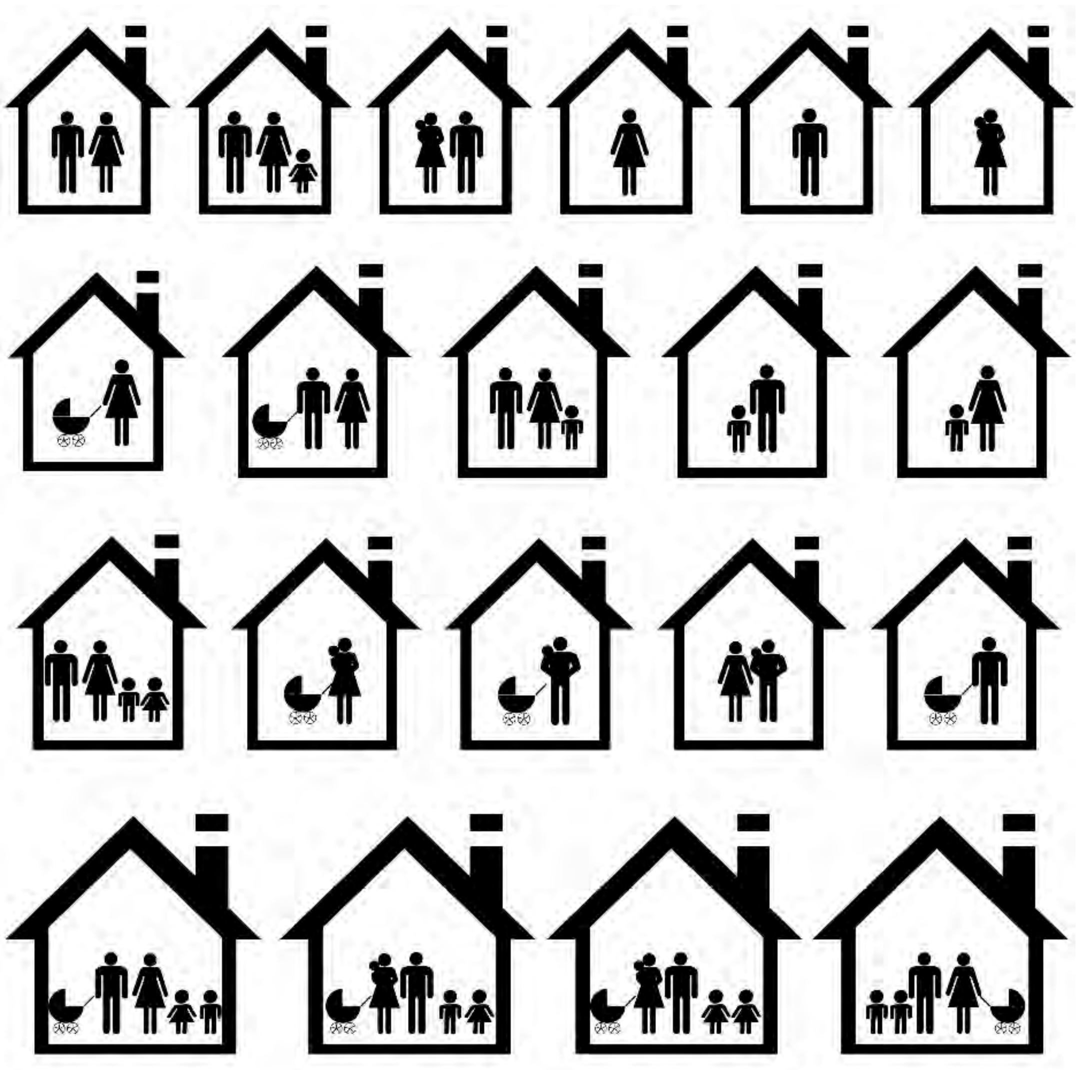
DeKalb County Housing Affordability Study



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EMORY UNIVERSITY

Policy Analysis Laboratory

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Introduction

This report was commissioned by the DeKalb County Chief Operating Officer and the Director of the DeKalb County Department of Community Development to assist the county's Affordable Housing Task Force in gaining a deeper understanding of the affordable housing challenges in DeKalb County. The key objectives for the report were to: 1) assess the contemporary housing context as it pertains to affordable housing, beginning with the nation, moving to the Atlanta metro area, and then discussing DeKalb County in particular; 2) examine the policy responses that have been taken in DeKalb County, with an emphasis on benchmarking the county's programs and strategies with those in comparable large urban counties in the Southeast; 3) identify selective innovative practices other jurisdictions across the nation, particularly urban counties, have taken to meet their affordable housing needs; and 4) offer a set of specific recommendations for DeKalb County to consider in moving forward to address its affordable housing needs and opportunities.

The county engaged Emory University's Policy Analysis Laboratory, directed by Professor Michael J. Rich, to prepare the report based on Emory's experience in completing similar analyses for the county over the past several years. These efforts have including assistance with the preparation of the county's five-year HUD Consolidated Plan, its application for Neighborhood Stabilization Program funding, and the design and creation of the DeKalb Sustainable Neighborhoods Initiative, among others.

The research conducted for this report involved the review of several recently completed studies on affordable and workforce housing in DeKalb County as well as documents and data made available from several county departments and agencies. Many national studies and reports on affordable housing were also examined and incorporated into the analysis. To provide a more granular view of affordable housing needs and opportunities in DeKalb County, the study also compiled data from several nationally available sources such as the American Community Survey, the U.S. Department of Housing and Urban Development's Comprehensive Housing Affordability Strategy (special tabulations of the ACS data), other HUD data sets, and the National Housing Preservation Database, among others.

In thinking about affordable housing solutions in DeKalb County, one needs to be attentive to the multiple dimensions of the affordable housing problem(s) and the complexity of the policy environment in which solutions must be implemented. Among the choices local communities must navigate include the following:

1. **Housing tenure**. Should the policy response focus on home ownership, rental housing, vacant housing, or some combination of these?
2. **Sectors**. What sectors should be engaged in the design and implementation of the policy response—public (federal, state, local), private, nonprofit, community?
3. **Intensity of treatment**—what intensity of treatment will be required? Maintenance/preservation, rehabilitation, or redevelopment?
4. **Policy Tools**—what are the primary (financial, regulatory, planning, education and outreach) and secondary policy areas (education, workforce development, economic

development, transportation and land use, etc.) that should be incorporated into the policy response?

5. **Target Population**—what target population(s) should be served—extremely low income, very low income, low income, workforce housing, elderly, family, special needs populations?
6. **Geography**—what geographic area(s) should be served—countywide, unincorporated areas, low- and moderate-income census tracts, special target areas (e.g., enterprise zones, DeKalb Sustainable Neighborhood Clusters, etc.), employment centers, activity centers, job clusters, one or more neighborhoods, etc.?

The National and Metropolitan Context

- **Home Prices**. Home prices rose 5.6 percent nationwide in 2016, which exceeded in nominal terms the median home price high reached a decade earlier. When adjusted for inflation, however, home prices were about 15 percent below their previous high.
- **Housing Construction**. Despite the steady growth in home starts over the past several years, housing completions in the past 10 years totaled just 9.0 million units—more than 4.0 million units less than in the next-worst 10-year period going back to the late 1970s.
- **Housing Vacancies**. The overall vacancy rate was at its lowest level since 2000 and the rental vacancy fell for the seventh straight year to 6.9 percent, its lowest point in more than three decades
- **Declining Homeownership Rates**. For the twelfth consecutive year, home ownership rates declined, dropping from 63.7 percent in 2015 to 63.4 percent in 2016, the smallest decline since 2006. The decline in homeownership varies widely by race and ethnicity, with the largest decline observed among black households (from 49.7 percent in 2004 to 42.2 percent in 2016).
- **Shifts in the Supply of Rental Housing**. Most of the growth in the supply of rental housing during the period 2005-2015 came from the conversion of single-family homes to rental housing; the single-family share of rental housing increased from 36 percent to 39 percent during this period.
- **New Rental Housing Favors High End of the Market**. Construction of new multifamily housing began to pick up in 2010 in many metro areas, 80 percent of new multifamily units in 2015 were in properties with 20 or more units. In addition, most of the new rental housing construction has been targeted to the high end of the market.
- **Rentals Lost at the Low End of the Market**. At the lower end of the rental market, the total number of units renting for less than $800 declined by over 260,000 from 2005 to 2015, a time when the overall rental stock increased by over 6.7 million units. In DeKalb County, almost 15,000 low-rent units—more than one-third of DeKalb's low-rental housing stock—was lost between 2006 and 2015.
- **Cost-Burdened Households**. About one out of three households (32.9%) were considered cost-burdened in 2015, which represented the fifth straight year in which the share of cost-burdened households has declined. Households with severe cost burdens (paying more than 50 percent of their incomes for housing) also dropped in 2015. Renter households are far more likely to be cost-burdened than homeowners. In 2015, nearly half of all renters were cost burdened and more than one out of four renter households were severely cost burdened.

More than 70 percent of renter households with income less than $15,000 were severely cost burdened in 2015.

- **Quality of the Housing Stock**. The prevalence of housing with physical problems is generally low. The proportion of housing units with physical inadequacies is more than twice as great for rental housing as opposed to owner housing (9% vs. 4% overall and 13% vs. 6% for housing units built before 1940).

- **The Affordability Gap**. Only about one in four households eligible for housing assistance receive it. For those cost burdened households without assistance, contemporary market trends and uncertainties surrounding publicly-funded affordable housing present significant challenges for closing the affordability gap. The National Low Income Housing Coalition estimates that nationwide, there were only 35 affordable and available units for every 100 extremely low-income households and 55 units for every 100 very low-income households.

Recent Housing Trends in Metropolitan Atlanta

While metropolitan Atlanta continues to perform strongly compared to other metropolitan areas in the United States, its standing among major US metros has declined on many economic, employment, and population growth indicators compared to its pre-recession rankings. Metropolitan Atlanta's recovery from the Great Recession, officially ended in 2010, has been strong, but the region's economic and population growth trails many other metro areas in the South. Between 2010 and 2016, seven southern metros had higher GDP growth rates and eight southern metros had greater population growth.

Home prices in the Atlanta region did not increase as sharply in the mid-2000s as was the case in many other major metropolitan areas. Nonetheless, recovery from the housing market collapse and the Great Recession has generally taken longer in Atlanta than in other metro areas.

Atlanta was one of the metropolitan areas hit hardest by the foreclosure crisis that began to attract national attention in the mid-2000s. All five core counties in metro Atlanta saw their peak volume in foreclosure filings in 2010 and all have declined steadily since, with most returning to their 2003 levels by 2014. From their 2010 peak, foreclosure filings in the five core counties have declined by about 90 percent.

Compared to most metropolitan areas, housing in the metro Atlanta region is very affordable. According to one recent analysis, about 75 percent of homes in the Atlanta region were considered affordable as compared to the national average of 60 percent.

Affordability in the Atlanta region becomes more problematic when one includes transportation costs. Atlanta ranks fifth (tied with San Diego) among the nation's 25 largest metro areas in terms of housing and transportation cost burden.

Although the Atlanta metro area housing market recently surpassed its pre-recession peak and is currently undergoing a housing market resurgence, particularly in the rental market, lower income households have not fared as well. More than eight out of ten renter households in the lowest income quartile had severe rent burdens in 2014, which placed Atlanta third among the nation's 11 largest metropolitan areas.

Overall, about one out of three (32.5%) households in metro Atlanta paid more than 30 percent of their household income for housing in 2015. About one out of four home owners (23%) and nearly half (48.6%) of renter households were cost burdened in 2015.

Housing Needs and Challenges in DeKalb County

Housing Units. Recent trends in the characteristics of the housing stock in DeKalb County are generally consistent with national trends. The total number of housing units increased 18 percent over the past 15 years. While the number of owner-occupied and renter-occupied housing units both increased during this period, the increases were much larger for renter households (24.5%) than owner households (1.3%). As a result, the proportion of renter-occupied housing units increased from 41.5 percent in 2000 to 46.6 percent in 2015 while owner-occupied housing units declined from 58.5 percent to 53.4 percent.

Vacant Housing. The number of vacant housing units increased nearly three-fold rising from 11,892 units in 2000 to 31,502 in 2015; vacancy rates more than doubled (from 4.6% to 10.2%).

Rental Housing. More than one out of four rental housing units (29%) in 2015 were single-family homes, which represented most of the net increase in rental housing units between 2000 and 2015. Small multi-family apartment buildings (two to four units) represented only 10 percent of the rental housing stock in 2015 (down from 19.5 percent in 2000), due to a net loss of nearly 8,000 rental units between 2000 and 2015. The largest segment of the DeKalb County rental stock in 2015 consisted of apartments in buildings with 5-19 units (36%). While small apartment buildings (2-20 units) accounted for more than six out of ten rental units in DeKalb County in 2000, less than half of the county's rental stock (46.3%) was in small apartment buildings in 2015.

Cost Burdened Households. In DeKalb, nearly half (49%) of all renter-occupied households are cost-burdened whereas only about one-third (30%) of owner-occupied households are cost-burdened. For both measures, DeKalb County has the third-highest prevalence of cost-burdened households among the 11 counties included in the analysis. More than four out of ten (43%) non-elderly households and 40 percent of elderly households had a housing affordability problem. Hispanic, Black, and Asian householders were more likely to report a housing affordability problem than were non-Hispanic whites.

Affordability Most Prevalent Among Low-Income Households. The prevalence of housing affordability is highest among lower income households. Overall, more than nine out of ten extremely low income (0-30% AMI) households in DeKalb County had an affordability problem with more than eight out of ten reporting they were severely cost-burdened. A similar share of very low income (30-50% AMI) households reported a housing affordability problem with nearly half considered to be severely housing cost-burdened.

Declining Affordable Housing Stock. The share of affordable housing units steadily declined in DeKalb County between 2000 and 2015. The proportion of affordable rental units for low income households declined from 96 percent in 2000 to 81 percent in 2015. The share of rental housing units affordable for very low-income households declined from 48 percent in 2000 to 30 percent in 2015. The proportion of rental housing units affordable for extremely low-income households was slightly higher in 2015 (9.4%) than in 2000 (8.3%). The availability of affordable, available, and adequate housing for ELI renters in DeKalb County declined from 34 units per 100 ELI renters in 2000 to 24 units per 100 ELI renters in 2014.

Housing Units with Physical Problems. The proportion of rental housing units with only a physical problem was 6.3 percent in DeKalb County in 2014; five comparison counties had higher rates and five counties had lower rates.

Assisted Housing in Large Urban Counties

Assisted Housing. In DeKalb County, about one out of five rental units (20,919, 17.5%) had a tenant or unit-based subsidy in 2017. Three out of four rental units with a unit-based subsidy in DeKalb County were assisted under the Low Income Housing Tax Credit (LIHTC) program and nearly one out of five assisted units with a unit-based subsidy received a HUD Project-Based Rental Assistance subsidy (typically Section 8 new construction or substantial rehabilitation). The proportion of rental units with a tenant-based subsidy (Section 8/Housing Choice Vouchers) in DeKalb County was 6.4 percent; only Fulton County (8.5%) and Jefferson County (7.5%) had higher rates of tenant-based subsidy.

Assisted Units at Risk of Loss. The rate of subsidized homes at risk of loss in DeKalb County is more than twice the national rate, with more than one in four publicly supported homes (27%) with an expiring subsidy within the next 10 years. This is the second highest percentage of units at risk of loss among the 11 counties included in the study. Looking further out, about two-thirds of all assisted units will lose their subsidies in the next 20 years unless their subsidies are renewed.

CDBG. DeKalb County allocated the smallest share of its CDBG funds for housing over the period 2014-2016 (less than 5%) among the 11 counties included in the analysis. Fulton County had the highest allocation for housing in any of the three years examined (64.5%) while Anne Arundel County's allocations for housing consistently topped 40 percent. In DeKalb County, public improvements and facilities represented about half of all CDBG expenditures in two of the three years examined

HOME. DeKalb had the largest HOME partnership grant among the 11 counties examined. The county's cumulative use of HOME funds over the period 1994-2016 is relatively balanced among eligible activities with the largest activity being owner-occupied housing rehabilitation (38.4%) followed closely by rental housing development (36%). Homebuyer assistance accounted for 24.5 percent and tenant-based rental assistance (TBRA) the balance, or 1.1 percent. Most other counties included in the analysis tended to devote a majority of their HOME funds to one of these activities.

Neighborhood Stabilization Program. DeKalb County received the largest total NSP awards ($23.8 million) among the 11 counties analyzed. About half of the county's NSP 1 funds were used for the purchase, rehabilitation, and sale of foreclosed, single-family homes; 21.4 percent were used to provide financial assistance for homebuyers with incomes at or below 120 percent of the areawide median income and 18.8 percent for the redevelopment of multifamily properties. DeKalb's NSP 3 activities were confined to a single target neighborhood where the county and its partners acquired, renovated, and sold 42 vacant homes in the Hidden Hills neighborhood. A recent study of DeKalb's NSP activities found that the county's investment of $8.9 million in the rehabilitation of 137 foreclosed single-family homes led to an increase in value of more than $141 million across all homes in the NSP target neighborhoods, yielding a return on investment of 16 to 1.

Housing Choice Vouchers. According to figures from the U.S. Department of Housing and Urban Development, there were approximately 7,600 households in DeKalb County that received rental assistance through HUD's Housing Choice Voucher program, which is administered by local housing authorities. In DeKalb County, 6.4 percent of renter-occupied units have a tenant-based subsidy (voucher). Only Fulton (8.5%) and Jefferson (7.5%) counties, both counties with large primary cities, had higher voucher rates than DeKalb among the 11 counties included in the analysis. The greatest concentration of housing vouchers, based on 2017 data, is found in census tracts in the central, south central, and east central areas of DeKalb County.

Affordable Housing Strategies in Large Urban Counties

Housing Production Strategies

Housing Trust Funds. The Housing Trust Fund Project at the Center for Community Change notes that there were nearly 800 housing trust funds in 47 states in 2016, which collectively, awarded more than $1.2 billion a year to meet critical housing needs. According to the Center for Community Change's 2016 survey, county housing trust funds exist in at least 12 states and many counties across the nation have partnered with a city or cities within their county. All 11 counties in the analysis are in states that have state housing trust funds and three counties—Polk, Volusia, and Prince George's—have county housing trust funds.

Inclusionary Zoning Policies. Inclusionary zoning ordinances, sometimes called inclusionary housing, is a regulatory tool used by county and city governments to increase the supply of affordable housing within new market rate developments. Generally, inclusionary zoning ordinances require a certain percentage of new units be set aside as affordable housing. Prince George's is the only county included in the analysis that adopted an inclusionary housing ordinance, though it was repealed five years later. The city of Atlanta, located in Fulton County, adopted an inclusionary housing ordinance in 2016.

Low Income Housing Tax Credits. The Low Income Housing Tax Credit is the primary federal program used to develop affordable rental housing. All 11 counties included in the analysis have LIHTC projects. The share of assisted housing units in the counties with LIHTC subsidies ranges from less than half in Jefferson (33%) and Polk (49%) counties to more than 75 percent in DeKalb (76%), Clayton (83%), Cobb (90%), and Fort Bend (90%) counties.

Workforce Housing. Workforce housing first began to appear in the early 2000s and generally referred to the need for housing for teachers, police officers, fire fighters, emergency service workers, and nurses, among others, who could live affordability in the communities where they worked. Though definitions varied widely from community to community, the income of these workers generally ranged between 60 and 120 percent of the areawide median income, and in some communities, went as high as 150 percent of AMI. About half of the 11 counties in the study have taken some specific steps to encourage the development of workforce housing in their jurisdictions. Prince George's County provides financial support for workforce housing through its county housing trust fund; several counties, including DeKalb, provide density bonuses for new developments that include workforce housing.

Housing Preservation Strategies

Rent Control. Rent control strategies were most widely used between the late 1960s and early 1980s, particularly in communities with very tight housing markets. Only one of the 11 counties included in the analysis had any experience with rent control. A municipality in Anne Arundel County (College Park) adopted a rent control/stabilization ordinance in 2005, though the city council voted to end the practice in September 2014.

Code Enforcement. Enforcement of local housing codes is a regulatory strategy used by local governments to preserve their housing stock. The intent is to prevent housing units from falling into a state of disrepair that they can no longer be safely inhabited. While code enforcement can be an effective housing preservation strategy, it often requires a companion housing assistance program (e.g., rehabilitation loans or grants) to prevent the loss of affordable units or the displacement of low-income tenants. All 11 counties included in the analysis have code enforcement programs.

Housing Rehabilitation Loans and Grants. One of the most popular uses of CDBG funds since the program's inception has been housing with many CDBG entitlement communities using their

CDBG entitlements to establish housing rehabilitation loan and grant programs, especially for owner-occupied housing. While DeKalb uses only a small portion of its CDBG funds for single-family rehabilitation, the county compares very favorably to the other counties in the analysis regarding the share of its HOME Partnership funds allocated for the acquisition and rehabilitation of single-family or multi-family housing (42%).

Preservation of Federally Subsidized Housing. We could not find any examples of specific programs or initiatives underway in the 11 study counties that were exclusively focused on the preservation of federally subsidized housing. Prince George's County, however, has recently begun to explore the development and preservation of affordable housing near transit stations, particularly considering Washington, DC's expansion of its regional rapid rail system. One of the most promising housing preservation initiatives underway is in Cook County (Illinois), which is a collaborative initiative involving the county, for-profit and non-profit developers, tenant advocacy groups, civic groups, lenders, and federal, state, and local government agencies.

Land Banks. Land banks are public or nonprofit corporations created for the purpose of returning vacant, abandoned, and tax delinquent properties into productive use. They are a primary tool used by state and local governments to stabilize neighborhoods by addressing problems related to blight, abandonment, health and safety hazards, and declining property values. There were approximately 170 land banks and land banking programs in operation across the U.S. as of June 2017, with the greatest number located in the states of Michigan, Ohio, and New York. Only two counties included in the study have land banks—DeKalb and Fulton. The city of Birmingham, located in Jefferson County, also has a land bank.

Tax Relief. Most state and local governments provide some type of property tax relief for elderly homeowners and for lower-income home owners who live in their homes for some specified period of time. Forty-three states and the District of Columbia provide a homestead exemption, credit, or rebate program to elderly homeowners. Four additional states provide this option to their local governments. All eleven counties in the study have state property tax relief programs and most also supplement that assistance with additional homestead exemptions, credits, or rebate programs. Most of the counties provide assistance for the elderly, disabled, and veterans. A few counties provide additional property tax relief for low income homeowners.

Asset Building Strategies

Family-Self Sufficiency. The Family Self-Sufficiency program was created by the National Affordable Housing Act of 1990 and is designed to increase the earned income of HUD-assisted families and reduce their dependence on public assistance and HUD rental subsidies. As of 2000, there were approximately 1,400 FSS programs that served more than 52,000 tenants nationwide. Housing authorities in all but two counties include in the study—Gwinnett and Fort Bend—participated in the FSS program.

Homeownership Education and Counseling. There are many public, private, and nonprofit organizations that provide homeownership education and counseling programs to assist potential homebuyers making informed decisions about homeownership and in navigating the home-buying process. All eleven counties included in the analysis have homebuyer education and counseling programs available for first-time homebuyers.

Homebuyer Assistance. A variety of federal, state, and local programs provide financial assistance designed to increase home ownership. All fifty states have some type of home buyer program, though the number of programs, their target populations, and types of financial incentives available vary widely. More than one-fourth federal HOME funds awarded to date nationally have been used for homebuyer programs. Among the counties included in this analysis, the share of cumulative HOME funds (1994-2016) used to support homebuyer programs ranges from about 25 percent in DeKalb, Fort Bend, and Prince George's counties to more than half in Cobb (54%), Gwinnett (67%), and Clayton (76%) counties.

Cooperative Housing. A housing cooperative is a form of housing tenure in which people come together to own and control the buildings they live in. The residents purchase shares in the cooperative and pay a monthly fee to cover the property's operating expenses. Firm estimates of the number of cooperative housing units are difficult to locate. The best estimates are about 300,000 cooperative housing units nationwide, with a typical housing cooperative having about 100 units. Cooperative housing communities tend to be concentrated in the northeast (about half are in New York), Midwest, and west coast. Consistent with this trend, while seven of the eleven counties included in this analysis have at least one cooperative housing community in their county, five counties only have one housing cooperative and one county has two cooperatives. Prince George's County has at least ten housing cooperatives.

Community Land Trusts. Community Land Trusts are private nonprofit organizations that acquire and hold land for community benefit. The CLT permanently retains ownership of the land and the homeowners own the housing structure. Under the rules of the CLT, homeowners are permitted to sell their homes, but the land lease provisions require the home be sold back to the CLT or to another low-income homeowner. A 2011 survey by the Democracy Collaborative found nearly 250 CLTs across the U.S. with nearly 10,000 housing units of which 79 percent were occupied by first-time homebuyers and 82 percent of CLT residents had incomes less than 50 percent of the area median. Only three of the counties included in the analysis was served by a community land trust: Fulton (City of Atlanta), Jefferson, and Prince George's.

Section 8 Homeownership Program. The Quality Housing and Work Responsibility Act of 1998 gave public housing authorities permission to provide a homeownership option to families that receive Section 8 tenant-based or Housing Choice Voucher assistance. Ten of the 11 counties included in the analysis (all but Gwinnett) have assisted at least one low income family through their housing authority or a municipal housing authority within their county between the program's inception and 2012 according to HUD figures. DeKalb County has assisted the largest number of families (100, second in Georgia only to the city of Atlanta at 112) followed by Prince George's County (96 families), Fulton County (56 families), and Cobb County (48 families through the Marietta Housing Authority).

Summary

Several trends and themes emerge from this analysis of affordable housing challenges and opportunities in DeKalb County. Five warrant emphasis and have implications for how the county should move forward in addressing its affordable housing problems.

1. The major housing problem confronting low- and moderate-income households in DeKalb County—and many households at or near the areawide median income—is housing affordability.

2. A substantial share of the county's affordable housing stock—subsidized and unsubsidized—is at risk of loss over the coming decade.

3. Federal housing assistance for low- and moderate-income households has declined over the last decade while at the same time federal assistance continues to favor wealthy homeowners.

4. Recent policy changes at the national level suggest the federal policy context is likely to be uncertain in the foreseeable future and may further reduce federal resources available for affordable housing.

5. Local action, particularly efforts that foster collaborative, cross-sector, community-based partnerships, will be essential for meaningful progress in addressing the county's affordable housing challenge.

Recommendations

Get Organized:
DeKalb County Should Take a Leadership Role on Affordable Housing

1. Establish a county affordable housing officer.
2. Establish a cross-sector, collaborative advisory committee on affordable housing comprised of a broad group of affordable housing stakeholders.
3. Establish a comprehensive data and information system to track housing conditions and needs in DeKalb County. Preparation and dissemination of a regular report on housing trends and conditions.
4. Connect with other efforts in the region to promote and sustain affordable housing.

Develop Strategies:
Provide a Strategic Vision and Direction for Affordable Housing

1. Create a strategic plan for affordable housing that addresses needs, strategies and programs, resources, sets priorities, and identifies key target groups and geographic areas.
2. Assess the availability of affordable housing and need for new investment regarding the balance of housing for senior citizens, disabled, and special needs populations with affordable housing for families.
3. Think comprehensively. Addressing the county's affordable housing challenge will require more than just expanding the supply of affordable housing units. The county should also be thinking of an income strategy—how to boost the incomes of county residents to provide greater choice in housing and neighborhoods.

Take Action:
Mobilize Additional Resources for Affordable Housing in DeKalb County

1. Work with other local governments and affordable housing advocates to encourage the state to replicate Florida's State Housing Initiatives Partnership in Georgia.
2. Establish a county housing trust fund to support the county's affordable housing activities.
3. Increase DeKalb County's CDBG allocations for housing activities.
4. Determine the scope and purpose of the DeKalb County Regional Land Bank.
5. Follow through on the Comprehensive Plan's call for inclusionary zoning to leverage affordable housing through the private market (i.e., adoption of proposed workforce housing ordinance).

6. Explore opportunities for using other public assets/public-private partnerships for the creation of affordable housing—e.g., public land, other development opportunities, reuse of under-utilized/vacant shopping malls and strip malls.
7. Encourage incorporation of affordable housing in transit oriented development.
8. Preserve rental units at risk with expiring subsidies.
9. Preserve the county's stock of naturally occurring affordable housing.
10. Develop a comprehensive strategy for working with landlords and property managers to ensure the county's affordable housing stock is preserved and well-maintained.

Introduction

This report was commissioned by the DeKalb County Chief Operating Officer and the Director of the DeKalb County Department of Community Development to assist the county's Affordable Housing Task Force in gaining a deeper understanding of the affordable housing challenges in DeKalb County. The key objectives for the report were to: 1) assess the contemporary housing context as it pertains to affordable housing, beginning with the nation, moving to the Atlanta metro area, and then discussing DeKalb County in particular; 2) examine the policy responses that have been taken in DeKalb County, with an emphasis on benchmarking the county's programs and strategies with those in comparable large urban counties in the Southeast; 3) identify selective innovative practices other jurisdictions across the nation, particularly urban counties, have taken to meet their affordable housing needs; and 4) offer a set of specific recommendations for DeKalb County to consider in moving forward to address its affordable housing needs and opportunities.

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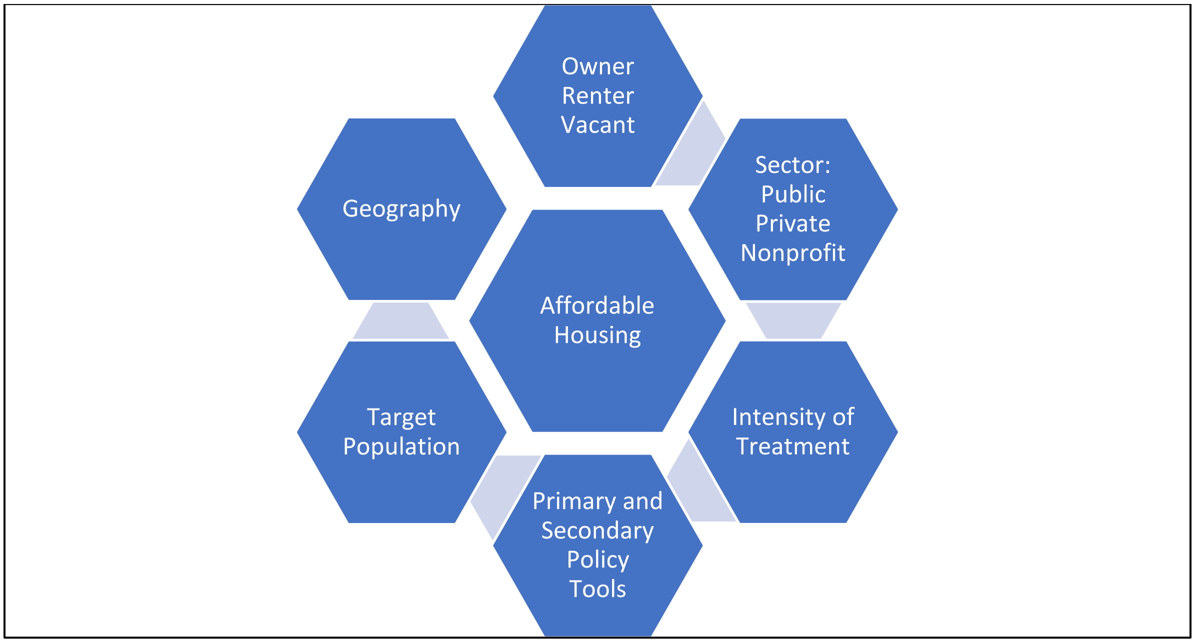
Affordable Housing as a Wicked Problem

Housing policy in the United States has evolved and expanded over the past 80 years since the passage of the Housing Act of 1937, which created the public housing program. Today, housing in America remains a predominantly private sector function, though it is affected by numerous federal, state, and local government programs and agencies. The nonprofit sector, through an array of community-based housing agencies as well as national and local foundations and philanthropic organizations have also emerged as important players in the housing policy arena.

Beginning with the 1949 Housing Act, federal housing policy directed the nation's attention to housing quality as the act's preamble called for "the realization as soon as feasible of the goal of a decent home and suitable living environment for every American family."[1] For nearly the past three decades, however, housing affordability has been a more pressing problem warranting federal

[1] Quoted in John D. Landis and Kirk McClure, "Rethinking Federal Housing Policy," *Journal of the American Planning Association*, 76 (Summer 2010), p. 321.

Figure 1. The Multiple Dimensions of Affordable Housing Policy.



attention as called for in the Cranston-Gonzalez National Affordable Housing Act of 1990. Among the purposes of the act were: (1) "to help families not owning a home to save for a downpayment for the purchase of a home;" (2) "retain wherever feasible as housing affordable to low-income families those dwelling units produced for such purpose with Federal assistance;" (3) to extend and strengthen partnerships among all levels of government and the private sector, including for-profit and non-profit organizations, in the production and operation of housing affordable to low-income and moderate-income families;" (4) to expand and improve Federal rental assistance for very low-income families;" and (5) "to increase the supply of supportive housing, which combines structural features and services needed to enable persons with special needs to live with dignity and independence."[2]

The pursuit of affordable housing, however, has proven to be a classic example of what many observers call a "wicked problem," one whose solution is not readily available by the actions of a single department or agency. Neil Bradford characterizes wicked problems as follows:

> Wicked problems highlight critical information gaps about what precisely is required to help, and large coordination failures in terms of channeling the appropriate resources to the right target. They cannot be solved through "off the shelf solutions." With their inherent complexity, these problems are resistant to traditional sectoral interventions designed and delivered in a top-down fashion by individual government departments. Required instead are place-sensitive modes of policy intervention—strategies constructed with knowledge of their particular circumstances in

[2] Cranston-Gonzalez National Affordable Housing Act of 1990, Public Law 101-625, Title I, Section 103, November 28, 1990.

communities, and delivered through collaborations crossing functional boundaries and departmental silos.[3]

Therefore, in thinking about affordable housing solutions in DeKalb County, one needs to be attentive to the multiple dimensions of the affordable housing problem(s) and the complexity of the policy environment in which solutions must be implemented (Figure 1). As should be clear from Table 1, which provides additional detail illustrating these dimensions, there is no single solution or magic bullet for solving the affordable housing problem. Indeed, based on the dimensions identified in Table 1, there are more than 30,000 possible configurations of potential policy interventions for addressing affordable housing. Among the choices local communities must navigate include the following:

1. **Housing tenure**. Should the policy response focus on home ownership, rental housing, vacant housing, or some combination of these?
2. **Sectors**. What sectors should be engaged in the design and implementation of the policy response—public (federal, state, local), private, nonprofit, community?
3. **Intensity of treatment**—what intensity of treatment will be required? Maintenance/preservation, rehabilitation, or redevelopment?
4. **Policy Tools**—what are the primary (financial, regulatory, planning, education and outreach) and secondary policy areas (education, workforce development, economic development, transportation and land use, etc.) that should be incorporated into the policy response?
5. **Target Population**—what target population(s) should be served—extremely low income, very low income, low income, workforce housing, elderly, family, special needs populations?
6. **Geography**—what geographic area(s) should be served—countywide, unincorporated areas, low- and moderate-income census tracts, special target areas (e.g., enterprise zones, DeKalb Sustainable Neighborhood Clusters, etc.), employment centers, activity centers, job clusters, one or more neighborhoods, etc.?

Effective responses to DeKalb County's housing affordability problems will likely require the County and other key stakeholders engage in a "collective impact" approach to the problem. As Kania and Kramer note, collective impact requires "the commitment of a group of important actors from different sectors to a common agenda for solving a specific social problem." They add that "collaboration is nothing new…But collective impact initiatives are distinctly different. Unlike most collaborations, collective impact initiatives involve a centralized infrastructure, a dedicated staff, and a structured process that leads to a common agenda, shared measurement, continuous communication, and mutually reinforcing activities among all participants."[4] We revisit these ideas about the key conditions needed for effective collective impact initiatives and connect them to our recommendations in Section 6 of this report.

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[3] Neil Bradford, Place-based Public Policy: Towards a New Urban and Community Agenda for Canada (Ottawa, Ontario: Canadian Policy Research Networks, March 2005), p. 4.

[4] John Kania and Mark Kramer, "Collective Impact," *Stanford Social Innovation Review*, Winter 2011, pp. 36-38.

Table 1. The Multiple Dimensions of Affordable Housing Policy

Dimension	Examples
1. Housing Tenure	• Owner-occupied housing • Renter-occupied housing • Vacant housing
2. Sector	• Public—Federal, state, local governments • Private—Developers, builders, lenders, investors, insurers, businesses, business associations, real estate brokers and sales agents, property appraisers, property managers, landlords, media, • Nonprofit—community development corporations, community-based housing developers, housing counseling agencies, foundations, charitable organizations, • Residents—long-term, short-term, home owners, renters, resident associations
3. Treatment Intensity	• Preservation • Rehabilitation • Redevelopment
4. Primary Policy Tools	Primary policy tools: • Financial—housing loan and grant programs, • Regulatory—building and zoning codes, inclusionary housing policies, • Planning—HUD consolidated plan, comprehensive plan, Affirmatively Furthering Fair Housing plan, strategic plan • Education, information, outreach—marketing housing programs and incentives, home buyer education,
	Secondary policy tools: • Workforce development • Economic development • K-12 Education • Public safety • Transportation • Environment and Sustainability
5. Target Population(s)	• Extremely low income (≤ 30% AMI) • Very low income (30 – 50% AMI) • Low income (50 – 80% AMI) • Workforce housing (60-120% AMI) • Elderly • Families • Special needs populations (homeless, veterans, persons with disabilities, formerly incarcerated persons, persons with HIV/AIDS, etc.)
6. Geography	• Countywide • Low- and Moderate-income census tracts • Special target areas (e.g., enterprise zones, DeKalb Sustainable Neighborhood Initiative clusters, etc.) • Employment centers, activity centers, job clusters • School enrollment areas

Organization of the Report

The report is organized into six sections. The first section provides a brief overview of the national and metropolitan context, drawing on findings from several recent national studies and reports. Section 2 summarizes recent trends in the greater Atlanta metropolitan area and provides a comparative look at trends in DeKalb County as compared to those in the other core counties in metro Atlanta (Clayton, Cobb, Fulton, Gwinnett) on selected indicators. Section 3 provides a more detailed look at housing needs and challenges in DeKalb County and for several indicators compares the situation in DeKalb County to that in the other four core counties in metro Atlanta and to six comparable large urban counties in the South. Section 4 examines the recent experience in DeKalb County and the other 10 counties included in the analysis regarding the utilization of federally-funded assisted housing programs. These include public housing, project-based rental assistance (e.g., Section 8 new construction and substantial rehabilitation), Housing Choice Vouchers, Low Income Housing Tax Credits, CDBG, HOME, and the Neighborhood Stabilization Program. Section 5 surveys recent experience in DeKalb and the 10 comparison counties regarding the adoption of various affordable housing strategies, which are grouped into three broad categories—housing production, housing preservation, and asset building. In the last section we offer recommendations for DeKalb County to consider in crafting a comprehensive strategy for addressing its affordable housing needs and opportunities.

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Section 1

The National and Metropolitan Context

Overview

- **Home Prices**. Home prices rose 5.6 percent nationwide in 2016, which exceeded in nominal terms the median home price high reached a decade earlier. When adjusted for inflation, however, home prices were about 15 percent below their previous high.
- **Housing Construction**. Despite the steady growth in home starts over the past several years, housing completions in the past 10 years totaled just 9.0 million units—more than 4.0 million units less than in the next-worst 10-year period going back to the late 1970s.
- **Housing Vacancies**. The overall vacancy rate was at its lowest level since 2000 and the rental vacancy fell for the seventh straight year to 6.9 percent, its lowest point in more than three decades
- **Declining Homeownership Rates**. For the twelfth consecutive year, home ownership rates declined, dropping from 63.7 percent in 2015 to 63.4 percent in 2016, the smallest decline since 2006. The decline in homeownership varies widely by race and ethnicity, with the largest decline observed among black households (from 49.7 percent in 2004 to 42.2 percent in 2016).
- **Shifts in the Supply of Rental Housing**. Most of the growth in the supply of rental housing during the period 2005-2015 came from the conversion of single-family homes to rental housing; the single-family share of rental housing increased from 36 percent to 39 percent during this period.
- **New Rental Housing Favors High End of the Market**. Construction of new multifamily housing began to pick up in 2010 in many metro areas, 80 percent of new multifamily units in 2015 were in properties with 20 or more units. In addition, most of the new rental housing construction has been targeted to the high end of the market.
- **Rentals Lost at the Low End of the Market**. At the lower end of the rental market, the total number of units renting for less than $800 declined by over 260,000 from 2005 to 2015, a time when the overall rental stock increased by over 6.7 million units. In DeKalb County, almost 15,000 low-rent units—more than one-third of DeKalb's low-rental housing stock—was lost between 2006 and 2015.
- **Cost-Burdened Households**. About one out of three households (32.9%) were considered cost-burdened in 2015, which represented the fifth straight year in which the share of cost-burdened households has declined. Households with severe cost burdens (paying more than 50 percent of their incomes for housing) also dropped in 2015. Renter households are far more likely to be cost-burdened than homeowners. In 2015, nearly half of all renters were cost burdened and more than one out of four renter households were severely cost burdened. More than 70 percent of renter households with income less than $15,000 were severely cost burdened in 2015.
- **Quality of the Housing Stock**. The prevalence of housing with physical problems is generally low. The proportion of housing units with physical inadequacies is more than twice as great for rental housing as opposed to owner housing (9% vs. 4% overall and 13% vs. 6% for housing units built before 1940).
- **The Affordability Gap**. Only about one in four households eligible for housing assistance receive it. For those cost burdened households without assistance, contemporary market trends and uncertainties surrounding publicly-funded affordable housing present significant challenges for closing the affordability gap. The National Low Income Housing Coalition estimates that nationwide, there were only 35 affordable and available units for every 100 extremely low-income households and 55 units for every 100 very low-income households.

Housing Market Trends

Home Prices. According to the most recent *State of the Nation's Housing* report by Harvard University's Joint Center on Housing Studies (JCHS), home prices rose 5.6 percent nationwide in 2016, which exceeded in nominal terms the median home price high reached a decade earlier.[5] When adjusted for inflation, however, home prices were about 15 percent below their previous high. The report noted that while the increase in home prices was nearly universal—97 of the nation's 100 largest metro areas saw increases— home prices in less than half of the large metro areas (41) in 2016 exceeded their previous high; in 32 metro areas 2016 home prices were 15 percent or more below their previous high. There was also wide variation in home price trends at the neighborhood level based on income. Citing Zillow data at the zip code level, the report noted that average home prices in 2016 in zip codes where median income was less than 80 percent of the statewide median were 13.7 percent below their pre-recession peaks; by contrast, home prices in moderate-income areas were only 6.5 percent below peak and in high-income zip codes (120 percent or higher of statewide median income), home prices were only 3.3 percent below peak on average.[6]

Housing construction. The *State of the Nation's Housing* report noted that 2016 marked the seventh consecutive year in which the national housing stock expanded; home starts were up about 6 percent from 2015, although it was the lowest increase in home starts since 2011, due largely to the slowdown in multifamily construction. Despite the steady growth in home starts over the past several years, the report pointed out that "housing completions in the past 10 years totaled just 9.0 million units—more than 4.0 million units less than in the next-worst 10-year period going back to the late 1970s."[7] The low rate of new construction coupled with increased demand has generally lead to a tight housing market, particularly at the lower end of the market, according to the report. The overall vacancy rate was at its lowest level since 2000 and the rental vacancy fell for the seventh straight year to 6.9 percent, its lowest point in more than three decades.[8]

Declining Homeownership Rates. For the twelfth consecutive year, home ownership rates declined, dropping from 63.7 percent in 2015 to 63.4 percent in 2016, the smallest decline since 2006.[9] The 2016 homeownership rate is about 6 percentage points below the peak in 2004 and about one percentage point below the rate in 1994. The decline in homeownership varies widely by race and ethnicity; the largest decline was observed among black households (from 49.7 percent in 2004 to 42.2 percent in 2016), which was about twice as great as that observed for white households (4 percentage point decline, from 76 to 72%) and more than three times greater than that of Hispanic households (2.1 percentage point decline, from 48.1 to 46%).

While homeownership rates fell in the nation's 50 largest metro areas between 2006 and 2015, some metro areas have recently begun to see an increase in homeownership between 2013 and 2015 (e.g., Boston, Kansas City, Oklahoma City, Philadelphia, Portland, Sacramento, San Jose, and Seattle). As noted earlier with home prices, homeownership rates fell most sharply in low-income and minority neighborhoods between 2010 and 2015 based on five-year estimates from the American Community Survey.[10] According to the JCHS analysis, "the long-term falloff in homeownership reflects the

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[5] Joint Center for Housing Studies of Harvard University, *The State of the Nation's Housing: 2017*, Cambridge: Harvard University, 2017, p. 1.

[6] Ibid.

[7] Ibid., p. 2

[8] Ibid.

[9] Ibid.

[10] Ibid., p. 19.

combined effects of foreclosures, the Great Recession, and reduced home purchase activity…[F]oreclosures likely explain much of the declines among middle-aged and older adults…The sizeable declines in homeownership among younger households are instead the fallout from weak income growth, delayed marriage and childbearing, and other factors that have made this age group slow to buy homes."[11]

Shifts in the Supply of Rental Housing. According to the Joint Center on Housing Studies, several factors affect the supply of rental housing. These include the amount of new construction of rental housing, conversions to and from owner occupancy and other uses, and losses due to demolitions or structural inadequacies that no longer make units habitable. Most of the growth in the supply of rental housing during the period 2005-2015 came from the conversion of single-family homes to rental housing; nearly 4 million units of rental housing were added to the national rental supply during this period increasing the single-family share of rental housing from 36 percent to 39 percent. Among the nation's 50 largest metro areas, all but New Orleans recorded an increase in the share of single family rentals during this period with the largest increases taking place in metro areas with high foreclosure rates and relatively little new rental housing construction (e.g., Cleveland, Memphis, Phoenix, Riverside).[12]

Construction of new multifamily housing began to pick up in 2010 in many metro areas, with much of the growth taking place in large, multi-family buildings; 80 percent of new multifamily units in 2015 were located in properties with 20 or more units. In addition, most of the new rental housing construction has been targeted to the high end of the market. According to the JCHS analysis, "the number of units renting for $2,000 per month or more increased 97 percent in real terms between 2005 and 2015. At the same time, the supply of units renting for less than $800 declined by 2 percent, with most of the loss occurring at the lowest rent levels. The total number of units renting for less than $800 declined by over 260,000 from 2005 to 2015, a time when the overall rental stock increased by over 6.7 million units."[13] Across the nation's metropolitan landscape, nearly half of the 100 largest metro areas experienced absolute declines in the number of low-rent units (less than $800) between 2005 and 2015 and the share of low-rent units declined in 88 of the 100 largest metro areas.

In metropolitan Atlanta, nearly 54,000 units of rental housing renting at or below $800 per month was lost between 2006 and 2015; the share of such units declined from 42.3 percent in 2006 to 23.7 percent in 2015 (Table 2). In DeKalb County, almost 15,000 low-rent units were lost during this period and the share of low-rent units available in DeKalb County dropped from 40.0 to 20.7 percent. Overall, more than one-third of DeKalb's low-rental housing stock was lost between 2006 and 2015. At the other end of the market, the number of rental units at $1,000 per month or more increased by about 150 percent in metro Atlanta (149.3%) and DeKalb County (147.1%) during this period. The share of high-rent units more than doubled in DeKalb County (from 27.4 to 55.2%) and nearly doubled in metro Atlanta (from 28 to 51%). Metro Atlanta added more than 227,000 high-rent units and DeKalb County added nearly 41,000 units (Table 1).

[11] Ibid., p. 20

[12] Ibid., p. 26

[13] Ibid., p. 28

Table 2. Metro Atlanta and DeKalb County Rental Units by Gross Rent, 2006-2015.

	2006		2015		Change, 2006-2015	
	Number	Percent	Number	Percent	Number	Percent
Metro Atlanta						
Total rental units with cash rent	544,033	100.0	744,273	100.0	200,240	36.8
Less than $300	21,369	3.9	16,755	2.3	-4,614	-21.6
$300 to $599	62,383	11.5	42,685	5.7	-19,698	-31.6
$600 to $799	146,488	26.9	116,966	15.7	-29,522	-20.2
$800 to $999	161,504	29.7	188,203	25.3	26,699	16.5
$1,000 to $1,249	89,923	16.5	187,538	25.2	97,615	108.6
$1,250 to $1,499	36,945	6.8	104,423	14.0	67,478	182.6
$1,500 to $1,999	19,497	3.6	72,252	9.7	52,755	270.6
$2,000 or More	5,924	1.1	15,451	2.1	9,527	160.8
DeKalb County						
Total rental units with cash rent	101,702	100.0	124,813	100.0	23,111	22.7
Less than $300	2,782	2.7	2,169	1.7	-613	-22.0
$300 to $599	9,385	9.2	3,015	2.4	-6,370	-67.9
$600 to $799	28,489	28.0	20,661	16.6	-7,828	-27.5
$800 to $999	33,187	32.6	30,124	24.1	-3,063	-9.2
$1,000 to $1,249	16,196	15.9	32,205	25.8	16,009	98.8
$1,250 to $1,499	6,415	6.3	18,433	14.8	12,018	187.3
$1,500 to $1,999	4,546	4.5	15,167	12.2	10,621	233.6
$2,000 or More	702	0.7	3,039	2.4	2,337	332.9

Source: U.S. Bureau of the Census, American Community Survey, 1-Year Estimates, 2006 and 2015.

Housing Challenges

The primary housing challenge is affordability. While the condition of the housing stock in some communities presents challenges, physical problems are far less prevalent than those related to affordability.

Cost-Burdened Households. The most widely accepted definition of affordability considers housing to be affordable if a household spends no more than 30 percent of its income toward housing costs (rent/mortgage plus utilities).[14] To assist local jurisdictions in planning their housing affordability strategies, HUD and the U.S. Census Bureau provide custom tabulations of census and American Community Survey data on the housing needs of low- and moderate-income households. The tabulations estimate, by income group, the number of households that are cost burdened (pay more than 30 percent of their income for housing) and severely cost burdened (pay more than 50 percent of their income for housing). Both are widely used measures of housing affordability. The special tabulations also estimate the number of housing units that would be affordable to households with particular incomes; thresholds typically used for these analyses are extremely low income (less than 30 percent of AMI), very low income (30-50 percent of AMI), and low income (50-80 percent of AMI), which HUD uses for determining eligibility for various assisted housing programs.

According to the *State of the Nation's Housing* 2017 report, the number of cost-burdened households declined from 39.8 million in 2014 to 38.9 million in 2015. About one out of three households (32.9%)

[14] Paul Joice, "Measuring Housing Affordability," *Cityscape*, 16, 1 (2014), p. 301.

were considered cost-burdened in 2015, which represented the fifth straight year in which the share of cost-burdened households has declined. The drop has been sharpest for owner-occupied households (from 30.4% in 2010 to 23.9% in 2015); the share of cost-burdened renter households declined from 50.2 percent in 2010 to 48.3 percent in 2015.[15]

Households with severe cost burdens (paying more than 50 percent of their incomes for housing) also dropped in 2015, though the declines were much smaller and again the reductions were sharpest for owner households (see Figure 2). There were 11.1 million severely cost-burdened renter households in 2015, an increase of 3.7 million households from 2001 (50% increase). The share of renters with severe cost burdens in 2015 varies widely across the nation's 100 largest metro areas (from a low of 18.4% in El Paso to 35.4% in Miami). The prevalence of severe housing cost burdens is highest among the lowest-income households (generally those earning less than $15,000 a year). Nationally, seven out of ten (70.3%) of the lowest-income households have a severe housing cost burden and in some metro areas nearly nine out of ten of the lowest-income renter households are severely cost-burdened.[16]

As noted above, renter households are far more likely to be cost-burdened than homeowners. In 2015, nearly half of all renters (48%) were cost burdened; more than eight out of ten (83%) low-income renter households (incomes under $15,000) were cost burdened and more than three out of four (77%) renter households with income between $15,000 and $30,000 paid more than 30 percent of their income for housing. More than one out of four renter households had a severe housing cost burden (more than 50% of household income for housing), with the highest prevalence occurring among low-income renters; more than 70 percent of renter households with income less than $15,000 were severely cost burdened in 2015.

Quality of the Housing Stock. The State of the Nation's Housing 2017 report points out that among households earning less than $30,000 per year, eleven percent of renters and seven percent of home owners choose to live in housing that has some type of physical problem. The report notes that more than 2 million housing units occupied by families with children had some type of housing problem, with 24 percent having a severe deficiency.[17] In general, rental housing is older (median age in 2015 of occupied rental units was 42 years, compared to 37 years for owner-occupied housing) and more likely to be in poorer condition than owner units. While the prevalence of housing with physical problems is generally low, the proportion of housing units with physical inadequacies is more than twice as great for rental housing as opposed to owner housing (9% vs. 4% overall and 13% vs. 6% for housing units built before 1940).[18]

Threats to the Affordable Housing Stock. The *State of the Nation's Housing* report concludes that "access to affordable, accessible, and safe housing is critical to the health and well-being of all households, and particularly the most vulnerable—the very young and very old, those with disabilities, and those living in poverty." Only about one in four households eligible for housing assistance receive it. For those cost burdened households without assistance, however, contemporary market trends and uncertainties surrounding publicly-funded affordable housing present significant challenges for closing the affordability gap. The National Low Income Housing Coalition estimates

[15] State of the Nation's Housing, p. 5.

[16] Ibid

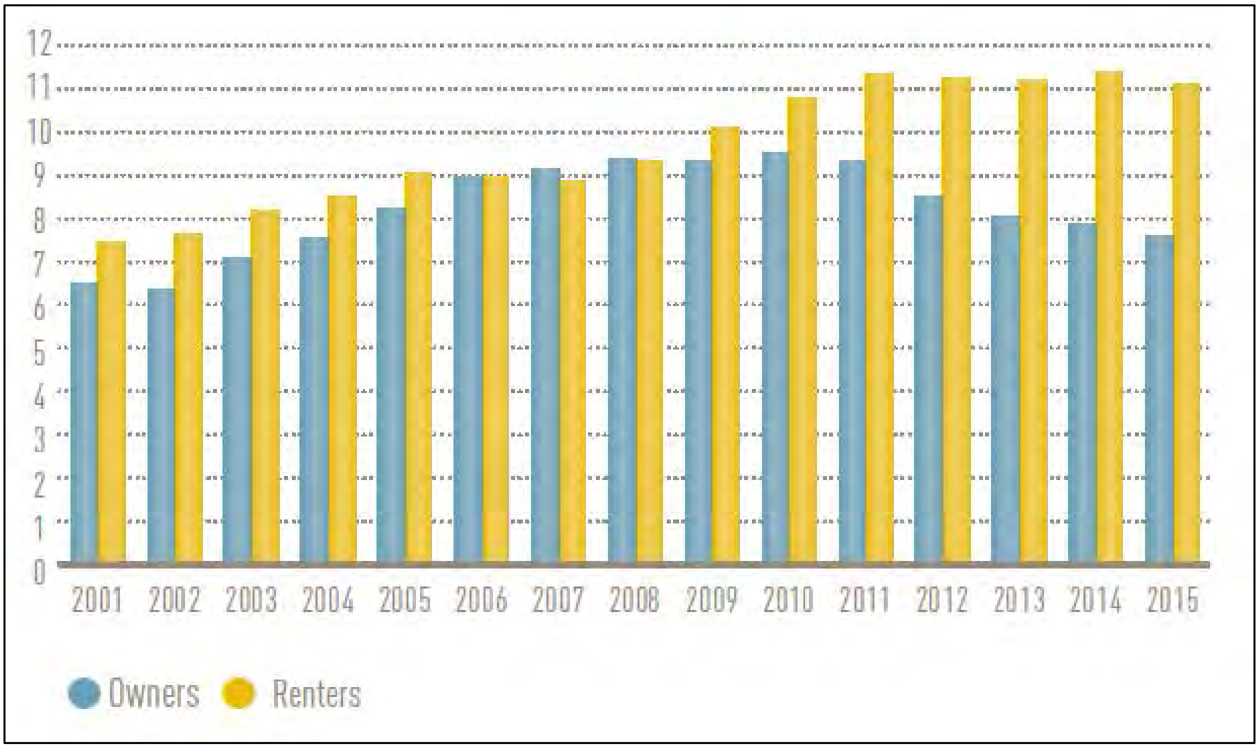
[17] State of the Nation's Housing, p. 33.

[18] Joint Center for Housing Studies of Harvard University, *America's Rental Housing*, 2017, p. 15.

that “nationwide, there were only 35 affordable and available units for every 100 extremely low-income households and 55 units for every 100 very low-income households.”[19]

Figure 2. Severely Cost-Burdened Households by Housing Tenure, 2001-2015

Millions of households



Source: Joint Center for Housing Studies, *State of the Nation’s Housing, 2017*, p.5

Uncertain Federal Policy Context. Though both the economy and local housing markets in many communities appear to have recovered from the economic recession and housing market collapse, there is a great deal of uncertainty surrounding the future of federal policy for affordable housing. Federal outlays for housing programs have been sharply reduced over the past decade, with declines in real terms of 30 percent or more for public housing, housing block grants, and homelessness assistance programs. Outlays for subsidized housing programs have held steady and community development block grants declined by less than one percent. On the other hand, financial assistance through the Low Income Housing Tax Credit program doubled during this same period, increasing by 102 percent in real terms between 2009 and 2016.

President Trump’s Fiscal 2018 budget, yet to be formally adopted by Congress, calls for reducing funding for affordable housing programs through the Department of Housing and Urban Development by more than 20 percent, including the elimination of the CDBG and HOME programs, steep cuts in public housing capital and operating support, and reductions in the Housing Choice Voucher programs. Though both the House and Senate HUD appropriations bills restore funding for

[19] *State of the Nation’s Housing*, p. 35.

most HUD programs to their 2017 levels or slightly higher, the number of housing vouchers supported by HUD would likely decline by between 30,000 and 110,000. An analysis by the Center on Budget and Policy Priorities notes that due to rising rents and other factors the cost of fully renewing current vouchers is about $270 million more than provided by the Senate bill and $960 million greater than the amount provided in the House bill.[20]

In addition, several observers have pointed out that passage of the tax reform bill at the end of 2017, which reduced corporate and individual income tax rates, decreased the value of the Low Income Housing Tax Credit, as corporations and individual investors will have less need to lower their tax bills.[21] One analysis estimated that the tax reform legislation would reduce the future supply of affordable housing by 235,000 units over ten years.[22]

Summary

Current national trends suggest that the predominant housing problem is housing affordability, particularly in regard to the number of low- and moderate-income households with housing cost burdens and severe cost burdens. Federal funding for affordable housing programs has not kept pace with demand over the past decade, placing larger burdens on state and local governments to address the affordability problem. In addition, as local housing markets recover from the Great Recession and housing market collapse of a decade ago, many communities face increasing challenges in retaining their “naturally occurring” affordable housing.

The next sections of this report dive deeper into the affordable housing challenge in DeKalb County, examining needs and trends, policy responses, and best and promising practices drawn from other large urban jurisdictions.

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[20] Douglas Rice and Lissette Flores, “Congress Should Add Funding to Prevent 2018 Housing Voucher Cuts,” Center on Budget and Policy Priorities, November 27, 2017. Available at https://www.cbpp.org/research/housing/congress-should-add-funding-to-prevent-2018-housing-voucher-cuts

[21] Conor Dougherty, “Tax Overhaul Is a Blow to Affordable Housing Efforts,” New York Times, January 18, 2018. Available at https://www.nytimes.com/2018/01/18/business/economy/tax-housing.html.

[22] Michael Novogradac, “Final Tax Reform Bill Would Reduce Affordable Rental Housing Production by Nearly 235,000 Homes,” December 19, 2017, Novogradac and Company, LLP, Tax Reform Resource Center. Available at https://www.novoco.com/notes-from-novogradac/final-tax-reform-bill-would-reduce-affordable-rental-housing-production-nearly-235000-homes

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Section 2
Recent Housing Trends in Metropolitan Atlanta

Overview

While metropolitan Atlanta continues to perform strongly compared to other metropolitan areas in the United States, its standing among major US metros has declined on many economic, employment, and population growth indicators compared to its pre-recession rankings. Metropolitan Atlanta's recovery from the Great Recession, officially ended in 2010, has been strong, but the region's economic and population growth trails many other metro areas in the South. Between 2010 and 2016, seven southern metros had higher GDP growth rates and eight southern metros had greater population growth.

Home prices in the Atlanta region did not increase as sharply in the mid-2000s as was the case in many other major metropolitan areas. Nonetheless, recovery from the housing market collapse and the Great Recession has generally taken longer in Atlanta than in other metro areas.

Atlanta was one of the metropolitan areas hit hardest by the foreclosure crisis that began to attract national attention in the mid-2000s. All five core counties in metro Atlanta saw their peak volume in foreclosure filings in 2010 and all have declined steadily since, with most returning to their 2003 levels by 2014. From their 2010 peak, foreclosure filings in the five core counties have declined by about 90 percent.

Compared to most metropolitan areas, housing in the metro Atlanta region is very affordable. According to one recent analysis, about 75 percent of homes in the Atlanta region were considered affordable as compared to the national average of 60 percent.

Affordability in the Atlanta region becomes more problematic when one includes transportation costs. Atlanta ranks fifth (tied with San Diego) among the nation's 25 largest metro areas in terms of housing and transportation cost burden.

Although the Atlanta metro area housing market recently surpassed its pre-recession peak and is currently undergoing a housing market resurgence, particularly in the rental market, lower income households have not fared as well. More than eight out of ten renter households in the lowest income quartile had severe rent burdens in 2014, which placed Atlanta third among the nation's 11 largest metropolitan areas.

Overall, about one out of three (32.5%) households in metro Atlanta paid more than 30 percent of their household income for housing in 2015. About one out of four home owners (23%) and nearly half (48.6%) of renter households were cost burdened in 2015.

This section reviews recent trends in economic growth, population and employment change, and housing in the Atlanta metropolitan area to provide the context for assessing the housing challenges faced by DeKalb County, one of the central counties in the rapidly expanding Atlanta metro area. While the analysis shows that metropolitan Atlanta continues to perform strongly compared to other metropolitan areas in the United States, its standing among major US metros has declined on many economic, employment, and population growth indicators compared to its pre-recession rankings.

Although the Atlanta metro area housing market recently surpassed its pre-recession peak and is currently undergoing a housing market resurgence, particularly in the rental market, lower income households have not fared as well. There remain large numbers of homeowners with negative equity as metro Atlanta ranks 13th among the nation's 50 largest metro areas in terms of the percentage of homeowners with negative equity. Despite the boom in rental housing over the past few years, metro Atlanta ranked fifth among the nation's 11 largest metropolitan areas in terms of the percentage of renter households with cost burdens and sixth for renter households with severe rent burdens. More than eight out of ten renter households in the lowest income quartile had severe rent burdens, which placed Atlanta third among the nation's 11 largest metropolitan areas.

Economic Growth

Metropolitan Atlanta's recovery from the Great Recession, officially ended in 2010, has been strong, but trails many other metro areas in the South. Real growth in gross domestic product increased 18.6 percent between 2010 and 2016 in metro Atlanta, which was the sixth highest increase among the nation's top 20 metro areas and 13th largest increase among the top 50 metro areas. Seven southern metro areas had higher GDP growth rates during this period: Austin (43.9%), San Antonio (35.1%), Nashville (33.4%), Dallas (31.2%), Raleigh (23.7%), Charlotte (21.6%), and Houston (18.7%).[23]

The Atlanta Regional Commission's (ARC) most recent Regional Economic Snapshot suggests that the region's economic performance has begun to accelerate. Over the past five years, job growth in Metro Atlanta has outperformed the nation in terms of year-over-year change in total employment, though the region's growth rate has slowed since mid-2017. The ARC reported that metro Atlanta's job growth ranked second among the 12 largest metro areas between September 2016 and September 2017.[24] Metro Atlanta's real GDP grew by 3.7 percent between 2015 and 2016, fourth highest among the 20 largest metros and ninth highest among the top 50 metros, which also indicates improved economic conditions in the region.[25]

Population Growth

Metro Atlanta's standing among other metropolitan areas in terms of population change is like that observed for economic growth. Total population in the Atlanta region increased 9.2 percent between 2010 and 2016, which ranked sixth highest among the twenty largest metro areas and 14th highest among the fifty largest metro regions. Eight southern metro areas among the nation's fifty largest metros had higher population growth: Austin (19.0%), Raleigh (14.6%), Houston (13.9%), San Antonio (12.8%), Dallas (12.1%), Charlotte (11.3%), Nashville (11.3%), and Jacksonville (9.6%).[26]

Employment Earnings

The ARC's Regional Economic Snapshot report also notes that although earnings per job in Metro Atlanta lag national levels, the gap has narrowed over the last couple of years as local earnings per job have increased. Overall, the ARC analysis shows that while the average hourly wage in metro Atlanta was higher ($24.38 v. $23.86), the average wage for lower-wage occupations in metro Atlanta was lower than the national average. For example, construction laborers, retail salespersons, and cashiers earned about 7-8 percent less than the national average. Despite the recent resurgence in

[23] Data derived from the Bureau of Economic Analysis, Regional Economic Accounts.

[24] Atlanta Regional Commission, Regional Snapshot: January 2018 Economic Snapshot, pp. 6-8.

[25] Bureau of Economic Analysis, Regional Economic Accounts.

[26] Population and population estimates from U.S. Bureau of the Census.

metro Atlanta wages, the ARC notes that on an inflation-adjusted basis, earnings per job in 2016 were essentially the same as in 1998.[27]

Housing

Compared to most metropolitan areas, housing in the metro Atlanta region is very affordable. According to a recent analysis by the Atlanta Regional Commission, metro Atlanta ranks second in terms of housing affordability (percent of homes affordable to the median income household) in comparison to the region's peer metro areas.[28] Based on figures from the 2017 first quarter housing opportunity index compiled by the National Association of Home Builders, the ARC analysis notes 72.5 percent of homes in metro Atlanta are affordable compared to the U.S. average of 60 percent.[29]

Despite its affordability, home ownership rates dropped sharply in the Atlanta region between 2000 and 2015, a pattern consistent with national trends. The ARC reports that in six of the 10 ARC counties, home ownership rates dropped by more than 10 percentage points between 2000 and 2015 for households with heads under 34 years of age (DeKalb's rate for this age group dropped from 31.4 to 23.0 percent). Homeownership rates declined by 10 percent or more in nine of the ten ARC counties (all but Fayette) during this same period for households with heads between the ages of 35 and 44; DeKalb's rate for this age group dropped from 60.7 to 43.8 percent, a decline of nearly 17 percentage points. The smallest declines in homeownership rates were reported for households with heads aged 45 or older; only Clayton County had a decline of 10 percentage points or more. In DeKalb, homeownership rates among households with heads 45 and over declined from 76 to 70.5 percent.[30]

As shown in Figure 3, home prices in the Atlanta region did not increase as sharply in the mid-2000s as was the case in other major metropolitan areas. Nonetheless, recovery from the housing market collapse and the Great Recession has generally taken longer in Atlanta than in other metro areas, due in part to a sharper decline in home prices between June 2011 and March 2012. Atlanta, however, exceeded its pre-recession peak (136.47 in July 2007) earlier this year (136.84 in April 2017). Table 3 shows that among the eight metro areas listed that exceeded their pre-recession peak, Atlanta was the latest to do so; 12 of the metro areas included in Table 3 as well as the Case-Shiller composite score for the 20 metro areas it tracks have yet to attain a new peak.

While home prices in the Atlanta region have risen sharply based on Zillow home values since the March 2012 trough, with most of the core counties beginning to rebound beginning in June 2012, the recovery did not begin in earnest until January 2013 in DeKalb County and January 2014 in Clayton.[31] Since June 2012, the Zillow Home Value Index has increased 70 percent in DeKalb County (Figure 4). Analysis of subcounty trends in DeKalb County home price sales between

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[27] Atlanta Regional Commission, Regional Snapshot, January 2018, p. 16.

[28] Peer regions include Boston, Chicago, Charlotte, Dallas, Denver, Houston, Minneapolis, Phoenix, San Francisco, Seattle, and Washington, DC. See Atlanta Regional Commission, *Regional Snapshot: Affordable Housing*, June 2017, p. 3

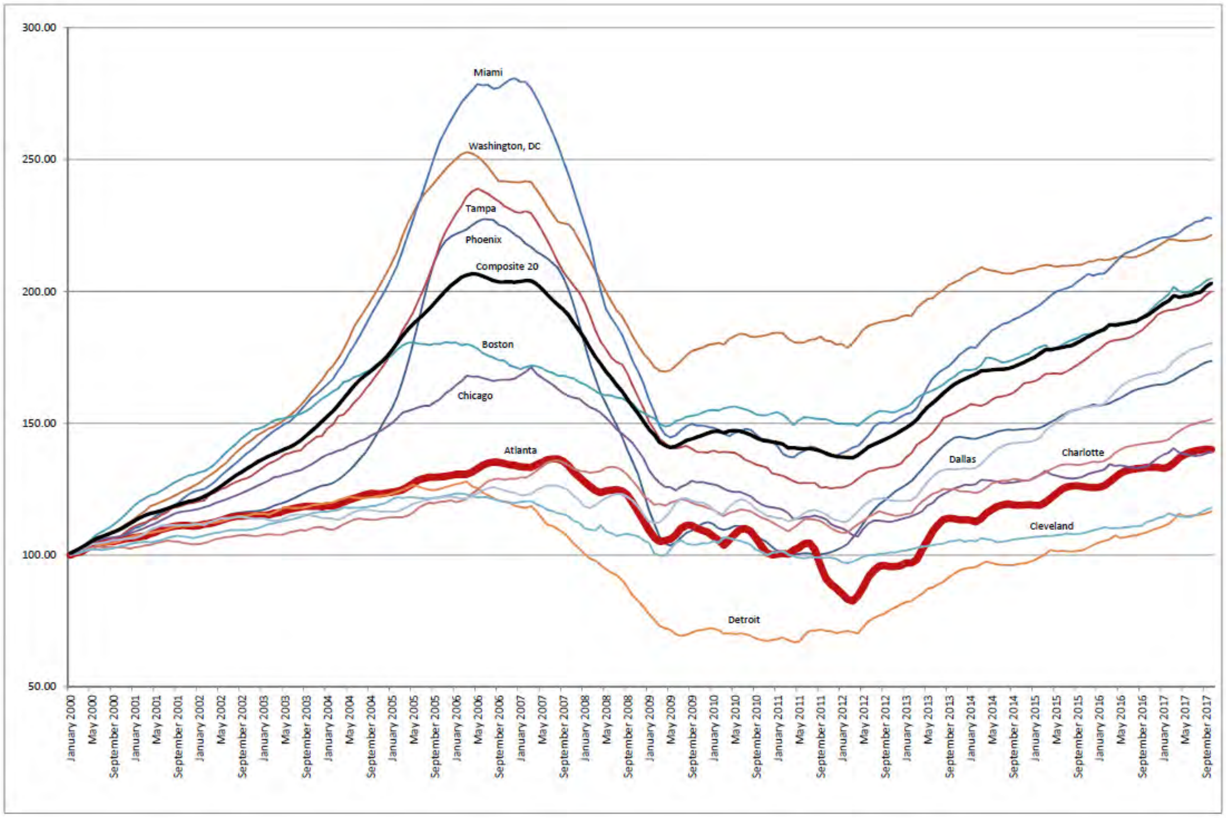
[29] Ibid.

[30] Ibid., p.4.

[31] The Zillow Home Value Index is a monthly median home value in a particular geographic area based on both full-value, arms-length sales that are not foreclosure sales as well as estimated sales prices for homes not for sale, based on the assumption that they would be sold as a conventional, non-foreclosure sale. For more details see Zillow Research, Zillow Home Value Index: Methodology, January 3, 2014. Available at https://www.zillow.com/research/zhvi-methodology-6032/.

Figure 3. S&P CoreLogic Case-Shiller Home Price Indices, January 2000 – October 2017, Selected Metro Areas

Seasonally adjusted; January 2000 = 100



Source: S&P CoreLogic Case-Shiller Home Price Indices, various months, available from Federal Reserve Bank of St. Louis, FRED.

2012 and 2017 shows that the strongest market areas (based on zip code data) are generally inside the perimeter (I-285) and in the areas north of the perimeter; DeKalb zip codes with the weakest gains in home prices are all located outside the perimeter (Figure 5). Most of these zip codes are also areas within the county that have the largest prevalence of negative equity (i.e., home values are below the amount owed on the mortgage) (Figure 6). Overall,

Table 3. S&P CoreLogic Case-Shiller Home Price Indices, Composite 20 Metropolitan Areas.

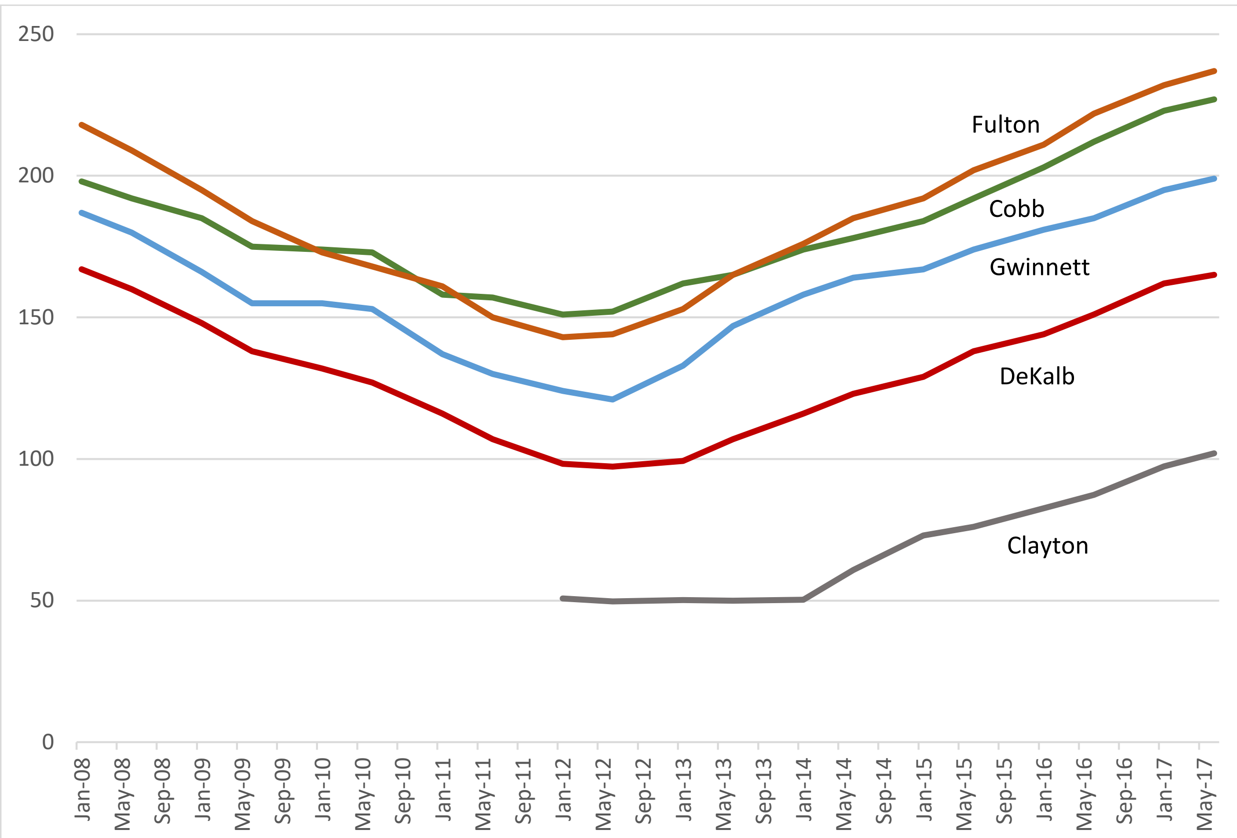
	Peak		Trough		Peak to Trough		October 2017		New Peak	
Metro Area	Index	Date	Index	Date	% change	No. Months	Index	% change	Date	No. Months
Composite 20	207	Apr-06	137	Mar-12	-33.8	71	203	48.2	no	no
Northeast										
Boston	181	Nov-05	149	Apr-09	-17.7	41	205	37.6	Aug-15	76
New York	217	May-06	161	Mar-12	-25.8	70	194	20.5	no	no
Washington, DC	253	Mar-06	170	Apr-09	-32.8	37	221	30.0	no	no
Midwest										
Chicago	171	Mar-07	107	Apr-12	-37.4	61	139	29.9	no	no
Cleveland	123	Jan-06	97	Feb-12	-21.1	73	118	21.6	no	no
Detroit	128	Mar-06	67	Apr-11	-47.7	61	116	73.1	no	no
Minneapolis	174	Apr-06	110	Mar-11	-36.8	59	162	47.3	no	no
South										
Atlanta	136	Jul-07	83	Mar-12	-39.0	56	140	68.7	Apr-17	61
Charlotte	136	Aug-07	108	Jan-12	-20.6	53	152	40.7	Mar-16	50
Dallas	126	Jun-07	112	Feb-09	-11.1	19	180	60.7	May-13	51
Miami	281	Dec-06	137	Apr-11	-51.2	52	228	66.4	no	no
Tampa	239	May-06	125	Nov-11	-47.7	66	200	60.0	no	no
West										
Denver	139	Mar-06	123	Feb-09	-11.5	35	201	63.4	May-13	51
Las Vegas	235	Aug-06	90	Mar-12	-61.7	67	169	87.8	no	no
Los Angeles	273	Apr-06	160	May-09	-41.4	37	247	54.4	no	no
Phoenix	227	Jun-06	100	Sep-11	-55.9	63	174	74.0	no	no
Portland	185	Apr-07	132	Mar-12	-28.6	59	222	68.2	Sep-15	42
San Diego	252	Mar-06	145	May-09	-42.5	38	268	84.8	no	no
San Francisco	219	Mar-06	120	May-09	-45.2	38	248	106.7	Nov-15	78
Seattle	192	Jul-07	129	Feb-12	-32.8	55	231	79.1	Mar-16	49

Source: Author's calculations from S&P CoreLogic Case-Shiller Home Price Indices.

according to Zillow Research's market reports, metropolitan Atlanta ranks 13th among the nation's 50 largest metropolitan areas in terms of the percentage homes with negative equity (12.2%) based on November 2017 data.[32]

Metro areas in the south with higher rates of negative equity were Virginia Beach (16.1%), Memphis (13.6%), Jacksonville (13.0%), and Birmingham (12.8%). Chicago reported the highest negative equity rate (16.4%) among the nation's 50 largest metros. Southern metros with the lowest negative equity rates included Dallas (5.0%), Nashville (6.1%), Raleigh (6.8%), Austin (6.9%), and Charlotte (8.0%).

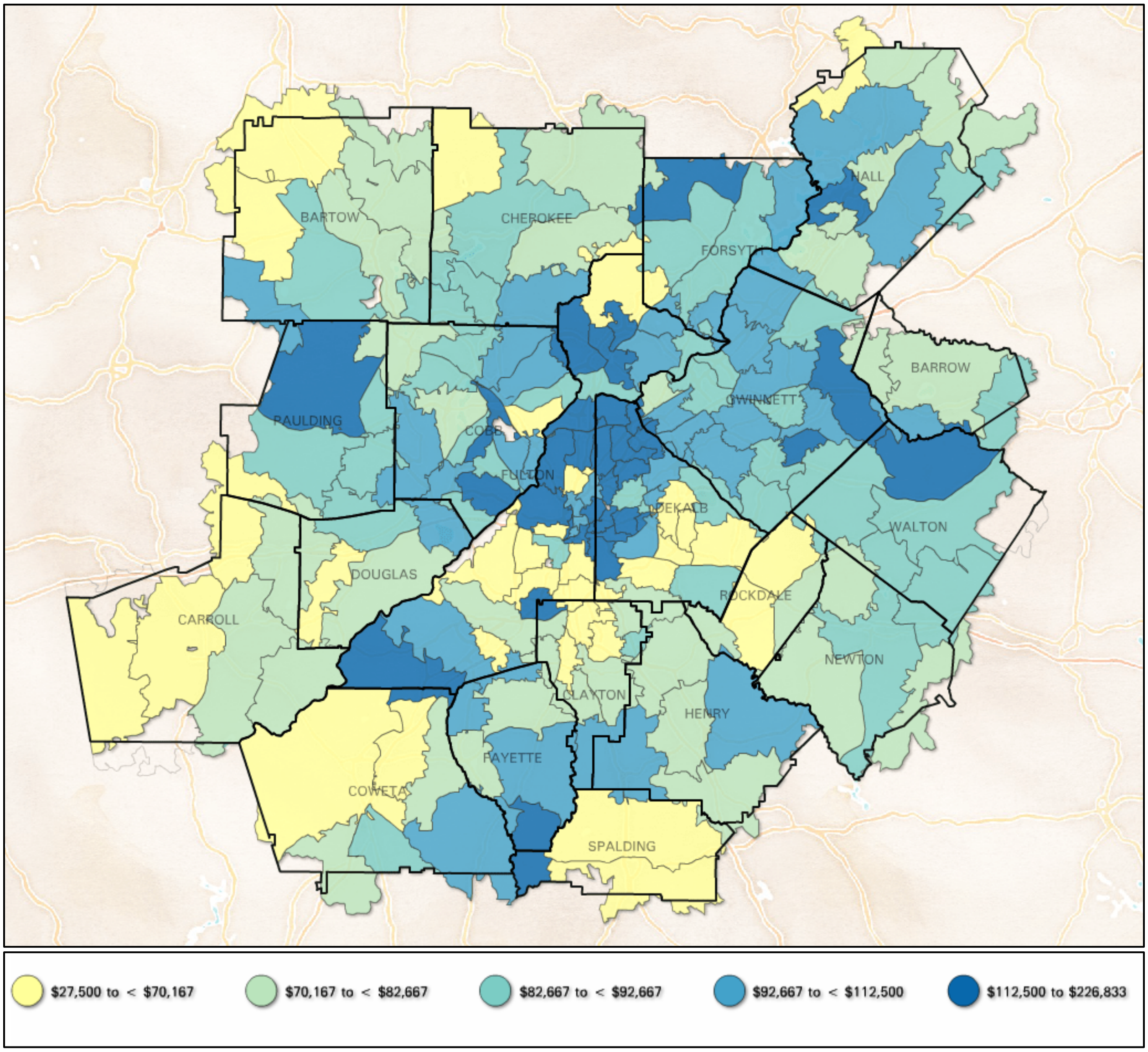
Figure 4. Zillow Home Value Index, All Homes, Metro Atlanta Core Counties, 2008 - 2017



Source: Zillow Home Value Index, https://www.zillow.com/home-values/.

[32] Zillow Research, Local Market Overviews, United States and 50 Largest Metro Areas: November 2017, Available at https://www.zillow.com/research/local-market-reports/

Figure 5. Change in Home Price Sales by Zip Code, Atlanta Metro Area, 2012-2017.

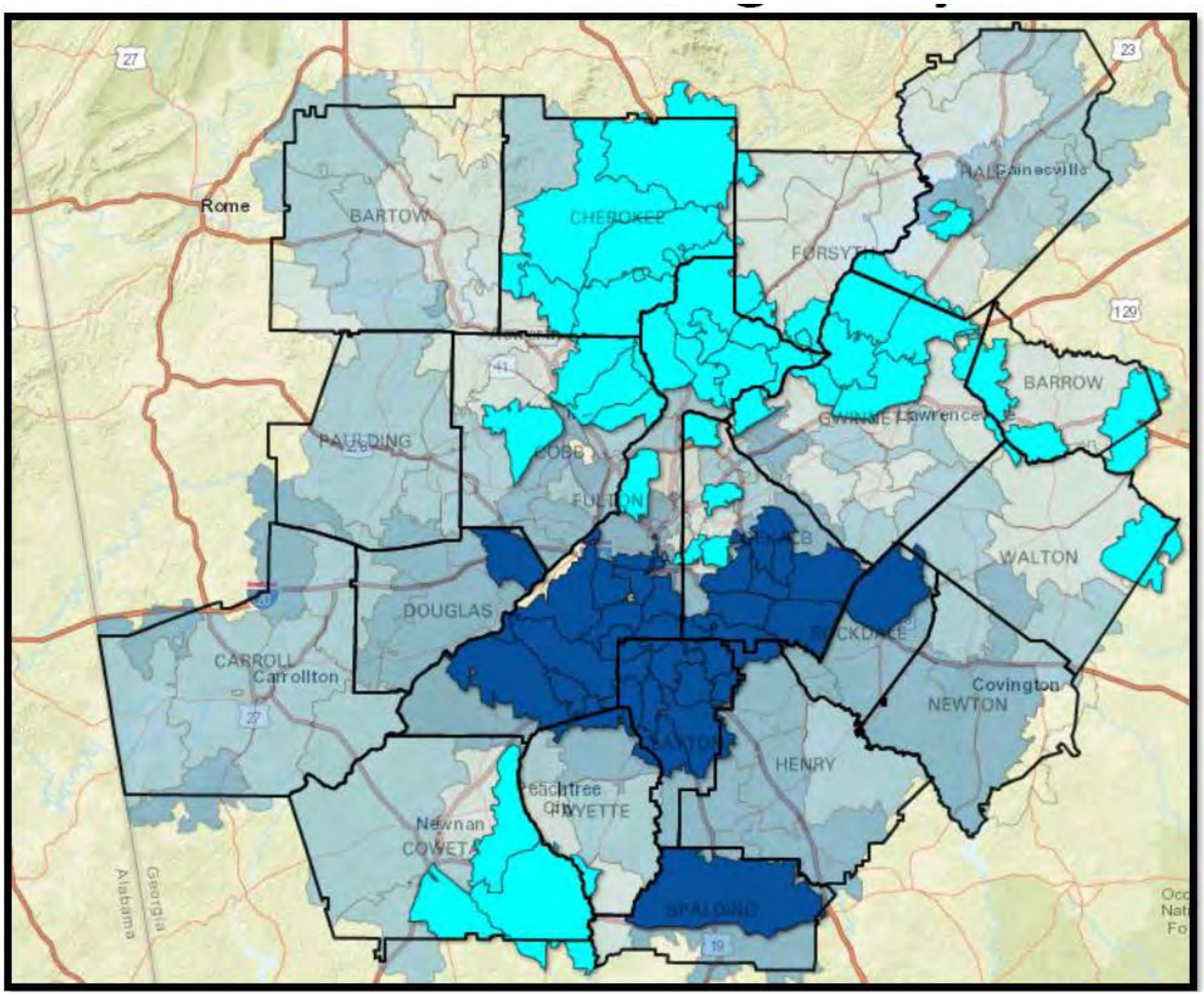


Source: Erik Woodworth, "Monday Mapday: Home Sale Price Changes by Zip Code," Atlanta Regional Commission, August 14th, 2017. Available at https://33n.atlantaregional.com/monday-mapday/monday-mapday-home-sale-price-change-zipcode.

Based on analysis of data provided by Redfin, a national real estate brokerage.

Figure 6. Percent of Homes with Negative Equity.

Dark blue shading indicates areas with the highest prevalence of negative equity (20.9-49.2%)
Light blue shaded areas have the lowest rates of negative equity (4.5 – 7.5%)



Source: Atlanta Regional Commission, *Regional Snapshot: Affordable Housing*, June 2017, p. 22.

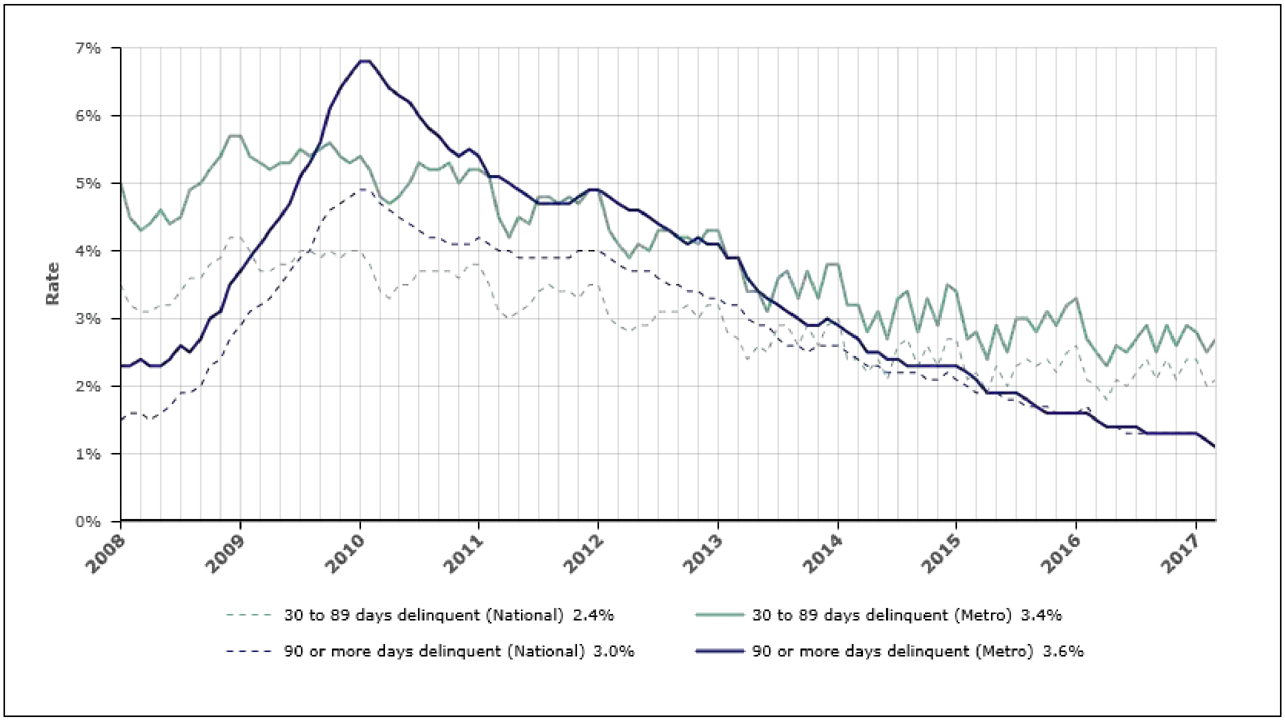
Foreclosures

Atlanta was one of the metropolitan areas hit hardest by the foreclosure crisis that began to attract national attention in the mid-2000s. For much of the period leading up to the peak of the foreclosure crisis, mortgage delinquency rates in metro Atlanta were substantially higher than national rates (Figure 7), a pattern that was consistent for both early stage delinquencies (30-89 days), which represents homeowners who have missed one or two payments, and more serious delinquencies (90 days or more), indicating three or more missed payments.[33] As delinquency rates began to decline in

[33] The data come from the National Mortgage Database, a joint project of the Consumer Financial Protection Bureau and the Federal Housing Finance Agency. The core data in the NMDB come from data maintained by one of the top three nationwide credit repositories. The NMDB has a nationally representative, 5 percent sample of all outstanding, closed-end, first-lien, 1–4 family residential mortgages. The 30–89 mortgage delinquency rate is a measure of early stage delinquencies. It generally captures borrowers that have missed

2010, metro Atlanta delinquency rates continued to exceed national rates, though beginning in 2015, metro Atlanta's 90-day delinquency rates converged with national rates and the gap between Atlanta and national rates for shorter term delinquencies narrowed. A similar pattern holds regarding the relationship between mortgage delinquency rates in DeKalb County as compared to the metro Atlanta rates (Figure 8). While DeKalb's delinquency rates were consistently higher than those for the metro area for most of the time period plotted (during both the rise and fall of rates), by 2016 90-day plus delinquency rates for DeKalb County were relatively comparable to those for metro Atlanta as a whole and all of the core counties except for Clayton, where delinquencies continued to exceed the metro wide rate.

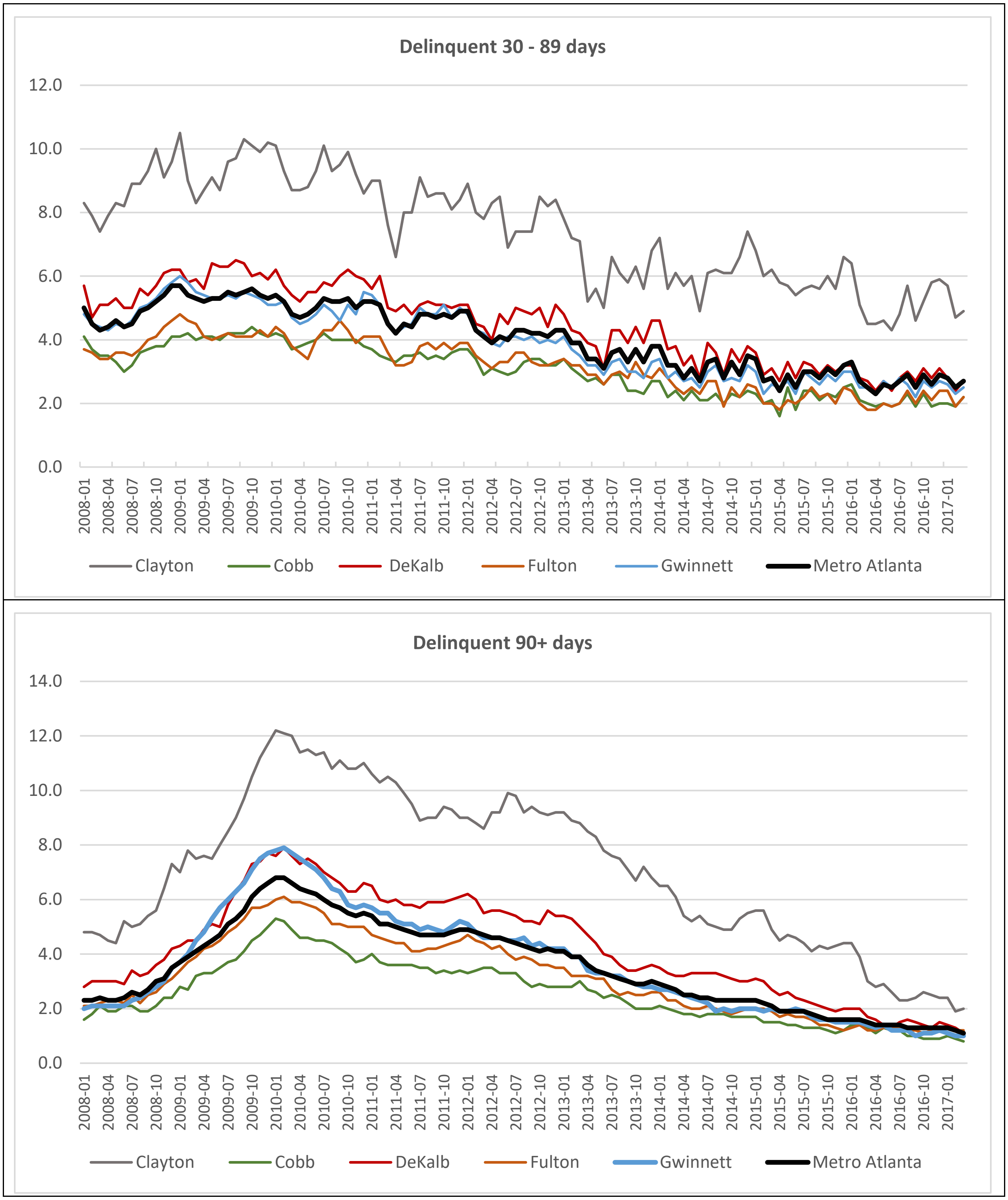
Figure 7. Percentage of Mortgages Delinquent, U.S. and Atlanta Metro Area, 2008-2017



Source: ARC Research, Friday Factday: "Declines in Mortgage Delinquency– Masking Lingering Effects of Recession," Atlanta Regional Commission, January 5, 2018. Available at https://33n.atlantaregional.com/friday-factday/friday-factday-declines-mortgage-delinquency-masking-lingering-effects-recession

one or two payments. This rate can be an early indicator of mortgage market health. However, this rate is seasonally volatile and sensitive to temporary economic shocks. The 90–day delinquency rate is a measure of serious delinquencies. It generally captures borrowers that have missed three or more payments. This rate measures more severe economic distress. For more information see https://www.consumerfinance.gov/data-research/mortgage-performance-trends/about-the-data/.

Figure 8. Percentage of Mortgages Delinquent by County, 2008-2017, Atlanta Metro Area.

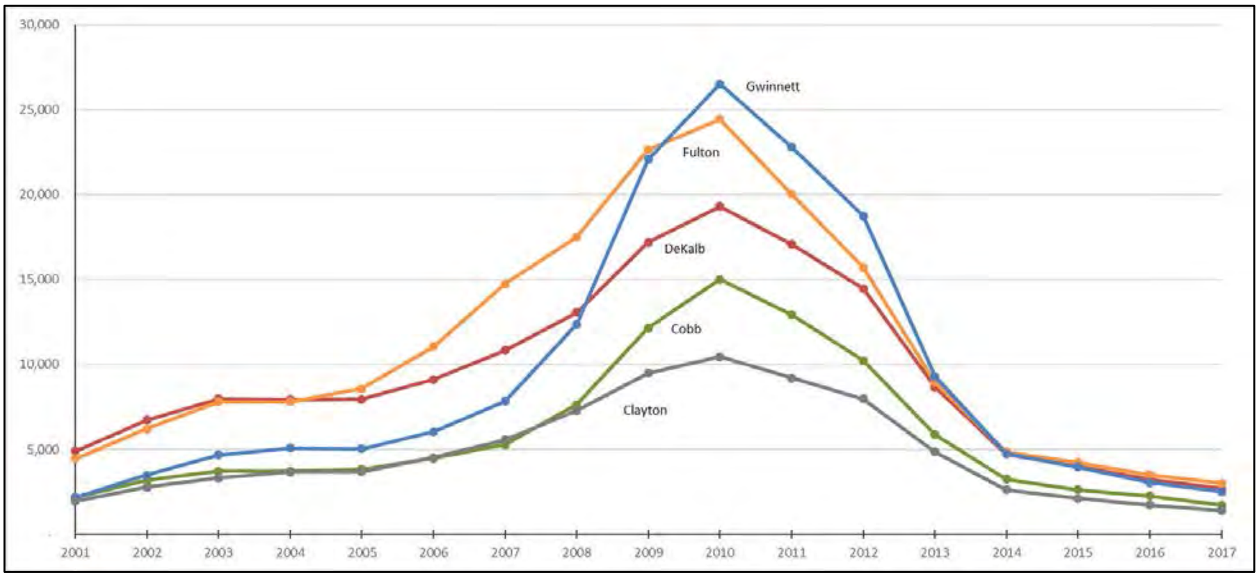


Source: Consumer Financial Protection Bureau, Mortgage Performance Trends, Data updated October 2017. Available at https://www.consumerfinance.gov/data-research/mortgage-performance-trends/download-the-data/

According to ATTOM Data Solutions, Foreclosure filings in 2017 were down 27 percent from 2016 across the nation and 76 percent lower from the 2010 peak, which brought foreclosure filings to their lowest level since 2005.[34] In its earlier report (Q3 2017), ATTOM noted that foreclosure activity was below pre-recession averages in 123 of the 216 metro areas it tracks. In Metro Atlanta, foreclosure filings in mid-2017 were 21.5 percent lower than the previous year and the region's foreclosure rate (0.342 percent of all housing units) was the 81st highest among the 217 metro areas included in ATTOM's 2017 Midyear report.[35]

Figure 9 reports the trends in the total number of foreclosure filings for the five core counties in Metro Atlanta between 2001 and 2017 based on Equity Depot's Atlanta Foreclosure Report. The data show that most counties followed a similar trend between 2001 and 2007 and 2013 and 2017. All five counties saw their peak volume in foreclosure filings in 2010 and all have declined steadily since, with most returning to their 2003 levels by 2014. Fulton County was the first core county to show the effects of the foreclosure crisis, largely because of the sharp rise in foreclosure filings in the NPU V neighborhoods in the city of Atlanta that took hold in 2005. Foreclosure filings in Gwinnett County began to spike in 2008. Since 2014, foreclosure filings in the five core counties have converged and only Gwinnett County had a greater number of foreclosure filings in 2017 than in 2001. From their 2010 peak, foreclosure filings in the five core counties have declined by about 90 percent.

Figure 9. Number of Foreclosure Filings by County, 2001-2017, Atlanta Metro Area.



Source: Equity Depot, Atlanta Foreclosure Report, various years.

[34] ATTOM Staff, "U.S. Foreclosure Activity Drops to 12-Year Low in 2017," ATTOM Data Solutions, January 16, 2018. Available at https://www.attomdata.com/news/foreclosure-trends/2017-year-end-u-s-foreclosure-market-report/

[35] ATTOM Staff, "424,800 U.S. Properties with Foreclosure Filings in First Six Months of 2017, Down 20 Percent from Year Ago," July 18, 2017. Available at https://www.attomdata.com/news/heat-maps/midyear-2017-u-s-foreclosure-market-report/.

Rental Housing Trends

Regarding rental housing, a recent study by the Furman Center at New York University found that metro Atlanta had the third highest increase in the number of rental units between 2006 and 2014, was the fourth most affordable among the 11 largest metro areas as 37 percent of recently available units were affordable to the median renter household, and the third lowest median rent among the 11 metro areas included in the study.[36] Overall, the NYU study reported that seven of the nation's 11 largest metropolitan areas became less affordable to the median renter household between 2006 and 2014.[37] On the other hand, Metro Atlanta ranked fifth among the nation's 11 largest metropolitan areas in terms of the percentage of renter households with cost burdens (52%) and sixth for renter households with severe rent burdens (26%). More than eight out of ten renter households in the lowest income quartile had severe rent burdens (82%), which placed Atlanta third among the nation's 11 largest metropolitan areas.[38]

According to the National Low Income Housing Coalition's most recent *Out of Reach Report*, nationally there were only 55 units of affordable and available housing for every 100 renter households with income up to 50 percent of the area median income in 2017.[39] According to the report, the fair market rent for a two-bedroom apartment in metro Atlanta was $990, which would require a renter householder earning the minimum wage to work 105 hours per week to be affordably housed, the equivalent of 2.6 full-time jobs at minimum wage. The report calculates the two-bedroom affordable housing wage for metro Atlanta at $19.04 based on fiscal 2017 fair market rents. The report adds that of the seven occupations projected by the Bureau of Labor Statistics to add the most jobs between 2014 and 2024, only registered nurses have an hourly median wage ($33.57) high enough to be affordably housed (requires a wage of $21.21 for a two-bedroom apartment, $17.14 for a one-bedroom apartment).[40]

Cost Burdened Households

Overall, about one out of three (32.5%) households in metro Atlanta paid more than 30 percent of their household income for housing in 2015 according to the one-year 2015 estimates from the American Community Survey.[41] About one out of four home owners (23%) and nearly half (48.6%) of renter households were cost burdened in 2015. The prevalence of housing cost burdens was much greater for households with income less than $50,000 (about 83% of the metro area median, just slightly above HUD's 80% of AMI cut off for defining low income households). Overall, more than two-thirds (67.7%) of households with income less than $50,000 were cost burdened in 2015; more than half of owner households (57%) and more than three out of four renter households (76.5%) were cost burdened in metro Atlanta in 2015. Figure 10 shows that there are very few areas within the Atlanta metro area where households with income less than $50,000 are affordable housed; the areas

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[36] Ibid., p. 32.

[37] Ingrid Gould Ellen and Brian Karfunkel, Renting in America's Largest Metropolitan Areas, New York: New York University, Furman Center, March 8, 2016), p. 4.

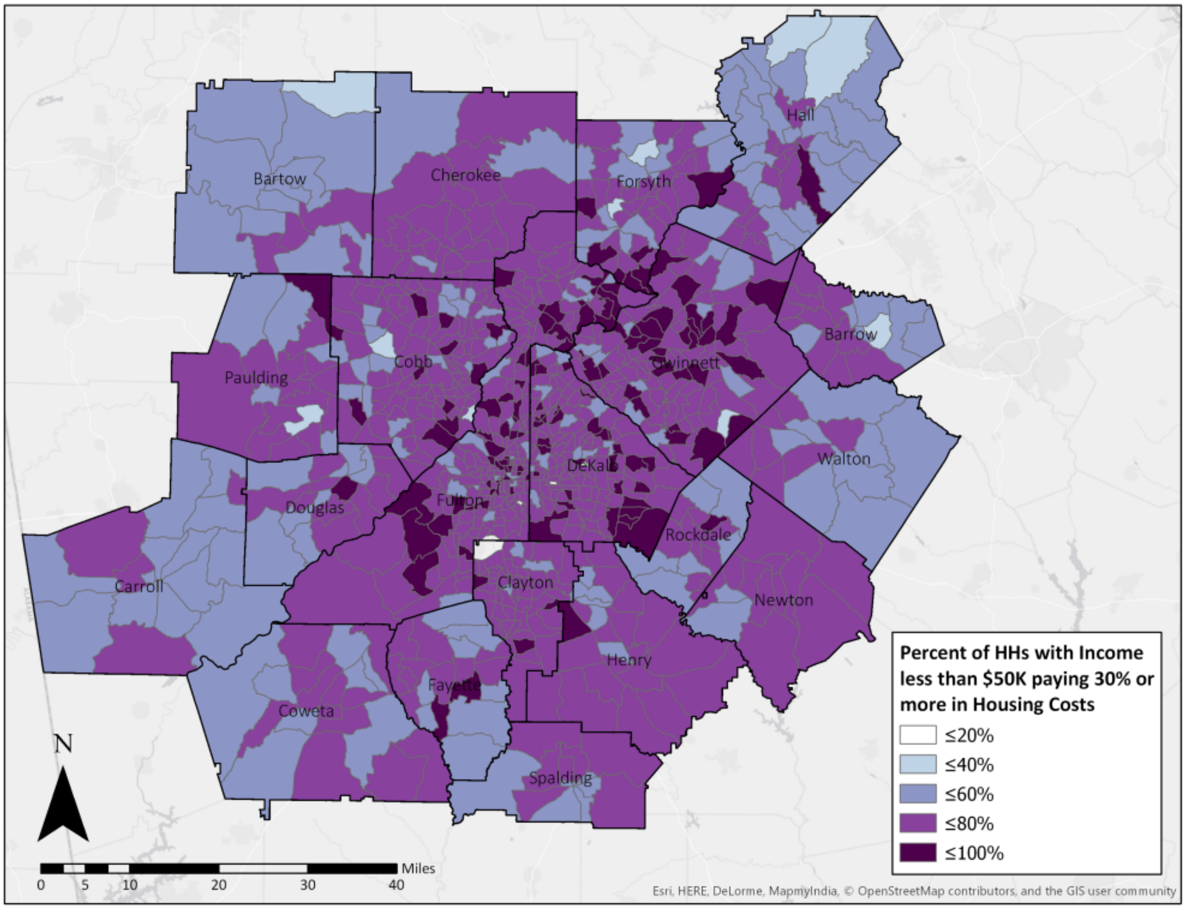
[38] Ibid., p. 31

[39] Andrew Aurand, Dan Emmanuel, Diane Yentel, Ellen Errico, and Marjorie Pang, Out of Reach 2017: The High Cost of Housing (Washington, DC: National Low Income Housing Coalition, 2017), p. 5.

[40] Median hourly wages for the other fastest growing occupations were $15.84 (customer service representatives), $13.04 (nursing assistants), $11.12 (retail salespersons), $11.09 (home health aides), $10.75 (personal care aides), and $9.54 (food prep and serving workers). Ibid., p. 4.

[41] Atlanta Regional Commission, Regional Snapshot: Affordable Housing, June 2017, p. 11.

Figure 10. Percent of Households with Income Less Than $50,000 that are Cost Burdened, 2015



Source: Erik Woodworth, "Monday Mapday: Metro Housing Affordability Challenges," Atlanta Regional Commission, October 9, 2017. Available at https://33n.atlantaregional.com/monday-mapday/monday-mapday-metro-housing-affordability-challenges.

with the greatest concentrations of cost burdened households with income less than $50,000 tend to be found in the core counties of Fulton, DeKalb, Cobb, and Gwinnett.

Affordability in the Atlanta region becomes even more problematic when one includes transportation costs. According to the Housing and Transportation Affordability Index compiled by the Center for Neighborhood Technology, moderate income households (less than $47,000 annually) in the Atlanta metro region spend about two-thirds of their income (63%) on housing and transportation. Atlanta ranks fifth (tied with San Diego) among the nation's 25 largest metro areas in terms of housing and transportation cost burden. Miami (72%), Riverside (69%), Tampa (66%), and Los Angeles (65%) are the metro areas with the highest rates of housing and transportation cost burdened households.[42]

[42] Atlanta Regional Commission, *Regional Snapshot: Affordable Housing*, June 2017, p. 11.

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Section 3

Housing Needs and Challenges in DeKalb County

Overview

Housing Units. Recent trends in the characteristics of the housing stock in DeKalb County are generally consistent with national trends. The total number of housing units increased 18 percent over the past 15 years. While the number of owner-occupied and renter-occupied housing units both increased during this period, the increases were much larger for renter households (24.5%) than owner households (1.3%). As a result, the proportion of renter-occupied housing units increased from 41.5 percent in 2000 to 46.6 percent in 2015 while owner-occupied housing units declined from 58.5 percent to 53.4 percent.

Vacant Housing. The number of vacant housing units increased nearly three-fold rising from 11,892 units in 2000 to 31,502 in 2015; vacancy rates more than doubled (from 4.6% to 10.2%).

Rental Housing. More than one out of four rental housing units (29%) in 2015 were single-family homes, which represented most of the net increase in rental housing units between 2000 and 2015. Small multi-family apartment buildings (two to four units) represented only 10 percent of the rental housing stock in 2015 (down from 19.5 percent in 2000), due to a net loss of nearly 8,000 rental units between 2000 and 2015. The largest segment of the DeKalb County rental stock in 2015 consisted of apartments in buildings with 5-19 units (36%). While small apartment buildings (2-20 units) accounted for more than six out of ten rental units in DeKalb County in 2000, less than half of the county's rental stock (46.3%) was in small apartment buildings in 2015.

Cost Burdened Households. In DeKalb, nearly half (49%) of all renter-occupied households are cost-burdened whereas only about one-third (30%) of owner-occupied households are cost-burdened. For both measures, DeKalb County has the third-highest prevalence of cost-burdened households among the 11 counties included in the analysis. More than four out of ten (43%) non-elderly households and 40 percent of elderly households had a housing affordability problem. Hispanic, Black, and Asian householders were more likely to report a housing affordability problem than were non-Hispanic whites.

Affordability Most Prevalent Among Low-Income Households. The prevalence of housing affordability is highest among lower income households. Overall, more than nine out of ten extremely low income (0-30% AMI) households in DeKalb County had an affordability problem with more than eight out of ten reporting they were severely cost-burdened. A similar share of very low income (30-50% AMI) households reported a housing affordability problem with nearly half considered to be severely housing cost-burdened.

Declining Affordable Housing Stock. The share of affordable housing units steadily declined in DeKalb County between 2000 and 2015. The proportion of affordable rental units for low income households declined from 96 percent in 2000 to 81 percent in 2015. The share of rental housing units affordable for very low-income households declined from 48 percent in 2000 to 30 percent in 2015. The proportion of rental housing units affordable for extremely low-income households was slightly higher in 2015 (9.4%) than in 2000 (8.3%). The availability of affordable, available, and adequate housing for ELI renters in DeKalb County declined from 34 units per 100 ELI renters in 2000 to 24 units per 100 ELI renters in 2014.

Housing Units with Physical Problems. The proportion of rental housing units with only a physical problem was 6.3 percent in DeKalb County in 2014; five comparison counties had higher rates and five counties had lower rates.

In this section we present an analysis of housing needs and challenges in DeKalb County. We open the section with a brief discussion of the selection of a set of comparison counties for benchmarking DeKalb's housing conditions and trends. In addition to the four other core counties in metro Atlanta (Fulton, Clayton, Cobb, and Gwinnett), we also identified six other large urban counties with similar demographic and economic characteristics to include in the analysis. Topics examined in this section include characteristics of DeKalb's housing stock, cost-burdened households, the availability of affordable housing, the housing affordability gap, and housing conditions.

Comparison Counties

In addition to the five core counties in the Atlanta metropolitan area, we compiled a comparison group of counties for examining housing needs, strategies, and policy responses. The comparison counties were derived from a cluster analysis of large urban counties in the U.S. We began the analysis with 68 large urban counties (populations of 500,000 or more in 2015) that contained no more than 10 percent of the population of the primary city in the county's metropolitan area.[43] We then conducted a cluster analysis based on several measures of county populations (population size, population change, race and ethnicity, educational attainment, employment, and household income); housing (total housing units, housing tenure, vacancy rates, median housing value, median rent, age of housing); and local economies (number of jobs).[44] We then selected the five counties in the Southeast whose composite scores on the combination of included variables most closely matched the score for DeKalb County. These counties and the primary city of their metropolitan area included: Jefferson County, AL (Birmingham); Polk County, FL (Tampa); Volusia County, FL (Orlando); Anne Arundel County, MD (Baltimore); Prince George's County, MD (Washington, DC); and Fort Bend, TX (Houston).[45] Table 4 presents selected characteristics for DeKalb County, the four other core counties in metro Atlanta, and the six comparison counties.

Population. In terms of population size, DeKalb County (734,871) is the fourth largest county in the Atlanta metropolitan area, ranking just below Cobb County (741,334) based on the one-year estimates obtained from the Census Bureau's American Community Survey for 2015. Population in the six comparison counties ranges from 660,367 in Jefferson County to 909,535 in Prince George's County. DeKalb County had the lowest population growth among the five metro Atlanta counties between 2000 and 2015 (10.4%); among the comparison counties population change over this period ranged from a decline of 0.3 percent in Jefferson County to an increase of 102 percent in Fort Bend County with the other three counties experiencing population growth between 13 and 17 percent. Regarding race and ethnicity, non-Hispanic whites comprised a majority in five of the eleven counties included in the analysis ranging from 50.1 percent in Jefferson County to 73.1 percent in Volusia County. The non-Hispanic white population was 29.6 percent in DeKalb County; only Clayton (12.7%) and Prince George's (13.8%) had smaller percentages. DeKalb (53.2%), Clayton (66.6%), and Prince George's (61.6%) counties had majority Black populations. The two most diverse counties included in the analysis, in terms of race and ethnicity, are Gwinnett and Fort Bend counties, with each having 10 percent or more of its population in each of the four race/ethnicity groups—Asian, Black, Hispanic, and White.

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[43] DeKalb County included 6.9 percent of the city of Atlanta's population in 2015.

[44] See Appendix Table A-3 for a complete list of variables included in the cluster analysis.

[45] Given the small number of counties in the Southeast that met our selection criteria for the comparison counties, we added Jefferson County, AL.

Education, Employment, and Income. Educational attainment, as measured by the percentage of persons age 25 or older in 2015 who completed requirements for a college degree or higher was highest in DeKalb (42.2%), Cobb (45.2%), Fulton (49.9%), and Fort Bend (45.1%) counties and lowest in Clayton (19.1%) and Polk (19.1%) counties. Unemployment in 2015 was highest in DeKalb (8.2%) and Polk (8.5%) counties and lowest in Anne Arundel (4.6%) and Fulton (4.8%) counties. Median household and family incomes was highest in Fort Bend and Anne Arundel counties and lowest in Clayton and Polk counties. Among the 11 counties, DeKalb had the eighth highest median family income ($63,189) and the seventh highest median household income ($54,057) in 2015. Regarding income change (in real terms, adjusted for inflation) between 1999 and 2015, median household income in DeKalb County declined by 23.6 percent and median family income declined by 18.8 percent; both measures of income change ranked 9th out of the 11 counties included in the analysis. DeKalb County' poverty rate (17.3%) in 2014 was the third highest among the 11 counties analyzed.

Housing. The total number of housing units in DeKalb County increased 18.8 percent between 2000 and 2015, which was the smallest increase among the metro Atlanta core counties and exceeded the growth rate in only two of the six comparison counties (Jefferson, 6.4% and Anne Arundel, 9.6%). Regarding housing tenure, only Clayton (51.2%) and Fulton (49.7%) had a lower home ownership rate than DeKalb's (53.4%); in the other counties home ownership ranged from 61.3 percent in Prince George's to 77.2 percent in Fort Bend. DeKalb's housing vacancy rate in 2015 (10.2%) ranked in the middle of the distribution among the 11 counties; Fort Bend had the lowest vacancy rate (4.4%) and Polk (20.1%) had the highest vacancy rate.

The median value of owner-occupied homes in DeKalb County was $176,800 in 2015, which was seventh highest among the 11 counties; Clayton County had the lowest median home value ($91,200) and Anne Arundel County ($345,900) had the highest. Three of the five core counties in metro Atlanta, including DeKalb (-4.0%) reported a decline in median home values (in inflation-adjusted dollars) between 2000 and 2015; growth in home values was much higher in the six comparison counties, ranging from 23.9 percent in Volusia County to 60.2 percent in Anne Arundel County. Median rent in 2015 in DeKalb County ($1,057) was sixth highest; Jefferson County ($823) had the lowest median rent and Anne Arundel ($1,554) had the highest. Four of the five core counties in metro Atlanta (all but Fulton) reported declines in median rents in real terms between 2000 and 2015, ranging from -0.1 percent in DeKalb to -9.5 percent in Clayton; median rents in the six comparison counties grew between 14 percent in Volusia County and 41 percent in Anne Arundel County.

In terms of the age of the housing stock, almost half of all housing units in DeKalb County (49.2%) were built before 1980, the highest share among the five metro Atlanta counties; three of the six comparison counties had higher percentage shares of aged housing units: Jefferson County (63.2%), Anne Arundel (49.8%), and Prince George's (60.2%).

Table 4. Selected Characteristics of DeKalb County and Comparison Counties.

Statistics	DeKalb, GA	Clayton, GA	Cobb, GA	Fulton, GA	Gwinnett, GA	Jefferson, AL	Polk, FL	Volusia, FL	Anne Arundel, MD	Prince George's, MD	Fort Bend, TX
	Metro Atlanta Counties					Comparison Counties					
Nearest major city	Atlanta	Atlanta	Atlanta	Atlanta	Atlanta	Birmingham	Tampa	Orlando	Baltimore	Washington	Houston
Land area (sq. miles)	271	144	345	534	437	1,124	2,011	1,432	588	499	885
Percent of population in unincorporated area	65.5	78.9	73.8	9.5	75.2	16.2	62.0	22.5	92.9	72.7	59.4
Number of municipalities in county	12	7	7	14	16	39	17	17	2	27	20
Total Population, 2015	734,871	273,955	741,334	1,010,562	895,823	660,367	650,092	517,887	564,195	909,535	716,087
Percent change, 2000-2015	10.4	15.8	22.0	23.8	52.2	-0.3	34.3	16.8	15.2	13.5	102.0
Percent non-Hispanic White	29.6	12.7	52.9	40.1	39.4	50.5	61.1	73.1	69.4	13.8	34.5
Percent non-Hispanic Black	53.2	66.6	26.2	43.8	25.9	42.5	14.7	10.6	16.0	61.6	20.1
Percent non-Hispanic Asian	6.0	5.3	5.1	6.8	11.4	1.6	1.7	1.8	4.0	4.3	19.5
Percent Hispanic or Latino	8.8	13.0	12.8	7.5	20.5	3.8	20.5	12.7	7.3	17.2	24.1
Education, Employment, and Income											
Percent BA or higher, 2015	42.2	19.1	45.2	49.9	35.4	31.6	19.1	22.5	39.4	32.2	45.1
Percent unemployed, 2015	8.2	7.1	5.9	4.8	5.9	7.8	8.5	6.1	4.6	6	4.2
Median Household Income, 2015	54,057	42,120	70,246	60,291	61,732	48,492	44,061	42,175	91,230	76,741	95,389
Percent change, 1999-2015*	-23.6	-31.5	-16.3	-11.5	-29.2	-8.7	-15.1	-16.8	2.6	-3.6	3.8
Median Family Income , 2015	63,189	47,188	82,637	81,812	67,159	63,321	50,840	52,283	102,426	87,493	105,944
Percent change, 1999-2015*	-18.8	-30.0	-15.2	-2.3	-30.1	-4.3	-14.8	-13.1	3.1	-2.7	5.4
Percent of persons below poverty, 2014	17.3%	23.3%	11.1%	15.3%	12.7%	17.7%	17.2%	16.0%	5.6%	9.3%	6.6%
Housing											
Total housing units	308,133.0	104,731.0	295,632.0	456,018.0	301,822.0	306,683.0	284,364.0	256,967.0	220,999.0	331,294.0	233,272.0
Percent change, 2000-2015	18.0	21.1	24.5	30.8	43.9	6.4	25.6	21.2	18.2	9.6	101.1
Owner Occupied	53.4	51.2	62.4	49.7	62.9	61.8	67.7	69.9	72.9	61.3	77.2
Renter Occupied	46.6	48.8	37.6	50.3	37.1	38.2	32.9	30.1	27.1	38.7	22.8
Vacant	10.2	13.7	7.2	13.9	5.7	13.7	20.1	18.4	6.8	8.1	4.4
Median Value Owner-Occupied Homes, 2015	176,800	91,200	224,300	274,700	183,200	155,000	123,100	141,900	345,900	272,200	239,400
Percent change, 2000-2015*	-4.0	-27.3	11.9	13.2	-5.6	27.5	27.8	23.9	60.2	37.3	56.6
Median Gross Rent, 2015	1,057	873	1,075	1,040	1,088	823	890	939	1,554	1,378	1,300
Percent change, 2000-2015*	-0.1	-9.5	-3.4	6.3	-4.3	19.3	28.7	14.0	41.1	35.5	29.0
Percent of housing units built before 1980	49.2	39.1	31.1	41.0	16.3	63.2	36.3	38.9	49.8	60.2	17.2
Percent of vacant housing units before 1980	52.2	44.0	41.7	51.0	17.2	74.1	32.6	42.6	62.5	68.0	23.6
Percent of renter units built before 1980	43.3	39.7	33.8	40.4	17.4	62.2	41.6	43.1	48.2	65.5	21.4

Sources: U.S. Bureau of the Census, 2000 Decennial Census of Population and Housing; American Community Survey, 1-Years Estimates, 2015

* Percentage change based on inflation-adjusted dollars, 2015=1.00.

Characteristics of the Housing Stock

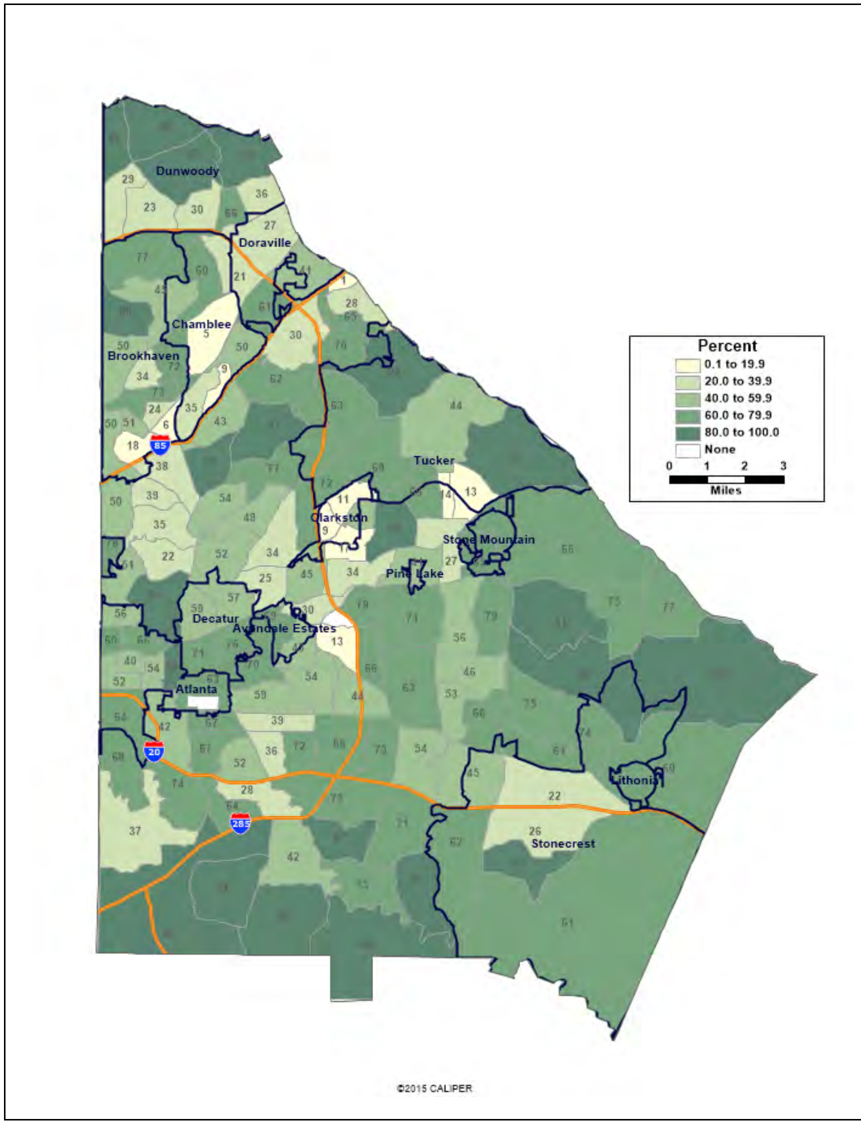
Recent trends in the characteristics of the housing stock in DeKalb County are generally consistent with national trends. The total number of housing units increased 18 percent over the past 15 years, rising from 261,231 in 2000 to 308,133 in 2015. While the number of owner-occupied and renter-occupied housing units both increased during this period, the increases were much larger for renter households (24.5%) than owner households (1.3%). As a result, the proportion of renter-occupied housing units increased from 41.5 percent in 2000 to 46.6 percent in 2015 while owner-occupied housing units declined from 58.5 percent to 53.4 percent. Figure 11 illustrates the spatial distribution of owner- and renter-occupied housing in DeKalb County based on the American Community Survey's five-year estimates for 2010-2014. Renter housing tends to be most concentrated in northern DeKalb (north of I-85), the Clarkston-Stone Mountain area, and parts of Stonecrest. Homeownership is highest in the northern sections of Dunwoody, southwest DeKalb (south of I-20 and west of Stonecrest) and the central-east portions of the county (south of Stone Mountain and north of Stonecrest).

The number of vacant housing units increased nearly three-fold during this period (from 11,892 units in 2000 to 31,502 in 2015) and vacancy rates more than doubled (from 4.6% to 10.2%). Figure 12 shows the distribution of vacant housing in DeKalb County based on the American Community Survey's five-year estimates for 2010-2014. The map on the left panel shows the largest number of vacant housing units are found in Southeast DeKalb (Stonecrest area) and Southwest DeKalb, with census tracts in those areas containing at least 600 units of vacant housing based on the ACS five-year estimates for 2010-2014. There is also a census tract in the Tucker/Stone Mountain area and one in Dunwoody with large numbers of vacant housing units. In terms of the concentration of vacant housing, the map on the right hand panel shows several census tracts with vacancy rates of 20 percent or higher. These include a large cluster of tracts running generally inside I-285 from the area outside southeast Decatur and the tracts outside Avondale Estates to just south of I-20, the Tucker-Stone Mountain area, and in far Southwest DeKalb. There also are tracts with high vacancy rates in the Buford Highway corridor, in Clarkston, and in several East Atlanta tracts.

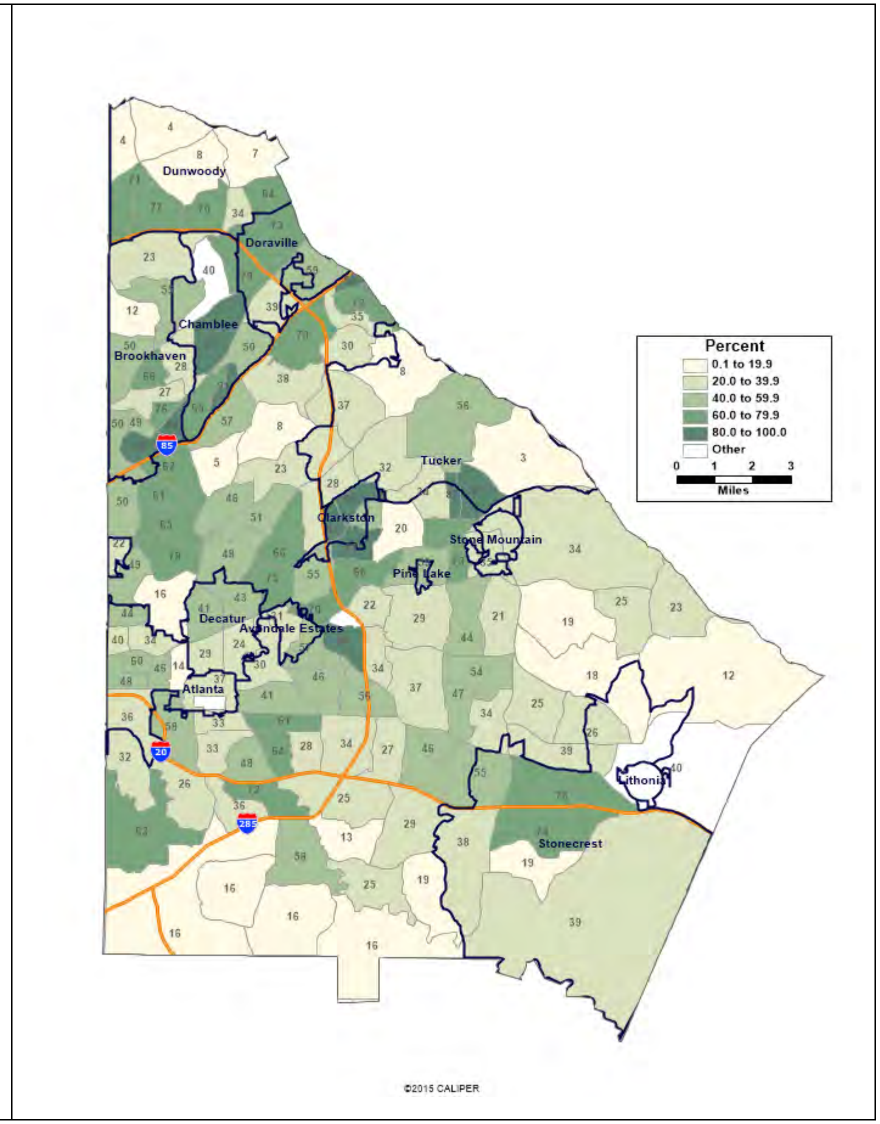
More than one out of four rental housing units (29%) in 2015 were single-family homes, which represented most of the net increase in rental housing units between 2000 and 2015 (Figure 13). Small multi-family apartment buildings (two to four units) represented only 10 percent of the rental housing stock in 2015 (down from 19.5 percent in 2000), due to a net loss of nearly 8,000 rental units between 2000 and 2015. The largest segment of the DeKalb County rental stock in 2015 consisted of apartments in buildings with 5-19 units (36%); less than 300 rental units were added in this category between 2000 and 2015 and consequently its share of rental units declined from 41.3 percent in 2000. Thus, while small apartment buildings (2-20 units) accounted for more than six out of ten rental units in DeKalb County in 2000, less than half of the county's rental stock (46.3%) was in small apartment buildings in 2015.

Table 5 shows that the clear majority of small apartment buildings that were removed from DeKalb's housing stock between 2000 and 2015 were in buildings built before 1980. Overall, more than 8,200 rental units in small apartment buildings before 1980 were lost between 2000 and 2015; the share of rental units in pre-1980 small apartment buildings declined from 34.7 percent in 2000 to 23.2 percent in 2015. While it is likely that many of these units were in poor physical condition and needed to be demolished for health and safety reasons, it is also conceivable that many of these units were part of DeKalb's affordable, available, and adequate inventory but lost as these developments were converted into higher income rentals.

Figure 11. Owner- and Renter-Occupied Housing, DeKalb County, 2015.



Owner-Occupied Housing



Renter-Occupied Housing

Figure 12. Vacant Housing in DeKalb County, 2015

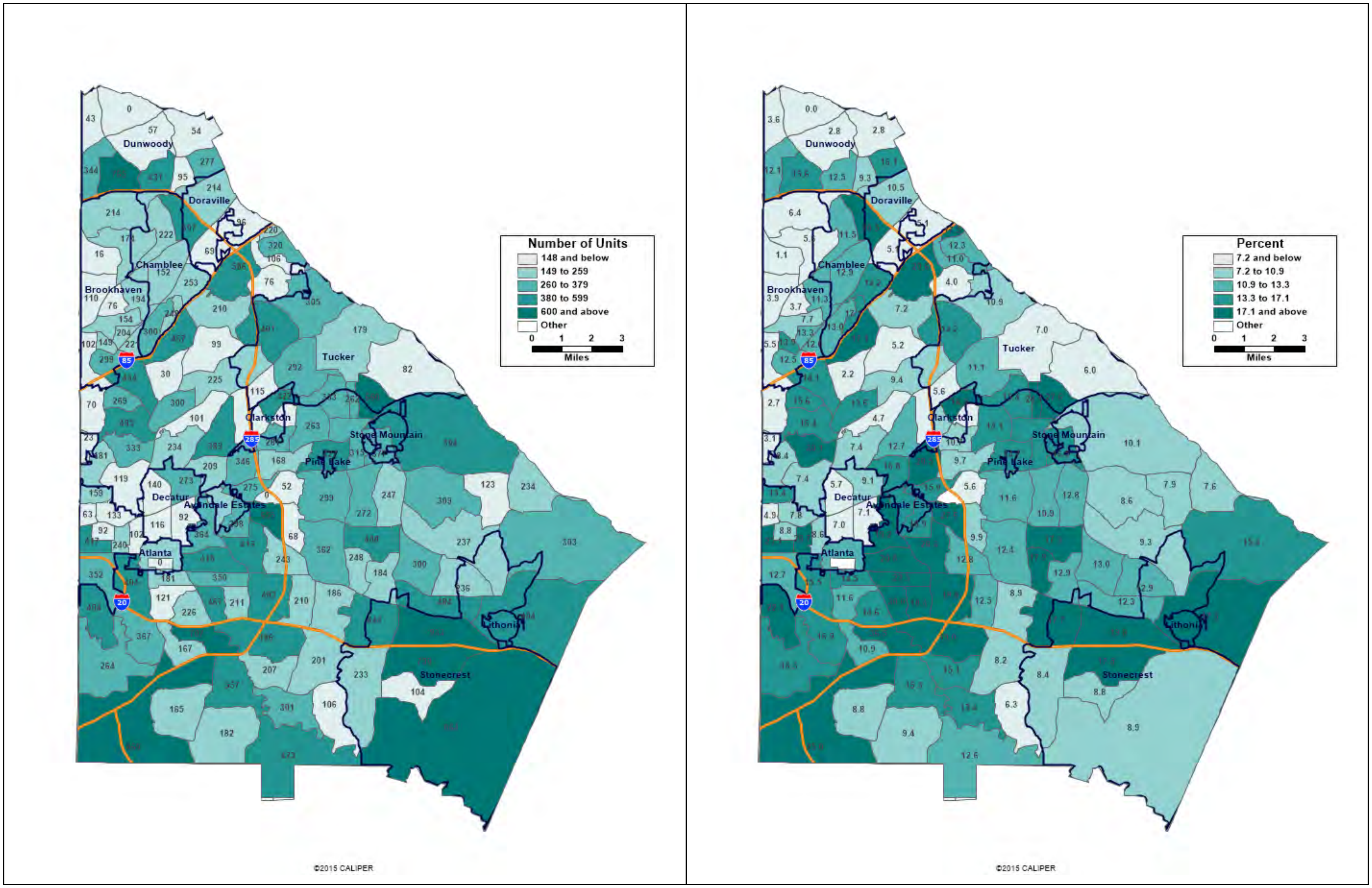
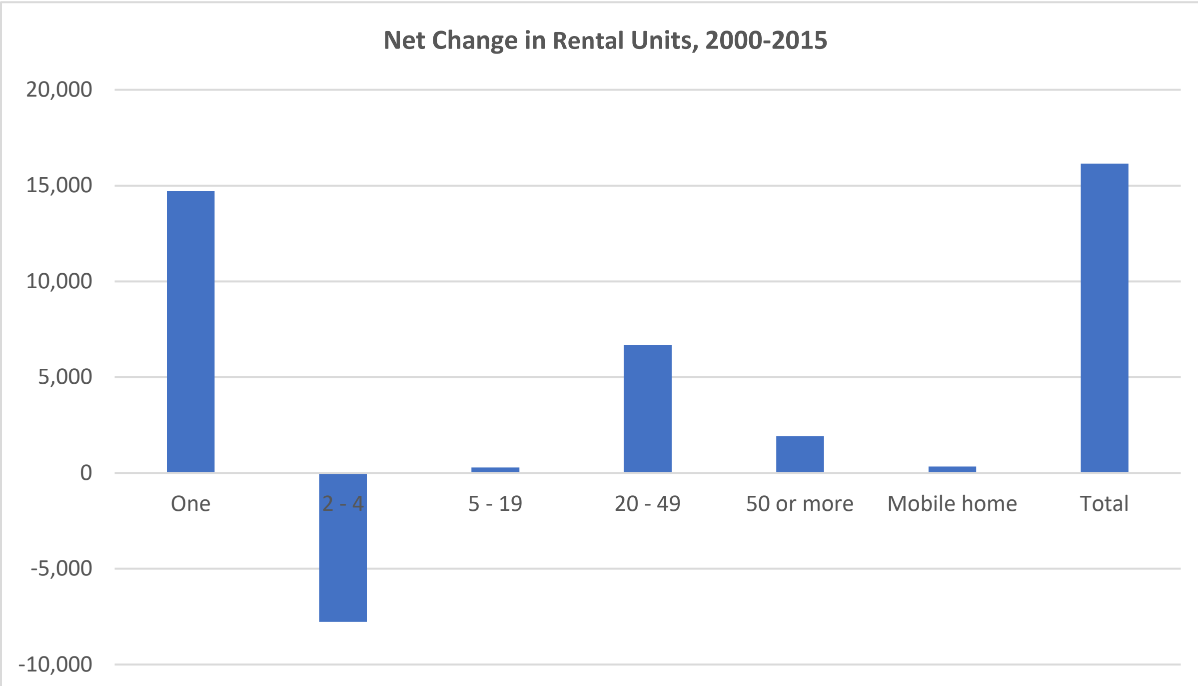
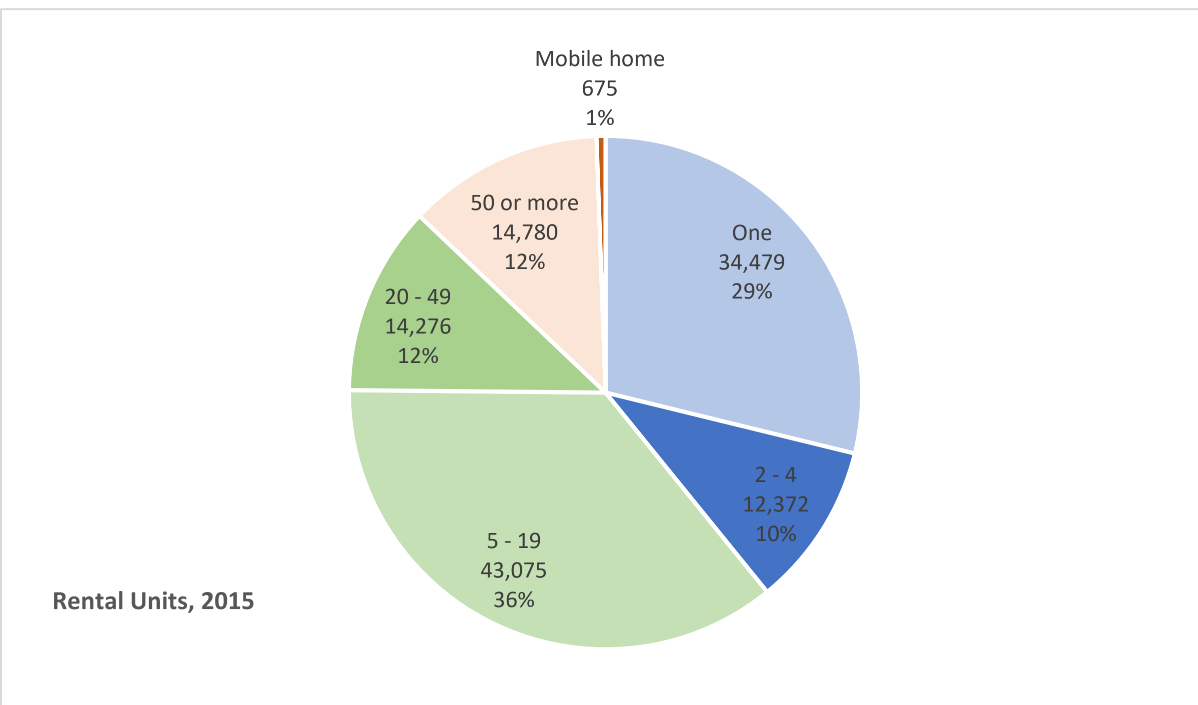


Figure 13. DeKalb County Rental Units by Number of Units in Structure, 2000-2015





Source: U.S. Bureau of the Census, Census of Housing and American Community Survey.

Table 5. Distribution of DeKalb County Rental Housing by Year Built and Number of Units in Structure.

	Since 1980		*Before 1980*		*Total*	
	Number	*Percent*	*Number*	*Percent*	*Number*	*Percent*
ACS, 2011-2015						
One	16,377	24.1	18,102	34.9	34,479	28.8
2 - 4	4,703	6.9	7,669	14.8	12,372	10.3
5 - 19	22,969	33.9	20,106	38.8	43,075	36.0
20 - 49	11,000	16.2	3,276	6.3	14,276	11.9
50 or more	12,349	18.2	2,431	4.7	14,780	12.4
Mobile home	452	0.7	223	0.4	675	0.6
Total	67,850	100.0	51,807	100.0	119,657	100.0
Census 2000						
One	5,164	11.5	14,606	24.9	19,770	19.1
2 - 4	6,687	14.9	13,463	22.9	20,150	19.5
5 - 19	20,247	45.2	22,549	38.4	42,796	41.3
20 - 49	4,838	10.8	2,771	4.7	7,609	7.4
50 or more	7,742	17.3	5,114	8.7	12,856	12.4
Mobile home	159	0.4	175	0.3	334	0.3
Total	44,837	100.0	58,678	100.0	103,515	100.0
Change, 2000-2015						
One	11,213	217.1	3,496	23.9	14,709	74.4
2 - 4	-1,984	-29.7	-5,794	-43.0	-7,778	-38.6
5 - 19	2,722	13.4	-2,443	-10.8	279	0.7
20 - 49	6,162	127.4	505	18.2	6,667	87.6
50 or more	4,607	59.5	-2,683	-52.5	1,924	15.0
Mobile home	293	184.3	48	27.4	341	102.1
Total	23,013	51.3	-6,871	-11.7	16,142	15.6

Sources: U.S. Bureau of the Census, Census of Housing, 2000 and American Community Survey, Five-Year Estimates, 2011-2015.

Housing Needs and Challenges

According to the U.S. Department of Housing and Urban Development's 2017 *Worst Case Housing Needs* report to Congress, "during the 2013-to-2015 period, worst case needs for housing assistance persisted at high levels across demographic groups, household types, and regions." HUD defines "worst case needs" as renter households with very low income (less than 50 percent of the Area Median Income) who do not receive government assistance and pay more than half of their income for housing, live in a housing unit whose condition is considered to be severely inadequate, or both.

HUD reported that the number of renter households with worst case housing needs increased to 8.3 million in 2015, up 7.7 percent from 2013 and near the record high of 8.5 million households in 2011. Overall, HUD reported the number of renter households with worst case housing needs in 2015 was 39 percent higher than in 2005.[46] HUD noted that households with worst case housing needs increased across all racial and ethnic groups, with the greatest prevalence among Hispanic renters (47%) followed by non-Hispanic whites (45%), non-Hispanic Black (37%) and 41 percent for others.[47] The proportion of households with worst case needs also increased across all household types; the prevalence of worst case needs was 41.5 percent for families with children and 39.8 percent for elderly households without children. [48]

HUD attributed the increase in worst case housing needs to several factors including severe rent burdens, a "notable shift" from homeownership to renters, and inadequate market responses to the increased demand for affordable housing.[49] Though HUD noted the total supply of rental housing increased between 2013 and 2015, "new renters absorbed much of the net increase." While overall rental vacancy rates were under 10 percent, the rental market for extremely low-income renters (0 to 30 percent of AMI) was much tighter (less than 4 percent).[50]

The HUD report notes that the vast majority of households with worst case housing needs have an affordability problem: 98.2 percent of all worst case needs renter households had a severe rent burden in 2015, paying half or more of their income for housing. Less than two percent of the renter households with worst case housing needs in 2015 reported their needs were due to housing condition alone. Overall, HUD reported that "a total of 4.4 percent of worst case renters (364,000) had severely inadequate housing, either alone or in combination with severe rent burdens."[51]

Figure 14 reports the percentage of households with housing problems in 2014 by housing tenure for DeKalb County and the other ten counties included in our analysis. The patterns are consistent with the trends noted in HUD's Worst Case Housing Needs report. Overall, the prevalence of households with affordability problems is far greater than those with problems with the physical condition of their housing unit. Renter households are also far more likely to report a housing problem (of either type) than are owner-occupied households. In DeKalb, nearly half (49%) of all renter-occupied households are cost-burdened whereas only about one-third (30%) of owner-occupied households are cost-burdened. For both measures, DeKalb County has the third-highest prevalence of cost-burdened households among the 11 counties included in the analysis.

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[46] *Worst Case Housing Needs*, p. 4

[47] Ibid

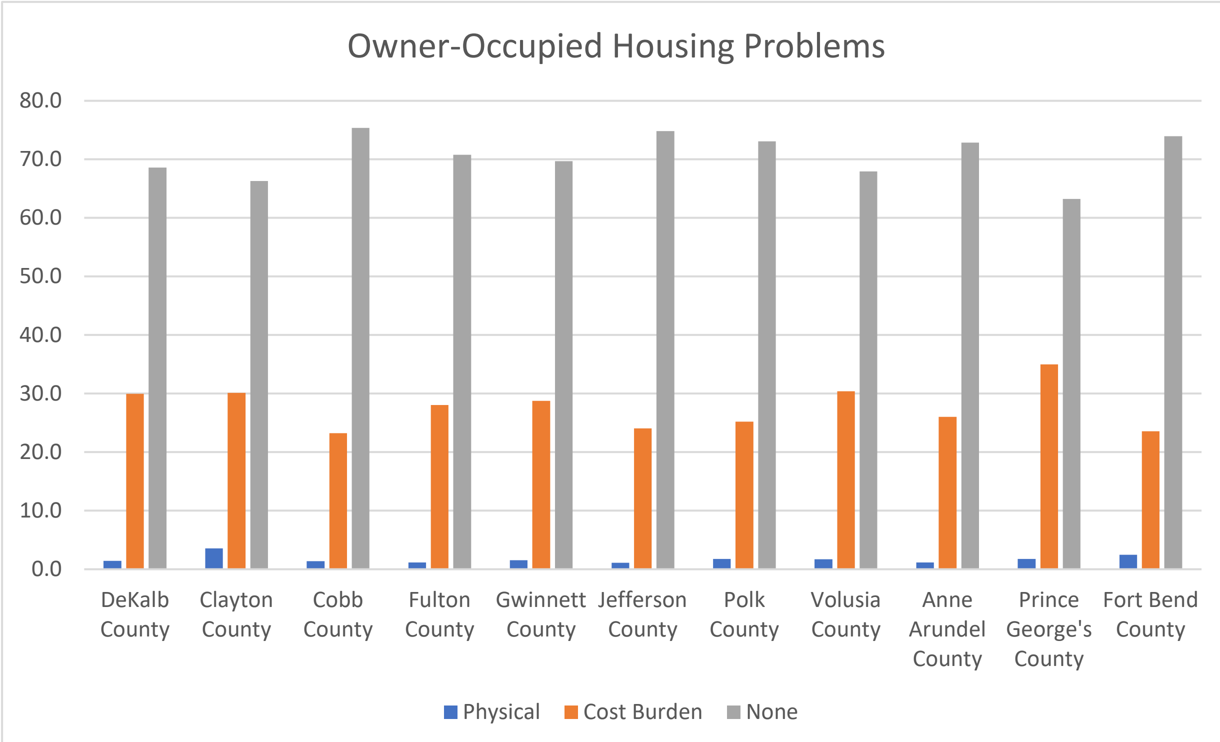
[48] Ibid., p. 6

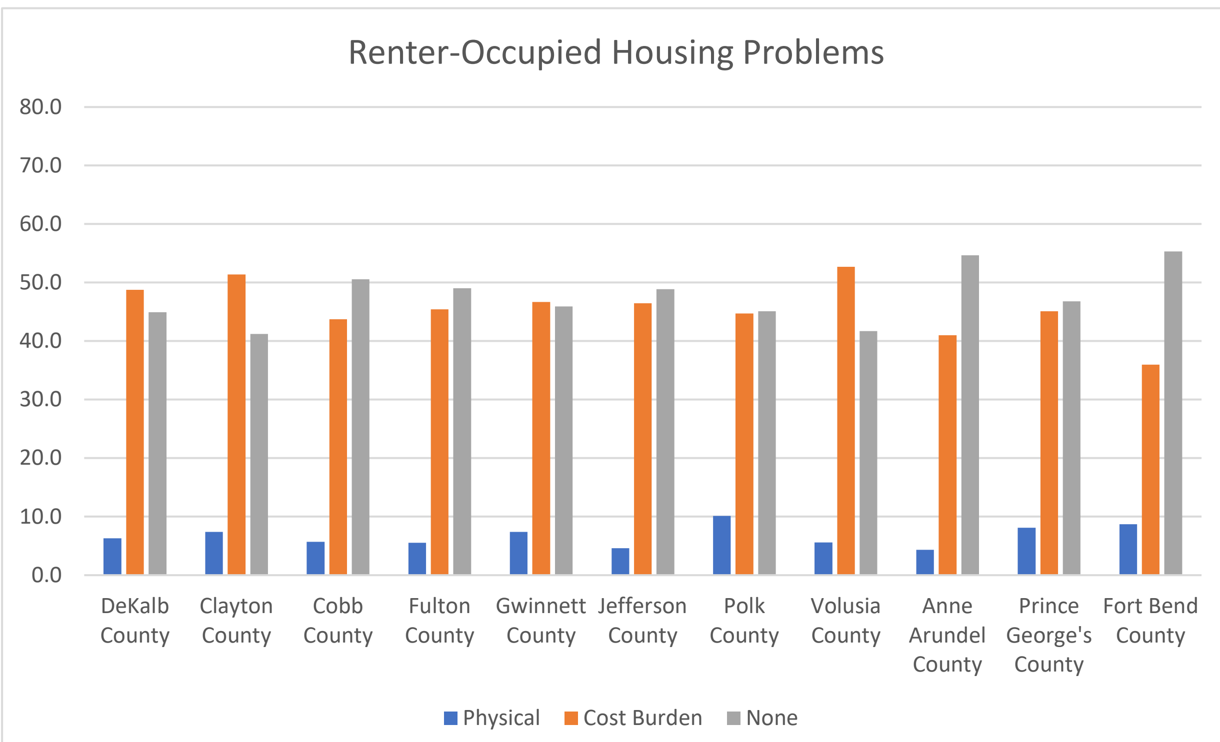
[49] Ibid., pp. 19-23

[50] *Worst Case Housing Needs*, p. xi.

[51] Ibid., p. 3.

Figure 14. Housing Problems by Tenure, 2014.





Cost-Burdened Renter Households

Figure 15 presents the 2010-2014 five-year estimates of the percentage of cost-burdened and severely cost-burdened households in DeKalb County. Overall, 40 percent of DeKalb households had a housing affordability problem with 20 percent reporting a cost burden and 19 percent a severe cost burden. More than four out of ten (43%) non-elderly households and 40 percent of elderly households had a housing affordability problem. Hispanic, Black, and Asian householders were more likely to report a housing affordability problem than were non-Hispanic whites.

The data clearly show that the prevalence of housing affordability is highest among lower income households. Overall, more than nine out of ten extremely low income (0-30% AMI) households had an affordability problem with more than eight out of ten reporting they were severely cost-burdened. A similar share of very low income (30-50% AMI) households reported a housing affordability problem with nearly half considered to be severely housing cost-burdened.

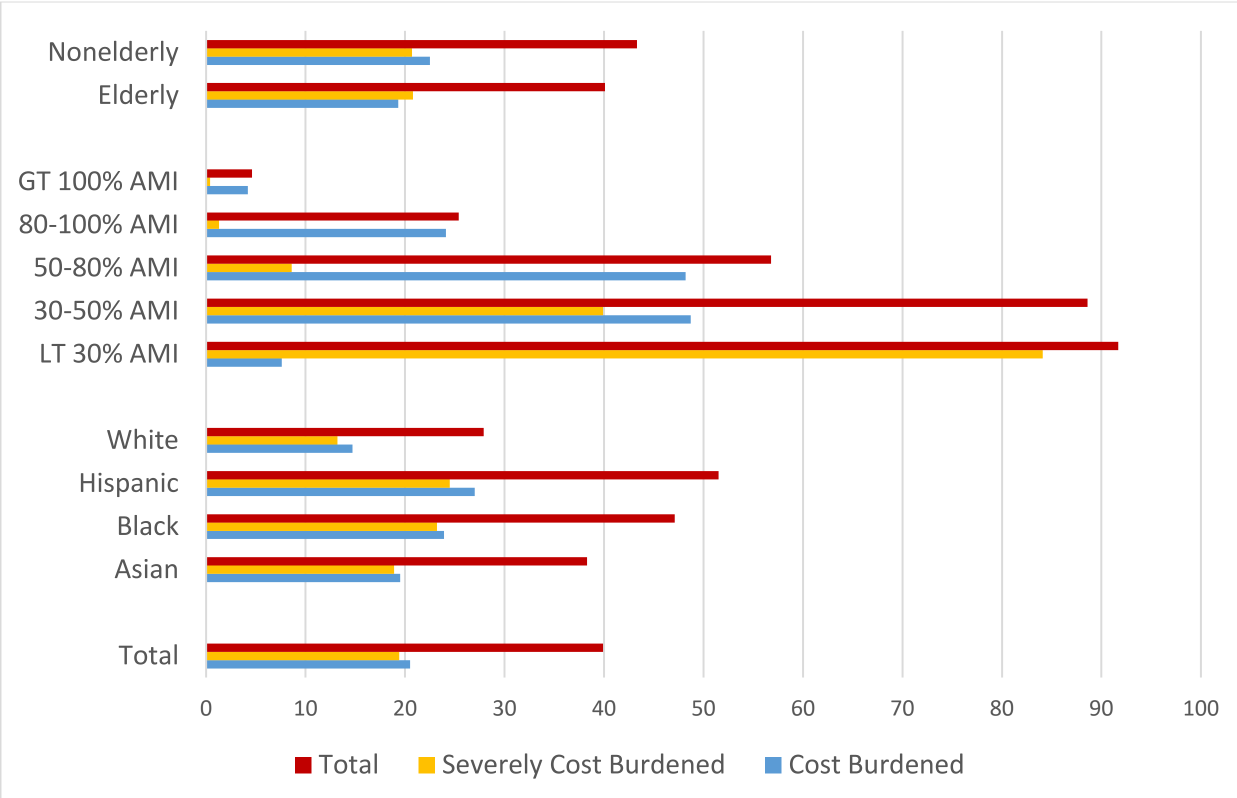
Figures 16-20 display the geographic distribution of cost-burdened and severely cost-burdened households in DeKalb County based on the 2010-2014 five-year estimates. The maps show that for the lowest income households (0-30%, 30-50% AMI), the prevalence of housing affordability problems (80% or higher) is substantial across all areas of the county. Though the prevalence of housing affordability problems declines somewhat for low income households (50-80% of AMI), there are still substantial areas of the county where more than half of DeKalb County households are cost burdened or severely cost-burdened (Figure 18). Moderate income households (80-100% of AMI) with housing affordability problems can be found in most areas of the county with several census tracts showing a majority of households with cost or severe cost burdens (Figure 19). The share of households with cost or severe cost burdens drops sharply for those with income greater than the areawide median (Figure 20), with the highest prevalence of households with housing affordability problems among this income group residing in the Stone Mountain area. The concentration of elderly households with housing affordability problems appears to be highest in central and south DeKalb and along the Buford Highway/I-85 corridor (Figure 21).

Availability of Affordable Housing

Comparative data on the supply of affordable housing is presented in Figure 22 for DeKalb County and the ten comparison counties. The figure shows the percentage of rental units that are affordable (30% of household income or less for housing) to households in various income groups based on census (2000) and American Community Survey data (one-year estimates, 2010, 2015). For low income households (80% of the AMI), Figure 22 shows the share of affordable units has steadily declined in DeKalb and several comparison counties (Cobb, Fulton, Gwinnett, Prince George’s, Fort Bend) between 2000 and 2015. In DeKalb, the proportion of affordable rental units for low income households declined from 96 percent in 2000 to 81 percent in 2015. Except for Prince George’s County, the middle panel of Figure 22 shows that the proportion of affordable rental units for very low-income households is substantially smaller and for most counties, including DeKalb, has consistently declined between 2000 and 2015. In DeKalb the share of rental housing units affordable for very low-income households declined from 48 percent in 2000 to 30 percent in 2015. The bottom panel of Figure 22 shows that the proportion of rental housing units affordable to extremely low-income households has consistently been below 20 percent for all but three counties (Fulton, Jefferson, and Prince George’s) between 2000 and 2015. In DeKalb County the share of rental units for extremely low-income households was slightly higher in 2015 (9.4%) than in 2000 (8.3%).

Figures 23-25 show the spatial distribution of affordable rental units in DeKalb County in 2015 for low-, very low-, and extremely low- income households. There is only one census tract in DeKalb

Figure 15. DeKalb County Cost Burdened and Severely Cost Burdened Households by Type, 2014.
Percent of Households



Source: U.S. Department of Housing and Urban Development, Comprehensive Housing Affordability Strategy Data/U.S. Bureau of the Census, American Community Survey, Five-Year Estimates, 2010-2014

Figure 16. Cost Burden/Severely Cost Burden: LT 30% AMI.

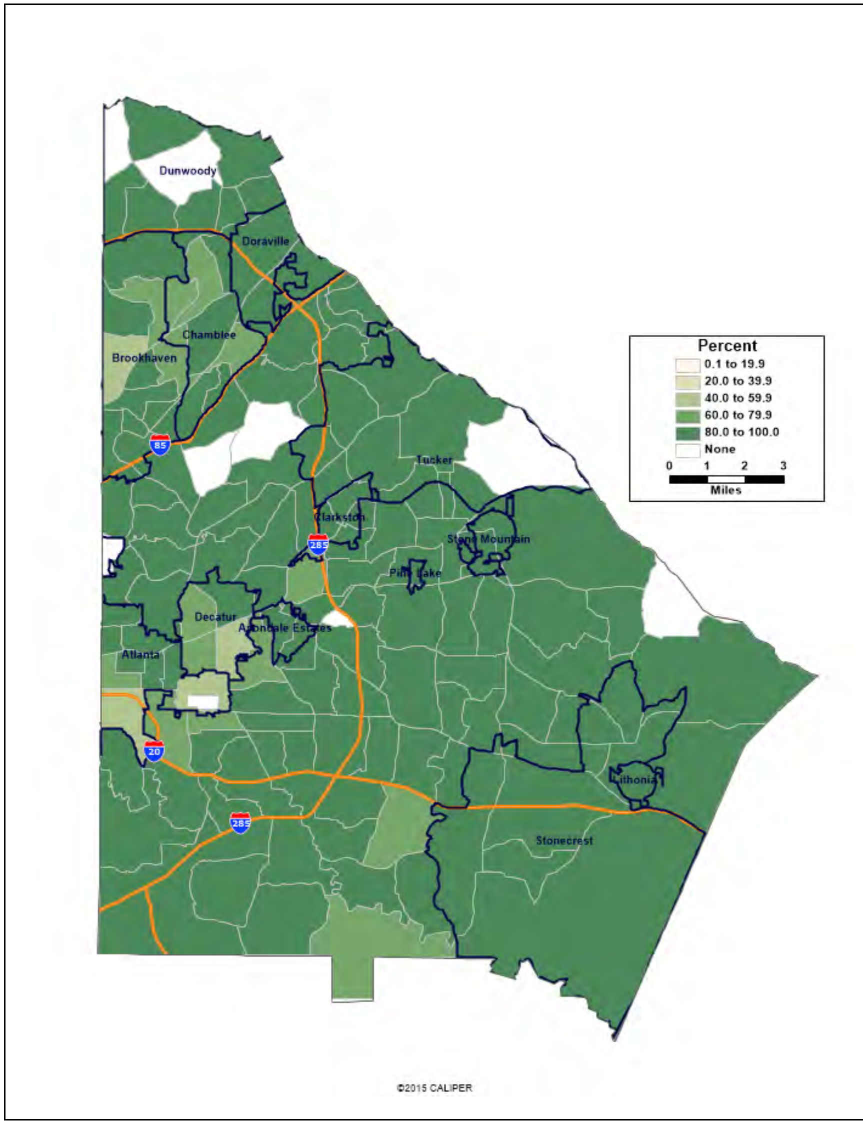


Figure 17. Cost Burden/Severely Cost Burden: 30-50% AMI

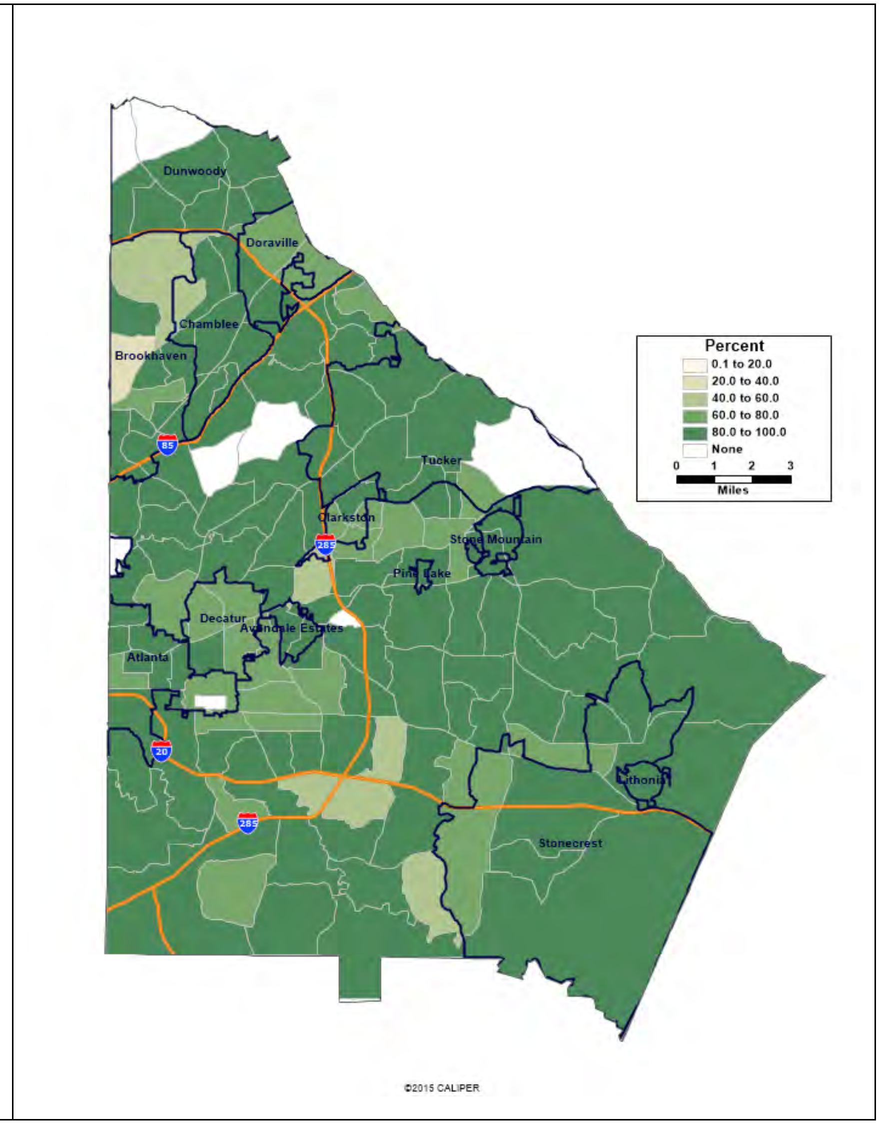


Figure 18. Cost Burden/Severely Cost Burden: 50-80% AMI.

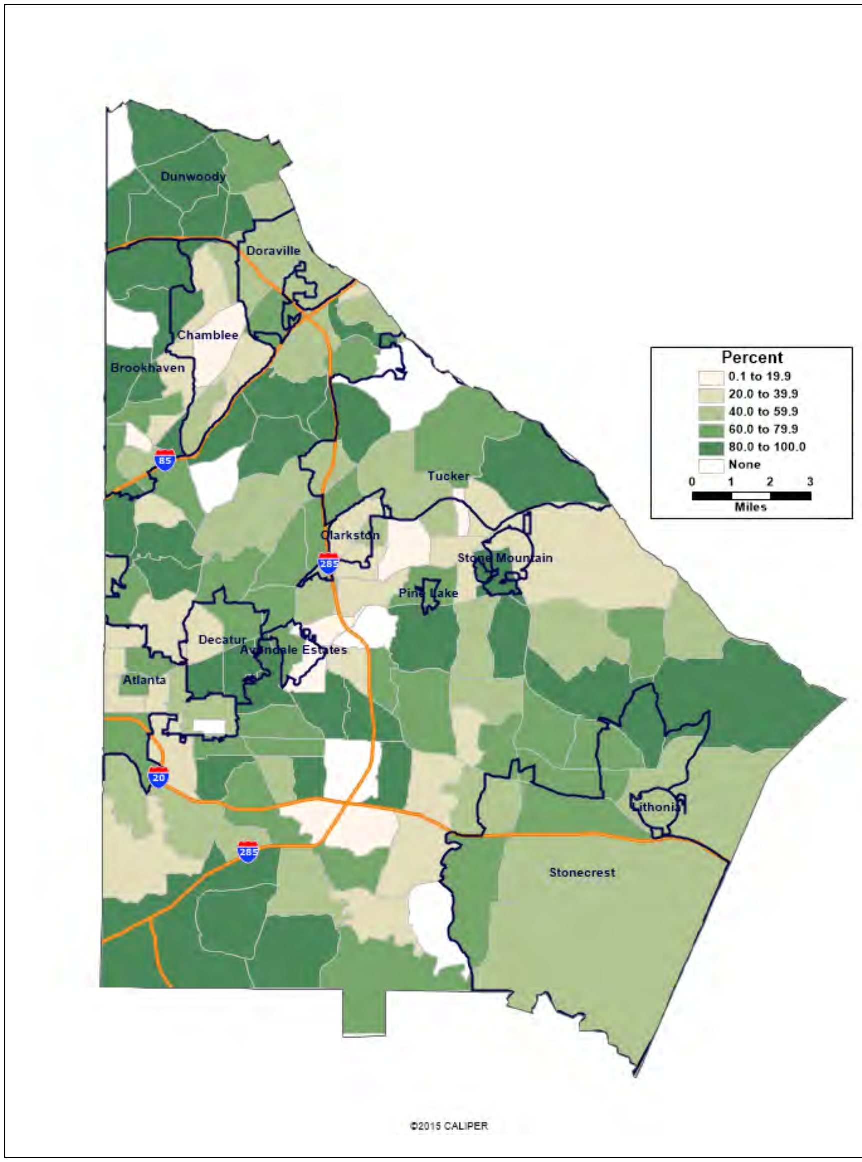


Figure 19. Cost Burden/Severely Cost Burden: 80-100% AMI

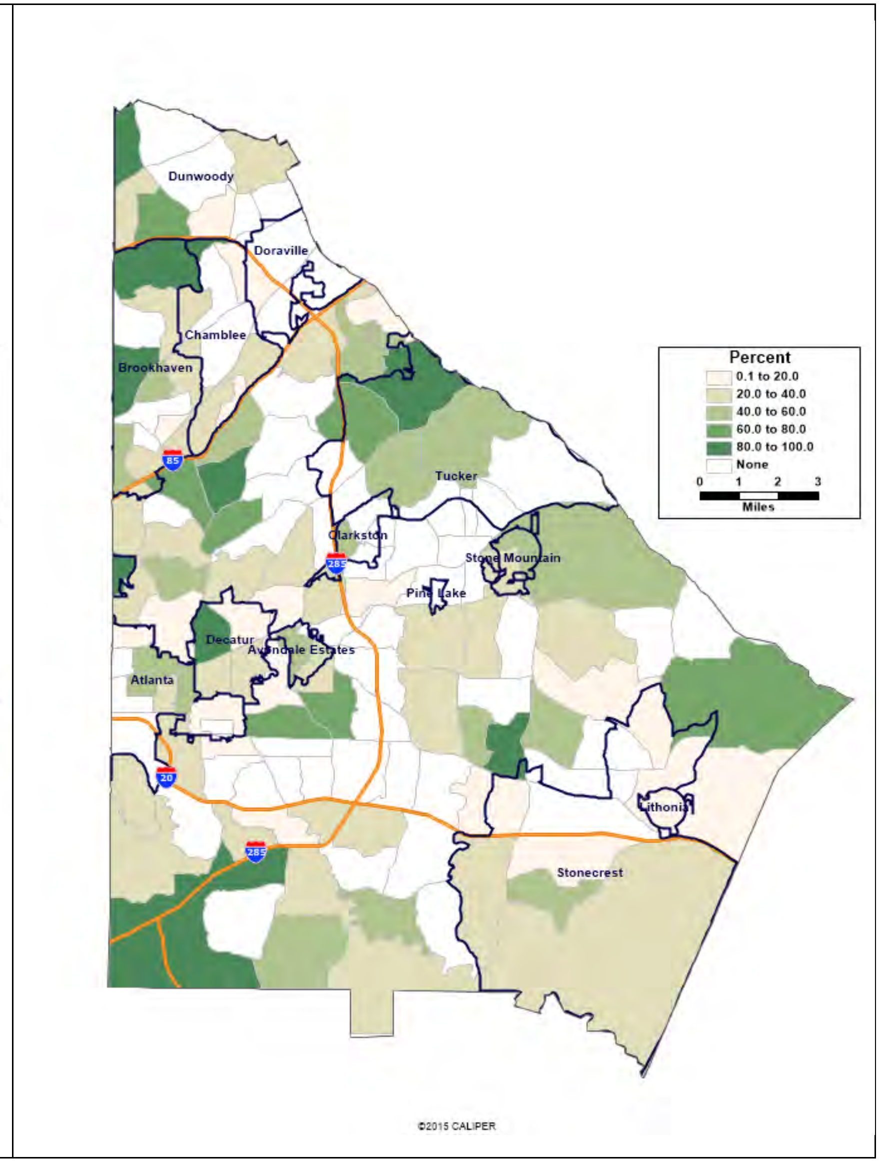


Figure 20. Cost Burden/Severely Cost Burden: GT 100% AMI.

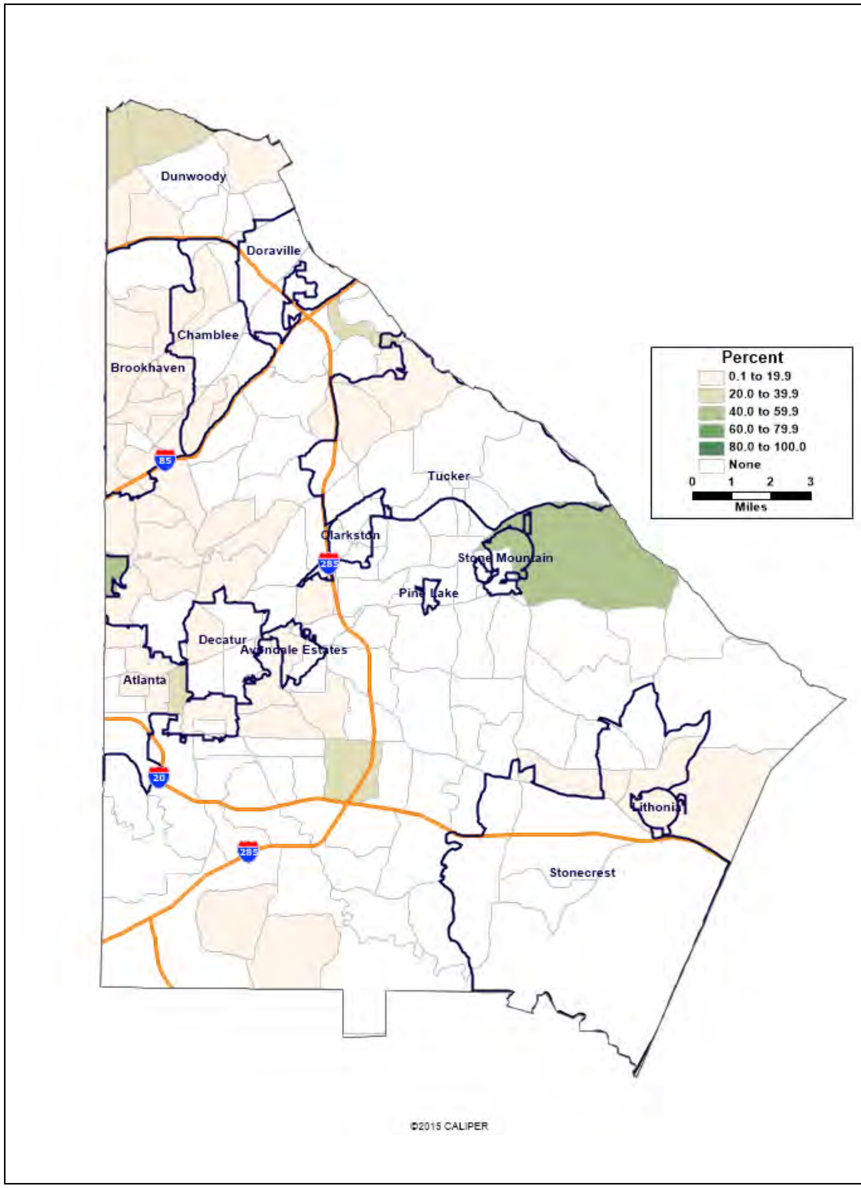


Figure 21. Cost Burden/Severely Cost Burden: Elderly Households

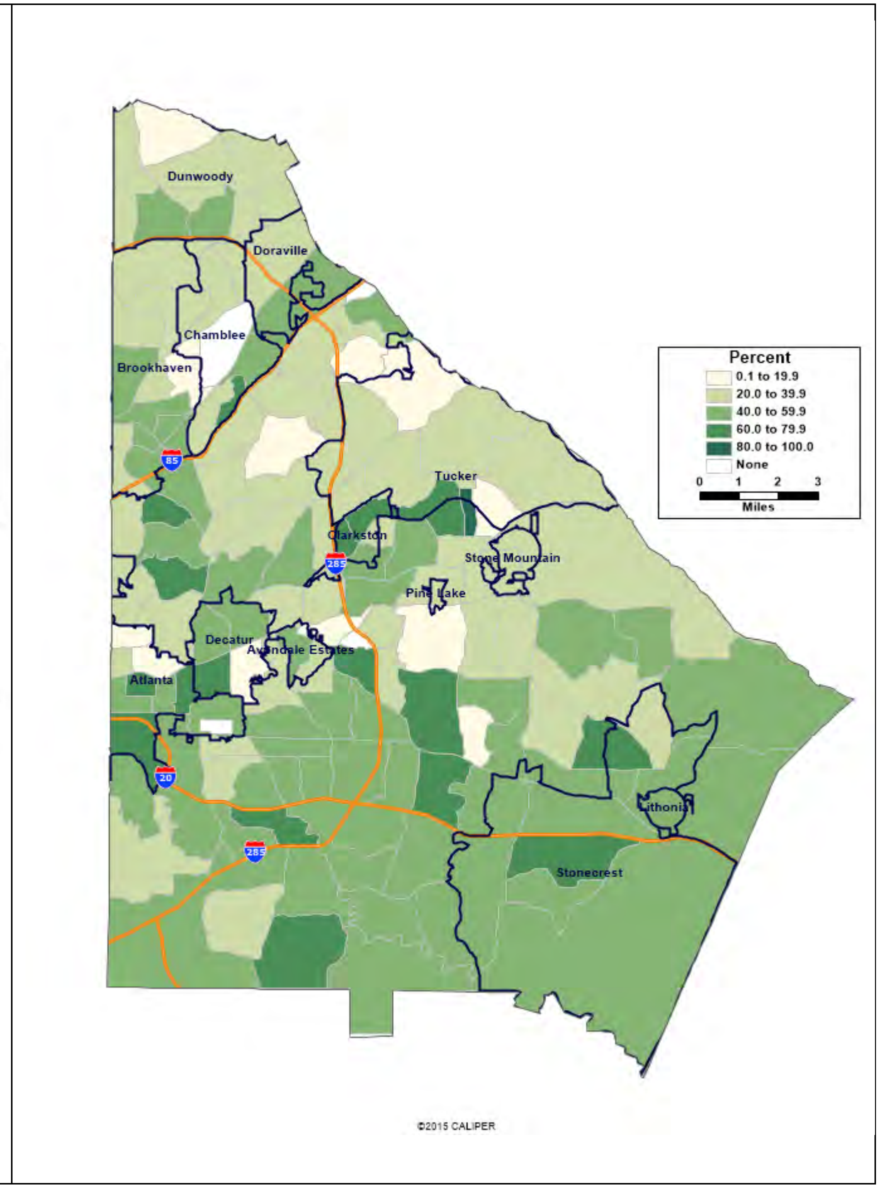


Figure 22. Percentage of rental units affordable by income category, 2000-2015

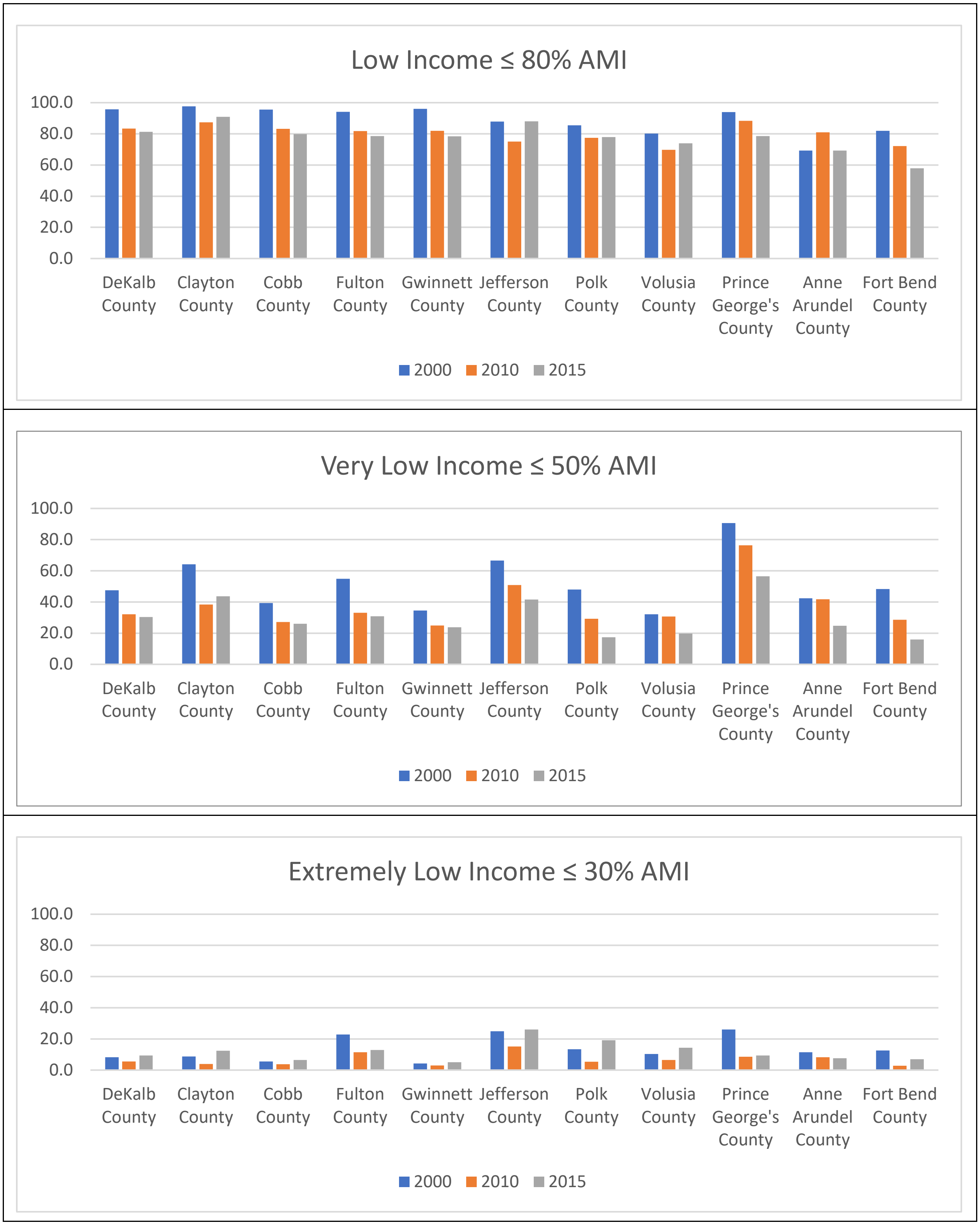


Figure 23. Percent of Rental Units Affordable: LT 30% AMI.

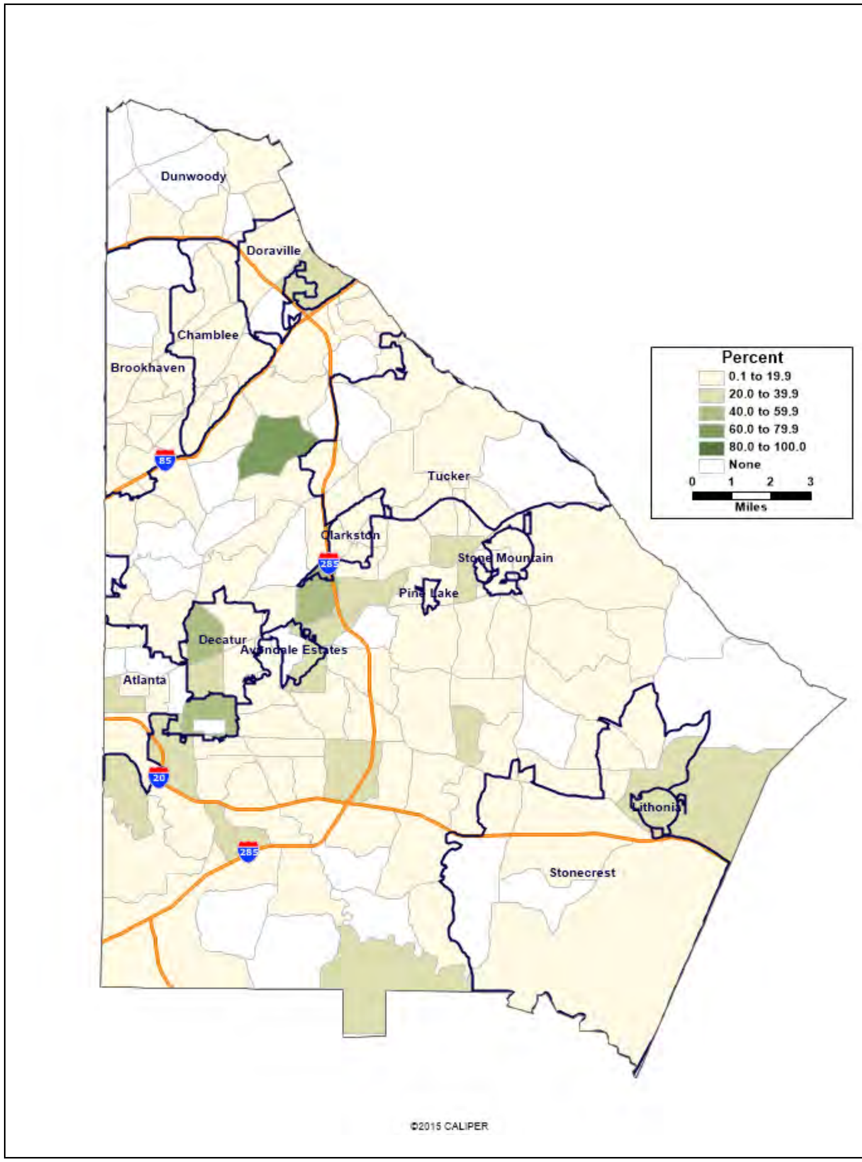


Figure 24. Percent of Rental Units Affordable: 30-50% AMI.

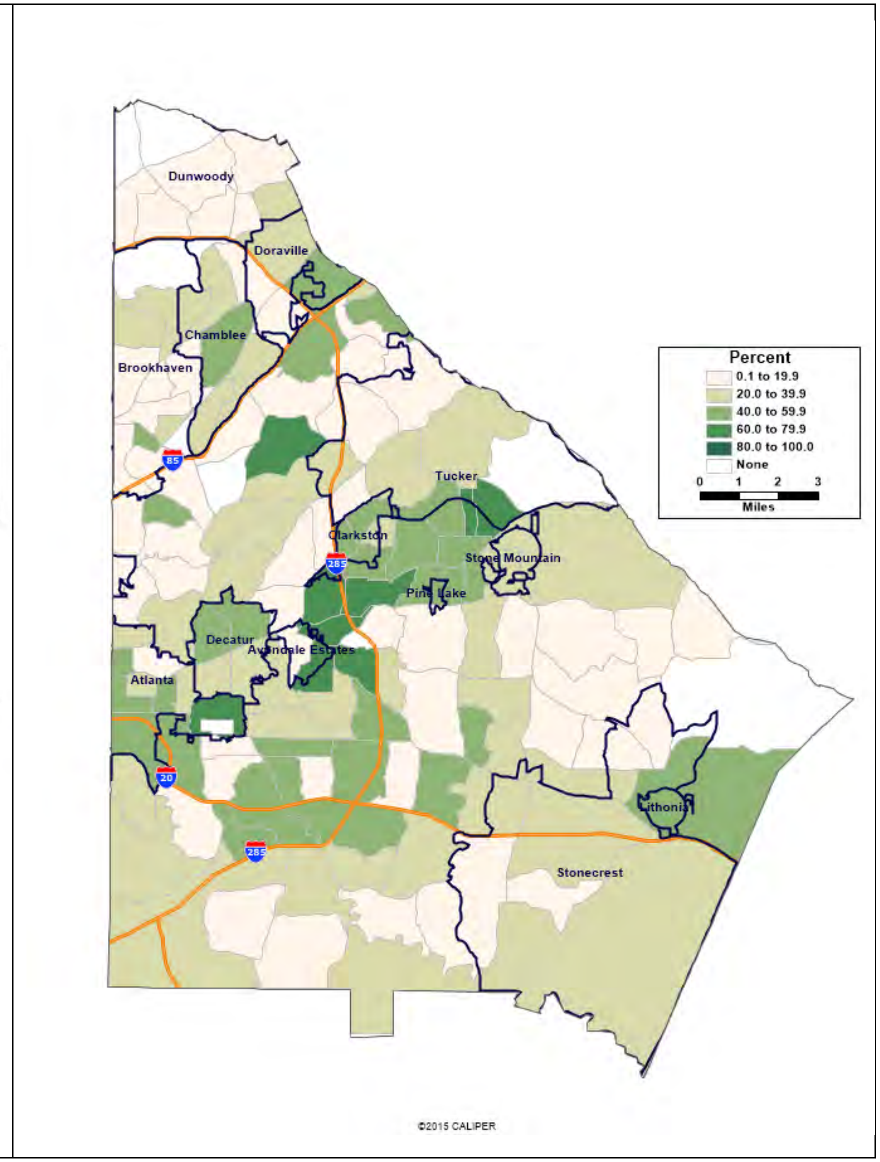
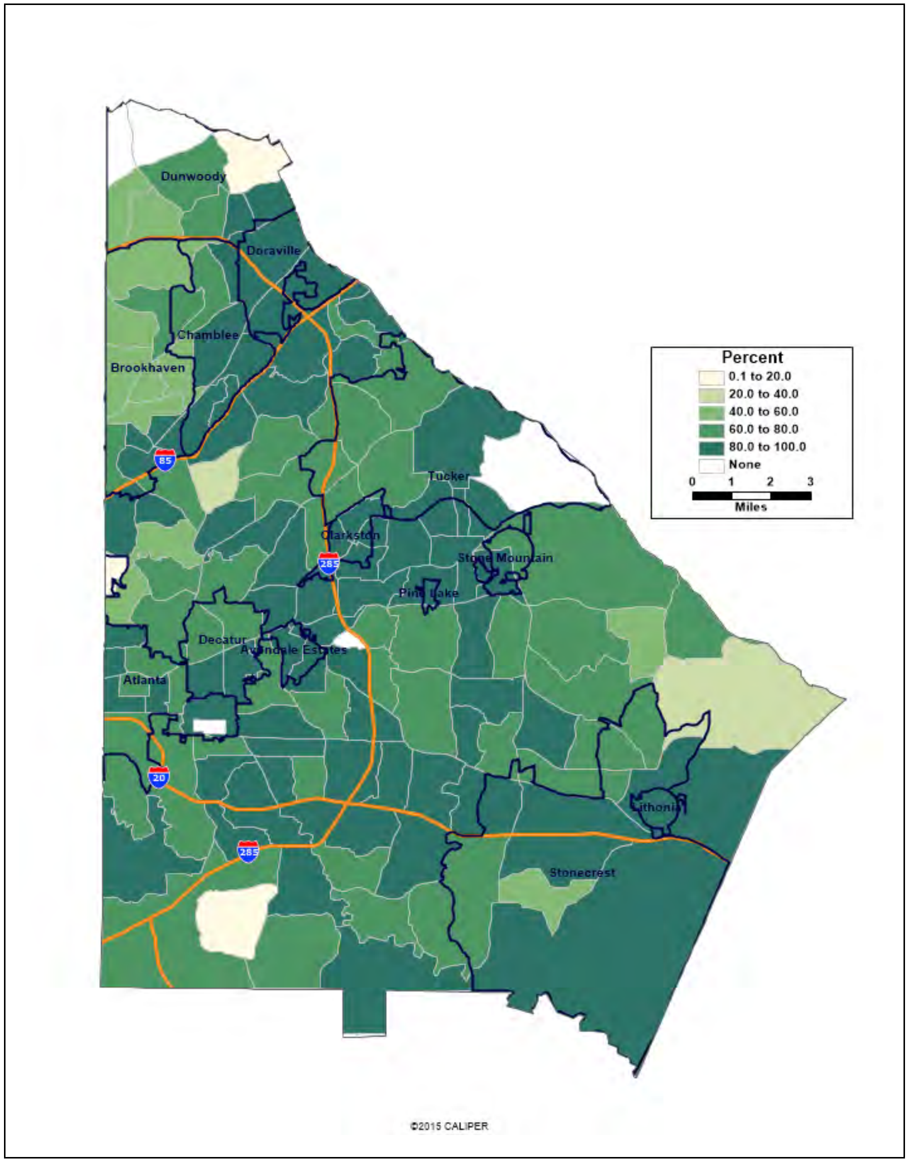


Figure 25. Percent of Rental Units Affordable: 80% AMI



County (West of Tucker, South of Chamblee) where a majority of rental housing units were affordable to extremely low-income households in 2015 (Figure 23). Areas where a majority of rental units were affordable for very low-income households tend to be located in central DeKalb (generally north of I-20 and along the diagonal running from the City of Atlanta northeast to the Stone Mountain area) and along the I-85 corridor in the Chamblee and Doraville areas. Figure 25 shows most of the rental housing units are affordable for low income households (less than 80% of AMI) in the clear majority of census tracts in DeKalb County. There are only a few census tracts where the proportion of affordable rental housing units is less than 40 percent.

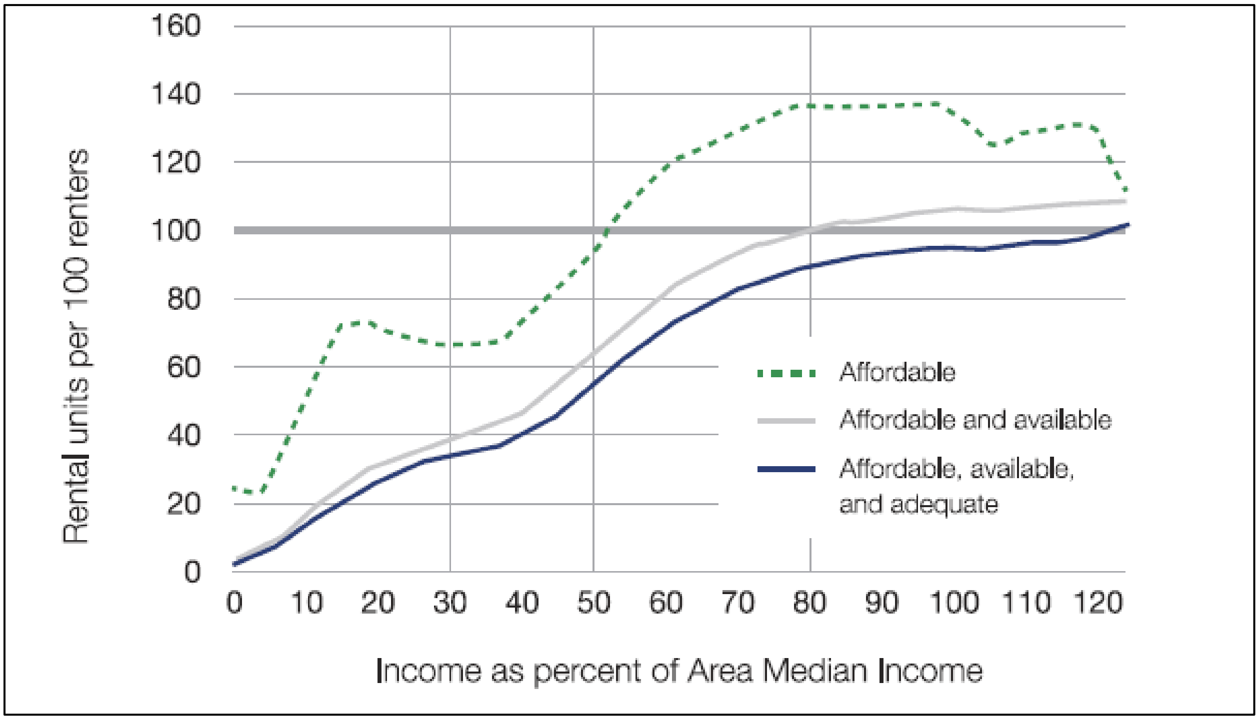
Housing Affordability Gap

The analysis in the preceding section presents a best-case scenario on the availability of affordable rental housing as it assumes that those units could have been perfectly allocated to low income households. HUD's *Worst Case Housing Needs* report further refines the analysis of affordable housing by introducing the concept of affordable, available, and adequate (AAA) housing. Units are considered available if they are affordable at a given income level but not occupied by higher-income households; adequacy adds an additional criterion that units are in good physical condition.[52]

HUD's analysis shows that "the scarcity of affordable units is greatest for the poorest renters, but because of the rapid increase in renter households and greater competition, that scarcity is reaching higher up the income scale." As Figure 26 illustrates, equilibrium between the cumulative number of affordable units and the cumulative number of renters does not occur until household income exceeds 52 percent of the area median income. Beyond this point there is enough affordable housing, with perfect allocation, to provide every renter with a greater income an affordable housing unit. As the second line in Figure 26 shows, which considers the supply of affordable and available units, only 38 percent of extremely low-income renters (0-30% of AMI) and 62 percent of very low income (30-50% AMI) renters can find an affordable unit. The affordable, available, and physically adequate rental stock did not reach equilibrium until renter income exceeded 124 percent of AMI (third line in Figure 26). HUD reports a severe mismatch between the number of extremely low-income renters and the number of affordable housing units available to them: For every 100 extremely low-income renters there were only 66 affordable units, 38 units were affordable and available, and only 33 units were affordable, available, and adequate.

[52] Units are considered to have severe physical inadequacies if they have any of the following four problems: (1) lack piped hot water or a flush toilet or both a bathtub and shower; (2) broken-down heating equipment; (3) lack electricity or have electrical problems that include exposed wiring, a room with no working wall outlet, and three or more blown fuses or tripped circuit breakers in the past 90 days; and (4) have any five of the following maintenance problems—leaks from outdoors, leaks from indoors, holes in the floor, holes or open cracks in the walls or ceilings, more than one square feet of peeling paint or plaster, and rats in the past 90 days. See HUD, *Worst Case Housing Needs 2017 Report to Congress*, p. 73.

Figure 26. The Supply of the Affordable, Available, and Adequate Rental Housing Stock, 2015



Source: HUD-PD&R tabulations of American Housing Survey Data; HUD, *Worst Case Housing Needs 2017 Report to Congress*, p. 14.

The Urban Institute recently reported on the housing affordability gap for extremely low-income renters and found that "nationwide, the market provides only 21 adequate, affordable, and available (AAA) units for every 100 renter households with income at or below 30 percent of the area median income…Federal assistance adds another 24 AAA units."[53] The report concluded that while the gap between affordable rental housing and ELI renters grew in absolute terms between 2000 and 2014 by 2.1 million, the gap in rental housing per 100 ELI renters decreased; "in other words, the problem continued to get worse, but at a slower rate.[54]

[53] Liza Getsinger, Lily Posey, Graham MacDonald, Josh Leopold and Katya Abazajian, *The Housing Affordability Gap for Extremely Low-Income Renters in 2014*, Washington, DC: The Urban Institute, April 2017, p. 1.

[54] The Urban Institute analysis relied on the American Community Survey, a different data source than the biennial American Housing Survey used in HUD's *Worst Case Housing Needs*, which accounts for slightly different national estimates of the number of ELI households and housing available to those households. In addition, the two analyses use different methods for accounting for households with housing assistance. The HUD study counts every household receiving housing assistance as unaffordable, based on contract rent, whereas the Urban Institute analysis uses HUD administrative data to include assisted households with affordable gross rents in their count of AAA units. Based on the Urban Institute analysis, about 26 percent of ELI households receiving HUD assistance pay more than 30 percent of their income on housing. See Getsinger et al, pp. 6 and 21 for further discussion.

The Urban Institute analysis produced estimates of the housing affordability gap for ELI renters at the county level for three points in time based on the decennial census for 2000 and the five-year American Community Survey estimates for 2005-09 and 2010-14. Among large counties with the largest affordability gap for ELI renters, three of the 10 counties with the largest gaps were in metropolitan Atlanta: Gwinnett County had the largest gap in 2014 (only 14 affordable, available, and adequate units per 100 ELI renters), Cobb County had the third largest gap (18 AAA units per 100 ELI renters), and DeKalb County had the ninth largest gap (24 AAA units per 100 ELI renters).

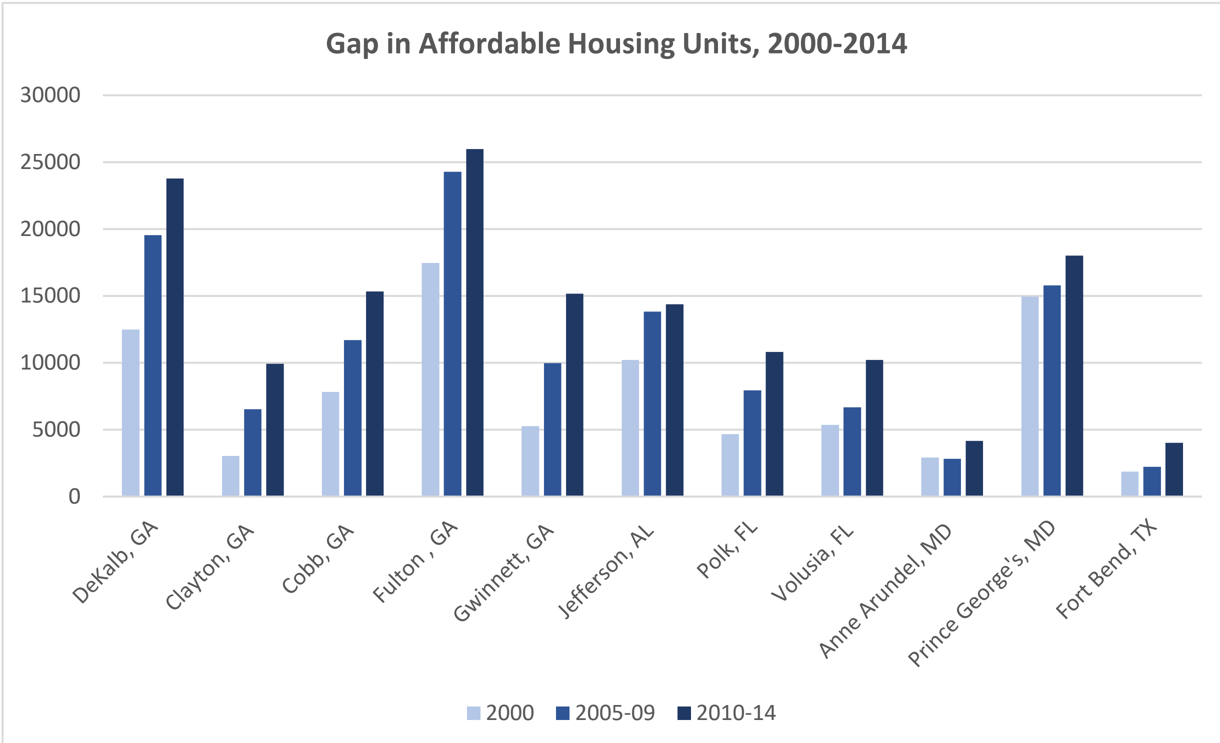
Figure 27 illustrates the housing affordability gap for ELI renters in DeKalb County and the ten comparison counties for the period 2000 to 2015 based on estimates from the Urban Institute analysis. The top panel of the figure reports the gap in the number of rental units. In DeKalb County, the housing affordability gap nearly doubled between 2000 and 2014, increasing from 12,496 units in 2000 to 23,790 in 2014 (90.4%), which placed the county in the middle of the distribution of the 11 counties included in the analysis. Clayton County had the largest increase in housing affordability gap (227.1%) and Prince George's County (20.4%) had the smallest increase.

The bottom panel of Figure 27 expresses the housing affordability gap in terms of the number of affordable, available, and adequate units per 100 ELI renter households, where smaller numbers indicate a larger housing affordability gap. Based on this measure, the availability of affordable, available, and adequate housing for ELI renters in DeKalb County declined from 34 units per 100 ELI renters in 2000 to 24 units per 100 ELI renters in 2014 (Table 6). The figure shows that with the exception of Fulton County, the housing affordability gap is particularly acute for the core counties in metro Atlanta as compared to the other six counties included in the analysis. In addition, while the figure illustrates that the ratio of AAA units to ELI renters improved in five of the counties between 2009 and 2014, none of the counties had a more favorable ratio in 2015 than in 2000.

The Urban Institute report classifies AAA units based on whether they were "naturally affordable" or received a subsidy through HUD or U.S. Department of Agriculture housing assistance programs.[55] Figure 28 shows the proportion of affordable, available, and adequate rental units for ELI renters that were provided by the housing market without subsidy between 2000 and 2014. In DeKalb County, 10 of the 24 (41.7%) AAA units per 100 ELI renter households in 2014 were unsubsidized, a slight increase from 2000 when 12 of 34 AAA units per 100 ELI renter households (35.3%) were market units. DeKalb County's share of naturally occurring AAA units is smaller than that found in the other metro Atlanta counties (except for Fulton County) and in four of the six comparison counties (Polk, Volusia, Prince George's and Fort Bend).

[55] HUD programs included the Section 8 Housing Choice Voucher Program, Section 8 project-based rental assistance, Public Housing, and other HUD programs such as multifamily housing programs and the Moderate Rehabilitation program. USDA programs included Section 515 rural rental housing loans and Section 521 rental assistance. See Getsinger et al, pp. 5-6.

Figure 27. Gap in Affordable Housing Units, 2000-2014, DeKalb and Comparison Counties



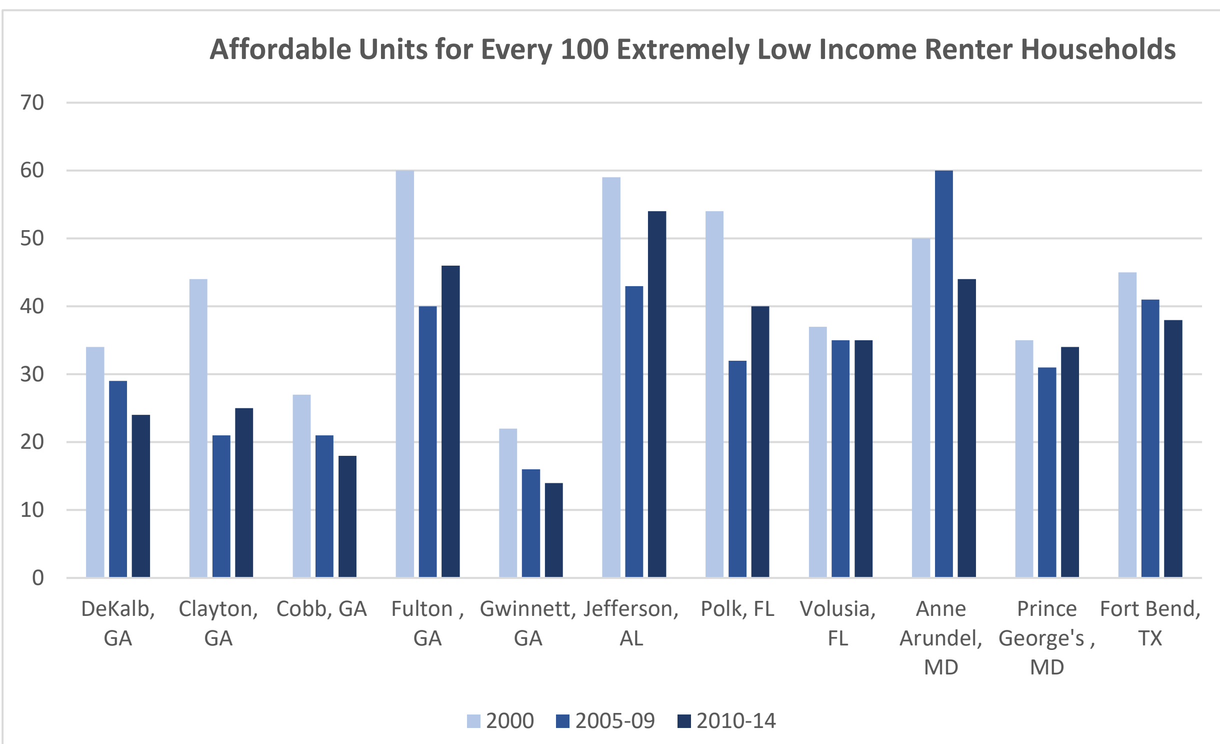
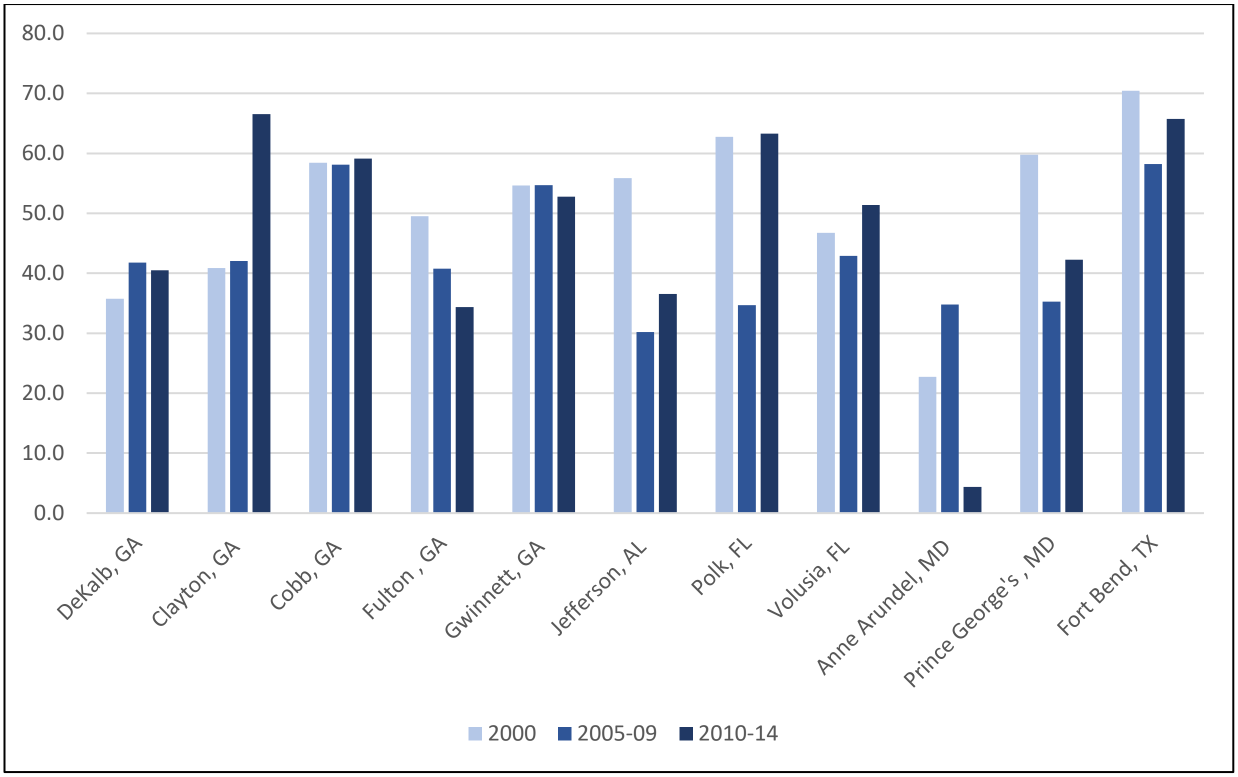


Figure 28. Percent of Affordable Units without Subsidy, 2000-2014.



Housing Conditions

According to a recent report by the Joint Center for Housing Studies, the median age of occupied rental units in 2015 was 42 years, five years older than the median age for owner-occupied housing units.[56] The report noted the oldest rental units are those in buildings with two to four housing units (median age of 51 years) and that older rental housing is more likely to have problems related to housing condition. Based on HUD definitions of inadequate housing, 13 percent of rental housing units built before 1940 had physical deficiencies compared to only 6 percent of rental units built in 1990 or later. Overall, while the prevalence of physical problems is low for rental housing (9%), they are twice as great as those for owner-occupied housing units (4%).[57]

As shown earlier in Figure 14 (page 36), the proportion of rental housing units with only a physical problem was 6.3 percent in DeKalb County in 2014 and ranged from 4.3 percent (Anne Arundel County) to 10.1 percent (Polk County) among the 11 counties included in the analysis. DeKalb's rate of rental units with physical problems placed it in the middle of the distribution, with five counties having higher rates and five counties lower rates.

[56] Joint Center for Housing Studies of Harvard University, *America's Rental Housing 2017* (Cambridge, MA: 2017), p. 15.

[57] Ibid.

Table 6. Extremely Low Income Renter Households and Adequate, Affordable, Available Rental Units by County, 2000-2014.

	ELI Renter Households			Adequate, Affordable, Available Units			AAA Units per 100 Renter Households		
	2000	2010-14	% Change	2000	2010-14	% Change	2000	2010-14	Difference
DeKalb, GA	19,051	31,310	64.3	6,555	7,520	14.7	34	24	-10
Clayton, GA	5,470	13,254	142.3	2,437	3,334	36.8	45	25	-19
Cobb, GA	10,728	18,746	74.7	2,907	3,408	17.2	27	18	-9
Fulton , GA	43,626	48,336	10.8	26,152	22,362	-14.5	60	46	-14
Gwinnett, GA	6,684	17,649	164.0	1,420	2,476	74.4	21	14	-7
Jefferson, AL	25,237	31,232	23.8	15,023	16,855	12.2	60	54	-6
Polk, FL	10,040	18,090	80.2	5,375	7,266	35.2	54	40	-13
Volusia, FL	8,529	15,534	82.1	3,163	5,327	68.4	37	34	-3
Anne Arundel, MD	5,849	7,385	26.3	2,926	3,228	10.3	50	44	-6
Prince George's , MD	22,879	27,390	19.7	7,918	9,370	18.3	35	34	0
Fort Bend, TX	3,436	6,520	89.8	1,572	2,497	58.8	46	38	-7

Figure 29 shows the spatial distribution of DeKalb County housing units with a severe physical problem by census tract based on the 2010-2014 five-year ACS estimates. Darker shaded tracts have a higher prevalence of physical problems with the housing stock and lighter shaded tracts have a lower prevalence. The areas with the greatest concentration of owner-occupied housing units with physical problems are scattered throughout the county and include census tracts in Southwest DeKalb, Stonecrest, Lithonia, areas just outside Avondale Estates and Clarkston, and Doraville. Areas with rental housing units with physical problems are also dispersed throughout the county, with the hardest hit areas being north of I-85 in Chamblee, Doraville, and parts of Brookhaven; the greater Clarkston area; and South Central DeKalb.

We also use age of housing as a proxy for housing condition and focus on rental housing units built before 1980. Older housing is more likely to have one or more problems related to major systems such as plumbing, heating and/or electrical and more likely to have structural problems.[58] In addition, one of the biggest concerns with older housing is the presence of lead-based paint and the adverse health effects that can come from prolonged exposure to lead, particularly among infants and young children. According to the Centers for Disease Control, "the foremost cause of childhood lead poisoning in the United States today is lead-based paint and the accompanying contaminated dust and soil found in older houses."[59] HUD's Lead Safe Housing Rule, published in 1999, calls for the notification, evaluation, and reduction of lead-based paint hazards in all federally-owned or federally-assisted housing; properties built after 1978 are exempt from these rules.[60]

Figures 29-34 map the geographic distribution of older rental housing in DeKalb County (built before 1980) by building size. Overall, the census tracts with the largest number of older rental units tend to be found in North DeKalb (north of I-85, Brookhaven, Chamblee, Doraville areas) and in Central DeKalb (areas outside Decatur and Avondale Estates, and in the Clarkston, Pine Lake, and Stone Mountain areas).

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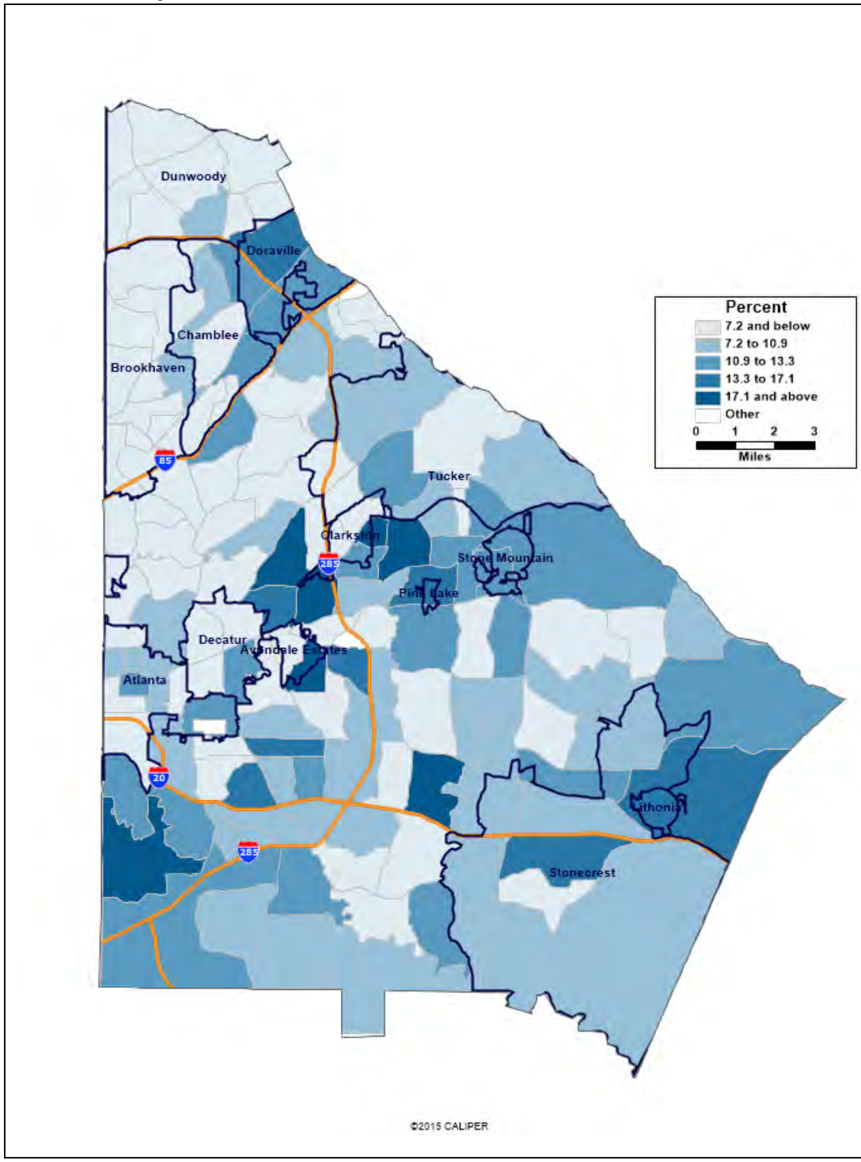
[58] *State of the Nation's Housing*, p. 15.

[59] U.S. Department of Housing and Urban Development, Guidelines for the Evaluation and Control of Lead-Based Paint Hazards in Housing, 2d ed (Washington, DC: Office of Healthy Homes and Lead Hazard Control, July 2012), p. 1-6.

[60] U.S. Department of Housing and Urban Development, "The Lead-Safe Housing Rule," Office of Healthy Homes and Lead Hazzard Control. Available at https://www.hud.gov/program_offices/healthy_homes/enforcement/lshr

Figure 29. Percent of Owner- and Renter-Occupied Housing Units with a Physical Problem.

Owner-Occupied Units



Renter-Occupied Units

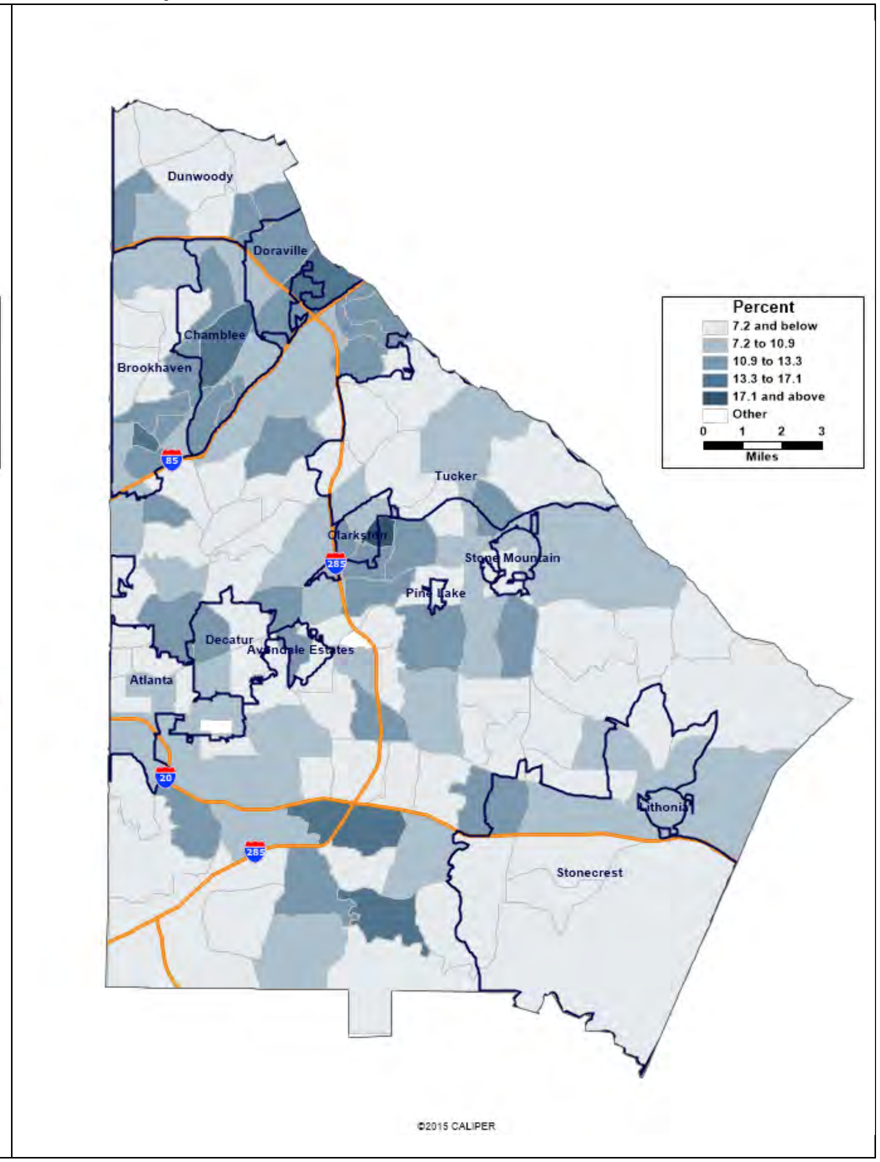


Figure 30. Rental Units Built Before 1980

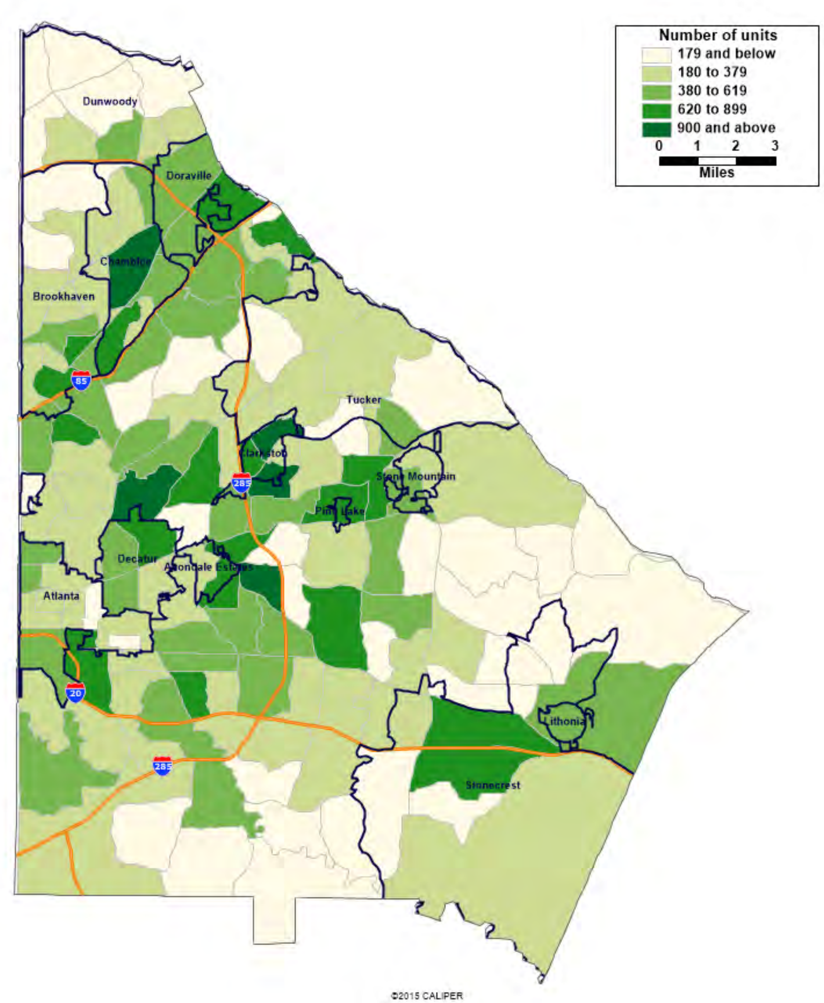


Figure 31. Rental Units Built Before 1980: 1 Unit Structure

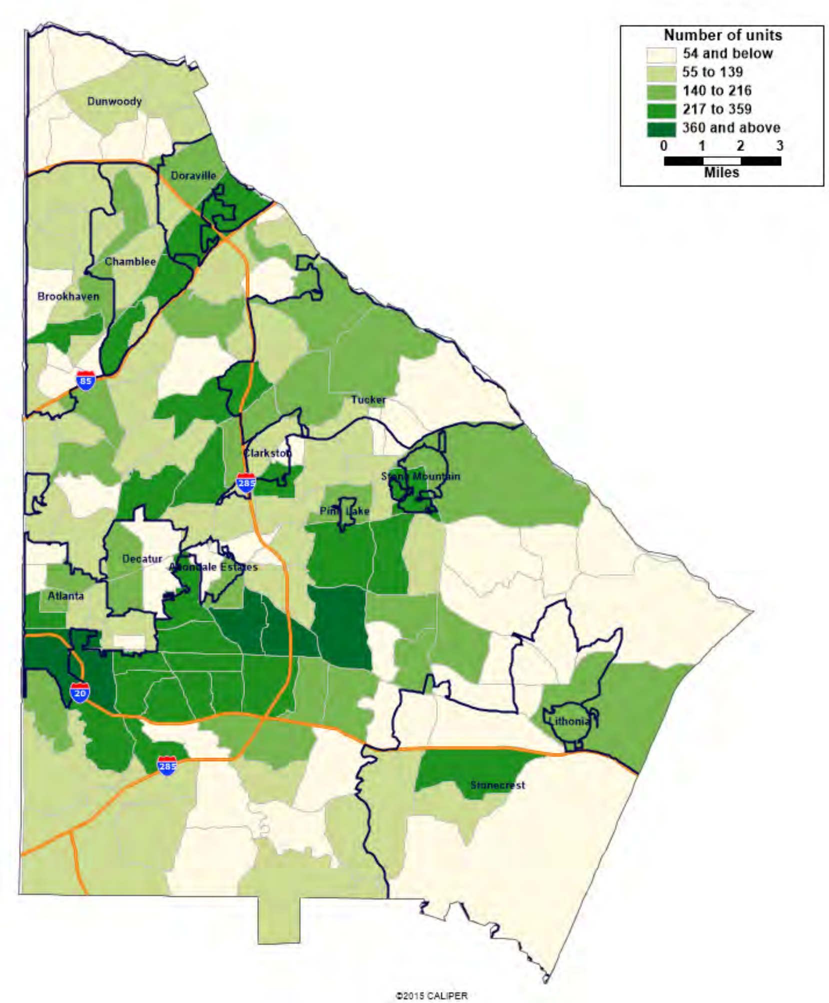


Figure 32. Rental Units Built Before 1980: 2-4 Unit Structure

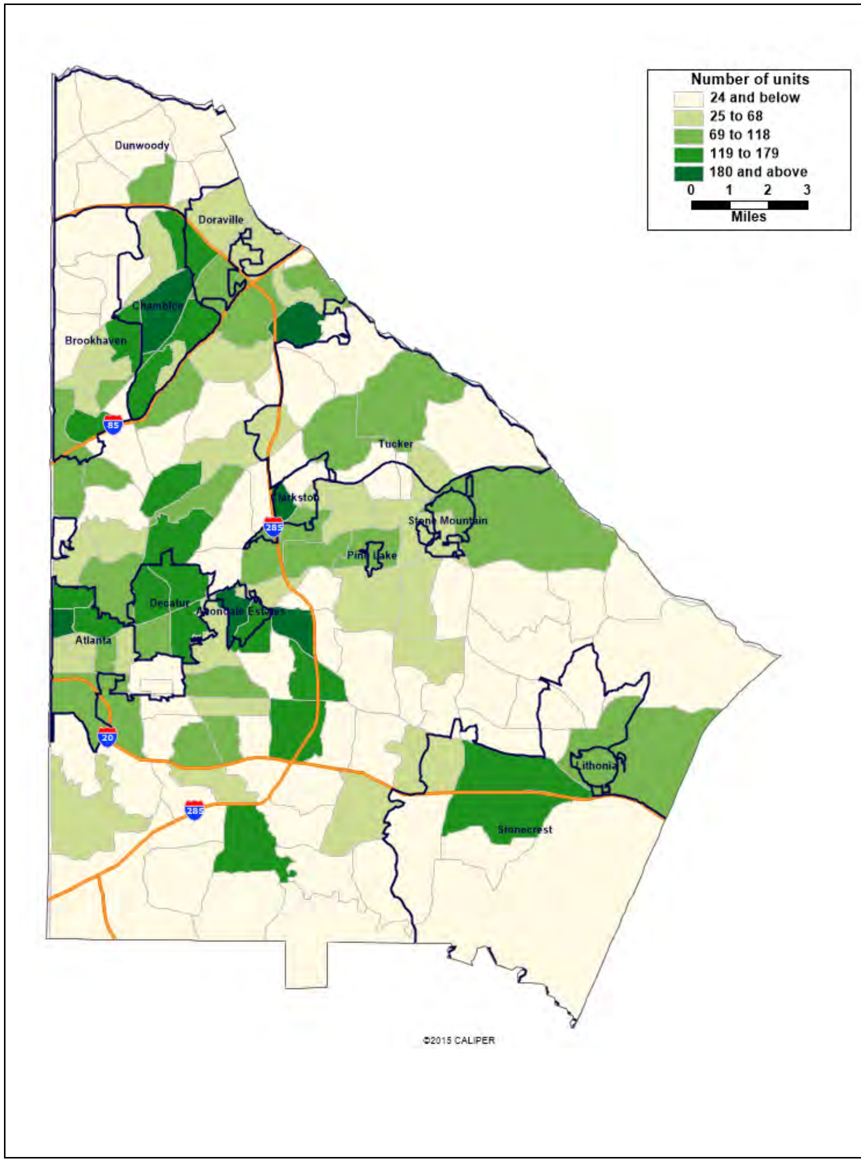


Figure 33. Rental Units Built Before 1980: 5-19 Unit Structure

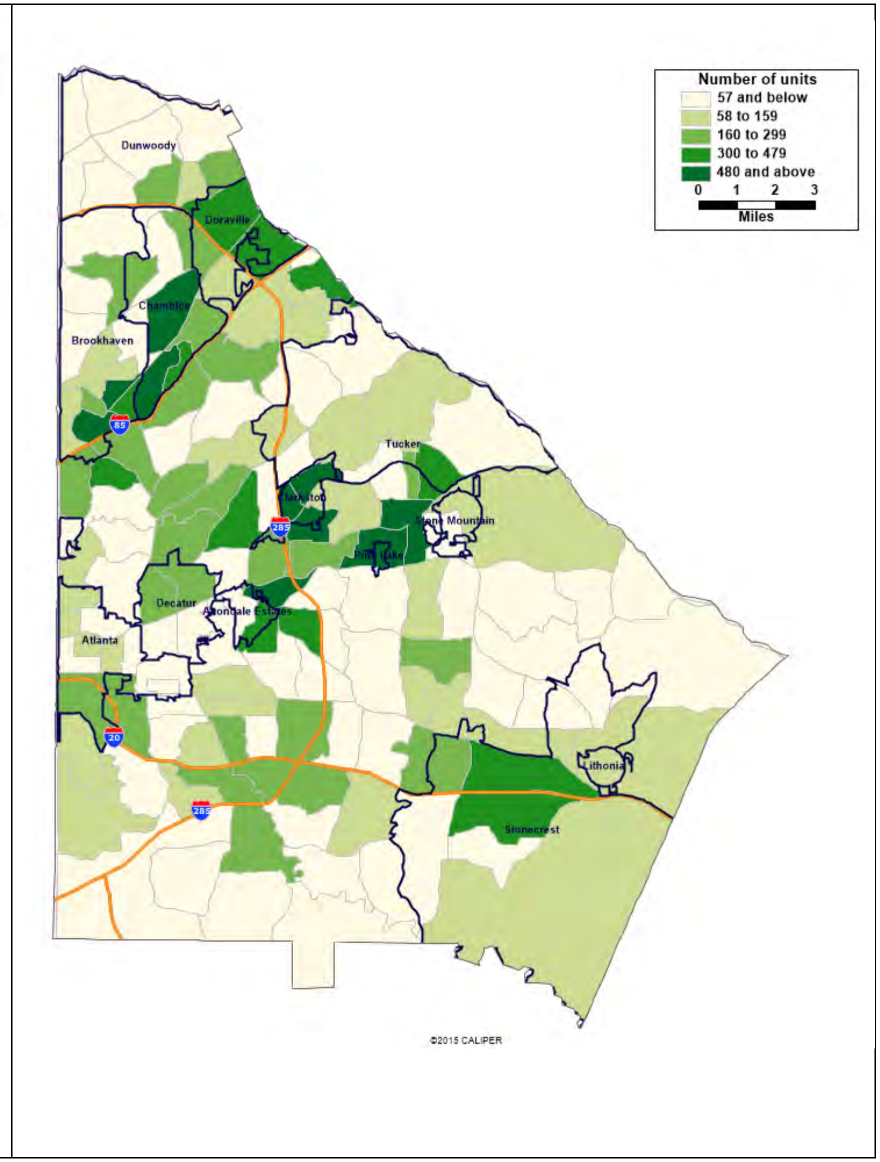


Figure 34. Rental Units Built Before 1980: 20-49 Unit Structure

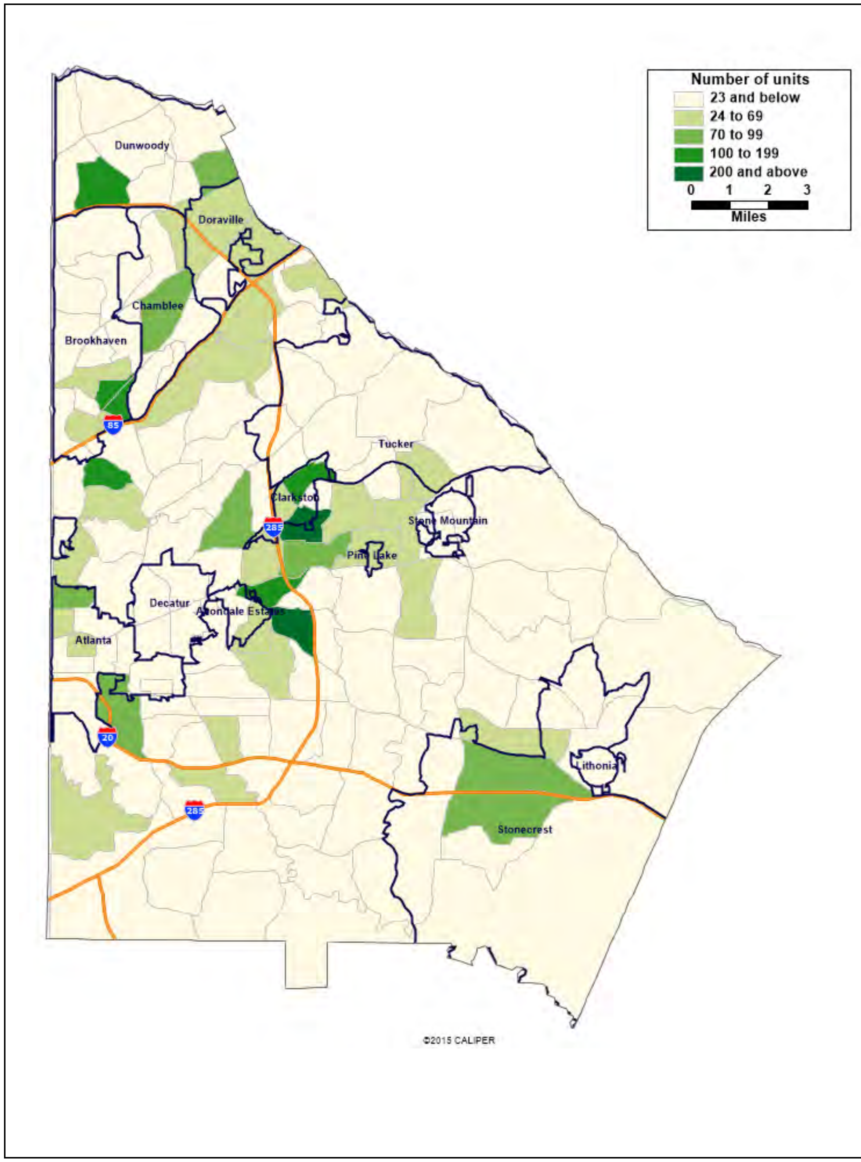
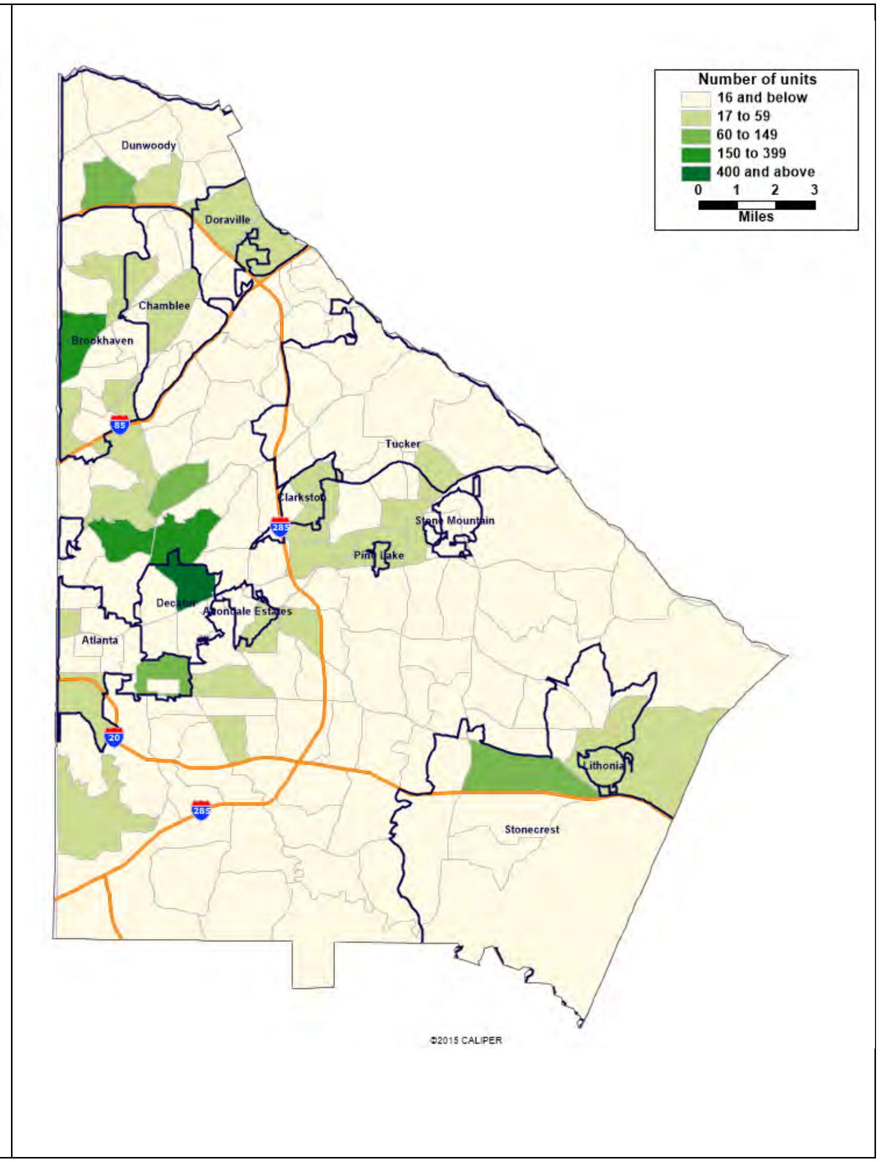


Figure 35. Rental Units Built Before 1980: 50+ Unit Structure



Section 4

Assisted Housing in Large Urban Counties

Overview

Assisted Housing. In DeKalb County, about one out of five rental units (20,919, 17.5%) had a tenant or unit-based subsidy in 2017. Three out of four rental units with a unit-based subsidy in DeKalb County were assisted under the Low Income Housing Tax Credit (LIHTC) program and nearly one out of five assisted units with a unit-based subsidy received a HUD Project-Based Rental Assistance subsidy (typically Section 8 new construction or substantial rehabilitation). The proportion of rental units with a tenant-based subsidy (Section 8/Housing Choice Vouchers) in DeKalb County was 6.4 percent; only Fulton County (8.5%) and Jefferson County (7.5%) had higher rates of tenant-based subsidy.

Assisted Units at Risk of Loss. The rate of subsidized homes at risk of loss in DeKalb County is more than twice the national rate, with more than one in four publicly supported homes (27%) with an expiring subsidy within the next 10 years. This is the second highest percentage of units at risk of loss among the 11 counties included in the study. Looking further out, about two-thirds of all assisted units will lose their subsidies in the next 20 years unless their subsidies are renewed.

CDBG. DeKalb County allocated the smallest share of its CDBG funds for housing over the period 2014-2016 (less than 5%) among the 11 counties included in the analysis. Fulton County had the highest allocation for housing in any of the three years examined (64.5%) while Anne Arundel County's allocations for housing consistently topped 40 percent. In DeKalb County, public improvements and facilities represented about half of all CDBG expenditures in two of the three years examined

HOME. DeKalb had the largest HOME partnership grant among the 11 counties examined. The county's cumulative use of HOME funds over the period 1994-2016 is relatively balanced among eligible activities with the largest activity being owner-occupied housing rehabilitation (38.4%) followed closely by rental housing development (36%). Homebuyer assistance accounted for 24.5 percent and tenant-based rental assistance (TBRA) the balance, or 1.1 percent. Most other counties included in the analysis tended to devote a majority of their HOME funds to one of these activities.

Neighborhood Stabilization Program. DeKalb County received the largest total NSP awards ($23.8 million) among the 11 counties analyzed. About half of the county's NSP 1 funds were used for the purchase, rehabilitation, and sale of foreclosed, single-family homes; 21.4 percent were used to provide financial assistance for homebuyers with incomes at or below 120 percent of the areawide median income and 18.8 percent for the redevelopment of multifamily properties. DeKalb's NSP 3 activities were confined to a single target neighborhood where the county and its partners acquired, renovated, and sold 42 vacant homes in the Hidden Hills neighborhood. A recent study of DeKalb's NSP activities found that the county's investment of $8.9 million in the rehabilitation of 137 foreclosed single-family homes led to an increase in value of more than $141 million across all homes in the NSP target neighborhoods, yielding a return on investment of 16 to 1.

How does DeKalb County's response to its housing challenges compare with the policy responses taken by other large urban counties, both in the greater Atlanta area as well as in the US? In this section we present a comparative analysis that addresses the utilization of federally-subsidized affordable housing programs (e.g., HUD project-based rental assistance, public housing, the Low Income Housing Tax Credit program, and housing choice vouchers) as well as federal programs that provide direct assistance to large urban county governments such as Community Development Block Grants and the HOME Investment Partnership program.

We also examine some of the more widely-used affordable housing strategies and compare their utilization in DeKalb County with the experiences of the other 10 urban counties included in our analysis. These include strategies to increase the supply of affordable housing (e.g., housing trust funds, inclusionary zoning ordinances, and Low Income Housing Tax Credits), to retain and preserve affordable housing (e.g., rent control, code enforcement, grants and loans for housing rehabilitation, land banks, the preservation of federally-subsidized housing, and tax relief), and to increase the assets of low- and moderate-income families (e.g., Family Self Sufficiency, homeownership education and counseling, homebuyer assistance, Section 8 homeownership programs, cooperative housing, and community land trusts.

Assisted Housing in Large Urban Counties

The National Low Income Housing Coalition created the National Housing Preservation Database (NHPD) in 2011 to provide property-based information on the subsidy status derived from nationally available data sources. The database provides de-duplicated information on the inventory of federally-assisted housing as reported by the following programs:

- HUD Project-Based Rental Assistance (Section 8 new Construction and Substantial Rehabilitation, Rent Supplement Program, Rental Assistance Payments, Project Rental Assistance Contract for Section 202 Supportive Housing for the Elderly)
- Section 202 Direct Loans (low income seniors)
- Public Housing
- The Low Income Housing Tax Credit program
- The HOME Rental Assistance Program
- HUD Insurance Programs (Federal Housing Administration and other HUD mortgage insurance and interest subsidies to promote the development of affordable multifamily housing)
- State Housing Finance Agency Funded Section 236 (interest subsidies without the FHA mortgage insurance)
- Section 515 Rural Rental Housing Loans
- Section 538 USDA Guaranteed Rural Rental Housing Program[61]

Three tools are available in the database: (1) preservation profiles for the United States, states, and counties; (2) a mapping tool; and (3) a query tool for generating reports and data extracts from the database. We analyzed data for DeKalb County and the 11 comparison counties based on the September 2017 NHPD update. We supplemented this data with data derived from HUD's Housing

[61] For descriptions of these programs see National Low Income Housing Coalition, National Housing Preservation Database, Data Notes. Available at http://preservationdatabase.org/documentation/data-notes/.

Choice Vouchers by Tract database (last updated December 7, 2017)[62] to gain a more complete picture of subsidized housing that combines both unit-based and tenant-based assistance.

Table 7 reports the reports the number of publicly-supported rental units in 2017 by program type for DeKalb County and the 11 comparison counties. In DeKalb County, about one out of five rental units (20,919, 17.5%) had a tenant or unit-based subsidy. Among the comparison counties the proportion of subsidized rental units ranged from a low of 6.5 percent in Fort Bend County and 6.9 percent in Gwinnett County to a high of 22.8 percent in Jefferson County and 27.5 percent in Fulton County.

Three out of four rental units with a unit-based subsidy (76.4%) in DeKalb County were assisted under the Low Income Housing Tax Credit (LIHTC) program and nearly one out of five assisted units with a unit-based subsidy (18.2%) received a HUD Project-Based Rental Assistance subsidy (typically Section 8 new construction or substantial rehabilitation). The proportion of rental units with a tenant-based subsidy (Section 8/Housing Choice Vouchers) in DeKalb County was 6.4 percent; only Fulton County (8.5%) and Jefferson County (7.5%) had higher rates of tenant-based subsidy.

Because the National Housing Preservation Database is property based, it is possible to identify rental housing units in a community that are most at risk of loss due to expiring subsidies. Figure 36 shows the percentage of subsidized rental units at risk of loss over the next five, ten, fifteen, and twenty years for DeKalb County and the ten comparison counties. The data show that while DeKalb has one of the lowest percentages of subsidized rental units at risk of loss within the next five years (4.4%), DeKalb has one of the highest percentages of units at risk of loss over the next twenty years (67.5%). Indeed, a majority of subsidized rental units are at risk of loss over the next twenty years in all five metro Atlanta core counties, rates that are substantially higher than those found in the six other counties included in the analysis. Clayton County has the highest share of units at risk over the next twenty years (88.1%); Anne Arundel County has the lowest (25.6%).

Federal Block Grants for Housing and Community Development

Many of the federal resources for the development of affordable housing, such as Low Income Housing Tax Credits and HUD's Project-Based Rental Assistance programs, are generally under the control of state agencies and local housing authorities. Two of the most important programs under the control of general-purpose county governments are the Community Development Block Grant (CDBG) program and the HOME Investment partnership (HOME) program. Both CDBG, created in 1974, and HOME, begun in 1990, are federal block grants that provide annual funding to cities and urban counties to support a wide variety of housing and community development investments.

CDBG. CDBG funds can be used to support a wide range of housing activities. These include: acquisition of real property, construction or rehabilitation of housing, code

[62] U.S. Department of Housing and Urban Development, Housing Choice Vouchers by Tract, Created 7-15-2015, last updated 12-7-2017. Available at https://www.arcgis.com/home/item.html?id=8d45c34f7f64433586ef6a448d00ca12.

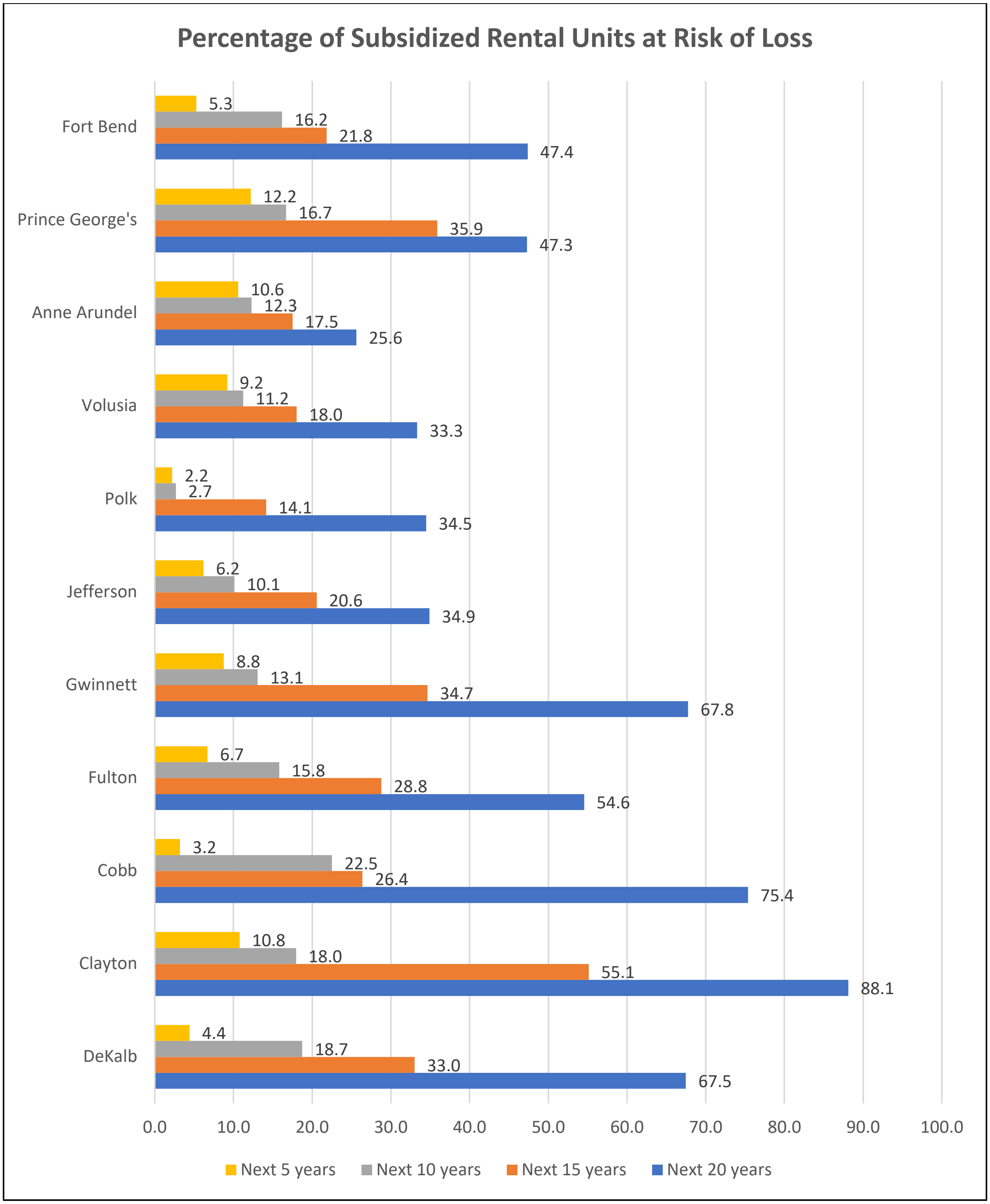
Table 7. Publicly Supported Rental Units by Program, 2017.

	Metro Atlanta Counties					Comparison Counties					
	DeKalb	Clayton	Cobb	Fulton	Gwinnett	Jefferson, AL	Polk, FL	Volusia, Fl	Anne Arundel, MD	Prince George's, MD	Fort Bend, TX
Number of assisted units											
Tenant-based											
Section 8/Housing Choice Vouchers	7,619	2,138	3,029	15,604	1,582	7,198	1,483	2,331	1,947	5,224	1,277
Unit-based											
Section 8	2,417	660	651	6,962	726	3,825	1,419	1,227	1,348	2,707	276
Section 202	-	-	-	530	112	235	18	71	24	73	73
LIHTC	10,164	3,432	5,276	24,852	3,552	4,872	3,128	4,235	2,899	8,232	1,432
HOME	456	-	277	1,874	20	775	17	72	104	405	-
Public Housing	814	30	-	5,083	442	6,740	739	1,036	1,836	543	-
Other	-	-	-	90	48	326	1,184	381	-	238	-
Total unit-based subsidies	13,851	4,122	6,204	39,391	4,900	16,773	6,505	7,022	6,211	12,198	1,781
Total unit-based assisted units	13,300	4,122	5,855	34,866	4,781	14,744	6,406	7,246	5,783	11,586	1,589
Total assisted units	20,919	6,260	8,884	50,470	6,363	21,942	7,889	9,577	7,730	16,810	2,866
Total renter-occupied units	119,657	41,991	96,282	183,340	92,188	96,035	69,045	59,977	52,952	116,148	43,927
% with tenant-based subsidy	6.4	5.1	3.1	8.5	1.7	7.5	2.1	3.9	3.7	4.5	2.9
% with unit-based subsidy	11.1	9.8	6.1	19.0	5.2	15.4	9.3	12.1	10.9	10.0	3.6
% with tenant or unit-based subsidy	17.5	14.9	9.2	27.5	6.9	22.8	11.4	16.0	14.6	14.5	6.5
Percent of assisted units with unit-based subsidy											
Section 8	18.2	16.0	11.1	20.0	15.2	25.9	22.2	16.9	23.3	23.4	17.4
Section 202	0.0	0.0	0.0	1.5	2.3	1.6	0.3	1.0	0.4	0.6	4.6
LIHTC	76.4	83.3	90.1	71.3	74.3	33.0	48.8	58.4	50.1	71.1	90.1
HOME	3.4	0.0	4.7	5.4	0.4	5.3	0.3	1.0	1.8	3.5	0.0
Public Housing	6.1	0.7	0.0	14.6	9.2	45.7	11.5	14.3	31.7	4.7	0.0
Other	0.0	0.0	0.0	0.3	1.0	2.2	18.5	5.3	0.0	2.1	0.0

Sources:
Public and Affordable Housing Research Corporation (PAHRC) and the National Low Income Housing Coalition (NLIHC), National Housing Preservation Database.
Available at www.preservationdatabase.org

U.S. Department of Housing and Urban Development, Housing Choice Vouchers by Tract, Created 7-15-2015, Last updated 12-7-2017.
Available at https://www.arcgis.com/home/item.html?id=8d45c34f7f64433586ef6a448d00ca12

Figure 36. Housing Preservation Profile: 2017



Source: Public and Affordable Housing Research Corporation (PAHRC) and the National Low Income Housing Coalition (NLIHC), National Housing Preservation Database.

enforcement, homeownership assistance, public facilities and improvements (e.g., site improvements to serve a new apartment complex to be rented to low- and moderate-income households at affordable rents), and public services (e.g., fair housing activities, homebuyer downpayment assistance), among others.

CDBG funds must be used to give maximum feasible priority to activities that will carry out one of the program's three broad national objectives: (1) benefit to low- and moderate-income families, (2) aid in the prevention or elimination of slums or blight, or (3) activities that meet an urgent community need due to existing conditions that pose a serious and immediate threat to the health or welfare of the community where other financial resources are not available to meet such needs.[63] According to the statute, CDBG grantees must spend 70 percent of their CDBG funds to benefit low (0-50% of the area median income) and moderate (51-80% of the area median income) income persons.

Among CDBG entitlement communities, the primary uses of CDBG funds have traditionally been housing and public improvements, together accounting for more than half of all CDBG expenditures in most entitlement jurisdictions. The share of CDBG funds spent by entitlement communities on housing activities was 28.0 percent in 2017, down slightly from the 30.3 percent share for housing in 2010; spending on public improvements accounted for 27.2 percent of all CDBG funds among entitlement communities in 2010, up from 21.2 percent in 2010.[64] The largest allocations for housing activities by CDBG entitlement communities were for the rehabilitation of single-family homes (about half of all spending on housing) and code enforcement. Traditionally, cities have spent a larger share of their CDBG funds for housing than urban counties whereas urban counties have tended to place greater emphasis on public improvements than primary cities. For example, in 2014, cities allocated 32 percent of their CDBG funds for housing compared to 23 percent by urban counties; urban counties, on the other hand, allocated nearly 41 percent of their CDBG funds for public improvements compared to only 19 percent by primary cities. [65]

Figure 37 illustrates the uses of CDBG funds in DeKalb County and the ten comparison counties for program years 2014 through 2016 based on information reported in HUD's CDBG funding matrix. The top-left panel shows the total amount of CDBG funds awarded to each county in 2016. The three highest grants went to Gwinnett County ($5.2 million), DeKalb County ($4.7 million), and Prince George's County ($4.4 million). DeKalb County allocated the smallest share of its CDBG funds for housing over the period 2014-2016 (less than 5%) among the 11 counties included in the analysis. Fulton County had the highest allocation for housing in any of the three years examined (64.5%) while Anne Arundel County's allocations for housing consistently topped 40 percent.

The top-right panel shows that CDBG allocations for public improvements in the study counties is consistent with the overall pattern among urban counties nationwide, with many of the study counties consistently allocating 40 percent or more of their CDBG funds for public improvements and facilities. In DeKalb County, public improvements and facilities represented about half of all CDBG expenditures in two of the three years examined. Gwinnett and Volusia counties awarded the largest shares of their CDBG

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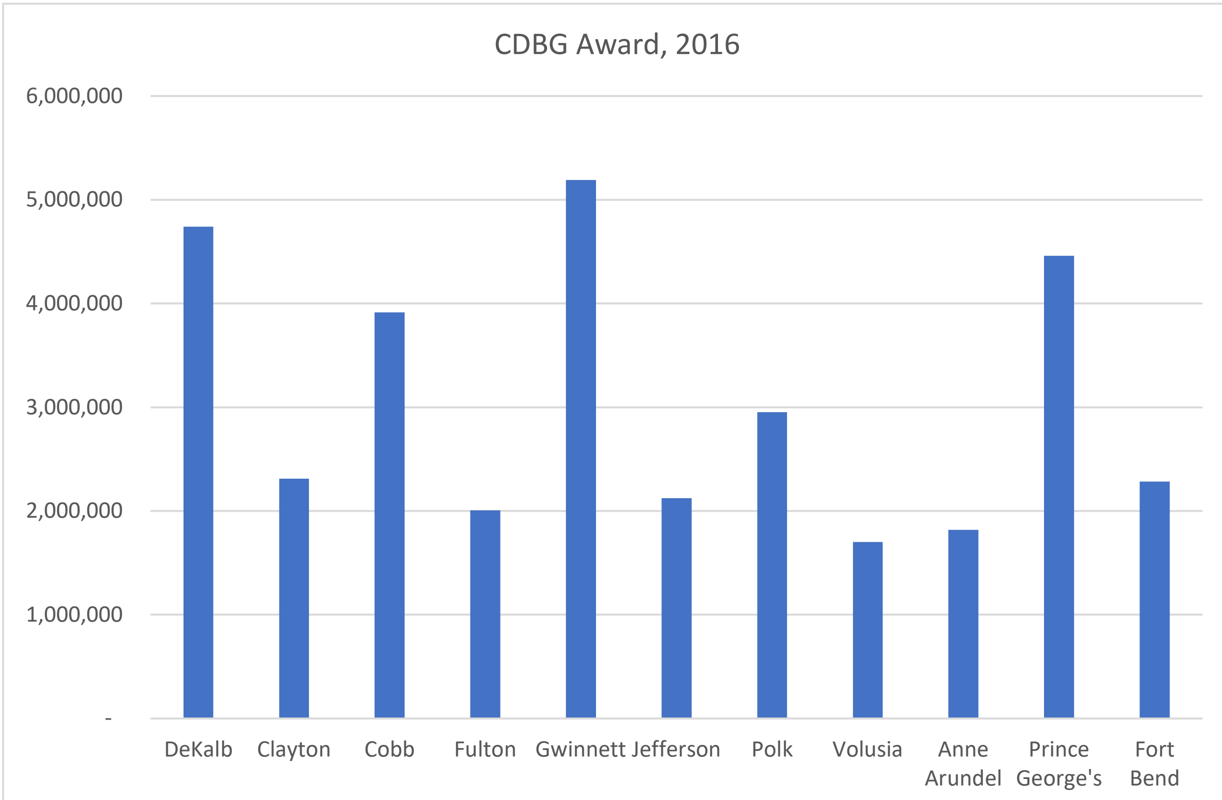
[63] U.S. Department of Housing and Urban Development, Office of Community Planning and Development, Basically CDBG for Entitlements, September 2017. Available at https://www.hudexchange.info/resource/19/basically-cdbg-training-guidebook-and-slides/

[64] U.S. Department of Housing and Urban Development, Office of Community Planning and Development, CDBG Expenditure Reports, FY 2001 – FY 2017. Available at https://www.hudexchange.info/programs/cdbg/cdbg-expenditure-reports/

[65] Michael J. Rich, "Community Development Block Grants at 40: Time for a Makeover," *Housing Policy Debate*, 24, 1 (2014): 46-90

Figure 37. CDBG Allocations, 2014-2016.



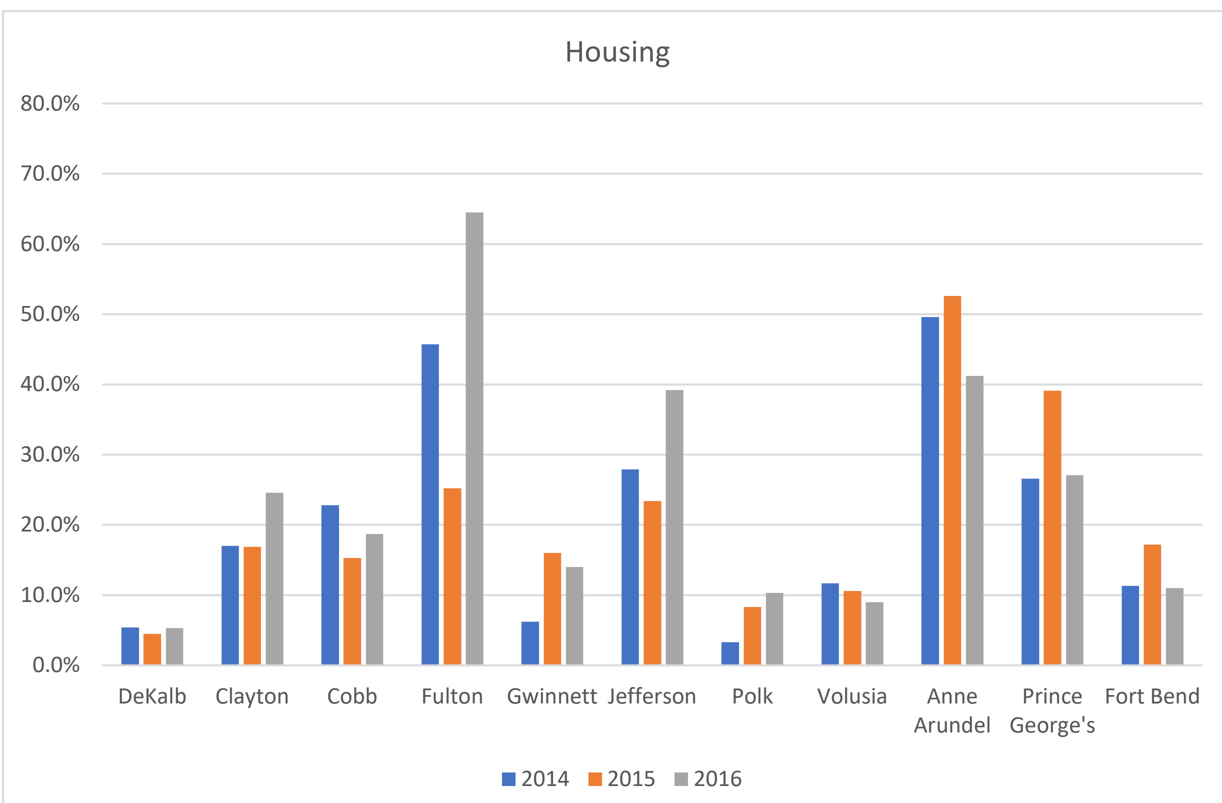
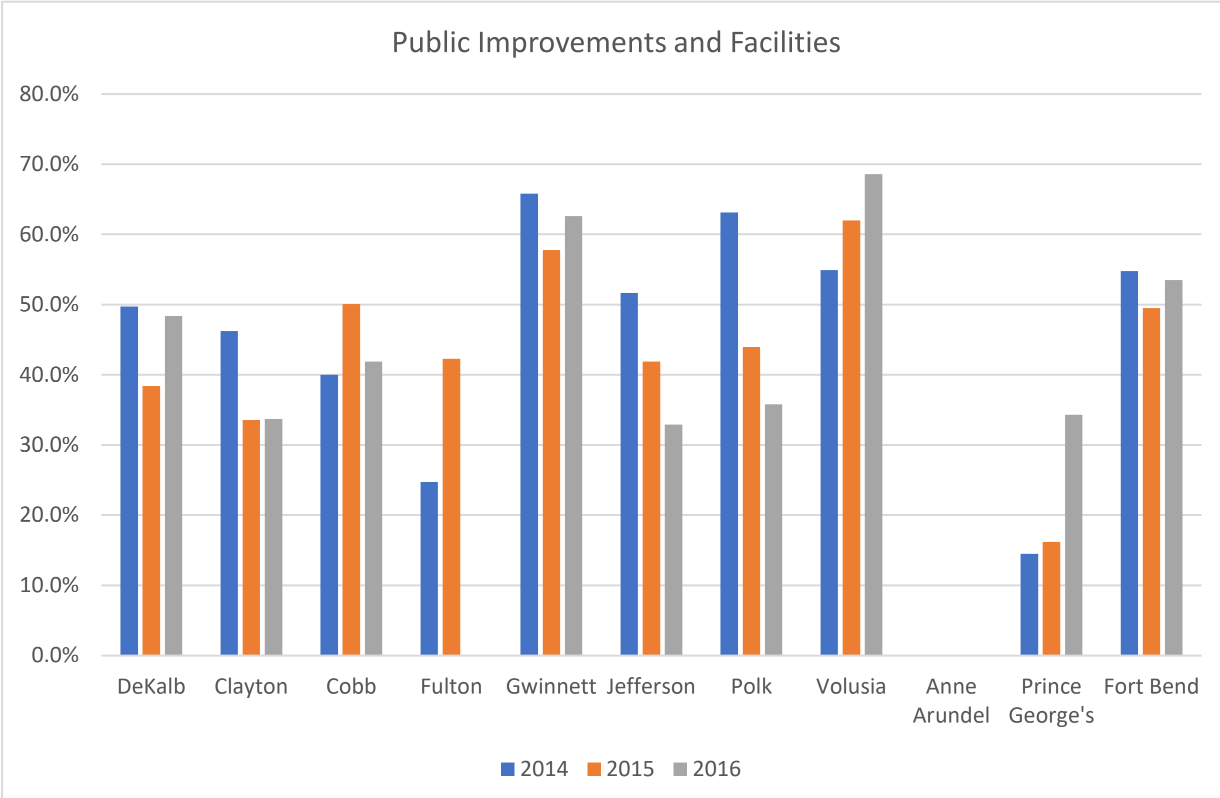
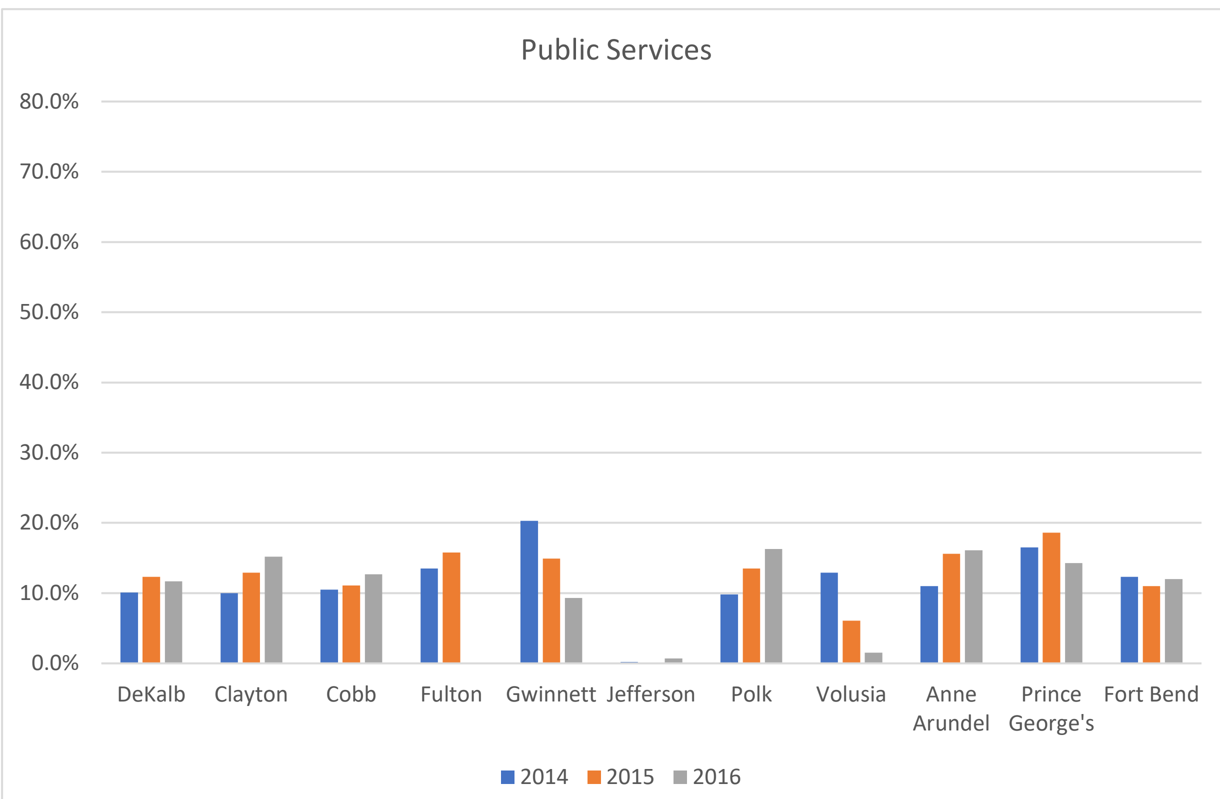


Figure 37, cont'd





funds for public improvements and facilities, exceeding 60 percent in two of the three years examined in both counties. Anne Arundel was the only county that did not allocate any CDBG funds for public improvements and facilities in any of the three years reported; Fulton County also did not allocate any CDBG funds for public improvements and facilities in 2016.

Except for Jefferson County and Volusia County in 2016, the allocation of CDBG funds for public services was pretty comparable across the study counties, with most spending at or very near the CDBG regulatory cap for public services (15 percent).[66]

HOME. The HOME Investment Partnership program provides block grants to states, cities, and counties to support a broad range of activities to increase the supply of affordable housing. These include home purchase or rehabilitation financing assistance to eligible homeowners and new homebuyers, assistance to developers to build or rehabilitate housing for rent or ownership, and tenant-based rental assistance for up to two years, which may be renewed. Housing assisted with HOME funds must comply with federal rent limitations (published annually by HUD), as well as maximum per unit subsidy amounts and maximum purchase-price limits. There are also requirements for eligible households assisted with HOME funds, which vary by type of activity. For rental housing, at least 90 percent of the households receiving assistance must have incomes that do not exceed 60 percent of the area median income and for projects with five or more assisted units, at least 20 percent of the units must be occupied by families with incomes that do not exceed 50 percent of the area median income. Households earning more than 80 percent of the area median income are not eligible for HOME assistance.[67]

According to a recent report by the Congressional Research Service, more than half of HOME funds spent from the program's inception through July 31, 2014 were for rental housing ($15.6 billion or 55%, including both rental housing development and tenant-based rental assistance); homebuyer assistance accounted for $7.7 billion (27%), and $4.97 billion (18%) was used for rehabilitation of owner-occupied housing. Of the HOME funds used for rental housing, about 95 percent has been used to develop rental housing (new construction or rehabilitation) with the remaining five percent used for tenant-based rental assistance.[68]

HOME funds are awarded on an annual basis to eligible entitlement jurisdictions on the basis of a formula that uses the following elements: (1) low vacancy and poor renters; (2) rental housing with one of four problems—overcrowding, incomplete kitchen facilities, incomplete plumbing facilities, and high rent to income ratio; (3) number of rental units built before 1950 and that are occupied by the poor; (4) number of substandard units likely in need of rehabilitation multiplied by a housing production cost factor; (5) number of families in poverty; and (6) fiscal capacity of the jurisdiction, as measured by population and per capita income indicators.[69]

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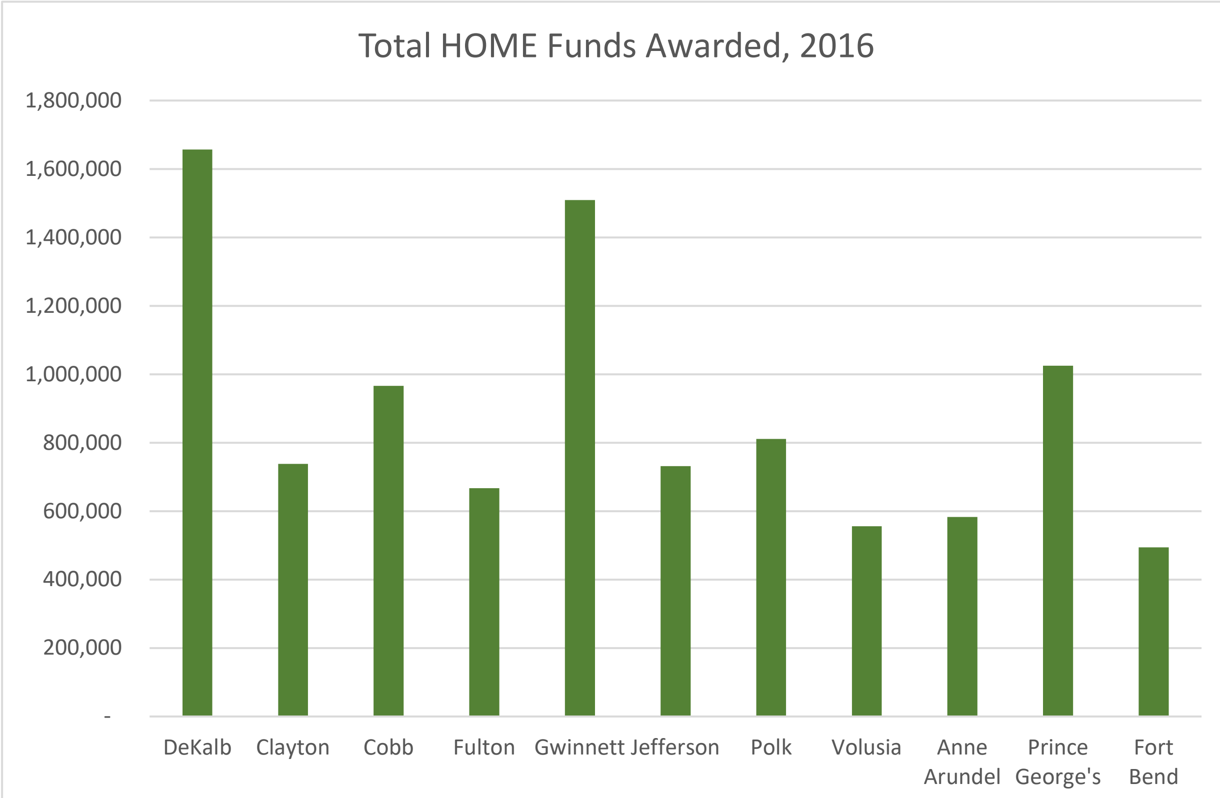
[66] The total amount of CDBG funds allocated for public services cannot exceed 15 percent of the annual entitlement grant plus 15 percent of program income received in the prior year. Jurisdictions that obligated more than 15 percent of their 1982 or 1983 CDBG funds for public services can exceed the 15 percent cap. See HUD, *Basically CDBG*, Section 7.2, Public Services Cap.

[67] U.S. Department of Housing and Urban Development, Office of Community Planning and Development, "HOME Investment Partnerships Program: FY 2016 HOME Information," Available at https://www.hud.gov/program_offices/comm_planning/affordablehousing/programs/home/

[68] Katie Jones, *An Overview of the HOME Investment Partnerships Program* (Washington, DC: Congressional Research Service, September 11, 2014), p. 19.

[69] U.S. Department of Housing and Urban Development, Office of Community Planning and Development, *The HOME Program Formula*, no date, Available at https://archives.hud.gov/offices/pih/codetalk/rulemaking/handouts/0306home.pdf

Figure 38. HOME Allocations by Type of Activity.



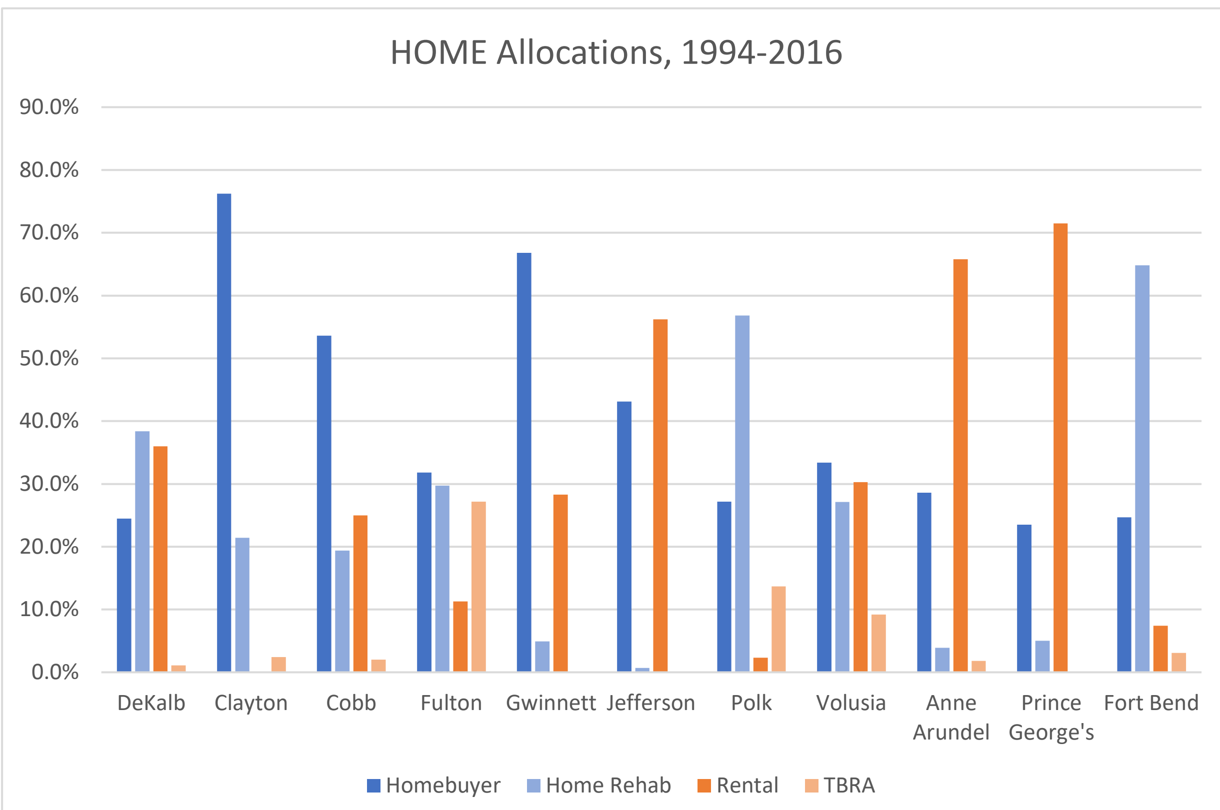


Figure 38 presents the uses of HOME funds by the eleven study counties. DeKalb County had the largest HOME partnership grant in 2016 ($1.6 million) followed by Gwinnett County ($1.5 million) and Prince George's County ($1.0 million).[70] The bottom panel of Figure 37 shows the cumulative use of HOME funds by the eleven study counties, covering the period from 1994 through 2016. Compared to the other counties, DeKalb has a relatively balanced distribution with the largest activity being owner-occupied housing rehabilitation 38.4%) followed closely by rental housing development (36%). Homebuyer assistance accounted for 24.5 percent and tenant-based rental assistance (TBRA) the balance, or 1.1 percent. Volusia and Fulton counties also had a relatively balanced distribution of HOME funds across eligible activities, though both placed slightly greater priority on homebuyer assistance over owner-occupied rehabilitation. Three counties, all in the metro Atlanta area placed a high priority on homebuyer assistance: Clayton (76.2%), Cobb (53.6%), and Gwinnet (66.8%). Three counties also placed a high priority on rental housing development: Jefferson (56.2%), Anne Arundel (65.8%), and Prince George's (71.5%). Polk (56.8%) and Fort Bend (64.8%) counties both used most of their HOME funds for owner-occupied housing rehabilitation. Fulton was the only county that devoted a sizeable share of its HOME funds (27.2%) to tenant-based rental assistance; three counties (Gwinnett, Jefferson, and Prince George's) did not allocate any of their HOME funds on tenant-based rental assistance.

Neighborhood Stabilization Program

The Neighborhood Stabilization Program (NSP) was established by the Housing and Economic Recovery Act of 2008 to aid state and local governments in addressing the foreclosure crisis that emerged in the mid-2000s. The crisis began with rising delinquency rates, particularly among home buyers with subprime loans, and accelerated when housing values plummeted in many communities and the effects of the economic recession took hold. By 2009, when the home foreclosure rate peaked national, foreclosures on prime mortgages exceeded those on subprime mortgages. These effects were most pronounced in marginal neighborhoods where the concentration of foreclosed properties led to increased blight and abandonment, weakened housing markets through lower home sales prices, and in turn depressed home values for surrounding properties and in some cases surrounding neighborhoods.

The NSP consisted of three rounds of grant funding to assist state and local governments as well as other organizations acquire foreclosed or abandoned homes and return them to the local housing market through resale, rehabilitation, and/or redevelopment to help stabilize neighborhoods most affected by the foreclosure crisis and declining property values. NSP 1 consisted of $3.92 billion in formula grants that were awarded to state and local governments. The American Recovery and Reinvestment Act provided a second round of funding in 2009 (NSP 2), with $1.92 billion in competitive grants to state and local governments, nonprofit organizations, and consortia of nonprofit entities. NSP 2 awards were made to 56 grantees in 29 states that served 133 counties. About half of the funds ($947 million) were awarded to grantees in states hardest hit by the

[70] HUD reduced Prince George's County HOME funds by $2.2 million due to the County's inability to disburse the funding. An audit revealed the county had in excess of $12 million of HOME funds committed but not expended by the end of the fiscal year 2009. The report notes that overall, the county has lost $7 million in federal funding due to failure to spend it on affordable housing programs. See Hogan Lovells, Laura Biddle, Meghan Edwards-Ford, Joanna Huang, Deepika Ravi, Lisa Strauss, and Mary Anee Sullivan, Unfilled Promises: Affordable Housing in Metropolitan Washington, Washington, DC: Washington Lawyer's Committee for Civil Rights and Urban Affairs, June 2014, p. 4.

foreclosure crisis (California, Florida, Michigan, Nevada, and Ohio).[71] The Dodd-Frank Wall Street Reform Act provided a third round of funding (NSP 3) with $1 billion in formula grants allocated to state and local governments. All three phases of NSP were administered under the general rules and regulations of HUD's CDBG program.

NSP funds could be used for the following activities: purchase and redevelopment of foreclosed homes and residential properties, purchase and rehabilitation of abandoned or foreclosed homes or residential properties, creation of land banks for foreclosed homes, demolition of blighted structures, or demolition and redevelopment of vacant properties. NSP recipients were required to use at least 25 percent of their funds to assist families with incomes at or below 50 percent of the area median income and all NSP activities must benefit low- or moderate-income families with incomes at or below 120 percent of the area median income.[72]

HUD's national evaluation of the NSP program largely focused on NSP 2 and highlighted the diversity of tools, strategies, and neighborhoods grantees pursued in addressing the foreclosure crisis even though grantees could select among the same activities—financing, acquisition and rehabilitation, land banking, demolition, and redevelopment. The predominant use of funds (50%) were used for acquisition and rehabilitation, including both single-family and multi-family properties. Though demolition represented less than two percent of all NSP 2 spending, nearly half of all NSP properties were demolished, though the bulk of demolitions were concentrated in a few counties. Standalone financing in the form of second mortgages or downpayment assistance (without acquisition, rehabilitation, or redevelopment) was used most prominently in communities most affected by rapid rise in home values followed by sharp drops as local markets crashed. Redevelopment was an NSP activity in fewer than half of the grantees.

According to the evaluation, "the average NSP 2 tract received relatively sparse treatment under the program: on average, census tracts that received NSP 2 investments … had seven treated properties and expenditures of $1.2 million. Activities were generally not spatially concentrated, with a tract-level average of 0.57 miles between each NSP2 property and the five nearest NSP2 properties. A small number of tracts in each market type received higher intensity treatment, however."[73] The authors add that "the relatively low intensity of NSP2 treatment likely contributed to quite limited average impacts of NSP2 on housing market outcomes." The study found few statistically significant differences in housing outcomes between NSP2 and control tracts. Tracts that received more intensive treatment in the largest counties did show effects, though they generally tended to be in the opposite direction (e.g., lower prices, higher rates of distress, vacancy, and investor purchases) which the authors attribute to grantees choosing to focus on higher need neighborhoods with greater levels of vacant or abandoned properties.[74]

Regarding broader neighborhood effects, the study found considerable variation in the effects of NSP funding on crime in the three cities for which data were available for analysis; no significant reduction in property or violent crime was found in Chicago and Denver whereas NSP2 investments did lead to significantly reduced crime in Cleveland. Regarding the effects of NSP2 investments on the sales prices of nearby houses, the study found no "systematic effect of NSP2 on nearby housing

[71] Jonathan Spader et al, *The Evaluation of the Neighborhood Stabilization Program*, Report Prepared for the U.S. Department of Housing and Urban Development, Cambridge, MA: Abt Associates, March 2015.

[72] U.S. Department of Housing and Urban Development, HUD Exchange, "NSP: Neighborhood Stabilization Program, NSP Eligibility Requirements," Available at https://www.hudexchange.info/programs/nsp/nsp-eligibility-requirements/

[73] Spader et al, The Evaluation of the Neighborhood Stabilization Program, p. xv.

[74] Ibid.

sale prices." Among the reasons the study identified for the lack of measurable spillover effects were the following: the study may have been conducted two early (27% of the assisted properties were not or only recently completed), the intensity of treatment in most neighborhoods was pretty light (seven properties on average and the investments may not have been targeted to specific blocks), and there may have been selection bias due to "the limitations on the supply of available properties, competition from investors, and pressures created by NSP2's expenditure deadlines and 1-percent discount requirement."[75]

Table 8 reports the distribution of NSP funds to the 11 counties included our analysis. None received funding under NSP 2 and about half of the counties received funding in both NSP 1 and NSP 3. DeKalb County received the largest total NSP awards ($23.8 million) followed by Clayton County ($13.5 million), Fulton County ($13.4 million), and Prince George's County ($10.9 million). Anne Arundel County did not receive any NSP funding.

Table 8. Neighborhood Stabilization Program Funding Awards by County.
Dollar amounts in thousands

County, State	NSP 1 2008	NSP 3 2011	Total
DeKalb, GA	18,545	5,233	23,778
Clayton, GA	9,732	3,796	13,528
Cobb, GA	6,889	2,416	9,305
Fulton, GA	10,333	3,095	13,428
Gwinnett, GA	5,887	--	5,887
Jefferson, AL	2,238	--	2,238
Polk, FL	--	5,443	5,443
Volusia, FL	5,223	3,671	8,894
Anne Arundel, MD	--	--	--
Prince George's, MD	10,883	--	10,883
Fort Bend, TX	2,796	--	2,796

Source: U.S. Department of Housing and Urban Development, CPD Cross-Program Funding Matrix, Accessed February 9, 2018.

The predominant NSP activity in Prince George's County was homeownership assistance as more than 1,100 assisted units received standalone financial support in the form of downpayment assistance or second mortgages (Figure 38). In all the other counties included in the analysis, rehabilitation/new construction was the primary activity undertaken with NSP funds. Gwinnet was the only county that used its NSP funds for acquisition. The bottom panel of Figure 38 shows that Fort Bend was the only county where most NSP-assisted households were households with income at or below 50 percent of the area median income. For the other 10 counties, the proportion of NSP-assisted households with income between 50 and 120 percent of area median income ranged from

[75] Ibid., pp xvii-xviii.

about half in DeKalb (51.7%) and Volusia (54.7%) counties to about 70 percent in Clayton, Cobb, Fulton, counties and more than 80 percent in Prince George's (86.7%) and Polk (91.2%) counties.

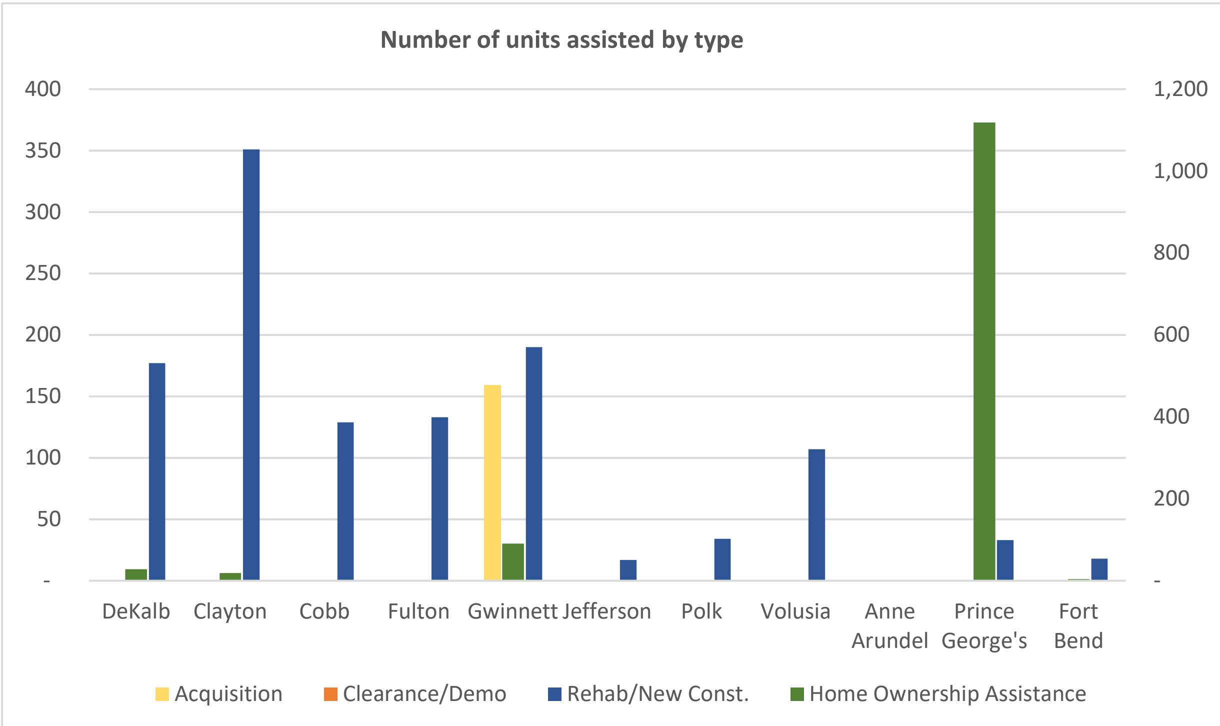
A recent report of its NSP activities commissioned by the DeKalb County Department of Community Development found that about half of the county's NSP 1 funds were used for the purchase, rehabilitation, and sale of foreclosed, single-family homes; 21.4 percent were used to provide financial assistance for homebuyers with incomes at or below 120 percent of the areawide median income and 18.8 percent for the redevelopment of multifamily properties.[76] The remaining NSP 1 funds were used for administration (7.8%), demolition of blighted multifamily properties (2.4%), and the creation of a land bank (0.5%). The target area for the county's NSP 1 program consisted of those neighborhoods located within the top 20 zip codes in the county with the largest number of foreclosures, which accounted for 97 percent of the advertised foreclosures in the county.

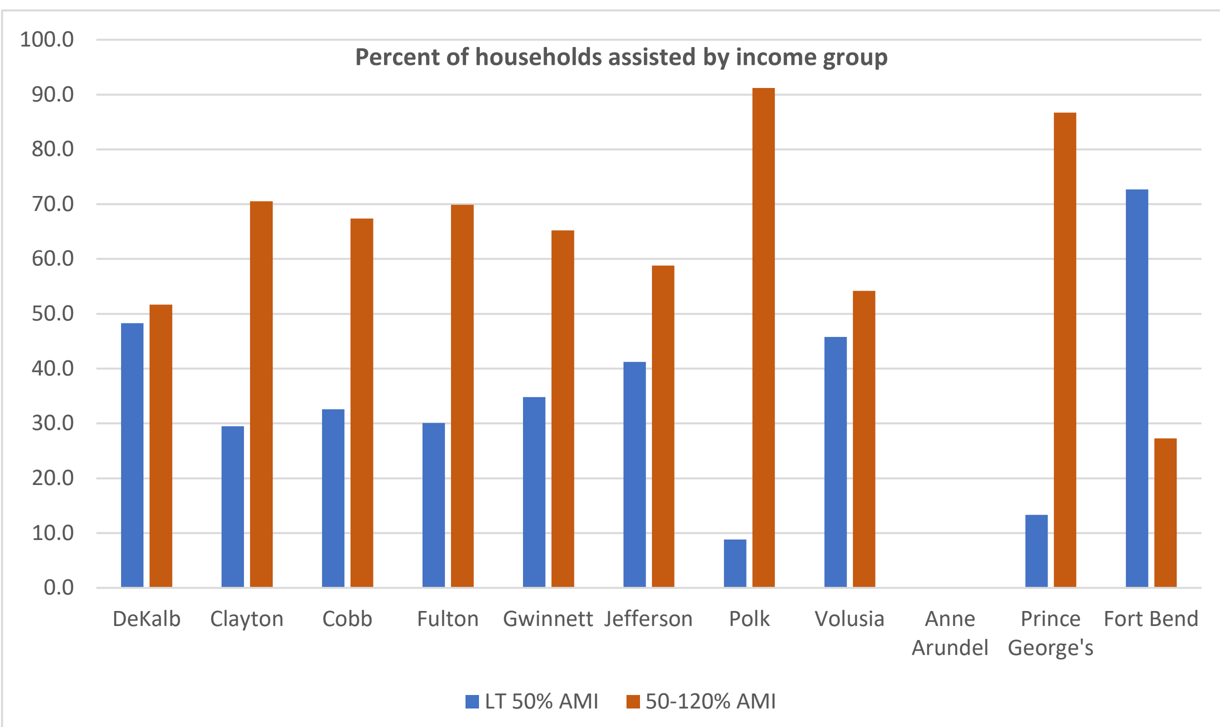
DeKalb's NSP 3 activities were confined to a single target neighborhood where the county and its partners acquired, renovated, and sold 42 vacant homes in the Hidden Hills neighborhood; 17 of these homes were reserved for homebuyers with incomes at or below 50 percent of AMI. The study's main finding was that the county's investment of $8.9 million in the rehabilitation of 137 foreclosed single-family homes led to an increase in value of more than $141 million across all homes in the NSP target neighborhoods, yielding a return on investment of 16 to 1.[77]

[76] Atlanta Neighborhood Development Partnership, *DeKalb County: Neighborhood Stabilization Program Impact on Families & Communities*, September 2017, p. 9.

[77] Ibid, p. 16.

Figure 39. Neighborhood Stabilization Program: Units Assisted by Type and Income Group





Source: U.S. Department of Housing and Urban Development, CPD Cross-Program Funding Matrix, February 1, 2018. Accessed February 9, 2018.

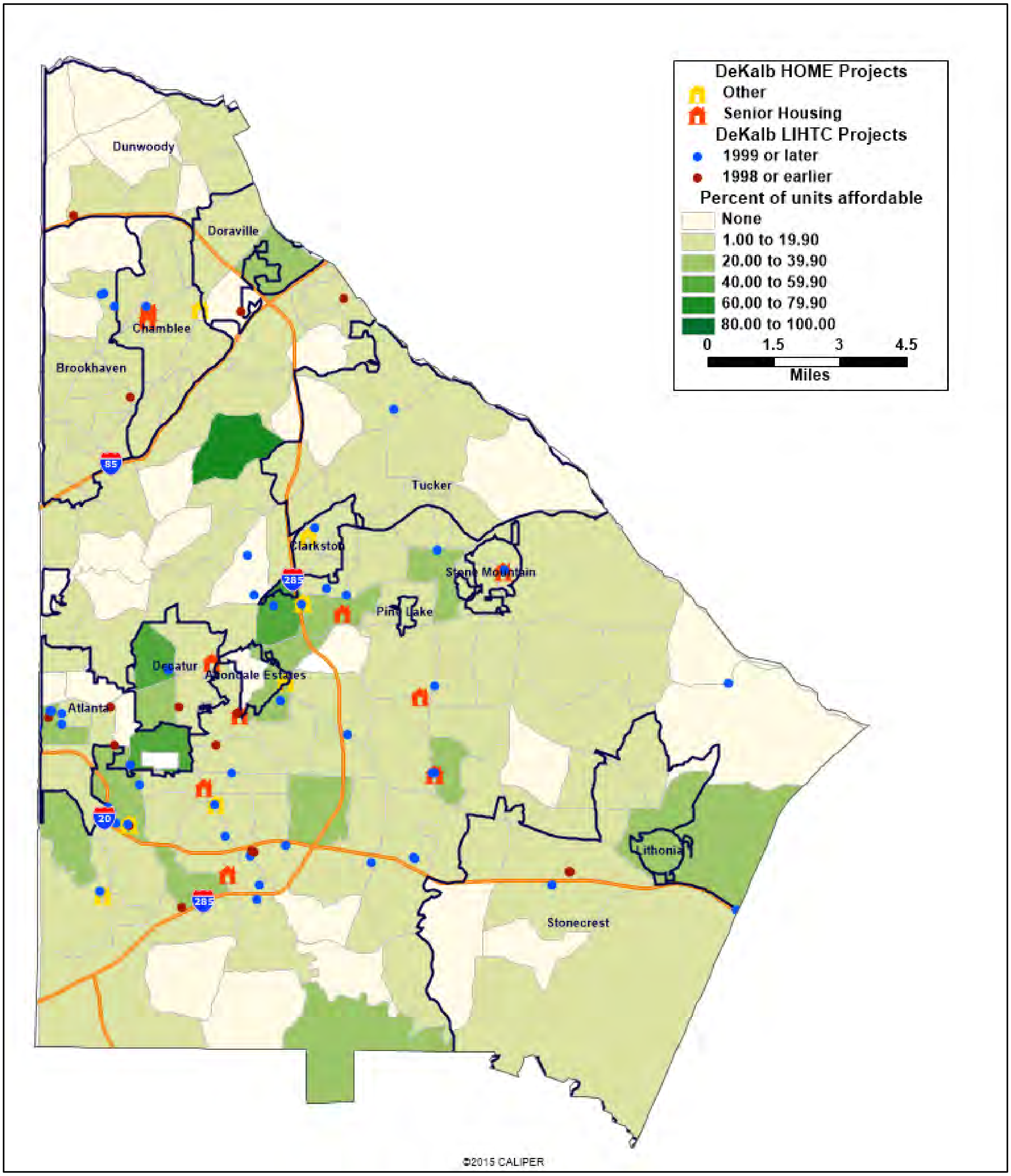
Note: Home Ownership Assistance plotted on right axis; all others plotted on left axis.

Housing Investment and Cost Burdened Households

How well has DeKalb County's investments in affordable housing matched the need for affordable housing? Figure 40 maps the distribution of the county's Low Income Housing Tax Credit and HOME projects, which are overlaid on census tracts characterized by the proportion of extremely low income households (left panel) and very low income households (right panel) that are cost burdened or severely cost burdened. HOME-funded housing developments are classified by whether they provided housing for seniors (red symbol) or low income families (yellow symbol). The LIHTC developments are color-coded based on the date they were placed in service: 1998 or earlier (red symbol) or 1999 or later (blue color). The spatial patterns for HOME and LIHTC investments in DeKalb County show that a clear majority of projects assisted under both programs have been cited in areas with the greatest need for affordable rental apartments as measured by the percentage of existing rental units that are affordable to extremely low income households. HOME and LIHTC projects tend to be located in census tracts where less than 20 percent of existing rental units are affordable for households earning at or below 30 percent of the area median income.

Figure 40. DeKalb County HOME and LIHTC Projects

Percent of Existing Rental Units Affordable to Extremely Low Income Households, 2014



Assisted Units at Risk of Loss

Over the next 10 years more than 50,000 rental units in metro Atlanta will have their subsidies expire according to a recent analysis of the National Housing Preservation Database by the Atlanta Regional Commission.[78] While the vast majority of these units will likely have their subsidies renewed, properties located in neighborhoods experiencing market revival may present more difficult challenges for their retention as part of the affordable housing portfolio. Among the units affected are more than 40,000 assisted with Low Income Housing Tax Credits, more than 5,400 under the Section 8 project-based rental assistance program, more than 6,650 units with FHA assistance, and over 1,000 units that received HOME assistance.[79]

In DeKalb County, there are 13,300 housing units currently receiving some type of federal subsidy as of September 2017 according to the National Housing Preservation Database. More than three out of four rental units (76.4%) receiving a subsidy were assisted by the Low Income Housing Tax Credit Program and about one out of five assisted units (18.4%) had a Section 8 subsidy (Table 7, page 59). Overall, about one out of ten rental units (11.1%) in DeKalb County received at least one housing subsidy. Counties in the comparison sample with higher rates included Fulton County (19%), Jefferson County (15.4%), and Volusia County (12.1%); Fort Bend (3.6%), Gwinnett County (5.2%), and Cobb County (6.1%) had the lowest rates of subsidized housing.

Nationally, according to the National Housing Preservation Database, about one in ten publicly supported homes will face an expiring affordability restriction within the next 10 years. In DeKalb County, the rate of subsidized homes at risk is more than twice the national rate, with more than one in four publicly supported homes (27%) with an expiring subsidy within the next 10 years (Table 9). About one out of five (18.7%) assisted units in DeKalb County could lose their affordability restrictions over the next 10 years if their subsidies are not renewed. As shown in Figure 36 (page 60), this is the second highest percentage of units at risk of loss over the next 10 years among the 11 counties included in the analysis. Only Cobb County (22.5%) has a higher percentage of subsidized units at risk of loss in the next 10 years. Looking further out, more than half of the assisted units in all five of the Metro Atlanta counties face an expiring affordability restriction within the next 20 years; the share of affected units ranges from 54.6 percent in Fulton County to 88.1 percent in Clayton County. In DeKalb County, about two-thirds of all subsidized units (67.5%) will be lost in the next 20 years unless their subsidies are renewed.

[78] Atlanta Regional Commission, *Regional Snapshot: Affordable Housing*, July 2017, p. 19.

[79] Data query of the Metro Atlanta Affordable Housing Tool covering the period 1/1/2018 through 12/31/2027. See http://neighborhoodnexus.org/case-studies/enterprise.

Table 9. DeKalb County Properties with Expiring Housing Subsidies Within the Next Ten Years

Property Name	StreetAddress	Subsidy Program(s)	Assisted Units	Units that Expire 2018 - 2022	Units that Expire 2023 - 2027
EDGEWOOD COURT APARTMENTS	1572 HARDEE ST NE	LIHTC-Sec. 8	408	204	0
PARK TRACE APARTMENTS	700 ATLANTA AVE	Section 8	169	169	0
PHILIPS TOWERS DECATUR INC	218 E TRINITY PL	Section 8	136	136	0
LANE MANOR	4695 REDAN RD	Section 8	53	53	0
PLEASANTDALE CROSSING	1000 PLEASANTDALE XING	HUD Insured-Sec. 8	462	42	0
CHRIS KIDS SAFETY NET PROJECT	2045 GRAHAM CIR SE	HOME	80	40	40
KIRKWOOD GARDENS	1929 HOSEA L WILLIAMS DR SE	HOME	34	34	0
LYNWOOD PARK RENTAL PROGRAM	3224 CATES AVE NE	HOME	7	7	0
TRAVIS HOUSE	1407SOUTH HARISTON RD	Section 8	6	6	0
Subtotal			1,355	691	
DIC EAGLES NEST - DECATUR	3002 EMBER DR	LIHTC	296	0	296
SHANNON LAKE	1 RAVINIA DR	LIHTC	287	0	287
THORNBERRY APARTMENTS	2435 AYLESBURY LOOP	LIHTC	280	0	280
HIGHLANDS @ EAST ATLANTA	2051 FLAT SHOALS RD SE	LIHTC-Section 8	500	0	250
COURTYARDS AT GLENVIEW	2035 MEMORIAL DR SE	LIHTC	176	0	176
COLUMBIA PARK CITI RESIDENCES	165 MARION PL NE	LIHTC-HUD Insured	378	0	132
GROVEWOOD PARK APARTMENTS	6170 HILLANDALE DR	LIHTC	119	0	119
OAKLAND COURT APARTMENTS	97 SANDERSON ST NE	LIHTC	100	0	100
FORREST HEIGHTS APARTMENTS NSP3	1048 COLUMBIA DR	LIHTC	80	0	80
CASA RIO APTS-(CHDO UNITS)	3754 MEMORIAL DR	HOME	71	0	71
DELANO PLACE	1575 LINE ST	LIHTC	58	0	58
SUPPORTIVE HOUSE INC/ DRESDEN ROSALYNN	2198 DRESDEN DR	HOME	56	0	56
PRESLEY WOODS	265 KIRKWOOD RD NE	LIHTC-Sec. 8	60	0	40
COLUMNS AT EAST HILL	135 E HILL ST	LIHTC	28	0	28
ELDERLY HOUSING INITIATIVE	4947 MEMORIAL DR	HOME	11	0	11
ANTIOCH MANOR ESTATES-ELDERLY PROJECT	1823 S HAIRSTON RD	HOME	10	0	10
CHAMBLEE SENIOR RESIDENCES	3381 MALONE DR	HOME-LIHTC	68	0	3
Subtotal			2,578	0	1,997
Total			3,933	691	1,997

Source: Public and Affordable Housing Research Corporation (PAHRC) and the National Low Income Housing Coalition (NLIHC), National Housing Preservation Database, September 2017 update.

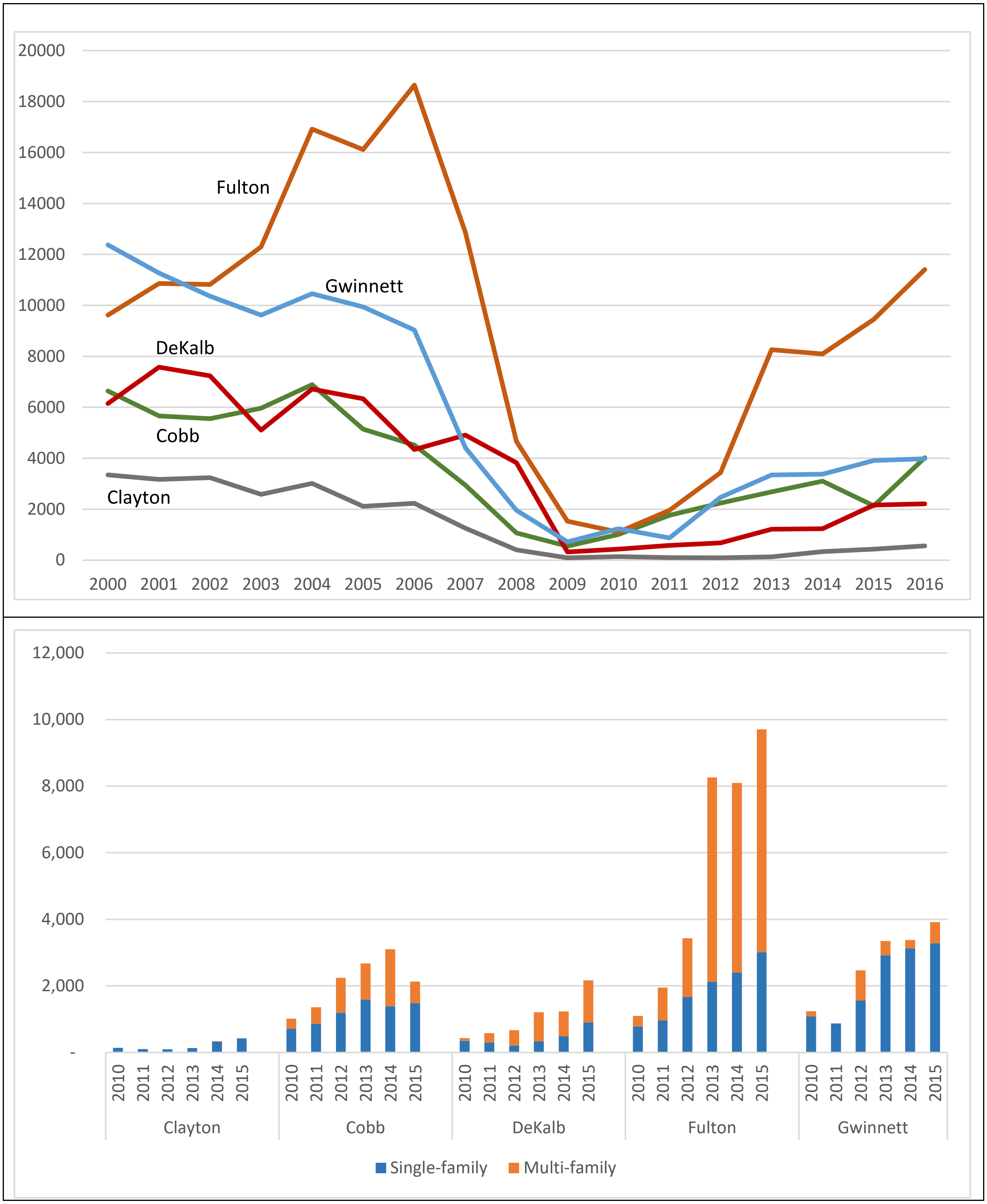
Increasing the Supply of Affordable Housing

A recent report by the Urban Land Institute noted that "one major reason for the worsening housing affordability problem is that we are simply not building enough housing as a nation, especially in the job-rich regions where housing demand is greatest."[80] One of those job-rich regions is Metro Atlanta. As pointed out earlier, economic and population growth in the Atlanta region since the Great Recession has been strong, albeit somewhat weaker than that experienced by other Southern metros. Housing starts, as measured by the number of building permits issued, has also picked up, but as shown in Figure 41, the volume of activity in metro Atlanta's five core counties is about half as great as had been the case prior to the Great Recession. In DeKalb County, for example, more than 7,500 residential building permits were issued in 2001 compared to about 2,200 in 2016. As shown in the bottom panel, much of the uptick in residential building in the post-recession period has been driven by strong demand for rental housing in DeKalb and Fulton counties and to a lesser extent in Cobb and Gwinnett counties; a predominant share of these new rental units have been well beyond the reach of low- and moderate-income households.

In addition, the sharp decline in the number of rental units in small multi-family properties (less than 20 units), many of which were in older properties that were demolished and redeveloped into higher end rental properties, has further exacerbated the gap between the demand for affordable housing and the available supply. There is also evidence of added pressure coming from higher income households (those close to or just above the area median income) renting units that would be considered affordable to low income households. Rising prices for moderate income housing have been driven by increased competition for available units and the loss of moderate income units through conversion to higher income rental properties (see Table 2, page 9).

[80] Stockton Williams, Lisa Sturtevant, and Rosemarie Hepner, *Yes in My Backyard: How States and Local Communities Can Find Common Ground in Expanding Housing Choice and Opportunity*, (Washington, DC: Urban Land Institute, Terwilliger Center for Housing, 2017), p. 1.

Figure 41. Single-Family and Multi-Family Building Permits, 2000 – 2016 by County



Source: NeighborhoodNexus and Atlanta Regional Commission.

Housing Choice Vouchers

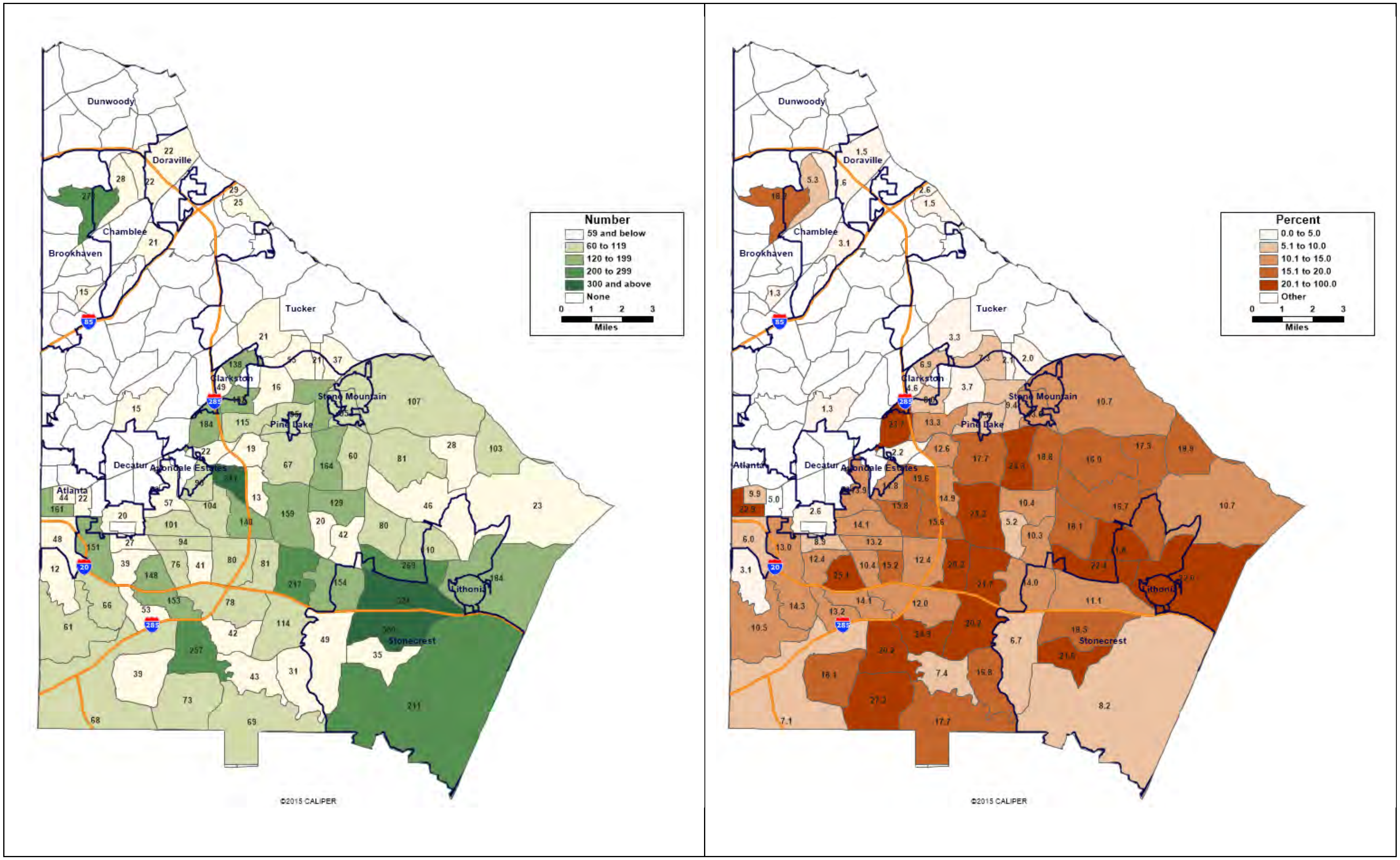
According to figures from the U.S. Department of Housing and Urban Development, there were approximately 7,600 households in DeKalb County that received rental assistance through HUD's Housing Choice Voucher program, which is administered by local housing authorities.[81] As noted earlier in Table 7, 6.4 percent of renter-occupied units in DeKalb County have a tenant-based subsidy (voucher). Only Fulton (8.5%) and Jefferson (7.5%) counties, both counties with large primary cities, had higher voucher rates than DeKalb among the 11 counties included in the analysis. Polk (2.1%) and Fort Bend (2.9%) were the two study counties with the lowest rates of housing choice vouchers.

Figure 42 shows the geographic distribution of Housing Choice Vouchers in DeKalb County as of December 2017 based on the HUD data. The left panel shows the number of vouchers by census tract and the right panel shows the percentage of rental units with a tenant-based subsidy. For both maps, areas designated as no vouchers could contain as many as 10 voucher households as HUD does not report data for any census tract with 10 or fewer vouchers. In terms of the number of vouchers holders, Figure 42 shows that the census tracts with 200 or more vouchers are primarily located in southeast and southcentral DeKalb; one additional tract is located just east of Avondale Estates and another is in a tract that includes the northern portions of Brookhaven and Chamblee.

In terms of vouchers as a share of rental housing units, the map in the right panel of Figure 42 shows a broader distribution of census tracts with a high density of voucher recipients. In fifteen of the county's census tracts 20 percent or more of the tract's rental units have a tenant-based subsidy. All but three of these census tracts are located outside the Perimeter (Interstate 285) in the central, south central, and east central areas of the county.

[81] The data come from HUD's Housing Choice Vouchers by Tract public database, which lists the number of housing vouchers by census tract. However, the total figures represent an undercount of the actual number of voucher recipients as any census tract with 10 or fewer voucher recipients are excluded from the database.

Figure 42. DeKalb County: Number of Housing Choice Vouchers and Vouchers as a Percentage of Rental Units, 2017



Source: U.S. Department of Housing and Urban Development, Housing Choice Vouchers by Tract, Date of Coverage, December 20, 2017.

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Section 5
Affordable Housing Strategies in Large Urban Counties

Overview

Housing Production Strategies

Housing Trust Funds. The Housing Trust Fund Project at the Center for Community Change notes that there were nearly 800 housing trust funds in 47 states in 2016, which collectively, awarded more than $1.2 billion a year to meet critical housing needs. According to the Center for Community Change's 2016 survey, county housing trust funds exist in at least 12 states and many counties across the nation have partnered with a city or cities within their county. All 11 counties in the analysis are in states that have state housing trust funds and three counties—Polk, Volusia, and Prince George's—have county housing trust funds.

Inclusionary Zoning Policies. Inclusionary zoning ordinances, sometimes called inclusionary housing, is a regulatory tool used by county and city governments to increase the supply of affordable housing within new market rate developments. Generally, inclusionary zoning ordinances require a certain percentage of new units be set aside as affordable housing. Prince George's is the only county included in the analysis that adopted an inclusionary housing ordinance, though it was repealed five years later. The city of Atlanta, located in Fulton County, adopted an inclusionary housing ordinance in 2016.

Low Income Housing Tax Credits. The Low Income Housing Tax Credit is the primary federal program used to develop affordable rental housing. All 11 counties included in the analysis have LIHTC projects. The share of assisted housing units in the counties with LIHTC subsidies ranges from less than half in Jefferson (33%) and Polk (49%) counties to more than 75 percent in DeKalb (76%), Clayton (83%), Cobb (90%), and Fort Bend (90%) counties.

Workforce Housing. Workforce housing first began to appear in the early 2000s and generally referred to the need for housing for teachers, police officers, fire fighters, emergency service workers, and nurses, among others, who could live affordability in the communities where they worked. Though definitions varied widely from community to community, the income of these workers generally ranged between 60 and 120 percent of the areawide median income, and in some communities, went as high as 150 percent of AMI. About half of the 11 counties in the study have taken some specific steps to encourage the development of workforce housing in their jurisdictions. Prince George's County provides financial support for workforce housing through its county housing trust fund; several counties, including DeKalb, provide density bonuses for new developments that include workforce housing.

Housing Preservation Strategies

Rent Control. Rent control strategies were most widely used between the late 1960s and early 1980s, particularly in communities with very tight housing markets. Only one of the 11 counties included in the analysis had any experience with rent control. A municipality in Anne Arundel County (College Park) adopted a rent control/stabilization ordinance in 2005, though the city council voted to end the practice in September 2014.

Code Enforcement. Enforcement of local housing codes is a regulatory strategy used by local governments to preserve their housing stock. The intent is to prevent housing units from falling into a state of disrepair that they can no longer be safely inhabited. While code enforcement can be an effective housing preservation strategy, it often requires a companion housing assistance program (e.g., rehabilitation loans or grants) to prevent the loss of affordable units or the displacement of low-income tenants. All 11 counties included in the analysis have code enforcement programs.

Housing Rehabilitation Loans and Grants. One of the most popular uses of CDBG funds since the program's inception has been housing with many CDBG entitlement communities using their CDBG entitlements to establish housing rehabilitation loan and grant programs, especially for owner-occupied housing. While DeKalb uses only a small portion of its CDBG funds for single-family rehabilitation, the county compares very favorably to the other counties in the analysis regarding the share of its HOME Partnership funds allocated for the acquisition and rehabilitation of single-family or multi-family housing (42%).

Preservation of Federally Subsidized Housing. We could not find any examples of specific programs or initiatives underway in the 11 study counties that were exclusively focused on the preservation of federally subsidized housing. Prince George's County, however, has recently begun to explore the development and preservation of affordable housing near transit stations, particularly considering Washington, DC's expansion of its regional rapid rail system. One of the most promising housing preservation initiatives underway is in Cook County (Illinois), which is a collaborative initiative involving the county, for-profit and non-profit developers, tenant advocacy groups, civic groups, lenders, and federal, state, and local government agencies.

Land Banks. Land banks are public or nonprofit corporations created for returning vacant, abandoned, and tax delinquent properties into productive use. They are a primary tool used by state and local governments to stabilize neighborhoods by addressing problems related to blight, abandonment, health and safety hazards, and declining property values. There were approximately 170 land banks and land banking programs in operation across the U.S. as of June 2017, with the greatest number located in the states of Michigan, Ohio, and New York. Only two counties included in the study have land banks—DeKalb and Fulton. The city of Birmingham, located in Jefferson County, also has a land bank.

Tax Relief. Most state and local governments provide some type of property tax relief for elderly homeowners and for lower-income home owners who live in their homes for some specified period of time. Forty-three states and the District of Columbia provide a homestead exemption, credit, or rebate program to elderly homeowners. Four additional states provide this option to their local governments. All eleven counties in the study have state property tax relief programs and most also supplement that assistance with additional homestead exemptions, credits, or rebate programs. Most of the aid the elderly, disabled, and veterans. A few counties provide additional property tax relief for low income homeowners.

Distressed Property Investors. One of the most challenging issues local governments face in addressing neighborhood conditions is dealing with distressed property investors. In a recent report Alan Mallach identifies many regulatory and financial incentive strategies local governments can adopt to build a cadre of responsible landlords and property managers. Mallach's recommendations are "based on the proposition that cities and CDCs have powerful tools with which to influence the behavior of distressed property investors, to motivate responsible behavior and discourage activities that do harm to residents and neighborhoods."

Asset Building Strategies

Family-Self Sufficiency. The Family Self-Sufficiency program was created by the National Affordable Housing Act of 1990 and is designed to increase the earned income of HUD-assisted families and reduce their dependence on public assistance and HUD rental subsidies. As of 2000, there were approximately 1,400 FSS programs that served more than 52,000 tenants nationwide. Housing authorities in all but two counties include in the study—Gwinnett and Fort Bend—participated in the FSS program.

Homeownership Education and Counseling. There are many public, private, and nonprofit organizations that provide homeownership education and counseling programs to assist potential homebuyers making informed decisions about homeownership and in navigating the home-buying process. All eleven counties included in the analysis have homebuyer education and counseling programs available for first-time homebuyers.

Homebuyer Assistance. A variety of federal, state, and local programs provide financial assistance designed to increase home ownership. All fifty states have some type of home buyer program, though the number of programs, their target populations, and types of financial incentives available vary widely. More than one-fourth federal HOME funds awarded to date nationally have been used for homebuyer programs. Among the counties included in this analysis, the share of cumulative HOME funds (1994-2016) used to support homebuyer programs ranges from about 25 percent in DeKalb, Fort Bend, and Prince George's counties to more than half in Cobb (54%), Gwinnett (67%), and Clayton (76%) counties.

Cooperative Housing. A housing cooperative is a form of housing tenure in which people come together to own and control the buildings they live in. The residents purchase shares in the cooperative and pay a monthly fee to cover the property's operating expenses. Firm estimates of the number of cooperative housing units are difficult to locate. The best estimates are about 300,000 cooperative housing units nationwide, with a typical housing cooperative having about 100 units. Cooperative housing communities tend to be concentrated in the northeast (about half are in New York), Midwest, and west coast. Consistent with this trend, while seven of the eleven counties included in this analysis have at least one cooperative housing community in their county, five counties only have one housing cooperative and one county has two cooperatives. Prince George's County has at least ten housing cooperatives.

Community Land Trusts. Community Land Trusts are private nonprofit organizations that acquire and hold land for community benefit. The CLT permanently retains ownership of the land and the homeowners own the housing structure. Under the rules of the CLT, homeowners are permitted to sell their homes, but the land lease provisions require the home be sold back to the CLT or to another low-income homeowner. A 2011 survey by the Democracy Collaborative found nearly 250 CLTs across the U.S. with nearly 10,000 housing units of which 79 percent were occupied by first-time homebuyers and 82 percent of CLT residents had incomes less than 50 percent of the area median. Only three of the counties included in the analysis was served by a community land trust: Fulton (City of Atlanta), Jefferson, and Prince George's.

Section 8 Homeownership Program. The Quality Housing and Work Responsibility Act of 1998 gave public housing authorities permission to provide a homeownership option to families that receive Section 8 tenant-based or Housing Choice Voucher assistance. Ten of the 11 counties included in the analysis (all but Gwinnett) have assisted at least one low income family through their housing authority or a municipal housing authority within their county between the program's inception and 2012 according to HUD figures. DeKalb County has assisted the largest number of families (100, second in Georgia only to the city of Atlanta at 112) followed by Prince George's County (96 families), Fulton County (56 families), and Cobb County (48 families through the Marietta Housing Authority).

In this section we summarize strategies that DeKalb County and the other core counties in Metro Atlanta as well as the large urban counties in our comparison group have adopted to provide more affordable housing choices for their residents. We organize the presentation into three subsections: 1) housing production strategies, 2) housing retention strategies, and 3) asset-building strategies.[82]

Housing Production Strategies

Table 10 presents the utilization of four widely used tools for increasing the supply of affordable housing by the eleven counties included in the analysis. These tools include housing trust funds, inclusionary zoning, and utilization of the Low Income Housing Tax Credit.

Housing Trust Funds

Housing trust funds are generally established by government entities at the city, county, or state level to manage financial resources dedicated to increasing the supply of affordable housing. Generally housing trust funds are supported by a dedicated public revenue source outside the normal budgetary process. The most popular source is the real estate transfer tax, which is used by 15 states; seven states have dedicated revenues from their document recording fees and housing trust funds in eight states receive appropriations from their state general funds. A variety of other dedicated revenue sources are also used to support state housing trust funds including unclaimed property funds, tobacco tax receipts, interest on title escrow accounts, foreclosure filing fees, excise

[82] Diane K. Levy, Jennifer Comey, and Sandra Padilla, "Keeping the Neighborhood Affordable: A Handbook of Housing Strategies for Gentrifying Areas," Washington, DC: The Urban Institute, 2006.

taxes on large economic development projects, state bond proceeds, and state tax credits.[83]

Eligible uses of housing trust funds vary widely, depending on enabling legislation. The most common uses, based on the number of states reporting such use, include new construction (42 states), preservation or rehabilitation of existing multifamily housing (40 states), acquisition (38 states), housing for those with special needs (38 states), elderly housing (35 states), preservation/rehabilitation of single-family housing (34 states), permanent homeless housing (33 states), and transitional housing (30 states). Among other permissible uses in some states are housing for ex-offenders, vacant/abandoned properties, downpayment assistance, energy efficiency improvements, renewable energy, water efficiency, tenant-based rental assistance, homeless services, foreclosure prevention, community land trusts, and the like.[84]

Eligible recipients, in order of most to least common, include nonprofit developers, local governments, for-profit developers, local housing authorities, tribal governments, homebuyers or homeowners, and renters of landlords.[85] While most state housing trust funds have some type of affordability standard for both renter and homeowner housing, the thresholds vary widely across states and programs within states. The most common threshold was 80 percent of area median income. States also vary in their methods for establishing priorities for fund allocations and the

[83] Housing Trust Fund Project, *Opening Doors to Homes for All: The 2016 Housing Trust Fund Survey Report*, Washington, DC: Center for Community Change, 2016, p. 6.

[84] Ibid., p. 10.

[85] Ibid., p. 9.

Table 10. Housing Production Strategies.

County	Housing Trust Fund (State Level)	Housing Trust Fund (County Level)	Inclusionary Zoning	Low-Income Housing Tax Credits	Workforce Housing
DeKalb, GA	Yes	No		Yes 10,164	AMI: ≤ 120% Density bonus Realtor education/NSP Proposed Ordinance
Clayton, GA	Yes	No	No	Yes 3,432	No
Cobb, GA	Yes	No	No	Yes 5,276	Mitchell Chase Development Ordinance under review: AMI: 60-120% Density bonus for single-family housing
Fulton, GA	Yes	City of Atlanta-Atlanta Beltline	Ordinance: City of Atlanta Adopted: 2016	Yes 24,852	City of Atlanta: Bond financing or tax incentives require 10% set aside for workforce housing
Gwinnett, GA	Yes	No	No	Yes 3,552	No
Jefferson, AL	Yes	No	No	Yes 4,872	No
Polk, FL	Yes	Yes	No	Yes 3,128	AMI: ≤ 120% Waiver of Impact Fees
Volusia, FL	Yes	Yes	No	Yes 4,235	Study in 2007: No subsequent action on proposed ordinance
Anne Arundel, MD	Yes	No	No	Yes 2,899	Density bonus; Waiver of impact fees
Prince George's, MD	Yes	Yes	Adopted: 1991; Ended: 1996	Yes 8,232	Gap financing
Fort Bend, TX	Yes	No	No	Yes 1,432	No

priorities established. Many states award extra review points to emphasize their priorities; about half of the states with housing trust funds award bonus points for projects that serve the lowest incomes (24 states) and for leveraged funding (22 states).[86]

The Housing Trust Fund Project at the Center for Community Change notes that there were nearly 800 housing trust funds in 47 states in 2016, which collectively, awarded more than $1.2 billion a

[86] Ibid., p. 11.

year to meet critical housing needs. State housing trust funds ($790 million) provide the predominant share of housing trust fund investments followed by city housing trust funds ($385 million) and county housing trust funds ($100 million). Five states—Florida, New York, New Jersey, Connecticut, and Washington, DC—collected more than $50 million each in fiscal 2015.[87] Housing trust funds were first established in the 1970s in California and Maryland and the number of housing trust funds grew slowly during the 1980s and early 1990s. Over the last decade, the number of housing trust funds has more than doubled, rising from about 300 in 2005 to more than 750 in 2016.[88]

According to the Center for Community Change's 2016 survey, county housing trust funds exist in at least 12 states and many counties across the nation have partnered with a city or cities within their county.[89] The most popular revenue source for county housing trust funds is the document recording fee; other revenue sources used to support county housing trust funds include sales taxes, developer fees, real estate transfer taxes, food and beverage tax, and property tax. The 2016 survey found that for every dollar invested by county housing trust funds, $8.50 in additional public and private funds, on average, were leveraged to support affordable housing; the highest leverage ratio reported was $18 for every dollar in county trust funds.

In 2008, the Housing and Economic Recovery Act created the National Housing Trust Fund (HTF), which was the first new federal housing resource to support the development of affordable housing since 1974. The HTF is funded from dedicated sources (4.2 basis points on the new business of Fannie Mae and Freddie Mac) and the first awards ($174 million) were made to states in 2016 as block grants to assist states and their communities in meeting their most important housing challenges.[90] According to the statute, 90 percent of HTF funds must be used for rental housing. A report by the National Low Income Housing Coalition, which administers the HTF, noted that all 50 states identified seniors as a key target population, half of the states indicated they would focus on the homeless (26 states) and people with disabilities (24 states). Veterans were a key target group in nine states and other at-risk populations (e.g., children aging out of foster care, domestic violence victims, formerly incarcerated persons) were identified by six states.[91]

Georgia's FY 2017 HTF allocation was $4.4 million and according to the state's draft allocation plan, Georgia intends to use all its HTF allocation for rental housing due to the "high demand for rental housing." The state also indicated that it did not intend to subgrant any HTF funds and will disburse all its HTF funds statewide through the Department of Community Affairs' Multifamily Grant/Loan Program (via request for proposal) and the Georgia Housing Tax Credit Program (including the Federal LIHTC and Georgia State Credit). All HTF funds "that Georgia receives will be used to

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[87] Ibid.

[88] Ibid., p. 3.

[89] While the report does not mention the number of counties with county trust funds, the Housing Trust Fund website listing indicates 135 counties across the nation with county housing trust funds. See https://housingtrustfundproject.org/wp-content/uploads/2017/08/County-htfund-admin-and-date-2017.pdf.

[90] Due to the financial crisis, a temporary suspension was placed on the HTF assessments, which were lifted in December 2014. HUD announced in April 2016 that the first round of HTF awards would be made to the states as formula block grants. See Ed Gramlich, *Housing the Lowest Income People: An Analysis of National Housing Trust Fund Draft Allocation Plans* (Washington, DC: National Low Income Housing Coalition, February 2017), p. 1.

[91] National Low Income Housing Coalition, HTF: The Housing Trust Fund Investments in Year One. Available at http://nlihc.org/sites/default/files/HTF_Investments.pdf.

create rental housing affordable for extremely low-income (ELI) households with incomes at or below 30% of Area Median Income (AMI)."[92]

As shown in Table 10, all 11 counties in the analysis are in states that have state housing trust funds and three counties—Polk, Volusia, and Prince George's—have county housing trust funds. Part of Fulton County is served by the Atlanta Beltline Affordable Housing Trust Fund, which provides funds to nonprofit and for-profit developers to support the multifamily and single-family developments along the Atlanta Beltline in the city of Atlanta that serve families at or below 60 percent of AMI.[93]

Polk and Volusia counties are technically not housing trust funds; neither are identified as such by the Housing Trust Fund Project. However, both operate funds that are similar in scope and function with housing trust funds. Both counties receive annual formula allocations from the state of Florida under the State Housing Initiatives Partnership (SHIP), created in 1992, to provide funds to counties and eligible cities to create local housing partnerships, increase the production and preservation of affordable housing, further the housing element of local government comprehensive plans, and increase housing-related employment. SHIP is funded through revenues derived from Florida's Documentary Stamp Tax on real estate transactions. Currently, SHIP funds all 67 counties in Florida as well as 52 cities that qualify as CDBG entitlement cities. Estimated appropriations for Fiscal 2018 are $100 million. The minimum grant to counties is $350,000; Polk County's allocation is $2.8 million and Volusia County will receive $2.2 million. [94]

In return counties and cities are required to "establish a local housing assistance program by ordinance; develop a local housing assistance plan and housing incentive strategy; amend land development regulations or establish local policies to implement the incentive strategies; form partnerships and combine resources to reduce housing costs; and ensure that rent or mortgage payments within the targeted areas do not exceed 30 percent of the area median income limits, unless authorized by the mortgage lender."[95]

SHIP dollars can be used to support a wide variety of affordable housing activities including new construction, rehabilitation, down payment and closing cost assistance, acquisition of property, and matching dollars for other federal housing programs. In addition, 65 percent of SHIP funds must be spent on eligible homeowner activities and a minimum of 75 percent on eligible construction activities. Thirty percent of funds must support very-low income households (up to 50 percent of AMI), an additional 30 percent for low income households (up to 80 percent of AMI) and the remaining funds can assist households up to 140 percent of AMI. Administrative expenses are limited to 10 percent.[96]

In Prince George's County, the county announced in March 2017 that it was investing $5.1 million in county budget funds in the county's housing trust fund to support two new programs—the Workforce Housing Gap Financing Program ($2.6 million), to spur the development of mixed income

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[92] Georgia Department of Community Affairs, 2017 Georgia National Housing Trust Fund Allocation Plan, Draft, p. 7. Available at http://www.dca.state.ga.us/housing/housingdevelopment/programs/downloads/A_HFDMain/NatHsgTrustFd/FY17DraftNHTFAllocationPlan.pdf

[93] Invest Atlanta, Atlanta Beltline Affordable Housing Trust Fund. Available at https://www.investatlanta.com/development/residential-incentives/beltline-affordable-housing-trust-fund-bahtf/

[94] State Housing Initiatives Partnership Act, Sec. 420.9072.

[95] Florida Housing Finance Corporation, State Housing Initiatives Partnership (SHIP), Available at http://www.floridahousing.org/programs/special-programs/ship---state-housing-initiatives-partnership-program.

[96] Ibid.

communities, and the Pathway to Purchase Program ($2.5 million), to assist approximately 150 first-time homebuyers.[97] The county's Housing Investment Trust Fund was created in 2012, though this marked the county's initial investment in the fund.

Inclusionary zoning Policies

Inclusionary zoning ordinances, sometimes called inclusionary housing, is a regulatory tool used by county and city governments to increase the supply of affordable housing within new market rate developments. According to a report on inclusionary zoning practices, "the purpose of inclusionary housing programs is to not only increase the supply of affordable housing in municipalities but to disperse the affordable units throughout the community."[98]

Generally, inclusionary zoning ordinances require a certain percentage of new units be set aside as affordable housing. Both the percentage of new units required and the level of affordability to be achieved vary from jurisdiction to jurisdiction. There is also variation in requirements for how long the units must remain affordable, typically 10-20 years, and the minimum size of the development (number of units) required to comply with the ordinance.

To offset developer costs of compliance, local jurisdictions tend to offer a variety of incentives including a density bonus; relaxation or waiver of related zoning restrictions such as height, building type, open space, and the like; infrastructure support; and waiver or prioritization of permit fees, among others.[99]

The first inclusionary zoning ordinance was adopted by Fairfax County, Virginia, in 1971, though that ordinance was struck down as unconstitutional by the state courts. A few years later Montgomery County, Maryland, adopted the first inclusionary zoning ordinance that survived a court challenge.[100] California has a statewide inclusionary zoning policy and nearly every municipality in New Jersey has an inclusionary zoning policy due to a State Supreme Court decision that held that all municipalities have a constitutional obligation to meet the current and future housing needs of low- and moderate-income families.[101]

According to a recent report by the Lincoln Land Institute, there were nearly 900 jurisdictions with inclusionary housing programs in 25 states and the District of Columbia at the end of 2016.[102] Nearly nine out of ten of these jurisdictions were found in three states, all with statewide inclusionary

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[97] "County Executive Announces $5.1 Million Investment in the Housing Trust Fund," Housing and Community Development News, March 15, 2017.

[98] Mary Anderson, *Opening the Door to Inclusionary Housing*, (Chicago, IL: Business and Professional People for the Public Interest (PBI), 2003), p. 5.

[99] Levy et al, Keeping the Neighborhood Affordable, pp. 5-6.

[100] Chicago, Available at http://www.cmap.illinois.gov/about/2040/supporting-materials/process-archive/strategy-papers/inclusionary-zoning/background-and-examples

[101] Chicago Metropolitan Agency for Planning, "Inclusionary Zoning Background and Examples," Available at http://www.cmap.illinois.gov/about/2040/supporting-materials/process-archive/strategy-papers/inclusionary-zoning/background-and-examples. For background on the New Jersey Mount Laurel decisions see Michael Danielson, *The Politics of Exclusion*, (New York: Columbia University Press, 1976) and Charles M. Haar, *Suburbs Under Siege: Race, Space, and Audacious Judges* (Princeton: Princeton University Press, 1996).

[102] Inclusionary housing was defined as housing created through inclusionary housing zoning ordinances as well as impact fee-based or in-lieu fees. Emily Thaden and Ruoniu Wang, Inclusionary Housing in the United States: Prevalence, Impact, and Practices, Working Paper WP 17ET1, (Cambridge: Lincoln Institute of Land Policy, September 2017), p. 11.

housing policies: New Jersey (45 percent), Massachusetts (27 percent), and California (17 percent). The study found that more than 40 counties or county divisions (townships) had inclusionary housing program in 2016. The report notes that based on estimates derived from their sample, “the number of programs roughly doubled each decade with over 70 percent of programs being adopted after 2000.”[103]

Overall, the study estimates that based on information from 373 jurisdictions with inclusionary housing policies, a total of $1.7 billion in impact or in-lieu fees were generated for affordable housing and respondent jurisdictions reported nearly 174,000 units of affordable housing were created since the inception of the jurisdiction’s inclusionary housing policy. The study authors not that the 174,000 affordable units “almost entirely excludes additional units created with the $1.7 billion in fees.”[104]

Table 10 shows that Prince George’s is the only county included in the analysis that has adopted an inclusionary housing ordinance. The city of Atlanta, located in Fulton County, adopted an inclusionary housing ordinance in 2017.

Prince George’s had an inclusionary housing policy, adopted in 1991, but the ordinance was repealed five years later “because County officials believed the County had more than its ‘fair share’ of the region’s affordable housing.” The ordinance, which applied only to developments of 50 units or more, provided a 10 percent density bonus to developers in exchange for the commitment of 10 percent of the project’s housing units as affordable housing (at or below 70 percent of the Washington area median income). During the time the ordinance was operative, 1,600 units of affordable housing were created.[105]

In November 2017, the city of Atlanta became the first city in Georgia to adopt an inclusionary zoning ordinance. The ordinances, which are targeted to neighborhoods on the city’s westside (near the new Mercedes-Benz Stadium) and along the Atlanta Beltline, require developers to dedicate a portion of new residential developments containing ten or more rental units to households earning between 60 and 80 percent of the area median income ($69,600 for fiscal 2017). Developers can choose between setting aside 10 percent of rental units to households at 60 percent of the area median income or 15 percent of units to households at 80 percent of the area median income. Alternatively, developers can opt out of the requirement by paying a one-time in-lieu fee to a housing trust fund to develop future affordable units or preserve existing units. The fee varies by location within the Beltline overlay district, ranging from $133,838 to $186,605; there is one fee for the Westside Overlay District ($145,551).[106] In addition, affected developers can select up to three incentives including an increase in density bonus, no residential minimum parking requirement, reduction in non-residential parking requirement, and an expedited review and approval process, among others.

Though DeKalb County does not currently have an inclusionary zoning ordinance, its 2035 Comprehensive Plan calls for the creation of an inclusionary zoning policy as part of its housing strategy and the county’s Supplemental Policy Guidelines support a Workforce Housing Density Bonus for new developments when at least 20 percent of the total housing units are reserved for

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[103] Ibid., p. 36.

[104] Ibid., p. 31.

[105] Unfilled Promises, p. 19. See also, Karen Destorel Brown, “Expanding Affordable Housing through Inclusionary Zoning: Lessons from the Washington Metropolitan Area,” Washington, DC: The Brookings Institution, Center of Urban and Metropolitan Policy, October 2001.

[106] Josh Green, “Making Sense of Atlanta’s New Affordable Housing Rules,” Atlanta Curbed, 5 February 2018. Available at https://atlanta.curbed.com/2018/2/5/16973966/atlanta-affordable-housing-beltline-inclusionary-zoning.

households with incomes between 61 and 105 percent of the median income for the Atlanta metro area. In return, the project's developer is permitted to increase the density of the development.[107] The county's comprehensive plan also provides provisions through its small area plan policies for a voluntary inclusionary zoning policy in the Belvedere Activity Center. The policy allows density bonuses in mixed income housing developments when the developer agrees to set aside a percentage of housing units as affordable units for families with income at or below 80 percent of the Area Median Income.[108]

The county's development authority considers several factors in making its recommendations to the County Board of Commissioners regarding the provision of tax incentives to support significant projects that promote the county's economic development goals. Among those pertaining to community benefits is "a set aside of multifamily housing for low- and moderate-income or for workforce housing—a minimum reservation of 10 percent of units for residents with family income not exceeding 80 percent of the DeKalb area median income is expected."[109]

Low Income Housing Tax Credits

The Low Income Housing Tax Credit is the primary federal program used to develop affordable rental housing. It was created by the Tax Reform Act of 1986, which provided a new tool for state housing agencies to incentivize the creation of affordable rental housing. State agencies review LIHTC applications submitted by private and nonprofit developers and allocate the tax credits based on the state's priorities for meeting its state and local affordable housing needs (e.g., acquisition, new construction, rehabilitation, target income group, geographic location, etc.).The private and nonprofit developers, in turn, sell the tax credits to private investors (to reduce their federal tax liability) on a dollar-for-dollar basis in exchange for financing that is used to support their rental housing development.[110]

There are two types of LIHTC subsidies available, depending on the proportion of the low-income units included in the project (20 or 40 percent) and the income level of the tenants to whom the developer is committing to rent a unit (at or below 50 or 60 percent of area median income). The actual value of the tax credits to a developer is dependent on several factors: the developer's equity investment, the percentage of low income units included in the project, and type of project (acquisition/rehabilitation, new construction, or rehabilitation of a developer-owned property). Once the project is completed, developers must agree to the rental restrictions for a period of 15 years. At the end of this period, the developer may sell the property or enter into an extended use period of at least 15 years, though the terms and conditions of affordable housing may be different from the original term. Investors receive the tax credits on annual basis, generally over a 10-year period.

According to HUD, the LIHTC program provides the equivalent of nearly $8 billion in annual budget authority to state agencies for affordable housing. HUD reports than an average of over 1,460

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[107] DeKalb County Department of Planning and Sustainability, DeKalb County Comprehensive Plan 2035, Chapter 8, Implementation, p. 117.

[108] Ibid., Chapter 7, Land Use, p. 102.

[109] Decide DeKalb Development Authority, "Policy Guidelines for Property Tax Incentives to Encourage Economic Development," September 8, 2016.

[110] Ed Gramlich, Low Income Housing Tax Credit Program, Washington, DC: National Low Income Housing Coalition, Available at http://nlihc.org/sites/default/files/2014AG-254.pdf

housing projects and 110,000 units of affordable rental housing were placed into service annually between 1995 and 2015.[111]

Based on a recent study that relied on tenant-level data on LIHTC projects in 16 states, the Furman Center for Real Estate and Urban Policy at New York University found that tenants of LIHTC projects tend to have higher incomes than households that receive assistance through other federal housing programs such as housing choice vouchers or public housing. The study found that 43 percent of assisted households in LIHTC projects had extremely low income (less than 30% of AMI), and 62 percent of LIHTC tenants had household income at or below 40% of AMI, rates greater than expected under LIHTC program rules which call for 20 percent of tenants at or below 50% AMI or 40% of tenants at or below 60 percent of AMI. By contrast, roughly 75 percent of the tenants in HUD's public housing and housing choice voucher programs are extremely low income households. About one-third (32%) of LIHTC households had income between 41 and 60 percent of AMI and seven percent of LIHTC households had incomes at 61 percent of AMI or higher.[112]

The study also found that almost seven out of ten of the extremely low income LIHTC households received some other type of assistance, such as a housing voucher. For those LIHTC tenants without other rental assistance, however, more than half were severely cost burdened (i.e., paid more than 50% of their household income for housing), which the study noted shows that "on its own though, this tool does not reach a significant number of extremely low-income households without those households experiencing rent burdens."[113]

Table 10 shows that all 11 counties included in the analysis have LIHTC projects. The share of assisted housing units in the counties with LIHTC subsidies ranges from less than half in Jefferson (33%) and Polk (49%) counties to more than 75 percent in DeKalb (76%), Clayton (83%), Cobb (90%), and Fort Bend (90%) counties. Note that the actual number of LIHTC units varies widely, from less than 3,000 in Fort Bend and Anne Arundel counties to more than 10,000 in DeKalb and Fulton counties.

In 2001, the Baltimore Regional Housing Campaign, a coalition of local fair housing advocates, filed a complaint with the U.S. Department of Housing and Urban Development, that alleged the Maryland housing finance agency's policy for distributing LIHTC effectively targeted low-income housing developments in predominantly black neighborhoods as it deferred to county and municipal governments, allowing them to reject proposals from developers for low-income housing in their jurisdictions. The complaint "claimed that suburban resistance to development of low-income housing in white areas led to a disproportionate concentration in poor black neighborhoods, particularly in Baltimore City…The complaint called the local veto an 'institutional mechanism for local NIMBY opposition to LIHTC housing without regard to the worthiness of the project."[114] Under the terms of the settlement, the state has agreed to "help finance the development of at least 1,500

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[111] U.S. Department of Housing and Urban Development, Office of Policy Development and Research, Low-Income Housing Tax Credits, Available at https://www.huduser.gov/portal/datasets/lihtc.html

[112] "What Can We Learn about the Low-Income Housing Tax Credit Program by Looking at the Tenants," New York University: Furman Center for Real Estate and Urban Policy and Moelis Institute for Affordable Housing Policy, October 2012. Available at http://furmancenter.org/files/publications/LIHTC_Final_Policy_Brief_v2.pdf

[113] Ibid., p. 7.

[114] Lawrence Lanahan, "A Significant Victory: State Settles Maryland Housing Discrimination Complaint, Hundreds of Affordable Homes Promised," City Paper, October 11, 2017. Available at http://www.citypaper.com/news/mobtownbeat/bcp-101117-mob-housing-settlement-20171010-story.html

low-income housing units across Baltimore City and Harford, Howard, Carroll, Anne Arundel, and Baltimore counties."[115]

A similar practice was found in Texas, where an analysis by Texas Housers found that letters of opposition to proposed LIHTC-assisted low income housing developments submitted by Texas state legislators "had the effect of encouraging Texas to build affordable housing in lower-income areas of the state. The analysis found that all the proposed projects receiving opposition letters from state officials concerned developments in the greater Houston region.[116]

A recent report by the Poverty and Race Research Action Council found that a few states have adopted policies in their LIHTC Qualified Allocation Plans to use their tax credits to promote the deconcentration of subsidized housing by reducing segregation and encouraging the development of affordable housing in opportunity areas. These states include Massachusetts, North Carolina, and Pennsylvania. The report adds that other states, such as Texas and New Jersey, have QAP provisions that encourage deconcentration such as the distance between tax credit properties and the percentage of tax credit properties in a particular area. North Carolina, Rhode Island, and Utah have similar deconcentration provisions at the project level, and Maine, Tennessee, and Ohio also include incentives for locating LIHTC projects in "economically diverse" communities. A few states (Illinois, New Jersey, Pennsylvania) set aside a certain portion of their LIHTC allocations for projects in suburban areas.[117]

Other LIHTC best practices highlighted in the report included using the tax credits to contribute to a comprehensive community revitalization plan; nearly half the states have point systems for project selection that favor developments in these areas. Nebraska, for example, sets aside up to 33 percent of its tax credit allocation to support projections that are part of a comprehensive neighborhood development that includes "a significant and material public investment."

Georgia's QAP, according to the report, received "strong positive scores for its project scoring that encourages development in high opportunity areas, its mandatory requirements ensuring affirmatively marketing the developed project, and its provisions for affirmatively furthering fair housing.[118]

Workforce Housing

Workforce housing first began to appear in the early 2000s and generally referred to the need for housing for teachers, police officers, fire fighters, emergency service workers, and nurses, among others, who could live affordability in the communities where they worked. Though definitions varied widely from community to community, the income of these workers generally ranged between 60 and 120 percent of the areawide median income, and in some communities, went as high as 150 percent of AMI. Workers in these occupations generally did not qualify for any direct housing assistance as most federal programs cut off assistance at 60 percent of AMI and there were few state or local programs that provided housing assistance to households earning above that threshold.

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115 Ibid.

116 Kevin Jewell, "Effect of Elected Official Letters on the 2011 LIHTC Round," Texas Housers, July 1, 2011. Available at https://texashousers.net/2011/07/01/effect-of-elected-official-letters-on-the-2011-lihtc-round/

117 Sarah Oppenheimer, Megan Haberle, Etienne Toussaint, and Philip Tegeler, *Building Opportunity II: Civil Rights Best Practices in the Low Income Housing Tax Credit Program* (2015 Update), Washington, DC: Poverty and Race Research Action Council, July 2015, pp. 2-4.

118 Ibid., pp. 12-15.

In addition, many affordable housing advocates also began to use the term workforce housing as a replacement for affordable housing because the latter term would likely be less controversial in communities that had traditionally resisted affordable housing out of concerns it would bring crime to their communities or reduce housing values.[119] Thus, in some communities the term workforce housing is used exclusively, although the focus in on the provision of affordable housing for households at the upper end of the AMI scale (60-120%).

Within the past few years, several states have created housing finance programs exclusively targeted to increasing the supply of workforce housing in their communities. For example, the Iowa Finance Authority provides financial assistance in the form of a repayable loan to cities and counties with a demonstrated need for additional workforce rental housing. The maximum loan amount is $1 million or $50,000 per assisted workforce housing rental unit. Rents must be affordable to households earning at or below 140 percent of the AMI. Program income in the form of loan repayments to the recipient local government must either be retained to assist additional workforce housing development or returned to the IFA.[120]

The Massachusetts Home Finance Agency recently announced the commitment of $100 million of its own resources for a Workforce Housing Initiative to assist multifamily developers across the state in the construction of new rental housing where some of the units are reserved for households earning between 61 and 120 percent of the AMI. The workforce housing units must remain affordable for at least 30 years. In addition, at least 20 percent of the units in the development must be affordable to households earning at or below 80% of AMI. The initiative also sets aside $25 million for "transformative projects," that feature workforce housing development on state-owned land and/or feature transit-oriented development.[121]

In Minnesota, the state's Workforce Housing Development grant program, previously a pilot program through the Department of Economic Development and now a permanent program of the state's housing finance agency, provides mid-sized cities with financial assistance to construct workforce rental housing where a shortage of rental housing makes it difficult for businesses to attract the workers they need. The state also created during its 2017 legislative session a new Workforce Housing Tax Increment Financing tool to support cities in creating workforce housing where needed to serve employees in the municipality or surrounding area where employers have acknowledged "the lack of available rental housing has impeded the ability of the business to recruit and hire employees."[122]

As shown in Table 10, about half of the 11 counties have taken some specific steps to encourage the development of workforce housing in their jurisdictions. Prince George's County allocated $2.6 million in county funds through its Housing Trust Fund in 2017 to create the Workforce Housing Gap Financing Program, which provides financing to support the development of mixed income communities that include "decent and quality workforce housing." The other counties have generally used density bonuses, the waiver of impact fees, or other development incentives to support new workforce housing.

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[119] See Miriam Axel-Lute, "Workforce Housing is an Insulting Term," *Shelterforce*, October 6, 2014.

[120] Iowa Finance Authority, Workforce Housing Loan Program, Available at http://www.iowafinanceauthority.gov/Public/Links/PC217.

[121] MassHousing, Workforce Housing Initiative. Available at https://www.masshousing.com/portal/server.pt/community/developers/204/workforce_housing.

[122] League of Minnesota Cities, "Focus on New Laws: New Workforce Housing Tools," September 25, 2017. Available at https://www.lmc.org/page/1/FONL-workforcehousing.jsp.

Anne Arundel County recently passed workforce housing legislation that revised the county's zoning policies to permit multi-family housing with a density up to 22 units per acre in residential areas currently zoned as R-10 or R-15. To qualify for the density bonus, developments must service households earning at or below 120 percent of AMI. The county will also waive impact fees for new housing that serves households at or below 120 percent of AMI and that is developed by nonprofit organizations.[123] Polk County will waive up to 50% of the impact fees for developments that include workforce housing. In 2007 Volusia County authorized a study to develop a proposed workforce housing ordinance, although the county has yet to take any action on the proposed ordinance.

In the early 2000s, Cobb Housing, Inc., a developer, six builders and more than 40 subcontracts came together to build an entire subdivision—31 homes--that was entirely for workforce housing. The homes in the Mitchell Chase subdivision, with $150,000 price tags, were geared toward households earning at or below 80 percent of AMI, about $70,000 at that time, with preference for fire fighters, police officers, teachers, nurses, and others who work in the community. Those who qualified to purchase homes also received down payment and closing cost assistance.[124] Cobb County is currently considering an amendment to its official code that will permit a density bonus to encourage the development of for-sale workforce housing in single-family detached residential developments that serve households earning between 60 and 120 percent of the AMI.[125]

Fulton County does not currently have any specific policies or incentives for workforce housing and has been recently criticized by Atlanta officials for providing public subsidies through its economic development authority for luxury housing in select Atlanta neighborhoods. Former Atlanta mayor Kasim Reed encouraged Fulton County to follow the city's lead and adopt a policy requiring developers that receive public funds or incentives to include affordable housing in their developments. A new ordinance adopted by the city of Atlanta that took effect on July 1, 2016, requires a specific set aside of housing units in any residential development that receives any public assistance (grant, incentive, subsidy or other funding) from the city of Atlanta or any economic development authority operating in the city. Developers receiving public assistance have two options to ensure the provision of affordable housing: 15 percent of all residential units in the development are affordable to households at or below 80 percent of AMI or 10 percent of residential units are affordable to households at or below 60 percent of AMI.[126]

DeKalb County currently provides a density bonus for workforce for-sale housing in its zoning code ordinance. The zoning code defines workforce housing as "for-sale housing that is affordable to those households earning eighty (80) percent of median household income for the Atlanta Metropolitan Statistical Area (MSA) as determined by the current fiscal year HUD income limit table at the time the building is built."[127] The code's regulations for the Tucker Overlay District permit a density bonus of one additional story in single-family and live/work units if 20 percent of the total residential

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[123] Arundel Community Development Services, Inc., *Anne Arundel County Annual Action Plan: Local Fiscal Year 2018*, p. 65.

[124] Aixa M. Pascual, "The Price is Right in Cobb: New Homes Affordable for the Local Work Force," Atlanta Journal-Constitution, July 4, 2005.

[125] Cobb County Board of Commissioner, 2018 Code Amendments, Part I, Package I, January 4, 2018. Available at https://cobbcounty.org/images/documents/comm-dev/code-amendments/Draft_Code_Amendment_Package_I%20_01.04.2018.pdf

[126] Invest Atlanta, Press Release: New Affordable Housing Policy, July 21, 20016. http://www.investatlanta.com/news-press/press-releases/press-release-new-afforable-housing-policy/.

[127] DeKalb County Zoning Code Ordinance—Full Ordinance, Article 9, Definitions, September 1, 2015, p. 9-39.

units in a development of 15 or more units are priced for workforce housing. A density bonus of one additional story in mixed-use buildings is permitted if 20 percent of the total number of residential units in a development of 20 or more units are priced for workforce housing.[128]

A proposed Workforce Housing Ordinance was drafted in 2010 that would provide a more consistent definition of workforce housing and authorize a broader set of incentives to encourage the development of workforce housing in the county. The draft ordinance defines workforce housing as housing that is affordable to households earning between 60 and 125 percent of the county's median household income in areas in or near the county's employment centers, activity centers, and job clusters. The primary incentive provided in the proposed ordinance is a density bonus for developments with at least 30 housing units. In addition, the ordinance would require residential developments within a tax allocation district that receive bond financing or other funds from the district to designate at least 15 percent of the proposed residential units as workforce housing; they would also qualify for the density bonus. Residential developments in a county enterprise zone that receive tax exemptions or tax abatements would also be required to set aside 15 percent of the residential units as workforce housing and qualify for the density bonus.[129]

The supplemental policy guidelines in place for the implementation of the county's 2035 Comprehensive Plan provide a density bonus for workforce housing, though the conditions to qualify for the density bonus are confusing. The guidelines state that at least 20 percent of the housing units in projects using the Workforce Housing Density Bonus "must be reserved for households between 61% and 105% of median income for the Atlanta metropolitan area." However, the workforce housing definition provided offers a different definition: "for-sale housing that is affordable to those households earning eighty (80) percent of median income for the Atlanta Metropolitan Statistical Area (MSA) as determined by the current fiscal year HUD income limit table at the time the building is built."[130]

Currently, the DeKalb County Chamber of Commerce and the Decide DeKalb Development Authority offer the WE (Workforce Enhancement) DeKalb housing initiative, which provides homeownership opportunities to employees of DeKalb County businesses considering relocation to or currently residing in the county. The program offers qualified homebuyers a competitive 30-year fixed rate mortgage and a grant that can be used for down payment and/or closing cost assistance.

The Decide DeKalb Development Authority may offer property tax incentives through bond-lease transactions for projects its board of directors deem "to be worthy and appropriate to achieve its economic development purposes." Among the factors Decide DeKalb takes into consideration is the community benefit of the proposed project which may include a minimum set-aside of 10 percent of the multifamily housing for low- and moderate-income households or for workforce housing that are affordable to households "not exceeding 80 percent of the DeKalb area median income."[131]

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[128] Ibid., 27-3.34.10, p. 3-96.

[129] Livable Communities Coalition of Metro Atlanta and Perkins + Will, *A New Roadmap for Workforce Housing in DeKalb County*, July 2010, pp. 58-59.

[130] DeKalb County Comprehensive Plan 2035, Chapter 8 Implementation, Supplemental Policy Guidelines, Workforce Housing Density Bonus, p. 117.

[131] Decide DeKalb Development Authority, "Policy Guidelines for Property Tax Incentives to Encourage Economic Development," September 8, 2016, p. 3.

Housing Preservation Strategies

In this section we review county adoption of several strategies designed to preserve the availability of affordable housing. These include rent control, code enforcement, grants for housing rehabilitation, land banks, the preservation of housing developments with federal subsidies, and tax relief (Table 11).

Rent Control

Rent control strategies were most widely used between the late 1960s and early 1980s, particularly in communities with very tight housing markets. According to PolicyLink, the primary purpose of rent control (or rent stabilization) is to "protect tenants in privately owned residential properties from excessive rent increases by mandating reasonable and gradual rent increases, while at the same time ensuring that landlords receive a fair return on their investment."[132] Rent control began to fall out of fashion in many communities during the anti-regulatory era of the 1980s and early 1990s. PolicyLink estimates that the number of jurisdictions with rent control has declined from about 175 in the early 1980s to about 140 in the early 2000s. They also note that rent control has received increased attention as a tool for addressing rising housing prices and displacement in cities such as Seattle, Boston, San Francisco, and Hoboken (New Jersey), among others.[133] Thirty-five states (including Georgia) have laws that prohibit rent control.[134] According to the same source, only four states—California, Maryland, New Jersey, and New York—and the District of Columbia have local governments that instituted some form of rent control or rent stabilization.

As the Urban Institute's Peter Tatian recently noted, "a scan of the research literature revealed very little evidence that rent control is a good policy." He points out that "rent stabilization doesn't do a good job of protecting its intended beneficiaries—poor or vulnerable renters—because the targeting of the benefits is very haphazard." Citing a study of rent control in Cambridge, Massachusetts, Tatian adds that "the poor, the elderly, and families—the three major groups targeted for benefits of rent control—were no more likely to be found in controlled than uncontrolled units."[135]

In Washington, DC, for example, about 80,000 apartments, mostly in small, older buildings, are under rent control. Rents in apartments in buildings subject to restriction can only increase by the rise in the Consumer Price Index plus two percent, with a cap of 10 percent annually. When an apartment becomes vacant, landlords can increase the rent on that unit by 10 percent or to a level that is comparable to other units, with a cap on the increase of no more than 30 percent of the rent charged to the previous tenant. Buildings constructed after 1975 are exempt from the District's rent control policy.[136]

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[132] "Rent Control," PolicyLink, http://www.policylink.org/sites/default/files/rent-control.pdf. Quoted in Levy et al, "Keeping the Neighborhood Affordable," p. 15.

[133] PolicyLink, Equitable Development Toolkit: Rent Control, Updated December 2001, p. 1. Available at http://www.policylink.org/sites/default/files/rent-control.pdf.

[134] Landlord.com. Available at http://www.landlord.com/rent_control_laws_by_state.htm.

[135] Peter A. Tatian, "Is Rent Control Good Policy?" Urban Wire: Housing and Housing Finance, Washington, DC: The Urban Institute, January 2, 2013. Available at https://www.urban.org/urban-wire/rent-control-good-policy

[136] Brian McCabe, "Rent Control, Explained," Greater Greater Washington, September 30, 2016. Available at https://ggwash.org/view/42843/rent-control-explained.

Table 11. Housing Preservation Strategies.

County	Rent Control	Code Enforcement	Land Banks and Land Banking	Preservation of Federally Subsidized Housing	Tax Relief	Grants for Home Maintenance
DeKalb, GA	No	Yes	Yes—City of Decatur and County 2011	Through housing authorities	State: income seniors and disabled veterans; County: property value freeze	Yes
Clayton, GA	No	Yes	No	Through housing authorities	State property tax exemption for low income seniors and disabled veterans	Yes
Cobb, GA	No	Yes	No	Through housing authorities	State property tax exemption for low income seniors and disabled veterans; County value offset property tax exemption (property value freeze)	Yes
Fulton, GA	No	Yes	Yes-- City of Atlanta and County 1991	Through housing authorities	State property tax exemption for low income seniors and disabled veterans; County value offset property tax exemption (property value freeze)	Yes
Gwinnett, GA	No	Yes	No	Through housing authorities	State property tax exemption for low income seniors and disabled veterans; County value offset property tax exemption (property value freeze)	Yes
Jefferson, AL	No	Yes	Yes-- City of Birmingham 2014	Through city of Lakeland	State homestead exemption for elderly and disabled; County homestead exemptions for low-income elderly and for disabled	Yes
Polk, FL	No	Yes	No	Through housing authorities	State homestead exemption for all homeowners, service members, disabled, disabled veterans; County exemption for low income seniors	Yes

Table 11, cont'd

County	Rent Control	Code Enforcement	Land Banks and Land Banking	Preservation of Federally Subsidized Housing	Tax Relief	Grants for Home Maintenance
Volusia, FL	No	Yes	No	Through housing authorities	State homestead exemption for all homeowners, service members, disabled, disabled veterans; County exemption for low income seniors	Yes
Anne Arundel, MD	City of College Park; law sunsetted in 2014	Yes	No	Through housing authorities	State and county homeowners' property tax credit programs	Yes
Prince George's, MD	No	Yes	No	Through city of Rosenberg	State property tax exemption for seniors	Yes
Fort Bend, TX	No	Yes	No	Through City of Jonesboro	State property tax exemption for seniors and low income	Yes

Table 11 shows that only one of the 11 counties included in the analysis had any experience with rent control. One of the municipalities in Anne Arundel County (College Park) adopted a rent control/stabilization ordinance in 2005, though the city council voted to end the practice in September 2014.

Code Enforcement

Enforcement of local housing codes is a regulatory strategy used by local governments to preserve their housing stock. The intent is to prevent housing units from falling into a state of disrepair that they can no longer be safely inhabited. While code enforcement can be an effective housing preservation strategy, it often requires a companion housing assistance program (e.g., rehabilitation loans or grants) to prevent the loss of affordable units or the displacement of low-income tenants (affordability restrictions or tenant-based rental assistance). For example, property owners (particularly absentee landlords) may choose to "walk away" from their properties rather than pay the fines for code violations and make the needed repairs. This in turn increases blight in the neighborhood and may likely end in demolition of the property for health and safety reasons. Others may choose to sell their property to a developer, who depending on market viability, may upgrade or redevelop the property for higher-income housing.

According to the Center for Community Progress, "to be successful, a code enforcement program must be defined broadly to weave regulation, policy, cost recovery and carrots and sticks into a comprehensive strategy to improve communities through responsible property ownership. A successful code enforcement system offers incentives for responsible ownership along with disincentives or penalties for irresponsible behavior or property abandonment."[137] These complimentary strategies include educational resources for both residents and property owners, financing mechanisms to encourage and subsidize repairs, and tenant-based rental assistance or helping residents relocate when necessary.[138]

A study of Richmond, Virginia, found that concentrated code enforcement in tandem with other neighborhood stabilization strategies (e.g., CDBG- and HOME-funded investments) increased home sales prices by 10 percent per year faster than prices in the city overall.[139] A study in Philadelphia that examined only the effects of strategic, concentrated, code enforcement found that home sales prices in the target neighborhoods increased by 30 percent between 2008 and 2012 compared to less than two percent in comparable neighborhoods. The study authors noted that "these activities return value to neighborhoods by removing blighting influences and to the city through fines, permit fees, increased real estate transfer taxes and increased property tax receipts. Based on the enhanced value of homes sold associated with blight removal…there was an additional estimated transfer tax revenue of $2.34 million over a two-year period."[140]

Table 10 shows that all 11 counties have code enforcement programs. The extent to which these counties couple their code enforcement strategies with related housing investments, affordability restrictions, and/or tenant-based rental assistance will require further research.

Housing Rehabilitation Loans and Grants

Nationally, the most frequent use of Community Development Block Grant funds among entitlement jurisdictions is housing, with more than 70 percent of CDBG funds used for housing ($651 million in fiscal 2017) allocated for single- or multi-family rehabilitation. The largest housing activity is single-family rehabilitation ($287 million), representing almost half of all CDBG housing expenditures in 2017.[141] Many jurisdictions have established CDBG- and HOME-funded rehabilitation loan and/or grant programs. Grant programs are usually reserved for very low-income homeowners and/or the elderly. Loan programs generally offer below market interest rates and provide a steady stream of income for jurisdictions as the loan repayments (principal and interest) are considered program income, which allow for additional rehabilitation loans to be made.

Table 12 reports the amount and proportion of CDBG and HOME funds that have been awarded in DeKalb and the 10 other study counties to support single-family and multi-family housing rehabilitation. The CDBG figures report expenditures during fiscal 2015, which are the most recent figures available. The HOME figures report cumulative funding commitments made between fiscal 2012 and fiscal 2017. All eleven counties included in the study allocated CDBG funds for single-family housing rehabilitation, with the amounts and percentage of total CDBG funds ranging from

[137] Center for Community Progress, "Strategic Code Enforcement," Available at http://www.communityprogress.net/read-more---strategic-code-enforcement-pages-265.php

[138] ChangeLab Solutions, Up to Code: Code Enforcement Strategies for Healthy Housing, 2015. Available at http://www.changelabsolutions.org/sites/default/files/Up-tp-Code_Enforcement_Guide_FINAL-20150527.pdf

[139] John Accordino, George Galster, and Peter Tatian, The Impacts of Targeted Public and Nonprofit Investment on Neighborhood Development: Research Based on Richmond, Virginia's Neighborhoods in Bloom Program. Richmond: Federal Reserve Bank of Richmond, Office of Community Affairs, July 2005.

[140] The Reinvestment Fund, Strategic Property Code Enforcement and its Impacts on Surrounding Markets," Philadelphia: The Reinvestment Fund, Policy Solutions, August 2014, p. 10.

[141] U.S. Department of Housing and Urban Development, Office of Community Planning and Development, CDBG National Expenditure Report, Entitlement Jurisdictions, FY 2017.

Table 12. CDBG and HOME Commitments for Housing Rehabilitation by County.

	CDBG FY 2015		HOME Investment Partnerships Commitments, FY 2012-2017							
			Single-Family				Multi-Family			
	Single-Family Rehabilitation		Acquisition & Rehabilitation		Rehabilitation		Acquisition & Rehabilitation		Rehabilitation	
	Dollars	Percent	Dollars	Percent	Dollars	Percent	Dollars	Percent	Dollars	Percent
DeKalb, GA	48	1	3,500	42	21	0	0	0	0	0
Clayton, GA	352	16	24	1		0	0	0	0	0
Cobb, GA	672	15	479	7		0	945	13	659	9
Fulton, GA	407	24	0	0	1,063	39	0	0	1,136	42
Gwinnett, GA	734	11	2,766	46	0	0	759	13	135	2
Jefferson, AL	542	23	0	0	0	0	0	0	0	0
Polk, FL	242	8	0	0	1,240	64	0	0	0	0
Volusia, FL	132	8	0	0	301	100	0	0	0	0
Anne Arundel, MD	1,094	53	0	0	425	9	0	0	176	4
Prince George's, MD	632	14	0	0	85	1	975	6	0	0
Fort Bend, TX	313	17	0	0	1,192	100	0	0	0	0

Sources: U.S. Department of Housing and Urban Development, Office of Community Planning and Development, CDBG National Expenditure Report, Entitlement Jurisdictions, FY 2017, and Post 2011 HOME Activities Reports, January 31, 2018.

Note: CDBG dollar figures are expenditures; HOME dollar figures are commitments.

about $48,000 in DeKalb County (1%) to more than $1 million in Anne Arundel County (53%). None of the study counties used their CDBG funds in fiscal 2015 to support rental rehabilitation.

More than half of the study counties awarded more than 30 percent of their HOME funds committed between 2012 and 2017 for single-family rehabilitation. Five counties committed more than $1 million for single-family rehabilitation activities: Fulton ($1.0 million), Fort Bend ($1.1 million), Polk ($1.2 million), Gwinnett ($2.8 million), and DeKalb ($3.5 million). Four counties focused their HOME single-family rehabilitation activities on acquisition and rehabilitation and seven counties provided HOME funds for single family rehabilitation; none of the study counties used their HOME funds for both types of single-family rehabilitation activities. Only five counties used their HOME funds for multi-family rehabilitation activities. Only three of these counties awarded more than 10 percent of their committed HOME funds for multi-family rehabilitation: Cobb (22%), Fulton (42%), and Gwinnett (15%).

Preservation of Federally Subsidized Housing.

We could not find any examples of specific programs or initiatives underway in the 11 study counties exclusively focused on the preservation of federally subsidized housing. Initially, the preservation of federally-subsidized housing was largely a federal strategy. As Patricia Roset-Zuppa pointed out in a recent review of preservation strategies in Florida, preservation strategies were initiated in the late 1980s when federal legislation restricted prepayment of HUD-subsidized mortgages. Prepayment rights were restored in 1996 and subsequent federal preservation initiatives have not been sufficient to cover all at-risk units. As a result, state and local governments have taken increased responsibility for addressing the preservation of subsidized housing.[142] Roset-Zuppa discusses several of the major preservation strategies that have been directed at high at-risk properties of conversion to the private market. The first, rent restructuring, was initiated by the federal government in the late 1990s in response to rising market rents and the pending expiration of many rental assistance contracts. The Mark-Up-to-Market program (for for-profit owners) and the Mark-Up-to-Budget program (for nonprofit developers) allowed for the renewal of rental assistance contracts at levels up to 150 percent of the fair market rent for a period of five years for for-profit developers and 20 years for nonprofit developers. The intent was to increase the cash flow from the multifamily developments to allow developers to fund acquisition, repairs or rehabilitation, or to take on additional debt.[143]

Another federal initiative, the Mark-to-Market program, which was initiated in 1997, involved a restructuring of both the project's rents and its debt, which in turn required the project's owners to renew their rental assistance contract for a 30-year term. This program was limited to properties with above-market rents that were originally subsidized through HUD's Section 8 New Construction and Substantial Rehabilitation programs during the mid-1970s to early 1980s. The federal government also provided preservation assistance in the form of an interest rate subsidy that effectively lowers the interest rate on properties financed through HUD's Section 236 program to one percent, which was intended to discourage mortgage prepayment and to provide property owners with funds that could be used to support capital improvements.

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[142] Patricia Roset-Zuppa, "Curbing the Loss of Affordable Rental Housing in Florida: A Risk Assessment Approach," Cornell Real Estate Review, 6 (2008), p. 64. See also, Alexander von Hoffman, "To Preserve Affordable Housing in the United States: A Policy History," Cambridge, MA: Harvard Joint Center for Housing Studies, Working Paper, March 2016.

[143] Curbing the Loss of Affordable Rental Housing in Florida, p. 64.

State and local governments have also provided resources to support the preservation of subsidized housing. Roset-Zuppa notes that the most common strategy utilized was the use of Low Income Housing Tax Credits to aid with the acquisition and rehabilitation of subsidized properties that would be lost due to market conversion or deterioration. A 2007 report by the National Housing Trust noted at that time that 46 states gave priority in their LIHTC allocation plans for the preservation of subsidized housing. State and local governments have also used their own funds as well as federal funds (e.g., CDBG, HOME) to support the preservation of affordable housing. In addition, some state and local governments are also providing property tax relief for affordable rental housing as an incentive to sustain affordable housing. Also, many state and local governments have either developed their own affordable housing inventories or are utilizing the National Housing Preservation Database to identify and assess the risk among subsidized housing developments that are approaching the expiration of their subsidy contracts, are located in rapidly appreciating neighborhoods where mortgage prepayment may be a viable option, or are located in declining neighborhoods where physical deterioration or mortgage default may be likely.

Prince George's County. Though Prince George's County has the largest stock of affordable housing in the Washington, DC metro area, "the interest of County officials in adding to or even preserving the supply of affordable housing seems particularly low," according to a recent report on affordable housing in the Washington metro area. The authors attribute the lack of interest to the county's serious foreclosure problem. The report notes that at the height of the foreclosure crisis (July 2010), Prince George's had the highest foreclosure rate in Maryland and the tenth highest rate in the nation.[144] According to the report, "nearly four years later, the problem persists, as homeowners continue to face the threat of foreclosure, and foreclosed homes sit vacant or are sold to investors and speculators with few ties to the community. The latter action almost certainly takes homes out of the County's affordable house stock, while the former creates streets and neighborhoods blighted with abandoned homes, devaluing neighboring properties."[145] The report concludes that "until Prince George's County resolves its foreclosure crisis, it seems unlikely to pursue new affordable housing programs, and it is at risk of losing much of the affordable housing stock it currently has."[146]

The County, through its redevelopment authority, is committed to the development and preservation of housing near transit centers, particularly considering the recent expansion of Washington's regional rapid rail transit system. The Purple Line, when fully built, will have more than half of its stations in Prince George's County. The county's redevelopment authority has programs that support both the acquisition and rehabilitation of properties as well as new construction that provide housing opportunities for low-income households. In exchange for financial support, developers must commit to keeping their properties affordable for five to fifteen years, depending on the amount of the award.[147]

Cook County's The Preservation Compact. One of the more innovative housing preservation strategies is The Preservation Compact, which was launched in Cook County (Chicago, IL) in 2007 with support from the MacArthur Foundation.[148] The Preservation Compact is a collaborative

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[144] Unfilled Promises, p. 10.

[145] Ibid.

[146] Ibid., p. 11.

[147] Ibid., p. 17

[148] Community Investment Corporation, The Preservation Compact: 2017 Preservation Compact Biannual Report, Chicago, IL. Available at http://www.preservationcompact.org/wp-content/uploads/TPC-2017-Biannual-Report.final_.pdf.

initiative that engages for-profit and non-profit developers, tenant advocacy groups, civic groups, lenders, and federal, state, and local government agencies to preserve the county's affordable rental housing stock. The Preservation Compact is managed by the Community Investment Corporation, which is a Community Development Financial Institution. The Preservation Compact is a data-driven approach that uses information on the county's rental stock to develop and deploy a variety of preservation strategies tailored to local market conditions. These strategies include market-based approaches (increasing access to credit in weak markets and the creation of an Opportunity Investment Fund to support the creation of affordable units in strong markets); cost-based approaches (e.g., building code relief to reduce construction/rehabilitation costs, property tax relief through lowered assessments for multifamily rental properties, and energy retrofits to reduce utility costs); and government financing approaches (coordination across government agencies to preserve publicly-assisted rental housing in strong and weak markets). Since 2008, The Preservation Compact, through its partners, have preserved 50 publicly-assisted rental properties with 5,000 affordable rental units, according to its third biannual report.[149]

Land Banks

Land banks are public or nonprofit corporations created for the purpose of returning vacant, abandoned, and tax delinquent properties into productive use. They are a primary tool used by state and local governments to stabilize neighborhoods by addressing problems related to blight, abandonment, health and safety hazards, and declining property values.[150] Existing public agencies, such as redevelopment authorities and housing and/or planning departments, may also create and administer land banking programs. According to the Center for Community Progress, there were approximately 170 land banks and land banking programs in operation across the U.S. as of June 2017, with the greatest number located in the states of Michigan, Ohio, and New York.[151]

According to Frank Alexander, the nation's leading expert on land banks, "the primary thrust of all land banks and land banking initiatives is to acquire and maintain properties that have been rejected by the open market and left as growing liabilities for neighborhoods and communities. The first task is the acquisition of title to such properties; the second task is the elimination of the liabilities; the third task is the transfer of the properties to new owners in a manner most supportive of local needs and priorities."[152]

To achieve their key functions of acquiring problem properties and returning them to productive use, land banks are usually given special legal powers to expedite this process. These include obtaining property at no or low cost through tax foreclosure, holding land tax-free, clearing title and/or removing any back taxes on the property, leasing properties for temporary uses such as community gardens, and negotiating sales that takes into consideration community needs, such as workforce housing, a grocery store, or green space.

As Alexander notes, "the financing of the operations of a land bank cannot be an afterthought. It must be contemplated in and anticipated by the state enabling legislation, the intergovernmental agreement and the operational priorities as established by the land bank's board of directors. The

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[149] Ibid., p. 17.

[150] Center for Community Progress, "Frequently Asked Questions on Land Banking," Available at http://www.communityprogress.net/land-banking-faq-pages-449.php

[151] Ibid. See also CCP's Land Bank Interactive Map.

[152] Frank Alexander, *Land Banks and Land Banking*, 2d ed, (Flint, MI: Center for Community Progress, 2015).

starting point for any discussion of funding land bank operations must always be with the nature of the real property inventory that is the focus of the land bank's activities."[153]

Alexander points out that there are five primary sources of funding that have been used to support the operation of land banks. The first, general revenue funding, can be used to support the entire operation of the land bank, which was the means taken by many of the first generation land banks (e.g., St. Louis, Cleveland, Louisville, Atlanta). This approach tends to work best when the land bank operations are integrated into the functions of a department or agency of local government (e.g., department of housing and community development) and existing offices and agency personnel carry out the day-to-day activities of the land bank. According to Alexander there are three disadvantages to relying on general fund revenue to support the operation of land banks: 1) they tend to work best when costs are low, which typically applies only to circumstances where the property inventory is low; 2) many land banks encompass multiple local governments, which often creates tensions regarding whether each contributing local government is getting value commensurate with its contributions; and 3) reliance on general funds is not assured each year and largely dependent on the whims of local elected officials.

A second financing strategy for land bank operations is cross subsidization based on the disposition of the land bank's inventory. In this scenario, the surplus proceeds of the disposition of properties under the control of the land bank (after recovering the costs of acquisition, extinguishing the tax lien, rehabilitation, and management) are used to support the land bank's operations. Alexander notes this approach is "viable only when there is a tax foreclosure system that results in a transfer of all, or substantially all, of the tax delinquent properties directly to the land bank or to the local government that creates the land bank."[154]

A third financing strategy is to return to the land bank a portion of the property tax proceeds generated on properties that are returned to productive use by the land bank. Alexander found, for example, that Michigan permits its local land banks to receive 50 percent of the property tax revenues generated by properties returned to private use by its local land banks.

A fourth financing strategy is the utilization of delinquent tax revolving loan funds. Alexander notes that this practice is used by 82 of Michigan's 83 counties. With this approach, a land bank borrows funds to liquidate the entire amount of delinquent taxes in a local government's tax digest and in return receives "control of all delinquent tax liens, the right to enforce such liens, and most significantly the interest and penalties on such liens."[155] This in turn, allows the land bank to use the revenue stream from interest and penalties to support "the tax enforcement process and the management of the tax-foreclosed properties that are never redeemed."[156]

A fifth financing strategy based on borrowing and bond financing has emerged in many third generation land banks. With this approach, the enabling statute permits land banks to issue bonds backed by its revenue stream or property inventory or both. Alexander notes that "the debts and obligations of the land bank should not be the debts or obligations of the local governments, and should be restricted to the assets and revenues of the land bank."[157]

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[153] Ibid., p. 48.

[154] Ibid., p. 49.

[155] Ibid., p. 51.

[156] Ibid.

[157] Ibid., p. 52.

Beyond management and administrative operations, land banks may receive funds from a variety of sources including proceeds from the sale of properties, grants from foundations and other philanthropic sources, and state and federal grants to assist in the acquisition, maintenance, and rehabilitation of properties.

As shown in Table 11, only three of the comparison use land banks and land banking as a housing preservation strategy. In August 2011, Dekalb County and the municipality of Decatur entered into an intergovernmental agreement to create the DeKalb Regional Land Bank that would focus on "converting vacant, abandoned and tax-delinquent properties to productive use in order to stabilize neighborhoods and promote quality housing, encourage new industry and generate additional jobs."[158] NSP funds in the amount of $300,000 were allocated to the land bank in 2015 to support the acquisition of foreclosed homes. Following the withdrawal of the city of Decatur from the DeKalb Regional Land Bank Authority in 2016, the county is currently seeking to execute an intergovernmental agreement with the DeKalb municipalities of Clarkston and Lithonia to join the regional land bank authority as Georgia's enabling legislation requires municipal participation in local land banks. The DeKalb land bank currently has 13 properties in its portfolio, with a total value of $920,000.

The city of Atlanta and Fulton County joined together in 1991 to create the Fulton County/City of Atlanta Land Bank Authority. The land bank authority has primarily focused on creating affordable housing and promoting economic development by acquiring, holding, and managing tax delinquent properties and returning them to productive use, often in partnership with other community and economic development entities such as city and county agencies, community development corporations, and nonprofit and for-profit developers. The authority refocused its activities in 2012 to provide greater emphasis on blight elimination, affordable and market housing, and neighborhood revitalization. Between 2010 and 2017 the land bank authority has acquired a total of 423 properties and disposed of 276 properties.[159]

Though Jefferson County does not have a land bank, its primary city, Birmingham, created the Birmingham Land Bank Authority in October 2014. Its primary mission is to acquire the tax deed to residential properties located within the city of Birmingham that have been tax delinquent for at least five years. Once the land bank authority acquires the tax deed, applicants can apply to gain use of the property through one of three programs: side lot program (home owners only), adopt-a-lot (home owners, nonprofits, churches, faith-based organizations), or general request, in which residents, organizations, or developers can apply to have the land bank authority clear the title so the property can be sold to them.[160] The side lot and adopt-a-lot program allow home owners and neighborhood organizations to gain immediate access to a tax-delinquent property through a two-year lease with the land bank authority. During that time the land bank authority works to clear title to the property and once that has been accomplished, the applicant may purchase the property from the land bank. According to one recent study, as of February 2017, the land bank authority had put 428 properties back into use, which yielded the city an additional $44,000 in annual tax revenue. Another 900 properties were in some stage of review at the time of the report. In addition, the city's community development director notes the city now has almost 500 fewer lots to take care of, which

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[158] DeKalb Regional Land Bank, https://www.dekalbcountyga.gov/community-development/dekalb-regional-land-bank.

[159] Christopher Norman, "Fulton/Atlanta Land Bank Authority, Inc: Overview and Update," Presentation to the Atlanta City Council, Committee on Community Development and Human Services, February 27, 2018.

[160] Birmingham Land Bank Authority, About Us, https://public-blba.epropertyplus.com/landmgmtpub/app/base/landing#

at an average cost of $1,000 a year for maintenance, translates into a cost savings of a half a million dollars.[161]

Tax Relief

The clear majority of state and local governments provide some type of property tax relief for elderly homeowners and for lower-income home owners who live in their homes for some specified period of time.[162] Forty-three states and the District of Columbia provide a homestead exemption, credit, or rebate program to elderly homeowners. Four additional states provide this option to their local governments. These programs reduce the tax burden on elderly homeowners, which in turn help to promote affordability.

According to a recent national survey of state property tax relief programs for the elderly, the most widely used practice is a homestead exemption for eligible homeowners that reduces their tax liability by reducing a portion of the home's value from taxation, which in turn lowers the amount of property taxes due before the homeowner receives their tax bill. The amount of the exemption varies widely across the states. In Georgia, for example, the exemption can cover the entire tax bill if the amount of the tax due is less than $4,000. In Massachusetts, on the other hand, the value of the exemption is capped at $175.[163] More than half of the states (27) offer property tax deferrals or property tax freezes to the elderly; 20 of these 27 states restrict eligibility for the tax deferral to elderly households with income below a specified amount.

About half the states provide property tax exemptions, credits, or rebates to all homeowners or allow their local governments the option to do so. In either case, the property tax relief provided to elderly homeowners is greater than what states provide to all homeowners. A number of states also provide property tax relief to low- and moderate-income homeowners, including both states with and without a state income tax.[164] In Texas, for example, low income homeowners may receive a property tax homestead exemption of up to $15,000 to reduce the taxed value of their home. In New Hampshire, households with income less than $40,000 may receive relief from the state education portion of their property tax bill. North Carolina allows low-income homeowners to lower the taxable value of their residence by $29,500 or 50 percent, whichever is greater. Michigan provides a hardship exemption for low income homeowners for all or part of their current year (or next year) property taxes.

In some jurisdictions that experience rapid housing appreciation due to gentrification and rising property values, elderly and lower-income residents may defer payment on any increased tax liability due to the appreciation of their home values until the time at which they sell their home. The deferred tax payments are then made from the profit on the sale of their home. Examples include the cities of Boston, Philadelphia, Pittsburgh, and Washington, among others, that have initiatives planned or underway that would reduce or freeze property taxes for low-, working- and

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161 Cody Owens, "Who's Using the Birmingham Land Bank Authority?" Weld: Birmingham's Newspaper, 20 February 2017. Available at http://weldbham.com/blog/2017/02/20/whos-using-birmingham-land-bank-authority/.

162 According to a recent national survey, only four states do not provide some form of property tax relief to elderly homeowners—Nebraska, Nevada, North Carolina, and West Virginia. Katie Babe, "Property Tax Relief for the Elderly: A Survey of the Nation," *Marquette Elder's Advisor*, 6, 2, (2005), pp. 327.

163 Ibid., pp. 325-26.

164 Iris J. Lav, "State Low-Income Tax Relief in the Absence of an Income Tax," Center on Budget and Policy Priorities, February 14, 2008. Available at https://www.cbpp.org/research/state-low-income-tax-reflief-in-the-absence-of-an-income-tax

lower-middle class homeowners in neighborhoods threatened by gentrification.[165] Lexington, Kentucky, is currently considering a bill that would help low income, longtime homeowners in gentrifying neighborhoods.[166] The city of Atlanta and the Westside Future Fund, a nonprofit organization working to revitalize neighborhoods in the city's westside, recently created a $5 million "anti-displacement" fund, supported by private donations, to cover all property tax increases in the neighborhood for the next 20 years for longtime homeowners.[167]

Table 11 shows that all eleven counties have state property tax relief programs and most also supplement that assistance with additional homestead exemptions, credits, or rebate programs. Most counties help with the elderly, disabled, and veterans. A few counties provide additional property tax relief for low income homeowners.

Distressed Property Investors

One of the most challenging issues local governments face in addressing neighborhood conditions is dealing with distressed property investors. Alan Mallach notes that "distressed property investors vary greatly in size and sophistication, and their goals, strategies and time horizons as investors vary as widely."[168] Among the most problematic investors for neighborhoods and local governments are what Mallach calls "Milkers," investors who "buy properties in poor condition for very low prices and rent them out in as-is or similar condition with minimal maintenance, often to problem tentants."[169] Mallach observes that the most successful actions local governments can take in addressing distressed property investors involve a combination of regulation and financial incentives that taken together aim "to change the landlord's financial equation, so that it is in his interest to behave responsibly…[Such] strategies should also foster greater landlord or lender accountability."[170]

Mallach identifies a variety of regulatory strategies local governments can pursue, many of which provide opportunities for community residents, neighborhood organizations, and community development corporations to join in the effort (Table 13). Mallach's recommendations are "based on the proposition that cities and CDCs have powerful tools with which to influence the behavior of distressed property investors, to motivate responsible behavior and discourage activities that do harm to residents and neighborhoods." Several strategies focus on keeping track of landlords and properties. These include a rental registration ordinance, which enables the local government to contact property owners in the case of an emergency or code violation and also serve to educate property owners on landlord obligations under local government ordinances; notice requirements,

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[165] Timothy Williams, "Cities Mobilize to Help Those Threatened by Gentrification," New York Times, March 3, 2014. Available at https://www.nytimes.com/2014/03/04/us/cities-helping-residents-resist-the-new-gentry.html.

[166] A final draft is expected to be available in 2018. "Proposal Offers Property Tax Relief in Gentrifying Areas," US News, September 27, 2017.

[167] Eligible households must earn less than 100 percent of the Area Median Income and the property must be the applicant's primary residence. Philanthropic support was provided by the Arthur M. Blank Family Foundation, the Chick-fil-A Foundation, the Georgia Power Foundation, Cox Enterprises, Pulte Group, Delta Air Lines, Georgia-Pacific and individual contributor Tommy Holder, chairman and CEO of Holder Construction Company. "Westside Future Fund, City of Atlanta Announce Anti-Displacement Tax Fund Program," Westside Future Fund, April 12, 2017. Available at https://www.westsidefuturefund.org/news/tax-fund/

[168] Alan Mallach, *Meeting the Challenge of Distressed Property Investors in America's Neighborhoods*, New York, LISC, October 2010, p. 9. Available at http://www.instituteccd.org/uploads/iccd/documents/102010_distressed_property_investors.pdf.

[169] Ibid., p.10.

[170] Ibid., p. 46.

which require landlords to contact the local government when property changes hands; finding properties, as many rental properties will likely go unregistered based on the experiences of cities that have adopted rental registration requirements; and identifying “bad apples” or the problem properties that generally consume a disproportionate share of the local government’s time and resources. To assist in property identification, the City of Atlanta, for example, created a Neighborhood Deputies program, in which citizen volunteers receive training in zoning and code violations and assist the city in distributing information to property owners about housing codes and violations, identify and report code violations to city officials, and follow-up on reported violations to verify compliance.

Mallach lists six strategies local governments can employ regarding threshold property standards. These include a rental licensing program, which is often used in conjunction with a rental registration program, but goes a step further by requiring the property pass a health and safety inspection prior to its units going on the market. A second strategy is to broaden certificate of occupancy requirements beyond completion of new construction or substantial rehabilitation. Mallach notes local governments may choose to impose CO requirements when a property changes ownership, has a change in rental tenantry, or a change in use such as from commercial to residential. A third strategy used by some local governments, such as Miami-Dade County, requires a disclosure of findings report from properties that have gone through the foreclosure process before the party taking ownership through foreclosure can offer the property for sale to a third party. The disclosure report is based on a thorough inspection conducted by an engineer or architect which includes a cost estimate of the repairs needed to bring the property into compliance with local codes.

Code enforcement is the primary tool that local governments use to ensure that properties are maintained at minimum standards. It is therefore imperative that local governments periodically reevaluate and update their building codes to ensure that they are compliant with industry standards, such as those published by the International Property Maintenance Code. A strong code without effective enforcement, however, is unlikely to maintain property standards. As discussed above and noted in Mallach’s report, local governments have many strategies to choose from regarding code enforcement. These include more frequent code inspection for those properties that have a history of code violations, and geographic targeting of code enforcement activities to neighborhoods where problem properties are concentrated and/or to neighborhoods that are target areas for local government investment through programs such as CDBG, HOME, and/or NSP.

Mallach notes that Nuisance abatement may be required in those instances where landlords “fail to maintain their properties adequately, allow nuisance conditions to emerge, and fail or refuse to comply with violation notices and orders.”[171] While local governments typically have a range of options in such situations, ordering the building to be vacated may place undue hardship on its tenants and exacerbate the affordable housing challenge unless the local government and/or its partners have a plan in place to temporarily (or permanently) rehouse the affected tenants.

Another regulatory strategy used by local governments is requiring landlords to submit a security deposit with the local government. These funds are then used to address any emergency condition with the property for which the landlord has failed to respond within 24 hours of notification. The local government is then reimbursed from the security fund for costs associated with the repair and the landlord is subsequently required to reestablish his security deposit.

Mallach notes that regulation imposes costs and most local governments are strapped for funds to maintain public services. Many local governments have imposed a variety of fees on landlords to help offset the costs of regulation. Fees range from $10 in Buffalo for a single-family rental registration to

[171] Ibid., p. 59.

Table 13. Principal Regulatory Strategies for Addressing Distressed Property Investors.

Category	Strategy	Description/Examples
Keeping track of landlords and properties	Rental registration	Landlords must register with city and provide contact information.
	Notice requirements during foreclosure	Foreclosing entities must provide city with notice when initiating foreclosure, taking property at foreclosure sale and conveying properties.
	Finding rental properties	City leverages its resources with citizen and other resources to identify unregistered properties.
	Identifying 'bad apples'	Systems to identify and target remedies toward problem landlords and properties.
Establishing minimum property standards	Rental licensing	Combine registration with health and safety inspection at regular intervals for rental properties.
	Certificate of occupancy inspections	City requires inspection and certificate of occupancy on change of ownership and/or change of occupancy.
	Disclosure of findings	City requires disclosure of all repair needs and code violations prior to conveyance of any property taken through foreclosure process.
	Code enforcement	City targets city code enforcement resources or works with CDCs and residents to supplement public sector resources.
	Nuisance abatement	City establishes ongoing program to abate nuisance conditions and recapture funds.
	Landlord security deposit	Landlords must provide city with security deposition which city can use to make emergency repairs.
Covering regulatory costs	Rental conversion fee	Fee charged if unit goes from owner-occupancy to rental tenure.
	Disproportionate impact fee	Rental licensing fee set on basis of disproportionate impact of rental housing on municipal services.
Imposing penalties		Imposing penalties on owners for failure to comply with notice or substantive regulations.

Source: Allan Mallach, *Meeting the Challenge of Distressed Property Investors in America's Neighborhoods*, p. 49.

several hundreds of dollars in other jurisdictions for certificates of use, rental licensing, or public nuisance abatement, among others. In Minneapolis, for example, the city charges a fee of $1,000 when a property is converted from owner-occupied to renter-occupancy. In Utah, many local governments are permitted to enact a disproportionate rental fee ordinance to compensate for the greater service burdens that rental properties tend to impose. Finally, although primarily used to impose sanctions for violations of rental property regulation, the financial penalties and fees levied by local governments, which vary widely, can also be a means for offsetting the costs of regulation.

As Mallach points out, "regulations are only part of the picture…To build a cadre of responsible landlords, a city must go beyond regulation to create a landlord support system. The support system and the regulatory system are interactive, not separate strategies. Some of the most effective incentives tie into the regulatory system by offering regulatory relief as a product of responsible behavior."[172] Table 14 lists the incentive strategies offered by Mallach as a means for encouraging better investor and landlord behavior. These include education and training programs, crime reduction programs, financial incentives, and comprehensive programs that combine landlord actions and incentives or rewards. Examples of the types of incentives or rewards that are often included in landlord incentive programs are noted in Table 15.

Table 14. Incentive Strategies for Landlords.

Category	Strategy	Description/Examples
Incentives/ support for responsible property management	Training programs	Wide variety of landlord training programs and informational materials offered
	Crime reduction programs	1) Crime-Free Rental Housing Program offered through local police departments 2) Provisions of Utah Good Landlord Program 3) Reduced penalties for violations for landlords participating in city crime-fighting programs
	Financial incentives	1) Discount on disproportionate impact fee 2) City program to guarantee tenant security deposits for landlords
	Multi-faceted programs	Programs that typically both (1) require multiple landlord actions; and (2) offer 'packages' of incentives or rewards, such as the Utah Good Landlord Program or Landlord Accreditation Schemes established by some cities in the United Kingdom
Incentives for property acquisition and improvement	Direct financial assistance	1) City or community development financial institution ("CDFI") offers financial assistance to investors to buy and rehabilitate properties in NSP areas 2) City or CDFI offers below-market improvement loans to owners of rental property
	Tax incentives	City offers property tax incentives for improvements to rental properties

Source: Allan Mallach, *Meeting the Challenge of Distressed Property Investors in America's Neighborhoods*, p. 68.

[172] Ibid., p. 67

Table 15. Potential Incentives Cities Can Offer in a Landlord Incentive Program

Category	Examples
Training and technical assistance	• Free training courses sponsored by city • One-on-one technical assistance on specific problems • Discounts to community college courses • Free preventive maintenance and security inspections
Improved access	• Single point of contact in city hall • Designated police department liaison • Participation in regular landlord forums with key government officials
Improved process	• Fast-track approval for construction permits • Flexibility to make necessary repairs and improvements in stages • Expedited problem tenant eviction procedure • Greater access to available properties
Help obtaining tenants	• Free advertising in newspapers and web sites • City guarantees security deposit for tenants meeting set standards but lacking funds • Recommend landlord status for housing choice vouchers
Indirect financial assistance	• Free or subsidized safety inspections • Free or subsidized equipment, such as smoke detectors, carbon monoxide detectors, security locks or closed-circuit cameras • Insurance discounts • Discounts on goods and services at local merchants • Reduced fees for municipal permits or licenses
Direct financial assistance	• Rebate of licensing or other fees • Loans or grants for property improvements

Source: Allan Mallach, *Meeting the Challenge of Distressed Property Investors in America's Neighborhoods*, p. 72.

Asset Building Strategies

Federal, state, and local governments have established a variety of programs and strategies for increasing the assets of low- and moderate-income families, many of which are directed at helping low income families become homebuyers. In this section we examine county participation in HUD's Family Self-Sufficiency program, homeownership and education counseling programs, homebuyer assistance programs, the Section 8 Homeownership program, cooperative housing, and community land trusts (Table 16).

Family Self-Sufficiency

The Family Self-Sufficiency program was created by the National Affordable Housing Act of 1990. Based on earlier program models, the FSS program is designed to increase the earned income of HUD-assisted families and reduce their dependence on public assistance and HUD rental subsidies. Once selected to participate in the FSS program, the head of each FSS family enters into a participation contract, generally for a period of five years, which incorporates the family's individual training and services plan that outlines the key steps and milestones for the family as it moves toward self-sufficiency. Services that may be coordinated through the plan include child care, transportation, education, job training, employment counseling, financial literacy, and homeownership counseling, among others. Upon entry into the program, an interest-bearing escrow account is established for each FSS family. Any increases in the family's rent because of increased income during the program period are entered as a credit to the family's escrow account. Upon graduation from the FSS program, the family may access its escrow account and use the funds for any purpose.

As of 2000, there were approximately 1,400 FSS programs that served more than 52,000 tenants nationwide. According to one study, FSS participants, on average, experienced a 72 percent increase in median income between 1996 and 2000 as compared to only a 36 percent increase for a comparison group of non-FSS participants.[173] Income from employment increased from 51 percent to 74 percent during this same period for FSS participants; non-FSS participants had smaller gains (from 47 to 63%). The median escrow account for FSS participants, according to the study, was $3,351. The most frequent uses of escrow funds were for college tuition and down payments on a home.[174]

A subsequent study that followed nearly 200 FSS participants in 14 sites over four years (2006-2010) also found greater increases in family income and higher rates of employment among FSS families than the non-FSS comparison group over the four years tracked during the study.[175] The average escrow balance for program graduates was $5,300, which was more than twice as great as the escrow balances of those who left the program before completion ($2,140). Though not formally tracked by most FSS programs, FSS case managers indicated that the primary uses of escrow bunds by the FSS families were for education and training, home ownership, and to pay off credit card debt.[176]

According to HUD, FSS is the largest asset-building program for low income families in the country, serving over 72,000 households in 2016.[177] Table 14 shows that nine of the 11 counties included in the analysis (all but Gwinnett and Fort Bend) have a county or municipal housing authority participating in HUD's FSS program.

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[173] Robert C. Ficke and Andrea Piesse, Evaluation of the Family Self-Sufficiency Program: Retrospective Analysis, 1996-2000. (Washington, DC: U.S. Department of Housing and Urban Development, April 2004).

[174] Ibid., p. xiv.

[175] Laith de Silva, Imesh Wijewardena, Michelle Wood, and Bulbul Kaul, Evaluation of the Family Self-Sufficiency Program: Prospective Study (Washington, DC: U.S. Department of Housing and Urban Development, February 2011)

[176] deSilva et al, Evaluation of the Family Self-Sufficiency Program, p. 32.

[177] U.S. Department of Housing and Urban Development, Office of Public and Indian Housing, Family Self-Sufficiency Program, FY2018 FSS HUD Congressional Justification, Summary Statement and Initiatives. Available at https://www.hud.gov/sites/documents/13-FAM-SELF-SUFF.PDF

Table 16. Asset-Building Strategies.

County	Family Self-Sufficiency (FSS)	Homeownership and Education Counseling	Homebuying Assistance	Housing Co-ops	Community Land Trusts	Section 8 Homeownership Program
DeKalb, GA	Yes	Yes	Loans; down payment assistance; income limits: $84,500	Only one-- East Lake	No	100 families 2004-2012
Clayton, GA	Yes	Yes	Loans; down payment assistance; income limits: $84,500	Only one co-op building in county	No	21 families 2005-2012 Jonesboro PHA
Cobb, GA	Yes	Yes	Loans; down payment assistance; income limits: $84,500	No	No	48 families 2005-2012 Marietta PHA
Fulton, GA	Yes	Yes	Loans; down payment assistance; income limits: $84,500	Only one-- Lake Claire	Yes- City of Atlanta	56 families 2004-2012
Gwinnett, GA	No	Yes	Loans; down payment assistance; income limits: $84,500	No	Environment and conservation-focused land trust	No
Jefferson, AL	Yes	Yes	Loans; down payment assistance; tax credits; income limits: $97,300	Two co-op buildings in county	Housing and development-focused land trust	11 families 2006-2012
Polk, FL	Yes	Yes	Loans; down payment assistance; closing costs; tax credits; income limits: $66,220	Only one co-op building in county	No	4 families 2012 Winter Haven PHA
Volusia, FL	Yes	Yes	Loans; down payment assistance; closing costs; tax credits; income limits: $70,420	Only one co-op building in county	No	1 family 2011-2012
Anne Arundel, MD	Yes	Yes	Loans; down payment assistance; closing costs; tax credits; income limits: $130,000	No	Environment and conservation-focused land trust	24 families 2004-2012
Prince George's, MD	Yes	Yes	Loans; down payment assistance; closing costs; tax credits; income limits: $154,000	Many co-op buildings in county (at least 10)	Housing and development-focused land trust	96 families 2005-2012
Fort Bend, TX	No	Yes	Loans; down payment assistance; closing costs; tax credits; income limits: $100,000	No	No	3 families 2011-2012 Rosenberg PHA

Homeownership and Education Counseling

There are many public, private, and nonprofit organizations that provide homeownership education and counseling programs to assist potential homebuyers making informed decisions about homeownership and in navigating the home-buying process. National homebuyer certification programs, such as those offered by the National Industry Standards for Homeownership Education and Counseling, NeighborWorks America, and the U.S. Department of Housing and Urban Development, require a minimum of eight hours of face-to-face classroom training for potential home buyers. Most programs that provide financial assistance for first-time home buyers require successful completion of a homebuyer education and counseling program.

In 2014, HUD launched a randomized experiment to assess the effects of homebuyer education and counseling based on a sample of more than 5,800 low-, moderate-, and middle-income prospective first-time homebuyers in 28 metropolitan areas including Atlanta. Study participants in the treatment group were offered free homebuyer education and counseling services either in person at a local housing counseling agency or remotely through programs available on the internet or by telephone. Based on preliminary findings from the study's first year of observations, more than half of the study participants who were offered homebuyer education and counseling services initiated service, with those offered remote service (63%) more than twice as likely as those offered in-person service (26%) to initiate at least one service.[178] Focus groups revealed that the reasons participants did not take up services varied by the service delivery mode; persons assigned to in-person homebuyer education and counseling services noted difficulties with scheduling, the length of the course, and the location of the service provider as factors that discouraged them from participating whereas persons assigned to remote services indicated the length of time needed to complete the course and other priorities on their schedules.[179] An interim report on the study findings is scheduled for early 2018 and the full report is due in 2020.

As shown in Table 16, all eleven counties included in the analysis have homebuyer education and counseling programs available for first-time homebuyers.

Homebuyer Assistance

A variety of federal, state, and local programs provide financial assistance designed to increase home ownership.[180] All fifty states have some type of home buyer program, though the number of programs, their target populations, and types of financial incentives available vary widely. For instance, the number of programs in the five states included in this analysis ranges from two in Alabama to eight in Maryland. All provide 30-year fixed rate mortgages competitive with commercial rates and all have first-time homebuyer programs that provide down payment assistance and some also help with closing costs (Table 16). The income limits vary widely across these states, with most providing eligibility to families at or below moderate income thresholds. Florida and Texas, for example, aid families earning up to 140 percent of AMI; in Georgia, eligibility tops out at $84,500 for a three-person family (about 120% of AMI) and the purchase price cannot exceed $250,000. All but

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[178] Donna DeMarco et al, *The First-Time Homebuyer Education and Counseling Demonstration: Baseline Report—Study Design and Implementation*, (Washington, DC: U.S. Department of Housing and Urban Development, January 2017), p. 72.

[179] Ibid., p. 112.

[180] Home Buyer Programs by State: 2017. Available at https://www.hsh.com/finance/mortgage/home-buyer-programs.html#maryland

Georgia also provide some type of tax credit program that lowers homebuyer tax liability based on mortgage interest paid. Typically, these programs cap their credit at $2,000. All target eligible first-time homebuyers. Georgia, Maryland, and Texas have programs targeted to special groups such as military veterans, emergency medical services personnel, fire fighters, police officers, teachers, and nurses. Maryland also has special programs for first-time homebuyers with student debt.

As noted earlier more than one-fourth (27%) of the HOME funds awarded to date nationally have been used for homebuyer programs. Among the counties included in this analysis, the share of HOME funds (1994-2016) used to support homebuyer programs ranges from about 25 percent in DeKalb, Fort Bend, and Prince George's counties to more than half in Cobb (54%), Gwinnett (67%), and Clayton (76%) counties (see Figure 38, page 65).

Cooperative Housing

A housing cooperative is a form of housing tenure in which people come together to own and control the buildings they live in. The residents purchase shares in the cooperative and pay a monthly fee to cover the property's operating expenses (e.g., mortgage expenses, property taxes, management fees, maintenance costs, insurance premiums, utilities, and contributions toward reserve funds). The share price represents the cost to the individual of purchasing a membership in the housing cooperative, which in turn entitles the purchaser to live in a specific unit for as long as they want contingent on their complying with the cooperative's rules and regulations. They also receive a vote in matters pertaining to the governance of the housing cooperative.[181] There are many different types of housing cooperatives, with limited equity cooperatives being the preferred form for maintaining long-term affordability.[182] These types of housing cooperatives place limits on the resale of a unit's price and typically also limit the resale of membership shares to low- and moderate-income households.

According to Gerald Sazama, the affordable housing cooperative movement in the US can be traced to the 1920s when ethnic and union groups began to form self-help cooperatives.[183] In the 1960s and 1970s, federal funding for low-income cooperatives became more widely available and in the 1980s and 1990s nonprofit organizations began to pool funds from a variety of public and private sources to create affordable housing cooperatives. For example, Sazama notes that since the 1980s about 18,000 units of public housing have been converted to affordable cooperatives. Other important sources of funding for cooperatives includes the Low Income Housing Tax Credit and housing assistance available through state and local governments.[184] Sazama also notes that the shift in financing mechanisms has influenced the size of cooperatives. During the period of direct federal funding, housing cooperatives generally ranged in size between 50 and 300 units with an average size of about 100 units; the more recent cooperatives developed by nonprofits beginning in the 1980s and

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[181] National Association of Housing Cooperatives, "Buying into a Housing Cooperative," Available at https://coophousing.org/resources/owning-a-cooperative/buying-into-a-housing-cooperative/.

[182] Northcountry Cooperative Development Fund, Housing Cooperatives: An Accessible and Lasting Tool for Home Ownership," Minneapolis, MN: Northcountry Cooperative Development Fund. Available at http://www.uwcc.wisc.edu/pdf/HousingCoopsAccessibleLastingHomeOwnership.pdf

[183] Gerald W. Sazama, "Lessons from the History of Affordable Housing Cooperatives in the United States: A Case Study in American Affordable Housing Policy," American Journal of Economics and Sociology, 59, 4 (October 2000): 573-608.

[184] Sazama, p. 591.

1990s were much smaller, ranging in size from 3 or 4 to 150 units with a typical cooperative falling in the 5 to 40-unit range.[185]

Firm estimates of the number of cooperative housing units are difficult to locate. The National Association of Housing Cooperatives and the co-op community have often cited 425,000 units in the national limited-equity cooperative housing stock. More recent estimates by the Urban Homesteading Assistance Board (UHAB) put the number of cooperative housing units at about 300,000 of which about half are still limited-equity.[186] The lower figures are largely attributed to the fact that many of the earlier cooperative housing units have been converted to market rate units. According to the UHAB, cooperative housing communities tend to be concentrated in the northeast (about half are in New York), Midwest, and west coast; fewer cooperatives are found in the South, mountain states, and in the upper Midwest and plains states.[187]

Consistent with this trend, while seven of the eleven counties included in this analysis have at least one cooperative housing community in their county, five counties only have one housing cooperative and one county has two cooperatives. Prince George's County has at least ten housing cooperatives.

Community Land Trusts

Community Land Trusts are private nonprofit organizations that acquire and hold land for community benefit. While many CLTs were formed for the conservation of wetlands, wooded areas, etc., many CLTs were created to promote affordable housing ownership opportunities. In this scenario, the CLT permanently retains ownership of the land and the homeowners own the housing structure. Under the rules of the CLT, homeowners are permitted to sell their homes, but the land lease provisions require the home be sold back to the CLT or to another low-income homeowner. Thus, the appreciation in home value is shared between the homeowner and the CLT, with the CLT's portion used to maintain affordability for future low and moderate-income families. The Democracy Collaborative notes that the length of the land lease (typically 99 years) and the percentage of the housing value appreciation earned by the homeowner vary across community land trusts.[188]

The first community land trust in the United States was established in 1968 in rural Georgia. According to a national survey of CLTs conducted by the Lincoln Institute of Land Policy in 2006, there were approximately 200 CLTs operating in every region and in 40 states and the District of Columbia. The highest concentration of CLTs was found in the Northeast (37% of CLTs) and West (29%); only 15 percent of CLTs were in the South. While a small number of CLTs were created in the 1970s, more than three out of four CLTs (76%) were created since 1990.

In terms of organizational characteristics, the study found eight out of ten CLTs were formed as a CLT corporation, which have most of the key features of a community land trust as included in the 1992 amendments to the National Affordable Housing Act of 1990 (e.g., a membership organization with a tri-partite board of directors—CLT homeowners, residents of the surrounding community,

[185] Sazama, p. 595.

[186] Urban Homesteading Assistance Board, "Counting Limited Equity Co-Ops, Research Update," UHAB, February 2016. Available at http://www.uhab.org/sites/default/files/research_update_feb_2016.pdf

[187] Urban Homesteading Assistance Board, National Co-op Research, Available at http://www.uhab.org/coopresearch. See in particular the interactive map of the Cooperative Housing Community.

[188] The Democracy Collaborative, "Overview: Community Land Trusts," Available at https://community-wealth.org/strategies/panel/clts/index.html

and public officials, local funders, and nonprofit providers —acquires land to be held in perpetuity, and ownership of any structural improvements on the land is held by the lessees). About one out of five CLTs (19%) are CLTs operating within a nonprofit community-based or housing development organization that has adopted many of the characteristics of a CLT, but typically not the membership organization and tripartite governance features. In addition, several cities, such as Chicago, Irvine, California, and Delray Beach, Florida, have created or announced their intention to create citywide CLTs.

Most (70%) CLTs serve multiple neighborhoods, an entire city or county, or in some instances multiple counties. Overall, about 60 percent of CLTs serve urban areas, 31 percent serve suburban areas, and about half (52%) serve rural areas or small towns. Eighty percent of CLTs have less than 100 housing units, including both homeownership and rental. Overall, more than half (55%) of CLTs have both owner and renter units in their housing portfolio. Based on data provided by survey respondents, the Lincoln Institute study found the number of CLT housing units was nearly evenly split between homeownership units (3,220) and rental units (3,275).[189] The largest community land trust was in Burlington, Vermont, which has 370 single-family homes and condominiums and 270 apartments whereas other CLTs had just a handful of housing units.[190]

A subsequent 2011 survey by the Democracy Collaborative found nearly 250 CLTs across the U.S. with nearly 10,000 housing units of which 79 percent were occupied by first-time homebuyers and 82 percent of CLT residents had incomes less than 50 percent of the area median.[191] Table 16 shows that only three of the counties included in the analysis was served by a community land trust: Fulton (City of Atlanta), Jefferson, and Prince George's.

Section 8 Homeownership Program

The Quality Housing and Work Responsibility Act of 1998 gave public housing authorities permission to provide a homeownership option to families that receive Section 8 tenant-based or Housing Choice Voucher assistance. Requirements for participation in the Section 8 Homeownership program are that: 1) homeowners make a minimum downpayment of at least three percent of the purchase price, with at least one percent coming from the family's personal resources; 2) mortgage financing be provided, insured, or guaranteed by the state or Federal government and in compliance with mortgage underwriting standards; and 3) once a family is accepted into the program, the family must attend homeownership counseling sessions. In turn, the public housing authority provides homeownership housing assistance payments either directly to the family or to the lender on behalf of the family. Generally, the term of the housing assistance payment is based on household type (e.g., elderly v. family) and the structure of the mortgage: typically, assistance is provided for a period of 15 years with adjustments made annually based on family income and composition. Housing

[189] Yesim Sungu-Eryilmaz and Rosalind Greenstein, *A National Study of Community Land Trusts*, Cambridge, MA: Lincoln Institute of Land Policy Working Paper, 2007, p. 17. Available at http://cltnetwork.org/wp-content/uploads/2014/01/2007-A-National-Study-of-CLTs.pdf

[190] Rosalind Greenstein and Yesmin Sungu-Eryilmaz, "Community Land Trusts: Leasing Land for Affordable Housing," Lincoln Institute of Land Policy, *Land Lines*, April 2005. Available at http://www.lincolninst.edu/publications/articles/community-land-trusts

[191] The Democracy Collaborative, "Overview: Community Land Trusts."

authorities are entitled to capture a percentage of the homeownership assistance provided upon the sale or refinancing of the home.[192]

Table 16 shows that 10 of the 11 counties included in the analysis (all but Gwinnett) have assisted at least one low income family through their housing authority or a municipal housing authority within their county between the program's inception and 2012 according to HUD figures.[193] DeKalb County has assisted the largest number of families (100, second in Georgia only to the city of Atlanta at 112) followed by Prince George's County (96 families), Fulton County (56 families), and Cobb County (48 families through the Marietta Housing Authority).

[192] U.S. Department of Housing and Urban Development, Section 8 Homeownership Program Final Rule, Federal Register, Part IV, September 12, 2000, pp. 55134-

[193] U.S. Department of Housing and Urban Development, Public and Indian Housing, Office of Housing Choice Vouchers, Homeownership Vouchers. Available at https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/homeownership

Section 6
Recommendations

Several trends and themes emerge from this analysis of affordable housing challenges and opportunities in DeKalb County. This last section of the report briefly summarizes the major findings as they pertain to DeKalb County and concludes with a set of recommendations guided by these findings.

Summary of Major Findings[194]

1. The major housing problem confronting low- and moderate-income households in DeKalb County—and many households at or near the areawide median income—is housing affordability.

According to the most recent data available at the time of this study, ***40 percent of DeKalb County households had a housing affordability problem with 20 percent reporting a cost burden (30% or more of household income for housing) and 19 percent a severe cost burden (50% or more of household income for housing).*** More than four out of ten non-elderly (39.9%) and elderly (40%) households had a housing affordability problem. Hispanic, Black, and Asian householders were more likely to report a housing affordability problem than were non-Hispanic whites.

The data, based on 2010-2014 five-year estimates, also clearly show that the prevalence of the housing affordability problem is highest among lower income households (Table 17). Overall, more than nine out of ten extremely low income (less than 30% of areawide median income) households had an affordability problem with more than eight out of ten reporting they were severely cost-burdened. A similar share of very low income (30-50% AMI) households reported a housing affordability problem with nearly half considered to be severely housing cost-burdened. More than half (58.4%) of low income households (50-80% of AMI) and about one-third of moderate-income households (80-100% AMI) had a housing affordability problem. ***Overall, more than 100,000 households in DeKalb County were estimated to have a housing affordability problem during the five-year period between 2010 and 2014 with about half (51.2%) facing a cost burden and half (49.8%) a severe housing cost burden.***

Housing affordability is a countywide problem. The maps (see Figures 16-20 on pages 39-41) as well as Appendix B pages xx-xx) show that for the lowest income households (0-30%, 30-50% AMI), the prevalence of housing affordability problems is substantial across all areas of the county. Though the prevalence of housing affordability problems declines for low income households (50-80% AMI), there are still substantial areas of the county where more than half of the households are cost-burdened or severely cost-burdened. Moderate income households (80-100% AMI) with housing

[194] Similar observations were made by Ann Carpenter, Senior Community and Economic Development Advisor, Federal Reserve Bank of Atlanta, “Affordable Housing Overview: Atlanta,” February 20, 2018.

affordability problems can be found in most areas of the county with several census tracts showing a majority of households with cost or severe cost burdens.

Table 17. Cost Burdened Households in DeKalb County, 2014

	Number of households			*Percent of households with cost burden*		
	Total	Cost Burden	Severe Cost Burden	Cost Burden	Severe Cost Burden	Total
Owner-occupied households						
Less than 30	9,111	1,285	7,118	14.1	78.1	92.2
30 - 50	11,332	2,982	5,441	26.3	48.0	74.3
50 - 80	20,803	8,048	4,438	38.7	21.3	60.0
80 - 100	13,989	4,353	1,023	31.1	7.3	38.4
Greater than 100	91,055	8,508	1,247	9.3	1.4	10.7
Total	146,290	25,176	19,267	17.2	13.2	30.4
Renter-occupied households						
Less than 30	24,557	1,857	20,664	7.6	84.1	91.7
30 - 50	19,861	9,686	7,905	48.8	39.8	88.6
50 - 80	25,158	12,137	2,204	48.2	8.8	57.0
80 - 100	11,667	2,824	154	24.2	1.3	25.5
Greater than 100	31,265	1,300	135	4.2	0.4	4.6
Total	112,508	27,804	31,062	24.7	27.6	52.3
Total households						
Less than 30	33,668	3,142	27,782	9.3	82.5	91.8
30 - 50	31,193	12,668	13,346	40.6	42.8	83.4
50 - 80	45,961	20,185	6,642	43.9	14.5	58.4
80 - 100	25,656	7,177	1,177	28.0	4.6	32.6
Greater than 100	122,320	9,808	1,382	8.0	1.1	9.1
Total	258,798	52,980	50,329	20.5	19.4	39.9
Elderly households	48,783	9,328	10,208	19.1	20.9	40.0
Non-elderly households	210,015	43,652	40,121	20.8	19.1	39.9

Source:

2. A substantial share of the county's affordable housing stock—subsidized and unsubsidized—is at risk of loss over the coming decade.

A recent analysis by the Urban Institute found that among the nation's largest counties, three of the ten counties with the largest affordability gap for extremely low-income renters were in metropolitan

Atlanta: Gwinnett County had the largest gap in 2014 (only 14 affordable, available and adequate units per 100 ELI renters), Cobb County had the third largest gap (18 AAA units per 100 ELI renters), and ***DeKalb County had the ninth largest gap (24 AAA units per 100 ELI renters).***

Our analysis found less than 10 percent of rental units in DeKalb County were affordable for a household with income at 30 percent of AMI and less than one in three rental units (31%) were affordable for households at 50 percent of AMI.

The affordability gap between the supply of available units and the demand for those units among low and moderate-income households is being driven by both changes in the supply of subsidized housing and in the availability of non-subsidized affordable housing. Our analysis of data from the National Affordable Housing Database found that there are currently about 13,300 housing units currently receiving some type of federal subsidy as of September 2017, with more than three out of four of these units receiving assistance from the Low Income Housing Tax Credit program; about one out of five assisted units received a Section 8 project-based subsidy. DeKalb County, however, has a much higher exposure to subsidized units at risk of loss over the next 10 years. ***In DeKalb County, the rate of subsidized homes at risk is more than twice the national rate, with more than one in four publicly supported homes (27%) with an expiring subsidy with the next 10 years. About one out of five (18.7%) assisted units in DeKalb County could lose their affordability restrictions over the next 10 years if their subsidies are not renewed.*** This is the second highest percent of units at risk of loss over the next 10 years among the 11 counties included in the analysis. About two-thirds of the county's subsidized units will be lost in the next 20 years unless their subsidies are renewed.

Regarding "naturally occurring" affordable housing (i.e., market rate units that are affordable), ***DeKalb County has been particularly hard hit by the loss of smaller apartment buildings over the past 15 years, many of which had provided affordable rents to low- and moderate-income households.*** Between 2000 and 2015, the number of rental units in buildings with 2-19 units declined by 10 percent overall and 21.1 percent for older housing units (built before 1980). Overall, there were about 7,000 fewer rental units in small properties in 2015 than in 2010.

While the total number of rental units in the county increased by about 23 percent between 2006 and 2015, there was a dramatic restructuring of the county's rental market during this period. ***The number of DeKalb County apartments renting for less than $800 per month declined by nearly 15,000 (36% decrease) while the number of apartments renting for $1,000 or more per month more than doubled, increasing from 27,859 in 2006 to 68,844 in 2015 (147% increase).***

3. Federal housing assistance for low- and moderate-income households has declined over the last decade while at the same time federal assistance continues to favor wealthy homeowners.

Federal outlays for low-income housing and community development programs declined by about 8 percent in real terms between fiscal 2008 and fiscal 2017. The cuts were sharpest for community development programs, including CDBG, and the HOME partnership program, which declined in real terms by almost half. Support for public housing was about 27 percent lower in real terms and federal assistance for the homeless declined by 34 percent. Tenant-based rental assistance increased by about 14 percent and tax credits in support of low-income housing were up by 43 percent during this same period.[195]

In contrast, the federal government awarded about $3.51 to higher income home owners for every dollar of assistance provided for low- and moderate-income housing. This assistance was provided through the federal tax code, which in fiscal 2017 provided $68.6 billion in home mortgage interest deductions; $35.6 billion for home owners who itemized their deductions and claimed a credit for the amount paid for state and local property taxes; and $43.5 billion in capital gains exclusions for home owners who sold their home.[196]

In DeKalb County, the county's CDBG entitlement declined from $5.7 million in 2008 to $4.7 million in 2017, a decline of 16 percent nominal decline and a 27 percent decline in constant dollars. Cuts to the county's HOME program were even deeper—a 40 percent decline in nominal dollars and 46 percent in real dollars.

4. Recent policy changes at the national level suggest the federal policy context is likely to be uncertain in the foreseeable future and may further reduce federal resources available for affordable housing.

Though both the economy and local housing markets in many communities—including the greater Atlanta area—appear to have recovered from the economic recession and housing market collapse, ***there is a great deal of uncertainty surrounding the future of federal policy for affordable housing.*** President Trump's Fiscal 2018 budget called for reducing funding for affordable housing programs through the Department of Housing and Urban Development by more than 20 percent, including the elimination of the CDBG and HOME programs, steep cuts in public housing capital and operating support, and reductions in the Housing Choice Voucher programs. Though Congress ultimately restored funding for most HUD programs to their 2017 levels or slightly higher, the number of housing vouchers supported by HUD are expected to decline by between 30,000 and 110,000.

The Center on Budget and Policy Priorities recently reported that the Trump Administrations proposed Fiscal 2019 budget proposes many cuts that would be harmful to low- and moderate-income households. These include cancelling Housing Choice Vouchers for about 200,000 households, raising rents on low-income families receiving rental assistance, and deep cuts for public housing repairs and low-income home energy assistance.[197]

In addition, ***several observers have pointed out that passage of the tax reform bill at the end of 2017, which reduced corporate and individual tax rates, decreased the value of the Low Income Housing Tax Credit, as corporations and individual investors will have less need to lower their tax bills***. One analysis estimated that the tax reform legislation would reduce the future supply of affordable housing by 235,000 units over ten years.

[195] Figures computed from U.S. Office of Management and Budget, Historical Tables, Budget of the United States Government, Fiscal Year 2019.

[196] Figures computed from U.S. Department of Treasury, Office of Tax Policy, Tax Expenditures, various years.

[197] Center on Budget and Policy Priorities, "The 2019 Trump Budget: Hurts Struggling Families, Shortchanges National Needs," 21 February 2018. Available at https://www.cbpp.org/sites/default/files/atoms/files/2-20-18pb19factsheet.pdf.

5. Local action, particularly efforts that foster collaborative, cross-sector, community-based partnerships will be essential for meaningful progress in addressing the affordable housing challenge.

There is no magic solution to the affordable housing challenge. While it is unlikely that the federal government will completely retreat from the affordable housing policy domain, it is likely that there will be fewer federal resources available in the future, the nature of those resources will likely shift, and state and local governments will need to play a stronger role in mobilizing resources and coordinating action. This will require the creation of new institutions capable of designing, executing, and evaluating collective impact initiatives that bring together a broad group of stakeholders, reach consensus on a collective agenda, define clear benchmarks for measuring progress, align the activities of multiple agencies and organizations in support of the collective effort, communicate clearly among all stakeholders, and increase the capacity of the collaborative participants to work better together.

The analysis in this report shows that DeKalb County generally compares favorably with other large urban counties in the greater Atlanta area and beyond regarding its utilization of federal resources for affordable housing. With approximately 21,000 units of publicly-assisted housing, DeKalb's effort is only exceeded by Fulton (50,000) and Jefferson (22,000) counties, both of which contain large central cities. Though DeKalb allocates a smaller share of its CDBG funds for housing than the other urban counties included in the analysis, its use of HOME and NSP funds compare very favorably to the other counties. DeKalb's HOME funds have provided a relatively balanced approach to increasing the supply of affordable housing through homebuyer, home rehabilitation, and rental housing development activities. DeKalb received substantially more NSP funding than the other counties included in the analysis and based on an independent assessment of the county's program, achieved substantial leverage from its acquisition, rehabilitation, and resale of foreclosed, single-family homes. According to the study, DeKalb's NSP activities increased home values by more than $141 million across all single-family homes in the county's NSP target neighborhoods, which was equivalent to a leverage ratio of 16 to 1. Regarding the adoption of various affordable housing strategies, DeKalb County's activities also match up well to the 10 comparison counties included in the study.

The major challenge the county faces in moving its affordable housing efforts forward is broadening and deepening its efforts, particularly in ways that engage a broader group of stakeholders in a comprehensive affordable housing strategy. Several communities across the country—including many urban counties—have recently completed affordable housing strategic plans or are in the process of doing so. Examples include The Preservation Compact in Cook County, Illinois; the King County (Seattle, WA) Regional Affordable Housing Task Force; the Boulder County (Colorado) Regional Housing Partnership; and the Washington County (Portland, Oregon metro area) Affordable Housing Development Strategy, among others. In California, for example, several regional collaborations have been formed at the city, county, and multi-county level to plan and even pool funding and organizational resources.[198]

In Florida, the State Housing Initiatives Partnership, created in 1992, provides funds to counties and eligible cities to create local housing partnerships, increase the production and preservation of affordable housing, further the housing element of local government comprehensive plans, and increase housing-related employment. In return, counties and cities are required to "establish a local

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[198] Robert Weiner and Darryl Rutherford, "Developing a Regional Affordable Housing Strategy: A Look at California's Housing Challenges and Ingredients Needed for a Successful Regional Strategy," White Paper 2009-01, University of California, Davis, Center for Regional Change, May 2008.

housing assistance program by ordinance; develop a local housing assistance plan and housing incentive strategy; amend land development regulations or establish local policies to implement incentive strategies; form partnerships and combine resources to reduce housing costs; and ensure that rent or mortgage payments within targeted areas do not exceed 30 percent of the area median income limits, unless authorized by the mortgage lender."[199]

Recommendations

Our recommendations are presented in three sections: Get Organized, Develop Strategies, and Take Action.

Get Organized: DeKalb County Should Take a Leadership Role on Affordable Housing

1. **Establish a county affordable housing officer.** Many local governments have created a point person for furthering affordable housing strategies. These positions are comparable in scope and function to a local government's chief sustainability officer or chief technology officer. Examples include the Chief Impact Officer Affordable Housing at the Housing Trust Silicon Valley (San Jose, CA);[200] the Chief Strategy Officer, San Diego Housing Commission;[201] the Chief Executive Officer of Affordable Housing, Twin Cities (Minnesota);[202] and the Chief Housing Officer, City of Denver, Office of Economic Development.[203]

2. **Establish a cross-sector, collaborative advisory committee on affordable housing comprised of a broad group of affordable housing stakeholders.** Several counties and cities have recently established advisory committees and task forces to assist in the development of comprehensive affordable housing strategies. These groups tend to be comprised of a broad group of stakeholders that bring a variety of different perspectives to the affordable housing challenge and include, among others, representatives from:

    - Public sector: County elected and administrative officials; Mayors, council members from municipalities; Public housing authorities; Public schools; State and regional agency officials; Federal regional officials;

    - Housing industry and business groups: Local developers, lenders; Fair housing advocates and housing coalitions; Homeowners or renters associations; Landlords;

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[199] Florida Housing Finance Corporation, State Housing Initiatives Partnership (SHIP), Available at http://www.floridahousing.org/programs/special-programs/ship---state-housing-initiatives-partnership-program.

[200] https://www.linkedin.com/jobs/view/chief-impact-officer-affordable-housing-at-housing-trust-silicon-valley-528746952

[201] http://www.sandiegouniontribune.com/business/economy/sd-fi-outlook-ruane-20170218-story.html

[202] https://www.minnpost.com/politics-policy/2017/07/latest-way-local-governments-are-trying-combat-twin-cities-affordable-housin

[203] https://www.linkedin.com/jobs/view/chief-housing-officer-office-of-economic-development-at-city-of-denver-589819888

- Nonprofit and community-based groups: Residents; Residents with assisted housing (project-based and tenant-based); Senior citizens/senior citizens groups;

- Local foundations/philanthropic organizations; Colleges and universities;

- Economic development: Economic development agencies; Landowners; Business owners; Chamber of commerce;

- Transportation agencies and organizations: MARTA; Atlanta Regional Commission (MPO); Public transportation advocates; Bike/pedestrian advocates; Disability rights organizations.

  Examples include:

  - **Arlington County (VA) Affordable Housing Study Working Group**. The Study Working Group was appointed by the County Manager in 2013 to help shape the community vision for Affordable Housing in Arlington. It is comprised of 18 community members representing a diversity of interests and drawn from 12 County commissions and the broader Arlington community. The Working Group meets monthly; Task Forces drawn from Working Group members also meet regularly to discuss specific topics and to develop recommendations. https://housing.arlingtonva.us/affordable-housing-study/working-group/
  - **Montgomery County (MD) Affordable Housing Task Force**. In March 2007, the County Executive appointed a Task Force to examine the affordable housing issues in Montgomery County and make recommendations. The Task Force's mission was to advise the County Executive on strategies to increase the availability of affordable housing in the county, including: (1) Review affordable housing "best practices" from around the country and determine their applicability to Montgomery County based on affordable housing needs in Montgomery County; (2). Propose other creative solutions to address Montgomery County's affordable housing needs; and (3). Develop and assist in the implementation of strategies to educate the public around the necessity of providing a full range of housing choices that will sustain and enhance the economic vitality and quality of life in Montgomery County. https://www.montgomerycountymd.gov/DHCA/resources/files/rr-ahtf.pdf
  - **City of Pittsburgh, Affordable Housing Task Force**. This task force is charged with assessing the current and projected future landscape of housing affordability in the City of Pittsburgh, evaluating current programs and initiatives to produce new affordable units and preserve existing ones, and making recommendations to the Mayor and City Council. http://pittsburghpa.gov/dcp/ahtf/index.html
  - **James City County Workforce and Affordable Housing Task Force**. The role of the Workforce Housing Task Force is to evaluate data, programs and efforts that affect affordable and workforce housing within James City County; assess strategies, best practices and initiatives to address the affordable and workforce housing needs; and make recommendations to the Board of Supervisors on strategies to address affordable and workforce

housing challenges. http://www.jamescitycountyva.gov/3504/Workforce-Housing-Task-Force

- **Spokane Regional Affordable Housing Task Force**. To ensure the long-term availability of affordable housing for our area's citizens, the City of Spokane, Spokane County and the City of Spokane Valley established a 20-member task force comprised of key representatives from the non-profit, for profit, and local government sector. The five work items of the task force were to: 1) improve methods of identifying affordable housing needs by different groups; 2) maximize the use of current housing resources; 3) explore the creation of new local housing resources and other funding options; 4) establish regional affordable housing goals and an implementation strategy; 5) establish a public education program. https://www.cdaid.org/files/municipal_services/SpokaneHousing.pdf

3. **Establish a comprehensive data and information system to track housing conditions and needs in DeKalb County. Preparation and dissemination of a regular report on housing trends and conditions.**

   Examples:

   - **Washington, DC's Housing in the Nation's Capitol,** https://www.urban.org/research/publication/housing-nations-capital-2006
   - **Arlington County annual report on affordable housing,** https://housing.arlingtonva.us/plans-reports/annual-reports/
   - **Greater Boston Housing Report Card (since 2002)** http://www.northeastern.edu/dukakiscenter/housing/gbhousingreportcard/
   - **State of New York City's Housing and Neighborhoods** http://furmancenter.org/research/sonychan
   - **Louisville, State of Metropolitan Housing Report** http://www.metropolitanhousing.org/resources/mhc-reports/
   - **Nashville-Davidson County Housing Report** https://www.nashville.gov/Portals/0/SiteContent/MayorsOffice/AffordableHousing/Housing%20Nashville%20FINAL.pdf

4. **Connect with other efforts in the region to promote and sustain affordable housing.** In addition to taking a deeper dive into the affordable housing challenges in DeKalb County, it is important for the county to be active in related efforts in neighboring jurisdictions as well as regional and statewide efforts. Currently, such efforts include:

   - **The TransFormation Alliance**: Atlanta Regional Commission, Enterprise Community Partners, Georgia Stand-Up, MARTA, Partnership for Southern Equity, Southface Energy Institute, SUMMECH Community Development Corporation, Urban Land Institute, Atlanta WonderRoot
   - **The Atlanta Regional Housing Forum**: Managed and convened by Atlanta Neighborhood Development Partnership and Atlanta Regional Commission.

- **Atlanta Housing Affordability and Community Retention Task Force**: In January 2018 the Blank Foundation, in partnership with several other groups, including the Greater Atlanta Chamber of Commerce, the Urban Land Institute, and Central Atlanta Progress, came together to help organize this public-private effort to bring together the various key constituencies – public sector, business community, development community, philanthropic community, and grassroots/nonprofit community – to build strategic and political alignment around a housing affordability and community retention platform. Though the focus is predominantly on the city of Atlanta, there has been some attention to the regional context in understanding the affordable housing challenge.
- **Brookhaven Affordable Housing Task Force**. A thirteen-member task force formed by the city council to address affordable housing issues in Brookhaven. Recommendations were presented to the city council in July 2017.
- **Brookhaven-Doraville-Chamblee Affordable Housing Task Force**. Municipal officials, representatives from nonprofit and advocacy organizations, and concerned citizens have been meeting regularly over the past couple of years to explore common concerns regarding affordable housing in the neighborhoods along the Buford Highway corridor.

Develop Strategies: Provide a Strategic Vision and Direction for Affordable Housing

1. **Create a strategic plan for affordable housing that addresses needs, strategies and programs, resources, sets priorities, and identifies key target groups and geographic areas.** Many local governments, including several counties, have created affordable housing strategic plans to foster comprehensive, coordinated actions for addressing the many facets of the affordable housing challenge. Such plans have served to mobilize resources, focus and align programs and activities, and engage a broad group of stakeholders. The county's upcoming Consolidated Plan renewal may provide an opportunity for launching an affordable housing strategic plan.

   Examples:

   - **Boulder County Regional Housing Partnership strategic plan** https://assets.bouldercounty.org/wp-content/uploads/2017/03/affordable-housing-draft-plan.pdf
   - **Prince George's County, Comprehensive Housing Strategy** https://www.princegeorgescountymd.gov/2803/Comprehensive-Housing-Strategy
   - **Orange County (CA) Affordable Housing Strategic Plan, 2015** http://cams.ocgov.com/Web_Publisher_Sam/Agenda11_10_2015_files/images/O01315-000428A.PDF
   - **Fairfax County (VA) Housing Strategic Plan** https://nvaha.org/fairfax-co-housing-strategic-plan/

2. **Assess the availability of affordable housing and need for new investment regarding the balance of housing for senior citizens, disabled, and special needs populations with affordable housing for families.** One of the challenges of addressing affordable housing is affordable for whom? At what point on the income continuum should the county focus its efforts—below 30 percent AMI? 30-50 percent AMI? 50-80 percent AMI? 80-120 percent AMI? What should the balance be between housing assistance for families and for the elderly? For special needs populations? Between owner-occupied housing and rental housing?

   Based on our analysis of data from conventional sources (Census, American Community Survey, HUD's Comprehensive Housing Affordability Strategy estimates) the most acute affordability needs are found among households with income less than 50 percent of the areawide median income. This holds for both owner-occupied and rental housing. More than half (60%) of households with income between 50 and 80 percent of AMI have housing affordability problems and nearly 20,000 households with income greater than 80 percent of AMI have a housing affordability problem.

   These data sources, however, are rather coarse and a more detailed assessment that incorporates housing market information from proprietary sources may be warranted to get a sharper picture of the balance between housing supply and demand in the county by income group, household type, and special needs populations.

3. **Think comprehensively. Addressing the county's affordable housing challenge will require more than just expanding the supply of affordable housing units. The county should also be thinking of an income strategy—how to weave together housing solutions with investments and programs in education, vocational and technical education, job training, economic development, work supports such as child care and the Earned Income Tax Credit, transportation, and the like to improve the quality of life for DeKalb County residents.** There are many exemplary place-based strategies that could serve as models for improving the income trajectories of low- and moderate-income households and improving the quality of the neighborhoods in which they live. These include, among others:

   - **LISC/Chicago New Communities Program**. Launched by the MacArthur Foundation and Local Initiative Support Corporation's Chicago Office, the New Communities program was a comprehensive community initiative designed to improve outcomes for in more than a dozen Chicago neighborhoods. The foundation of the NCP was a community-based planning process that lead to the development of Quality of Life Plans in each neighborhood. Though the neighborhood plans often focused on similar issues—affordable housing, education and youth development, economic development, public safety, health, arts and culture, environment and sustainability, among others—each plan was tailored to the unique needs and assets of the neighborhood. The plans became a blueprint for neighborhood transformation and a magnet for funding. According to the final impact evaluation, MacArthur's ten-year, $50 million investment leveraged over $900 million in total funding across the 14 New Communities neighborhoods. Neighborhoods that developed strong local intermediary organizations capable of managing a comprehensive planning process and coordinating actions among many local partners across a wide range of issues were most successful in leveraging additional funding.[204]

- **Strengthen/expand the DeKalb Sustainable Neighborhoods Initiative (DSNI).** In April 2012, DeKalb County launched the DeKalb Sustainable Neighborhoods Initiative, modeled after Chicago's New Communities program. The lead partners for DSNI included the county's departments of Community Development, Economic Development, Planning and Sustainability, and Police Services. Other key partners included DeKalb County Schools, DeKalb Workforce Development, DeKalb County Board of Health, and One DeKalb. Four high schools clusters serving areas within the county that were eligible for HUD-funded programs were selected to participate and each cluster has completed a Quality of Life plan and undertaken small seed grant projects. The participating clusters are Columbia, Cross Keys, McNair, and Towers. Emory University's Center for Community Partnerships and its Community Building and Social Change Fellows program provided planning and technical assistance support to the clusters in developing their Quality of Life Plans. The community response to the initiative has been very strong, though efforts at moving forward with the implementation of many of the priorities listed in the cluster plans has been stalled by insufficient funding. DSNI provides an important platform for undertaking community-based comprehensive initiatives in DeKalb County, though it will require additional funding and non-governmental partners if it is to fully achieve its potential.
- **Purpose Built Communities.** Purpose Built Communities was founded in 2009 to replicate the "East Lake Model," a holistic transformation of a former public housing project into a new mixed income housing community along with a new charter school, YMCA, and a variety of youth development and family wellness programs. Purpose Built is currently working in the East Lake and Grove Park neighborhoods in the city of Atlanta as well as in neighborhoods in 14 other cities across the country. Like the New Communities Program, the Purpose Built Communities model requires a strong neighborhood intermediary for bringing together a broad group of stakeholders to foster neighborhood transformation.

- **TriStar Community Partners**. TriStar is a for-profit Georgia company founded in 2013 that has developed a broad-based, scalable, and sustainable affordable housing/education model for families living at or below the poverty line. The model is based on the integration of affordable housing, affordable health care and wellness programs, and education. A key component of TriStar's model, which relies on social impact investing, is reducing transiency, which has proven to be a formidable barrier to academic success, by preserving and upgrading the quality of the affordable housing stock near low-performing schools. TriStar currently has two projects underway in the greater Atlanta area: Madison Hills Apartments-Brumby Elementary School in Cobb County and Willow Branch Apartments-Indian Creek Elementary School in DeKalb County, and is currently exploring opportunities for additional work in several low-performing elementary school's on Atlanta's westside.

  http://www.atlantaregionalhousing.org/wp-content/uploads/2017/06/Challenge-

[204] David Greenberg, Sonya Williams, Mikael Karlstrom, Victoria Quiroz-Becerra, and Marcia Festen, *The Promise of Comprehensive Community Development: Ten Years of Chicago's New Communities Program* (New York: MDRC, August 2014).

TriStar.pdf

http://www.star-c.org/home.html

http://www.tristarimpactfund.com/

- **Pathways in Technology Early College High Schools (P-TECH)**. P-TECH schools, launched with the support of the IBM Corporation working together with educators, policymakers, and elected officials, are innovative public schools that span grades 9 to 14. Within six years, students graduate with a high school degree and a no-cost associate degree in applied science or a related STEM field. Industry partners ensure that students graduate career-ready by providing site visits, mentoring, and paid internships. Since its initial launch in Brooklyn, New York in 2011 with one school, there are currently more than 80 P-TECH schools in the U.S. and Australia supported by more than 300 business partners. These schools offer career tracks in advanced manufacturing, clean technologies, cybersecurity, engineering, health, STEM, and other high demand industries. School curricula are aligned with the Common Core standards, Next Generation Science standards, and state standards, as appropriate. In addition, each school creates a "college ready" academic standard and ensures that graduates have workplace readiness skills. One recent story on P-TECH schools noted they were "rebuilding the high school to middle class pipeline," and graduates were often "first in line" for middle skill jobs at premier employers like IBM with starting salaries "upwards of $50,000."[205]

  https://www.ibm.com/thought-leadership/ptech/index.html

  http://www.ptech.org/

Take Action: Mobilize Additional Resources for Affordable Housing in DeKalb County

1. **Work with other local governments and affordable housing advocates to encourage the state to replicate Florida's State Housing Initiatives Partnership in Georgia.** The SHIP is funded through revenues derived from Florida's Documentary Stamp Tax on real estate transactions.[206] The estimated SHIP appropriation for fiscal 2018 is $100 million, which is distributed to all 67 counties as well as the 52 cities that qualify as CDBG entitlement cities. The minimum grant to counties is $350,000; Polk County's allocation is $2.8 million and Volusia County will receive $2.2 million.

2. **Establish a county housing trust fund to support the county's affordable housing activities**. According to the Center for Community Change's 2016 survey, county housing trust funds exist in at least 12 states and many counties across the nation have partnered with a city or cities within their county. All 11 counties in the analysis are in states that

[205] Andrew Miller, "Rebuilding the High School to Middle Class Pipeline," Center for American Progress, October 11, 2016. Available at https://www.americanprogress.org/issues/education-k-12/news/2016/10/11/145341/rebuilding-the-high-school-to-middle-class-pipeline/.

[206] Florida Housing Finance Corporation, State Housing Initiatives Partnership (SHIP). Available at http://www.floridahousing.org/programs/special-programs/ship---state-housing-initiatives-partnership-program

have state housing trust funds and three counties—Polk, Volusia, and Prince George's—have county housing trust funds. The county should act on the recommendation of the 2010 study by the Livable Communities Coalition of Metro Atlanta and "establish a housing trust fund to serve as an umbrella for county housing assistance programs."[207] The county should also act on the study's recommendation to identify a dedicated funding stream for the housing trust fund.

3. **Increase DeKalb County's CDBG allocations for housing activities.** DeKalb County's CDBG allocations for housing are well below the national average. Between 2014 and 2016, the county allocated about five percent of its CDBG funds for housing activities. During this time about half of the county's CDBG funds were used for public improvements and facilities, with approximately $750,000 each year allocated to repay a HUD Section 108 loan that was taken out to finance the construction of several senior citizens multipurpose centers. As the HUD 108 loan is paid down, the county should consider redirecting those funds for affordable housing activities.

4. **Determine the scope and purpose of the DeKalb County Regional Land Bank, and if a land bank is determined to be needed, take the necessary steps to re-establish the land bank.** The county and its municipal partners need to re-establish the land bank, originally formed in August 2011 in partnership with the city of Decatur. The city of Decatur withdrew its membership in the land bank in 2016 and since Georgia's enabling legislation requires municipal participation, the county will need to find additional partners. The county is currently discussing such plans with the municipalities of Clarkston and Lithonia. In addition, the county will need to shore up operational support for the land bank as the DeKalb Department of Community Development, which provided the operational support needed to launch the land bank, is no longer able to do so. A request for county general funds in the amount of $349,000 in fiscal 2018 was not approved.

   To better assess the management and operational funds required to support the land bank, the county needs to determine the primary purpose of the land bank—acquiring, clearing tax liens, and immediately flipping tax delinquent properties; undertaking extensive remediation on "junk" properties; hold and maintain properties in weak markets with excess supply; aggressively acquire every property available at a tax sale; or some combination of the above. The financing model will ultimately be determined by the land bank's business plan. Frank Alexander, the nation's leading authority on land banks, notes that "creative new approaches have emerged in the second and third generation of land banks in which land banks can not only return vacant land to productive use, they can do so without requiring expenditures of limited existing governmental resources."[208]

5. **Follow through on the Comprehensive Plan's call for inclusionary zoning to leverage affordable housing through the private market (i.e., adoption of proposed workforce housing ordinance**). The 2010 study by the Livable Communities Coalition recommended the county adopt a workforce housing ordinance to increase the availability of affordable housing for households earning between 60 and 125 percent of the county's median income. The proposed ordinance called for the targeting of workforce housing to neighborhoods near the county's employment centers. According to a recent

[207] Livable Communities Coalition of Metro Atlanta, *A New Roadmap for Workforce Housing in DeKalb County*, July 2010, p. 96.

[208] Alexander, *Land Banks and Land Banking*, p. 48.

report by the Lincoln Land Institute, there were nearly 900 jurisdictions with inclusionary housing programs in 25 states and the District of Columbia at the end of 2016. The study found that more than 40 counties or county divisions (townships) had inclusionary housing program in 2016.[209]

The City of Atlanta adopted an inclusionary zoning ordinance in 2017, which took effect earlier this year, that aims to increase the supply of affordable housing in the city's BeltLine and Westside overlay districts. The ordinance requires developers to dedicate a portion of new residential developments containing ten or more rental units to households earning between 60 and 80 percent of the area median income ($69,600 for fiscal 2017). Developers can choose between setting aside 10 percent of rental units to households at 60 percent of the area median income or 15 percent of units to households at 80 percent of the area median income. Alternatively, developers can opt out of the requirement by paying a one-time in-lieu fee to a housing trust fund to develop future affordable units or preserve existing units.

A recent report by the Federal Reserve Bank of Atlanta noted that:

> Unlike many of their northern counterparts that passed the affordability tipping point long ago, most states and cities in the Southeast have not established public policies and plans, infrastructure, and resources to address the looming affordability problem. Local housing practitioners have indicated that few southeastern states or cities have robust inclusionary zoning policies, housing trust funds, land banks, and permanently affordable housing programs. Thus, these cities are at risk of experiencing less access to a large segment of the workforce, sprawling development patterns, increased traffic congestion, air quality issues, and declining racial and economic diversity. In the long term, these cities may face out-migration, losses to the tax base, and increased geographic segregation. Before these adverse effects fully set in, states and cities can explore strategies to prioritize the production and preservation of more affordable housing.[210]

One of the more viable policy solutions, according to the Federal Reserve Bank of Atlanta, is inclusionary zoning, which it calls "a unique and potent tool in the affordable housing 'tool box' [as] it leverages the strengths of the local for-profit development industry and ensures the community receives benefit from public investments that support private market development."[211]

In their summary of several recent studies of inclusionary zoning programs, the Federal Reserve Bank of Atlanta points out that "evidence strongly supports that voluntary programs produce significantly fewer (or hardly any) units relative to mandatory programs." They also note that "research also shows that most inclusionary housing programs are preserving the affordability of units over time." A national study of more than 300 inclusionary zoning programs found that 81 percent required rental units remain affordable for 30 years and 84 percent of

[209] Inclusionary housing was defined as housing created through inclusionary housing zoning ordinances as well as impact fee-based or in-lieu fees. Emily Thaden and Ruoniu Wang, Inclusionary Housing in the United States: Prevalence, Impact, and Practices, Working Paper WP 17ET1, (Cambridge: Lincoln Institute of Land Policy, September 2017), p. 11.

[210] Federal Reserve Bank of Atlanta, "Inclusionary Housing Policies: A Promising Tool for Housing Affordability," Partners Update, September/October 2014. Available at

[211] Ibid

home ownership units were to remain affordable for at least 30 years.[212]

Opponents of inclusionary zoning programs maintain that such programs may depress residential housing production and/or increase housing prices. For example, a recent Wall Street Journal editorial noted that a hypothetical inclusionary zoning program that required a 10 percent set aside of below-market rate units in a 100-unit development would increase housing prices for the market rate units by 5.5 percent, and noted that research studies suggest that inclusionary zoning policies led to less affordable housing in San Francisco and that housing prices are lower in communities with fewer land use restrictions.[213]

The Federal Reserve Bank of Atlanta, however, points out that "rigorous studies [of inclusionary zoning programs] have found little or no impact on the overall housing supply or prices of market-rate homes" and added that "other research found no evidence of inclusionary zoning affecting single-family starts or prices in San Francisco, while inclusionary housing in Boston was associated with very small declines in single-family production and small increases in single-family pricing."[214]

The Federal Reserve Bank of Atlanta concludes that "ultimately, the impact and outcomes of any inclusionary housing program is largely contingent upon the design of its policies and program…No one inclusionary zoning ordinance or inclusionary housing program is designed the same way, as they must be tailored to local housing market trends and conditions."[215]

The county should, therefore, convene a task force to draft an inclusionary housing ordinance. In drafting the ordinance, the task force should review Atlanta's recently adopted ordinance as well as review and revise as needed the draft workforce housing ordinance included in the 2010 Livable Communities Coalition report. The task force should ensure the ordinance is consistent with the county's overall affordable housing goals and objectives, and that the county's use of terms such as workforce housing are consistent in definition across departments, agencies, programs, and policy tools.

6. **Explore opportunities for using other public assets/public-private partnerships for the creation of affordable housing—e.g., public land, other development opportunities, reuse of under-utilized/vacant shopping malls and strip malls.** Many local governments have recently adopted strategies that locate affordable and market-rate housing alongside or on top of other public assets such as libraries, community centers, fire stations, schools, transit stations, and parking garages.[216] The city of Boston, for example, recently issued a Request for Information asking local communities and developers for ideas on how affordable housing could be combined with public assets. The county should

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[212] Ibid.

[213] Paul Kupiec and Edward Pinto, "The High Cost of 'Affordable Housing' Mandates," *The Wall Street Journal*, 13 February 2018, p. A17.

[214] Federal Reserve Bank of Atlanta, "Inclusionary Housing Policies."

[215] Ibid.

[216] Robert Hickey and Lisa Sturtevant, Public Land and Affordable Housing in the Washington DC Region, Washington, DC: Urban Land Institute and National Housing Conference, February 2015. Available at http://washington.uli.org/wp-content/uploads/sites/56/2015/02/ULI_PublicLandReport_Final020215.pdf.

identify publicly-owned sites within the county, particularly those in high value areas such as those near employment and activity centers, and assess the viability of co-locating affordable housing on those sites as they are developed or redeveloped. The county should also consider this inventory to be a regular cross-agency activity and follow the lead of Boston and other local governments in soliciting public input regarding opportunities for co-locating affordable housing with new public facilities and the redevelopment of publicly-owned land or obsolete buildings.

7. **Encourage incorporation of affordable housing in transit oriented development.** One of the key assets of DeKalb County is that it is served by MARTA rail; ten stations are located within the county. As MARTA and its partners move to create mixed-use developments around its rail stations, the county should ensure that any transit-oriented developments in the county include an affordable housing component.

8. **Preserve rental units at risk with expiring subsidies.** About one out of five (18.7%) assisted units in DeKalb County could lose their affordability restrictions over the next 10 years if their subsidies are not renewed (about 2,500 units). About two-thirds of the county's subsidized units will be lost in the next 20 years (about 9,000 units) unless their subsidies are renewed. These figures are derived from the National Affordable Housing Database, and while helpful in understanding the big picture, many of the records in the database have incomplete information. To better utilize the information in the database to guide preservation strategies and priorities, the county should create its own inventory of subsidized housing units based on this data with updated information on type of tenant (e.g., family, elderly, special needs population; income group), subsidies, property ownership and management, and neighborhood location and market conditions, among others. The county should also explore opportunities for the creation of multi-jurisdictional (county-municipality) preservation strategies like the approach taken in Cook County (Illinois) regarding The Preservation Compact.[217] TPC is a collaborative initiative that engages for-profit and non-profit developers, tenant advocacy groups, civic groups, lenders, and federal, state, and local government agencies to preserve the county's affordable rental housing stock.

9. **Preserve the county's stock of naturally occurring affordable housing.** The county should undertake a thorough inventory of its small rental properties, particularly those class B and class C apartments near schools and employment centers, and devise strategies for their preservation. Recently, several communities have engaged social impact investing to preserve their naturally occurring affordable housing.[218] Examples include the Greater Minnesota Housing Fund's NOAH Impact Fund, created with support from the McKnight Foundation;[219] the Housing Partnership Equity Trust, a Boston-based membership organization of more than 100 housing and community development nonprofits from across the country, that has established the nation's first nonprofit, mission-oriented Real Estate

[217] Community Investment Corporation, The Preservation Compact: 2017 Preservation Compact Biannual Report, Chicago, IL. Available at http://www.preservationcompact.org/wp-content/uploads/TPC-2017-Biannual-Report.final_.pdf.

[218] Stockton Williams, Preserving Multifamily Workforce and Affordable Housing: New Approaches for Investing in a Vital National Asset, Washington, DC: The Urban Land Institute and NeighborWorks America, 2015. Available at https://uli.org/wp-content/uploads/ULI-Documents/Preserving-Multifamily-Workforce-and-Affordable-Housing.pdf

[219] Greater Minnesota Housing Fund, NOAH Impact Fund, https://gmhf.com/about/programs/noah-impact-fund/

Investment Trust;[220] and the Rose Housing Preservation Fund, organized by New York developer Jonathan F.P. Rose, that raised $233 million from about 125 investors for a real estate fund dedicated to the acquisition, rehabilitation, and preservation of affordable housing properties.[221]

10. **Develop a comprehensive strategy for working with landlords and property managers to ensure the county's affordable housing stock is preserved and well-maintained.** The county should take the lead in convening its key departments and agencies as well as the county's three housing authorities (DeKalb, Decatur, Lithonia) and key officials from its municipalities to develop a comprehensive and consistent set of strategies for working with landlords and property managers. The strategies should follow Allan Mallach's suggestion of combining regulatory and financial incentives to encourage good behavior among property investors (see discussion on pages 105-109), with particular attention to effective strategies for working with distressed property investors.[222]

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[220] Noelle St. Clair, "Capital for Communities: Preserving Affordable Rental Housing Through a Nonprofit Real Estate Investment Trust," Federal Reserve Bank of Philadelphia, Spring 2017. Available at https://www.philadelphiafed.org/community-development/publications/cascade/95/03_capital-for-communities

[221] Keiko Morris, "New York Developer Raises Fund for Affordable Housing," The Wall Street Journal, 12 September 2017. Available at https://www.wsj.com/articles/new-york-developer-raises-fund-for-affordable-housing-1505214000.

[222] Alan Mallach, *Meeting the Challenge of Distressed Property Investors in America's Neighborhoods*, New York, LISC, October 2010, p. 9. Available at http://www.instituteccd.org/uploads/iccd/documents/102010_distressed_property_investors.pdf.

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Appendix A

Table A-1. HUD FY 2017 Income Limits, DeKalb County, GA.

Atlanta-Sandy Springs-Roswell, GA Metro Area Median Income: $69,700

Income Group	Persons in household							
	1	2	3	4	5	6	7	8
Extremely low income (30% AMI)	14,650	16,750	20,420	**24,600**	28,780	32,960	37,140	41,320
Very low income (50% AMI)	24,400	27,900	31,400	**34,850**	37,650	40,450	43,250	46,050
Low income (80% AMI)	39,050	44,600	50,200	**55,750**	60,250	64,700	69,150	73,600

Source: U.S. Department of Housing and Urban Development, FY 2017 Income Limits Documentation System, FY 2017 Income Limits Summary, DeKalb County, GA. Available at https://www.huduser.gov/portal/datasets/il/il2017/2017summary.odn

Table A-2. HUD FY 2017 HOME Income Limits, DeKalb County, GA

Atlanta-Sandy Springs-Roswell, GA Metro Area Median Income: $69,700

Income Group	Persons in household							
	1	2	3	4	5	6	7	8
Extremely low income (30% AMI)	14,650	16,750	18,850	**20,900**	22,600	24,250	25,950	27,600
Very low income (50% AMI)	24,400	27,900	31,400	34,850	37,650	40,450	43,250	46,050
60% AMI	29,280	33,480	37,680	41,820	45,180	48,540	51,900	55,260
Low income (80% AMI)	39,050	44,600	50,200	55,750	60,250	64,700	69,150	73,600

Source: U.S. Department of Housing and Urban Development, HUD Exchange, HOME Income Limits, published April 11, 2017.

Table A-3. Variables Used in Cluster Analysis to Identify Comparison Counties

Percent population Change, 2000-2015
Percent of population age 25-44, 2015
Percent of population age 65 or older, 2015
Median household income, 2015
Percent of persons age 25 or older with college degree or higher, 2015
Percent of persons with income below poverty, 2015
Percent of persons unemployed, 2015
Total number of jobs, 2015
Percent of housing units owner-occupied, 2015
Percent of housing units vacant, 2015

Appendix B

Table B-1. DeKalb County Population Characteristics, Commission Districts and Superdistricts, 2000-2015

	Total	Commission Districts					Commission Superdistricts	
	DeKalb	1	2	3	4	5	6	7
Population, 2000	665,761	132,233	135,158	142,087	136,189	120,094	332,876	332,885
Non-Hispanic White	215,246	76,679	86,901	10,242	32,001	9,424	148,044	67,202
Non-Hispanic Black	357,859	19,969	18,095	127,238	87,053	105,505	127,338	230,521
Non-Hispanic Asian	26,202	11,035	6,549	744	6,859	1,015	16,021	10,181
Hispanic	51,569	21,391	20,499	2,142	5,383	2,153	32607	18962
Percent Non-Hispanic White	32.3	58.0	64.3	7.2	23.5	7.8	44.5	20.2
Percent Non-Hispanic Black	53.8	15.1	13.4	89.5	63.9	87.9	38.3	69.2
Percent Non-Hispanic Asian	3.9	8.3	4.8	0.5	5.0	0.8	4.8	3.1
Percent Hispanic	7.7	16.2	15.2	1.5	4.0	1.8	9.8	5.7
Percent Other	2.2	2.4	2.3	1.2	3.6	1.7	2.7	1.8
Population, 2015	716,331	143,385	142,506	138,672	148,434	143,333	359,247	357,084
Non-Hispanic White	212,598	74,104	87,954	19,515	26,606	4,419	161,980	50,618
Non-Hispanic Black	379,694	21,894	17,008	111,731	98,030	131,031	116,442	263,252
Non-Hispanic Asian	41,071	15,273	10,549	623	13,089	1,537	31,075	9,996
Hispanic	64,968	28,022	22,433	3,570	7,376	3,566	39,938	25,030
Percent Non-Hispanic White	29.7	51.7	61.7	14.1	17.9	3.1	45.1	14.2
Percent Non-Hispanic Black	53.0	15.3	11.9	80.6	66.0	91.4	32.4	73.7
Percent Non-Hispanic Asian	5.7	10.7	7.4	0.4	8.8	1.1	8.7	2.8
Percent Hispanic	9.1	19.5	15.7	2.6	5.0	2.5	11.1	7.0
Percent Other	2.5	2.9	3.2	2.3	2.2	1.9	2.7	2.3
Percent Change, 2000-2015	7.6	8.4	5.4	-2.4	9.0	19.4	7.9	7.3
Non-Hispanic White	-1.2	-3.4	1.2	90.5	-16.9	-53.1	9.4	-24.7
Non-Hispanic Black	6.1	9.6	-6.0	-12.2	12.6	24.2	-8.6	14.2
Non-Hispanic Asian	56.7	38.4	61.1	-16.3	90.8	51.5	94.0	-1.8
Hispanic	26.0	31.0	9.4	66.7	37.0	65.6	22.5	32.0

Source: Estimated from U.S. Bureau of the Census, 2000 Decennial Census and American Community Survey, 2011-2015 Five-Year Estimates.

Table B-2. DeKalb County General Housing Characteristics, Commission Districts and Superdistricts, 2000-2015

	Total	Commission Districts					Commission Superdistricts	
	DeKalb	1	2	3	4	5	6	7
2000								
Total housing units	261,187	55,177	61,451	50,395	51,251	42,913	138,241	122,946
Occupied units	249,298	52,847	58,495	47,670	49,011	41,274	131,095	118,203
Vacant units	11,890	2,331	2,956	2,725	2,239	1,639	7,146	4,744
Owner-occupied units	145,800	29,153	29,078	31,516	27,019	29,034	66,865	78,935
Renter-occupied units	103,498	23,694	29,417	16,154	21,992	12,240	64,230	39,268
Percent occupied housing units	95.4	95.8	95.2	94.6	95.6	96.2	94.8	96.1
Percent vacant housing units	4.6	4.2	4.8	5.4	4.4	3.8	5.2	3.9
Percent owner-occupied housing units	58.5	55.2	49.7	66.1	55.1	70.3	51.0	66.8
Percent renter-occupied housing units	41.5	44.8	50.3	33.9	44.9	29.7	49.0	33.2
2015								
Total housing units	306,218	62,778	65,766	60,476	60,271	56,927	160,174	146,044
Occupied units	267,396	56,480	59,256	50,179	52,295	49,186	141,096	126,300
Vacant units	38,822	6,298	6,510	10,298	7,976	7,741	19,078	19,744
Owner-occupied units	147,739	30,605	30,402	31,635	27,096	28,001	72,834	74,905
Renter-occupied units	119,657	25,876	28,854	18,544	25,199	21,185	68,262	51,395
Percent occupied housing units	87.3	90.0	90.1	83.0	86.8	86.4	88.1	86.5
Percent vacant housing units	12.7	10.0	9.9	17.0	13.2	13.6	11.9	13.5
Percent owner-occupied housing units	55.3	54.2	51.3	63.0	51.8	56.9	51.6	59.3
Percent renter-occupied housing units	44.7	45.8	48.7	37.0	48.2	43.1	48.4	40.7
Percent Change, 2000-2015								
Total housing units	17.2	13.8	7.0	20.0	17.6	32.7	15.9	18.8
Occupied units	7.3	6.9	1.3	5.3	6.7	19.2	7.6	6.9
Vacant units	226.5	170.2	120.2	277.9	256.2	372.2	167.0	316.2
Owner-occupied units	1.3	5.0	4.6	0.4	0.3	-3.6	8.9	-5.1
Renter-occupied units	15.6	9.2	-1.9	14.8	14.6	73.1	6.3	30.9

Source: Estimated from U.S. Bureau of the Census, 2000 Decennial Census and American Community Survey, 2011-2015 Five-Year Estimates.

Table B-3. DeKalb County Year Housing Structure Built, Commission Districts and Superdistricts, 2000-2015

	Total	Commission Districts					Commission Superdistricts	
	DeKalb	1	2	3	4	5	6	7
2000								
Total housing units								
Built 1980 or later	102,578	22,736	17,050	12,264	23,559	26,969	42,827	59,751
Built before 1980	158,609	32,441	44,401	38,131	27,692	15,944	95,414	63,195
Owner-Occupied housing units								
Built 1980 or later	53,208	7,846	5,637	8,337	12,139	19,250	15,513	37,695
Built before 1980	92,590	21,307	23,441	23,179	14,880	9,784	51,351	41,239
Renter-occupied housing units								
Built 1980 or later	44,827	13,546	10,541	3,476	10,513	6,752	25,046	19,781
Built before 1980	58,670	10,148	18,876	12,678	11,479	5,488	39,183	19,487
Percent of housing units								
Total housing units								
Built 1980 or later	80	41.2	27.7	24.3	46.0	62.8	31.0	48.6
Built before 1980	120	58.8	72.3	75.7	54.0	37.2	69.0	51.4
Owner-Occupied housing units								
Built 1980 or later	71	26.9	19.4	26.5	44.9	66.3	23.2	47.8
Built before 1980	129	73.1	80.6	73.5	55.1	33.7	76.8	52.2
Renter-occupied housing units								
Built 1980 or later	89	57.2	35.8	21.5	47.8	55.2	39.0	50.4
Built before 1980	111	42.8	64.2	78.5	52.2	44.8	61.0	49.6
2015								
Total housing units								
Built 1980 or later	155,443	31,596	28,353	24,686	30,716	40,092	73,016	82,427
Built before 1980	150,775	31,183	37,412	35,790	29,555	16,835	87,158	63,617
Owner-Occupied housing units	-							
Built 1980 or later	69,035	10,946	10,429	13,174	14,181	20,304	28,036	40,999
Built before 1980	78,704	19,658	19,973	18,461	12,915	7,697	44,798	33,906
Renter-occupied housing units	-							
Built 1980 or later	67,850	17,135	14,849	8,193	12,796	14,877	36,484	31,366
Built before 1980	51,807	8,741	14,004	10,351	12,403	6,308	31,778	20,029
Vacant housing units	-							
Built 1980 or later	18,558	3,514	3,075	3,319	3,740	4,911	8,496	10,062
Built before 1980	20,264	2,784	3,435	6,979	4,236	2,830	10,581	9,683

Table B-3, cont'd.

	Total	Commission Districts					Commission Superdistricts	
	DeKalb	1	2	3	4	5	6	7
Percent of housing units								
Total housing units								
Built 1980 or later	50.8	50.3	43.1	40.8	51.0	70.4	45.6	56.4
Built before 1980	49.2	49.7	56.9	59.2	49.0	29.6	54.4	43.6
Owner-Occupied housing units								
Built 1980 or later	46.7	35.8	34.3	41.6	52.3	72.5	38.5	54.7
Built before 1980	53.3	64.2	65.7	58.4	47.7	27.5	61.5	45.3
Renter-occupied housing units								
Built 1980 or later	56.7	66.2	51.5	44.2	50.8	70.2	53.4	61.0
Built before 1980	43.3	33.8	48.5	55.8	49.2	29.8	46.6	39.0
Vacant housing units								
Built 1980 or later	47.8	55.8	47.2	32.2	46.9	63.4	44.5	51.0
Built before 1980	52.2	44.2	52.8	67.8	53.1	36.6	55.5	49.0
Percent Change, 2000-2015								
Total housing units								
Built 1980 or later	51.5	39.0	66.3	101.3	30.4	48.7	70.5	38.0
Built before 1980	-4.9	-3.9	-15.7	-6.1	6.7	5.6	-8.7	0.7
Owner-Occupied housing units								
Built 1980 or later	29.7	39.5	85.0	58.0	16.8	5.5	80.7	8.8
Built before 1980	-15.0	-7.7	-14.8	-20.4	-13.2	-21.3	-12.8	-17.8
Renter-occupied housing units								
Built 1980 or later	51.4	26.5	40.9	135.7	21.7	120.3	45.7	58.6
Built before 1980	-11.7	-13.9	-25.8	-18.4	8.1	14.9	-18.9	2.8

Source: Estimated from U.S. Bureau of the Census, 2000 Decennial Census and American Community Survey, 2011-2015 Five-Year Estimates.

Table B-4. DeKalb County Owner-Occupied Housing: Units in Structure by Year Built, Commission Districts and Superdistricts, 2000-2015

	Total	Commission Districts					Commission Superdistricts	
	DeKalb	1	2	3	4	5	6	7
2000								
Built Since 1980								
1 unit	50,589	7,261	4,705	8,241	11,477	18,905	13,933	36,656
2-4 units	534	116	80	19	246	73	206	328
5-19 units	1,211	328	450	38	324	71	827	384
20-49 units	247	70	119	10	39	10	202	45
50 or more units	349	53	255	10	13	18	292	57
Mobile homes	280	18	28	20	40	173	54	226
Built before 1980								
1 unit	89,498	20,727	22,135	22,816	14,416	9,405	49,447	40,051
2-4 units	1,261	277	574	171	191	48	820	441
5-19 units	1,176	217	499	118	184	158	720	456
20-49 units	156	17	84	-	33	22	127	29
50 or more units	196	32	126	19	1	18	143	53
Mobile homes	303	38	22	55	55	133	95	208
2015								
Built Since 1980								
1 unit	64,032	9,071	8,848	12,700	13,601	19,812	24,322	39,710
2-4 units	747	305	154	57	83	148	417	330
5-19 units	1,642	477	490	229	288	158	1,045	597
20-49 units	753	317	319	29	88	-	697	56
50 or more units	1,428	750	553	94	31	-	1,397	31
Mobile homes	433	27	65	65	89	186	157	276
Built before 1980								
1 unit	75,714	19,004	18,655	18,212	12,433	7,410	42,833	32,881
2-4 units	1,114	244	546	55	159	111	694	420
5-19 units	1,425	363	595	117	245	105	935	490
20-49 units	109	12	61	15	21	-	81	28
50 or more units	142	25	100	14	3	-	137	5
Mobile homes	200	11	15	48	55	71	118	82
Percent built before 1980								
1 unit	54.2	67.7	67.8	58.9	47.8	27.2	63.8	45.3
2-4 units	59.9	44.4	78.0	49.3	65.7	42.8	62.5	56.0

Table B-4, cont'd.

	Total	Commission Districts					Commission Superdistricts	
	DeKalb	1	2	3	4	5	6	7
5-19 units	46.5	43.2	54.9	33.7	45.9	40.0	47.2	45.1
20-49 units	12.6	3.6	16.1	34.1	19.3	-	-	-
50 or more units	9.0	3.2	15.3	12.7	9.1	-	-	-
Mobile homes	31.6	28.8	18.6	42.5	38.1	27.7	42.9	22.9
Percentage Change, 2000-2015								
Built Since 1980								
1 unit	26.6	24.9	88.0	54.1	18.5	4.8	74.6	8.3
2-4 units	39.9	163.7	92.4	199.2	-66.3	102.6	102.4	0.6
5-19 units	35.6	45.6	8.8	502.7	-11.0	122.0	26.4	55.5
20-49 units	204.9	355.5	169.0	198.4	127.8	-100.0	245.0	24.4
50 or more units	309.2	1314.1	116.9	840.0	140.0	-100.0	378.4	-45.6
Mobile homes	54.6	48.4	129.7	223.9	120.8	7.9	190.7	22.1
Built before 1980								
1 unit	-15.4	-8.3	-15.7	-20.2	-13.8	-21.2	-13.4	-17.9
2-4 units	-11.7	-12.0	-5.0	-67.5	-16.8	128.1	-15.4	-4.8
5-19 units	21.2	67.5	19.2	-1.1	32.9	-33.3	29.9	7.5
20-49 units	-30.1	-31.0	-26.8	--	-36.9	-100.0	-36.2	-3.4
50 or more units	-27.6	-21.8	-20.7	-27.9	387.1	-100.0	-4.2	-90.6
Mobile homes	-34.0	-70.9	-31.5	-12.7	-1.0	-46.4	24.2	-60.6

Source: Estimated from U.S. Bureau of the Census, 2000 Decennial Census and American Community Survey, 2011-2015 Five-Year Estimates.

Table B-5. DeKalb County Renter-Occupied Housing: Units in Structure by Year Built, Commission Districts and Superdistricts, 2000-2015

	Total	Commission Districts					Commission Superdistricts	
	DeKalb	1	2	3	4	5	6	7
2000								
Built Since 1980								
1 unit	5163	757	523	915	1474	1495	1766	3397
2-4 units	6686	1906	1029	762	1871	1118	3231	3455
5-19 units	20244	6604	4224	1259	4986	3171	10683	9561
20-49 units	4838	1535	1879	253	915	255	3489	1349
50 or more units	7738	2710	2830	287	1241	670	5793	1945
Mobile homes	159	34	55	0	27	43	85	74
Built before 1980								
1 unit	14604	2041	3553	5088	2369	1554	8912	5692
2-4 units	13461	2502	5231	2450	2091	1187	9453	4008
5-19 units	22546	4310	6899	3848	5429	2059	14921	7625
20-49 units	2771	350	1011	407	661	343	1957	814
50 or more units	5113	929	2122	853	878	331	3828	1285
Mobile homes	175	17	61	33	51	13	112	63
2015								
Built Since 1980								
1 unit	16377	902	1285	3856	3906	6427	4775	11602
2-4 units	4703	775	765	998	1025	1140	2345	2358
5-19 units	22969	5544	4863	2231	5429	4902	11858	11111
20-49 units	10999	4024	3208	524	1409	1834	6755	4244
50 or more units	12349	5813	4628	537	904	468	10558	1791
Mobile homes	452	77	100	46	123	106	192	260
Built before 1980								
1 unit	18102	2832	3290	5904	3266	2810	9136	8966
2-4 units	7669	1264	2691	1343	1599	772	5036	2633
5-19 units	20106	3702	5754	2413	6133	2104	13136	6970
20-49 units	3276	592	832	358	1112	382	2351	925
50 or more units	2431	321	1401	270	278	162	2000	431
Mobile homes	223	30	37	63	15	77	120	103

Table B-5, cont'd.

	Total	Commission Districts					Commission Superdistricts	
	DeKalb	1	2	3	4	5	6	7
Percent built before 1980								
1 unit	109.3	75.8	71.9	60.5	45.5	30.4	65.7	43.6
2-4 units	121.0	62.0	77.9	57.4	60.9	40.4	68.2	52.8
5-19 units	91.1	40.0	54.2	52.0	53.0	30.0	52.6	38.5
20-49 units	-	12.8	20.6	40.5	44.1	-	-	-
50 or more units	-	5.2	23.2	33.4	23.5	-	-	-
Mobile homes	66.8	28.0	27.2	57.8	11.0	42.2	38.5	28.4
Percentage Change, 2000-2015								
Built Since 1980								
1 unit	411.9	19.1	145.7	321.5	165.1	330.1	170.4	241.5
2-4 units	-59.2	-59.3	-25.7	31.0	-45.2	2.0	-27.4	-31.8
5-19 units	27.2	-16.0	15.1	77.2	8.9	54.6	11.0	16.2
20-49 units	308.2	162.1	70.7	107.6	54.0	619.1	93.6	214.6
50 or more units	74.3	114.5	63.5	87.1	-27.2	-30.2	82.3	-7.9
Mobile homes	377.2	126.5	81.5	--	358.5	146.3	125.9	251.4
Built before 1980								
1 unit	60.0	38.8	-7.4	16.0	37.8	80.9	2.5	57.5
2-4 units	-81.0	-49.5	-48.6	-45.2	-23.5	-34.9	-46.7	-34.3
5-19 units	-20.6	-14.1	-16.6	-37.3	13.0	2.2	-12.0	-8.6
20-49 units	33.8	69.4	-17.7	--	68.2	11.5	20.1	13.6
50 or more units	-114.2	-65.5	-34.0	-68.4	-68.3	-51.1	-47.8	-66.5
Mobile homes	70.6	76.6	-38.6	91.3	-70.1	494.9	7.1	63.5

Source: Estimated from U.S. Bureau of the Census, 2000 Decennial Census and American Community Survey, 2011-2015 Five-Year Estimates.

Table B-6. DeKalb County Median Cash Rent, Commission Districts and Superdistricts, 2010-2015

	Total	Commission Districts					Commission Superdistricts	
	DeKalb	1	2	3	4	5	6	7
2010								
Total rental units with cash rent	100,987	22,307	26,145	16,542	22,542	15,547	60,747	40,240
Less than 100	27	11	0	0	9	7	20	7
100 - 149	273	40	2	153	76	18	172	101
150 - 199	965	63	297	431	49	111	722	243
200 - 249	963	97	303	306	191	68	781	182
250 - 299	735	145	187	219	116	88	526	209
300 - 349	805	165	217	227	84	91	535	270
350 - 399	651	33	156	156	173	128	444	207
400 - 449	469	133	65	219	37	38	250	219
450 - 499	610	50	102	102	263	97	358	252
500 - 549	1,337	119	213	337	432	283	684	653
550 - 599	2,305	313	411	435	863	386	1,177	1,128
600 - 649	3,902	826	705	1,139	1,204	225	2,417	1,485
650 - 699	5,329	1,204	821	1,176	1,782	647	2,783	2,546
700 - 749	6,294	957	1,182	1,136	2,372	971	3,627	2,667
750 - 799	7,539	1,169	2,106	957	2,131	1,412	4,567	2,972
800 - 899	14,306	3,589	3,843	1,689	3,512	2,183	8,585	5,721
900 - 999	14,339	3,717	3,945	1,671	3,024	2,326	8,535	5,804
1000 - 1249	22,779	5,886	6,384	3,271	3,673	3,798	13,870	8,909
1250 - 1499	9,162	2,079	2,541	1,588	1,287	1,606	5,364	3,798
1500 - 1999	6,914	1,341	2,204	1,243	1,016	971	4,378	2,536
2000 or more	1,282	369	460	89	249	94	952	330
Number of units affordable at 30% AMI	6,038	819	1,431	1,916	1,123	748	4,081	1,957
Number of units affordable at 50% AMI	35,227	5,608	7,079	7,179	10,385	4,976	20,596	14,631
Number of units affordable at 80% AMI	91,564	19,495	22,322	14,414	21,484	13,848	54,217	37,347
Percent of units affordable at 30% AMI	6.0	3.7	5.5	11.6	5.0	4.8	6.7	4.9
Percent of units affordable at 50% AMI	34.9	25.1	27.1	43.4	46.1	32.0	33.9	36.4
Percent of units affordable at 80% AMI	90.7	87.4	85.4	87.1	95.3	89.1	89.3	92.8

Table B-6, cont'd.

	Total	Commission Districts					Commission Superdistricts	
	DeKalb	1	2	3	4	5	6	7
2015								
Total rental units with cash rent	117,248	25,483	28,343	17,825	24,679	20,918	66,900	50,348
Less than 100	120	30	18	60	0	12	61	59
100 - 149	209	20	45	97	7	39	160	49
150 - 199	658	168	115	86	116	172	359	299
200 - 249	842	89	208	303	82	161	577	265
250 - 299	633	76	200	174	119	63	519	114
300 - 349	565	43	103	168	154	96	378	187
350 - 399	509	106	165	69	147	22	399	110
400 - 449	463	64	107	92	96	103	226	237
450 - 499	620	160	103	115	125	116	267	353
500 - 549	1,085	170	250	287	308	70	588	497
550 - 599	2,298	224	127	586	837	524	1,129	1,169
600 - 649	3,799	471	448	655	1,332	893	1,611	2,188
650 - 699	4,166	659	468	943	1,304	793	2,114	2,052
700 - 749	6,327	1,181	1,300	935	2,069	843	3,417	2,910
750 - 799	6,887	1,022	1,268	1,264	2,139	1,194	3,544	3,343
800 - 899	15,493	2,969	3,371	2,011	3,968	3,174	8,120	7,373
900 - 999	15,407	3,235	3,439	2,428	2,970	3,336	8,064	7,343
1000 - 1249	28,688	7,353	7,648	4,073	4,801	4,814	17,166	11,522
1250 - 1499	15,629	3,915	4,334	1,989	2,670	2,721	9,350	6,279
1500 - 1999	9,976	2,800	3,126	1,329	1,054	1,666	6,403	3,573
2000 or more	2,874	730	1,497	162	380	106	2,448	426
Number of units affordable at 30% AMI	11,250	1,553	1,826	2,597	3,131	2,142	6,040	5,210
Number of units affordable at 50% AMI	36,385	5,863	6,495	6,768	10,682	6,577	19,125	17,260
Number of units affordable at 80% AMI	97,224	20,157	21,730	15,421	22,019	17,897	53,757	43,467
Percent of units affordable at 30% AMI	9.6	6.1	6.4	14.6	12.7	10.2	9.0	10.3
Percent of units affordable at 50% AMI	31.0	23.0	22.9	38.0	43.3	31.4	28.6	34.3
Percent of units affordable at 80% AMI	82.9	79.1	76.7	86.5	89.2	85.6	80.4	86.3

Table B-6, cont'd.

	Total	Commission Districts					Commission Superdistricts	
	DeKalb	1	2	3	4	5	6	7
Percent Change, 2010 - 2015								
Total rental units with cash rent	16.1	14.2	8.4	7.8	9.5	34.5	10.1	25.1
Less than 100	344.4	172.6	--	--	-100.0	71.4	205.0	742.9
100 - 149	-23.4	-50.3	2347.8	-36.4	-90.6	115.4	-7.0	-51.5
150 - 199	-31.8	168.1	-61.2	-79.9	136.7	55.1	-50.3	23.0
200 - 249	-12.6	-8.3	-31.3	-1.0	-57.2	137.1	-26.1	45.6
250 - 299	-13.9	-47.3	7.2	-20.5	2.8	-28.4	-1.3	-45.5
300 - 349	-29.8	-73.7	-52.2	-26.0	83.5	5.8	-29.3	-30.7
350 - 399	-21.8	216.6	5.7	-55.6	-15.1	-82.9	-10.1	-46.9
400 - 449	-1.3	-51.8	65.8	-58.0	159.0	175.7	-9.6	8.2
450 - 499	1.6	217.0	0.9	12.7	-52.3	19.7	-25.4	40.1
500 - 549	-18.8	43.2	17.4	-14.8	-28.8	-75.1	-14.0	-23.9
550 - 599	-0.3	-28.4	-69.2	34.7	-3.0	35.5	-4.1	3.6
600 - 649	-2.6	-43.0	-36.4	-42.5	10.6	297.1	-33.3	47.3
650 - 699	-21.8	-45.3	-43.0	-19.8	-26.8	22.6	-24.0	-19.4
700 - 749	0.5	23.4	10.0	-17.7	-12.8	-13.1	-5.8	9.1
750 - 799	-8.6	-12.6	-39.8	32.0	0.4	-15.5	-22.4	12.5
800 - 899	8.3	-17.3	-12.3	19.1	13.0	45.4	-5.4	28.9
900 - 999	7.4	-13.0	-12.8	45.3	-1.8	43.4	-5.5	26.5
1000 - 1249	25.9	24.9	19.8	24.5	30.7	26.7	23.8	29.3
1250 - 1499	70.6	88.3	70.6	25.3	107.5	69.4	74.3	65.3
1500 - 1999	44.3	108.8	41.8	7.0	3.7	71.6	46.3	40.9
2000 or more	124.2	97.9	225.1	82.1	52.5	12.3	157.1	29.1
Number of units affordable at 30% AMI	86.3	89.7	27.6	35.5	178.8	186.3	48.0	166.2
Number of units affordable at 50% AMI	3.3	4.5	-8.2	-5.7	2.9	32.2	-7.1	18.0
Number of units affordable at 80% AMI	6.2	3.4	-2.7	7.0	2.5	29.2	-0.8	16.4

Table B-7. DeKalb County Owner-Occupied Households with Cost Burden or Severe Cost Burden, Commission Districts and Superdistricts, 2014

	Total	Commission Districts					Commission Superdistricts	
	DeKalb	1	2	3	4	5	6	7
Total households less than 30% AMI	10,700	1,628	1,299	3,519	2,020	2,234	4,592	6,108
Not burden	699	97	41	273	188	101	240	459
Cost burden	1,285	147	115	587	141	295	536	749
Severe cost burden	7,118	1,060	962	2,069	1,486	1,540	2,983	4,135
Total households 30-50% AMI	11,332	1,719	1,408	3,049	2,585	2,572	4,691	6,641
Not burden	2,899	500	420	812	702	465	1,312	1,587
Cost burden	2,982	428	479	851	624	599	1,258	1,724
Severe cost burden	5,441	799	503	1,354	1,279	1,506	2,114	3,327
Total households 50-80% AMI	20,802	3,526	1,649	6,194	4,149	5,285	7,943	12,859
Not burden	8,258	1,768	699	2,569	1,524	1,697	3,599	4,659
Cost burden	8,048	935	356	2,396	1,913	2,448	2,307	5,741
Severe cost burden	4,438	789	594	1,212	722	1,121	2,013	2,425
Total households 80-100% AMI	13,899	2,054	1,728	3,176	3,060	3,880	5,251	8,648
Not burden	8,484	1,293	864	2,140	1,836	2,352	3,180	5,304
Cost burden	4,353	508	594	900	1,052	1,299	1,524	2,829
Severe cost burden	1,023	262	278	127	148	208	534	489
Total households Greater than 100% AMI	91,055	21,743	23,910	15,670	15,183	14,550	49,741	41,314
Not burden	81,330	18,902	21,060	14,182	14,263	12,923	43,848	37,482
Cost burden	8,508	2,319	2,330	1,386	890	1,583	5,076	3,432
Severe cost burden	1,247	543	516	114	25	50	842	405
Total households	147,788	30,669	29,994	31,607	26,996	28,522	72,218	75,570
Not burden	101,670	22,560	23,084	19,976	18,513	17,537	52,179	49,491
Cost burden	25,176	4,337	3,874	6,121	4,619	6,225	10,701	14,475
Severe cost burden	19,267	3,453	2,853	4,876	3,660	4,425	8,486	10,781

Table B-7, cont'd.

	Total	Commission Districts					Commission Superdistricts	
	DeKalb	1	2	3	4	5	6	7
Percent of households								
Total households less than 30% AMI								
Cost burden	14.1	11.2	10.3	20.0	7.8	15.2	14.2	14.0
Severe cost burden	78.1	80.5	86.1	70.6	82.2	79.5	79.3	77.3
Cost burden or Severe cost burden	92.2	91.7	96.4	90.7	90.0	94.7	93.5	91.3
Total households 30-50% AMI								
Cost burden	26.3	24.9	34.0	27.9	24.1	23.3	26.8	26.0
Severe cost burden	48.0	46.5	35.7	44.4	49.5	58.5	45.1	50.1
Cost burden or Severe cost burden	74.3	71.4	69.8	72.3	73.6	81.8	71.9	76.1
Total households 50-80% AMI								
Cost burden	38.7	26.5	21.6	38.7	46.1	46.3	29.0	44.6
Severe cost burden	21.3	22.4	36.0	19.6	17.4	21.2	25.3	18.9
Cost burden or Severe cost burden	60.0	48.9	57.6	58.3	63.5	67.5	54.4	63.5
Total households 80-100% AMI								
Cost burden	31.3	24.7	34.4	28.3	34.4	33.5	29.0	32.7
Severe cost burden	7.4	12.7	16.1	4.0	4.8	5.4	10.2	5.7
Cost burden or Severe cost burden	38.7	37.5	50.5	32.3	39.2	38.8	39.2	38.4
Total households Greater than 100% AMI								
Cost burden	9.3	10.7	9.7	8.8	5.9	10.9	10.2	8.3
Severe cost burden	1.4	2.5	2.2	0.7	0.2	0.3	1.7	1.0
Cost burden or Severe cost burden	10.7	13.2	11.9	9.6	6.0	11.2	11.9	9.3
Total households								
Cost burden	17.2	14.3	13.0	19.7	17.2	22.1	15.0	19.3
Severe cost burden	13.2	11.4	9.6	15.7	13.7	15.7	11.9	14.4
Cost burden or Severe cost burden	30.4	25.7	22.6	35.5	30.9	37.7	26.9	33.8

Source: U.S. Bureau of the Census and U.S. Department of Housing and Urban Development, Comprehensive Housing Affordability Strategy estimates.

Table B-8. DeKalb County Renter-Occupied Households with Cost Burden or Severe Cost Burden, Commission Districts and Superdistricts, 2014

	Total	Commission Districts					Commission Superdistricts	
	DeKalb	1	2	3	4	5	6	7
Total households less than 30% AMI	28,374	4,854	6,037	5,354	7,044	5,085	15,949	12,425
Not burden	2,041	327	585	645	340	143	1,424	617
Cost burden	1,857	234	435	329	550	310	1,211	646
Severe cost burden	20,664	3,596	4,140	3,717	5,231	3,981	10,887	9,777
Total households 30-50% AMI	19,861	3,289	4,012	3,890	5,276	3,394	10,420	9,441
Not burden	2,250	455	345	577	558	315	1,127	1,123
Cost burden	9,686	1,513	1,746	1,757	3,066	1,605	4,928	4,758
Severe cost burden	7,905	1,332	1,905	1,571	1,644	1,453	4,369	3,536
Total households 50-80% AMI	25,158	5,271	5,322	3,688	5,853	5,023	13,088	12,070
Not burden	10,829	2,055	1,834	1,740	3,329	1,872	5,568	5,261
Cost burden	12,137	2,604	2,959	1,602	2,338	2,633	6,263	5,874
Severe cost burden	2,204	623	515	361	192	513	1,259	945
Total households 80-100% AMI	11,667	2,779	2,877	1,590	2,113	2,309	6,449	5,218
Not burden	8,660	1,946	1,821	1,169	1,862	1,862	4,498	4,162
Cost burden	2,824	827	970	391	191	445	1,835	989
Severe cost burden	154	17	57	20	60	0	84	70
Total households Greater than 100% AMI	31,265	9,212	10,248	3,568	4,512	3,725	21,417	9,848
Not burden	29,825	8,782	9,628	3,452	4,285	3,679	20,372	9,453
Cost burden	1,300	389	572	113	180	46	955	345
Severe cost burden	135	35	55	0	45	0	90	45
Total households	116,325	25,404	28,496	18,091	24,798	19,536	67,323	49,002
Not burden	53,605	13,564	14,213	7,583	10,373	7,871	32,989	20,616
Cost burden	27,804	5,566	6,682	4,192	6,325	5,039	15,192	12,612
Severe cost burden	31,062	5,603	6,672	5,669	7,172	5,947	16,689	14,373

Table B-8, cont'd.

	Total	Commission Districts					Commission Superdistricts	
	DeKalb	1	2	3	4	5	6	7
Percent of households								
Total households less than 30% AMI								
Cost burden	7.6	5.7	8.4	7.0	9.0	7.0	9.0	5.9
Severe cost burden	84.1	86.9	80.3	79.0	85.2	90.0	80.5	88.6
Cost burden or Severe cost burden	91.7	92.6	88.8	86.0	94.1	97.0	89.5	94.4
Total households 30-50% AMI								
Cost burden	48.8	46.0	43.5	45.2	58.1	47.3	47.3	50.4
Severe cost burden	39.8	40.5	47.5	40.4	31.2	42.8	41.9	37.5
Cost burden or Severe cost burden	88.6	86.5	91.0	85.5	89.3	90.1	89.2	87.9
Total households 50-80% AMI								
Cost burden	48.2	49.4	55.6	43.4	39.9	52.4	47.9	48.7
Severe cost burden	8.8	11.8	9.7	9.8	3.3	10.2	9.6	7.8
Cost burden or Severe cost burden	57.0	61.2	65.3	53.2	43.2	62.6	57.5	56.5
Total households 80-100% AMI								
Cost burden	24.2	29.7	33.7	24.6	9.0	19.3	28.5	19.0
Severe cost burden	1.3	0.6	2.0	1.3	2.8	0.0	1.3	1.3
Cost burden or Severe cost burden	25.5	30.4	35.7	25.9	11.9	19.3	29.8	20.3
Total households Greater than 100% AMI								
Cost burden	4.2	4.2	5.6	3.2	4.0	1.2	4.5	3.5
Severe cost burden	0.4	0.4	0.5	0.0	1.0	0.0	0.4	0.5
Cost burden or Severe cost burden	4.6	4.6	6.1	3.2	5.0	1.2	4.9	4.0
Total households								
Cost burden	24.7	22.5	24.2	24.0	26.5	26.7	23.4	26.5
Severe cost burden	27.6	22.7	24.2	32.5	30.0	31.5	25.7	30.2
Cost burden or Severe cost burden	52.3	45.2	48.4	56.5	56.5	58.2	49.1	56.7

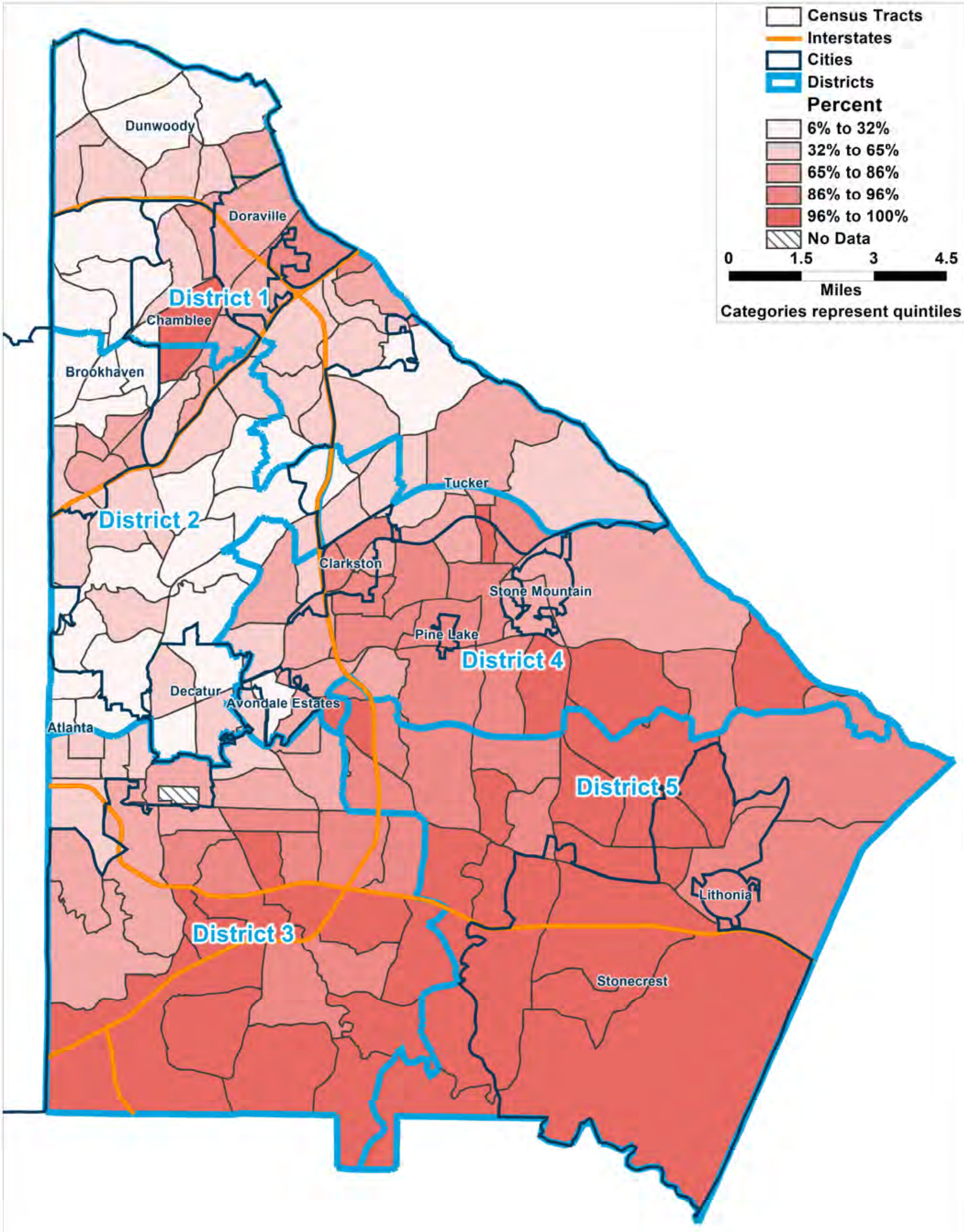
Source: U.S. Bureau of the Census and U.S. Department of Housing and Urban Development, Comprehensive Housing Affordability Strategy estimates.

Table B-9. DeKalb County Households with Housing Problems by Type and Tenure, Commission Districts and Superdistricts, 2014

	Total	Commission Districts					Commission Superdistricts	
	DeKalb	1	2	3	4	5	6	7
Owner-Occupied Households								
Number of households								
Total	147,775	30,655	29,991	31,582	27,024	28,522	72,192	75,583
Physical problem only	2,106	223	122	518	665	577	878	1,228
Cost burden only	43,848	7,711	6,683	10,849	8,074	10,532	18,927	24,921
Not computed	1,529	311	181	588	152	297	768	761
No housing problem	100,335	22,423	23,024	19,616	18,154	17,118	51,649	48,686
Percent of households								
Physical problem only*	1.4	0.7	0.4	1.7	2.5	2.0	1.2	1.6
Cost burden only*	30.0	25.4	22.4	35.0	30.0	37.3	26.5	33.3
Not computed	1.0	1.0	0.6	1.9	0.6	1.0	1.1	1.0
No housing problem*	68.6	73.9	77.2	63.3	67.6	60.6	72.3	65.1
Renter-Occupied Households								
Number of households								
Total	116,345	25,409	28,500	18,075	24,804	19,558	67,311	49,034
Physical problem only	7,104	2,118	1,463	970	1,855	698	4,433	2,671
Cost burden only	54,904	10,131	12,484	9,378	12,367	10,543	29,505	25,399
Not computed	3,712	692	870	647	848	656	2,337	1,375
No housing problem	50,630	12,483	13,692	7,073	9,729	7,652	31,045	19,585
Percent of households								
Physical problem only*	6.3	8.6	5.3	5.6	7.7	3.7	6.8	5.6
Cost burden only*	48.7	41.0	45.2	53.8	51.6	55.8	45.4	53.3
Not computed	3.2	2.7	3.1	3.6	3.4	3.4	3.5	2.8
No housing problem*	45.0	50.5	49.6	40.6	40.6	40.5	47.8	41.1

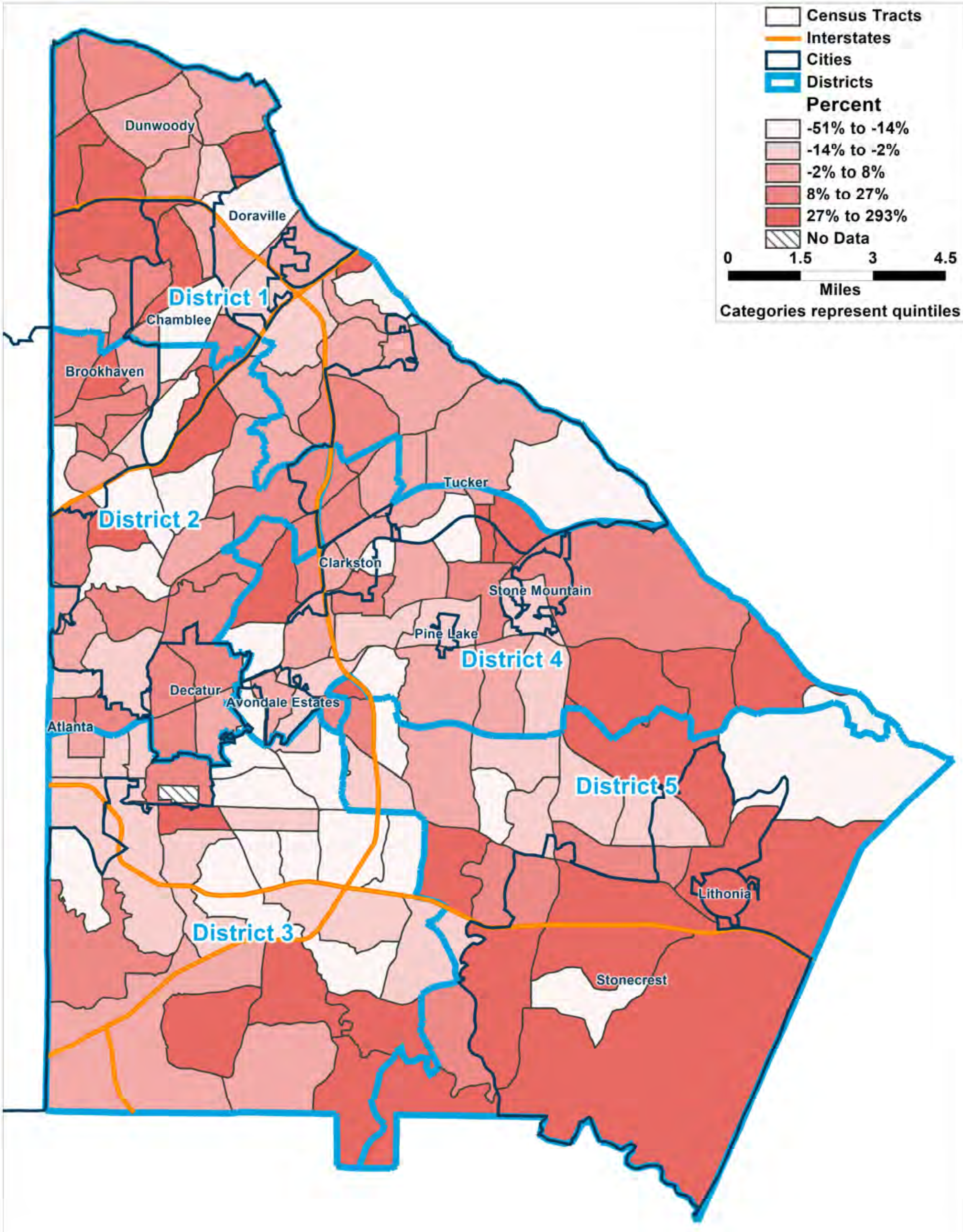
Source: U.S. Bureau of the Census and U.S. Department of Housing and Urban Development, Comprehensive Housing Affordability Strategy estimates.
* Excludes households not computed.

Map B-1: Percent Non-White, 2015



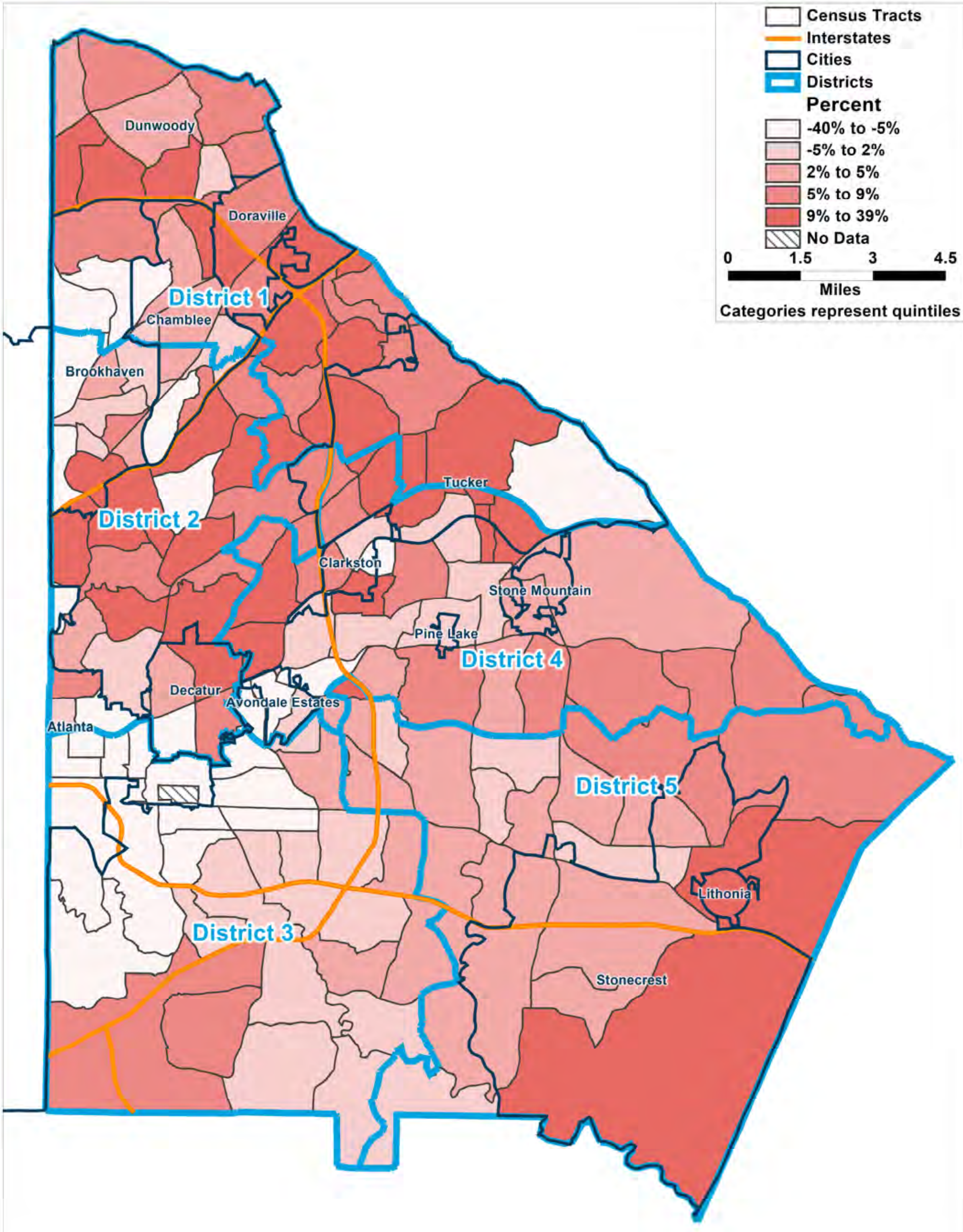
Data Source: 2011-15 American Community Survey

Map B-2: Percent Population Change, 2000-2015



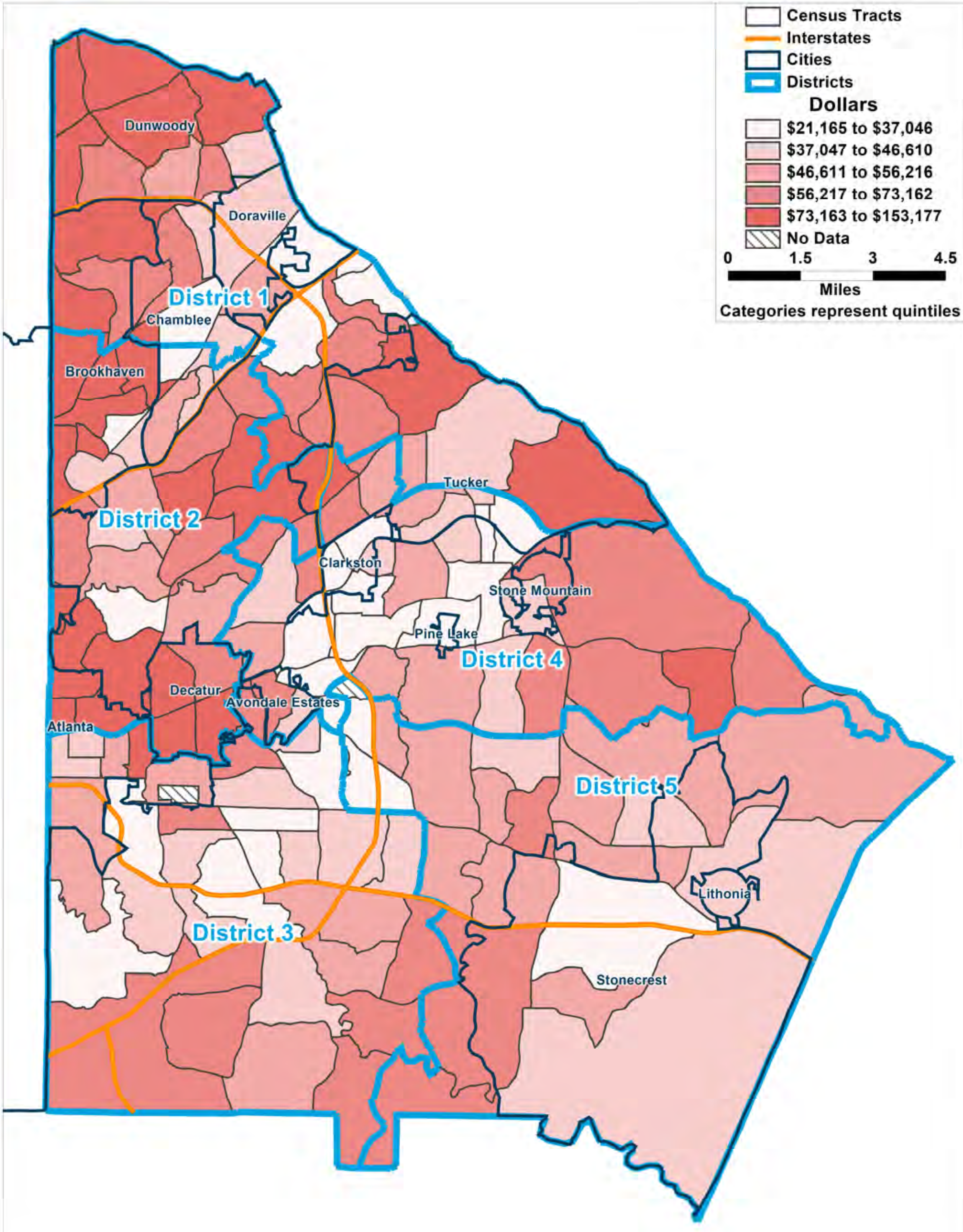
Data Source: 2000 Decennial Census; 2011-15 American Community Survey

Map B-3: Change in Percent Non-White, 2000-2015



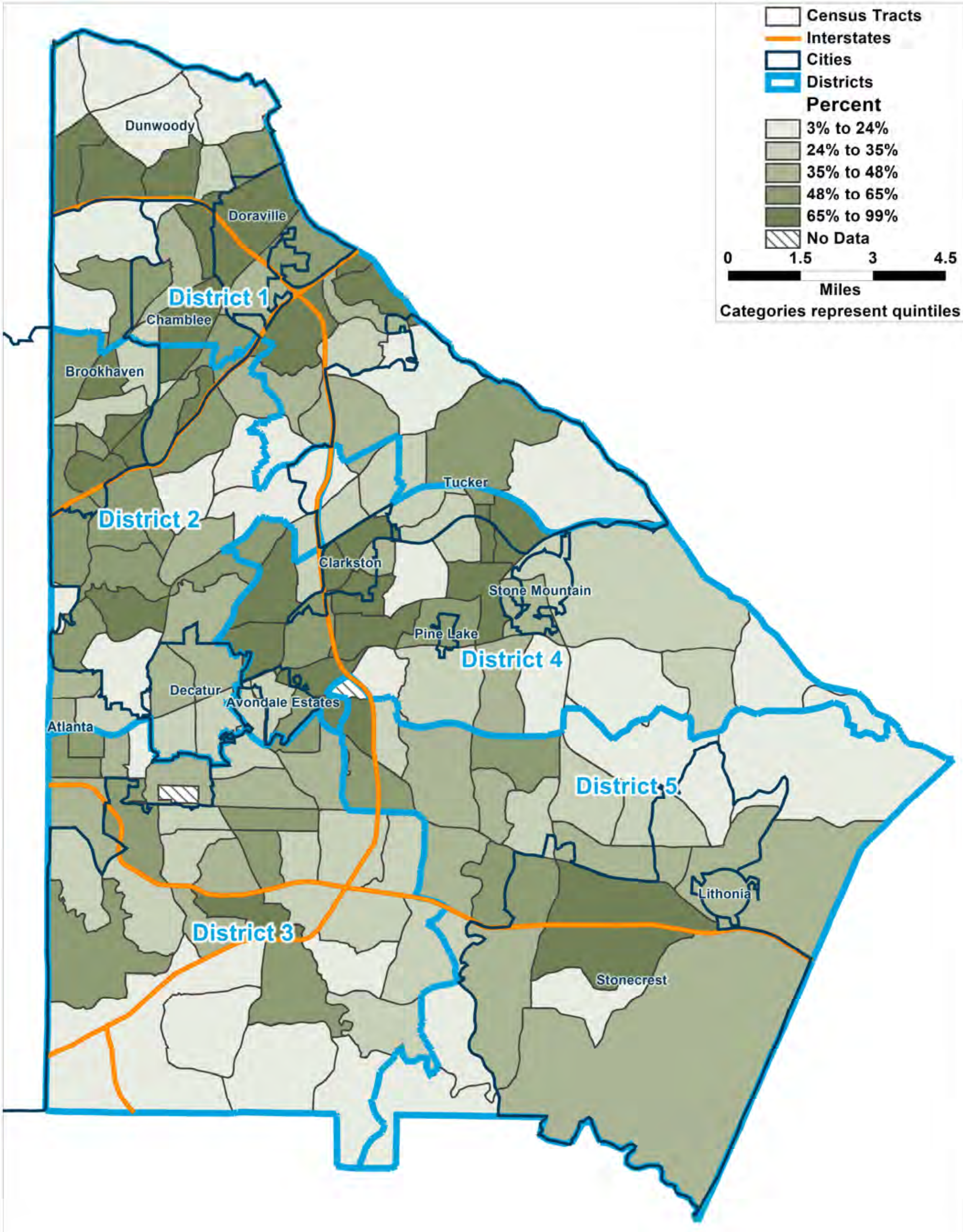
Data Source: 2000 Decennial Census; 2011-15 American Community Survey

Map B-4: Median Household Income, 2015



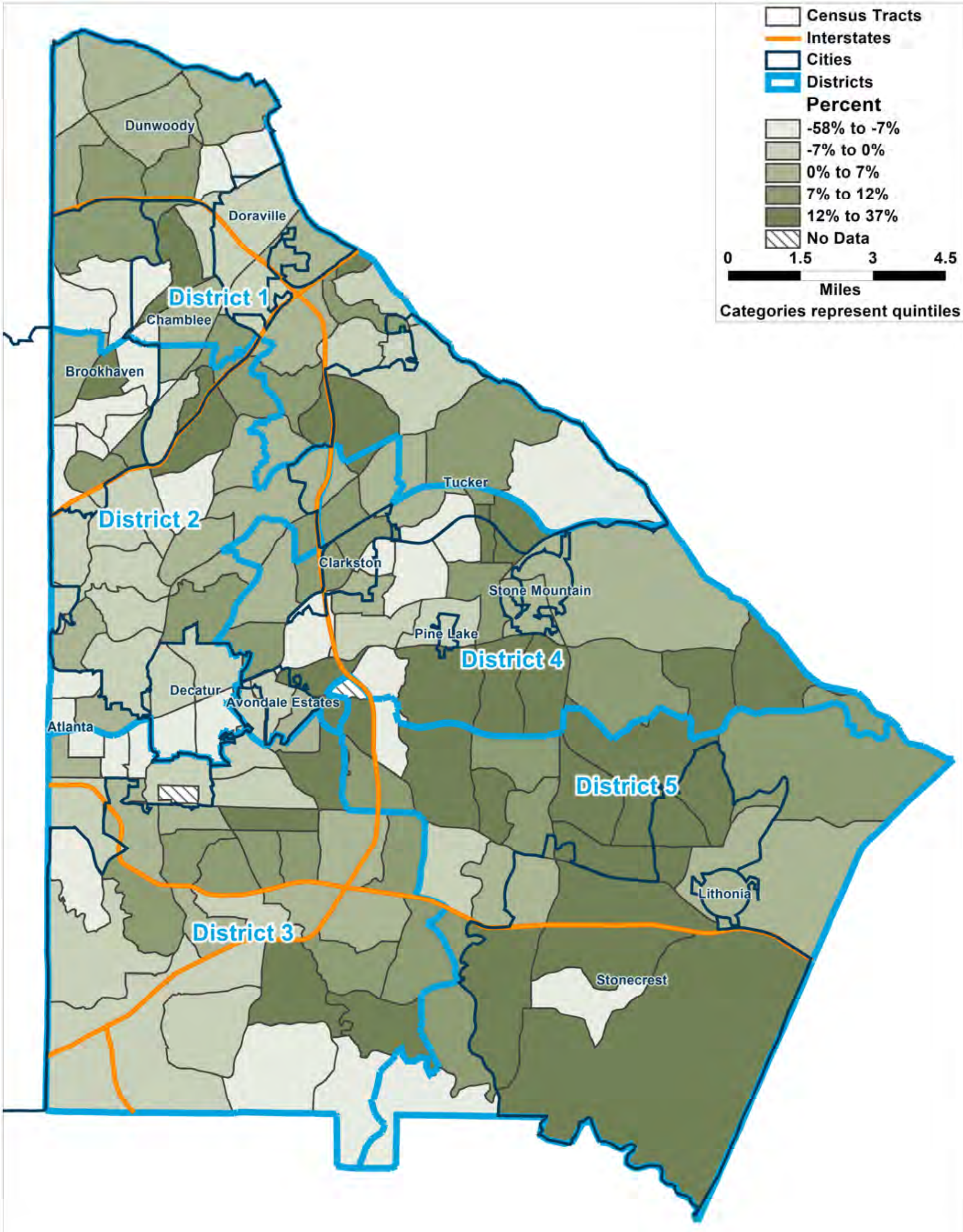
Data Source: 2011-15 American Community Survey

Map B-5: Percent Renter-Occupied Housing, 2015



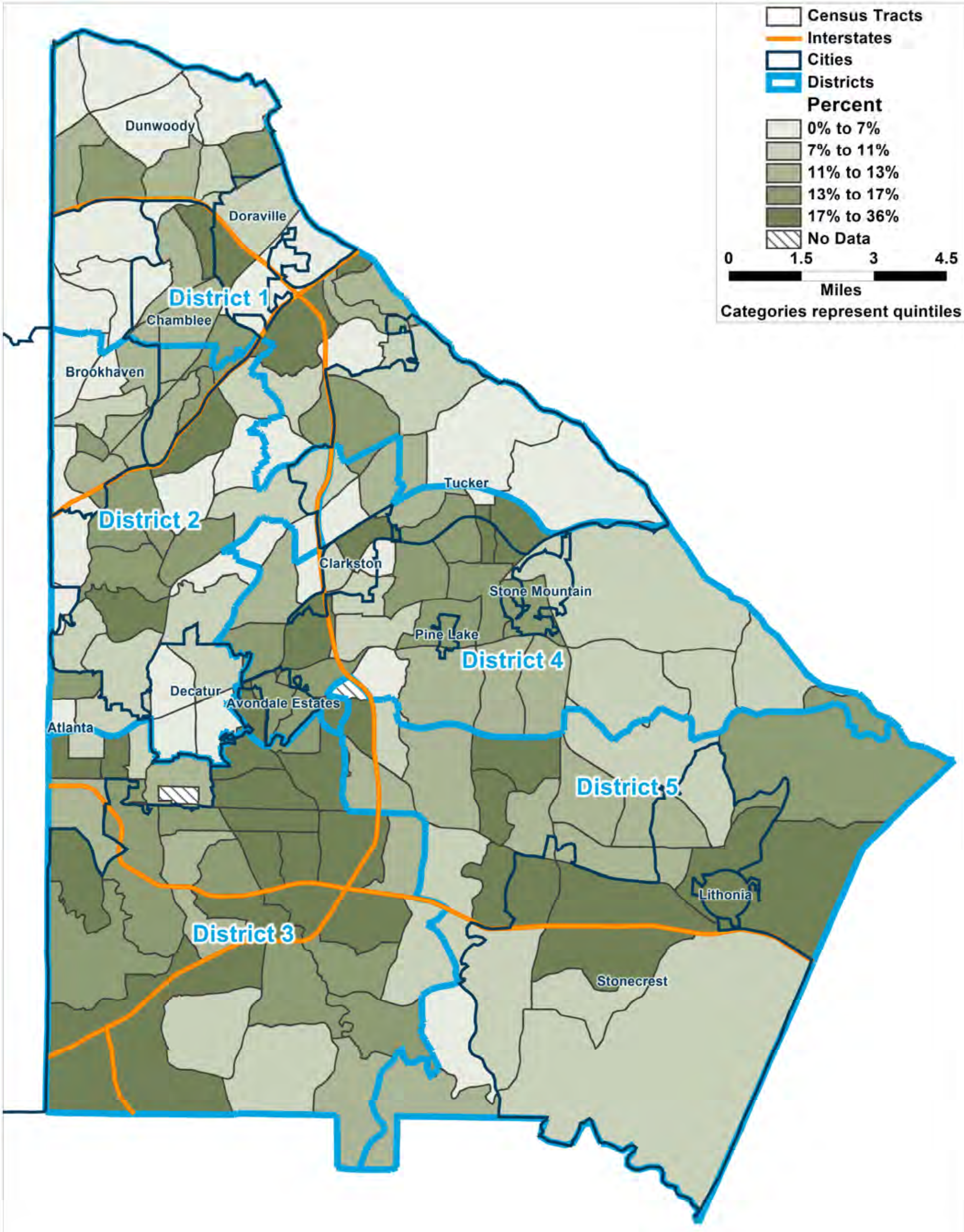
Data Source: 2011-15 American Community Survey

Map B-6: Change in Percent Renter-Occupied Housing Units, 2000-2015



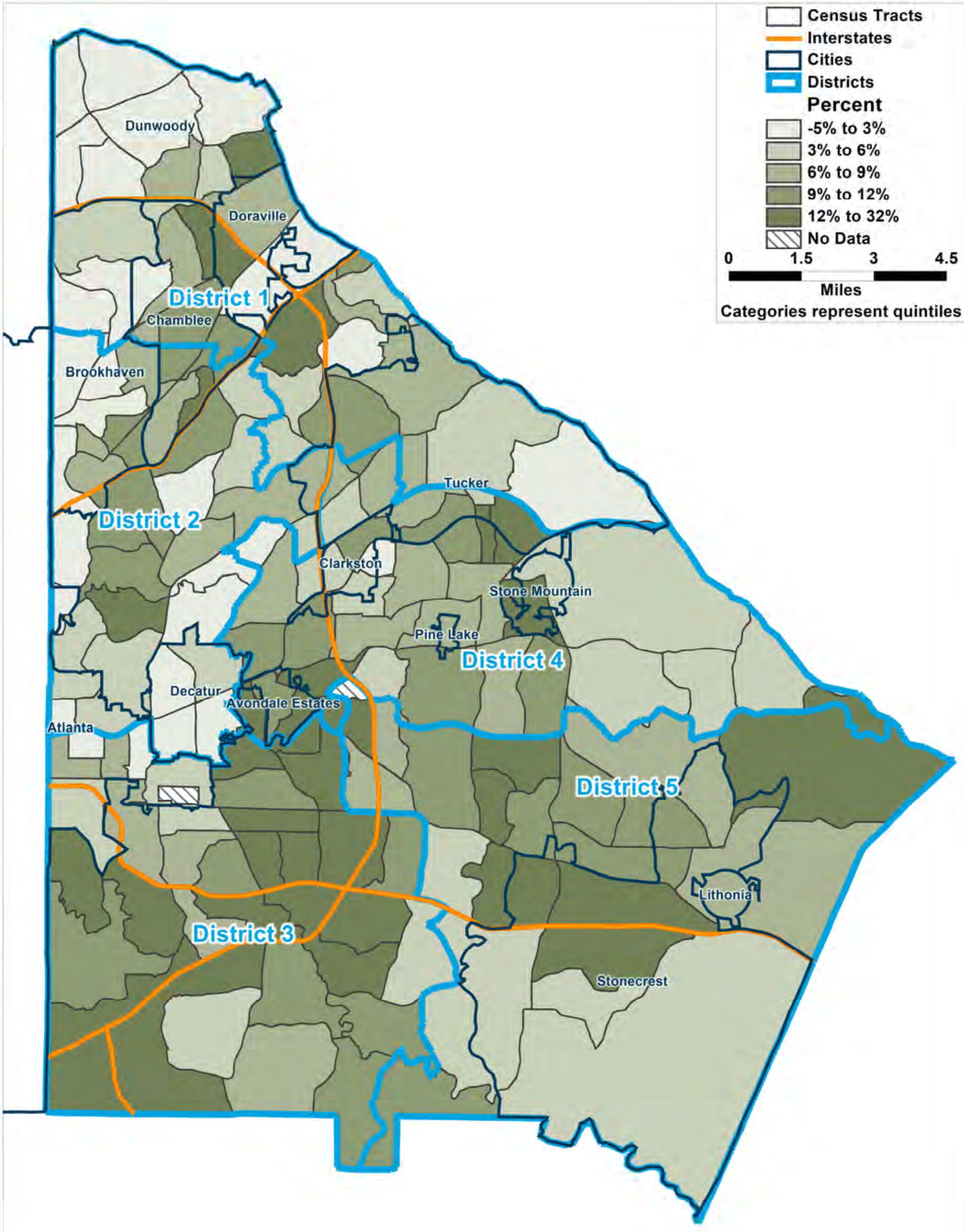
Data Source: 2000 Decennial Census; 2011-15 American Community Survey

Map B-7: Percent Vacant Housing, 2015



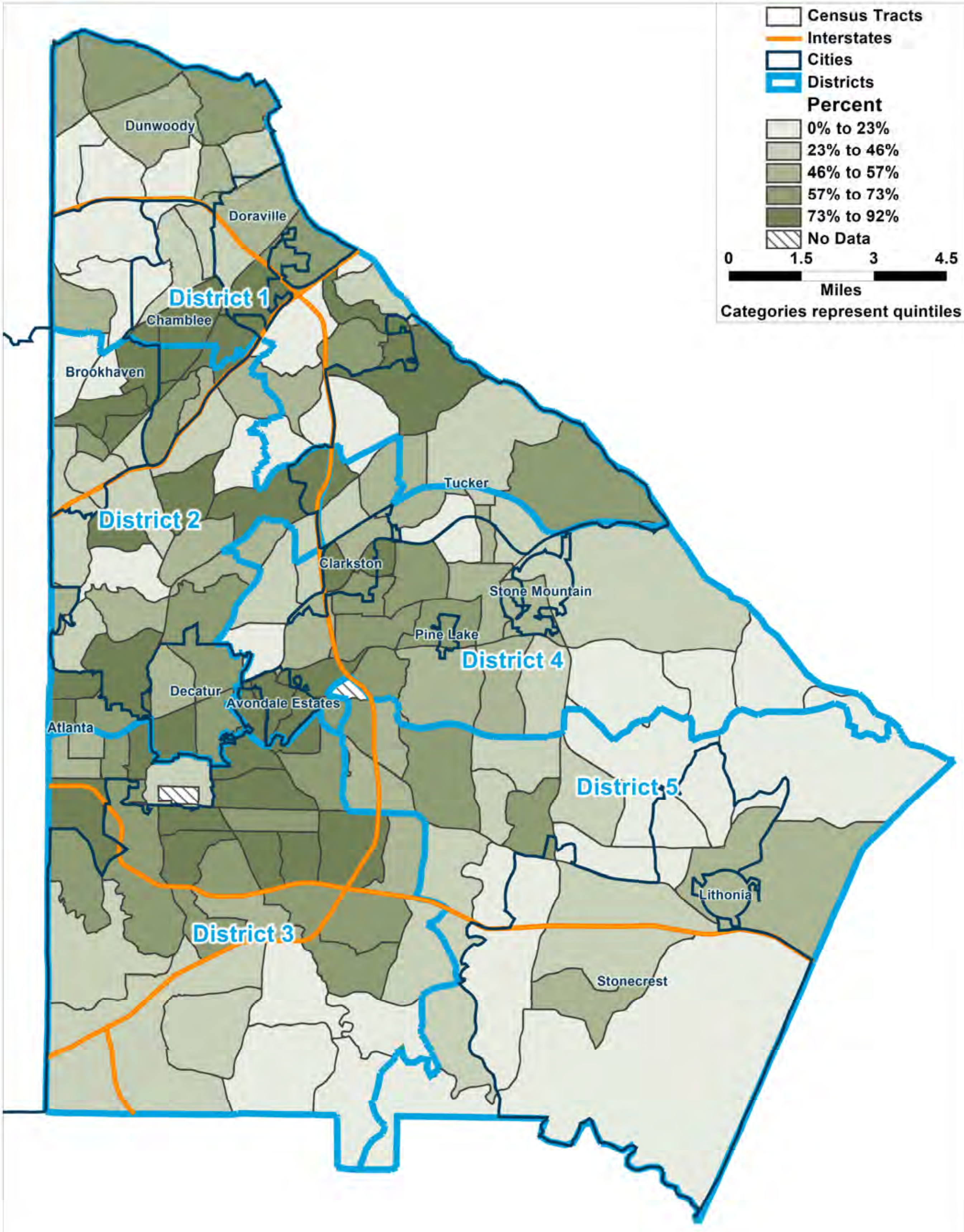
Data Source: 2011-15 American Community Survey

Map B-8: Change in Percent Vacant Housing Units, 2000-2015



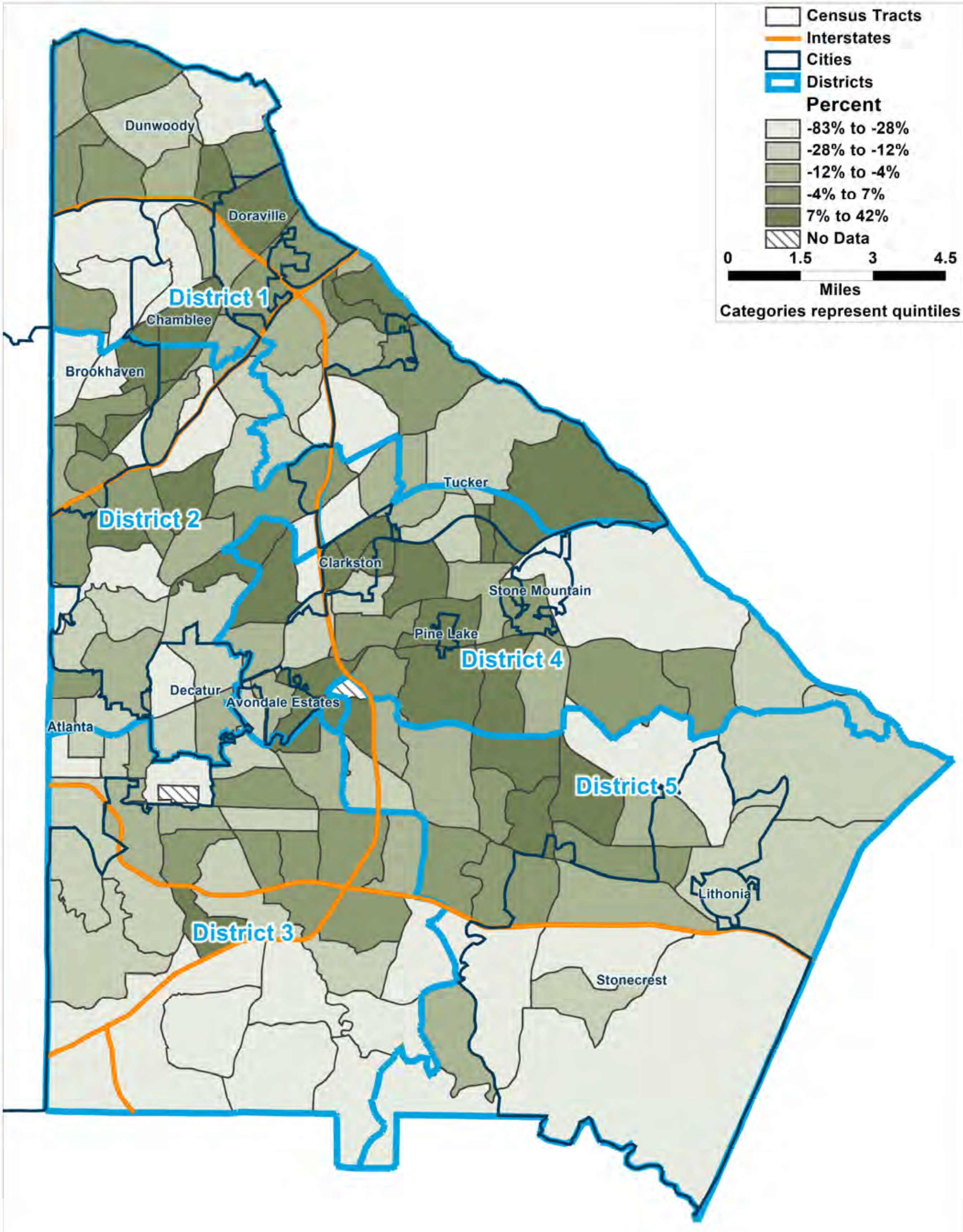
Data Source: 2000 Decennial Census; 2011-15 American Community Survey

Map B-9: Percent of Renter-Occupied Units Built before 1980, 2015



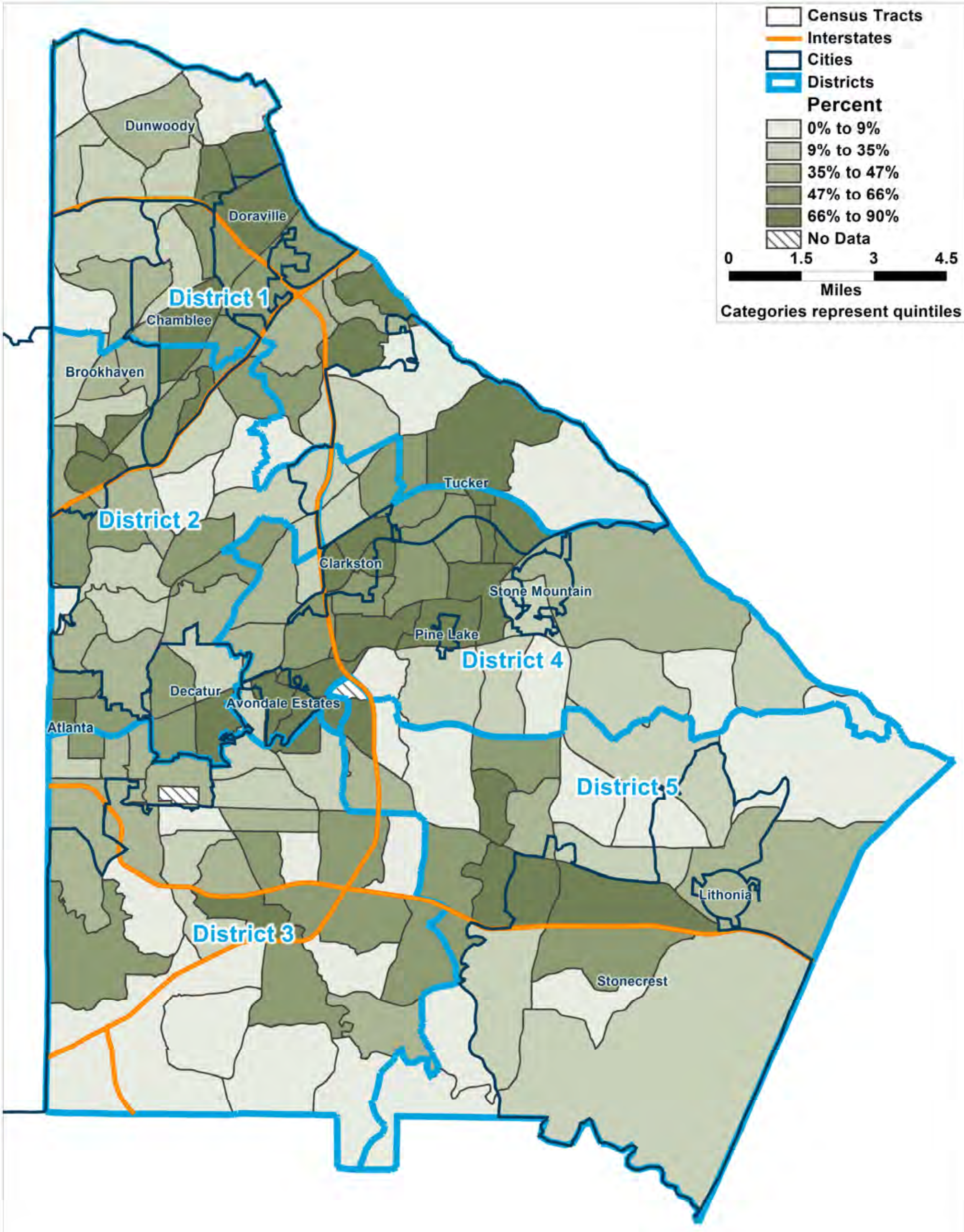
Data Source: 2011-15 American Community Survey

Map B-10: Change in Percent of Renter-Occupied Housing Units Built Before 1980, 2000-2015



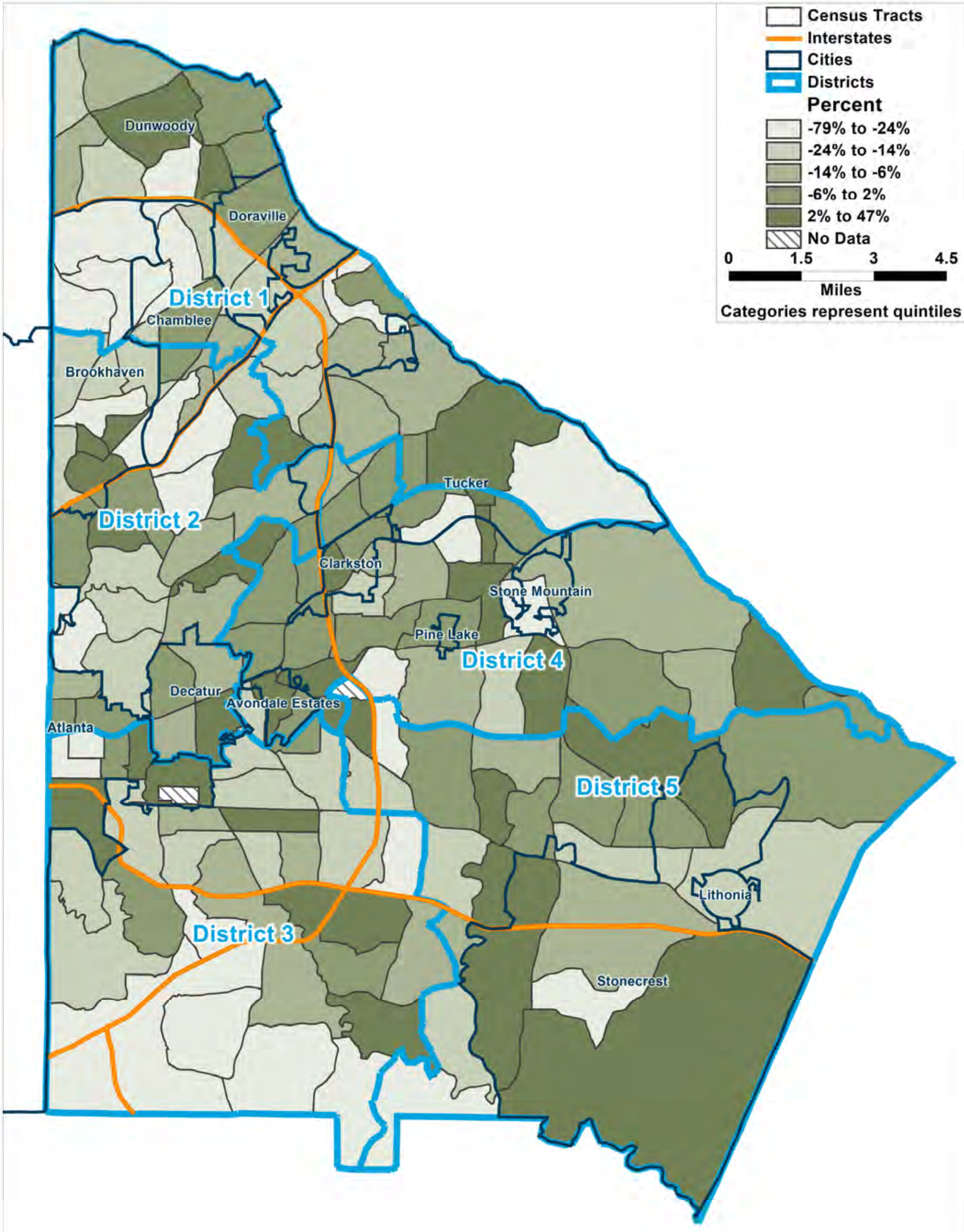
Data Source: 2000 Decennial Census; 2011-15 American Community Survey

Map B-11: Percent of Renter-Occupied Units in Structures with 2-19 Units, 2015



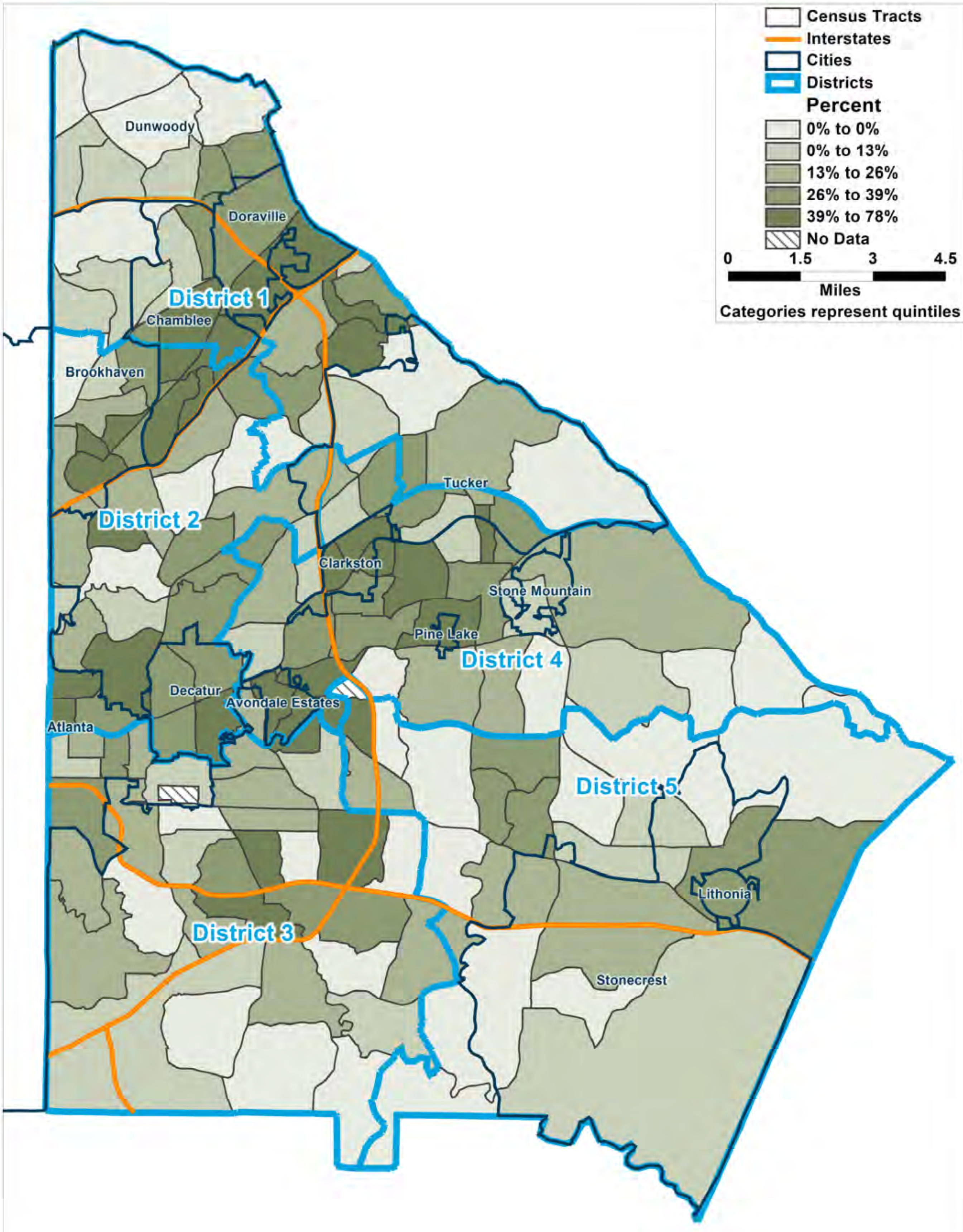
Data Source: 2011-15 American Community Survey

Map B-12: Change in Percent of Renter-Occupied Housing Units in Structures with 2-19 Units, 2000-2015



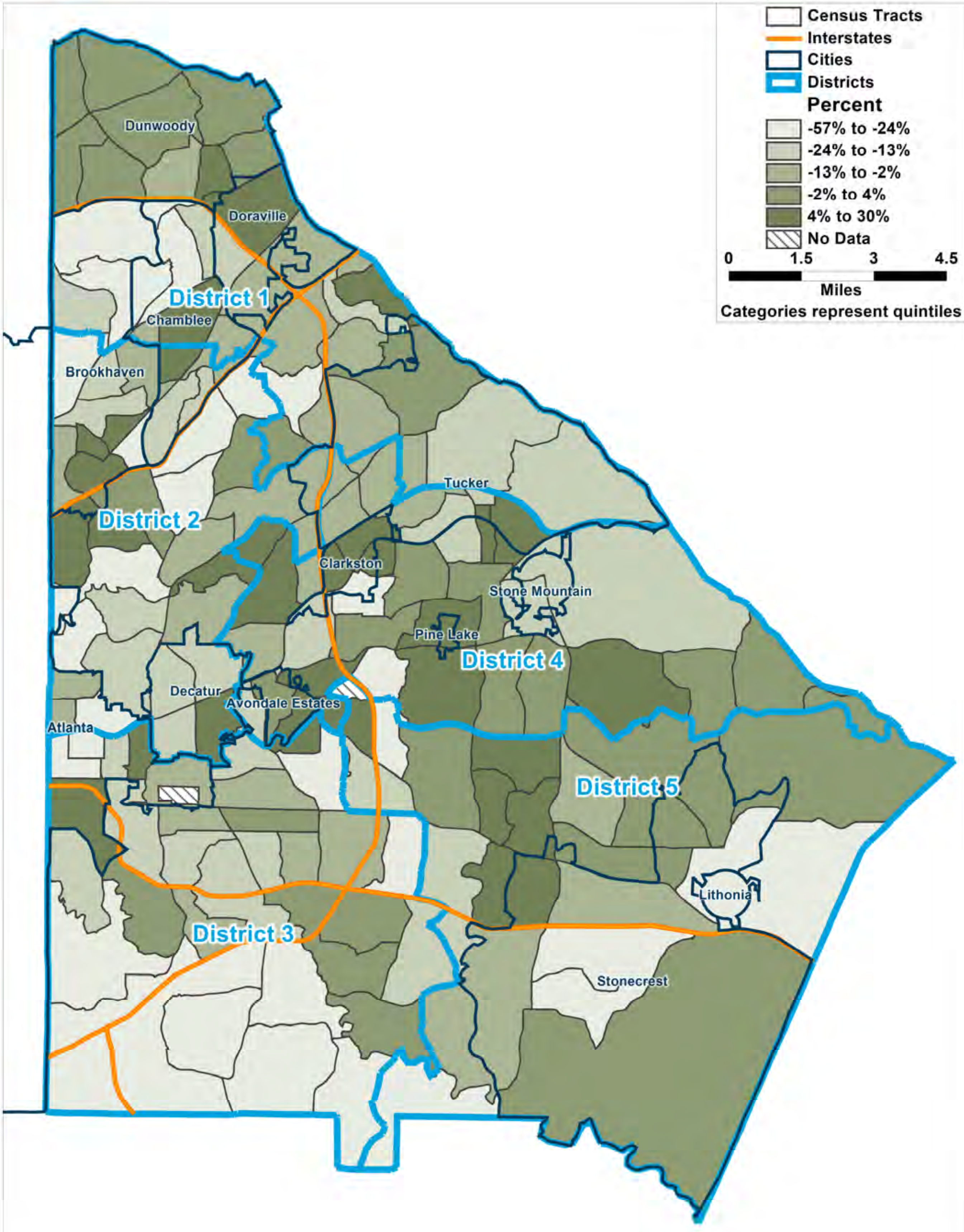
Data Source: 2000 Decennial Census; 2011-15 American Community Survey

Map B-13: Percent of Renter-Occupied Units in Structures with 2-19 Units Built before 1980, 2015



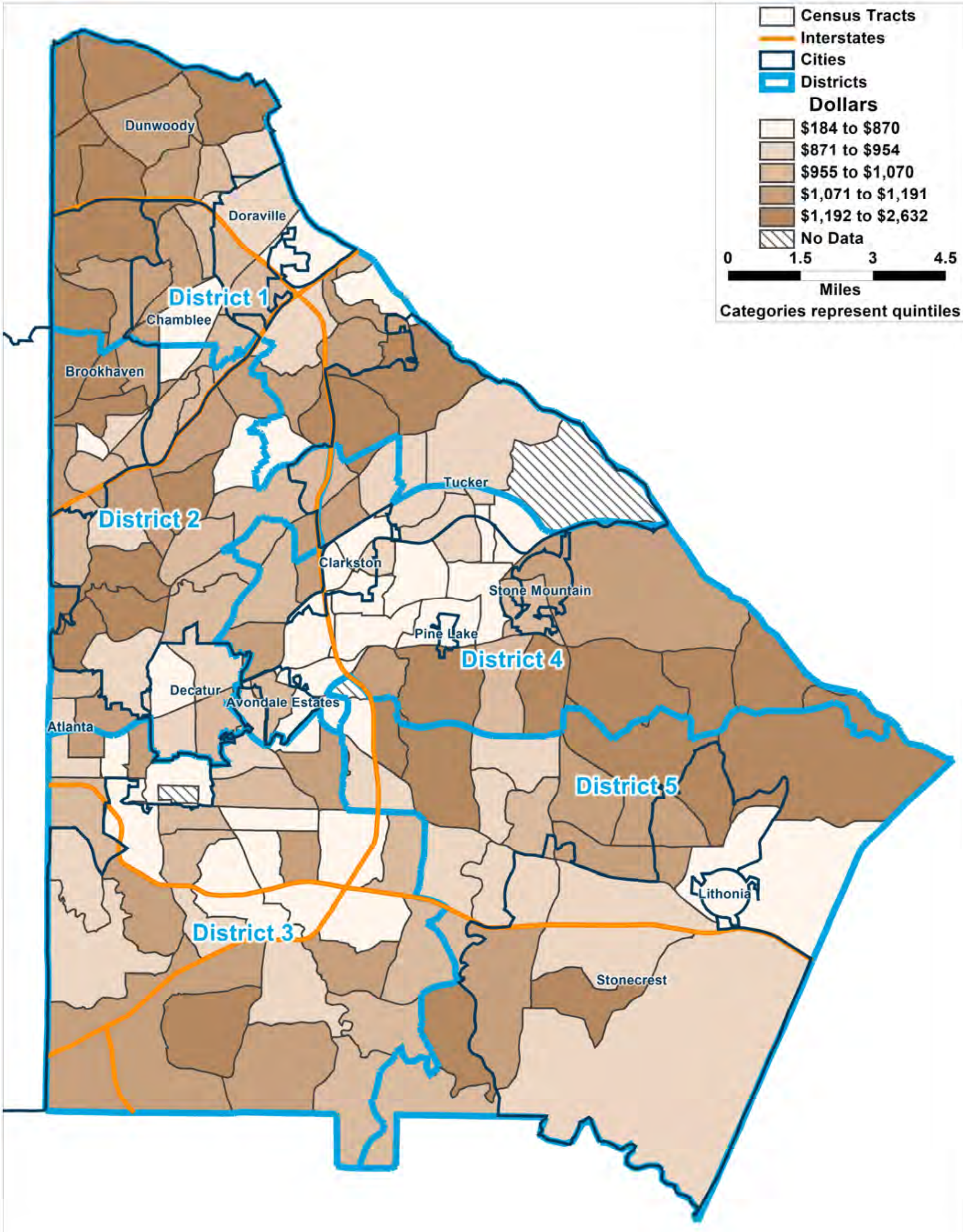
Data Source: 2011-15 American Community Survey

Map B-14: Change in Percent of Renter-Occupied Units in Structures with 2-19 Units Built before 1980, 2000-2015



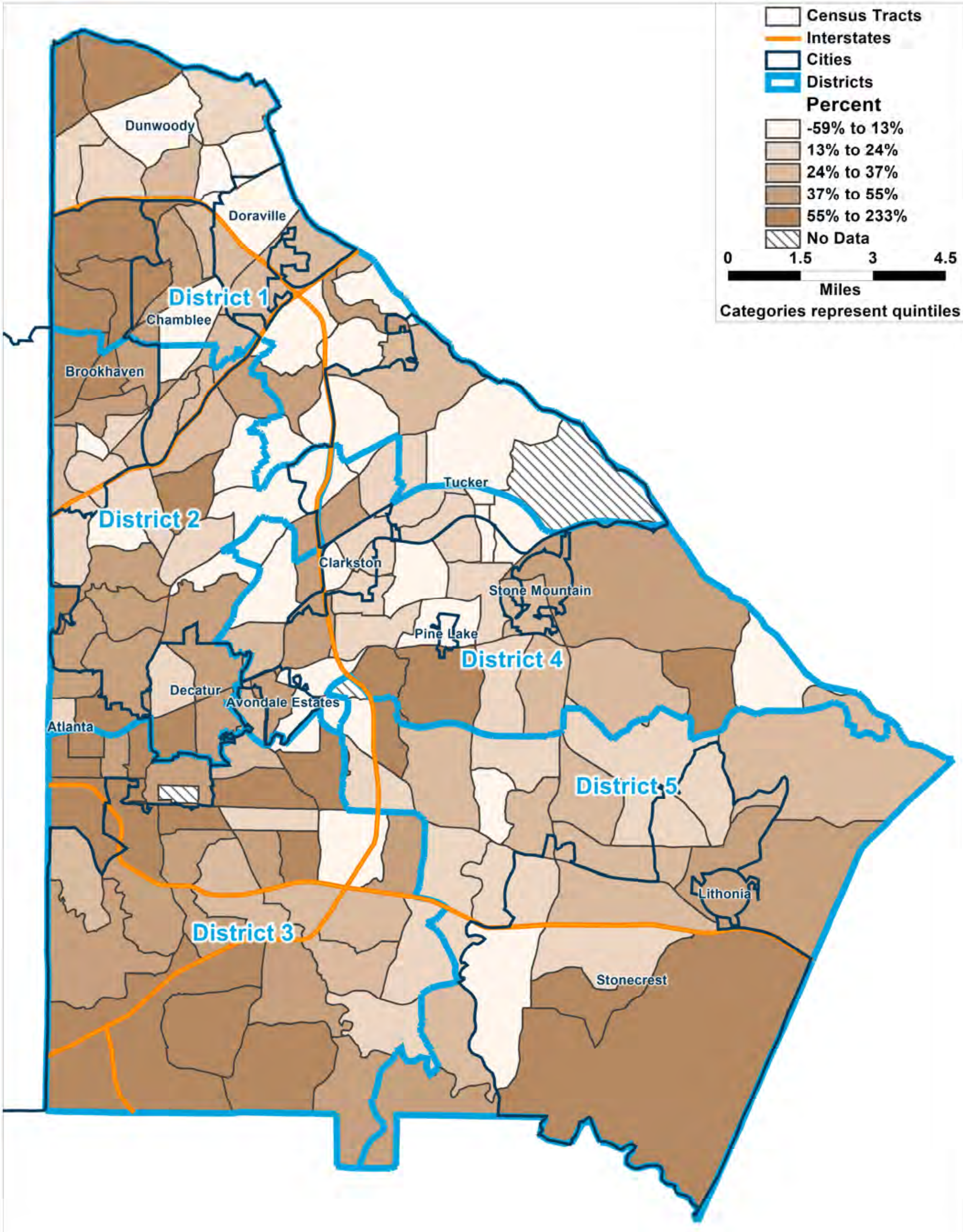
Data Source: 2000 Decennial Census; 2011-15 American Community Survey

Map B-15: Median Cash Rent, 2015



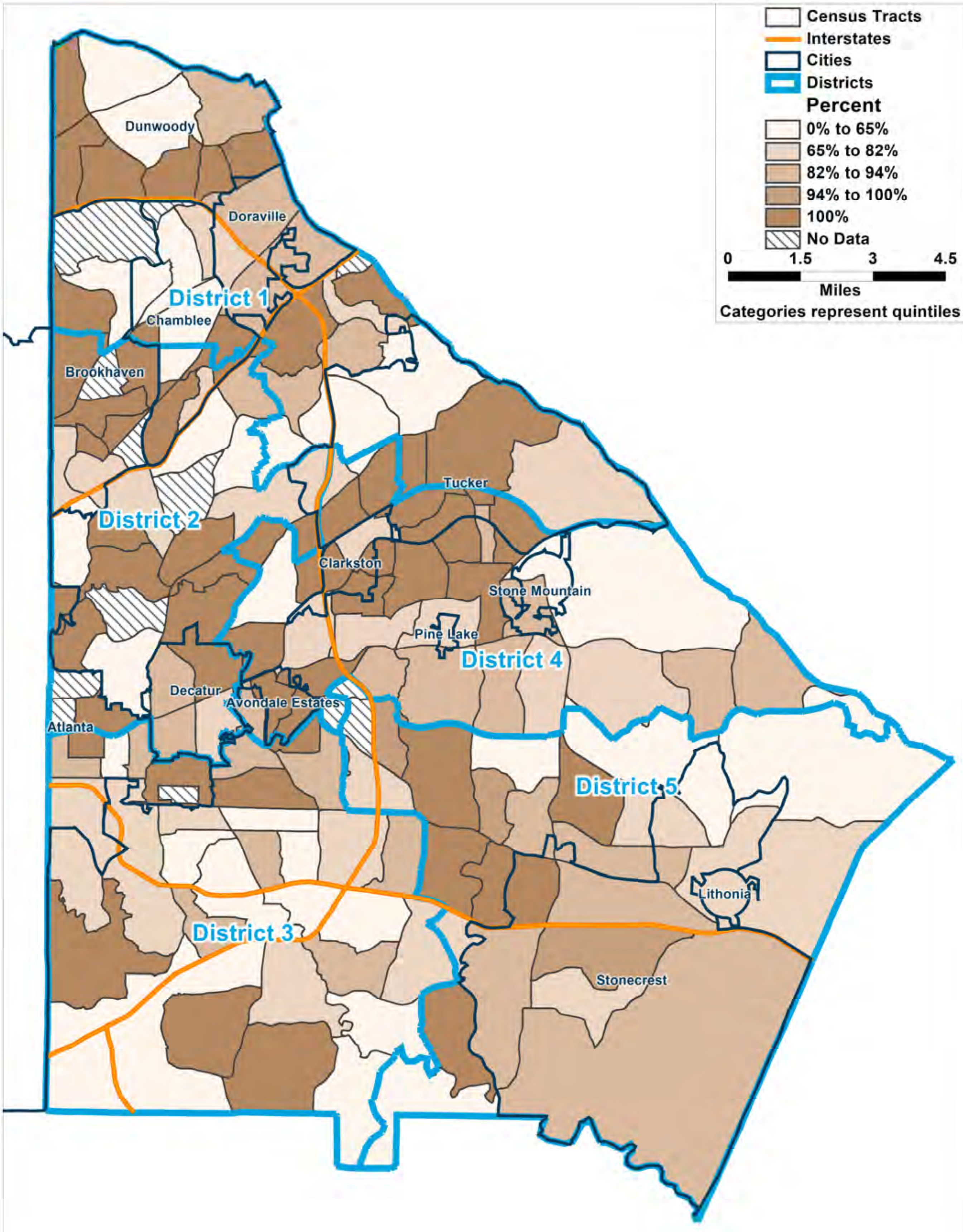
Data Source: 2011-15 American Community Survey

Map B-16: Percent Change in Median Cash Rent, 2000-2015



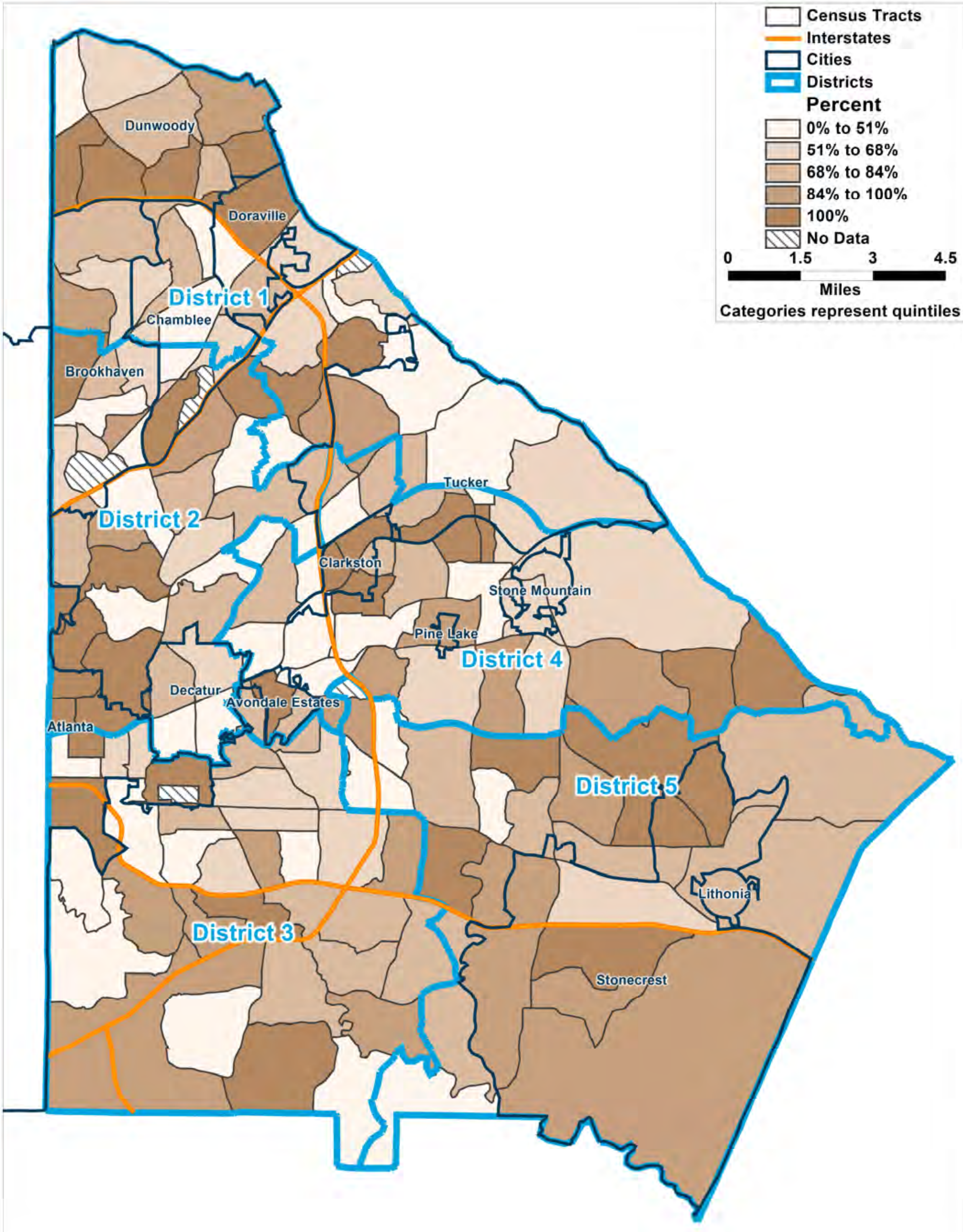
Data Source: 2014 HUD Comprehensive Housing Affordability Strategy Data

Map B-17: Percent of Homeowners below 30% of AMI with Cost Burden or Severe Cost Burden, 2014



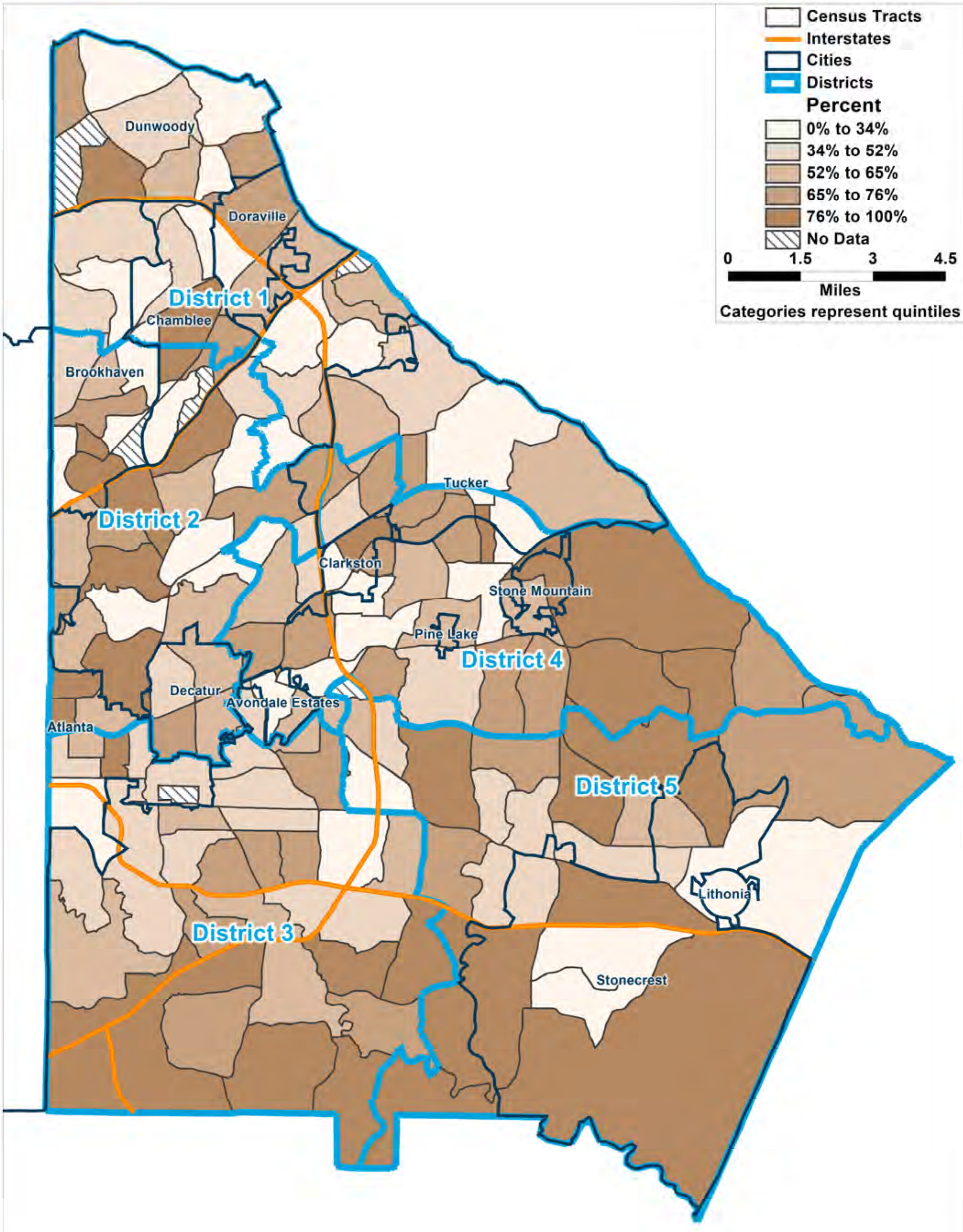
Data Source: 2014 HUD Comprehensive Housing Affordability Strategy Data

Map B-18: Percent of Homeowners between 30 and 50% of AMI with Cost Burden or Severe Cost Burden, 2014



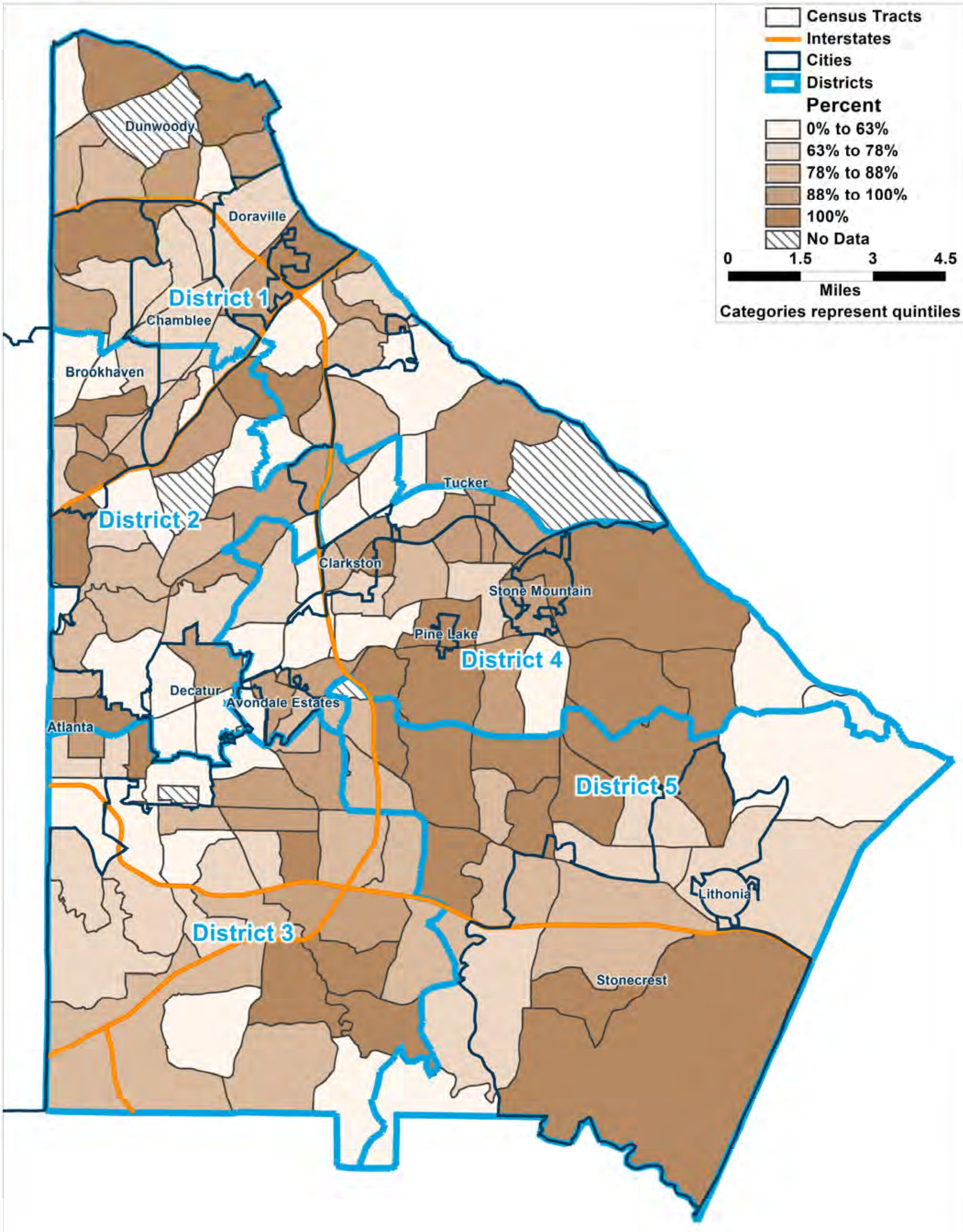
Data Source: 2014 HUD Comprehensive Housing Affordability Strategy Data

Map B-19: Percent of Homeowners between 50 and 80% of AMI with Cost Burden or Severe Cost Burden, 2014



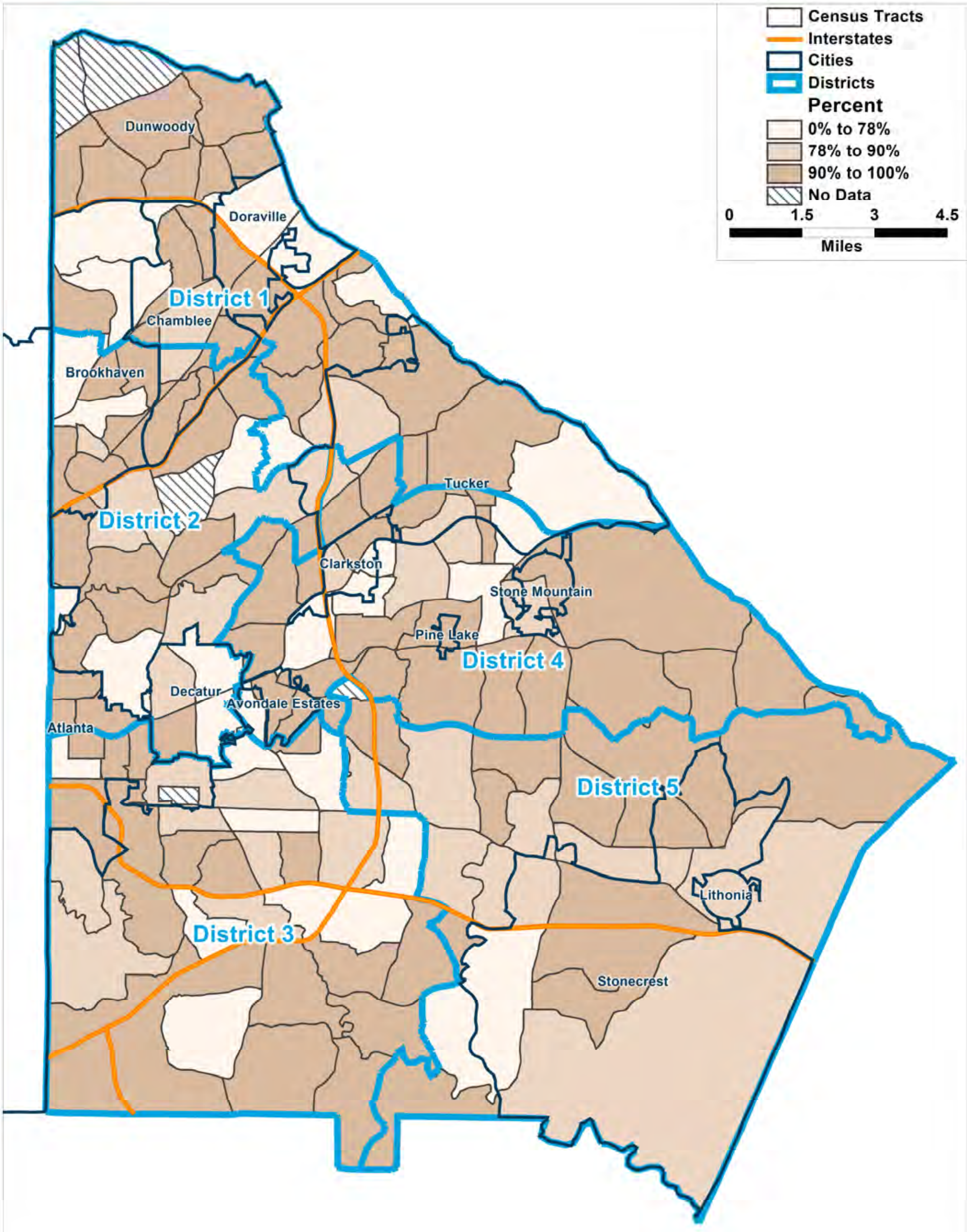
Data Source: 2014 HUD Comprehensive Housing Affordability Strategy Data

Map B-20: Percent of Renters below 30% of AMI with Cost Burden or Severe Cost Burden, 2014



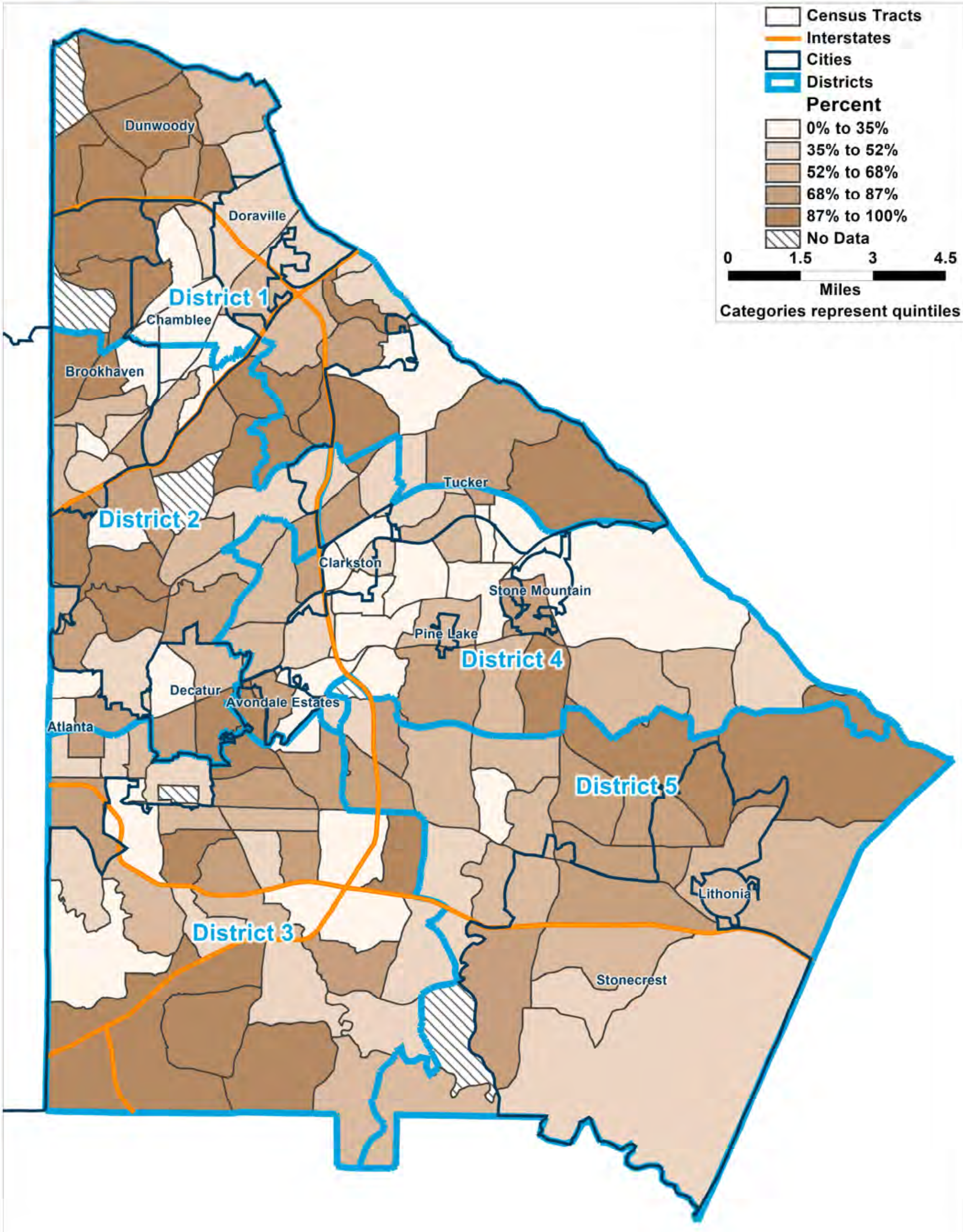
Data Source: 2014 HUD Comprehensive Housing Affordability Strategy Data

Map B-21: Percent of Renters between 30 and 50% of AMI with Cost Burden or Severe Cost Burden, 2014



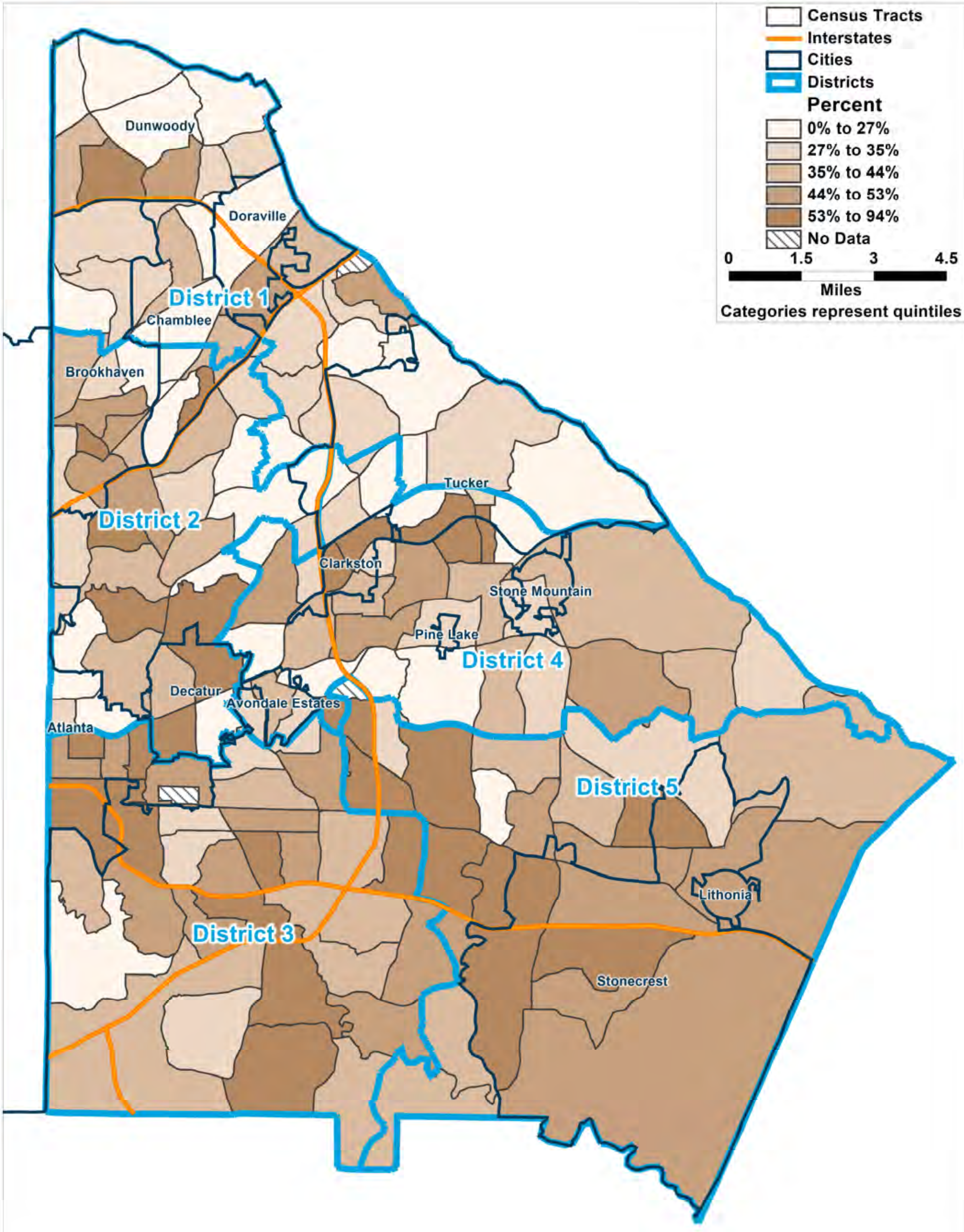
Data Source: 2014 HUD Comprehensive Housing Affordability Strategy Data

Map B-22: Percent of Renters between 50 and 80% of AMI with Cost Burden or Severe Cost Burden, 2014



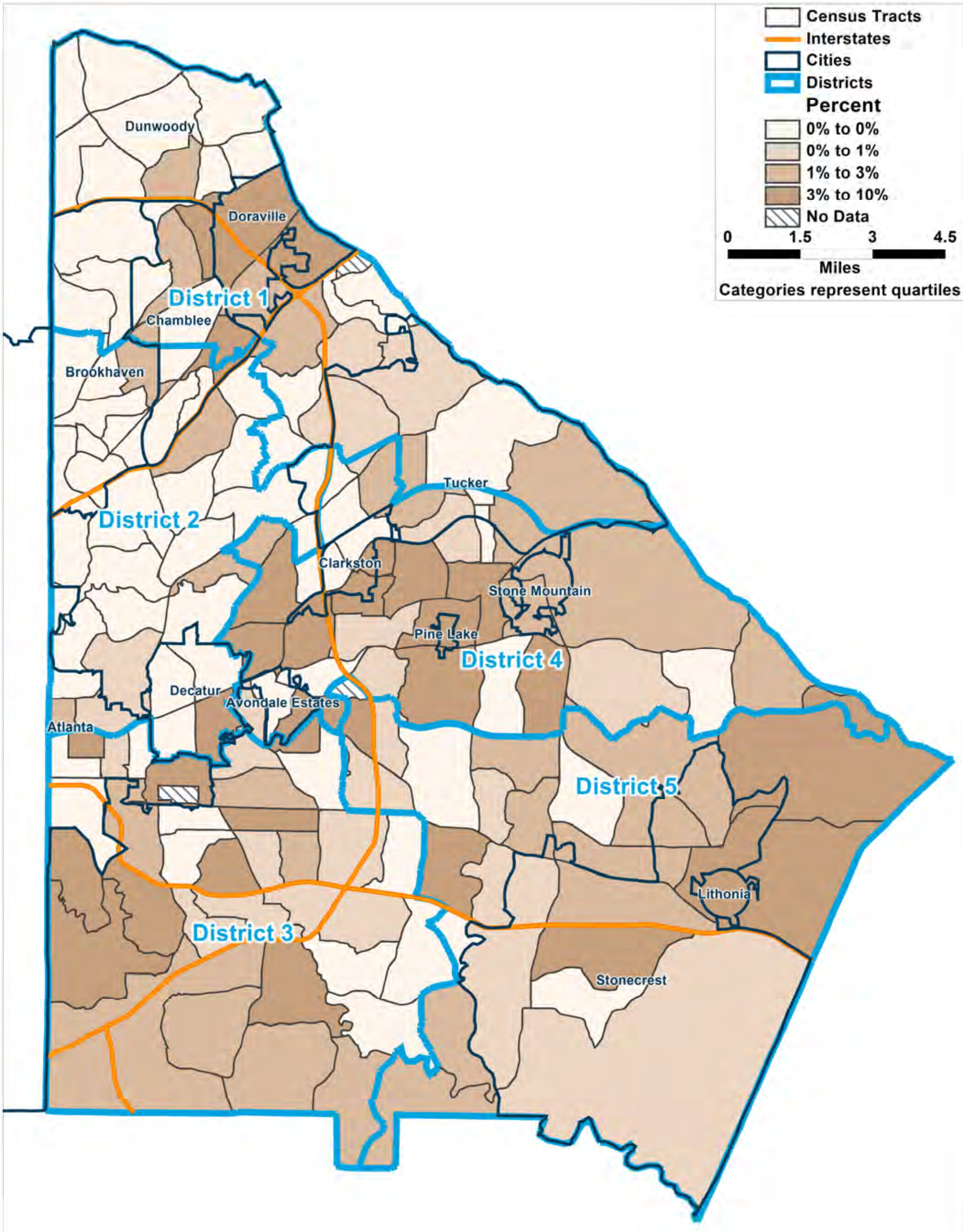
Data Source: 2014 HUD Comprehensive Housing Affordability Strategy Data

Map B-23: Percent of Elderly with Cost Burden or Severe Cost Burden, 2014



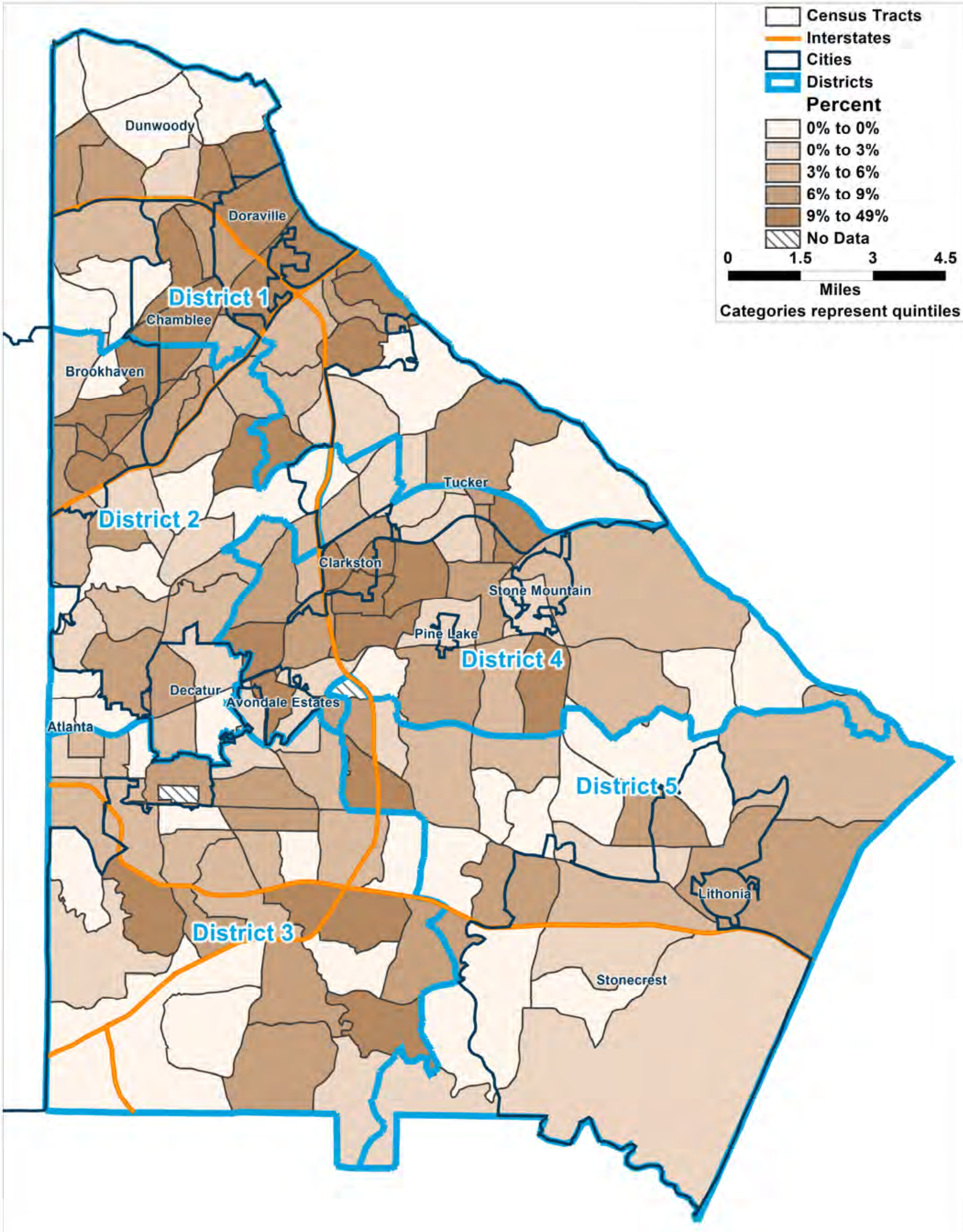
Data Source: 2014 HUD Comprehensive Housing Affordability Strategy Data

Map B-24: Percent Owner-Occupied Properties with a Physical Problem, 2014



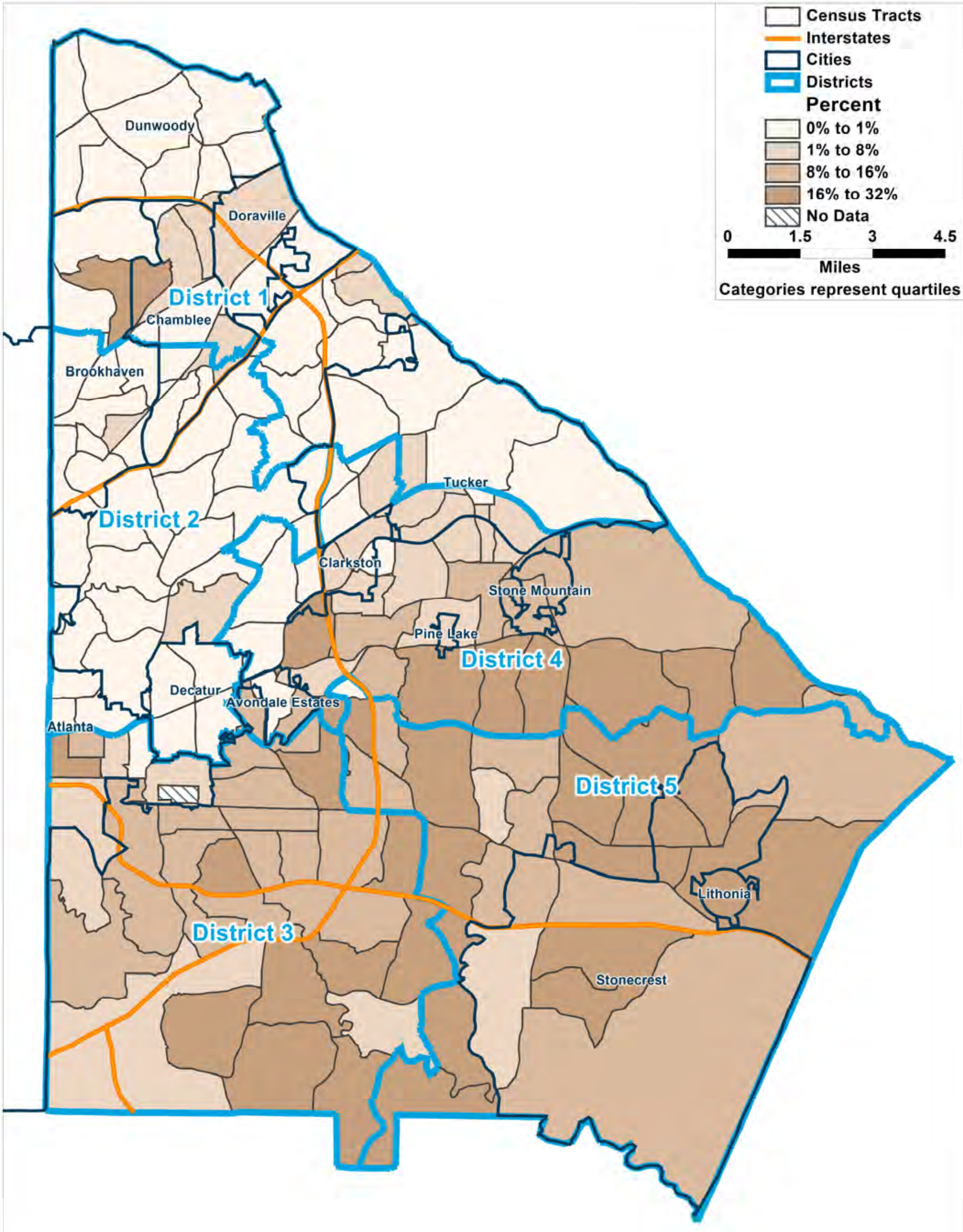
Data Source: 2014 HUD Comprehensive Housing Affordability Strategy Data

Map B-25: Percent Renter-Occupied Properties with a Physical Problem



Data Source: 2014 HUD Comprehensive Housing Affordability Strategy Data

Map B-26: Housing Choice Vouchers as a Percentage of Renter-Occupied Units, 2017



Data Source: HUD Open GIS Platform Data

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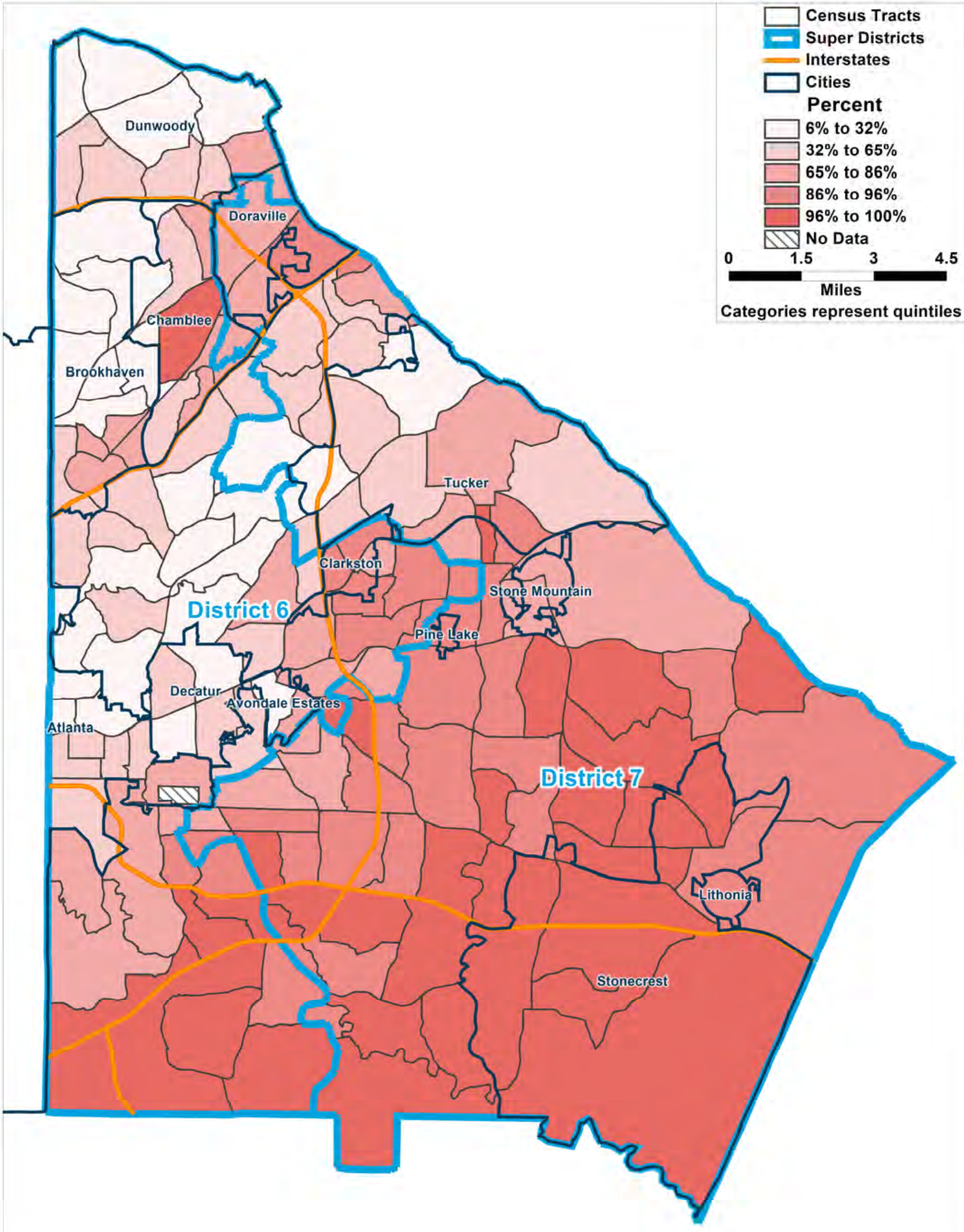
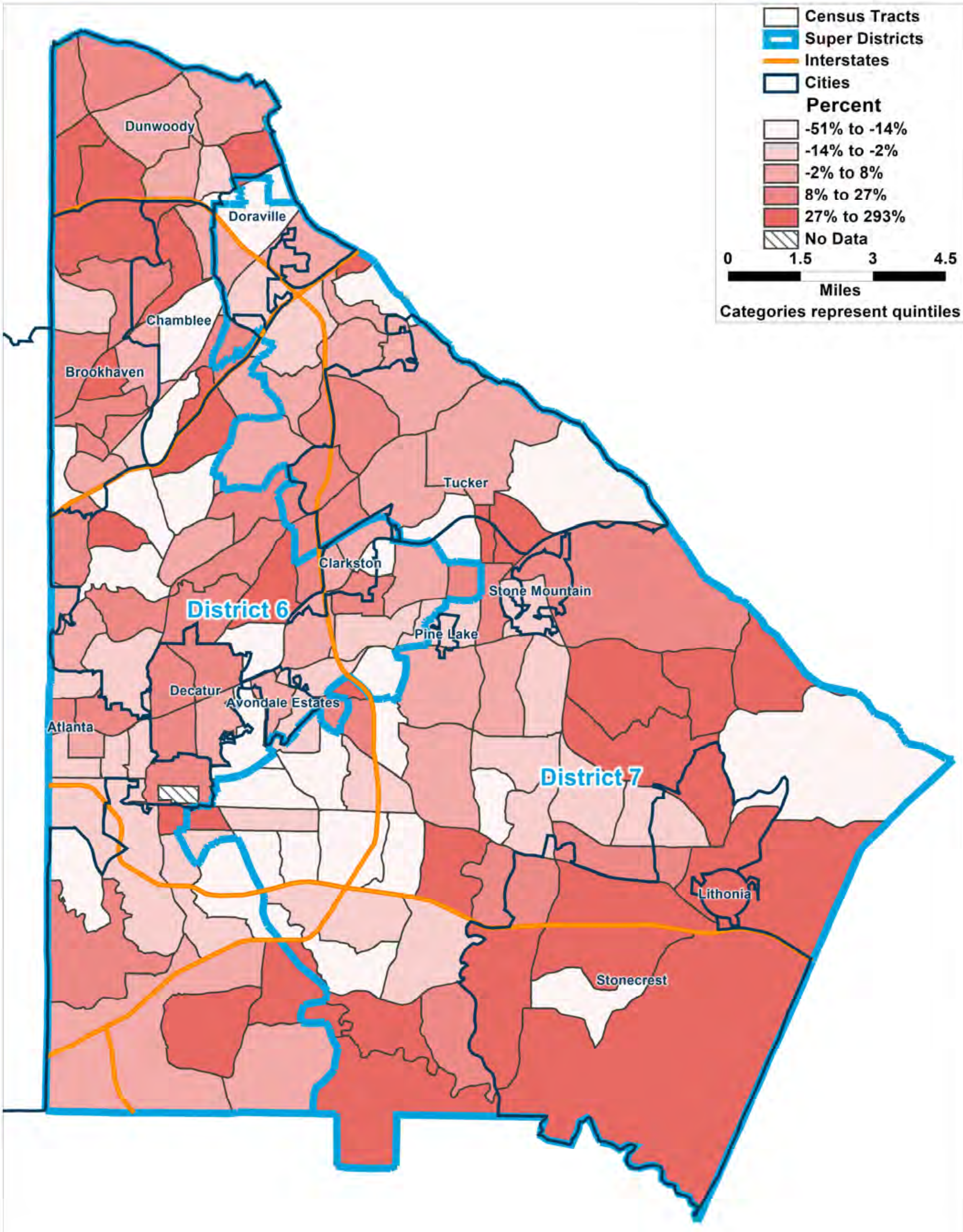
Appendix C

Map C-1: Percent Non-White, 2015



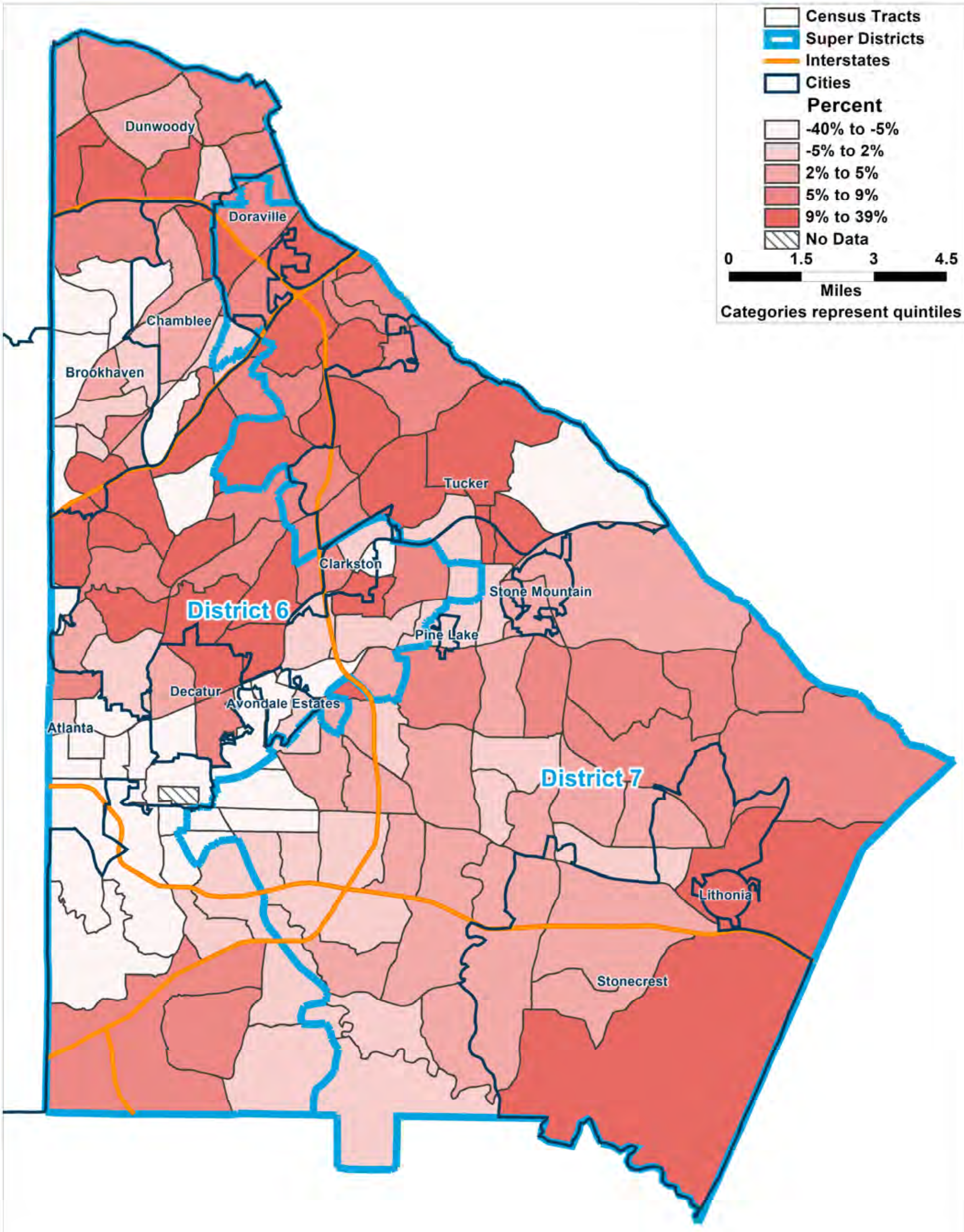
Data Source: 2011-15 American Community Survey

Map C-2: Percent Population Change, 2000-2015



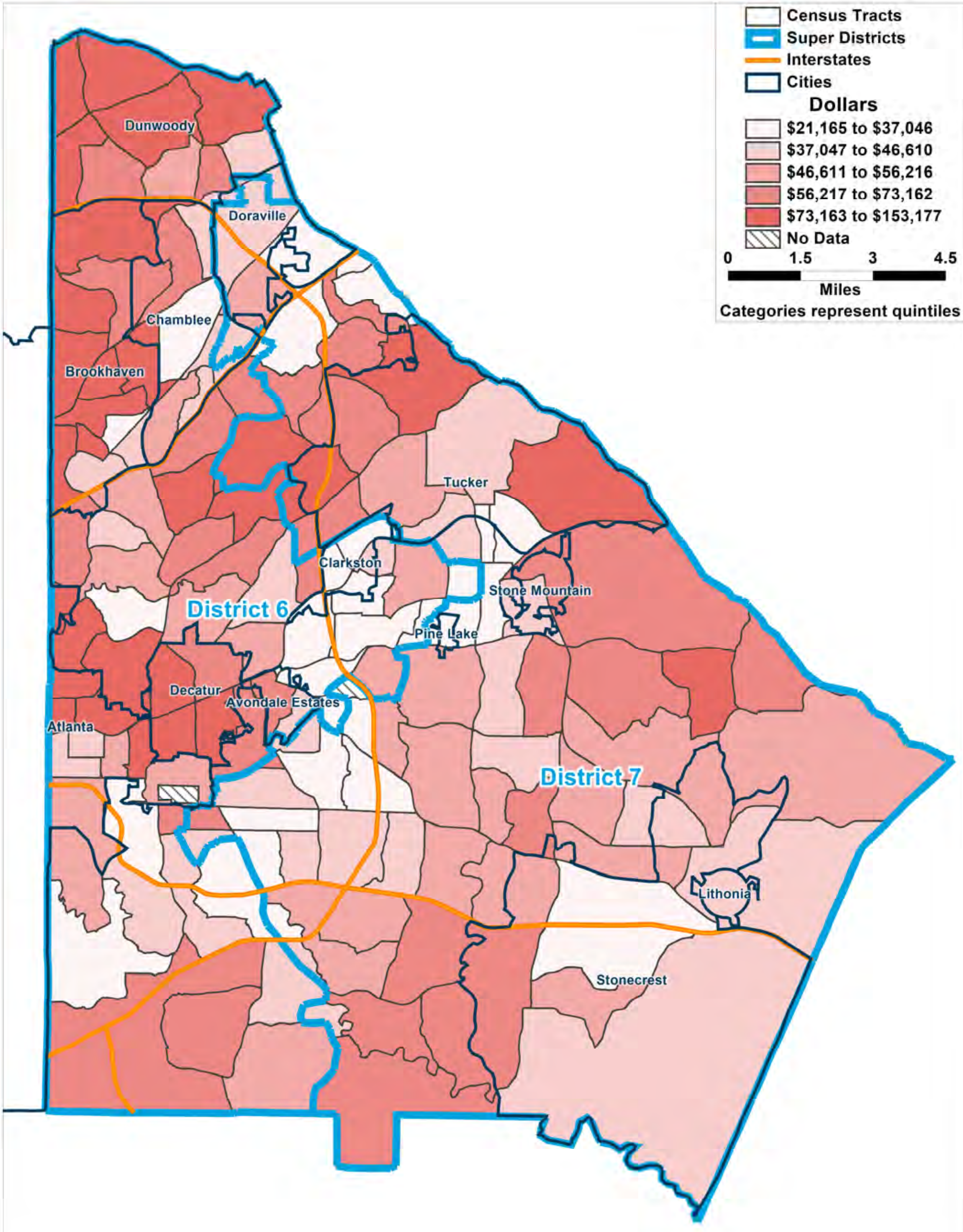
Data Source: 2000 Decennial Census; 2011-15 American Community Survey

Map C-3: Change in Percent Non-White, 2000-2015



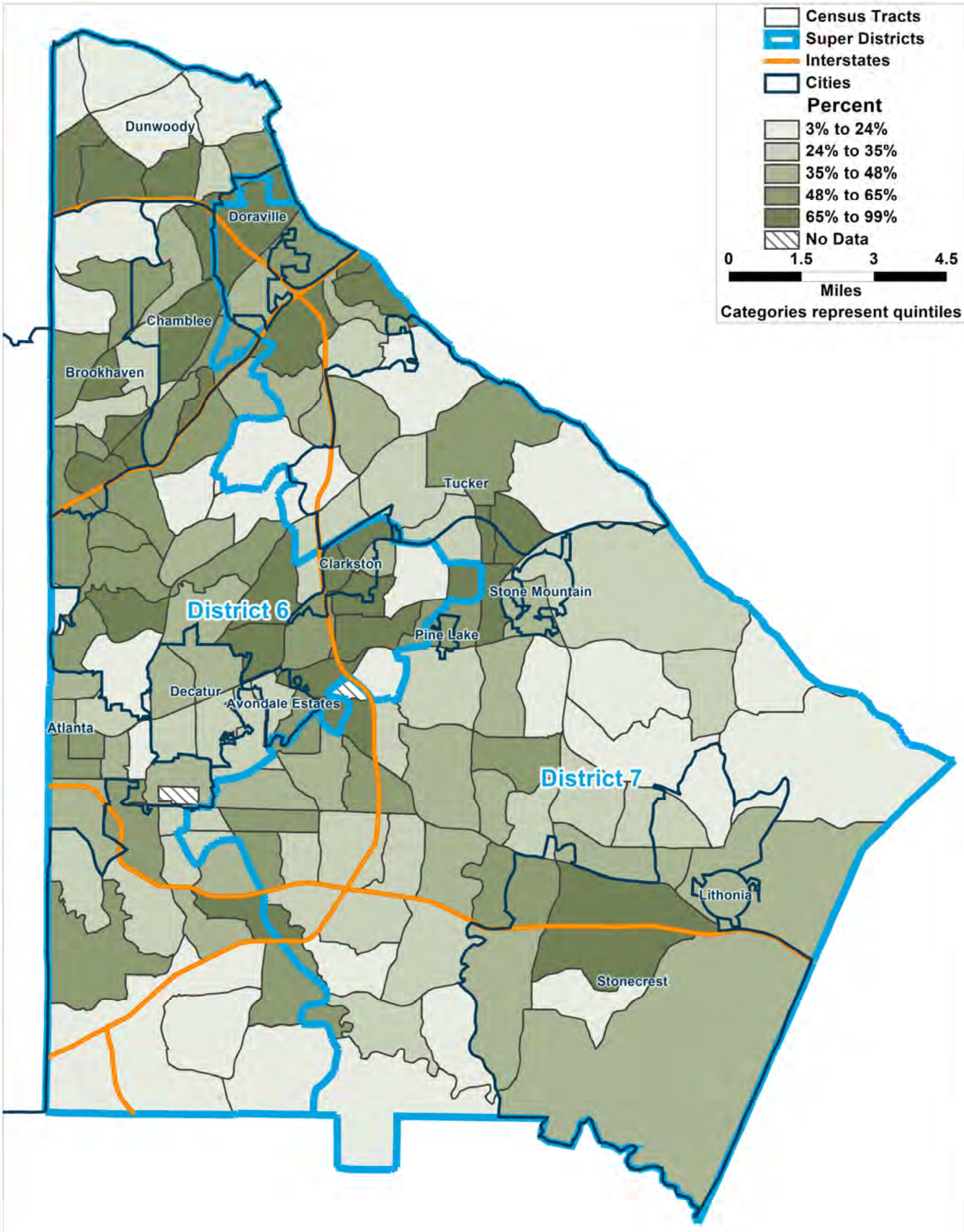
Data Source: 2000 Decennial Census; 2011-15 American Community Survey

Map C-4: Median Household Income, 2015



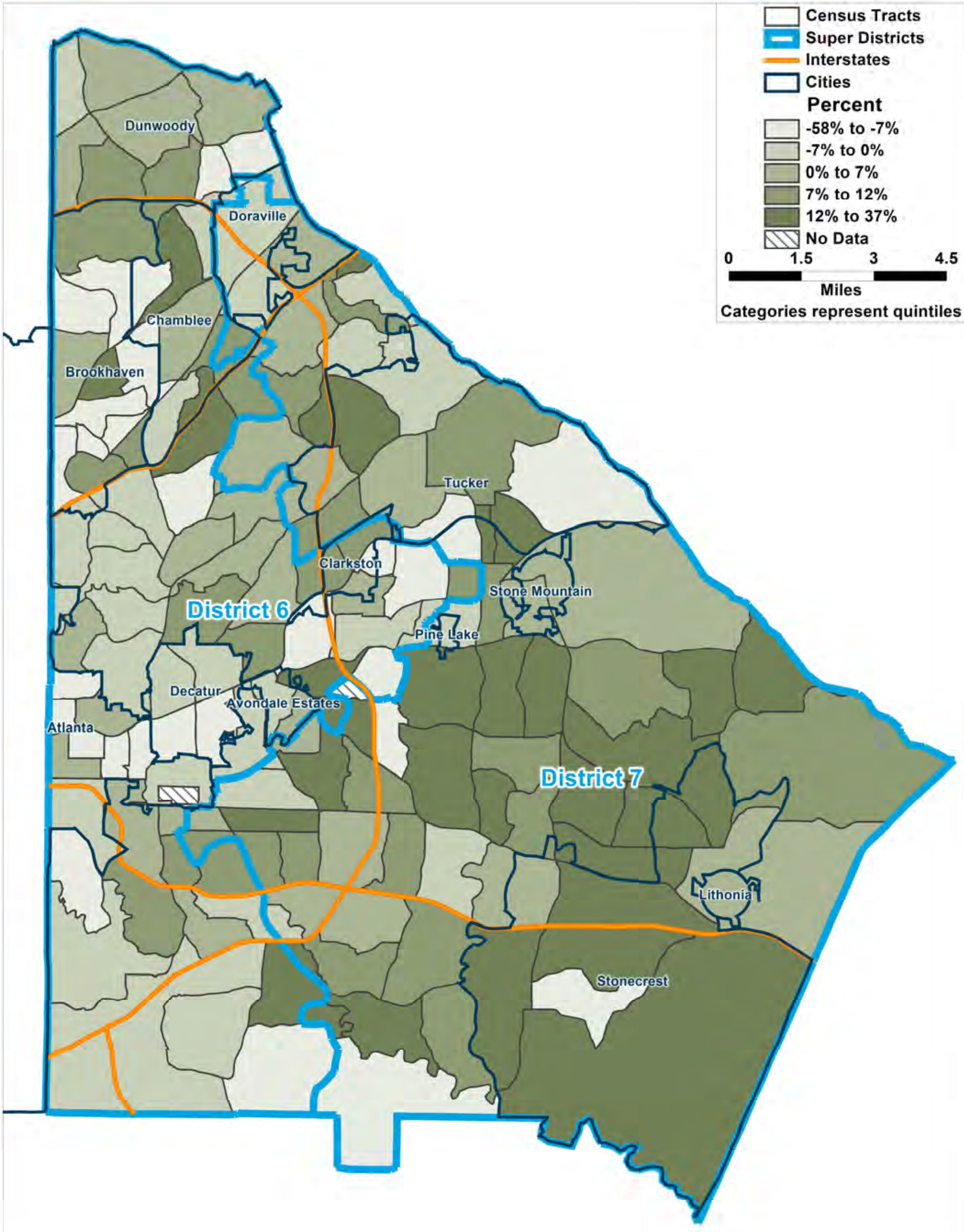
Data Source: 2011-15 American Community Survey

Map C-5: Percent Renter-Occupied Housing, 2015



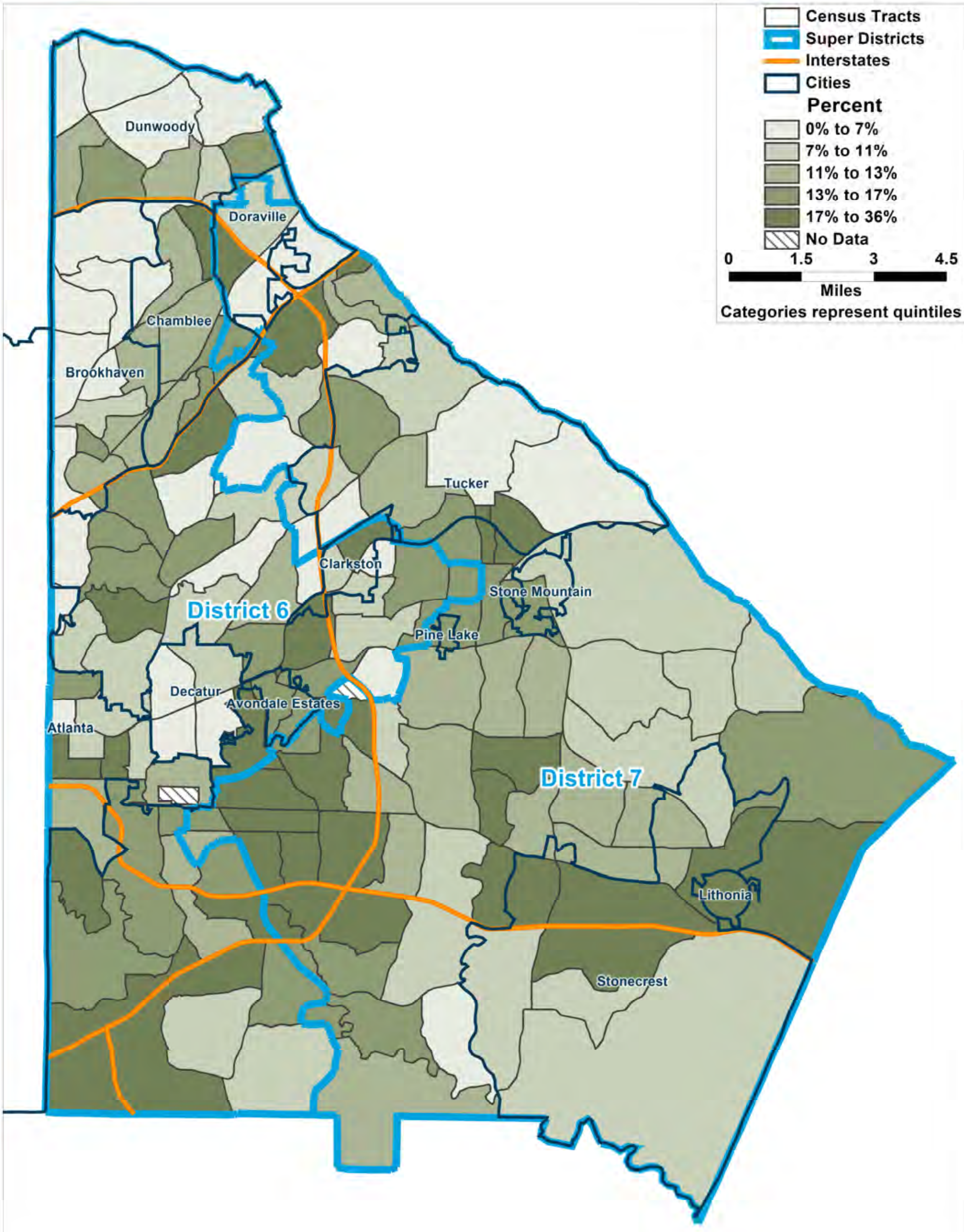
Data Source: 2011-15 American Community Survey

Map C-6: Change in Percent Renter-Occupied Housing Units, 2000-2015



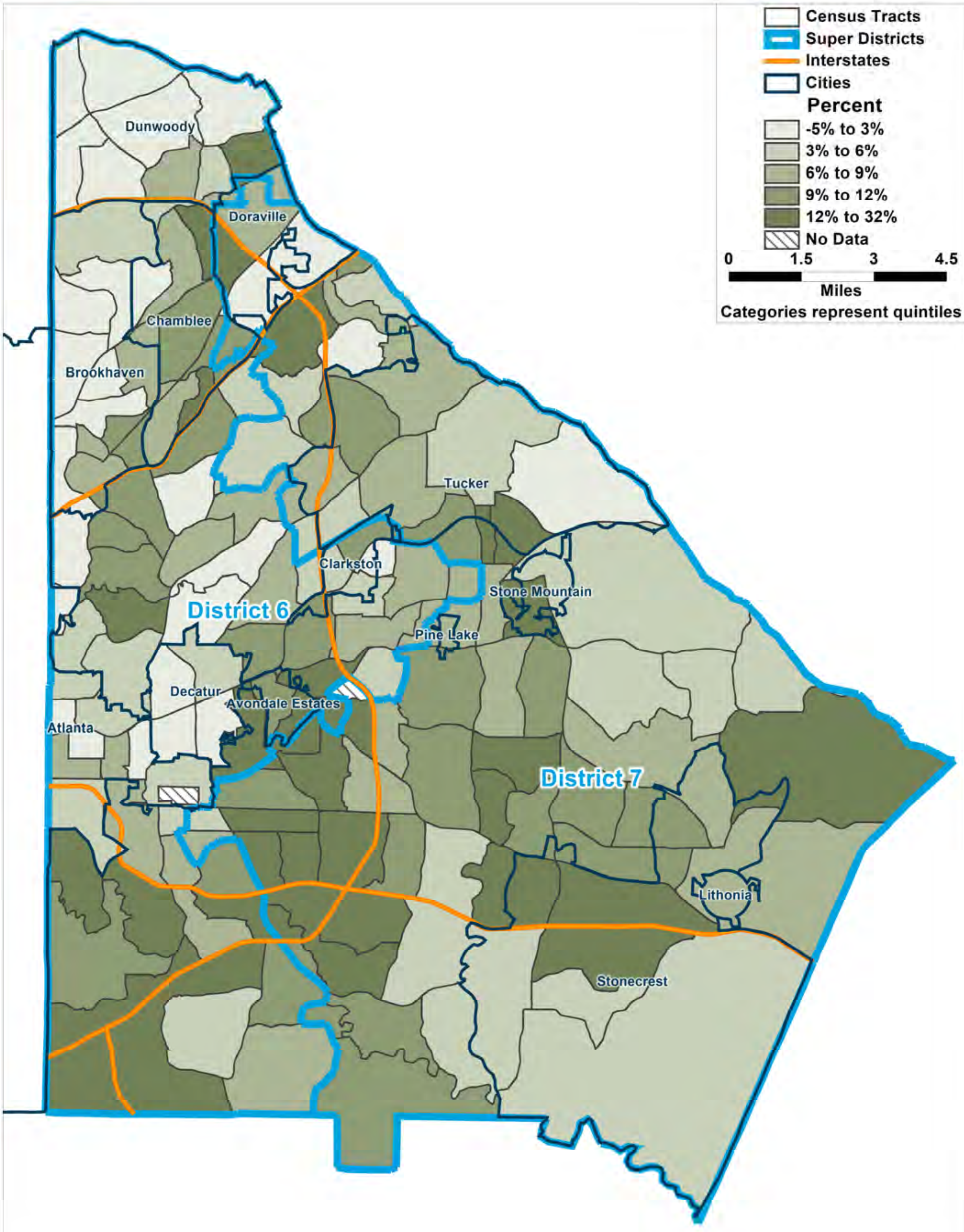
Data Source: 2000 Decennial Census; 2011-15 American Community Survey

Map C-7: Percent Vacant Housing, 2015



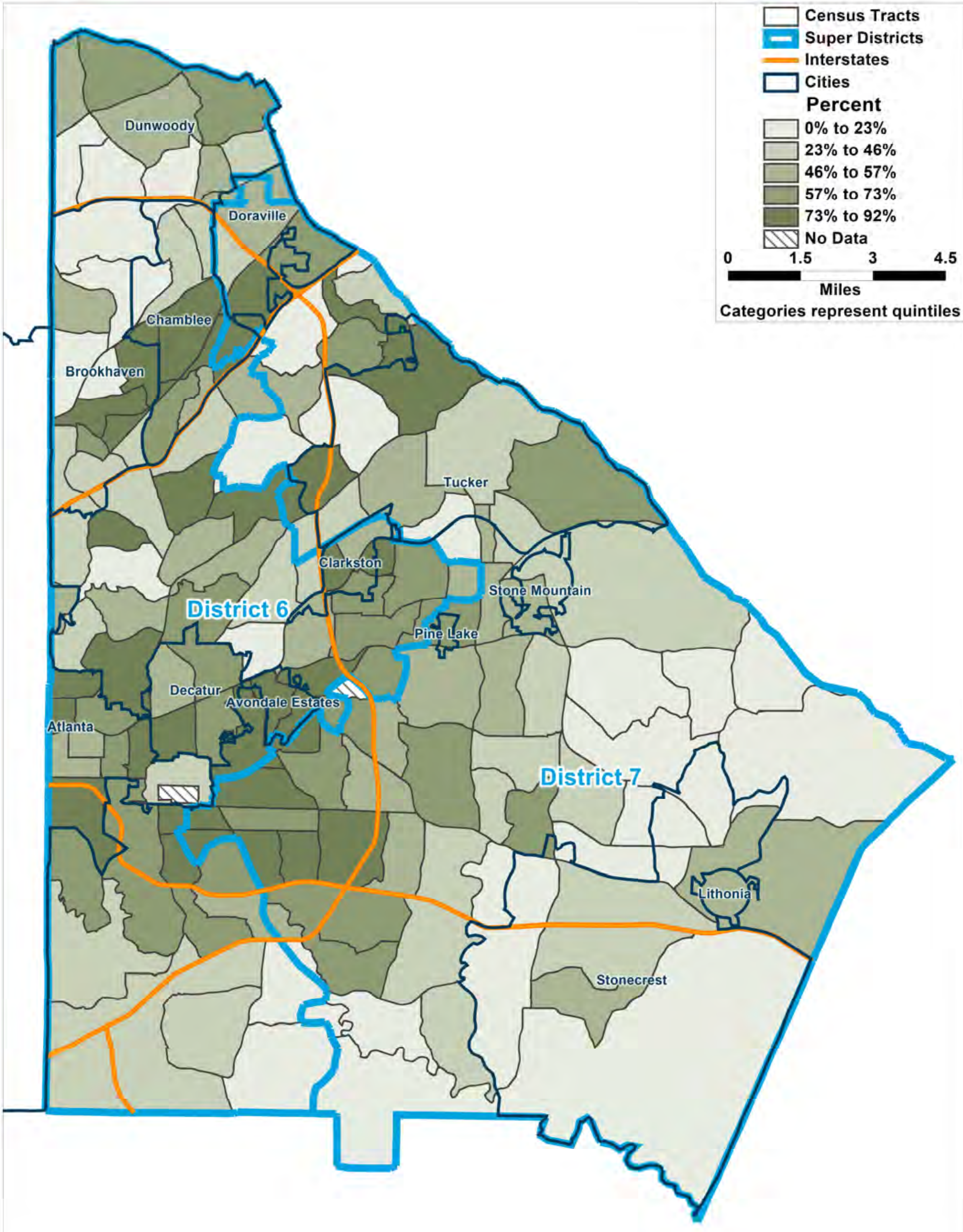
Data Source: 2011-15 American Community Survey

Map C-8: Change in Percent Vacant Housing Units, 2000-2015



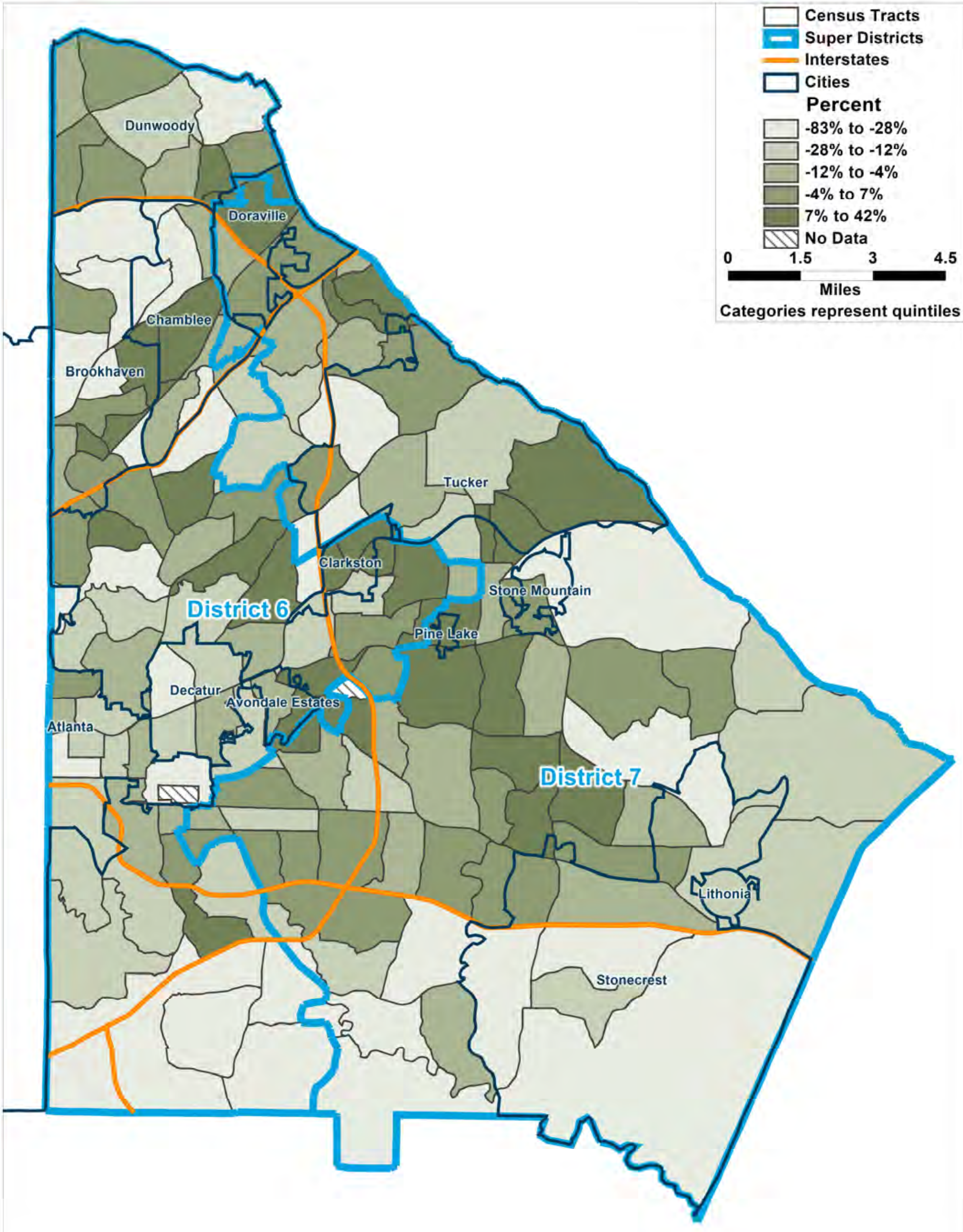
Data Source: 2000 Decennial Census; 2011-15 American Community Survey

Map C-9: Percent of Renter-Occupied Units Built before 1980, 2015



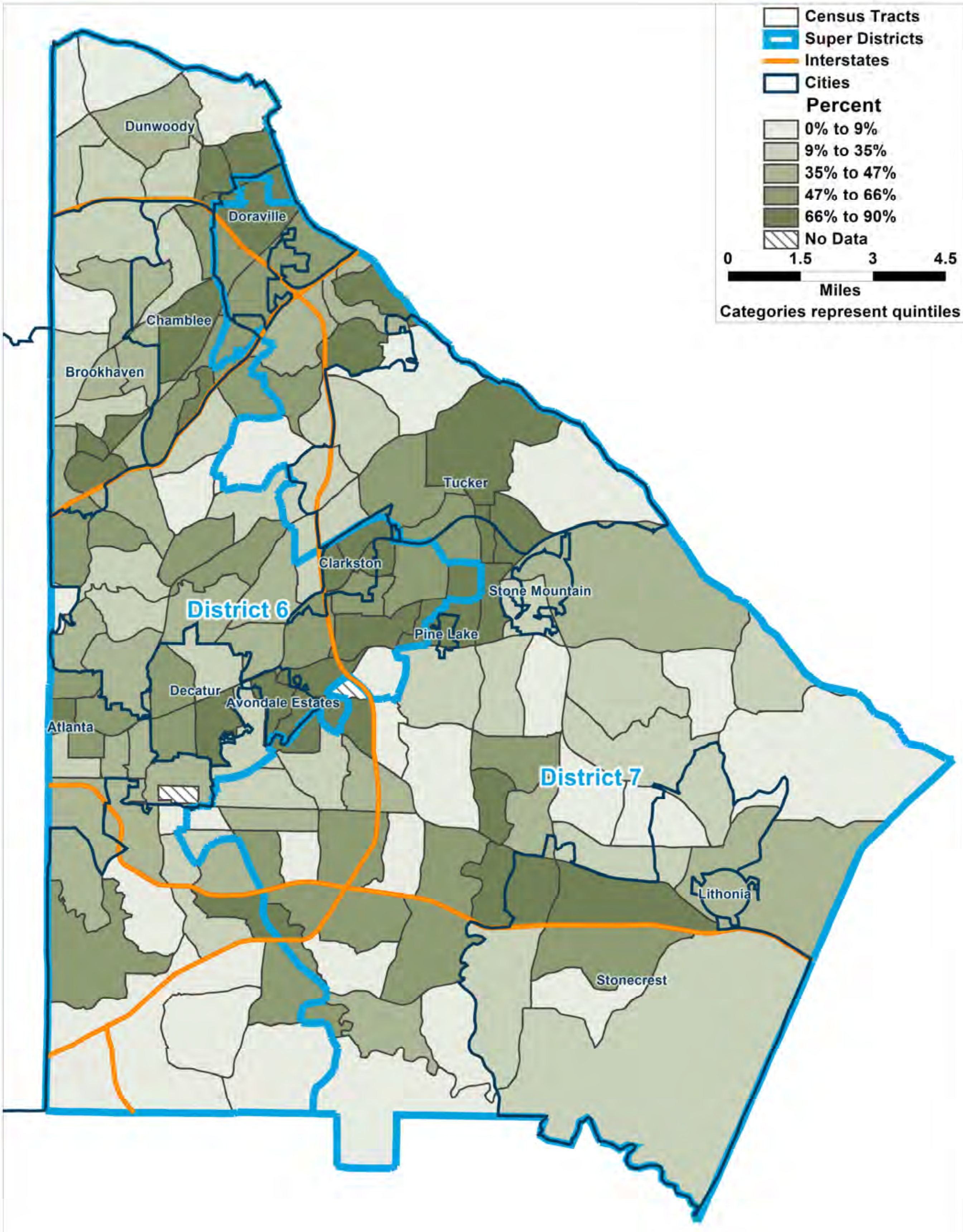
Data Source: 2011-15 American Community Survey

Map C-10: Change in Percent of Renter-Occupied Housing Units Built Before 1980, 2000-2015



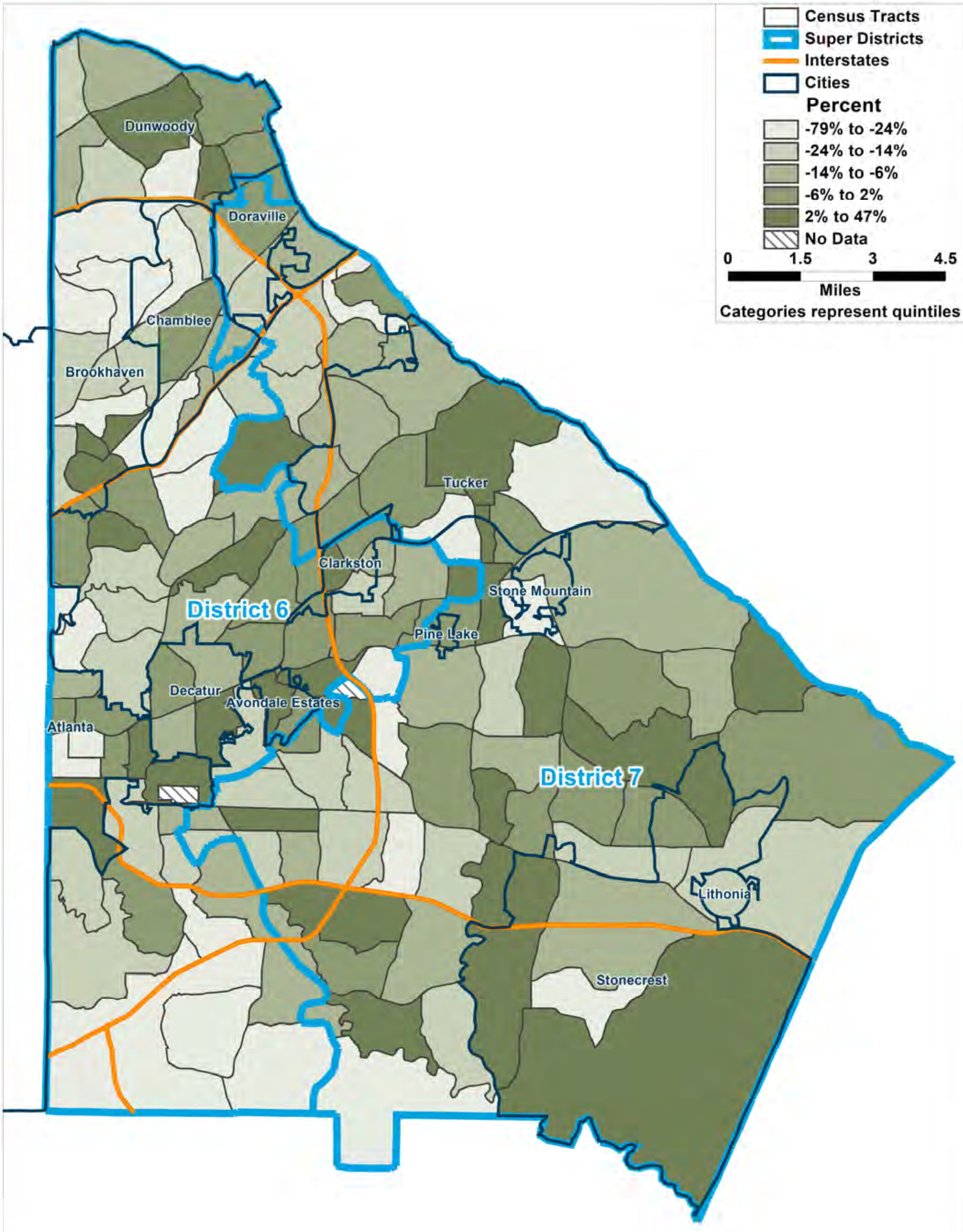
Data Source: 2000 Decennial Census; 2011-15 American Community Survey

Map C-11: Percent of Renter-Occupied Units in Structures with 2-19 Units, 2015



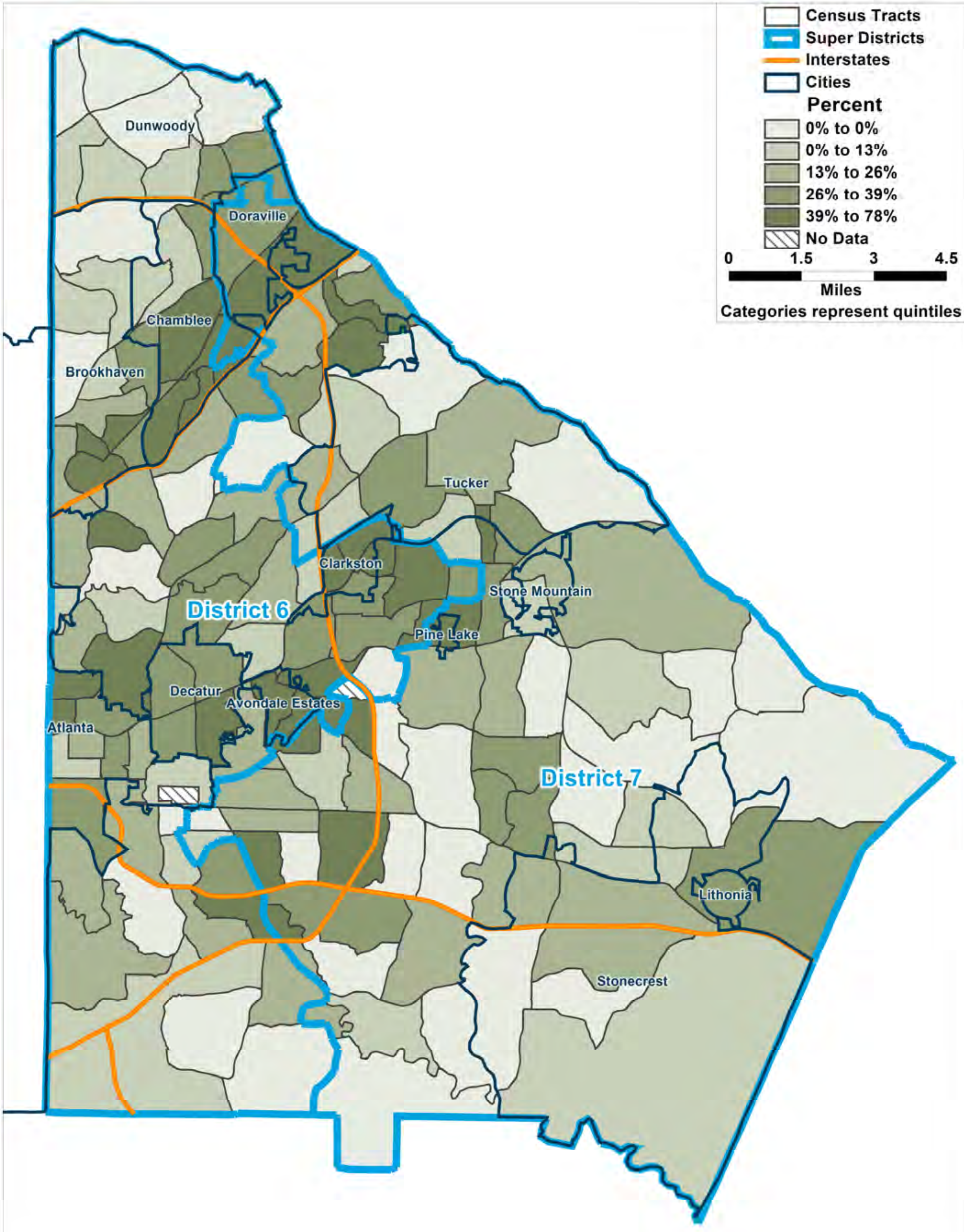
Data Source: 2011-15 American Community Survey

Map C-12: Change in Percent of Renter-Occupied Housing Units in Structures with 2-19 Units, 2000-2015



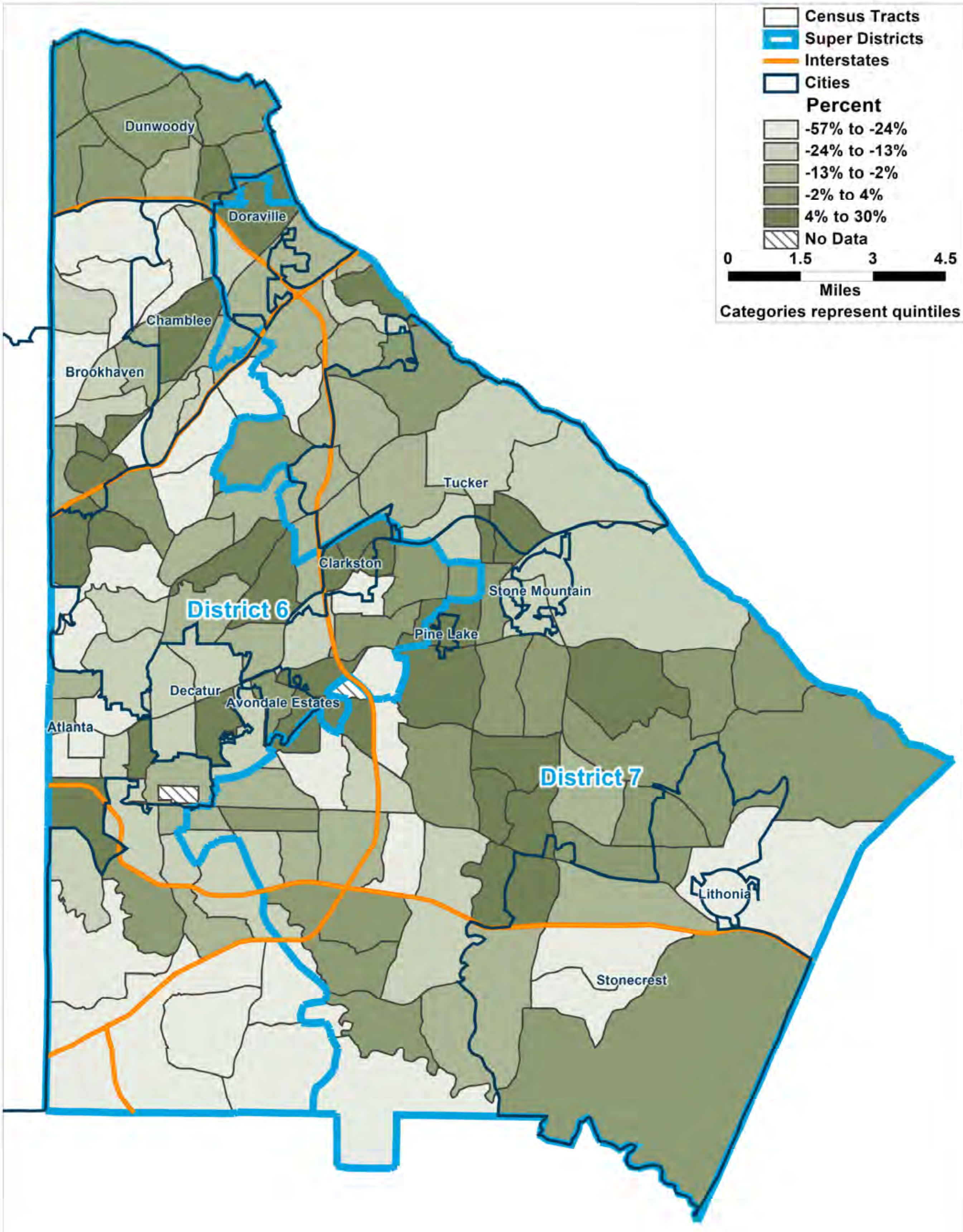
Data Source: 2000 Decennial Census; 2011-15 American Community Survey

Map C-13: Percent of Renter-Occupied Units in Structures with 2-19 Units Built before 1980, 2015



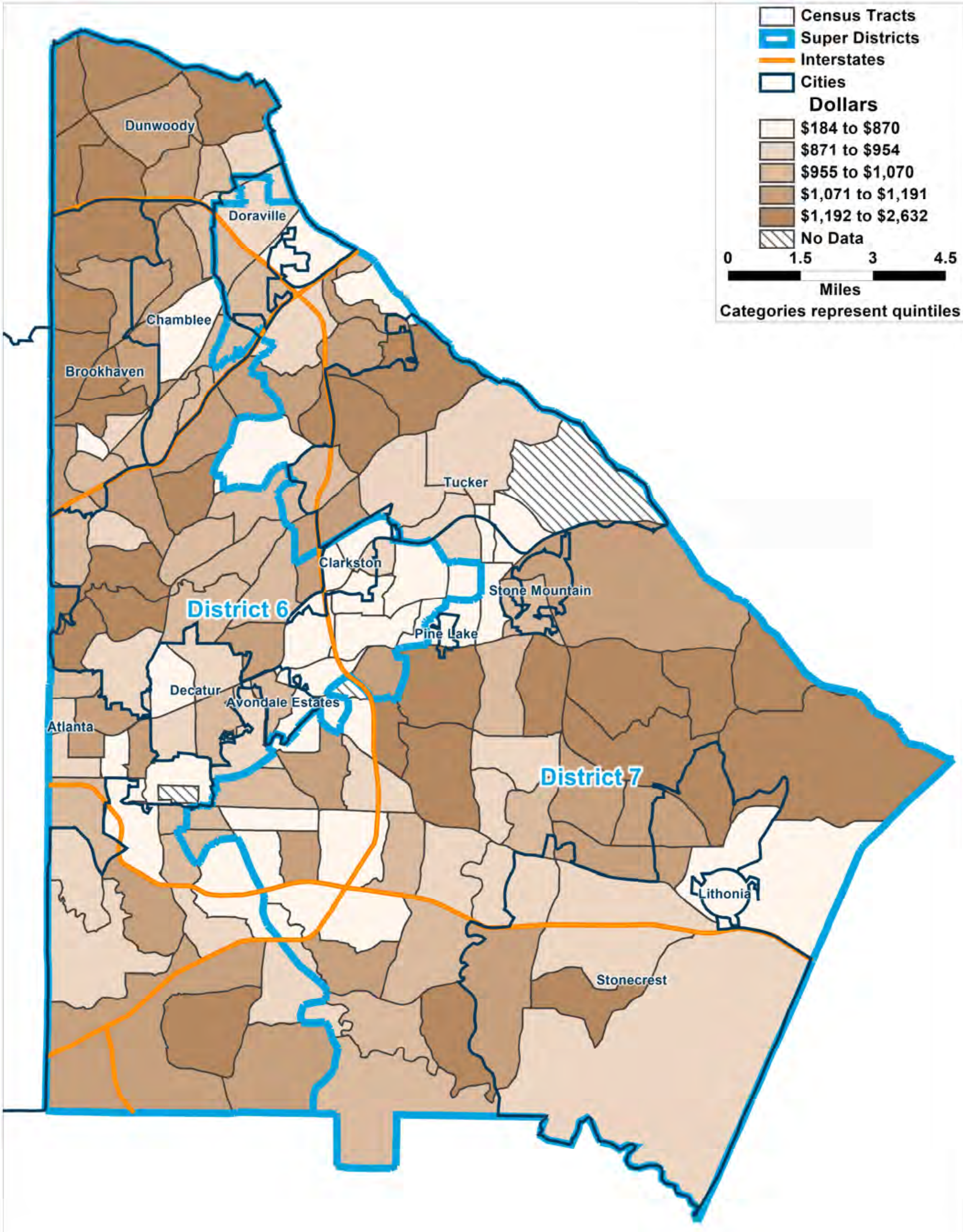
Data Source: 2011-15 American Community Survey

Map C-14: Change in Percent of Renter-Occupied Units in Structures with 2-19 Units Built before 1980, 2000-2015



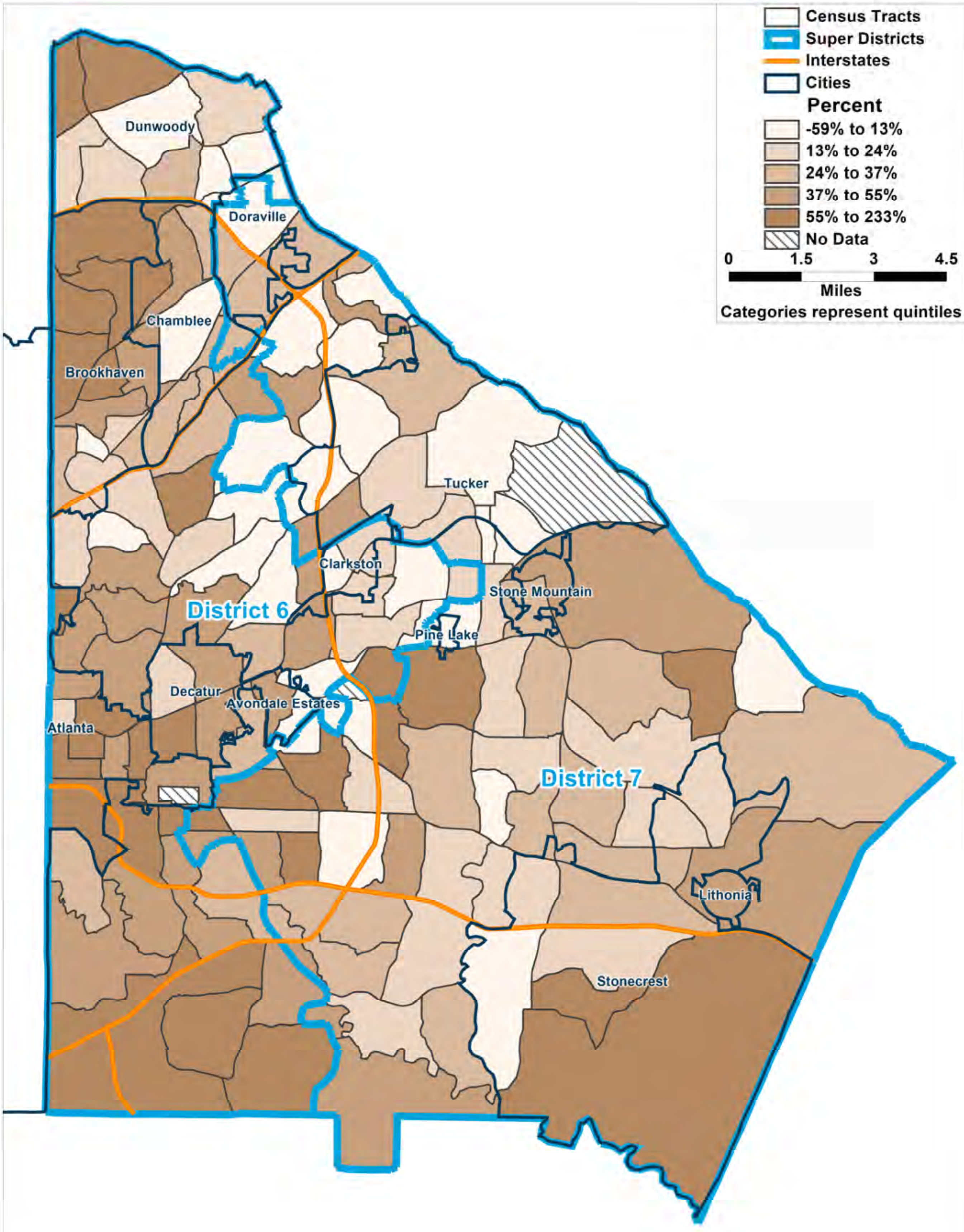
Data Source: 2000 Decennial Census; 2011-15 American Community Survey

Map C-15: Median Cash Rent, 2015



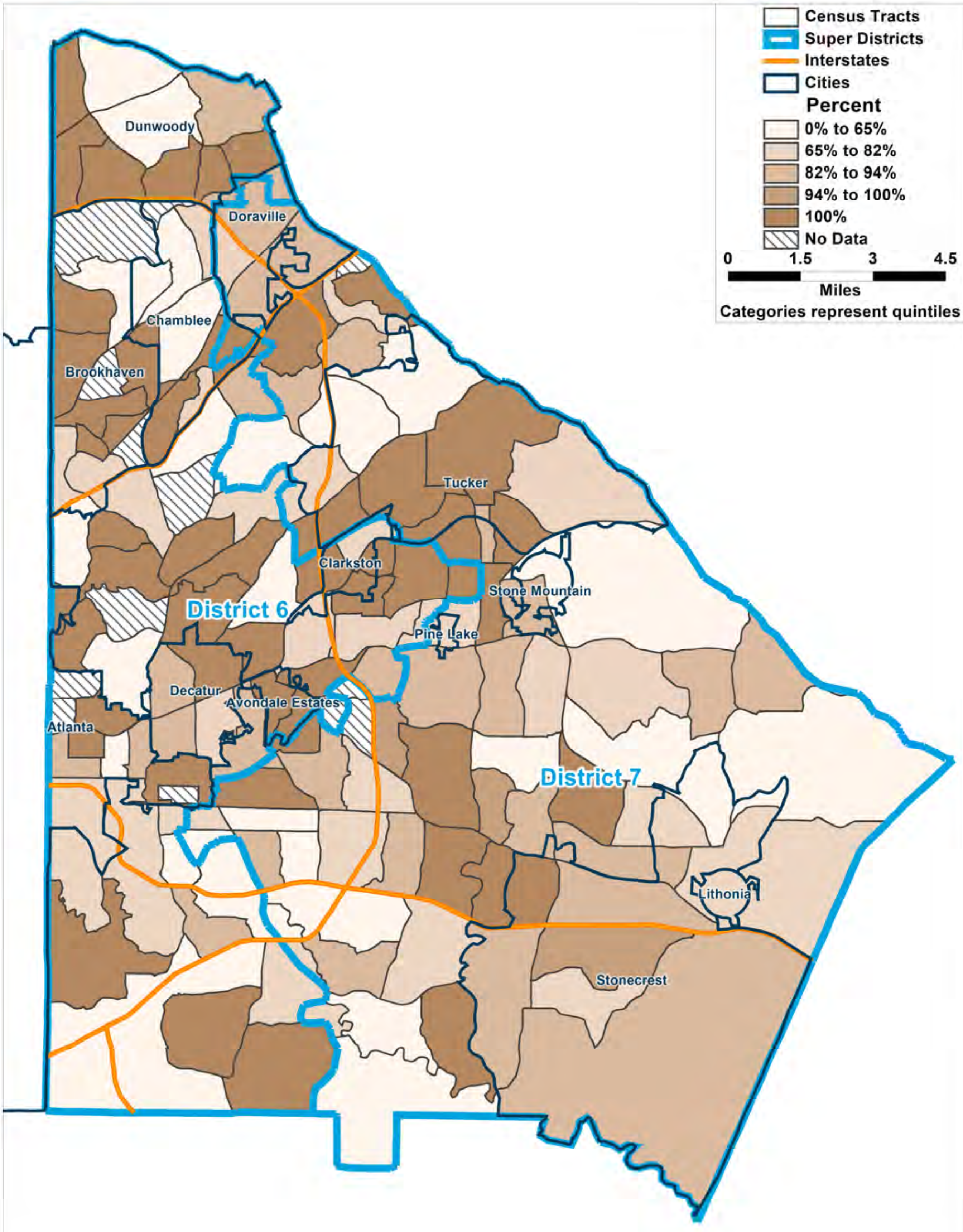
Data Source: 2011-15 American Community Survey

Map C-16: Percent Change in Median Cash Rent, 2000-2015



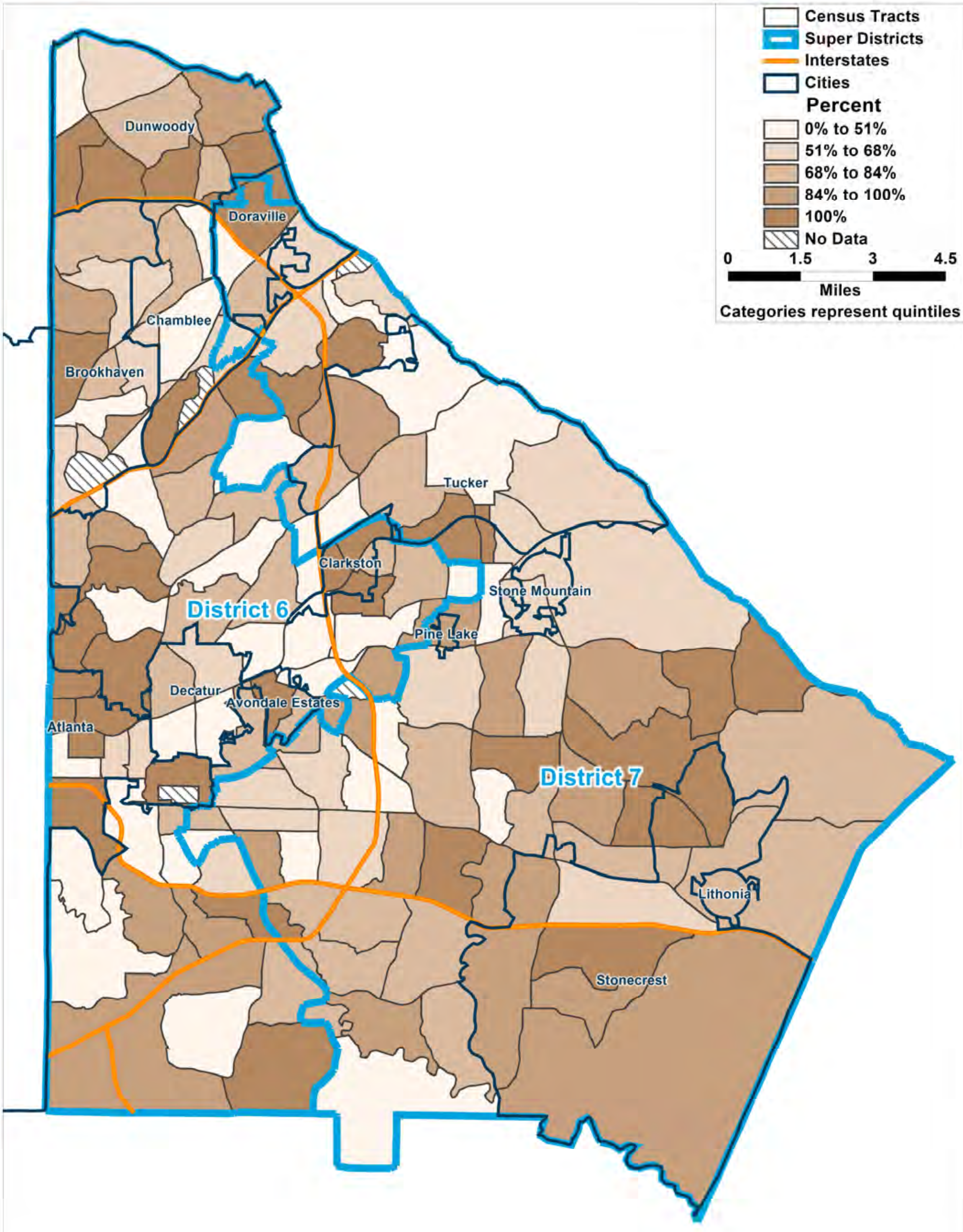
Data Source: 2014 HUD Comprehensive Housing Affordability Strategy Data

Map C-17: Percent of Homeowners below 30% of AMI with Cost Burden or Severe Cost Burden, 2014



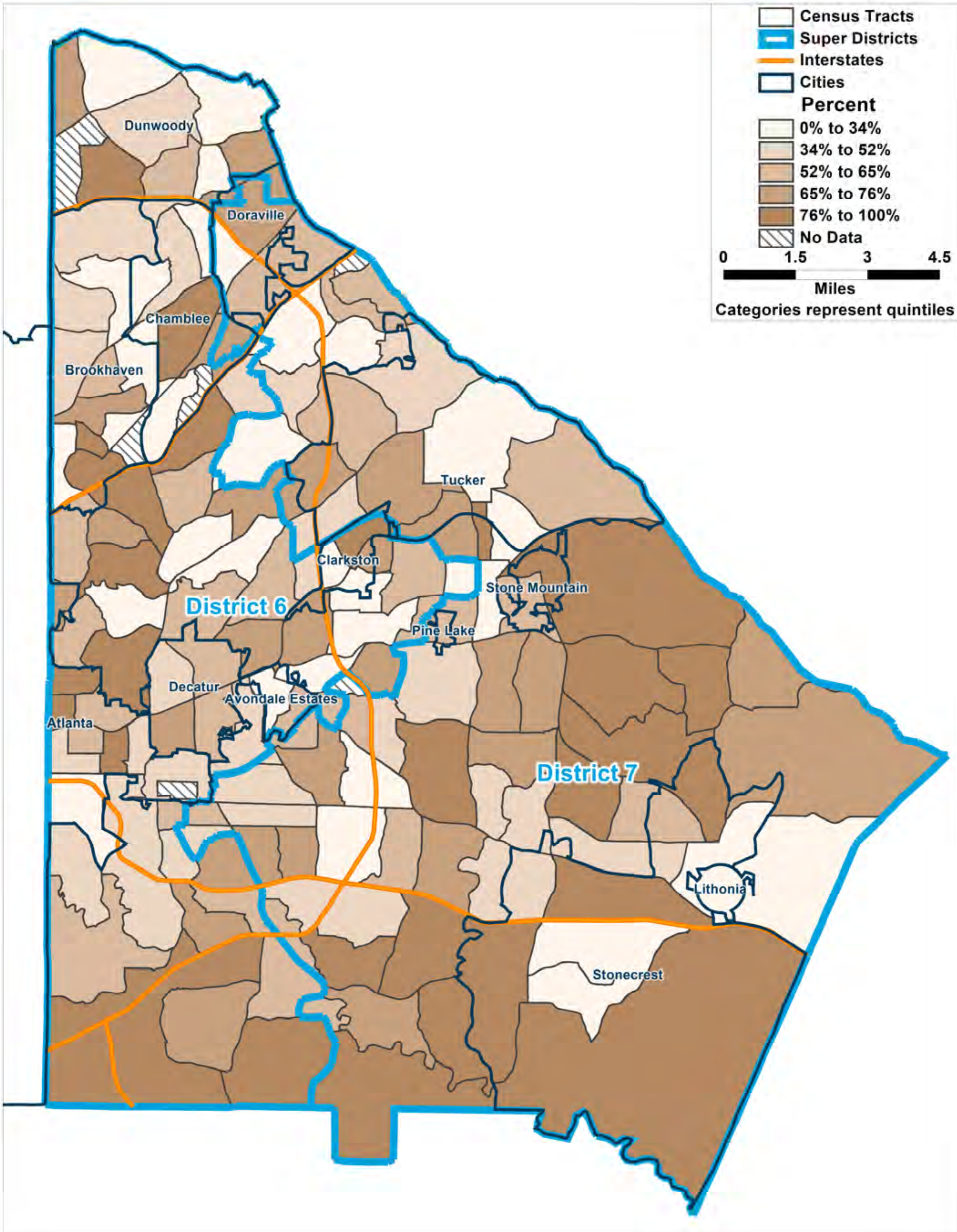
Data Source: 2014 HUD Comprehensive Housing Affordability Strategy Data

Map C-18: Percent of Homeowners between 30 and 50% of AMI with Cost Burden or Severe Cost Burden, 2014



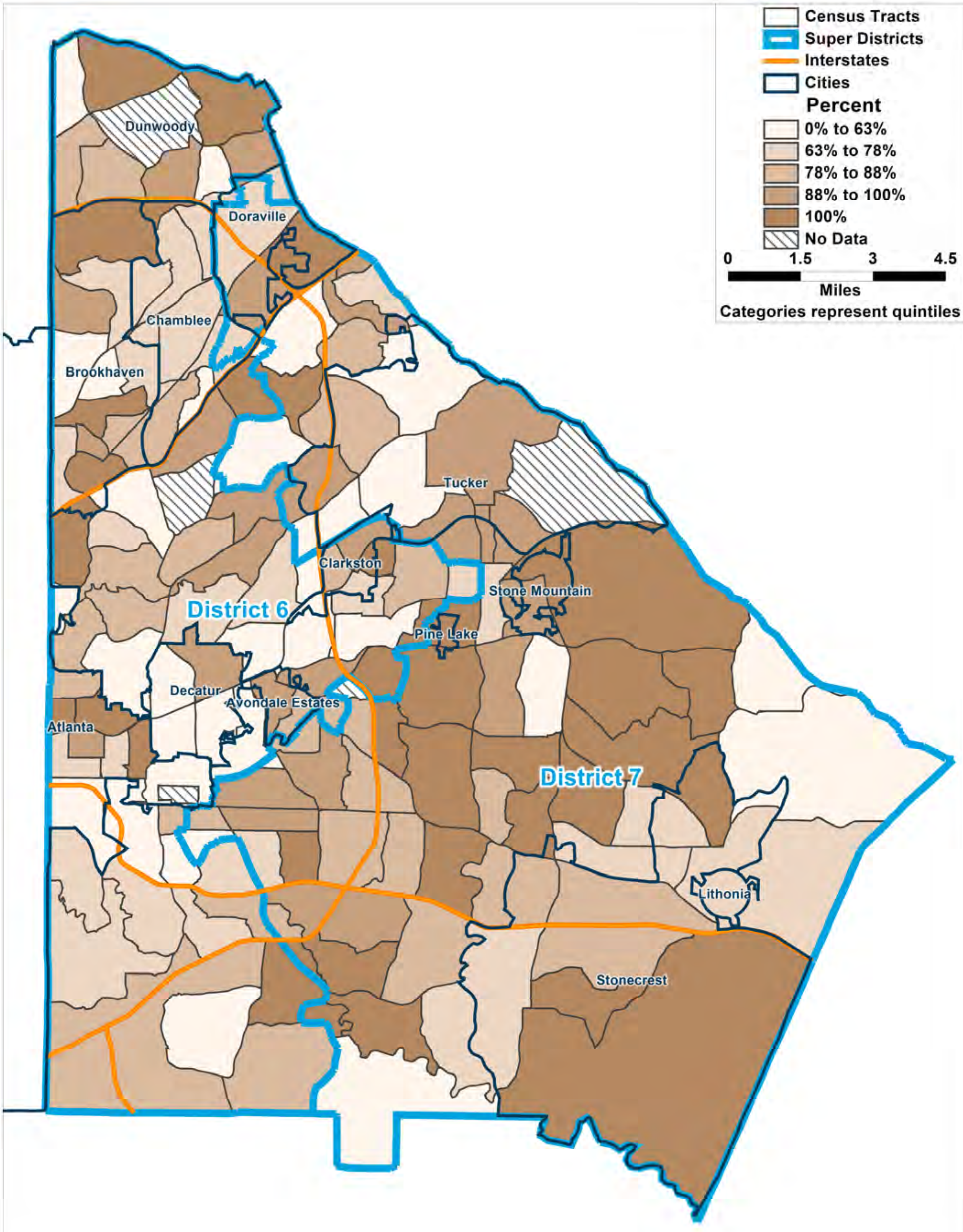
Data Source: 2014 HUD Comprehensive Housing Affordability Strategy Data

Map C-19: Percent of Homeowners between 50 and 80% of AMI with Cost Burden or Severe Cost Burden, 2014



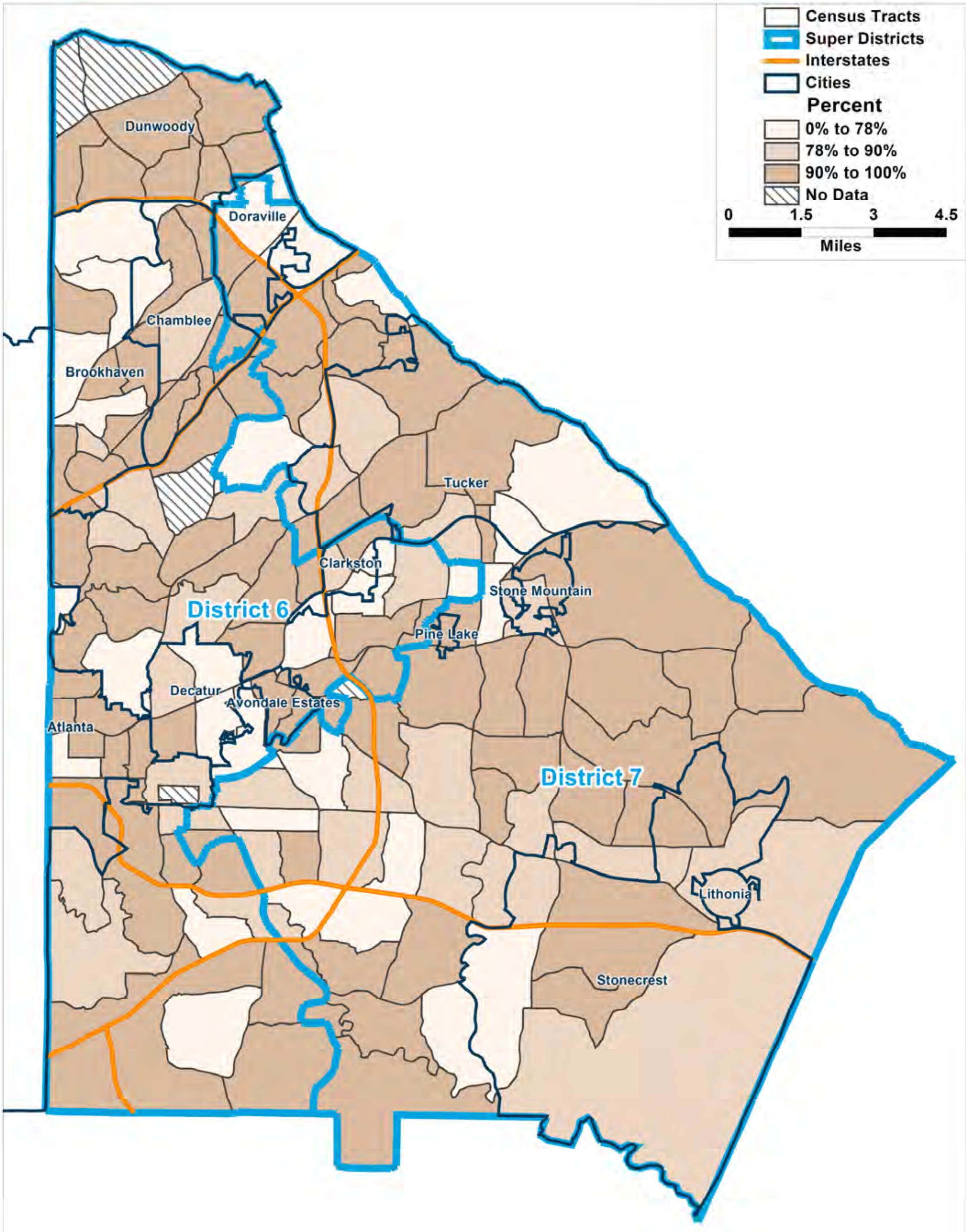
Data Source: 2014 HUD Comprehensive Housing Affordability Strategy Data

Map C-20: Percent of Renters below 30% of AMI with Cost Burden or Severe Cost Burden, 2014



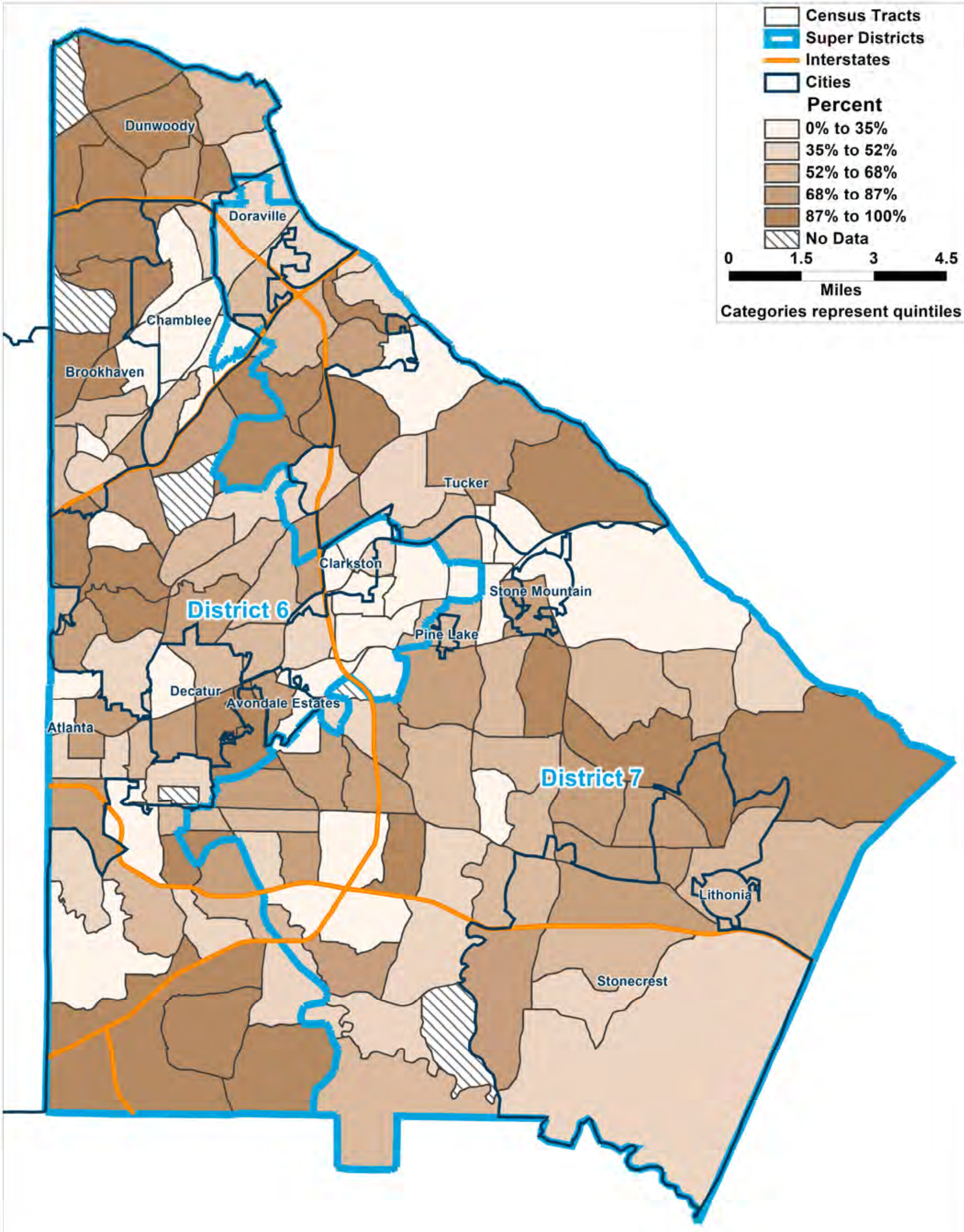
Data Source: 2014 HUD Comprehensive Housing Affordability Strategy Data

Map C-21: Percent of Renters between 30 and 50% of AMI with Cost Burden or Severe Cost Burden, 2014



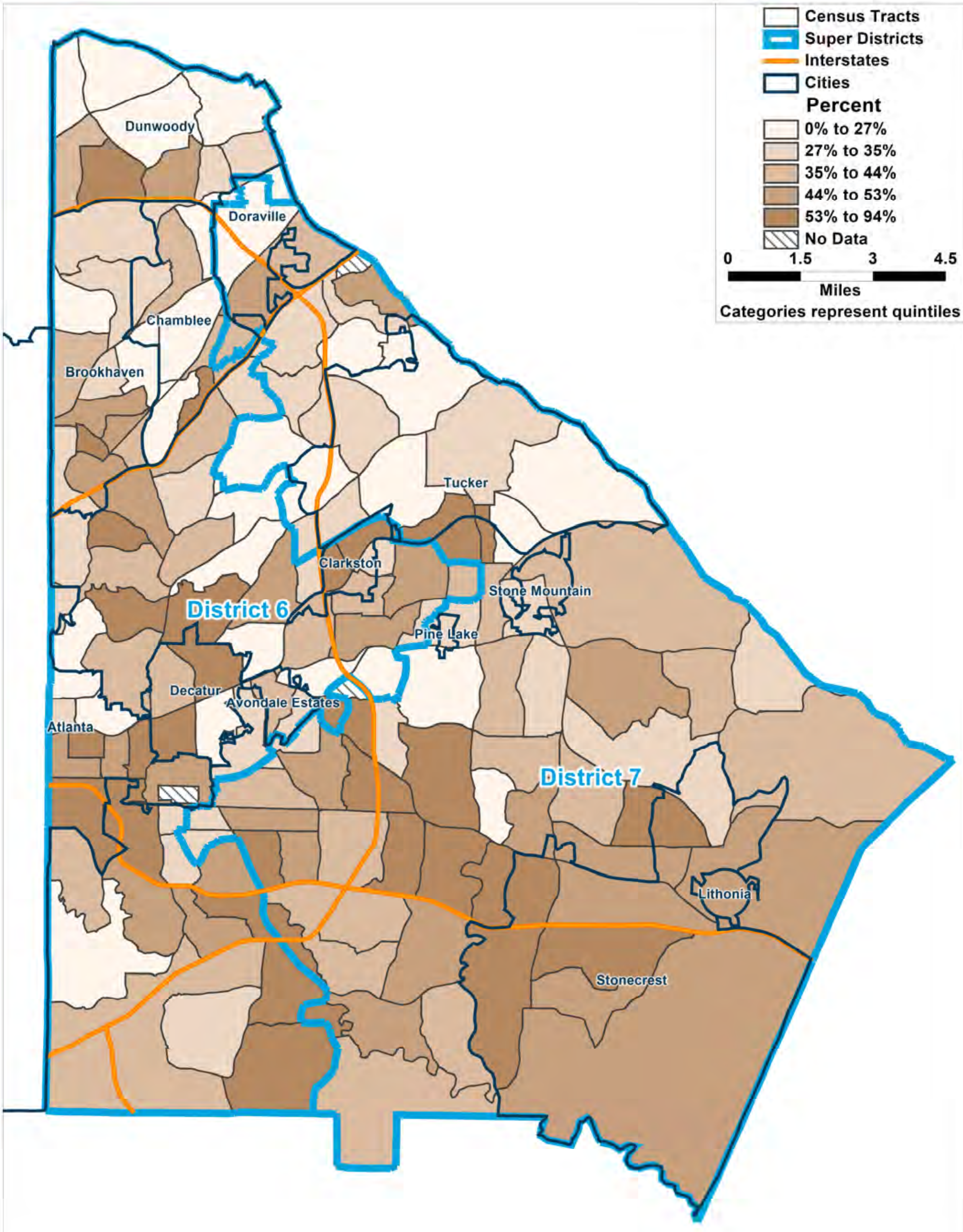
Data Source: 2014 HUD Comprehensive Housing Affordability Strategy Data

Map C-22: Percent of Renters between 50 and 80% of AMI with Cost Burden or Severe Cost Burden, 2014



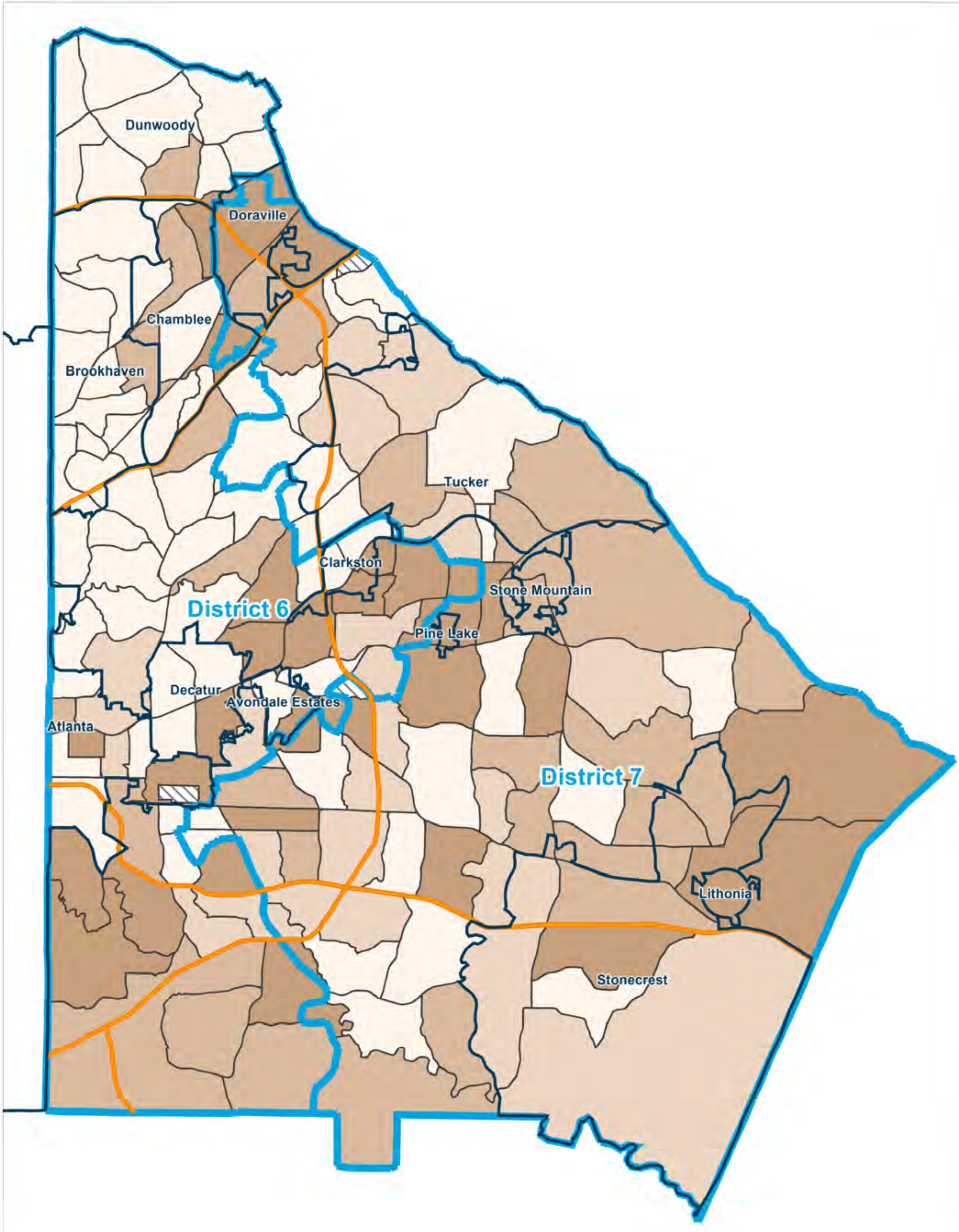
Data Source: 2014 HUD Comprehensive Housing Affordability Strategy Data

Map C-23: Percent of Elderly with Cost Burden or Severe Cost Burden, 2014



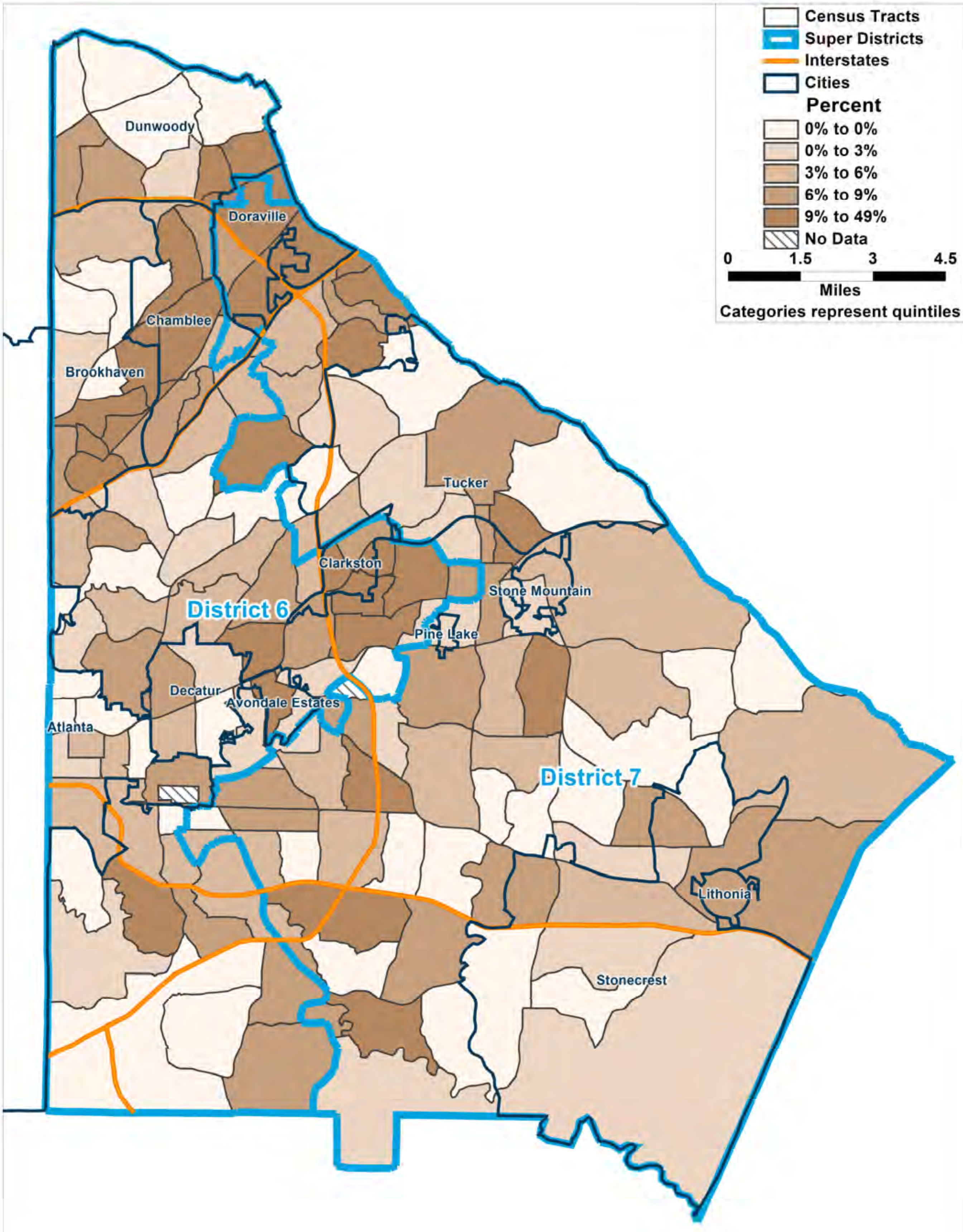
Data Source: 2014 HUD Comprehensive Housing Affordability Strategy Data

Map C-24: Percent Owner-Occupied Properties with a Physical Problem, 2014



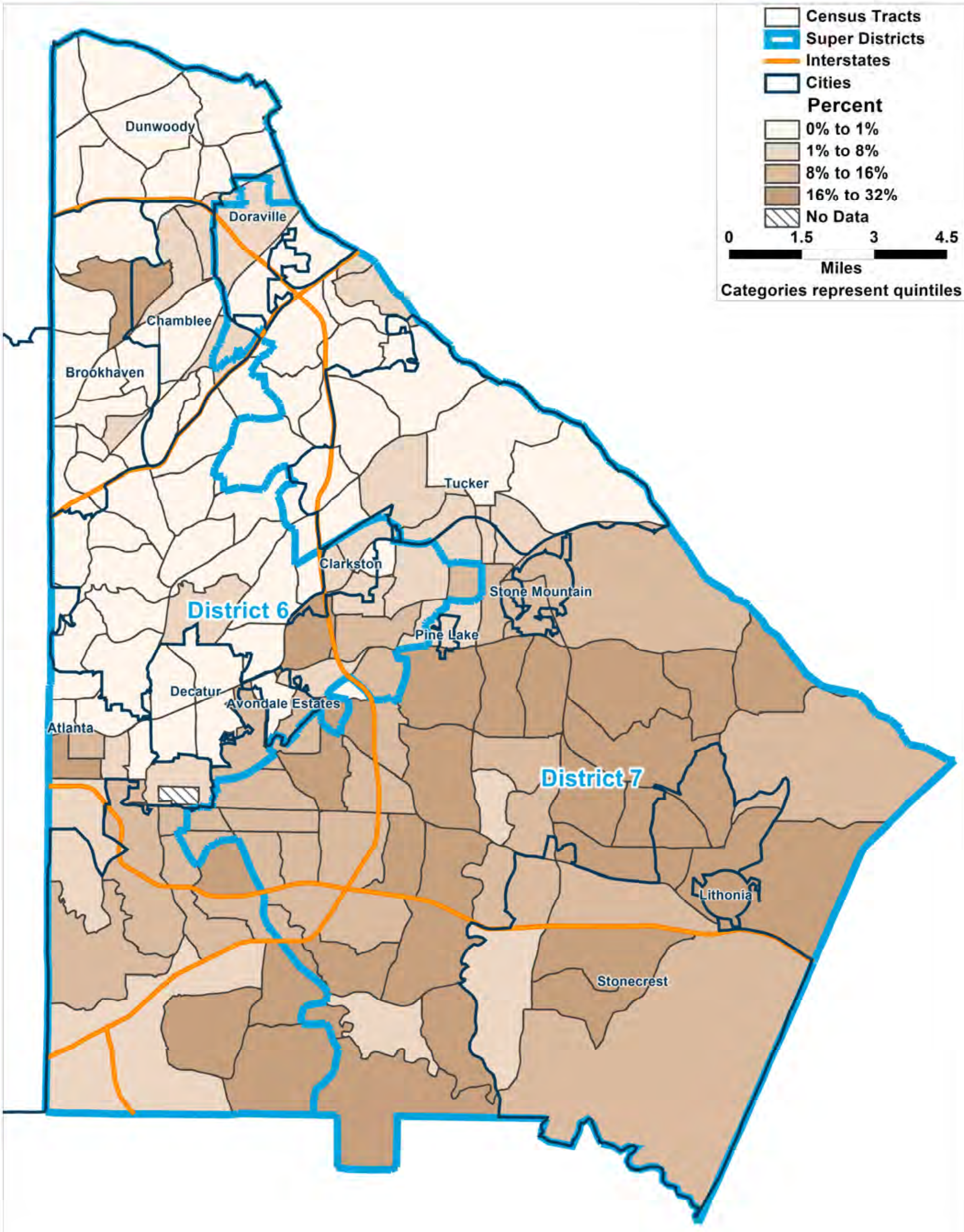
Data Source: 2014 HUD Comprehensive Housing Affordability Strategy Data

Map C-25: Percent Renter-Occupied Properties with a Physical Problem



Data Source: 2014 HUD Comprehensive Housing Affordability Strategy Data

Map C-26: Housing Choice Vouchers as a Percentage of Renter-Occupied Units, 2017



Data Source: HUD Open GIS Platform Data