

# Enterprise Southeast

## Georgia State and Local Policy Priorities

Working in partnership to advance priorities on the city, county, state, and federal levels



Enterprise Community Partners is a national nonprofit that exists to make a good home possible for the millions of families without one. We work to address the massive shortage of affordable homes for rent, and we support policies that advance racial equity after decades of systemic racism in housing. In Georgia, over one-third of our population rents their homes and half are cost-burdened, meaning they spend over 30 percent of their income on housing. 28% of Georgia renter households are severely cost burdened (spending more than 50% of their income on rent). As housing costs continue to increase and wealth disparities widen, we have prioritized the following policy opportunities to support Georgia families:

### Promoting Housing Stability and Preventing Eviction

- Establishing a permanent statewide emergency rental assistance program in Georgia
- Repealing the state's ban on local rental registries

### Ensuring Funding to Build and Preserve Affordable Housing

- Protecting Georgia's state low-income housing tax credit
- Allocating part of the state's undesignated surplus to the State Housing Trust Fund for the Homeless
- Identifying pathways to new, dedicated sources of revenue for local housing trust funds

### Promoting Affordable Housing Preservation

- Advocating for state and local resources for preservation
- Engaging in Qualified Allocation Plan advocacy to help preserve long-term affordability
- Ensuring LIHTC properties are appropriately and affordably assessed for property tax purposes

### Addressing Insurance Challenges

- Supporting policy changes that reduce insurance costs for affordable housing providers while protecting the rights of tenants

### Increasing Housing Options and Reducing Construction Costs

- Supporting land use and zoning reform proposals at the state and local levels that allow for more density, unlock land for housing supply, and increase the diversity of housing options
- Supporting a sales tax exemption on construction materials for nonprofits that build and renovate affordable housing

### Preventing and Ending Homelessness

- Increasing state funding for the Georgia Housing Voucher Program
- Increasing the resources available to develop permanent supportive housing and provide wraparound services
- Opposing legislation that criminalizes homelessness or seeks to divert resources away from housing options for people experiencing homelessness

## Promoting Housing Stability and Preventing Eviction

Georgia has among the highest eviction rates of any state, and most evictions are tied to nonpayment of rent. Families living paycheck to paycheck need a safety net when unexpected expenses and life events occur such as medical bills, loss of a family member, or job loss. More than half of Americans have less than \$2,000 in savings, and one-third of families have less than \$250 in savings. This lack of household savings disproportionately impacts Black families. Only 37% of Black households in Atlanta have at least \$2,000 in savings, compared to 66% overall. Rental assistance programs exist in states and localities across the country to help prevent eviction filings and keep families in their homes. According to the Federal Reserve Bank of Atlanta, eviction filings are just as damaging as any resulting evictions for renters seeking new housing opportunities. With federal COVID relief dollars, Georgia created a statewide rental assistance program to help struggling families in 2021, but those funds will soon be gone. State funding is needed in Georgia to continue this pilot program and establish a permanent statewide emergency rental assistance program for families who fall behind on rent or utility bills and are at risk of eviction and displacement. During the 2025 Legislative Session, Enterprise SE will advocate for a permanent statewide emergency rental assistance program in Georgia that provides short term financial support coupled with legal services to prevent eviction.

Enterprise SE also supports repeal of the state's ban on local rental registries (O.C.G.A. § 36-74-30). Rolling back this state preemption will restore local governments' ability to quickly identify owners of rental properties, track ownership data, hold landlords accountable, and ensure safer housing conditions for Georgia families.

## Ensuring Funding to Build and Preserve Affordable Housing

Georgia's state low-income housing tax credit (SLIHTC) is the only state funding that supports the preservation and development of affordable housing. Tax credits allow housing developers to raise the capital necessary for projects offering affordable rents in markets where this would otherwise not be feasible. SLIHTC is particularly critical in rural areas where area median income and rents are low. The Georgia Department of Community Affairs reports that, in a five-year period from 2018 to 2022, the SLIHTC created or preserved 39,398 affordable units. We applaud Georgia for providing a dollar-for-dollar match with the federal LIHTC. Enterprise SE will continue to support Georgia's SLIHTC program and advocate for the protection of this crucial affordable housing resource.

Georgia currently has a historic surplus with \$11 billion in undesignated reserves that can be dedicated to a wide range of uses. Enterprise SE is advocating that a portion of this surplus be dedicated to the State Housing Trust Fund for the Homeless to support a range of affordable housing initiatives. Georgia has operated its State Housing Trust Fund for the Homeless for more than three decades, but the annual state contribution has remained stagnant at around \$3 million for many years. Georgia uses these state housing trust fund dollars to leverage federal funding, and this money goes to organizations that provide housing and supportive services for individuals and families experiencing homelessness. Georgia's State Housing Trust Fund has the statutory authority to hold funds without lapsing and to fund the creation and preservation of affordable housing as well as support homeownership initiatives for low-income persons. Enterprise SE is advocating for increased investment in Georgia's State Housing Trust Fund so that it can serve this broader purpose.

Some localities in Georgia, such as Atlanta and Savannah, also operate local housing trust funds. These housing trust fund dollars are being used to develop and preserve affordable housing, connect families in need to housing, and prevent homelessness. Enterprise SE has engaged coalition partners to identify pathways to new, dedicated sources of revenue for local housing trust funds in Georgia that could support additional homelessness prevention initiatives and provide a consistent source of capital for the preservation and new development of affordable housing.

## Promoting Affordable Housing Preservation

Preservation is a resident retention and housing affordability strategy that aims to improve the financial stability, physical condition, and continued operations of existing affordable homes. This is done through acquisition, rehabilitation, affordability covenant extension, and support for existing owners. Maintaining affordability and preserving existing affordable housing is generally a more cost-effective strategy than new construction. KB Advisory Group and ULI Atlanta found that 130,000 affordable units with monthly rents below \$1,000 were lost in the five core metro Atlanta counties between 2017 and 2021. Enterprise SE is leading efforts with partners to elevate preservation strategies and incentives that aim to eliminate these tremendous losses and stabilize communities.

As part of this work, Enterprise SE advocates for public state and local resources for preservation. We also engage in Qualified Allocation Plan advocacy to disincentivize utilization of the Qualified Contract process to preserve long-term affordability. At the Georgia Legislature, Enterprise SE will support efforts to ensure that low-income housing tax credit (LIHTC) properties are appropriately and affordably assessed for property tax purposes.

## Addressing Insurance Challenges

Enterprise SE recognizes that our partners who provide affordable housing are struggling, and ensuring their organizational stability is critical to maintaining and growing the affordable housing stock across the Southeast. Insurance costs are rising and becoming increasingly difficult to access, impacting new and existing affordable housing developments. Enterprise SE is working to better understand the drivers and solutions to these rising costs. Enterprise SE is committed to addressing rising insurance costs and access to insurance that impacts the provision of affordable housing.

In 2025, Enterprise SE will support policy changes that reduce insurance costs for affordable housing providers and ensure access to quality insurance while protecting the rights of tenants.

## Increasing Housing Options and Reducing Construction Costs

Enterprise SE supports land use and regulatory reform to significantly increase housing supply for all income levels to address the dire shortage of housing in Georgia. Enterprise SE will support land use and zoning reform proposals at the state and local levels that allow for more density, unlock land for housing supply, and increase the diversity of housing options. Such policies may include: reducing minimum lot size and minimum home square footage requirements, supporting inclusionary zoning practices, and reducing barriers to home construction.

During the 2025 Legislative Session, Enterprise SE will support a sales tax exemption on construction materials for nonprofits that build and renovate affordable housing.



## Preventing and Ending Homelessness

Homelessness is on the rise in Georgia and across the country. According to recent data from the U.S. Department of Housing and Urban Development, family homelessness rose by 39% from 2023 to 2024 in the United States – a record-level increase. In Georgia, homelessness increased 29% between 2018 and 2024. In the 2022-2023 school year, more than 41,000 enrolled Georgia school children were experiencing homelessness, an increase of 4,908 from the prior year. The racial disparities in Georgia’s homeless population reflect the disparities in household income and families living in poverty. According to the Department of Community Affairs (DCA), in 2021, Black Georgians represented 30.8% of the total population but 77.6% of the homeless population. Black Atlantans currently comprise 86% of people experiencing homelessness in Atlanta. The establishment of a permanent emergency rental assistance program in Georgia is critical to preventing homelessness and keeping families housed.

In addition to supporting eviction prevention strategies, Enterprise SE will also advocate for increased housing voucher availability and accessibility. Enterprise SE will continue to advocate for increased state funding for the Georgia Housing Voucher Program (GHVP). This program is intended to serve homeless people with severe and persistent mental illness who cycle through the criminal justice system, emergency facilities, and hospitals. GHVP was created to meet the state’s obligations under the Olmstead Settlement Agreement with the United States Department of Justice to have the capacity to serve 9,000 individuals in the target population. As of September 2024, the state had 2,340 GHVP participants. More funding for Georgia Housing Vouchers is needed to meet this obligation.

Enterprise SE will continue to oppose legislation that criminalizes homelessness or seeks to divert resources away from housing options for people experiencing homelessness. Enterprise SE is also advocating to increase the resources available to develop permanent supportive housing (including single site) and to provide wraparound services and supports for individuals transitioning out of homelessness.

## Partner with us



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