Overview

- Affordable Housing Task Force: Charge and Working Framework
- Data and Housing Trends: National, Regional and City Contexts
- Defining Affordable for Decatur
- Task Force Recommendations
- Conclusions and Next Steps
Affordable Housing Task Force

History & Charge

Established 2019 to Address

- Severe shortage of both rental and for-sale housing
- Severe cost burden faced by households
- Redevelopment of Decatur’s naturally occurring affordable housing stock
- Need for a wider range of housing options to build a more resilient city for decades to come

Task Force Charges

- To define ‘affordable’
- Analyze and evaluate current policies, programs, and initiatives
- Develop recommendations for the creation of new policies programs
- To create a housing study and path forward
Affordable Housing Task Force
Members and Staff

Members
- Thomas Atkinson
- Marc Brambrut
- James Brewer-Calvert
- Syreeta Campbell
- Fred Cavalli
- Jason Chernock
- Paula Collins
- Elke Davidson
- Libby Egnor
- Ken England
- Douglas Faust
- Jamie Gilbert
- Thomas Gladis
- Mijha Godfrey
- Angelique Harris
- Blair Holden
- Conor McNally
- Maria Pinkelton
- Courtney Powell
- Jameelah Saleem
- Danny Santivasci
- Carl Seville
- Sherry Siclair
- Craig Thomas
- John Thomas
- Mike Travis

Staff
- Andrea Arnold
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- Ash Kumar
- Renae Madison
- Russ Madison
- John Maximuk
- Lyn Menne
- Ryan Sellers
- Angela Threadgill
- Aileen de la Torre
- Kristin Allin
Affordable Housing Task Force Committees

- Defining Affordability Committee
- Preservation of Existing Units Committee
- Land Committee
- People & Programs Committee
- Policy & Codes Committee
- Revenue Committee
- Community Education Committee
### Past Housing Recommendations 2008-2018

<table>
<thead>
<tr>
<th>2008 Decatur Affordable Housing Study</th>
</tr>
</thead>
<tbody>
<tr>
<td>Affordable Home Ownership Options</td>
</tr>
<tr>
<td>Workforce Housing/Need for Dedicated Funding Source &amp; Loan Pool</td>
</tr>
<tr>
<td>Mixed-income housing strategy</td>
</tr>
<tr>
<td>Voluntary Inclusionary Zoning</td>
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<tr>
<td>Living Wage Legislation for Gov’t Workers</td>
</tr>
<tr>
<td>Employer/ Non-Profit Partnerships</td>
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<tr>
<td>Senior Tax Assistance</td>
</tr>
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<td>Community Land Trust</td>
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</tbody>
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<table>
<thead>
<tr>
<th>2010 Strategic Plan</th>
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<tbody>
<tr>
<td>Request DHA Board and staff take the lead / implement goals of 2008 Housing Study</td>
</tr>
<tr>
<td>Adopt ordinances for smaller homes &amp; creative housing options in SF neighborhoods</td>
</tr>
<tr>
<td>Encourage development of new apartment buildings</td>
</tr>
<tr>
<td>Encourage preservation of existing units</td>
</tr>
<tr>
<td>Support expansion of Decatur Trust Fund</td>
</tr>
<tr>
<td>Support comprehensive efforts to keep Decatur affordable</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2015 Better Together Community Action Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ensure the Availability of Diverse &amp; Affordable Housing</td>
</tr>
<tr>
<td>Support Senior Homestead Exemptions</td>
</tr>
<tr>
<td>Inform Community on Proposed Annexations to help diversity</td>
</tr>
<tr>
<td>Improve City’s Existing Density Bonuses</td>
</tr>
<tr>
<td>Task Force to recommend Workforce Housing Program</td>
</tr>
<tr>
<td>Community Education</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2016 Decatur 360 Comprehensive Plan</th>
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</thead>
<tbody>
<tr>
<td>Work with Developers towards Affordable Housing Options</td>
</tr>
<tr>
<td>Promote New Housing Types: ADUs and Cottage Courts</td>
</tr>
<tr>
<td>Establish Land Trust for Affordable Housing</td>
</tr>
<tr>
<td>Support activities of DHA to meet low-income needs</td>
</tr>
<tr>
<td>Encourage high-density in Downtown Decatur</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2017 Oakhurst for Everyone Community Transformation Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preserve diversity in Decatur through density bonuses, affordable housing incentives, inclusionary zoning</td>
</tr>
<tr>
<td>Promote New Housing Types: ADUs and Cottage Courts</td>
</tr>
<tr>
<td>Expand MLK Service Project</td>
</tr>
<tr>
<td>Create fund to assist seniors with repairs</td>
</tr>
<tr>
<td>Real estate transfer tax</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>2018 Housing Summit Report Tools &amp; Recs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community Land Trust</td>
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<tr>
<td>Land Use Restriction Agreement</td>
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<tr>
<td>Incentive Zoning</td>
</tr>
<tr>
<td>Mandatory Inclusionary Zoning, In-lieu Fees</td>
</tr>
<tr>
<td>Tax Abatements &amp; Fee Waivers</td>
</tr>
<tr>
<td>TAD Financing</td>
</tr>
<tr>
<td>Create Affordable Housing Task Force</td>
</tr>
<tr>
<td>City hire of full-time employee dedicated to affordable housing</td>
</tr>
</tbody>
</table>
Decatur Reflects National Challenges

- **New construction**: disproportionately serves the affluent.
- **Housing subsidies**: benefit only a fraction of those in need.
- **Market pressures and gentrification**: are pushing people with lower incomes out of their communities.
- **Housing costs**: are rising faster than income and earnings.
- **Wages remain stagnant** as rents rise substantially.
Decatur-Specific Challenges

**LAND**
Cost of land in Decatur exceeds metro average at $1.5-$2M per acre.
Tear-down value $300-400k

**HOME PRICES**
Average Home Sale Price 2018-2019: $543,870 (FMLS)

**LACK OF FUNDING**
Decatur is not a “Participating Jurisdiction” Therefore ineligible for HOME / CDBG funds.

**EXTREME MARKET**
Market forces incent replacement of existing affordable homes and units.
## Decatur-Specific Challenges

- Higher costs burden for renters due to lack of homestead exemptions for rental properties.
- In 2007, 28% of households earn over $100k. In 2017, 46% earn over $100k.
- ARC projects Decatur population, jobs and households to increase from 2020-2040.

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<tbody>
<tr>
<td>Atlanta-Metro</td>
<td>$79,700</td>
<td>$264,500</td>
<td>$319,397</td>
<td>$273,684</td>
<td>$1,742</td>
</tr>
<tr>
<td>Decatur</td>
<td>$92,263</td>
<td>$542,300</td>
<td>$667,618</td>
<td>$345,273</td>
<td>$1,782</td>
</tr>
</tbody>
</table>
Decatur-Specific Challenges
Housing does not just affect those that need it.

**HEALTH**
Many seniors rely on Home Health Care workers.

**EDUCATION**
Schools struggle to reopen after severe weather due to CSD employee proximity.

**JOBS**
High turnover rate for employees due to transit issues & distance.

**TRAFFIC**
Travel into Decatur by employees increases traffic.
Decatur-Specific Challenge
Jobs/Housing Imbalance

Housing Also Affects Traffic Flows.
Only 4% live and work in Decatur

https://OnTheMap.ces.census.gov
What is “affordable?”
Defining Affordability for Decatur
Defining Affordable Housing

- Affordable housing is defined as **housing that cost no more than 30% of annual gross income** inclusive of basic utilities.

- Area Median Income is used to illustrate **City of Decatur’s need for a range of affordable housing options** for current and potential residents, from 30% to 120% AMI.

- For policy and implementation purposes we will use **Atlanta MSA AMI of $79,700** for a family of four.

- In Decatur, **49% percent of renters and 24% of homeowners** spend over 30% of income on housing.
Individual Affordable & Workforce Salaries

30%-50% AMI ($16,750 - $27,900)
- Retail worker
- Afterschool Program Coordinator
- Home Care Provider
- Line Cook
- Barista
- Reggio Emilia Teacher FAVE
- Daycare Teacher
- Approximately $8-$13/hour

60% AMI ($33,480)
- Firefighter I, II
- Active Living Supervisor
- Teacher 1-4
- RN School Nurse
- Parking Attendant
- Sanitation Equipment Operator I & II
- Automotive Mechanic
- Plumbing Tech
- Approximately $16/hour

80% AMI ($44,640)
- Fire Inspector
- Master Police Officer
- Teacher 5-7
- Community Education Manager
- Health & Wellness Coordinator
- Sous Chef/Manager
- Field Project Mgr
- Approximately $21/hour

100% AMI ($55,800)
- Police Captain
- Barber
- Active Living Director
- Children & Youth Services Coordinator
- Deputy Fire Chief
- Insurance Team Member
- Elementary School Assistant Principal
- Approximately $26/hour
## What is affordable in 30030: Rental

<table>
<thead>
<tr>
<th>AMI Level</th>
<th>Yearly Income Family of Four</th>
<th>Monthly Affordable Rent (2 bedroom)</th>
<th>Median Rent 2-bedroom (FMLS)*</th>
<th>Gap Between Affordable &amp; Med. Rent</th>
</tr>
</thead>
<tbody>
<tr>
<td>30% AMI</td>
<td>$25,750</td>
<td>$538</td>
<td>$2275</td>
<td>$1737</td>
</tr>
<tr>
<td>50% AMI</td>
<td>$39,850</td>
<td>$897</td>
<td>$2275</td>
<td>$1378</td>
</tr>
<tr>
<td>60% AMI</td>
<td>$47,820</td>
<td>$1,077</td>
<td>$2275</td>
<td>$1198</td>
</tr>
<tr>
<td>80% AMI</td>
<td>$63,760</td>
<td>$1,436</td>
<td>$2275</td>
<td>$839</td>
</tr>
</tbody>
</table>
## What is Affordable in 30030: Ownership

<table>
<thead>
<tr>
<th>AMI Level</th>
<th>Yearly Income Family of Four</th>
<th>Max Affordable Home Cost (3 bedroom home)</th>
<th>Average Cost Townhome / Condo (FMLS)</th>
<th>Gap Between Affordable &amp; Average Townhome Cost</th>
<th>Average Cost SF Home (FMLS)</th>
</tr>
</thead>
<tbody>
<tr>
<td>60% AMI</td>
<td>$47,820</td>
<td>$149,220</td>
<td>$343,946</td>
<td>$194,726</td>
<td>$663,440</td>
</tr>
<tr>
<td>80% AMI</td>
<td>$63,760</td>
<td>$198,960</td>
<td>$343,946</td>
<td>$144,986</td>
<td>$663,440</td>
</tr>
<tr>
<td>120% AMI</td>
<td>$95,640</td>
<td>$298,440</td>
<td>$343,946</td>
<td>$45,506</td>
<td>$663,440</td>
</tr>
</tbody>
</table>
Units Needed Per Year 2020-2030 (Developed & Preserved)

Approximately 90 “affordable” units per year between 30-60% AMI

Approximately 100 “workforce” units per year between 60-120% AMI

933 existing affordable and workforce units preserved, and maintenance of existing DHA properties.
Affordable Housing Task Force
Committee Recommendations
Goal #1: Residents

Preserve Units &
Keep Existing Residents in Place
Preserve Existing Units
Rental Affordability Program

Program Summary

Voluntary tax abatement for apartment complexes that agree to limit rents.

- ALL units affordable to 80% and below AMI
- Agree to term of 5 years
- Landlord gets 50% tax abatement
- Tax values frozen for any renovations performed

Commentary & Analysis

Tax Abatement Economics

Multifamily properties (590 units)
Average tax per unit $1,241.09
Abatement level 50%
Abatement amount $620.55
Monthly rent equivalent $51.71
Abated taxes for ALL units $366,122

Individually owned properties
Detached affordable units 133
Total abatement $286,571
Attached affordable units 210
Total abatement $271,489

TOTAL Abatement $924,182
For ALL 933 affordable units
Preserve Existing Units
RS-17 Zoning Changes

Zoning change summary

Proposal is to amend zoning code for RS-17 properties as follows:

- Conditional use permit required for demolition of existing structures and re-development into new single family homes or townhomes.

- Conditional use permit will require planning commission and city commission approval.

Commentary

Gives Planning and City Commission ability to influence the preservation of existing affordable rental stock.

Deter demolition of existing affordable apartments to produce high density (high cost) townhomes.

Make preservation of affordable housing a criteria for evaluating conditional use permit.
Preserve Existing Units & Keep Residents in Place: Homestead Exemption

Program Summary

Extend and modify the current senior homestead exemption to ensure low and moderate income seniors can stay in place.

- Use income limits and/or housing value to target program to those that need it in order to stay in place.
- Explore lowering age trigger to serve wider range of burdened seniors.

Commentary

Target homestead exemption to ensure it serves low and moderate income seniors.

Keeping senior homeowners in place will help reduce tear-downs.
Keep Existing Residents in Place

Program: MLK Every Day

**Program Summary**

- In addition to MLK Jr. Service Project, provide owner-occupied rehab services to low and moderate seniors throughout the year.

- Depending on income, rehab services provided for free or for soft-loan program.

**Commentary**

- Program funded through dedicated revenue sources.

- Determine eligible repairs, construction partners, AMI levels and program management.
Keep Existing Residents in Place

Program: Anti-Displacement Fund

**Program Summary**

- Develop anti-displacement fund to help low-income seniors pay rising property taxes.
- Support provided through a grant or soft-loan on property to be repaid upon sale of home.

**Commentary**

- Program funded through dedicated revenue sources.
- See model of The Anti-Displacement Tax Fund For Legacy Homeowners (Westside Future Fund).
- Determine eligibility, potential payback structure, grant/loan parameters.
Keep Existing Residents in Place

Program: Rental Assistance

Program Summary

- Rental grants or soft-loan program for help with upfront rental costs (first, last month rent deposit).
- Don’t give full amount so renter has “skin in the game.”

Commentary

- Program funded through dedicated revenue sources.
- See model Lilburn, GA “motel-to-home” pilot.
Goal #2: Housing Supply

Increase Supply of Affordable Housing

“We can’t build our way out of the housing crisis, but we won’t get out without building.” (Jacobus, 2016)
<table>
<thead>
<tr>
<th>Potential Land Sources</th>
<th>Commentary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government-Owned Land (City of Decatur, DeKalb County, Federal)</td>
<td>Dedicated revenue source necessary for strategic land acquisition.</td>
</tr>
<tr>
<td>Non-profit Owned Land</td>
<td>Critical partnerships necessary with government, non-profits and churches to access underdeveloped land.</td>
</tr>
<tr>
<td>Church-Owned Land</td>
<td></td>
</tr>
<tr>
<td>Land requiring one to three variances to be developed</td>
<td></td>
</tr>
<tr>
<td>Land available above current buildings and parking structures.</td>
<td></td>
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</tbody>
</table>
Increase Supply of Affordable Housing
Inclusionary Zoning

Adopt mandatory Inclusionary Zoning as soon as possible, with an option for in-lieu fees.

Preliminary recommendations:
**Trigger:** 10 or more units.

**# of Units:** 10% at 60% AMI or 15% at 80% AMI.

**In lieu fees:** $135,000 per unit.

Incentives may include:
- Density Bonus
- Transfer of development rights
- Adjustments to parking requirements
- Priority plan and permitting reviews.
- Tax Abatement
Increase Supply of Affordable Housing
Decatur Land Trust (DLT)

**Program Summary**
DLT to acquire affordable SF properties that can be preserved as permanent affordable housing.

- DLT maintains ownership of land, sells structure to a qualified buyer.
- DLT maintains deed restriction to preserve affordability for 99 years.

**Commentary**
Identify public and private sources to capitalize revolving acquisition fund.

The DLT currently plans to acquire 3 units in a Decatur development.

Program focus on ownership of attached units.
Increase Supply of Affordable Housing
Duplex / Triplex

**Program Summary**

- Include duplexes or triplexes in existing “R” zones
- Reduce minimum lot sizes in subdivision ordinance to encourage smaller duplexes or triplexes
- Maintain FAR for SF homes at 0.4 but increase FAR for duplexes and triplexes.

**Commentary**

- Duplexes and triplexes allow for increased density and reduced land cost over developed units.
- Duplexes and triplexes are part of our existing housing stock.
- Approximately 70% of Decatur land is zoned SF Residential.
- Need to develop incentives and approaches to keep duplex/triplex affordable.
Goal #3: Funding Sources

Revenue Recommendations
Impact Fees are levied on new construction to pay for specific services impacted by the development.

Allowable services include: libraries, recreation, water supply, roads and bridges, public safety, wastewater treatment and stormwater management.

As Impact Fees are collected, general revenues can be redistributed to affordable housing.

The City of Decatur is currently studying how to best structure Impact Fees.

The City of Decatur will need approval from the Department of Community Affairs to implement Impact Fees.
Funding Sources

Bonds

**Program Summary**

**Housing Opportunity Bond**
- Publically issued municipal bonds secured by City of Decatur General Funds.
- Lend at low-rate for affordable housing projects, support programs.

**Tax Increment Financing Bonds**
- City creates Tax Allocation District and issues a TIF Bond based on the TAD.
- As property values rise in the TAD, a portion of the new taxes pay off the bond and a portion are used for projects within the TAD.

**Commentary**

- Neither Housing Opportunity Bonds nor TIF Bonds require an increase in property taxes.
- The City of Decatur currently has the East Decatur TAD / TIF financing.
- Potential TAD site: downtown Decatur.
- Potential investment strategy could include development on govt/church/non-profit land.
Funding Sources
General Revenues

Program Summary

- General revenues should be allotted to affordable housing activity, including planning, land acquisition, development and subsidy.

Commentary

- Because the City of Decatur is not a Participating Jurisdiction under HUD regs, Decatur does not have direct access to Federal funds.

- Therefore, the City must rely on locally-generated, philanthropic and private-sector funds for affordable housing.
Funding Sources
Strategic Partnerships – DHA

**Decatur Housing Authority Roles**

- Grants management and compliance
- Audit, including DCA Reviews
- Real Estate Development
  - Market Rate
  - Affordable
  - Workforce Housing
- Property Management of Assisted and Market Rate
- Low Income Housing Tax Credits Compliance
- Income and Eligibility Certification for Participants

**Commentary**

- The City should partner with high-functioning organizations to move quickly on addressing affordable housing needs.
- DHA has significant experience and capacity in core affordable housing functions: financing, construction, property management, grants management and compliance.
Funding Sources
Strategic Partnerships: DHA

DHA Financial Resource Access

- Low Income Housing Tax Credits (LIHTC)
- Private Activity Bonds
- Housing Subsidies
- Private Financing
- Grants
- Investment
Funding Sources
Strategic Partnerships

**Program Summary**

- Financial institutions via Community Reinvestment Act (CRA)
- DCA (Georgia Department for Community Affairs) for access to state administered funds.
- Financial intermediaries

**Commentary**

- City needs to create and staff an external fund development plan with focus on these strategic partnerships.
Solving the Puzzle: Responsible community development is a puzzle with many pieces.
Goal #4

Community Education & Engagement
## Community Education & Engagement Messaging

<table>
<thead>
<tr>
<th>Program Summary</th>
<th>Commentary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Create messaging to address potential</td>
<td>It is a misconception that multi-unit housing in neighborhoods of predominately single-family dwellings don’t fit in architecturally, or that these will lower overall values.</td>
</tr>
<tr>
<td>arguments against affordable housing.</td>
<td>Data shows that school populations are not negatively impacted by percentage of student growth.</td>
</tr>
<tr>
<td>▶ Decreased property values</td>
<td>When housing is available for those who live and work in Decatur, public transit, bicycling and walking become commuter options.</td>
</tr>
<tr>
<td>▶ Inappropriate for neighborhood</td>
<td></td>
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<tr>
<td>▶ Strains to schools and local services</td>
<td></td>
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<tr>
<td>▶ Increased local traffic</td>
<td></td>
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<tr>
<td>▶ Preconceived notions of bad design</td>
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<tr>
<td>▶ Urban blight and crime</td>
<td></td>
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<tr>
<td>▶ Resistance to change</td>
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Community Education & Engagement
Existing Forums

<table>
<thead>
<tr>
<th>Program Summary</th>
<th>Commentary</th>
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</thead>
<tbody>
<tr>
<td>Existing forums for engagement</td>
<td>The proposed changes need a variety of platforms to educate the public on affordable housing initiatives.</td>
</tr>
<tr>
<td>- Public gatherings and open forums</td>
<td>We hope to reach all citizens and use these opportunities for to build allies who will share this knowledge with other residents.</td>
</tr>
<tr>
<td>- Existing Decatur website, social media and internet presence</td>
<td>This will decrease the sense of “otherness” when speaking on diverse housing. “They” become “us.”</td>
</tr>
<tr>
<td>- Decatur Focus magazine, city postcards and brochures</td>
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<tr>
<td>- Decatur Business Association</td>
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<tr>
<td>- Decatur FM Radio</td>
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<tr>
<td>- Local news sources</td>
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<tr>
<td>- Community engagement for Strategic Plan, Comprehensive Plan, and LCI.</td>
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Community Education & Engagement

New Forums

<table>
<thead>
<tr>
<th>Program Summary</th>
<th>Commentary</th>
</tr>
</thead>
<tbody>
<tr>
<td>New forums for engagement</td>
<td>By educating community leaders on the facts of affordable and diverse housing facts, they can speak to their established audiences.</td>
</tr>
<tr>
<td>▶ Faith leaders and communities spreading the Yes In My Backyard (YIMBY) message</td>
<td>With multifaceted outreach that gives Decatur residents a chance listen and ask questions, we can work to remove surrounding myths and stigmas.</td>
</tr>
<tr>
<td>▶ Speakers bureau</td>
<td></td>
</tr>
<tr>
<td>▶ Video clips of personal stories from Decatur residents and workforce.</td>
<td></td>
</tr>
<tr>
<td>▶ Mythbusters art (Signage and other installations promoting facts)</td>
<td></td>
</tr>
<tr>
<td>▶ Diverse/Affordable housing expo</td>
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Next Steps

- Final report to the City Commission by the end of January 2020.

- Anticipate the City Commission to accept the final report in February of 2020.

- Recommendations in the final report will serve as the basis for affordable housing discussions/decisions in the upcoming 2020 Strategic Plan Update.
“Achieving this vision requires more than incremental tinkering with today’s market institutions and public policies. It requires bold innovation by changemakers at all levels of government and in the private and nonprofit sectors.”

Next50 Housing, Urban Institute
Resources


- Decatur 360: Comprehensive Plan

- 2018 Housing Summit Report

- Inflow/Outflow Map: [https://OnTheMap.ces.census.gov](https://OnTheMap.ces.census.gov)

- Next50 Housing, Urban Institute

- ARC: Regional Plan

- Jacobus, R. 2016. Why We Must Build: We can’t build our way out of the housing crisis…but we won’t get out without building. Shelterforce. March 10. [https://shelterforce.org/2016/03/10/why_we_must_build/](https://shelterforce.org/2016/03/10/why_we_must_build/)
Progress in Affordable Housing Since 2008 Affordable Housing Study

- **DHA Affordable Units***
  - 2007 Talley St Lofts, 15 units
  - 2010 Allen Wilson I, 40 Units
  - 2012 Oliver House (AWII), 80 Units
  - 2014 Allen Wilson III, 71 Units
  - 2017 Trinity Walk I, 52 Units
  - 2018 Oakview Walk, 34 Units
  - *DHA has access to federal funding opportunities for affordable housing up to 80%AMI, which includes some teacher and city worker pay ranges.

- **Private Affordable Units**
  - 21 ADU permits, 2014-2018
  - Arlo Affordable Rentals, 21 units through Lifecycle Density Bonus Program at 80%AMI, 2017

- **Housing Tools & Solutions**
  - Housing Trust Fund Created
  - Decatur Land Trust Created
  - Cottage Court Approval
  - Legacy Park Purchase
  - Lifecycle Density Bonus Program Adoption through voluntary IZ
In 2007, 28% of households earn over $100k. In 2017, 46% earn over $100k.

HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2017 INFLATION-ADJUSTED DOLLARS)