

**Atlanta Regional Commission
HUD Pathways to Removing Obstacles to Housing (PRO Housing)
Draft Application for Public Comment, 10/09/23
FR-6700-N-98**

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Exhibit A Executive Summary
Atlanta Regional Commission

The Atlanta Metropolitan region is experiencing some of the most extreme housing pressures in the nation. Atlanta's relative historical affordability helped drive population growth over the last decade and is now the 3rd fastest growing Metropolitan Statistical Area (MSA) in the country¹. The Atlanta metro market ranks #1 in the nation in home price appreciation² and #4 in the nation in rental cost appreciation³. In 2022, the Atlanta Fed listed the Atlanta Metropolitan area as unaffordable in its entirety, meaning that the median household income is no longer sufficient to purchase a median priced home. Housing is not an equitable resource in Metro Atlanta: Black or African American households are more likely to be cost burdened and to live further from job centers.

The Atlanta Regional Commission (ARC) operates as the regional planning and inter-governmental coordination agency for the 11-county Atlanta region and operates as the Metropolitan Planning Organization (MPO) for a 20-county region. Housing affordability has been identified as a key goal for the region, one of the ARC's top three 2023 challenges and commitment areas with transportation and infrastructure. The ARC member jurisdictions, which include the 11-county Metro Atlanta region, include 3 priority jurisdiction counties and 31 places as identified by HUD for the PRO Housing Grant. The ARC's region is both physically and politically diverse, and the ARC is the entity charged with anticipating the region's future needs and creating a unified plan to ensure the region's success. ARC and its regional partners in affordable housing are coalescing around targeted policies, planning, and education to move the region forward.

ARC is responsible for developing and updating the Atlanta Region's Plan, a 25-year plan developed with ARC's community partners and robust public input that includes a \$93.6 billion investment in transportation infrastructure through 2040 to improve mobility in the region and provide commuting alternatives. ARC programs and services include Community Development, Mobility, Natural Resources, Research & Analytics, Transportation Access and Regional Planning, Aging and Independence Services, Homeland Security, Workforce Development, and ARC Leadership Programs.

ARC's leadership in housing has evolved over the past 15 years and in response to growing affordable housing challenges in Metro Atlanta. During the Great Recession ARC produced the Piece-by-Piece Initiative⁴, which focused on foreclosure prevention at a regional scale. ARC created the Equitable Transit-Oriented Development (TOD) program in 2011, which became the Transformation Alliance⁵, a broad partnership of organization from the private, public, and nonprofit sectors dedicated to creating thriving, mixed-income communities anchored by transit and linked to opportunities and amenities. The Transformation Alliance, initiated through grant funding awarded to the ARC, utilized funds to move forward policy for equitable TODs by developing the Equity Evaluation tool for measuring the value a development brings to a community and by catalyzing a regional commitment to Inclusionary Housing policies. In

¹ Data from ESRI

² Zillow, U.S. home price appreciation change from 2018 to 2023.

³ Apartmentlist, 2018 to 2023

⁴ <http://www.piecebypieceatlanta.org/>

⁵ <https://atltransformationalliance.org>

addition, the program spurred the creation of a new revolving loan fund through the Georgia Department of Community Affairs for regional affordable housing developments and which added points in the QAP for transit-oriented communities. In the past four years, the ARC has elevated housing as a core issue for the region and has created tools and support to identify and remove barriers to affordable housing production and preservation. The ARC created the Eviction Tracker during the COVID Pandemic to track and help partners address evictions in the region. Understanding the urgency of housing needs, the ARC further incorporated housing land use planning into the successful Livable Centers Initiative (LCI) program that traditionally focused primarily on transportation. A separate program, the Community Development Assistance Program (CDAP), added the capability of performing housing assessments. Housing data was emphasized in the Housing Elements of Comprehensive Planning assistance. In 2019, the ARC created two new programs: the Metro Atlanta Housing Strategy and the Local Leadership Housing Action Committee (LLHAC) specifically to assist local jurisdictions with identifying and removing barriers to affordable housing production and preservation. The ARC is applying for the Pathways to Removing Obstacles to Housing (PRO Housing) grant to elevate LLHAC and model this important and urgent housing assistance program after the long-standing, successful LCI program by enabling LLHAC participants to access Housing Assistance grants. The LLHAC program to date has hosted only two cohorts but made impressive success in removing barriers and obstacles to affordable housing production and preservation. The program is poised for future success that will be amplified and increased through grant funding. ARC understands that changing policy through education, planning, and technical support will leverage more long-term, procedural change relative to the money invested than funding construction projects. Successful implementation will not only help model policy and planning for affordable housing to the region's jurisdictions, but it will also model success for other MPOs in the state of Georgia.

LLHAC is a committee convened each year by ARC and comprised of 10-13 mayors and city commissioners from across Metro Atlanta. The group meets over a six-month period to explore the region's housing challenges and to understand their local barriers to affordable housing. During the last three months of the program, participants make commitments to use their leadership roles to influence and transform affordable housing in their communities. The committee members pledge to work with community leadership to explore steps that are designed to deepen understanding of local housing issues and policies; increase local governments' capacity to address housing issues; and create cross-sector teams to collaborate on housing issues. Member jurisdictions commit to increase local resources dedicated to developing and supporting housing; engage in local, state, and federal efforts to address housing challenges; partner with public, private, and nonprofit organizations to foster housing solutions; and educate residents about housing issues and build support for potential solutions. This annual ARC-led committee is advised by five partner organizations with the highest level of expertise in the region in their area of work: Atlanta Neighborhood Development Partnership (ANDP), Enterprise Community Partners, the Federal Reserve Bank of Atlanta, the Georgia Conservancy, and ULI Atlanta.

The first cohort of LLHAC was comprised of thirteen elected leaders, which included the leaders from five places identified as priority geographies and three counties that each contain priority geographies as indicated by the HUD PRO Housing grant. This inaugural class began in 2019

and (due to the pandemic) commenced in 2022. A second cohort of ten member jurisdictions began in March 2023 and will conclude in October 2023. The program consists of six interactive classes that provide housing data and needs specific to each jurisdiction to help them identify their goals and commitments. The 2022 LLHAC cohort has achieved success in zoning reform, developing new housing programs, leveraging public land for housing, addressing homelessness, community education, and forming housing task forces. However, these jurisdictions need further assistance to continue this forward motion, and new LLHAC cohorts will make their own commitments and will need planning, education, and technical assistance to implement their goals. Grant funding will enable ARC to expand LLHAC to model the ARC's LCI program, which the ARC's Community Development Department has successfully managed for 24 years by leveraging Federal dollars for impact. The region has over 131 LCI Communities and ARC has overseen more than 137 transportation projects, over \$20 million in total study funds, and \$301 million in federal transportation funds. By modeling LLHAC after the LCI program, participants will be eligible to apply for Housing Action grant funding to implement LLHAC commitments. Modeling LLHAC to align with the grant-funded structure, expanded technical support, and collective engagement of the LCI program will ensure commitments are met and can set a standard for a more robust regional affordable housing program through the ARC. ARC's regional perspective and connection to housing resources and organizations will both enable regional change as well as local investments. The ARC will impact multiple jurisdictions and set and promulgate a program that respects local needs while setting a regional framework and standards. This will transform LLHAC from an educational leadership program with support from ARC to a program where housing commitments are institutionalized through added technical support, increased regional collaboration, and development of new resources. A funded LLHAC will impact the barriers to affordable housing and provide long-term, coordinated policy changes in the region.

In addition to providing Housing Action grants for LLHAC programs, ARC will add a new preservation capability to its Metro Atlanta Housing Strategy. The Metro Atlanta Housing Strategy is a publicly available online tool that connects housing strategies across multiple jurisdictions and finds common solutions within housing markets. This tool helps set regional standards to address barriers to affordable housing production and preservation achieved through six strategies: increase supply, preserve supply, reduce housing and transportation costs, expand capital resources, promote housing stability, and develop leadership and collaboration. ARC will utilize PRO Housing grant funds to expand the pilot for a new regional tool, the Affordable Housing Preservation Map and Toolkit, created for the City of Atlanta by Enterprise Community Partners. Grant funding will enable ARC to house the Affordable Housing Preservation Map and Toolkit under the ARC's umbrella as part of the Metro Atlanta Housing Strategy. By expanding this tool, the ARC will create a preservation strategy for the 11-County region and will work with local jurisdictions through LLHAC to develop plans and resources to address these preservation needs. Preservation assistance through the LLHAC Housing Action grants will preference priority geographies.

The overall affordable housing need in Metro Atlanta must be addressed at the local level because every jurisdiction has specific housing needs and capabilities, and every jurisdiction affects and contributes to the Metro area housing supply and demand. By implementing new funding and resources in the Atlanta region, not only will this address removing barriers to the

priority geographies, but will directly impact and provide best practices, model ordinances, new resources, and new housing pilot projects to the entire region.

Exhibit B Threshold Requirements and Other Submission Requirements
Atlanta Regional Commission

Threshold Requirements

1. Resolution of Civil Rights Matters

The Atlanta Regional Commission (ARC) does not have any outstanding civil rights matters.

2. Timely Submission of Applications

The ARC will submit application within the deadline of October 30, 2023.

3. Eligible Applicant

The Atlanta Regional Commission is an Eligible Applicant as detailed in section III.A subsection 25 (Others) and is classified as an Other eligible applicant as the Metropolitan Planning Organization (MPO) for the Atlanta Region.

4. Number of Applications

The Atlanta Regional Commission will submit one (1) application.

Exhibit C Need
Atlanta Regional Commission

In 2019, ARC created a new leadership program to focus on creating and preserving affordable housing in the region: the Local Leadership Housing Action Committee (LLHAC). LLHAC is comprised of 10-13 local elected Mayors, Council Members, and Commissioners who are committed to progress and action on affordable housing policy and programs in their jurisdictions. LLHAC hosted its first class from 2019-2022, which was extended due to the pandemic, and the committee included 13 city and county elected officials overseeing a combined 18 of the priority geographies identified in the PRO Housing documents. This inaugural LLHAC cohort demonstrated immense success in identifying and removing barriers to affordable housing; however, their identified needs to further this progress in their local jurisdictions underscores the urgency to apply grant funding to this program.

Zoning Reform: The City of Decatur, a priority geography, committed to zoning reform during the LLHAC program. In February 2023, a “Missing Middle” Housing ordinance was adopted to re-allow duplexes, triplexes and quadplexes in single-family residential districts. The ARC assisted with community engagement and data analysis to help move this ordinance adoption forward. Cobb County committed to pursuing "zoning by right" opportunities, for example, for land owned by churches that can be used for affordable housing. Cobb County is in the process of identifying which policies to put in place in near-term and long-term. Grant-funded technical support through the ARC will help move this forward. The City of Dunwoody, a priority geography, and Henry County both committed through LLHAC to pursue senior housing developments. Henry County’s progress on senior and diverse housing has been through a new ordinance adoption in June 2023, which allows for cluster housing zones (this has never been allowed), residential zoning for smaller lot and house sizes (previously at half acre lot sizes), changes to different building materials (previously to be four side brick), new multifamily housing zones that include apartments, townhomes, and condos with smaller square footage. Although zoning currently allows new housing types, additional assistance is needed for a feasibility study on how to fund and incentivize affordable development targeting low- to moderate- income persons.

Creation of a Housing Task Force: Cobb County, which has three priority geographies of Fair Oaks, Smyrna, and Vinings, created the Advance Cobb Task Force as a LLHAC commitment. ARC provided a Housing Assessment for the county through the Community Development Assistance Program (CDAP). Data is now needed to further evaluate each city within Cobb County to provide recommendations specific to each municipality. Henry County is in the process of developing a Henry County Housing Taskforce with community leaders, nonprofits, and housing industries. Grant funding through ARC will provide assistance to further these initiatives. The City of Clarkston, a priority geography located in DeKalb County, committed during LLHAC to forming a City and County Housing Commission. DeKalb County requested ARC assistance to build capacity to organize and coordinate across the multiple jurisdictions in the county and to provide technical assistance. This is a need that will be addressed with the addition of grant funding to the LLHAC program.

Development of financial resources: Gwinnett County, which includes the priority geographies of Berkeley Lake city, Grayson city, and Suwanee city, committed through

LLHAC to explore the feasibility of applicable developer financial tools, for example, Low-Income Housing Tax Credits (LIHTC), Tax Allocation Districts (TADs), and Housing Opportunity Bonds. In 2022, the County launched an \$18 million notice of funding availability to provide financial incentives for affordable housing developments that produce homes that are affordable to households earning less than 65% AMI. The county is also in the process of developing an affordable housing toolkit that will review all available financial tools, incentives, and opportunities for developers. Grant funding will enable further assistance from the ARC to develop this resource.

New program creation: The City of Decatur committed through LLHAC to create new programs for affordable housing and homeowner stability. In 2022, the city created a new home repair program with technical assistance from the Atlanta Regional Commission through the Community Design Assistance Program (CDAP). The Decatur Home ReHAB program is a year-round housing assistance program for home repairs that targets low-income senior residents earning less than 80% of area median income. Because Decatur is not an entitlement community and given the immense need for home repairs to increase homeowner stability and reduce displacement, the city seeks new tools and resources to help fund this program over the long-term.

Identification of public land for housing: Gwinnett County committed to leverage public land ownership and development priorities to promote affordable and workforce housing. The County is in the process of evaluating publicly owned lands for affordable housing development opportunities. Grant funding will provide additional support in property identification tools and best practices.

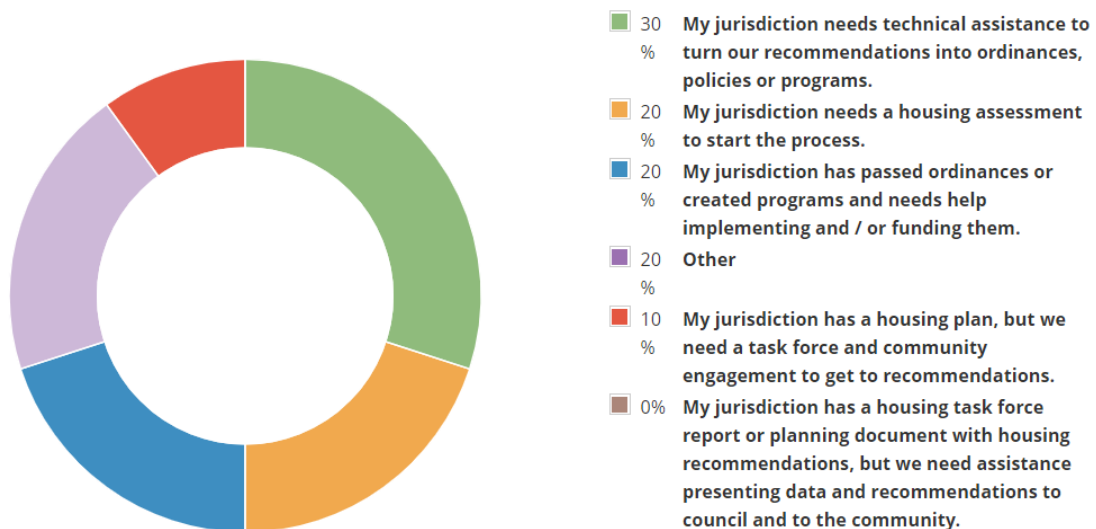
The City of Decatur identified city-owned land suitable for affordable housing development to be placed in the Decatur Land Trust. A pilot project, the Oak Cottage Court comprised of six small homes, will be completed in 2024 and will provide permanent affordability and home ownership ranging from 60-120% of area median income. Future projects include the development of 132 affordable rental units on city-owned land and in partnership with the Decatur Housing Authority for persons 0-100% of area median income. Decatur has identified parcels for which to build additional affordable housing to pilot new duplexes, triplexes, quadplexes, and ADUs. Decatur has identified the need for grant funded assistance to further these projects which will be kept permanently affordable under the land trust model.

Preservation of existing affordable housing: The City of Chamblee, a priority geography, is conducting an inventory of naturally occurring affordable housing (NOAH), cataloguing both for sale housing as well as rental prices and fees for multifamily rental housing. The data will establish foundational research that can be used to better understand existing NOAH, assess future development impact, and compare housing trends over time as compared against future data. Grant funding will enable ARC technical assistance to help to identify existing affordable housing in Chamblee. This has the potential to be a valuable tool for preservation to provide on a jurisdiction-by-jurisdiction basis due to the complexity involved in documenting privately held property.

Homelessness: Henry County has addressed homelessness through the completion of a 2023 Plan to Address Hidden Homelessness in Henry County in partnership with the ARC and completed by the Georgia Institute of Technology. The study identified homelessness and recommended solutions, both short and long-term. Grant funding will help the county to develop partnerships, collaborations with nonprofits, faith-based organizations, the business community, and other local agencies. This collaboration will be instrumental in implementation of addressing and conquering homelessness in Henry County.

Outreach for Need Identification: These successes and identified needs from the 2022 and 2023 LLHAC cohorts were collected through email correspondence. To further assess needs in the region, the ARC distributed a survey via email, the *Housing Needs and Barriers Assessment*, to member jurisdictions. The survey received 136 responses, and affordable housing needs are indicated below:

Which statement best describes the affordable housing progress in your jurisdiction?



- 20% of respondents need a housing assessment to start the process on breaking down affordable housing barriers.
- 10% of respondents have a housing plan, but they need assistance in developing an affordable housing task force and community engagement to make firm recommendations.
- 30% of respondents need technical assistance to turn recommendations from a housing task force into ordinances, policies, and programs.
- 20% of respondents have passed local ordinances to further affordable housing but need help implementing and funding these new programs and policies.

Member jurisdictions were asked to select all needs that apply to their jurisdiction:

- 89% need to establish programs for housing land trusts, land banks, and/or housing trust funds.

- 89% need to establish programs for homeowner stabilization.
- 89% need to expand incentive programs for affordable housing.
- 78% need to establish new community education and engagement efforts.
- 78% need to establish policies and programs to address vacant and blighted properties.
- 78% need to develop tools and strategies to preserve existing housing.
- 67% need to develop or update housing plans, community development strategies, or zoning.
- 44% need help in property tax relief strategies for low to moderate income households.
- 33% need assistance in developing new by-right permitting procedures.
- 33% need assistance to reduce parking requirements, setbacks, lot sizes, or other.

ARC will address these needs with an expanded, grant funded LLHAC modeled after the ARC's Livable Centers Initiative (LCI) program. In addition to providing Housing Action grants for LLHAC programs, ARC will add data capabilities to its Metro Atlanta Housing Strategy for affordable housing preservation. The Metro Atlanta Housing Strategy is a fundamental housing tool of the ARC is the Metro Atlanta Housing Strategy⁶, developed to assist the region's local governments by identifying barriers to affordable housing and recommending strategies. A publicly available online tool, the Metro Atlanta Housing Strategy is an example of how the ARC can create a regional tool to identify and strategize to break down barriers to affordable housing. This tool connects housing strategies across multiple jurisdictions and find common solutions within housing markets. It positions ARC to develop evidence-based, data-driven regional standards and frameworks for addressing barriers to affordable housing, embedded in a neighborhood revitalization/gentrification framework, by providing detailed information and data about the region's housing market to the neighborhood level and offering a set of actionable steps local communities can take to address their housing challenges, remove barriers, and provide a better range of quality, affordable housing options. The goal is to foster a greater mix of housing options in the region, reflective of each community's specific housing needs. This tool helps set regional standards to address barriers to affordable housing production and preservation achieved through six strategies:

- **Increase housing supply** to promote affordability by providing the necessary tools for developers to contribute to the supply of both market-rate and affordable housing units.
- **Preserve supply of affordable housing** units to ensure that they remain accessible to low- to moderate-income households.
- **Reduce housing and transportation costs** by increasing housing options near job centers and advancing mobility options throughout the region.
- **Expand capital resources** by providing financial incentives and mechanisms to foster the creation and preservation of affordable housing units.
- **Promote housing stability** to ensure that residents can remain in their homes and communities.

⁶ <https://metroatlhousing.org/>

- **Develop leadership and collaboration** on housing to promote and enable education, communication, and collaboration around housing issues.

To further assist to preserve supply of affordable housing, ARC will utilize PRO Housing grant funds to build out a new tool to identify and strategize the preservation of existing affordable housing in the region. The pilot for this regional tool is the Affordable Housing Preservation Map and Toolkit, created for the City of Atlanta by Enterprise Community Partners. Grant funding will enable ARC to house the Affordable Housing Preservation Map and Toolkit under the ARC's umbrella as part of the Metro Atlanta Housing Strategy. By expanding this tool, the ARC will create a preservation strategy in the 11-County region and will work with local jurisdictions to develop plans and resources to address these preservation needs. Preservation assistance will be a component of the LLHAC program grants.

Preservation is an urgent need in the Atlanta region. According to Enterprise Community Partners, at least 45% of the region's subsidized units will reach expiration within the next decade. Even the units that will not reach the technical end of their subsidy in the next decade could be at risk of early opt-out. The risk of loss is particularly acute for Low Income Housing Tax Credit properties as they near Year 15. In a 5-county Metro Atlanta area studied by Enterprise Community Partners, 43,782 units are nearing Year 15. In addition to subsidized housing, each jurisdiction has unsubsidized affordable housing at risk for redevelopment. There are over 470,000 units and 1,900 multifamily properties in the 5-county region studied by Enterprise Community Partners. Since 2000, the Atlanta region's Class C and D inventory has declined by more than 14,000 units (or 10%). This decrease is likely correlated with the sharp increase in Class A properties, as some are redeveloped. The ARC can utilize its Housing Action grants to assist local governments with identifying these vulnerable properties in addition to those with expiring subsidies. Through a grant-funded LLHAC, ARC can assist local jurisdictions with identifying properties and creating policies and resources for the preservation of existing affordable housing, with the goal of saving these units before they expire and/or convert to market-rate properties.

Priority Geographies: The Atlanta Regional Commission 11-County area has three priority geography counties and 31 priority geography places identified due to the acute demand need for housing. Of the 31 priority geography places in the Atlanta Regional Commission's jurisdiction, 25 places are identified by the Offpace Factor (OF): affordable housing not keeping pace with population. In addition, 13 places plus 2 counties in the Atlanta Regional Commission jurisdiction are identified by the Housing Affordability Factor (HA), having a measure of insufficient housing. In the region, one county and one place are identified by the Housing Problems (HP) factor of having widespread housing burden or substandard housing. Grant funding, if awarded, will prioritize applications which can directly impact these priority geographies.

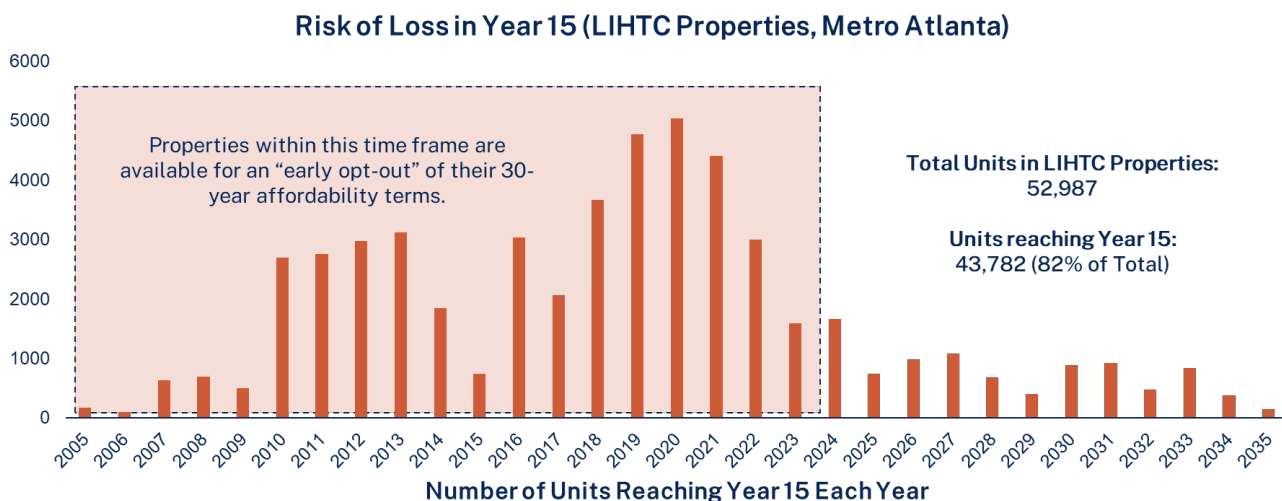
Expiring Subsidized Units and Loss of Unsubsidized Affordable Units: Acute demand is also revealed in the number of existing subsidized units that are subject to expiration in the coming years. An analysis of expiring units was completed in August 2023 for the member jurisdictions participating in the 2023 LLHAC cohort using data from the This data is from the National Housing Preservation Database - <https://preservationdatabase.org/> [preservationdatabase.org]. In

looking just at these seven cities and three counties who participated in the LLHAC program, over 3,200 units in these geographies are expiring in the next 5 years, and over 4,600 in the next 10 years, which included expiring units in the five places identified as priority geographies and three counties that each contain priority geographies as indicated by the HUD PRO Housing grant. The risk of loss of LIHTC properties in the Metro Atlanta region as they near Year 15 is more than 43,000 properties. Local jurisdictions will need assistance and partnerships to better understand and address the expiration of subsidized properties.

SUBSIDIZED INVENTORY

Risk of Loss

The risk of loss is particularly acute for LIHTC properties as they near Year 15. The following chart highlights the number of units in properties that have reached Year 15.



Source: National Housing Preservation Database (NHPD)

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In addition to the subsidized units, loss is seen in the Atlanta Metro in unsubsidized units. Since 2000, the Atlanta region’s Class C and D inventory has declined by more than 14,000 units (10%).

Acute Housing Demand in Metro Atlanta: The Atlanta Metro region is experiencing some of the most extreme housing pressures in the nation. The region attracted 67,000 new residents in 2023, the highest year of growth in almost a decade. Atlanta’s relative historical affordability helped drive population growth over the last decade and is now the 3rd fastest growing MSA in the country from 2000 to 2023⁷. Combined with supply-chain issues driven by COVID-19 and leading to higher construction costs, labor shortages in the construction industry, limited public/private dollars for affordable housing development, and local public policy that constrains supply, the development of new housing units has led to increases in rents and home prices wherein the Atlanta Metro market ranks #1 in the nation in home price appreciation⁸ and #4 in the nation in rental cost appreciation⁹. Growth in the region has grown outwards, and sprawl has

⁷ Data from ESRI

⁸ Zillow, U.S. home price appreciation change from 2018 to 2023.

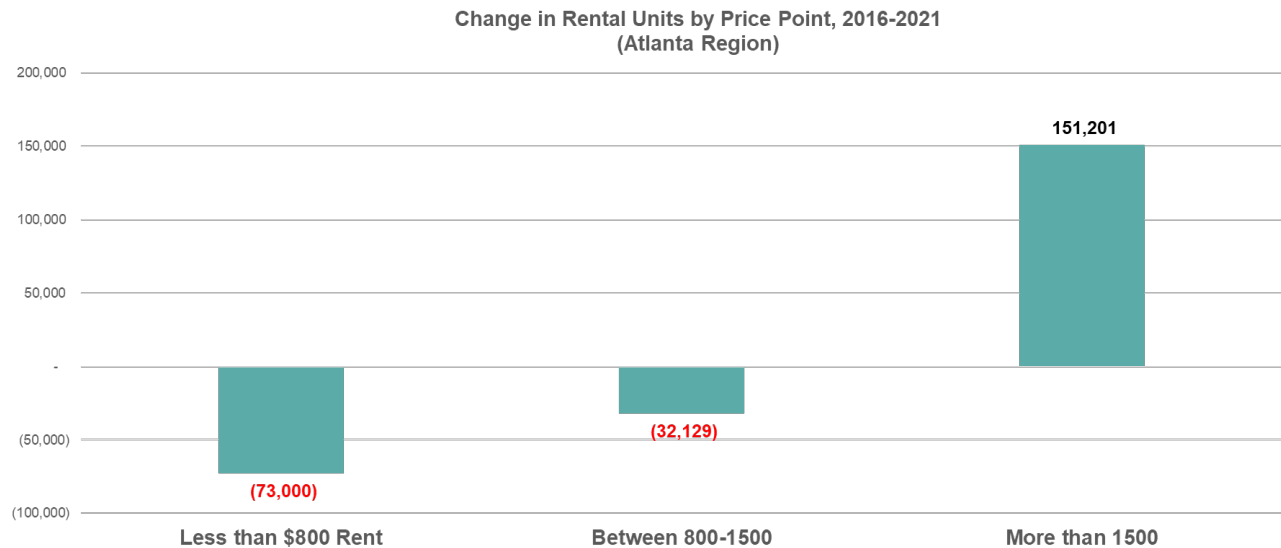
⁹ Apartmentlist, 2018 to 2023

increased traffic, air pollution, and transportation costs as residents move further out to afford housing.

	Rent Appreciation, Five Years	Home Price Appreciation, Five Years
Atlanta	30.0%	68.6%
Boston	20.8%	35.7%
Chicago	21.6%	32.9%
Dallas	28.1%	48.7%
Detroit	21.6%	47.2%
Houston	14.3%	46.3%
Los Angeles	19.7%	38.0%
Miami	41.7%	67.4%
New York	22.1%	36.3%
Philadelphia	23.1%	46.5%
Phoenix	45.5%	62.6%
Riverside	40.1%	49.5%
San Francisco	-2.1%	25.8%
Seattle	16.5%	38.8%
Washington	14.2%	32.3%

Comparison of Metro Regions. Source: ARC using sources BLS (Wages); ApartmentList (Rents); Zillow (Home Prices)

From 2016-2021, the Metro Atlanta region has lost close to 73,000 rental units priced less than \$800 per month and over 32,000 units priced between \$800 and \$1,500 per month, indicating the need to increase the supply of affordable units and to develop tools for preservation of existing units.



Source: American Community Survey, 2016, 2021

In 2022, the Atlanta Fed listed the Atlanta Metropolitan area as unaffordable in its entirety, meaning that the median household income is no longer sufficient to purchase a median priced home based on the Atlanta Fed's HOAM (Home Ownership Affordability Model).

According to a 2022 report by Redfin, the Metro Atlanta region was second only to Phoenix when looking at inflation and in-migration.¹⁰ Although Atlanta is the 10th most popular migration destination, it had the second highest inflation rate (10.6%). This influx of people has led to the rapidly rising home prices, which increased by 22% year over year from 2021 to 2022. Increases in demand not only raised the cost of housing, but also raised everyday costs for residents through inflation increases due to this influx of new residents.

In FY2023, the Atlanta-Sandy Springs-Roswell, GA HUD Metro FMR Area Median income increased to \$103,500, a jump of over 25% from 2020. Median home listing prices in the Atlanta Metro have risen 63% over the last five years, compared with a 28% increase in per capita personal income. Median rent for a two-bedroom apartment in Atlanta Metro rose 77% from 2019 to 2022 while Atlanta hourly wages experienced just a 13% increase in the same period.¹¹

According to an article published in 2019 by LendingTree, although more than 33.1% of the region is Black, less than 25% of the owner-occupied housing stock is owned by Black people. According to the article, Black residents own only 318,000 of the roughly 1.28 million owner-occupied housing units in the region.¹² In 2022, the homeownership gap between Black and White residents in Metro Atlanta was 26.9%.¹³ At least 45% of renters throughout the 11-county EDD are considered cost-burdened (spending more than 30% of their household income on housing related expenses), according to the 2021 U.S. Census Bureau.

The ARC uses income and cost burden to evaluate affordable housing needs in Metro Atlanta. The number of households with income less than \$50,000 and who are cost burdened is 324,177 owner-occupied households and 396,998 renter households¹⁴. Given the extreme capital cost of using grant funds to build new housing units to solve the region's affordable housing needs, the ARC seeks success through policy and planning assistance to jurisdiction to implement the core changes required to move the needle on allowing more housing, creating resources and incentives for affordable housing, and preserving existing affordable housing. These efforts are seeing success. Together with local leaders and stakeholders, the ARC is working to identify a collaborative path forward that addresses regional housing challenges and possible solutions.

Key Barriers

Key barriers have been identified by the ARC using three methods: 1) through targeted outreach to local jurisdictions, 2) through the ARC's Metro Atlanta Housing Strategy established in 2019

¹⁰ Migration Hotspots in the Sun Belt Are Home to the Nation's Highest Inflation Rates (Anderson, D., Marr, T.). May 3, 2023. [Migration Hotspots in the Sun Belt Are Home to the Nation's Highest Inflation Rates \(redfin.com\)](https://www.redfin.com/blog/migration-hotspots-in-the-sun-belt-are-home-to-the-nation-s-highest-inflation-rates)

¹¹ Atlanta's Quest for Homeownership: The Alarming Affordability Crisis. ESI Economics: Econsult Solutions, Inc. August 11, 2023. [Atlanta's Quest for Homeownership: The Alarming Affordable Housing Crisis - Econsult Solutions, Inc.](https://www.econsultsolutions.com/blog/atlanta-s-quest-for-homeownership-the-alarming-affordable-housing-crisis)

¹² In diverse metro Atlanta, why are less than a quarter homes black-owned? (Keenan, S.). June 11, 2019.

¹³ The Black homeownership gap in Atlanta. Stacker. March 22, 2022.

¹⁴ U.S. Census data, ACS 5-year, 2021.

to identify key barriers in each city and county in the 11-County ARC Region, and 3) through barriers identified in the region's various Consolidated Plans.

Barriers revealed through outreach to local organizations: The ARC received 136 responses to its Housing Needs and Barriers Assessment survey to member jurisdictions. Respondents were asked to select all that apply, and the survey revealed the following top barriers to affordable housing production and preservation:

82% of respondents identified lack of housing type diversity.

82% identified lack of resources for housing.

78% identified not enough housing to keep up with demand.

55% identified deteriorating quality of existing housing stock.

55% identified strong opposition to adding housing.

36% identified loss of affordable units to development pressure.

Barriers identified by the Metro Atlanta Housing Strategy: Affordable and accessible housing barriers summarized in the Metro Atlanta Housing Strategy's six categories for the region:

Increase Supply: Reduce development cost and barriers; to leverage public land; and to establish policies supporting affordable housing.

Expand Capital Resources: Create and attract new financing mechanisms; and implement tax or bond financing mechanisms.

Develop Leadership & Collaboration on Affordability: Expand internal capacity to address housing needs, and collaborate across various industries, sectors, and organizations.

Preserve Affordable Supply: Coordinate across agencies and among governments; and address blight.

Promote Housing Stability: Stabilize existing residents, promote home buying.

Reduce Housing and Transportation Costs: Implement community development strategies and expand transportation options.

These barriers identified through the ARC Metro Atlanta Housing Strategy have been cross-referenced to each priority geography as identified by the HUD PRO Housing grant as seen in Chart 2.

Chart 2: ARC Priority Geographies, Cross-Referenced with Metro Atlanta Housing Strategy

COUNTIES	#1 Recommendation MAHS					#2 Recommendation MAHS				
	Increase Supply	Expand Capital Resources	Develop Leadership	Preserve Affordable Supply	Promote Stability	Increase Supply	Expand Capital Resources	Develop Leadership	Preserve Affordable Supply	Promote Stability
Fayette County	X							X		
Forsyth County	X							X		
Fulton County	X							X		
CITIES OR TOWNS	#1 Recommendation MAHS					#2 Recommendation MAHS				
	Increase Supply	Expand Capital Resources	Develop Leadership	Preserve Affordable Supply	Promote Stability	Increase Supply	Expand Capital Resources	Develop Leadership	Preserve Affordable Supply	Promote Stability
Chamblee city		X								
Decatur city		X								
Druid Hills CDP		X								
North Decatur CDP		X								
North Druid Hills CDP		X								
Scottdale CDP		X								
Smyrna city		X				X				
Gresham Park CDP				X						X
Clarkston city					X				X	
Canton city			X			X				
Holly Springs city			X			X				
Berkeley Lake city			X			X				
Vinings CDP	X								X	
Dunwoody city	X								X	
Fayetteville city	X								X	
Peachtree City city	X								X	
Tyrone town	X								X	
Johns Creek city	X								X	
Sandy Springs city	X								X	
Mountain Park city	X								X	
Suwanee city	X								X	
Lake City city	X								X	
Fair Oaks CDP	X								X	
Douglasville city	X								X	
Grayson city	X								X	
Morrow city	X								X	
Lakeview Estates	X								X	
Ball Ground city	X									
Brooks town	X									
Woolsey town	X									
Milton city	X								X	

Based on the cross-reference of the priority geographies with the Metro Atlanta Housing Strategy, four of barriers have risen to the top: 1) exclusionary zoning and land-use policy that reduces density and increases the cost of production through minimum size and required building materials; 2) lack of leadership and collaboration on affordable housing education; 3) lack of models or financing options for preserving existing affordable units, both subsidized and unsubsidized; 4) lack of low-cost and flexible capital for the development of affordable housing.

Barriers identified in the HUD Consolidated Plans within the ARC Region: The ARC examined local HUD Consolidated Plans to review barriers identified therein, and many correlate to those identified through the survey and the Metro Atlanta Housing Strategy.

- **Need for Zoning and Incentive Programs:** Local building codes and zoning regulations; lack of sufficient incentive programs for private investments; Zoning laws were seen as significant impediments to the availability of affordable housing. This was mentioned as a particular problem for organizations trying to develop group homes for persons with disabilities. Stakeholders commented: luxury apartments do not have

affordability requirements for low and very low-income households; and apartments near employment centers do not accommodate larger families.

- **Home Ownership:** One primary barrier is the shortage of available units in areas of economic opportunity.
- **Lack of Housing and Transit Connection** There is a shortage of housing served by transit and other amenities in Fulton County.
- **Need for Affordable Housing Education:** Stakeholders and community members also added perceived undesirable effects of affordable housing policies.
- **Mismatch between jobs and housing:** A 2017 report for DeKalb County by the Atlanta Regional Commission studied the mismatch between the locations of job centers and affordable housing across the Metro Atlanta area and found that living near a major center of employment is typically quite expensive.¹⁵ The regional job centers located in DeKalb County (Perimeter Center and Emory) hold significant numbers of jobs, yet the surrounding communities are also home to some of the County's most expensive housing.
- **Preservation of affordable housing:** DeKalb County's 2018 Housing Affordability Study again highlighted the importance of expiring subsidies or affordability requirements to the preservation of existing affordable units.
- **Lack of supply of affordable units:** The high level of need for affordable housing is compounded by a shrinking inventory of affordable units. Population growth and influx of higher priced housing construction has created a high demand on a limited affordable housing supply, and a corresponding increase in the cost of rental and sales housing.
- **Need for home rehabilitation programs:** When property owners are unable to maintain and care for their property appropriately, it falls into disrepair, sometimes even abandonment.

¹⁵ Report: Regional Snapshot: ARC Employment Centers: Core Locations for Jobs, not for Affordable Housing.

Exhibit D Soundness of Approach
Atlanta Regional Commission

ARC recognizes that the common theme of the key barriers identified by member jurisdictions and the Consolidated Plans in the region include solutions that start in the planning process to make long-term, procedural, regional progress. ARC has identified this as a goal imbedded in its planning policy: the Comprehensive Economic Development Strategy (CEDS) Action Item 1.2: *to Expand the Metro Atlanta Housing Strategy in coordination with the Local Leadership Housing Action Committee (LLHAC)*. ARC will achieve this goal by utilizing grant funding to expand the structure of the Local Leadership Housing Action Committee (LLHAC) to model this program after the ARC's most successful grant-funded program, the Livable Centers Initiatives (LCI). The transportation based and funded LCI program has achieved success by incentivizing local jurisdictions to re-envision their communities. The program is overseen by the ARC and the funds flow to local jurisdictions to hire additional support through the RFP process for consulting assistance for project evaluation and implementation.

Grant funding will enable LLHAC to both incentivize and encourage re-envisioning for housing by linking Housing Action grants to participation in LLHAC. Through this strategy, ARC will further elevate housing as a regional strategy, will impact multiple jurisdictions to address local needs, and will set a regional framework and standards. ARC's experience, perspective and connection to housing resources and organizations will both enable regional change as well as local investments.

As with LCI, the ARC will provide overall administration and management through its Community Development Department and will provide reporting and project oversight with day-to-day management. ARC has staff qualified to administer and manage projects as evidenced by the success of the LCI program, which has run through the ARC for 24 years. By modeling LLHAC after the LCI program, LLHAC participants will be eligible to apply for grant funding to implement commitments made during the course of the program. Modeling LLHAC to align with the grant-funded structure, expanded technical support, and collective engagement of the LCI program will ensure commitments are met and can set a standard for a more robust regional affordable housing program through the ARC.

At the completion of each LLHAC course, participants will make commitments to use their leadership roles to influence and transform affordable housing in their communities, to work with community leadership to explore steps that are designed to deepen understanding of local housing issues and policies; increase local governments' capacity to address housing issues; and create cross-sector teams to collaborate on housing issues. Participants will then be eligible to apply for grant funding for eligible activities to break down identified barriers to producing and preserving affordable housing. Housing Action grants will be awarded to the selected LLHAC recipients, and they will use the funds for either direct technical assistance from ARC, or to fund the expertise of consultants with ARC oversight as is currently operated by the LCI program. To ensure commitment by the local jurisdiction and consistent with the regulations of the LCI program, grants will contribute 80% of the cost of the project and the local jurisdiction will be responsible for 20% of the project cost. ARC will offer five grants per year for participants who have completed the LLHAC program. The maximum grant amount is \$170,000. The first five grants will be offered to the 2022 LLHAC cohort totals 25 grants which will be obligated by September of 2026 and expended by the grant deadline in 2029.

ARC will utilize LLHAC to fund current commitments and recruit future classes with preference given to those in the priority geographies defined by the PRO Housing grant. The expanded grant funded LLHAC program will offer Housing Action grant applications to current and future LLHAC cohorts for the years 2022-2026. ARC will build on successes of the 2022 LLHAC program to expand proven policies to other jurisdictions in the region. ARC will utilize its partner network to link local government goals to the capabilities of regional partners to help further fund and execute plans. Once developed, these tools, policies, and programs, and the resulting best practices can also be applied to better assist jurisdictions throughout the 11-county region.

ARC has five partner organizations who assist and collaborate with the LLHAC participants at each meeting: the Atlanta Neighborhood Development Partnership (ANDP), Enterprise Community Partners, the Federal Reserve Bank of Atlanta, the Georgia Conservancy, and ULI Atlanta. These partners assist in education and expertise throughout the course to help participants as they form commitments.

Enterprise Community Partners channels their work into six impact areas that make the greatest difference for systems, people, and communities across the country: Preservation & Production, Racial Equity, Resilience, Upward Mobility, Partner Sustainability & Growth, and Resident Success. Tools available through Enterprise Community Partners are their Preservation Next Training Academy and their Capital Resources for Small to Medium Multifamily Acquisition and Rehabilitation pilot program. Preservation Next launched its regional Preservation Academy in Atlanta in August 2023. The academy is comprised of virtual training sessions to build developer capacity and jumpstart or accelerate preservation activities. Preservation Next will advance the preservation of unsubsidized affordable homes and promote housing stability by offering developers and housing providers with tools and training, technical assistance and grants, and capital resources to acquire, rehabilitate, and preserve the affordability of small- to medium-multifamily properties. In addition, and in partnership with Enterprise Community Loan Fund, Preservation Next will launch a pilot small to medium multifamily loan product targeted towards the financing needs of this critical stock.

ANDP develops, finances, and advocates for affordable housing at scale that promotes racial equity and healthy communities where families thrive. ANDP was created in 1991 as a result of the merger of the Metropolitan Atlanta Chamber of Commerce's Housing Resource Center and the Atlanta Economic Development Corporation's Neighborhood Development Department. The impetus for ANDP's creation was to address the diminishing supply of affordable housing in the Metropolitan Atlanta region as well as to help reclaim declining neighborhoods in its core. Throughout its history, ANDP has supported the creation of more than 11,000 units of housing for people of low-to-moderate incomes. ANDP is building affordable homes through public/private partnerships in the City of Decatur, City of Atlanta, and ANDP launched an unprecedented project to develop or preserve 2,000 affordable apartment units and single-family homes by 2025. The organization's project is part of its commitment to closing the homeownership and wealth gap, as well as addressing rental affordability in Metro Atlanta.

The Urban Land Institute (ULI) Atlanta ULI Atlanta has over 1,400 members throughout the Atlanta region and its broader geography which includes the entire state of Georgia and eastern Tennessee. ULI Atlanta is one of the largest and most active District Councils in the United States and brings together leaders from across the fields of real estate and land use policy to exchange best practices and serve community needs.

The Georgia Conservancy is a statewide, donor-supported conservation organization. It recognizes the connection between the environment, the economy and equity. Since its founding in 1967, Georgia Conservancy and its supporters have ensured the protection and conservation of some of Georgia's most precious natural places.

The Federal Reserve Bank of Atlanta is part of the central bank of the United States. The Atlanta Fed territory covers the Sixth Federal Reserve District, which includes Alabama, Florida, and Georgia, and portions of Louisiana, Mississippi, and Tennessee. The functions of the Federal Reserve Bank of Atlanta are to conduct monetary policy, promote the stability of the financial system, promote the safety and soundness of individual financial systems, foster payment and settlement system safety and efficiency, and promote consumer protection and community development.

The format for addressing barriers is established by the ARC's Metro Atlanta Housing Strategy and is cross-referenced with grant-eligible activities listed below. LLHAC participants who apply for Housing Action grants will select from the list of eligible activities under the top four identified barriers of increase supply, preserve affordable supply, expand capital resources, and develop leadership and collaboration on affordability.

Increase Supply: *Reduce development cost and barriers* by addressing zoning and land use code that shapes development to provide housing options, including land use options, building sizes, building materials, building forms, parking, and more; to *leverage public land* by diversifying the ways that publicly-owned land is used and managed to provide housing affordability options; and to *establish policies supporting affordable housing* by enacting various policies to enable and require affordable housing in new development.

The eligible activities that member jurisdictions will be eligible to apply for are as follows:

- Developing or updating housing plans, community development strategies, and zoning and land use policies such as overlays to encourage multifamily and mixed-use development or access to affordable housing, floating zones (such as redevelopment, workforce housing, or live/work zones in high opportunity areas), incentive zoning, transit-oriented development zones, or ordinances to encourage housing development or preservation.
- Developing or updating housing plans, community development strategies, and zoning and land use policies to simplify, streamline, or change overlays that create a barrier to affordable housing development or preservation, such as architectural review or historic preservation overlays.
- Developing proposals for new by-right permitting procedures to streamline affordable housing development and reduce discretionary approvals.

- Developing proposals to reduce or eliminate requirements related to parking, building height, lot coverage, setbacks, minimum unit size, minimum lot size, floor area ratio, and other common land use controls.
- Developing proposals to streamline and modernize local permit processing, such as by enabling one-stop or parallel-process permitting.
- Developing proposals to streamline or eliminate requirements that unduly delay the permitting process or establish unreasonable thresholds for approvals, such as duplicative and burdensome hearings and documentation for variances, rezonings, or similar planning approvals.
- Developing proposals to rezone to allow multifamily or mixed-use development including housing in office, commercial, and light industrial zones.
- Developing proposals to expedite approvals for affordable housing development that meets certain criteria.
- Developing proposals for higher-density zoning for current single-family and multi-family zones, including rezones to allow duplexes, triplexes, or fourplexes by-right in all areas zoned primarily for single-family homes and encourage property owners to ensure that any infill development improves or maintains walkability.
- Establishing incentive programs, designing pre-approved floorplans, or introducing more flexible zoning to enable and promote accessory dwelling units.
- Developing proposals to replace discretionary design review procedures with objective design and development standards.
- Developing proposals to eliminate restrictions on lower-cost housing types such as prefabricated or manufactured homes.
- Developing proposals to update zoning or incentives to facilitate affordable housing on land owned by faith-based organizations.
- Developing proposals to restructure fee schedules to eliminate burdensome costs for affordable housing development.
- Developing regional planning models that enhance location efficiency by focusing on connecting housing, transportation, and economic growth.
- Developing proposals to eliminate, subsidize, waive, or otherwise reduce fees or other costs of property subdivision that may discourage the construction of affordable housing.
- Developing proposals for policies that incentivize mixed-income development, such as the inclusion of affordable units in market rate properties.
- Developing proposals to reform building codes, including through adopting or modifying model codes or consensus standards, to facilitate more affordable housing or otherwise reduce construction costs.
- Developing proposals to harmonize land-use policies or building codes among adjoining municipalities and facilitate consistent regional development standards that streamline housing development.
- Providing large-scale technical assistance to affordable or non-profit developers, community land trusts, or other entities which leads to the development of affordable housing.

Preserve Affordable Supply: Strategies to preserve affordable supply include to *coordinate across agencies and among governments* to engage in robust coordination efforts between different levels of government and across various state and local agencies to create, manage, and maintain existing affordable units; and to *address blight* by identifying and addressing issues that lead to blight of neighborhoods.

- Incentivizing replacement of affordable units for new construction.
- Establishing an affordable housing preservation seed fund.
- Supporting shared housing through actions such as revising local occupancy regulations, rehabilitating units, establishing resident-matching programs, or similar activities.
- Creating an implementation plan to freeze property tax assessments for LMI homeowners.
- Providing technical assistance to community land trusts or other entities which leads to the preservation of affordable housing.
- Preserving affordable housing in high opportunity neighborhoods as part of a larger plan which eliminates disparities in access to opportunity between residents.

Expand Capital Resources: Expand capital resources by *creating and attracting new financing mechanisms* by assisting in the research and creation of new funding mechanisms to promote and incentivize the development and preservation of affordable housing; and to *implement tax or bond financing mechanisms* to use government power to enable bond and tax financing mechanisms to provide financing for affordable housing, and to utilize partnerships for affordable housing development or preservation.

The eligible activities that member jurisdictions will be eligible to apply for are as follows:

- Developing new incentive programs for affordable housing development.
- Expanding existing affordable housing incentive programs to wider geographies, including high-opportunity neighborhoods.
- Establishing incentive programs or flexibilities to enable and promote the adaptive reuse of vacant or underutilized properties for housing or mixed-use development.
- Establishing tax-increment financing districts to fund infrastructure improvements or affordable housing development, especially those that incentivize affordable housing development.

Develop Leadership & Collaboration on Affordability: To develop leadership & collaboration on affordability, strategies are to *expand internal capacity to address housing needs*, and to *collaborate across various industries, sectors, and organizations* to create multi-disciplinary approach to provide housing options. ARC will:

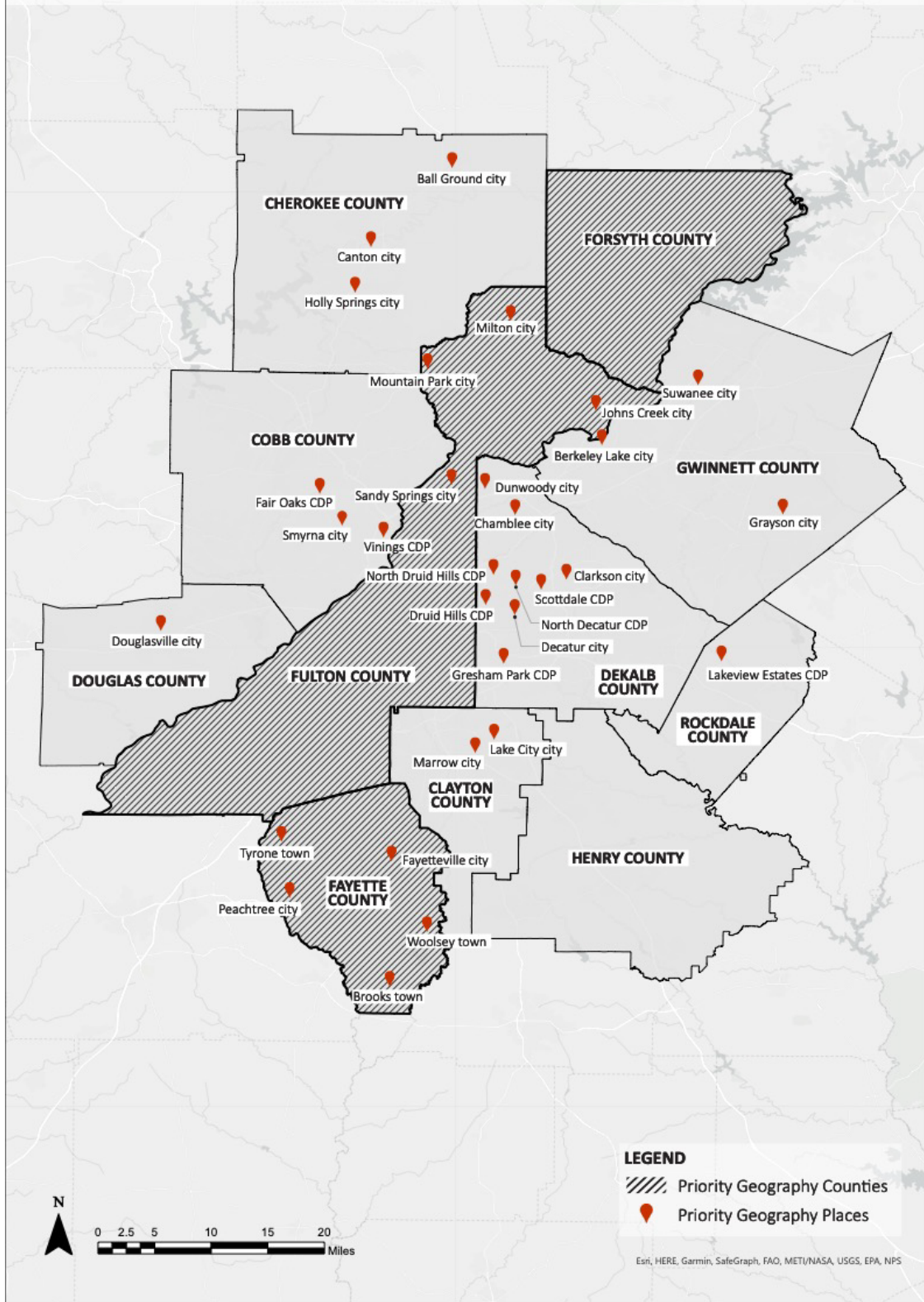
- Utilize LLHAC program, with preference given to priority geographies, to link grant funding to eligible activities.
- Leverage ARC's Community Development Department to lead on community engagement efforts and education.

- Creating anti-displacement policies and prevention measures, such as limitations on property tax increases for low-income homeowners near new development, ensuring the affordability of new developments, and relocation assistance.

By addressing these barriers, the grant will meet national objectives community development needs having an urgency and pose an immediate threat to health and welfare.

Geographic Scope: The map below illustrates the Atlanta Regional Commission's 11-county region in the State of Georgia, and the location of the HUD Pro Housing identified priority geographies in the region.

PRIORITY GEOGRAPHIES IN THE ARC REGION



Key Stakeholders outreach: The *ARC Housing Needs and Barriers Assessment* survey gathered 136 responses from LLHAC participants and member jurisdictions. Survey respondents need ARC assistance to help remove these barriers:

100% of respondents affirmed creating and preserving affordable housing is a priority in their jurisdiction.

88% of respondents want to explore solutions to expand incentive programs for affordable housing in their jurisdictions.

88% want to establish programs for land trusts, land banks, or housing trust funds.

88% want to create policies to improve homeowner stabilization.

80% of respondents lack diverse housing types for different needs.

80% lack funding resources for housing.

75% want to develop or update housing plans, community development strategies, or zoning.

75% want to develop tools and strategies to preserve existing affordable housing.

75% want to increase community engagement efforts.

When reporting progress, the majority of responding jurisdictions, 30%, need technical assistance to turn recommendations for affordable housing into ordinances, followed by 20% who need a housing assessment to start the process, 20% who have successfully passed ordinances but need help implementing and funding them, and 10% who have a housing plan but needs to create a task force and community engagement to get to specific recommendations.

Comments include:

“My jurisdiction has completed a housing assessment, passed ordinances to remove housing barriers, and is working on the development of an affordable housing toolkit that will identify both housing development incentives and targeted resources for affordable housing.”

“I have a housing taskforce that is currently working to address our affordable housing needs, but we need a housing plan and assessment.”

“We...are in the process of identifying policies to put in place. If ARC could help with that via a grant, it would be worth pursuing. I am grateful for the ARC grant we did receive for a housing assessment.”

“Yes, the local government would be interested in applying for a grant to implement solutions to barriers in the production and preservation of affordable housing. Depending on any grant fund limitations, the identified uses are (1) to create a revolving loan program for the construction of ADUs that are restricted to households earning 80% of AMI or less; (2) to assist the local land trust with its programs that create new permanently affordable homes on city-owned residential land; (3) prepare a study and recommendations for establishing minimum density thresholds near MARTA stations; and/or (4) support the creation of a shelter for the unhoused population, most likely in partnership with county.”

“(We need help to) assist with homeowner stabilization, develop incentive programs for affordable housing, community development strategy, housing plan and program to address blighted properties.”

“Gwinnett County is focused on the identification and evaluation of publicly owned parcels for the purposes of housing development/redevelopment. We are in the process of building out a property evaluation tool that will assign alphanumeric scoring to each parcel based on the potential for the unit to deliver impactful affordable housing with significant levels of economic opportunity. Additional support in the form of research or examples of other property evaluation tools or criteria would be helpful towards our efforts.”

“We are in the process of completing our affordable housing toolkit and do foresee the need for assistance regarding the development of housing policies (TAD, tax abatement incentives, etc.) and the identification of new revenue sources (opportunity bonds, Local Option Sales Tax, etc). Outside expertise and best practices from other communities within the ARC footprint would be welcome.”

“We are always looking for additional opportunities to engage with our community about housing issues.”

Alignment with partner goals: The goals of the LLHAC grant-funded program align with regional goals of the housing leaders in Metro Atlanta, who are urgently working towards a cohesive regional strategy for affordable housing. The ARC is an organizational host of the Atlanta Regional Housing Forum in partnership with Atlanta Neighborhood Development Partnership, Inc. (ANDP). The Forum is a quarterly gathering of affordable housing stakeholders from all sectors - private, public, nonprofit, philanthropic, and concerned citizens. The Atlanta Regional Housing Forum was founded more than 35 years ago by Bill Bolling, the founder, past president, and CEO of the Atlanta Community Food Bank. The Forum is produced by a Steering Committee and guided by an Advisory Council - representing more than 30 local, regional, and state organizations. At each quarterly Forum, housing stakeholders gather to discuss affordable housing, community development, transportation, transit, homelessness, health, and other related topics. The Forum also examines housing policies, best practices, ongoing collaborations and initiatives, and the need for more subsidies in affordable housing development throughout Metro Atlanta. Its primary objective is to provide educational events that inspire action in advocates and concerned citizens to increase the region’s ability to produce more affordable housing.

ARC is also a member of HouseATL, a cross-sector group of civic leaders committed to building the political and community will for a comprehensive and coordinated housing affordability action plan for Atlanta. Established in 2018, formalized in 2021, and fiscally sponsored by the Community Foundation for Greater Atlanta, HouseATL operates in a five-county region including Fulton, DeKalb, Gwinnett, Cobb, and Clayton. HouseATL’s work is based on a set of strategic recommendations established by its cross-sector membership. HouseATL’s 2023 Recommendations align with ARC and regional housing strategies: new resources for home buyers, homeowner preservation strategies and education, community retention, expansion of available public resources, multifamily housing preservation, sustainable funding sources under 50% AMI, expansion of private resources, and investments in resources for resilience.

Community engagement support: Structural community engagement is part of the ARC’s work, and ARC has invested in integrating arts and culture into planning processes within Community Development. Since 2012, the Atlanta Regional Commission (ARC) has included arts and culture as a staffed focus area. Arts and culture at the ARC is staffed by the Community Engagement and Culture team within the Community Development Department. ARC seeks to use arts and culture as a tool for inclusive and equitable engagement in communities across Metro Atlanta. Artists and culture bearers are able to collaborate and translate public initiatives into creative and accessible formats. Starting in 2024, the team will produce quarterly cultural forums to support BIPOC artists and culture bearers working in communities on socially relevant topics such as affordable housing as well as to uplift awareness of the issues faced by communities in the Atlanta Metro region. This intentional work will help engage communities who may not have engaged in public processes to add more diverse voices to the planning process. At a minimum, Housing Action grant projects will have the following public engagement schedule: 1) early engagement and stakeholder identification; 2) Public Input survey created, web page, press releases; 3) project management team meetings 1x per month, 4) public event and outreach timeframe six months; 5) steering committee meetings bi-monthly for six months; 6) draft project plan public work session; 7) final comments incorporated into project plan document.

ARC Strategy Alignment with Fair Housing: Key strategies that align with requirements to further fair housing, documented in the Consolidated Plans for entitlement jurisdictions in the ARC 11-County region, are listed as follows:

Increase housing supply to promote affordability:

- Fulton County identified the underserved needs as: affordable housing and homeownership opportunities and encourage participating jurisdictions to review their zoning ordinances for prospective barriers to affordable housing development, and to make amendments as needed.
- Fulton County: Address the shortage of available units in areas of economic opportunity.
- DeKalb County: Support the development of rental housing affordable to low- and moderate-income households, including projects located near employment, transportation, and other community resources.
- Cobb County: Encourage and promote the development, construction, and/or rehabilitation of mixed-income housing throughout the County.
- Cobb County: Deconcentrate pockets of racial and ethnic poverty by providing affordable housing choices for persons and families who want to reside outside impacted areas.
- Cobb County: Support and promote the development of affordable housing in areas of opportunity where minority and low-income persons and families may reside.
- Cobb County: Promote and support the development of affordable housing for minorities and low-income households who are being “forced out” of their homes and may not have housing resources to relocate.
- Support and promote sound planning principals and make revisions to land development and zoning ordinances to eliminate “exclusionary zoning,” which restricts the development of affordable housing.
- The Cherokee County Analysis of Impediments to Fair Housing Choice, April 2018, indicated that zoning laws were seen as significant impediments to the availability of

affordable housing. This was mentioned as a particular problem for organizations trying to develop group homes for persons with disabilities.

Preserve supply of affordable housing:

- Fulton County identified rehabilitation assistance for low-income homeowners.
- DeKalb County: Support the development of rental housing affordable to low- and moderate-income households, including projects located near employment, transportation, and other community resources.
- DeKalb County: Preserve the existing affordable housing stock by assisting income-eligible homeowners with housing repairs, possibly to include major systems repairs and accessibility improvements.
- Cobb County: To provide decent housing by preserving the affordable housing stock, increasing the availability of affordable housing, reducing discriminatory barriers, increasing the supply of supportive housing for those with special needs, and transitioning homeless persons and families into housing.
- Cobb County: Continue to promote the need for affordable housing by supporting and encouraging private developers and non-profits to develop, construct, and/or rehabilitate housing that is affordable.

Reduce housing and transportation costs.

- Fulton County: Address shortage of housing served by transit and other amenities.
- DeKalb County: Support development of for-sale housing units affordable to low- and moderate-income households, including homes located near employment, transportation, or other community resources.

Expand capital resources.

- Cobb County: Provide financial and development incentives to private developers and non-profits to construct and/or rehabilitate affordable housing.

Promote housing stability.

- Fulton County identified homeless prevention and rapid-rehousing, supportive services for persons experiencing homelessness and special needs populations, fair housing enforcement and education and community revitalization (including facility, park, and infrastructure improvements).
- DeKalb County: Support the development of affordable rental housing for seniors, people with disabilities, or other special needs households, such as people who are formerly homeless or at risk of homelessness.
- Cobb County: Support financially, the rehabilitation of existing housing owned by seniors and lower-income households to conserve the existing affordable housing stock in the County.

Develop leadership and collaboration.

- DeKalb County: Address the perceived undesirable effects of affordable housing policies.
- Clayton County: Address community opposition (NIMBY).

ARC will work with each LLHAC jurisdiction through the proposed Housing Action grants to analyze the racial composition of the persons or households who are expected to benefit from policy and program recommendations; identify the barriers specific to that jurisdiction; detail the steps to remove barriers; and assist jurisdictions with the planning and technical resources to

implement policies and program to address these barriers. ARC will track progress and evaluate effectiveness of these efforts to advance racial equity and will take actions consistent with federal nondiscrimination requirements.

If applicable, anti-displacement studies will be part of the planning process for housing in jurisdictions where new housing or community development may lead to displacement. The funds may be used in conjunction with LCI programs, where the creation of trails can pique interest in the surrounding area and lead to rapid investment and displacement. The preservation planning in this proposal addresses the need to replace affordable housing units for construction and will recommend programs for conversions that include right of first refusal and the ability to form a cooperative as ways to preserve existing housing. Community engagement, funding resources, awareness and education will help local jurisdictions in the planning process to understand need and navigate the planning for new developments to include disabled and accessibility.

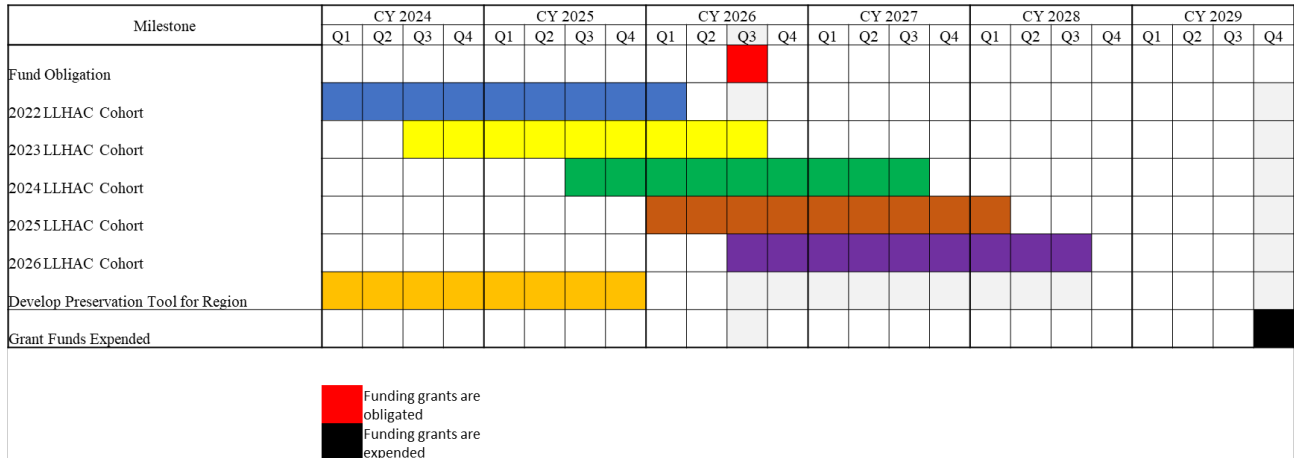
Budget: The budget to implement the ARC's regional housing goals is \$6,000,000. This includes the expanded and grant funded LLHAC program with the capability to award Housing Action grants to LLHAC participants. The budget includes the award of five grants per year to local governments who will utilize sub-contracts to local consultants with ARC staff time for planning support to execute Housing Action Grants. The HUD grant portion is a maximum of \$160,000 per Housing Action grant and the local jurisdiction matches up to 20%, to be used on eligible activities indicated herein. The grants will preference priority geographies to address the identified needs of population outpacing affordable housing need and insufficient supply of affordable housing. Grant proposals will be required to benefit low and moderate persons and address urgent affordable housing needs identified in the community. Grant execution for identified will be carried out by the Community Development Department of the ARC.

In addition, the request is for \$439,900 in consultant cost to expand the Affordable Housing Preservation Map and Toolkit to the 11-county ARC region and house this new data tool as part of the Metro Atlanta Housing Strategy. Preservation projects will be required to address urgent affordable housing needs identified in the community.

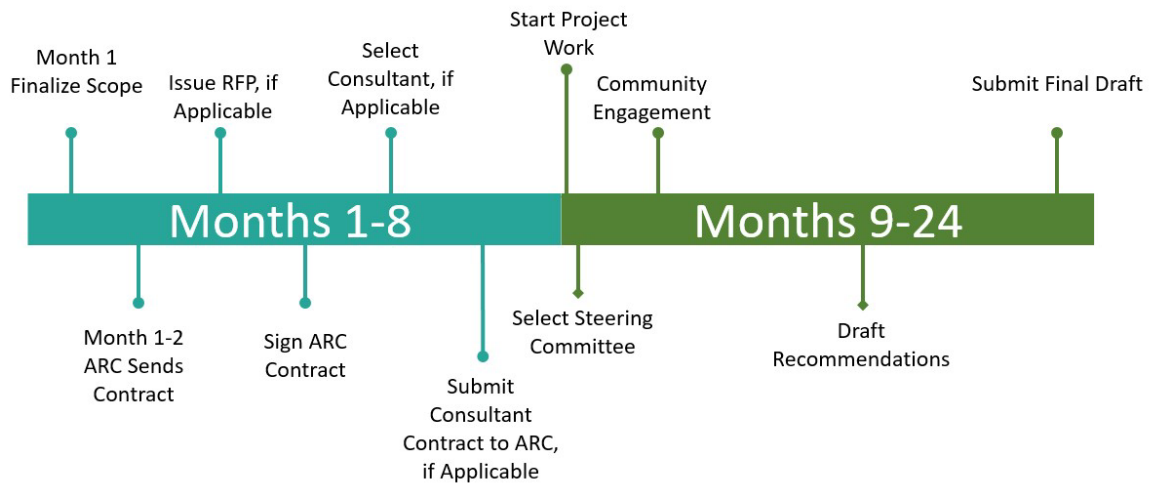
Grant funds will be disseminated through the ARC Community Development Department. Housing Action grants will also address preservation, and first priority for Housing Action grants will be given to priority geographies whose jurisdictions participate in the LLHAC program, then to non-priority geographies who participate in the LLHAC program. Eligibility for Housing Action grants is dependent upon participation in LLHAC.

Grant Application Detailed Budget Worksheet				
Detailed Description of Budget				
Analysis of Total Estimated Costs			Estimated Cost	Percent of Total
1	Personnel (Direct Labor)		\$ 780,831	13%
2	Fringe Benefits		\$ 390,415	7%
3	Travel		\$ -	0%
4	Equipment		\$ -	0%
5	Supplies and Materials		\$ -	0%
6	Consultants		\$ 439,900	7%
7	Contracts and Sub-Grantees		\$ 4,000,000	67%
8	Construction		\$ -	0%
9	Other Direct Costs		\$ -	0%
10	Indirect Costs		\$ 388,854	6%
	Total:		\$ 6,000,000	100%
	HUD Share:		\$ 6,000,000	
	Match:	(as percentage of HUD Share)	\$ -	0%

form HUD-424-CBW (2/2003)



Fund obligation and expenditure for all Housing Action grant projects is based on a 24-month project period per the illustration below:



The process for awarding and managing funds has precedence in the existing LCI program, in that a Call for Projects will be issued at the completion of each LLHAC program and will be offered first to the 2022 LLHAC cohort. The Call for Projects will consist of four steps: 1) Informational meetings and outreach, 2) Application Process, 3) Close of Application and Selection, and 4) Announcement of Awardees. This process will continue with the 2023, 2024, 2025, and 2026 LLHAC Cohorts. Applications are considered based on the following factors: applicants must have participated in LLHAC; applicants have identified commitments for which eligible activities can address housing needs; applicants are located in a priority geography; applicants identify key stakeholders, city funding, and city staff support for projects. Extra points are awarded for priority geographies.

Once selected, ARC will work with awardees to select their Project Management Team and Steering Committee and will lead community engagement efforts and events. If the ARC is awarded fewer funds for this grant proposal, it will reduce the amount and/or number of Housing Action grants offered through the LLHAC program.

Exhibit E Capacity
Atlanta Regional Commission

The Community Development Department of the ARC will continue to lead and manage the LLHAC program with the new addition of the Housing Action grants aligned with program participation. The ARC has extensive experience managing Federal Grants. Each department of the ARC is funded primarily through Federal Funds except for one, which is funded by State dollars. In addition to the Community Development Department, the ARC houses Aging and Independence Services, Mobility Services, Natural Resources, Transportation Planning, Research and Analytics, Workforce Solutions, and Homeland Security. ARC has a full staff of financial and advisory coordinators and officers, and a department dedicated to administration of funding and budgeting. The grant funded LLHAC program will take the form of the ARC's LCI program which the Community Development Department has managed for over 24 years. Support by the first LLHAC cohort, which concluded at the end of 2022, has affirmed that the participants need further technical assistance to implement their commitments and would take advantage of grant opportunities to do so.

The Community Development Department, which will manage the LLHAC grant program, has a staff of 20 people. The Director of Community Development and a team of four people including the Planning Administrator, Principal Planner and Housing Specialist, Senior Planner and Housing Specialist, and Planner will oversee LLHAC and the associated Housing Action grants with assistance from Data & Analytics.

For further background on the ARC's planning initiatives: the ARC delivers four primary activities to local jurisdictions (city staff and elected officials) as well as housing authorities and community members in the region through a mix of targeted planning programs, Federal grant-funded initiatives, and leadership classes. These activities are planning, support, educating, and convening. **Planning** support includes the Livable Centers Initiative (LCI) program funded through transportation dollars, and which includes housing as a component in scoring for the program; the Community Development Assistance Program for which Housing Assessments are applied for by local jurisdictions; and Comprehensive Planning which includes housing recommendations based on ARC data analysis and community engagement; and the Comprehensive Economic Development Strategy (CEDS). **Support** for housing identifies local barriers primarily through the Metro Atlanta Housing Strategy developed in 2019, a data analysis tool to provide housing recommendations to each city or county based on analysis of their specific housing markets and trends. **Educating** in the ARC's Community Development Department is not only focused on classes such as the Local Leadership Housing Action Committee (LLHAC), the Community Planning Academy (CPA), and the Regional Leadership Institute (RLI), but also through the arts, culture and community engagement. ARC **Convenes** organized leadership with visits to key communities who are doing progressive work in the areas of housing, mobility, equity, and climate through the Leadership Involvement Networking Knowledge (LINK) program, and the Atlanta Regional Housing Forum.

The ARC is well positioned to utilize grant funding for long-term, procedural changes in affordable housing policy as ARC provides planning and technical support to the entire Metro Atlanta region. This wide geographic spread and the ARC's experienced Community Development Department enables planning and technical assistance as well as expertise of ARC's Community Engagement group and Data Research & Analytics departments. In addition, ARC works with a growing network of advocacy organizations in Metro Atlanta to help convene

and connect local governments to resources that will assist in implementing planning and policy goals. ARC’s member jurisdictions have affordable housing best practices for which ARC is well positioned to share with local governments. ARC’s partner organizations include affordable housing non-profit organizations, consultants, and housing authorities as well as core local jurisdictions.

Grant Author: The grant application was written by the Senior Planner and Housing Specialist who will undertake the LLHAC Housing Action Grants along with the Community Development Department. Name: Kristin Allin, Position: ARC Senior Planner Department: Community Development Department, ARC.

The grant will be managed by the ARC’s Community Development Department. The organizational chart is below:

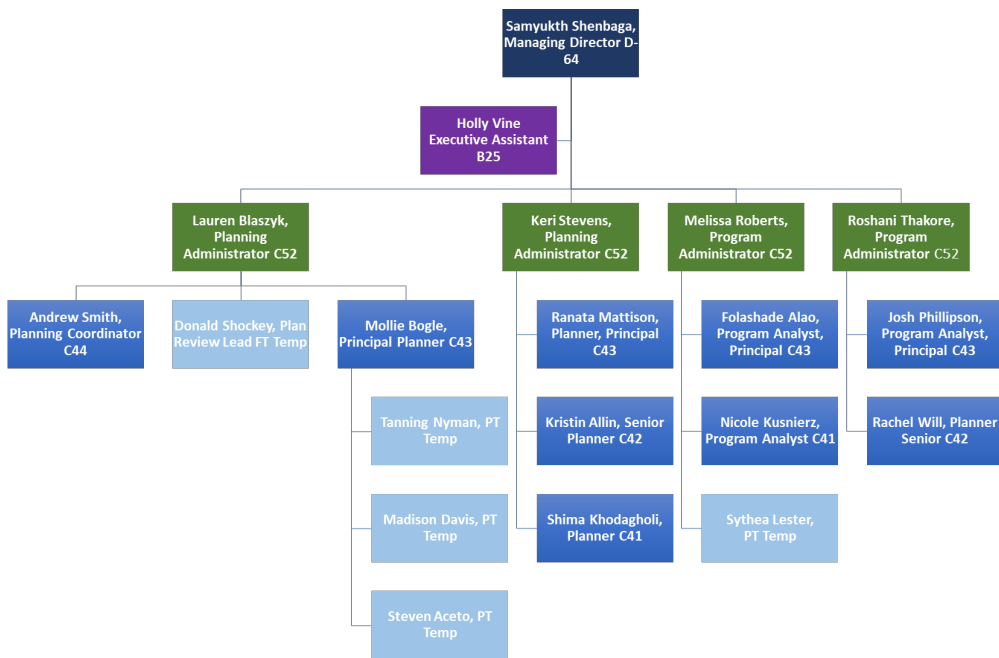


Exhibit F Leverage
Atlanta Regional Commission

Following the model of the ARC's existing and well-established LCI program, the LLHAC participants whose jurisdictions are awarded a Housing Action grant will be responsible for 20% of the cost of the project, and the ARC will pay 80% through the PRO Housing Grant funds. This 20% will be leverage to the grant funding provided. Although not explicitly addressed in ARCs authorizing statute, the ARC will leverage staff time in the Community Development Department and the expertise of its Data and Analytics team for the expanded LLHAC grant program.

Although not explicitly addressed in ARCs authorizing statute, the ARC's partners who serve as advisors to the ARC Local Leadership Housing Action Committee have provided letters of support of their staff time and expertise that is contributed to the LLHAC program each year. These partnerships are expressed in the letters of support from the Georgia Conservancy, the Atlanta Neighborhood Development Partnership (ANDP), Enterprise Community Partners, and the Urban Land Institute to demonstrate that these partners will work with ARC towards implementation of PRO Housing grant funds through the ARC's Local Leadership Housing Action Committee.

Exhibit G Long-term Effect
Atlanta Regional Commission

Grant funding from the PRO Housing grant will enable LLHAC participants to apply for Housing Action grant funding for planning, education, and technical assistance to break down identified barriers to affordable housing in their jurisdiction. LLHAC evolves from a program that convenes, educates, grows capacity, and provides a data foundation to a program that includes planning and technical assistance to help implement commitments. Participants connect and convene with resources that are needed beyond the scope of planning towards partnerships for implementation. With ARC's assistance, local jurisdictions better understand their housing landscape and needs, involve the community at large in planning for housing, and change policies and create fully resourced programs for affordable housing. ARC will build on successes in the region that have come from LLHAC commitments through model ordinances and programs. LLHAC and the associated Housing Action grants serve as a model not only for the region, but to other MPOs in the state of Georgia to establish their own housing leadership programs with implementation grants.

In addition, preservation is elevated by the ARC and partners as a key affordable housing strategy for the region. The ARC expands the ability for local governments to identify affordable housing preservation needs through the expanded Affordable Housing Preservation Map and Toolkit and creates regional collaboration around preservation.

ARC better understands how to incorporate its full range of planning efforts to directly address needs that are identified during LLHAC, including Comprehensive Planning, CDAP, and LCI programs. The ARC's Community Engagement team will work in tandem with LLHAC to help communities reach residents who need housing and who may be unheard and underserved by the market. Because ARC is involved in transportation planning, existing studies can work together to ensure housing and transportation are collaborative uses. ARC collaborates LLHAC commitments with its emerging Climate Vulnerability Assessment and Capacity Building program that will closely study resilience, and these best practices can be merged with the Housing Action grants.

Communities who receive Housing Action grants receive a deliverable: a final report outlining the existing landscape, the community engagement, policy recommendations, steps for implementation, and projected results. Results will be measured. The ARC is tracking the impact the funds will have using three measures: 1) policy change; 2) units created or preserved; and 3) local funds allocated or outside funds leveraged. At the end of the period of performance, the ARC has provided housing assessments to the LLHAC participants who need one; assisted those who have a housing plan but need help developing and engaging the community with a housing task force; assisted those who need technical support to turn recommendations from a housing task force into ordinances, policies, and programs; and helped those who have passed local ordinances to further affordable housing but need to implement and fund these new programs.

ARC dedicated planning for the six years of the grant period of performance will impact priority geographies and the region. The region will have more missing middle housing, more housing task forces, housing trust funds, and land trusts. Communities will understand if a housing opportunity bond is feasible, or if a new tax allocation district that can be used for infrastructure that targets housing that meets community needs is best. Density will grow in appropriate areas with senior and mixed income housing. Solutions for those with disabilities will be incorporated

into housing plans. Faster permitting will be developed. Innovative housing products such as ADUs, manufactured homes, smaller footprint housing will be legal, and affordability incentivized. Home ownership options will exist in areas of high opportunity where they previously were not; and owners are stable due to the creation of new support programs and resources. Cities and counties increase their role in this progress and leverage their unique resources. A wide array of stakeholders understands how to utilize land for housing, and development authorities are positioned to help. Partnerships between local jurisdictions, housing authorities, and non-profits increase. Cities and counties are well positioned in the Atlanta region as they have established not only their housing needs, but concise plans for new programs, funding resources, and strategies. Shovel ready projects have identified partners, and local jurisdictions understand how to assemble funding and additional support for these projects.

Attachment A
Atlanta Regional Commission

Summary of commenters by name/organization.

Shannan Sagnet, Henry County Government
Elke Davidson, Davidson Consulting
Gary A. Cornell, Central Presbyterian Church
Jack Cebe, Central Atlanta Progress, Atlanta Downtown Improvement District
Patricia Garrett, Mayor, City of Decatur
Daniel Immergluck, Georgia State University
Courtney Knight, Advance Cobb Task Force
Kelly Walsh, Commissioner, City of Decatur
Bruce Gunter, Civitas Housing Group, LLC
Wendy Cromwell, Coalition for a Diverse Decatur and DeKalb
Carrie Sjogren, Coalition for a Diverse Decatur and DeKalb
Annie Godfrey, A Home for Everyone in DeKalb
Holly Grimes, Decatur resident, DeKalb County
Donna Davis, Tucker Civic Association Lifelong Community Housing Committee
Matthew Elder, Division Director, Planning and Development, Gwinnett County Government
Bill Bolling, Food Well Alliance
Michele McIntosh-Ross, Planning and Zoning Manager, City of Sandy Springs
Inga Kennedy, Fairburn resident, Fulton County
Laura Holland, Georgia Department of Community Affairs
Karen Leone de Nie, Federal Reserve Bank of Atlanta
Natallie Kaiser, HouseATL
John O'Callaghan, Atlanta Neighborhood Development Partnership (ANDP)
Meaghan Shannon-Vlkovic, Enterprise Community Partners
Katherine Moore, Georgia Conservancy
Daphen Bond-Godfrey, Urban Land Institute Atlanta

Atlanta Regional Commission Public Comments
Public Comment Period 10/10/23 to 10/24/23
Public Hearing 10/25/23
Public Comments:

10/11/23 Shannan Sagnet, Henry County Government

In short, Yes. I believe planning and technical assistance would be very helpful to us in this regards. I feel the following areas may be most useful:

- Recommendations require zoning changes, planning, community outreach that has not been accomplished;
- Assistance in outreach / identification of property for affordable housing;
- Help mobilizing established task force, and with any technical assistance, outreach, or data needs; and
- Assistance needed to identify funding mechanisms, programs, for affordable housing.

10/17/23 Elke Davidson, MCP/MPH; Davidson Consulting

My name is Elke Davidson, and I am an urban planner working in metro Atlanta with 25 years of experience in affordable housing and neighborhood revitalization; in addition, I am the former Chair of the City of Decatur Affordable Housing Task Force (AHTF). AHTF was convened in 2019, and I managed a planning process with 26 citizen leaders that led to the development and adoption of an affordable housing strategy for Decatur in 2020. I believe strongly that Decatur's participation in the Local Leadership Housing Action Committee (LLHAC) helped create the commitment to convening the AHTF and adopting its recommended strategies to address barriers to the production and preservation of affordable housing.

As a result of the work of the AHTF (and the political courage of our city Commissioners!), over the last 3 years Decatur has adopted an Inclusionary Zoning ordinance; allowed 2-4 unit development in formerly SF-only zones; invested its first local dollars in a local Housing Trust Fund; hired its first Housing Planner; and provided first-time funding for a local Community Land Trust. Expanding the LLHAC - in terms of the number of communities involved as well as providing funding and on-going technical assistance - would help other cities in the region make the strides that Decatur has in producing and preserving affordable housing.

From my perspective, it is critical that ARC strengthen its role as a regional leader in affordable housing in the metro Atlanta region. Housing markets and challenges don't conform to jurisdictional boundaries, and ARC has a stellar history of capacity-building, standard-setting and advocacy around a range of municipal issues; it is uniquely positioned to engage, educate and empower local governments to address barriers to affordable housing production and preservation. Funding ARC through the PRO Housing grant program would impact 25 communities over the life of the investment, providing significant leverage and helping align the policy, investment and programs necessary for the production and preservation of affordable housing. This proposal has my full support!

10/17/23; Gary A. Cornell, FAICP; Central Presbyterian Church

Thanks for making this application. We surely do need it. There is a crisis in the supply of affordable housing of all types in the Atlanta Region.

I serve on the Session of Central Presbyterian Church in downtown Atlanta and also am on the Board of the Capitol Hill Neighborhood Development Corporation (CHNDC) that was formed

by three downtown churches - Central Presbyterian, Trinity Methodist and the Shrine of the Immaculate Conception Catholic church to improve the quality of life for all our downtown neighbors, many of whom are homeless or facing eviction and housing cost burdens. CHNDC is currently in the development phase for Trinity Central Flats, a mixed-use development with over 200 units of affordable housing on property owned by Invest Atlanta. We are hoping to include 20 units of supportive housing for people who have special needs due to addiction or mental health problems. We also support Hope House located downtown that provides 70 beds of supportive housing for persons experiencing hearing loss and other disabilities. We ardently support organizations like ARC that help increase financing options for those of us who are developing and maintaining supportive and affordable housing.

10/18/23 Jack Cebe, Stitch Development Manager, Central Atlanta Progress, Atlanta Downtown Improvement District.

We received your request for public comment on the ARC HUD PRO grant application. The Atlanta Downtown Improvement District is supportive of this initiative, and think grant-supported planning and technical assistance would be beneficial in supporting affordable housing initiatives of public, non-profit, and developer partners.

10/18/23: Mayor Patti Garrett, City of Decatur:

The City of Decatur received the request for public comment for the HUD Pro Housing application by the Atlanta Regional Commission. The City of Decatur is supportive of this initiative. As a member of the 2022 Local Leadership Housing Action Committee, I see the impact of making and implementing commitments for affordable housing initiatives. Grant funding as part of the LLHAC program could help Decatur increase community education for housing, plan for affordable housing needs close to transit, assist the Decatur Land Trust through programs and funding resources, modify the missing middle ordinance based on initial feedback, and assist in preservation of existing affordable housing.

10/18/23: Professor Dan Immergluck, Urban Studies Institute, Andrew Young School of Policy Studies; Affiliate Faculty: Public Management and Policy, Real Estate Center

I am writing to offer my personal support for the Atlanta Regional Commission's (ARC) proposal for funding under the federal Pathways to Removing Obstacles (PRO) program. I have been doing research and working on affordable and equitable housing policies for over 30 years, with a good deal of such work based in Atlanta over the last two decades. I have worked extensively with the ARC as well as with numerous local governments and nonprofit affordable housing development organizations in the region.

I have reviewed the draft ARC proposal at <https://cdn.atlantaregional.org/wp-content/uploads/prohousing-arc-grant-application.pdf>. The ARC and its partner organizations are well-positioned to utilize PRO funding to effect significant policy and development changes in priority communities in metropolitan Atlanta. The proposal is well-crafted and designed. ARC will use an expanded version of its Local Leadership Housing Action Committee (LLHAC) to foster a more diverse mix of housing options in the region. Its approach will be modeled after the ARC's long-running Livable Centers Initiative (LCI) program. It will provide "housing action" grants to implement projects aimed at increasing access to affordable and market-rate housing through different combinations of six strategies:

- Increase Supply: Reduce development cost and barriers; to leverage public land; and to establish policies supporting affordable housing.
- Expand Capital Resources: Create and attract new financing mechanisms; and implement tax or bond financing mechanisms.
- Develop Leadership & Collaboration on Affordability: Expand internal capacity to address housing needs, and collaborate across various industries, sectors, and organizations.
- Preserve Affordable Supply: Coordinate across agencies and among governments; and address blight.
- Promote Housing Stability: Stabilize existing residents, promote home buying.
- Reduce Housing and Transportation Costs: Implement community development strategies and expand transportation options.

Metropolitan Atlanta is one of the fastest growing regions in the country and has been experiencing some of the fastest growth in home prices and rents in the nation over the last decade. Some local governments in the region have already taken steps to reduce barriers to diversifying their housing stock and increasing access to affordable housing. ARC has been a leading coordinator and data provider for local governments pursuing such strategies. And it has long-established record of providing action-oriented grants to local governments to achieve wise planning outcomes. All of this makes ARC well-suited to receiving and implementing PRO funding.

10/18/23: Courtney Knight, Chair, Advance Cobb Task Force

It would be helpful to the work of Advance Cobb if the ARC could win this grant in their effort to continue providing support to Cobb County, in addition to others in the Atlanta Metro region.

10/18/23: Commissioner Kelly Walsh, City of Decatur

As a member of the 2023 Local Leadership Housing Action Committee and as a City of Decatur Commissioner, I have identified several areas where affordable housing grants might impact Decatur's efforts to further initiatives: feasibility and assessment of developer incentives for affordable housing, funding and assistance for the Decatur Home ReHAB program, strategies for identifying and preserving existing affordable housing, and sharing best practices and technical expertise to further the Decatur Land Trust's goals. I am supportive of the ARC's efforts and plan to utilize housing grants to further these initiatives, if awarded.

10/19/23: Bruce Gunter, President, Civitas Housing Group, LLC

While the City of Atlanta is seeing much interest and new funding mechanisms for affordable housing, the larger metro lags, even though housing unaffordability has spread into the entire region. Since ARC is the only entity whose charge is planning for the entire region, it is uniquely qualified and capable to accelerate the acceptance and resources needed to dampen the widening gap between housing costs and affordability. Its LCI program is an ideal model, as it has helped to change the trajectory of Atlanta from unfettered sprawl to more efficient, more livable communities. I have worked in this field for almost 40 years in my hometown of Atlanta, and I heartily endorse this major initiative by ARC.

10/20/23: Carrie Sjogren and Wendy Cromwell, Coalition for a Diverse Decatur and DeKalb

We, the co-chairs for the Coalition for a Diverse Decatur & DeKalb, are writing in support of the Atlanta Regional Commission's HUD Pathways to Removing Obstacles (PRO) Housing grant application for \$6 million.

Working with Kristin Allin this spring, we have seen the impact of community education on housing and on targeted efforts to modify zoning and create programs for affordable housing in our hometown. Although this is still in the beginning stages in Decatur, progress has been made and community engagement and education as well as technical support are vital to moving forward on affordable housing.

After reading through the ARC's grant application, we are excited about its possibilities if funded. The grant would allow the commission to • offer communities expanded planning and technical assistance on affordable housing initiatives including (but not limited to) zoning modifications and incentive programs; • increase and evaluating housing and transit connection • increase community engagement and affordable housing education; create a new tool development and assistance for preservation of affordable housing; develop home rehabilitation programs; • evaluate feasibility and implementation of new funding resources; and • strengthen partnership connections.

ARC would model this new housing grant program on the current Livable Centers Initiative (LCI) program that has been in place for more than 20 years and has successfully implemented projects in the region linked to trails, transportation, and connectivity.

We have seen the positive impact of Kristin's research and expertise to achieve much need change in our zoning laws in Decatur. This grant would allow her and the commission to greatly expand access to this expertise and achieve positive change on a more global scale in our region.

10/21/23: Annie Godfrey, Board, A Home for Everyone in DeKalb, Decatur

I am writing in support of the Atlanta Regional Commission receiving a PRO Housing grant from HUD. I am a resident of Decatur and DeKalb County and I am involved in affordable housing issues. Affordable housing is a critical issue in the Atlanta metropolitan area. We need organizations like the ARC to help cities and counties find ways to increase the amount of affordable housing and to improve public transportation access to such housing. Receiving this grant will benefit all of metro Atlanta.

10/23/23: Holly Grimes, Resident, Decatur

I was happy to hear that the ARC is applying for the PRO Housing grant because Housing issues are complex and having someone with knowledge who can assist the local communities plan a way to increase at least some housing access for those who work & live in the community is essential.

I support the ARC's desire to assist with needed zoning modifications and constitutional incentive programs. It is a complicated issue. Further, your efforts to increase community engagement, affordable housing education and evaluating housing and transit connections are

very worthwhile and helpful. Most of the surrounding communities need help with knowing how to preserve existing affordable housing and developing housing rehabilitation programs. Finally most communities need ARC's assistance in identifying the complex matrix of funding sources.

I think it is great that the ARC would model this new housing grant program on its Livable Centers Initiative (LCI) program that has been in place for more than 20 years and has successfully implemented projects in the region linked to trails, transportation, and connectivity.

Thank you for reaching out to access funding to help the ARC better serve the various local communities in the region.

10/23/23: Donna Davis, Chair, Tucker Civic Association Lifelong Community Housing Committee

I would like to add my support for the Atlanta Regional Housing Committee (ARC) being awarded a \$6 million HUD Pathways to Removing Obstacles (PRO) Housing grant. ARC would use this grant to expand its services across my county of Dekalb as well as the other 10 counties they serve.

As a resident of the City of Tucker in Dekalb County and the Chair of the Tucker Civic Association Lifelong Community Housing Committee, I have experienced the success of our local community participating with ARC. This success can be increased with the addition of this grant funding assistance for local communities.

Working to create and maintain the housing needed for our residents of all ages to remain in the community they love from cradle to grave is a challenge. We look forward to continuing this work with the assistance of ARC and HUD.

10/24/23: Matthew Elder, Division Director, Planning and Development, Gwinnett County Government

Gwinnett County Board of Commissioners Chairwoman Nicole Love Hendrickson served as chair of the Atlanta Regional Commission's 2022 Local Leadership Housing Action Committee. Gwinnett County has made significant strides in zoning, identifying public land for housing, and developing tools for affordable housing. Gwinnett County supports the ARC's application for the HUD PRO Housing Grant. This funding could be used for research and technical assistance to further the goal of identifying land for affordable housing, to research and evaluate best practices for developing affordable housing resources, and to facilitate community education and engagement for housing.

10/24/23: Bill Bolling, Chairman and Senior Advisor, Food Well Alliance

As a lifelong housing advocate and founder and convener of the Atlanta Regional Housing Forum, which in partnership with the Atlanta Regional Commission and ANDP has seen the Atlanta region's housing pressures escalate and become more extreme and urgent. Also, as the founder and CEO for 37 years of the Atlanta Community Food Bank there was no greater impact on food insecurity than the high cost of housing. The ARC's PRO Housing grant application includes grant funding for housing planning and technical assistance as well as the expansion of the Affordable Housing Map and Toolkit to the region, which is needed to expand affordable housing programs, funding, and planning in the metro area.

ARC is well positioned to provide technical assistance for housing by connecting grant funding to its Local Leadership Housing Action Committee (LLHAC). As a Decatur resident, I observed the impact of Mayor Garrett's participation in LLHAC, which led to the hiring of a permanent position at the City of Decatur dedicated to affordable housing policy. The mayor's commitments through LLHAC helped move forward a missing middle zoning policy, incorporated the Decatur Land Trust, identified public land for affordable housing, and increased partnerships. It became a much-needed model that other cities and counties could follow. ARC and its regional partners in affordable housing are coalescing around targeted policies, planning, and education to move the region forward. Having ARC as a regional hub for housing planning and technical assistance will help increase production and preservation of affordable housing regionally.

The overall affordable housing need in Metro Atlanta must be addressed at the local level because every jurisdiction has specific housing needs and capabilities, and every jurisdiction affects and contributes to the Metro area housing supply and demand. Implementing new funding and resources for planning assistance in the Atlanta region will help remove barriers to producing and preserving affordable housing and will directly impact and provide best practices, model ordinances, new resources, and new housing pilot projects to the entire region. I am full support of this grant application and look forward to continuing to support the work at ARC.

10/25/23 Michele McIntosh-Ross, Planning and Zoning Manager, City of Sandy Springs

I know the Atlanta region is experiencing very high instances of hedge fund investment in buying housing meant for individual sale and turning it into neighborhoods of rental housing; which affects affordability with investors demanding high rents.

I know there are efforts on the legislative side at the state level to address this, but maybe a mention somewhere in the application that ARC will be staying vigil for new threats to affordable housing with the intent to provide assistance as appropriate.

10/25/23 Inga Kennedy, Fairburn, Fulton County

This is Inga Kennedy and thank you for this great participate, great presentation and for the focus on housing for the Atlanta Regional Commission.

I just want it to suggest that one of the other ways that you could support the local governments with housing is by helping them identify ways to guard against the investors, the housing investors that come into areas and overwhelm homeowners and others with these quick financial opportunities to rid themselves of their homes.

And it sometimes sounds great, but it's it could be detrimental to the housing supply and to the opportunities for housing, particularly for homeowners.

I live in an area where our homeowners and in the community we receive an inordinate amount of offers from housing investors and I know that's an issue not only in our areas but around the country, so just wanted to put that out there relative to some of the other housing pressures that are being experienced.

10/30/23 Laura Holland, Georgia Department of Community Affairs

Georgia DCA values our partnerships with regional organizations across the state, including the Atlanta Regional Commission. We are grateful for the great work the Atlanta Regional Commission has done to educate and equip local metro leaders to address our state's housing

needs and excited by how they could expand the opportunities offered through their LLHAC program upon receiving the HUD PRO grant. We support their proposal and look forward to our continued work together to address barriers to housing production and preservation in Georgia.



Anna Roach, Executive Director and CEO
c/o Kristin Allin, Senior Planner
Atlanta Regional Commission
229 Peachtree ST NE, Suite 100
Atlanta, GA 30303

Dear Ms. Allin,

Re: Intent to Participate

This letter is to confirm the intent of the Federal Reserve Bank of Atlanta (Atlanta Fed) to collaborate and enter into a memorandum of understanding (MOU) with Atlanta Regional Commission (ARC), contingent upon adequate funding, to carry out eligible activities as provided in ARC's PRO Housing grant funding application.

The Atlanta Fed's collaboration will include leveraging its ongoing portfolio of housing research and engagement activities to provide relevant information and support to the ARC's Local Leadership Housing Action Committee. Examples of such information includes a Southeastern Rental Affordability Tracker, eviction filing analysis, and other data pertaining to affordable, sustainable home ownership.

It is understood that this letter is only an expression of our intent to collaborate. An MOU detailing the terms and conditions of the proposed collaboration will be executed before the use of any PRO Housing funds, if awarded. It is also understood that the Atlanta Fed will not receive any of the funds if ARC is awarded the grant.

This letter serves as recognition for the ongoing relationship between the ARC and the Atlanta Fed in addressing obstacles to affordable housing. Specifically, ARC and the Atlanta Fed have collaborated to provide data and best practices to create resources to remove barriers to affordable housing production and preservation. This letter of support seeks not only to provide evidence of the collaboration, but to demonstrate that we will work together in implementation of the grant through the ARC's Local Leadership Housing Action Committee, if awarded.

Sincerely,

A handwritten signature in black ink that reads "Karen Leone de Nie".

Karen Leone de Nie,
Vice President, Community Economic Development
Federal Reserve Bank of Atlanta
1000 Peachtree St. NE, Atlanta, Georgia 30309



October 23, 2023

Community Planning and Development
U.S. Department of Housing and Urban Development (HUD)
451 7th Street, S.W.
Washington, DC 20410

RE: Atlanta Regional Commission – Pathways to Removing Obstacles (PRO) Housing Grant

Dear To Whom It May Concern:

HouseATL is pleased to support the application by the Atlanta Regional Commission (ARC) for the HUD Pathways to Removing Obstacles (PRO) Housing grant for \$6 million. HouseATL (www.houseatl.org) is a cross-sector membership coalition focused on building the public will for a comprehensive and coordinated affordable housing action plan for Atlanta. Our 360 members have a vision that Atlanta will have a shared, comprehensive set of policies and adequate funding to address housing affordability.

HouseATL's members recently completed a strategic planning process that reinvigorated our call to action for Atlanta with 23 strategic recommendations. The ARC grant application will significantly advance several of these recommendations, that are rooted in the deep experience of our nonprofit, private, philanthropic and public sector members. Specifically, the grant application supports components of 6 recommendations related to: Preserve Expiring Subsidized Properties; Incentivize the Preservation of Naturally Occurring Affordable Housing; Regulatory Reform; Prioritized Publicly Owned Assets for Affordable Housing; Support Expansion of Developer Capacity; and Support Modifications and Repairs for Homeowners Who Are Low Income, Disabled or Seniors.

Additionally, HouseATL partnered with ARC and Enterprise Community Partners to pilot a Multi-Family Preservation Map (<https://houseatl.org/resources/affordable-housing-preservation-map-and-toolkit/>) for the City of Atlanta. We are interested in seeing that map expand with an accompanying tool kit to be useful regionally, which is a significant undertaking to build and maintain. This grant application will make that possible and elevate it within a larger framework of planning and action for impact on sustaining affordable housing.

The Atlanta Regional Commission has well respected staff and leadership with the capacity to mobilize quickly to implement this grant. Their relationships with local governments and deep knowledge of local assets and needs will ensure the funds are deployed where they can be used most effectively. I am confident the grant will be deployed quickly to address the regional housing affordability challenge in our growing metro area.

I encourage you to give their funding request your consideration. If you have any questions, I can be reached at nkeiser@houseatl.org or 678.244.9282

Sincerely,

A handwritten signature in black ink that reads "Natalie Keiser".

Natalie Keiser
Executive Director

191 Peachtree Street, Suite 1000, Atlanta, GA 30303 – www.houseatl.org – info@houseatl.org



October 16, 2023

Atlanta Neighborhood Development Partnership
229 Peachtree St NE; Suite 705
Atlanta, GA 30303

Re: Intent to Participate

This letter is to confirm the mutual intent of both Atlanta Regional Commission (ARC) and the Atlanta Neighborhood Development Partnership (ANDP) to collaborate and enter into a partner agreement, contingent upon the award of funds from the United States Department of Housing and Urban Development for the Pathways to Removing Obstacles to Housing (PRO Housing) competition, to carry out eligible activities as provided in ARC's PRO Housing grant funding application.

ANDP's partnership will utilize staff support as a partner and advisor for the ARC's Local Leadership Housing Action Committee. ANDP develops, finances, and advocates for affordable housing at a scale that promotes racial equity and healthy communities where families thrive. Throughout its history, ANDP has supported the creation of more than 11,000 units of housing for people of low-to-moderate incomes. It is understood that this letter is only an expression of our intent and a binding partner agreement detailing the terms and conditions of the proposed partnership must be executed before the use of any PRO Housing funds, if awarded.

This letter serves as recognition for the ongoing relationship between the ARC and ANDP in addressing obstacles to affordable housing. Specifically, ARC and ANDP have partnered to provide data and best practices to create resources to remove barriers to affordable housing production and preservation. This letter of support seeks not only to provide evidence of the partnership, but to demonstrate that we will work together in implementation of the grant through the ARC's Local Leadership Housing Action Committee including technical assistance and advisement of the participating elected leaders, if awarded.

Sincerely,

A handwritten signature in blue ink that reads "John O'Callaghan".

John O'Callaghan, President and CEO
Atlanta Neighborhood Development Partnership, Inc.



229 PEACHTREE STREET NE, STE 705 | ATLANTA, GEORGIA 30303-1605 | PHONE 404-522-2637 FAX 404-523-4357
www.andpi.org [@andpinc](https://twitter.com/andpinc) | www.andphomes.org [@andphomes](https://twitter.com/andphomes) | www.piecebypieceatlanta.org [@piecebypieceatl](https://twitter.com/piecebypieceatl)



Enterprise Community Partners Southeast

50 Hurt Plaza SE

Atlanta, Georgia 30303

Re: Intent to Participate

This letter is to confirm the mutual intent of both Atlanta Regional Commission (ARC) and Enterprise Community Partners to collaborate and enter into a partner agreement, contingent upon the award of funds from the United States Department of Housing and Urban Development for the Pathways to Removing Obstacles to Housing (PRO Housing) competition, to carry out eligible activities as provided in ARC's PRO Housing application. Participants in LLHAC and in priority geographies will be prioritized for grant funding awarded to the ARC through the HUD PRO Housing Grant for Policy and Planning and Preservation activities.

Enterprise Community Partners is a national nonprofit. With over a 40-year-history, Enterprise has invested \$64 billion and created or preserved 951,000 homes in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands. Together with partners, Enterprise has helped create or preserve over 117,000 affordable homes by leveraging \$7.5 billion in capital across the Southeast region.

Enterprise Community Partners partnership will utilize staff support as an advisor for the ARC's Local Leadership Housing Action Committee.

It is understood that this letter is only an expression of our intent and a binding partner agreement detailing the terms and conditions of the proposed partnership must be executed before the use of any PRO Housing funds, if awarded.

A handwritten signature in cursive script, enclosed in a thin rectangular border.

Meaghan Shannon-Vlkovic

VP, Southeast Market & Sr. Advisor, Preservation Next

Enterprise Community Partners

230 Peachtree Street NW
Suite 2275
Atlanta, GA 30303
tel 404.876.2900
georgiaconservancy.org



October 18, 2023

Re: Intent to Participate

PRESIDENT
Katherine Moore*

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Virginia Harman, Cave Spring*

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Ron Shipman, Macon
Jim Timmons, Atlanta

*Executive Committee Member

To Whom It May Concern:

This letter is to confirm the mutual intent of both Atlanta Regional Commission (ARC) and the Georgia Conservancy to collaborate and enter into a partner agreement, contingent upon the award of funds from the United States Department of Housing and Urban Development for the Pathways to Removing Obstacles to Housing (PRO Housing) competition, to carry out eligible activities as provided in ARC's PRO Housing grant funding application.

The Georgia Conservancy's partnership will utilize staff support as a partner and advisor for the ARC's Local Leadership Housing Action Committee. As a partner to the ARC, the Georgia Conservancy recognizes the connection between the environment, the economy and equity. Since its founding in 1967, the Georgia Conservancy and its supporters have ensured the protection and conservation of some of Georgia's most precious natural places. This vital work continues to expand and evolve.

It is understood that this letter is only an expression of our intent and a binding partner agreement detailing the terms and conditions of the proposed partnership must be executed before the use of any PRO Housing funds, if awarded.

This letter serves as recognition for the ongoing relationship between the ARC and the Georgia Conservancy in addressing obstacles to affordable housing and recognition of the link between housing, conservation, and equity. This letter of support seeks not only to provide evidence of the partnership, but to demonstrate that we will work together in implementation of the grant through the ARC's Local Leadership Housing Action Committee including technical assistance and advisement of the participating elected leaders, if awarded.

Sincerely,

Katherine Moore, President
Georgia Conservancy



Urban Land Institute (ULI) Atlanta
675 Ponce De Leon Avenue NE Suite 7500
Atlanta, Georgia
October 16, 2023

Re: Intent to Participate

This letter is to confirm the mutual intent of both Atlanta Regional Commission (ARC) and the Urban Land Institute (ULI) Atlanta to collaborate and enter into a partner agreement, contingent upon the award of funds from the United States Department of Housing and Urban Development for the Pathways to Removing Obstacles to Housing (PRO Housing) competition, to carry out eligible activities as provided in ARC's PRO Housing grant funding application.

ULI Atlanta's partnership will utilize staff support as a partner and advisor for the ARC's Local Leadership Housing Action Committee. ULI Atlanta is a District Council of the Urban Land Institute (ULI), the preeminent, multidisciplinary real estate forum. ULI is a nonprofit education and research group supported by its diverse, expert membership base, whose mission is to shape the future of the built environment for transformative impact in communities worldwide.

It is understood that this letter is only an expression of our intent and a binding partner agreement detailing the terms and conditions of the proposed partnership must be executed before the use of any PRO Housing funds, if awarded.

This letter serves as recognition for the ongoing relationship between the ARC and ULI Atlanta in addressing obstacles to affordable housing through policies and programs to shape the built environment. This letter of support seeks not only to provide evidence of the partnership, but to demonstrate that we will work together in implementation of the grant through the ARC's Local Leadership Housing Action Committee including technical assistance and advisement of the participating elected leaders, if awarded.

Sincerely,

A handwritten signature in black ink, appearing to read 'Daphne Bond-Godfrey'.

Daphne Bond-Godfrey
Executive Director
Urban Land Institute (ULI) Atlanta