

JUNE 2019

ONE ATLANTA

Housing Affordability Action Plan

MAYOR KEISHA LANCE BOTTOMS



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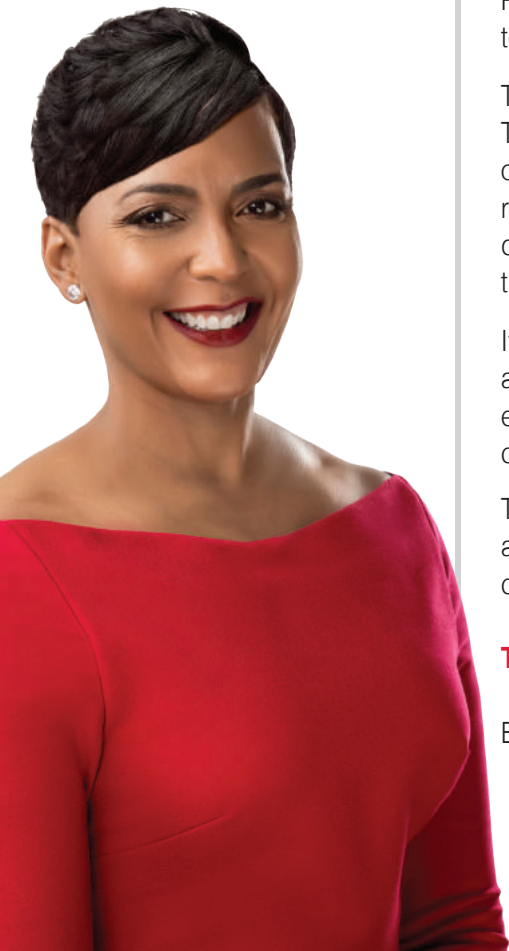
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Dear Neighbors:

Atlanta's vibrant culture, booming economy and welcoming spirit have attracted many new residents over the past decade, reinforcing what Atlantans have always known - our city is a great place to call home. Yet as our population and economy have continued to grow, housing prices and rents have also risen, creating challenges for many of our residents.

Across the nation, housing affordability is among the most difficult challenges facing cities today. Atlanta is no exception. My top priority as Mayor is ensuring that Atlanta is affordable for all who desire to call our city home and especially for long-time residents. That is why we are committing to achieve the most ambitious housing goals that our city has ever set. We will:

- Create or preserve 20,000 affordable homes by 2026 and increase overall supply;
- Invest \$1 billion from public, private, and philanthropic sources in the production and preservation of affordable housing;
- Ensure equitable growth for all Atlantans and minimize displacement; and
- Support innovation and streamline processes.

Achieving these goals will not be easy and will take all of us working together - public agencies, residents, businesses, non-profits, philanthropy, faith-based organizations, educational institutions, and more.

In my first year as Mayor, we invested more than \$100 million in public funds to help build and preserve more than 2,000 affordable homes and provide housing assistance. Also, I appointed Atlanta's first-ever Chief Housing Officer to lead and coordinate our housing affordability efforts.

Yet what we have done is just the very beginning of our efforts. To truly address the challenges we face, we must be bold, strategic, and courageous enough to do things differently. That is why I am proud to share our One Atlanta: Housing Affordability Action Plan, which outlines our path forward to ensure our city remains affordable for all who seek to call Atlanta home.

The Plan builds upon the efforts of many people who have worked tirelessly on this issue. This includes multiple City agencies and a diverse group of non-profits, philanthropic organizations, faith-based organizations, educational institutions, private companies, residents, and community members who came together under the banner of House ATL to develop recommendations, many of which are included in this Plan. The Plan represents the type of collaboration and shared effort that is critical to our collective success.

It is also another important step in our work to achieve our vision for One Atlanta - a safe and welcoming city with world-class employees, infrastructure and services, with an ethical, transparent, and fiscally responsible government, with thriving neighborhoods, communities, and businesses, and with residents who are equipped for success.

Together, we will create a city that continues to thrive - one that welcomes new residents and also ensures that the generations of Atlantans who have helped shape our city can continue to call it home.

Together, we can build an affordable Atlanta. Together, we will!

Best,

Mayor Keisha Lance Bottoms

To Our Fellow Atlantans:

Housing is a foundational bedrock of a healthy, thriving community. As our city continues to grow, we are committed to providing a pathway to affordable and equitable housing opportunities for all who desire to call Atlanta home.

At its core, this Plan is about more than housing. It is about ensuring that all of our residents can remain in Atlanta and share in the success of our city. Our organizations are working together to marshal our collective resources to achieve this promise.

The 45 actions in this Plan provide a roadmap to increase the supply of housing in the City of Atlanta for a full spectrum of residents. We will implement these actions in a transparent and open manner and hold ourselves accountable to the milestones, metrics, and goals outlined in this Plan.

The Plan is also a collective call to action for our partners - public agencies at every level, residents, businesses, non-profits, philanthropic organizations, and others - to join us in this critical work. We know that achieving our goals will take a tremendous amount work and collaboration, and you have our full commitment to do so.

Together we can fulfil the promise of this Plan and of One Atlanta.

Sincerely,



Terri M. Lee, Chief Housing Officer
Office of the Mayor



Amol Naik, Chief Resilience Officer
Office of the Mayor - One Atlanta



Tim Keane, Commissioner
Department of City Planning



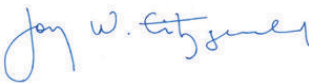
Dr. Eloisa Klementich, Chief Executive Officer
Invest Atlanta



Clyde Higgs, Chief Executive Officer
Atlanta Beltline Inc.



Chris Norman, Executive Director
Fulton County/City of Atlanta Land Bank Authority



Joy W. Fitzgerald, Interim President and CEO
The Housing Authority of the City of Atlanta, Georgia
(Atlanta Housing)

OUR VISION

Our vision is to provide a pathway to affordable and equitable housing opportunities for all who desire to call Atlanta home. To accomplish this, we will implement 13 initiatives and 45 actions to achieve four key goals:

Create or preserve 20,000 affordable homes by 2026 and increase overall supply

1. Leverage vacant public land for housing
2. Create and expand housing affordability tools
3. Revise the zoning code

Invest \$1 billion from public, private, and philanthropic sources in the production and preservation of affordable housing

4. Maximize existing funding sources
5. Develop new funding sources
6. Increase philanthropic and private investment in affordable housing

Ensure equitable growth for all Atlantans and minimize displacement

7. Prevent involuntary displacement
8. Explore the expansion of property tax programs for the creation and preservation of affordable housing
9. Expand awareness of and increase participation in housing affordability programs

Support innovation and streamline processes

10. Establish a Housing Innovation Lab
11. Continually improve building and zoning codes
12. Improve our system for developing and delivering affordable housing
13. Enhance community engagement

As we implement this Plan, our aim is to substantially increase the number of Atlanta residents who reasonably can afford their housing costs. Federal guidelines suggest that households should spend no more than 30% of their income on housing and utilities. Today many residents spend a higher proportion of their income on rent and homeownership costs. As a result, many people do not have enough to adequately pay for food, healthcare and other basic needs after paying for housing costs. Others have been moving farther away from job centers in an attempt to find more affordable housing options. This may reduce their housing costs but increase their transportation costs and the length of their commute.

A key goal of this Plan is to create or preserve 20,000 units of affordable housing. This goal was recommended by experts through the HouseATL process and reflects an ambitious but achievable target. 20,000 units will not solve our housing challenge in entirety, but it will put us on a pathway to achieve our vision.

For too many Atlantans, their ZIP code is a determinant of their access to opportunities. The promise of One Atlanta is a city where all residents have equitable access to quality public services and amenities, including public spaces, schools, transit, retail, job opportunities, affordable housing, and healthy and safe environments. This Plan is focused on helping to deliver on this promise.

While housing is a stabilizing factor for affordable, equitable, and resilient communities, this Plan is intended to complement not supplant other City efforts, such as those focused on public safety, education, or public health. All of these issues must be addressed to increase economic mobility and security for our residents and to ensure an equitable city. In addition, while this Plan supports the provision of housing units for permanent supportive housing, it does not directly address issues of homelessness. The City of Atlanta, through Partners for Home, is currently executing an action plan to house Atlanta's homeless entitled "ClearPath: Atlanta's Five-Year Plan to Make Homelessness Rare, Brief, and Non-Recurring". Information about the plan can be found on the Partners for Home website.



THE STATE OF HOUSING

To effectively address housing affordability in Atlanta, we need to understand how we got to where we are today. Atlanta's housing crunch did not happen overnight and is the result of several factors that have been building for decades. As a result, it will take a variety of actions and time to achieve our goals and ensure that anyone who wants to live in Atlanta has a pathway to affordable and equitable housing opportunities.

As Atlanta continues to become a destination city for business and development, the need for more accessible, affordable housing continues to rise.

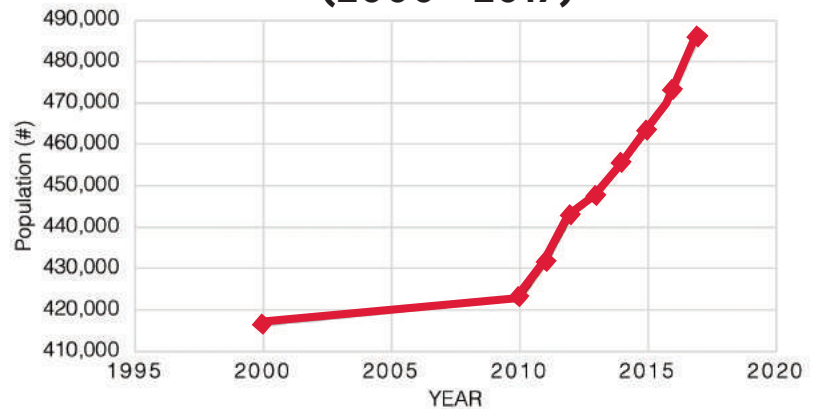


RAPID POPULATION GROWTH

Our city is growing. New residents are drawn to Atlanta by our strong economy, relatively-low cost of living, high quality of life, vibrant culture, and rich history. Since 2000, Atlanta's population has grown by 17% to more than 486,000 people.

In 2017, Atlanta was the third fastest - growing metropolitan region in the U.S. As our population grows, many of our long-term residents are experiencing challenges.

Population (2000 - 2017)



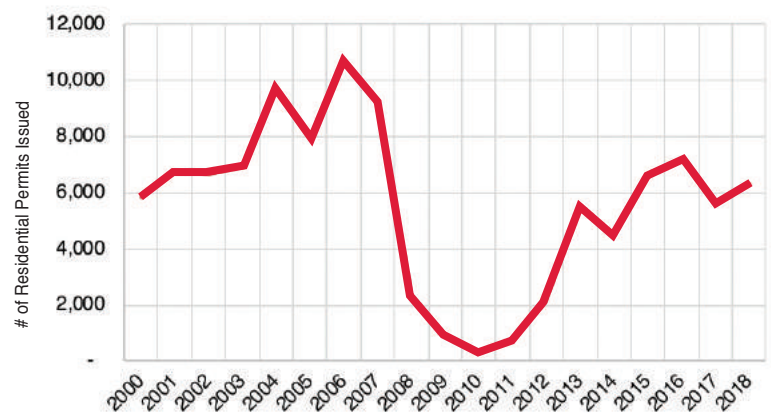
American Community Survey 5 - Year Estimates, U.S. Census Bureau (2000 - 2017)

CONSTRUCTION BOOM AT THE HIGH END OF HOUSING SPECTRUM

To meet our growing population, the city has experienced a building boom. Since 2000, more than 105,000 residential units have been permitted in Atlanta. While construction slowed during the recession of 2008, in recent years the pace of residential development has picked back up and is approaching pre-recession levels. Much of the new construction has been at the higher cost end of the housing spectrum to meet the demand of new residents, who are predominantly renters and earn higher incomes than legacy residents.

This is one reason why average rents and housing costs have increased. Despite the building boom, there is still a need to increase the supply of housing in Atlanta to keep pace with current and projected demand from low- and moderate-income residents. The current shortages of affordable housing supply relative to demand are another reason why housing costs are increasing.

Residential Unit Permits Issued (2000 - 2018)



American Community Survey 5 - Year Estimates, U.S. Census Bureau (2010, 2016); HUD User Data (2000-2010); Accela Permitting Database

Analysis by Department of City Planning, City of Atlanta (2018)

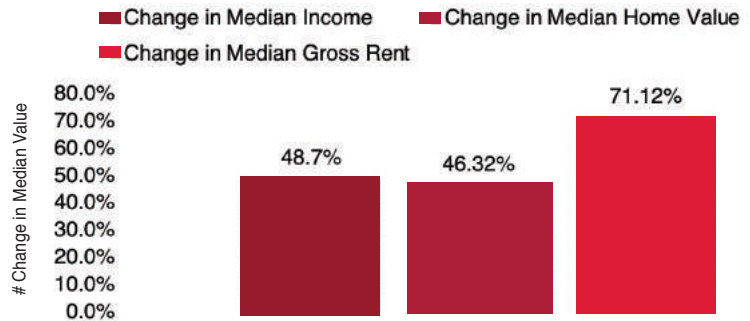
A GROWING MISMATCH BETWEEN HOUSING COSTS, WAGES, AND INCOME

While our economy has grown, not all Atlantans have equally benefited. For too many residents, wages have not kept up with rising rents. Between 2000 and 2017, Atlanta's median income increased by 48%, keeping pace with the 46% increase in Atlanta's median home value. But the median rent increased by over 70% during this time. While over 15% of Atlanta's households have an annual income of \$150,000 or more in 2017, over 27% of households earn less than \$25,000 annually.

As housing costs have grown and new construction has focused on luxury and higher-end market-rate housing, more Atlantans have been forced to spend a greater percentage of their income on housing costs. In 2016, nearly half of Atlantans were considered housing-cost burdened (defined as spending more than 30% of their income on housing and utility costs combined).

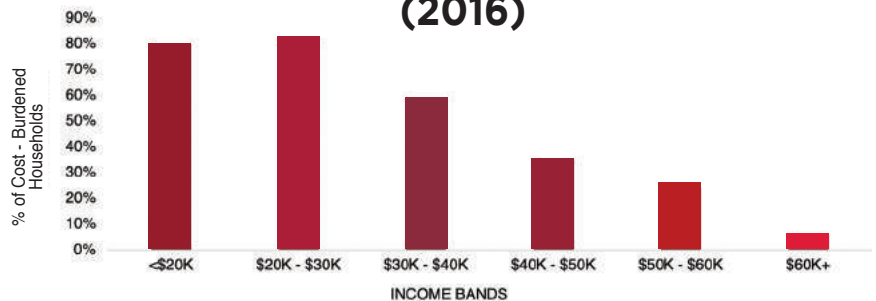
According to the Center for Neighborhood Technology (CNT), a national non-profit that developed a national Housing and Transportation Affordability Index, Atlantans spent an average of 48% of their income on housing and transportation in 2015. CNT estimates that transportation costs average almost \$11,000 per year per household in Atlanta.

% Change In Median Value (2000 - 2017)



American Community Survey 5 - Year Estimates, U.S. Census Bureau (2000 - 2017)

Rental Housing Cost Burden By Income (2016)

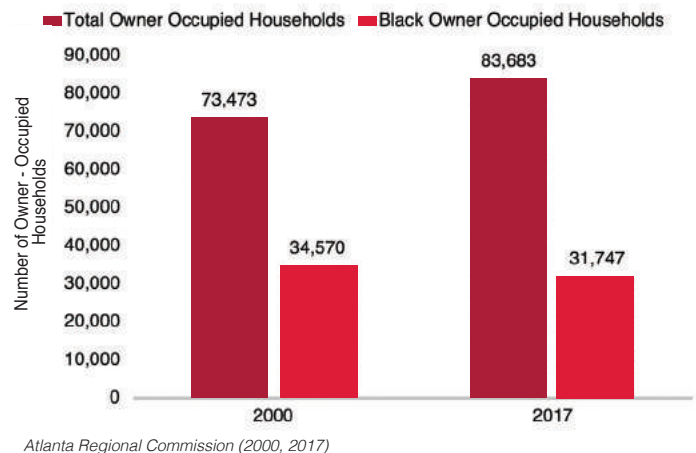


American Community Survey 5 - Year Estimates, U.S. Census Bureau (2016)

DECREASE IN HOMEOWNERSHIP, ESPECIALLY AMONG COMMUNITIES OF COLOR

As housing costs have increased and credit constraints have risen in Atlanta, overall homeownership rates have remained steady; however, homeownership rates for communities of color and low-income residents have declined. This is a significant concern as homeownership is one of the primary sources of wealth building and inherited wealth between generations. Between 2000 and 2017, black homeownership rates declined 5.5%, representing a decrease of nearly 3,000 black homeowners in Atlanta. Between 2010 and 2016, there was a 15% decline in homeownership rates for all households in Atlanta earning less than \$100,000.

Owner-Occupied Households (2000, 2017)

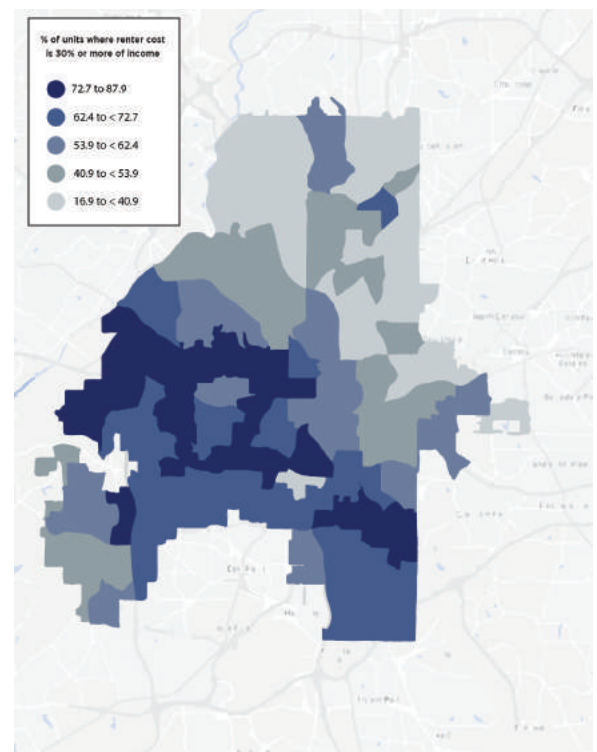


WORSENING DISPARITIES ACROSS NEIGHBORHOODS

Income, rents, homeownership rates, evictions, race/ethnicity, and other demographic and housing characteristics vary greatly across Atlanta, with significant differences between neighborhoods in the north and south. For example, the South of the City has a larger population of people of color and a higher percentage of people paying more than 30% of their income on housing costs than other areas in Atlanta.

In 2015, the most recent year for which data is readily available, many neighborhoods in Atlanta's south and west sides experienced high rates of rent-burdened residents. This is in large part a reflection of the fact that residents in these areas had lower than average incomes. In some neighborhoods in the south and west sides of Atlanta, more than 70% of renting households were paying 30% or more of their income to rent, while in a vast majority of neighborhoods in the north, less than 10% of renting households were rent-burdened.

% of Households Rent Burdened (2016)



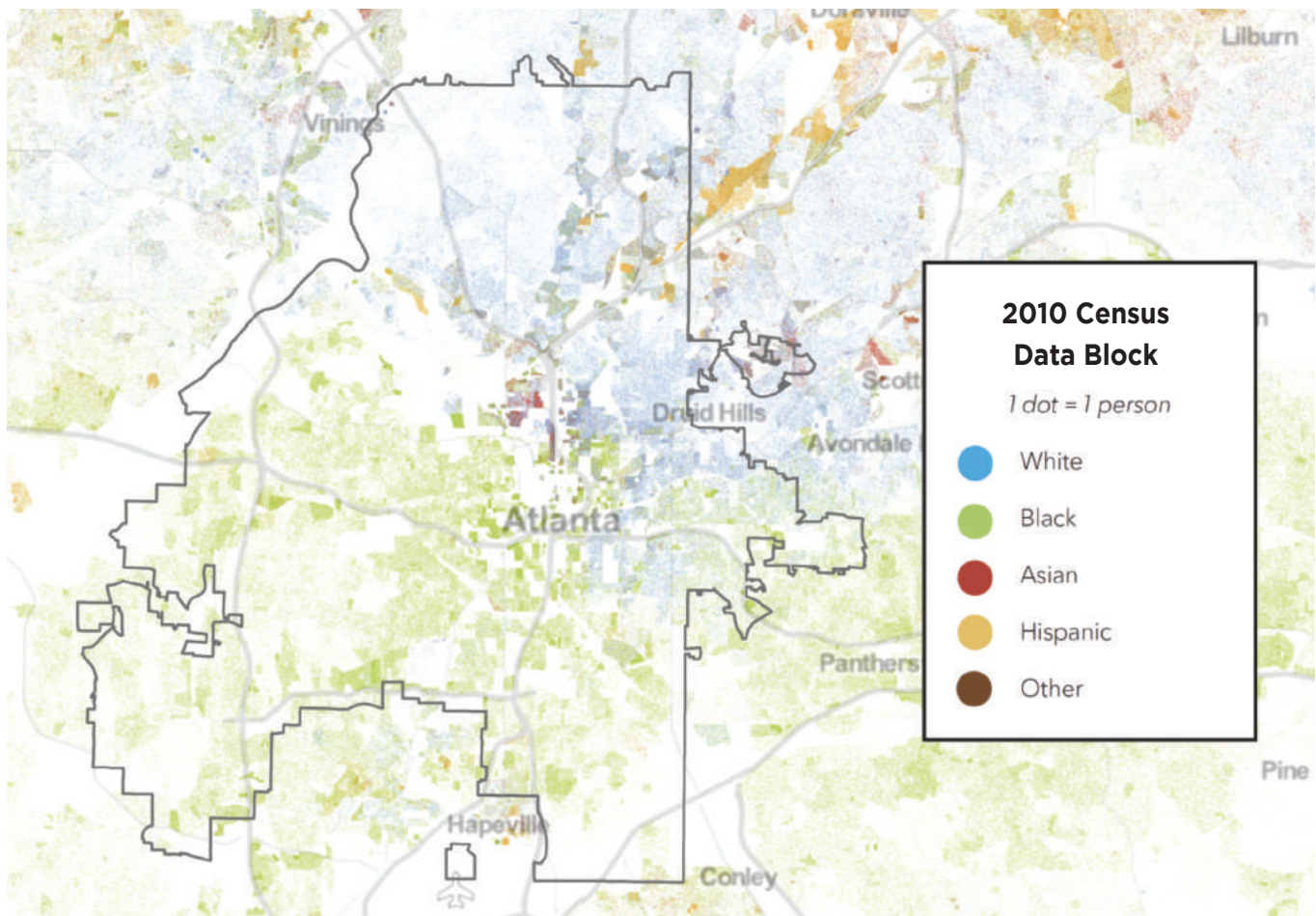
American Community Survey, U.S. Census Bureau (2016)

That same year, 22% of renting households in Fulton County received an eviction notice. A high percentage of these evictions were filed against households in Atlanta's south and westside neighborhoods.

Health outcomes also vary between neighborhoods. While Buckhead and Bankhead are physically only 5 miles apart, Atlantans born in Bankhead live on average 13 years less than those born in Buckhead. Research has shown that neighborhoods can be a good predictor

of health, due to extreme differences in our environments that externally influence health and well being – such as air quality and access to affordable nutritious food, quality schools, active greenspaces, or jobs. While not specifically included in this Plan because these solutions go beyond housing, the City is working in a number of different ways to improve the quality of life and amenities for all Atlantans to ensure that residents have access to quality resources in every neighborhood.

Racial Distribution (2010)



Cable, Dustin and the Demographics Research group, University of Virginia (2013)

AFFORDABILITY AND INCOME

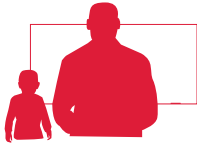
Atlanta's residents have made our economy strong and are what keep it growing. They are what have created our welcoming, unique culture and what make us stand out on the map, nationally and internationally, as a leading city.

As we work to ensure that prosperity is enjoyed by all Atlantans, we need to make sure there are affordable housing opportunities for residents at all income levels, at all stages of life, in all of our communities.

This means providing affordable housing opportunities for our firefighters, police officers, teachers, sanitation workers, road repair crews, and other City employees - those who rescue us in times of need, keep our streets clean and safe, educate our children, and keep traffic flowing, among other critical functions. It means providing housing opportunities for our service industry and health-care workers who fuel our economy and care for

us and our loved ones. It means providing housing opportunities for our veterans who have served our country. It means providing housing opportunities for young adults and young families who are our future as well as existing residents who have fueled our growth. And it means enabling our seniors and legacy residents to stay in the city that they helped build.

Affordable housing is about providing meaningful access to opportunities for our residents who are vital to our city. But affordability means different things to different people. Our goal is to provide a variety of housing options for a full spectrum of residents so that all who desire to call Atlanta home can afford to live here. This Plan focuses on actions to create and preserve homes that are affordable to households with incomes below 120% of Atlanta's area median income (AMI), with an emphasis on households with incomes less than 60% of AMI.

						
	Retiree on Fixed Income	Service Industry Worker	Sanitation Worker	Single Parent with a child	Family 4 people	Young Married Couple
No. in Household	1	1	1	2	4	2
Estimated Household Income	\$16,000	\$22,000	\$28,000	\$46,000	\$70,000	\$75,000
% of Area Median Income (At or Below)	30%	50%	60%	80%	100%	120%
Max Rent They Can Afford	\$400	\$550	\$700	\$1,150	\$1,750	\$1,875
Max Home Price	\$46,400	\$63,800	\$81,200	\$133,400	\$203,000	\$217,500

Source: U.S. Department of Housing and Urban Development (2019)



CREATE OR PRESERVE 20,000 AFFORDABLE HOMES BY 2026 AND INCREASE OVERALL SUPPLY

Create and preserve housing so all Atlantans can afford to live in Atlanta.



Jacquim Curtis

As a recent college graduate, Jacquim knew he wanted to put down roots in Atlanta, but the cost of city living proved prohibitive, even on a young professional's salary. In an effort to manage his entry-level income, Jacquim originally opted to live with family members in a more suburban part of Georgia. While he was proud to work for one of Atlanta's premier sports and entertainment agencies, his daily commute into the city felt more and more like a job of its own. Each morning Jacquim drove an hour and forty-five minutes to his office. He soon realized that he had to live in Atlanta.

Like many millennials, Jacquim wondered whether financing and maintenance costs would be an intractable challenge to him purchasing a home. Jacquim learned about Invest Atlanta's homeowner's down payment assistance program, which helps first-time

home buyers meet their down payment requirements. As part of the program, Jacquim attended a free home ownership seminar, which walked him through the steps of buying a home and navigating lenders. The information he received was taught by leading experts in the Atlanta housing market and presented in a manner that made Jacquim feel confident that home ownership in Atlanta would be attainable for him after all.

Today, the 29-year old young professional is a proud homeowner and his daily commute is significantly shorter. He is enjoying his newfound independence from his family's house in the suburbs and loves being able to walk from his house to several city offerings including grocery stores, pharmacies and nightlife.

1. LEVERAGE UNDERUTILIZED PUBLIC LAND FOR HOUSING

Land acquisition can be a significant cost in housing development. We need to use all of our publicly available land wisely to maximize housing opportunities and to accommodate Atlanta's continued population and economic growth. To accomplish this, we will:

Expedite the development of affordable housing on vacant publicly owned land

The City and its quasi-public agencies including the Housing Authority of the City of Atlanta (Atlanta Housing), Invest Atlanta, Atlanta Beltline Inc., and Fulton County Land Bank, among others, own more than 1,300 acres of vacant land throughout Atlanta. While some parcels are being preserved for economic development and infrastructure needs or are not suitable for housing, others could potentially be used for housing.

We will survey all of the land owned by the City and quasi-public agencies to determine which properties are potentially suitable for affordable housing and develop a database to track these properties. Utilizing the new database, we will work across all public agencies and with external partners to build affordable housing on underutilized public properties that are deemed suitable, including former public housing sites that are now vacant.

Utilizing Atlanta's Public Land for Affordable Housing: Reactivating Vacant Public Housing Sites

Land acquisition is often one of the most expensive components of housing development. The Housing Authority of the City of Atlanta (Atlanta Housing) owns more than 400 acres of land that is available for redevelopment as affordable housing. Earlier this year, Atlanta Housing created a strategic plan to accelerate the development of these properties.

A priority of this plan is to break-ground on affordable housing projects on a number of these sites. These land and parcels include the former Bankhead Homes, Bowen Homes, Englewood Manor, Herndon Homes, Palmer House, and U-Rescue Village/North Avenue. As the initiative progresses, Atlanta Housing may expand this effort to include other properties as well.

Additionally, Atlanta Housing will facilitate the development of affordable housing in mixed-income developments on these parcels and will seek to incorporate, wherever possible: grocery stores; healthcare facilities; and improved access to public transportation, job and commercial centers, quality schools, and parks and greenspace. To achieve this initiative's ambitious goal, Atlanta Housing is collaborating with other public agencies and non-profit and private-sector partners including Invest Atlanta, Atlanta BeltLine Inc., Westside Future Fund, and Atlanta Public Schools, among others.

The activation of these sites could produce approximately 4,800 homes, up to 45% of which would be affordable.



Vacant properties are being redeveloped to create and preserve affordable homes.

Expedite the redevelopment of blighted, vacant, delinquent, and distressed properties

Some of our neighborhoods contain vacant and abandoned properties that contribute to blight and serve as havens for illicit activity. We will work to identify and expedite the redevelopment of these properties to create and preserve affordable homes. Priority focus will be given to blighted properties with high incidents of code violations and properties with delinquent property taxes and/or City-issued property liens.



Housing in Baltimore, Maryland

Baltimore's Vacant to Value Program

Decades of population loss and economic decline in Baltimore resulted in a large number of abandoned and dilapidated properties throughout the city. In 2010, Baltimore had more than 16,000 vacant buildings; 25% of which were owned by the City.

In an effort to transform these properties, which contributed to neighborhood blight, and as part of the City's effort to add 10,000 families, the City launched the Vacant to Value (V2V) program in 2010. The V2V program aimed to activate vacant properties to attract new residents and companies, raise property values, and increase local tax revenue. As part of the program, the City streamlined the sale of City-owned properties, leveraged private actors to repair and rehabilitate vacant properties, and increased code enforcement to encourage developers to repair buildings. The V2V program also included several programs to assist homebuyers in purchasing vacant properties, including funding for closing costs, down payment assistance for first-time homebuyers, and loans for City employees.

As of 2018, more than 4,200 vacant buildings were rehabilitated and over 2,700 dilapidated properties were demolished through the V2V program.



2. CREATE AND EXPAND HOUSING AFFORDABILITY TOOLS

A key component of any effort to build or preserve affordable homes and maintain their affordability is the availability of land and funding. Financial tools, such as acquisition financing, low-interest loans, subsidies, gap financing, tax credits, and incentives make it possible for the City, developers, and non-profit organizations to build homes at a lower cost, making them affordable to more people. In addition, many of these tools keep homes affordable for a defined period of time – typically 10-30 years. As this plan is implemented, we will work to find opportunities to increase the duration of affordability for City-funded projects. The City has several tools at its disposal to build and preserve affordable housing, but the scale of our city's housing challenge requires new and expanded solutions. To accomplish our goals, we will:

Expand local homeownership opportunities via down payment assistance programs

Homeownership helps people build wealth and strengthens communities. Often, low-income or fixed-income residents cannot buy homes because they do not have enough money for a down payment or because they have credit challenges. Atlanta's down payment assistance programs help potential homeowners become ready for homeownership by assisting with credit challenges and by providing funding for down payments. We will expand our existing down payment assistance programs to reach more potential homeowners.



Once renovated, Capitol View apartments will be a gem of affordable housing, conveniently located in the heart of downtown Atlanta, adjacent to the BeltLine.



Expand the joint use of 4% Low Income Housing Tax Credits with Tax Exempt Bonds

The Tax-Exempt Bond Financing program is a critical part of Atlanta's toolkit for creating and preserving affordable rental housing. Projects financed with tax-exempt bonds and targeted to low- and moderate-income renters qualify for 4% federal Low Income Housing Tax Credits (LIHTC), and 9% state LIHTC, leveraging a substantial amount of federal and state resources for affordable homes. The chief obstacle to the expansion of Atlanta's tax-exempt bond financing is a shortage of funds to cover the gap between

the costs of developing the housing and the debt supportable by expected rents and equity from the sale of the tax credits.

With resources from the Housing Opportunity Bond Program and other sources, we will expand the number of projects that can be supported through tax-exempt bonds and federal and state Low-Income Housing Tax credits, deploying at least \$420 million in tax exempt bonds to leverage an estimated \$168 million in federal LIHTC and \$85 million in State LIHTC.



Across Atlanta, crews are working hard each day to restore historic communities into viable, thriving neighborhoods to house all Atlantans.

Preserve housing through the Rental Assistance Demonstration program

The Rental Assistance Demonstration (RAD) is a federal program that helps cities upgrade and preserve deteriorating public housing units and put the units on a sounder financial footing. We will use RAD to upgrade our supply of public housing to ensure residents have high-quality homes to live in and that these affordable homes are not lost due to their age and deteriorating conditions. By 2026, we will preserve more than 4,100 affordable rental units through RAD.

Support the ability to secure additional resources through the New Markets Tax Credits program

The federal New Markets Tax Credits (NMTC) program was established by Congress through the Community Renewal Tax Relief Act of 2000. The NMTC program has successfully used tax credits as a financial catalyst for private sector investment in low-income communities. Building on House ATL's recommendation, we will secure new sources through the NMTC program to support the preservation and new construction of affordable homeownership units.

3. REVISE THE ZONING CODE

Development in Atlanta is shaped by our zoning and land use code, which governs land use, building sizes and forms, parking, and more. To ensure that our city can continue to house a diverse population at every income level we need to update our zoning regulations. Updating zoning regulations will make it easier and cheaper to build or preserve different types of housing – such as single-family, multifamily, micro units, accessory dwelling units, senior, and assisted living – to meet

the needs of our existing and growing population while preserving the character of our neighborhoods. To do this, we will:

Explore the feasibility of expanding Atlanta's Inclusionary Zoning Ordinance

In 2017, the City passed an Inclusionary Zoning Ordinance requiring certain new residential developments built around the Atlanta BeltLine and in the Westside to include a percentage of units affordable to lower-income residents. This requirement currently only applies to rental developments of 10 or more units. We will analyze the impact of the current ordinance and explore the feasibility of expanding the ordinance to include for-sale housing and its current geographic base.

Implement the “Missing Middle” Housing Ordinance

Atlanta needs a diverse housing stock that includes a range of housing options and price points. Traditionally, Atlanta neighborhoods contain predominantly single-family housing or multifamily apartments. The “Missing Middle” Housing Ordinance enacted in 2019 sets up incentives for property owners and developers to fill the gap between single-family housing and mid-rise construction by changing the zoning code to allow property owners in targeted areas of the city to build or renovate duplexes, triplexes, townhomes, and garden-style apartments, among other building types. By expanding options for building multi-unit structures in designated neighborhoods, this ordinance will help to improve affordability by increasing the overall supply of housing and make less-expensive housing options available within resource-rich neighborhoods. We will work to increase the use of the “Missing Middle” option.



Implement the Accessory Dwelling Unit (ADU) Ordinance

Accessory Dwelling Units (ADUs) are smaller, secondary residences located on single-family lots. They can be converted portions of existing homes, detached additions, or external new homes. ADUs help increase the overall supply of housing and provide a wider range of housing options within a neighborhood. ADUs increase density – therefore lowering energy costs and

greenhouse gas emissions – and have the potential to improve housing affordability for both homeowners and renters. ADUs not only provide additional, often lower-cost housing options for residents to rent, but they also help homeowners generate extra income. Atlanta passed its first ADU Ordinance in 2017, and expanded it in 2019 to allow ADUs in more areas of the City. We will implement the ordinance and study the possibility of expanding it to even more areas.

James and his dog Cilantro are all smiles outside the Martin family tiny home. Hear his story and tour his brand new container home at www.atlantaga.gov.





Reduce parking requirements citywide

Meeting minimum parking requirements can add tens of thousands of dollars to the cost of a development project – a cost that is often passed on to home buyers or renters. We will reduce parking requirements throughout Atlanta to make it easier and cheaper for developers to build or rehabilitate more housing. Reduced parking requirements will also free up land to build additional housing that would otherwise be used for parking.

Incentivize affordable housing near transit

Transportation costs can consume a significant portion of residents' income and motor vehicle emissions, contributing to greenhouse gas emissions. Living near public transit can reduce the combined costs of housing and transportation by providing more affordable transportation options. To increase affordable housing near transit, we will partner with MARTA, Invest Atlanta, Atlanta BeltLine Inc., Atlanta Housing, Georgia Department of Transportation,

developers and other public agencies to implement multimodal street networks in Transit Oriented Development (TOD) areas and other areas of significant public investment, we will also incentivize the production of affordable housing around transit nodes in designated growth areas through policy and funding mechanisms such as the TOD Loan Fund Pilot, and rezone growth corridors to support higher density and affordability.



With below-market rental rates, the Veranda at Auburn Pointe offers Atlanta's families and seniors access to affordable housing.



INVEST \$1B FROM PUBLIC, PRIVATE, AND PHILANTHROPIC SOURCES IN THE PRODUCTION AND PRESERVATION OF AFFORDABLE HOUSING

Leverage \$500 million in public funding and \$500 million in private and philanthropic funding to build and preserve homes affordable to households with incomes up to 120% of Atlanta's area median income (AMI), with an emphasis on households with incomes less than 60% of AMI.



Meaghan Shannon-Vlkovic

For Enterprise Community Partners, affordable housing and housing stability are the foundation for opportunity. The national nonprofit, has developed a unique framework that measures community development against five opportunity outcomes: housing stability, education, health and wellbeing, economic security and mobility. In Atlanta, the team led by Meaghan Shannon-Vlkovic, Vice President and Market Leader for the Southeast, is implementing collaborative approaches to community investment and affordable housing preservation, particularly around naturally occurring affordable housing and homes with expiring subsidies. Since Enterprise began its work in Atlanta, it has seen challenges and opportunities resulting from the growing need for more affordable housing. Enterprise has been a central participant in developing private, public and philanthropic collaborations, such as the HouseATL

Funder's Collective, that strategically build and support a robust, predictable affordable housing system. A prime example of a private, public, and philanthropic collaboration is the Capitol View Apartments project. Partners with the shared priority of preserving naturally affordable housing - including the City of Atlanta, Atlanta Housing, Invest Atlanta, Atlanta BeltLine, Georgia Department of Community Affairs, Columbia Residential, Enterprise Community Loan Fund, and the Annie E. Casey Foundation - came together, to renovate and preserve the 120-unit complex as quality affordable housing.

When asked about the elements most critical to the success of future partnerships between the private, public, and philanthropic sectors to protect affordability for both homeowners and renters, Shannon-Vlkovic was clear: "Prioritizing anti-displacement and economic growth for all Atlantans through investments, policy, and programming is imperative."

4. MAXIMIZE EXISTING FUNDING SOURCES

The City has access to federal, state, and local funds for the preservation and production of affordable housing. Investing \$1 billion in the production and preservation of affordable housing by 2026 will require us to maximize the use of existing sources. As we accelerate our housing affordability efforts, we need to fully leverage these critical resources. To accomplish this, we will:

Increase utilization and access to the Urban Enterprise Zone Program

The City of Atlanta's Urban Enterprise Zone (UEZ) Program designates Housing Enterprise Zones (HEZs) in economically-challenged areas of the city and provides property owners with tax abatements over a 10 year period for qualified investments. To qualify, residential developments must include at least 20% affordable homes. The UEZ Program encourages private-sector development and/or redevelopment on sites where development would not likely occur without assistance. We will increase the number of HEZs in the city and our associated marketing efforts and streamline the application process to participate in the Program.

Leverage existing federal funds

Several federal programs provide funding to cities to help create, preserve and rehabilitate affordable housing and to assist low-income residents in renting homes through initiatives such as the Community Development Block Grant (CDBG), the HOME Investment Partnerships, and the Emergency Solutions Grant programs. We will evaluate how we are using our current allocation of federal funds to ensure that we are creating the

greatest possible impact for low-income residents.

Maximize the use of rental assistance through project-based rental assistance programs

Atlanta Housing helps thousands of low-income residents afford their rent by offering housing vouchers that cover the gap between the private market rental rate and what people can afford. Atlanta Housing will maximize the use of its vouchers and, where available, apply for additional vouchers to help more people. It will also create more opportunities for voucher holders to rent homes within the City of Atlanta by actively recruiting landlords who own homes in Atlanta and through Atlanta Housing's development projects.



Mayor Keisha Lance Bottoms cuts the ribbon on the newly renovated Juniper and Tenth Senior Highrise.



With 149 affordable housing units, the newly reopened Juniper and Tenth remains accessible, prime real estate for intown residents.

5. DEVELOP NEW FUNDING SOURCES

Maximizing the use of our existing resources will not be enough to achieve our goals. We must also create new local funding sources to increase the amount of funding available to create and preserve affordable housing and to provide greater certainty and financial resources for use in the City. To generate new funding streams, we will:

Expand the Housing Opportunity Bond Program

The Housing Opportunity Bond Program provides a critical, highly flexible source of financing for developers and non-profit organizations to build, rehabilitate and preserve affordable homes. Since the program was established in 2007, the City has committed \$75 million in funding for the bonds, which has helped create more than 3,500 affordable homes by leveraging \$400 million. To meet the housing needs of Atlantans, we may issue additional Housing Opportunity Bonds.

Achieving Success: Atlanta's Housing Opportunity Bond Fund

Established in 2007, Atlanta's Housing Opportunity Bond Fund (HOB) provides low interest gap financing, down payment assistance, and development financing to non-profit and for-profit developers to acquire, build or renovate affordable workforce housing. Invest Atlanta administers the program on behalf of the City of Atlanta and focuses on funding housing developments areas that are difficult to develop yet provide access to quality-of-life amenities such as transportation, recreation, education, and job centers, while supporting resident retention and anti-displacement.

As of April 2019, the program has supported the production and preservation of more than 4,200 housing units in Atlanta, with an additional 1,000 housing units in the pipeline. Currently, \$10.7 million of HOB funding has been allocated to multifamily loans, which in turn has leveraged \$229 million from other sources toward affordable housing development and preservation. Most of the affordable housing supported by the HOB program will remain affordable for more than 30 years.

Atlanta is “moving on up” as officials break air on Ascent Peachtree Residential, a new multifamily affordable housing development being constructed atop of an existing parking garage in downtown Atlanta.



Los Angeles' Linkage Fee

As part of Mayor Eric Garcetti's effort to address a severe shortage of affordable housing, the Los Angeles City Council enacted a Linkage Fee in December 2017.

The Linkage Fee is assessed on each square foot of newly built commercial and market-rate residential development in the city and will fund affordable housing production and preservation. The fee varies by the type of use and by geography across the city. Rates for residential projects ranging

from \$8 per square foot in "low market" areas of the city, such as South Los Angeles and the San Fernando Valley, to \$15 per square foot fee in "high market" areas, such as the more affluent Westside.

Phase 1 of the Linkage Fee's implementation went into effect in June 2018 and has already helped to accelerate the development of affordable and mixed-income housing, proving to be an important part of the City's program to address housing affordability across a full spectrum of incomes.



The implementation of linkage fees in Los Angeles has successfully spurred the development of affordable housing.

Establish a recurring local financing source dedicated to affordable housing

Cities throughout the U.S. are struggling to address escalating housing costs that make them less affordable for a wide spectrum of residents. As the federal government and many states reduce support for urban housing programs, cities have been forced to develop their own local funding sources. Several cities, such as Boston, Seattle, Denver, and Los Angeles, have enacted linkage development fees, which assess a per-square-foot fee on new commercial development and use the proceeds for affordable housing. Other cities have adopted a range of other dedicated funding sources for affordable housing, including real estate transfer taxes, document recording fees, permit fees, interest on government accounts, and lodgers' taxes on hotel and short-term rental stays. We will explore potential options and create at least one dedicated recurring local funding source to support the increased production and preservation of affordable housing in Atlanta.

Develop a scattered site bond finance program

Tax-exempt bond financing is a powerful instrument used to raise money to finance the acquisition, rehabilitation, and construction of affordable properties. We will utilize this tool to help construct affordable homes on scattered properties, including small-scale multifamily apartments, which individually do not have enough units or the right ownership structure to pursue their own tax-exempt bond financing. Bundling these properties will bring economies of scale to financing small-scale multifamily properties and promote mixed-income neighborhoods. This tool will also help preserve

naturally occurring affordable housing units in the market and preserve long-term affordability in areas dealing with gentrification.

Explore the creation of a vacant and underutilized property tax or fine

Underutilized or vacant properties contribute to blight, damage community cohesion, fuel property neglect, and create unsafe environments. Also, warehousing property for potential future development can prevent developable land from being used to meet current housing needs. We will explore, and if appropriate, seek to enact a tax or fee on vacant and/or underutilized property to encourage land owners to maintain their properties and return them to productive use.

Monetize a lease - purchase bond program

Lease-purchase bonds allow cities to incentivize development through property tax reductions created through a bond transaction and transfer of title to a governmental entity. We will create a pilot initiative using private sector funding to provide low-interest subordinated loans to investors and developers that acquire, rehabilitate, and/or develop multifamily rental and mixed-use residential properties. The low-interest, subordinated loans secured by property liens will increase the attractiveness and strengthen the lease-purchase bond as a tool to support workforce housing. Loan repayments will be derived from property tax savings over a 10-year term.

Create and fund a gap financing alliance

Affordable housing projects often have a gap between the money needed to build or

rehabilitate the project and what banks are willing to lend to support the property based on the expected rents and the money that can be raised through the sale of low-income housing tax credits. Federal funding in the form of subsidies or low-interest loans is the primary source of money that developers rely on to fill this gap. In many cases, however, gap funding is not available or sufficient to enable a project to move forward. We will work across our public agencies to form a cross-agency collaborative alliance that will let us better access what funds are available across agencies, leverage multiple funding sources when a developer needs money to “fill the gap,” and troubleshoot when challenges arise, so that projects are not unnecessarily stalled.

6. INCREASE PHILANTHROPIC AND PRIVATE INVESTMENT IN AFFORDABLE HOUSING

This Plan outlines the actions the City will take to leverage \$500 million in public funding to address housing affordability over the next seven years and beyond. But the City cannot meet the housing challenges before us alone. We will work with philanthropic, educational, religious, non-profit and private partners to match the public sector’s investment with \$500 million in private funding. To engage the philanthropic, educational, religious, non-profit and private sectors, we will:

Atlanta’s Westside is also home to APD workforce housing, where members of Atlanta’s police department live in the neighborhoods in which they work, improving overall public safety and fostering a sense of community between our uniformed officers and the people they serve.



Leverage Opportunity Zone investments

The federal Opportunity Zones program is a new community and economic development tool that aims to foster long-term private investment in low-income communities throughout the country. Opportunity Zones encourage investors with recently realized capital gains to invest in local businesses, real estate, or development projects in exchange for a reduction in their tax obligations. We will seek to leverage the federal Opportunity Zones program as an important tool to support the development of jobs, affordable housing and economic vitality in Atlanta.

We will work with our economic development partners in the region - including Invest Atlanta, the Arthur M. Blank Family Foundation, the Atlanta Regional Commission, Central Atlanta Progress, the Community Foundation for Greater Atlanta, the Metro Atlanta Chamber, Georgia Power, Georgia Department of Community Affairs, and other partners - to ensure that the federal Opportunity Zones program and the State of Georgia's complementary Opportunity Zone program strengthens our businesses and communities and incorporate policies to minimize involuntary displacement.



An aerial view of the highly anticipated Bellwood Quarry, currently under development.

Join the Cross-Sector Funders Collective

Expanding the availability of affordable housing in Atlanta will require the collective action of the private, nonprofit, philanthropic, public and government sectors. To facilitate collaboration across sectors, we will join the emerging Funders'

Collective, which was a primary outcome of House ATL (an open task force of more than 200 civic leaders working to address housing affordability). This Collective represents a new systematic approach to funding that will leverage public dollars, encourage development opportunities, and streamline decision-making.

Mayor Keisha Lance Bottoms talks with members of the House ATL taskforce during a 2018 housing update meeting.





ENSURE EQUITABLE GROWTH FOR ALL ATLANTANS AND MINIMIZE DISPLACEMENT

Invest in our communities to enable residents to live in the communities they choose and ensure equitable access to high-quality transit, job centers, schools, and amenities.



Carolyn Jackson

Carolyn Jackson has lived in her home for 47 years. Before it belonged to her, it was owned by her late-husband's uncle. Today she is raising her grandson, who represents the third generation of her family who has lived in the home. When Mrs. Jackson's husband died unexpectedly at age 33. The then 26-year-old mother of 2 had to learn how to drive a car, so that she could get her two kids to school on opposite sides of town and then make it to work at Grady Hospital. Throughout the decades that followed, her home remained her haven. But as the years went by, parts of the house began to deteriorate. By the time Mrs. Jackson's daughter was an adult, her home needed a new roof, new shutters, new gutters, water damage repaired in the basement, and a fresh coat of paint on the exterior. Mrs. Jackson loved living in her home, particularly because of her relationship with her neighbors,

many of whom are her age, yet faced with these critical repairs, Mrs. Jackson was considering selling her house for whatever cash she could get out of it. This would have forced her to leave the neighborhood she had lived in for more than four decades.

With the help of the Invest Atlanta's Heritage Owner Occupied Rehabilitation Program, Mrs. Jackson was able to get the critical work needed and remain in the home, which she now describes as "the prettiest house on the street." Mrs. Jackson says she received quality work from dependable people who called her throughout the process, asked what more they could do for her, and sent experts to check the quality of the work behind each of the contractors.



7. PREVENT INVOLUNTARY DISPLACEMENT

All Atlantans deserve to stay in the neighborhoods they choose, even as new development occurs and property values and rents rise. Yet many people, especially in communities of color, fixed-income seniors, and low- and middle-income families are being priced out of their homes and neighborhoods – and out of our city. This represents an irreparable loss for Atlanta. Our legacy residents are a fundamental part of our social and cultural DNA and are core to our identity and pride in being Atlantans. Equity is the respectful treatment and fair involvement of all people in a society, ensuring that everyone has the opportunity to reach their full potential. In an equitable city, everyone has access to meaningful opportunities including a wide set of choices of where they want to call home. Ensuring that Atlantans can afford to stay in the neighborhoods they choose is a core principle of this Action Plan. We will:

Explore the feasibility of expanding the anti-displacement tax fund within rapidly developing neighborhoods

When property values rise in a neighborhood, so do property taxes. Increasing property taxes can make it difficult for low-income families to afford to stay in their neighborhood, even when they own their home. Established in 2017, the Westside Anti-Displacement Tax Fund helps qualifying low-income families in the Westside neighborhoods stay in their homes by covering incremental increases in property taxes. Extending the Fund to or creating similar funds for other neighborhoods experiencing rapidly rising property values could help hundreds of people stay in their homes each year. We will

work with our partners to explore the best ways to expand this kind of fund to eligible homeowners in other neighborhoods that are identified to be experiencing or at a heightened risk of displacement.

Update and monitor the City of Atlanta Displacement Vulnerability Map

Key to preventing and addressing involuntary displacement of people is understanding where people are currently being displaced and which neighborhoods are “at risk.” Knowledge of these neighborhoods will help us know where to extend the anti-displacement tax fund, other programs to help people stay in their homes, and City resources. We will update and continuously monitor the City’s Displacement Vulnerability Map to guide City actions, priorities, and investments.

Require community retention plans for at-risk neighborhoods

Community retention plans are strategies developed by the City and communities to combat the loss of legacy residents and businesses that are experiencing or are at-risk of being priced out of their neighborhood. We will require community retention planning when neighborhood and small-area planning efforts are initiated in at-risk areas. We will also encourage community retention planning in major capital projects, such as large-scale signature parks, the expansion of MARTA, and Livable Center Initiative (LCI) planning efforts in at-risk areas.

Expand energy efficiency and home rehabilitation programs

Affording a home is about more than just paying the rent or mortgage – it also means paying to heat and cool that home. Residents in approximately 75% of Atlanta’s neighborhoods spend a higher percentage



of their household income on electricity bills than the national average. For some low-income residents in the Atlanta metro area, energy bills can consume more than 15% of annual incomes. These utility bills often make it hard for residents to afford to stay in their homes. Programs such as the Weatherization Assistance Program help low-income residents reduce their monthly energy bills by making their homes more energy efficient. We will work with national and local partners, such as Georgia Power, to develop additional programs to help low-income families better afford utilities. These programs will include an Equitable Community Solar Program to provide customers a credit on their utility bills in return for solar power they provide to the grid, and a “Pay As You Save” program that would allow homeowners to finance energy efficiency projects through monthly payments on their electricity bills. In addition, we will establish a Renters’ Energy Task Force to

explore high performance leasing and other ways to overcome overwhelming energy costs for renters. We will also support a Property Assessed Clean Energy (PACE) financing program to help residents finance clean energy improvements on their properties.

Increase the number of people taking advantage of City tax exemptions and state mortgage assistance

Many low-income homeowners in Atlanta are eligible for an exemption on a City homestead tax (or other available exemptions) that could reduce the taxes owed on their homes. For example, an estimated 5,000 people within the Atlanta BeltLine Overlay are eligible for this exemption but are not currently taking advantage of it. Additionally, HomeSafe Georgia is a state-operated mortgage assistance program that helps homeowners avoid

Programs such as the Owner Occupied Housing Rehabilitation, HomeSafe Georgia and others are designed to help eligible homeowners avoid foreclosure and involuntary displacement.





foreclosure through mortgage payment modifications. There may also be Atlantans who are eligible but are not yet utilizing this program. We will work to ensure all eligible homeowners are aware of these programs to increase their participation.

Expand access to eviction defense and/or other pro bono or low-cost housing-related legal services

Renters often face challenges that put them at risk of losing their home. One of those challenges is unfair eviction by landlords. Under such trying circumstances, it is important for residents to understand their rights and have access to legal help. Low-income residents who cannot afford legal help are more likely to be forced out of their homes. In Atlanta, several non-profit organizations offer free legal help to low-income residents on housing issues. We will seek to provide additional funding support for this effort.



**EQUAL HOUSING
OPPORTUNITY**

Syracuse's Eviction Prevention Program

In 2018, it was estimated that 25% of households in Syracuse were forced to move at least once a year. Frequent moves forced by poor housing quality, unsafe neighborhood conditions or high jumps in housing costs cause disruptions for families and may negatively affect social, mental, and physical health. Children who move frequently and people who have spent time in prison may be impacted at an even greater magnitude than other populations. This constant relocation was particularly acute for people living in poverty.

To stem the trend of evictions, the City launched a multi-faceted Eviction Prevention Program in 2018. In just one year, this effort resulted in a 75% reduction in public housing evictions. As part of this effort, which included 11 initiatives, the Department of Neighborhood and Business Development piloted an eviction prevention initiative with an "early warning system" to better connect low-income renters at risk of eviction with connections to supportive services, legal assistance, repayment plans, and other options to avoid forced mobility/instability. The program works to identify tenants having trouble paying rent early, within 1-2 weeks of a missed payment, and engages with landlords to develop a feasible payment plan. Other initiatives include an online platform to rate rental properties and to support the creation of a tenants union to offer legal advice and services to tenants.



Strengthen emergency and/or short-term rental assistance programs

When a tenant is facing eviction for not being able to pay the full rent on time, a one-time payment of a few hundred dollars is sometimes all that is needed to help overcome an unusually difficult month and avoid becoming homeless. The City already supports several non-profit organizations that provide emergency and short-term rental assistance to low-income individuals and families in need. We will seek to provide more funding to support this effort.

Expand the number of homes kept affordable by community land trusts

Community land trusts are non-profit organizations that acquire properties to conserve them for the community's interest, including building or preserving affordable homes on the property. While the homes may be purchased by individuals, community land trusts maintain ownership of the land underneath those homes and are able to repurchase the homes if their owners choose to sell. This helps ensure that residents can stay in their community over the long term and build wealth from homeownership, while the homes remain affordable in perpetuity. To expand the number of homes kept affordable through this model, we will work with the Atlanta Land Trust and support its efforts to increase the housing pipeline.

Pursue source-of-income protections for renters

In searching for a home, many people face discrimination by landlords who are unwilling to rent to people who hold housing vouchers. A growing number of states and cities around the country have adopted laws that require landlords to accept housing vouchers. We will work with the City Council

to enact a local law that requires landlords receiving subsidy from the City, including Atlanta Housing, Invest Atlanta, and the Atlanta BeltLine Inc., to accept vouchers from people who derive any portion of their income from Social Security, or from any form of federal, state, or local public or housing assistance, including Section 8 housing choice vouchers.

Enhance the effectiveness of anti-discrimination policies

Atlanta is committed to affirmatively furthering fair housing. The Department of City Planning is tasked with the responsibility of implementing the actions identified in the City's Analysis of Impediments to Fair Housing. Among other strategies for advancing this goal included in this Plan are efforts to help low-income residents of color and others avoid involuntary displacement from neighborhoods facing gentrification pressures by targeting these areas for the development of affordable housing and implementing a range of anti-displacement strategies. In addition, we will continue to seek out landlords to participate in Atlanta Housing's programs, which provide very low- and extremely low-income residents of color and others with access to stable, quality and affordable housing.

Promote Voucher Accessibility

Through Atlanta Housing, we will undertake a range of efforts to help families participating in the Housing Choice Voucher program to access resource-rich areas that provide quality schools, safe streets and other amenities supportive of the economic mobility of children who grow up there. Since FY 2016, Atlanta Housing has set different voucher subsidy levels (payment standards) in different sub-markets within the City to make it easier for families with vouchers to afford the costs of rental housing in

resource-rich areas throughout the City. We will regularly update these payment standards to keep up with changes in rents, promote voucher mobility through outreach to recruit owners in resource-rich areas, and seek to educate and encourage voucher-holders about opportunities in resource-rich areas throughout the City.



Wheat Street Towers, the nation's first federally funded, church-sponsored affordable senior high-rise recently underwent a \$24M transformation making it both affordable and state-of-the-art.



8. EXPLORE THE EXPANSION OF PROPERTY TAX PROGRAMS

As communities throughout Atlanta face rapidly growing pressure in their real-estate markets, many property owners are seeing the values of their homes increase, which is triggering a rise in property taxes. The pressure of rising property taxes can often be the driving force that leads to involuntary displacement. To mitigate the impact of increasing property taxes and help keep communities intact, we will:

Advocate for a property tax homestead exemption for Community Land Trust homeowners

The Atlanta Land Trust is an established citywide Community Land Trust (CLT) operating with a mission to create permanently affordable home ownership opportunities. While the purchase price of homes may remain affordable, land trust properties may be subject to dramatically rising property taxes as the market value of the homes increase. We will advocate for and seek to exempt a portion of the home value for CLT-owned homes from corresponding property taxes.



STEWARDS OF PERMANENTLY AFFORDABLE HOUSING

Many Atlanta families are having to involuntarily relocate from their homes because of rising property taxes. The expansion of property tax programs aims to help families remain in their residences.

Explore the feasibility of expanding homestead exemptions and increasing the homestead exemption amount

Property tax increases in redeveloping communities are a significant factor in gentrification and involuntary displacement. To help homeowners afford to stay in their homes, we will explore increasing the property tax homestead exemption for owner-occupied households.

Preserving Community Value: Atlanta Land Trust

Community land trusts are non-profit organizations that acquire properties to conserve them for the community's interest, including building or preserving affordable homes.

In 2009, the Atlanta BeltLine Partnership, the Atlanta Housing Association of Neighborhood-based Developers, the Annie E. Casey Foundation, and more than 30 public, private, nonprofit and community organizations created the Atlanta Land Trust to maintain affordability in neighborhoods adjacent to the Atlanta BeltLine.

The Atlanta Land Trust currently controls three homes, with an additional 60 in the pipeline. It sold one of its first homes to an officer of the Atlanta Police Department in 2012. Six years later, when he sold his home, the property's deed restriction dictated the resale price and established income limits for future homebuyers. He was able to share in 25% of the appreciation of the home over the six years they owned the unit. The home was then resold at an affordable price to a homebuyer whose income did not exceed 80% of the area median income, preserving its affordability.

9. EXPAND AWARENESS OF AND INCREASE PARTICIPATION IN HOUSING AFFORDABILITY PROGRAMS

Even the best programs have limited impact if the people who need them are not aware of their existence or of how to access them. We will work to increase awareness of housing affordability programs to all who would potentially benefit from them and thereby increase participation through improved communication and community engagement. Our efforts to better communicate and engage will be sensitive to the specific and unique needs of communities and tailored to reach our target audiences. To this end, we will:

Conduct a citywide “Affordable Atlanta” communications campaign

From foreclosure prevention to eviction defense services, and renter-rights education to down payment assistance programs, residents across Atlanta should be better informed about the various programs available to help them lower their housing costs and make living in Atlanta more affordable. We will launch a citywide communications campaign to publicize available programs for all residents by creating simple, concise, and compelling messages targeted to eligible users. We will make sure communications materials are available in the many languages spoken within our communities and are easily accessible to seniors, families, and people at every stage of life.

Launch “Affordable Atlanta” fairs

To complement our citywide “Affordable Atlanta” campaign, we will pilot “Affordable Atlanta” fairs in at-risk and other neighborhoods across Atlanta. At the fairs, City workers, volunteers and non-profit organizations will help enroll eligible people in affordability programs and coach people on personal finance, estate planning, homeownership and tenants’

rights. In particular, the fairs will seek to help seniors and residents who often have difficulty accessing information.

Increase developers’ and landlords’ awareness of incentives and programs designed for them

Many incentives and programs exist that help housing developers build affordable housing and help landlords make housing more affordable for renters at no or little cost to them. Yet many developers and landlords are not aware of these programs. We will create a menu of all available financial incentives and programs, strategically disseminate it, and proactively encourage participation to ensure greater use.



Atlanta Community Food Bank Founder Bill Bolling addresses an at-capacity crowd during the 2018 Atlanta Regional Housing Authority.



SUPPORT INNOVATION AND STREAMLINE PROCESSES

Develop new and innovative ways to design, finance, permit, and construct or rehabilitate high-quality, affordable homes.



Cherie Ong

When Cherie Ong talks about how to fight resident displacement, she describes what sounds more like the ultimate battle scene from an action hero movie. “Affordability in Atlanta cannot be achieved by any single entity alone,” she says. “What we are facing in the city right now is like Thanos (the seemingly undefeatable antagonist from *The Avengers* comic book series) is coming. The supervillain is coming quickly. The market is not going to wait.”

Cherie, who is Cofounder and Principal of Good Places, the first U.S. affiliate of the International Ethical Property Family, works to revitalize urban communities around Atlanta by investing in and developing affordable spaces for social impact organizations.

Their flagship development, Awethu House, is located in the heart of Atlanta’s historic and quickly gentrifying Auburn Avenue district. The Awethu House, or “The People’s House” was developed using a community-centric approach

which aimed to revitalize the renowned community, while honoring its legacy and preserving its heritage. The micro-unit development features seven 290-400 square foot apartment units, a nonprofit office space which also serves as co-working space for the property tenants, all of whom are startup entrepreneurs, and a reputable coffee shop whose business helps sustain the affordability of the residential units of the building. The \$2 million project was developed with a \$550,000 grant from Invest Atlanta’s Eastside Tax Allocation District.

Partnership is Important to Cherie. “No single entity can stop the negative impacts of gentrification alone. We need market developers, churches, government agencies, property owners, investors—everybody to bring solutions to the table.” That’s why what Mayor Bottoms, Terri Lee as Chief Housing Officer, and the City of Atlanta are doing is so important. Bringing everyone together will make all the difference. We cannot keep doing the same thing.”



10. ESTABLISH A HOUSING INNOVATION LAB

Housing affordability is a complex issue. In order to truly tackle it, we cannot rely solely on conventional solutions. We will establish a Housing Innovation Lab to explore, test, and implement cutting-edge approaches to housing affordability to open new doors towards a more equitable Atlanta. Through the Lab, we will:

Enable the private market

People all over the world are testing innovative building types, construction methods, and financing models to reduce the cost of housing. However, it is not always easy to translate these ideas to local projects. Through the Lab, we will continually research cutting-edge practices and create guides to educate residents, banks and housing development professionals on how these approaches can be implemented in Atlanta.

Offer technical assistance to non-profit developers and non-profit organizations

Non-profit developers and non-profit organizations play critical roles in the development and preservation of affordable homes. We will support them by offering technical assistance through the Housing Innovation Lab to boost their capacity to build more affordable homes and preserve existing ones.

Partner on major development sites

True affordability integrates housing with critical resources such as access to public transit, job centers, quality schools, and healthy food. To embed affordable housing in neighborhoods with these resources, we will provide master planning and design services through the Lab to public and private partners working on major development and public sites.



In the heart of Southwest Atlanta, the Atlanta City Studio invites residents to come learn about and contribute to plans to design a city for everyone.



Unlocking Innovation: Atlanta City Studio

In 2016, the Department of City Planning launched the Atlanta City Studio (ACS), a pop-up design studio within the Department that uses the principles of good urbanism to help shape the future of Atlanta's diverse neighborhoods and communities. The studio is staffed with urban planners, architects, art enthusiasts, and community builders and moves to different locations within the City to embed itself within neighborhoods to learn from, partner with, and educate a new community. The ACS seeks to explore "what is Atlanta's DNA" and "how to design a city for everyone."

For the past two years, the ACS has been located in Cascade Heights. The Studio has been exploring housing innovation through two projects undertaken in collaboration with local community organizations.

Since early 2018, ACS has been working with the Cascade Heights Community Development Corporation (CHCDC) to develop a design for

the residential area surrounding the Dolphin Court Apartments to develop multi-generational and affordable housing. A new neighborhood design for Housing Cascade Heights, based on community recommendations, was unveiled in January to gather initial feedback from residents. The design proposes new street connections that improve connectivity with the commercial district and adjacent neighborhoods, adjust the block and lot structure to correct building frontage relationships and facilitate the creation of new housing types.

In January, ACS partnered with City of Refuge (COR) to assist with the design and development of several COR-owned properties adjacent to their campus in the Hunter Hills, Bankhead and Grove Park neighborhoods. COR helps individuals and families in crisis to clear a pathway out of poverty. The collaboration focuses on expanding the reach of COR's resources and improving the neighborhood's public realm for all residents. ACS will work with COR to propose connectivity improvements and innovative building typologies for specific properties.

Housing innovations often originate from community voices. Accessory Dwelling Units or "Tiny Houses" began being permitted in Atlanta in 2018 due in great part to the work and advocacy of local residents.





Boston's Housing Innovation Lab

In 2014, Boston released “Housing a Changing City: Boston 2030”, a comprehensive plan to produce new housing in the city to prepare for more than 700,000 residents by 2030. As part of this effort, the City created the Housing Innovation Lab (iLab) to test innovative housing models and accelerate the pace of innovation within the sector. The iLab was made a permanent office in 2017 within the City's Department of Neighborhood Development.

With a “people first” approach, the iLab is committed to learning directly from residents about what drives their housing decisions. These insights help guide research, multi-sector collaboration,

open design competitions, and experimentation. The iLab has spearheaded several pilot programs to experiment with strategies around density bonuses, additional dwelling units, and intergenerational home-sharing.

A significant part of the iLab's work is also workshopping, communicating, and demonstrating ideas back to the public. This includes facilitating a workshop with over 500 participants to develop a framework to support first-time homebuyers through the process and placing a 385 square-foot, one-bedroom furnished unit on wheels to demonstrate the livability of smaller spaces.



Planners meet at the City of Boston Innovation Lab to develop a framework for future housing.



11. CONTINUALLY IMPROVE BUILDING AND ZONING CODES

Emerging technologies and innovations in the fields of building materials and techniques, construction, renovation and fire safety have the potential to make housing cheaper and easier to build. We want to make sure that our zoning and land use and building codes allow for technologies and innovations, which are appropriate in the context of Atlanta to help us to create more affordable homes. We will:

Create a Code Innovation Team

Technologies and construction techniques are rapidly evolving, often outpacing regulatory and code changes. We will create a special Code Innovation Team in the Department of City Planning to continually research and propose changes to the zoning, land use, and building codes to accelerate the construction of affordable housing while ensuring safety to the public.

12. IMPROVE OUR SYSTEM FOR DEVELOPING AND DELIVERING AFFORDABLE HOUSING

The creation and preservation of affordable housing involves many parties including those in

real estate, development, construction, marketing, compliance, and finance. Building and preserving more affordable homes will be easier if the process from inception to production or preservation is simpler, quicker, and more transparent. To accomplish this we will:

Monitor and coordinate the pipeline of proposed projects containing affordable units

Developers that propose affordable housing projects have to work with many different public agencies as their project progresses from the design phase, to the permitting stage, to the financing stage, and through construction. We will develop a system to monitor projects throughout each phase of the development pipeline to make sure they do not get unnecessarily delayed.

Streamline the permitting process for affordable housing projects

We will identify ways to streamline and expedite permitting process for affordable housing developments. This will include all aspects of the permitting approval process, including zoning, site development, construction, inspections, and water meter application.



13. ENHANCE COMMUNITY ENGAGEMENT

The HouseATL process, which helped shape this Plan, engaged residents and stakeholders. Continuing to understand the challenges and opportunities residents face around housing affordability and engaging Atlantans in the co-creation of additional solutions will be critical to achieving our ambitious housing goals. The City will engage a broad and diverse array of residents and ensure that their voices are heard regularly, especially those community members most at-risk of displacement or facing their own housing affordability challenges. To this end, we will:

Implement innovative techniques to support community engagement

The City frequently engages residents in many ways for projects, initiatives, and issues that impact communities. This engagement currently happens in the Neighborhood Planning Units, Sub-area Master Plan updates, Town Hall meetings, and other public and

forward, we will build and expand upon these methods to develop a holistic and all-inclusive community engagement approach so that residents, businesses, non-profits, foundations, community organizations, public agencies, and elected representatives can engage in a shared affordable housing conversation. Our approach will be both people-centric and data-oriented, relying on set objectives and milestones. We will engage all Atlantans in open, welcoming, and accessible ways and will make special efforts for “hard-to-reach” groups that do not often have the opportunity to participate. We will test new forms of outreach to make the process as inclusive, transparent, and meaningful as possible (e.g., storytelling, arts-based engagement, etc.); going to communities (e.g., participate in local events, fairs, etc.); and working closely with communities to co-create solutions.

Mayor Keisha Lance Bottoms talks with community residents about their hopes for the preservation of Atlanta’s historic neighborhoods and the need for more anti-displacement programs for the people who call them home.





METRICS

To meet our goals by 2026, we must measure our progress every step along the way. As part of our ongoing commitment to transparency and accountability, we have identified 13 metrics to track our progress.

Create or preserve 20,000 affordable units by 2026 and increase overall supply

Affordable units constructed

Affordable units preserved

Down Payment Assistance Provided

Residential building permits issued citywide

Total affordable units in the Pipeline

Invest \$1 billion in the production and preservation of affordable housing

Public funding invested (or committed)

Private and philanthropic funding invested (or committed)

Ensure equitable growth for all Atlantans

% of Atlantans paying > 30% of income on housing

of tenant based and project based rental units assisted

of evictions

of participants in "Affordable Atlanta" programs

Support innovation and streamline processes

Average length of time from application to completion for affordable housing project (or within pipeline stages)

of affordable housing development pilots launched

GOAL: CREATE OR PRESERVE 20,000 AFFORDABLE HOMES

Initiative	Action	Lead Agency	Other Partners
1. Leverage vacant public land for housing	Expedite the development of affordable housing on vacant publicly owned land	AH, DCP	ABI, IA, LBA
	Expedite the redevelopment of blighted, vacant, delinquent, and distressed properties	LBA	DCP, ABI, AH
2. Create and expand housing affordability tools	Expand local homeownership opportunities via down payment assistance programs	AH, DCP, IA	ABI
	Expand the joint use of 4% Low Income Housing Tax Credits with Tax Exempt Bonds	IA	
	Preserve housing through the Rental Assistance Demonstration program	AH	
	Support the ability to secure additional resources through the New Markets Tax Credits program	IA	
3. Revise the Zoning Code	Explore the feasibility of expanding Atlanta's Inclusionary Zoning Ordinance	DCP	ABI, IA
	Implement the "Missing Middle" Housing Ordinance	DCP	
	Implement the Accessory Dwelling Unit (ADU) Ordinance	DCP	
	Reduce parking requirements citywide	DCP	
	Incentivize affordable housing near transit	ABI, DCP, IA	

GOAL: INVEST \$1 BILLION FROM PUBLIC, PRIVATE, AND PHILANTHROPIC SOURCES IN THE PRODUCTION AND PRESERVATION OF AFFORDABLE HOUSING

Initiative	Action	Lead Agency	Other Partners
4. Maximize existing funding sources	Increase utilization and access to the Urban Enterprise Zone Program	DCP	DOF
	Leverage existing federal funds	AH, DCP, DOF	
	Maximize the use of rental assistance through tenant-based rental assistance programs	AH	
5. Develop new funding sources	Expand the Housing Opportunity Bond Program	MO	DCP, DOF, IA
	Establish a recurring local financing source dedicated to affordable housing	DOF, MO	DCP, IA, ABI, AH, LBA
	Develop a scattered site bond finance program	IA	
	Explore the creation of a vacant and underutilized property tax or fee	DCP, MO	DOF, LBA
	Monetize a lease-purchase bond program	IA	
	Create and fund a gap financing alliance	IA, MO	DCP, ABI, AH, LBA
6. Increase philanthropic and private investment in affordable housing	Leverage Opportunity Zone investments	IA, MO	AH, ABI, DCP
	Join the Cross-Sector Funders Collective	MO	DCP, IA, ABI, AH, LBA

GOAL: ENSURE EQUITABLE GROWTH FOR ALL ATLANTANS AND MINIMIZE DISPLACEMENT

Initiative	Action	Lead Agency	Other Partners
7. Prevent involuntary displacement	Explore the feasibility of expanding the anti-displacement tax fund within rapidly developing neighborhoods	DCP, ABI	Mayor's Office
	Update and monitor the City of Atlanta Displacement Vulnerability Map	DCP	
	Require community retention plans for at-risk neighborhoods	DCP	
	Expand energy efficiency and home rehabilitation programs	DCP, OA	
	Increase the number of people taking advantage of City tax exemptions and state mortgage assistance	OA	
	Expand access to eviction defense and/or other pro bono or low-cost housing-related legal services	OA	
	Strengthen emergency and/or short-term rental assistance programs	OA	
	Expand the number of homes kept affordable by community land trusts	IA, LBA	DCP
	Pursue source-of-income protections for renters	MO, OA	ABI, AH, DCP, IA
	Enhance the effectiveness of anti-discrimination policies	DCP	
	Promote Voucher Accessibility	AH	
8. Explore the expansion of property tax programs for the creation and preservation of affordable housing	Advocate for a property tax homestead exemption for Community Land Trust homeowners	MO	DOF
	Explore the feasibility of expanding homestead exemptions and increasing the homestead exemption amount	MO	DOF
9. Expand awareness of and increase participation in housing affordability programs	Conduct a citywide "Affordable Atlanta" communications campaign	MO, OA	
	Launch "Affordable Atlanta" fairs	OA	
	Increase developers' and landlords' awareness of incentives and programs designed for them	ABI, AH, DCP, IA	MO

GOAL: SUPPORT INNOVATION AND STREAMLINE PROCESSES

Initiative	Action	Lead Agency	Other Partners
10. Establish a Housing Innovation Lab	Enable the private market	IA	ABI, AH, DCP, LBA
	Offer technical assistance to non-profit developers and non-profit organizations	DCP	ABI, IA, LBA
	Partner on major development sites	DCP	ABI, AH, DCP, LBA
11. Continually Improve Building and Zoning Codes	Create a Code Innovation Team	DCP	
12. Improve our system for developing and delivering affordable housing	Monitor and coordinate the pipeline of proposed projects containing affordable units	MO	DCP, IA, ABI, AH, LBA
	Streamline the permitting process for affordable housing projects	DCP	
13. Enhance community engagement	Implement innovative techniques to support community engagement	ABI, DCP	AH, IA, LBA, MO, OA

AH - Atlanta Housing
 ABI - Atlanta BeltLine, Inc
 DCP - Department of City Planning
 DOF - Department of Finance
 IA - Invest Atlanta
 LBA - Land Bank Authority
 MO - Mayor's Office
 OA - One Atlanta



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City of Atlanta

Terri M. Lee, Chief Housing Officer
Jon Keen, Deputy Chief Operating Officer
Carmen Chubb, Chief of Staff
Amol Naik, Chief Resiliency Officer
Tim Keane, Commissioner of the Department of City Planning
Tina Wilson, Deputy Chief Financial Officer
Bill Hawthorne, Chief Equity Officer
Megan Sparks, Senior Program Director
Christina Cummings, Interim Director of the Department of City Planning
Rodney Milton, Assistant Director of the Department of City Planning
Vanessa Lira, Urban Planner III, Department of City Planning
Sheryl Ude, Senior Project Manager
Peter Kadushin, Communications Director
Nicole Forman, Deputy Communications Director
Kelly S. Beatty, Director of Strategic Program
Ashley Lathon-Kimbrough, Graphic Designer
Joshua Spruiel, Photographer
Sylvia A. McAfee, Photographer

Atlanta Housing

Joy W. Fitzgerald, Interim President and CEO
Terri Thompson, General Counsel
Paul Vranicar, Chief Operating Officer
Tiffany Willis, Vice President, Real Estate Development
Trish O'Connell, Vice President, Planning and Development
Brandon Riddicks-Seals, Former Interim President and CEO

Atlanta Beltline Inc.

Clyde Higgs, President and CEO
Dwayne Vaughn, Vice President of Housing Policy and Development

City of Atlanta Fulton County Land Bank Authority

Christopher Norman, Executive Director

Invest Atlanta

Eloisa Klementich, President and CEO
Dawn Arnold, Executive Vice President and COO
Alan Ferguson, Senior Vice President, Community Development

Bloomberg Associates

Adam Freed, Principal
Robin Reed, Manager
Bridget Ackeifi, Manager
Giselle Sebag, Manager
Todd Rufo, Manager

Abt Associates

Jeff Lubell, Director of Housing and Community Initiatives

Additional Contributors

House ATL
Meghan Shannon Vlkovic, Enterprise Community Partners
Sarah Kirsch, Urban Land Institute
Frank Fernandez, Blank Foundation
John O'Callaghan, Atlanta Neighborhood Development Partnership
Tayani Suma, Atlanta Neighborhood Development Partnership

