



Saturday, November 10, 2018
8:00 a.m. – 5:00 p.m.
Manuel J. Maloof Auditorium
1300 Commerce Drive, Decatur, GA



Housing Summit Planning Committee

Peggy Merriss, City Manager
City of Decatur

Andrea Arnold, Asst. City Manager
City of Decatur

Bill Bolling, Founder
Atlanta Regional Housing Forum

Paula Collins, Member
Decatur Better Together Advisory Board

Scott Doyon, Member
Decatur Planning Commission

Douglas S. Faust, Executive Director
Decatur Housing Authority

Peg Geronimo, Member
Decatur Lifelong Community Advisory Board

Linda Harris, Chief of Civic Engagement
City of Decatur

Lee Ann Harvey, Lifelong Community Mgr.
City of Director

Ash Kumar, City Management Fellow
City of Decatur

Renae Madison, Communications Specialist
City of Decatur

Lyn Menne, Asst. City Manager
City of Decatur

Hugh Saxon, Deputy City Manager
City of Decatur

Angela Threadgill, Planning Director
City of Decatur

Andre' Westbrook, Planning Intern
City of Decatur



City Commission
509 North McDonough Street
P.O. Box 220
Decatur, Georgia 30031
404-370-4102 • Fax 678-553-6518
info@decaturga.com • www.decaturga.com



On behalf of the Decatur City Commission, welcome to the Affordable Housing Summit and community conversation designed to establish a shared understanding of Decatur's housing context, define affordability as it relates to Decatur, and explore strategies and ways for all participants to be part of the solution for the City of Decatur.

Through the Summit we want to define Decatur-driven strategies that reflect community expectations about this issue. Our community conversation will include speakers; round-table, small group discussions; and interactive sessions designed to provide tools to develop possible action plans for the City to consider. The summit activities build on each other throughout the day so please plan to spend the day with us.

We welcome your input and look forward to you being part of the solution.

Patti Garrett
Mayor

Patti Garrett, Mayor • Tony Powers, Mayor Pro Tem
Scott Drake, Commissioner • Brian Smith, Commissioner • Kelly Walsh, Commissioner

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Special Thanks to the following contributors:

Ann Carpenter, Federal Reserve Bank of Atlanta

Marisa Ghani, Atlanta Regional Commission

Daniel W. Immergluck, Georgia State University

Sarah Kirsch, Urban Land Institute – Atlanta

Alicia Philipp, Community Foundation for Greater Atlanta



TODAY'S PROGRAM

- 8:00 a.m. Registration Check-in and Coffee Social
- 8:45 a.m. Welcome from Mayor Patti Garrett
- Opening by Bill Bolling, Moderator
- 9:00 a.m. **Activity #1: Icebreaker**
- 9:25 a.m. *Building a Context for Affordable Housing*
Ann Carpenter, Federal Reserve Bank of Atlanta
- 10:00 a.m. **Activity #2: Myth Busters of Affordable Housing**
- 10:15 a.m. *Cost Considerations to Develop Housing*
Richelle Patton, Tapestry Development Group
- 10:45 a.m. **Activity #3: Reality Check on Housing Costs**
- 11:30 a.m. Catered Lunch
- 12:30 p.m. *Affordable Housing Tools and Innovative Solutions*
Sarah Kirsch, Urban Land Institute – Atlanta
Eric Kronberg, Kronberg Wall Architects
- 1:30 p.m. **Activity #4: Affordable Housing Toolbox**
- 2:15 p.m. Break
- 2:30 p.m. **Activity #5: Creation of Action Plans**
- 3:45 p.m. **Activity #6: Report Outs**
- 4:45 p.m. Closing Remarks by Bill Bolling



TODAY'S OBJECTIVES

Objective #1

CONTEXT

We will establish a shared understanding of Decatur's housing context – past efforts, present challenges and opportunities, and available resources and partners.

Objective #2

UNITY

We will define affordability as it relates to our community – establishing who, across the economic spectrum is underserved by Decatur's housing opportunities and committing ourselves to diverse efforts on their behalf.

Objective #3

ACTION

We will explore existing and potential housing, zoning and policy strategies to effectively broaden our inclusivity and provide attendees from practitioners to advocates to resident supporters, with ways to contribute to Decatur's future affordability.

TODAY'S PRESENTERS



Bill Bolling
Moderator
*Atlanta Regional
Housing Forum*



Ann Carpenter
*Federal
Reserve Bank
of Atlanta*



Sarah Kirsch
*Urban Land
Institute-Atlanta*



Eric Kronberg
*Kronberg Wall
Architects*



Richelle Patton
*Tapestry
Development
Group*



PRESENTER BIOS



BILL BOLLING is the founder and moderator of the Atlanta Regional Housing Forum. Bill served as executive director of the Atlanta Community Food Bank since founding the organization in 1979 until June 2015. As charter member of Feeding America, the national network of food banks, Bill was instrumental in the start-up of food banks across the country. He is a frequent speaker on topics related to hunger, poverty, regionalism, affordable housing, and public policy reform. Contact at billbolling@foodwellalliance.org



ANN CARPENTER is a senior community and economic development adviser at the Federal Reserve Bank of Atlanta, specializing in housing and neighborhood revitalization. Her recent work includes strategies to increase the production of mixed-income housing. Prior to joining the Atlanta Fed, Ann was a senior research associate at the Georgia Tech Research Institute (GTRI). There, she specialized in the areas of community resilience, emergency management planning, and sustainability. Contact at ann.carpenter@atl.frb.org



SARAH KIRSCH is the Executive Director of ULI Atlanta, one the largest and most active district councils of the Urban Land Institute. ULI provides leadership in the responsible use of land and in creating and sustaining thriving communities. Sarah began working with ULI Atlanta in 2012 as Director of the Center for Leadership and Director of the Livable Communities Council. Prior to joining ULI, Sarah spent twelve years with RCLCO (Robert Charles Lesser & Co.), the nation's leading independent real estate advisory firm. Contact at sarah.kirsch@uli.org



ERIC KRONBERG is a principal and Co-founder of Atlanta-based firm Kronberg Wall Architects with partner Adam Wall. He leads the firm's pre-development efforts by combining skills in planning, development, architecture, and zoning. His work with Kronberg Wall, Incremental Development Alliance, Congress for the New Urbanism, Georgia Conservancy, and the Atlanta Bicycle Coalition has solidified his stance as an advocate for walkable and bikable communities. Contact at ekronberg@kronbergwall.com



RICHELLE PATTON has been in the affordable housing development field since 1994 and is now a Principal at Tapestry Development Group where she provides development consulting to owners and housing authorities, with a specialty in HUD's Rental Assistance Demonstration (RAD) program. Shelly has been involved in the development or preservation of over 9,000 housing units. She serves as Subject Matter Expert in creative financing programs and policies for affordable housing development. Contact at richellepatton@tapestrydevelopment.org



GLOSSARY OF HOUSING TERMS

ASSISTED HOUSING – Any housing development which has received some form of public subsidy from local, state or federal sources, typically to support the creation of affordable housing units.

COST BURDENED HOUSEHOLD – A household spending more than 30% of their income on housing. A **Severely Burdened Household** is spending more than 50% of their income on housing.

FAIR MARKET RENT (FMR) – The maximum rent which can be charged for an affordable unit at either a 60% or 80% of AMI. FMRs are determined annually by HUD and primarily used to determine standard amounts for housing assistance.

INCLUSIONARY ZONING – Municipal and county zoning ordinances that require a specific share of new construction be affordable for households with low to moderate incomes. This integration of affordable units into market-rate projects creates mixed-income communities, where households of different income levels have access to the same community services and amenities.

LOW INCOME HOUSEHOLD – Defined by HUD as those households whose incomes do not exceed 80% AMI. This measure can be adjusted to account for family size. **Very Low Income Households** do not exceed 50% AMI.

LOW INCOME HOUSING TAX CREDIT (LIHTC) – ‘lye-tech’ – tax abatement offered to developers planning on creating or rehabilitating affordable housing units

MISSING MIDDLE HOUSING – range of multi-unit or clustered housing types compatible in scale with single-family homes, which includes duplex, triplex, carriage houses, accessory dwelling units, whether for rent or for sale.

MODERATE INCOME HOUSEHOLDS – Defined by HUD as those households whose incomes are near the area’s median (80 to 120 percent of the median). This measure can be adjusted to account for family size. US Census Bureau defines as 80% of median.

NATURALLY OCCURRING AFFORDABLE HOUSING (NOAH) – rental housing units that are affordable, without public subsidy support, to people living at or below median income for that area.

PROJECT-BASED RENTAL ASSISTANCE (PBRA) – Housing developments in which the private owners have contracted with HUD to rent some or all of the units to low-income families.

SPECIAL NEEDS HOUSING – Service-enriched housing developments for those who have special requirements, such as the elderly, persons with physical, mental, or behavioral disabilities, persons with medical needs, and persons with alcohol or drug addictions.

SUBSIDY – grants provided by the government, usually awarded to nonprofit organizations, to reduce the construction costs of affordable housing units

TRANSIT-ORIENTED DEVELOPMENT (TOD) – A type of development that includes a mixture of housing, office, retail and/or other amenities integrated into a walkable neighborhood and located within a half-mile of public transportation. **Equitable TODs** actively seek to create or preserve a mix of incomes and amenities within the development.

VOUCHERS – The Housing Choice Voucher program is administered by local public housing agencies on behalf of HUD to assist very low income families, the elderly, and people with disabilities by paying a housing subsidy directly to the landlord; the participant pays the difference between the actual rent charged and the amount subsidized by the program.

WORKFORCE HOUSING – Housing for those who earn too much to qualify for affordable housing programs, yet cannot afford the average market rate. These households generally have incomes between 60 to 120 percent of AMI.

ZONING OVERLAY – A zoning district applied over one or more previously established zoning districts, which sets for additional or stricter standards and criteria for the covered properties. These can be used to provide incentive zoning or requirements for affordable housing.

2018

Metro Atlanta AMI Cheat Sheet




What is **AMI**?

AMI stands for **Area Median Income**. It is calculated and released every year by the U.S. Department of Housing and Development (HUD). AMI is the combined average family income for the Atlanta-Sandy Springs-Roswell HUD Fair Market Rent (FMR) area. This area includes 24-counties: Barrow, Bartow, Carroll, Cherokee, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Heard, Henry, Jasper, Newton, Paulding, Pickens, Pike, Rockdale, Spalding, and Walton.

AMI sets the rent of a subsidized residential unit and what families can qualify for that rent level. To calculate AMI you need both your total family income and family size.






EXTREMELY LOW INCOME

AMI Level (4-person family)	Max Income*	Monthly Rent**
		
10% AMI	\$7,480	\$187
20% AMI	\$14,960	\$374
30% AMI	\$22,440	\$561




VERY LOW INCOME

AMI Level (4-person family)	Max Income*	Monthly Rent**
		
40% AMI	\$29,920	\$748
50% AMI	\$37,400	\$935

LOW INCOME

AMI Level (4-person family)	Max Income*	Monthly Rent**
		
60% AMI	\$44,880	\$1,122
70% AMI	\$52,360	\$1,309
80% AMI	\$59,840	\$1,496

MODERATE INCOME

AMI Level (4-person family)	Max Income*	Monthly Rent**
		
90% AMI	\$67,320	\$1,683
100% AMI	\$74,800	\$1,870
110% AMI	\$82,280	\$2,057
120% AMI	\$89,760	\$2,244

***Max Income** = Max incomes are calculated from the U.S. Department of Housing and Urban Development (HUD) calculation of the 2018 Area Median Income (AMI) of the Atlanta-Sandy Springs-Roswell HUD Fair Market Rent (FMR) area using 50% AMI for a four-person family as the baseline.

****Monthly Rent** = Monthly rents are calculated as 30% of the monthly max income.

Sources: HUD FY 2018 Income Limits, <https://www.huduser.gov/portal/datasets/il/il18/Section8-IncomeLimits-FY18.pdf>



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AS RENTAL RATES SKYROCKET, MANY STRUGGLE TO AFFORD HOUSING

Written by
PAUL DONSKY



Metro Atlanta's rental housing market is hot.

Make that red-hot. And that's making it difficult for many working families to find an affordable place to live.

It's a matter of simple arithmetic: Since 2010, rental costs in the Atlanta region have increased by 48%, but wages are only up 10%.

Given this trend, it's no surprise that more and more low-income workers are getting priced out of the market. That's the thrust of a recent report from the Atlanta Regional Commission.

Here's what the report had to say about the region's rental housing affordability:

More than half of metro Atlanta residents earn less than is needed to afford a two-bedroom apartment

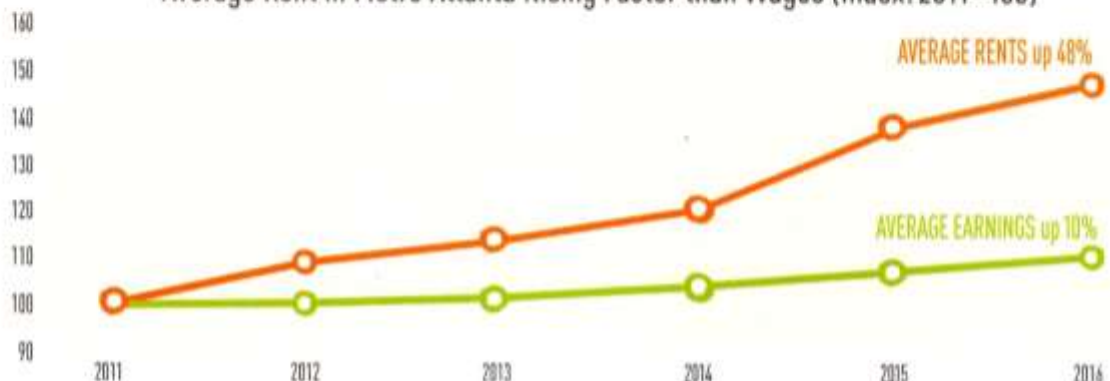
The numbers tell the story, starkly:

\$1,031: The fair market rent for a two-bedroom apartment in the Atlanta region, according to recent national study from the National Low Income Housing Coalition

\$3,400: The monthly salary a worker would need to earn to afford that two-bedroom home and avoid spending more than 30% of their income on rent – the widely accepted threshold of affordability

52%: That's the percentage of workers in metro Atlanta who earn less than \$3,400 a month and are struggling to find affordable housing.

Average Rent in Metro Atlanta Rising Faster than Wages (Index: 2011=100)





52%

of workers in metro Atlanta who earn less than \$3,400 a month are struggling to find affordable housing

Rents in Atlanta region are rising sharply, even compared to other regions

Atlanta has a reputation for being an affordable place to live, something that's helped fuel our region's growth. But that's changing, fast.

Here's a stunning stat found in the report: Since 2010, rents in metro Atlanta have risen about as fast as in San Francisco, one of the nation's most expensive regions. What's more, Atlanta rents are rising faster than places like Dallas, Chicago, and Houston.

'Cost burdened' renters can be found across metro Atlanta

Households that spend more than 30% of income on housing are known as cost-burdened.

Where do these families live? Pretty much everywhere, from intown Atlanta to the 'burbs.

Troubling trends

The number of affordable units in the region has been dropping steadily. Between 2011 and 2016 alone, metro Atlanta lost more than 13,000 affordable units – that is, units charging less than \$800 in rent.

Looking ahead, some 57,000 units of affordable housing are set to lose their subsidies in the next decade, threatening to take even more affordable units off the market.

13,000

number of units renting for under \$800/month lost between 2011 and 2016

57,000

units of affordable housing are set to lose their subsidies in the next decade

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