of the households earn less and half earn more.

The median family income for Island County, WA residents is \$102,000. ¹

¹ [Island County, WA : FYI 2024 Income Limits Summary \(HUD\)](#)

Housing Category ⁸	Descriptive Characteristics	Existing Town Definition (if adopted under CTC 16.04.060)
Duplex	Small, attached housing units that consist of two dwelling units arranged side-by-side or stacked. Units are typically one or two stories. Each unit has a separate entry to the street. Appears similarly to a small to medium single unit household.	A building containing exactly two dwelling units.
Triplex	Small to medium attached housing units that consist of three dwelling units generally stacked, rather than arranged side by side. Triplexes are usually three to three- and one-half stories and appear similarly to a townhome.	No adopted definition.
Fourplex	A two-story attached structure with four dwelling units generally stacked, rather than arranged side by side. Two units are on the ground floor and two are above, with a shared or individual entry to the street. The dwelling type appears similarly to a single unit house.	No adopted definition.
Cottage Development	A group of one to one and a half (1.5) story, detached or attached structure arranged around a shared common open space.	Detached single-family housing in a cluster of no less than six nor no more than twelve (12) dwelling units around a central open space. See CTC 16.04.060 for full definition.
Townhome	Small to medium attached structures that consist of two to sixteen dwelling units placed side-by-side. Each unit has their own entryway, and each entryway faces right-of-way. Units are usually two to three stories.	A building containing two or more dwelling units which share one or more common walls with other dwelling units and with each dwelling unit occupying individually owned parcel of land with no side yards between adjacent townhouses.
Apartment or Condominium	A single detached structure divided into separate “apartments” or “condominiums”. These buildings generally have five to twelve dwelling units but can contain more. They are arranged side-by-side or stacked. The structure usually has one entry from the right-of-way.	The building or portion of a building arranged or designed to be occupied as three or more separate dwelling units where units are for purchase or lease. See CTC 16.04.060 for full definition.
Mixed Use Unit	A small to medium sized attached structure that has dwelling units above the ground floor for retail or non-residential use. Live-work units are two to three- and one-half stories and have separate access to the right-of-way from the ground floor use.	No adopted definition.

N

Neighborhood Character

The unique features of a neighborhood area that come together to give that area its own defined character. Unique features often include land use, design, visual factors, historic resources, socioeconomics, traffic, noise, and natural landscape.

O

No definitions.

P

Policy

A statement of intent or definite course guiding the legislative or administrative body while making a new decision or evaluating a new project.

Public Engagement

The practice of involving members of the public in the agenda-setting, decision-making, and policy-forming activities of organizations/institutions responsible for policy development.

Q

No definitions.

R

No definitions.

S**Single Family Home**

A residential structure that is designed to shelter one household. This is the most common type of housing found in the region.

State Environmental Policy Act (SEPA)

Contained in RCW Chapter 43.21C, this Washington State law is intended to minimize environmental damage. SEPA requires that state agencies and local governments consider environmental factors when making decisions on activities, such as development proposals over a certain size and comprehensive plans. As part of this process, environmental checklists are prepared to disclose impacts and propose mitigation. This process also provides an opportunity for public comment.

T**Town Code**

A collection of all the regulatory and penal ordinances and certain administrative ordinances of the Town of Coupeville.

U**Unit-Lot Subdivision**

A subdivision that creates unit lots divides land only for the purpose of selling individual residential units but does not create separate legal building sites. Unit lot subdivisions may be created by either a short or full subdivision process, depending on the number of unit lots created. Unit lot subdivision must be preceded by a land use or construction permit approving a specific residential development.

V

No definitions.

W**Workforce**

The local workforce are the people who work in a jurisdiction. People who live in and outside of the jurisdiction can be considered a part of the local workforce. The workers who live in a jurisdiction are the “working residents”.

X

No definitions.

Y

No definitions.

Z**Zone**

An area accurately defined as to boundaries and location on an official map and within which area only certain types of land uses are permitted, and within which other types of land uses are excluded, as prescribed by Town of Coupeville Municipal Code Title 16.

Zoning Code

A method in which a municipality or other tier of government divides land into "zones", each of which has a set of regulations for new development that differs from other zones.

Zoning Map

A visual layout of land use classifications within the city.