Housing Affordability
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## Themes

The following themes emerged as we synthesized the ideas and comments:

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WHAT IS 100 GREAT IDEAS?

100 Great Ideas campaign are multi-day community brainstorms that get thousands of locals to engage around issues that matter to the future of their region. Brought to Atlanta by Enterprise Community Partners and founded by Radical Partners, these campaigns present an accessible way for community members to generate solutions to critical community issues. These brainstorms are held in the “100 Great Ideas” Facebook group to enable people to engage from anywhere, at any time. At the conclusion of each campaign, top ideas are synthesized into easy-to-digest reports which are shared broadly with the community — as well as elected officials, community leaders, and influencers — to accelerate solutions, promote positive civic discourse, and narrow the distance between communities and their leaders.

WHY DO WE DO IT? — RADICAL PARTNERS

100 Great Ideas campaigns present a nimble way to foster positive civic discourse. Enterprise Community Partners’ Southeast office saw first-hand the power of the Radical Partners’ 100 Great Ideas campaigns in Miami and got curious about what would happen if we brought the idea to Atlanta and invited people to solve critical community issues together. We wanted to engage not just decision-makers, elected leaders, and philanthropists - but all people. Enterprise decided to focus on a topic around which we had significant knowledge - affordable housing - and in April 2019, invited the Atlanta community to actively participate through group discussion, idea-sharing, and actual user-experience feedback. We were blown away by the community’s response and are excited to share many of the ideas generated during the campaign in this final report.

THANK YOU

Many thanks to the hundreds of people who engaged in this dialogue. With special thanks to our host committee, supporters, and media sponsor:

We were lucky to work with a passionate group of affordable housing experts, leaders, and organizations and we thank them greatly for bringing their expertise and engagement to our first 100 Great Ideas Affordable Housing campaign.
WHY DOES HOUSING AFFORDABILITY MATTER IN ATLANTA?

Today, housing costs in Atlanta are rising faster than income and earnings. Rental costs have increased 48%\(^1\) since 2010 and have outpaced wage growth in the region. In addition, Atlanta loses 1,500 affordable housing units annually\(^2\). This means that each year, there are 1,500 fewer units of housing available to moderate-, low-, and very low-income families. Typically, this housing is either replaced by higher-cost housing or rents simply increase beyond what many families can afford. The result? These families either leave the region or are burdened by housing costs that negatively impact their lives.

Right now, our housing system falls short for all of us. Entire areas of Atlanta are without housing that is affordable to those with modest income. There are also areas that have plenty of affordable housing but lack vital resources and community amenities, like stores to buy healthy food. This creates serious problems for all communities and residents. When rents rise but wages stay the same, workers that we all depend on cannot afford to remain in their homes. They move elsewhere — and, without a diverse workforce, our economy suffers. Our region’s economic vitality depends on policies that allow for housing stock at all price points.

Our leaders need to work together to solve the collective problem of high housing costs. What affects one part of our region affects us all. When housing costs are high, people spend too much time commuting from home to work. Lower housing costs make sure that people can live where they work, which means less traffic and cleaner air for all. We need to make sure that good, affordable homes and other critical resources are available not only in a few desirable neighborhoods but in all communities. If we work together across Atlanta, we will arrive at the kinds of solutions and community designs that make life better for us all.

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1. Atlanta Regional Commission
2. Federal Reserve Bank of Atlanta
WHAT ARE SOME LOCAL EFFORTS TO SUPPORT AFFORDABLE HOUSING?

CITY OF ATLANTA

Atlanta Mayor Keisha Lance Bottoms made a $1 billion dollar promise to support affordable housing in the City of Atlanta. She hired a Chief Housing Officer to establish goals for the city’s affordable housing strategy and coordinate work among public partners and just released the One Atlanta Housing Affordability Action Plan.

HOUSEATL

HouseATL was formed in January of 2018 to as a cross-sector group of civic leaders committed to building the political and community will for a comprehensive and coordinated housing affordability action plan in the City of Atlanta. HouseATL is an open taskforce – initiated through the convening power and resources of ULI Atlanta, The Arthur M. Blank Family Foundation, Central Atlanta Progress, Center for Civic Innovation, and Metro Atlanta Chamber of Commerce. These partners engaged more than 200 civic leaders in working toward actionable recommendations and are working to advance those recommendations by tracking progress throughout 2019 and beyond.

ULI ATLANTA

ULI Atlanta conducted a study with Bleakly Advisory Group to help define what affordable housing is and articulate a vision and strategy for the Atlanta region. To see the Affordable Atlanta study, click here.

ATLANTA REGIONAL COMMISSION

Through their CATALYST plan, Atlanta Regional Commission is leading the creation of a Regional Housing Strategy to help our region’s communities identify solutions to specific housing issues.

LOCAL HOUSING INITIATIVES

Local Housing Initiatives throughout the region:

- Georgia Initiative for Community Housing
- City of Decatur
- LIVE Norcross
- Affordable Housing Taskforce - Brookhaven
1. INNOVATE WITH HOUSING STRATEGIES

What if we tried to solve the affordable housing problem in Atlanta by tackling it from a different perspective? Participants suggested many ways for re-imagining how we create, occupy and preserve the affordability of housing. Among these solutions were accessory dwelling units, reusing buildings in new ways, co-living, building with new sustainable materials and Community Land Trusts. In addition, innovative strategies were proposed to make it easier to find housing and to coordinate regionally.

**Accessory Dwelling Units:** An accessory dwelling unit is a really simple and old idea: having a second small dwelling right on the same grounds (or attached to) your regular single-family house, such as, an apartment over the garage, a tiny house (on a foundation) in the backyard or a basement apartment.

01 "ADUs have lots of possibility for specific needs populations - seniors, persons who are differently abled, artists – lots of ways to support both need and diversity in the community here."

- Shannon Ball

02 "...The new ADU by-right in R4/R5 allows additional housing in Single Family lots. If this gets heavily used, I think it could add enough units quickly enough to actually impact the market in terms of availability and affordability. I am personally researching starting a new business to make ADU-at-scale a reality. I would love to see additional support from city on this in forms of finding a way to make ADU’s and/or MR-MU’s more attractive to homeowners by way of property tax exemptions when used for affordable housing (vs Airbnb)."

- Alan Pinstein

03 "I love this idea as a take on tiny homes — affordable, environmentally friendly and upcycling at its coolest. Where could these be built?"

- Sharyn Bernard Mulqueen

04 "In LA, the county is fronting the financing of ADUs targeted at ‘family members at risk of homelessness’. A short-term innovation might be to have cities/counties provide a low-cost financing mechanism for ADUs and potentially have the financial note convert to a partial grant if the homeowner agrees to have families/people meeting specific qualifications live in the unit for a set amount of time (after that the ADU may revert to a normal rental or a place for grandma to live or something)..."

- Melanie Tharpe
Co-living: Co-living is a modern form of living where residents share living space and a set of interests, values or intentions.

"What about some sort of co-op element where hours worked towards helping or bettering the apartment/housing complex can offset or partially subsidize rent? Residents’ skills and availability can be matched up with the needs of the housing complex - be it answering phones, gardening, maintenance, etc."

- Stefanie Zirin McCans

"Wouldn’t it be great if someone could design an app, like Match.com, to develop an algorithm to match people up by compatibility patterns, to pair up the right co-living situations?"

- Guenevere Reed

"Another concept we’re exploring now with a mortgage company is pairing the PadSplit model with new homebuyers for owner-occupied homes. Income from additional rooms in a home can be used as credit enhancement or additional income to pay the mortgage and potentially produce a profit for the homebuyer …"

- Atticus LeBlanc

Building Re-use: Process of reusing an existing building for a purpose other than which it was originally built or designed for.

"Retrofitting parking garage decks is a great possible solution. I did this story a couple of years ago, experiencing SCAD pilot program called SCADPAD at their Atlanta campus. Thinking about decks as living spaces, some of them in the best locations in town. This could create housing affordability and decrease car dependency as well."

- Felipe Barral

"...Downtown Atlanta has so many underutilized properties that currently operate as surface parking lots that could become opportunities to create additional affordable housing stock near transit, educational institutions, workplaces, and social services. Downtown doesn’t need more parking and needs more housing. There should be a mechanism to tax or fine surface lot property owners to encourage positive development (multi-family housing with mixed-use retail and restaurants always on ground level), or sell the property, and to support an affordable housing fund."

- Daniel Snider

"...Should we implement programs or structures that allow for bill sharing in exchange for housing and pair families up accordingly to reduce homelessness? (Of course, there will be guidelines, background checks, etc.) But as another means of helping out each other. It may take some mental rewiring for some but just something to consider..."

- Alison Crause

Georgia STAND-UP
Building w/ Sustainable and Affordable Materials:
In addition to reducing residents’ energy bills, building with sustainable and affordable materials also offers healthier living environments and more efficient, durable buildings with a lighter environmental impact and lower costs of operation.

“We think incorporating shipping container communities in Atlanta as an actual option of building materials will help, particularly through the lens of being respectful towards environmental conservation efforts. For those who aren’t familiar with the term, “shipping container homes, also called storage container homes, offer a fast, green, and sustainable approach to building. These intermodal steel building units (ISBUs) are manufactured in a factory-controlled environment so they are standardized and reliable.”

- Georgia STAND-UP

“I’m not sure if this has been mentioned yet, but modular construction offers some really interesting options that can help reduce costs of labor and construction, as well as reduce construction waste all while producing a housing product that can come online faster…”

- Malory Atkinson

Community Land Trusts:
A community land trust is a way to provide permanently affordable housing by separating the ownership of land from housing.

“...The CLT model is presently being used by the Atlanta Land Trust in the City of Atlanta and could be replicated in other areas of the region without any changes to existing laws. This approach could be particularly beneficial in areas of the region where housing and land costs haven’t risen as significantly, but where increases are on the horizon. County and municipal governments can cooperate with non-governmental entities to facilitate the flourishing of this homeownership option.”

- Atlanta Legal Aid Society

“If we own the dirt, we have a say in what happens to it, so community ownership models should be supported and explored…”

- TransFormation Alliance

Regional Housing Strategy:

Just like transportation and environmental quality, housing is a regional issue. Challenges to regionalism include not having authority to implement regional plans effectively. Best practices include: state generated regional housing plans (New Jersey and California have been leaders); regional funds for affordable housing development, like the Bay Area Transit Oriented Affordable Housing (TOAH); issue specific regional strategies, such as regional agreements and funding to address a specific affordable housing challenge, like homelessness; regional administration of affordable housing programs, like the Metropolitan Council, for example, a body appointed by the Minnesota legislature that has been granted fairly broad powers to tax and take over actions for the public good at the regional scale.
"Other markets, such as the Bay Area in CA, are now looking at the need to create a **regional housing agency**...is that something we should explore and why?"

- Meaghan Shannon Vlkovic

"**Solutions in Atlanta have to be coordinated beyond the city** – with regional and statewide partners. ULI Atlanta did a study called **Affordable Atlanta** that defines 5 key building blocks for the region. This framework is part of the Atlanta Regional Commission’s strategy on economic competitiveness for health and housing (CATLYST). What underpins this work is the idea that housing strategies have to be regional and beyond. We work regionally, shop regionally, so how can we think regionally when it comes to housing?"

- ULI Atlanta

"**MAKE AFFORDABLE HOUSING EASIER**"

"Here's an idea... Can we create an easy **one-stop-shop for available affordable housing units in Atlanta?** Searching for affordable housing for yourself or for others can be confusing. Perhaps integrated with apartments.com?"

- Mercy Housing SE
Consider the Greater Affordability Picture

Participants highlighted that housing affordability is just a piece of a larger, more complex affordability crisis in Atlanta and that quality of life is impacted by a variety of factors. The factors detailed by participants include racial equity, access to reliable and affordable transportation, wages, education, home ownership and wealth creation, energy and the need to reduce costs and aging in place. Participants also contributed that in light of the “No” vote to expand MARTA to Gwinnett County, there is serious concern about the future of traffic and that affordable housing without a good, solid transportation plan is unrealistic.

Racial Equity: According to “How Housing Matters” a collection of research supported by the John D. and Catherine T. MacArthur Foundation, “In the US, descriptions of housing affordability challenges and differences in wealth, health, and education need to include a racial equity lens, or the picture is incomplete. Legally authorized and mandated housing discrimination through federal lending and investment policies laid the cornerstone of complex socio-spatial issues that historically segregated communities continue to face. Many of the inequities within and between neighborhoods, particularly in large metropolitan areas, trace their roots to redlining.”

"If you study the era of 'white flight' this is basically what the Federal government did post WWII - builder and buyer backed and subsidized financing to encourage growth and control prices. Before WWII most Americans didn’t own their own homes in major cities. Government backed and subsidized loans for private developers created affordable subdivisions in suburbs. Government backed and subsidized loans allowed (white only) first time homebuyers to purchase those houses. Aside from the obvious negative racial impacts that exist to this day - it was a highly effective program. Just look at the number of suburbs created during that time period (late 40s-late 60s) and the amount of white wealth that increased due to home equity. From the earlier conversations on racial equity - can this program be used to reverse the concurrent wealth drain that took place in communities of color when the original program was enacted?”

- Melanie Tharpe

“The Federal Reserve Bank of Atlanta is currently hosting an exhibit called Undesign The Redline which visualizes and contextualizes the ongoing impacts of racially driven residential segregation.”

- Transformation Alliance

“Clark Atlanta has an MPA degree offering that has several concentrations including Urban Administration, Public Policy, and Community and Economic Development. I would like to see agencies engage these graduate students for not only research, but to cultivate the next generation of policy builders, city planners, and advocates for affordable housing.”

- Bambie Hayes-Brown
"I would also like to see large developers required to find internships for students from HBCUs in their projects. They need real world experience and might find it hard to network their way into these catalytic projects."

- TransFormation Alliance

"...Property taxes pay for local schools. The wealthier the neighborhood, the more resources for the schools in it. The better the schools, the higher the property values and rents. This leads to continued inequality. Is it time we look at different ways to fund schools so that neighborhoods development happens more equitably? All of this is certainly connected to affordability especially as it changes over time."

- Kristina Hamilton

Wages and Employment: Housing costs in Atlanta are rising faster than income and earnings. Rental costs have increased 48% since 2010 and have outpaced wage growth in the region, making it hard for working Atlantans to continue to afford their housing.

"Raising the minimum wage seems to be a (relatively) simple solution to this problem. Cities and communities end up subsidizing affordable housing, so businesses can pay employees less. Because this always ends up being a political issue, I wonder if there’s a way to penalize/incentivize employers to increase wages?..."

- Malory Atkinson

"...Credit scores and its effect on housing affordability. I wanted to make everyone aware that there is a push on the federal level to overhaul the entire ‘credit score’ system. Check out this February 19, 2019 article from CNBC..."

- Georgia ACT

"...Take advantage of the rich community of entrepreneurs in the area by converting an abandoned apartment complex into income based Live-Work communities. Shared commercial kitchen space with an open retail space. The community should be used as an incubator to give entrepreneurs a hand up and have criteria for becoming a member and a 5-year limit on residency."

- Cosco Jones

Transportation and Pedestrian Connectivity: 80% of Atlanta households spend 45%+ of yearly income on housing and transportation. The savings of both dedicated affordable housing and decreased transportation costs allow low income families to save for homeownership, and to spend more money in the local economy and on essential services such as healthcare. These benefits are not just individual, but societal as well, as they place less strain on social services and resources.

"We believe that having a strong regional transit system, including MARTA going to neighboring counties like Gwinnett and Cobb, would help provide more affordable housing options all over the Metro Atlanta Area. More mobility = more choices = more jobs = better living for everyone."

- Cobb 4 Transit

"...A denser network of reliable, high-frequency bus service is a top priority. This can significantly stabilize mobility and access without triggering price escalation. There are major, transit dependent neighborhoods in MARTA’s current service area that are outrageously underserved."

- Michelle Marcus Rushing
"Effective housing preservation, TOD, and anti-displacement measures need to be in place well before any new rail/fixed guideway transit investments...It has to go hand in hand with major zoning and infrastructure changes, so it will generate better regional transit access, not sprawl around far-flung commuter stations."

- Michelle Marcus Rushing

"For new clients at Gateway Center who are sleeping in their cars, they are often unaware of the parking situation in DTATL and sometimes their cars are booted or towed, leaving them in a worse situation, seeking emergency shelter on foot. There needs to be adequate free parking for the most vulnerable."

- Anna Reimann

There was also a pilot project in East Point where participants (low income seniors) had transportation credits they could use for anything. Many of them preferred to use it to pay a neighbor to drive them places — they could combine trips more easily and get help carrying their bags. And it supported social relationships too. But still, I think this should always be supplemental and emergency, not the end solution to transportation barriers.

- Georgia ACT

"...the entire plan MUST improve job commute options for lower income communities/households. Look at where workers live (or potential workers who can't access job locations currently) and where their jobs are located and make those connections the best ones of all. (Of course, also trying to provide more housing options near the jobs and grow businesses in underinvested areas.)"

- Michelle Marcus Rushing

"Require all new construction to install or repair sidewalks. Over time, this would increase walkability & safety, which both impact housing affordability. Also, enforce building owner sidewalk maintenance requirements, perhaps with assistance for income qualified homeowners."

- Sydney Roberts

"Speaking of access (particularly pedestrian), I heard today that Roswell mandates that developers build sidewalks into their plans currently or pay a fee if there are already sidewalks. Does anyone know if other Atlanta cities have this? Apparently, the mandate needs some clarification, but it makes a lot of sense to have that regulation to ensure that sidewalks are incorporated into the plans when development is happening instead of going back and doing it later."

- Margaret Hrushcka

**Health:** Housing is one of the best-researched social determinants of health, and selected housing interventions for low-income people have been found to improve health outcomes and decrease health care costs.

"It is estimated that 50% of healthcare costs are associated with the top 5% of hospital users— the majority whom are low income and residentially insecure. It seems to me that if we can engage healthcare providers on investing in and partnering with developers on supportive housing models focused for the residentially insecure, not only would more stable housing opportunities be created for individuals but there might be better health outcomes for those individuals as well as a significant cost savings to the healthcare industry."

- Ashani Collins O’Mard
Wealth Creation and Home Ownership:
Homeownership has traditionally been an important way to build wealth. The Survey of Consumer Finances shows that the average homeowner has household wealth of $231,420, while the average renter has household wealth of $5,200.

"...generally outside of senior living facilities it is rare that you see development that caters to those that are disabled. Once I heard a speech from someone who was confined to a wheelchair after a serious accident on his motorcycle and he spoke about how challenging it was to find affordable single-family housing options that could accommodate his now special needs..."

- Maureen Freehill-Demarest

"How can we leverage Medicare and Medicaid funds to keep low income seniors healthy at home? There are several studies now, from Ohio and Oregon for instance, showing how much tax money we can save by preventing or postponing seniors from going into a nursing home! And improving their quality of life in the process. Why can’t we proactively apply these savings to housing and supportive services?"

- Michelle Marcus Rushing

Energy Efficiency and Housing:
Improving energy efficiency in housing can help make homes more affordable by reducing the energy cost burden on low-income households.

"...Take data from energy audits and solicit sponsorships for products to help improve energy efficiency as well as tax credits for donated labor. Use similar community engagement protocols during renovation process to employ skilled labor in NPU’s to help improve the community they live in..."

- Cosco Jones

"Let’s focus more attention and resources on down payment and closing cost assistance. It is a tangible method to bridge the affordability gap."

- James Dwight Cromartie Sr.

"On the home buyer-side, automatically prioritize and insure loans for people or families that are buying in the relative area of said homes that have lived in the area for 10+ years as long as the purchase is to be the ‘primary residence’.”

- Matthew Suber

"HUD-Approved housing counseling agencies need additional funding to prepare potential homebuyers for homeownership."

- Bambie Hayes-Brown

"I would love to see a program that combined entrepreneurship training, wealth building (so artists can purchase at market), structure prices to curb displacement, a land trust to own the land and artists own the housing structures. A really comprehensive plan that offers community and individual, professional growth AND businesses that keep dollars in the community."

- Jessyca Holland

"We need more financial literacy education...We need to address the systemic issues that have resulted from discriminatory practices like redlining. But we also need to arm people with knowledge of how to better tend to their financial circumstances whatever they may be."

- Janice Marton Dearing
"Some municipalities have realized tremendous water savings by requiring basic fixtures be brought up to current standards upon home sale. Make this the norm. Plus, add energy efficiency requirements such as attic air sealing and insulation. Increase comfort, efficiency, and indoor environmental quality."

- Sydney Roberts

"Secure contracts with local businesses to provide produce grown from gardens and use those proceeds plus money from energy savings to help fund solutions."

- Cosco Jones

"What about looking at ways to incorporate/mandate solar energy as part of all new construction? Seems like a win/win that helps reduce energy costs and the environment — in both the short and long runs."

- Michele Egan

**Aging in Place:** Most seniors indicate that they would prefer to age in place, either staying in their current home or choosing from a range of affordable, age-appropriate housing options within their community. To make these options viable, we need to adapt homes and communities to meet the changing needs of aging residents, make available affordable housing options suitable for aging residents, and connect seniors to the services they need in the places that they live.

"...Seniors make up a significant portion of the demographic in areas where "affordable housing" options are even being considered. There's one thing to make accommodations for future residents from an affordability perspective, but there another in preserving housing options for those that are already attempting to 'age in place.'"

- Quinn Green

"Home repair for seniors should be the number one priority for the City of Atlanta."

- Grandmama’s House

"We need to design communities with the 8 to 80 concept in mind - build spaces for 8-year-olds and 80-year-olds and you'll end up serving everyone in between."

- Lauren Norton Welsh

"Similarly, there are great stories about day care centers being located in Senior housing facilities. Due to the benefit for both seniors and kids, sometimes this can be done at a dramatically lower facility cost for the daycare center, thus lowering the cost of the daycare itself (which can be a major hit to any household budget). This would be a wonderful combination of need, space, economy, and community."

- Shannon Ball

"I love the collaborative partnerships many of developers of senior housing have forged with schools to provide preventive health care on site at little or no cost to seniors. Would love to take this concept further. What about having a physician assistant that actually will come to a property? The cost could be shared by several properties..."

- Laurel Hart
"Piggybacking on yesterday's discussion of matching people for mutual benefit, what about **matching students to seniors** around Atlanta, to make use of spare bedrooms, **provide secondary income for seniors, and affordable housing for students**? Could also be extended to lower/_fixed income individuals, not just seniors. Basically, a more effective rent a room program that's facilitated through the framework of community development & affordable housing. Not talking about Airbnb here."

- Dara Epstein

"Youth that age out of systems (foster care and juvenile) are at high risk of homelessness. Creating innovative housing and support services programs are necessary to aid these youth in obtaining and maintaining housing. **What about a community model that matches these youth with older adults residing in assisted living communities?**"

- Shemeka Frazier Sorrells
3. **Leverage Taxes**

The good old-fashioned laws of supply and demand tell us that one way to reduce the cost of housing is to have more of it available. There were numerous comments from group participants about factors that contribute to an undersupply of housing for locals, including the impact of Airbnb and property owners holding properties to wait for housing values to rise and creating blight. One solution theme that arose to address these problems was increasing taxes. Another issue raised was how to reduce property taxes to make sure people can stay in their homes.

**Tax Exemptions:** Some cities and states implement tax incentive strategies to encourage affordable housing development. Programs vary, some linking tax incentives to green initiatives as well as providing affordable units.

"Create tax incentives along Marta to create mixed use properties that have a certain percentage of low-income housing. No more than 40%."  
- Cordelia Blake

"Offer incentive to apartment complexes that offer a discount on units based on income level. They also wouldn’t have to make all units available in this manner but maybe a percentage, 10%, 15% etc..."  
- Katreena Mitchell

"What about local governments giving landlords (property tax?) incentives to accept Section 8 vouchers. Increasingly, private landlords are refusing to accept Section 8 vouchers in Georgia, even though the program provides guaranteed rent. Tenants with these vouchers have a hard time finding a place to live in certain cities, and even risk losing the voucher if their time to search for a home expires. If a local or state government were to provide property tax or other incentives to landlords, the stock of affordable housing would increase. Tenants with vouchers would have better access to housing, and landlords who participate in the program would have financial stability. A win-win!"  
- Atlanta Legal Aid Society

"I think people would be willing to decrease rents for those in a pre-established AMI in return for a tax break."  
- Rebecca Shelton
Develop New Taxes and Fees

“We should tax Airbnb rentals and earmark the funds for affordable housing projects.”
- Stewart Skiles

“How about a city-imposed extra fee for Airbnb’s and/or on 100% luxury apartment complexes for an affordable housing fund. Remind the general renter that these issues exist. For example: $5/night Airbnb fee or 1% monthly fee for renter ($1,800/month = $18/month fee).”
- Malory Atkinson

“For housing funding: I would like to propose a much higher fee from cities/counties for most bulk housing renovation waste. LLCs that are buying, renovating, and then flipping houses in neighborhoods across Atlanta are producing a ton of waste...They then strip houses of often perfectly usable materials (old wood floors, original windows, usable but not new appliances) and fill up multiple dumpsters. Whatever fee they are paying for dumpster services is not enough - all of that debris is bad for our climate indicators and sometimes really unnecessarily wasteful. Additional taxes and fees for these services (and maybe offering some alternatives?) would reduce the HUGE amount of waste these flippers are causing while also generating much needed funding for affordable housing acquisition.”
- Melanie Tharpe

“Blight enforcement is also a thing that can help prevent homes from being held without anything happening. I’m pretty sure we have blight codes in Atlanta, there just may need to be more enforcement? Higher fines that would make it financially less-feasible to hold onto those properties, that can also support other housing efforts?”
- Margaret Hruschka

“Levy development fees on luxury apartments and transfer fees on ‘rapidly appreciating’ home sales. Use the proceeds to fund an office of tenant’s rights similar to Washington DC, and for housing programs.”
- Michelle Marcus Rushing

Property Tax Relief: Property tax relief is a specific type of tax reduction that may come in the form of a tax exemption, tax abatement, or reduction in assessed value. Whereas homestead exemptions provide tax benefits for homeowners, property tax relief for developers can help stimulate the creation of affordable rental units.

“I have not seen anybody mention a Land Value Tax (LVT) yet, but taxing land value at a higher rate than improvements seems like a way to combat the artificial scarcity created by land speculation. From what I’ve read, switching to an LVT can mean speculators see their property taxes go up while most others see theirs go down.”
- Jonathan DiGioia

“Property Tax Relief Based on Household Income...If laws are designed to reliably and sustainably manage the property tax burden on working families, they can make neighborhoods with higher home values more accessible to families with lower incomes, retaining long-term homeowners.”
- Atlanta Legal Aid Society
Tax Lien = A legal claim against a property that can be placed by a local, state, or federal authority in the case a property owner fails to pay taxes.

"Not sure if anyone has thought about trying to reform the property tax lien process? The liens are usually bought by private investors at auction. Perhaps a REIT could be formed by the city to purchase these properties to turn these into affordable housing?"

- Michael R. Rethinger

Real Estate Investment Trust (REIT) = An investment structure where an entity accepts investments from multiple stakeholders, just as in a mutual fund, in order to purchase (or develop) real estate property.

"...In my neighborhood property taxes keep going up. How do we ensure that long term residents of neighborhoods don’t get pushed out because of property tax increases? Can we cap how much property taxes can grow on existing residents?"

- Krista Walton

MORE FUNDS FOR AFFORDABLE HOUSING
4. ADVOCATE FOR POLICY DECISIONS TO SUPPORT AFFORDABLE HOUSING

We learned through this campaign that there are many policy decisions that our elected and community leaders could make to influence the affordability of housing. Some of these policy decisions fall under the umbrella of “requirements” for developments — such as mandatory inclusionary zoning and rent control — while others include relaxing local policies related to zoning, parking requirements, unit size and accessory dwelling units. Zoning and Policy changes are more likely to happen with community support, so ideas were also offered about how to increase the voice of the community.

Engage Communities to Advocate for Change: Changing the way we do things doesn’t always start from the top. Communities and grassroots efforts lend perhaps the most powerful voices to societal debate.

"Many local organizations host 'lobby days' (really days of advocacy/activism for local residents but organized by nonprofits) at our state capitol on various issues. I haven’t seen the same energy at City Hall, county commissioner events or even ARC meetings. We tend to be much more reactionary at the city level - show up and tell elected officials in-mass the types of changes we want to see."

- Melanie Tharpe

"Fix the NPU system — what started as an innovative conduit for neighborhood input has become dis-jointed and in many cases dysfunctional. Neighborhood gad-fies, NIMBYs and those with personal vendettas often dominate debate. NPUs should be led by dedicated planners and professionals who are able to articulate the often nuanced decisions that are required for better development to be possible."

- David Hamilton

"TransFormation Alliance would love to work with Georgia Advancing Communities Together and Georgia STAND-UP and Enterprise Community Partners and lots of other partners to develop a certification program for housing similar to the Georgia Health Policy Center Legislative Education Initiative. Too many decision makers at the state level don’t understand affordable housing, and we need to grow more champions."

- Odetta MacLeish-White
Increase Requirement for Affordable Homes: Market rate development alone cannot solve the affordable housing needs of our region. For lower income residents, the rent is simply too high. Many cities are now requiring affordable units in mixed use projects.

"First we need to advocate for a change in Georgia law to allow for rent control... There is state wide advocacy that needs to take place to protect renters as well as homeowners."

- Catherine Slocum-Somuach

"I know this might be difficult but having new developments with a certain percentage of homes for sale or rent that are priced based on a sliding income-based scale would ensure that some of the previous residents are still able to live in the community."

- Matthew Stigall

Make Utilizing Tiny Houses Easier: Average home sizes in the U.S. have been increasing since the mid-1900’s, with the average new single-family home entering the market in 2013 measuring in at 2,662 square feet. The tiny house movement encourages smaller households, especially, to live in homes that meet their needs without providing (and charging for) excess space and amenities.

"I suggest the city and both counties should be approached and negotiated for approval of tiny houses to be built in areas where houses that are abandoned or can be obtained by back taxes etc. Tiny homes are very affordable...On a regular size of an Atlanta lot 2 tiny houses, maybe 3 will fit nicely. If this suggestion is acted on, give some thought to build tiny houses communities. And think how tiny houses can become part of existing communities."

- Janet Guy

"Why not make an assemblage of R5 or R4 and other residential zoned properties, and create a good sized PDH? You mix the sizes from Tiny to ADU to Small Home (1200 sq./ft or less), to Duplex on small lots and provide a larger public greenspace amenity and raised bed garden plots for vegetables and flower gardening. You have the close living and density of new Urbanism as well as affordability... There are plenty of lots/derelict homes in Atlanta that could be repurposed for this idea and we re-create the Missing Middle."

- Rick Hudson

"I'd love to see small parcels of city owned land turn into affordable, tiny houses. We have lots of these in my neighborhood (Old Fourth Ward Neighborhood, Atlanta) and I'm sure other areas do too. Tiny houses by virtue of their footprint can more easily be maintained as affordable even in higher cost areas."

- Doug Shipman

"I'm a big tiny house - even just small house - fan. It seems like it's difficult to navigate the process of getting land and a loan for building a small home in town. Making that process easier or simpler to navigate would be great!"

- Annie Misner
Denser Housing on Single-Family Lots: Much of the current zoning in and around the city favors single-family homes, making it impossible to supplement the housing supply with denser types of housing, namely things like duplexes, quadplexes, and walkup apartments. Residential buildings of these types fall into the category aptly known as “Missing Middle Housing,” because they fall between single-family homes and larger multifamily developments.

"Could this be paired with prohibiting or discouraging downzoning/density reductions? The detached single-family market is so strong in Decatur and on the east side of Atlanta that we see existing duplexes, even 4-6-unit garden style older apartments converted to single family houses...This practice makes it very difficult to ever convert back to higher density, and clearly accelerates the affordability crisis and gentrification."

- Amy Goodwin

"If the built environment shapes society’s values (paraphrasing Winston Churchill) then how does land use policy reflect a community’s values to have housing options for residents across the socioeconomic spectrum? How can the state and local municipalities find common ground for more housing opportunity? What would it look like to go from NIMBY (Not in My Backyard!) to YIMBY?"

- ULI Atlanta

"When other cities are looking to increase housing choice by allowing 1-4-unit buildings in single family zoning, it is unfortunate to see this zoning hurdle in the Atlanta Code...All of the federally insured 30-year mortgages (VA, FHA, Fannie Mae, and Freddie Mac) are available for 1 to 4-unit buildings. When you live in one unit out of four, you can claim 75% of the gross rent from the other three units toward your income to qualify for the mortgage. These modest building are a solid way for folks in the neighborhood to build wealth, while living essentially rent free."

- R. John Anderson

"I’ve been advocating for the wholesale re-zoning of R4 to R5 for some time. In my opinion, R4 is the worst zoning class due to the minimum lot size (9,000SF). In R5 minimum lot size is 7,500 and you can put two units and an ADU. That is far more efficient use of land with the added benefit of keeping the character of our single-family neighborhoods intact. R4 is really the true driver of oversized homes because the zoning requirements essentially dictate that a larger home must be built for the current owner and subsequent builder to make a profit. Additionally, the duplexes and ADU’s would more often than not be priced between 80-120%AMI. They could be either rental or for sale. Allowing the market to provide those units would allow our limited subsidies to be used for truly low-income housing."

- Jim Cheeks

Zoning: What can and cannot be built in a part of the city depends largely on the zoning code. Zoning codes have become an essential part of the many cities across the globe and have greatly contributed to the evolution of our urban environments, mostly for the better. Still, they have their drawbacks, like infrequent updates and restrictions that are either counterproductive or no longer relevant.

"The last time I rented an apartment the building only had one- and two-bedroom units. The woman showing us around implied that was on purpose to attract young professionals rather than large families. Could the city require as part of zoning that apartment buildings include a certain percentage of 3-bedroom units to allow a place for larger families?"

- Joel Thrift
"Small business districts. Property owners can only rent to local businesses with less than 10 or 20 employees. **Dissolve the notion of ‘anchor tenants.’**"

- Scott Morris

"**Eliminate minimum parking requirements.** Do the math: one garage parking space costs an average of $15k in Atlanta. Requiring just one space per unit is equivalent to $150k per 10 units, or more than the cost of many 10% inclusionary housing requirements. This is not a solution on its own but essential to other solutions. It’s hard to provide enough housing for people when you’ve guaranteed housing to cars first."

- Michelle Rushing

"By illustrating the financial benefits of traditional, “naturally occurring” architectural typologies, we can empower private developers to provide affordable units without waiting for subsidy programs. It will require cities to consider zoning innovations such as removing limitations on single-family lots, parking equivalencies, and definitions for ‘households.’ **ULI Atlanta’s ‘Design for Affordability’ toolkit highlights 4 of these housing types:** 1) Co-living 2) Increasing density on single family lots 3) Micro-units in multi-family developments and 4) Multi-family co-living."

- Sarah Koon Butler

"We actually have enough existing residential stock to meet the city’s affordability goals, and we’d only have to use about 4% of it. In the last 12 months, PadSplit created more than 200 units of unsubsidized housing, using existing homes, for folks with avg income of $21k. . . resulting in total annual savings of $1.1mm for this population. Unfortunately, **outdated zoning laws that restrict the number of unrelated parties that can live together are still a major barrier. . .**"

- Atticus LeBlanc

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**Housing and Commercial Spaces:** You can find “mixed-use” buildings, with living space over storefronts, in historic downtowns across the country. Perhaps, although temporarily forgotten, that quaint and convenient design might make a comeback as a complementary alternative to larger mixed-use developments.

"There’s a lot of redevelopment of strip malls going on (for instance the new Marshalls/Ross at the intersection of Hwy 9 and 120 in Roswell.) In many cities, housing is built on top of commercial space (mixed-use). Why isn’t that available for these strip malls? Zoning and no incentive on the developer’s part?"

- Margaret Hruschka

"All of the mixed-use we are currently seeing in the suburbs is like Avalon, which is catering to luxury apartments. Having one or two stories of apartments above the commercial spaces could provide housing, especially for the workforce, and not raise the roof line excessively."

- Margaret Hruschka

"I’d love to see the city get behind some **creative architectural projects** like this one I visited in Thailand. You could create both affordable housing units and affordable commercial space with something like this."

- Zach Mellette

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The International Sustainable Development Studies Institute (ISDSI) has built an experimental sustainable campus almost entirely out of shipping containers.
Many 100 Great Ideas participants cited a general lack of affordable housing options in Atlanta and suggested that additional financial resources be dedicated to affordable housing development. Suggested solutions included businesses and other anchor institutions providing resources or land. Other ideas included using publicly owned land for affordable housing, utilizing funds from philanthropy to buy property and increasing the Low-Income Housing Tax Credit.

In addition to the robust discussion around the need to develop new affordable units, participants noted that we must also focus on protecting and utilizing our existing housing and land. Atlanta currently loses 1,500 affordable homes every year. To preserve currently affordable units, group members suggested efforts to preserve naturally occurring affordable housing and using land banks to hold blighted properties and redevelop them as affordable housing.

**Business or Anchor Institutions Providing Resources or Land:**

Anchor institutions are schools, institutions of higher education, faith-based organizations, and neighborhood organizations with deep roots in communities where they’ve been longstanding contributors. By land, resources, or units for affordable housing, anchor institutions can improve health and education outcomes.

“I know we’re trying to attract a lot of business to Atlanta... like we attempted to do with Amazon. I think we should require some scale of **upfront community investment from incoming companies** as part of helping the lower-income communities ... new housing, more transit in disconnected neighborhoods. It may sound like a disincentive, but in the end, they are making their new home a better one.”

- Shelly Williams Kuras

“Could local universities provide land for affordable housing? Or funding for affordable housing in their neighborhoods?”

- Sara Haas

“Have non-taxpaying institutions like churches, governments, educational institutions donate part of their idle land for the common good of affordable housing, condition for tax exemption and possible land use changes, ...i.e. parking requirements.”

- Rocky Wade
"One theme that has caught our attention this morning (among the many great ideas!) is the utilization of publicly owned land for affordable housing production. A ULI report defines publicly owned assets as schools, public hospitals, parking lots, fire and police stations, and municipal buildings. Communities may also have surplus properties that are no longer needed that can serve other public purposes, such as increasing park access in communities that are classified as park deserts. The ULI report Public Land and Affordable Housing helps illuminate both the benefits of making public land and assets available for affordable housing and the types of policies that can maximize these opportunities."

- ULI Atlanta

"We should identify all government owned vacant properties and repurpose them based on some of the ideas here."

- Kate Boccia

"If a percentage of AMI (Area Median Income) is used to determine subsidies and building policies, what ‘area’ should be used in calculating needs in high income areas such as Sandy Springs? This is an especially important issue in areas such as Sandy Springs which is undergoing rapid gentrification. Using a smaller, more zip code specific AMI would help lifelong residents (including the elderly) of Sandy Springs to be better able to actually afford new housing."

- Mary A. Baron

"Increase the Low-Income Housing Tax Credit that provides tax incentives to developers who build affordable housing."

- Karen Hatchett
Transform Blighted Properties into Affordable Housing

“There’s at least 100 units in the West end on Holly Street. It’s currently a menace to the neighborhood. People use it as an illegal dump site for tires, dog fighting, and squatting. My understanding is the previous owners financed it and ran with the money. I strongly believe the city should seize that asset and use it for the greater good. Also, many municipalities have land banks, those properties would be ideal as well.”

- Den-Ray Allen
THE VOICE OF THE COMMUNITY MATTERS.

This report is a synthesis from a massive community dialogue. Our main goal is to share the collective voice of our participants - but we do have some takeaways as well. If this campaign taught us anything, it’s that we can and must come together as a community to dialogue, generate solutions, and commit to strengthen our region.

Affordable Housing is a complex topic. There are many proven strategies for addressing housing affordability, and in this discussion alone we see dozens that could have a positive impact in our region. We need not throw our hands in the air and wonder what to do in the face of an affordability crisis — the solutions exist. We just need to prioritize, take note of best practices, and implement them.

This entire initiative is really all about inviting locals to take responsibility for the future of the region. It’s about creating positive civic engagement loops where locals contribute, are heard, and see results from their engagement. We have seen meaningful responses from our community and elected leaders thus far, and we hope, on behalf of the thousands who have raised their voices, that our leaders will take action.

THANK YOU

This initiative came to life because of a huge group of partners and friends who believe in the power of civic engagement, and who are committed to solving our region’s most pressing issues. Most importantly, we are grateful to the more than 860 people who have joined the 100 Great Ideas family, who participate in our massive community dialogues, and who are the voices in this report. Thirteen incredible regional organizations who are immersed in the issue of housing affordability joined us in the effort:

- Urban Land Institute
- TransFormation Alliance
- Partners for Home
- Quest Communities
- Georgia ACT
- Mercy Housing Southeast
- The Atlanta Voice
- Atlanta Neighborhood Development Partnership
- SUMMECH Community Development Corporation
- Atlanta Regional Commission
- Center for Civic Innovation
- Atlanta Downtown
- Georgia STAND-UP
- Atlanta Downtown
- Center for Civic Innovation
- Atlanta Downtown

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