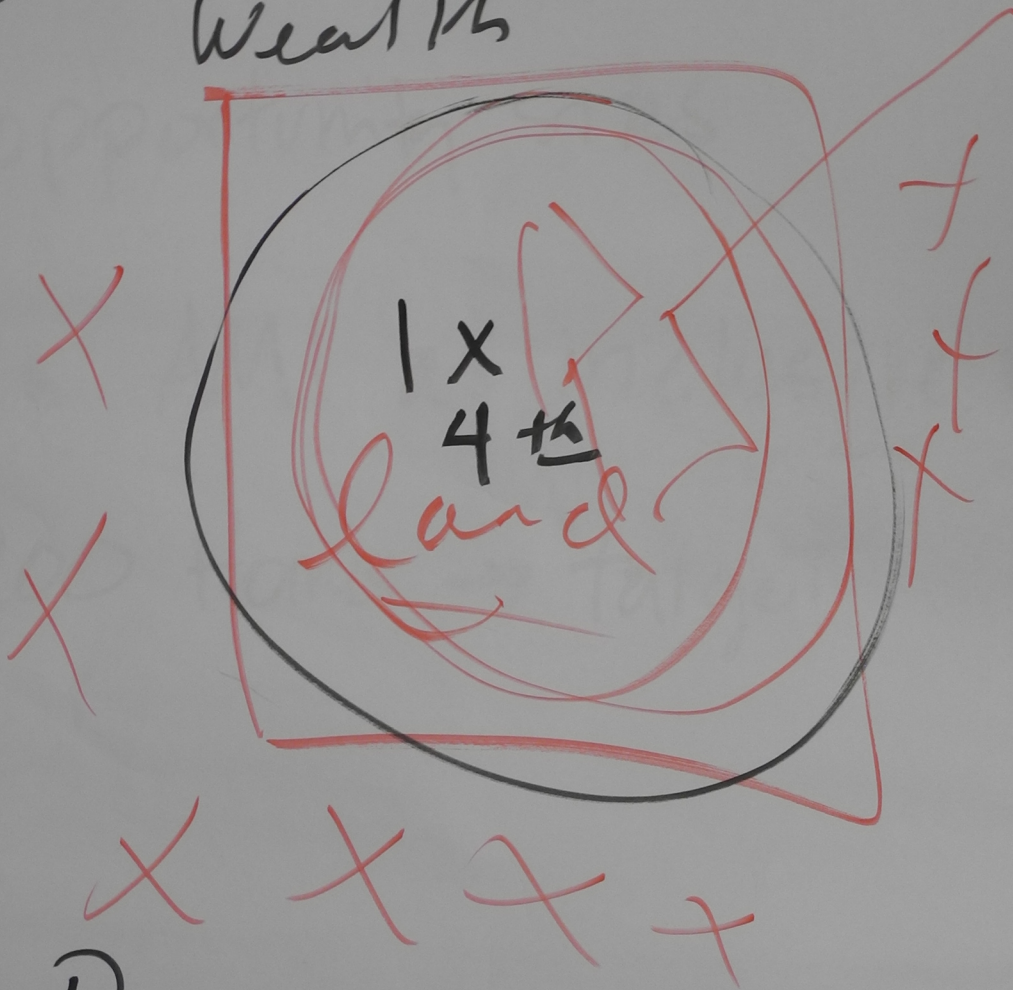


- Develop donations will be slow in Sebastopol
- opportunity sites
- Is AMI as inclusive as we want
- 200 Homes → target

1. Community Wealth



V.L. / O  
Low  
Moderate

2. Personal wealth

$$\text{TOTAL Equity} = \text{AMI} | \text{Appreciation} + \text{Debt Reduction} + \text{Down}$$



- Work with both Land Trust & Habitat would benefit city.
- What is city's goal for number of affordable units?
- Foundation in community to collect donations
- Inform people about long-term write-off advantages
- Limit ~~the~~ additional retail development - dedicate more to housing.

- talk about housing more in the community
- Survey seniors about housing
  - be more pro-active
- Inventory under-utilized parcels
  - 'opportunity sites'
- Housing bond? Innovative Financing
- Jim Leddy

limit residential real development  
- direct more to housing