



# Regional Housing

## Strategies Challenges Successes

# Georgia's Regional Commissions

## Atlanta Regional Commission

- One of Georgia's Regional Commissions

## Twelve Regional Commissions

- Serving every city and county in Georgia

## Local Government – Public Administration

## Local Comprehensive Planning

## Specialty Community Planning

## Research & Technology



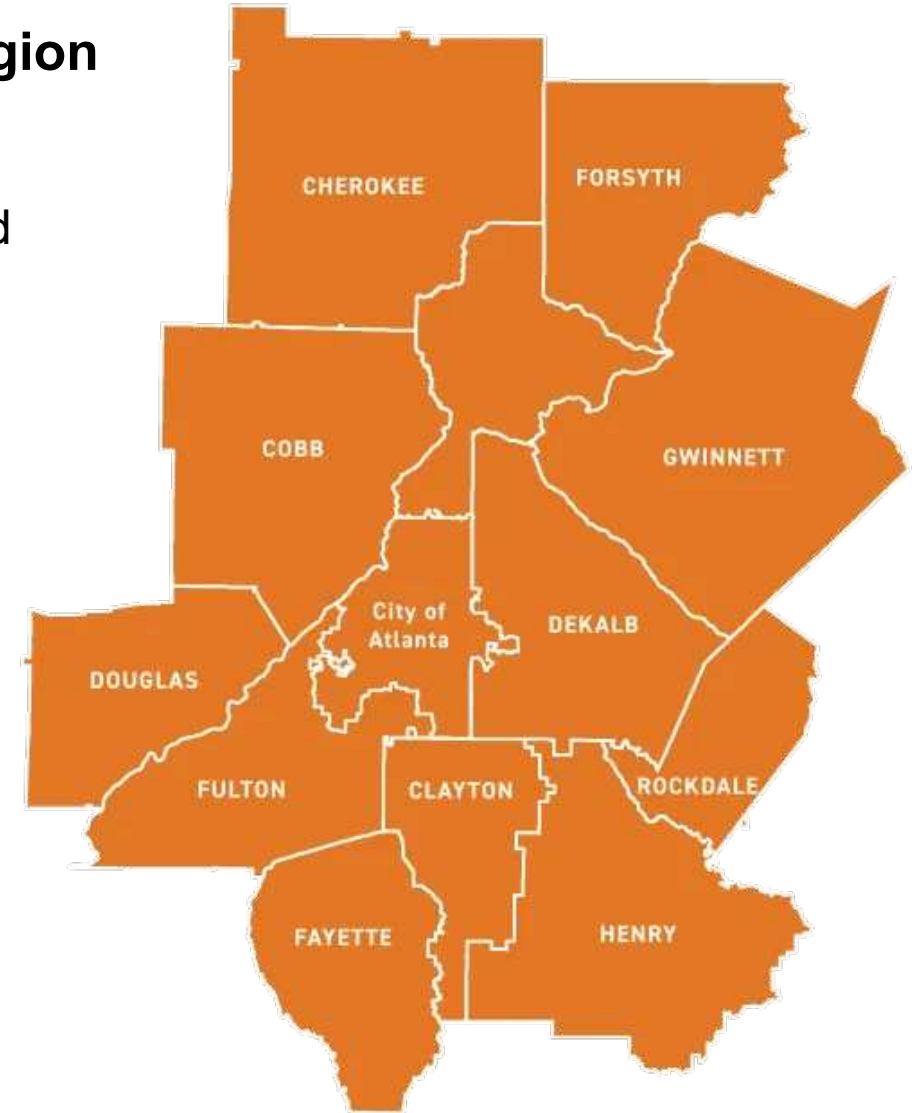
# Atlanta Regional Commission (ARC)

## The Official Planning Agency for the 11-County Atlanta Region

- Established in 1947 by the Georgia Planning Act
- Governed by 41-member board consisting of elected officials and citizen members

## What We Do

- Aging Services and Resources
- Natural Resources
- Community Development
- Homeland Security and Emergency Preparedness
- Mobility Services
- Research & Analytics
- Transportation Planning
- Workforce Solutions



# Vision

ONE **great** REGION

## Mission

*Foster thriving communities for all within the Atlanta region through collaborative, data-informed planning and investments.*

## Values

**Excellence** | **Integrity** | **Equity**

## Goals



**Healthy, safe, livable communities** in the Atlanta Metro area.



**Strategic investments** in people, infrastructure, mobility, and preserving natural resources.



Regional services delivered with **operational excellence** and **efficiency**.

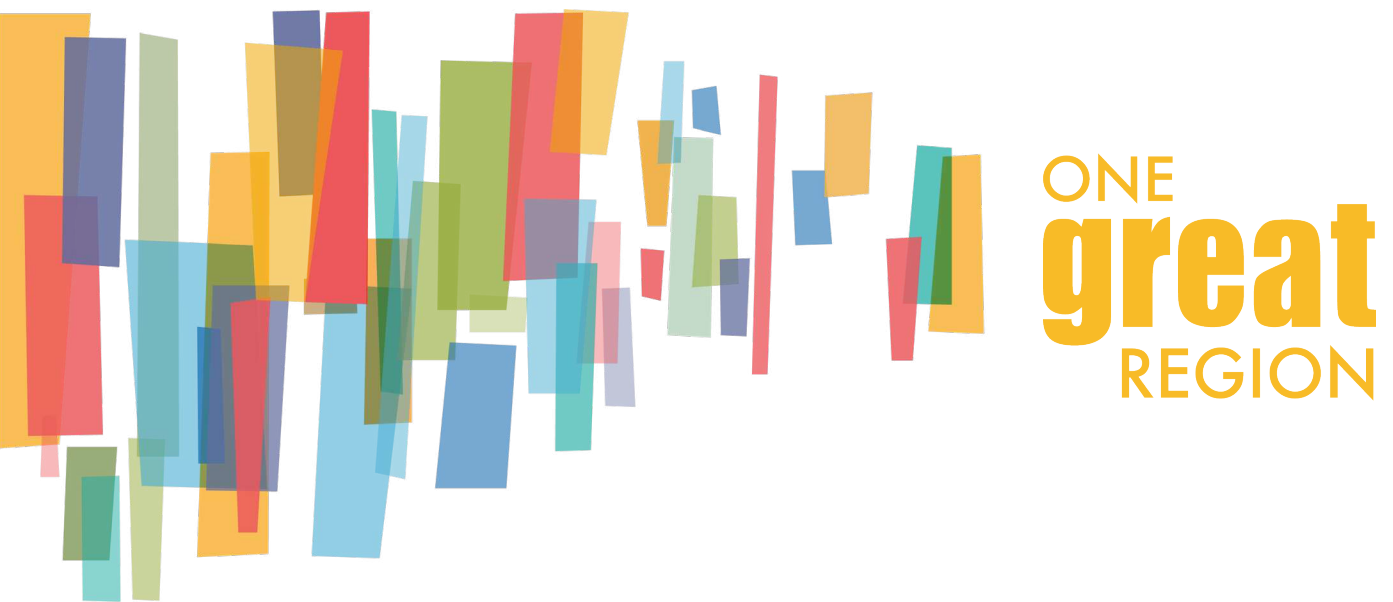


**Diverse stakeholders engage** and take a regional approach to solve local issues.



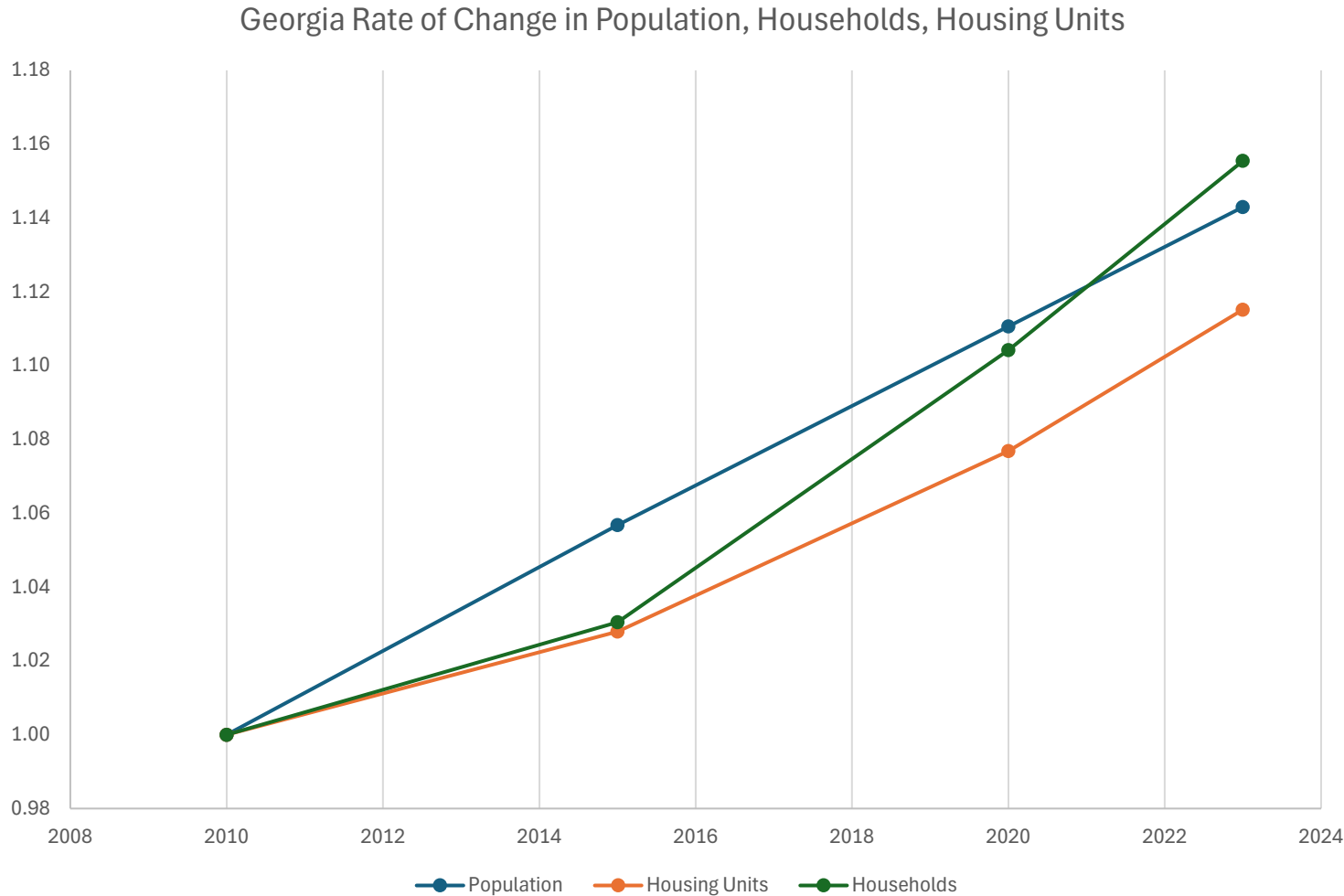
**A competitive economy** that is inclusive, innovative, and resilient.





# Housing in Georgia

# Housing Challenges: GA Growth



- Household growth has outpaced housing unit growth
- Households are growing faster than the total number of people and faster than the rate of new housing unit production
- Housing inventory is not meeting demand
- Household size is shrinking

# Georgia Demographics and Housing Cost

## Household Size

- Currently 2.64 people per household (2023), down from 2.66 (2010)

## Types of Housing

- 72% of Georgians live in 1-unit (single-family) homes
- 20% live in 2-or-more-unit structure

## Renter and Owners

- 65% own their homes, 35% rent their homes

## Household Incomes

- Georgia Median Household Income: \$74,664
- 63% of Georgians earn below \$100,000 per year

## Home Costs

- Median Home Sale Price \$360,000 (2024)

# Georgia Housing Affordability

## Atlanta Fed Home Ownership Affordability Monitor (HOAM)

Unaffordable = median household income is insufficient to afford the median-priced home

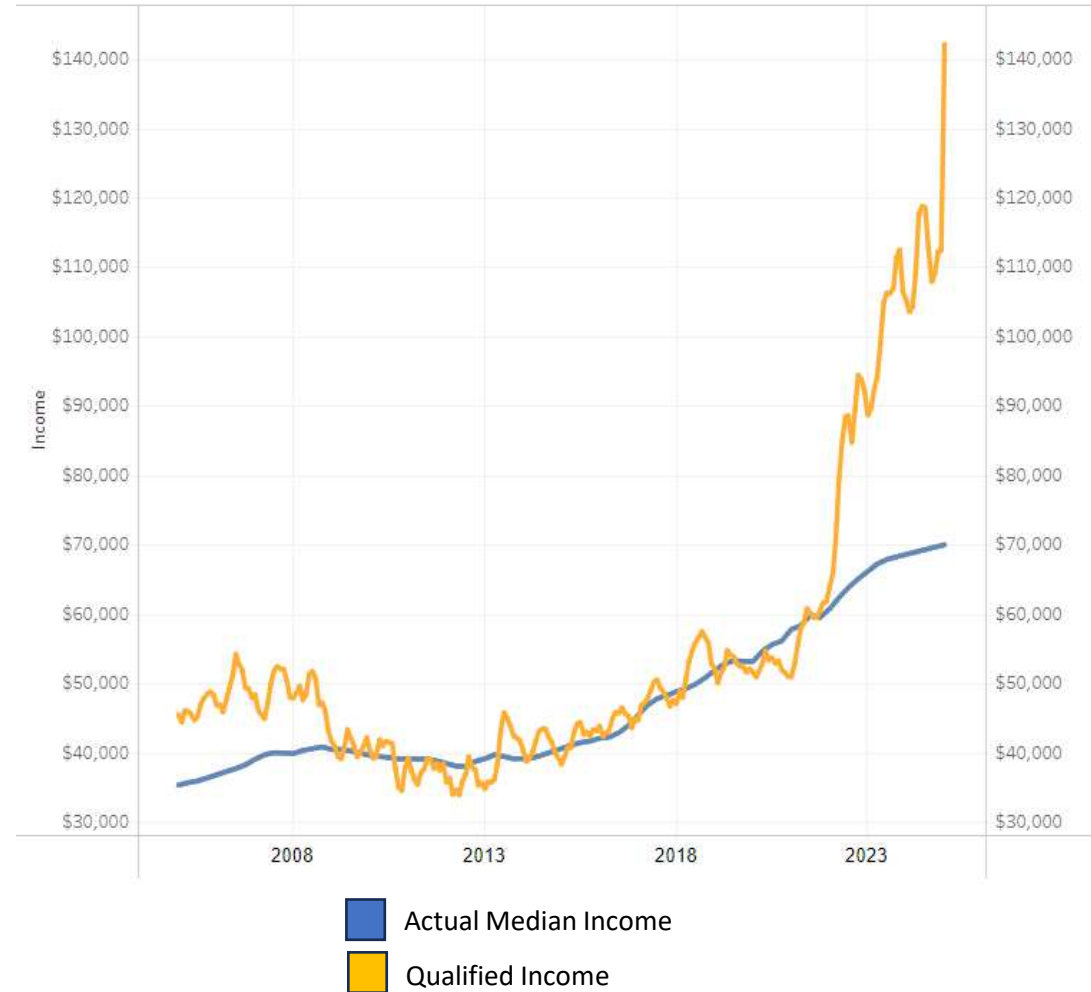
- Athens/Clarke County (all counties)
- Albany (three of four counties)
- Americus (all counties)
- Augusta (four of five counties)
- Bainbridge (all counties)
- Brunswick-St. Simons (two of three counties)
- Calhoun (all counties)
- Dalton (all counties)
- Statesboro (all counties)...
- **Atlanta - Sandy Springs – Roswell (all counties)**

### Athens-Clarke County, GA

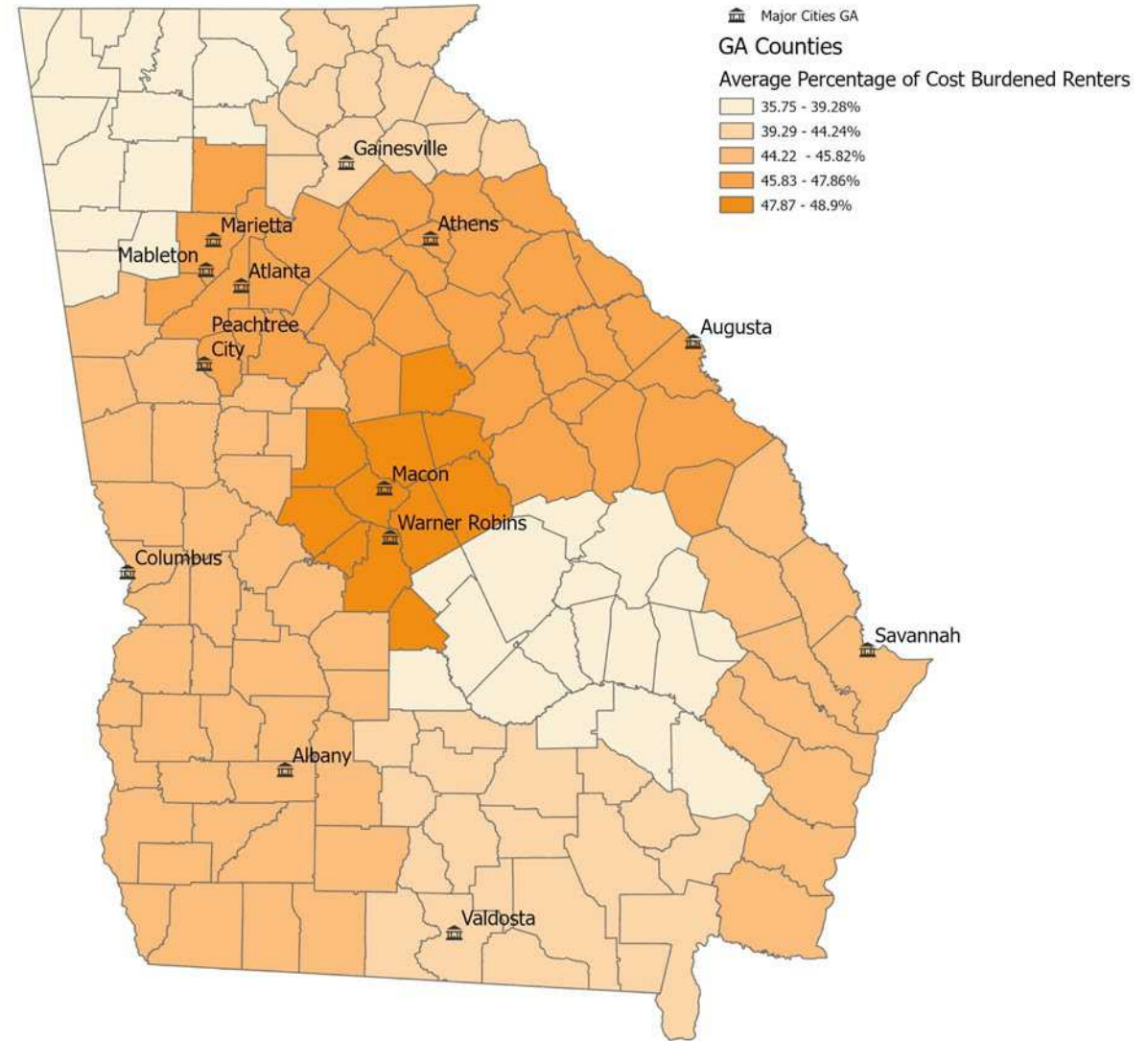
Gap Between Actual Median Household Income and Qualified Income

(Qualified Income = income needed for annual homeownership cost to equal no more than 30 percent of annual income)

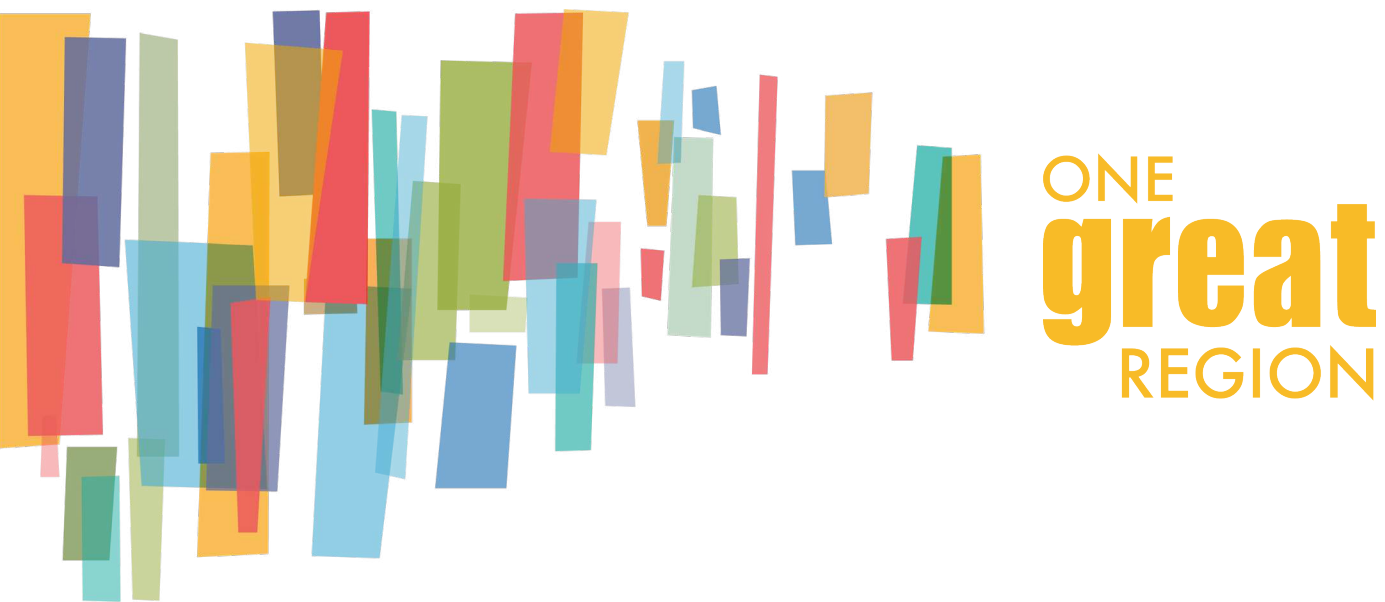
Source: Federal Reserve Bank of Atlanta



# Georgia Counties Average Percentage Cost Burdened Renters



Source: U.S. Census Bureau, ACS 5-year Estimates



# Housing in the Atlanta Region



ARC forecasts Metro Atlanta's population will reach 7.9 million by 2050



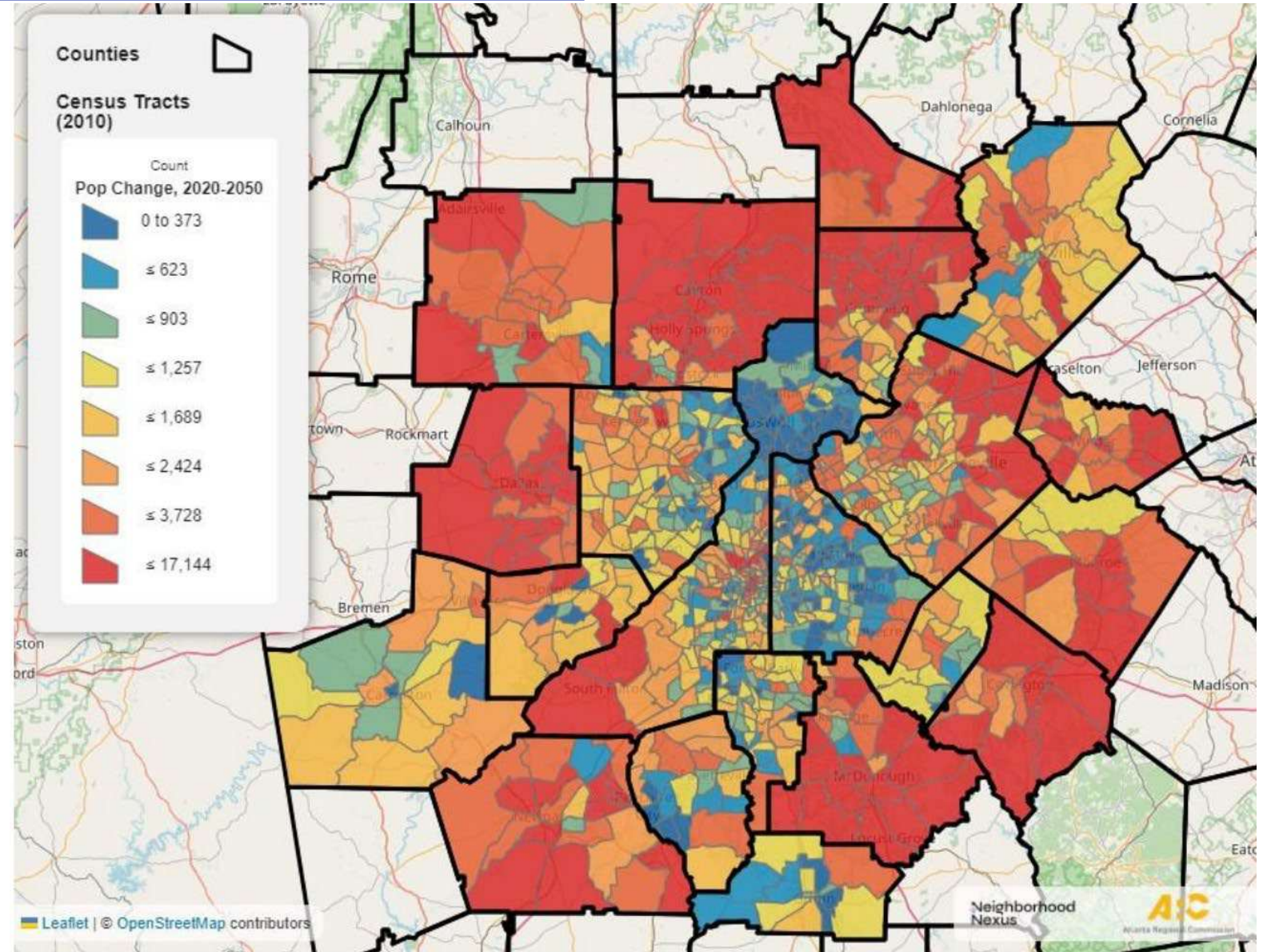


# Total Population Change, 2020-2050

## Total Population Change, 2020 - 2050

This map looks at total population change at the census tract level.

As can be seen, the outlying areas have the highest levels of total growth, but these areas also have the largest census tracts, so it is to be expected to see large numerical gains in these areas. There are, however, several tracts in the urban core that are “red”, meaning that these areas, too, are expected to gain significant population growth in the future.





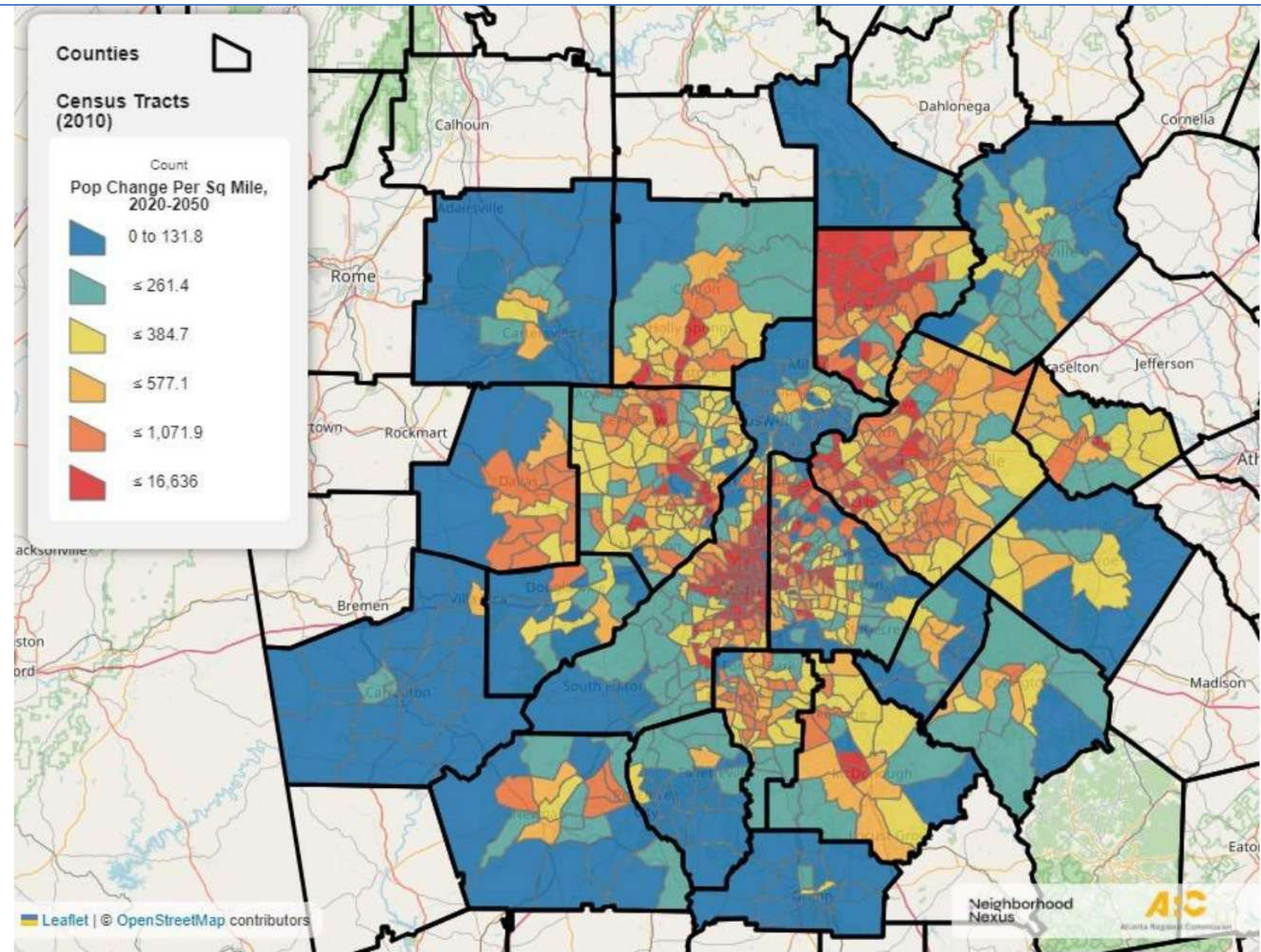
# Population Change Per Square Mile, 2020-2050

## Population Change Per Sq. Mile, 2020 - 2050

This map looks at population change per square mile at the census tract level. Therefore this is looking at which areas will densify the most.

As can be seen, this map serves as a stark contrast to the previous map as this normalizes for the size of the tract. Here we see that the urban core – in the city of Atlanta, areas surrounding Decatur in DeKalb, areas near the Vinings area in Cobb all will see significant densification in the upcoming years. This includes more suburban areas like Gwinnett, Forsyth and Cherokee (particularly near Woodstock) as well.

Finally, we see that many of those outlying areas there were “red” in the previous map are now blue because of the normalization by size of tract.



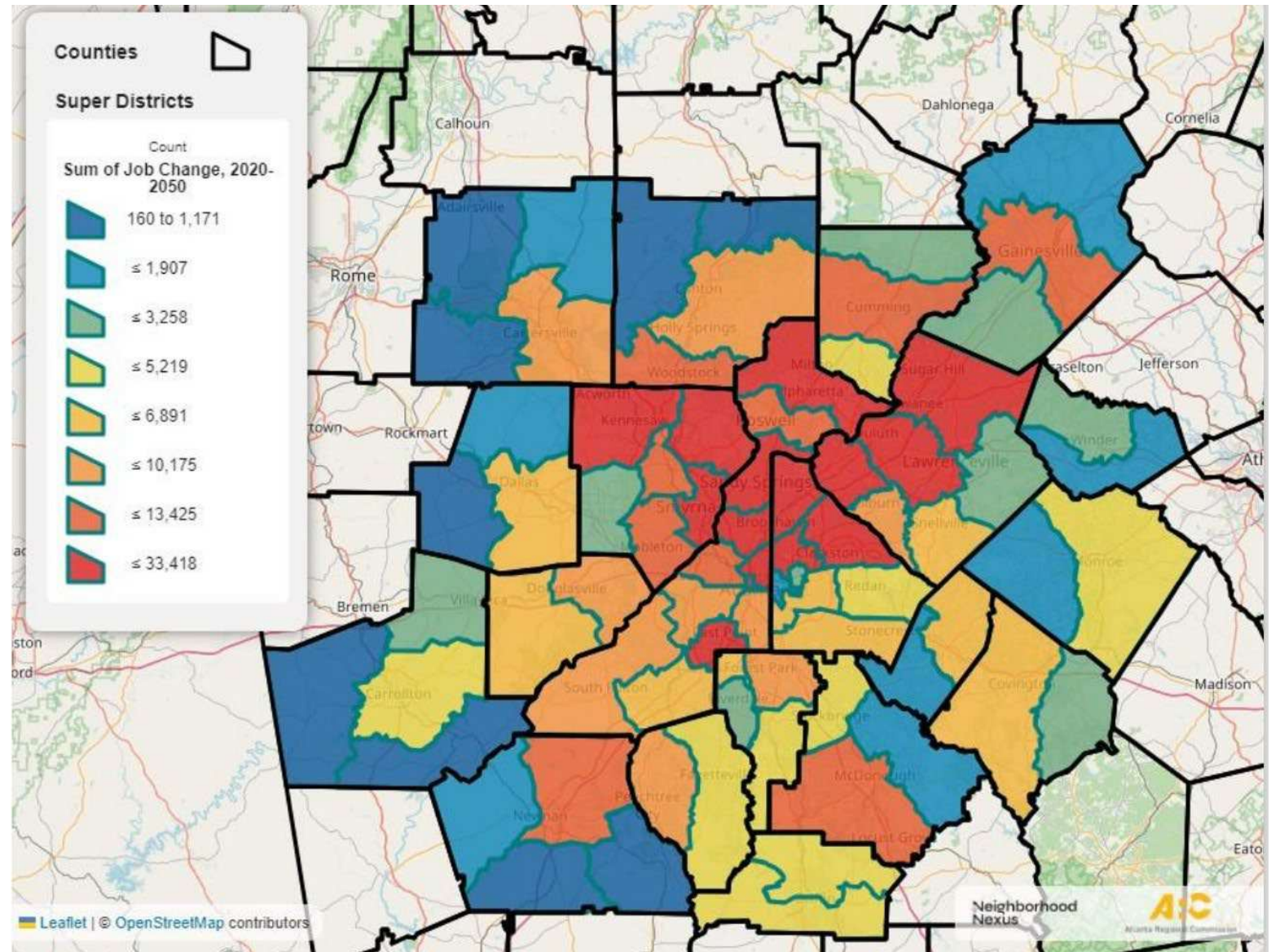


# Total Job Change, 2020-2050

## Total Job Change, 2020 - 2050

This map looks at job change at the ARC's Superdistrict level. Superdistricts were created by ARC to be a consistent small area geography over time. They are made up of aggregations of census tracts.

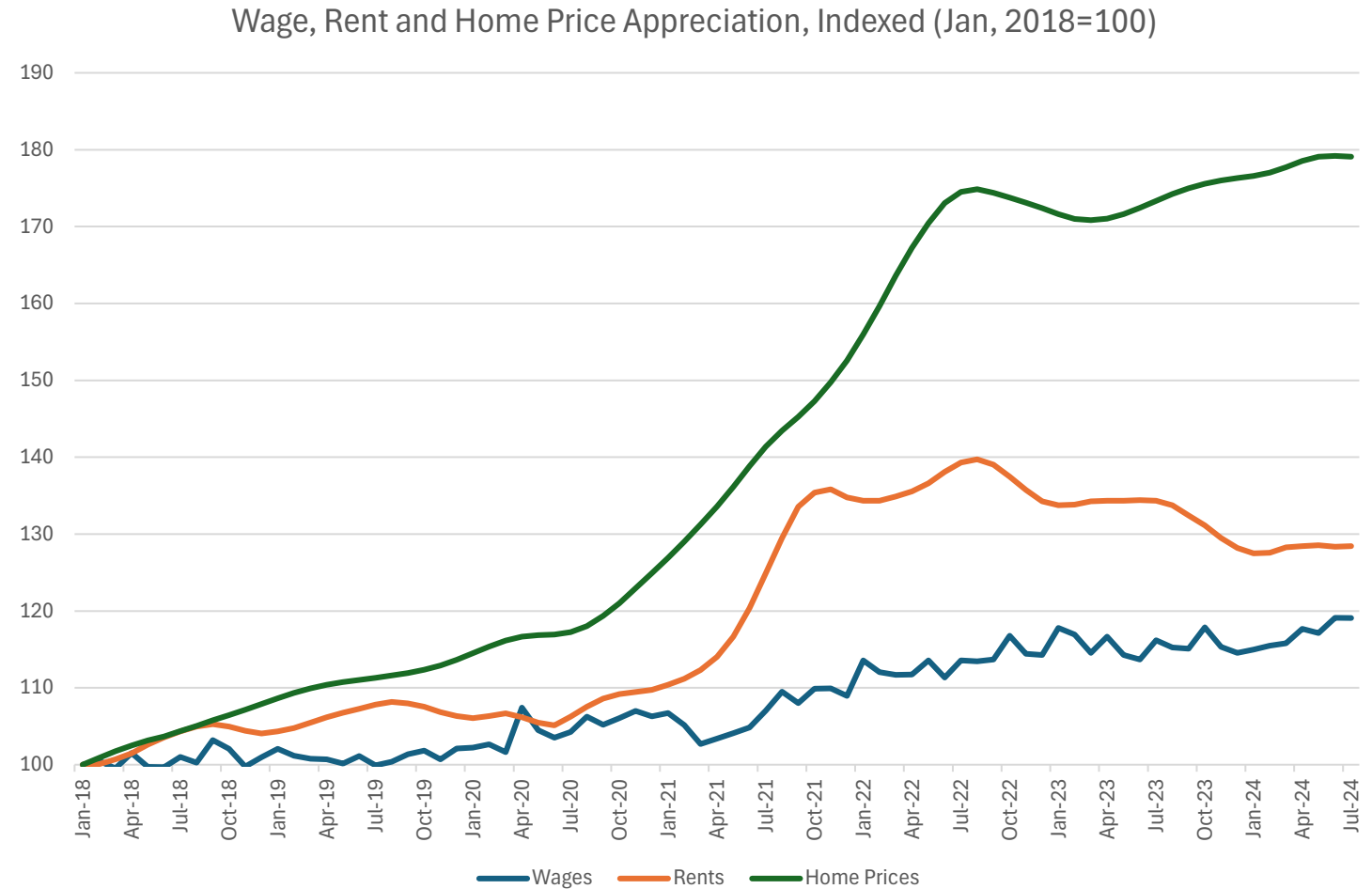
As can be seen, most of the forecast job growth will go to the northern parts of the region, continuing a historical trend. There are areas south, particularly around the Airport and in Henry County where job growth will be robust as well.



# Home Prices Rising Faster Than Wages

## Troubling Trends

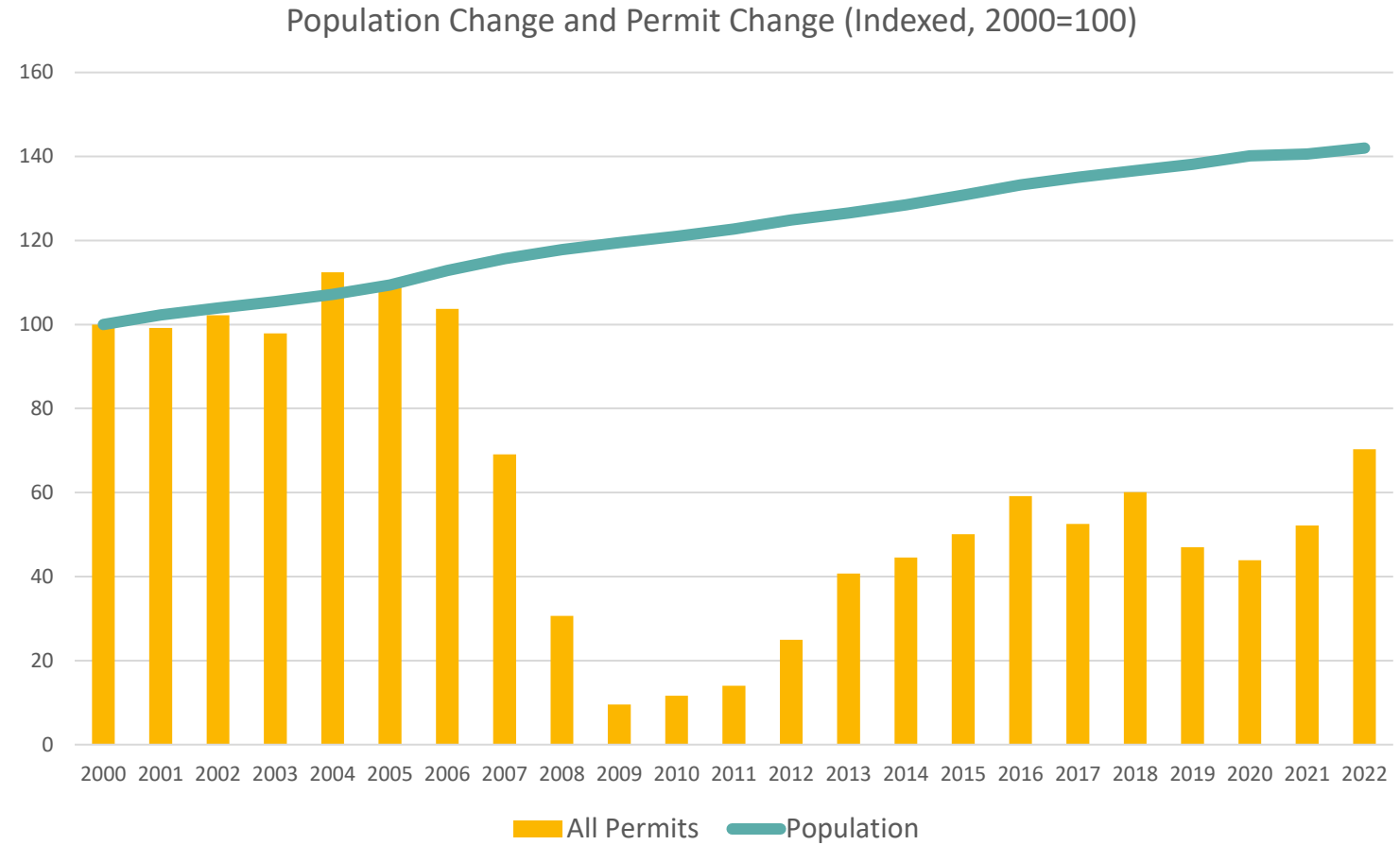
- Home prices rising faster than wages
- Building permits not keeping up with growth
- Loss of affordable units



# Building Permits Not Keeping Up With Growth

## Troubling Trends

- Home prices rising faster than wages
- Building permits not keeping up with growth
- Loss of affordable units

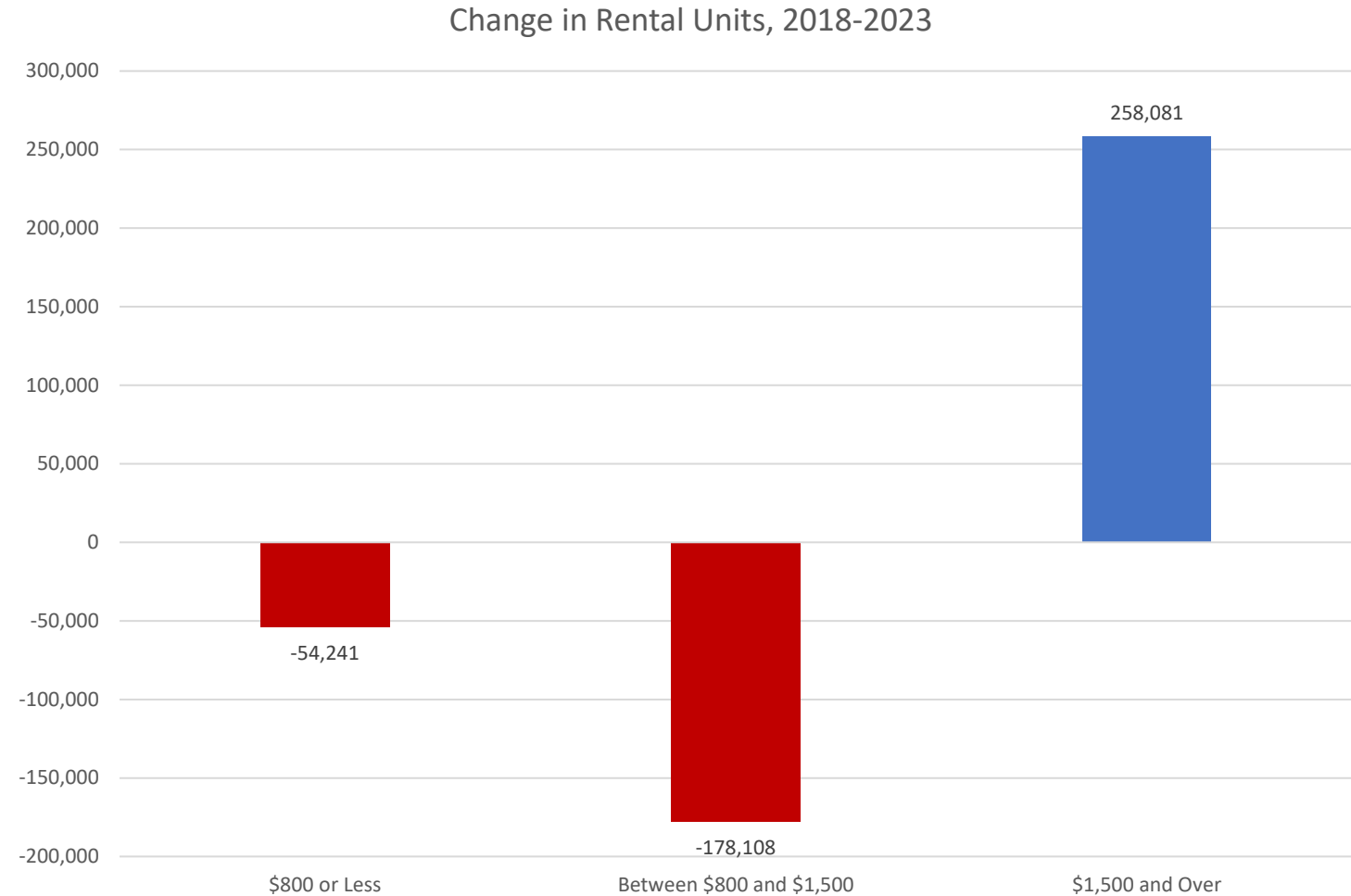


Source: Census Estimates & SOCDS

# Loss of Affordable Rental Units

## Troubling Trends

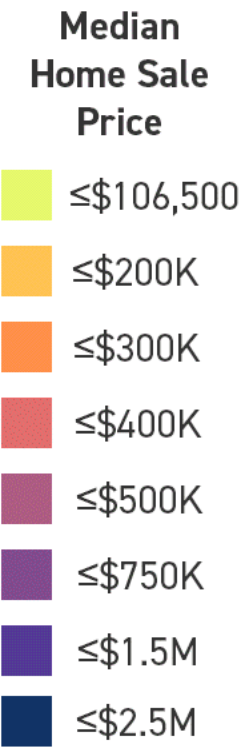
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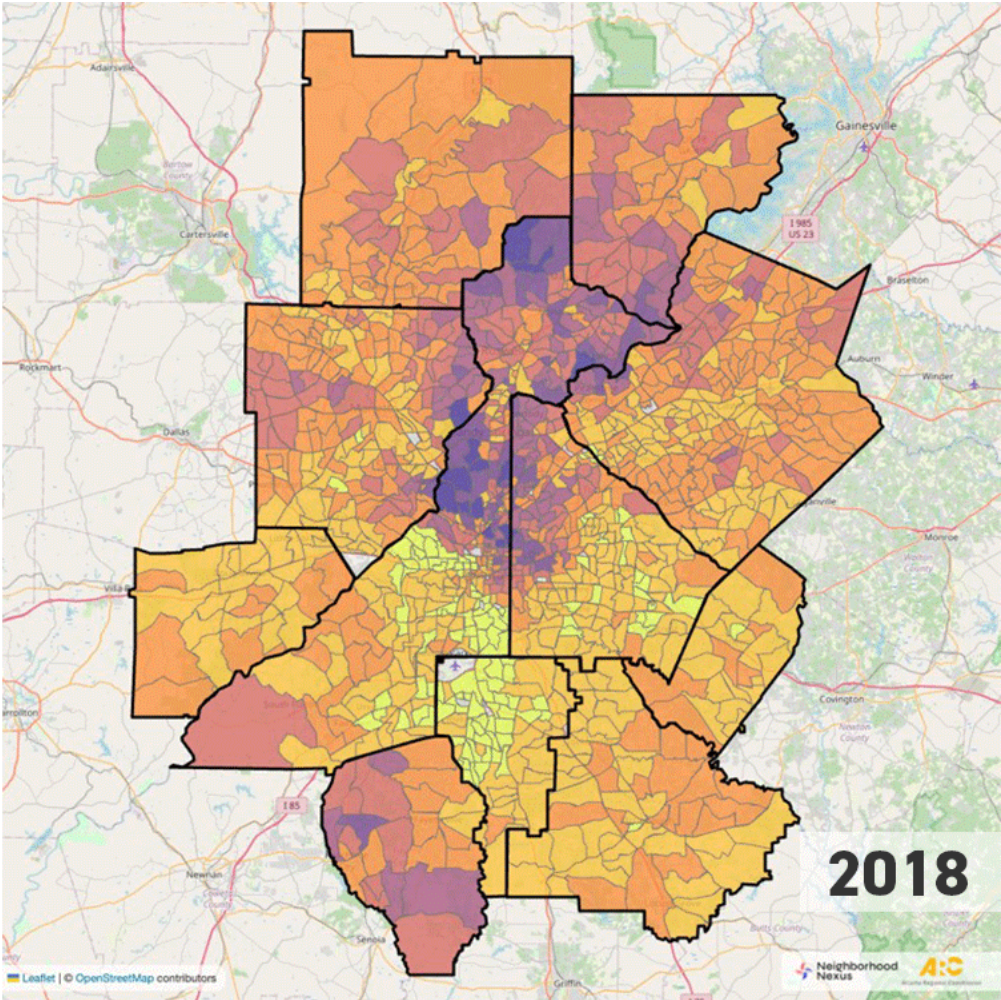
# Rise in Median Home Sale Price

## Median Home Sale Price Changes from 2018 to 2024



Analysis by:  
**Atlanta Regional  
Commission and  
Assemblage Consultation**

Data Source:  
**ATTOM Assessor and  
Transaction Data**



# This Is Happening Everywhere, Right?

Yes, but...

The Atlanta Metro market ranks #3 in the nation in home price appreciation and #4 in the nation in rental cost appreciation.

Region	Rank: #4	Rank: #3
	5-Yr Rent Appreciation*	5-Yr Home Price Appreciation*
Atlanta	38.5%	60.9%
Boston	25.3%	43.3%
Chicago	26.9%	35.3%
Dallas	29.8%	48.5%
Detroit	37.1%	40.6%
Houston	23.8%	40.4%
Los Angeles	26.8%	47.2%
Miami	57.4%	67.9%
New York	26.5%	33.8%
Philadelphia	27.6%	47.3%
Phoenix	44.1%	62.2%
Riverside	46.5%	56.7%
San Francisco	6.9%	25.6%
Seattle	24.8%	46.6%
Washinton	23.3%	32.4%



# Changing Demographics

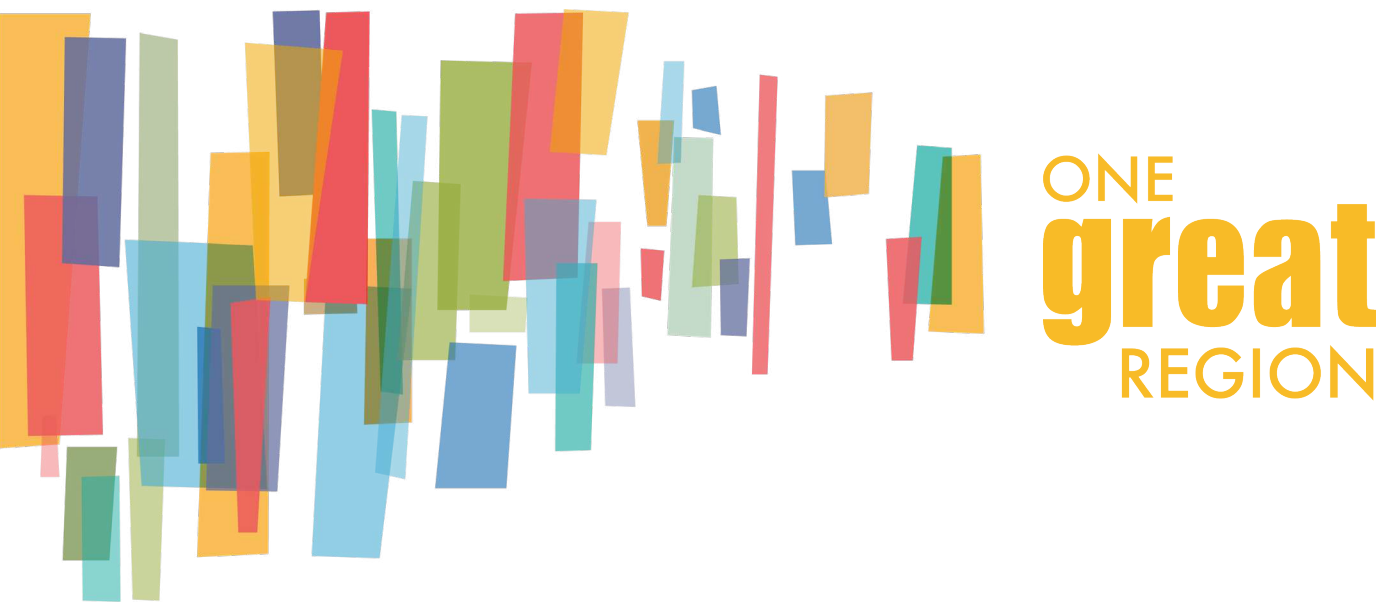
## **AARP Making Room**

- Adults living alone now account for nearly 30 percent of American households (largest demographic)
- By 2030, 1 in 5 people in the United States will be 65 or over
- 32% of 18- to 34-Year-Olds are living in parent(s) home



*Courtesy, City of South Fulton*





# Housing and Community Impacts

# Impacts of Low Supply and High Prices

## Median Age: First Time Buyer

- Age 28 years in 1991
- Age 38 years in 2024

## Median Age: Repeat Buyer

- Age 42 in 1991
- Age 61 in 2024

Median age of first-time U.S. homebuyers

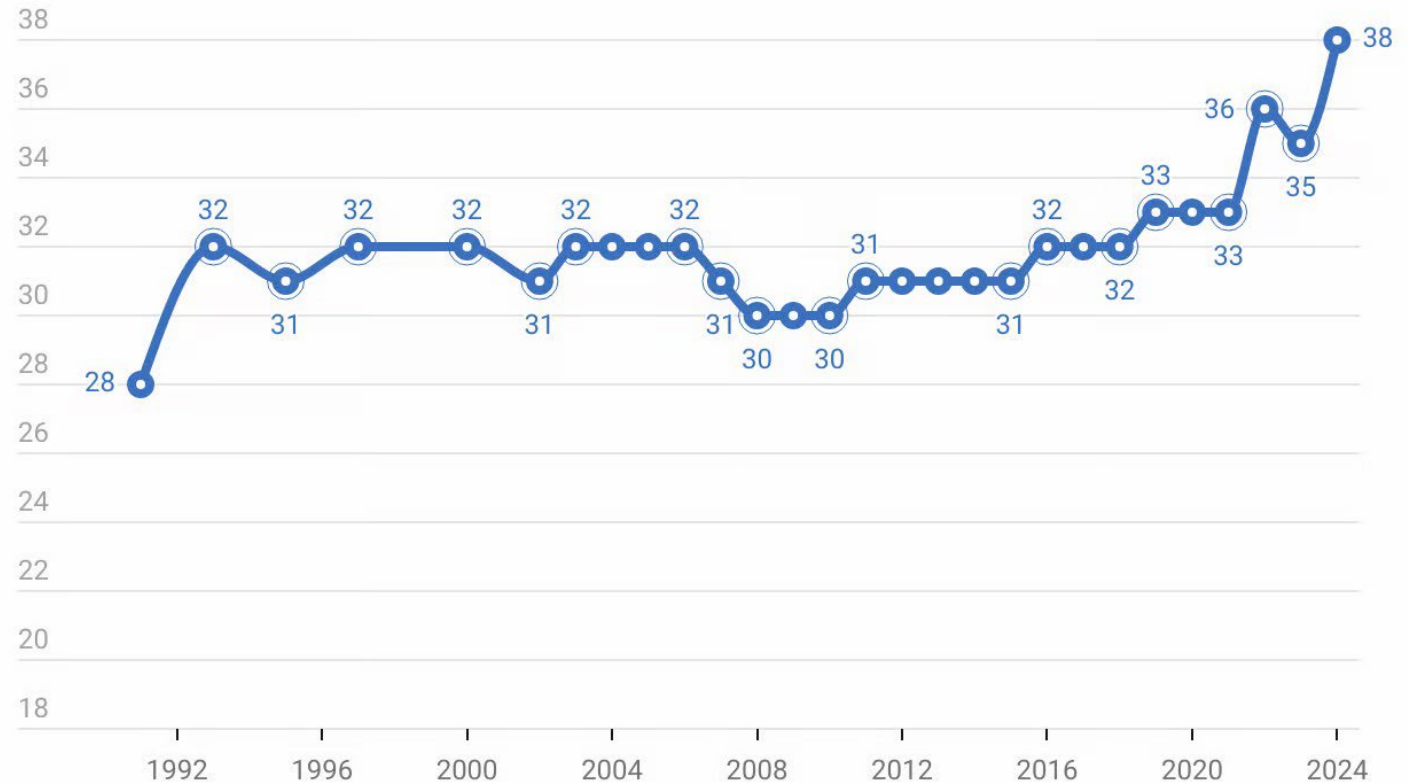


Chart: Lance Lambert • Source: National Association of Realtors • Created with Datawrapper



# Impacts of Low Supply and High Prices

## ATLANTA CIVIC CIRCLE

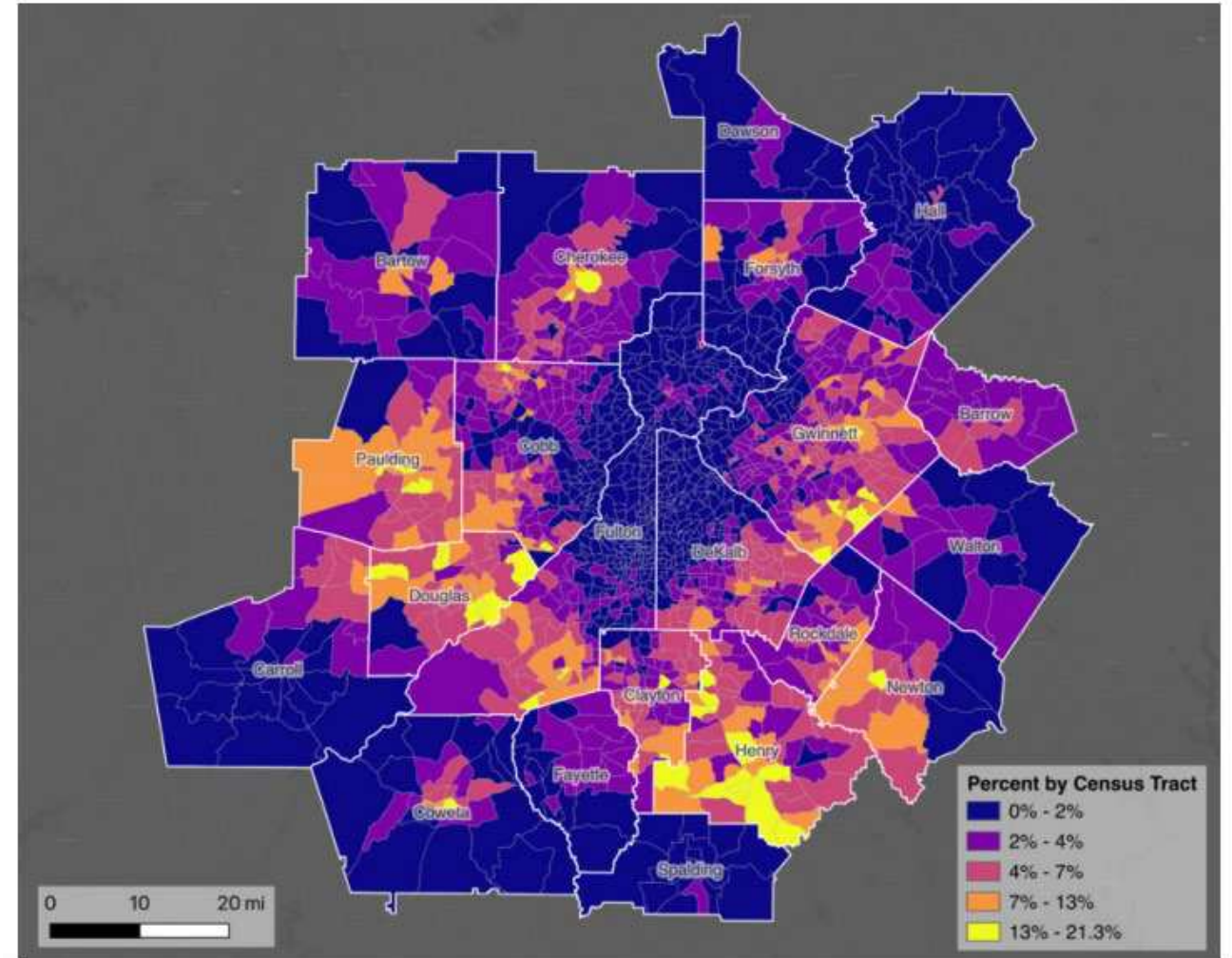
**Nearly 12,000 metro Atlanta public school students are unhoused**

*Nearly 2% of the 631,274 public school students in the five-county metro area are living on the streets, in shelters or extended-stay motels, doubled up with other families, or couch-surfing.*



# Resultant Regional Challenges

- 📊 Rising Cost, Decreasing Amount of Land for Housing
- 📊 Property Tax Increases
- 📊 Investor Purchases of Single-Family Homes



Source: <https://33n.atlantaregional.com/housing/corporate-landlords-in-atlantas-rental-market>



# Addressing Our Housing Challenges at the Regional Level



# Housing: ARC Tools and Resources

## 📊 Data Resource: Metro Atlanta Housing Strategy Toolkit

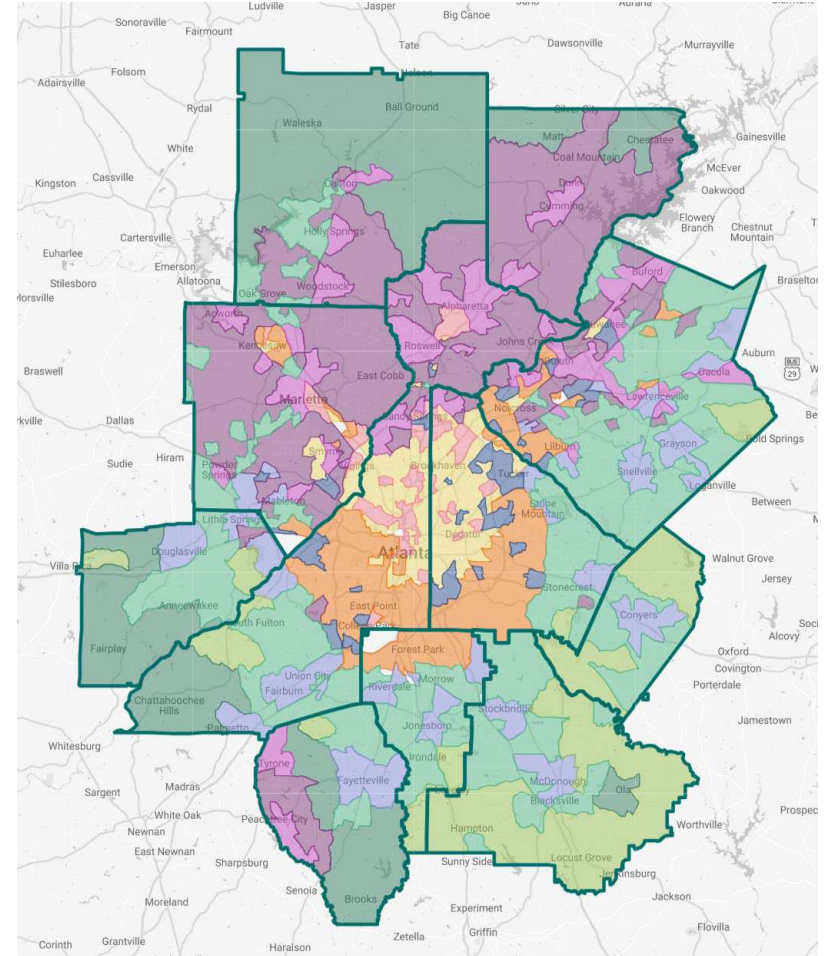
- Housing Strategies (6) and Action Items; Resource Library

## 📊 Convenings and Leadership Classes:

- Local Leadership Housing Action Committee (elected leaders)
- Regional Housing Task Force (municipal staff, H.A.)
- Atlanta Regional Housing Forum (open to all)

## 📊 Housing Planning & Technical Assistance:

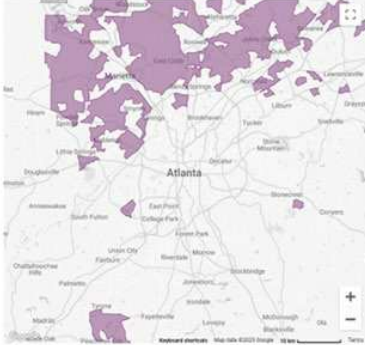
- Livable Centers Initiatives (LCI)
- Community Development Assistance Program (CDAP)
- Comprehensive Planning
- Development of **Regional Housing Strategy**



# ARC Metro Atlanta Housing Strategy Toolkit

A set of actionable steps to help cities and counties develop a stronger, healthier housing market that works for everyone

Home > Submarket to Higher-Priced Suburban Neighborhoods



**Submarket 6: Higher-Priced Suburban Neighborhoods**

Moderate-to-higher-priced suburban neighborhoods consisting almost entirely of single family homes.

- > Low proportion of residents in poverty (along with 1 & 5)
- > Mostly owners
- > Mostly SF housing units
- > Low proportion of cost-burdened owners (along with 5)

Median Home Sale Price (2023)	Home Sale Price Per Sq. Ft. (2023)	Median Building Area	Median Year Built
\$480,000 +14.8% since 2019	\$220.87 per sq. ft. +6.7% since 2019	2,260 sq. ft.	1995

Data source: ARC analysis of ATTOM Data Solutions' home sale transactions, 2019-2023. Explore this data further in the [ARC Explorer](#).

TOP STRATEGIES AND ACTION STEPS FOR THIS SUBMARKET

 **Increase Supply**

- ☒ Identify targeted areas appropriate for higher density
  - ☐ Mandate and incentivize affordable housing through inclusionary zoning
- ☒ Support smaller homes and ownership opportunities
  - ☐ Allow and incentivize innovative housing types
- ☒ Establish new or partner with existing housing entities

[Explore Related Resources](#)

 **Preserve Affordable Supply**

- ☐ Inventory affordable housing stock
  - ☐ Connect property owners with resources
- ☒ Create preservation programs and partnerships
  - ☐ Leverage funding resources for preservation
- ☐ Address blight

[Explore Related Resources](#)

 **Expand Capital Resources**

- ☒ Establish local housing funding resources and programs
- ☒ Identify regional funding mechanisms
  - ☐ Collaborate on new programs and partnerships

[Explore Related Resources](#)

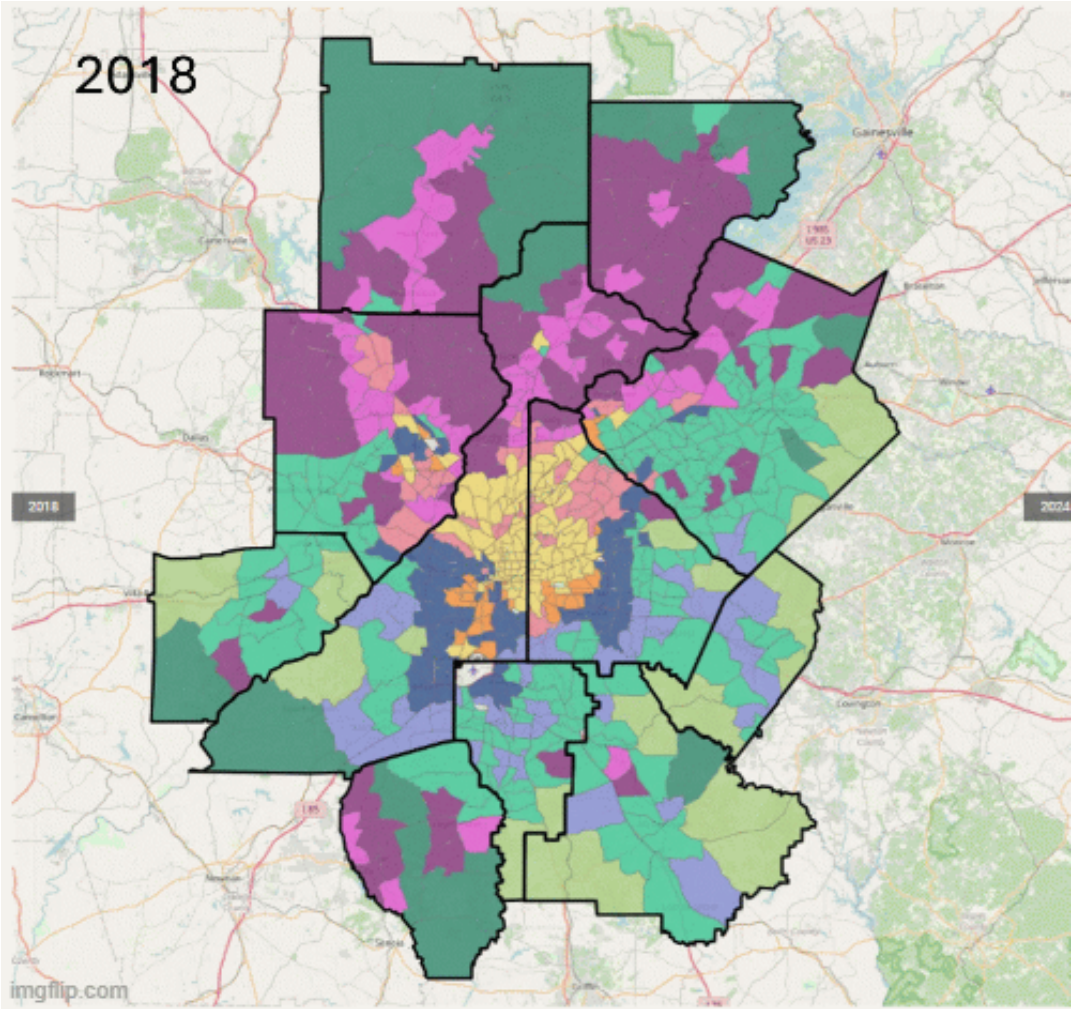
 **Develop Leadership & Collaboration on**

 **Promote Housing Stability**

- ☒ Identify and educate on housing instability
  - ☐ Establish housing stability policies and programs
- ☒ Connect to resources and establish partnerships
- ☒ Reduce evictions and homelessness

[Explore Related Resources](#)

 **Reduce Housing & Cost Burden**



Home - Metro Atlanta Housing Strategy

# Strategies, Action Items and Resource Library

- ▮ Increase Supply
- ▮ Preserve Affordable Supply
- ▮ Expand Capital Resources
- ▮ Promote Housing Stability
- ▮ Develop Leadership & Collaboration on Affordability
- ▮ Reduce Housing and Transportation Costs



## Promote Housing Stability

☐ Connect to resources and establish partnerships

☐ Establish housing stability policies and programs

☒ **Identify and educate on housing instability**

1. Educate staff, elected officials, and community on the indicators of housing instability in your area
2. Connect with school system and research McKinney Vento numbers to identify student housing need
3. Commission data on resident stability, housing, and homelessness

☐ Reduce evictions and homelessness

[Explore Related Resources](#)



# Strategies, Action Items and Resource Library



## Increase Supply

☐ Identify targeted areas appropriate for higher density

1. Downtown districts

2. Commercial and employment areas or corridors

3. Near amenities (schools, restaurants, retail, grocery stores)

4. Public land

5. Near transit stops: MARTA, Bus Rapid Transit, Transit-Oriented Development (TOD)

6. Trails and bikeways

☐ Mandate and incentivize affordable housing through inclusionary zoning

☐ Support smaller homes and ownership opportunities


☐ Allow and incentivize innovative housing types

☐ Establish new or partner with existing housing entities

Explore Related Resources

Home

Powered by Atlanta Regional Commission

 Atlanta Regional Commission

**METRO ATLANTA  
HOUSING STRATEGY TOOLKIT**

MAP

STRATEGIES

RESOURCES

ABOUT





Home » Resources

-- Identify areas appropriate for higher density ▾

🔍 Start typing to search table

TITLE	STRATEGY	ACTION STEP
<a href="#">Balancing Housing Supply and the Risk of Displacement</a>	Increase Supply	Identify areas appropriate for higher density
<a href="#">Encourage Infill Development</a>	Increase Supply	Identify areas appropriate for higher density
<a href="#">Housing Supply Accelerator Playbook</a>	Increase Supply	Identify areas appropriate for higher density
<a href="#">Infill Development Supports Community Connectivity</a>	Increase Supply	Identify areas appropriate for higher density
<a href="#">It's Unanimous: Columbus Approves Density-Friendly Zoning Changes</a>	Increase Supply	Identify areas appropriate for higher density
<a href="#">Transit Oriented Development</a>	Increase Supply	Identify areas appropriate for higher density
<a href="#">What is Missing Middle Housing?</a>	Increase Supply	Identify areas appropriate for higher density

# Local Government Housing Planning

-  Housing Summit
-  Housing Assessment
-  Housing Task Force
-  Housing Plan or Housing Strategy
-  Housing as part of a Regional Development Plan, Strategic Plan, Master Plan, LCI Plan
-  Housing Element in the Comprehensive Plan

## Regional Housing Strategy

-  ARC: Regional Housing Strategy 2025 - 2026



# Intentionally Building Affordable and Workforce Housing

# Who is our Workforce?

**Food  
Service  
Host**  
\$22,547

**Retail  
Salesperson**  
\$29,411

**Firefighter**  
\$46,696

**Postal  
Worker**  
\$54,267

**Elementary  
School  
Teacher**  
\$67,850

**Registered  
Nurse**  
\$80,122

Extremely Low 30% AMI

Very Low 60% AMI

Low 80% AMI

Middle 100% AMI

**Cashier**  
\$23,275

**Painters,  
Construction &  
Maintenance**  
\$39,291

**Paramedic**  
\$47,507

**Food  
Service  
Manager**  
\$65,250

**Dental  
Hygienist**  
\$79,685



# Workforce Housing Owner Maximums

2024 Owner Housing Maximums						
Max Sales Price at:	Efficiency	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	
120% AMI		\$271,080	\$290,340	\$348,480	\$402,480	\$448,920
100% AMI		\$225,900	\$241,950	\$290,400	\$335,400	\$374,100
80% AMI		\$180,720	\$193,560	\$232,320	\$268,320	\$299,280
60% AMI		\$135,540	\$145,170	\$174,240	\$201,240	\$224,460

## Maximum Home Cost Levels at Workforce AMI:

The maximum home price a family in the “workforce” income can afford if they are spending no more than 30% of household income on housing cost, inclusive of utilities.

2024 HUD FMR Area Income Limits						
Atlanta-Sandy Springs-Roswell, GA Metropolitan Statistical Area (MSA)						
Area Median Income (AMI)	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person
120% AMI	\$90,360	\$103,200	\$116,160	\$129,000	\$139,320	\$149,640
115% AMI	\$86,595	\$98,900	\$111,320	\$123,625	\$133,514	\$143,405
100% AMI	\$75,300	\$86,000	\$96,800	<b>\$107,500</b>	\$166,100	\$124,700
80% AMI	\$60,240	\$68,800	\$77,440	\$86,000	\$92,990	\$99,760
60% AMI	\$45,180	\$51,600	\$58,080	\$64,500	\$69,600	\$74,820
50% AMI	\$37,650	\$43,000	\$48,400	\$53,750	\$58,050	\$62,350
30% AMI	\$22,590	\$25,800	\$29,040	\$32,250	\$34,830	\$37,410

# Workforce Housing Rental Maximums

2024 Rental Housing Maximums					
Max Rent at:	Efficiency	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
100% AMI	\$1,883	\$2,016	\$2,420	\$2,795	\$4,460
80% AMI	\$1,506	\$1,613	\$1,936	\$2,236	\$2,494
60% AMI	\$1,129	\$1,209	\$1,452	\$1,677	\$1,870
50% AMI	\$941	\$1,008	\$1,210	\$1,398	\$1,557
30% AMI	\$565	\$605	\$726	\$839	\$934

## Maximum Rent Levels at Workforce AMI:

The maximum rent a family in the “workforce” income can afford if they are spending no more than 30% of household income on housing cost, inclusive of utilities.

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# Diverse Housing Types and Styles

## Starter Homes



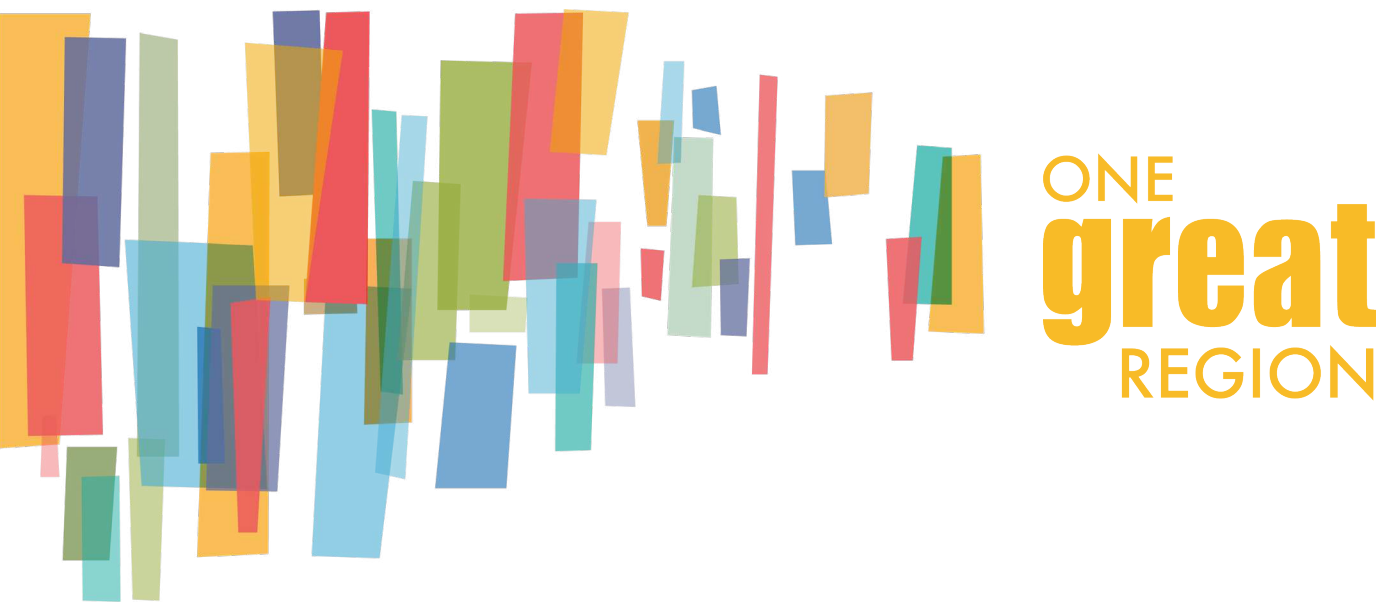
## Senior Housing



# Housing and Wraparound Services

- Lower income households may need additional services
- Wraparound services are designed to provide comprehensive, personalized supports and resources to increase housing stability and decrease homelessness
  - Wraparound team, case managers
  - Behavioral health services
  - Employment services
  - Family support services
  - Financial literacy and budgeting counseling





# Housing Actions at the Local Level

# Housing Development Fund Creation

## **Gwinnett Affordable Housing Development Fund**

- Deployed \$21 million from ARPA and HOME Investment Partnership Program
- Average investment \$20,000 per unit
- 65-80% AMI

## **Atlanta Urban Development Corporation**

- Intergovernmental Agreements (IGA)
- Mixed-Income: 30% Units at 50-80% AMI
- Home Ownership: 80-120% AMI

## **Public-Private Enterprise Agreement**

- Ground lease, long-term affordability



Legacy at Walton Crossing, Gwinnett



Redevelopment  
of Atlanta Public  
Schools  
Properties

# Leaning into ADUs, Cottages, Missing Middle

## Canton, GA

- ADUs allowed citywide, pre-designs, no permit fees
- North Canton Cottage Village

## Woodstock, GA

- Allows ADUs by-right in most zoning districts

## Union City, GA

- Pilot project for Cottages on Cochran

## Brookhaven, GA

- ADUs in all single-family zoning districts
- Removed minimum home size regulations

## Decatur, GA

- Duplex, Triplex, Quadplex Citywide



North Canton Cottage Village



# Non-Profit Partnerships, Community Land Trusts

## South Fulton, GA

- Recently completed first Habitat for Humanity Home
- Partnership with donor
- Habitat Atlanta as part of South Fulton Housing Assessment
- Potential to lean into missing middle housing types

## Community Land Trusts in Georgia

- First CLT in the U.S: New Communities, Inc. in south Georgia
- Permanent Affordability through Ground Lease
- Three metro-Atlanta CLTs:
  - Atlanta Land Trust
  - Decatur Land Trust
  - The Guild, the People's Community Land Trust



Courtesy: City of South Fulton



# City Land Purchases

## Brookhaven, GA

- Underutilized land on Buford Highway
- Development Partnership with DeKalb Housing Authority

## Decatur, GA

- Track for City Schools of Decatur
- Village at Legacy partnership with Decatur Housing Authority
- Creative Village housing for artists
- Preservation of greenspace and new running trails



Legacy Park, Decatur

# Dedicated Staff & Partnerships

## Canton, GA

- The [Canton Housing Team](#) was established in 2022 when the City of Canton was accepted into the Georgia Initiative for Community Housing Program.

## Decatur, GA

- Commissioned Housing Task Force in 2019 and hired dedicated Affordable Housing Planner
- Decatur Development Authority partner for the Oak Cottage Court development for city staff and teacher homes



Oak Cottage Court, Decatur



# Preservation and Adaptive Reuse

## **Gwinnett County, GA**

- County effort to combat homelessness
- Gwinnett Housing Corporation and Peachtree Corners
- County purchase of extended stay hotel
- Convert to affordable housing serving those earning less than \$45,000 per year
- Focus on homeless youth, kids aging out of foster care, senior citizens

## **Atlanta, GA**

- Ralph David House motel conversion
- 56 apartments at 30% AMI
- Stryant Construction, Terminus Design Group, Atlanta Housing, Invest Atlanta, Tandem Bank, Partners for Home, Atlanta Affordable Housing Fund



[Photos: Shabby 1960s Atlanta motel reborn as affordable housing | Urbanize Atlanta](#)



# Home Rehabilitation Programs

## ■ Marietta, GA

- CDBG Home Repair Program

## ■ DeKalb County, GA

- CDBG Home Repair

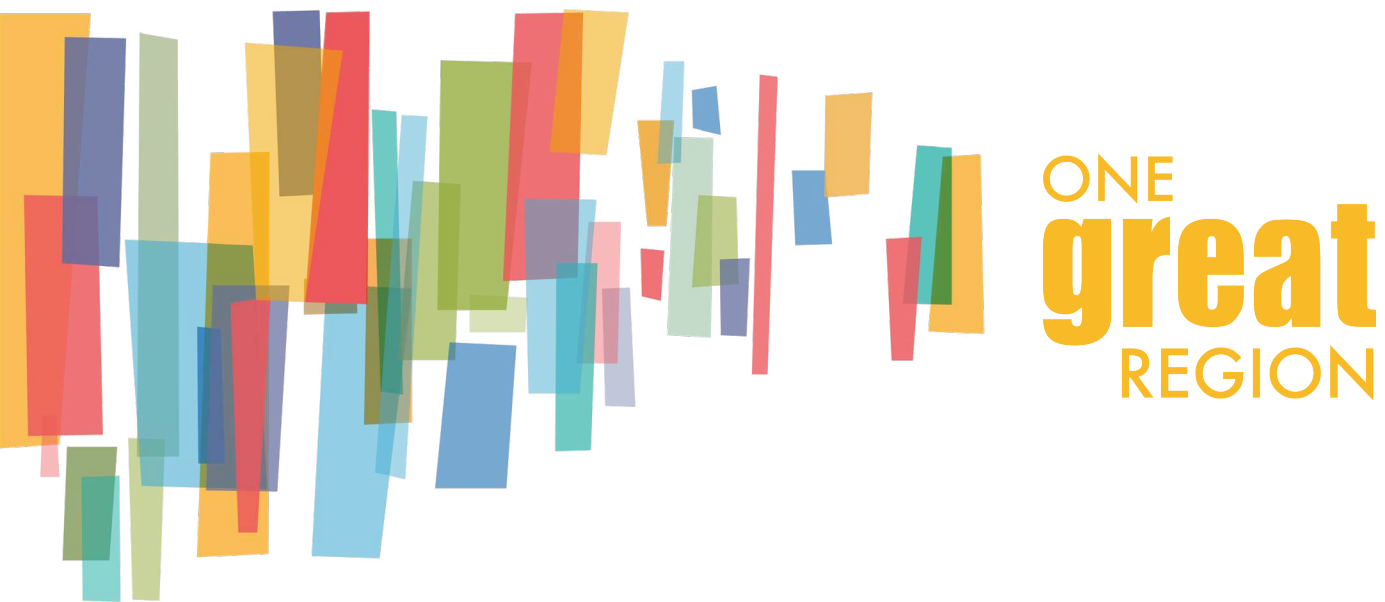
## ■ Decatur, GA

- MLK Weekend of Service (Volunteer)
- Decatur Home ReHAB
- General Funds, possible Housing Trust Fund

## ■ Non-profit repair programs



Courtesy City of South Fulton



# Housing Action at the State Level

# Georgia Rural Workforce Housing Initiative

## Governor Brian Kemp 2023 State of the State Address

- Housing Georgia's expanding workforce
- Supporting Georgia's continued economic growth and prosperity

## OneGeorgia Authority | Georgia DCA

- Eligible: city, county, consolidated government, local, regional, state authorities
- Development partners: non-profits, community housing development organizations

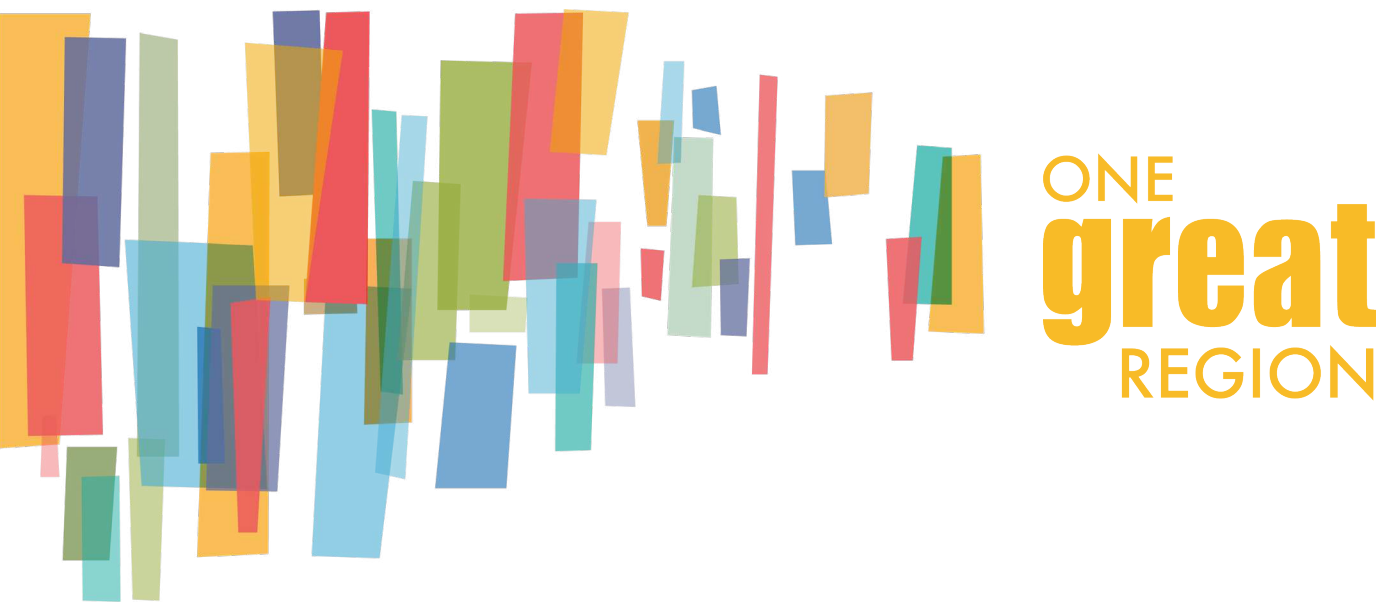
## Program Impact

- \$5 million in infrastructure developments
- Supporting 140 housing units in three communities



GEORGIA DEPARTMENT  
of COMMUNITY AFFAIRS





# What's Needed to Impact Housing?

# Summary: Lean Into Intentional Affordability

## Funding (Flexible)

- Housing Trust Funds (Local and State)
- Affordable Housing Development Funds

## Tax Incentives

- Tax Allocation Districts (TADs)
- Historic Tax Credits
- Opportunity Zones

## Partnerships (Long Term)

- Development Authorities
- Housing Authorities
- Public - Private Enterprise Agreements (PPEA)
- Community Land Trusts

## Innovation in Design

- Faster Construction Methods
- Design Aesthetics, Cost Savings

## Addressing Barriers to Housing

- Zoning & Regulation (Local and State)
- Land Cost (Public Land / Land Banks)
- Preservation Funding

## Housing Planning

- Transportation & Mobility
- Economic Development
- Access to Amenities
- Infill Development & Connectivity
- Activating Underutilized Land

# APA Housing Supply Accelerator



[Housing Supply Accelerator Playbook](#)





# ONE **great** REGION