

COMMUNITY RESILIENCY: HOUSING CHOICE AND AFFORDABILITY ACROSS GEORGIA

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WHAT DO MOST PEOPLE WANT?

PEOPLE WANT WALKABILITY

The data is in, from a variety of sources. A majority of adults (60%) want to live in walkable neighborhoods.

DATA SOURCE:

<http://sdra.net/blog/walkability-demand/>

KWA TINY HOUSE PRESENTATION LINK:

https://www.dropbox.com/s/mf6pxdba6eg18w/2017_09_29%20KWA%20Tiny%20House%20Presentation.pdf?dl=0



PEOPLE WANT INCLUSIVITY

Overwhelmingly, people value vibrant places that are welcoming to a diverse range of classes, races and ages.

WALKABLE NEIGHBORHOODS ARE ECOSYSTEMS

Neighborhoods are subject to a range of dynamic forces, particularly unsettled/transitioning ones. Understanding and engaging in a range of areas is important, including housing, wellness, education and crime.

NEIGHBORHOOD AMENITIES TREME, NEW ORLEANS



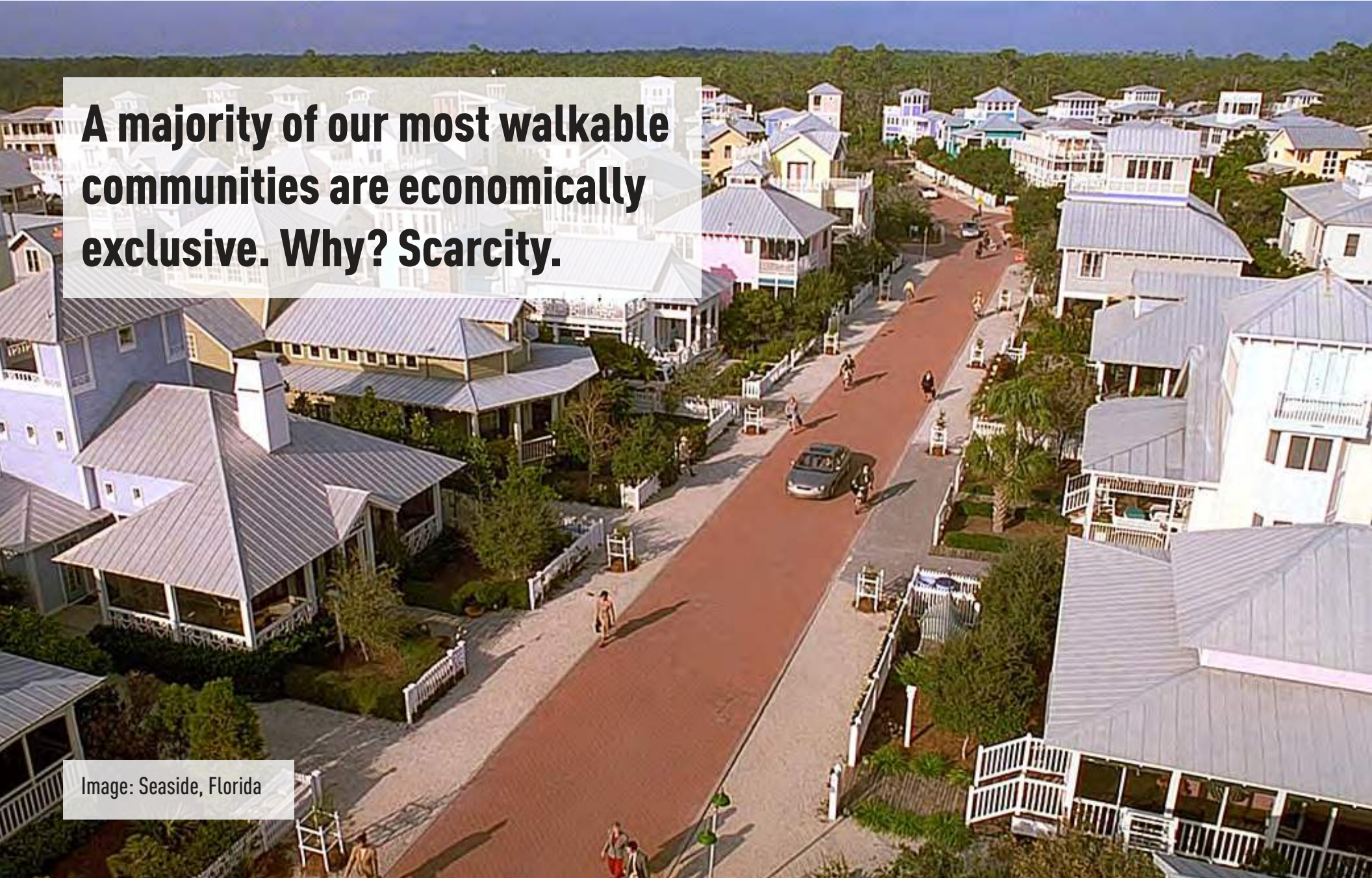
Ecosystems are constantly evolving and adapting.

Our rules need to allow for this natural evolution.

WALKABLE DOES NOT EQUAL INCLUSIVE

A majority of our most walkable communities are economically exclusive. Why? Scarcity.

Image: Seaside, Florida



PEOPLE WANT WALKABILITY, BUT WALKABILITY IS SCARCE

**Only 5-10% of our available
housing stock is located in
walkable neighborhoods.**

DATA SOURCE:
Arthur C. Nelson



FOCUS AFFORDABLE HOUSING WHERE IT MATTERS

It's not a walkable neighborhood shortage, it's a housing shortage within walkable (or potentially walkable) neighborhoods.

The Role of Zoning in Housing Affordability

Aaron Fortner, AICP

[canvas]

PLANNING GROUP

Zoning Tools to **INCENTIVIZE** Housing Affordability

Smaller Minimum Lot Sizes



Zoning Tools to INCENTIVIZE Housing Affordability

Removing FAR Metrics



2.0 to 3.0 FAR

2.0 to 3.0 FAR



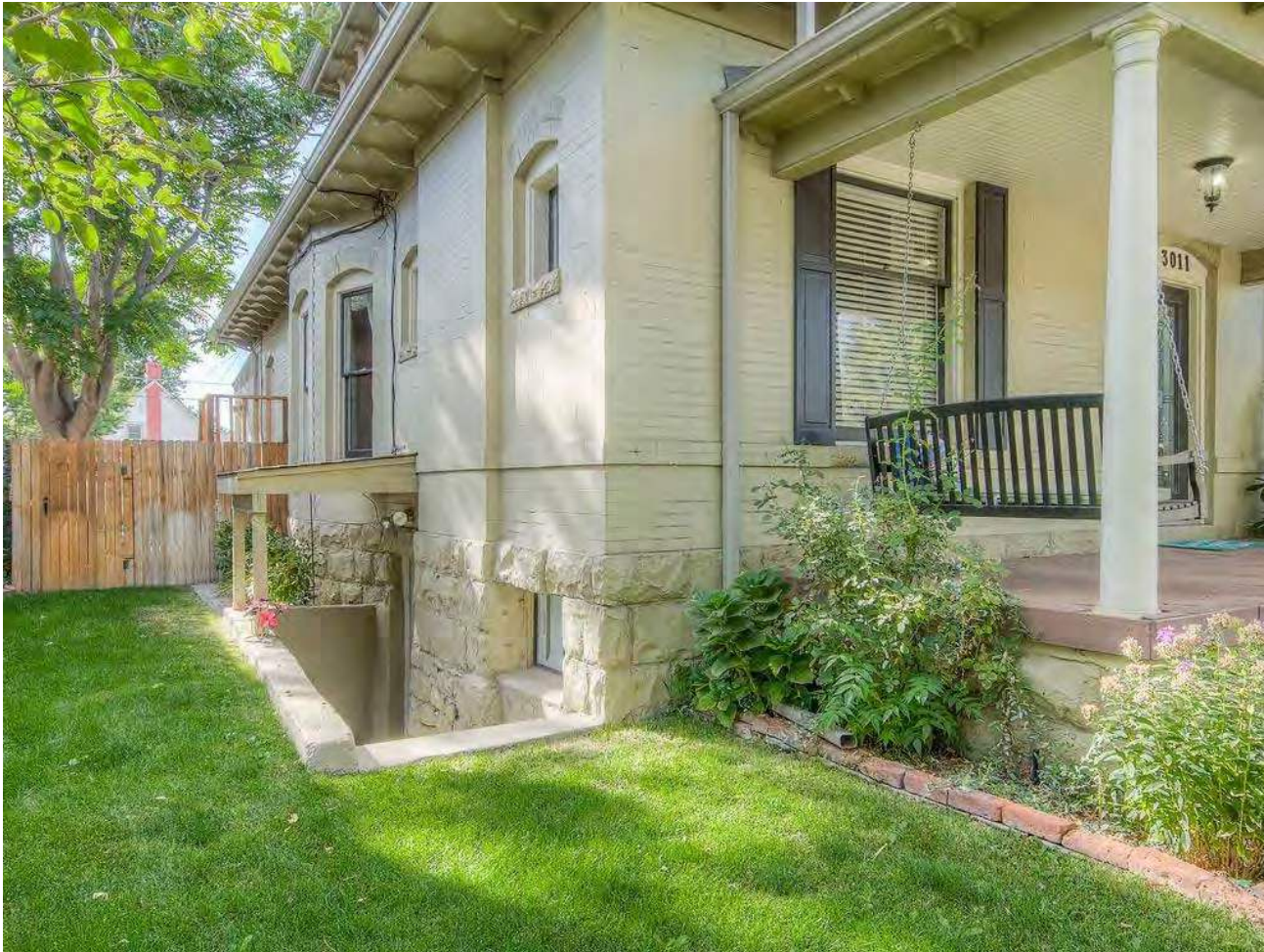
Zoning Tools to INCENTIVIZE Housing Affordability

Accessory Dwelling Units (Detached)



Zoning Tools to INCENTIVIZE Housing Affordability

Accessory Dwelling Units (Attached)



Zoning Tools to INCENTIVIZE Housing Affordability

Cottage Housing



Zoning Tools to INCENTIVIZE Housing Affordability

Other Attached Product



Zoning Tools to **INCENTIVIZE** Housing Affordability

Allowing Residential Near Commercial Centers



Zoning Tools to INCENTIVIZE Housing Affordability

Requiring Residential Near Commercial Centers



Zoning Tools to INCENTIVIZE Housing Affordability

Treating Missing Middle as Residential NOT Commercial



RESILIENT HOUSING + INCREMENTAL DEVELOPMENT

SMALL-SCALE, BIG-DEAL

WHO IS KRONBERG WALL?



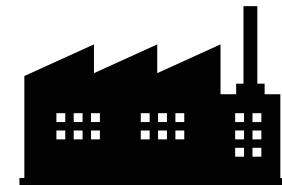
**WE ARE CONSCIOUS URBAN
PLACEMAKERS**



NEIGHBORHOOD ACTIVATORS




URBAN INFILL




ADAPTIVE REUSE


WHERE DO WE NEED TO FOCUS ON PROVIDING AFFORDABLE HOUSING?

An isometric architectural rendering of a city block. The buildings are shown in white wireframe against a light blue background. Several buildings are highlighted with a semi-transparent orange 3D box, indicating they are the focus of the text. The text is centered over the middle of the image.


We believe walkable areas with existing infrastructure are the easiest targets for quick and cost-effective antidotes to **SPRAWL.**

An isometric illustration of a city street grid. The buildings are rendered in white outlines on a light blue background. Several orange 3D rectangular blocks are placed on the grid, representing specific areas or buildings. The text is centered over the grid.


We believe walkable areas with existing infrastructure are the easiest targets for quick and cost-effective antidotes to **HOUSING SHORTAGES.**

An isometric illustration of a city street grid. The buildings and streets are rendered in a light blue, wireframe style. Several 3D rectangular blocks in a reddish-orange color are placed on the grid, representing specific areas or buildings. The text is overlaid on the center of the image.

We believe walkable areas with existing infrastructure are the easiest targets for quick and cost-effective antidotes to **LACK OF DIVERSE NEIGHBORHOODS.**

An isometric, wireframe-style illustration of a city street grid. The buildings and streets are rendered in light blue and white lines. Several red, 3D rectangular callouts are placed at various points on the map, highlighting specific areas. The text is centered over the map.

We believe walkable areas with existing infrastructure are the easiest targets for quick and cost-effective antidotes to **LACK OF AFFORDABILITY.**

An isometric line-art illustration of a city street grid. Several buildings are highlighted with red 3D rectangular callouts, suggesting specific areas of interest or focus. The overall color palette is light blue and white, with the red callouts providing a strong contrast.

We believe walkable areas with existing infrastructure are the easiest targets for quick and cost-effective antidotes to **LACK OF RESILIENCY.**

CONTEXT MATTERS.

It's not a walkable neighborhood shortage, it's a housing shortage within walkable (or potentially walkable) neighborhoods.

ACCESS MATTERS.

We need to focus on increasing our housing choice and housing diversity in areas with access to daily needs without a car.

WHY ISN'T THERE MORE AFFORDABLE HOUSING IN WALKABLE PLACES?

DENSITY MATTERS.

**It is important to understand that
walkable/diverse/affordable/
resilient neighborhoods
cannot be single-family-only
neighborhoods.**

WHAT DOES AFFORDABLE, INCLUSIVE HOUSING LOOK LIKE?



SINGLE FAMILY

4-6 PLEX

DUPLEX

YOU CAN DOUBLE YOUR DENSITY WITHOUT CHANGING NEIGHBORHOOD CHARACTER

Duplexes and 4-6 Plexes can look just like single family homes, and every lot can have an ADU tucked out of site behind.

FIRST BARRIER, THIS TYPE OF DENSITY IS HARD TO DEVELOP

SINGLE FAMILY

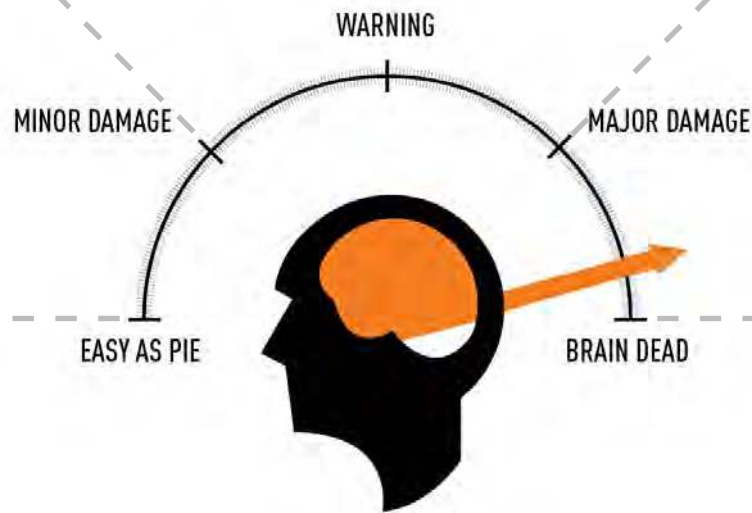
- Low brain damage
- Low returns

ANYTHING ELSE

- High brain damage
- Low returns

LARGE MULTIFAMILY

- High brain damage
- High returns



Too much brain damage,
not enough money

AND THEN, THE COMMON ROADBLOCKS

1. LONG-STANDING PERCEPTION ISSUES

Communities are often fearful of proposing increased density.

2. OUTDATED CODES AND ORDINANCES

Current zoning and land-use regulations create significant barriers for these small developments.

3. REQUIRING EACH DEVELOPMENT TO COVER PUBLIC GOODS

Requiring smaller developments to individually fulfill regulations such as open space, parking, and stormwater is prohibitively expensive and disincentivizes density.

WHAT ARE STRATEGIES FOR ADDRESSING THIS SHORTAGE?

KRONBERG WALL: WHERE WE CHOOSE TO WORK

- 1. ACCESSORY DWELLING UNITS (ADUs)**
- 2. MISSING MIDDLE HOUSING**
- 3. POCKET NEIGHBORHOODS**
- 4. SUBSIDIZED AFFORDABLE HOUSING**

KRONBERG WALL: WHERE WE CHOOSE TO WORK

LOWEST BARRIER

1. ACCESSORY DWELLING UNITS (ADUs)

2. MISSING MIDDLE HOUSING

3. POCKET NEIGHBORHOODS

HIGHEST BARRIER

4. SUBSIDIZED AFFORDABLE HOUSING



ACCESSORY DWELLING UNITS

Accessory Dwelling Units (ADUs) are called many things: guest houses, granny flats, tiny houses. Whatever you call them, they are a great way to provide affordable housing variety in Single Family neighborhoods. ADUs can be detached or attached, but must be 'accessory' to a primary unit on a lot. They can be used by the owner as a guest house, nanny suite, or place for their older kids. They can be rented out as separate units, or they can be AirBNB'd - all great options for supplemental income.

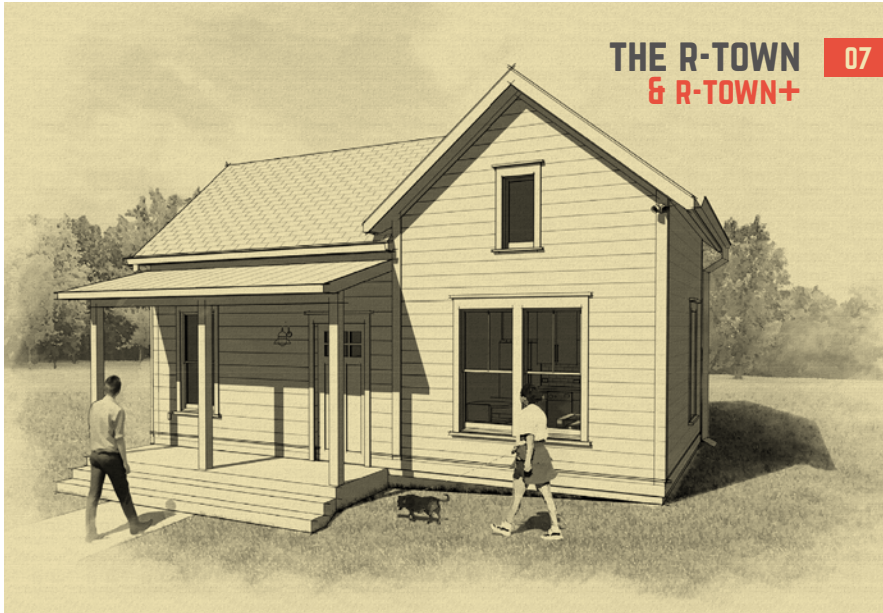


EXAMPLE 1:

DETACHED ADU REYNOLDSTOWN, ATLANTA



ATLANTA ADU CO // DESIGN+BUILD FROM KWA

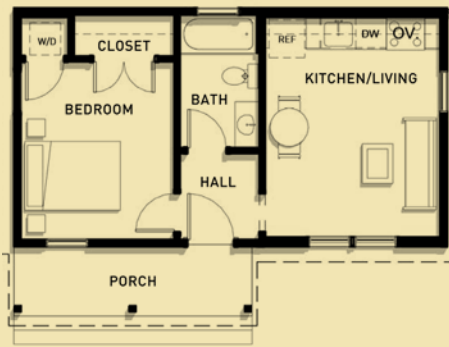


THE R-TOWN 07
& R-TOWN+

1 BEDROOM / 1 BATH

440 SF WITH 75 SF PORCH
\$107,000 / \$127,000 DESIGN/PERMIT/BUILD

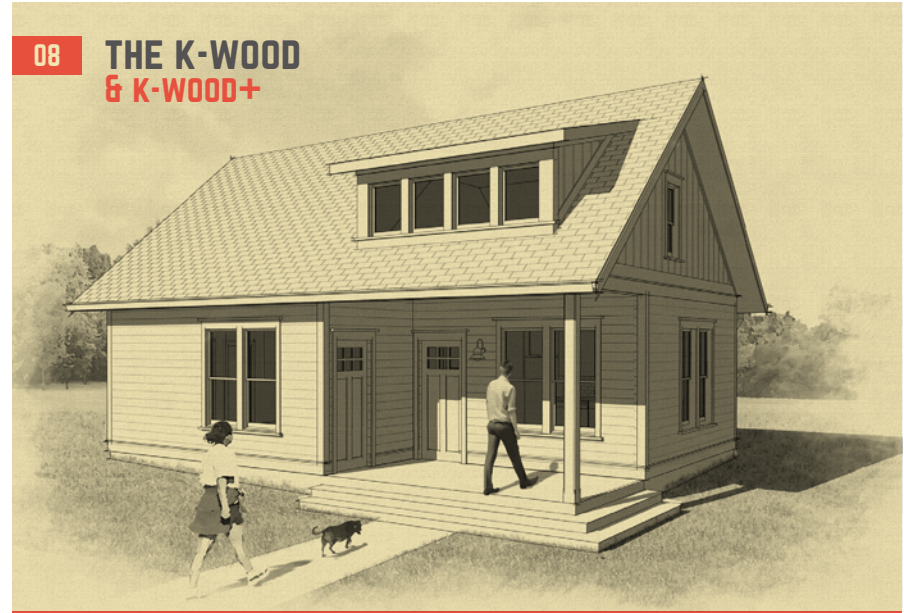
Named after the home of ATL ADU Co, the Reynoldstown is an efficient accessory dwelling unit with a bedroom (with closet), full bathroom, galley kitchen, and living room all in a compact 440 SF footprint. Large windows are placed to deliver as much natural light as possible to the interior and facilitate natural ventilation when weather permits. The R-Town has a lot to offer in a small footprint, which also helps to accommodate challenging lot conditions.



NOT INCLUDED CONTINGENCIES:

- Tree removal- Est. \$1,600-\$2,000 per occurrence
- Sanitary Plumbing Lift Station- \$1,410
- Excessive Grading Situations- Est. \$900- \$1,400
- Zoning Variance Assistance- \$1,500
- Demolition of any required Existing Structures- Est. \$3,000- \$8,000

All contingencies will be identified at the end of the Feasibility and Investigation Phase

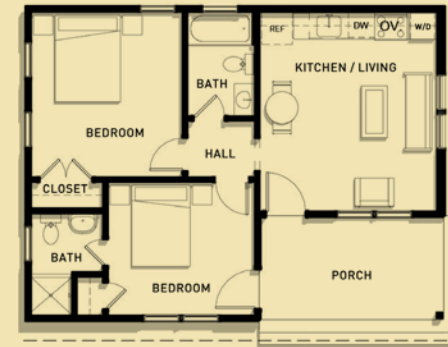


08 THE K-WOOD
& K-WOOD+

2 BEDROOM / 2 BATH

644 SF WITH 105 SF PORCH
\$143,000 / \$163,000 DESIGN/PERMIT/BUILD

Inspired by Atlanta's abundance of American Craftsman bungalows, the K-Wood features two bedrooms, each with separate bathroom and storage space. A kitchen and living room open onto a deep covered porch. Generous windows provide natural light and ventilation through the interior, and the galley kitchen offers plenty of room for prep and appliances. With a footprint only slightly larger than the R-Town and two exterior entry doors, the K-Wood offers an ideal setup for Airbnb rental, aging parents, and/or a long-term rental.

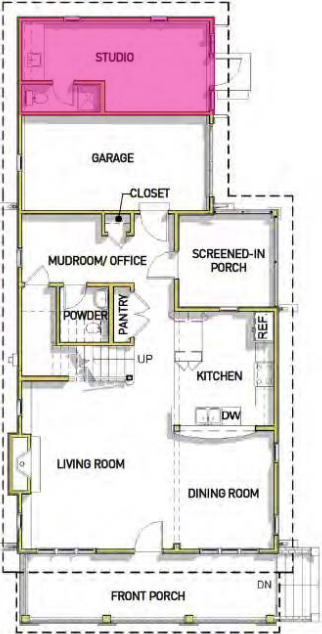


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ATTACHED ADUS // LAFRANCE WALK

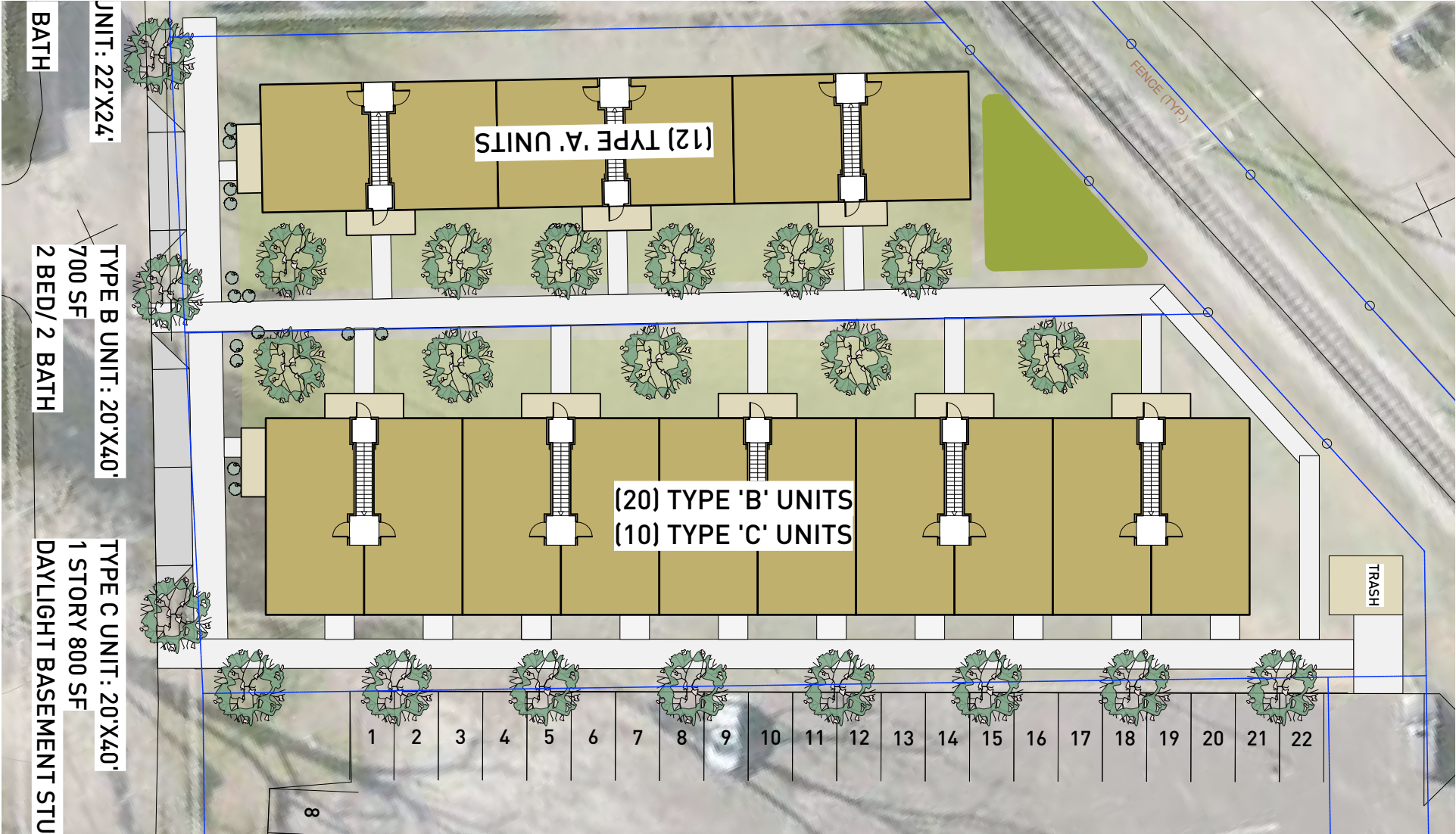


2.

MISSING MIDDLE HOUSING

Missing Middle Housing consists of a variety of housing types between the traditional single family home and the large multi-family developments we see a lot of today. It includes 'plexes (duplexes, triplexes, quadplexes, etc), courtyard apartments and cottage courts. It provides housing types that can fit seamlessly into existing "single family" neighborhoods and offers affordable options (for rent or for sale) in desirable areas.

COURTYARD APT EXAMPLE // CHATTANOOGA, TN



COURTYARD APT EXAMPLE // CHATTANOOGA, TN

MODEL IMAGES



PRECEDENT IMAGES



DUPLEX EXAMPLE // BRUNSWICK, GA



**LOT 1:
1 UNIT**

SINGLE-FAMILY RESIDENCE

**LOT 2:
2 UNITS**

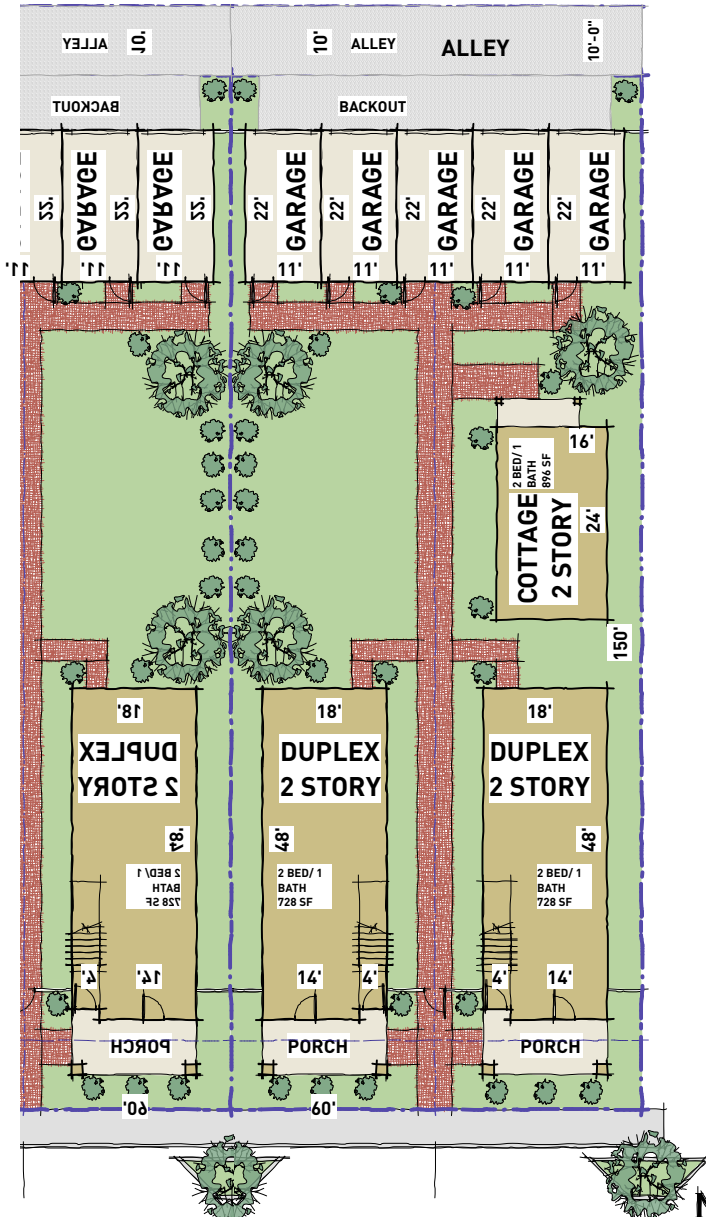
DUPLEX

**LOT 3:
3 UNITS**

DUPLEX + ADU

BRUNSWICK CNU LEGACY PROJECT WORK

DUPLEX EXAMPLE // BRUNSWICK, GA



LOT SIZE: 9,000 SF
TOTAL COND SF: 3,808 SF
UNITS: 5
FAR: 0.423
LOT SF/UNIT: 1,800
PARKING PROV'D: 5
 (+2 ON STREET)
LOT COVERAGE: 66%
ALL SURFACES IMPERVIOUS
ALL UNITS IRC

BRUNSWICK CNU LEGACY PROJECT WORK

QUADPLEX EXAMPLE // BRUNSWICK, GA



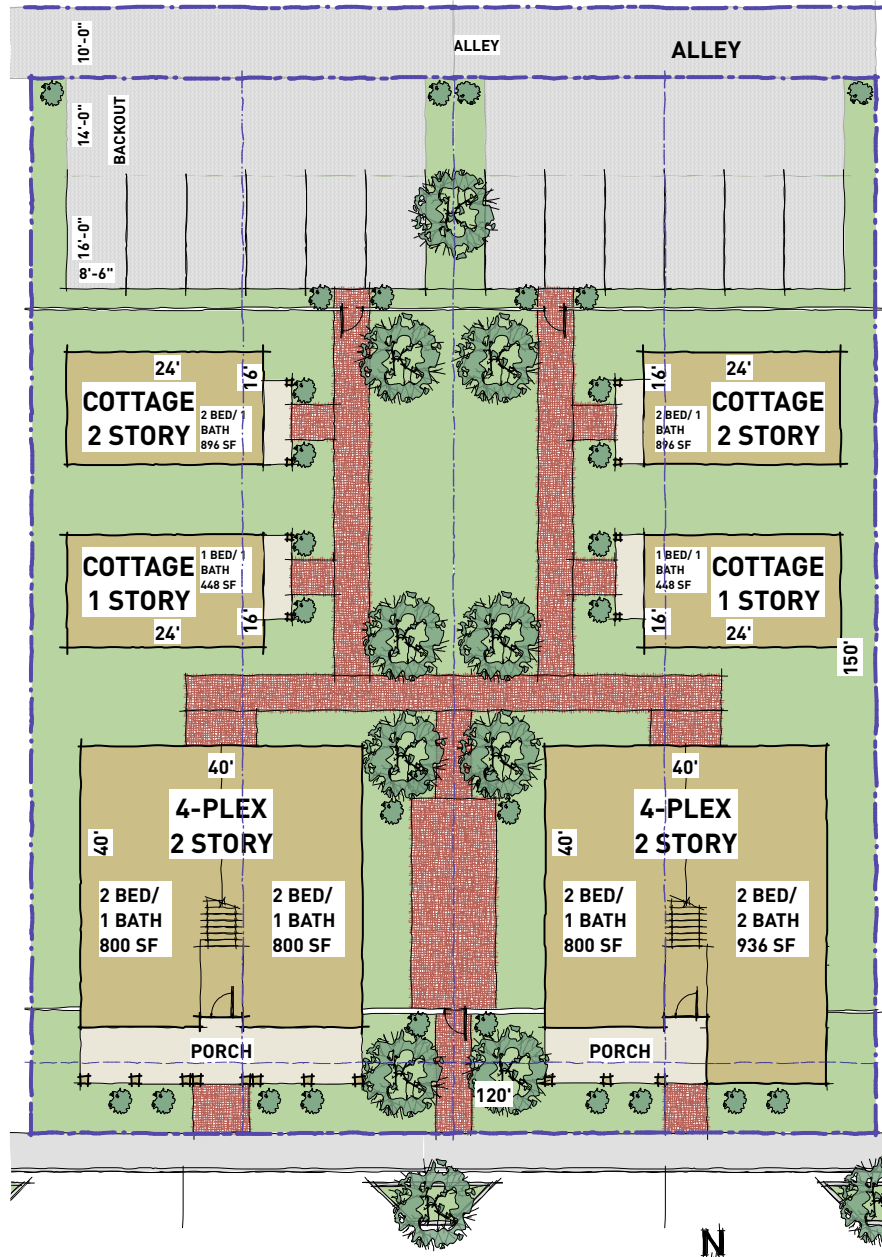
**LOT 1:
2 UNIT**

**LOT 2:
6 UNITS**

**LOT 3:
6 UNITS**

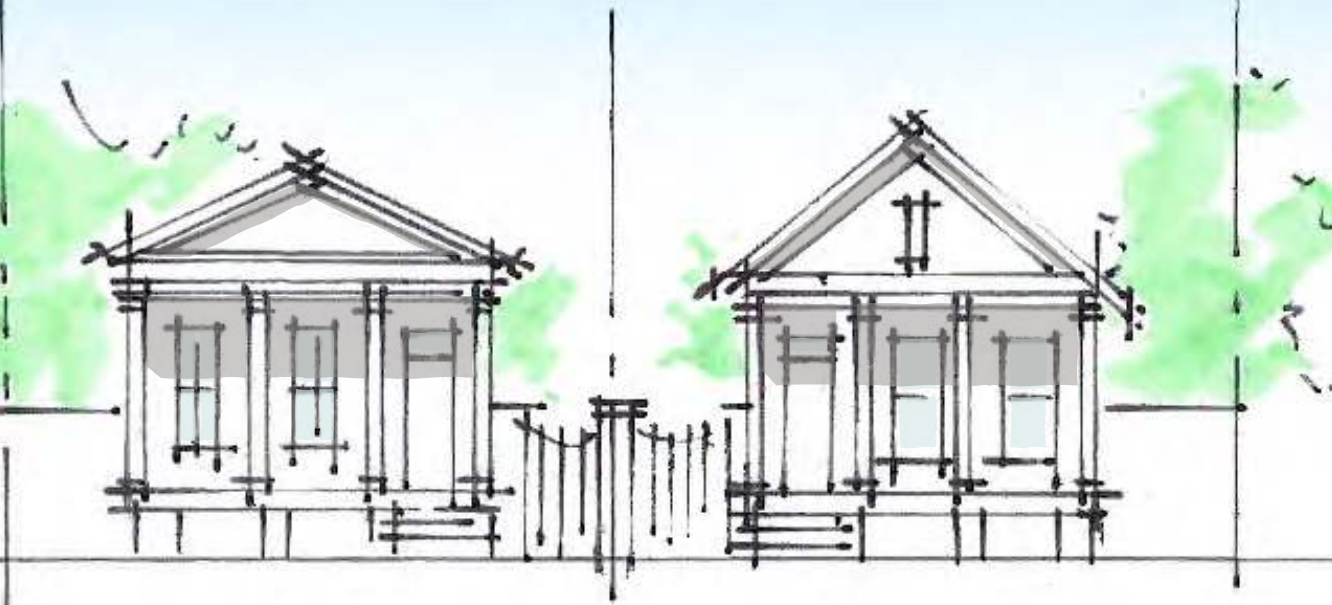
BRUNSWICK CNU LEGACY PROJECT WORK

QUADPLEX EXAMPLE // BRUNSWICK, GA



LOT SIZE: 18,000 SF
TOTAL COND SF: 9,400 SF
UNITS: 12
FAR: 0.522
LOT SF/UNIT: 1,500
PARKING PROV'D: 12
 (+4 ON STREET)
LOT COVERAGE: 60%
ALL SURFACES IMPERVIOUS
4-PLEX IBC
COTTAGES IRC

COTTAGE EXAMPLE // BRUNSWICK, GA



**LOT 1:
1 UNIT**

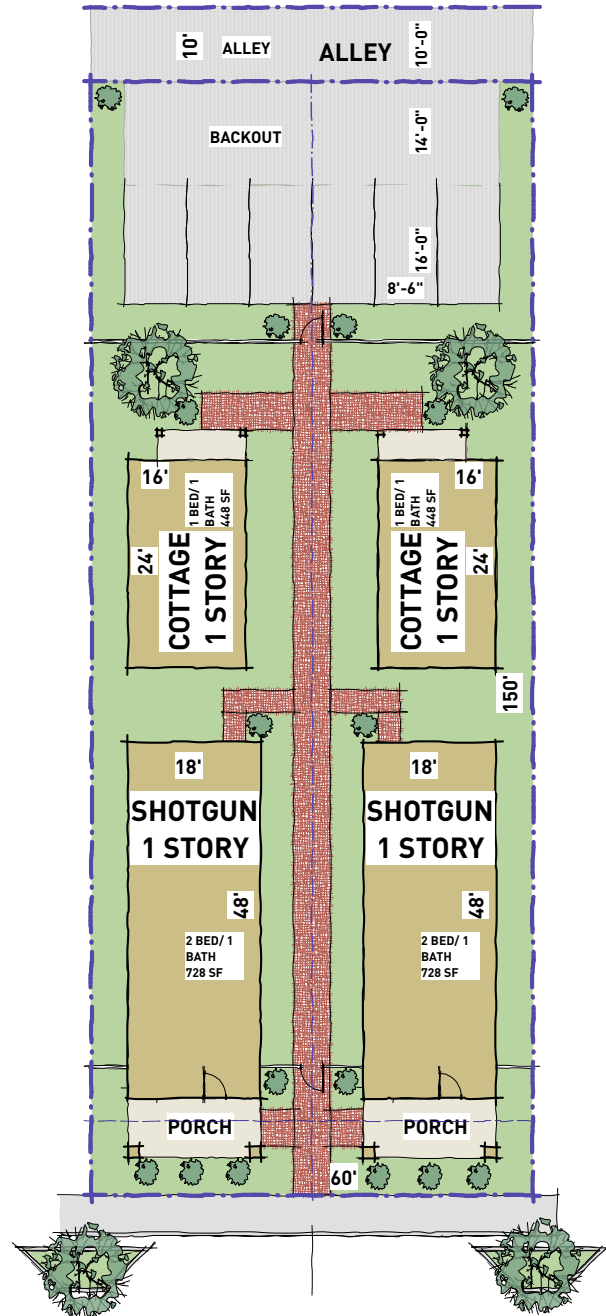
**LOT 2:
2 UNITS**

**LOT 3:
2 UNITS**

BRUNSWICK CNU LEGACY PROJECT WORK



COTTAGE EXAMPLE // BRUNSWICK, GA



LOT SIZE: 9,000 SF
TOTAL COND SF: 3,248 SF
UNITS: 4
FAR: 0.361
LOT SF/UNIT: 2,250
PARKING PROV'D: 6
 (+2 ON STREET)
LOT COVERAGE: 59%
ALL SURFACES IMPERVIOUS
ALL UNITS IRC

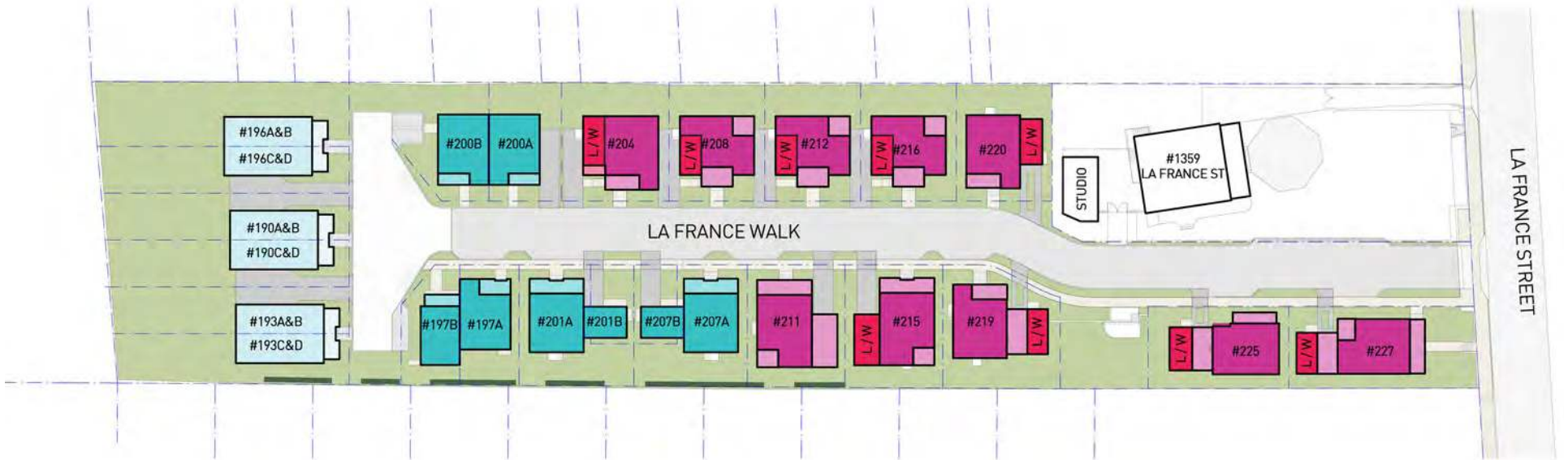


3.

POCKET NEIGHBORHOODS

Pocket Neighborhoods are dense clusters of homes that share common amenities, such as gardens, courtyards, quiet streets and alleys. They are neighborhoods within neighborhoods, with the close-knit housing supporting close-knit communities. Although they support higher densities, they fit seamlessly within existing neighborhood fabric. The smaller units and shared amenities create lower price points than traditional single family homes.

LAFRANCE WALK // EDGEWOOD, ATLANTA



LAFRANCE WALK // EDGEWOOD, ATLANTA





SUBSIDIZED AFFORDABLE HOUSING

Affordable Housing is housing that provides subsidized rents for low-income families. We find that the most truly affordable housing is that which already exists, which is why we focus our affordable housing efforts on adaptive reuse projects in existing walkable neighborhoods.

EXAMPLE 1:

IBERVILLE OFFSITE REHABS NEW ORLEANS, LA



10R / NEW ORLEANS

100+
AFFORDABLE DWELLINGS
CREATED

35
YEARS OF AFFORDABLE
HOUSING SECURITY

ALL DWELLINGS ENTERPRISE
GREEN COMMUNITY CERTIFIED



IOR: A COMPLEX PROCESS W/ A STREAMLINED APPROACH

LAYERING HISTORIC, FEDERAL AND STATE TAX CREDITS

- PARTNERING WITH CLIENT (REDMELLON)
- PROJECT MANAGEMENT, NOT ONLY DESIGN
- COORDINATING CONFLICTING REQUIREMENTS
- LAYERING HISTORIC AND AFFORDABLE HOUSING CREDITS



IOR: LESSONS LEARNED

This project has been a success because the existing neighborhoods are compact and walkable, with access to schools, goods/services, and transit.

Subsidized Affordable housing alone cannot solve affordability issues. The whole picture must be present!

6PLEX RENOVATION EXAMPLE // WESTSIDE, ATLANTA

- RENOVATING AN ABANDONED 6PLEX APARTMENT
- 6 STUDIOS, 0 PARKING
- MINIMAL SITE IMPROVEMENTS = NO STORMWATER REQUIREMENTS



**HOW DO YOU TALK ABOUT THESE
STRATEGIES TO COMMUNITIES?**

ELIZABETH: renter

“I’ve lived in Ansley Park for 5 years. The first 3 years I lived in a small house that had two basement apartments. For the past 2 years I’ve lived in a historic apartment building: 3 buildings with 24 units. I chose to live in Ansley so that I could walk to my first job, and I choose to stay because I love the area and can bike commute to my current job. I love having access to Midtown, MARTA and Piedmont Park - I would not be able to afford this neighborhood without these ‘nonconforming’ places I have lived.”



HOME 1: TRIPLEX (BASEMENT APARTMENT)

UNITS: 3
TENANTS: 3
OFF-STREET PARKING: 1



HOME 2: APARTMENT

UNITS: 24
TENANTS: 40
OFF-STREET PARKING: 10



CHRISTY: renter to homeowner

“I lived in a triplex in Midtown for 2 years during and after college. This had great proximity to Piedmont park, walkability to Midtown restaurants and stores, and bike-ability to Georgia Tech’s campus. I then lived in a different triplex for 2 years after college, as a newlywed. This offered a great location that was walkable to Westside restaurants and close to MARTA, while also having a small yard for our dog. The rent was much more affordable than in a typical, large apartment complex, allowing us to save up to buy a small home in the same neighborhood, just around the block.”



HOME 1: TRIPLEX

UNITS: 3
TENANTS: 7
OFF-STREET PARKING: 5



HOME 2: TRIPLEX

UNITS: 3
TENANTS: 6
OFF-STREET PARKING: 0



SANAA + OLIVIA: renters + housemates

“There aren’t many places in Atlanta where a young professional can live on her own and still feel at home - enter Missing Middle Housing. My current home is close to work, in a great neighborhood, allows me to walk and take public transport to a number of locations, and offers me the flexibility to live how I want without being burdened by high rent or an inconvenient daily commute.”

DUPLEX + ADU

UNITS: 2 + 1 ADU

TENANTS: 5

OFF-STREET PARKING: 4



ERIC B: renter

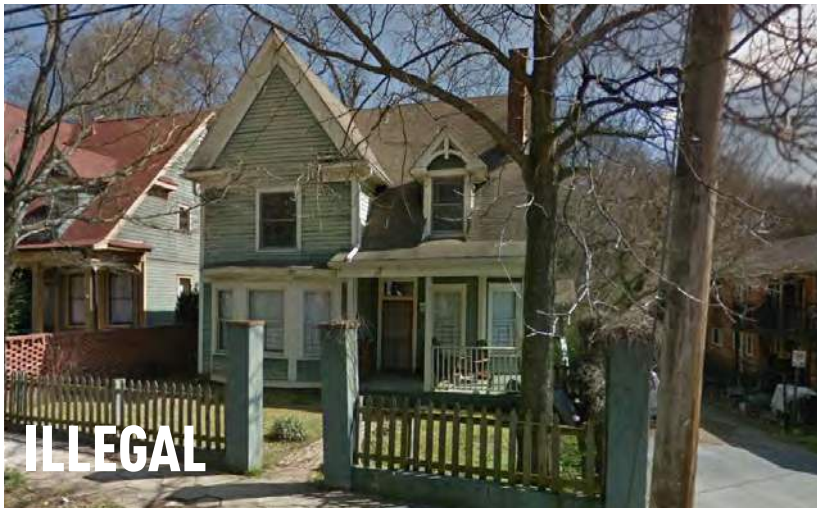
“I own a single family house located near downtown Kirkwood. This a rental property with four tenants. It is a popular area with high demand and high real estate value. It’s a great property for long term investment for myself, and provides affordable housing options for people who can’t afford to rent a whole house themselves. My tenants are PhD students.”

DUPLEX

UNITS: 2

TENANTS: 3

OFF-STREET PARKING: 1



XIAOYUN: homeowner + landlord

“I own a single family house located near downtown Kirkwood. This a rental property with four tenants. It is a popular area with high demand and high real estate value. It’s a great property for long term investment for myself, and provides affordable housing options for people who can’t afford to rent a whole house themselves. My tenants are PhD students.”



SINGLE FAMILY RENTAL

UNITS: 1

TENANTS: 4

OFF-STREET PARKING: 3



ERIC K: homeowner + developer + landlord

“I bought this historic home and the large property it sat on almost 20 years ago. For a while, my family and I occupied the top floor of the home and the KWA office occupied the main floor. My family has grown and we have built an ADU on our property, and I am in the process of developing the remainder of the property as a pocket neighborhood: 10 single family homes, 4 duplexes (8 units), 3 rental quadplexes (12 units) and 9 ADUs - all on 2 acres.”



HOME 1: APTS TO OFFICE TO SINGLE FAMILY

UNITS: 1 + 1 ADU
TENANTS: 4
OFF-STREET PARKING: 3



POCKET NEIGHBORHOOD (SAME PROPERTY)

UNITS: 30 + 9 ADU
TENANTS: TBD
OFF-STREET PARKING: 1/UNIT



**WHAT CAN WE DO TO ENSURE
WALKABLE, INCLUSIVE
NEIGHBORHOODS TODAY?**

TAKE AWAY

- 1. INVEST IN THE PUBLIC REALM TO PROMOTE WALKABILITY/BIKABILITY (INVEST IN PEOPLE NOT IN CARS)**
- 2. FOCUS DENSITY CHANGES ON LAND CLOSEST TO TRANSIT**
- 3. CHANGE PARKING REGULATIONS, PARTICULARLY NEAR TRANSIT**
- 4. ALLOW ADUS, DUPLEXES AND MMH IN SINGLE FAMILY ZONING:
understand that this will never provide enough housing for growth, but that it is a good starting point**



KRONBERG WALL
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Community Land Trusts (CLTs):

The middle ground between
renting and owning

Nick Johnson
Sustainable Growth Program

What is a CLT?

- ▶ CLTs are nonprofit, tax-exempt organizations (501(c)(3)) created to develop and steward land for:
 - ▶ Affordable housing
 - ▶ Redevelopment of blighted areas
 - ▶ Commercial space
 - ▶ Greenspace
 - ▶ Civic buildings
 - ▶ ...
- ▶ Emphasis on the community ownership of land in perpetuity

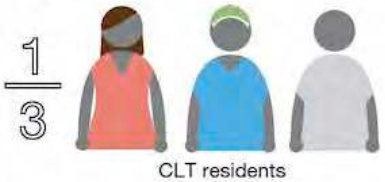


What is a CLT?

- ▶ Type of shared-equity homeownership model, in which the benefits of home value appreciation are shared between an individual low-income buyer assisted with a subsidy and a public entity providing the subsidy.
- ▶ Shared-equity housing generally refers to:
 - ▶ CLTs
 - ▶ Inclusionary Zoning
 - ▶ Deed restricted programs
 - ▶ Limited equity cooperatives

How CLTs are set up

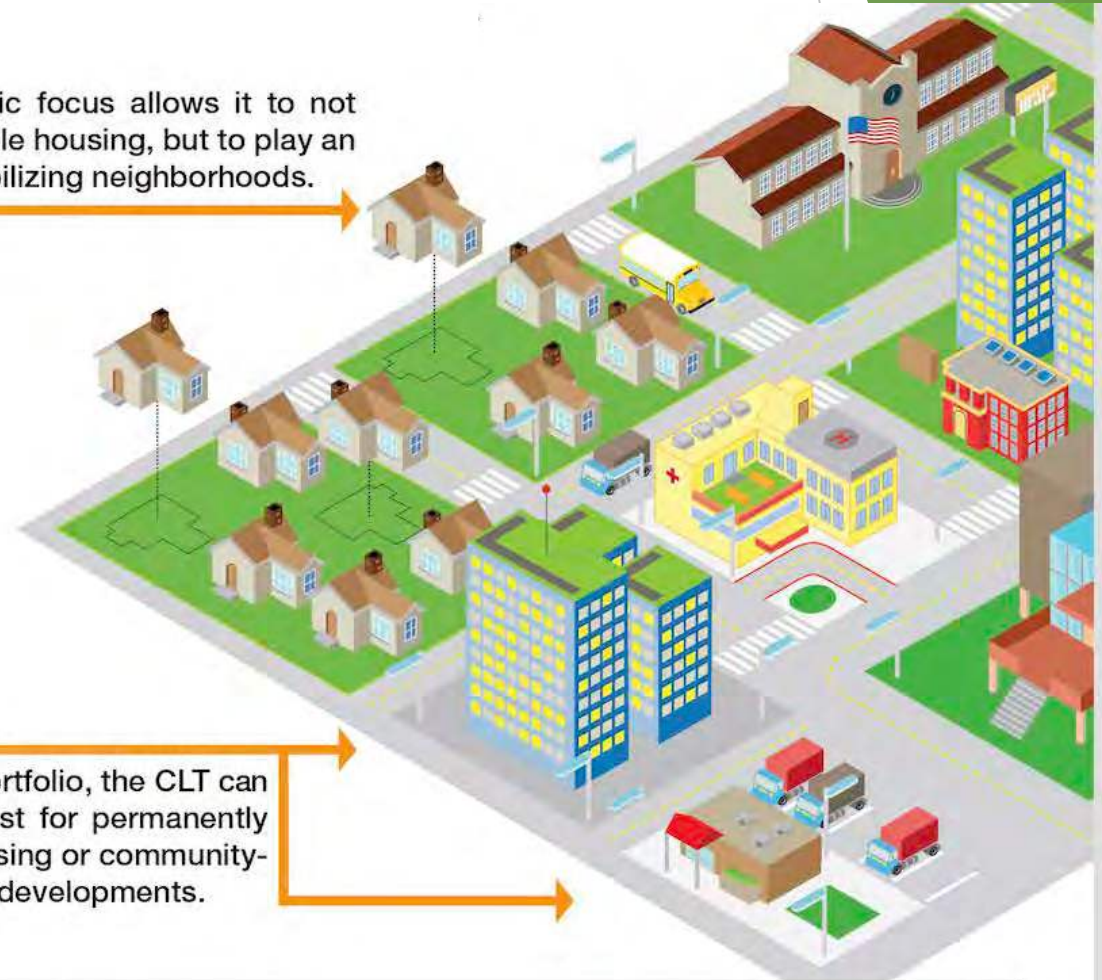
CLTs are typically governed by:



CLT

The CLT's geographic focus allows it to not only provide affordable housing, but to play an important role in stabilizing neighborhoods.

As it diversifies its portfolio, the CLT can also own land in trust for permanently affordable rental housing or community-focused commercial developments.



Funding and Land Acquisition

How does a community land trust work?

Various sources of public and philanthropic capital...



- Private donors
- Federal housing subsidies
- City-owned property
- Community foundations
- Anchor institutions



CLT

...are used by community land trusts...



...to acquire homes in a geographic focus area.



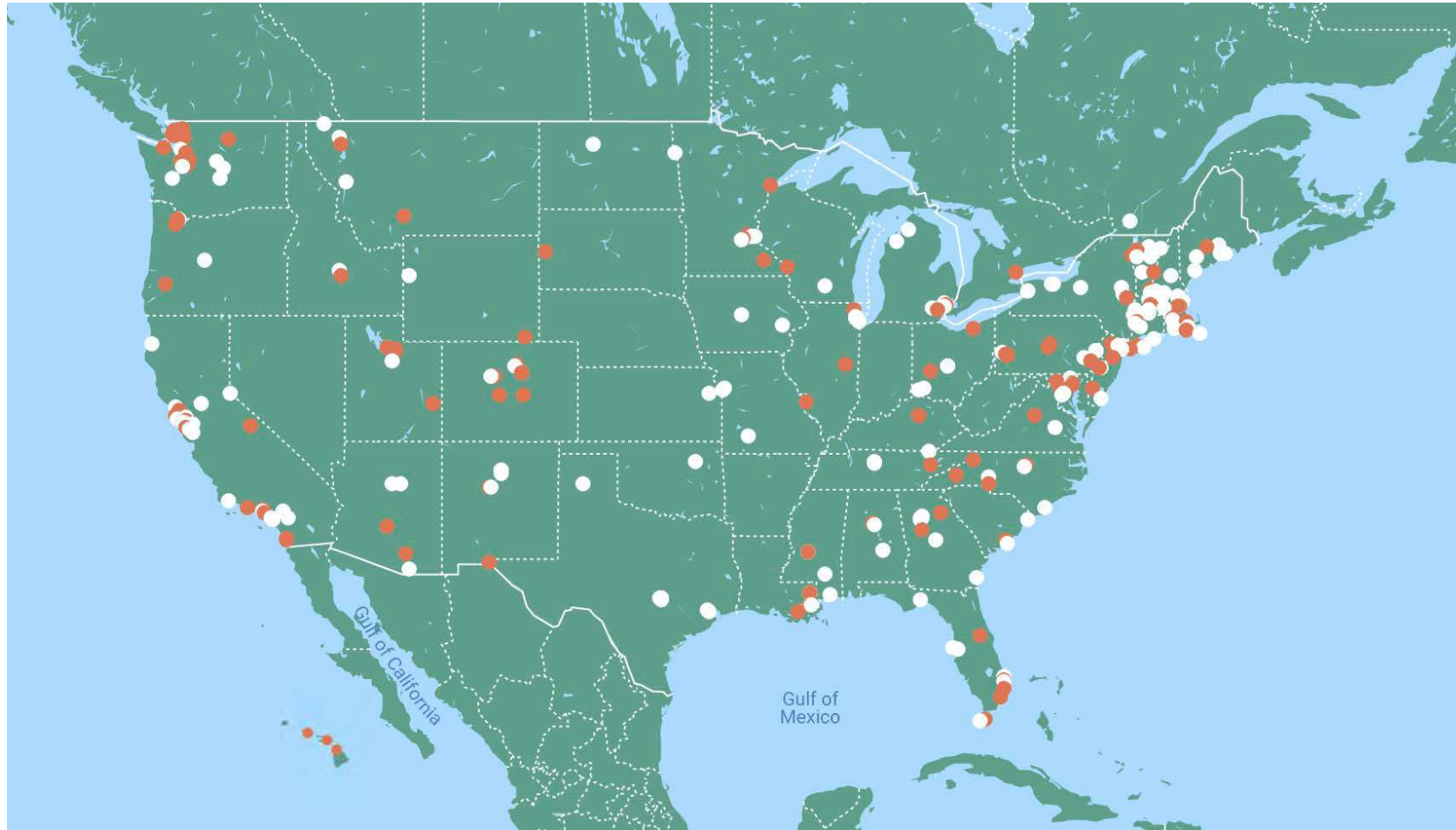
- Funding needed for land acquisition, architectural design, site prep, infrastructure development, construction, rehabilitation, down-payment assistance for first-time buyers, operational costs, etc.
- CLTs can encompass single neighborhoods (LCCLT), multiple neighborhoods (CHT), and even towns (Athens).
 - Expansionist acquisition

99-Year Ground Lease w/ pre-emptive purchase requirements

- ▶ The trust then removes its holdings from the private market, usually through a 99-year ground leases and pre-emptive purchase requirements that limit how much the house can be sold for.
- ▶ CLTs essentially separate homeownership and landownership.



About 330 CLTs in the Nation



Georgia CLTs

- ▶ Athens Land Trust (Athens)
- ▶ Atlanta Land Trust Collaborative (Atlanta)
- ▶ Westside Atlanta Land Trust / WALT (Atlanta)
- ▶ Lake Claire CLT (Atlanta)
- ▶ Coastal Phoenix / Southeast Georgia CLT (Brunswick)

Defunct:

- ▶ New Communities, Inc. (Albany)

Athens Land Trust Affordable Housing Program



Mission

Athens Land Trust conserves, empowers and sustains communities through responsible and visionary land use.

Goal

Improve quality of life for low income residents by providing new opportunities to live in quality affordable homes in healthy neighborhoods





Funding



ALT's affordable housing program is funded through HUD.

Funds are distributed through the Department of Housing and Community Development for Athens Clarke County.

Also: grants from national organizations and private donations from members.



Qualifications

To qualify for ALT's program:

- You must be a first time homebuyer
- Have an income at or below 80% of the area median income
- Must be the owner-occupant of the home
- Be able to Contribute at least \$500 towards home purchase
- Start with at least a 500 credit score

1 person	2 persons	3 persons	4 persons	5 persons	6 persons	7 persons
\$33,000	\$37,700	\$42,400	\$47,100	\$50,900	\$54,650	\$58,450

Portfolio



To date, Athens Land Trust has:

- 38 homeowners
- 16 lease purchasers

- 55 homes built/ rehabbed
- 3 more to be completed this year

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