

RCPA Glossary

ADA Accessible - ADA accessible means a physical space, product, or digital platform complies with the Americans with Disabilities Act of 1990, ensuring individuals with disabilities have full, safe, and equal access. It mandates features like wheelchair ramps, accessible restrooms, and web screen-reader compatibility to prevent discrimination.

Adult day centers - Adult day centers are community-based facilities providing supervised, structured programming for seniors and adults with physical or cognitive impairments during the day. They offer a safe environment with social activities, meals, and health monitoring, serving as a social outlet for participants and providing crucial respite for family caregivers.

Alliance - A group of people who have agreed to work together because of shared interests, values, or aims.

Assessment limits - Assessment limits are legal caps on how much a property's assessed value—the basis for property taxes—can increase annually, regardless of its rising market value. Designed to protect homeowners from large tax hikes, they often limit growth to a low percentage (e.g., 2–3% or inflation) until a sale or renovation triggers a reassessment.

Clause - A distinct, specific section of a legal document or contract (e.g., a "no-strike clause").

Community Benefit Agreement (CBA) - a legally binding contract between developers and community coalitions, ensuring large-scale projects deliver local benefits like jobs, affordable housing, and environmental improvements in exchange for community support. CBAs promote equity, allowing residents to shape development impacts, and often include targeted hiring, training programs, and neighborhood investments.

[Tax] Credits - A dollar-for-dollar reduction of the tax you owe, directly lowering your tax bill rather than just reducing the tax itself.

[Tax] Deferrals - Taxes are postponed and paid later.

Displacement - The [enforced](#) departure of people from their homes, typically because of war, [persecution](#), or natural disaster.

Incentivize - To incentivize is the act of providing a reward or benefit to encourage a particular behavior or action. This can involve offering a financial incentive, such as a bonus or a reduction in taxes.

Income eligibility requirements - Specific financial thresholds—often based on a percentage of the federal poverty level (FPL)—that determine if an individual or household qualifies for government assistance programs, subsidies, or special services. These rules typically count total household income, including wages and benefits, to ensure aid reaches those with limited resources.

Living wage - What one full-time worker must earn on an hourly basis to help cover the cost of their family's minimum basic needs where they live without depending on public or private assistance.

Peer support networks - A peer support network is a community of people with similar lived experiences—such as health conditions, traumas, or life challenges—who provide mutual, non-professional support, encouragement, and understanding to one another. These networks foster connection, reduce isolation, and promote healing through shared empathy rather than formal clinical treatment.

Stabilization funds - financial reserves created by governments, municipalities, or institutions to manage economic volatility, bridge budget gaps, or respond to emergencies.

These "rainy day" funds, including commodity-based funds and state budget reserves, help maintain stability during revenue shortfalls.

Subsidize - The act of providing financial assistance—usually by governments—to businesses, industries, or individuals to lower costs, promote specific activities, or keep prices low. It boosts production and protects jobs but can cause market distortions and high public costs. Subsidies take various forms, including direct payments, tax breaks, and low-interest loans.

Tax increment financing (TIF) - A public financing method that subsidizes development by capturing future increases in property tax revenues (the "increment") generated within a specific district, rather than using current tax revenue. TIFs are used to encourage development in distressed or underdeveloped areas, promote neighborhood stability, and fund infrastructure improvements, such as roads, utilities, or site preparation.

Tenant - One who rents or leases a dwelling (such as a house) from a landlord.

Zoning [laws] - Zoning laws are local government regulations that divide land into districts (zones) to control how property is used, developed, and structured. They dictate whether land is for residential, commercial, or industrial use, while regulating building height, density, setbacks, and lot size. These laws aim to ensure orderly growth, protect property values, and separate incompatible land uses.